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TEST 06

MAINS MAXIMA 2025

FORTUNE IAS ACADEMY

GS - PAPER III

Name Of Candidate	SREEJA. J.S		
Email Id		Mentor Name	Adithi Sir
Mobile No		Date	13/02/25

Time Allowed: Three Hours

Maximum Marks: 250

INDEX TABLE		INSTRUCTIONS					
Total marks	79/12	1. Please do furnish Name, Email, Roll No and Mobile No in answer sheets. 2. There are TWENTY questions printed in ENGLISH, all questions are compulsory. 3. Answers must be written in the medium authorized in the Admission Certificate which must be stated clearly on the cover of this Question-cum-Answer (QCA) Booklet in the space provided. No marks will be given for answers written in a medium other than the authorized one. 4. Answers to Question Nos. 1 to 10 should be in 150 words, whereas answers to Question Nos: 11 to 20 should be in 250 words. 5. Word limit in questions should be adhered to. Any page or portion of the page left blank in the Question-cum-Answer Booklet must be clearly struck off.					
Remarks:		<table><tr><td>Start Time : 16:00 am</td><td>End Time : 01:00 pm</td></tr><tr><td>Mode Of Examination :</td><td>Online ☐ Offline ☒</td></tr></table>		Start Time : 16:00 am	End Time : 01:00 pm	Mode Of Examination :	Online ☐ Offline ☒
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VH 141, Upper Meridian Road, Kuravankonam Jn, Kowdiar PO, Trivandrum 695003 'PH 9495015888

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TABLE OF MARKS			REMARKS
Q NO	MAXIMUM MARKS	MARKS OBTAINED	
1	10	3.5	Question Understanding:
2	10	3	
3	10	2.5	Presentation(Neatness):
4	10	—	
5	10	3.5	Content:
6	10	3.5	
7	10	3	Innovation:
8	10	—	
9	10	—	Other suggestions:
10	10	3.5	
11	15	5.5	
12	15	6.	
13	15	7	
14	15	6.5	
15	15	6	
16	15	5	
17	15	4.5	
18	15	4	
19	15	3	
20	15	—	

SECTION : A

1. Has liberalisation liberated Indian women economically? Analyse the trends in female labour force participation and structural barriers to gender-inclusive growth. (10 marks, 150 words)

3.5

Liberalization was a major structural reform introduced in the 1990s to reinvigorate Indian economy. Despite its success, it has several limitations, one of which is the debate whether it has liberated Indian women economically.

Content is good
Repetition can be avoided

Liberalisation liberated women: Yes & No

Yes	No
- Liberalization → service sector boom → increased quality of work → women entry to work force. - Increasing living costs, education opportunities, diversity in jobs.	- Often glass ceiling, societal barriers, double burden (unpaid domestic labour, care work) hampered entry. - Lack of upward mobility in jobs.

Some of these points may be written as barriers

Trends in female labour force participation

→ According to recent Period Female Labour

Organise points better to avoid duplication of points -

Low participation Rate (PFLPs), only ~33% women are employed.

→ Increased no. of women in informal & unorganized sector (above 50%)

→ In the formal sector - women are often employed in lowpaying clerical jobs.

→ Further, less no. of women in leadership roles in big companies (LinkedIn survey).

→ Many women graduates, but job market absorption rate is less [LinkedIn].

Structural barriers to gender inclusive growth

① Society :

- Unpaid domestic labour / care demand
- Household responsibility syndrome - only upon women
- societal perception - women belong to kitchen

② Economic :

- well off societies - women tend to take break from work
- glam sitting at work

③ Political :

- policy & implementation gaps
- distorted political will

Despite this, due to politicos such as Vaidyarami, women are coming front. We need to amplify gender budgeting.

improve conclusion

Some points are missing!

Utilizing space better to improve presentation

2. Critically examine how GST rationalisation can enhance tax buoyancy, improve ease of doing business, and support India's fiscal consolidation goals. (10 marks, 150 words)

3

Write both
perspectives

GST (Goods and Service tax) was implemented in 2017 via the 101st constitutional amendment Act. Its one of the major purposes was to enhance tax buoyancy and ensure fiscal consolidation through frequent rationalization.

GST Rationalization: Reducing complexities and enhancing compliance.

don't
write

Enhance tax buoyancy

→ Lessening tax burden can enhance collection.

eg Recently, GOI said that collection has increased from ~19 lakh crores (2024) to 26 lakh crores (2024-25).

→ Business compliance: More and more willingness to participate in the regime.

→ Bridging of gaps between various sectors and commodities.

Need not content to these 3 themes — write more benefits
 Center perspective missing!

GST Rods

→ can write diverse points → Refr key.

Candidates must not write on this margin

Proprious ease of doing business: In 2020, World Bank ease of doing business India was ranked 63.

→ Streamlining of tax burden: Elimination of repetitive taxes such as VAT, Octroi.

→ Incentives for compliance: Input tax credits and moratorium for further investments.

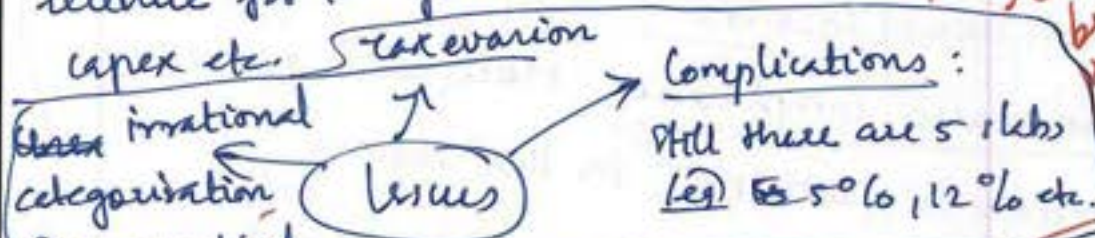
→ Government support.

Support India's fiscal consolidation

→ Boost to economic growth: GST rationalization → less burden → increased consumption.

→ Impetus to equitable sharing of tax burden.

→ More tax collection results in more revenue for the government to spend on capex etc.



It is, therefore, necessary to engage all stakeholders and strengthen governing council, backed up by research to enhance GST regime.

Use space better to present better

3. Why has food price volatility persisted in India despite declining core inflation and record grain output? Suggest solutions. (10 marks, 150 words)

2.5

In 2024, food price volatility has stubbornly persisted despite declining core inflation and record grain output. Often the prices of tomatoes, potatoes etc skyrocketed and declined. decent introduction

Reasons for food price volatility

⇒ Agricultural

- Indian agriculture - 52% is monsooned
- erratic monsoons leads to declined production, increasing price exorbitantly.
- Influence of increasing prices of inputs - seeds, fertilizers etc.

- #### ⇒ Political → low priority points
- Election frenzy can have a multitude of impact on economy which could trigger food price inflation

⇒ Global economy

- Frequent disruptions in the supply chain due to conflicts such as Russia-Ukraine

Explain the point or first

Then go to filler/supplementary points

low on priority points

Repetition

was, Houthi's attack in the Red Sea, Israel-Hamas conflict etc.

→ Increased fuel prices, and

→ Resurgence of American economy → Rupee depreciation

⇒ Climate-related (similar to 1st point)

→ El-Nino & La Nino phenomenon as well as Indian Ocean Dipole's influence on monsoon

→ Frequent floods

Enhanced keeping of buffer stocks

Enhance PDS efficiency

Rationalization of subsidies

Open-market operations of FCI

Give equal importance to elaborate

Strengthening food processing industries

Solutions

Direct Benefit transfers to farmers

Incentivising climate-smart agriculture

Technology integration to increase production

good conclusion

Food price volatility continues to be one of the achilles heel in India's economy which can push people in to hunger. If the government & private sector must take initiative to address it to achieve SDG goal 2 - Zero Hunger

4. Critically assess India's strategy for supply chain resilience. How can logistics reform, trade policy, and digital infrastructure create a globally competitive manufacturing ecosystem? (10 marks, 150 words)

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5. Discuss the mismatch between education, skilling programs, and labour market demand. What reforms are needed to bridge this gap? (10 marks, 150 words)

As recent economic survey brought out, there is a huge mismatch between education, skilling programs and labour market demands in India.

Reasons

① Inadequate technology integration: Here emulation policies would bring about tangential changes.

eg Recent criticisms against India's deep tech policy.

② Education - skilling gap: Indian

education system is often criticized for excessive theoretical baggage not equated with vocational training.

eg No skilling initiatives in ^{many} Arts & science colleges

3.5

can add more value

write usp & short point

3 ⇒ Out of four

Candidates must not write on this margin

③ Inadequate engineer degrees:

Recent survey, only 4% of engineer graduates are employable.

④ Mismatch with industrial demand: Due to disconnect between private sector firms & educational institutions.

However institutions such as NSDC, National Career Service, ITI training etc has seen some success.

Required reforms

↳ Collegiate education policy with equal focus on skilling with tangential & annexed goals.

↳ Frequent interaction with industry - Industrial visits, conferences etc

↳ Strengthening apprenticeship & PM Internship programs (Germany model)

Unless India undertakes the reforms in education & skilling, the demographic dividend could not be turned to our advantage. It is essential for vibrant growth.

6. Analyse the changing role of MNREGA in India's employment strategy. Should it be repositioned as a climate-resilient rural livelihood program? (10 marks, 150 words)

MNREGA is an employment programme initiated during the UPA government. Under the current economic climate, its role is changing.

Changing role of MNREGA

① Minimum guaranteed wage:

Helpful for rural families contributing to their subsistence living

② Diverse activities: From cleaning ponds to taking up poultry farming.

③ Rural employment: Increased employment leading to rural development

④ Leadership roles for local leaders:

Increasingly women leadership: Some of them later take up political leadership.

3.5
May bring year 2005

Good points
↓
Add more value data & facts

Bring specific points that are relevant to the q

Need to reposition itself

⇒ Local solutions for local problems
⇒ Indigenous solutions for agriculture or pollution issues

⇒ Community engagement

⇒ Proactive role of local self government.

⇒ Increasing employment opportunities amidst the dangers of extreme climate events.

In this context, it is necessary to reposition NMRCA as climate-resilient livelihood program.

Write the challenges in repositioning also is

7. Is legalising MSP the right prescription to address the structural crisis in Indian Agriculture? (10 marks, 150 words)

The recent farm protests have again brought to the public, the demand to legalise MSP to redress the agriculture and economic distress faced by farmers.

This again highlights the structural crisis of Indian agriculture - Land fragmentation, higher no. of small & marginal farmers, monsoon-fed, debt-oriented etc.

Arguments for legalizing MSP

① Incentive to farmers: Govt's promise - motivation for farmers to invest in agriculture.

② Reducing financial burden: Due to crop failure, or decline in market price.

③ Addressing of debt crisis faced farmers: If MSP is guaranteed by law, farmers could raise money to remove their

Shorten

- Price
Assured
- Correcting
market
distortion
- Increased
bargaining power

debt.

- ④ Motivation to integrate technology & increase production. →
- ⑤ Increase in competitiveness among farmers. → ?

Arguments against legislating MSP

- ① Lack of innovation → ?
- ② Coincide with the crisis due to subsidy regime - over production of certain crops.

③ Burden on exchequer -

eg) Estimated at ₹ 1 lakh crore

④ Marginalization of small & marginal farmers.

The decision must be rooted in scientific and economic data because it deals with the ^{one of the} largest employment & contributes largest sectors of economy.

8. How can India's current input-subsidy regime be reoriented towards irrigation, storage, and digital innovation? (10 marks, 150 words)

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Generic answer — lacks relevant data, examples.

3.5

Candidates must not write on this margin

9. Will emerging agri-technologies deepen or bridge inequalities in farming? Suggest ways to make such technology accessible to small and marginal farmers. (10 marks, 150 words)

Post-covid, India has witnessed a surge in agri-technologies. Despite the manifold achievements it could bring there is an ongoing debate ~~among~~ its efficiency.

briefly mention various agri-techs

Arguments for	Arguments against
⇒ Bridge Inequality	⇒ Deepen inequality
- Proactive govt interventions enhance technological adaptation among all equally. - Could be a ^{increase} test competitiveness by driving innovation - If incentivised, it would to equitable growth	- Changes are new technology would be limited to large farmers excluding small & marginal farmers - Pocketed growth commensurating fragmented land - Rural-urban digital divide & increased loans could deepen existing inequality.

Substantiate with data/examples

Generic points

Ways to make technology available
for small & marginal farmers

① Public-private partnership: Agri-processing industries could take up contract farming based on equitable understanding.

② Stimulus from government: through policies such as Kisan Vidyakarya Yojana, Soil Health card scheme

③ Inclusion of women: Revamping MNRCA, Media Yojana, Drone Didi Scheme.

④ Cooperation between central & state governments: Equitable fund sharing.

⑤ Training and awareness: through partnerships between universities & local self governments.

Agri-technologies have a great potential in contributing to inclusive growth and making farming a prospective career.

Bring
in more
specific
points

10. Despite ambitious targets, India's disinvestment record in recent years has been underwhelming. Examine the reasons for this slowdown and its implications for resource mobilisation and economic efficiency. (10 marks, 150 words)

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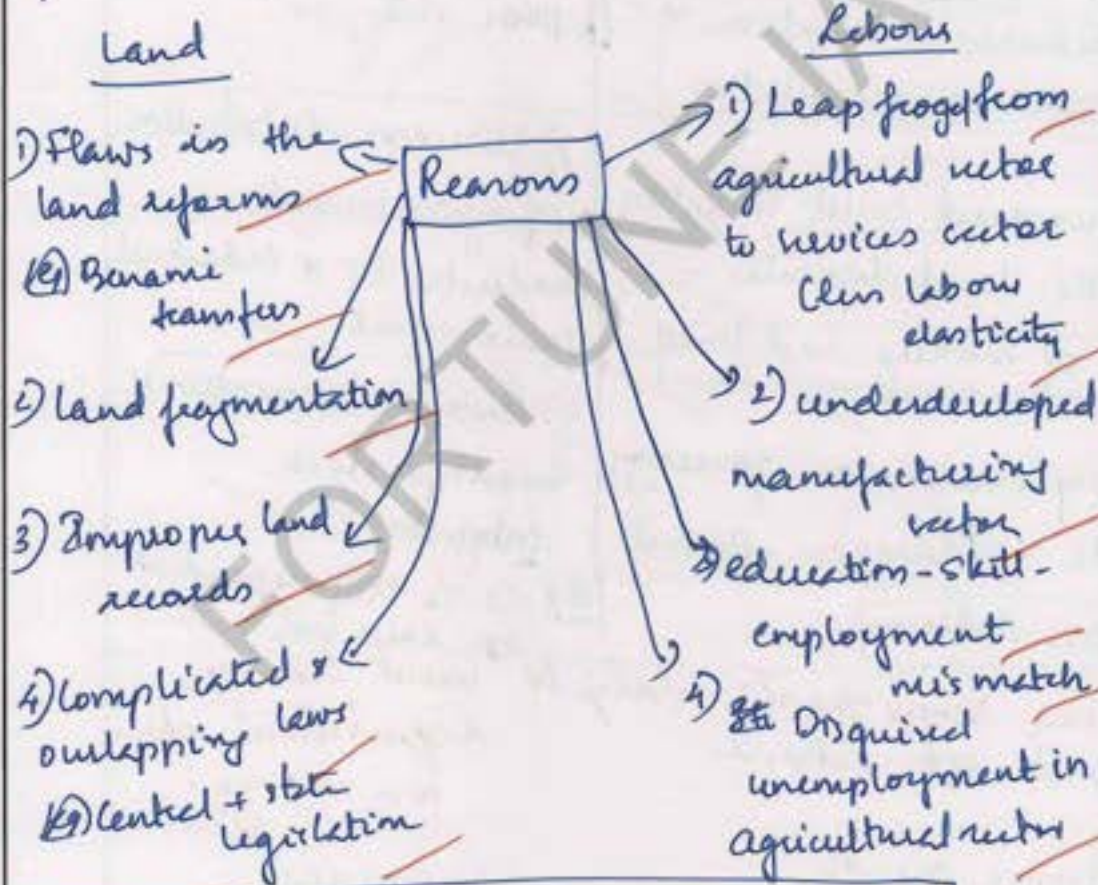
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SECTION : B

11. Land and labour—two core factors of production—remain the least reformed in India's growth story. Critically evaluate its impact on India's ambition of inclusive and sustained economic growth. (15 marks, 250 words)

5.5

Land and labour, the two core factors of production remain underutilized and least reformed despite the ambitious policies of successive governments.



you may also address the importance of land & labour in growth.

Impact of lack of reforms in land

Inclusive growth	Sustained economic growth
------------------	---------------------------

positive impact - missing

1) Women, for the most part are not landholders
 i.e. ~60% of women are not named landholders
 → devaluing of women's labour

2) Lack of clear definition between tenants & cultivators & landowners
 → reduces innovation & increases exploitation

3) Increased court litigation to settle land disputes -
 loss of money and time

4) Complications in government side → hampers efficient service delivery

Some major points relative to land leasing, acquisition etc are missing:
 Impact on labour

Inclusive growth

• Increased informalization at rural areas compared to urban areas -

1) Diversion of resources - fragmented growth

2) Regional disparities - Punjab, Haryana etc among rich states while Rajasthan Chhattisgarh - poor states

3) Uneven distribution of agricultural productivity & industrial development

4) Lack of innovation & scientific tech integration
 i.e. 52% still dependent on rain fed

Sustained economic growth

• Brain drain - hampers steady innovation

points → AP → date/ example

Candidates must not write on this margin

keep out a huge majority from social security benefits

- Increased out of pocket expenditures for education and health - informal sector.

- Skewed growth
 - ↳ males - largely employed (63% of LFPs)
 - ↳ female - ~33%

- Unskilled labour -
① only 4% of graduates are employable

- Start up culture reduced to mere emulation not creative innovation (Indian express).

- Underdeveloped employment prospects in manufacturing sector

- Exorbitant gap between highly skilled - low skilled
② increased by 4x economy

points are good
add missing points

However, the success of policies such as Digital Land Records modernization programmes, land reforms - 7th schedule (labour) and Skill India, NSDC (labour) cannot be ignored. They have contributed to make India a USD 5 trillion economy.

way forward could've had more points

But, there is still a long way to go - strengthening manufacturing sector, continuous skilling programs, all India land digitalisation are a few recommended reforms

good conclusion

12. India is on track to emerge as the world's third-largest economy by the end of this decade. In light of ongoing global trade disruptions and geopolitical uncertainties, analyse the key structural and policy reforms required to sustain this momentum and mitigate external vulnerabilities. (15 marks, 250 words)

Recently, Government of India has declared that it had become the fourth largest economy. Economic forecasts suggest that by 2027-29, it would become the 3rd largest economy. However, Indian economy is extremely vulnerable to global trade disruptions and geopolitical uncertainties. (Economic survey).

Ongoing global trade disruptions & geopolitical uncertainties

→ Global trade

- Supply chain risks
eg) Recently, China stopped the trade of Rare earth minerals to India and other countries (MoC & I)
- Chinese monopoly over minerals & concern of dumping

• Israel-Hamas - Iran & Hezbollah conflict

→ geopolitical uncertainties

- Increasing global conflicts
eg) U.S. - Iran conflict
- Uncertainty due to US tariffs and concerns of competitive
- Lack of reforms in international economic institutions in economy.

Organise points better!

Key Structural and policy reforms needed

① Domestic economy

→ Structural reforms

① Reduce import dependency on Rare Earth elements such as Lithium, Cobalt etc. on China

② Diversify export commodities: We have a narrow basket of exports - textiles, agricultural products etc limited to narrow range of countries - EU, North America etc.

③ Revamp agricultural sector → Boost non-farm sector
Integrate technology → strengthen agri-processing industries
② Drone Dodi scheme

④ Boost manufacturing sector

→ Absorption of new graduates into manufacturing sector

→ India's incentivised implementation of PLI, Design Linked Initiatives (Semiconductor industry).

④ Educational reforms: Rote learning to innovative learning methods (Germany model).

points are good

② Policy reforms : to enhance domestic capabilities

→ Integration of overlapping policies into an umbrella policy.

(eg) Skill India, Startup India, Invest India, - etc are scattered with overlapping implications.

→ Continuance of policies : Recently, there were allegations that NSDC has reduced cooperation with private sector to provide industry oriented courses.

• Funding, implementation should be a continuous process.

→ Increased engagement with industry :

In education and skilling - to increase employability.

→ Strengthening supply chain resilience :

(eg) GatiShakti, Sagarmala, Bharatmala project etc - multimodal connectivity.

→ Proactive foreign policy : Multialignment and integration of Commerce ministry & expertise to negotiate agreements.

India is at crossroads of middle-income trap or jumping into a developed economy - Vision Bharat 2024. It is high time that we take prudent decisions.

address finance, energy, innovation, digitisation, labour reforms etc. → diversify points

Recently addressed

13. Analyse how crop diversification contributes to climate-resilient agriculture. What policy measures are needed to overcome the barriers to adopting diversified cropping systems? (15 marks, 250 words)

(CD)
Crop diversification refers to the integration of multi-crops replacing monoculture practice to make agriculture sustainable and climate resilient.
[National Sustainable Agriculture Mission]

Crop diversification → climate-resilient Agriculture

1) Cushion against extreme climate events ,

The current monoculture pattern are little climate-resilient.

Ex) paddy in Kerala & West Bengal are subjected to erratic monsoons. While millets in Maharashtra may be not.

2) Climate smart : Crop diversification induces diversity in plants → higher productivity in terms of nutrition → less emissions.

Ex) paddy - largest methane emitter

3) Technological integration : Modern

Good points but write it short & crisp

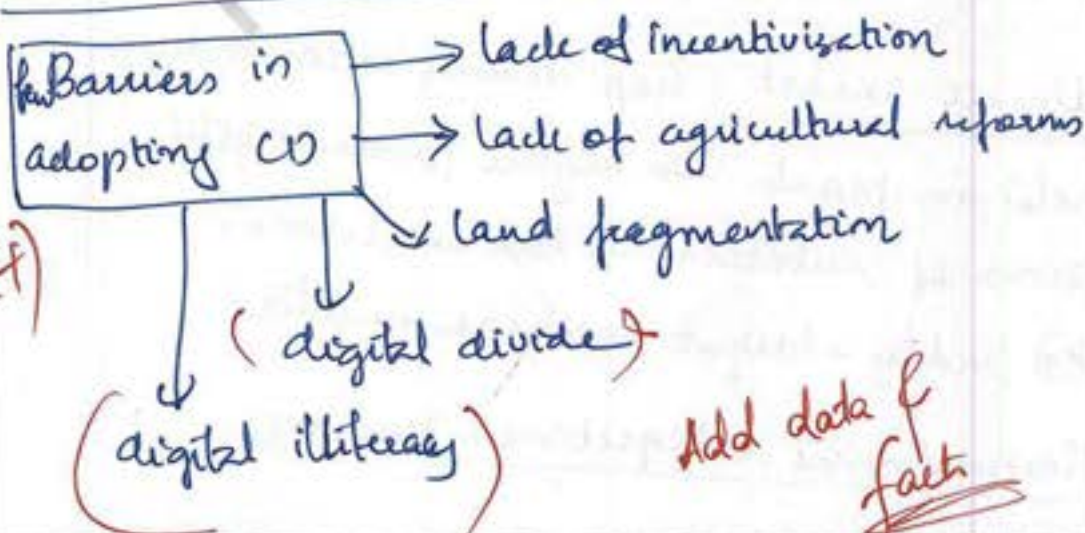
Climate resilient agriculture methods are grounded in technology - IoT, sensors, satellite imagery etc. Coupled with crop diversification → climate friendly.

④ Diverse methods with diverse inputs :

→ Agroforestry - agriculture + forestry ~~etc~~
can act as carbon sinks

→ Precision agriculture - efficient irrigation and optimum utilization of pesticides & chemical fertilizers.

⑤ Boost to sustainability : Due to emphasis on judicious use of resources & protection of biodiversity. ^{Pressure in} [bee population ^{due to} crop diversification] (pollination)



Required policy measures

→ Increasing awareness: Through continued training programs, exhibitions etc pioneered by govt & private sectors.

↳ Courses by Agricultural universities

→ Inclusion of Self-Help Groups in the process: Information passing to last level

↳ Mushroom training initiatives of Kudumbashree, Kerala.

→ Proper implementation of existing schemes:

Such as ~~PM~~ Krishi Sinchayee Yojana, Soil Health card scheme.

→ Awards for excellent crop diversification practices: ~~from~~ ^{from} panchayat level to national level

→ Research & development: with domestic & international collaboration (exchange programs & scholarships).

→ Modernizing & digitalizing land records

↳ ~~Kerala~~ Telangana model.

The future of agriculture relies on our adaptation to climate vulnerabilities and our resilience. ~~continuous, sustained efforts~~ are required.

Well
Written
points
proper
value
addition

14. Discuss the opportunities and vulnerabilities associated with gig work in India. Should labour laws evolve to reflect this new reality? (15 marks, 250 words)

fair intro
Gig economy / gig work refers to the increase in freelance or short term jobs based on platforms such as Ola, Uber, Zomato. According to NITI Aayog, it is projected to reach 23.5 million jobs by the end of this decade.

Opportunities

- Good points*
Add examples data & facts
- 1) Employment opportunities - Regular & parttime employment
 - 2) Can mitigate frictional unemployment.
 - 3) Increase in income of the employees
 - 4) Increased consumption - urban and rural
 - 5) Start-ups

Vulnerabilities

- 1) Lack of social security benefits - pensions, gratuity etc for gig workers.
- 2) Temporary nature - increased vulnerability
- 3) Hire & fire culture
 - Increased mental health issues of workers
 - Burden on companies
- 4) Exploitative nature

65

→ out-sourcing of delivery can help them focus on services and other aspects

→ more employment opportunities

→ Increased capital investment

→ last-mile connectivity

6) Broader economy

→ Increase in employment have impact on GDP growth

→ Bringing down of unemployment rates.

→ low wages for workers

→ not letting them take rest in between

→ climate impact
→ recent heat waves a warⁿ extra stress factor

5) Lack of job security

- hampers work mobility

6) Increasing low-skill

- high skill gap - reduces multiplier effect of job employment.

Need of labour laws to evolve

→ Protection & job security to gig workers : Increased confidence to continue working and parallel effects on economic growth.

eg) Rajasthan labour laws - created a board for gig workers.

eg) Karnataka law - extended social security benefits.

e shows minimum wages etc can be added

→ To prevent exploitation of gig workers :

Harassment & hinder exercise hiring and firing culture among labourers, and to bring dignity to gig workers.

→ Need for upskilling and training. Labour laws must include provisions for aggregators taking initiative to upskill & train gigworkers.

→ Introducing employment contracts: to bring in some stability to work.

→ To bring in gender equality: Currently, women have a lot of barriers in entering gig economy. Proper labour laws could mitigate prevailing inequality.

→ Benefit for startups: Enhanced efficiency and capital for other activities.

The current efforts of various states are a model to replicate. The recently amended labour codes must rectify the inadequacies in accordance with the rising recommendations. This is vital to achieve Vision Bharat by 2047.

15. The Production-Linked Incentive (PLI) scheme rewards firms for increasing output and sales. Should India reorient such schemes to incentivise indigenous technology and the creation of intellectual property instead? Examine the trade-offs between short-term production boosts and long-term technological self-reliance. (15 marks, 250 words)

Product-Linked Incentive Schemes (PLI) are one of the most important innovations to cultivate startup culture in India - rewarding firms for increasing output and sales. However, there is an increasing demand for its reorientation.

Need to incentivise:

Indigenous Technology (IT)	Creation of Intellectual Property (IP)
→ To increase popularity of ind-IT → nationally & globally <u>Eg. 2</u> → Add to brand value → Increase employment opportunities → To support local economy through locally based startups	→ Strengthen R&D and Development → Streamline the regime → To make up to <u>needs</u> <u>Eg.</u> US, China have strong members in granting patents → Cultivate innovation among students

↓ import dependency
↓ knowledge econ

Add example, data

→ Protection of
Indigenous knowledge
from intellectual
theft

Ⓜ Recent Trade-
Kothapuri chappal
controversy

→ Boost to traditional
artisan & craft industries

Ⓜ Kalamkari cause etc

→ Strengthening IPR
tags, patent regime

→ Boost research
culture in Indian
universities

→ Address brain
drain phenomenon

→ Enhance ease of
doing business in
India in pharmaceuti-
cals, textiles etc.

However, PLIs should not be for
name sake. It should be streamlined and
primary goal must be to strengthen manufactu-
ring sector to achieve the goal of 25%
contribution to GDP at the earliest.

Trade-offs between short-term production
boosts and long-term technological self-
reliance

Short term production boosts

good presentation

Add data for some power

Candidates must not write on this margin

Merits

- hidden ~~up~~ is growth
- Increase in employment opportunities
- prospects of increased FDI
- Increase in competitiveness

Demerits

- No structured growth & systemic changes
- Creation of growth bubbles
- Unsustainable & exam focus on one aspect - also offers backfires

Long term technological self reliance

Merits

- Sustainable growth
- Consistent production
- Structural transformation (IMF)
→ capital intensive
↓
labour intensive
- Reduction in import dependency

Demerits

- Slow & calculated development - time consuming
- Heavy investment - sustained innovation
- Potential to transform into global powerhouse

PLIs are part of our PM Modi's vision Bharat goals. They must be reinvigorated.

Analysed

16. Critically evaluate the relevance of manufacturing as a growth engine for India. Should policy now pivot toward high-value services and innovation-led models? (15 marks, 250 words)

According to recent Economic survey, manufacturing sector's contribution is stagnating in 18% despite efforts to increase it to 25% by the end of this decade. It essentially is a growth engine for India due to its multiplier effect potential.

Relevance of manufacturing sector

① Multiplier effect: Increased job opportunities in an industry create another 3 jobs in an associated industry activity [Indian typewriters]

② Increase in non-farm employment:

One of India's development goals can be materialized in manufacturing sector.

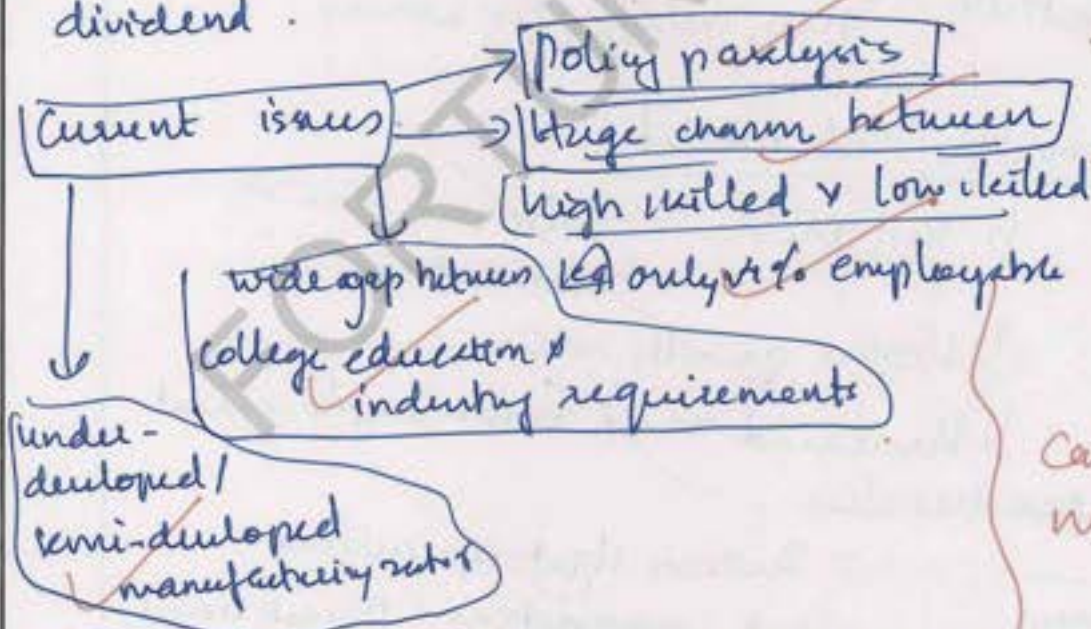
③ High employment elasticity:

Better opportunities for growth & innovation.

④ Buffer against shocks in both agricultural sector and service sector.

⑤ Addressing disguised unemployment in the agriculture sector: currently at ~45%.

⑥ Better employment opportunities for skilled graduates: Every year lakhs and lakhs graduate from Indian engineering colleges - utilization of demographic dividend.



Need to shift to high-value services and innovation led models

All points are related to employment

- Export
- Force
- Investment
- Supply chain
- Demand
- Can be added

Can add more relevant points

↓
Refer key

High-value services

↳ enhancement of currently strong sectors. eg current contribution ~ 54% of GDP

↳ High-levels of employment rate

eg IT/ITES sectors

↳ employment for women

eg Increase in FLSPR

Issues

↳ low elasticity

→ Only skilled people can get job & huge majority will be out of job market.
↳ glass ceiling for women.

Innovation led models

↳ unstable & continued growth momentum

↳ Higher growth rate

↳ Increased no. of firms & employment opportunities.

Demerits

→ Indian start-up culture lack imagination (Piyush Goyal, Minister for commerce & industry).
↳ mere emulation of western models would not produce tangible results.

Therefore, what we need is a balanced approach and prudent decision making involving private sector.

17. India's food security is built on a sinking foundation of groundwater overuse. Do you agree? Critically assess the ecological and economic impact of groundwater exploitation in major food-producing regions. (15 marks, 250 words)

According to Central Ground Water Authority, in the recent years, especially after green revolution groundwater exploitation has multiplied by atleast four times. Correspondingly, India's food security is built on groundwater overuse.

Reasons

① Special case of Punjab & Haryana:

Major centres of green revolution aimed at food security & self sufficiency suggested in paddy cultivation despite being semi-arid. → excess groundwater use.

② Current levels of exploitation: Across northern and southern states exhibit under developed irrigation strategies except few cases.

③ Increased pollution in groundwater

④ Depleting ground water table → multiplies effect on economy, environment etc.

data

Can add more points

→ otherwise not worth

GW → food security

Impact of groundwater exploitation

Ecological impact $\Rightarrow$ true mess

① Increased pollution: metals & non-metals such as Uranium, Bromine, Chromium etc are found in large numbers across states such as Tamil Nadu, Punjab, Haryana etc.

② Increased salinisation of soil: suppression of microbial activity & affect bio-diversity.

③ Depleting groundwater table can affect the flow in nearby rivers, ponds etc - impact local fisheries, birds etc.

④ Eutrophication: Groundwater exploitation plus increased fertilizer use $\rightarrow$ bioaccumulation

$\rightarrow$ Bio magnification $\rightarrow$ man deaths

eg Recent, Erthamkottu man death of fishes, Kerala

Economic Impact → + this must

- ① Increased expenditure on fertilizers & pesticides: Due to increased irrigation
- ② Decline in farmer's income: Unforeseen expenditures → irrigation, seeds, crop failure
- ③ High upfront payment for setting up irrigation facilities
- ④ Increased loans, debts: Over and above the existing ones. This could increase farmer suicides
- ⑤ Out-of-pocket health expenditures: Due to exposure of pesticides, fertilizers etc.
- ⑥ Impact on women: Feminization of agricultural labour, increased domestic violence etc.

Way forward

- Incentivizing newer irrigation techniques
- per drop per crop.
- training & awareness
- street plays
- Multistakeholder engagement
- involving private sector
- Depletion of ground water is an issue that would cripple the future if not addressed now. It is essential to take necessary steps.

18. Launched as a master plan for integrated infrastructure, critically examine how the PM Gati Shakti has influenced multimodal connectivity, project coordination, and timely infrastructure delivery. (15 marks, 250 words)

4 PM Gati Shakti master plan is a flagship initiative by the central government to strengthen multimodal connectivity in India. It has seen many aspects multiple parameters specifically in integrated infrastructure development.

Influence on multimodal connectivity

⇒ Development of roads:

- before, ~80000 km of developed ^{roads}
- overall with help from NHAI and other authorities.
- Dedicated East-West corridors connecting major industrial hubs - Hyderabad, Chennai etc.

⇒ Railways

- Dedicated east-west freight corridors
- New railway lines, coaches integrated with newer technology.

⇒ Complemented by Bharatmala and Sagarmala project (port efficiency).

⇒ Reduction in logistics expenses & time:

eg) Reduction in turnaround time.

⇒ Boost in supply chain resilience.

⇒ Project coordination

⇒ Newer policies & programs:

eg) Viability Gap Funding - Vizhinjam
transshipment port

⇒ Increased support to state governments:

eg) ~20000 acres to Telangana, AP, etc. ^{Bihar etc.}

⇒ Bridges & tunnel building → clarify

⇒ Increased private sector involvement:

Strengthened PPP models - BOT, Hybrid
Annuity model - increased efficiency.

⇒ Timely infrastructure delivery

Add
value

MGP

?

Add
value

⇒ Involvement of private sector enhanced efficiency & timely delivery.

→ Streamlining of bureaucratic procedures & reduced hurdles & red tapism

→ Complemented other policies such as Smart Cities mission & AMRUT 2.0

⇒ Better service delivery & climate-resilience

Challenges in

multi modal connectivity

eg Hyderabad metro.

co-ordination

timely infra delivery

Challenges

Need better addressing,

better points

Corruption allegations
eg Mumbai bridge

Allegations of favouritism
eg Adani

Delays in completion

Lack of accountability from private sector

Way forward?

However, Aarti Chakshi plan was able to take India to heights in the case of logistic management & ease of business despite the criticisms. More changes need to be adopted to integrate new technology & increasing accountability.

* Most of the points are not relevant/vague

Refer key

* Improve ~~con~~ structure, content, value addition

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19. Rising household debt and stagnant income growth are pushing India's middle class into financial stress. What does this trend mean for consumption, savings, and economic stability? (15 marks, 250 words)

Currently, there have been rising concerns about ~~house~~ increasing household debt and stagnant income growth pushing middle class into financial stress. Many economists have flagged this trend as India falling into middle-income trap.

* Can mention reasons for this stagnant income growth & debt trap

Meaning for consumption

⇒ Orillating consumption levels:

When govt introduce fiscal stimulus or RBI ease restrictions boost in consumption

⇒ Divergence between rural & urban:

Urban consumption levels are always on the higher side compared to rural levels.

• Rural non-food consumption levels are increasing.

3



? connect it with income stagnation & debt trap

⇒ prohibition of decreasing consumption expenditure due to futuristic outlook. ?

⇒ Chances for hoarding & blackmarketing ?

→ ~~Thus~~

Savings

⇒ May increase savings in some middle-class households. ?

⇒ But, expenditure in education, healthcare likely to go up - due to middle-class aspiration and increasing health vulnerabilities.

⇒ Increased repayment of loans could hamper saving rate.

⇒ Increased saving rate might not result in economic growth. ?

Financial stability

⇒ Robust growth & increasing household

debt could result in twin crisis if not
by increase in ~~the~~ non-controlled
performing assets & fluctuating
demand. ✓ ✓

⇒ Stagflation and disinflation :

Stagnant economic growth as well as
companies taking a profit opportunity
from inflation.

⇒ Deflation : Stagnant growth &
decreased economic activity.

Way forward?

Economists suggest that India
is in the middle of achieving higher
growth & deflation. In this context, it
is vital to address the rising household
debt & stagnant economic
growth.

20. Has India's improvements in Ease of Doing Business translated into meaningful improvements in income, employment, and quality of life for its citizens? (15 marks, 250 words)

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