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By Reyasat Ali & Team | 8090528260 Telegram WhatsApp Call

Need for Credible Reforms

Reforms needs to credible, acceptable, sustainable so that it ~~to~~ can help achieve double digit growth. Sector-wise reforms needed are

① Agriculture

① Agriculture markets reforms - eNAM
- Model APLM Act 2017

② Land Reforms - land leasing
- land pooling
- Data digitisation

③ Allied sector - livestock, forestry, poultry promotion

④ Technology in Agriculture - Irrigation
- Mechanisation
- Efficient methods - precision agriculture.

⑤ promoting FPOs

② Industries

- Flexible labour laws with social security to workers.
- Ease of doing business.

Model
Commentary
reforms
- All India
- Sachin Kumar
- IC

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③ Connectivity

- Infrastructure, Road, Rail, Real-estate
- has large economic multiplier effect.
- Digital connectivity - for more inclusion and equitable growth

④ Financial Sector - NPA resolution

- NBFCs & MFIs promotion

⑤ Liberal FDI policy - India needs investment close to 26 trillion USD. It can be done with FDI and private investments.

⑥ Inclusive Growth - social benefits, financial

- inclusion, balanced regional growth,
- increasing female labourforce participation

India has demographic advantage.
With needed skillings, reforms, and policy
it can achieve goals of 5 trillion USD economy
and be self-reliant in many sectors.

R.S
Mogak
Commendation

- Conceptually
Correct
Information.

Enrich
your content

by adding various
Communitis
recommendations,

Data, Reports,
Index etc.

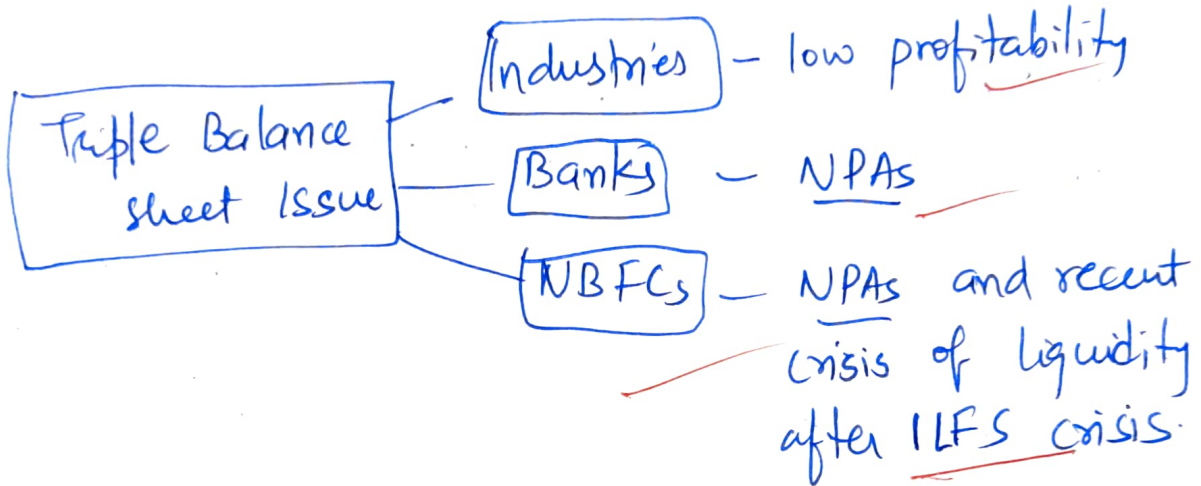
6.0
15

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Q13. As proposed in the union budget proposal 2020-21, Critically examine the potential of a new asset reconstruction company ARC/Bad bank to consolidate and take over the existing bad loans. 250 words

Indian economy is facing triple-balance sheet problem



- According to economic survey 2019-20, NPAs in both Public and private sector on rise including NBFCs.

Idea of Bad Bank

- It is based on idea that NPAs (non-performing assets) of banks would be taken by Bad Bank or ARC. It

→ ~~Assets~~

Q 14. MSME sector is the backbone of the national economic structure and acts as a bulwark for Indian economy, providing resilience to ward off global economic shocks and adversities. Critically Comment
250 words

MSME sector is important pillar of Indian economy.

Significance of MSME

① Backbone of economic structure & Bulwark

→ 6.3 crore MSME employing 11 crore people. (60% owned by SC, ST, women, OBC)

→ 45% export share

→ 6% of manufacturing ~~share~~ GDP & 25% in services GDP

→ training ground for many startups & big tech

② Resilience to ward off global shocks

→ Nature of most MSME is local. So despite global disruption, supply-chain of entire MSME is not disrupted.

→ Many related to agriculture related

Relevant
start

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- provide raw material ~~on~~ industrial goods to industries
- Absorb large workforce hence, absorbing shocks of unemployment.

Issues faced by MSME

① Fund → lack of timely credit, low amount credit
→ Delayed payments

② Technology → Incapacity to adopt changes - Industry 4.0
(eg) COVID19 exposed this vulnerability - Digitalisation
Demonetisation and GST - AI

③ Informal nature - hence social insecurity

④ Credible data unavailable - hence mapping needs, profile of MSME vis-a-vis industry becomes difficult.

⑤ working in silos

⑥ Big firms outsourcing work to outside countries

Confidentially
Commit
Institutions

Industry 4.0
Digitalisation
AI

Government steps

- special package under Atmanirbhar Bharat Abhiyan (Fund of funds)
- 9 minutes loans, PSL obligations on banks
- Skilling - SANKALP, STRIVE
- Payment issue - SAMBANDH, SAMADHAN portals
- Start up, Stand Up India

Suggestions

- ① Providing fertile grounds to make SME as big firms. ('Missing Middle syndrome')
- ② Formalisation, Registration, Compliance ease
less registration, filing of audits etc.
- ③ Linking with other economic pillars - MFIs, Incubation centres etc.

MSME sector has potential to bring inclusive growth, sustainable growth for country solving unemployment and poverty

Correct points

relevant

Conclusion ok

8.5
15

Good effort
Concept is ok
Content and relevant updates
need to add
updated current affairs

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Q15. "The Government has announced an ambitious program of asset monetisation. However, getting monetisation right is quite a challenge". Critically comment 250 words

Asset monetisation

It means that assets (roads, rail, projects etc) would be monetised by leasing or transferring to private sector to earn revenue.

→ ownership is not changed. Only operational level works would be done by third party.

Significance

→ Revenue for government

→ Utilization of underlying, unproductive assets.

→ operational efficiency and reduction of wastage.

→ lesser role for government in non-core area - focus on core regulatory areas.

Intro and concept of

relevant

~~Challeng~~

For Asset monetisation to be successful, cooperation of all stakeholders with centre and state is required.

Also Following should be taken care of

→ Assets identification - based on strategic importance

↳ based on public utility

→ Robust regulatory framework

→ Early resolution of disputes regarding government lands so that it can

be freed and monetised in pipeline according

→ Terms of contract should be clean

and need to have robust grievance redressal.

ok
basic
Concept

ok
Revised
Monetisation
policy

launched
in

August

Refer model

Q16. In the past two years, the government has initiated a lot of structural reforms to bring new energy to the textile sector. PLI is one such reform and it's time for the industry to step up and announce new projects under this scheme and move towards making India the fashion capital of the world. Critically comment 250 words

Textile is second highest employment providing sector agriculture. Hence focus on reviving, reforming textile sector is need of hour.

Significance of Textile sector

- Employment provider
- source of livelihood for many rural household
- Demand of Indian handi craft in foreign markets.
- Historical importance in swadeshi (self-reliance)

Government steps

- ① Textile Parks - To provide common infrastructure to boost exports

① PLI scheme for textile sector

→ Production linked incentive (PLI) envisage to promote firms based on their incremental sales of textile products (4-6% tax concession)

Add. STIP
- SMART
- Power - Textile
- Silk Samagra Scheme.

② Technical Textile Missions

Issues with Textile sector

- obsolete technology in production

- Traditional methods used, hence high

prices discourages export competitiveness

→ Competition from neighbouring country - Bangladesh, Vietnam.

→ Power availability

- shortage of labours during COVID-19 induced lockdown and restrictions

More Reforms Needed :-

- Relevant*
- ① Availability of funds to textile companies
 - ② Incentive to improve technology
 - ③ Addition of traditional handicraft to increase attractiveness in foreign market
 - ④ skilling of labours - Apprenticeship program, industry-government collaboration
 - ⑤ Creating Brand-India value - (Marketing)

A robust textile sector is base for making India fashion capital of the world in term of production, design, marketing.

Conceptually ok
Content need to improve
↳ Refer model

5.0
15

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Q17. Critically examine the opportunities uncatered and issues with respect to livestock sector in India.
250 words

India has largest number of livestock in the world. It has huge potential in livestock sector.

Importance of livestock sector

- ① share in Agriculture GDP = 25% (2019-20)
→ 4% share in total GDP
- ② Primary source of income for many small and marginal farmers
- ③ Source of nutrition security, livelihood, food security.
- ④ Increasing value of exported products
- dairy, meat etc.
- ⑤ Preferred mode of agriculture amid climate change - Integrated farming, Climate smart Agriculture.

etc
relevant points
Can add
- Economic Survey - 2020-21
- 20th live stock census
- etc.

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Issues Associated

- relevant
- ① low productivity of livestock in India
 - ② Poor veterinary care, disease (Burdelloisis, etc)
 - ③ SPS standards in ~~export~~ importing countries not satisfied. [eg] Milk in Australia, NZ get doesn't satisfy safety standards
 - ④ Demand for organic meat, products etc.

Government Steps

- ck
dino
Achal
relevant
initiatives
- National livestock Mission
 - Rashtriya Gokul Mission
 - Rainbow revolution - White Revolution (Milk)
Pink Revolution (Meat)
 - DIDF, FIDF (Infrastructure Development) Silver Revolution (Egg)

Livestock can help in increasing food security, poverty alleviation, addressing rural distress (agriculture) and increasing farmers income.

Content can be improved | → Refer model

6.0
1.5

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Q18. Despite of various reformative measures taken by Centre and State govts, agrarian challenges could not be solved up to a sustainable level. Critically examine 250 words

Agrarian challenges

- Land holding - 85% of farmers are small and marginal farmers (< 2 acres)
 - Average land holding \cong 1.08 hect (2015-16)
 - Female land titles still inconclusive.
- Agriculture productivity is still low
 - Farm mechanization ($\sim 40-45\%$) (USA 70%)
 - Seed Replacement Ratio (SRR) $\sim 20-30\%$
- irrigation - Indian Agriculture is largely rainfed.
 - 52% of cropped area is irrigated
 - low efficiency of irrigation system.
- Farmers Income:
 - Price fluctuations of commodities
 - APMC issues
 - lack of cold storage, warehousing

relevant discussion

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- ⑤ Food Processing Industries - still in nascent stage.
- ⑥ Agriculture Diversification
- skewed cropping pattern (wheat & Rice)
- ⑦ Environmental Degradations - Groundwater depletion
soil fertility declining
- challenges of climate change

Steps taken & Evaluation

- ① Land Reforms: Benefitted few regions
- land disputes, digitization is still issue.
- ② Green Revolution - Food production increased
but associated issues
- ③ Inputs - Subsidy in fertilisers, electricity, MSP
- Benefitted few farmers especially large farmers
- ④ Price Realisation: - eNAM, Grams
- shoddy state of APMCs
- 3 farm laws repealed

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- ⑤ PM-SAMPADA, Food Parks, 100/- FDI in FPI
- ⑥ Agriculture Infrastructure Funds
- ⑦ PM-KISAN, PM-Fasal Bima Yojna
PM-Kishu Sanchay Yojna.

Need for bold Reforms

- ① Modernisation
 - Use of technology
 - Diversification of crops - fruits, horticulture
 - Integrated farming, ZBNF, Climate Smart Agriculture
 - Extension services
- ② Policy Reforms:
 - Model Agriculture Produce & Livestock management 2017
 - Land leasing, land pooling, land banks
 - Contract farming
 - PPP in Agriculture
- ③ Infrastructure Development
 - Cold storage, Warehousing, Roads, Rails etc.
- ④ Focus on Allied Sector to boost income and rural economy.

Conceptual understanding is very good.

Full model for content enrichment and conceptual justification

Q19. Our farm income, food security and nutritional challenge amid climate change are amongst top challenges in present time, hence climate smart agriculture adaptation/promotions should be primary option in front of policy makers. Critically comment 250 words

Intro
Good

IPCC reports have highlighted dire impact climate change can bring. Agriculture sector would be hit the hardest.

Challenges of Climate Change for Agriculture

- ① Reduction in production & productivity
- ② Vagaries & uncertainty in monsoon
- ③ Economic Survey 2018-19: Intense extreme climate events will reduce income of farmers in unirrigated areas twice than that of farmers in irrigated region.

relevant
point

- ④ Coastal Agriculture
- ⑤ flash floods,
flash droughts

↓
sea level rise

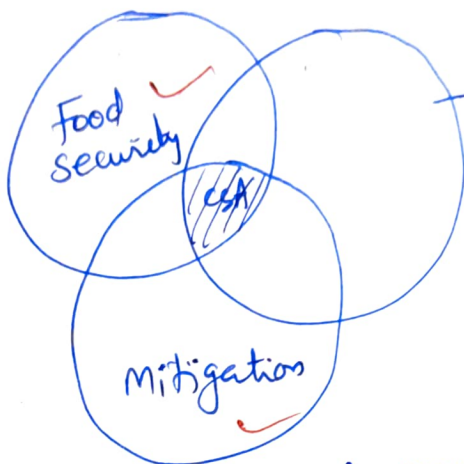
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Salinity of land would
increase due to intrusion

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Climate Smart Agriculture (CSA)

- Food
- Fibre
- Energy



Adaptation

- Integrated farming
- water-use efficiency

- organic manure

- herbal paste for pesticides

- carbon sequestration

CSA in CC-Induced Agriculture distress

→ source of sustainable agriculture practices

→ Increase income

→ food & nutrition security

→ Efficient utilisation of various inputs

→ Employment opportunity & poverty alleviation

- Emission Reduction

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Primary focus for policy makers

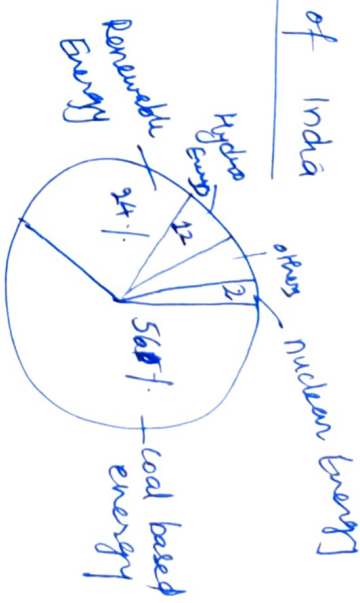
- Methods of Zero Budget Natural Farming (ZBNF), organic farming, Precision Agriculture should be kept in focus.
- Focus on improving landscape rather than agriculture field → social & farm forestry
- Collaboration with startups for technology integration in weather prediction, demand forecast etc.
- Incentives & nudge to shift to new methods of agriculture (Need for change in attitude)
- Resilience & Sustainability can be achieved
- agriculture through CSA practices.

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Q20. If India has to achieve sustainable economy, then it is imperative that India needs an economic stimulus that can aid green energy transition. Analyze above statement with respect to various green energy initiatives by government in recent past. 250 words

Energy Mix of India



Need for Green Energy

- Emission reduction
 - sustainable and renewable source of energy.
 - In line with global commitments.
 - less costly in long term
- ### Sources of Green Energy

 - Renewable Energy
 - solar
 - wind
 - Bio waste
 - Hydrogen Energy
 - Oceanic Energy
 - wave
 - OTEC

Government steps taken

- ① Target of achieving 450 GW of non-fossil based energy by 2030.
 - National Solar Mission → 100 GW
 - One Sun One Grid One World
 - ↳ PM-KUSUM (solar pumps)
 - ↳ Roof top solar plants
- National Wind Energy Mission.
- ② Recently Hydrogen Energy Mission.
- ③ Transportation Sector
 - EV vehicles (FAME schemes)
 - Bharat stage - VI
 - Fuel Efficiency (CAFE norms)
 - Vehicle scrappage policy 2021

Way Ahead

- 1) Fiscal stimulus should be provided with innovative methods - sovereign funds
 - Global collaboration
 - ② cooperation of various stakeholders.
 - Industry, government, DISCOMS
 - ③ Reforms in DISCOMS
 - ④ ~~Fax~~ Incentives, subsidies to customers to shift to new model of energy
- Clean, sustainable, green energy is need of new India. It will also help in achieving SDG-6.
- aligns Govd plan

2/15