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ESSAY COMMENT SHEET

Name of Candidate										
Medium Hindi/Eng.					Registration Number					
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INDEX TABLE				INSTRUCTIONS
Q. No.	Page No.	Maximum Marks	Marks Obtained	
				1. Do furnish the appropriate details in the answer sheet (viz. Name, Registration Number and Test Code). उत्तर पुस्तिका में सूचनाएं भरना आवश्यक है (नाम, प्रश्न-पत्र कोड, विद्यार्थी क्रमांक आदि)।
				2. All questions are compulsory. सभी प्रश्न अनिवार्य हैं।
				3. The number of marks carried by a question/part is indicated against it. प्रत्येक प्रश्न/भाग के अंक उसके सामने दिए गए हैं।
				4. 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 medium other than the authorized one. प्रश्नों के उत्तर उसी माध्यम में लिखे जाने चाहिए जिसका उल्लेख आपके प्रवेश पत्र में किया गया है और उस माध्यम का स्पष्ट उल्लेख प्रश्न-सह-उत्तर (क्यूसीए) पुस्तिका के मुख्य पृष्ठ पर अंकित निर्दिष्ट स्थान पर किया जाना चाहिए। उल्लिखित माध्यम के अतिरिक्त अन्य किसी माध्यम में लिए गए उत्तर पर कोई अंक नहीं मिलेंगे।
				5. Word limit in questions, if specified, should be adhered to. प्रश्नों में शब्द सीमा, जहाँ विनिर्दिष्ट है, का अनुसरण किया जाना चाहिए।
				6. Any page or portion of the page left blank in the Question-Cum-Answer Booklet must be clearly struck off. उत्तर पुस्तिका में खाली छोड़ा हुआ पृष्ठ या उसके अंश को स्पष्ट रूप से काटा जाना चाहिए।
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EVALUATION INDICATORS

1. Contextual Competence
2. Content Competence
3. Language Competence
4. Introduction Competence
5. Structure - Presentation Competence
6. Conclusion Competence

Overall Macro Comments / feedback / suggestions on Answer Booklet:

1.

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All the Best

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MANAN AGARWAL

629408

ESSAY 2020

TEST CODE 1459

ENGLISH (ONLINE)

07/11/2020

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Section A

LITERACY IS A BRIDGE FROM MISERY TO HOPE.

As Mangj looked outside the window, he could see rain clouds gathering over the village. He was satisfied that he had harvested his standing crop only 2 days ago diligently following the SMS update from the weather department. It was only 2 years ago that his daughter had begun his Hindi lessons and now he could ^{even} compete with Pradharji in his Hindi proficiency. Mangj exemplified how literacy is a bridge from misery to hope.

It can be truly said that literacy opens up a new world of possibilities. From daily commercial transactions with a shopkeeper to seemingly complex financial transactions at a bank.

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A literate person can leverage technology to his benefits, such as Whatsapp to communicate, Google to stay updated, or even Amazon to buy and sell online.

One needs to be literate to navigate through complex web of government forms, welfare schemes and laws and regulations. A responsible citizen must be literate to obey rules, such as traffic rules and be aware of his rights.

With literacy comes an appreciation of health and sanitation. It allows one to accept progressive ideas, such as on gender equality and climate change. Overall, a literate person will be an asset to the society and the nation at large.

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LITERACY : INDIA'S POSITION

As per Census 2011,

India's literacy rate is 74% (85% for men and a dismal 62% for women).

This must improve in the times to come for India to enjoy its demographic dividend.

~~Also~~ India faces several impediments

to improving its literacy. While gross enrollment ratio at primary level is a healthy 97% yet over 5 crore children cannot read and write as per their academic standard. As per ASER (Annual Survey of Education Report) 2019, over 30% of students in grade 3 cannot solve maths sums of grade 1 level.

Even those who make it to grade 5, choose to drop-out of school thereafter. This is due to poverty of

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household forcing them into child labour, poor school infrastructure such as toilets (especially true for girls) or a feeling that school education is irrelevant in determining their future economic prospects.

While India aims at \$5 trillion economy by 2025, the quality of education is critical to sustain such numbers. The last PISA (Programme for International Student Assessment) tests that India took part in was in 2009. That the situation is grim was accentuated by India's rank at 72 out of 73 countries.

LITERACY AND EDUCATION

If literacy is a bridge from misery to hope, education paves the way from hope to prosperity.

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While literacy ensures one is not a liability on the society, education will ensure that he contributes positively to nation-building.

Education in India suffers from hyper-competitivism. The recent example of some colleges declaring cutoffs to some courses as high as 100% only explains this point. As board exams are another race to win in a student's life, prestigious colleges remain elusive to a rural student.

India's gross enrolment ratio to higher education is at 26%. While the government targets to improve it to 50% by 2035. This calls for huge investments into colleges along with a re-design of curricula to train the 1.2 crore students that India adds every year with industry relevant skills.

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LITERACY AND ETHICS

While literacy itself is commonly accepted as the ability to read and write, one also needs to look at it abstractly. What about our thoughts and emotions? Do they also have to be as per ~~an~~ accepted norms of the society?

To learn to read and write we may need an institutional support (such as school, teacher, etc.) but to think and feel we are all free. However, a man's thoughts can have huge consequences for his family and society if they are not guided by ethical principles.

This is why even if literacy gives hope, an illiteracy of emotive values can lead a civilization

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to ruin. Ethical bankruptcy makes a person vulnerable to ideologies of extremism leading to violence and chaos.

Even a literate person can dupe others if his sense of righteousness are immoral.

Therefore, it is said,

“Destiny of a nation is shaped in its classrooms.” The knowledge and values that a teacher can inculcate will stay with the child forever.

LITERACY : ROLE OF GOVERNMENT

The government has taken several positive steps to promote India's literacy. Focussing on children and education, the National Education Policy

2020 unveiled recently holds great promise for the future generation.

It rightly lays the focus on early childhood care and education,

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prioritises activity-based learning over rote learning, prescribes Special Education Zones for socially disadvantaged groups, introduces bagless school for 6 weeks between grades 6 to 8 and rightly recognises the role of mother tongue in a child's education since "If you talk to a man in a language he understands, it goes to his mind. If you talk to him in his language, it goes to his heart."

In the 21st century, literacy will give hope only when the people are adapt at solving new problems in a creative way. To this end, the NITI Aayog has initiated Atal Innovation Mission to encourage play and creativity among school students.

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Overall, a few more steps by the government and civil society can give hopes to the millions still illiterate. Movements like "Each One, Teach One" with focus on adult education will plug India's loopholes.

Further, investments in primary and middle schools to improve infrastructure and curricula will give huge dividends because Kofi Annan said, "Investment in education is ~~the~~ another name for peace-building. It is the best form of defence spending there is."

We also need to attract bright students to the teaching profession by higher salaries and greater autonomy as well as accountability and appreciation, as done in Finland. Peru's model of specifying quantifiable goals at end of each grade (e.g. words per minute to be read) will help in better assessment

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An innovative model would be to include "statement of purpose" by each applicant during college applications to filter those who are genuinely interested in learning a subject.

While it is true that "Education is the best form of weapon to change the world" it is equally true that literacy is the stepping stone to education. Farmers like Mangj shall always stay indebted to literacy for bringing back hopes in their lives.

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SECTION - B

NAVIGATING THE CURRENT ECONOMIC SLOWDOWN IN INDIA.

As former RBI Governor, Dr. Raghuram Rajan pointed out, "The worst thing to waste is a crisis." beautifully highlighting the need to stay positive and usher in key reforms of Indian economy.

Even before the COVID-19 pandemic struck, India's economy was battling a slowdown indicated by year-on-year GDP growth of Q4 FY 19-20 at less than 4% which was the lowest in at least 6 years. As if that was not enough, tax revenues had remained flat, fiscal deficit had breached budget estimates, exports registering a modest increase.

The Indian households were wary of spending in an uncertain

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scenario as household monthly consumption expenditure data showed a decline in household spending for the first time ever, independent estimates of unemployment painting a grim picture and inflation refusing to die down.

On top of this the pandemic struck forcing the government to impose a heavy lockdown that curbed all major economic activities and households drew back on discretionary expenditure ~~even~~ as unemployment touched a high of about 20% (CMIE). The sole ray of hope came from the agriculture sector that was largely unaffected by lockdown restrictions and buoyed by a bumper harvest.

Given this background, in this essay, we will analyse ^{the causes of slowdown,} the government's response and what more can be done to bring the economy out of the woods.

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Prior to the pandemic, the world order faced a rising protectionist trend on the back of US-China trade war. This hurt Indian exports to both US and China, as India failed to capitalise on the void left by Chinese exports.

Rising Non-Performing Assets (NPA) in the Indian banking sector had transformed the Twin Balance Sheet (TBS) syndrome into what former Chief Economic Adviser Arvind Subramanian calls Four Balance Sheet Problem - comprising corporates, banks, non-banking financial companies (NBFCs) and the real estate sector with defaults on one showing on the balance sheet of the other.

The previous problem forced banks, especially public-sector banks (PSBs) to cut down lending leading to reduced fresh investment demand of corporates.

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Also impacted was consumer spending as they could not access cheap EMI loans due to crisis in NBFCs.

Another structural issue plaguing the economy is losses in the power discoms (distribution companies) due to inefficient functioning which leads to default on payments to power generating companies and failure to satisfy ~~debt~~ loan repayments.

Experts have also highlighted that Indian economy is largely driven by upper-class consumption since they corner most of the benefits — economic, social or political. As per Oxfam report, top 1% Indians hold 55% wealth of the country. The problem with this type of consumption pattern is that the rich tend to save more percent of the income (than the poor) leading to country's capital locked up in their lockers or even abroad.

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Before pointing out possible solutions, ^{we} briefly analyse government's response. Understanding the high level of multiplier effect ~~that~~ ^{off} infrastructure, the government has unveiled a National Infrastructure Pipeline - plans to invest Rs 102 lakh crore over the next 5 years in infrastructure projects such as railways, roads, ports, power plants, etc.

To shore up government revenues and introduce market efficiency, disinvestment plans have been lined up understanding that "government has no business to be in business." Further, legislative changes in agriculture sector (rightly hailed as Indian agriculture's 1991 moment) and historic steps to reform labour laws have been taken.

Besides, a vision of self-reliant India, "Atmanirbhar Bharat" has been launched to protect India from ^{global} supply chain disruptions especially in defence, electronics and pharma.

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centical sectors. A policy to prefer local manufacturing in government procurements has also been advised.

However, to navigate the present economic slowdown compounded by the pandemic needs a fresh and innovative thinking. As Keynes once said, "In the long run, we are all dead." so there is need for extensive consultation on monetisation of deficit (or, printing of money) to support investment priorities.

India must address its historic vulnerabilities of dependence on crude oil imports by leveraging its positive relations with UAE and Saudi Arabia to sign long-term supply contracts at cheap rates to shield Indian industry from global shocks.

By issuing sovereign-backed bonds in foreign markets, the government can access cheap money and also impose

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fiscal discipline on itself thereby — promoting trust and credibility.

India's neighbourhood diplomacy must evolve to sign a connectivity pact with countries of BBIN (Bhutan, Bangladesh, India and Nepal) to promote regional trade as well as cultural contact.

It is equally important for India to enhance its export competitiveness through enabling access to cheap credit, improving logistics (roads, freight corridor, ports) and simplifying compliance hurdles.

As the ~~Economic~~ Economic Survey 2019-20 highlighted, it takes less time for import goods to enter India than export goods to leave India, at the ports.

There is also a need to improve labour-intensive manufacturing sectors such as textiles, construction, handicrafts, etc. to absorb India's youth in gainful employment. By focus

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sing on being a part of global value chains, India can hope to bolster its export competitiveness through access to cheap imported raw material.

To tackle the PSBs' NPA challenge, three-pronged strategy is needed. First, improve PSB governance by attracting top talent through higher salaries, introducing employee-stock option plans and gradually lowering government's stake to below 51%.

Second, coordination among all PSBs to create PSB Network (as suggested by Economic Survey) to flag risky borrowers.

Third, India needs at least 6 banks in top 100 global banks to serve the increasing needs of India's enterprises.

India must learn to innovatively leverage its medical tourism potential to support local economy. Opening up limited seats at prestigious Indian

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universities to foreign students will be a win-win situation for all. Further, being home to ~~world~~ world religions India ~~can host~~ more in-bound foreign tourists than at present.

Finally, to improve the quality of life for its citizens a universal social security scheme that includes benefits of education, healthcare, pension, etc must be initiated.

These measures will not just pull India out of the woods but also propel its economy to new heights alongside fulfilling the ambition of making India a "Vishwa Guru". For that, India needs to make the most of the present "crisis".