

## **GROUP DISCUSSION TOPICS – MPHASIS**

### **1. HOW TO CREATE JOBS IN RURAL INDIA?**

- Due to COVID-19 pandemic, many people who are living in urban areas lost their jobs and went back to rural areas. Now, many people are on the verge of slipping into poverty due to the lack of jobs in rural areas. So, once again the issue of employment opportunities in rural areas is highlighted.

#### **The present situation:**

- Approximately 70% of the workforce is living in rural India.
- As most of the employment opportunities are concentrated in urban areas, people are migrating from villages to cities for livelihoods, which is resulting in more population density in urban areas. This is causing slums, poor living conditions, higher rents & cost of living.
- In March 2020, the unemployment rate in India was 8.4%. But in May 2020, it has increased to 27% because of COVID-19 pandemic.
- At present agriculture sector is helping the Indian economy, whereas many other industries are struggling.
- People who are living in rural areas are utilizing Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGA) for livelihood. In 2020, this scheme is utilized so much due to the reverse migration from cities to rural areas.

#### **Ways to create more jobs in rural areas:**

- Agriculture is one of the main sectors that are helping in the revival of the Indian economy. But there is so much more potential in the agriculture sector that is yet to be tapped. By improving the infrastructure and building post-harvest storage & processing units, and improving transportation facilities to distribute and sell the produce can create a large number of employment opportunities. Raising farmers' income is very important to boost the agricultural sector. For that, Minimum Support Price should be increased. Taking steps to boost Agri exports can also create number of jobs.
- Encouraging non-farming activities, such as dairy farming, fisheries etc. can create ample opportunities.

- In the past few years, the service sector has become the most important sector for the economy surpassing agriculture sector. Utilizing this opportunity and establishing service industry such as IT services companies, media offices etc in rural areas can result in a large number of employment opportunities.
- Encouraging work from home facilities & part-time jobs can enable many rural women to take up jobs, who are otherwise could not work due to lack of efficient transport facilities, household responsibilities & childcare etc.
- Approximately 51% of MSMEs are in rural India. Strengthening them and providing the necessary tools & technologies to MSMEs can create multiple job opportunities.
- Encouraging entrepreneurship among rural youth and imparting them with adequate skills can make wonders in improving the rural economy.
- At present, many startups are working to help in marketing non-farm activities such as handicrafts, handlooms etc. Special incentives to startups that are generating employment opportunities in rural India will be helpful.
- Setting up labour-intensive industries, agro-based industries, Solar plants and other clean energy industries can create many jobs and also helps in transforming towards sustainable development.
- Skill development programs help rural people to get jobs that require professional skills.
- Azim Premji Foundation suggested increasing MGNREGA workdays from 100 to 200 to compensate for the lack of employment opportunities in rural areas. This is very much needed at this pandemic time, where many people are on the verge of slipping into poverty.
- Establishing advanced healthcare facilities in rural India is very much needed. With this, everyone will have access to healthcare facilities. This will also create many jobs in rural areas.
- For any industry to thrive, transportation facilities & the required infrastructure is very important. Developing infrastructure can help the rural economy to a great extent.

#### **Steps taken by Indian government:**

- In May 2020, the Indian government has launched “Atma Nirbhar Bharat Abhiyan” to revive the Indian economy, which was badly hit during COVID-19 pandemic. In this package, fund to agricultural infrastructure was also mentioned, which is very helpful for the rural economy. Collateral-free loans to MSME sector are also promised. As 51% of MSME sector is in rural India, these loans will be very helpful to prevent further job losses.
- “Mahatma Gandhi National Rural Employment Guarantee Scheme” (MGNREGA), which guarantees 100 days of employment to rural people is a boon for the rural economy. This is very helpful especially in the COVID-19 pandemic situation when many people lost their jobs and returned to villages.

- “Skill Training of Rural Youth” (STRY) program as part of the “Skill India” initiative is helping rural youth in learning the necessary skills to get employed.

## 2. CHINA APPS BAN IN INDIA

### Theme:

- On 2nd September 2020, the government of India banned 118 Chinese apps including PUBG under section 69a of IT Act, 2020 citing threat to national security & the privacy of Indian citizens.
- Earlier, on 29th June 2020, India banned 59 Chinese Apps including the famous TikTok app for the same reason. The government issued an explanation that these apps are illegally exporting data to locations outside India. It didn't mention the relation of apps with China, but these apps are mostly of Chinese origin or have a major part of investments from Chinese companies. The government gave a chance to these apps to represent their side and submit clarifications.

### Impact of the ban:

- As per the Indian government report, these apps are transferring the user data to the locations outside India in an unauthorized manner. This is a serious threat to the privacy of Indian citizens. So, this ban is a step towards protecting the privacy and security of Indian citizens' data. Other apps will also strictly follow the rules fearing the ban.
- This step will also reduce India's digital dependency. And Indian startups and the established companies will be greatly benefitted in gaining user base.
- Other countries may also take similar steps to protect the privacy of their citizens.
- This step will counter China's efforts to become a tech giant. The banned apps have a large user base in India.
- The ban will add fuel to the Boycott China campaign, which is intensifying due to the coronavirus pandemic and also because of China's aggression at borders.
- This move may bring more investment to the data centres in India.
- Many Indians were demanding a ban on Tik Tok too from a long time due to its weak content moderation and the presence of vulgar content on the platform. As Tik Tok is watched by children and adolescents too, many were demanding a ban. Even though the app was banned for a short time a year ago, the ban was lifted later. So, the recent ban of Tik Tok app made many people happy.
- Some Indians are earning income from these apps and some others are employed in their offices. This ban will impact them negatively.

### 3. IS USA GEOPOLITICS GOOD OR BAD??

USA is a major influencer when it comes to international matters. But with the 'America First' policy not only the rest of the world but USA itself will suffer in the long run. We have seen decades of economic growth and relative stability with global interdependencies and rule based relations. In the times when we are dealing with situations whose impacts are not restrained to the borders itself like international terrorism, nuclear proliferation, migration, pandemics, climate change etc., and all of these are the part and parcel of globalization, we need to work together keeping aside rivalries and differences.

Unfortunately, Trump administration seems to have developed animosity toward multilateralism. Trump administration has been enjoying instant gratifications without keeping in mind the side effects in the long term. Under the following heads we shall see how the 'America first' policy apart from alienating USA is changing the geopolitical dynamics:

- **Climate Change :-** Denying the reports of climate change, USA has pulled itself out from the Paris Agreement. Climate change is a threat to whole humanity and in a project where USA could have led the way and helped the developing and under developed countries as well, with the sort of money and technological infrastructure and minds it has. But USA selfishly pulled out of the agreement stating that "The Paris accord will undermine (the U.S.) economy," and "puts (the U.S.) at a permanent disadvantage."
- **Economy :-** In October 2018, the International Monetary Fund has cut its global growth forecast for this year and next by 0.2 percentage points to 3.7%. Reasons are mostly Trump's policies. The US president has pursued two flagship economic policies since becoming president. One was a mammoth tax cut, which could push his country's budget deficit to its highest point since 2012. The second is an outwardly aggressive trade policy, including steep tariffs against China and the reworking of agreements with long-standing partners such as Mexico, Canada and the EU. Planned tariffs are definitely going to backfire as in this era of globalization and integrated supply chain will make all the countries in their respective regions to suffer from trade war.
- **Defence & Security :-** With his across-the-board military escalations, blank check to impulsive U.S. partners, hostility to the Iran nuclear deal, supporting the extreme rightist regime in Israel and disinterest in peacemaking, President Trump is making the Middle East less stable and increasing the risks of conflict.
- **Social Aspects :-** Imposing travel bans on certain countries, banning LGBTs, demonizing immigrants, African Americans, Mexicans and publicly stoking hatred are against moral and even American values.

## **Conclusion :-**

In the name of 'America First' policy, Trump has done huge disservice to America and to the world. If America wants to continue being at the centre stage on all international forums, it should take a detour from its present course as soon as possible. A leader should take care of all those in need, without disrespecting anyone and apart from keeping its interest in mind should take initiatives and work for the greater good. At this crucial time when humanity is at stake, USA should take and welcome proactive steps in the right directions, making 'America Great Again' in its truest terms.

## **4. ONLINE CLASSES – GOOD OR BAD?**

### **Background :-**

- In the past few years, we witnessed a major change in the world with the advancement of technology. Education sector is no exception to this.
- The way children are taught and the way of interaction between students and teachers was changed a lot with the progress in Technology.

### **Major changes we witnessed :-**

- Distance education was totally redefined. Online classes bridged the gap between regular and distance education.
- Many apps, blogs and websites are helping students as well as teachers and changed the definition of formal education.

### **Positive Side :-**

- With the help technology, now students are learning concepts crystal clear.
- Online courses increased the access of education and bridged the gap of quality levels among countries. Now, anyone can do any course from any college around the world.
- With the availability of vast knowledge in the internet, students are clarifying their doubts and can increasing their scope of learning.
- Those traditional boring classrooms are replaced by the interesting video lessons with the help of technology.
- Teachers around the world are now collaborating and learning the best methods of education from one another.

### **Negative Side :-**

- Present Generation students have a lot of things to do, and have a lot of way to learn. This can create unnecessary pressure, confusion and stress in them. We are now witnessing mental health problems in students too.
- People are now relying on the ready available information, instead of referring to the standard books written by experts.
- Traditional method of teaching imparts discipline in students.
- With increasing virtual communication, some students are developing social phobia.

#### **Situation in India:-**

- India is not fully utilizing the technological advancement in education sector. Though a large section of India is benefited, still a section of Indian population is not enjoying the fruits of technology in the field of education.
- There exists between the quality of education in Private institutes and Public educational institutions.

#### **Conclusion:-**

Technology has revolutionized education. It has improved the access and efficiency of learning. But still India has a long way to go to increase its literacy levels and to spread the benefits of technology.

## **5. IMPACT OF COVID -19 ON INDIAN ECCONOMY**

### **Theme:**

- Covid-19 pandemic impacted the economies of all the countries including India.

### **Impact of COVID-19 on the Indian economy:**

- When the Covid-19 virus spread throughout the world, several countries imposed lockdowns to prevent further spread. As a result, several businesses faced losses and hence many people lost their jobs. And those who still have jobs were paid less. India too went through this phase and that hit the economy badly. Because of this, even when there is a second wave of Covid-19 in India at present, a countrywide lockdown was not imposed. Instead, 'micro-containment zones' will be locked to prevent further spread. So, it is expected that this time economy will not be affected severely.

- Due to increased unemployment and low salaries, many people did not have much money. There was decreased spending on non-essential items. So, consumption fell, and as a result, an economic slowdown occurred.
- Global supply chains got disrupted due to restrictions on imports and exports in the initial months of the Covid-19 pandemic. This affected India too as we are dependent on other countries for many goods such as pharmaceutical ingredients, electronic components etc. Due to the dearth of raw materials, Indian manufacturing companies had to halt production. Now, India is diversifying its imports and is reducing its reliance on China for raw materials.
- When the lockdown was imposed in India in the initial months of the Covid-19 pandemic, migrant workers went back to their hometown. Migrant workers' crisis affected their lives and the economy badly. At present, as India is facing a second wave of Covid, several migrant workers went to their hometowns again. But the Indian government gave assurance that there will be no lockdown this time.
- Almost all the sectors were negatively affected due to the covid-19 pandemic, especially the tourism sector, aviation sector & MSME (Micro, Small and Medium Enterprises) sector were hit badly.
- As per the data released by the 'Centre for Monitoring Indian Economy', the Unemployment rate crossed 8% in April 2021. In December 2020, the unemployment rate was 9.1%, in February 2020, it became 6.9%. Just as the unemployment rate was falling, the second wave of Covid-19 is reversing the recovery.
- 'International Monetary Fund' (IMF) revised India's growth projection for FY22 from 12.5% to 11.5%. But as India is fighting with Covid second wave, the growth forecast may be downgraded.
- In the year 2020, the Indian government brought 'Atma nirbhar bharat abhiyan' (self-reliant India) with a 20 lakh crore rupees package to revive the economy.
- The gig economy improved during the Covid pandemic because several companies adopted gig work. Moreover, due to the loss of jobs, many people opted for gig work.
- Some sectors such as hand sanitiser manufacturing companies, pharmaceutical companies saw positive growth.

## 6. ATMANIBHAR BHARAT ABHIYAN

### Theme:

- In May 2020, Indian Prime Minister Narendra Modi announced 20 lakh crore rupees economic stimulus package named 'Atmanirbhar Bharat Abhiyan', with the slogan 'Vocal for Local'.
- It was announced with the aim to make India self-reliant and also to provide a stimulus for the economy that was hit badly by COVID-19. This package is estimated to be 10% of GDP.
- While announcing this package, Prime Minister said that this package focuses on land, labour, liquidity & laws. He also mentioned that this will benefit labourers, farmers, honest taxpayers, MSMEs & cottage industry.

### Benefits:

- Atmanirbhar Bharat Abhiyan package aimed to make local products global and thereby helps Indian companies in competing in the global supply chains.
- This package allowed collateral-free loans to Medium, Small, Micro Enterprises (MSME) with a turnover of up to 100 crore rupees. In general, banks do not prefer giving loans to MSMEs due to fear of non-repayment. COVID-19 pandemic affected this sector badly. So, this package will help MSMEs very much. They can pay wages, buy raw goods with the money and so can run their businesses. Around 45 lakh companies will be benefited by these loans. Approximately 11 crore people are employed through MSMEs in India. So, their jobs can be saved.
- Structural reforms and marketing reforms in agriculture are promised. 30,000 crore rupees to small farmers through Kisan credit cards, 20,000 crore rupees to the welfare of fishermen, 13,000 crore rupees for vaccination to livestock, 1 lakh crore rupees for Agriculture co-operative societies & Farmer producer organisations, funding to post-harvest management is also mentioned – agriculture and allied sectors will be benefited.
- Space exploration to be opened for the private sector. This will benefit the Indian space industry.
- Rs. 30,000 crores special liquidity facility is announced for stressed Non-banking Finance Companies (NBFCs).
- Rs. 90,000 crores liquidity plan is announced to provide loans for power discoms.
- Migrants workers are the worst hit during COVID-19 lockdown in India. So, free food supply to migrants is promised. 'One Nation – One Card' was launched, which allows people to take ration from anywhere in India.
- Shelter will be provided to migrants by the government.
- 5000 crore rupees credit facility is provided for street vendors.
- Additional 40,000 crore rupees were allotted for MGNREGA to provide employment to the returned migrants.



- More health institutions & labs will be established.

#### **Criticism:**

- The main criticism for Atmanirbhar Bharat Abhiyan package is – it is very similar to 'Make in India'. Critics argue that a different name is given to the same scheme.
- Most of these fundings are allotted just like a normal budget. So, including them in a special package has attracted criticism.
- Many sectors are opened to private players.
- There is no mention of research & development, which is very important to take important steps in revival of the economy.
- Companies of other countries may perceive this as a protectionist policy. They may feel apprehensive to invest in India.
- This package may not be sufficient in reviving the economy.
- Urban employment is ignored.

#### **Conclusion:**

Due to COVID-19 pandemic, trade of goods and migration of people got disrupted and as a result, many countries started preparing for the future pandemics by diversifying supply chains and making themselves self-sufficient. So, Atmanirbhar Bharat Abhiyan is very much needed for India to transform itself into a self-reliant country. But this may not be sufficient to revive the economy and to rebuild livelihoods that are affected by the pandemic.

## **7. PRIVATE TRAINS IN INDIA – BENEFITS & CHALLENGES**

#### **Theme:**

- In July 2020, Indian Railways has invited private companies to run 151 passenger trains on 109 train routes. Government of India is expecting Rs.30,000 crores private investment with this move. It was announced that the private trains will start from April 2023.
- India's first private train is Lucknow – New Delhi Tejas Express, which was inaugurated in October 2019.

#### **Benefits:**

- In general, with limited investment, developing countries give priority to the welfare of the citizens over providing world-class facilities for them. So, it's better to transfer that responsibility to private players to create a win-win situation for all.
- Passengers will get access to world-class trains with better facilities, less transit time and more safety. It was announced that these private are going to use modern technologies and require low maintenance. This is a win-win situation for both the companies and passengers.
- At present, the demand for tickets is more than supply. Many times, people are forced to be in the waiting list to travel in trains, without the certainty of the confirmation of seat. With private trains, supply can meet the demand.
- Government of India said that these trains will be manufactured in India under the 'Make in India' program. If that really happens, it will create many jobs and will uplift the economy, which is desperately needed in the present time because of job losses due to pandemic.
- This can end the monopoly of Indian Railways. Private players can instil a competitive spirit and can bring more facilities at affordable rates.

### Challenges:

- This step can deepen the already existing inequality between rich and poor. Indian Railways clarified that the fares in the upcoming private trains will be in the range of flight tickets. So the poor and middle class may feel excluded.
- With the use of modern technologies, many jobs can become redundant. So, private trains may not provide employment opportunities as many as the government trains provide.
- If they are not manufactured in India as promised, coaches and other equipment will be imported. In that case, it will be a loss to India as it can lead to neo-colonization.
- Even though the announced private trains constitute only 5% for now, there is no guarantee that it won't be increased. If it is increased in the coming years, Indian Railways can suffer like BSNL & Air India, which were pushed to near bankruptcy due to the competition from private players.

### Conclusion:

Private investment will help in modernising railways. It will give us access to better facilities, less transit time and more safety in trains. And it's the government's responsibility to regulate the prices and make the journey in them affordable. It's also important to upgrade the remaining trains too, so that common man will not feel neglected and discriminated.

## 8. E-COMMERCE – SUSTAINABLE BUSINESS MODEL

### Background :-

- The transaction of buying or selling online, commonly known as E-commerce has seen a speedy growth within the buyers and sellers. The penetration of the internet has been sharp for which, e-commerce has also stepped up.
- The competition among the players of e-commerce also keeps on leveling up day by day. With this drastic development of online buying and selling, the question of sustainability of the business model of e-commerce remains.

### Yes :-

- Big online companies are investing heavy amounts on the e-commerce players. Research on e-retailing says that there is ample of space left to explore in the e-commerce division; the e-commerce does not seem to get hampered as far as investors are investing.
- India has a high potential of sustaining the e-commerce business. The Indian e-commerce is constantly on a rise in its part as more and more investors from foreign land shows up for investing.
- With the tech-swayed generation and the wildfire of the internet, mobile phones, smartphones, tablets and other such electronic gadgets, e-commerce is now a long run player in the present business model.
- A new dimension in business will mean that more jobs and employments. A recent HSBC report pointed out that e-commerce alone could create 12 million new jobs over a decade. Thus, e-commerce has to be a sustainable model for the people to get paid off.
- E-commerce provides a relief to the e-retailers from TV ads and gives shelter in online ads which are also more vastly approachable to the new shoppers and gain credibility.

### No :-

- As the current business model is not very smooth and sustainable, there may come a time when focus of e-commerce players would shift to other issues like customer segmentation for more profitability issues.
- A few companies launch strategies of discounting and heavy spending on advertisements for the profit factor. Instead of profits, they have been facing huge losses due to these factors. The loss-making discounting strategy of e-commerce companies has been affecting the entire retail sector.
- In spite the high revenues being reported by most of the major e-retailers, some of them face big losses monetarily. Companies like Snapdeal, Flipkart & Jabong too are

constantly facing losses. These massive losses show that better and stronger business models are required to be framed to carry on with e-commerce.

### **Conclusion :-**

In the last couple of years, e-commerce has been developing rapidly. It has given a completely new dimension to a customer. The e-commerce companies are striving and competing against each other to give better experiences to customers as well as manufacturers. The business models also keep developing along with the other factors related to e-commerce for an overall upliftment in the business.

## **9. HOW TO RETRIEVE INDIAN ECONOMY?**

- ➡ The International Monetary Fund's growth forecast for India in 2021 is 12.5 percent compared to a negative 8.8 percent in 2020 and will settle at 6.9 percent in 2022.
- ➡ India's growth prospects in the midst of a Covid-19 pandemic compared to China seems better. Since there are more mutations on a daily basis now and a huge surge in the number of positive cases, we need to have a strong assessment of the trade-off between lockdown, economic activity, and livelihood. Economic activities need to be quickly adapted to the pandemic.
- ➡ The most worrying factor at present is rising poverty globally as well as in India for the first time in the last 20 years due to disruption by the pandemic. The number of people below the poverty line (BPL) increased to 50 million in India and 95 million globally. A two-decade-long trend of poverty reduction has reversed.
- ➡ As per the World Bank's estimates, global poverty is expected to rise to 150 million by the end of 2021 depending on overall economic contraction. Extreme poverty, which is defined as living on less than \$1.90 a day, is likely to affect between 9.1 percent and 9.4 percent of the world population.
- ➡ There is an urgent need for targeted and localised lockdowns only. Revenue expenditure needs to be increased in India to target income support measures, which is extremely important now to maintain livelihood and contain poverty.

- ➡ Growth is expected in certain sectors whereas poverty is a reality. As per the IMF's forecast, there will be a 9 percent hit to per capita income from 2020 to 2022.
- ➡ In India, a little bit of complacency due to fewer Covid positive cases during January to March and not highlighting to the public the spread of the United Kingdom, Brazil, and South Africa mutant virus variants has resulted in the present situation.
- ➡ There is evidence in history that a hundred years ago during the 1918 Spanish Flu pandemic a similar more dangerous second wave was witnessed due to similar complacency at that point of time. It is time to implement the learnings from history.
- ➡ Therefore, the needs of the hour are – all steps to be taken to control infection, strict containment in localities having a large number of positive cases, following Covid appropriate behaviors, no crowding, increasing the vaccination drive, and strengthening the hospital infrastructure such as providing more number of hospital beds and ensuring the supply of oxygen.
- ➡ According to the second advance estimates, 2020-21 is expected to suffer a GDP contraction of 7.96 percent. The weekly moving average of daily new cases has increased 14 times since February 11, when it started rising again after declining for five months. The effects of any significant economic disruption, if it were to happen, will not be limited to the first quarter itself. It can have a cascading effect through both demand and supply channels.
- ➡ The surging debt burden is leading to increased debt servicing. In addition, there is rising inflation and lower economic growth. Comparative growth figures of China and India are higher than other regions like Euro zones. The current global and Indian trends point toward an urgent need for policy support with a mid-term framework to ensure more support mechanisms. This may lead to a higher deficit.
- ➡ During the pandemic as massive digitalization happened, cautious digitalization is suggested otherwise it may end up reducing jobs. Moreover, many jobs are unlikely to return. There are requirements for additional resources to be spent on learning losses to children for future growth prospects. So increasing spending by 0.5 percent of GDP on education is a viable option.

## 10. E-LEARNING – PROS & CONS

### Theme:

- COVID-19 pandemic resulted in the rise of E-learning. This situation led to debates on whether e-learning is a good alternative to classroom learning.

### Pros of E-learning:

- Due to COVID-19 pandemic, students are not able to attend schools and colleges. Even in this situation, they didn't stop learning. This was possible due to the e-learning option.
- A few girl children and differently-abled children are not attending schools/colleges due to lack of facilities there. E-learning is a boon for them.
- E-learning gives flexibility. Even if we miss any class, we can listen to it later.
- Students can repeat the lesson many times if they didn't understand the concepts.
- Through e-learning, teachers can explain the concepts using animations or other technologies, so that students can understand the concepts much clearly.

### Challenges of E-learning:

- In the classroom, students will not only learn the subject but also interacts with other students and thereby make friends. Classroom influences the overall personality development of students. With e-learning, students will be deprived of this opportunity.
- As students have to look at screens continuously, it can strain their eyes.
- With e-learning, teachers may not be able to focus on all the students, which will be possible in the classroom. Teachers may not also understand whether students could grasp the concept or not.
- The classroom environment is lively in nature, whereas sitting in front of a computer or smartphone to listen to the classes will be boring.
- Even in this 21st century, some people do not have internet facility. So, e-learning deepens the inequality between rich and poor.
- E-learning may not create as much seriousness as classroom learning. So, students may not be motivated enough to listen to the class.
- Not all parents are technologically educated to help their children in case of any issues.
- If the device has other apps such as youtube, students may become distracted. Several students are already suffering from smartphone addiction. So, parents may not feel safe to leave the children unsupervised.

### Conclusion:

E-learning is super beneficial for students as well as teachers, especially in this COVID-19 pandemic situation. But it cannot be a sustainable alternative to classroom learning. It can only

be used as a supplement. Moreover, internet access should be available to all, so that every student can utilize this opportunity.