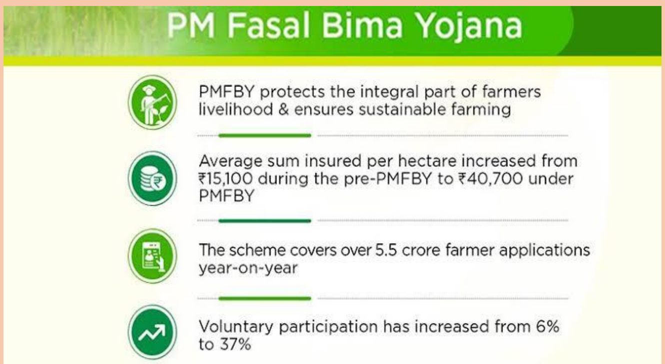
PRAGNYA BHARATHI: Detailed News Analysis (DNA)

Topic : **Pradhan Mantri Fasal Bima Yojana (PMFBY)**

Relevance : GS Paper 3 Agrciulture

Source : Indian Express

Context :



The Pradhan Mantri Fasal Bima Yojana (PMFBY) was launched by the Government of India in 2016 to provide comprehensive crop insurance coverage to farmers across the country. The scheme aims to mitigate the financial risks faced by farmers due to crop failures arising from natural calamities, pests, and diseases. It is an initiative to protect the agricultural sector, which forms the backbone of the Indian economy, from unpredictable losses and ensure farmers' financial stability.

Continuation of PMFBY:

The Government has approved the continuation of PMFBY and the Restructured Weather Based Crop Insurance Scheme (RWBCIS) until the year 2025-26. The total financial outlay for the period from 2021-22 to 2025-26 is ₹69,515.71 crore. Since its inception in the Kharif 2016 season, PMFBY has become voluntary for both States/UTs and farmers, allowing them to participate based on their risk perception and financial considerations. As of now, 23 States/UTs are actively implementing the scheme, although 27 States/UTs have adopted it at some point since its launch.

Implementation and Governance:

The PMFBY is designed to be implemented at the state level, with the primary responsibilities distributed among various stakeholders:

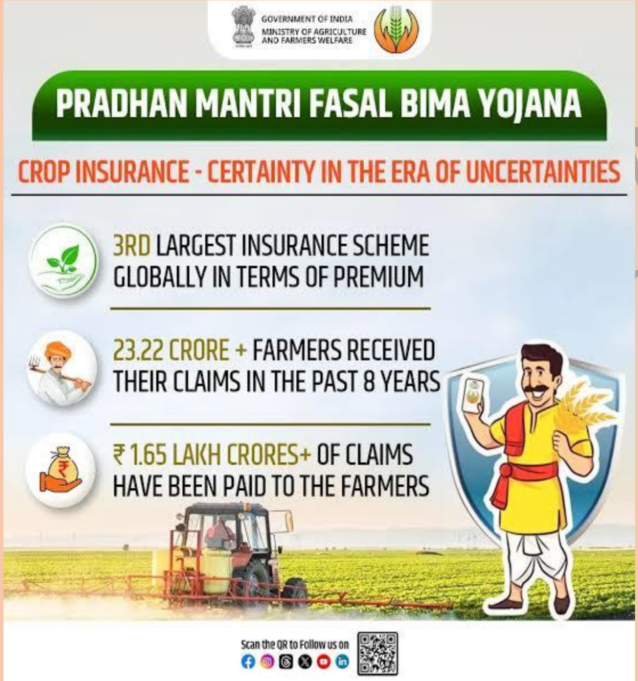
1. **State Governments:**
    - Selection of insurance models.
    - Transparent bidding processes to select insurance companies.
    - Enrollment of farmers.
    - Assessment of crop yield and calculation of admissible claims.
2. **Insurance Companies:**

PRAGNYA BHARATHI: Detailed News Analysis (DNA)

  - Timely settlement of claims as per the operational guidelines.
  - Deployment of adequate personnel.
  - Maintenance of databases linked to the grievance redressal mechanism.
3. **Central Government:**
  - Regular monitoring and review of the implementation through weekly video conferences and one-on-one meetings with stakeholders.

Challenges and Grievance Redressal Mechanism:

During the implementation of PMFBY, several challenges were observed, including:

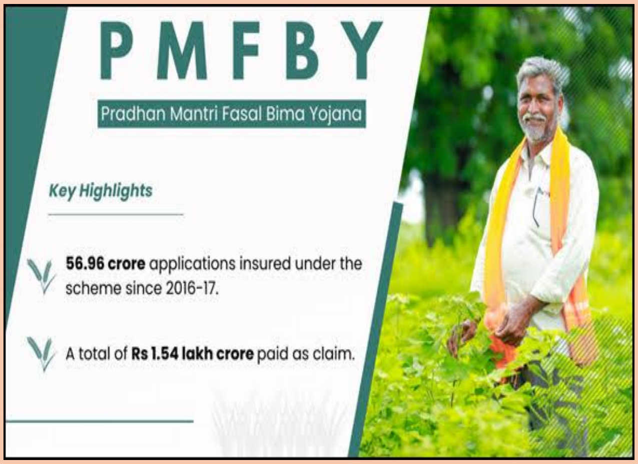


- Delayed settlement or non-payment of claims.
- Underpayment of claims due to incorrect or delayed submission of insurance proposals.
- Discrepancies in yield data leading to disputes between State Governments and insurance companies.
- Delays in the release of State Government shares.
- Lack of sufficient personnel from insurance companies.

To address these issues, the Government has introduced a **Stratified Grievance Redressal Mechanism**, comprising:

1. **District Level Grievance Redressal Committee (DGRC)**
2. **State Level Grievance Redressal Committee (SGRC)**

These committees address and resolve grievances as per the revised operational guidelines. Additionally, the **Krishi Rakshak Portal and Helpline (KRPH)** has been set up with a toll-free number (14447) to allow farmers to raise complaints directly. This helpline is linked to the insurance companies' databases, ensuring efficient resolution within the stipulated timelines.



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Features of Pradhan Mantri Fasal Bima Yojana (PMFBY):

1. **Coverage of Risks:**
   - Yield Losses: Protection against losses due to natural calamities such as floods, droughts, cyclones, and landslides.
   - Prevented Sowing/Planting: Compensation if farmers cannot sow crops due to adverse weather conditions.
   - Post-Harvest Losses: Coverage for losses due to cyclonic rains and unseasonal rainfall.
   - Localized Calamities: Coverage for loss due to hailstorms, landslides, and inundation.
2. **Premium Rates:**
   - **Food and Oilseed Crops:** Maximum premium rate of 2% for Kharif crops and 1.5% for Rabi crops.
   - **Commercial and Horticultural Crops:** Premium rate of 5%.
   - The difference between the premium paid by farmers and the actuarial premium is subsidized and shared equally between the Central and State Governments.
3. **Technology Use:**
   - Implementation of technologies like smartphones and drones for accurate yield data collection.
   - Use of Remote Sensing for crop loss estimation.
4. **Farmer Enrollment:**
   - Open to all farmers including tenant farmers and sharecroppers.
   - Farmers can enroll through Common Service Centers (CSCs), the PMFBY portal, and authorized insurance agents.

Achievements and Impact:

Since its inception, PMFBY has insured millions of hectares of farmland, protecting farmers from unpredictable losses. It has enhanced farmers' confidence to invest in agriculture and has mitigated the impact of adverse weather conditions. Additionally, continuous revision of operational guidelines has made the scheme more transparent and accountable, addressing the challenges faced by farmers effectively.

PRAGNYA BHARATHI: Detailed News Analysis (DNA)

Reforms and Improvements:

Based on feedback from stakeholders and field experiences, the Government has introduced several improvements:

1. **Flexibility to States:** States can now choose any model of insurance and decide the insurance company.
2. **Timely Settlement:** Insurance companies are mandated to resolve claims promptly to maintain accountability.
3. **Transparency and Accountability:** Strengthening grievance redressal mechanisms and real-time monitoring through digital platforms.

Prelims Practice Question

With reference to the **Pradhan Mantri Fasal Bima Yojana (PMFBY)**, consider the following statements:

1. PMFBY is mandatory for all States/UTs and farmers to participate.
2. The scheme covers post-harvest losses due to cyclonic rains and unseasonal rainfall.
3. The premium rate for food and oilseed crops during the Rabi season is capped at 2%.
4. The grievance redressal mechanism under PMFBY includes both District Level and State Level Committees.

Which of the statements given above are correct?

(a) 1 and 2 only
(b) 2 and 4 only
(c) 1, 3, and 4 only
(d) 2, 3, and 4 only

Answer:

Correct Answer: (b) 2 and 4 only

Explanation:

1. **Statement 1 is Incorrect:** PMFBY is **voluntary** for both States/UTs and farmers, not mandatory.
2. **Statement 2 is Correct:** The scheme covers **post-harvest losses** due to **cyclonic rains and unseasonal rainfall**.
3. **Statement 3 is Incorrect:** The premium rate for **food and oilseed crops during the Rabi season** is capped at **1.5%**, not 2%.
4. **Statement 4 is Correct:** The **grievance redressal mechanism** under PMFBY includes **District Level Grievance Redressal Committee (DGRC)** and **State Level Grievance Redressal Committee (SGRC)**.

Hence, the correct answer is **(b) 2 and 4 only**.

Mains Model Question

Q. The Pradhan Mantri Fasal Bima Yojana (PMFBY) was launched to provide comprehensive insurance coverage to farmers against crop failures. Critically analyze the performance of the scheme and suggest measures to enhance its effectiveness. (300 words)

The Pradhan Mantri Fasal Bima Yojana (PMFBY), launched in 2016, aims to provide financial support to farmers suffering from crop loss due to natural calamities, pests, and diseases. It is designed to stabilize farmers' incomes, encourage innovative agricultural practices, and ensure credit flow to the agriculture sector. The scheme's unique features include low premium rates (2% for Kharif crops, 1.5% for Rabi crops, and 5% for commercial and horticultural crops) and coverage for post-harvest losses and localized calamities.

Despite its ambitious goals, PMFBY has faced several challenges that hinder its effectiveness. One major issue is the delay in claim settlements, primarily due to discrepancies in yield data and delayed submission of premium shares by State Governments. This has resulted in a lack of confidence among farmers, leading to reduced enrollment in recent years. Additionally, the scheme has been criticized for inadequate transparency, with many farmers unaware of the claim process and coverage details. Insurance companies often underpay claims or delay processing, further aggravating farmers' distress. Moreover, some States have opted out of the scheme due to the financial burden of premium subsidies, weakening its nationwide implementation.

To address these challenges, the government has revised operational guidelines, introducing a robust grievance redressal mechanism with District and State Level Committees. The introduction of the Krishi Rakshak Portal and a dedicated toll-free number (14447) has also streamlined complaint registration. Additionally, the use of technology such as remote sensing and drones for yield estimation is being promoted to enhance transparency and accuracy.

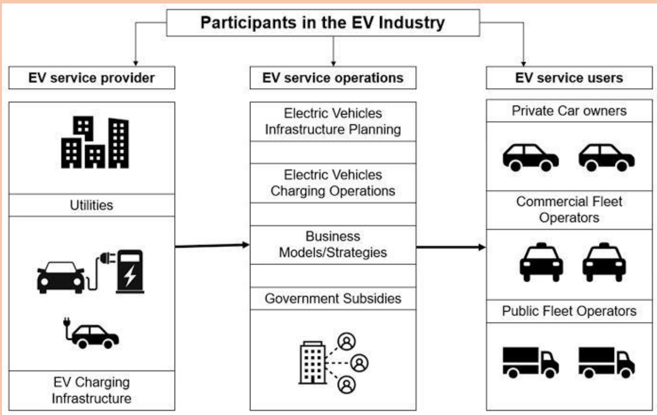
While PMFBY has undoubtedly provided risk coverage to millions of farmers, the scheme must focus on timely settlement of claims and better awareness among farmers. Strengthening institutional mechanisms and leveraging technology can make the scheme more farmer-friendly, transparent, and efficient, thereby ensuring its success in safeguarding farmers' livelihoods.

Topic : Government’s Approach to promoting EVs

Relevance : GS Paper 3 Science and Technology

Source : PIB

Context :

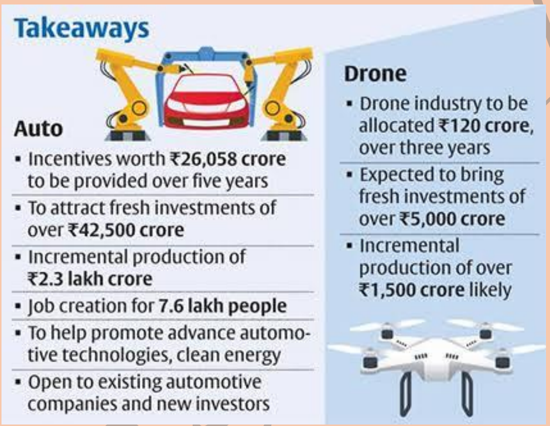


PRAGNYA BHARATHI: Detailed News Analysis (DNA)

The government's multi-faceted approach to promoting EVs through production incentives, battery manufacturing support, and public transport electrification marks a significant push toward sustainable and eco-friendly mobility solutions. By integrating various aspects of manufacturing and infrastructure development, these schemes create a robust foundation for India’s transition to electric mobility.

Production Linked Incentive (PLI) Scheme for Automobile and Auto Component Industry (PLI-Auto)

- **Launch Date:** 15th September 2021
- **Budgetary Outlay:** ₹25,938 crore
- **Objective:** To enhance India’s manufacturing capabilities in advanced automotive technology (AAT) products.



- **Significance:**
    - This scheme aims to attract investments in the automotive sector, especially for EVs and related components.
    - It boosts domestic production and reduces dependence on imports, contributing to the government’s “Make in India” vision.
    - By promoting advanced technology, it supports innovation in the EV sector.

Faster Adoption and Manufacturing of (Hybrid &) Electric Vehicles in India (FAME India) Scheme Phase-II

- **Launch Date:** 1st April 2019
- **Budgetary Support:** ₹11,500 crore
- **Objective:** To encourage the adoption of electric and hybrid vehicles by providing subsidies.

- **Coverage:**
    - **e-2Ws (Electric Two-Wheelers)**
    - **e-3Ws (Electric Three-Wheelers)**
    - **e-4Ws (Electric Four-Wheelers)**

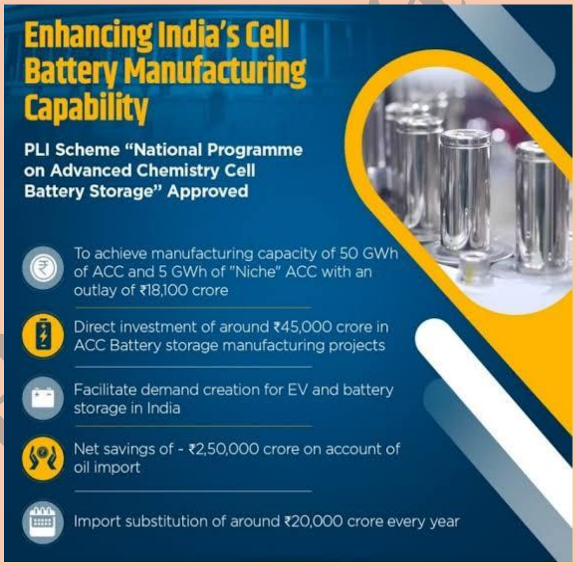
PRAGNYA BHARATHI: Detailed News Analysis (DNA)

- **e-Buses (Electric Buses)**
- **EV Public Charging Stations (EV PCS)**

- **Significance:**
  - Promotes faster adoption of EVs by making them financially viable for consumers.
  - Reduces urban air pollution by promoting cleaner alternatives.
  - Encourages the development of EV charging infrastructure, which is crucial for the EV ecosystem.

PLI Scheme for National Programme on Advanced Chemistry Cell (ACC) Battery Storage

- **Launch Date:** 12th May 2021
- **Budgetary Outlay:** ₹18,100 crore
- **Objective:** To establish a competitive manufacturing ecosystem for advanced chemistry cell batteries.
- **Target:** Achieving 50 GWh of ACC battery manufacturing.



- **Significance:**
  - Addresses one of the biggest challenges in EV adoption: battery cost and availability.
  - Reduces dependency on imports by fostering local manufacturing.
  - Promotes research and innovation in battery technology, improving efficiency and lifespan.

PM Electric Drive Revolution in Innovative Vehicle Enhancement (PM E-DRIVE) Scheme

- **Launch Date:** 29th September 2024
- **Budgetary Outlay:** ₹10,900 crore

- **Objective:** To support electric vehicles, including:
  - **e-2W (Electric Two-Wheelers)**
  - **e-3W (Electric Three-Wheelers)**
  - **e-Trucks (Electric Trucks)**
  - **e-Buses (Electric Buses)**

PRAGNYA BHARATHI: Detailed News Analysis (DNA)

  - **e-Ambulances (Electric Ambulances)**
  - **EV Public Charging Stations (EV PCS)**
- **Significance:**
  - Encourages a broader range of electric mobility solutions, from public transport to personal and commercial vehicles.
  - Supports vehicle testing agencies in upgrading their capabilities.

PM e-Bus Sewa-Payment Security Mechanism (PSM) Scheme

- **Launch Date:** 28th October 2024
- **Budgetary Outlay:** ₹34,333 crore
- **Objective:** To deploy over 38,000 electric buses and ensure payment security to operators in case of default by Public Transport Authorities (PTAs).

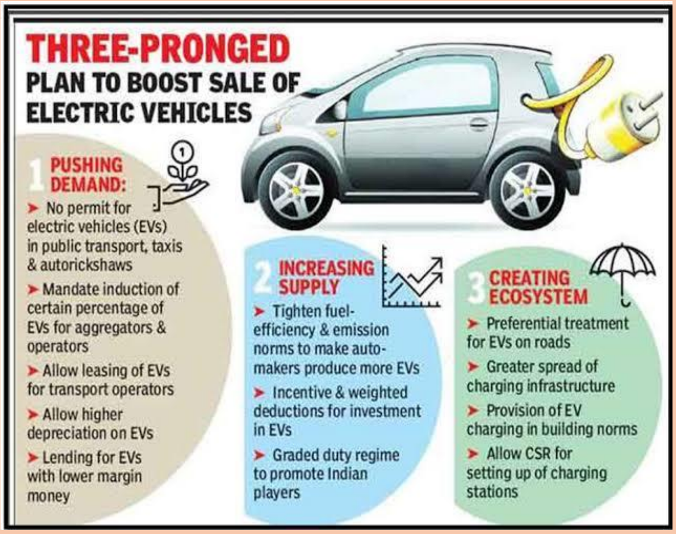
- **Significance:**
  - Promotes public transport electrification on a massive scale, reducing carbon emissions.
  - Provides a safety net for e-bus operators, encouraging private investments.

Scheme for Promotion of Manufacturing of Electric Passenger Cars in India (SPMEPCI)

- **Launch Date:** 15th March 2024
- **Objective:** To promote the domestic manufacturing of electric passenger cars.
- **Investment Requirement:** Minimum ₹4,150 crore
- **Domestic Value Addition (DVA) Targets:**
  - **25% DVA by the end of the third year**
  - **50% DVA by the end of the fifth year**
- **Significance:**
  - Aims to enhance the manufacturing ecosystem for electric passenger cars.
  - Encourages high domestic value addition, reducing costs and boosting competitiveness.

Relevant Stance and Implications

The Indian government's stance on electric vehicle manufacturing and adoption is clear: it aims to create a self-sufficient and sustainable EV ecosystem that minimizes environmental impact while promoting industrial growth. The comprehensive support through various PLI and FAME schemes showcases the government's commitment to accelerating the transition to cleaner mobility.



Economic and Strategic Significance

1. **Industrial Growth:** Local manufacturing of EVs and components will reduce import dependency, generate employment, and enhance India's industrial base.
2. **Environmental Impact:** The shift to EVs is crucial to meeting India's carbon reduction targets and improving air quality.
3. **Technological Advancement:** By encouraging the development of advanced battery technology and EV components, India aims to emerge as a global leader in the EV space.
4. **Public Transport Electrification:** The massive deployment of e-buses under the PM e-Bus Sewa scheme is expected to transform urban mobility, reducing pollution and providing more sustainable public transport options.
5. **Investment and Market Growth:** Incentives for private players attract substantial investments and foster a competitive market for electric mobility.

Prelims Practice Question:

Q. With reference to the initiatives taken by the Government of India to promote electric vehicles (EVs), consider the following statements:

1. The Production Linked Incentive (PLI) Scheme for Automobile and Auto Component Industry aims to enhance manufacturing capabilities of advanced automotive technology (AAT) products with a budgetary outlay of ₹25,938 crore.
2. The FAME India Scheme Phase-II was launched in 2024 to provide subsidies for electric two-wheelers, three-wheelers, four-wheelers, and buses.
3. The PM e-Bus Sewa-Payment Security Mechanism (PSM) Scheme aims to deploy more than 38,000 electric buses and provides payment security to e-bus operators in case of default by Public Transport Authorities (PTAs).
4. The PM Electric Drive Revolution in Innovative Vehicle Enhancement (PM E-DRIVE) Scheme supports the manufacturing of advanced chemistry cell (ACC) batteries in India.

Which of the statements given above are correct?
(a) 1 and 3 only
(b) 2 and 4 only

PRAGNYA BHARATHI: Detailed News Analysis (DNA)

(c) 1, 3, and 4 only
(d) 1, 2, 3, and 4

Answer:

Correct Answer: (a) 1 and 3 only

Explanation:

1. **Statement 1 is correct:** The PLI Scheme for Automobile and Auto Component Industry was launched in 2021 with a budgetary outlay of ₹25,938 crore to enhance manufacturing capabilities of advanced automotive technology (AAT) products.
2. **Statement 2 is incorrect:** The FAME India Scheme Phase-II was launched in 2019, not 2024, to provide subsidies for electric two-wheelers, three-wheelers, four-wheelers, and buses.
3. **Statement 3 is correct:** The PM e-Bus Sewa-Payment Security Mechanism (PSM) Scheme, launched in 2024, aims to deploy over 38,000 electric buses and provides payment security to e-bus operators.
4. **Statement 4 is incorrect:** The PM E-DRIVE Scheme does not support ACC battery manufacturing; instead, the PLI Scheme for ACC Battery Storage, launched in 2021, aims to establish a domestic manufacturing ecosystem for ACC batteries.

Therefore, the correct answer is **(a) 1 and 3 only**.

Mains Model Question:

The Government of India has introduced various schemes and initiatives to promote electric vehicles (EVs) and related infrastructure. Critically analyze the effectiveness of these schemes in fostering sustainable mobility and reducing carbon emissions.

The Government of India has proactively implemented several schemes to promote electric vehicles (EVs) as part of its commitment to sustainable mobility and reducing carbon emissions. Among the most significant is the Production Linked Incentive (PLI) Scheme for Automobile and Auto Component Industry, which aims to boost domestic manufacturing capabilities for advanced automotive technology (AAT) products. With a substantial budgetary outlay of ₹25,938 crore, this scheme is pivotal in attracting investments and fostering innovation within the EV sector.

The Faster Adoption and Manufacturing of (Hybrid &) Electric Vehicles (FAME) India Scheme Phase-II, launched in 2019, seeks to accelerate EV adoption by providing subsidies for electric two-wheelers, three-wheelers, four-wheelers, and buses. It also promotes public charging infrastructure, making EV ownership more viable. Additionally, the PLI Scheme for Advanced Chemistry Cell (ACC) Battery Storage, with an outlay of ₹18,100 crore, is crucial in establishing a domestic ecosystem for battery manufacturing. This reduces dependency on imports while enhancing energy security.

Further, the PM Electric Drive Revolution in Innovative Vehicle Enhancement (PM E-DRIVE) Scheme, initiated in 2024, supports various electric vehicles, including buses and ambulances, contributing to public and commercial transport

PRAGNYA BHARATHI: Detailed News Analysis (DNA)

electrification. Similarly, the PM e-Bus Sewa-Payment Security Mechanism (PSM) Scheme aims to deploy over 38,000 electric buses, providing payment security to operators and encouraging private sector participation.

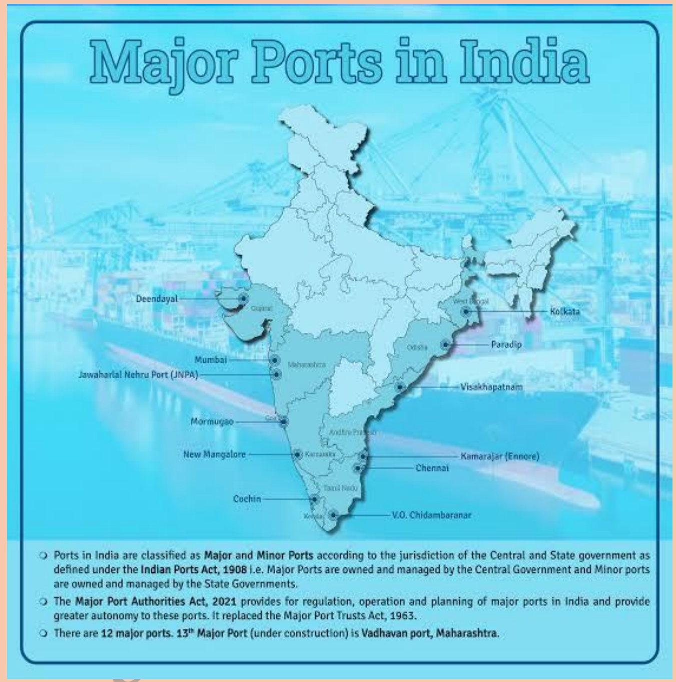
While these initiatives reflect the government's commitment to green mobility, challenges persist. High initial costs of EVs, limited charging infrastructure, and technological gaps hinder widespread adoption. Additionally, the domestic manufacturing of essential components, especially batteries, remains inadequate despite policy support. Addressing these challenges requires sustained investment, innovative financing mechanisms, and robust policy enforcement. By integrating these aspects, India can realize its vision of a cleaner and more sustainable transportation future.

Topic : **Development of Ports in India through PPP Model**

Relevance : GS Paper 3 Infrastructure

Source : The Hindu

Context :



The Indian government has been actively promoting the development and modernization of ports to boost the maritime sector and enhance trade efficiency. Recently, the focus has been on developing both major and minor ports under the Public-Private Partnership (PPP) model. This approach aims to leverage private sector efficiency while retaining public control over critical infrastructure. The government’s initiative aligns with the broader goal of making India a global maritime hub.

What is the PPP Model?

The Public-Private Partnership (PPP) model is a collaborative arrangement between the government and private sector entities to finance, build, and operate infrastructure projects. In the context of ports, the government typically provides land and regulatory support, while private partners bring in capital investment, technical expertise, and

PRAGNYA BHARATHI: Detailed News Analysis (DNA)

management skills. The revenue generated is shared as per pre-agreed terms. This model helps mitigate financial risks for the government while ensuring efficient project execution and management. The PPP model in port development enhances operational efficiency and modernizes infrastructure by incorporating private sector innovation.

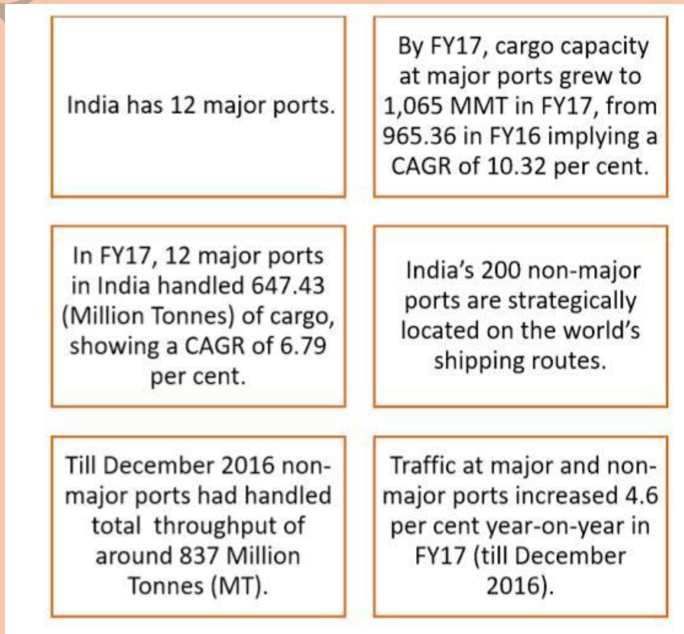
Major Ports: Importance and Role

Major ports in India are governed by the Central Government and play a crucial role in handling large volumes of cargo, both domestic and international. These ports are strategically located to facilitate international trade and contribute significantly to the country's economy.

1. **Economic Significance:**
   Major ports handle approximately 60% of India's total cargo traffic. They serve as vital gateways for imports and exports, promoting trade with global markets. The efficiency of major ports directly impacts India's competitiveness in international trade.
2. **Employment and Revenue Generation:**
   These ports generate significant employment opportunities and are substantial revenue sources for the government through port fees, cargo handling charges, and lease rentals.
3. **Strategic and Technological Upgradation:**
   Ports such as **Jawaharlal Nehru Port Trust (JNPT), Paradip, and Visakhapatnam** are crucial for handling bulk and container cargo. The PPP model has enabled these ports to upgrade their facilities with automated cargo handling systems and modern logistics, thereby reducing turnaround time and increasing capacity.
4. **Global Connectivity and Geopolitical Importance:**
   Major ports like **Chennai, Mumbai, and Kolkata** are strategically positioned on international shipping routes. Their modernization under the PPP model ensures seamless connectivity, boosting India's role as a maritime hub.

Minor Ports: Importance and Role

Minor ports, managed by state governments, are crucial for regional trade and coastal shipping. While major ports handle bulk international cargo, minor ports complement them by facilitating domestic and regional trade.



1. **Regional Trade Promotion:**
   Minor ports like **Dahej, Kakinada, and**

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Mundra play a pivotal role in connecting coastal and inland regions. They act as feeders to major ports, handling smaller volumes and specialized cargo.

2. **Enhanced Connectivity and Economic Development:**
These ports improve connectivity between industrial hubs and global markets. For instance, **Mundra Port** in Gujarat, developed under the PPP model, has emerged as one of the largest privately-operated ports, significantly boosting regional economic activities.
3. **Supporting Coastal and Blue Economy:**
Minor ports are integral to the fisheries and aquaculture industries. Ports like **Kakinada and Dahej** support the blue economy by facilitating the export of seafood and related products.
4. **Decongesting Major Ports:**
Minor ports act as auxiliary facilities to major ports, reducing congestion and improving the overall efficiency of cargo handling. The PPP model has facilitated the rapid development of minor ports, enhancing their cargo-handling capacities.

How Beneficial Are These Ports under the PPP Model?

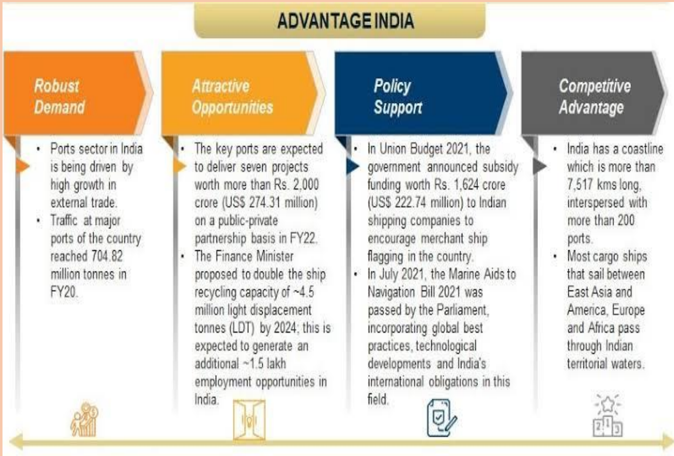
1. **Enhanced Efficiency and Reduced Turnaround Time:**
By involving private sector expertise, ports like **JNPT and Mundra** have significantly reduced cargo turnaround times. This improvement boosts trade efficiency and reduces logistics costs, making Indian exports more competitive.
2. **Attracting Investment and Reducing Financial Burden:**
The development of **Mundra and Dahej ports** under the PPP model attracted substantial private investment, reducing the government's financial burden. The model enables faster execution of port infrastructure projects.
3. **Technological Modernization and Operational Excellence:**
Ports like **JNPT and Paradip** have incorporated automated cargo handling and real-time tracking systems due to private sector participation. This modernization has increased cargo throughput and operational efficiency.
4. **Economic and Employment Boost:**
The development of ports such as **Visakhapatnam and Chennai** under the PPP model has generated direct and indirect employment, supporting local economies. Investments in infrastructure have also attracted industries to port-centric regions.
5. **Risk Sharing and Accountability:**
In the PPP model, the private partner assumes commercial and operational risks, while the government facilitates regulatory and logistical support. This shared responsibility enhances accountability and project viability.

While the PPP model has proven beneficial in port development, certain challenges persist. Regulatory bottlenecks, environmental clearances, and land acquisition issues often delay projects. Moreover,

PRAGNYA BHARATHI: Detailed News Analysis (DNA)

coordination between central and state governments is crucial, especially when integrating minor ports with the larger maritime network. The government must streamline approval processes and ensure smoother inter-agency coordination to address these challenges.

Going forward, it is essential to strengthen digital integration through initiatives like the **Port Community System (PCS)** to enhance efficiency. Moreover, fostering innovation through artificial intelligence and automated systems can further modernize port operations. Building robust road and rail connectivity to ports will also optimize cargo movement and reduce congestion.



The development of major and minor ports through the PPP model is transforming India's maritime landscape. Major ports are being modernized to handle increased international trade volumes, while minor ports enhance regional connectivity and decongest major port facilities. Through technological advancements, private investment, and efficient management, the PPP model is paving the way for a sustainable and competitive port infrastructure. Addressing existing challenges will enable India to become a leading maritime hub, fostering economic growth and global trade integration.

Prelims Practice Question:

Q. With reference to the development of ports in India under the Public-Private Partnership (PPP) model, consider the following statements:

1. The PPP model in port development primarily aims to attract private investment while retaining public ownership and control over port assets.

PRAGNYA BHARATHI: Detailed News Analysis (DNA)

2. Major ports in India are governed by state governments, whereas minor ports are managed by the central government.
3. Ports like Jawaharlal Nehru Port Trust (JNPT), Mundra, and Visakhapatnam have significantly benefited from the PPP model through modernization and capacity enhancement.
4. The PPP model has helped reduce turnaround time and increase cargo-handling efficiency at Indian ports.

Which of the statements given above are correct?
(a) 1, 3, and 4 only
(b) 2 and 3 only
(c) 1 and 4 only
(d) 1, 2, 3, and 4

Answer:

Correct Answer: (a) 1, 3, and 4 only

Explanation:

1. **Statement 1 is correct:** The PPP model in port development aims to attract private investment while retaining public ownership and control over port assets. This ensures efficient management and modernization while mitigating financial risks.
2. **Statement 2 is incorrect:** Major ports are governed by the **Central Government**, while minor ports are managed by **State Governments**.
3. **Statement 3 is correct:** Ports like **JNPT, Mundra, and Visakhapatnam** have significantly benefited from the PPP model, with improved infrastructure, technological upgrades, and increased capacity.
4. **Statement 4 is correct:** The PPP model has led to reduced turnaround time and enhanced cargo-handling efficiency by incorporating private sector expertise and modern equipment.

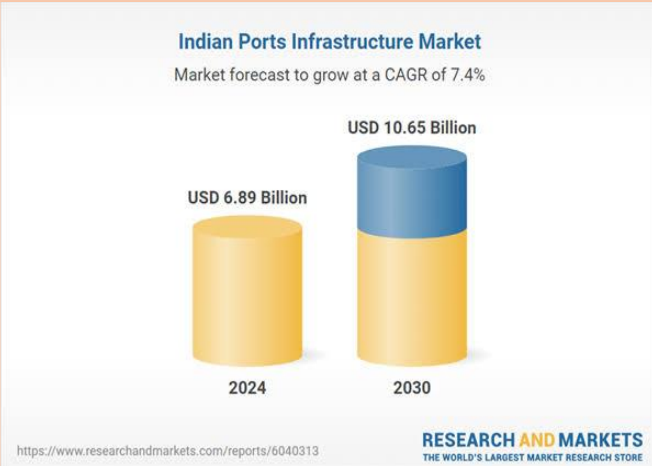
Therefore, the correct answer is **(a) 1, 3, and 4 only**.

Mains Model Question:

Discuss the role of the Public-Private Partnership (PPP) model in the development of port infrastructure in India. How has the adoption of this model impacted the efficiency and economic significance of major and minor ports?

The Public-Private Partnership (PPP) model has emerged as a transformative approach to developing port infrastructure in India, combining public sector oversight with private sector efficiency. By leveraging private investment and expertise, the PPP model has significantly enhanced the capacity and modernization of both major and minor ports. Major ports like Jawaharlal Nehru Port Trust (JNPT), Paradip, and Visakhapatnam have witnessed notable improvements in cargo handling and turnaround time. These ports, governed by the central government, play a crucial role in facilitating international trade and have been modernized with automated cargo handling systems and real-time tracking technologies, thanks to private sector participation. The infusion of advanced technologies has made them globally competitive, boosting India's export potential.

PRAGNYA BHARATHI: Detailed News Analysis (DNA)



Minor ports, managed by state governments, have also benefited from the PPP model. Ports such as Mundra, Dahej, and Kakinada have seen remarkable development, improving regional trade connectivity and reducing the pressure on major ports. Mundra Port, in particular, has become one of India's largest privately-operated ports, showcasing how private investment can transform minor ports into major logistical hubs. The model has also enhanced employment opportunities and contributed to regional economic growth by attracting industries to port-centric areas.

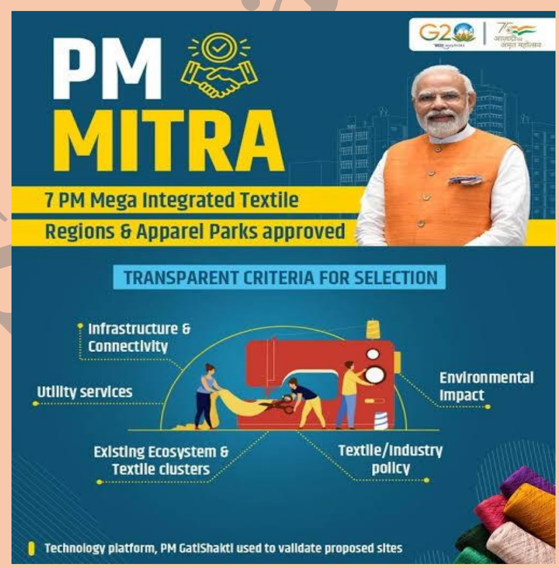
The PPP model's success lies in risk-sharing, where the private sector takes on commercial and operational risks while the government facilitates regulatory support. This arrangement ensures the financial sustainability of projects and enhances accountability. However, challenges persist, including regulatory delays, environmental clearances, and coordination between central and state authorities. Addressing these issues is essential to maximizing the benefits of PPPs in port development. Overall, the PPP model has significantly bolstered India's port infrastructure, enhancing trade efficiency and contributing to the nation's economic aspirations.

Topic : **New Schemes for Textile Industry**

Relevance : GS Paper 2 Polity and Governance

Source : PIB

Context :



The Indian textile industry, being one of the oldest and most significant industries in the country, plays a vital role in the economy by contributing substantially to employment generation and exports. In recent years, the Government of India has launched various schemes and initiatives to modernize and strengthen the textile sector, aiming to make it globally competitive and sustainable. These schemes address various aspects, including infrastructure development, technology upgradation, skill enhancement, and market expansion.

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Key Schemes and Initiatives for the Textile Industry

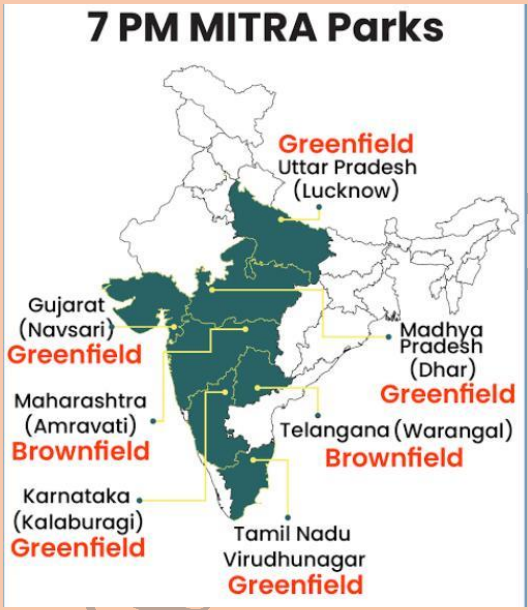
PM Mega Integrated Textile Regions and Apparel (PM MITRA) Parks Scheme

The PM MITRA Parks Scheme is a flagship initiative aimed at creating world-class industrial ecosystems that are modern, integrated, and sustainable. The scheme envisions setting up seven textile parks across the country with an outlay of ₹4,445 crores over seven years, up to 2027-28. These parks are designed as large-scale industrial hubs with cutting-edge infrastructure, including plug-and-play facilities, skill development centers, and common service areas. The primary objective is to attract large investments, boost employment, and promote efficient and competitive textile manufacturing.

Seven Sites Identified for PM MITRA Parks:

- **Tamil Nadu (Virudhnagar)**
- **Telangana (Warangal)**
- **Gujarat (Navsari)**
- **Karnataka (Kalburgi)**
- **Madhya Pradesh (Dhar)**
- **Uttar Pradesh (Lucknow/Hardoi)**
- **Maharashtra (Amravati)**

These parks will foster a robust ecosystem for textile manufacturing by integrating the textile value chain, from spinning, weaving, processing, dyeing, and printing to garment manufacturing. This will significantly reduce logistics costs and improve export competitiveness.



Production Linked Incentive (PLI) Scheme

The PLI Scheme for textiles focuses on boosting the production of Man-Made Fibres (MMF), apparel, and technical textiles. The scheme aims to make India a global leader in textile manufacturing by offering incentives to industries based on their production levels. This initiative targets large-scale manufacturing to increase competitiveness and encourage domestic as well as foreign investments. The scheme also promotes diversification from traditional cotton textiles to MMF and technical textiles, which have higher global demand.

National Technical Textiles Mission (NTTM)

Launched with a mission to position India as a global leader in technical textiles, NTTM emphasizes research, innovation, market development, and export promotion. The mission covers four components:

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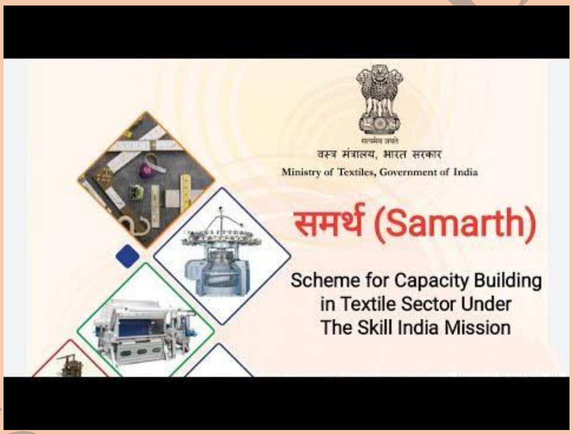
- **Research, Innovation, and Development:** To develop advanced textile products.
- **Promotion and Market Development:** To enhance domestic consumption and international market reach.
- **Export Promotion:** To increase the global footprint of technical textiles.
- **Skill Development:** To train the workforce for modern textile technologies.

The mission aims to increase the penetration of technical textiles, particularly in areas like agriculture, healthcare, infrastructure, and defense, thereby enhancing the value addition in the sector.

SAMARTH (Scheme for Capacity Building in Textile Sector)

SAMARTH aims at skill development and capacity building to create a skilled workforce in the textile sector. It is a placement-oriented program designed to bridge the skill gap, particularly among rural youth, women, and marginalized communities. The program has helped in providing skill training in weaving, knitting, dyeing, printing, and garment manufacturing, enhancing the employability of trained workers.



Amended Technology Upgradation Fund Scheme (ATUFS)

ATUFS is designed to incentivize technology upgradation in the textile industry by offering capital investment subsidies. The scheme encourages the modernization of textile machinery and the adoption of advanced technologies to enhance productivity and quality. This initiative has significantly reduced production costs and increased efficiency, allowing Indian textile manufacturers to compete globally.

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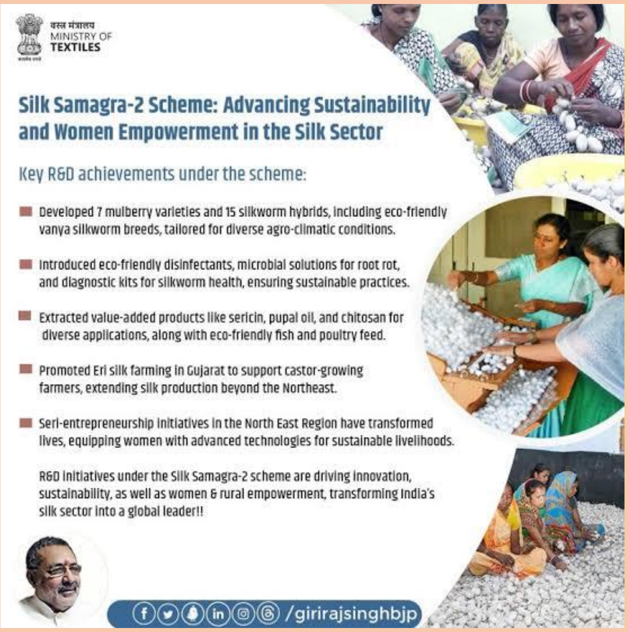
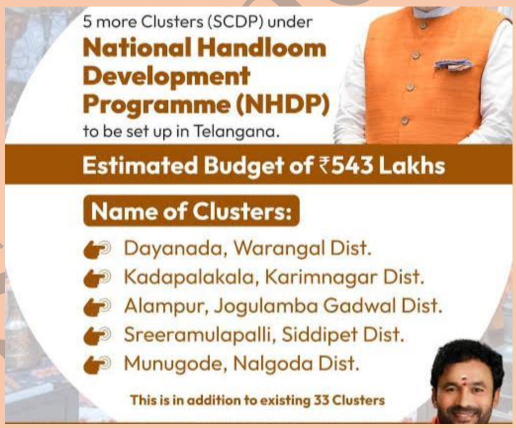


Silk Samagra-2 Scheme

This scheme aims to develop the sericulture industry comprehensively, covering the entire silk value chain from cocoon production to finished products. It supports the distribution of improved disease-free layings (DFLs), development of high-yielding mulberry varieties, and improved reeling and weaving technologies. The scheme not only enhances silk production but also uplifts the socioeconomic conditions of silk farmers.

National Handloom Development Programme (NHDP)

NHDP is aimed at the holistic development of the handloom sector. It provides financial assistance to weavers and artisans for the procurement of raw materials, technology upgradation, skill enhancement, and marketing support. The scheme also addresses social security and welfare through concessional loans and insurance schemes.



National Handicrafts Development Programme (NHDP) and Comprehensive Handicrafts Cluster Development Scheme (CHCDS)

These schemes focus on the overall development and promotion of the handicraft sector. They offer need-based assistance for marketing, skill development, cluster formation, and technology adoption. The CHCDS, in particular, focuses on creating mega clusters to increase the competitiveness of handicrafts through comprehensive development.

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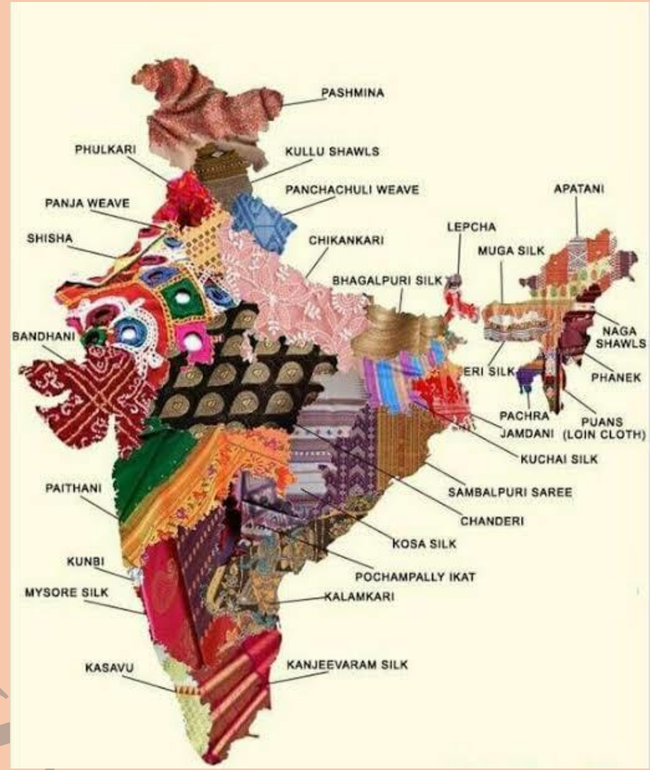

Significance of the Schemes

The textile industry, being the second-largest employer in India, significantly contributes to the economy. The government's holistic approach through these schemes addresses multiple facets, including infrastructure, technology, skill development, and global competitiveness. The PM MITRA Parks, in particular, are game-changers as they create a unified textile ecosystem with end-to-end integration. Moreover, the emphasis on technical textiles under the PLI Scheme and NTTM has opened avenues for high-value products, ensuring sustainable growth in global markets.

By promoting traditional sectors like handloom and handicrafts alongside modern textile manufacturing, the government is ensuring inclusive growth and preserving India's rich textile heritage. Addressing challenges such as outdated technology, lack of skilled manpower, and limited market access, these schemes collectively aim to position India as a global textile manufacturing hub. Effective implementation and monitoring will be crucial to achieving the desired outcomes and making Indian textiles globally competitive.

Prelims Practice Question:

Q. With reference to the textile sector schemes in India, consider the following statements:

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1. PM MITRA Parks Scheme aims to develop large-scale, world-class industrial ecosystems for the textile sector.
2. The Production Linked Incentive (PLI) Scheme for textiles focuses solely on the promotion of cotton textiles.
3. The SAMARTH scheme is designed to provide demand-driven, placement-oriented skill training in the textile sector.
4. The National Technical Textiles Mission (NTTM) aims to promote technical textiles in sectors like agriculture, healthcare, and defense.

Which of the statements given above are correct?
(a) 1, 3, and 4 only
(b) 1 and 2 only
(c) 2 and 4 only
(d) 1, 2, 3, and 4

Answer:

Correct Answer: (a) 1, 3, and 4 only

Explanation:

1. **Statement 1 is correct:** The PM MITRA Parks Scheme is aimed at creating integrated, world-class textile parks to attract investments and generate employment.
2. **Statement 2 is incorrect:** The PLI Scheme for textiles does not focus solely on cotton textiles. It primarily targets **Man-Made Fibres (MMF), apparel, and technical textiles** to enhance competitiveness and diversify the textile base.
3. **Statement 3 is correct:** The SAMARTH scheme is focused on providing **demand-driven, placement-oriented skill training** to create a skilled workforce in the textile and apparel sectors.
4. **Statement 4 is correct:** The National Technical Textiles Mission (NTTM) aims to promote **technical textiles** in various sectors like agriculture, healthcare, infrastructure, and defense, enhancing the value chain and export potential.

Therefore, the correct answer is **(a) 1, 3, and 4 only**.

Mains Model Question:

Discuss the significance of various government schemes in transforming the Indian textile sector. How do these schemes contribute to enhancing global competitiveness and employment generation?

The Indian textile sector, being one of the oldest industries, plays a pivotal role in the economy by contributing significantly to employment and exports. However, challenges like outdated technology, fragmented supply chains, and global competition have hindered its full potential. To address these issues, the government has introduced several schemes aimed at modernizing the sector, boosting production, and enhancing competitiveness.

One of the flagship initiatives is the PM Mega Integrated Textile Regions and Apparel (PM MITRA) Parks Scheme, which aims to develop modern, integrated, and large-scale industrial ecosystems. By establishing seven parks across the country with world-class infrastructure, the scheme promotes investment, employment, and technological advancement. The parks are expected to significantly reduce logistics costs and streamline the value chain, making Indian textiles more competitive globally.

The Production Linked Incentive (PLI) Scheme for textiles is another crucial step towards boosting the production of Man-Made Fibres (MMF) and technical textiles. By incentivizing large-scale manufacturing, it encourages diversification from traditional cotton-based textiles to high-value products, thereby tapping into new global markets. Similarly, the National Technical Textiles Mission (NTTM) aims to position India as a global leader in technical textiles by promoting research, innovation, and market development. This mission focuses on sectors like healthcare, agriculture, and defense, where technical textiles are in high demand.

The SAMARTH scheme addresses the skill gap by providing demand-driven, placement-oriented training to create a skilled workforce for the textile industry. This initiative not only enhances productivity but also generates employment, especially among rural youth and women. Moreover, schemes like the Amended Technology Upgradation Fund Scheme (ATUFS) and Silk Samagra-2 focus on technological modernization and comprehensive development of sericulture, respectively.

Through a combination of infrastructure development, skill enhancement, technological upgradation, and diversification, these schemes collectively transform the textile sector. They not only enhance global competitiveness but also contribute to economic growth and social upliftment by creating substantial employment opportunities.

Topic : Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA)

Relevance : GS Paper 2 Polity and Governance

Source : The Hindu

Context :

The **Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA)**, enacted in 2005, aims to enhance the livelihood security of rural households by guaranteeing at least 100 days of wage employment annually to those willing to undertake unskilled manual labor. Implemented through an integrated transaction-based **Management Information System (MIS)** called **NREGASoft**, it covers planning, approval

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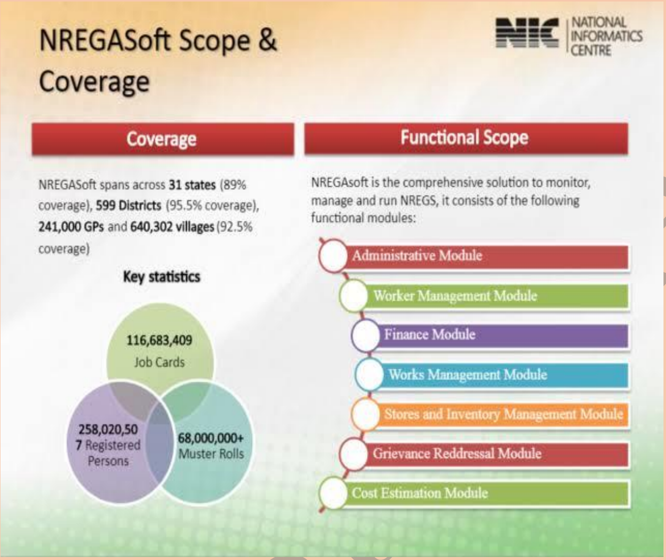
processes, job card issuance, demand acceptance, muster roll issuance, work measurement, payment approvals, and direct beneficiary payments via **Direct Benefit Transfer-Public Financial Management System (DBT-PFMS)**.

MGNREGA continues to be a cornerstone of rural development in India, focusing on **employment generation, asset creation, and social security**. The integration of **technology-driven solutions** and robust **monitoring mechanisms** enhances its effectiveness, while continuous reforms ensure that the program remains aligned with the evolving needs of rural communities.



Objectives of MGNREGA

- To ensure livelihood security by providing at least 100 days of wage employment.
- To create durable and productive assets in rural areas.
- To strengthen decentralized planning and ensure social inclusion.
- To promote transparency and accountability through technology-driven monitoring.

Key Provisions in Union Budget 2025-26

- The **Union Budget 2025-26** emphasizes the creation of durable assets and sustainable livelihoods through MGNREGA.
- Provisions include improved fund utilization monitoring and enhanced transparency mechanisms.
- The budget also introduces measures to optimize technological integration for real-time updates and timely wage payments.

Technological Interventions

Direct Benefit Transfer (DBT)

- Wage payments are directly credited to workers' bank/post office accounts through **National Electronic Fund Management System (NeFMS)** and **Electronic Fund Management System (eFMS)**.

National Mobile Monitoring Service (NMMS)

- Captures workers' attendance at worksites with **geo-tagged photographs** twice daily to promote transparency.

Area Officer Monitoring Visit Application

- Enables state and UT officials to document **field visit findings online**, including time-stamped and geo-tagged photographs.

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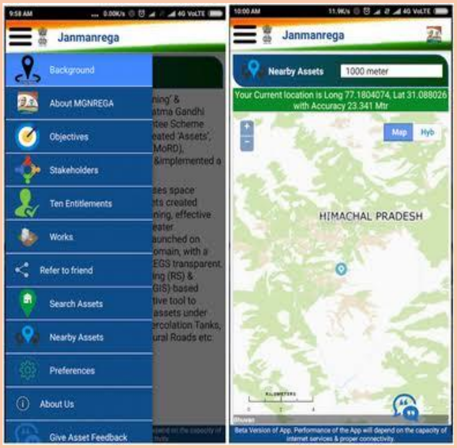
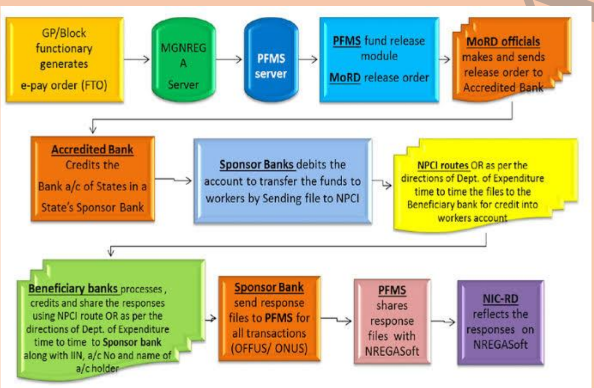
Geospatial Planning Tools

- **Yuktdhara:** GIS-based planning tool for **Gram Panchayat-level planning**.
- **GeoMGNREGA:** Uses **remote sensing and GIS technology** to track assets created under the scheme.





JALDOOT App

- Developed for monitoring **groundwater levels**, enabling **Gram Rojgar Sahayaks** to measure water levels twice a year.

JANMANREGA App

- Enhances **citizen awareness** through proactive disclosure of information regarding MGNREGA implementation.

Ombudsperson App

- Facilitates efficient **grievance redressal** by categorizing complaints and tracking resolutions.

Monitoring and Social Audits

- **Social audits** are conducted biannually for all Gram Panchayats, ensuring community involvement.
- **Independent Social Audit Units** have been established in **27 States and one Union Territory** to uphold transparency.
- **National-level monitors** and **Common Review Mission teams** conduct periodic evaluations for program effectiveness.
- **State-specific reviews** are undertaken to address unique challenges and improve implementation.

REGION-SPECIFIC MINIMUM WAGES PROPOSED

REGION 1	REGION 2	REGION 3	REGION 4	REGION 5
₹342/day or ₹8,892/month	₹380/day or ₹9,880/month	₹414/day or ₹11,622/month	₹447/day or ₹11,622/month	₹386/day or ₹10,036/month
Assam, Bihar, Jharkhand, MP, Odisha, UP and West Bengal	Andhra Pradesh, Telangana, Chhattisgarh, Rajasthan, J&K and Uttarakhand	Gujarat, Karnataka, Kerala, Maharashtra and Tamil Nadu	Delhi, Goa, HP, Haryana and Punjab	Arunachal Pradesh, Manipur, Meghalaya, Nagaland, Sikkim, Mizoram and Tripura

Challenges and Reforms

- Budgetary allocations have seen fluctuations, with the **2023-24 allocation being ₹61,032**

crore, a 30% reduction from the previous year.

- Wage revisions are conducted annually, with the average wage for **2024-25 being ₹284 per day**, yet many states still fall below the recommended **₹375 per day** as per the **Anoop Satpathy Committee**.
- Instances of **labor-displacing machine usage** are monitored and addressed promptly to maintain the scheme's integrity.

Prelims Practice Question

Q. With reference to the Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA), consider the following statements:

1. MGNREGA mandates at least 100 days of guaranteed wage employment annually to every urban household willing to do unskilled manual labor.
2. Wage payments under MGNREGA are made through Direct Benefit Transfer (DBT) using National Electronic Fund Management System (NeFMS) and Electronic Fund Management System (eFMS).
3. The **Yuktdhara portal** under MGNREGA is used for GIS-based planning at the Gram Panchayat level.

Which of the statements given above is/are correct?

A) 1 and 2 only
B) 2 and 3 only
C) 1 and 3 only
D) 1, 2, and 3

Answer: **B) 2 and 3 only**

Explanation:

1. **Statement 1 is incorrect**: MGNREGA provides at least 100 days of guaranteed wage employment annually to **rural households**, not urban households.
2. **Statement 2 is correct**: Wage payments are made through **Direct Benefit Transfer (DBT)** using **NeFMS** and **eFMS**.
3. **Statement 3 is correct**: **Yuktdhara** is a **GIS-based planning tool** developed to assist in planning at the Gram Panchayat level.

Hence, the correct answer is **B) 2 and 3 only**.

Mains Model Question:
Critically analyze the impact of MGNREGA on rural livelihoods in India. Discuss the recent reforms and technological interventions introduced to improve transparency and accountability under the scheme.

The Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) has significantly impacted rural livelihoods in India by providing wage employment and enhancing livelihood security. As one of the world's largest social security programs, it guarantees at least 100 days of wage employment annually to rural households willing to undertake unskilled manual labor. The scheme has empowered marginalized communities, improved purchasing power, and contributed to poverty alleviation. However, the scheme has also faced several challenges, including delayed payments, corruption, and inefficiency in asset creation.

To address these issues, the government has introduced several reforms and technological interventions to improve transparency and accountability. One of the significant reforms is the adoption of Direct Benefit Transfer (DBT) for wage payments through the National Electronic Fund Management System (NeFMS) and the Electronic Fund Management System (eFMS). This ensures direct credit of wages into workers' bank or post office accounts, minimizing leakages and delays. Another important intervention is the use of the National Mobile Monitoring Service (NMMS) app, which captures workers' attendance at worksites with geo-tagged photographs, promoting transparency. Additionally, the Yuktdhara portal and GeoMGNREGA utilize GIS and remote sensing technology to track asset creation and monitor project progress.

Despite these advancements, challenges persist, such as inadequate budget allocation, irregular wage payments, and the use of labor-displacing machines, which contravenes the core objective of promoting manual labor. While the Union Budget 2025-26 emphasizes durable asset creation and efficient fund utilization, there is a need for stronger grievance redressal mechanisms and timely wage revisions to maintain the scheme's effectiveness.

MGNREGA has undoubtedly transformed rural economies by providing employment and infrastructure development. However, to sustain its positive impact, continuous monitoring, robust technological integration, and consistent financial support are crucial. Addressing the existing gaps will ensure that the scheme remains a reliable safety net for rural communities.