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GENERAL STUDIES (TEST CODE : 1243)

Name of Candidate	Shivam Ashutosh		
Medium Eng./Hindi	ORN	Registration Number	32304
Center		Date	

INDEX TABLE			INSTRUCTIONS
Q. No.	Maximum Marks	Marks Obtained	
1	10		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	10		2. There are TWENTY questions printed in ENGLISH & HINDI इसमें बीस प्रश्न हैं अंग्रेजी और हिन्दी में छपे हैं।
3	10		3. All questions are compulsory. सभी प्रश्न अनिवार्य हैं।
4	10		4. The number of marks carried by a question/part is indicated against it. प्रत्येक प्रश्न/भाग के अंक उसके सामने दिए गए हैं।
5	10		5. 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।
6	10		6. Word limit in questions, if specified, should be adhered to. प्रश्नों में शब्द सीमा, जहाँ विनिर्दिष्ट है, का अनुसरण किया जाना चाहिए।
7	10		7. 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।
8	10		
9	10		
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16	15		
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18	15		
19	15		
20	15		
Total Marks Obtained:			
Remarks:			

16-B, 2nd Floor, Above National Trust Building, Bada Bazar Marg, Old Rajinder Nagar, Delhi-110060

Plot No. 857, 1st Floor, Banda Bahadur Marg (Opp Punjab & Sindh Bank), Dr. Mukherjee Nagar
Delhi- 110009

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.

2.

3.

4.

5.

6.

All the Best

1. Reservation of seats in legislature is needed to ensure meaningful political participation of women and to make the democratic process truly inclusive. Discuss the statement in the light of 108th Constitution Amendment Bill.

(150 words) 10

महिलाओं की सार्थक राजनीतिक सहभागिता सुनिश्चित करने एवं लोकतांत्रिक प्रक्रिया को सही अर्थों में समावेशी बनाने हेतु विधायिका में सीटों के आरक्षण की आवश्यकता है। 108वें संविधान संशोधन विधेयक के आलोक में इस कथन की विवेचना कीजिए।

current Lok Sabha constitutes 15% of women MPs, which despite being historically highest, still remains much lower than the world average or as mandated by constitution i.e. equality opportunity.

Why needed?

- ↳ equal opportunity - contribute to policy inputs
- ↳ raise voices in wake of new women issues. like violence against women
- ↳ Gender sensitive laws
- ↳ representation to 50% of population
- ↳ inclusivity in policy making
- ↳ encourage more & more women to take up politics
- ↳ consonant with 73rd - 74th Amendment of Constitution.

Meaningful contribution

- ↳ not just proxy representation
- ↳ issues of Panchayat Raj

↳ not only in policy making but feedback & implementation in women sensitive policies.

108th Constitutional Amendment Act.

1/3rd Reservation for women in Parliament & state legislative assemblies

↳ vision of Jaijathus
↳ vision of Sabka Saath
Sabka Vikas

↳ New India = Inclusive India.

Idea is coherent with equal opportunity as embedded in preamble

2. Discuss the issue of reservation in promotions for SCs and STs in public employment in the light of various judicial pronouncements and constitutional amendments. . (150 words) 10

विभिन्न न्यायिक निर्णयों और संवैधानिक संशोधनों के आलोक में सार्वजनिक नियोजन में SCs और STs के लिए पदोन्नति में आरक्षण के मुद्दे पर चर्चा कीजिए।

Supreme Court in M. Nagaraj case
Judgement sentenced/observed that
there must be a triple test of reservation
extension in case of promotion -

- ① Data regarding representation of SC/ST in public employment.
- ② Socio-economic educational backwardness of the community.
- ③ .

Issues

↳ double advantage - at the
time of recruitment and
at time of promotion

↳ consideration of merit vs. identity

↳ Impact on efficiency and
work culture.

↳ Motivation & demotivation for
unreserved.

However in a study by Ashwini Deshpande the performance of SC/ST in Railways improved as they reached in upper ranks in organization due to greater motivation.

Why reservation in promotion?

- ↳ legacies of injustice
- ↳ ~~pure~~ protective discrimination
- ↳ caste based discrimination within organization.

Hence SC came up with concept of consequential seniority to solve this issue

3. Highlight the reasons behind underperformance of the (Autonomous District Councils (ADCs)). How can their performance be improved?

(150 words) 10

स्वायत्त जिला परिषदों (ADCs) के निम्नस्तरीय कार्य-निष्पादन के पीछे उत्तरदायी कारणों पर प्रकाश डालिए। उनके कार्य-निष्पादन को कैसे बेहतर किया जा सकता है?

Autonomous District Councils are a characteristic feature of 6th schedule protection under constitution in four states of Assam, Meghalaya, Mizoram & Tripura.

Intention → Autonomy to administer according to Tribal laws
 ↳ control of over resources, taxes, forest produce
 ↳ administration of Justice.
 ↳ Regulate economic activities like money lending.

Reasons for underperformance

↳ no clear delineation of power
 ↳ ambiguity in control one territory
 ↳ overlap of jurisdiction b/w PESA, FRA, and other tribal laws
 ↳ Multiple & conflicting tribal groups
 ↳ underrepresentation or no representation of some tribes.

↳ representation of women remains low.

- ↳ Lack of funds.
- ↳ no clarity on application of state & central laws
- ↳ excessive discretion of Governor

How can they improve?

- ↳ clear demarcation of power & jurisdiction
- ↳ increase strength of ADCs
- ↳ reservation of seats for women
- ↳ less intervention & discretion of Governor
- ↳ devolution of funds & functions
- ↳ Audit mechanism
 - ↳ Social audit
 - ↳ Financial audit

Way forward

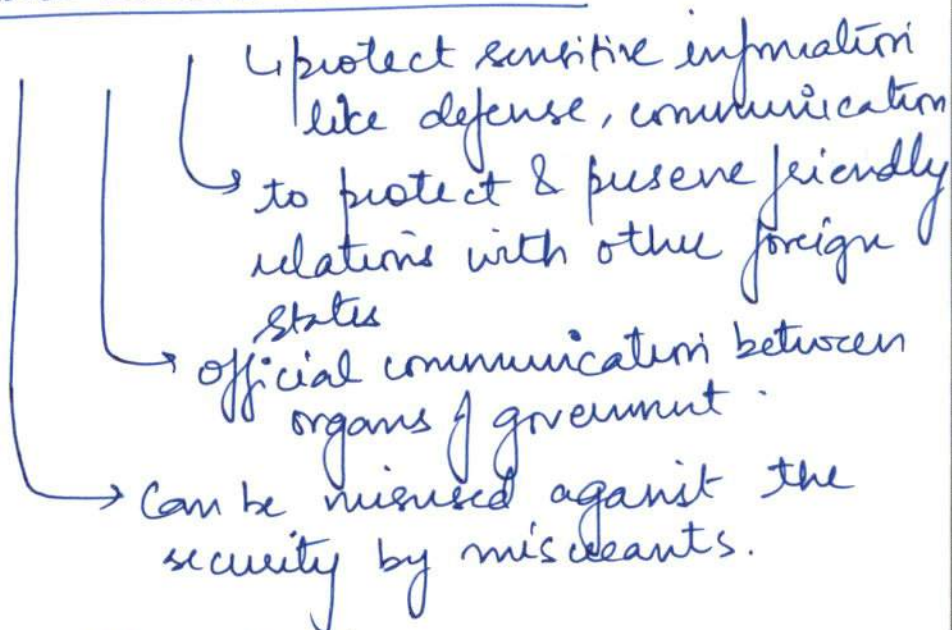
Make ADCs institutions of self guidance with a clear - unambiguous mandate with sufficient resources & equal representation.

4. Highlighting the rationale behind continuance of the Official Secrets Act critically discuss whether the Right to Information should be given precedence over it. . (150 words) 10

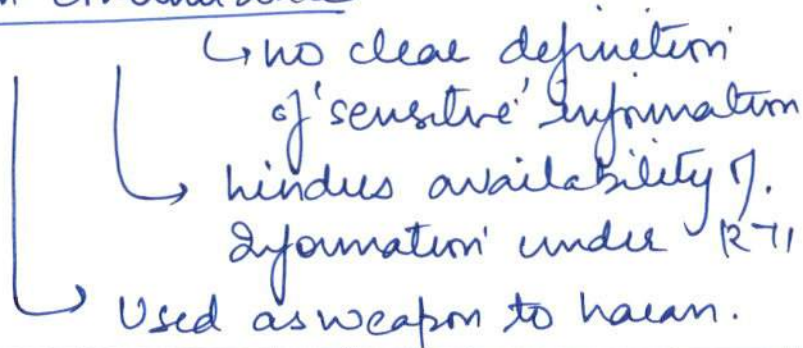
शासकीय गुप्त बात अधिनियम की निरंतरता के पीछे निहित औचित्य पर प्रकाश डालते हुए, समालोचनात्मक चर्चा कीजिए कि क्या सूचना के अधिकार को इस पर वरीयता दी जानी चाहिए।

The Official Secrets Act is an instrument of colonial legacy that protects the sensitive information - which can jeopardise the integrity & security of country if available in public domain.

Rationale behind continuance?



Issues with continuance



investigative journalists &
activists
→ blanket cover - against
Transparent governance

Why RTI should be given precedence?

→ Transparency is important
for good governance
→ Information required to hold
the government accountable
→ RTI is a Right to know in a
fundamental right under
creative interpretation of article 21.

Security of state and Transparency in
government must go hand in hand.
While the misuse of information must
be checked, any blanket ban
enhances the mistrust & leads
to trust deficit.

5. Write a short note on India Enterprise Architecture (IndEA) framework. Highlighting its main principles, examine how its full fledged implementation can improve the existing governance landscape of India.

(150 words) 10

इंडिया एंटरप्राइज आर्किटेक्चर (IndEA) फ्रेमवर्क पर एक संक्षिप्त लेख लिखिए। इसके प्रमुख सिद्धांतों पर प्रकाश डालते हुए, परीक्षण कीजिए कि किस प्रकार इसका पूर्ण कार्यान्वयन भारत के वर्तमान शासन परिदृश्य को उन्नत बना सकता है।

6. What is the rationale behind having a mandatory 'cooling-off' period for retired civil servants? In light of numerous instances of violation of this provision, do you think there is a need to have a relook at Civil Services Conduct Rules? (150 words) 10

सेवानिवृत्त सिविल सेवकों के लिए अनिवार्य 'उपशमन' अवधि होने के पीछे क्या औचित्य है? इस प्रावधान के उल्लंघन के कई दृष्टांतों के आलोक में, क्या आप मानते हैं कि सिविल सेवा आचरण नियमावली पर पुनर्विचार किए जाने की आवश्यकता है?

Cooling off period refers to the period of political or any public inactivity of a retired or resigned civil servant. to ensure -

- ↳ no quid pro quo
- ↳ no conflict of interest
- ↳ no instant gratification
- ↳ no ensure political neutrality of bureaucracy.
- ↳ no check politicization of civil services.
- ↳ to create dettrence for resigning from services to enter populist politics.

Other reasons to ensure cooling off period.

- ↳ resignation from public life
- ↳ not use the social capital built during service as political capital.

Why need to rebok civil Service conduct rule
While the rules ensure political objectivity when in service, it does not extend to retired or resigned servants.

- ①
- ↳ changing political scenarios of populism
 - ↳ avoid misuse of office powers to gain populism & subsequently resign
 - ↳ avoid growth of commitment to ideology while in service.

The 2nd ARC as well as the NITI Aayog in its strategy for India @ 75 suggest 1-2 years of cooling of period to break this monopoly & hexus. & transition

7. Highlighting the key features of POSHAN Abhiyan, explain how it is an improvement over previous interventions in achieving the goal of malnutrition free India. (150 words) 10

पोषण (POSHAN) अभियान की प्रमुख विशेषताओं पर प्रकाश डालते हुए, समझाइए कि यह कुपोषण मुक्त भारत के लक्ष्य को प्राप्त करने में पिछले हस्तक्षेपों की तुलना में कैसे समुन्नत है।

Poshan Abhiyan aims at reducing

↳ child - infant mortality

↳ child stunting.

↳ child wasting

↳ greater ante natal care & nutrition post child birth.

What is new?

↳ quantifiable targets

↳ Time bound target.

↳ greater convergence of schemes

↳ structural & functional coordination

↳ Involvement of all stakeholders.

↳ life cycle approach.

8. Highlighting the need of generic medicines in India, give an account of the reasons behind their lower availability and adoption. Also, mention some steps taken by the government in this regard. (150 words) 10

भारत में जेनरिक दवाओं की आवश्यकता पर प्रकाश डालते हुए, उनकी कम उपलब्धता और स्वीकरण हेतु उत्तरदायी कारणों का विवरण प्रस्तुत कीजिए। साथ ही, इस संबंध में सरकार द्वारा उठाए गए कुछ कदमों का भी उल्लेख कीजिए।

Generic medicines are the locally manufactured medicines with similar Active Pharmaceutical Ingredients, as the branded drug but available at much cheaper price.

Need of Generic medicine

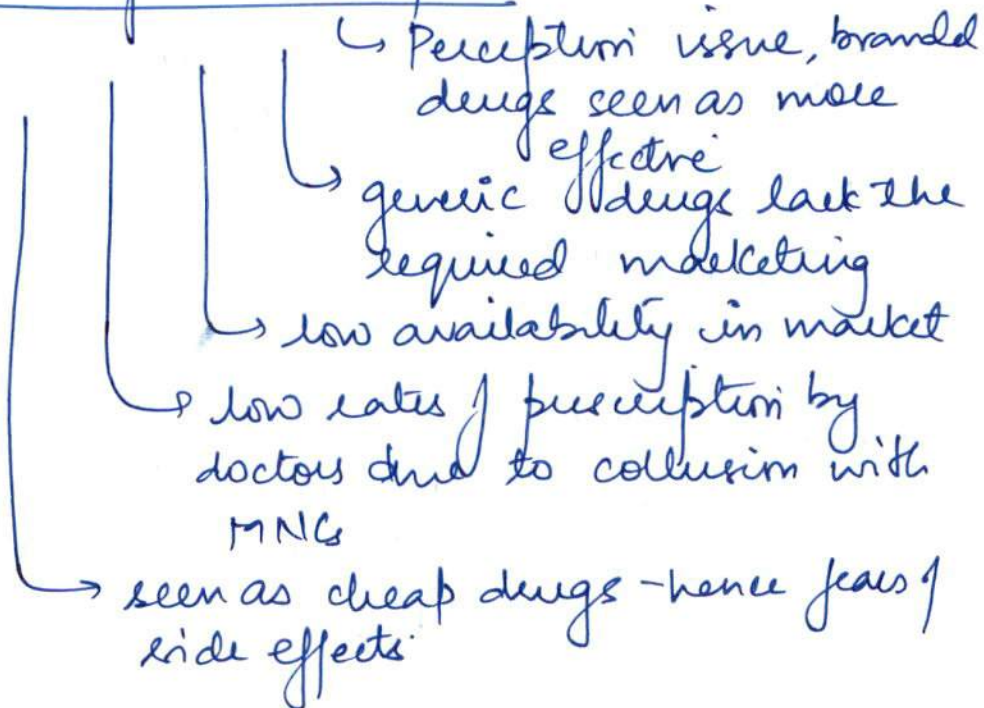
- ↳ check the disease burden
- ↳ reduce out of pocket expenditure
- ↳ enhance exports to African as well as South East Asian countries
- ↳ Affordability of healthcare
- ↳ reduce drug fatigue
- ↳ beat monopoly of branded drugs
- ↳ availability in
 - ↳ public hospitals.
 - ↳ rural areas.

Reasons for lower availability?

- ↳ low manufacturing growth
- ↳ IPR issues Nexavar, & Soravdi.
- ↳ distribution network weak.
- ↳ lack of margin hence not

↳ sold by retailers
↳ lack of

Reasons for low adoption



Government Initiatives

① Pradhan Mantri Jan Aushadhi Scheme

- Jan Aushadhi stores
- space for shop & stocks provided by government
- free availability in public hospitals
- Encourage doctors to prescribe generic medicines

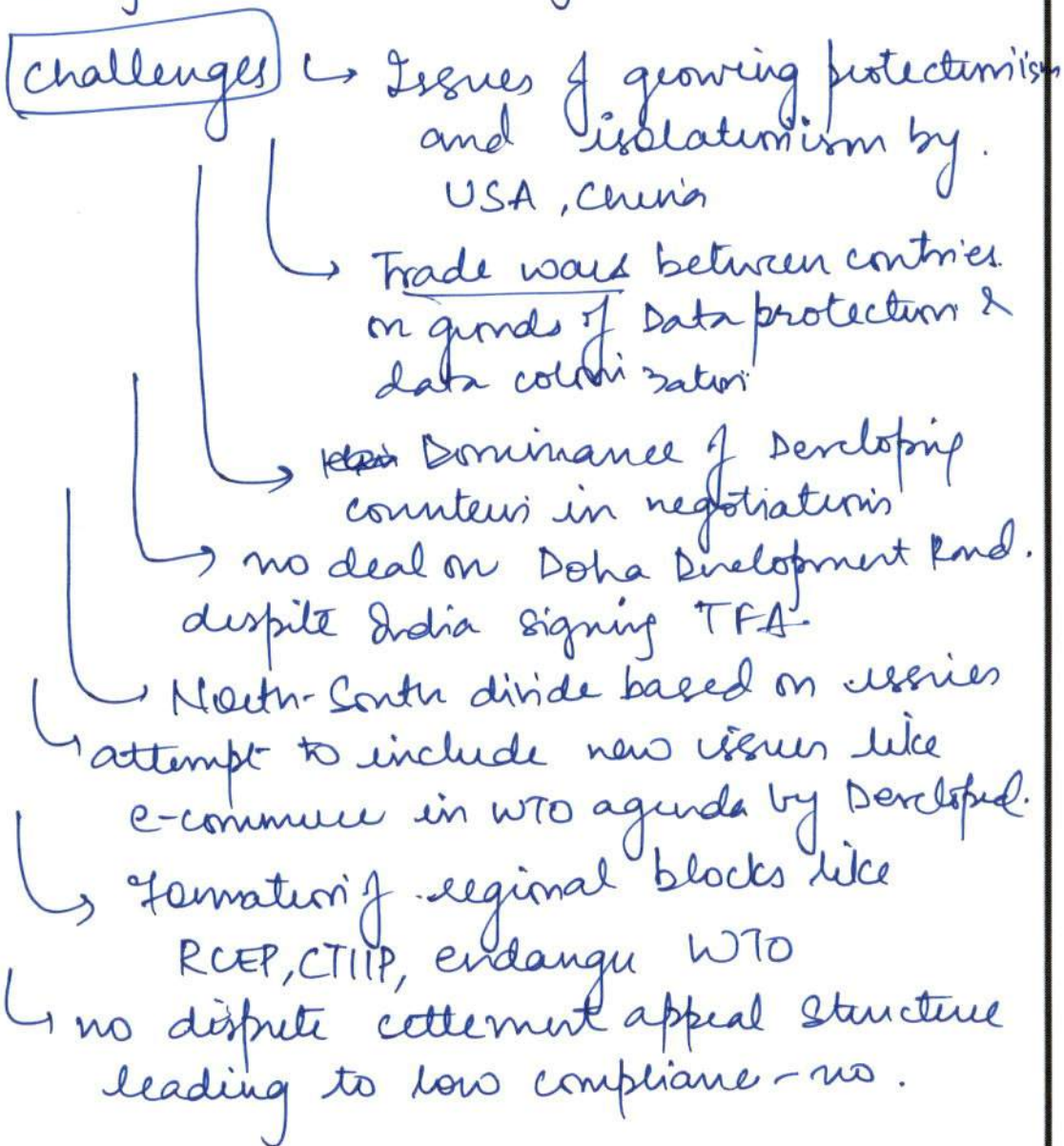
② Greater marketing & production

③ FTA for export markets.

9. Give an account of the challenges that the multilateral rule-based trading system is facing. With special focus on WTO, discuss how these challenges can be addressed effectively. (150 words) 10

बहुपक्षीय नियम-आधारित व्यापार प्रणाली द्वारा सामना की जा रही चुनौतियों का विवरण प्रस्तुत कीजिए। WTO पर विशेष बल देते हुए, चर्चा कीजिए कि किस प्रकार इन चुनौतियों का सफलतापूर्वक समाधान किया जा सकता है।

A multilateral rule-based trading is important for equal, and equitable development across the globe.



Need for Reforms in WTO:

- ↳ Greater voice to developing nations
- ↳ re-evaluate Dominant level for calculation of subsidy under Amber box.
- ↳ consideration to development need of developing nations.
- ↳ Strict compliance mechanism -

10. Highlight the major impediments affecting India-US trade relations. What possible consequences can the recent withdrawal of Generalized System of Preference (GSP) have on India-US trade relations? (150 words) 10

भारत-अमेरिका व्यापार संबंधों को प्रभावित करने वाले प्रमुख अवरोधों पर प्रकाश डालिए। हाल ही में, अधिमानता की सामान्यीकृत प्रणाली (जनरलाइज्ड सिस्टम ऑफ़ प्रेफरेंस: GSP) की समाप्ति से भारत-अमेरिका व्यापार संबंधों पर क्या संभावित प्रभाव पड़ सकता है?

India-US trade relations are based upon equal & reciprocal access to market - both goods & services.

Major impediments

- ① Policy uncertainty in India - for eg. the new e-commerce policy is dampener for investment (FDI) from US to India.
- ② Subsidies - USA has raised concerns regarding market distorting subsidies in agriculture as well as Solar panel procurement which led to dispute in WTO.
- ③ IPR issues - issues of co compulsory licensing, engineering of patents, in generic medicine is a bone of contention.
- ④ Data localization - many US based firms are based upon data dependent technologies like Facebook - data localization may enhance cost which may dampen trade relations.
- ⑤ Isolationism & Protectionism by Trump

government can impact H1B visa restrictions and hinder free movement between countries.

⑥ US has also raised concerns with respect to human rights protection in wake of mob lynchings - since political & social stability are important aspect of trade.

Possible consequence of GSP withdrawal

- ① Reduction in exports from India to U.S.
- ② Increase in tariff - exports become uncompetitive
- ③ Smaller countries like Bangladesh & Vietnam can take advantage.
- ④ Reduced foreign exchange reserves
- ⑤ Reduced trade negotiations.

11. In a democratic setup, it is imperative that independence be balanced with accountability. Discuss in the context of judiciary in India. (250 words) 15

किसी भी लोकतांत्रिक व्यवस्था में, यह अत्यावश्यक है कि स्वतंत्रता को जवाबदेही के साथ संतुलित किया जाए। भारत में न्यायपालिका के संदर्भ में चर्चा कीजिए।

The Indian institutional set up is based on separation of power, along with checks & balances where independence of an organ is balanced with accountability.

Judicial independence

- ① Independence in recruitment (collegium) and removal.
- ② Expenditure charged on Consolidated fund.
- ③ Transfer of Judges, conditions of work are immunised from interference.
- ④ Article 13, 136, 142 gives powers to check any executive or legislative action on the grounds of violation of Constitution without any fear or favour.

Why Independence Imperative?

- ① Save from excesses of state, check encroachment upon fundamental rights.
- ② To provide a liberal interpretation to Constitution to uphold both fundamental rights & DPSP as enshrined in Constitution.
- ③ Issues of committed Judiciary in 1970, have lead to erosion in public trust. Hence.

independence is sine qua non to ensure public trust & confidence.

However there are issues of accountability

- ① Recent case of alleged sexual harassment one CJI, and the dissatisfactory working of internal mechanisms.
- ② Excessive facuity in appointment, promotion & transfer of Judges.
- ③ Refusal to come under the ambit of RTI has raised eyebrows.
- ④ ~~①~~ The caus of Judicial overreach, judicial legislation by supreme court in Sabumala case, ban on liquor on highway etc.
- ⑤ ~~②~~ Excessive use of Article 142 to creatively interpret the constitution to widen the ambit of Judiciary - venturing on areas like religion and •
- ⑥ The non-accountability of Judges over their judgements creates a judge-centric reederal system rather than rule of law.

Why need to balance

- ↳ Judicial dependence does not mean Judicial supremacy.
- ↳ check Judiciary assuming roles of super legislature
- ↳ Concept of checks & balances.
- ↳ Separation of power must not be rigid -

The ~~an~~ issue of - 'who judges the judge' is an emerging debate with increasing focus on transformative constitution and liberal interpretation under article 13, 21 etc.

What is needed?

- ↳ transparent internal mechanism
- ↳ Memorandum for procedure for appointment
- ↳ All Indian Judicial Services.

12. Despite various strengths, there are certain weaknesses in the existing structure of departments of the government which render the system slow and cumbersome. Analyze. (250 words) 15

विभिन्न गुणों के बावजूद, सरकार के विभागों की वर्तमान संरचना में कुछ दुर्बलताएं विद्यमान हैं जो व्यवस्था को धीमा और बोझिल बना देती हैं। विश्लेषण कीजिए।

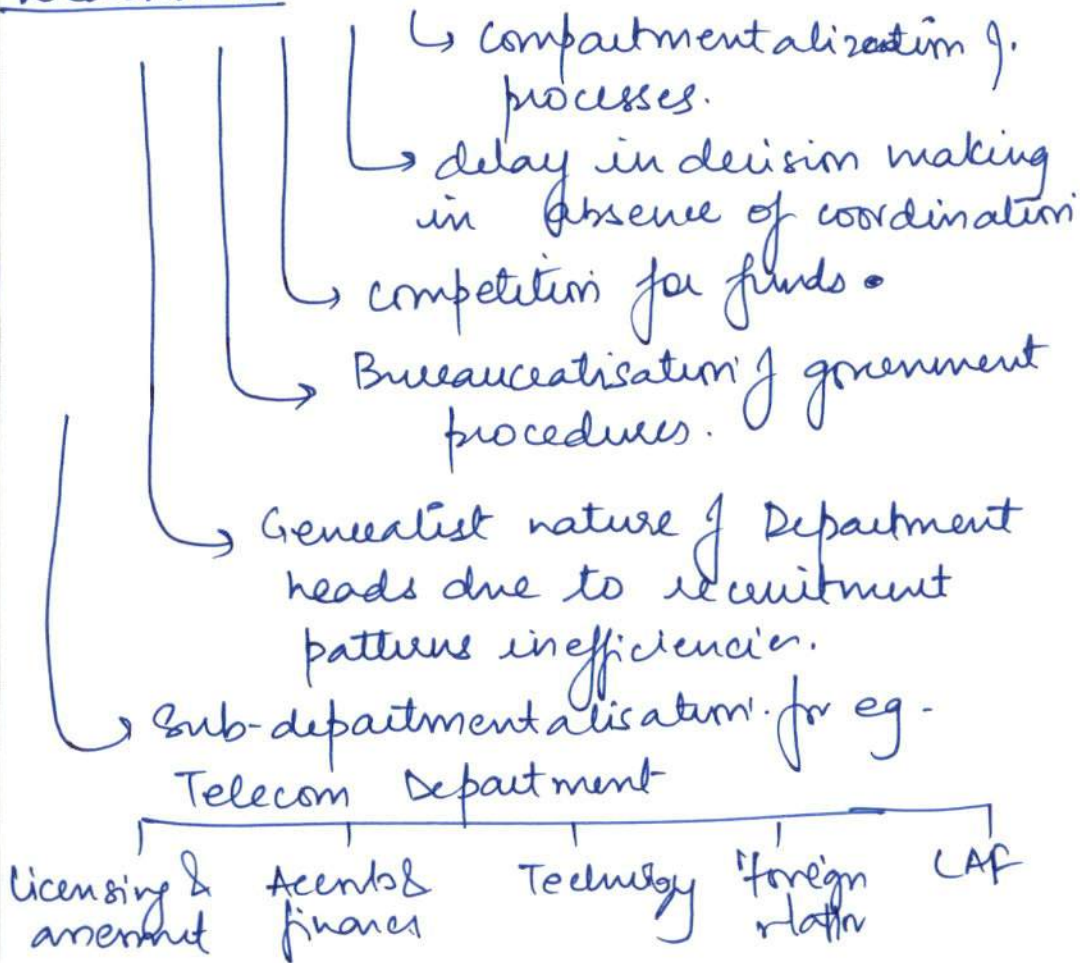
The departmentalization of government is the adopted feature of Indian Civil Act 1860 - Portfolio System based upon concept of -

- ↳ division of labour
- ↳ greater specialization of work.
- ↳ Separation of different task and clubbing of similar task.
- ↳ reduce wastage - increase efficiency - enhance effectivity.
- ↳ greater inter departmental coordination and cooperation.

Departmentalization in India took place in 1972 and continued till 1976.

Strengths of Departments of governments

- ↳ High skilled recruitment
- ↳ Easy administration
- ↳ reduce delay in decision making within department.
- ↳ leadership - easy to orient.
- ↳ easy to establish accountability
- ↳ easy to demarcate jobs, functions & jurisdictions

WeaknessResults

- ↳ problems in establishing accountability
- ↳ red tapism.
- ↳ Bureaucratic inertia.

Solutions

- ↳ Merging of departments with similar work for eg -
Railway Account, Civil Account,
Defense Account into one
Account & finance department

- ↳ Removal of wasteful or obsolete department
- ↳ avoid duplication of effort
- ↳ greater vertical & horizontal cooperation within & inter departments.

13. In the light of criticism surrounding the composition and functioning of Rajya Sabha, do you think it exists merely as a secondary house of the Parliament? (250 words) 15

राज्यसभा की संरचना और कार्यप्रणाली से संबद्ध आलोचना के प्रकाश में, क्या आप मानते हैं कि इसका अस्तित्व केवल संसद के एक द्वितीयक सदन के रूप में है?

Rajya Sabha - which came into being as the upper house in the bicameralism, introduced in Government of India Act 1952, is often regarded as 'white elephant' due to its ~~own~~ powerlessness in checking legislations.

Composition issues

- ↳ the members are not directly elected
- ↳ becomes refuge for defeated party leaders or rich business-men
- ↳ no real representation of states since condition for domicile no more applicable.
- ↳ nominate members - dissection of power which is against separation of power between executive & legislature.
- ↳ disparity in allocation of seats to states varying from 1 in Sikkim to 40 in B.P.
- ↳ no ~~any~~ ~~is~~ chairman not member of house.

functional issues

- ↳ limited powers with respect to money bill - bills often go uncentrised - Aadhar bill
- ↳ limited power with respect to removal of emergency.
- ↳ ~~has~~ no say in electing President
- ↳ often defeated in joint sitting due to low strength
- ↳ Speaker chairs joint sitting

However there are reasons why Rajya Sabha was kept less powerful -

- ↳ since no direct representation through elections - no real financial power
- ↳ kept as the revisory chamber for greater scrutiny of the law making process.

But to assume it is secondary or giant elephant would be - exaggeration.

Why not secondary house?

- ↳ represent interest of states
- ↳ check hasty decisions
- ↳ check importance of emergency.
- ↳ ~~no~~ check arbitrary amendment of constitution
- ↳ space to intellectual & experienced individuals through nominated members.
- ↳ role in impeachment of President & removal of judges.
- ↳ article 312(AE) and ~~no~~ 249 (law on state subject)

Rajya Sabha represents the federal spirit of the constitution which is based upon equal cooperation of states.

14. Despite legislative changes with respect to funding of political parties in recent years, many challenges still exist with regards to transparency in electoral funding. Discuss. Can state funding of elections help in addressing these challenges? (250 words) 15

हाल के वर्षों में राजनीतिक दलों के वित्त-पोषण के संबंध में विधायी परिवर्तनों के बावजूद, चुनावी वित्त-पोषण में पारदर्शिता संबंधी कई चुनौतियां अभी भी बनी हुई हैं। चर्चा कीजिए। क्या राज्य द्वारा चुनावों का वित्त-पोषण इन चुनौतियों को दूर करने में सहायता कर सकता है?

Recently, the concepts of electoral bonds was introduced through amendment in Representation of People Act, RBI Act, Income Tax Act, to bring greater transparency and in electoral funding.

Challenges

- ↳ anonymity in funders name leading to quid pro quo
- ↳ no limit on private contribution cap of 7.5% removed
- ↳ no mention of party in Business account books.
- ↳ Tax benefits - leading to formation of ghost political parties leading to black money & laundering
- ↳ political funding outside the ambit of RTI

State funding of elections.

(Pros) → level playing field for all parties

- ↳ role of money power / muscle power in ticket consideration reduced
- ↳ easy to check the expenditure limit on campaigns.
- ↳ Audit Mechanism & RTI applicable
- ↳ wasteful expenses - cash for vote - conspicuous expenditure controlled.

Problems

- ↳ only ^{recognized} registered parties have access to state funding based on past performance
- ↳ discrimination towards new parties
- ↳ Fiscal burden upon government
- ↳ Increase in Taxes
- ↳ Against freedom to support the party or ideology one subscribes to.
- ↳

Hence state funding of elections is no panacea to electoral funding problem.

Solutions

- ↳ RTI ambit expanded to cover - political parties -
- ↳ companies declare funding - might lead to harassment

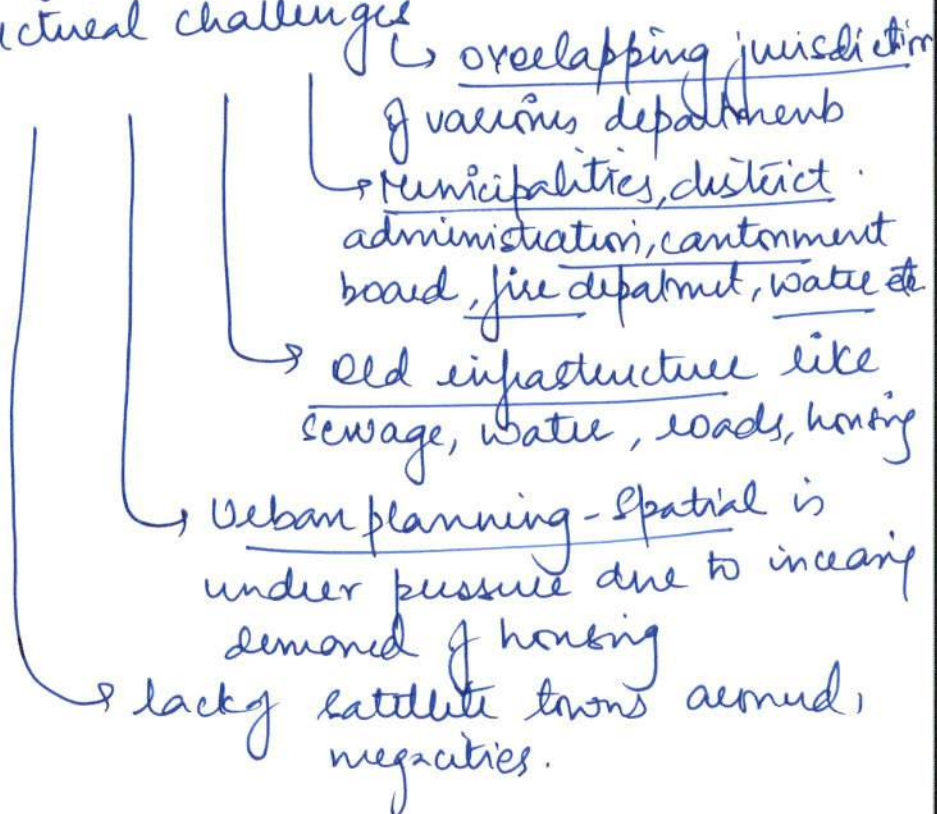
15. Successful and long-lasting urban transformation critically depends on reforming the way our cities are governed. In this context, highlight the challenges plaguing urban governance in India and suggest some strategies to overcome those challenges. (250 words) 15

सफल और चिरस्थायी शहरी रूपांतरण मुख्यतया, हमारे शहरों को शासित करने के तरीके में सुधार पर निर्भर करता है। इस संदर्भ में, भारत में शहरी शासन को दुष्प्रभावित करने वाली चुनौतियों पर प्रकाश डालिए और इन चुनौतियों को दूर करने के लिए कुछ रणनीतियों का सुझाव दीजिए।

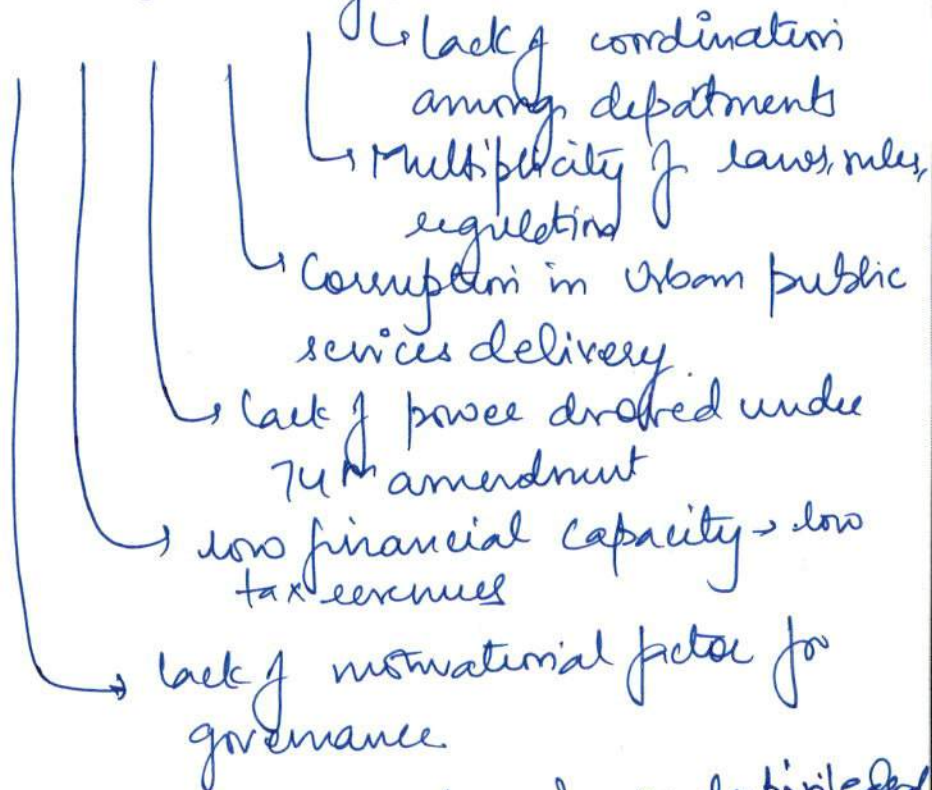
With increasing trend to Urban Migration - urban areas are expected to house 65% of population of 2050 which will put pressure on not only physical infrastructure but also governance. infrastructure.

Challenges Plaguing Urban governance

① Structural challenges



② Functional challenges



③ → apathy towards poor & underprivileged

Strategies to overcome →

- ① Financial resources → taxation powers like property taxes, user charges, parking fees
- leverage funds through municipal bonds.
- Green bonds.
- ② Retrofitting, rejuvenation & Urban transformation through Technological Solutions - AMRUT + Smart Cities.
- ③ Clear demarcation of functions & powers, of Mayor, Chairman, Municipal Commissioner.
- ④ Greater coordination between departments like fire, water, electricity, road etc.
- ⑤ Enhance Capacity of local Urban self government through human resources development and performance-linked career progression.

16. Explain the role that SHGs play in poverty alleviation in India. Highlighting the shortcomings of the SHG-Bank Linkage programme, give some suggestions to improve its performance. (250 words) 15

भारत में निर्धनता उन्मूलन में SHGs द्वारा निभाई जा रही भूमिका को स्पष्ट कीजिए। SHG-बैंक लिंकेज कार्यक्रम की कमियों पर प्रकाश डालते हुए, इसके निष्पादन में सुधार लाने हेतु कुछ सुझाव दीजिए।

SHG (Self Help Groups) are voluntary association of individuals for a common objective, to leverage collective pooling of resources for entrepreneurial enterprise or to seek credit for such endeavour. It is based on equal contribution - equal benefit and marked informal but democratic functioning with decisions based on consensus.

Role of SHG in poverty alleviation

- ① Pooling of resources like savings - and then extending it as credit to members for personal consumption or other purpose -
 - Ⓐ Increase income security.
 - Ⓑ Capital for diversification from agriculture.
 - Ⓒ long term - sustainable credit
 - Ⓓ cheaper credit
 - Ⓔ no debt trap - ~~not~~ perpetual indebtedness.
- ② collective bargaining - ~~is~~ to leverage capital through credit from banks - like MUDRA,

NABARD etc. to start an enterprise like matchstick making, bindi making in Telangana, extend credit to run shops & boutiques in Gujarat, - Lizzat papad is an example of such SHG-Credit linkage.

③ Checks Feminization of poverty -

Women based SHGs which form about 80% of all SHGs have shown greater business acumen based on household enterprise. It provides a fall back mechanism by ensuring income security to women - which leads to financial independence - leading to reduction poverty of households.

④ SHG help in reducing urban poverty -

SHGs ^{have} characteristic presence in slums or chawls of Mumbai - who undertake various production activities like home based enterprises.

SHG-Bank linkage Programme

- ↳ collateral free loans.
- ↳ long term + cheap credit
- ↳ joint account in name of all members
- ↳ sustainable resources for productive activities.

Shortcomings

- ↳ SHG credit turning into KIPAs due to lack of entrepreneurial skills
- ↳ low credit transmission due to lack of identification in the
- ↳ low pay back capacity of SHGs
- ↳ credit used for consumption purpose.
- ↳ Cases of frauds and siphoning funds

Solutions

- ↳ Skilling SHGs before credit
- ↳ check interference of Politicizing SHGs
- ↳ follow up on usage of money
- ↳ social & financial audit of funds
- ↳ Human resource development & capacity building
- ↳ ensure transparency through proper records

17. Despite initiatives taken by the government in recent years to address the challenges of the Indian higher education system, many reforms are still required to improve its quality and enhance its relevance. Analyse.

(250 words) 15

भारतीय उच्च शिक्षा प्रणाली की चुनौतियों का समाधान करने के लिए विगत वर्षों में सरकार द्वारा की गई पहलों के बावजूद, इसकी गुणवत्ता में सुधार लाने और इसकी प्रासंगिकता बढ़ाने हेतु अभी भी कई सुधारों की आवश्यकता है। विश्लेषण कीजिए।

The Gross enrollment ratio in higher education stands at 25% - which is targeted at 35% by 2025. Various reforms taken in recent times -

- ① Higher Education Financing Agency.
② ~~②~~ - market linked assistance to improve infrastructure.
- ② National Accreditation Council (NAAC) to rank according to facilities, infra, results, perception etc. criteria.
- ③ Rashtriya Uchchatar Shiksha Abhiyan includes
④ ~~④~~ Teachers Training.
- ④

However challenges still remain -

- ① Only 65% of graduates are employable whereas only 45% of engineers find jobs - this reflects lack of industry relevant skills.

- ② Lack of research and funding in
research - only 0.6% of total GDP in
research field compared to 3% in
China.
- ③ Teaches quality and issue of adhocism
is prevalent in universities.
- ④

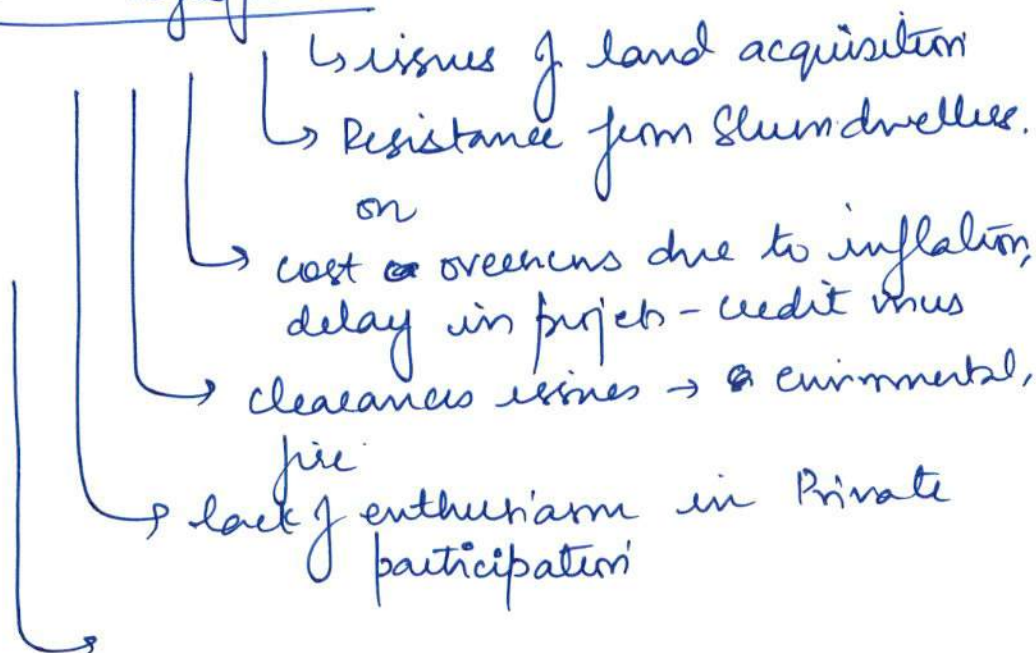
18. Giving an account of the progress made under the Pradhan Mantri Awas Yojana, mention the challenges that it faces in achieving its target. How can the implementation of the programme be fast-tracked? (250 words) 15

प्रधानमंत्री आवास योजना के अंतर्गत हुई प्रगति का विवरण प्रस्तुत करते हुए, अपने लक्ष्य को प्राप्त करने में इस योजना के समक्ष आने वाली चुनौतियों का उल्लेख कीजिए। इस कार्यक्रम के कार्यान्वयन को किस प्रकार त्वरित किया जा सकता है?

Pradhan Mantri Awas Yojana aims to build 2.5 cores affordable house in urban & 1.5 cores in rural areas - divided in verticals -

- 1) Slum rehabilitation
- 2) Credit linked Subsidy Scheme
- 3) Scheme for expansion & retrofitting of existing house.
- 4) Vertical expansion of housing space - in-city expansion
- 5) Private participation in affordable home

Challenges faced



How can implementation be fast tracked?

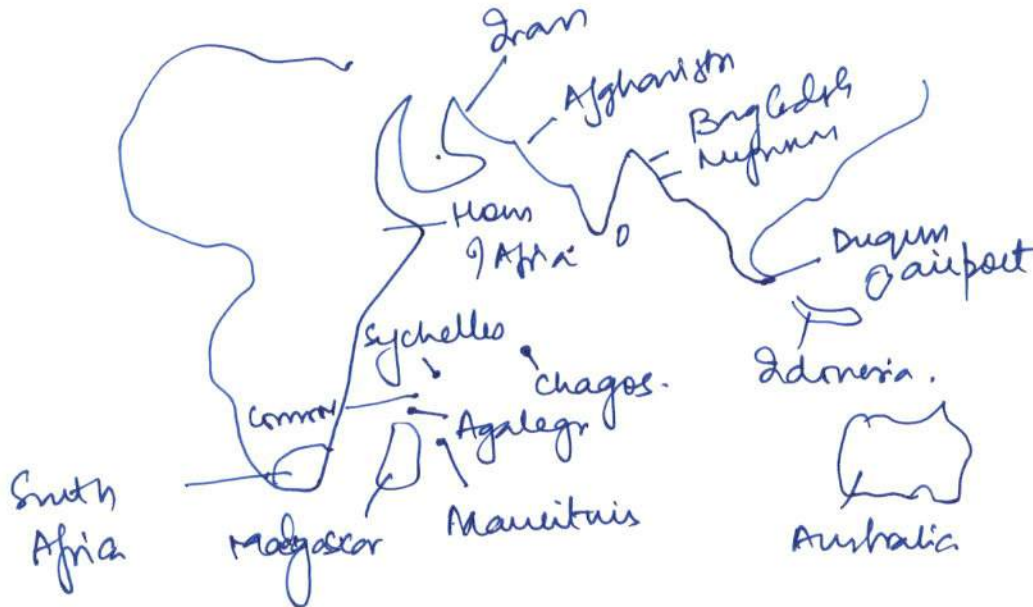
- ↳ greater access to affordable credit
- ↳ vertical expansion of construction spaces
- ↳ encourage private participation through incentives
- ↳ single window clearances through e-gov.
- ↳ rehabilitation before demolition of slums - in-situ rehabilitation.
- ↳ tent-building among slum dwellers.
- ↳ follow up on credit linked subsidy.
- ↳ 75000 per house not enough for expansion
- ↳ cover toilets construction under SBA.

Improvements.

- ↳ more resilient housing - to disasters - earthquakes.
- ↳ locally procured material for construction
- ↳ skilling of masons not leveraged.

19. Island nations of the Indian Ocean hold immense strategic value in shaping the geopolitical contours of the region and ensuring maritime security of India. Discuss. (250 words) 15

हिंद महासागर के द्वीपीय राष्ट्र इस क्षेत्र की भू-राजनीतिक रूप-रेखा को आकार देने और भारत की समुद्री सुरक्षा सुनिश्चित करने में अत्यधिक रणनीतिक महत्व रखते हैं। चर्चा कीजिए।



Indian Ocean is a site for geopolitical contestations and maritime security in wake of Chinese dominance & USA - **ARIA**

India Ocean Island nations like:

- ↳ Seychelles
- ↳ Mauritius
- ↳ Madagascar
- ↳ Australia.
- ↳ Indonesia.
- ↳ Maldives
- ↳ Sri Lanka.

will play an important role in

- ↳ ensuring secured lanes of communication
- ↳ securing trade routes.
- ↳ sustainable exploration of resources.

- ↳ countering China Maritime Silk road and string of pearls
- ↳ emergence of India as net security provider
- ↳ surveillance over Indian ocean
- ↳ over militarisation.
- ↳ provide safety from safety concerns like piracy and

Shaping Geopolitical Countones

- ↳ Issues of Chagos Island
- ↳ check excessive intervention of USA in Indo Pacific region
- ↳ checking conversion of Indian ocean into site for marine conflict & trade war
- ↳ ensure safe, easy & quicker movement of ships.
- ↳ greater bargaining power in geopolitical negotiations
- ↳ ~~check~~ ensure sustainable Blue economy
- ↳ avoid & prevent debt trap laid by China for eg in Maldives & Sri Lanka.
- ↳ South block in east climate negotiations

ensuring Maritime security

- ↳ check colonization of Islands by USA or China
- ↳ ensuring freedom of movement in high seas.
- ↳ avoid militarization of Indian Ocean.
- ↳ greater surveillance, coordination & exchange of information.
- ↳ respond to disaster management relief & rehabilitate.
- ↳ ensure equal space to all countries in negotiations.

Various initiatives like ~~IOA~~ IOA, IndARC, SAGAR and BIMSTEC are step in this direction

20. Development assistance, a key instrument in India's foreign policy, has seen a considerable expansion in the past few years both in its scope and reach. Elucidate. (250 words) 15

भारतीय विदेश नीति के एक प्रमुख साधन के रूप में 'विकास सहायता' के दायरे और पहुँच दोनों में विगत कुछ वर्षों में काफ़ी विस्तार देखा गया है। सविस्तार स्पष्ट कीजिए।

Development Assistance is a fountainhead of India's regional and neighbourhood foreign policy which is based on -

- (a) Unilateral principles of assistance
- (b) no expectations of reciprocal action.
- (c) Enhance democracy & strengthen democratic institutions
- (d) People to people for better confidence building & capacity augmentation.

Why important?

- ↳ Unilateral character without expectation of return enhances the image as regional power
- ↳ It is instrumental in building soft power.
- ↳ greater cooperation through regional stability & pro India governments
- ↳ trust building is an important feature
- ↳ engagement of all stakeholders

Recently Development Assistance in
evident in -

- ① Salma-Dam-friendship Dam in
Afghanistan
- ② Afghanistan parliament
- ③ Chabahal port in Iran.
- ④ Renovation of Angkor Wat Temple in
Cambodia.
- ⑤ Building of refugee camps in Bangladesh
& reconstructing new city.
- ⑥ Assistance to Myanmar for rehabilitation
of Rohingyas.
- ⑦ India's assistance to Vietnam for space
technology & defence Technology
R&D.
- ⑧ Assistance to central Asian Republics.

