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GENERAL STUDIES (TEST CODE : 1243)

Name of Candidate	Karishma Nair		
Medium Eng./Hindi	English	Registration Number	514134
Center	ORN	Date	5/8/19

INDEX TABLE		
Q. No.	Maximum Marks	Marks Obtained
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Total Marks Obtained:

Remarks:

INSTRUCTIONS

- 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)।
- There are **TWENTY** questions printed in **ENGLISH & HINDI**
इसमें बीस प्रश्न हैं अंग्रेजी और हिन्दी में छपे हैं।
- All questions are compulsory.**
सभी प्रश्न अनिवार्य हैं।
- The number of marks carried by a question/part is indicated against it.
प्रत्येक प्रश्न/भाग के अंक उसके सामने दिए गए हैं।
- 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।
- Word limit in questions, if specified, should be adhered to.
प्रश्नों में शब्द सीमा, जहाँ विनिर्दिष्ट है, का अनुसरण किया जाना चाहिए।
- Any page or portion of the page left blank in the Question-Cum-Answer Booklet must be clearly struck off.
उत्तर पुस्तिका में खाली छोड़ा हुआ पृष्ठ या उसके अंश को स्पष्ट रूप से काटा जाना चाहिए।

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EVALUATION INDICATORS

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

Overall Macro Comments / feedback / suggestions on Answer Booklet:

1.

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।

Participation of women is vital in democratic processes to make the policy landscape more gender-sensitive and representative of the country.

The current LS with 78 female MPs (14%) has been our best performance till date, which paints a dismal picture.

Need for reservation of seats

- Improve the tickets given to women by political parties.
- Women empowerment will be boosted as was seen by the reservation in PRI of 33% for women.
- Women can then aim to take key decision-making posts eg. ministers, etc.
- Men will start becoming more accommodative of women issues.

- (creates a role - model effect ~~us~~ for other organisations to hire and reserve posts for women.

In this light, the 108th Constitution Amend-
ment Bill strives to reserve 33% of seats
in the LS for women.

The Bill has ^{reignited} ~~began~~ the conversation
of underrepresentation of women
in legislature.

It is a step in the right direction
towards achieving SDG no. 5
of reducing ^{Gender} Inequality, and to
create a coherence of National policy
towards women from local government
institutions to Parliament.

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।

Reservation in promotions ~~has~~ for SCs & STs has traversed a long journey of judicial pronouncement & constitutional amendments.

① Indira Sawhney Case, 1993

The SC rejected the validity of reservation in promotions for SC & ST.

② 77th Constitutional Amendment Act

It amended the constitution to safeguard reservation in promotions for SC and ST. (art. 16(4))

③ M. Nagaraj Case, 2006

The SC upheld the constitutional validity of reservation in promotion for SC/ST with the following caveats:

- ① Proof of their backwardness.
- ② Proof of their underrepresentation.

③ Causing no harm to the efficiency
of the organisation.

④ Jarnail Singh Case, 2018

• The SC held that the organisation need not give proof of backwardness of SC/ST, as their backwardness was well established, ~~It did~~ as was ~~etc~~ suggested in the Nagraj Case.

• The apex court also suggested bringing in creamy layer concept for reservation in times to come.
of reser. in promotion

⑤ Applicability to J & K was endorsed by a Constitutional amendment in 2018.

→ Karnataka's law for reservation for promotion was recently upheld as it gave evidence of committee to prove non-representation.

→ Thus, reservation in promotion is vital to maintain representation of SC/ST in higher echelons, while safeguarding the efficiency.

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?

Reasons behind underperformance of Autonomous District Councils:

- ① Lack of efficient functionaries
- ② Poor public participation.
- ③ Poor devolution of funds from centre and states.
- ④ Planning framework is inefficient
- ⑤ Oversight and accountability mechanism is lacking.
- ⑥ Role of governor not fulfilled properly in most states.
- ⑦ Poor representation in state legislature.

Improvement

- ① Arrange common platform for sharing best practices.
- ② Periodic review of functioning by discussion in state legislature

- ③ 2nd ARC → create Legislative Council for states. Improve representation of these ADCs in the legislative council.
- ④ fund devolution mechanism to be reviewed and strengthened.
- ⑤ social audit of functioning of ADCs to be conducted.

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, 1923 safeguards the secrets of the nation from disclosure which has ~~been~~ been called out for being against the spirit of RTI and transparency.

Rationale behind continuance

- Protect information that effects national security and integrity of nation.
- The classification of files is done by top officials and not done arbitrarily.
- All major countries have safeguards for protection of national secrets.
- Needed more at the time when media ethics ~~is~~ is diminishing & whistleblowing is receiving global attention (eg. Snowden case)

The 2nd ARC has looked into the issue over RTI v/s OSA and has stated :

- ① Section 8 & section 27 of the RTI categorically states that RTI triumphs over OSA.
- ② It mentions that which level of officer should designate and classify files, thus the number of files in OSA will be rationalised.
- ③ RTI has inbuilt exemptions within itself (sect. 8) to account for national security, thus relevance of OSA itself is questioned.
- ④ The presence of OSA in a vibrant democracy like India was questioned.

The recent case of misuse of OSA, A23 against newspapers could be seen as the last nail in the coffin of OSA which needs to be seriously reviewed.

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 दृष्टान्तों के आलोक में, क्या आप मानते हैं कि सिविल सेवा आचरण नियमावली पर पुनर्विचार किए जाने की आवश्यकता है?

The cooling-off period for retired civil servants entails that they are not allowed to take up any post with ~~as~~ the Government ~~of~~ until a stipulated period of time has not passed.

Rationale

- To reduce feeling of obligation while civil servant is in office for future postings.
- Safeguard independence of the civil servants.
- Civil servants are to explore other options in this time and get a fresh perspective for newer responsibilities.
- Political neutrality also remains intact.

Such a cooling-off period is violated which raises questions about integrity of civil servants.

Need to relook Civil Services Conduct Rules

- Increase the mandatory cooling off period.
- Subscribe penalty for not adhering to the guidelines.
- Age of retirement itself must be reviewed according to demographic realities.
- Stricter rules for acceptance of posts after taking VRS before retirement age.

Thus, the essence of the rationale of maintaining independence and neutrality should be prevented from being violated as was enshrined by 2nd ARC.

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⁽²⁰¹⁶⁾ or National ~~Abhiyan~~ Nutrition Scheme aims to form a 'Kuposhan Mukta' ^{by 2022.} Bharat by raising nutrition levels.

Key features

- Reduce rates of stunting, wasting, anaemia and malnourishment by 2%, 2%, 3% & 2% per annum respectively.
- Reduce stunting rate from 38.4% (NFHS-IV) to 25% by 2022.
- Convergence of all schemes of different ministries related to nutrition in this mission (eg. ICDS, Mid-day Meal scheme, PDS, etc.).

It is a major improvement over previous interventions that were isolated schemes because:

- ① Principle of convergence is followed.
- ② Scheme follows gender sensitivity.
- ③ It recognises, enhances the role played by Anganwadi workers and ASHA workers.
- ④ It is going to be science and evidence driven.
- ⑤ More concerted efforts in vulnerable areas, districts, populations - better targeting
- ⑥ flexibility given to states to modify the contours of the scheme according to local needs.

Thus, Poshan Abhiyan will provide a major fillip for India to reach the SDG no. 2 of Zero Hunger and tackle the skewed nourishment menace.

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।

Ans.

Generic medicines are those that have the same active pharmaceutical ingredients, dosage and effectiveness, but differ in that they are not branded.

Reasons behind low availability

- Doctor - pharmaceutical

Need of generic medicines in India

- High population.
- Better affordability.
- Booming industry.
- High export potential.
- High disease burden.
- MSMEs will receive boost.

Lower Availability & adoption

- Pharma shops do not prefer selling these drugs → lower commission.
- Doctor-pharmaceutical company nexus.

- Hygiene issues and concerns.
- Trust issues with citizens.
- Poor marketing due to no-branding.
- High competition from domestic and international pharma companies.

Govt. Steps

- Initiative to guide doctors to prescribe generic drugs.
- Pharma shops have been given orders to showcase generic drugs in shops.
- Opening up of Janaushadi Shops to enhance availability.
- Govt. encourages setting up of Janaus hadi centres by loans, easy clearances, etc.

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।

The multi-lateral rule-based trading has been facing challenges evident by the questions on the relevance of WTO.

Challenges

- Rising distrust in these institutions
- Rise in protectionism
eg. USA - China trade war.
- Rules are flouted by big economies and the system cannot change this scenario
- Growing bi-lateralism & pluri-lateralism reduces the need for multilateralism
- Growing mistrust within countries.
- Resolution and working of organisations sabotaged.
eg. USA hampering dispute resolution mechanism of WTO.

Addressing the challenges : WTO

- Move from consensus based decisions to majority based decision
- Taking strict actions against parties violating the order.
- Encouraging bilateralism as being supportive of multilateralism rather than competing with it.
- Create a permanent establishment of representatives to maintain continuous monitoring, instead of periodic reviews.
- Take suo-moto cognisance of offences.

→ Thus, the threat faced by WTO can only be curbed by building a global narrative for strengthening WTO

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?

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 recent ~~episo~~ case of allegations against the CJI raised a debate about the golden balance between accountability and independence of the judiciary.

Finding the balance

- Independence is vital to maintain separation of power from executive and legislature.
- Accountability to people should not be viewed as being against principle of independence.
- Accountability is enshrined in concept of 'checks and balances' which is vital extension of separation of powers.

Maintenance of Independence

- Constitution safeguards the appointment,

- tenure & service conditions of judiciary.
 - Can't be removed without ~~pro~~ following procedure in Art. 224 and 217 and the Judges Enquiry Act, 1968.
 - Salaries charged on Consolidated fund, not subject to voting.
 - Conduct of judges can't be discussed other than in removal procedures (Art 121)
 - Judges barred from ~~taking~~ practising after retirement.
 - Contempt of Court proceedings
- Accountability maintained
- Legislature may remove the judges (although procedure is difficult)
 - Media to act as a watchdog and report the case details of judiciary.
 - e-governance enhanced through e-courts.
 - In-house procedure to tackle complaints against judiciary.
 - Open court procedures.
- However, Accountability of judiciary is still lacking & needs improvement.

- ① Judges Performance Index as proposed by Niti Aayog.
 - ② Including judiciary under the ambit of RTI.
 - ③ Video -telecasting of cases as was recently proposed.
 - ④ Grievance redressal mechanism of courts should be enhanced by using Citizens' Charter for Courts.
 - ⑤ AJS should be instituted and administrative cadre also setup such that uniformity of services prevails around the country.
 - ⑥ Case tracking system
- Thus, the 'judiciary' tilts more towards independence and needs enhancement in accountability to strike the fine balance.

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।

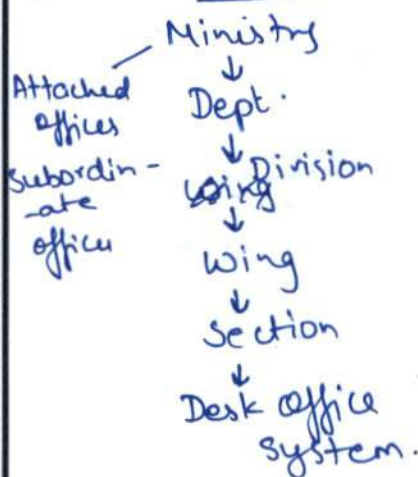
The structure of departments of the government was first envisioned by Gopalaswami Aiyangar Committee which has undergone many changes with years.

Strengths of structure of departments

- ① Departmentalisation according to 4P's:

- (i) Purpose (Defence ^{production} expenditure etc.)
- (ii) Process (Dept. of AYUSH)
- (iii) Place (Dept. of North East)
- (iv) Persons (Dept. of Women, Tribals etc.)

- ② A clear hierarchy is maintained.



- The superior node ensures checks and balances, accountability

- ③ Span of control of officials will be lesser, more efficiency.
- ④ Clear distinction between line officials and staff officials decreases interference and improves efficiency.
- ⑤ The desk office system (recommended by 1st ARC is an encompassing office that deals with work efficiently.

Weaknesses

- Weberian bureaucracy increases time of decision making.
- Multiple levels leads to deferring of responsibility.
- Empire building tendency of departments, thus, liaisons with other departments is ~~low~~ low, holistic problem solving is harmed.
- Conflicts between line and staff leads to problems of coordination.
- May lead to arm-chair legislation as there is no direct contact with ~~not~~ ground reality.

- Information asymmetry between different levels is visible.
- Cause of red-tapism within departments due to rigidity of structure.

The 2nd ARC has recommended flatter structures and rationalisation of departments, and using techniques of e-governance and MIS to enhance the efficiency of depts., such that files should go through a maximum of 3 levels.

Thus, improvements can be made by maintaining the positives of the structure, but enhancing the speed through these suggestions.

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?

The Rajya Sabha according to Art. 79 of the Indian Constitution is a key constituent of the Parliament. However in recent times its relevance is questioned and it is being termed the secondary house.

Composition and criticism

- Art. 81 mentions the composition of Rajya Sabha to include members elected ^{by} ~~from~~ elected members of state legislative Assemblies.
- President nominates 12 members to Rajya Sabha.
- RS also has proportional representation of states and not equal representation, thus shadowing the same principles of LS.
- RS members are considered to be people who have failed to receive ^{direct} mandate of people, and use RS to enter the parliament.

functioning and Criticisms

1. Legislative functions: has the same powers as LS for ordinary bills.
2. Financial functions: though budget is not voted for, discussions do take place in RS.
3. Is seen as the delaying house.
4. High absenteeism in RS.
5. Huge amount of disruption and adjournments.
6. Representation of states is shadowed by party affiliations.

RS: Much more than Secondary House

- The framers of the Constitution saw vitality in having a continuous chamber of the Parliament.
- Prevents hasty legislations from being passed.
- Provides more detailed deliberations.
- Can pass resolution to constitute AIS^(art 312), and to allow Parliament to

legislate on state subjects (art. 249)

- Provides representation to learned minds that are unable to go through the process of elections.

• Representation in important committees (eg. PAC)

The recent ~~for~~ RS sittings was seen as the most productive session in 17 years

and the Chairman's extolling of reducing disruptions is a positive step enshrining the respect that 'House of Elders' should garner

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?

funding of political parties has a direct bearing on free and fair elections in the country. The recent legislative change of Electoral Bonds is part of a long list of changes that limits the funding procedure & expenditure.

~~that~~ The key changes through Finance Act 2017

- Electoral bonds to be used for funding above ₹2,000 for political parties.
- Scheme to apply to parties receiving 1% of votes in the ^{previous} elections.
- Only SBI is authorised for sale of electoral bonds.
- Bond is anonymous, thus parties need not disclose the names.
- The limit of 4.5% of profit of companies to be donated has been removed.

- Companies need not ~~to~~ now discuss the donations in their annual meetings.

Challenges

Key benefit → Donation in cash is curbed, thus pumping in of black money can be tackled.

Challenges

- Anonymous donations, need not be disclosed to Election Commission as well.
- Questions raised about smaller parties who don't fit under the ambit.
- Recent data suggests that more than 90% bonds were submitted and encashed by the ruling party.
- The State-owned SBI still contains data about bond purchases that can be used by the government.
- ~~Start~~ Usage of shell companies will now be rampant for donations.

State funding of Elections

SJ Qureshi (former EC) has vouched for such a step through setting up of National Electoral fund.

It will bring in transparency because:

- ① State will keep detailed record and can also check commensurate expenditure
- ② funds to be disbursed according to election needs, will curb false inducements of voters and votes.
- ③ Disclosure through ECI websites.

Concerns

- State funding will become auxiliary to political party funds, thus against the smaller parties.
- ~~Re~~ fiscal implications on the state.

Way forward

- Bringing in Political Parties under the RTI will usher in a sense of transparency in electoral funding, and state funding could work after a consensus is built and the logistics established.

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।

Urban governance was given constitutional status in 1992 vide the 74th Amendment Act. However, the ULBs are still not uniform in its performance and urban governance is deficit and also faced with new challenges eg. climate change, security threats etc.

Challenges in Urban Governance

1. Paucity of functions (243-W), functionaries, funds and framework.
2. State finance Commission (243-4) is not constituted on time and its recommendations are not upheld.
3. District Planning Committee and Metropolitan Planning Committee (243-ZD and 243-ZE) are not formed or functioning effectively
∴ haphazard urbanisation

4. functional challenges

1. ↳ Sewage management
2. ↳ water supply (4-6 hrs average supply/day in cities)
3. ↳ Urban transport - public transport overburdened, threat to environment
4. ↳ Housing challenge - slums and shanties.
5. ↳ Crimes, law & order.

5. Poor citizen participation in urban governance as opposed to rural

areas.

6. Skewed urbanisation (Tier I cities)
The Ahluwalia Committee assessed the functioning of urban governance and provided insights on the level of problem

Suggestions and Strategies

• Ahluwalia Committee report recommended using PPP model for urban local governance eg. for ~~sewage~~ garbage collection & disposal.

• 2nd ARC recommended setting up of National Commission on Urbanisation

to look into the challenges.

- The planning framework should be strengthened at urban local level.
- Enhance citizen participation, eg. Mohalla Committees for law & order, Resident Welfare Association (RWA) participation.
- ~~Sec~~ 2nd ARC recommended setting up Area Sabhas (3000-4000 popn.) to identify and solve problems in a more effective way.
- State FC should argue the funds needed for ULBs.
- Dedicated cadre for city management may be formed for effective administration.

With the current urban population (31% Census 2011) estimated to rise to 50% by 2050, a push towards urban Governance is the need of the hour. Schemes like AMRUT and Smart Cities Mission are steps in the right direction.

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।

- SHGs are groups of people with similar financial wherewithal who synergise and enhance savings to create a surplus that can be shared, loaned to amongst members.
- The collateral of such loans is trust and peer pressure.

Role in Poverty alleviation

- Enhances purchasing power of members.
- Enterprising ability improves.
eg. loans for setting up business.
- The compulsory meetings can help gauge position & need of members.
- Banks lend to SHG members at a priority lending rate.
- SHGs also account for interest subvention schemes of states.
eg. Andhra Pradesh.
- SHGs may create employment
eg. Kudumbashree model of Kerala.

- Money not wasted on demerit goods, rather culture of thrift and savings is enhanced.
 - The interest charged by SHGs return to the corpus, thus the money in SHGs is always available within the group.
 - Leads to women empowerment which expedites poverty alleviation.
- The SHG-Bank linkage programme of NABARD (1992) that began with over 500 SHGs has now grown to include around 67 lakh SHGs.

Shortcomings

- Banks ask for collateral while lending that members of SHG may not possess. eg. recent case in Tamil Nadu.
- Inability to pay back loans to banks, causes SHGs themselves to disintegrate.
- The lending rate to SHGs is not competitive for banks, run the risk of becoming NPA.
- Poor awareness amongst SHG members about functioning & benefits of banking.

- The Joint Liability Groups (JLGs) within SHGs reduces the unity of the SHGs as it becomes compartmentalised.
- Not all banks participate in the programme

Suggestions

- Financial literacy of SHG members must be enhanced.
- Involving ~~&~~ NGOs & Civil society to act as a helping hand for banking needs of SHGs.
- The credits given to SHGs by banks should be open to social auditing.
- Involve Panchayat Raj Institutions to check for progress and reduce defaults.
- Involve more number of banks in the programme.

Thus, SHGs are to get a vital boost by the Bank Linkage programme provided its essence as mentioned by SK Patil Committee trickles down to its members

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 higher education system enrollment in India is a miniscule 25% against the enrollment in primary education of 90-95%, which proves the failure in the system.

Initiatives by Govt. for Higher Education

- ① Proposal to set up Higher Education Council of India (HECI) by replacing UGC.
- ② Rashtriya Uchchatar Shiksha Abhiyan (RUSA) to enhance quality of higher education.
- ③ GIAN, SPARC schemes to enhance global cooperation.
- ④ IMPRINT scheme to enhance research in higher education.
- ⑤ Initiative to designate Institutes of Eminence (IoE) to increase global competitiveness.

- ⑥ National higher education ranking indices to improve competition amongst HEIs.

However, the challenges in this sector are stark:

- ① Low enrollment (25%)
- ② Low employability (54%) of passing out students
- ③ ^{Qualified} Teachers' paucity.
- ④ Absence of research orientation.
- ⑤ Poor infrastructure and poor quality of curriculum that is not periodically revised.
- ⑥ foreign students, faculties are not attracted.*
- ⑦ Questions about autonomy of such institutions.
- ⑧ Concerns about affordability and privatisation*.

Reforms required

The Draft National Education Policy 2019, suggests many reforms in higher education:

① Categorisation into 3 institutional categories:

- 1 → inst. for research.
- 2 → research + teaching.
- 3 → Colleges

which will enhance competition of HEIs.

② Enhance foreign faculty and students through schemes like Study in India, Global Universities to be invited.

③ Major push for research through establishment of National Research Foundation (NRF)

④ Provide more scholarships to enhance enrollment.

⑤ Providing more autonomy for setting curriculum, setting fees, etc.

⑥ focus on liberal arts & education

Thus, the Higher Education system is marred by rigidity and policy uncertainty which is to get a paradigm shift through implementation of recommendations.

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?

The Pradhan Mantri Awas Yojana (PMAY)
envisages Housing for All by 2022.

It involves both an Urban and a Rameen component to address holistically the concerns of Housing, stress migration, transport problems, vital amenities in houses etc.

PMAY components
Urban

- beneficiary-led reconstruction
- Credit linked subsidy scheme.
- Building & reconstruction in partnership.
- In-situ Slum rehabilitation.

Progress

- The PMAY-R^G is much more successful than PMAY-U.
- The Ministry of Urban Development estimates that the target is to be reached in time.
- Slum transformation schemes developed

by states eg. Maharashtra.

- States given flexibility to innovate in the scheme.
- Incorporated with schemes like AMRUT and Smart Cities Mission.

CHALLENGES

1. Problem of land acquisition
2. Quality of houses, contractors, etc. is questioned.
3. GST rates of cement is in 28% slab, fiscal implications.
4. Private players are not well incentivised to enter the scheme.
5. Sub-letting of built houses by beneficiaries is high.
6. The maintenance of basic amenities in the built houses is poor, and accountability to fix it is poor.
7. fund utilisation by states is inefficient &
8. Translocation of beneficiaries, families etc. is a challenge.

Improvements needed

- Improve vertical expansion by looking for correct Floor - Space Index.
- Incorporate real estate under GST to benefit from input tax credit.
- Quality check of raw material used must be standardised and institutionalised.
- Beneficiaries should be made aware against sub-letting.
- Convergence with other schemes for basic amenities must be overlooked by competent authority.
- Incentivise private sector participation.
- Implementation of RERA in states for overall efficiency in housing sector.

Thus, PMAY is set to be a game changer provided accountability mechanisms are in place for achieving the stated targets.

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।

The island nations that were long neglected are gaining traction in the geopolitical discourse of the Indian Ocean.

The nations have been used by countries such as China, USA, France, etc. due to its strategic value. India is soon realising the same to shape the geopolitical contours & ensure maritime security.

Strategic Value → In geopolitics

- Global sea route accounts for major trade and these nations' position is vital in maintaining trade.
- Maintenance of sea lanes of communication.
- Ideal to form military bases eg. Diego Garcia by USA, to track the Indian ocean region.

- China is beginning to use these nations to surround India. eg. China's interest in Maldives.
- India maintains relations with these countries (eg. Maldives, Mauritius etc.) to counter China's threats.
- Oil supply can be curbed using these sea lines, thus affecting global geopolitics.
- Colonisation is thus still prevalent in these nations due to their strategic value. eg. Reunion Island by France.

Agalega by UK
 - Presence of polymetallic nodules in IOR can be exploited through these countries.

In maritime Security

- Menace of piracy affects the IOR which can be tackled ^{by} cooperation with these countries.
- Military & Naval exercises conducted to prevent illegal trafficking of drugs

, etc. through sea.

- Hostile movements of vessels of other nations can be curbed using naval bases in these countries.

Thus, a concerted effort to reach out to these countries is vital.

India has a advantage of cultural affiliation through Project Mausam, and by helping face common threat of climate change

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^(IDA) is the aid provided by India to developing and underdeveloped countries.

In due course of time this instrument has been seen complementary to the assistance provided by first world, but is more accepted due to India's soft power as well.

Expansion in scope

India is now aiding countries in myriad fields:

- ① Education
- ② Health. (diseases cure, generic medicines)
- ③ Infrastructure development.
 - Communication (Roads)
 - Energy (dams, etc.)

- ④ Democracy development
- building Parliament in Afghanistan.
- ⑤ Counter-terrorism efforts & internal security issues eg. in Africa.
- ⑥ Rebuilding nations after Natural disasters eg. Nepal.

Expansion in Reach

- We began with our smaller neighbours like Nepal, Bhutan, Bangladesh, etc.
- African continent has become a major beneficiary of IDA.
- India is looking to donate to other countries in Central Asia, Afghanistan, etc.
- Unexplored South American continent is also on the agenda.
- The IDR island nations require developmental assistance & disaster relief care.

Thus, India's clout in foreign policy is set to rise with the expansion in our development assistance instrument.