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## GENERAL STUDIES (TEST CODE : 1050)

Name of Candidate	Pratibha Verma		
Medium Eng./Hindi	English	Registration Number	37460
Center	ORN	Date	7/9/18

### INDEX TABLE

Q. No.	Maximum Marks	Marks Obtained
1	10	
2	10	
3	10	
4	10	
5	10	
6	10	
7	10	
8	10	
9	10	
10	10	
11	15	
12	15	
13	15	
14	15	
15	15	
16	15	
17	15	
18	15	
19	15	
20	15	

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. Citizens' Charters make administration both accountable and citizen-friendly. However, over time, in a large number of offices, Citizens' Charters have fallen into disuse. Suggest measures that can make these charters effective tools for bringing accountability in public service. (150 WORDS) 10

नागरिक घोषणापत्र (सिटीजन चार्टर) प्रशासन को जवाबदेह और नागरिक-अनुकूल दोनों बनाते हैं। हालाँकि, समय के साथ, ज्यादातर कार्यालयों में नागरिक घोषणापत्र अप्रचलित हो गए हैं। कुछ ऐसे उपाय सुझाएँ जो इन घोषणापत्रों को, लोक सेवाओं में जवाबदेही लाने का प्रभावी उपकरण बना सकते हैं। (150 शब्द)

Citizen charters are documents outlining commitment of an office towards public delivery of service. It includes rights of citizen, quality commitment, timebound delivery & grievance redressal mechanism among other things. Thus answerability of office towards public increases with public awareness about their rights and entitlement. Therefore citizen charters are important tool in increasing accountability and be responsive to people.

However its use has decreased -

- ① Not compulsory to release citizen charters.
- ② No legal accountability and compulsion

to adhere to promises

- ③ Grievance redressal mechanism not in place.
- ④ Rampant corruption and low public service values decrease quality
- ⑤ Offices don't have moral & ethical obligation to follow citizen charters. They treat it as orders from sermons.

Measures to Improve —

- ① Along with citizen charters, need to enact public service guarantee act as eg: In Madhya Pradesh.
- ② Strengthen grievance redressal e.g. CPGRAMS → online tracking.
- ③ Code of conduct & ethics should include relevant provisions
- ④ Training of officials on how to deliver promises
- ⑤ curb corruption

2. Discuss the importance of involving civil society in pre-legislative scrutiny and mention the steps that can be taken by the government to increase public engagement in it. (150 WORDS) 10

पूर्व-विधायी जांच में नागरिक समाज को सम्मिलित करने के महत्व पर चर्चा कीजिए और इसमें जन भागीदारी बढ़ाने हेतु सरकार द्वारा उठाए जा सकने वाले कदमों का उल्लेख कीजिए। (150 शब्द)

Civil society refers to organisations either formal or informal, formed due to voluntary associations for a particular purpose -  
e.g. NGO, political parties, interest groups, Trade unions etc.

Importance of Inclusion in Pre-legislative scrutiny

- ① Source of expertise.  
e.g. Environmental NGOs.
- ② Bring public opinion, ground realities and diverse perspective into focus.
- ③ Source of innovative measures in reforms - e.g. PULL ~~to~~
- ④ Reduce ~~the~~ chances of conflict and

litigation in future by including greater good for maximum people

- ⑤ Help in making citizen centric legislation.
- ⑥ In line with participatory <sup>democracy</sup> and ethical governance

Steps taken by government -

- ① various parliamentary committees can consult experts, NGO, academicians in scrutiny of bills proposed in parliament.
- ② Online release of bills in draft mode for public consultations.
- ③ MITI Aayog, think tank of for leg-islative purposes collaborates with various organisations

Involvement of civil society will not only increase efficiency of legislative process but also aid in inclusive growth

3. Poor standards of tertiary education are a drag on India's competitiveness. Elucidate. Also enumerate the initiatives taken by the government in the past few years to improve the quality of higher education in India. (150 WORDS)

10

तृतीयक शिक्षा के निम्न-श्रेणी के मानक भारत की प्रतिस्पर्धात्मकता में अवरोधक हैं। स्पष्ट कीजिए। साथ ही भारत में उच्च शिक्षा की गुणवत्ता में सुधार लाने के लिए पिछले कुछ वर्षों के दौरान सरकार द्वारा की गई पहलों को भी सूचीबद्ध कीजिए। (150 शब्द)

Tertiary education refers to formal education post 12 years of schooling e.g. graduation etc. It is during this time when specialised knowledge (post graduation, Ph.D.) ~~is~~ is attained and helps in increasing skills and employability of students in line with demand of economy.

But survey suggests that only 18% of engineering graduates in India are employable, suggesting poor quality of education. Impact on competitiveness -

- ① Underemployment
- ② Skill mismatch leading to lower productivity of both people and as well as industry

- ③ Innovation ~~economy~~ suffers.
- ④ development of science, R&D is adversely affected.
- ⑤ Cost of imparting skills increases for industries.

To tackle above problems —

- ① Infrastructure level —
  - ① HEFA & RISE for improving infrastructure and funding.
  - ② RUSA → funding for Atk convergence.
- ② Institute of Eminence for providing more autonomy and incentive to improve quality.
- ③ Reforms in UGC. Setting up of HECI under consideration.
- ④ NIRF ranking. for reflection at standards.
- ⑤ Tier level monitoring of universities  
~~Reform~~ Reform in quality would bring about necessary boost to skill creation program.

4. Social audit has a crucial role in effective implementation of social sector programmes. Comment. Also discuss its strengths and limitations. (150 WORDS) 10

सामाजिक क्षेत्र के कार्यक्रमों के प्रभावी कार्यान्वयन में सामाजिक लेखा परीक्षण की महत्वपूर्ण भूमिका है। टिप्पणी कीजिए। साथ ही, इसके मजबूत पक्षों और सीमाओं पर भी चर्चा कीजिए। (150 शब्द)

Social audit refers to evaluation of outcomes of programmes directly by people, civil society at local level. e.g. Meghalaya's Social Audit law & MGNREGA includes social audit provision.

### Role in implementation

- ① Ensures adherence to outlined provision in programme by taking ground realities into consideration.
- ② Time bound delivery.
- ③ Local needs are addressed.
- ④ Public perception towards implementation is taken into account → Measure of satisfaction of people.
- ⑤ Helps incorporate local views & needs in future.
- ⑥ Participative implementation.

Social audit has become effective tool of vigilance & public participation.

### Strength

- Ⓐ focuses on public participation.
- Ⓑ Civil society, NGO, local government have a role.
- Ⓒ ~~It~~ becomes effective deterrence against mismanagement of funds, delay in social projects.

### Limitation →

- Ⓐ No clear parameters and standards have been issued for audit.
- Ⓑ Lack of training of local government & general public in conducting the audit.
- Ⓒ Too much subjectivity in consideration of perception of social outcomes.
- Ⓓ Focus mostly on ~~to~~ outputs. Outcomes are difficult to audit.

Thus to make it successful, there should be enough political will.

5. What are the major welfare schemes for elderly in India? Do you think the benefits of such schemes are reaching a wide section of the target segment? Give reasons. (150 WORDS) 10

भारत में वृद्धजनों के लिए प्रमुख कल्याणकारी योजनाएँ कौन-सी हैं? क्या आप मानते हैं कि इस प्रकार की योजनाओं का लाभ लक्षित हिस्से के एक बृहत् भाग तक पहुँच रहा है? कारण बताइए। (150 शब्द)

Elderly are vulnerable due to their age, and require special care such as geriatric healthcare, dignity, respect and financial security. To address these needs various schemes are there —

- ① National social assistance program  
— Pensions for old age
- ② Rashtriya Vayoshree Yojana
- ③ Rashtriya Vaya Vardana Yojana  
for savings.
- ④ Senior Citizen Welfare Fund.
- ⑤ Assisting devices such as hearing aids from ALIMCO
- ⑥ Maintenance Act, 2007 for ensuring parents rights to maintenance in old age
- ⑦ ~~National Commission~~

There are multitude of schemes yet they ~~do~~ fail to reach everyone in need. Reasons—

- ① Financial inclusion of elderly in India is poor. Also digital illiteracy creates a divide in accessing benefits, pension and entitlements.
- ② JAM Trinity excludes them as biometric issues due to age.
- ③ Restrictions on their mobility →  
Can't access services
- ④ lack of specialised services and inadequate focus on their health-care.
- ⑤ Identification of beneficiary.

Policies on elderly needs to move from welfare to empowerment approach where there are not relying on pension but can also contribute to economy via their experience. Therefore ~~also~~ innovation is required in designing policies

6. Welfare policies in India have undergone a paradigm shift in recent decades, yet they retain certain elements of continuity. Discuss with examples. (150 WORDS) 10

हाल के दशकों में भारत में कल्याणकारी नीतियों में मूलभूत बदलाव (पैराडाइम शिफ्ट) आए हैं, फिर भी उनमें निरंतरता के कुछ तत्व बने हुए हैं। उदाहरण सहित चर्चा कीजिए। (150 शब्द)

Welfare policies, mainly aimed at development of vulnerable sections have moved to a more rights-based approach and empowerment of marginalised section:

e.g. Right to education act, 2009 & National food security act, 2013.

Both are prime example of making education, food & nutrition, right of every citizen and through it achieving empowerment. ~~However certain elements have~~

Also

- ① Inclusion of third tier of government in implementation.
- ② Social audits e.g. MGNREGA
- ③ including NGOs & self-help groups machinery.
- ④ involving private sector e.g. CSR

- ⑤ Direct benefit transfer (e.g. PAMAL)  
④ Use of JAM trinity in welfare schemes

All of above elements have helped improve beneficiary identification, reduce leakage and increasing efficiency of delivery. However certain elements retain their place -

- ① ~~Role~~ Discretionary role of ~~Bureaucracy~~ Bureaucracy, multiple layers in delivery.
- ② Absence of grievance redressal mechanism.
- ③ No commitment to improving quality of service.
- ④ No feedback mechanism
- ⑤ Services being output and not outcome oriented.
- ⑥ Inadequate role of state. Popular schemes  
To truly bring inclusive growth, civil society needs to be engaged at full capacity & schemes should be citizen centric.

7. Discuss whether changes recommended by the Law Commission in its 268th report can help in addressing the problems of undertrials languishing in jails in India. What other measures can be taken in this regard? (150 WORDS) 10

चर्चा कीजिए कि क्या अपनी 268वें रिपोर्ट में विधि आयोग द्वारा अनुशंसित परिवर्तन, भारत में कारागारों में सजा काट रहे विचाराधीन कैदियों की समस्याओं को दूर करने में सहायता कर सकते हैं। इस मन्दर्भ में अपनाए जा सकने वाले अन्य उपाय कौन-से हैं? (150 शब्द)

Overcrowded prisons in India, operating at 150% of their capacity have become a source of concern due to health & standard of jails, poor security issues. Mukherjee committee

on prison reforms highlighted these issue. Recently law Commission also pointed out that excess number are due to undertrials prisoners. whose cases have been pending in courts for years more than they deserve punishment for.

Suggestions:

- ① Releasing Prisoners who have served years they deserve as per law → It would ~~reduce~~ be justice to both prisoners and to their

families

- ② Petty crime cases could be quickly disposed through alternate mechanism
- ③ exploring the idea of open prisons it would bring reformatory justice and improve their health.

- ④ Reforms in law ~~such as~~ e.g. IPC & CrPC. which are colonial. even civil offences such as adultery involve arrest and jail time → Article 21 → Right to Speedy trial

There is need to reform not just prison manuals but also whole Penal code. As it puts both a petty thief and a terrorist behind same bar.

Alternate Dispute redressal, reform in criminal laws, reformatory punishment such as social work should be explored. Special court could be established for undertrial prisoners.

8. While various government initiatives and policies have created opportunities in the affordable housing segment, there are challenges that still persist. Discuss. (150 WORDS) 10

यद्यपि विभिन्न सरकारी पहलों और नीतियों ने वहतीय आवास के क्षेत्र में अवसरों का सृजन किया है, लेकिन कुछ ऐसी चुनौतियाँ हैं जो अभी भी बनी हुई हैं। चर्चा कीजिए। (150 शब्द)

A safe, resilient and secure house is basic human right. DPSP clearly states in Article 47 that it is state's duty to raise standard of living.

### Policies

- ① "Housing for All by 2022" - Umbrella program -
  - Ⓐ National Urban Housing Mission
  - Ⓑ National Rural Housing Mission
- ② Affordable housing fund is proposed along with National Urban Housing fund.
- ③ credit linked subsidy a PPP in affordable housing ~~are~~ are also creating opportunity.
- ④ Above policies however have not yielded great results. Will new.

Challenges

- ① land & finance availability.
- ② keeping the cost low is affecting  
sustainability of houses.
- ③ huge burden on exchequer.
- ④ Technology innovation in affordable  
housing is waning.
- ⑤ Private sector not enthusiastic.
- ⑥ low Floor space index hinders  
experiment.
- ⑦ lack of sanitation, water & energy supply.

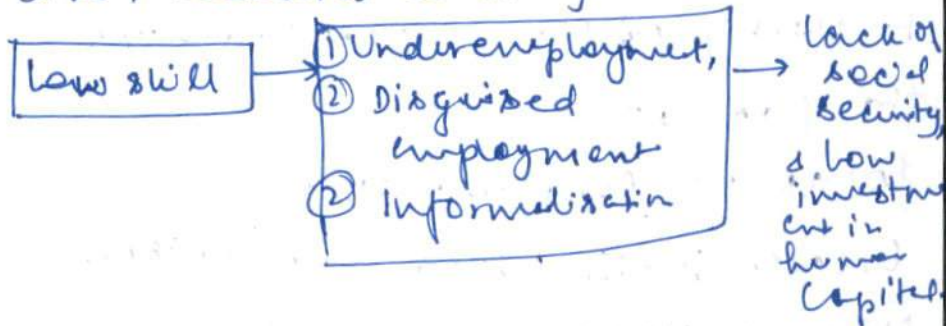
Way Ahead

- ① exploring 3D printing as done  
in Japan, South Korea
- ② creating hostels for migratory  
workforce.
- ③ legalising rental housing → model  
law
- ④ by NITI Aayog.
- ⑤ Less subsidization of low cost  
houses for finances.
- ⑤ Exploring social impact bonds for  
financially purpose

9. Demographic dividend may become demographic liability in the absence of adequate skill development. In this context, discuss the importance of National Policy for Skill Development and Entrepreneurship, 2015. (150 WORDS) 10

समुचित कौशल विकास के अभाव में जनसांख्यिकीय लाभांश, जनसांख्यिकीय दायित्व बन सकता है। इस संदर्भ में, राष्ट्रीय कौशल विकास एवं उद्यमिता नीति, 2015 के महत्व पर चर्चा कीजिए। (150 शब्द)

It is estimated that about 40% of population is below 25 years age & India is youngest country. But Demographic dividend, under productive, becomes liability.



Thus overall burden on state's resources increases if full potential is not harnessed by providing gainful employment.

Importance of National Policy for Skill development and Entrepreneurship-

- ① focuses on credit availability for self employment
- ② Provides incentive for private sector participation
- ③ Focuses on recognition of prior learning hence enhancing opportunities.
- ④ by certification, provides recognition to skill provider, hence formalises the process.
- ⑤ focus on apprenticeship.
- ⑥ creates institutional mechanism, NSDC & NSDA for smooth implementation.
- ⑦ creates avenues for skilled people to find jobs e.g. National Council.

It is a positive step, however co-  
prehensive reform in education  
system is required for skill formation  
during schooling itself.

10. Highlight the need for whistleblower protection in India. Critically analyze whether the Whistleblower Protection Act provides sufficient protection to the whistleblowers. (150 WORDS) 10

भारत में व्हिसलब्लोअर सुरक्षा की आवश्यकता पर प्रकाश डालिए। आलोचनात्मक विश्लेषण कीजिए कि क्या व्हिसलब्लोअर सुरक्षा कानून व्हिसलब्लोअर को पर्याप्त सुरक्षा उपलब्ध कराता है।  
(150 शब्द)

Increasing corporate frauds and cases of institutional corruption coming to light, it is necessary that we reform whistleblower protection. e.g. PNB fraud.

Need -

- ① To protect & incentivize people to disclose irregularity
- ② To create effective deterrence for companies and officers from frauds and intimidating whistleblowers.
- ③ To strengthen fight against corruption
- ④ To make officers and company fully accountable to state

Though India does have a ~~with~~ whistleblower protection law in

place. cases are not disclosed in time by employees. Reasons -

- ① Anonymity is not maintained. Disclosure of identity deters people.
- ② Information obtained from RTI in public domain only can be used. Other means of acquiring information are not legal under this act.
- ③ ~~supra~~ Only designated authority can be approached. making people prone to harassment by government e.g. CVC

Since RTI does not apply to a number of public offices and CVC does not have enough investigatory powers, this act is toothless. Also security to whistleblowers are not strong in this act.

∴ Therefore reforms should be brought in law.

11. What are the factors which have been responsible for slow pace of growth of coverage under the Universal Immunisation Programme (UIP). Enumerate the recent steps taken by the government in order to increase this pace to achieve universal coverage swiftly. (250 WORDS) 15

सार्वभौमिक प्रतिरक्षण कार्यक्रम (UIP) के अंतर्गत कवरेज में वृद्धि की धीमी दर के लिए कौन-से कारक उत्तरदायी रहे हैं? सार्वभौमिक कवरेज को शीघ्रतिशीघ्र प्राप्त करने की इस गति में वृद्धि करने के लिए सरकार द्वारा उठाए गए हालिया कदमों का उल्लेख कीजिए। (250 शब्द)

Universal Immunisation Program (UIP), started in 1985, is a flagship umbrella program for immunization of children against 12 diseases such as tetanus, dysentery, Japanese encephalitis etc.

However UIP has not covered all children.

Reasons for slow growth-

- ① Inadequate reach to ~~last~~ every pocket and corner of country.
- ② Poor accessibility of vaccines at Primary health care (PHC)
- ③ large no. of deliveries outside ~~the~~

institutional care.

- ① lack of antenatal and neonatal services to mothers due to unawareness
- ② Bias and fears against vaccines.
- ③ Inadequate outreach and awareness program launched by government like Polo drive.
- ④ Poverty and illiteracy of people.
- ⑤ safe storage (cold environment) not available at PHC.

Apart from Polo, none of the vaccines have been provided universally.

Recent steps

- ① Mission Indradhanush as part of National Rural Health Mission.  
Now launched as Intensified Mission Indradhanush to cover all

children below 2 years and pregnant and lactating mothers -

- ② ASHA & AWW, ~~to~~ ANM workers as first point of contact to spread awareness.
- ③ Integrated child development Program (ICDS) covers immunization component & to be provided at Anganwadis.
- ④ PM Matru Vandana Yojana - conditional cash transfer scheme mandates antenatal care thus spreading awareness and has increased institutional delivery.

This government has taken positive steps to achieve goal of universal immunization swiftly.

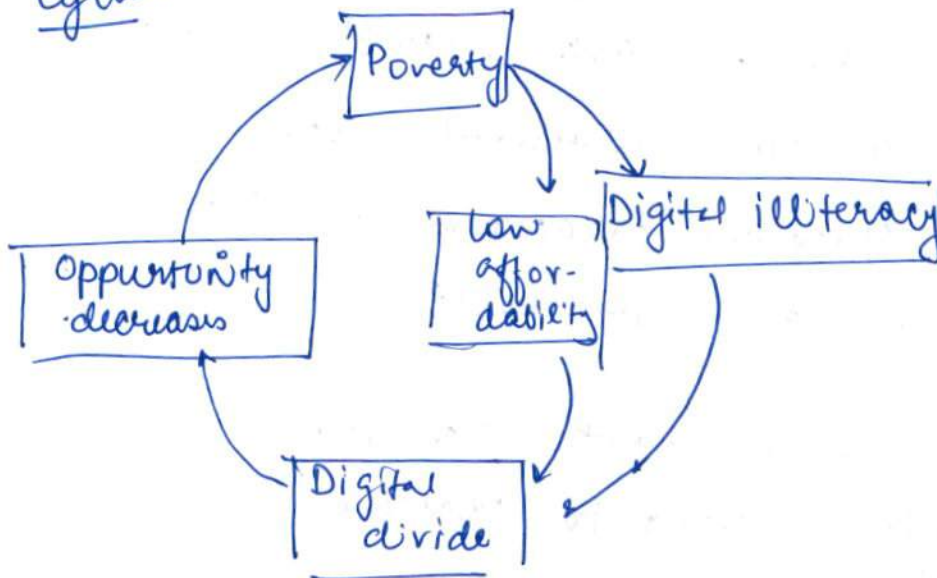
12. Highlight the ways in which digital divide perpetuates and manifests itself in India. Discuss the importance of steps taken by the government to bridge this divide. (250 WORDS) 15

उन तरीकों पर प्रकाश डालिए जिनके चलते भारत में डिजिटल अंतराल निरंतर बना हुआ है तथा स्पष्टतः दृष्टीगोचर होता है। इस अंतराल को पाटने के लिए सरकार द्वारा उठाए गए कदमों के महत्व पर चर्चा कीजिए। (250 शब्द)

*Creates*  
Digital divide refers to have  
and have nots in internet domain.

Since digital connectivity requires smartphone and internet connection, entry cost for poor people is high.

Digital divide arises due to poverty and illiteracy and creates a vicious cycle.



Manifestation of digital divide -

① Those with access have better information, more avenues to learn, increase skills, expand business, switch to other business hence leading to informed and aware choices which increase standard of living.

② Those without access are left behind due to information asymmetry. In terms of -

- education
- market access to business (MSME) and farmers.
- legal aid & telemedicine
- financial inclusion
- extension services

All are affected. And the most needy people are not able to access even basic services.

## Recent steps.

- ① Digital India covers elements such as Public access, Internet to all, e-kranti to provide basic services.
  - ② Bharat net - to connect 2.5 lakh gram panchayat to Broad-band through optical fibres.
  - ③ Village Resource Centre - by ISRO to provide basic services ~~to~~ such as telemedicine, teleeducation through satellite connectivity in remote areas.
  - ④ Common Service Centre → as one stop centre in all villages.
- Though above steps are appreciable work needs to be done to provide internet access in every hand. ☹

13. What are the objectives of National Health Mission? Why, in your opinion, non-communicable diseases have acquired salience in recent times? What are its implications for health policy in the country? (250 WORDS) 15

राष्ट्रीय स्वास्थ्य मिशन के उद्देश्य क्या हैं? आपकी राय में, गैर-संचारी रोगों ने हाल के दिनों में क्यों ध्यान आकृष्ट किया है? देश में स्वास्थ्य नीति के लिए इसके निहितार्थ क्या हैं? (250 शब्द)

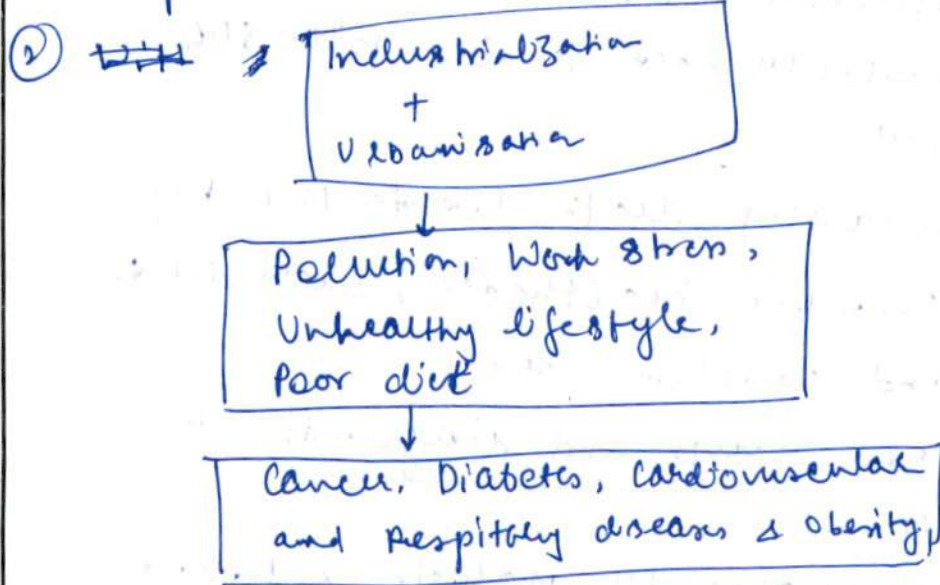
National health policy aims at holistic coverage of health services and ensure <sup>good</sup> "Health to All".

### Objectives

- ① Reducing maternal and infant mortality rate in line with SDG goals.
- ② Reducing death due to NCD by preventive healthcare, early detection and curative care.
- ③ Free drugs and diagnostics to all.
- ④ Eliminating TB, Malaria and kala azar completely.
- ⑤ Universal health coverage.
- ⑥ Strengthening number of professionals.
- ⑦ Creating health repository → digital.

- ⑧ Focus on Ayurveda for preventive health care.
- ⑨ Addressing drug resistance in country:

Focus on Non communicable diseases

- ① Also called lifestyle diseases, have been increasing with rapid urbanisation.
- ② ~~###~~ 

```

graph TD
    A[Industrialization + Urbanization] --> B["Pollution, Work stress, Unhealthy lifestyle, Poor diet"]
    B --> C["Cancer, Diabetes, Cardiovascular and Respiratory diseases & obesity"]
  
```
- ③ Disease burden of NCD in country has increased to 60%. With India becoming diabetes capital of world.

Implication on health Policy -

- (A) Focus will shift to preventive healthcare e.g. Health & Wellbeing centre will provide consultations
- (B) Role of technology will become integral in health policy e.g. Digital pharmaceutical
- (C) Research and ~~techno~~ development will shift to building capability in cancer detection, drugs and more genome level researches.
- (D) Tertiary healthcare will become more important.
- (E) Focus on outpatient services will increase
- (F) Burden on budget will go up.
- In order to successfully manage HCD, focus should be on Awareness, Preventive and Rehabilitative care

14. Over the years, there has been a growing realisation that undue interference from the State, lack of autonomy and widespread politicisation has severely impaired the functioning of Cooperative sector and there is a need to introduce urgent reforms in the Cooperative sector. Discuss. (250 WORDS) 15

समय के साथ, यह अधिकाधिक अनुभव किया जा रहा है कि राज्य द्वारा अनुचित हस्तक्षेप, स्वायत्तता की कमी एवं व्यापक राजनीतिकरण ने सहकारी क्षेत्र के कार्यकरण को गंभीर रूप से विकृत किया है तथा सहकारी क्षेत्र में तत्काल सुधार लाने की आवश्यकता है। चर्चा कीजिए। (250 शब्द)

Cooperative sector are important organisation for inclusive growth. e.g. Farmers Co-operatives, Credit Cooperative societies etc.

~~It~~ Also constitution provides (DPSP) that ~~cooperat~~ state should promote voluntary, autonomous formation of cooperative that is professionally managed and democratic in operations.

~~Have~~ ~~even so~~  
Contribution of Cooperatives -

- ① Inclusive growth by providing financial assistance.
- ② Increasing livelihood & income

- ③ Facilitate decision making by people.
- ④ Establish marketing ~~and~~ linkage & value chain. e.g. AMUL
- ⑤ Provide best practices, expertise access new technology etc.

Despite benefits there has been only few successful examples with farmers' cooperatives largely failing.

### Reasons for failures

- ① Bureaucratization
- ② Politicization of ~~AF~~ & nepotism in selection of managers.
- ③ Favouritism in granting loans & services leading to NPAs.
- ④ Lack of financial help; expertise, professional managers.
- ⑤ Lack of autonomy, state interference to favour populist.

measures.

Ⓒ Above reasons along with her participatory nature have ~~not~~ deterred public at large. Therefore following reforms should be brought -

- ① Election in selection of directors.
- ② Strictly adhering to constitutional principles.
- ③ Instituting audit process to increase accountability - both social & 3rd party audit of accounts.
- ④ Public & participatory decision making.
- ⑤ Decreasing state's role in functioning.

Success of SML can be replicated if only we stick to ethos of democracy.

15. With the current system of health financing in India being largely out-of-pocket payments, examine the need for reforms in healthcare finance. Also discuss the issues associated with reinforcing insurance as the long-term strategy for health financing in this regard. (250 WORDS) 15

भारत में स्वास्थ्य वित्तपोषण की वर्तमान प्रणाली के अंतर्गत बड़े पैमाने पर आउट-ऑफ-पॉकेट भुगतान किए जाते हैं, ऐसे में स्वास्थ्य देखभाल वित्तपोषण में सुधार लाने की आवश्यकता का परीक्षण कीजिए। इस संबंध में स्वास्थ्य वित्तपोषण के लिए दीर्घावधिक रणनीति के रूप में बीमा को सुदृढ़ करने से संबद्ध मुद्दों पर भी चर्चा कीजिए। (250 शब्द)

World bank estimators say that nearly 70% of health expenditure is out of pocket in India. And it is the reason of 1/6th of poverty in India. This highlights the need of health financing -

- ① ~~Only~~ 80% of population is uninsured.
- ② Only those in formal employment are covered in ESI → medical benefit which constitutes less than 10% population.
- ③ Poor health, nutrition, sanitation in India increases disease incidence and burden with 28% of people suffering from some communicable disease.

- ④ Also rapid urbanization, increasing pollution has led to increasing burden of NCDs with India set to become diabetes capital by 2030.
- ⑤ Also large section of ~~poor~~ poor population can't access ~~pro~~ quality tertiary care.
- ⑥ Increasing medical cost in private sector and inadequate capacity of public healthcare.

In line with Article 47, it is state's responsibility to ensure good health of its citizens and one of ways is to provide health financing.

Need for Reforms:

- ① Current systems of insurance only covers formal sector employees.
- ② Rastriya swasthya beema yojana provides merger 30000 Rs. which is

not enough.

- ③ Coverage is poor.
- ④ ~~cases~~ Insurance providers don't cover diseases such as HIV, TB etc
- ⑤ hurdles in release of amount.
- ⑥ No check on private sector charging huge amount in collusion with insurance providers.
- ⑦ lack of specialised products.

Issues with longterm insurance financing

- ① selecting the correct model:
- ② Moral hazard → ① Hospitals extending in-patient care beyond what is needed.  
② Poor focus on health by people themselves.
- ③ Increased focus on curative services would deter service providers from preventive health care.
- ④ Pressure on state's financial resources.

16. Explain the significance of the recently launched National Nutritional Strategy in the light of sliding ranking of India along the Global Hunger Index. Also, discuss with examples, the role that local self governments can play in promoting, monitoring and sustaining nutrition initiatives. (250 WORDS) 15

ग्लोबल हंगर इंडेक्स में भारत की गिरती रैंकिंग के आलोक में हाल ही में आरंभ की गई राष्ट्रीय पोषण रणनीति के महत्व की व्याख्या कीजिए। साथ ही, पोषण से संबद्ध पहलों को बढ़ावा देने, उनकी निगरानी करने और उन्हें सतत बनाए रखने में स्थानीय स्व-शासन द्वारा निभाई जा सकने वाली भूमिका पर उदाहरण सहित चर्चा कीजिए। (250 शब्द)

India ranks poorly on global hunger index with worst performance as compared to its neighbours such as Sri Lanka and Bhutan. In this context focus on nutrition is important.

### Significance of National Nutrition Strategy

- ① Mission mode approach would energize all stakeholders.
- ② fulfilment state's duty with respect to Article 47 → focus on nutrition.
- ③ Quantified targets with time limits would ensure swift and smooth implementation e.g. target reducing

Wasting, stunting and low birth weight  
by 2% every year till 2020.

④ focus on anaemia in adolescent  
girl would improve women health  
thus their capacity to access education  
& skill and employment would  
increase. Positive cycle of empowerment  
would be set in motion.

⑤ Focus on Anganwadi centre in role  
of service provider such as  
distributing Folic acid tablets and  
as awareness generator would  
bring service closer to people.

Role of local self government

① Can help improve nutritional  
standard of mid day meal  
food.

② Can devise nutritional basket  
based on local variety of crops

and food available e.g.  
including wickets, lapsi,  
panjira

- ③ can prevent leakage of take  
have rations, medicines etc.  
from Anganwad centre
- ④ can be important agent in  
monitoring National food security  
program at PDS shops.
- ⑤ can improve inclusion and  
identification of beneficiary  
beyond SECC database
- ⑥ most important role is to  
ensure sanitation in cities  
and village and implement  
WASH strategy.
- ⑦ Behavioural change in sanitation  
can be brought by local bodies.

17. The bureaucracy in India is facing a number of serious challenges from diminishing human capital to political interference that, if left unaddressed, will lead to further institutional decline. Discuss. How can these challenges be addressed? (250 WORDS) 15

भारत में नौकरशाही, हासमान मानव पूंजी से लेकर राजनीतिक हस्तक्षेप तक कई गंभीर चुनौतियों का सामना कर रही है, जिन्हें यदि अनसुलझा छोड़ दिया गया तो आगे और अधिक संस्थागत पतन होगा। चर्चा कीजिए। इन चुनौतियों से कैसे निपटा जा सकता है? (250 शब्द)

Bureaucracy has worked as steel frame of country over the years. But its role has been questioned many a times due to various challenges —

- ① Lack of talent → generalist in knowledge and aptitude.
- ② Decision making process → political motivated most of the times.
- ③ ~~Not~~ Biases to political ideology to gain favour → decreases neutrality.
- ④ Corruption
- ⑤ laziness in operation, implementation.
- ⑥ No incentive to upgrade skills.

- ② Undue political interference  
A patronage.
- ③ Increasing ~~patronage~~

### Implications of above issues -

- ① Concentration of power, secretive  
attitude reduces efficiency  
in service delivery and deters  
public participation.
- ② Discourages honest and talented  
people to enter into bureaucracy
- ③ less of public trust
- ④ Inequitable growth
- ⑤ ~~Exclusion of~~

Reforms required -

①

18. While many people have been able to rise above poverty line, India is still home to the largest number of poor. Discuss briefly the underlying factors responsible for the prevalence of poverty in India. What are the areas in which focussed efforts need to be made in order to accelerate poverty eradication in a sustainable manner? (250 WORDS) 15

जहाँ, कई लोग गरीबी रेखा से ऊपर आने में सफल रहे हैं, वहीं भारत में अभी भी सर्वाधिक संख्या में गरीब निवास करते हैं। भारत में गरीबी की व्यापकता के लिए उत्तरदायी अंतर्निहित कारकों पर संक्षेप में चर्चा कीजिए। गरीबी उन्मूलन की गति को संधारणीय तरीके से तीव्र करने के लिए किन क्षेत्रों में ध्यान केंद्रित किए जाने की आवश्यकता है? (250 शब्द)

Though measure of poverty line is highly debated, it is estimated that India is home to about 200 mn. people in world. ~~At~~ On the other hand it has achieved great success in raising people above poverty line post LPG reforms through various programs.

### Factors-

- ① Poverty is not addressed in life-cycle approach.
- ② Social discrimination such as Caste, religion, tribe still are impediment in accessing education, health and other basic services.

- ③ Huge pressure on agriculture as source of income. 45% population depends on it.
- ④ Underemployment in unorganized sector.
- ⑤ Social safety net is not available.
- ⑥ Corruption reduces efficiency of program by diverting funds.
- ⑦ Inadequate budgetary allocation to social sector.
- ⑧ Most services are in state's list and regional imbalances can be seen in social indicators with mismatch of priorities.
- ⑨ Local government still not involved.

### Areas that need focus

- ① Food security.
- ② Education quality.
- ③ Health and Nutrition.
- ④ Inclusion of vulnerable section.

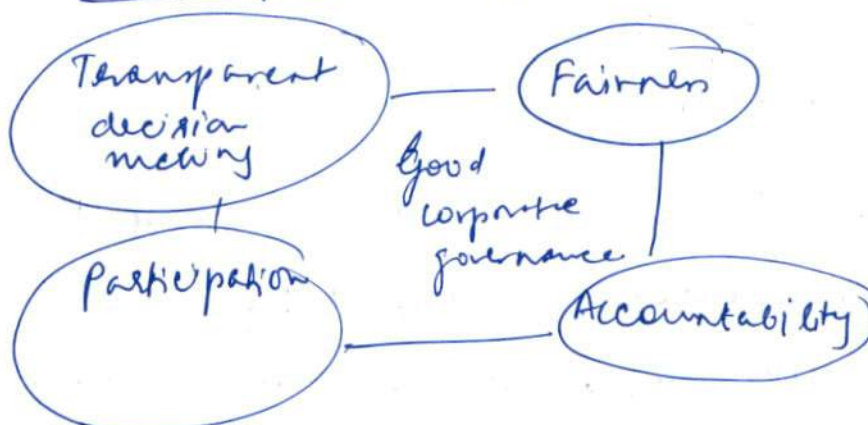
- ⑤ Skill upgradation and employ-  
ment
- ⑥ Financial inclusion through  
JAM Trinity
- ⑦ Reduce exclusion errors
- ⑧ Strengthen social safety nets

Thus a multi pronged approach is required. Through JAM, Housing, for all, MDM, Sarva Shiksha Abhiyan, SHC etc government has ~~not~~ come long way. It will achieve success through Digital India, Startup India, Make in India etc. put together and achieve dream of Poverty free New India by 2022.

19. In context of the need to strengthen corporate governance, the Kotak panel report has called for a major overhaul in norms for listed companies. Critically discuss the impediments to corporate governance in India and evaluate how the recommendations can help in overcoming them. (250 WORDS) 15

कॉर्पोरेट गवर्नेंस को सुदृढ़ करने की आवश्यकता के संदर्भ में, कोटक पैनल के रिपोर्ट में सूचीबद्ध कंपनियों हेतु मानदंडों में आमूलचूल परिवर्तन का आह्वान किया गया है। भारत में कॉर्पोरेट गवर्नेंस के मार्ग में आने वाली बाधाओं पर आलोचनात्मक चर्चा कीजिए और साथ ही मूल्यांकन कीजिए कि पैनल की सिफारिशें इनसे निपटने में कैसे सहायता कर सकती हैं? (250 शब्द)

Corporate governance is set of principles to be followed to improve financial sustainability, ~~cor~~ profitability and ~~environmental~~ social responsibility.



Companies Act 2013, and Clause 49 of listing agreement provides rules and regulation. However non adherence to them, led to construction of KOTAK Panel-

Major Overhauls Recommended -

- (A) splitting MD-CEO Role
- (B) at least 6 independent directors and 1 women director in listed company
- (C) transparency in appointment
- (D) fixing maximum number of director
- (E) greater role to audit ~~company~~ committees

Impediments -

- (1) Family owned large businesses.
- (2) Independent directors being paid hefty sums to side with majority stakeholders.
- (3) Issues in auditing.
- (4) Irregularity in meetings of independent directors.
- (5) Lack of transparency in proceeding

of meetings

- ⑥ Inadequacy in whistleblower protection.
- ⑦ Inadequacy of monitoring process.

How Recommendation can help -

- ① Will help check undue influence on independent directors.
- ② Reduce the concentration of power in one person i.e. MD-cum-CEO by splitting it.
- ③ Transparent audit would reduce frauds.
- ④ More voice to interest of minority stakeholders if maximum number of director is fixed and keeping independent director in good proportion.

Increasing frauds and mismanagement in companies calls for quick implementation of these measures.

20. Several issues related to adopting new technologies, transforming processes and improving implementation of NeGP need to be addressed. Discuss. Also, enumerate the sets of principles guiding the design and implementation of the e-Kranti Program (NeGP 2.0). (250 WORDS) 15

नई प्रौद्योगिकियों को अपनाने, प्रक्रियाओं को रूपांतरित करने और एनईजीपी (NeGP) के कार्यान्वयन में सुधार लाने से संबंधित कई मुद्दों से निपटने की आवश्यकता है। चर्चा कीजिए। साथ ही, ई-क्रांति कार्यक्रम (NeGP 2.0) के डिजाइन (रूप-रेखा) और कार्यान्वयन का मार्गदर्शन करने वाले सिद्धांतों को भी सूचीबद्ध कीजिए।

National e-governance Plan  
is umbrella program of government  
to increase adoption of technology  
and use in governance to make it  
more citizen centric.

Issues -

- (A) slow adoption of new technology  
e.g. Cloud, Big data, etc.
- (B) lack of skilled manpower.
- (C) Cyber security concerns.
- (D) lack of will ~~to~~ on Bureaucratic  
side to adopt technology due to  
administrative inertia leading to  
slow transformation

- (E) lack of training of government department employees, member of local government
- (F) language compatibility
- (G) Internet connectivity is imbalanced across various regions.
- (H) No accountability mechanism, clear timelines towards adoption of NeGP therefore slowing down implementation.

Therefore government has launched e-Kranti Program (NeGP 2.0) which includes various mission mode project to ensure quick transformation.

### Principles -

- ① Timely delivery of services.
- ② Adequate Grievance Redressal Mechanism.

- ③ Focus on data security and cyber security.
- ④ Training and capacity building.
- ⑤ Focus on competitive adoption between ministries and offices through single rewards mechanism

e-Kranti ~~that~~ focuses on making all government to government (eg. Fund transfer), government to business (eg. Procurement) and government to consumer (eg. Driving licenses) processes technology driven.

Focus has also been given to make all processes paperless (e-Vidhaan, National Judicial data grid) and integrated (eg. UMANS).

It is a positive step towards good governance.