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GENERAL STUDIES (TEST CODE : 1050)

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Medium Hindi/Eng.	English	Registration Number	104395
Center	ORN	Date	10/12/17

INDEX TABLE

Q. No.	Maximum Marks	Marks Obtained
1	10	
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18	15	
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Total Marks Obtained:

Remarks:

Signature of Examiner

INSTRUCTIONS

1. Do furnish the appropriate details in the answer sheet (viz. Name, Registration Number and Test Code).
2. There are TWENTY questions printed in ENGLISH.
3. All questions are compulsory.
4. The number of marks carried by a question/part is indicated against it.
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.
6. Word limit in questions, if specified, should be adhered to.
7. Any page or portion of the page left blank in the Question-Cum Answer Booklet must be clearly struck off.

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EVALUATION INDICATORS

1. Alignment Competence
2. Context Competence
3. Content Competence
4. Language Competence
5. Introduction Competence
6. Structure - Presentation Competence
7. 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)

Citizen charters mentions ~~both~~ about the ~~quality of~~ ~~service~~ delivery of quality service in a time bound manner. It also mentions about the employees working there and who should be ~~can~~ contacted in case of a particular grievances. 10

Hence citizen charters make the administration both accountable and citizens friendly.

These citizen charters have fallen to disuse because of the following reasons:-

- ① They have not been enforced properly.
- ② Mindset and attitude of employees is apathetic towards delivery of time bound quality services.
- ③ Lack of Awareness among the public about their rights and ~~to~~ presence of grievance redressal mechanism.

Measures that can make these charter an effective tools for bringing accountability in public service are :-

- ① Employee of the month: ~~Person~~ Employee who has performed the best he should be rewarded in front of everybody and his photo or name should be displayed on board. This will create a sense of honour in him and will act as a motivation for other employees to perform better.
- ② Citizen Awareness should be Increased: Several initiatives like media campaign, awareness camps should be held in order to spread awareness among citizens about their rights.
- ③ Regular Inspection: Regular inspection, ^{from regional headquarters} should be held in order to check whether citizen charter is in place or not and whether organisation is working according to charter or not.
- ④ Redressal Grievance Portal: Like Central government's PRAGATI portal, state and local government should also have its grievance Redressal portals.

Hence, further steps should be taken to change the attitude of the public administrators so that they feel morally responsible to deliver quality service on time as self accountability is the highest form of accountability.

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

~~Democracy means taking everyone together~~

~~Impo~~ Civil society plays an important role of bridging the gap between government and the public.

Their inputs on ~~de~~ policy making can help in making of a more suitable and a public friendly policy. ~~Another impo~~

Another importance of involving civil society in a pre-legislative scrutiny is that government can get expert's advice and ~~people who are in touch~~ on the matters, government can also get views of those people for ~~th~~ whom policy is being framed.

Civil society can also help government to modify the bill before being placed in front of the legislature. A bill approved by civil society also adds to the legitimacy of the bill and makes government case strong in the legislature.

Steps taken by government to increase public engagement are:-

1) Issuance of white paper → Government issues white paper • below making the ~~policy~~ bill and this white paper is open to advice, modification and scrutiny scrutiny of the civil society.

2) Appointment of Experts → Many times government appoints experts from civil society to help government in drafting of the bill.

3) Draft bill → Government keeps the draft bill in public domain in order to gauge the reaction of the public.

Involving civil society in ~~the~~ policy making process enhances the policy and deepens participatory democracy of India.

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)

Tertiary education refers to education at ^{under} graduation level and above. 10

Tertiary education is very important for competitiveness of India because it is ~~done~~ at the college and university level where research at the academia takes place. Colleges in foreign countries like MIT, Stanford, Harvard etc. ~~are~~ can be seen at the forefront of research in different domains.

A strong tertiary education also develops a required skillsets and enthusiasm ^{for} ~~towards~~ pursuing research.

~~and~~ ~~and~~ India in absence of good standards of tertiary education is also facing a problem of unemployable youths, this further decreasing our competitiveness.

∴ In order to give a kickstart to ^{higher} tertiary education government has initiated many ~~into~~ initiatives :-

1) MUSK [Madhyamik And Uchatai Shiksha Kosh]

This is a non-relapsable fund under the Public

Account of India. It will ~~provide~~ financially help the higher educational institution in India.

- 2) Higher Education Cess → A Cess of 2% will be collected in order to fund higher education institution.
- 3) Scholarships → Government has announced various scholarships for the students belonging to weaker section of the society. ^{started a scheme} called Uchchatar Avishkar Yojana
- 4) Government has also ~~started~~ ^{increased} funding in order to improve the level of research going on in IIT's.
- 5) NPTL ^{& UGC} ~~UGC~~ lectures → Lectures of professors of eminent colleges are available online free of cost. This will even allow students of backward region to get access to quality lectures.

Though government has started various initiatives but a lot more needs to be done and there should be holistic approach towards improvement of quality of education as tertiary education can't give result until & unless students are given strong foundation at primary and secondary level.

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

In Social Audit all the stakeholders ^{including} ~~but~~ the beneficiaries ¹⁰ or the ~~admn~~ are involved in the process of Audit. Since beneficiaries of the scheme are also present in the process of Auditing so it :-

- 1) ~~It~~ Deepens participatory democracy of government.
- 2) Increases accountability and transparency in the process of implementation of social sector programmes.
- 3) It reduces corruption and leakages in the role out of the programme.
- 4) Creates awareness among public about the functioning of the government machinery and what problem arises while rolling out a plan. ~~By~~ By understanding the whole process they can give their valuable inputs ~~solutions too~~ and also put forth their differences.
- 5) In a social audit, audit of social welfare schemes can be done in a holistic matter as all the stakeholders are involved.

Though social Audits have its advantages, but it also suffers from certain disadvantages as well :-

- ① Due to presence of both all stakeholders there might be conflict ^{among} in the opinion of different stakeholders.
- ② ~~Benefa~~ Beneficiaries are laymen people so they won't be able to fully understand the intricacies of the administration.

Social Audit helps in auditing social sector schemes in a more efficient and transparent way but proper training to the auditors should be given beforehand in order to further increase its efficiency. Social Auditing ~~scope~~ is presently used in ~~the~~ auditing of MNREGA but its scope should be further increased to other social sector schemes like PDS etc.

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

The major issues faced by elderly people include health related issues, financial dependence issues and disability in movement. So keeping in mind these problems government has started various schemes to ~~solve~~ ^{address} them :-

- I) Financial Autonomy
- 1) Atal Pension Scheme → Working age people ^{above 40 years} can deposit money monthly and get the same money with interest post their retirement.
 - 2) Provident fund → Here working people irrespective of age can deposit money and reap ~~their~~ the ~~the~~ benefits post retirement.
 - 3) PM Vaya Vandana Yojana → It is a pension scheme exclusively for senior citizens.

II) Health related scheme

- 1) Government has capped the prices of knee implants and stents. ~~used~~
- 2) National Programme for Health Care → Aims to provide preventive and rehabilitative services for elderly in various government facilities.

III Disability in movement

- 1) Government gives concession to elderly people in booking ticket in Indian railways & ~~reserves~~ and other form of public transportation.
- 2) Installation of lifts and escalator at various public places in order to facilitate their movement.

Benefits of such schemes are not reaching a wide section of target segment because:-

- 1) ~~Ins~~ Lack of identity proof, many times required documents like birth certificate or address proof are not available.
 - 2) Several welfare scheme now require Aadhar verification and due to old age often problem arises in their biometric verification.
 - 3) Lack of Awareness about various schemes and entitlements.
 - 4) Many of them are bed ridden and don't have anybody to look after them. So they can't go to government office to take benefit of the scheme.
- Government has taken various initiative for welfare of elderly but some loopholes have to be fixed so that schemes are able to reach a wider segment of population

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

With changing times welfare schemes have also undergone a change in recent decade like :-

- 1) Before ~~not~~ ^{and fertilizers} subsidy was given to the supplier of LPG, but ^{to} in order to curb leakages ^{and fertilizers} now there is a Direct Benefit Transfer of LPG subsidy into the beneficiary account.
- 2) Earlier there was lot of leakages in the PDS system ~~because~~ in the form of diversion of foodgrains, ghost beneficiaries. So now government has introduced Aadhar Based ~~Auth~~ Biometric Authentication in order to solve the issues.
- 3) Earlier ^{farmers} government used to ^{couldn't} get information about new agricultural practice and climate ~~over radio~~ Now but with advancement in technology they could get information through radio, mobile Apps, internet
- 4) ~~Earlier~~ To give a boost to literacy government has started scheme like SWAYAM PRABHA ~~to~~ under which 32 DTH channels will telecast high quality educational programmes.

5) In remote areas for the quick access of services Common Service Centers have been opened. They provide cheap access to ^{various} services like Tele-Medicine and Tele-Law.

6) Before, ~~there was~~ a planning Commission made ~~one fit~~ ~~or~~ one size fit all ~~poor~~ welfare policies but now with coming up of NITI Aayog more voice has been given to states to develop their own policies.

7) Now the years more money has been devolved to the states by the finance Commission with 14th finance Commission devolving 42% of the net tax proceeds to the state. This gave more power to states to implement the welfare policies.

∴ With advancement ⁱⁿ ~~in~~ technologies like internet, mobile etc e-governance, ~~and~~ ~~and~~ digital platform, opening up of Jan Dhan Accounts, Aadhar & ~~giving~~ more powers to the state a paradigm shift has come ⁱⁿ ~~to~~ the delivery of old schemes in a more efficient way.

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)

Around 80% of the total inmates ~~are~~ ^{Indian} in jails are undertrial. 10

268th report of the Law Commission seeks to bring change in the bail system of India -

Problems faced by undertrials in the jail :-

- 1) ~~As most of them are~~ Overcrowding of the jail
- 2) Since the cost of bail is very high so most of the poor inmates can't afford to pay for the bail.
- 3) Lack of Address proof also acts as a barrier in getting bail.
- 4) Due to lack of financial resources they can't afford a good lawyers.
- 5) Delay in getting speedy trials so often spend many years even ~~if~~ before being declared ~~as~~ innocent.
- 6) Mental stress due to uncertainty about the future
- 7) Attitude of the jail authorities is very harsh towards them just like the proven criminals

Measures that can be taken to improve problems of undertrials:-

- 1) Creating different cells or prison for undertrials so they that don't come in contact with hardened criminals.
 - 2) Fees of surety and bail should be reduced so that even poor inmates get access to bail.
 - 3) They should be provided with free legal aid to represent them in court.
 - 4) Court should fix a time limit ~~and if~~ for the ~~complete~~ completion of a trial for a given offence and the inmate should be released if the cases remain inconclusive till then.
 - 5) Police's law & order, ~~and~~ criminal investigation branch should be separated so that police can bring conclusive proof at the earliest. This will help in the speeding up of the trials.
- Government should make ^{and judiciary} ~~laws~~ ^{efforts} so that ~~justice~~ ^{cases} are disposed off as fast ~~o~~ soon as possible so that an innocent person undertrial doesn't waste his precious years of life in the jail for the crime which he has not committed.

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

Government under its flagship programme "Housing for All" aims at providing houses to all and especially to Economically weaker sections by

2022.

Government has launched various schemes which have created opportunities in affordable housing segment like:-

- 1) Interest Subversion Scheme → In this ~~Eco~~ Economically weaker section gets ^{home} loan at lesser interest rate
- 2) In-situ Slum Development scheme → In this, people of the slum are rehabilitated nearby for some period and within that period slums are converted into "pakka houses" and residential quarters.
- 3) Government gives land ~~in~~ at discount rate to those builders who promise to reserve some ^{percent of} flats for the economically weaker sections at lower price.

4) challenges still persisting in affordable housing segments are:-

- 1) Affordable rental housing system not much developed especially in big cities where house rents often become unsustainable for economically weaker section.
- 2) often ~~also~~ people living in slums are not rehabilitated properly. This pushes them to setup slums somewhere else.
- 3) Cost of construction houses are still high.
- 4) It has been seen that houses for economically weaker sections are bought by such people by using fake identities.
- 5) People who are given proper houses to live they also sometimes give the houses for rent ~~in~~ order to ~~live~~ and continue to live in their slums.

So government can use local & recyclable materials for home construction to reduce the cost of construction. Government can also make houses according to needs of the people Eg: Giving some space outside flat so that ~~can~~ they can do their work for their like carpentering. This will further incentivise them to live in this new houses.

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)

In India more than 65% of the population is below 35 years ~~the~~ the age of 35 and by 2020 it is expected that average age of India will be 29 years making it one of the world's youngest countries. 10

This rich demographic dividend can help India to achieve new heights but in the absence of adequate skill development and employment the youth of the country ~~can~~ ^{might} use their energy in the wrong direction. This can lead to ~~riots~~ riots, increase ⁱⁿ the crime rate and general unrest in the society.

Keeping this in mind government has started various programmes like Pradhan Mantri Kaushal Vikas

Yojana (PMKVY) ~~and~~, National Skill and Development

Corporation ~~Centre~~ (NSDC), Nai Manzil, Stand Up and

Start Up India.

Government rolled out National Policy for skill Development and Entrepreneurship with the objective to :-

- 1) To make youth of the Country into job providers rather ~~has~~ being a job seeker.
- 2) Imparting skills based on the needs of the industry
- 3) Create an IT ~~network~~ ^{common} based platform for both employers and job seekers so that demand ~~for job~~ and supply of the skill workforce can be matched.
- 4) Special focus on women, SC, ST, OBC to increase their share in the skilled workforce.

∴ National policy for skill development and Entrepreneurship will help in skilling of youth and increasing their employability. This will inturn led to progress of ~~India~~ and transformation of India into a New India by 2022.

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

Whistleblower is a person within the organisation who comes out and reveals the wrongdoing happening in the organisation.

Many whistleblower has

Need for whistleblower protection in India are:-

1) Fight Corruption → Whistleblower by complaining about a wrongdoing often reveals corruption going on in the organisation. So by protecting whistleblower more people will be encouraged to reveal corruption.

2) Threat to life → often whistleblower's life is under threat. So we need to give them protection.

3) Threat to job → By reporting about the malpractices, his superiors can fire him/her from the job. So we need to protect his/her identity.

Whistleblower Protection Act aims to provide protection to whistleblower by:-

① Maintaining Anonymity → This act maintains anonymity of the identity of the whistleblower. This protects both his job and life.

② Complaint via e-mail → whistleblower can now even complain via e-mail with sufficient proof as Attached: no need for personal appearance.

✶ The problem with whistleblower bill is that while complaining to CVO or writing e-mail the whistleblower has to reveal his / her identity. This results into compromise with anonymity of the individual as the people working in organisation might try to influence CVO to find name of the complainant.

Therefore a balance needs to be created between anonymity of the whistleblower and holding false complainants to accountability so that ~~whistleblower~~ people in future don't fear in coming out to reveal malpractices going in an organisation.

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

Universal Immunisation Programme aims to cover every child under the vaccination programme in order to reduce and eliminate the spread of communicable diseases. Under this programme India has successfully eliminated Polio, & small pox but ~~it~~ this programme hasn't been able to achieve its full speed and potential because of the following reasons:-

- ① Huge Population → Due to ^{large} huge population living in remote areas with tough terrain it becomes tough to reach out to every child.
- ② Lack of Awareness → There is still lack of awareness about importance of vaccination. ~~among the~~
- ③ Lack of Workforce → There is a shortage of workforce to go to every household in order to administer vaccines.
- ④ Lack of Infrastructure → Due to storage of cold boxes for the preservation of vaccines. It becomes difficult to take vaccines to remote areas and areas having

extreme climate.

Recent steps taken by government in order to increase the pace of universal coverage:-

- 1) Mission Indradhanush → Aims to immunize all the children below the age of 2 years ^{and mothers} against all the ~~prev~~ 7 preventable communicable diseases like Tetanus, Whooping cough, Japanese Encephalitis etc.
- 2) Intensified Mission Indradhanush → Aims to cover all the leftout children and pregnant mothers ~~to~~ under Mission Indradhanush. It aims to increase coverage of vaccination upto 90% ~~in 4~~ by 2019.
- 3) Measles Rubella Combined Vaccine → Measles and Rubella vaccines have been combined so as to simplify and fasten the process of administration of vaccine.
- 4) Inactivated Polio Vaccine → It will consist of unactivated bacteria ^{instead of activate bacteria of} Polio. This will prevent ^{chances of} spread of polio due to vaccines. Thereby making the whole process more safe-
So

5) Awareness Campaign → Polio Campaign by "Amitabh Bachchan" and vaccination ~~program~~ Ads by "Vidya Balan" has created considerably amount of awareness among people about importance of vaccines.

Government, NGO and Civil society all should come together in order to swiftly achieve the target of universal Immunisation.

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

India has around 400 million Internet users and this number is bound to increase in the future as we move towards a digital ^{Cashless} ~~less cash~~ economy.

Due to widespread penetration of Internet → even in the remote areas government is trying to promote e-governance ~~in its every~~ and digital platform in its day to day functioning. This has lead to more transparency, accountability but at the same time created hurdles for the digital illiterate people.

This divide in people ~~among~~ on the basis of digital literacy and knowledge is known as Digital Divide

Digital Divide is mainly between young and old or rural and urban or rich and poor.

In rural areas internet facility and smartphone are not readily available and even if it is available ~~most~~ most of the people ~~especially~~ especially

women, ~~scs~~ are not able to use it. This creates another hurdle for them to avail the welfare schemes started by the government. It also increases their dependency on the other digitally literate people.

Old people also find it tough to cope up with the digital world and so in absence of a young ^{digitally} educated person it becomes tough for them to avail for pension and other social security schemes.

Important steps taken by government to bridge this gap are:-

1) BHARAT NET → It is bridge the gap between urban and rural by connecting every gram panchayat to the internet. It will ^{further} increase access and penetration of internet in rural areas.

2) Common Service Centres (CSC) → It will provide people ⁱⁿ of the village to access internet. It will not only work as cyber-cafe but also provide

different services like TELE-LAW and TELE MEDICINE.

3) USSD → Government has rollout USSD facility so that even people having a basic feature phone can available facility of digital payment. This will bridge gap between rich and poor.

4) NET NEUTRALITY → TRAI by ~~favoursing~~ ^{upholding} net neutrality has ~~upheld~~ ensured that digital divide between the people doesn't increase as people won't be required to pay ~~for~~ ^{for} accessing different sites.

India Government has started its flagship programme "Digital India" in order to make India into a \$ 1 trillion digital economy ~~and increase~~ ^{but for the} ~~coverage~~ success of the mission it is important that more and more people are digitally educated - and ~~for this government should~~

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

National Health Mission aims to reduce infant mortality rate, maternal mortality rate, increase longevity, reduce burden of disease ~~and also~~, improve nutritional status ~~of~~ of the ~~com~~ masses and also includes vaccinations. It is divided into 2 subschemes:-

- 1) NRHM → National Rural Health Mission
- 2) NUHM → National Urban Health Mission.

~~Now~~ In the recent, ^{statewise} Burden of Disease study it was found that number of patients suffering from non-communicable diseases were more than the patients suffering from communicable diseases in India. This gap between non-communicable and communicable diseases was higher in well off states like Kerala, Tamil Nadu, Maharashtra, Gujarat in comparison to backward states like UP, Bihar, Jharkhand, Chattisgarh and Odisha.

The reason ~~for~~ behind growth of non-communicable diseases are :-

- 1) Lifestyle Disease → In urban and well off rural areas

lifestyle of people has drastically changed. There is a lot more stress, in life which when combined with fatty poor nutritional diet, lack of sleep, smoking, alcoholism leads to lifestyle diseases such as diabetes, ~~cho~~ high cholesterol and heart related diseases.

2) Diet Unbalanced Diet → With the rise of fast food joints and cold drinks people are consuming more and more junk food. This causes dietary imbalance, increase in weight and reduces immunity due to deficiency of vitamins and minerals.

3) Lack of Exercise → ~~While exercising~~ People often don't perform exercises which affects their overall health. Even children are becoming victims of obesity in this digital age due to lack of outdoor activity.

In the

In the National Health Policy 2017,

there was ~~espa~~ special focus on the need to curtail the spread of non-communicable diseases -

Health Policy will have to focus more on:-

- 1) Increasing awareness among people to change their lifestyle and perform regular exercises like a, yoga and meditation to keep themselves healthy.
- 2) Increase Awareness among the public to undergo regular health checkups especially after the age of 40 years.
- 3) Promote outdoor sports activity among the children. Schools should regularly hold Mass PT sessions, sports competition and treks.
- 4) More focus should be on decreasing out of pocket expenditure by making quality cheap healthcare facility accessible to all.
- 5) Government should ensure that Doctors specializing in treatment of non-communicable disease are available even in rural areas. For this NITI Aayog has proposed PPP in government hospitals.

The best way to fight non communicable diseases is by making people aware about adopting a healthy lifestyle as it has been rightly said "Prevention is better than cure".

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

Cooperative is an ~~voluntary~~ agency which involves voluntary participation of its members in order to meet common economic, social and cultural goals. Cooperatives in agriculture and allied sector like dairy has done wonders for the country.

~~Apart from its benefits, cooperative sector~~
Cooperative sector is suffering from many problems which are as follows:-

- 1) Interference of state → Due to interference of state in the working of cooperatives, they are not able to take decision ~~democratically~~ which is in the favour of the majority of its members. They often decide what ~~has to be~~ how quantity and price of their commodity on the basis the dictate of the state.
- 2) Politicisation → Cooperatives are democratic agency where decide is taken democratically; but due to ~~politicisation~~ politicisation a few people concentrate all the powers and start dominating over others.

- 3) Lack of participation → There is a need to increase participation of the members into the working of the cooperatives.
- 4) Lack of finances → Cooperatives often face problems of financial constrain. Even Cooperative banks which were meant to give loans to cooperatives are financially weak.

In the light of these problems there is an urgent need to solve these issues by giving them more autonomy to decide for themselves, strengthen cooperative banks so as to make them financially robust and avoid being structural changes into the decision making process of the cooperatives. This changes will ensure that proper functioning of the cooperatives and lead to making more success stories like AMUL.

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

India has a very high out of pocket expenditure which pushes many people ~~below the~~ into the poverty. Indian ^{government} presently spends less than 1% on healthcare and envisages to 1.5% of the total GDP on healthcare in the National Health Policy, 2017.

There is an urgent need for examining reforms in healthcare finance in order:-

- 1) Make healthcare affordable to the masses. Many people die without any treatment because they are unable to afford a good hospital or a costly lifesaving drug.
- 2) By increasing finance we government can establish more hospitals, dispensaries, primary health centres.
- 3) ~~Essence~~ To attract good quality Doctors ~~gover~~ government needs to ~~not~~ give them a good pay. This will require more finances.
- 4) often required machinery, equipment, ~~to~~ cold storage for preservation of blood ~~and~~ vaccines and drugs are not available. ~~It~~ As a result

people ~~has~~ from rural areas have to come to the cities for treatment. This increases pressure on city hospital, long waiting time etc.

- 5) Government needs to improve the condition of government hospitals so that people are not forced to go to private hospitals. Recent case of Fortis Hospital, Delhi where hospital charged ₹11 lakh from the kin of the girl who died from dengue. It was reported that hospital earned 108% profit in the treatment. So government has to ensure that private hospital don't charge arbitrarily and this is possible ^{only} when government improve conditions of its hospitals.

- 6) Providing a universal health cover to all its citizens.

Insurance can work as a long term strategy for health financing as it will offer protection to the patient and the family against emergency health expenses. In Thailand, Germany insurance

has proved to be quite effective in reducing the out of pocket expenditure.

Hence ~~user~~ insurance can be an effective longterm strategy for health finance apart from this India can adopt Swedish model of bidding. In this model, both private and public hospitals bid for government financing and this financing ~~depends upon~~ is subjected to the performance of hospital. The advantage for this financing is that, ^{every} patient has to spend at maximum € 300 per year and any cost above it is ~~compensated~~ reimbursed by the government to hospital.

Therefore India, ~~should~~ government should try to revamp the existing health financing system in a mission mode so as to make quality cheap healthcare accessible to all.

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

India ranked 100 out of 119 in Global Hunger Index and had 3rd highest score in Asia with only Afghanistan and Pakistan ~~score~~ ranked below us.

Global Hunger Index takes into account:-

- 1) child malnourishment
- 2) child stunting
- 3) child wasting
- 4) child morbidity
- 5) below 5 years of child mortality rate.

In the light of India's ~~poor~~ poor performance in the Global Hunger Index, National Nutritional strategy was launched to address the following issues:-

- ① child undernourishment → It seeks to ~~provide~~ provide children with a balanced ~~no~~ nutritional diet.
- ② Developing Immunity → It seeks to improve immunity of the children so that their ~~psych~~ ~~psychical~~ physical and mental growth is not hampered. This will also reduce child mortality rate.

③ Creating Awareness about Nutritional Diet → This will ~~To create an~~ encourage people to follow a more balanced diet. This will help in fighting ~~underweight and overweight issues~~

The local self government will be the cornerstone in ~~the promotion~~ in promoting, monitoring and sustaining nutrition initiatives as :-

1) Panchayats → They play an important roles in creating awareness among people about different government strategies. They can also play important role in social audit of the PDS system this will ensure that leakages in the system is reduced and the targetted beneficiaries are getting their due.

2) ASHA (Accredited Social Health Activist) → They play an important role in safe delivery and vaccination of the new born. This will help to reduce maternal ~~and~~, neonatal and child mortality rate.

3) Mid Day Meal ~~schem~~ scheme → It is the responsibility of district administration and panchayat to monitor whether healthy quality food is been given to children

or not.

e) Urban Local Bodies → Urban local bodies like municipalities, Municipal corporation should monitor working of PDS in municipal schools, healthcare facility for children in municipal hospitals.

Hence, all the level of government should come together and work in synergy in order to boost the nutritional status of every individual which is ~~his right~~ ~~essential~~ ~~element~~ their right.

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

Bureaucracy is known as the "steel frame" of India but this frame is getting weak due to ~~decreasing~~ diminishing human capital, political interference, corruption etc. This ~~has led to~~ is leading to a growing ^{public} trust deficit in the bureaucracy.

~~The~~ These challenges can be addressed in the following ways:-

- 1) Increasing Vacancies → India has a very low civil servants to population ratio especially if we look at our foreign services. So we need to increase vacancies in order to ~~can~~ cope up with increasing complexity of the Administration.
- 2) Training → With changing times and technology training imparted to the bureaucrats should also be modified so that they are able to use new technology in a more innovative way in the dispensation of the ~~ad~~ governance.

- 3) Domain Domainization → Generalists in the bureaucracy should be given ^{holistic} training for 10-15 years and then they should be allotted to a particular ministry. This will allow them to develop expertise in one field.
- 4) SE Supreme court orders of 2006 in Prakash Singh case should be implemented in order to reduce political interference in the Police.
- 5) Bureaucrats should have a fixed minimum tenure so that they can work more freely and resist political interference.
- 6) Cutting level bureaucracy → They are the interface between public and government, ~~but~~ and are the most aware of the ground level challenges. So their input should also be taken ~~by~~ while formulation of a policy.
- 7) Point based promotion system → Presently everyone gets promoted. So ~~there~~ there be a point based system of evaluation and a person should only be

promoted when he accumulates a certain level of threshold points.

8) Lateral Entry → ~~Expert~~ Due to increasing technicality in governance ~~towards~~, experts from outside can be given entry into the government.

~~There~~

Therefore a strong political and bureaucratic will is required in order to bring changes into the bureaucracy so that it ~~becomes~~ ^{becomes} more efficient, transparent ~~and~~ accountable and public friendly.

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

India has the maximum number of poor in all the countries of the world.

Steps taken by government to alleviate people out of poverty:-

- 1) PDS → Poor ^{family} in India are allowed 35 kg of ^{food grain} ~~grains~~ per month at a ~~rate of ₹3~~ for ₹3.
 - 2) MSP → Government offers minimum support price to the farmers. This has ~~been~~ helped many farmers to come out of poverty.
 - 3) MNREGA → It guarantees 100 day of unskilled work and the workers ~~are~~ ^{get} paid for it. So it helped people in becoming a ~~lot~~ financially secure.
 - 4) Right to Education → Government offers free and compulsory education to children 6-14 years. Educated youth ~~are~~ children can uplift their family from poverty.
 - 5) Jan Dhan Yojana → Brought millions into banking system.
- The ~~for~~ Though the government has taken many steps but still poverty prevails because:-

- 1) Unemployment → ~~Most of the people~~ ~~Most of~~ Due to lack of employment opportunities in secondary and tertiary sector ~~more~~ unemployment is on the rise especially among the youth.
- 2) Underemployment → ~~There are~~ Around 55% of population depends on agriculture. ~~this~~ This has ~~resulted into~~ ~~more~~ resulted into disguised or employment and underemployment.
- 3) Unskilled workforce → Due to lack of skills, most of the workforce is employed in unorganised sector as contract worker. Hence they are not covered under any social security scheme and they also don't have any job security.
- 4) Illiteracy → In India around 72% men and 69% women are literate. ~~so~~ So due to high rate of illiteracy they can't get any good job.
- 5) High out of pocket Expenditure on Health
In India, people have to spend lot on money on treatment, this pushes many people below poverty line.
- 6) ~~Last~~ Malnutrition and Lack of Hygiene → Due to lack of nutrition and poor hygiene they are more susceptible to falling ill.

Areas which should be focussed in order to accelerate poverty eradication are:-

- 1) Education and skill development → Only by making cheap and quality education ^{and skill} accessible we will be able to make a skill employable workforce.
- 2) Universal Insurance ^{and Pension} Coverage → Government should roll out Insurance, provident fund, pension in for unorganised sector where most of the workforce is employed.
- 3) Making cheap Quality Healthcare Available → This will decrease the out of pocket expenditure on health.
- 4) Improving Sanitation → Government under ~~Swachh~~ Swachh Bharat Abhiyan is constructing toilets which will definitely improve ~~so~~ condition of sanitation and hygiene in the country.
- 5) Improving PDS ~~and~~ Mid Day Meal → By improving quality of food grain ^{and} food ~~and~~ nutritional security of the people can be taken care of. Government, NGO, civil society and public at large should come together in order to defeat this demon of poverty.

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

Corporate governance ensures that corporates are governed in a transparent and accountable way so as to safeguard the interest of all the stakeholders.

Impediments to corporate governance in India are :-

- 1) Lack of transparency → shareholders didn't know when is board meeting, what is there on the agenda
- 2) Lack of Responsibility → ~~Below~~ Presently a quorum is not need for the board to take decision. ~~Ho~~ This often harms interest of small investor.
- 3) Weak Independent Director → Independent director don't have much power or say into the matters
- 4) Concentration of power → In many companies chairman and managing director is the same person this leads to centralization of all the powers into a single hand.
- 5) Gender Inequality → Ratio of Woman to Man in top executives of the corporates is very poor.

6) Exorbitant Salary → Board members can arbitrarily hike their salaries.

Uday Kotak Committee submitted its report to Security Exchange Board of India (SEBI) regarding overhauls required in corporate governance. ~~Some of~~ the recommendations are as follows: will solve of impediments in following ways:-

- 1) Strength of Board → There should be atleast 6 directors in the board and they should be below the age of 75 years. This will bring a more responsibility as before there were less directors.
- 2) Bifurcation of role of Chairman & CEO/MD → This will prevent centralisation of power into the hand of 1 person.
- 3) Women Independent Directors
 - a) There should be atleast 1 woman director. This promotes gender equality.
 - b) Independent director should attend atleast 50% of the total board meeting.
- 4) Board of Directors should atleast meet 5 times in a year.

- 5) Information about the company, ~~no~~ schedule of the meeting etc. should be displayed on the company website. This enhances transparency in corporate governance.
- 6) More power to SEBI to act against lawbreaking directors.

Hence, recommendations of the Uday Kotak Committee should be followed so that incidents like Tata, Infosys and Satyam doesn't happen in future.

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

National e-governance Program (NeGP) was started in 2006 in order to make all the services ~~ass~~ accessible to common man through internet.

The main objective of scheme was to increase speed, transparency, accountable and check corruption in the services provided to the public; but it ~~is~~ could achieve its ~~to~~ objective because:-

- 1) Shortage of ICT infrastructure → ~~for~~ Due to shortage of ICT infrastructure in government departments ~~like~~ like mobile based services, cloud services, computers the scheme not able to achieve its full potential.
- 2) Behavioural Issue → Both public and government officials were ~~reluctant~~ reluctant in adopting new technology.
- 3) Didn't ~~Didn't~~ Couldn't cope up with change in technology
NeGP didn't take into account new technology

like cloud service and mobile Apps.

- 4) No Access to Internet → When NeGP was in effect, access to internet in rural areas was poor, But now due to Bharatnet and private mobile internet service provider like Jio and Airtel connectivity has increased considerably.
- 5) Poor digital literacy → ^{due to poor} Digital literacy, people ~~were~~ ^{didn't} choo opt for e-~~g~~ governance platform and its services.

Keeping in mind the problems associated with NeGP e-Kranti Program (NeGP 2.0) was launched.

Principles guiding it are as follows:-

- 1) Compatibility in all regional languages
All the government services should be available in regional languages.
- 2) Cloud Based services → Government department should use government cloud in the discharge of its services.
- 3) Mobile based Application → With the proliferation of mobile phones, government is trying to make all its service available on the mobile platform.

4) Upgrading ICT infrastructure → Government servers, websites should be upgraded in order to handle more traffic.

5) Enhancing Cyber Security → Security of IT infrastructure of all the central, state and local departments should be enhanced in order to tackle growing cyber crime.

"e-Kranti" being one of the pillars of "Digital India" seeks to provide ~~good~~ quality timely government services to the common man with the help of e-governance and it will also help government to achieve its goal of "Minimum Government Maximum Governance".