

GENERAL STUDIES (TEST CODE : 1050)

Name of Candidate	Neha		
Medium Eng./Hindi	English	Registration Number	135596
Center	—	Date	—

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।

75, 3rd Floor, Old Rajinder Nagar Market, Near Axis Bank, New Delhi – 110060

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) 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)

Citizens' Charter is a tool that promises quality and timeliness of delivery of services by a government organization.

However, they are many times only on paper. Following measures can help make them effective:

- (1) Feedback to be taken from civil society, citizens, consumers before designing the charter
- (2) Adequate grievance redressal mechanism to be in place.
- (3) Appointed a POC to oversee the implementation of the charter.

(4) Using quantifiable terms
eg: number of days to deliver a service.

(5) Avoid vague terms

(6) Penal provision in case of non-compliance to the promised norms.

(7) Making it easy for citizens to identify non-compliance.
eg: testing laboratory for food quality check.

(8) Ease of reporting any grievance.

(9) Quick redressal and make necessary change in the way of working once any issue detected → continuous improvement.

Thus, by ensuring participation of all stakeholders and an effective feedback loop the charter can become useful.

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)

India is a representative democracy and hence the legislature makes the laws.

However, with changing circumstances, it is equally important to involve the citizens in law making.

Civil society involvement in pre-legislative stage is needed to :

- (1) Raise awareness.
- (2) Build a consensus
- (3) Help common man understand the complexities or intricacies of any issue
- (4) Adequate voice to minorities
- (5) Ensures the interest of all stakeholders are addressed.
- (6) Reduce opposition, ignorance.

Following steps can be taken by government to increase public engagement:

- (1) Put draft bills online → seek feedback through it
- (2) My Gov App, website, official postal address, fax address, email are avenues that can be provided.
- (3) Make Panchayats and ULBs a part of consultation process.
- (4) Multimedia alternatives like Mann ki Baat, Twitter, Facebook, Google hangouts
- (5) Mandate local representatives to seek feedback in their constituency
- (6) Publish feedback online before making final draft
- (7) Referendum on critical issues

Thus, leveraging technology, we can become a truly participative democracy

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)

Gross Enrolment Ratio in tertiary education is 25% and rising.

However issues facing it :

- (1) Huge privatization → over 90% - poor control over infrastructure fees, academic standards.
- (2) Lack of industry relevant education, rote learning.
- (3) Vacancies in large numbers inspite of rising NET, PHDs.
- (4) Lack of practical training, internship, apprenticeship
- (5) Low R&D, innovation.
- (6) Act as an avenue for black money generation.

Various measures taken by government to improve the quality of T. Education

- (1) RISE scheme and creation of HEFA to finance the development of infrastructure
- (2) INSPIRE, Ramanujam fellowship to attract best faculty from abroad.
- (3) Institute of Eminence Tag → greater autonomy, financial aid to create 20 IoE in India and reach in Top 100 world rank
- (4) Attractive stipend to meritorious students of IIT, IISc to pursue PhD research.
- (5) Atal tinkering labs in schools to build scientific temper
- (6) UGC, MCI to be overhauled New mechanisms to focus more on quality, infra, not just quantity. (7) See check.

Thus, these initiatives will help make quality and affordable education available

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 is the process of checking of process, implementation and systems in place of a government scheme by the beneficiaries themselves.

It plays crucial role by :

- (1) Demanding accountability and transparency.
- (2) Identifying fake beneficiaries.
- (3) Quality check and control.
- (4) Makes them a stakeholder in their own development.

MGNREGA has a mandatory social audit component.

Strengths of social audit are:

- (1) Prevents leakages, diversion.
- (2) Makes people more aware of their rights.

(3) Makes governance citizen-centric.

However limitations are:

(1) Poor literacy levels.

(2) no compulsion, except MGNRE

(3) appropriate data may not be provided

(4) Lack of knowledge to conduct audit.

(5) Manipulation by powerful section of the community.

Way forward:-

(1) Training the beneficiaries

(2) More schemes to make it mandatory

(3) Statutory backing → Meghalaya has already done.

(4) E-governance plan to be completed along with Digital India

An informed citizen is a citizen that demands accountability. This is what social audit does.

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 वृहत् भाग तक पहुँच रहा है? कारण बताइए।
(150 शब्द)

According to 2011 Census, about 8% of the population is above 60 years of age.

Welfare schemes for elderly include:

- (1) Indira Gandhi Old Age Pension Scheme
- (2) Antyodaya Anna Yojana → additional foodgrains to poorest households, without any adult in age group 15 to 59.
- (3) Atal Pension Yojana → for workers in unorganized sector
- (4) Post Office, Banks → higher saving rates for senior citizens
- (5) higher tax exemption
- (6) Certain states give pensions to widows below poverty line.

(7) Reverse mortgage scheme to allow monthly income from immovable assets.

(8) Maintenance and Welfare of Parents and Senior Citizens Act, 2007.

The benefits of such schemes do not reach the most needy due to:

(1) Low literacy

(2) Poor health

(3) Fail biometric authentication
→ due to old age.

(4) Have to go themselves for such authentication → not always possible due to health, transportation.

(5) Reluctance to file police complaints against own family in the 2007 Act.

The social and moral values need strengthening to care truly for the elderly

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)

India is a socialist republic committed to welfare economics.

While LPG has brought in free trade and open market, the welfarism still persists:

(1) We have moved from a development oriented approach to a rights based approach. However, the goal remains same. 'Food for work' in the 1970s is now seen as MGNREGA → both focus on creation of stable assets.

(2) Greater use of technology is now seen → DBT, JAM trinity and E-governance initiatives. However, the

intermediaries still remain like shop owners, digital correspondents, bank helpers.

(3) Health and nutrition based schemes have only increased in scope and coverage → the goals like reducing TFR, MMR, IMR remain same.

(4) Increased focus on sanitation → Self help is still preferred. Nirmal Gram Abhiyan to Swachh Bharat all focus on community participation and initiative

(5) Community has become a stakeholder → Social audit.

Thus, welfare measures continue to be driven by socialistic vision. Ayushman Bharat, RTE, AAY are some of its biggest examples.

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 सन्दर्भ में अपनाए जा सकने वाले अन्य उपाय कौन-से हैं? (150 शब्द)

67% of the people in prison in India are undertrials

The measures for addressing their problems include:

(1) For anyone arrested for a crime with less than 7 years punishment → released if $\frac{1}{3}^{RD}$ of possible sentence served.

(2) For those arrested for a crime of more than 7 years punishment → release if $\frac{1}{2}$ sentence possible is served.

Law Commission report 268 has also suggested:

(1) ~~to~~ separate undertrials from hardened criminals

(2) ~~Consider open jails~~

(2) faster access to bail

(3) Make arrests only when necessary and not as a measure to buy time.

(4) Access to free legal aid.

Other measures in this regard are:

(1) Implementation of Bhaskar Singh judgement → improve police investigation, pendency

(2) Fast track courts to hear

(3) Estimated that almost 80% still in jail as cannot afford bail or surety → easier bail norms.

(4) Use of tele-law to provide legal aid.

(5) Make them aware of their rights.

(6) Improve conviction rates

Thus, Undertrials need to be ensured of speedy trial and a strengthened criminal justice system

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 बहनीय आवास के क्षेत्र में अवसरों का सृजन किया है, लेकिन कुछ ऐसी चुनौतियाँ हैं जो अभी भी बनी हुई हैं। चर्चा कीजिए। (150 शब्द)

It is estimated that 2 crore houses are needed to fulfil the 'Housing for All' vision by 2022.

The initiatives include:

- (1) Interest subvention, subsidy to low income group.
- (2) RERA implementation.
- (3) Relaxed FSI norms.
- (4) In-situ Slum rehabilitation and resettlement schemes.
- (5) Incentives to form cooperative and build on land.
- (6) Subsidies for building house in rural areas.
- (7) Free land to deprived sections of rural areas.
- (8) Greater tax benefits to builders for affordable segments.

However, challenges still persist like:

(1) Suburbanization → high prices in the city centre make it more lucrative to build homes in suburb.

However transportation makes it difficult, thus encouraging urban slums.

(2) Lack of focus on transit oriented development.

(3) Vacant, illegal encroachment on government lands.

(4) Lack of tenancy reforms → makes redevelopment less lucrative for owners.

(5) Issue of supply of essentials → water, electricity in houses.

(6) Information asymmetry in the real estate sector.

Thus, the need is of a demand driven supply of homes and not merely policy reforms.

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)

With over 60% population in the working age, India is in the midst of a demographic dividend.

However to harness it well, we need to focus on:

health education → skill training

It is estimated that 12 million youth enter the job market every year.

National Policy for Skill Development and Entrepreneurship 2015 is a right step in this direction as:

(1) Focuses on importance of vocational education and skill training

- (2) Simplifies norms for apprenticeship
- (3) Recognition of prior learning through NSF.
- (4) Support for skill training with a view for self employment by PMKVY, DDU-GKY.
- (5) Easier access to credit by MUDRA loans.
- (6) Priority to MSME sector in government procurement
- (7) Payment of social security benefits (partial) by government for new MSME employees.

Way forward:

The policy rightly seeks to create employment opportunities. Simultaneous focus on health and nutrition can truly help us reap the demographic dividend.

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)

Whistleblowers are the employees who unearth and report the wrongdoings in their organization.

Whistleblower Protection Act states :

- (1) They should not be named without consent → Satyendra Dubey case necessitated this
- (2) No harassment, inquiry or transfer without approval of any whistleblower
- (3) Action against false, malicious complaints.

However, the latest amendments have issues like:

- (1) Need the information in some cases to be got through RTI only.

(2) Whistleblower can be charged under OSA (Official Secrets Act) in case of some information

(3) No anonymous complaints allowed.

Thus, we need more measures to strengthen the act like:

(1) Strict norms for police protection

(2) Can help in getting new identity → as done in USA → new name, Social Security no.

(3) allow anonymous complaints

(4) Remove the conflict with OSA in cases where public interest outweighs secrecy.

(5) Do not overlap RTI, WB Act

Whistleblowers need further empowerment and Lokpal can add muscle to the act of unearthing wrong

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 शीघ्रातिशीघ्र प्राप्त करने की इस गति में वृद्धि करने के लिए सरकार द्वारा उठाए गए हालिया कदमों का उल्लेख कीजिए। (250 शब्द)

Immunization is the process of vaccinating children to protect them from various diseases.

Mission Indradhanush is the latest UIP that includes vaccination for 7 diseases.

The programme aims to achieve at least 90% coverage by 2020. The factors for its slow growth are:

- (1) Migratory families → difficult to track immunization
- (2) Poor connectivity
- (3) Inadequate infrastructure and manpower in PHCs.
- (4) Availability of vaccines and

cold storage for their proper storing.

(5) Cultural beliefs → some religious leaders have been claiming that vaccines can make a child impotent.

(6) Discrimination among girl child and disabled children, volunteers not visiting Dalit bastis.

Following steps have been taken to increase coverage:

(1) Mission Indradhanush II → to cover all children who have missed any of these vaccines: Polio, Whooping cough, measles, diphtheria, TB Hep B, and also Japanese Encephalitis in some regions.

(2) Door to door surveys to check for vaccination → also

vaccinated at home itself.

- (3) Focus on R & D → to reduce import dependency on vaccine
- (4) Under NHM, PHCs will be converted to health and wellness centres and so will have better infrastructure
- (5) Education and awareness to dispel any myths about harmful effects of vaccination
- (6) Anganwadis to report on any child who is not vaccinated
- 7) Focus on border districts where migrants from Nepal, Bangladesh may stay.

Thus, a wholesome approach is being followed to ensure that no child remains unvaccinated.

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

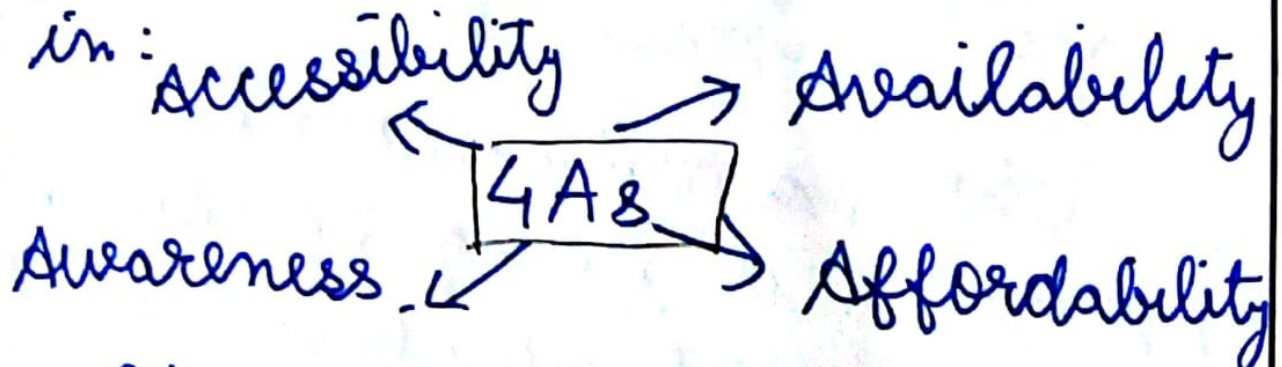
उन तरीकों पर प्रकाश डालिए जिनके चलते भारत में डिजिटल अंतराल निरंतर बना हुआ है तथा स्पष्टतः दृष्टीगोचर होता है। इस अंतराल को पाटने के लिए सरकार द्वारा उठाए गए कदमों के महत्व पर चर्चा कीजिए। (250 शब्द)

The difference in the availability of access to technology, especially internet is termed as 'Digital Divide'.

In India, it is seen among various groups like:

- (1) Rural v/s Urban
- (2) Male v/s Female
- (3) Poor v/s Rich.

The digital divide perpetuates due to difference in:



It manifests itself in the way different services and facilities are utilized:

(1) Dependency on cash $\rightarrow$ India has a very high cash to GDP Ratio $\rightarrow$ over 14%.

(2) Manual records, bills, receipts in various government benefit schemes.

(3) Low penetration of digital payments, especially in rural

The following steps have been taken by government to bridge the divide:

(1) Demonetization, along with JAM trinity forced many to use digital ways for the first time

(2) BHARAT NET, Gram Net

(3) Free laptops, Smartphones by some states to students

(4) WIFI facilities at public places.

- (5) Common Service Centres in all Gram Panchayats.
- (6) No transaction tax on online payments for various government services
- (7) Reduced GST on POS machines
- (8) Post Office Payment Banks, RU Pay Card, fingerprint authentication, micro ATMs.
- (9) National E-governance Plan

These schemes and efforts have helped improve the 4As of digital divide

Way forward → increase access to online portals in regional languages. Train more girls in the usage.

Thus, the digital divide, when breached can truly usher in 'Digital India'.

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 Mission has been released to focus on health and well being. its objectives include:

- (1) Increase public spending on healthcare to 2.5% GDP by 2025.
- (2) 1.5 lakh PHCs to be upgraded to Health and Wellness centres → 12 services
- (3) PPP in secondary and tertiary care → private hospitals will be allowed to access public hospital land for a symbiotic relation.
- (4) NCDs screening to be provided for cancer (oral, breast, cervical), hypertension,

diabetes and pulmonary.

- (5) Immunization
- (6) Increasing availability of beds and medical practitioners
- (7) Preventive care through sanitation measures.

It is estimated that NCDs contribute to over 60% of the burden of disease globally and hence have become important. Also

- (1) Changing lifestyle, stress
- (2) Pollution, consumption of narcotics
- (3) Overuse of pesticides on food
- (4) Contamination of marine bodies, ground water
- (5) Reduced physical activity

are factors that contribute to an upward trend in NCDs.

The implication of this on the health policy are:

- (1) Need for more customized and holistic treatment → a combination of AYUSH, allopathy and change in lifestyle, behaviour (smoking)
- (2) Need to promote Yoga.
- (3) Focus required on environment → ASI, Ujjwala, PAHAL, happy seeders are some steps
- (4) Palliative care will become more important, along with preventive → currently major focus is on curative care.
- (5) Need for newer medical curriculum → MCI has revised syllabus after 21 years
- (6) Need to promote newer insurance products as not all may cover NCDs.

Thus, NCDs require a shift from mere healthcare to health and wellness.

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)

Cooperatives were introduced in India following the DPSP. They seek to leverage the power of the collective to achieve economic empowerment.

Some areas where they are:

- (1) finance cooperatives
- (2) dairy cooperatives
- (3) sugar cooperatives
- (4) consumer goods, farm items

Some of the success stories include:

- (1) AMUL, Lijjat
- (2) sugar production in Maharashtra, Western UP.
- (3) have helped some farmers access formal credit sources.

However, the issues that plague cooperatives are:

(1) Politicization → instead of 'one man one vote', the dominant caste group takes over the cooperative.

It was seen in Haryana that fertilizers, seeds of good quality were not passed on to all members, but sold in open market.

(2) State interference → seen in sugar. State dictates the price to be paid, resulting in over 3000 crores of payment dues pending.

(3) Finance cooperatives have become money laundering avenues → during demonetization, district cooperative banks showed huge cash deposits of back dates. RBI had refused to accept this.

(4) Control of political leaders
→ especially in sugar factories
of Maharashtra.

(5) No periodic elections, no
equal access to services,
fake beneficiaries and members.

(6) Create fake cooperatives
to avail easy finance and
tax benefits.

Way forward:

(1) Connecting district coop
banks to Core Banking
Solution → already started

(2) Increase % requirement
of women members.

(3) Due diligence before
providing any benefits.

(4) Grievance redressal mechanism

(5) Reduce State interference,
decide a SOP.

Cooperatives were inspired
by Gandhiji's vision of self dev
and need to be
empowered to enable
all round dev.

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 संबंधित मुद्दों पर भी चर्चा कीजिए। (250 शब्द)

It is estimated that over 70% health expenditure in India is OOP. Insurance penetration in India is below 10% for healthcare.

It is estimated that, every year, almost 4 crore people fall below poverty line due to health expenses. The current financing ways are:

- (1) own savings
- (2) land, jewellery sale, mortgage
- (3) borrow from relatives, friends
- (4) borrow at high rate from money lenders → debt trap → may also lead to bonded labour, across generations.

Thus, there is a need for reform in healthcare finance.
Some measures already taken:

- (1) AAYUSH MAAN Bharat → cover 10 crore families, Rs 5 lakh/year
- (2) ESIC for unorganized sector labour made compulsory
- (3) low interest loans by some PSUs for healthcare
- (4) PMJBK, PMJJY → coverage to all Jan Dhan accounts.

However, newer financing measures needed include:

- (1) Bank credit to be available
- (2) Insurance packages to cover pre-existing conditions
- (3) Special packages for cancer
- (4) Recognition of mental illness as a disease and payout by insurance for them
- (5) Greater coverage for senior citizens as population aging.

Insurance is the best-available measure for long-term health protection.

However, issues are:

- (1) Information asymmetry
- (2) No immediate benefit visible → inability to look at the long term picture
- (3) Need money for immediate expenses, rather than invest
- (4) Belief that nothing will happen as healthy now.
- (5) Children will take care.

Way forward:

- (1) IRDA should strictly monitor to remove any fraud schemes.
- (2) Reduce complexities in the payout process.
- (3) Government should encourage with more customized products through LIC.

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 100 out of 119 countries in the global hunger index.

National Nutrition Strategy POSHAN Abhiyan is a clarion call to fight hunger. It aims to reduce:

- (1) Stunting, wasting by 2%.
- (2) Anaemia, underweight by 3% per year till 2022.

Currently we see:

- (1) 38% Stunting
- (2) 25% Wasting
- (3) Almost 50% anaemia in reproductive age women.

Thus, the Poshan Abhiyan seeks to take measures to achieve SDG 1 → Health for all

The Strategy is a convergence of various schemes like:

- (1) ICDS (2) MDM
(3) PMMVY (4) NFSA (5) JSY
and seeks to strengthen their implementation and monitoring

Local self-government can help in promoting, monitoring and sustaining nutrition initiatives by:

- (1) Social audit by Gram Sabha
→ to ensure all schemes and benefits reach the needy.
- (2) Quality check on food prepared under MDM
- (3) Increase awareness about diversification of food basket
→ encourage kitchen garden, poultry, duck raising as seen in Sharkhand by SHGs

(4) Can supplement the work of ASHAs and ANMs to ensure no mother or child is left out.

(5) Community kitchen → seen in some communities in Gujarat.

(6) Elders can be roped in to share best practices on cultivating and preparing local food → eg: Sattu preparation is now being encouraged in East India

(7) Identify severe cases of malnutrition and refer them to healthcare centres.

POSHAN is not just a strategy. It is a game changer to fight the evil of hunger. Efforts of the collective, led by the tier 3 bodies can accelerate this mission.

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)

Indian bureaucracy, once hailed as the 'Steel frame' of India, is plagued by several issues today.

Some challenges are:

- 1) Huge vacancy in middle and upper bureaucracy → almost 1500 posts.
- (2) Politicization of bureaucracy → for perks, benefits, posting.
- (3) Trend of bureaucrats resigning to contest elections.
- (4) Disproportionate growth of assets → corruption.
- (5) Lethargy, averse to change → due to assured promotions with seniority.
- (6) Generalists.

- Some measures undertaken to face these challenges are:
- (1) invitation to lateral entry in specialized areas like telecom, economics, airlines
 - (2) 360° appraisal system for IAS officers → to get a full feedback and evaluation
 - (3) Compulsory retirement of certain bureaucrats
 - (4) RTI, CVC, CBI, Whistle Blowers Protection Act.

However, there is a need to do a lot more to ensure the bureaucracy is inline with the modern times.

- (1) Complete transfer to Digital technologies → Egovernance, DBT, JAM trinity, Bharatnet can all together reduce the human interface in governance.

- (2) Security of tenure to each post → reduce political pressure already in place for CBI.
- (3) Compulsory rotation between state and centre to give all round exposure.
- (4) Lateral exit to be allowed along with lateral entry
- (5) Promotion by merit cum seniority.
- (6) Exposure to stints in the private sector
- (7) After 10 or 15 years of service, aim for specialization among the critical areas.
- (8) Protection to honest officers and whistleblowers.
- (9) Compulsory training at various intervals.

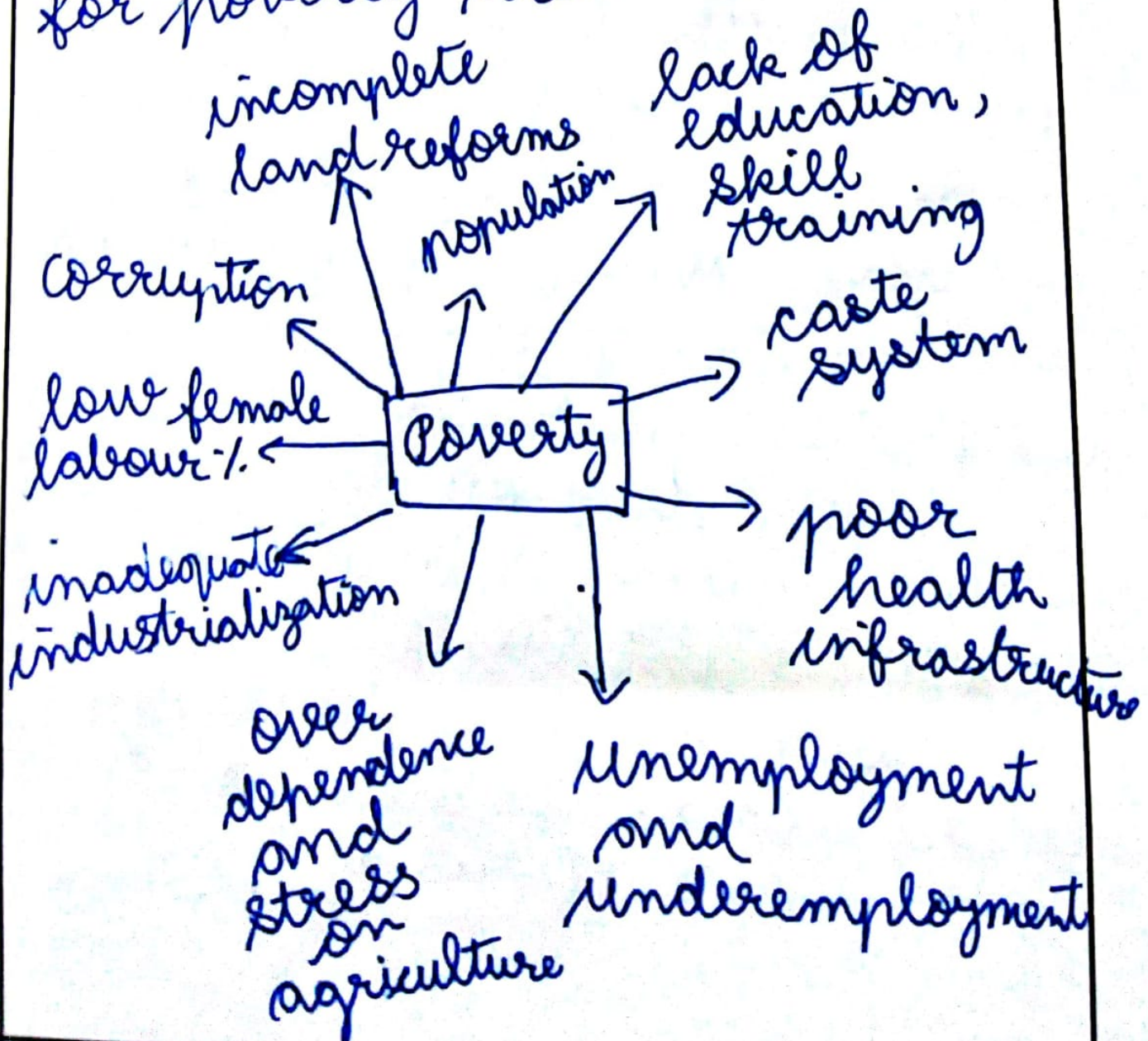
Bureaucracy thus needs to get rid of its rust and reclaim its status as the backbone

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 कारणों पर संशोधन 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)

India sees 21% population living below poverty line. Underlying factors responsible for poverty are:



Following areas need to be focussed on to tackle poverty:

- (1) Population control → to reduce stress on resources.
- (2) healthcare → like Ayushman Bharat → healthy Indians will lead to demographic dividend
- (3) Vocational education, skill training, apprenticeship
- (4) Make in India → Manufacturing should become at least 25% GDP focus on employment intensive areas like textile, food processing
- (5) Doubling farmer income → not merely production but value addition and export of agri produce.
- (6) MSME overhaul → need access to formal credit, tax sops, skill training, market linkages → biggest source of possible employment.

(7) Entrepreneurship → Startup India, Standup India.

(8) Focus on education and employment of deprived → SC, ST, OBC, Minority, women.

(9) If women participation in workforce matches men, India GDP can grow by 16% → IMF

(10) Reduce income inequality → crackdown black money, benami property.

(11) Renegotiate FTAs → to protect Indian industries from cheap inputs, goods, reverse duty

(12) DTAA negotiations

(13) WTO → free trade of men and material, investment to be lobbied for.

(14) Ease of doing business, FDI.

Gandhi called poverty to worst evil and through multipronged approach, we can tackle this evil.

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 मूचीबद्ध 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 the norms to oversee the functions and operations of a corporate body.

Recent times saw many issues like shell companies, illegal activities, financial misappropriation which led to formation of Uday Kotak panel.

Some of the impediments to corporate governance were:

(1) Presence of huge number of family businesses with no well structured succession planning → eg: Tata case where Cyrus Mistry was brought

and then booted out.

- (2) Non-compliance of audit and accounting norms.
- (3) Large number of minority shareholders who have no say in the operation decisions.
- (4) Inadequate representation on the board of directors.
- (5) Non-filing of tax returns, balance sheets.
- (6) Non-compliance of CSR rules.
- (7) Excessive interference of promoter families, no autonomy to management → eg: Infosys case, Narayan Murthy.
- (8) Less representation of women, minority shareholders.

In light of these, the Kotak Panel Recommendations can help improve corporate governance by:

- (1) One woman board member
- (2) Atleast 3 external board members
- (3) CSR report to be presented to board
- (4) Representatives to represent minority shareholders.
- (5) Mandates the periodic conducting of board meetings
- (6) Compulsory to have in place mechanism to deal with sexual harassment.
- (7) Fixes the % of increment, bonus, salary of the senior management.
- (8) Auditing norms and reporting norms specified.

Thus, by ensuring compliance to best practices and protection of interests of all stakeholders, corporate governance can be strengthened

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।

NeGP to revolutionise the governance functions was a beginning towards Digital India. NeGP 2.0 will further accelerate this mission.

There were various issues that NeGP faced, like:

- (1) Low digital literacy
- (2) Connectivity issues
- (3) Infrastructure issues.
- (4) Resistance to change among the employees.
- (5) Difficulty in mapping the workflows into a digital format.

The principles guiding the design and implementation of e-Kranti are:

- (1) Re-engineering → all the processes, and then map them into workflows such that it can be digitized
- (2) Adhere to the Citizen's Charter → design processes and timelines so that the charter can be fulfilled
- (3) Training all employees
- (4) Efforts to bridge digital divide → Common Service Centres to have a volunteer who will assist people in accessing services online.
- (5) Improvement in infrastructure
Bharatnet, Gramnet, WiFi hotspots at all public places

minimum speed of 100 Mbps are some of the planned measures.

- (6) Cyber security
- (7) Data protection → Sci
Krishna panel recommendations
to be followed
- (8) Indian language interfaces
- (9) Usage of voice commands.

Thus, E-governance is further being strengthened by NeGP 2.0.

This will help ensure accountability, transparency and good governance.