



VISION IAS

www.visionias.in

GENERAL STUDIES (TEST CODE : 1243)

Name of Candidate	ASHISH KUMAR		
Medium Eng./Hindi	ENGLISH	Registration Number	298 400
Center	ONLINE	Date	22-8-2019

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।

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

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

This file is personalised for Ashish (ashish0611kumar@gmail.com)

EVALUATION INDICATORS

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

Overall Macro Comments / feedback / suggestions on Answer Booklet:

1.

2.

3.

4.

5.

6.

All the Best

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

(150 words) 10

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

The 108th constitutional amendment Bill aimed at reserving $\frac{1}{3}$ rd of seats for women in the legislature.

How it will ensure:

① Meaningful participation

→ Women will have a say in the law that affect them.

→ Can raise women specific issues.

→ Will ensure that more women voters participate in the elections.

→ will inspire more women to take up politics

② Inclusive Democratic process

→ will ensure that half of our population

is not left out from decision making.

→ Will ensure greater dialogue on women issues.

However some issues have been raised:

→ May distract legislature from taking long term steps because they may not stand from ^{that} constituency again.

→ Some say it diverts attention from major issues like criminalisation of politics and electoral reform.

Despite these caveats, in light of new 16% representation in the Lok Sabha (Association of Democratic Reformers), passing of the Bill is a must for women empowerment.

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

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

Article 16 4(A), 4(B) deals with reservation in promotions for SCs and STs in public employment.

The supreme court in the Indra Sawhney case held, promotion of SC & STs unconstitutional. However by the 77th Amendment, Article 16 4(A) and 4(B) were added making promotions legal.

It was argued that merely reserving posts may not be enough for empowerment as SC & ST representation at higher levels may be lacking.

This was to be done keeping Article 335 in mind (ensuring efficiency of administration).

These amendments were upheld by Supreme Court (SC) in the Nagaraj case.

However there have been calls for scrapping this provision as it is claimed representation in employment is enough.

But seeing the abysmal representation of SC and STs at decision making levels in the administration, these measures are necessary.

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

(150 words) 10

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

Autonomous District Councils are formed in the 6th schedule states of Arunachal Pradesh, Meghalaya, Tripura and Mizoram.

However their mandate of developing these regions according to their specific needs hasn't been fulfilled as:

→ Political interference in functioning.

→ Corruption in functioning

→ The Governor is responsible for raising issues with their working, but he does not manytimes because of his closeness with state government

→ lack of adequate funds and manpower.

Improving their performance

- Government promptly address issues in their functioning.
- strengthening them with greater power and funds like recent proposal of State Finance Commission directly recommending devolution to ADCs
- capacity building and training of ADC members.
- clearly demarcating mandate to avoid interference.

Thus their reform is needed to truly fulfill their mandate of tribal owned and oriented governance.

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

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

Official Secrets Act (OSA) was first passed by Lord Curzon in 1904, and then again in 1923.

Rationale behind continuance

- To protect from threats to national sovereignty
- To prevent leaking of sensitive information.
- Article 19 mentions limitation on Freedom of Information.

Should it be given precedence over RTI

YES

- RTI cannot extend to sensitive information.
- No right is absolute.
- It cannot be at the cost of national sovereignty.

NO

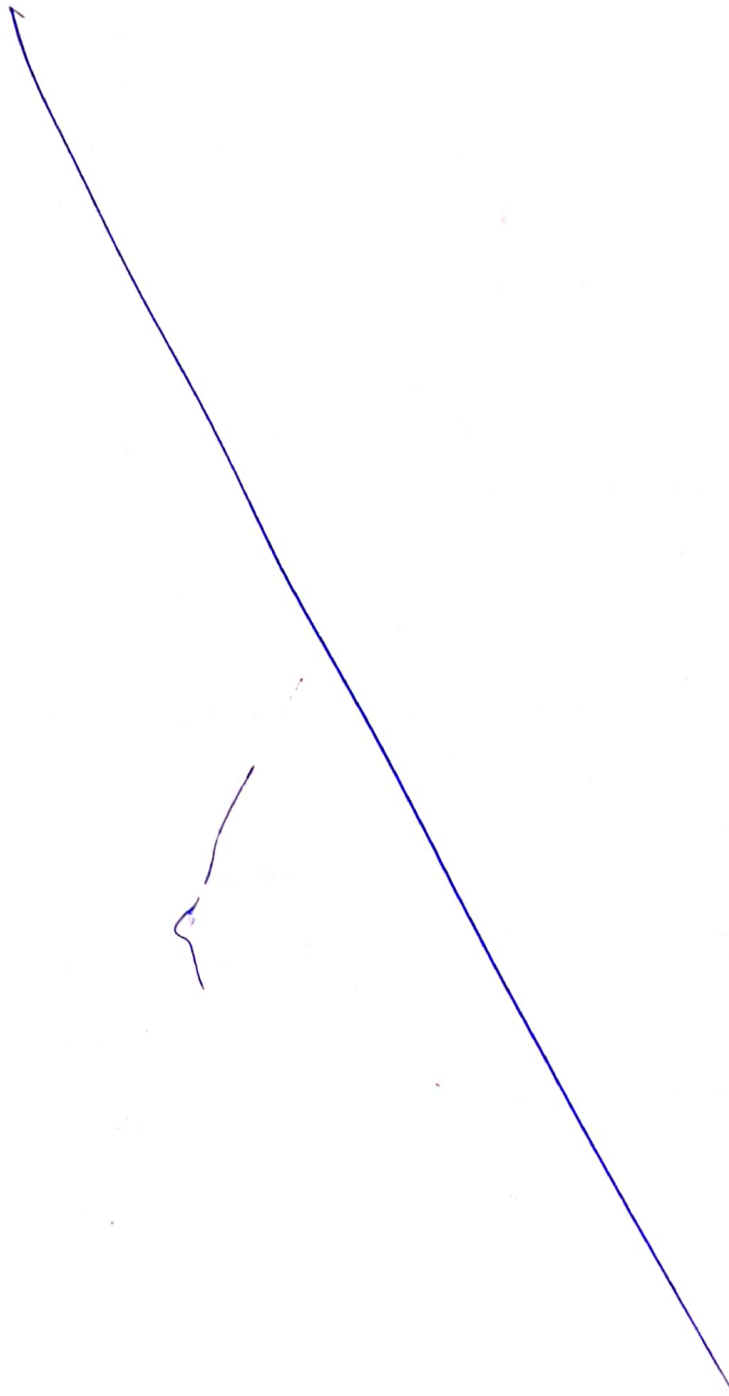
- A modern democratic country with such an Act doesn't suit its democratic credentials.
- May be used to silence whistleblowers
- RTI's Section 8 already provides safeguards against disclosure of sensitive information.

The Law Commission recommends the repeal or merging with RTI Act to ensure supremacy of the RTI Act.

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

(150 words) 10

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



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

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

Cooling off period for a civil servant refers to a certain time gap after retirement during which he cannot take up employment.

RATIONALE

- Reason behind this was to prevent conflict of interest.
- A civil servant may favor a corporate during work in return for a lucrative job.
- To prevent corruption, favouritism.
- To promote public interest and objectivity during work.

However, recently there have been numerous instances of top ex-bureaucrats taking up jobs at

governing boards of corporate companies.

Thus, there is a need to relook at Civil Service conduct rules:

→ Making immediate employment punishable.

→ Retired Civil Servants can be hired in an advisory position in government departments where their experience can contribute.

The Benwant Committee had recommended the same and thus mandatory cooling period is needed to keep public interest paramount.

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

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

The NFHS-4 (National Family Health Survey) say that stunting is at 36% (approx) and wasting at 38%.

To combat this the POSHAN Abhiyan was launched with the following features:

- Focus on a 'Kusoshan Mukta Bharat'
- Focus on fortification, biofortification
- Evidence based institutional and community interventions.
- Making greater involvement of stakeholders.

How it is an improvement over previous schemes?

- It focuses on making Nutrition a 'Tan Andolan'.

- It has specific targets with specific time frames.
 - It lays greater emphasis on involving ASHA workers, gram panchayats, NCOs.
 - Private sector involvement is sought for better service delivery, research and development.
 - It also focuses on addressing social determinants of health more ~~comprehensively~~ comprehensively by addressing poverty, education.
 - Special focus on nutritional awareness and counselling.
- Proper implementation will ensure a healthy demographic dividend.

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

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

Generic medicine refers to a chemical compound with bioequivalence to the original medicine. This is usually manufactured after the patent period expires.

Need of Generic medicines

→ More accessible to a poor population.

→ Its efficacy is usually the same as the original.

→ Increasing burden of Non communicable diseases in India

Reasons behind low availability and adoption

→ legal disputes between generic manufacturers and original pharma companies.

- Doctors / Pharmacists usually have a next with pharma companies, thus prescribe branded medicines
- Lack of enough pharmacies where these medicines was available.
- Lack of awareness among people regarding their availability.
- Some people are skeptical regarding their efficacy

GOVERNMENT MEASURES

- Open Jan Aardhi centres to increase accessibility
 - National List of essential medicines released to cap price of essential.
 - opened more testing centres to quickly establish efficacy of generics.
- Generics can ensure a cheap, accessible, effective solution to health.

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

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

The multilateral rule based trading regime is under attack due to:

- Increasing protectionism. e.g. USA
- Trade wars. e.g. between China and USA
- Lack of democratic decision making have reduced legitimacy of institution. e.g. Green room meetings in WTO.
- Lack of quick decision making.
- Countries are at loggerheads over certain issues for many years. e.g. dispute regarding agricultural subsidies in WTO
- Greater preference for regional trading organisations where countries can have more say. e.g. RCEP
- Perception of rule flouting: Developed

countries feel developing about rules
like patent protection, etc.

How these challenges can be addressed?

→ Plurilateralism: e.g. countries can
form plurilateral groups in WTO to
sort out issues better.

→ Strengthening groupings like G33,
G77 so proceedings are more
democratic

→ Solving pending issues before
moving to new issues. e.g. Bali
package in WTO

→ Services: form 2/3rds of GDP and
are not properly addressed in
multilateral institutions like WTO.

The multilateral trading regime
led by WTO has brought down
tariffs by 85% from 1942, increased
trade/GDP ratio and prosperity.

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

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

Indo-US trade relations are mainly built on the pillars of defence, investment, nuclear deal, services, among others. It stands at around \$79 Billion

MAJOR IMPEDIMENTS in trade relations

- WTO issues : USA feels India's agri subsidies violate rules, and is also against compulsory licensing.
- services : Recent tightening of H-1B visas are a concern.
- President Trump is also not happy with high tariffs that India imposes on imports like bikes, etc.
- India's relations with Iran, Russia irritate America.
- Distance → Defence : USA is not very keen on technology transfer

during defense deals.

Recent withdrawal of USF can have following consequences:

- Affect small producers and farmers.
- India will have to pay \$ 300 million extra in tariffs.
- May prompt the India to look to other countries for certain goods like agricultural products.

However, its adverse effects shouldn't be overemphasized. India must abstain from any knee jerk reaction and ensure diplomatic engagements to make trade more robust.

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

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

Democracy is based on power of the people and thus democratic institution must be accountable to them.

How independence is needed in Judiciary?

- They have been established by the constitution and not by ordinary statute.
- Judiciary has important role of upholding the constitution.
- Judiciary is necessary to maintain federal equilibrium between the centre and states.
- Politicization may lead to disturbance of separation of power among the 3 organs.
- Judiciary is tailed with appreciation

of evidence which can only be done objectively, if it is independence.

→ Independence allows judiciary to work without fear or favour.

→ It ensures that it doesn't become a tool to fulfill narrow agendas.

→ The 1975 emergency is enough warning of the dangers of ~~or~~ non independent judiciary.

However this needs to be balanced with accountability as :

→ No institution can exercise unbridled power.

→ Constitution provides for a well separation of power with checks and balances.

→ Their decision impact lives of people and they must be held accountable.

→ Sometimes Judiciary has been known to overreach. e.g. Banning

liquor vends near 500 metres of highways.

→ May lead to corruption, nepotism, favoursitism as whole appointment process is within judiciary.

→ Judiciary is ultimately accountable to the people in a democracy.

Thus a balance can be struck by:

→ Ensuring some role of the executive in appointment

→ Recent proposal of streamlining important cases with 10 minutes delay.

→ Transparent process of appointment

↳ This can ensure a responsible yet effective judiciary.

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

(250 words) 15

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

Indian governance structures are managed at top levels by myriad departments.

Their strengths are:

- usually have power to enforce their mandate.
- Have done commendable work in improving governance structures and policy implementation.
- can hire experts to help.
- Have lot of experience and manpower.

However these strengths are often overshadowed by weaknesses

→ Too many departments ∴ This leads to overlapping mandates. Some departments are irrelevant too.

- Bureaucratic structures : with rigid hierarchies, slow decision making.
- Powers are often not clearly delineated. This often leads to ~~lack of experts~~ inaction and policy paralysis.
- Lack of trained functionaries : this cripples governance in this increasingly complex globalized world. e.g. the Telecom department may not be able to handle complexities of 5G technology.
- Lack of consultation with experts, business, civil society. This leads to unsustainable and highly contested decisions.
- Fragmented nature of functioning leads to weak, delayed governance. Often this uncoordinated nature of departments leads to issues later.

→ Inadequate independence : Frequent interference from the top leads to delays and hesitant decision making.

Then there is a need to :

- Conduct an audit to determine whether a department is needed
- Cut down useless departments
- Consolidate departments
- Enhance inter-departmental coordination.
- Provide institution mechanism of stakeholder consultation.

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

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

The Rajya Sabha also known as the 'house of elders' or '2nd house' is an important institution in the federal structure of India.

CRITICISM OF FUNCTIONING

→ It is alleged that it merely delays legislation.

→ Makes legislation more expensive.

→ It is unrepresentative as people do not directly

→ It does not have power of adjournment motion, no confidence motion - thus cannot hold government truly accountable

→ It has no power over money Bills - demand for grants

CRITICUM of COMPOSITION

→ Unequal representation of states :

Argued that states like UP have disproportionate representation.

→ Does not represent the people as they are not elected directly

→ It is argued that RS membership is offered to corporates, politicians who can't get elected to fulfill their ambitions.

However I do not think that it is merely a secondary house as:

→ It represents states thus giving them a voice in our federal structure.

→ It has equal powers compared to Lok Sabha in (LS) ordinary Bills, constitution amendment Bills, financial Bills.

→ It has special powers as:

- a) Requesting ~~to to~~ Parliament to make law on state list (A 249)
- b) Request Parliament to create All India services (A 312)

- It is a revisory house as it checks/delays hasty, ill conceived legislation.
 - It is a permanent house and offers continuity when LS is dissolved.
 - It is less political and thus can offer more objective advice.
 - Can enforce accountability via question hour, zero hour, etc.
 - Can give representation to people from diverse fields like literature, science, arts, social sciences
- Thus it is the '2nd house' and not the 'secondary house'!

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

(250 words) 15

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

The Association of Democratic reforms says that 89% of funding to major political parties was from anonymous sources. This points to opaque nature of political funding.

LEGISLATIVE CHANGES

- Electoral bonds introduced.
- Foreign Contribution Regulation Act (FCRA) amended to ban foreign companies from investing.
- Donations over ₹2000 need to be disclosed.
- The Representation of Peoples Act, 1951 promotes transparency in maintenance of accounts by political parties.

However challenges still exist:

- Corporate-Politician nexus of quid pro quo is still strong leading to money capitalism and narrow policies
- Electoral bonds have been criticized for lack of transparency
- There is no cap on party spending during elections.

Can state funding address these challenges?

YES

- ~~will~~ may reduce dependence on corporate grants
- May ensure a more level playing field for parties not in power.
- will increase accountability as state funding will probably be from public money.
- Law Commission, Indrajit Deygupta Committee have recommended it.

NO

- state funding may become a supplement to corporate funding.
 - Methodology regarding allocation of funds is still unclear.
 - cannot be the panacea to opaque ~~new~~ practices like parties not maintaining proper accounts.
 - Vital public money that can be used for better purposes.
- Then ^{state} electoral funding can be a gamechanger but it must be preceded by critical electoral reforms like financial transparency in maintaining accounts, decriminalizing politics and so on.

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

(250 words) 15

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

The Census 2011 says that 31.1% of our population lives in urban areas. This makes it imperative to improve urban governance to lead this transformation as:

- We have limited resources
- Only efficient governance can ensure appropriate and sustainable outcomes
- Cities and their population are constantly expanding.
- Hub of economic activities.

These factors show criticality of good urban governance

CHALLENGES plaguing urban governance

② → Lack of funds : Due to inadequate state devolution, ~~then~~ ^{inadequate} own resources, irrational user charges and improper collection of fees and taxes like property tax.

→ Lack of functions : State hasn't devolved ~~a~~ critical function like electricity distribution.

→ Functionaries : are often inadequate, ill trained and ill motivated (mainly because of delayed payment)

→ Census towns : are often not recognised as statutory towns leading to lack of urban local bodies.

→ Unplanned development : leads to inefficient governance.

Strategies to overcome challenges

→ Finance :
• greater devolution from state
• Rational user charges

• using GIS to map properties better for taxation.

• Innovative methods like municipal bonds

→ Not creating parallel bodies that often usurp their power.

→ 2nd ARC recommends giving exclusive charge of water, electricity to local bodies.

→ Capacity building of functionaries

→ Hiring experts on local bodies to assist with planned development.

→ Conversion of more census towns into statutory towns.

This will ensure urban governance that leads to transformation of our urban areas.

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

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

SHGs refer to an organised group of people from similar socio-economic background aimed at promoting their common interests.

ROLE in poverty alleviation

→ Financial inclusion : SHGs often form a bank account to get benefits.

→ Spending : Loans are given for entrepreneurial activities, individual expenses like education, health, etc.

→ Women empowerment which reduces vulnerability of women and families to poverty

→ Inclusion in formal financial sector thus saving people from unemploy

money lender.

Shortcomings of SHG-Bank linkage programme

- often, interest rates charged are very high.
- Bank officials may have inertive behaviour towards members, especially women.
- Lack of product diversification to SHGs in form of micro insurance, etc.
- These funds may be used only by few influential members of the SHG.
- SHGs are often not trained how to properly maintain accounts and use the funds.

Suggestions

- Capping interest rates.
- offering wide range of financial services like insurance, etc.

- Sensitizing bank staff.
- Training modules for SHGs in financial literacy.
- Monitoring to ensure that the funds are properly used.

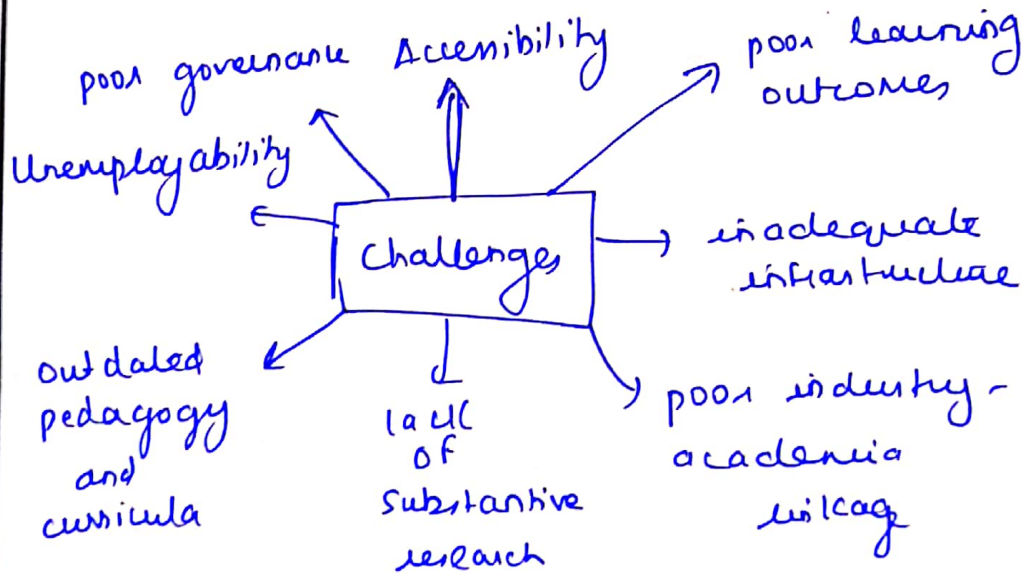
This will ensure that SHGs work as a tool of social empowerment and poverty alleviation.

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

(250 words) 15

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

Higher Education in India is plagued by issues leading to low enrollment rates (26%) and poor learning outcomes (as gleaned from national rankings and global rankings)



Government has taken initiatives to improve its state:

→ Establishing HEFA (Higher education financing agency) to fund

- RISE (Revitalising infrastructure in education)
- Selecting Institutes of Eminence with more freedom.
- Setting up more IITs, IIMs, AIIMs

However many reforms are still needed to :

① Enhance quality

- Upgrading infrastructure.
- Updating curricula, teacher training programmes
- Improving accreditation mechanism to prevent spurt of spurious colleges
- Greater funding to state universities (where more than 90% of students study) yet UGC mainly funds central universities
- using schemes like CIAN to better connect to foreign faculty.

→ Expand Institutes of emersion scheme

IMPROVING RELEVANCE

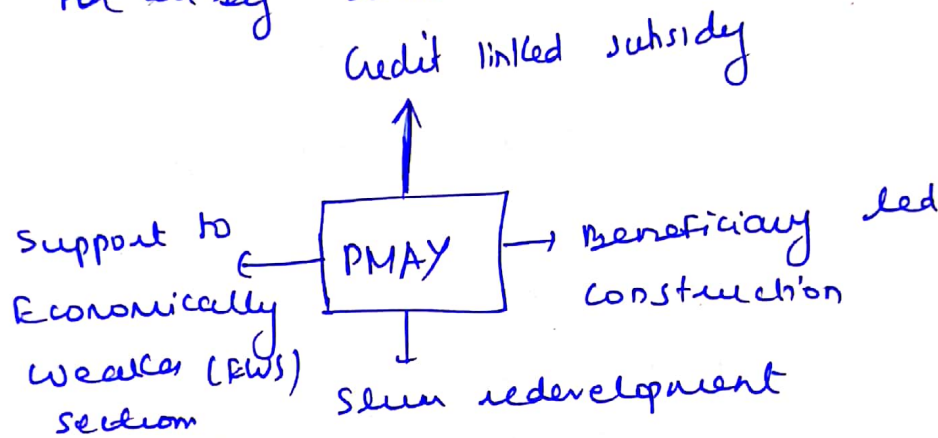
- Greater spending on research
- Industries - Academia connect via
 - internships, workshops, etc.
- Opening ^{more} vocational institutes
- Creating a National Registry wherein company's requirements and student's skills can be matched.

This will ensure a robust, outcome oriented higher education system to meet our demographic dividend

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

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

The Pradhan Mantri Awas Yojana (PMAY) aims at providing housing for all by 2022.



Progress made under PMAY

- Over a million houses constructed.
- Loans disbursed to EWS for house construction.
- Slum redevelopment has helped slum dwellers get better housing facilities.

Challenges it Faces

- Pace of implementation is inadequate.
- Private sector isn't incentivised enough to contribute
- A house requirements vary in different parts like North East, it is an issue.
- Loan not disbursed adequately to EWS.
- Lack of collateral cited as reason by banks to not lend.
- Poor Quality of house constructed is an issue.

How to Fast-track implementation

- Improving fund disbursement by banks through government guaranteeing certain risk.
- Incentivising the private sector to ~~then~~ → contribute more.
- Building area specific, disaster

resilient houses.

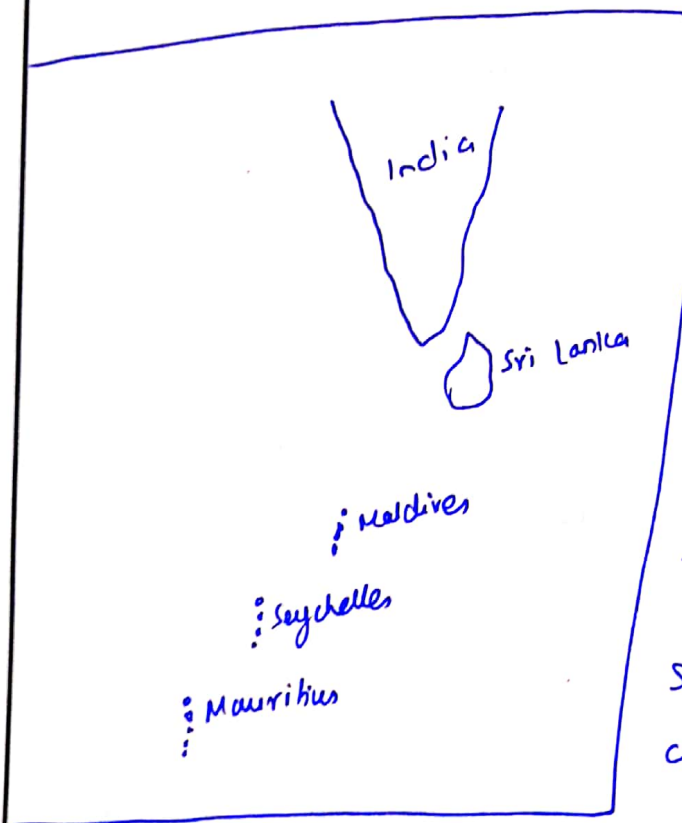
→ Target based approach to local
authorities along with safety
audits.

This can ensure housing for 'All' by
2022.

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

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

Maritime Island nations near India are in the Indian Ocean region and are an important, yet neglected part of our international policy.



They hold immense strategic value as:

→ They are located at crucial points in the Indian Ocean as most sea lanes of communication

pass nearby.

→ India ocean is rich in resources like hydrocarbons, polymetallic nodules and their extraction entails cooperation

with these island nations.

→ Countering China : China thought its string of pearls, Maritime silk Road and debt trap diplomacy is try to increase its influence in this region. e.g. Hambantota port. Thus their cooperation is necessary to stop China's assertiveness.

→ India's aspirations of becoming a global and regional power isn't possible without their support.

→ Instability in these island nations may harm geopolitical and security interests of India as seen recently in Maldives.

→ Tackling organized crime like drug and arms trafficking, piracy in the Indian ocean isn't possible without their support.

→ Large Indian Diaspora in these island nations further makes it important to engage them.

What India can do?

- Establishing a Small Island states policy.
 - Improving our security engagements
e.g. helicopter base in Seychelles
 - Improving implementation of projects
to counter China.
 - Removing image of big brother
attitude via non reciprocal help.
- This will ensure a peaceful, stable
Indian ocean.

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

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

Developmental assistance forms an important tool in achieving India's foreign policy objectives of peace, harmony, and shared prosperity.

Indian developmental assistance has expanded so much that we have become net donors (2015/16 : Gave around 7700 crore and received around 2000 crore as per Foreign Ministry data)

How reach has expanded?

→ Asia : India has given more aid to countries in neighbourhood like Bhutan, Nepal, etc and also to countries like Afghanistan and some Central Asian countries

→ Africa : India has started investing more in Africa in the

past decades. e.g. AAAC (Asian African Growth Corridor), ~~sen~~ building hospitals, schools, etc.

→ Europe: Certain Eastern European countries have received developmental assistance.

→ North America: India even extended developmental assistance to USA during hurricane Katrina.

→ South America = ~~countries~~ like

How scope has expanded?

→ India's concept of is of developmental assistance and not 'aid' as it recognises role of the other country in leading its own development.

→ India has helped build hospitals, schools, roads, ports and other social infrastructure in the countries. Earlier, we mostly sent financial aid.

→ capacity building via programmes like ITEC (Indian Technical and Economic cooperation), Pan African Network, etc.

→ Connectivity projects like Asian African
growth corridor, Chabahar port,
Zararij-Delaram highway
→ Infrastructure building like Salma
Dam, Afghan Parliament, housing in
Jaffna, rail links in Africa.

→ Indian democratic experience is
also shared via embassies to
nascent democracies; like how to
conduct elections, etc.

Thus it has helped further cement
India's name as an upcoming global
power.