



# VISION IAS

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## GENERAL STUDIES (TEST CODE : 1243)

Name of Candidate	ARANYAK SAIKIA	Registration Number	41166
Medium Eng./Hindi	ENGLISH	Date	17/7/19
Center	ONLINE		

### INDEX TABLE

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

Total Marks Obtained:

Remarks:

### INSTRUCTIONS

1. 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)।
2. There are **TWENTY** questions printed in **ENGLISH & HINDI** इसमें बीस प्रश्न हैं अंग्रेजी और हिन्दी में छपे हैं।
3. **All questions are compulsory.**  
सभी प्रश्न अनिवार्य हैं।
4. The number of marks carried by a question/part is indicated against it.  
प्रत्येक प्रश्न/भाग के अंक उसके सामने दिए गए हैं।
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.  
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।
6. Word limit in questions, if specified, should be adhered to.  
प्रश्नों में शब्द सीमा, जहाँ विनिर्दिष्ट है, का अनुसरण किया जाना चाहिए।
7. Any page or portion of the page left blank in the Question-Cum-Answer Booklet must be clearly struck off.  
उत्तर पुस्तिका में खाली छोड़ा हुआ पृष्ठ या उसके अंश को स्पष्ट रूप से काटा जाना चाहिए।

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## EVALUATION INDICATORS

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

Overall Macro Comments / feedback / suggestions on Answer Booklet:

1.

2.

3.

4.

5.

6.

All the Best

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

(150 words) 10

महिलाओं की सार्थक राजनीतिक सहभागिता सुनिश्चित करने एवं लोकतांत्रिक प्रक्रिया को मही 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 108<sup>th</sup> Constitution Amendment Bill provides for reservation of women to the Parliament and State legislatures.

- 33% of seats will be reserved for women in rotation.
- 33% of SC/ST reserved seats must be filled by women from SC/ST.

Why reservation is needed

(1) To ensure adequate representation of women. While women make up 50% of population, women MPs in Lok Sabha are only 78 or 12% of total.

(2) More women legislatures will be more sensitive to women's issues.

and can fight for their demands  
in the Parliament.

(3) It will force governments to  
have a women-led policymaking  
rather than women-centric.

So, women will be better able  
to address their own problems,  
and evolve solutions

As the Global Gender Gap Index  
has revealed, increasing women's  
~~part~~ political participation is  
essential in tackling problems  
like gender violence, female  
discrimination and falling  
labour-force participation.

It can also give greater impetus  
to gender-budgeting.

\* At the same time, existing schemes  
like Beti-Beti Padhao must be continued.

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।

The reservation in promotions for SCs/STs has seen many court judgements as well as constitutional amendments.

— Constitutional amendments have been introduced from time to time to uphold reservations in promotions and nullify court judgements.

— Most court judgements have gone against reservations in promotions.

In the Nagaraj (2006) case, the Supreme Court allowed such reservations under following conditions—  
(1) Quantifiable data of exclusion of SC/ST exists

(2) It does not affect efficiency

(3) It does not <sup>exceed</sup> ~~exist~~ 50% reservation  
as per the Indira Sawhney judgement.

Recently  
Government's argument

It favours such reservations  
even if it exceeds 50% as -  
→ SC/STs are under-represented in  
higher administration.

→ SC/STs officials still face  
discrimination within the  
the administration.

Recently, the SC allowed the  
government to provide for  
such reservations without the  
need for quantifiable data.

This is ~~but~~ expected to help  
increase the representation of SC/STs  
in higher administration.

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?

ADCs have been set up under the 6th Schedule of the Constitution in tribal areas of Assam, Mizoram, Meghalaya and Tripura with executive, legislative and financial powers.

Reasons behind their underperformance

- (1) Corruption among members of ADCs with lack of transparency and accountability.
- (2) Most tribal residents are unaware of the role and functions of ADCs. So, they do not demand services from them.
- (3) Low devolution of financial and legislative powers by the

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states. So, they do not have the capacity to raise resources.

(4) Lack of capacity building of the officials. They are not trained to address grievances or optionally use technology.

(5) Location → Many of the ADCs are located in hilly and difficult terrain with weak infrastructure and low ~~an~~ economic opportunities.

Ways to improve their performance

- greater devolution of powers
- Capacity building of officials through schemes like Gram Swaraj Abhiyan
- Building transparency and accountability through RTI, Social audits and involving NGOs.
- Investing in infrastructure and connectivity

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These steps are expected to improve their performance.



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

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

The Official Secrets Act (OSA) provides for withholding of government documents and information classified as 'secret'. It also prescribes ~~violation~~ punishments for its violation.

The OSA is a colonial ~~era~~ era legislation. Its continuation is based on two justifications -

- (1) Certain sensitive national security matters can be misused by enemies if left in public, such as India's nuclear codes.
- (2) Some information can affect our relations with foreign governments, as we saw in the Rafale controversy recently.

(3) The government has a fiduciary relationship with some private players, especially in PPP projects. Releasing the details can harm these private players.

(4) Protecting privacy of officials, especially regarding their assets, liabilities etc.

However, the RTI Act should take precedence over OSA -

- (1) OSA goes against democratic principles of transparency.
- (2) OSA can be misused to frame innocent people as we saw in the ISRO scientist Nambi Narayanan case.
- (3) OSA deters whistleblowers from exposing corruption in the government.

Thus, OSA should be restricted to well-defined ~~no~~ sensitive govt. information like nuclear security etc. The

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rest should be under

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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।

The Ind EA is likely to give a boost to the governance of enterprises in India.

→ It is going to bring in Ease of Doing Business with greater clarity in regulation.

→ It ~~will~~ will give a boost to entrepreneurship.

→ Ind EA can better help in ~~so~~ ~~so~~ governance of enterprises, and reduce financial frauds.

→ Apart from better  
monitoring, it can  
~~create new~~ help in  
generation of enterprise-  
level data that can  
be used for analysis.

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

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

The Civil Services Conduct Rules provide for a mandatory 'cooling-off' period for retired civil servants before they can join the private sector.

### Rationale

→ To avoid conflict of interest as the civil servant might have to take decisions against a particular company where he is likely to take up post-retirement employment.

→ This is essential to preserve impartiality of the civil services

In recent years, there have been numerous violations. ~~with the~~

This has been possible because -

(1) The government can always over-rule the provision and allow civil servants to take the job.

(2) Many private companies are seen to be favourable with a particular government. When civil servants join ~~the~~ these companies, the government overlooks.

Thus, there is a need to strengthen the Conduct Rules by -

(1) ~~Not~~ Removing the executive discretion over the cooling off period.

(2) Having a register of all post-retirement occupations of the bureaucrats which can be made public.

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, गमझाड़िए कि यह कुपोषण मुक्त भारत के लक्ष्य को प्राप्त करने में पिछले हस्तक्षेपों की तुलना में कैसे समुन्नत है।

The POSHAN Abhiyan aims for a malnutrition-free India by reducing

- Stunting
- Undernutrition
- Low Birthweight
- Anaemia among girls.

The scheme is an improvement over previous interventions in many ways —

(1) Target Quantifiable targets

- It ~~achieve~~ plans to reduce stunting to 25% by 2022
- It aims at annual reduction of anaemia and low birthweight at 2-5%

(2) Monitoring

- The progress of the scheme

will be continuously monitored on a real-time basis, using inputs from the NITI Aayog's National Technical Advisory Board on Nutrition.

(3) The National Nutrition Mission will serve as the policymaking body on nutrition-related matters.

(4) Convergence → across ministries and across schemes.  
It also seeks to achieve synergies with states.

It is hoped that these interventions will ~~be~~ improve India's rankings in Global Hunger Index and is a step towards SDG 2, 3 — Health for all.



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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 medicines are equivalent to branded ~~to~~ ones in their therapeutic efficacy, but do not have any patents under them. A common example is the drug paracetamol.

Need for generic medicines in India

→ They are cheaper than branded drugs. So, they reduce health expenditures for the poor.

→ Most of these are made by Indian pharmaceutical companies instead of foreign firms.

So, promoting generics helps in job creation and foreign exchange earnings for Indian firms.

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Reasons for lower availability and adoption

(1) Most foreign pharma firms have patents over drugs and resist the attempt to make generics, citing TRIPS provisions.

(2) Many doctors receive kickbacks from branded drug makers. So, they continue to prescribe these.

(3) Many patients do not have faith on the quality of generics. So, they are reluctant to use them.

Steps taken to promote generics

→ The National Health Mission (NHM) has mandated doctors to prescribe only generics.

→ ~~But~~ The JAN-AUSHADHI Yojana provides affordable generics.

→ Many ~~pharma~~ pharma PGUs are engaged in manufacture of generics.

These steps are <sup>Page 16 of 50</sup> expected to expand generics in India.

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 ध्यान देते हुए, चर्चा कीजिए कि किस प्रकार इन चुनौतियों का सफलतापूर्वक समाधान किया जा सकता है।

The multilateral rule-based trading system is centred around the WTO. It faces numerous challenges, as under —

- (1) Rising protectionism across countries, that has culminated in the trade war between China and US.
- (2) Unilateral steps taken by countries, like US withdrawing GSP benefits to India.
- (3) Developed countries continue to offer large subsidies in agriculture, domestic investments and service sector, to the detriment of developing countries.

(4) ~~With~~ Developed countries are bringing new issues like e-Commerce, MSMEs, gender etc even when the Doha Negotiations are incomplete and against wishes of countries like India.

(5) Challenges faced over TRIPS and excessive protection to pharma companies, bio-piracy of traditional knowledge and inadequate GI protection to items other than wines and spirits.

Addressing these challenges

→ Reform the WTO to give developing countries a greater share.  
Currently, US is blocking judges to the WTO.

→ Countries need to focus on regional trade agreements (RTAs) - The new African Continental FTA is a glimmer of hope.

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?

US-India trade relations face many major impediments, as under

- (1) Issues over drug pricing and compulsory licensing of US ~~pharma~~ products.
- (2) US accuses ~~of~~ India of having high tariffs, while India accuses US of denying market access to its service sector workers through restrictions on H1-B visas.
- (3) US wants India to dismantle its food security system and MSPs.
- (4) US has also dragged India to the WTO over its local content requirements (LCRs) in its National



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

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

The Indian democratic setup is based on the bedrock of judicial independence.

This is done through various provisions, such as -

- (1) Security of tenure of judges
- (2) The terms of service cannot be diminished to their disadvantage.
- (3) ~~These~~ expenses are charged on the Consolidated Fund of India.
- (4) They can punish people for contempt of court.

Why Independence is necessary

- (1) In a democracy, citizens have fundamental rights. But the state tends to encroach upon these rights as it is that the

monopoly of power. An independent judiciary restricts the states from encroaching the rights.

(2) Judiciary protects rights of minorities against majoritarianism. While the government is elected by a majority, the Constitution has evolved out of consensus. So, the courts need to protect minorities to protect the constitution.

### # Need for accountability

In recent years, there has been growing demand for accountability from the judiciary due to following reasons -

(1) Allegations of nepotism and lack of transparency in the collegium system.

(2) The way the Chief Justice has been allocating cases prompted the



press conference of judges in 2018.

(3) The case of sexual harassment  
of against the CJI and how it  
was handled.

(4) There is a feeling that judiciary  
is no longer accessible to the  
poor and marginalized.

(5) High delays, and frequent stays  
in cases leading to justice delays.

All of these issues have called  
for bringing in some judicial  
reforms to balance independence  
with accountability in the judiciary.

For a start, the judiciary can  
be brought ~~not~~ under the RTI Act,  
and the collegium system revamped.

The recent step to have live-  
proceedings ~~in~~ is a right step.

12. Despite various strengths, there are certain weaknesses in the existing structure of departments of the government which render the system slow and cumbersome. Analyze. (250 words) 15

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

The governments in the Centre and States function through a system of departments with the objective of -

- Efficient allocation of work
- Allowing proper division of labour.

However, there are a number deficiencies in the system.

(1) Many of the departments overlap and with conflicting objectives. This leads to delays.

(2) Their functionings are highly rigid and rule-based.

(3) Most departments rely on physical files which are manually

Transferred, instead of electronic file transfers.

(4) Most officials are not willing to ~~take~~ innovate or take risks.

So, things happen as per rules only.

(5) Existing schemes of government departments are budget driven, rather than outcome driven.

(6) Most departments work in silos, refusing to coordinate across tasks.

(7) The Secretary of every department has ~~very~~ high discretion in many matters, opening up the possibility of corruption.

(8) The departments have no grievance redressal systems for citizens, and have low transparency and accountability.

These weaknesses render the system slow and cumbersome.

### Way Forward

The objective is to rationalize the structure of governance by -

- Bringing greater coordination across departments.
- Reducing the number of departments.
- Increase Allowing officials to gain domain expertise.
- Having an effective Citizen's Charter and grievance redressal mechanism.
- Improving systems processes through digitalization, real-time monitoring, etc

The recommendations of the 2nd ARC and Sevotlam Model can be looked into. The recent steps like

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 (RS) has seen renewed focus in the last few years. This ~~sector~~ is centered on the criticisms in the following areas

#### 1) Composition

→ Given a continuous term, many RS MPs in states ~~o~~ come from political parties that have been lost the state elections. Thus, it fails to reflect the mandate of the state's people.

→ Due to proportional representation, ~~the~~ bigger states like UP have a ~~do~~ much larger say in the RS.

## (2) Functioning

→ The RS is seen to block many government legislations.

→ This is being felt as blocking the mandate of the people.

→ The RS also has no role in money bills. Hence, its effectiveness is reduced.

→ In most committees, RS members are fewer in number rendering their voice ineffective.

Given these criticisms, many people believe that the RS is just a Secondary House.

However, this is not so.

(1) They prevent the government from taking ill-advised and hasty decisions.

This can be seen in the lapse of the Citizenship Amendment Bill which raised many concerns.

(2) They preserve the federal character by giving a voice to the state.

(3) ~~They~~ The RS gives membership to eminent persons who would otherwise not be able to win electoral politics.

Given these important functions of RS, the Rajya Sabha needs to be continued.

Knowing that the RS is indirectly elected, our Constitution provides for an Upper House that is less powerful than the US Senate but more than the UK House of Lords.

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?

Electoral funding is an important arena in electoral politics.

In recent years, steps have been taken to increase transparency in electoral funding such as electoral bonds, mandating parties to file their election expenditures and IT returns etc.

Changes have also been made to the Representation of Peoples Act 1951 (RPA), Companies Act, Income Tax Act, Foreign Contribution Regulation Act, etc.



- However, many challenges remain
- (1) Electoral Bonds are perceived by many as a way to transfer black money to parties, as no disclosures have to be made.
  - (2) Recent changes to the IT and Companies Act allow any company - even loss-making ones to donate to parties.
  - (3) The ~~3~~ 3-year existence rule has been ~~scrapped~~ scrapped. So, any fly-by-night shell company can donate.
  - (4) Allowing foreign donations can seriously affect national security.

It is for these reasons that ~~polo~~  
The recent elections were one of the

most expensive in the world .

This has prompted calls for state funding of elections to reduce hoard of money (black money) , and provide a level playing field to parties .

### Concerns

- How to allocate funds across parties? This needs consensus
- This will deny the right of citizens to support the party of their choice through donations.

The way forward is to ~~be~~ set up a National Electoral Fund to which all citizens can donate. This will be given to parties based on a pre-assigned formula.

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 शामिल 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।

By 2030, about 50% of India's population is expected to live in cities. The cities are going to be the engines of sustainable growth.

However, number of challenges plague urban governance in India

(i) Lack of devolution of powers by the states.

(ii) At the same time, a number of unelected para-statal bodies like Urban Development Authorities have been created. These further erode the powers of urban local bodies (ULBs).

- (2) The mayor in most ULBs are a rubber stamp, with most functions performed by the Commissioner who is an IAS Officer.
- (3) Most ULBs lack resources, or ability to raise them. As the Economy Survey notes, ULBs raise less than 10% of their own revenues.
- (4) Lack of a dedicated, well-trained cadre.
- (5) Issues of corruption and lack of transparency and accountability.
- (6) Very low use of technology.
- ~~As~~ These deficiencies in urban governance have led to - (a) weak

urban infrastructure, like Transport,  
(b) poor sanitation and solid waste  
management, (c) rising crimes  
and ~~the~~ (d) pollution of air and water.

Strategies to overcome these  
challenges

- Greater devolution of powers,  
with limited role of parastatal  
bodies
- Training the municipal cadres  
in use of technology, and grievance  
redressal.
- Social audits and greater  
participation of NGOs.
- Innovative financing methods  
like municipal bonds, value-  
capture financing.

Indian cities can also enter into  
city-Deals as is being done in UK.

The schemes like SMART City,

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AMRUT,

HRIDAY, etc

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need to be strengthened.

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।

Self-Help groups are cooperative groups operated by a few women to mobilize savings and finance, and engage in entrepreneurship.

Role of SHGs in poverty alleviation

(1) Access to ~~for~~ credit → SHGs make it easier for banks and MFIs to provide formal credit to the SHG members through group lending.

This promotes financial inclusion.

(2) Entrepreneurship → SHG members can pool their resources and start enterprises, which generates income and employment.

eg- Lizet Papad is run by women  
-led SHG.

(3) Women empowerment → As most  
of these ~~are~~ are women-led, they  
promote enterprise by women.  
They also become a forum for  
discussing women's issues.

(4) Skilling → Skilling of women  
and the poor take place, which  
help them ~~to~~ become employable.

(5) Linkages → Most SHGs engage  
in agro-business or farm-related  
activities, which have strong  
linkages with agriculture, and  
help in doubling farmers' income

(6) Corporate-SHG linkage

Corporates gain by  
getting cheap but  
quality inputs from  
SHGs, while SHGs  
have an assured market



## Shortcomings of SHG-Bank Linkage Programme

- Banks are seen to lend to unproductive activities, giving rise to bad loans
- Many banks use MFI's as intermediaries to lend to SHGs. These MFI's charge higher rates of interest
- Banks lend to limited number of SHGs due to problems of information asymmetry.
- No skill development of SHG members take place.

## Way Forward

The programme can be improved by - (a) ~~Seedling~~ Using AADHAAR to reduce information asymmetry, (b) banks need to lend more in rural areas, (c) use its ~~st~~ personnel to skill the SHG members.

→ NABARD needs to ~~to~~ look into these.



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। विक्षेपण कीजिए।

The Indian higher education system is plagued by a number of challenges.

Some of them are listed below-

(1) Limited and poor quality of infrastructure — This is reflected in the limited number of seats, absence of hostels, classrooms and laboratory facilities.

(2) Low enrolment of students → Most students drop out after higher secondary, with the Gross Enrolment Ratio at Higher Education just 25%.

(3) Poor quality of research → Most Indian universities do.

not undertake good research,  
are marred by issues of plagiarism  
and lack of funding.

(4) Unequal structure → While 90%  
of the students are studying in  
state universities, ~~the top~~  
top research and faculty are  
concentrated in IITs, NITs and  
Central Universities.

(5) Governance issues → Most  
universities and colleges ~~are~~ suffer  
from political interference in the  
appointment of teachers, setting  
of syllabi, etc.

(6) Lack of industry-academia  
interface → ~~at~~ The syllabus  
taught is archaic and not as per  
demands of industry. This  
creates unemployable graduates.

~~The government~~ These challenges are reflected in India's poor rankings in the QS World University Ranking.

The government has taken various measures like — (a) Bringing Institutions of Eminence Schemes, (b) GIAN, (c) RUSA for state universities, (d) KIRAN, NIDHI, etc for science research, etc.

However, the results have not born fruit.

### Way Forward

It is high time to implement some of the following ~~to~~ measures to revamp ~~the~~ <sup>higher</sup> education in India —

- Implement the Draft National Education Policy, 2019.
- Encourage undergraduate research.
- Increase public spending on education to 3% of GDP.
- Increase industry-academia interface.

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) is the government's initiative to provide affordable housing for all by 2022. It has a separate rural and urban component.

Progress made under PMAY

- (1) ~~House~~ More than 4 crore houses have been built. It is expected to complete 8 crore houses by 2022.
- (2) It has provided employment ~~to~~ to many engaged in housing construction, including masons.
- (3) Local technology and material

have given boost to local economy.

(4) Funds given under Credit Link Subsidy and Affordable Housing in Partnership have enabled small families to afford houses.

(5) Convergence with other schemes like Swachh Bharat (SBM) has helped increased coverage of other schemes too.

### Challenges faced

(1) There are questions over the quality of the houses.

(2) In-situ slum redevelopment has not taken off.

(3) Skilling of masons, as envisaged under PMAY, has been patchy.

(4) Although the Land Acquisition Act, 2013 allows for affordable housing as a public purpose, there are problems in land acquisition.

(5) Issues of ghost beneficiaries and exclusion of genuine households have also been seen.

(6) Some of the loans have also turned bad.

(7) Many private developers are unwilling to invest given the low returns.

### Fast-Tracking implementation

- Expedite skilling of masons
- Use technology to monitor progress and geo-tagging of assets.
- Involve more private players by guaranteeing better returns.

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

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

In recent years, the Island nations of the Indian Ocean Region (IOR) have gained prominence due to their strategic values.

(1) Most of them are located along important ~~step~~ maritime shipping lanes, such as Maldives.

(2) Many of them have important naval bases, such as US Navy's Diego Garcia.

(3) The IOR basin is a rich storehouse of minerals and petroleum.

~~Many~~ Any country willing to exploit them will need to cooperate with the island nations.

- (4) For India, many of these islands have a sizeable Indians-origin population, such as Mauritius, Reunion Islands.
- (5) China needs the islands to establish its naval presence and the Maritime Silk Road under BRI. This is seen in china's acquisition, on lease, of Hambantota port in Sri Lanka.
- (6) India's need to establish a rules-based maritime order will need greater naval presence in the IOR. These islands can serve as a base.
- (7) As the US recedes from the IOR, India needs to act as a net security provider in the region. The island nations will be willing to accept India's role in



providing security and countering piracy.  
 India's strategy with island nations,  
 therefore, needs to contain the  
following -

→ India needs to engage the  
Cocos Islands (of Australia),  
Singapore and Indonesia for  
 development of Andaman & Nicobar  
 Islands.

→ India needs to build partnerships  
 with Comoros, Mauritius,  
Madagascar and Reunion Islands.

It can leverage the diaspora  
there. They can act as the  
gateway to Africa.

→ Closer home, India needs to  
 strengthen its ties with Maldives  
 and Sri Lanka ~~to~~ and use its  
soft power, not hard power.

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।

India provides development assistance or foreign aid to mostly developing countries.

Objectives of such assistance

- (1) To reestablish India as a credible power.
- (2) To increase cooperation with other countries.
- (3) To use its soft power to counter the growing presence of China.

In recent years, this has expanded in both its scope and reach.

This is highlighted below -

- (1) Assistance to war-torn Afghanistan is focussed on

rebuilding the country, countering Chinese presence and leveraging its ties with the people of Afghanistan. This has resulted in multiple projects like the Afghan Parliament, Herat Dam etc.

(2) Closer home, India provides financial and technical assistance to ~~can~~ Nepal, Bhutan and Sri Lanka. This includes hydro-electric power projects, nuclear plants, etc.

This ~~is a~~ helps in bridging closer ties and reducing Chinese influence in the neighbourhood.

(3) Humanitarian relief and assistance has expanded recently  
eg - India has built 250 houses for Rohingyas in Myanmar.

(4) ~~However~~ Even counter-insurgency is a new area India is investing in. Recently, India sent aid to Philippines to tackle the ISIS insurgency there.

(5) In Africa, Indian assistance has helped in infrastructure creation and skilling of workers.

The Solar Mamas — trained in India — are a case in point. It has also helped in India's Project Mausam.

Thus, India's development assistance programme, formally called the Indian Technical and Economic Cooperation (ITEC) is playing a very important foreign policy role.