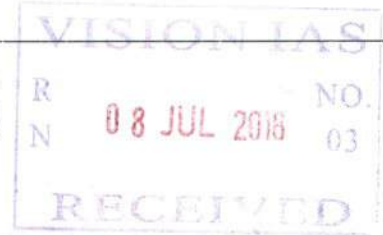




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GENERAL STUDIES (TEST CODE : 1050)

Name of Candidate	DHROV Mittal		
Medium Eng./Hindi	English	Registration Number	80110
Center	DL - (Karek Bagh)	Date	08/07/18

INDEX TABLE			INSTRUCTIONS
Q. No.	Maximum Marks	Marks Obtained	
1	10		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।
2	10		
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19	15		
20	15		
Total Marks Obtained:			
Remarks:			

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

M-1/4, Plot No-A-12/13, 1st Floor, Ansal Building, Dr. Vidya Sagar Homoeopathic Clinic, Mukherjee Nagar, Delhi-110009

EVALUATION INDICATORS

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

Overall Macro Comments / feedback / suggestions on Answer Booklet:

1.

2.

3.

4.

5.

6.

All the Best

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

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

Citizen Charter refers to a set of
Commitments that an organisation
make to its consumers regarding
the standard of services expected
, along with grievance redressal
mechanism

It makes administration
accountable and citizen friendly as

- ① Provides clear set of commitments
along with time frame.
- ② Grievance redressal mechanism
- ③ Help officers understand their
role better
- ④ Help citizens understand their
own duty

Issues :- ① No legal backing has been provided.

② Charter created via top-down approach without consulting civil society or implementing officers

③ Very bulky and language issue.

④ Lack of awareness among citizens.

⑤ Poor grievance redressal mechanism

⑥ No regular evaluation or upgrade-
-tion

⑦ Unrealistic goals

Measures :- ① Legal backing need to be provided via Citizen's Charter Bill 2011 as has been done in many states.

② Bottom up approach should be adopted in charter formulation.

③ Grievance redressal mechanism

Overall the Sevottam model provide an ideal model on which citizen's charter can be built.

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

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

Civil society refers to group of people, other than market or state, who play a crucial role in governance by holding govt. accountable

Role in pre legislative scrutiny :-

- ① Govt. can get diverse views regarding a particular policy
- ② Understanding the need of the people at ground level.
- ③ Better awareness among public regarding govt. policies
- ④ It builds a trust bond between govt. and the people and hence increase the acceptance and effectiveness of

the policies.

Examples :- ① RTI Act 2005 was
enacted with the help of civil
society (MKSS NGO)

Measures :- ① Use of online platforms
and social media like Mygov.in

② Creating awareness campaigns
regarding new policies

③

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)

India ranks poorly on Global Competitiveness index of World Economic Forum (65 / 130) and poor tertiary education is one of the biggest causes

Issues : ① Lack of industry academia connect makes education less job oriented.

② Poor R&D infrastructure. Eg. Of the 0.69% of GDP India spends on R&D, share of university is only 4%.

③ Issue of low funds

④ Poor regulatory environment led by UGC and AICTE

⑤ Huge regional imbalances as

Bihar has only 7 universities while
Telangana has 59

⑥ No university on World University
rankings among Top 200

⑦ Quality of teachers as well as
quantity remains low leading to
ad hocism

Measures :- ① Setting up of Higher
education financing agency for funding

② Creating online education programmes
like SWAYAM, Swayam Prabha etc.

③ Reforms in regulatory environment
by setting up of HECA Bill to
replace UGC

④ Bringing foreign faculty through
programmes like Ramangam Fellow
-ship etc.

⑤ Checking regional imbalance through
schemes like TEQIP etc.
Govt. should take
into Regd recommendations of TSR Subramaniam
Committee.

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

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

Social audit refers to legally mediated ~~voluntary~~ process of evaluating the implementation and outcomes of a programme through feedback from people

Its Role :-

- ① It can help in holding govt. accountable in implementation of programme.
- ② Provides valuable feedback to the government. Eg. According to NCAR report, social audit is one of the major emerging strength of MANREGA
- ③ People feel more empowered and it enhance their participation
- ④ It builds trust between people and govt. and makes the scheme more citizen centric

⑤ It can help in checking corruption

Strengths :- Its major strengths include its inclusivity, people's participation and ability to hold govt. official accountable

Limitations :- ① It is limited to only few schemes like MGNREGA.

② There is lack of awareness among people regarding the audit.

③ No properly defined procedures.

④ Inadequate attention from civil society especially media.

⑤ Limited scope, lack of institutionalization on ground.

⑥ No proper monitoring and follow up action.

Social audit has immense potential to strengthen Panchayati Raj institutions and hence models from Andhra Pradesh and Karnataka should be replicated.

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

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

Elderlies in India account for almost 9% of total population (60+ age) and it will increase upto 13% by 2030

Major schemes :-

- ① National policy on elderly 2011
- ② Indira Gandhi old age Pension schemes seeks to provide pension for aged 60 or more.
- ③ PM Swasthit Bima yojana and PM Jeevan jyoti bima yojana provide highly low cost insurance schemes.
- ④ Atal Pension yojana and PM vaya vardana yojana are some other pension schemes.
- ⑤ Besides Annapurna yojana provides

Guaranteed food security for BPL
elderly

⑥ National health protection scheme
However despite these

schemes, the coverage has been
low. as according to ILO

social protection systems report,

very few elderly in India come
under social security net.

Reasons :- ① Lack of awareness

② Poor implementation of the schemes

③ Lack of required documents and
identity cards along with Bank
accounts especially among women-

④ Healthcare infrastructure, especially
primary infrastructure is on a
decline as per WHO report.

⑤ Poor banking infrastructure in rural
areas. → and NREGS

⑥ Media focus has been less on this
segment.

A regional approach
with special focus of ageing population
in southern states is needed

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

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

Welfare policies have ~~to~~ undergone numerous changes in recent decades especially after liberalization of 1991

Earlier phase :-

- ① Earlier the focus was on Charity based approach
- ② Corruption and leakages were major issue earlier
- ③ Centralized approach and planning was done at central level as well as implementation

Today

- ① Today focus is on Capability approach (Amartya Sen) and rights based approach.
Eg. Right to work under MGNREGA
- ② Use of digital platforms like DBT to check corruption.
- ③ Decentralized approach

④ Output based approach.

⑤ Less private participation.

and involvement
of civil society
and local bodies

④ Outcome based approach. Eg.
Swachh Bharat
Abhiyan

⑤ Govt. participation
is reducing after
era of globalization

Elements of Continuity

① Focus still remains on basic
issues like Poverty, hunger etc.

② Centre still has a greater
role to play in formulation
and implementation

③ Implementation and Corruption
challenges still remain.

④

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)

According to an NCRB data India has almost 65% of jail inmates as undertrials, mostly poor and minorities

Recommendation of Law Commission

- ① The commission recommends reforms in bail procedures to make it fair and evidence-based
- ② It says that bail procedures should not be governed by fulfilling financial conditions alone as it favours rich.
- ③ If jail term is up to 7 years, bail should be given if undertrial has served 1/3rd of the prison sentence

and here amendment in section
436A of IPC is needed

④ Police should be cautious
regarding making unnecessary arrests

⑤ Overall reforms in criminal
justice system and speeding up
trial process is needed

While the
reforms suggested are much needed,
they alone won't suffice as
even Law Commission noted

Other measures :-

① Reforms in police system by
implementing SC guidelines of
Prakash Singh case, 2006

② Reforms in judiciary to reduce
bureaucracy
③ Passing Anti-torture Bill and BNA
preparing Bill to make investigation
speedy

④ Reforms in jail manuals

⑤ Civil society participation and police
sensitization

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)

Affordable housing is one of the
goals of Sustainable development
goals as well as creation of
New India 2022

Steps taken :-

- ① Passing of Real Estate Regulation
act 2015 to make the sector
more transparent and holding
builders accountable
- ② PM Awas yojana for housing for
all by 2022
- ③ Mission like Smartcities mission
and AMRUT for slums
redevelopment and rehabilitation etc.
while the
schemes and policies have created
a number of opportunities, a

number of challenges remain.

- ① Poore donot have enough money to contribute their share under PM Awas yojana
- ② Real Estate sector is still opaque and long issue of Corruption
- ③ Basic infrastructure like lack of Sanitation, drinking water etc. still remain.
- ④ Coverage is still low in a number of areas and most benefits are accrued by more affluent population
- ⑤ Bureaucratic hurdles.
- ⑥ Poor monitoring mechanisms.
- ⑦ Houses are not based on cultural needs.
Housing is a basic human right and should be provided to all.

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)

Demographic dividend is a situation where ~~so~~ a country's low dependency ratio and high young population creates opportunities for development. Eg. Success of East Asian Tigers.

- Challenges :- (1) India is adding about 12 million to labour force every year but the youth suffers from lack of skills and education.
Eg. Only 2% of the youth is formally skilled as per ASSOCHAM
- (2) There is a serious lack of university - academia - industry Connect.
- (3) Only about 15% of engineers are

employable as per various reports.

- (i) 4th industrial revolution is making present day skills irrelevant. Also these

factors will lead to

- (i) High unemployability
- (ii) Social unrest and high crime rate.
- (iii) Brain drain (iv) Huge economic burden on govt. for social welfare
- (v) Women will be even further disempowered.

In this context

National Policy on Skill development assumes significance as it focuses on

- (i) Vocational training in accordance with modern skill needs and placement oriented.
- (ii) Focus on minorities, SC/ST, Women via various schemes
- (iii) Focus on startups
- (iv) Improving ecosystem for innovation and environment for investments to deal with 4th I.R.

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)

Whistleblower is a person who exposes the covert malpractices within an organisation to a Competent authority. With rising cases of murders of whistleblowers like Satyendra Dubey, the act was brought in 2014.

- Pros :-
- ① It covers all people in its ambit whether govt. official or NGO or others.
 - ② Mandates security of identity.
 - ③ It provides that office secrets Act 1907 will be no bar on the information provided.
 - ④ Competent authority can provide for security of the whistle-blower.

⑤ The act also provides for punishment for leakage of identity.

Issues :- ① Doesn't cover Corporate
② It provides for punishment for fake information which may act as deterrent

③ Provides for disclosure of identity to the competent authority and doesn't deal with anonymous information. This may lead to issue of harassment.

④ It hasn't been implemented so far

⑤ No mention of punishment for any harassment of the person. The act has further been delayed by bringing numerous amendments in it.

Whistleblowers need sufficient protection along with other mechanisms like Lokpal to strengthen vigilance

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)

Universal immunisation programme was initiated in 1985 to ensure vaccination of all against various diseases.

Factors for slow coverage

- ① Lack of data regarding people affected from diseases.
Eg. Even today, data on TB is lacking
- ② Issues of corruption and malpractices
- ③ Infrastructure at primary level has been poor and there are issues of lack of incentives to Anganwadi workers

- ④ Uniform focus rather than
graded focus on higher
disease pockets
- ⑤ Lack of awareness among
population and taboo against
vaccines
- ⑥ Lack of integrated policy. Eg.
Earlier focus on women was
less
- ⑦ Funds allocated were low
and there was lack of
Co-operation between Centre-states
and local level

Recent steps :-

- ① Implementation of Mission
Indradhanush in mission
mode against 7 diseases.
- ② Greater role given to
Panchayati Raj for identification

and awareness generation -

- ③ Regular monitoring via online platforms at the highest level.
 - ④ focus on low coverage districts
 - ⑤ Improved domestic R&D to develop new low cost vaccines. Eg. ① Rotovac - Rotavirus
② Typh bar - Typhoid
 - ⑥ Greater international Co-operation with UNESCO, WHO, Bill and Melinda gates foundation etc.
- Universal immunisation is mission mode is urgent to deal with health related issues to enhance human capital and reap demographic dividend

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)

Digital divide in simple terms
mean lack of access to
digital platforms
security in

It can be seen
at 2 levels (i) Primary (ii) Secondary.

(1) At primary levels it means
lack of access to digital services

Eg. (i) Digitisation is far more
in urban areas than rural
areas.

(ii) Women lack access to digital
services like smartphones

(2) At secondary level, it
manifests as lack of digital
skills among those who

have access to digital services to handle the technology.

③ It manifests itself as increasing economic and social divide as 4th industrial revolution will lead to 'have' and 'havenot' due to digital divide

④ It also leads to increased vulnerabilities to cyber crimes

Eg: As per NCRB data, cyber crimes in 2016 increased by 12%.

⑤ It further creates various social gaps

- ↳ Generation gap between youth and old age
- ↳ Gender gap as women lack access
- ↳ Rural urban gap

Steps taken :-

① To improve 'access' govt. has

initiated Bharat Net project to
bridge rural-urban gap

② Digital empowerment is a critical
Component of Digital India programme
and will deal with secondary
level digital divide

③ CERT-IN to deal with cyber
security

④ Use of digital platforms at
school level at Sawa Shiksha
Abhiyan

⑤ Rules on net neutrality by TRAI

Bridging digital
divide along with creating
skills and cyber security
infrastructure is critical ~~to~~ in
this 4th industrial revolution and
hence digital literacy through
schemes like DISHA is needed.
(Digital Sakshata Abhiyan)

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 was launched in 2013 to ensure comprehensive development of healthcare sector in India.

Broad Objectives :-

- ① Reduce double burden of both communicable and non-communicable diseases
- ② Reduce IMR (25/1000) and MMR (1/1000) and also TFR (2.1)
- ③ Improve healthcare facilities in both rural (NRHM) and urban (NUHM) areas and improve access to people, especially poor
- ④ Improve healthcare infrastructure.
- ⑤ Focus especially on Primary

initiated National Optical Fibre
mission (Bharatnet Project) to
bridge rural-urban divide.

(2) Digital India has a component
of digital empowerment and will
deal with secondary digital divide

(3) CERT-IN has been created to
deal with cyber security issues

healthcare by focus on strengthening
Anganwadi workers, ASHA, ANM etc

Reasons for rising Non-communicable
diseases

(1) Changing lifestyle with increasing
urbanisation -

- ↳ Issues of high social tensions
- ↳ Poor physical activities
- ↳ High calorie diet with
low diversification.

(2) Rising pollution at all levels

is breeding cardiovascular diseases.

- ③ Lack of awareness especially among children regarding these issues especially obesity, which is neglected
- ④ Poor primary healthcare infrastructure and Counselling centres to deal with these issues.

Implications :-

- ① It leads to double burden of NCDs and communicable diseases, creating resource crunch
- ② National health policy clearly points towards rising NCDs (>50% of total diseases)
- ③ It has also led to programmes of developing district hospitals on PPP model for 3 non-communicable diseases
- ④ Taxes on high sugar food items
↳ High

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

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

Cooperative sector was given
Constitutional status via 97th
amendment act in 2011 and was
also made a fundamental right
under Article 19

Issues :-

- ① Frequent superseding of
Co-operative boards by the
state govt.
- ② Elections have not been held
on regular basis
- ③ Most of the Co-operatives have
become a hub to park
black money and money laundering
activities

- ④ Caste and gender bias is further perpetuated due to high politicization
- ⑤ Funding has been on the basis of political considerations
- ⑥ Being a state subject, there are wide variations in rules and regulations
- ⑦ High level of NPAs in Co-operatives further invite political interference.

Reforms needed:

- ① Regular meetings of board and greater accountability to members
- ② Elections should be held in due times and must be conducted by an independent body.

③ As V. Vyas Committee noted, people centric Co-operative acts are needed by removing current laws.

④ Enhanced women participation

⑤ Checking spread of bogus Co-operatives and checking rise of NPAs.

Co-operatives in India has given birth to various success stories like White Revolution. Hence greater functional autonomy along with technical and financial input is needed.

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

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

According to World Bank, out of pocket expenditure in India is as high as 60%. which pushes as much as 7% population into poverty.

Need for reforms :-

① Public funding is very low in India around 1.2% of GDP. Compared to stated goal of 2.5% under National Health Policy 2017.

② Insurance based funding

↳ Issues of lack of Coverage
↳ Unsustainable in long term etc.

- ③ Almost 79% in urban and 72% of people in rural areas seek private healthcare, which is costly
- ④ Regional imbalances as southern states have higher percentage towards health sector compared to northern.
- ⑤ Corruption and leakages of funds allotted
- ⑥ Funding in medical universities and towards R&D is very low which hinders new innovation

Issues with Insurance model

- ① It lacks comprehensive coverage due to lack of awareness
Eg. Rastriya Swasthya Bima Yojana was unable to cover more than 30%.

population.

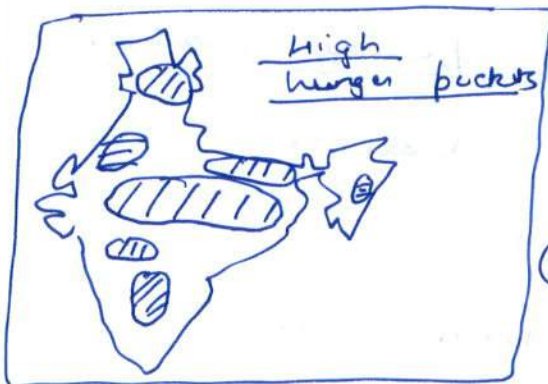
- ② Vested interests of Corporates in insurance and it leads to their monopoly over healthcare.
- ③ Delay in settlement of claims.
- ④ Unethical practices in private sector like extra charges, extra prescriptions and nexus with insurance companies.
- ⑤ Its coverage of primary healthcare is very low and deals with only few diseases.

Here while insurance sector is needed, greater focus should be on revamping primary healthcare infrastructure in India and improved spending on public healthcare as envisaged in National health policy 2017.

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 was ranked 100/119
in the Global Hunger Index
published by IAPPR with hunger
a 'serious' concern



Importance of
National
nutritional
Strategy

① It provides
for specific

target for various indicators
of malnutrition like (i) Stunting
(ii) Anaemia, (iii) Low Birth weight
etc.

② Deals with vulnerable
section like women

- ③ It is Comprehensive as it also focuses on factors like sanitation and other WASH focuses
- ④ Integration with agricultural practices as it provides for setting up genetic gardens for Bio-fortified crops.
- ⑤ Focus on hidden hunger and micro nutrients like Zinc, Iron, Folic acid etc.
- ⑥ Specific regional focus on high malnutrition area like Koraput (Odisha), Gonaikpam (U.P.) etc.
- ⑦ Gives regard to diverse food needs and utilization.

Role of PRIs :-

- ① PRIs can help in promoting schemes by regular meetings of Gram Sabha, especially women

members and creating awareness

② Monitoring via social audit

by PRIs is a crucial

Component of Nutritional Strategy

Eg. Social audit gave good results
in MGNREGA.

③ Awareness Campaigns for promotion

④ It can provide govt. with

necessary data inputs regarding

food habits of the people for

better policy strategy

⑤ Monitoring of other schemes

like Swachha Bharat Mission etc.

is being done by local bodies

which is crucial for nutrition.

⑥ With 33% women members,

it will address the gender gap

in nutrition.

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

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

Bureaucracy is the permanent
executive under Constitutional framework
and is created via Article
310 of the Constitution

Issues :-

① Diminishing
human
capital → ① Lack of man power
at middle and
higher level as
noted by Balwan
Committee

→ Lack of specialization

→ Poor training infrastructure

② Political meddling :- This was
noted even by supreme court
in Prakesh Singh case (2006) and
by 2nd ARC report. This

is direct attack on their
political neutrality.

Implications :-

- ① Decline of trust among people
in bureaucracy.
- ② Red tapism and issues of
Corruption.
- ③ Poor policy formulation and
implementation. Eg. India need
new policies to deal with
4th Industrial Revolution which
needs specialized skills
- ④ It reduces transparency and
accountability in the system
leading to redtapism
- ⑤ Decline of morale among
Civil Servants

Measures needed :-

- ① Introduction of lateral Entry as has been done by govt. recently for Joint Secretary posts
- ② Passing Public Service Bill 2007 to establish Public Service boards to deal with issues of postings, promotions etc.
- ③ Proper ^{skills} training at various levels as recommended by 2nd ARC
- ~~④ Setting up of All India~~
- ④ Reforms in Prevention of Corruption Act 2013
- ⑤ Merit based promotions
- ⑥ 360° feedback mechanism rather than Annual Confidential report.

All these
steps are needed to revive
bureaucracy in India based on
modern needs and challenges

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

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

According to OPHI multidimensional Index report, India accounts for about $\frac{1}{3}^{\text{rd}}$ of global poor with 54.7% population multidimensionally poor.

Factors :-

① Economic :-

- (i) Globalization has especially harmed vulnerable like women, SC/ST due to increased competition
- (ii) Rising inequalities.

② Social → Discrimination against gender, low castes etc.
 ↳ Poor access to health and education

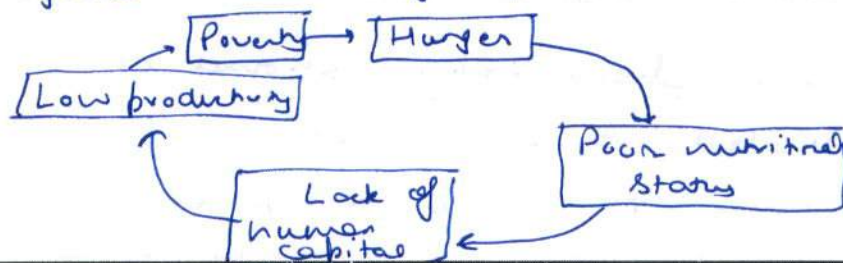
② Technological :- Digital divide is created due to poverty and it further exacerbates it. Eg. Only about 25% of population has internet access.

④ Policy implementation :-

- ↳ has not been effective enough
- ↳ Lacks comprehensiveness
- ↳ Lack universal coverage.

Eg. Social security coverage of insurance is very low in India to about 4-5% only

⑤ Access to basic necessities like health, education, food security has been low causing further cycle nature of poverty.



Areas of focus :-

- ① Firstly access to basic amenities like health, education etc. must improve and should be provided free of cost to poor
- ② Jobs need to be created in manufacturing sector along with skill development
- ③ Social protection systems especially for vulnerable adopting a life cycle approach is needed
 Eg. ① Pensions for old age
 ② Food security for children etc.
- ④ Policy measures to reduce regional imbalances like improving investments in low developed regions is needed.
- ⑤ Social discrimination should be eradicated through social engineering to eradicate poverty

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

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

According to Cadbury Committee of U.K., Corporate governance refers to rules, practices and processes through which a company is functioning

Issues with Corporate Governance

- ① Rising no. of scams and frauds. Eg. ① PNB fraud case
② Satyam scam etc.

- ② Non adherence to regulatory rules

(i) According to IMF, non-adherence to listing agreement is an issue.

(ii) Former SEBI chief, U.K. Sinha noted that only 1/5th of

Companies adhere to basic
shareholding publishing norms

③ Independence of independent
directors is questionable due to
control of board

④ Majority shareholding is held
by members of a family in
the board

⑤ Poor auditing standards as was
witnessed in Satyam scam

⑥ Lack of transparency and
participation of women.

⑦ No grievance redressal mechanism

Recommendations

① Independent
directors
role
enhanced

→ should be at least
 $1/3^{rd}$
→ Chairman should be
non-executive
director
→ Must be present in
board meetings

② Auditor :- ① It calls for enhanced auditing standards and providing them powers to look into transfer of funds from listed companies into unlisted in form of investments

③ Regulator :- ① SEBI should have powers to punish auditors which will enhance their accountability.

④ It also provides for mechanism to deal with Insider trading by providing for non-disclosure of information to shareholders

⑤ For public sector it provides for enhanced role of board in selection of directors, rather than by ministry

These must be implemented along with curbing powers of promoters and enhancing transparency in Corporate Governance

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। वर्चा कीजिए। साथ ही, ई-क्रांति कार्यक्रम (NeGP 2.0) के डिजाईन (रूप-रेखा) और कार्यान्वयन का मार्गदर्शन करने वाले सिद्धांतों को भी सूचीबद्ध कीजिए।

NeGP was launched in 2011
to make India a digitally
empowered society and to
enhance service delivery through
Common service centres

Issues :-

① New technologies :-

- ↳ Lack of indigenous research. Eg. AI
- ↳ Bureaucratic Resistance
- ↳ Lack of funding
- ↳ Issues of loss of employment.

② Transforming processes :- There is a need of complete Business process reengineering, rather than mere modification of processes to ensure success

③ Implementation

- Need of funds
- Spatial digital divide
Eg. Less in North East region
- Slow pace of implementation
Eg. Target of National Optical fiber mission missed
- Lack of participation of people
- Red tapism and bureaucratic hurdles.

Set of Principles for

e-Kranti

- ① Access to services in local languages.
- ② Digital literacy of people.

- ③ Universal Spatial access
 - ④ Cyber security
 - ⑤ Uninterrupted power supply
 - ⑥ Focus on solving problems rather than creating merely infrastructure
 - ⑦ People's participation, especially of women.
 - ⑧ Continuous evaluation and modification
- Service delivery via E-Kranti is a key component of Digital India and must be holistically implemented.