

EVALUATION INDICATORS

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

Overall Macro Comments / feedback / suggestions on Answer Booklet:

1.

2.

3.

4.

5.

6.

All the Best

SECTION A

4. Cryptocurrencies : Potential and Threat

Opium, generally, considered as spurious or harmful object. The rising menace of drug abuse in Punjab due to illegal opium supply. But, on the other hand, government allows opium production with REGULATION. Why so? This is because, opium is also a life-saving drug if used in medical field - anaesthesia, medicines etc.

Therefore, a concept or object is not good or bad as such. Rather its targeted use determines its goodness or badness. Similar, is the case with CRYPTOCURRENCY. It offers numerous

advantages like ease in transaction to help the economy's progress, and it also has threats like aiding to organise crimes like drug dealing, due to secrecy of transactions.

But effective regulation policies and citizen awareness can help in realising the potential of cryptocurrencies, while addressing the threat.

Cryptocurrency is a set of digital codes, that uniquely determine it. It uses blockchain technology to record every transaction. It is created when miners (people group) solve a cryptic code. Every new cryptocurrency created gets stored in a ledger. The users of cryptocurrency have

separate ledger to store their currencies.

The origin of cryptocurrency is traced from pseudonymous person 'Satoshi', who created cryptocurrency like "Bitcoin". It was based on distributed ledger system, without any regulation, of any states. Later many other cryptocurrencies developed.

At present, citing wider usage and acceptability of cryptocurrencies, many nations has adopted measures to regulate it like USA. While nations like Japan are coming up with national cryptocurrencies.

With advantage, the challenges of cryptocurrency like

transactions to siphon black money or high cryptocurrency price fluctuations, are making countries like India to ban it. Reserve Bank of India recently held that cryptocurrency transactions are illegal in India.

Hence both sides of cryptocurrency are visible - bad or good. However, cryptocurrency perhaps do have numerous unexplored potentials, that may ~~adweigh~~ also have threats posed by it.

The potential of Digital India initiative to bring financial inclusion in India can be achieved if cryptocurrency's potential of cashless transactions, with no or less intermediary, and security is realised.

But such financial inclusion through cryptocurrencies may turn adverse for poor and marginalised when their accounts of crypto-currency gets hacked. And there is no legal resort available.

Such financial inclusion can aid to social inclusion. When women entrepreneurs get timely credit or payment for their produce using cryptocurrency. The poor do not get cheated by moneylenders when cryptocurrency securely records all transactions with no manipulations allowed, due to blockchain technology.

But women's hard earned money can be devalued, when

sharp fall in cryptocurrency price is due to irrational speculation and hoarding of this currency. Poor lacking digital know-how may further victimized when moneylenders dupe him and donot give entire amount, of currency. Thus, we see threats of cryptocurrency.

Social ~~is~~ potential of cryptocurrency can also be replicated in cleaning the political arena. The donation to all political parties and their expenditures, if done using cryptocurrency, can make electoral funding and spending transparent. The distributed database of cryptocurrency transaction, if shared if Election Commission of India or the Supreme Court ..

But, if such sharing was not ensured, and if political parties receive fund in cryptocurrency, then the threat of crony-capitalism and siphoning of black money into politics may arise. Non-transparent cryptocurrency transaction are more of threat than potential.

Capitalism or economy's growth can be promoted when use of cryptocurrency in transaction quickens the payment settlement. The improvement in ease of doing business will attract investors. Borrowing are presently restricted by bank's stressed assets and foreign exchange inter-country regulation. But cryptocurrency being global

entity, can be transacted and so borrowed with ease. Thus, it has potential to boost investment in nations, like India.

But, cryptocurrency can become threat, when business of organised crimes - drug smuggling, illegal sale of arms, and human trafficking gets promoted through "Dark Net" using cryptocurrency.

Economic growth alongwith national security is crucial. Cryptocurrency can help in fighting the menace of fake currency that fuels militancy and stone pelting incidents in Jammu and Kashmir. Cryptocurrency are difficult to be faked and are easy for record keeping of money.

But security of nations can be threatened when the wallet of cryptocurrency of central bank gets hacked or damaged ~~due to~~ The nation will lose all its money. Also when cryptocurrency becomes easy tool to fund the radicalisation of youths by ISIS and LET terror organisations.

The culture of society gets promoted when society is secured. Cryptocurrency ~~it~~ can help in rebuilding trust of people that their P2P (peer to peer) lending are secured using blockchain driven currency. Affiliation-based grouping to ~~it~~ help other in business or in times of distress with money will promote harmony in society.

But threats of social disturbances may arise when borrower of cryptocurrency loses all money due to either invalidation of cryptocurrency by government or bank or due to refusal of lender to accept payment of loan in cryptocurrency.

Citing the dichotomy of above mentioned potentials and challenges/threats of cryptocurrency, the need is to analyse whether cryptocurrency shall be discarded or shall be promoted with caution.

The mentioned threats are preventable, if appropriate governmental, societal, and technological interventions are adopted.

The suggestion of IMF and World Bank to monitor the cryptocurrency can be adopted. The anonymity of cryptocurrency creators can be ~~made~~ ^{removed}, by international law, transparent, so that manipulative scarcity or excessive supply to influence currency price can be checked.

The steps of countries like Japan to come up with national cryptocurrency are laudable and can be adopted by other ~~at~~ ^{to} nations. It will address the regulation issue of cryptocurrency. People can then claim their lost or hacked cryptocurrency wallet.

Hacking of cryptocurrency transaction or wallets can be prevented, when digital service

providers adopt hack-proof
technology like antiviruses, and
when citizens are taught about
"digital hygiene" i.e how to protect
one's digital data.

The distributed database
that record cryptocurrency
transaction can be shared with
central bank, but with accountability
and privacy measures, to prevent
misuse of cryptocurrency in
organised crimes.

As Victor Hugo said
"No one can stop an idea
whose time has come", similarly
cryptocurrency concept ~~need not~~ not
be abandoned. As opium, if
produced and used in regulated
manner, with larger public
interest of health, in the same

way cryptocurrency can help
in revolutionising the monetary
transactions for better cause.

So, let cryptocurrency's potential to
be realised with regulation and
transparency.

SECTION B

1. WHEN GOVERNMENT FEARS THE PEOPLE, THERE IS LIBERTY. WHEN THE PEOPLE FEAR THE GOVERNMENT THERE IS TYRANNY.

In the village of Raigarh, U.P., there lives two families - Sharma family and Verma family. In Sharma family, in the evening, we often voice hear of laughs, and see family going out on weekends. Sharma family's women are working women, and all children go to schools.

on the other hand, Verma family turns silent in evening, and on weekends, Girls are not allowed to go to school. Women are home-bound,

and wears "purdah" (veil).

Why such contrast
condition in these two families.

The difference is due to presence
of grandfather. Grandfather of
Sharma family believes in
liberty and sharma family members
are aware of their rights to be
treated equally. While Grandfather
of Verma family believes in
granny and family members
are dependent on him and are
unaware of their rights.

Such families can be
~~relate~~ compared with government
(grandfather) and citizensry (family
members). Government accountable
and responsible to citizens (or people)
ensures liberty in nation.
Government having no accountability
no ~~is~~ responsibility, and with

uncontrolled power can turn a nation into a tyranny-run state. But citizen with no fear of government, can ~~make nation~~ bring mobocracy (recent mob lynching incidents in Dhule Maharashtra). Thus, one need to balance the fear level, rather go for cooperation and mutual accountability to bring liberty in society for all, alongwith justice.

History is witnessed to how liberty in France was ensured, when people (3rd estate) marched to National Parliament and apprehended the government (Louis XVI). History also witnessed how German fearing Hitler rule, led to crimes of concentration camps. They followed Hitler order by killing their own conscience.

and persecuted Jews.

In contemporary times, regulations and laws are brought that ensure that people continue fearing the government. For example Indian Penal Code penalises the people for wrong. People fear government when latter abuses its power like illegal detention.

On the other hand, government fear people when in democratic state, people citizen is the king. His/Her vote decides sustenance of government. Citizen equipped with laws like Right to Information, holds government accountable.

Such fear whether leads to liberty or tyranny will be determined. When tribals of nation

readily accept their displacement and cutting of forests due to government repression, ~~they~~ then they live under fear and tyranny of government.

Tribes and so women are most marginalised, when Saudi Arabia government donot allow women to go out in public without a male guardian. Here women are fearful ~~of~~ of governments strict Shariat laws.

Voice of marginalised are academicians. But when we see banning of books and killing of rationalists like in society, then government fear in ~~peple~~ people brings authoritarianism when laws criminalised a section of society for their sexual

orientation, then they don't enjoy health liberty to seek treatment for AIDS etc. (Section 377 of IPC in India).

Social tyranny gets translated into cultural tyranny when the right to worship are denied to Ahmediyas in Pakistan, or when Shias are persecuted in Sunni-majority states. The government fear of repressing religious expression, for example bam on hijab in France, may make citizen hide themselves.

Culture is either promoted or curtailed based on political ideology. When people fears government, then we see lack of participation of multiple parties in elections. As a result, we vote for single party of Syrian regime in election. We

vote to elect dictator government

Political ~~power~~ power needs
backing of money power. When
tax terrorism instills fear in
public towards government, the
tyranny is evident. As a result,
investors flee from that nation.

Digital economy with
support of technical intervention
is evident. But when technology
like mass surveillance using
Bigdata mining generates fear
among people and government gets
excessive and intrusive power to
brainwash citizens. For example,
alleged mass surveillance by USA
as revealed by Snowden.

These fears of people
if removed with policy like
multiparty system, fair election,

separation of power etc, then
government will fear public.
Thus tribes - Dongria of Odisha will
ascertain their rights and
government in fear of losing mass
support, will uphold their rights.
Thus bringing liberty in true sense

When women of world
unites under UN Women forum
then government fearing women
power, will allow women to
drive in Saudi Arabia. Thus bringing
liberty to all genders.

When alongwith women's
rights, the right to express views
and identity are demanded by
public through protest (peaceful)
like Rainbow revolution by LGBT
group, the liberty in academic
and personal matter is ensured.
as government now fear people

Social liberty drive
cultural liberty, when people gets
aware of their rights, and represent
their issues at global forum. For
example, Palestine people's cultural
right over Jerusalem is recognised
when UN passes resolution on it.
When non-Muslims support the
cause of hijab of Muslim in France,
then government had to mend its rule.

Culture of protest can
bring liberty, when Turkish
people protest against tyrant
rule during Arab Spring and
bring democratic rule. Now
government listens to people,
rather than dictate.

When citizen in
democratic government ~~also~~ holds
government accountable for tax
paid, and questions quality of

service delivery (social audit under MGNREGA), then government feel accountable and mend economic policies to rationalise taxation

When technology use in accountability of government like social media - Mygov website, online advocacy of people's rights - development displaced people, then liberty to all sections of society is guaranteed.

However, government only fearing public, while citizen enjoying unrestricted rights can also be deterimental to one's liberty. Citizen, not fulfilling their duty to pay tax, due to lack of government fear, will affect socio-economic development of nations. Poverty, illiteracy etc will not be addressed.

Similarly, public taking law into their own hands - militancy in Jammu and Kashmir, Marxism in LWE districts, affects liberty and security of nation, as they don't fear government i.e. police.

Thus the need is to end lawfully and ethically and democratically determines to how much extent government and public fear each other. Excessive public fear may deter government to take bold decisions of installing Kudankulam nuclear plants, even after scientists approval.

Indian Constitution which balances people's fundamental rights with its duties under Article 14, 21, 19 and 31A, are example how liberty with

justice and responsibility can be guaranteed.

The measures like early appointment of Lokpal and enforcement of Citizen Charter can help control tyranny in any state. Transparent and independent judiciary like USA can ensure people's liberty and curtail government tyranny.

Civil society ~~she~~ can play active role to aware people of their hidden power to question state and also aware them about their duties to state and fellow beings so that one's liberty don't affect right of others.

Thus Verma family can be like Sharma family, when women of Verma families come out of veil and questions the

groundfather and tell him about
their contribution also to family
sustenance. All family voice will
surely make him mend his
behaviour and thus make
Verma family happy. Similarly
tyrant government can turn
into responsible government that
increases ~~that~~ Index of
Happiness in nation like Bhutan.

