| General Studies GS 2- SECTIONAL TEST 2 GOVERNANCE AND SOCIAL JUSTICE Test Code - VR1222302 | Evaluator Code: Date of Assignment: CQ: |
|---|---|

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**MOBILE NO:**

**Time allowed: 3 Hours**

**Email:**

**Submission Date:** 14/07/2025

## QUESTION PAPER SPECIFIC INSTRUCTIONS

*Please read each of the following instructions carefully before attempting questions:*

*There are **TWENTY** questions printed in **ENGLISH**. All the questions are compulsory. The number of marks carried by a question/ part is indicated against it. Word limit in questions, wherever specified, should be adhered to. Any page or portion of the page left blank in the Question-cum-Answer Booklet must be clearly struck off.*

| Q No. | Marks | Q No. | Marks | Q No. | Marks |
|---|---|---|---|---|---|
| Q1 | /10 | Q8 | /10 | Q15 | /15 |
| Q2 | /10 | Q9 | /10 | Q16 | /15 |
| Q3 | /10 | Q10 | /10 | Q17 | /15 |
| Q4 | /10 | Q11 | /15 | Q18 | /15 |
| Q5 | /10 | Q12 | /15 | Q19 | /15 |
| Q6 | /10 | Q13 | /15 | Q20 | /15 |
| Q7 | /10 | Q14 | /15 | Total | /250 |

## Instructions:–

1. **Legible Scanning:** Exercise due diligence in scanning your scripts for clear legibility
2. **Submissions** marred by poor scanning, notably those with illegible sections or blackened pages due to improper scanning, risk being excluded from the evaluation process.
3. **Non-Adherence Consequences:** Failure to comply with the aforementioned instructions may lead to the disqualification of your submission.

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|---|---|
| Start Time - 15:30 | End Time - 18:40 |
| Mode of Examination | Online  online          Offline |
| Receiving date - | Dispatch date - |

| Parameters | | Good | Average | Needs Improvement |
|---|---|---|---|---|
| Conceptual Understanding | | | | |
| Contextual Clarity | | | | |
| Structure | Introduction | | | |
| | Body | | | |
| | Conclusion | | | |
| Meeting the Demand of the Questions | | | | |
| Value Addition- Use of examples, case studies, Current Affairs Linkage, data etc. | | | | |
| Presentation-Illustrations, flowcharts, diagrams, etc. | | | | |
| Language Competency and Flow | | | | |
| No. of Questions Attempted | | | | |

- Adherence to Word Limit: Yes/No
- Subject-Specific Remarks

# Evaluator/Reviewer Suggestions
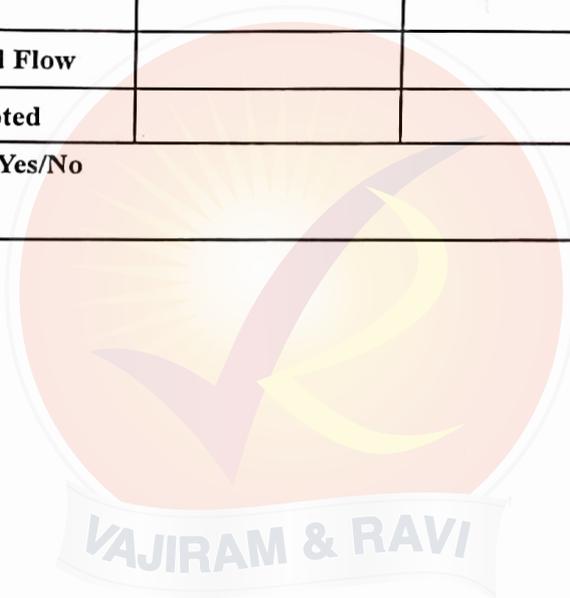
# Evaluator/Reviewer Suggestions

All the Best

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Q-1 Recently, SC recognised Maternity leave as a <u>fundamental Right</u> under Article 21.

<u>Maternity Benefit Act, 1961 provisions</u>
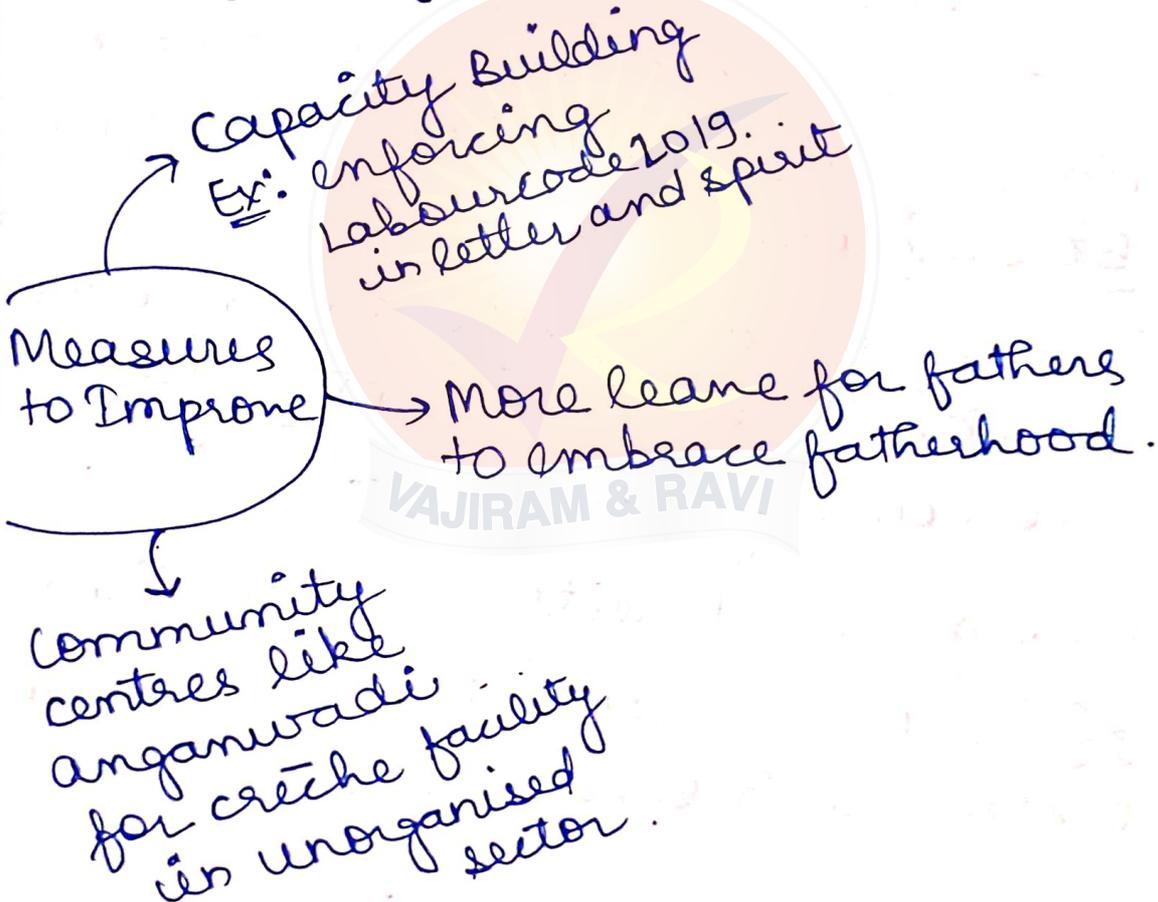
1. <u>26 week</u> leave for mother of new born including <u>pre</u> and <u>post</u> pregnancy.

2. <u>15 days</u> leave for <u>father</u> of a new born as paternity leave.

3. <u>creche services</u> to be available in organisation with more than. <u>50 employees</u>.

This provide adequate safeguards but still <u>unsufficient</u> due to <u>following reasons</u> -

1. <u>Unorganised sector</u> — more than 88% women work in unorganised sector with less than <u>10 employees</u>

2. <u>Discrimination</u> - between genders of father and mother in granting leave. This enforces patriarchy Ex: female spent <u>201 minutes</u> more on unpaid labour (MoSPI)

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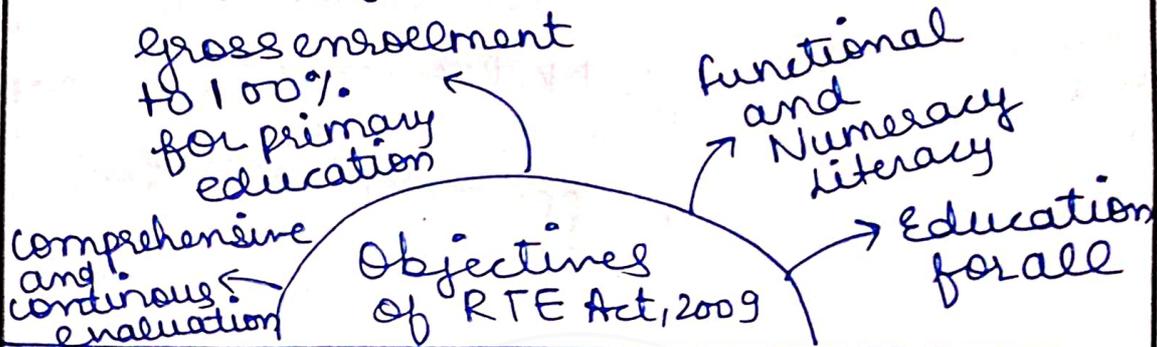use only
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3. <u>Poor enforcement</u> : Women are forced to leave the job during pregnancy and child caring years.

4. <u>Other factors</u> : like not considering if it is a <u>special child</u>, etc. or any complications during pregnancy.

Capacity Building

Ex: enforcing Labourcode 2019. in letter and spirit

(Measures to Improve)

→ More leave for fathers to embrace fatherhood.

Community centres like anganwadi for crêche facility in unorganised sector.

As <u>IMF</u> has stated, equal participation of women can boost India's GDP by <u>27%</u> on the path of <u>Viksit</u> Bharat..

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Q.2. Right to education Act, 2009 provide for <u>free and compulsory</u> education for children between <u>6 to 14 years</u>.

Gross enrollment to 100% for primary education

functional and Numeracy literacy

Comprehensive and continuous evaluation

Objectives of RTE Act, 2009

Education for all

## Trend of privatising education

| Positives of privatising | Undermining Objectives of RTE, 2009 |
|---|---|
| 1. <u>Quality education</u> with focus on multidimensial learning | 1. <u>Inaccessible to poor</u>: Ex: Recent protest of parents in Delhi against <u>fees hike</u> |
| 2. Reserve seats <u>25%</u> for students of weaker sections | 2. Undermine Principle of 'education for all' Ex: shown is <u>movie</u> English Medium |
| 3. empower 'weakest of weak' through <u>merit based system</u> for admission | |

3. 'Exclusion' of various students due to high competetion for admission.

4. No provision of scheme like PM-POSHAN for nutritional need of students.

Hence, it is clear the private education is undermining Objective Of RTE Act, 2009. Ways to improve Government and Private education —

1. Legislative measures to manage fees structure in Private schools

2. Infrastructure Building in government school. Ex: 'Delhi' Model of schools

3. Use of Information Technology Ex: DIKSHA portal.

Enforce recommendations of Kasturirangan Committee for goal of 'Sabko Siksha, Achi Siksha'

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Q.3- India ranked at 105th in global hunger Index, while he became Rank 3rd in global GDP.

15% of total Population Multi-dimensional poor (NITIAyog)

Anemia
Ex: more than 59% women Anemic (NFHS-5)

Persistance of Hunger and undernutrition

Stunting
Ex: >16% of total children (NFHS-5)

Wasting
Ex: more than 30% children (NFHS-5)

Reasons for disconnect between economic growth and nutritional outcome-
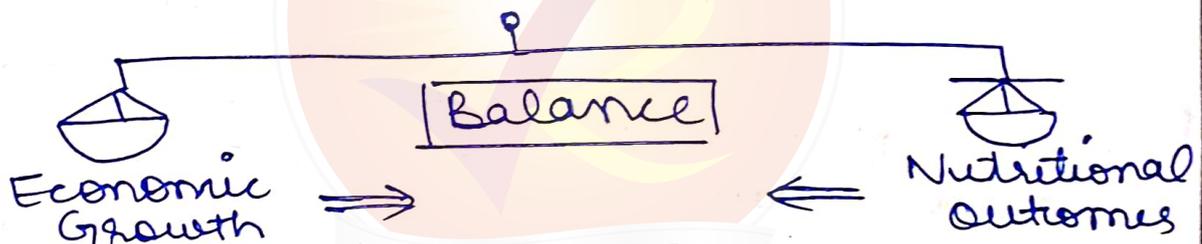
1. Inequality in economic growth.
   Ex: top 1% hold 60% of wealth and bottom 50% hold 3% wealth (Oxfam)

2. Prevelance of social evils like Patriarchy, child marriage
   Ex: 1 in 3 child brides are from India.

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3. Lack of Diversity in Food :
Ex: As per UNICEF data, 77%.
children in India between
6-23 month lack minimum
diversity in diet.

4. Poor implementation of initiatives
like PDS   Ex: leakage and
                 corruption in PDS

5. Growing trend of fast foods
like pizza, burger, etc. Ex: 16%.
of Indian population is Obese.

```
            _____|_____
           |        ┌─────────┐     |
          \_/       │ Balance │    \_/
       Economic     └─────────┘   Nutritional
       Growth    ⟹          ⟸    outcomes
```

1. Preference for Super foods like
   millets.

2. Initatives like fit India Movement
   and 'Eat Right challenge'

3. Participative development.
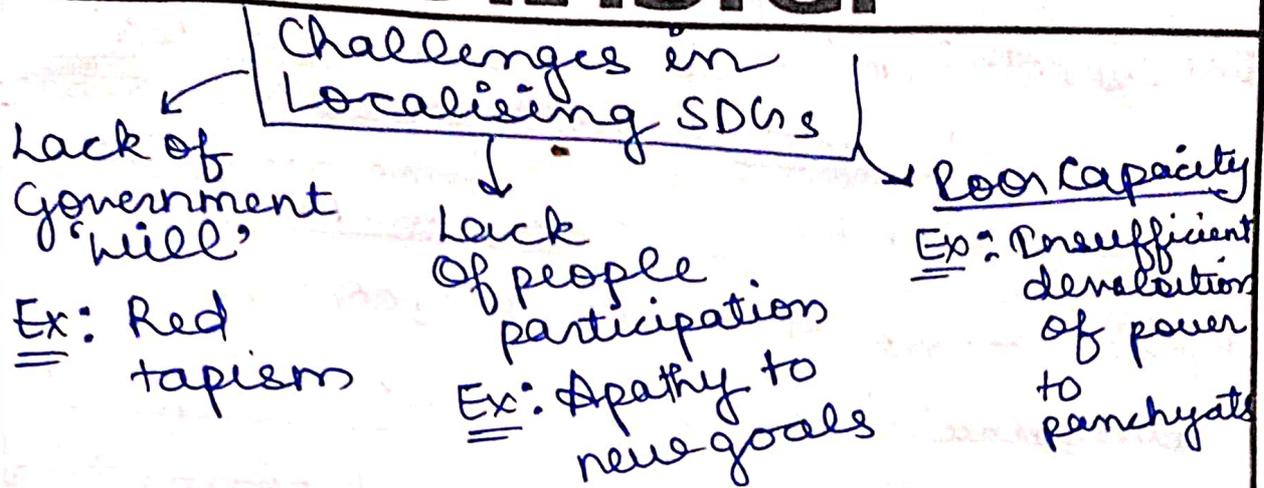      Ex: Amartya Sen Approach
            of Capability Building

To realise goal of zero hunger
(SDG 1), priority to Nutritional
outcome should be given

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Q-4 <u>Sustainable Development goals</u> are <u>17 goals</u> that all UN member States have to achieve by <u>2030</u>

<u>Localising SDGs as a governance imperative</u> –

1. <u>Last mile delivery</u> and connecting to grassroot level. Ex: <u>NITI Ayog</u> <u>Aspirational District</u> Programe.

2. '<u>Jan Bhagirdari</u>' – to make it a people's movement.
   Ex: <u>Raspara Village</u>, Tripura became first Bio Village

3. <u>Customising needs</u> – as per demands of locals.
   Ex: Tailored solution of road development in <u>Vyara District</u> for hospital.

4. <u>Balancing Development</u> – as per NITI Ayog's Data <u>southern states</u> are achieving more in SDGs than Northern states.

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Challenges in
Localising SDGs

Lack of
Government
'will'
Ex: Red
tapism

Lack
Of people
participation
Ex: Apathy to
new goals

Poor Capacity
Ex: Insufficient
devolution
of power
to
panchyate

Localising SDGs not just as
policy choice but as governance
imperative by following measures—

1. Devolution of power to
Panchyati Raj institutions in
letter and spirit.

2. Approach of 'Sabka Sath, Sabka
Vikas and Sabka Vishwas'

3. Focusing on Minor areas —
Ex: NITI Ayog Aspirational BLOCK
Programme

4. Constant evaluation and feedback
Ex: Social audits.

Localising SDGs is Sin-quo-non
to achieve them by 2030.

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Q-5 Foreign Contribution Regulation
Act (FCRA) is legislative act
to manage foreign funding in
India.

FCRA as regulatory necessity -

1. to manage misappropriation
of funds. Ex: 20% of total
funds on administrative
expenditure

2. to counter money laundering
and shell companies Ex: Receiving
more than 10 lakh need to be
informed to RBI.

3. Sabotaging foreign interests
Ex: As per IB Report, 2-3% GDP
loss due to 7 specific protests

4. Formalisation and Accountability
Ex: renewable of registration
within 5 years.

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FCRA as a constraint to civil Society -

1. <u>Lack of autonomy</u> : Ex: NGOs like Pratham need more funds on administrative expenses than 20%.

2. <u>Over Regulation</u> - Ex: FCRA Account can only be opened in <u>SBI, Delhi Branch</u>

3. <u>Invaison into privacy</u> : Ex: Provision of details of all employees <u>Aadhar</u> in FCR Act.

4. <u>Cancellation</u> of FCRA registration without due hearing.
<u>Ex</u>: FCRA licence of <u>20693</u> NGOs cancelled in last decade.

Way Ahead →

→ upholding National Policy on Voluntary Sector, 2007 i.e; Safeguard Autonomy, ensure Accountability

↓
Portals like 'NGO Darpan' for Transparency.

→ Bridging Trust deficit between government and NGO.

Hence, balanced Approach is needed in FCRA.

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Q-C 'AI' is the new age technology that can process 'meta data' and make decisions like human Brain

Benefits of AI and Big Data

Objectivity and fairness in decision making

→ Fast decision making
Ex: identifying Beneficiaries

↓ aid human effort
Ex: RAHAT APP use for predicting Disasters.

→ Processing huge data
Ex: census for particular information

Risk involved of AI and Big data in governance

1. Lack of compassion and empathy
   Ex: exclusion of BPL beneficiary due to spelling mistake.

2. Risk of biasness in policy making
   Ex: Amazon recruitment AI tool excluding women.

3. Black box problem - about how it is made and use of algorithms.

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4. <u>Privacy issue</u> - due to processing of huge Data.

Balancing with Justice and transparency -

I. JUSTICE

1. <u>Equity</u> in accessibility Ex: concept of net neutrality

2. <u>Fair Use Practise</u> Ex: allegation of Intellectual Property right violation.

3. <u>Just approach</u> - Balancing with human heart.

II. Transparency

1. <u>Legislative</u> measure like Digital personal Data Protection Act, to be enforced.

2. <u>Indegenious</u> tool with local data Ex: AI Bashini

3. Reducing <u>bias</u> and <u>Privacy issues</u> with international collaboration.

Hence, NITI Ayog # AI for All approach should be followed.

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Q-7 As per Census 2011, About 2·2% of population come under PwD category.

Reservation
5% in education
4% in jobs

Legal Safeguards under RPWD Act, 2016

21 type of disabilities
Ex: including acid attack victims

provisions for accessibility and Benchmark Disability (i.e., >40%)

making them less stringent
Ex: for addition of new disability just need executive decision.

SYSTEMÂC Barriers hindering effective implementation -

1. Lack of proper infrastructure :
   Ex: Public Buses not disabled friendly

2. Lack of awareness about reservation etc.
   Ex: 69% resides in rural areas.

3. Double Burden - on vulnerable sections like child, elderly, women
   Ex: 44% of total PwD are Women

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4. <u>Social Stigma</u> – more than just physical barrier. <u>Ex</u>: ~28% of disabled children <u>never</u> went to school (UDISE+ Data).

Ways to improve and overcome systemic barriers –

1. <u>'Sugamya Bharat'</u> ~~Abhiyan~~ for accessible India. <u>Ex</u>: Delhi Metro.

2. <u>Inclusive education</u>
   <u>Ex</u>: Dish Channel 31 for sign language education

3. Proper infrastructure for activities like <u>Para Sports</u>.

4. <u>International collaboration</u>.
   <u>Ex</u>: Marrakesh Treaty which came into force in 2016.

For true '<u>sarvodaya</u>' we need inclusive development of PwDs.

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Q.8 <u>Steel Frame of India</u> are the <u>permanent executive</u> which enforce government policy and ensure effective service delivery.

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| Issues with Indian Administration |

1. '<u>Arm Chair Bureaucracy</u>' away from grassroot level.

2. <u>Red tapism</u> in working

3. '<u>Chalta hai</u>' attitude towards service delivery.

4. <u>Vacancy in departments</u> — Ex: only <u>442 IAS</u> officers are working with centre against <u>1469 IAS</u> officer required (DoPT)

5. high <u>discretionary</u> powers and colonial 'Babu' culture.

6. Lack of proper training and sensitivity towards Antodaya.

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Issues with Discarding
→ work as <u>catalyst</u> between government and citizens

→ enforce government policies and act as <u>permanent executive</u>

↓ work on grassroot level and bring change

<u>Ex</u>: IAS <u>Divya Devrianjan</u> in moaist areas.

## [Reinventing Indian administration]

1. Proper <u>training</u>  <u>Ex</u>: Mission Karmayogi

2. PM Modi suggest 4 <u>Pillars</u>
   - <u>Garw</u> (Pride)  • <u>Kartavya</u> (duty)  • <u>Vikas</u> (development)
   - <u>Ekta</u> (Unity)

3. <u>2nd ARC</u> suggest of two proper evaluation at <u>14 year</u> of service and <u>20 year</u> of service

4. '<u>Hota Committee</u>' recommendata of establishment of '<u>Civil Services Board</u>' for Non Partisanly

Hence ~~that~~ the need of hour is transition from <u>Karamchari</u> (employee) to <u>Karmyogi</u> (dedicated worker) approach

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Q.9 SC in its Aadhaar ruling upholded the use of Aadhaar for service delivery and identification of Beneficiaries

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**Implications of government efficiency and citizen Rights −**

| Positives | Challenges |
|---|---|
| 1. Act as identity for people <br> Ex: Used in KYC verification | 1. Not an appropriate identity for citizen <br> Ex: Anyone who stayed for more than 180 days in India can have Aadhar. |
| 2. Easy accessibility of required data <br> Ex: all information at one place | 2. Privacy issues <br> Ex: News of Aadhar Data leak on Dark Web |
| 3. Used in investigation <br> Ex: ASI Rajesh Kumar reunited children using Aadhar Data | 3. Exclusion of beneficiaries due to lack of Aadhar <br> Ex: Jan Dhaan Yojana Account |
| 4. Easy delivery of services | |

Ex : Use of Aadhaar to withdraw money within seconds.

4. Processing of personal data by private sector for personal gains
5. Not a proof of date of birth

Therefore, using Aadhar as sole measure to authenticate create many issue. Hence following measures need to be taken —

① Flexibility — use of other identities like Passport, 10th Marksheet
② Fixation of error — in mobile number, etc.
③ Proper safeguards to process Data. Ex : Digital Personal Data Protection Act.
④ establishing proper guidelines for private sector.

Therefore, it should be balanced with Article 19 (Right to Privacy)

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Q-10 <u>Citizen Charter</u> is a written
document that provide
<u>commitment</u> to citizens for
quality service.

It bridge the gap
between expectation
and performance
by clearly
<u>laying down</u>
quantative measures
of performance
<u>for appraisal</u>.

| Vision ——— | | |
| Mission ——— | | |
| S.NO. | Service | Time | Cost |
| | | | |

Grievance Redressal ———
expectation
from
customer ———

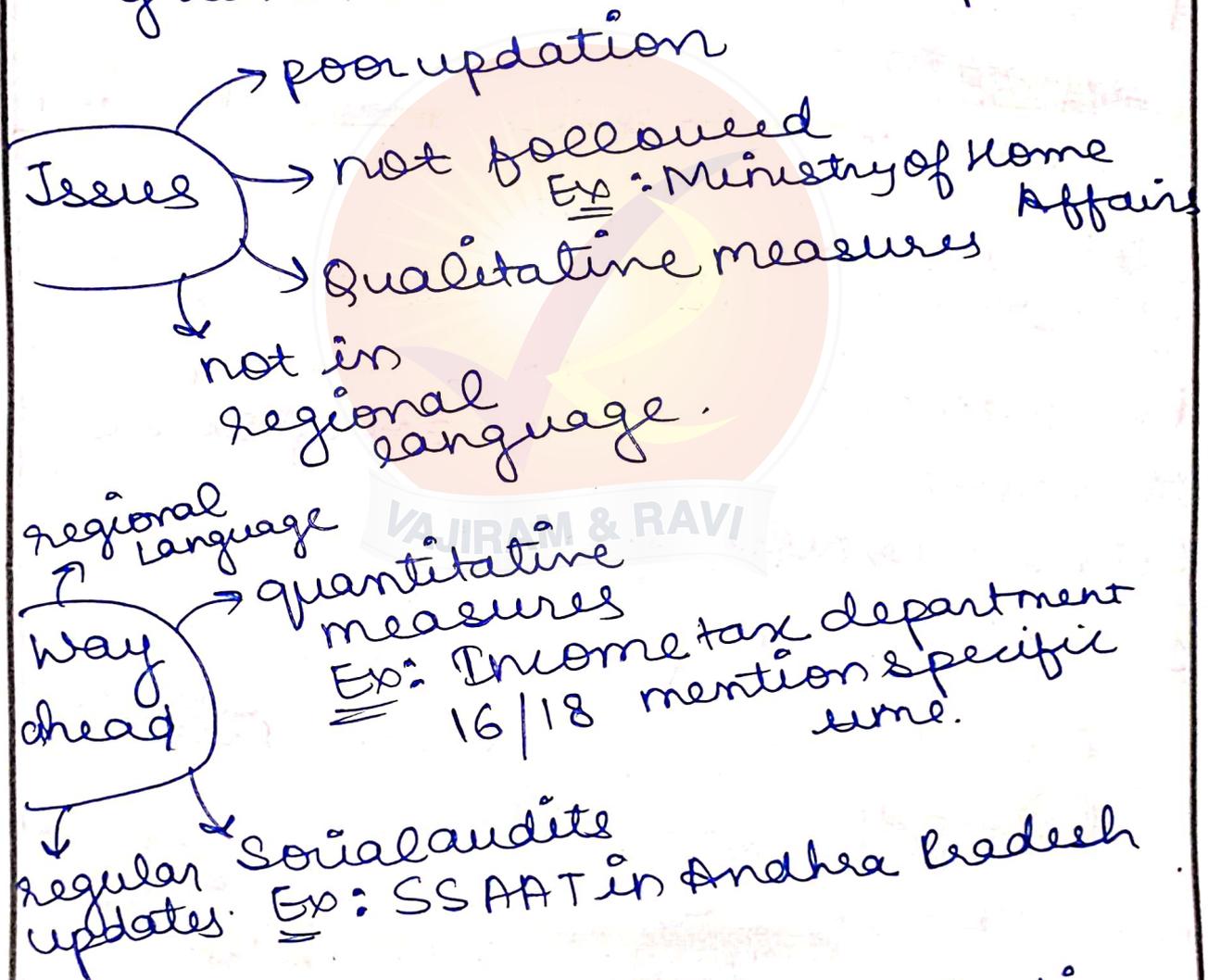| Relevance in strengthening | FRAMEWORK OR CITIZEN CHARTER |

citizen centric governance :

1. Active <u>participation</u> of citizens
   by involving them in service
   delivery.

2. Following sevottam Model
   i.e;   Citizen Charter

   Grievance Redressal     Excellence in service delivery

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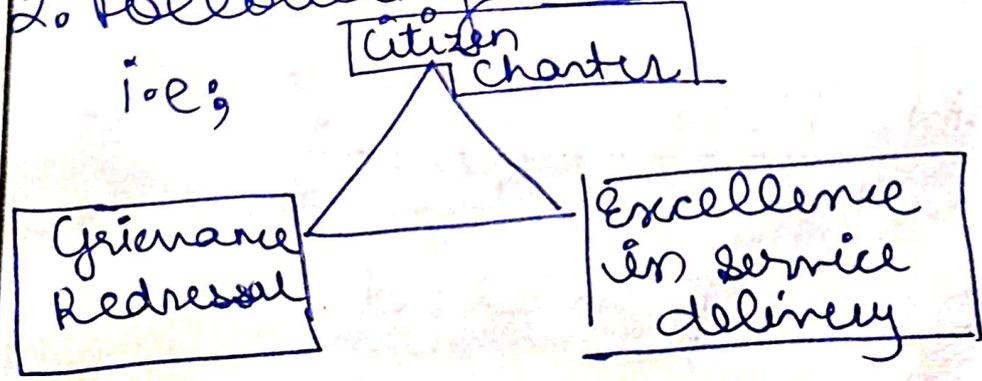
3. <u>Two-way process</u> Ex: Mayurbhanj charter 'window of hope'

4. <u>Accountability</u> Ex: ~~Ex~~ Ministry of Rural development using <u>QR code</u> on roads.

5. Problem solving by proper grievance redressal at place.

Issues →
- → poor updation
- → not followed Ex: Ministry of Home Affairs
- → Qualitative measures
- → not in regional language.

Way ahead →
- → regional language
- → quantitative measures Ex: Income tax department 16/18 mention specific time.
- → regular updates
- → Social audits Ex: SSAAT in Andhra Pradesh.

Hence, <u>BIS 15700: 2005</u>, Indian Standard in service delivery need to be upholded.

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Q-11 MG Kar Rape Case (Kolkata), Wrestlers allegation aganist WFI are some prominent example of past year i.e; Cases of workplace Harrasement.

Wide defination of sexual Harrasement Ex: physical, Verbal, action etc.

Internal Committee in organisation

**Provisions of POSH Act, 2013**

SHe-Box online Portal to report case

Open communication and safe space for women at workplace

GAPS in implementation of Act

1. Poor implementation: Ex: between 2013 and 2022 less than half allocation of Nirbhaya Fund.

2. Victim Blaming: due to biases and stereotypes. Ex: Character assasination of Wrestler on National news.

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3. Unorganised Worforce like househelps, etc and lack of proper system to report wrongdoing.

4. Poor enforcement of <u>internal committee</u> at workplace

5. Use of fear, coercion, etc to withdraw the complaint.

6. ~~Against~~ <u>Principles</u> of Natural justice. <u>Ex</u>: SC Judge hearing case under POSH Act against him, by himself.

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| Measures to ensure better compliance - |
|---|

1. '<u>Hema Committee</u>' recommendation for strong role modeling of women.

2. <u>Strict enforcement</u> of Internal complaint committees and District complaint committees for unorganised sector.

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3. <u>Breaking Sterotypes and Bias</u>
Ex: SC rulebook that called
for exclusion of words like
Career Women ⇒ Women

4. <u>Ensuring safety of women</u>
Ex: use of CCTV cameras,
pick and drop services.

5. <u>Anonmity of complainant</u> - to
avoid any kind of coersion.

6. Increasing women Labour
force participation Ex: Nari
Shakti Vandham Adhiniyam.

Therefore, On the road of
'Nari Shakti se Viksit Bharat'
we need to ensure protection
of women employees.

——————— x ———————

Q-12 'Swachh Bharat Mission' is a Jan Abhiyan for cleanliness launched in 2014. Where Jal Jeevan Mission is launched to ensure access of 55 liters per capita tap water daily to rural households.

| Progress and their report card | |
|---|---|
| Swachh Bharat Mission | Jal Jeevan Mission |
| 1. 95% villages declared ODF+ | 1. 11 States/UTs provided 100% tap water to all rural households |
| 2. 710 crore pucca toilets in rural areas | |

Key to public health and environment sustainability goals

1. accessibility of comprehensive WASH (water, Sanitation and Health) services

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2. <u>Health improvement</u> :

Ex: <u>SBM 2.0 and 1.0</u> helped to prevent 3 lakh diarrheal death in 2019 compared to 2014 (WHO).

Ex: Cases of wasting <u>58%</u> higher in Non ODF villages

3. <u>Environmental sustainable goal</u> – like proper sewage drainage and treatment of liquid and solid waste.

Ex: less use of <u>Borewell</u> due to tap water.

4. <u>Women and her health</u>

Ex: <u>93%</u> women feel safer with toilets at home (<u>UNICEF</u>)

Ex: <u>5.5 crore hours daily</u> saved for women collecting water (WHO)

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<u>Structural challenges</u> –

1. <u>Lack of proper utilisation of funds</u>
   <u>Ex</u>°: Only <u>19.5%</u> budget utilized of SBM in FY <u>2024-25</u>

2. <u>Unsustaniable practises</u>
   <u>Ex</u>°: Under JJM 52% of ground water is used.

3. <u>Poor Behavioural changes</u>
   <u>Ex</u>°: Use of Toilets to store dung cake
   <u>Ex</u>°: Concept of <u>water wives</u> in Rajasthan

4. <u>Skewed performance</u> and <u>disparity between states</u> .

| Solutions to improve – |
|---|

1. <u>Extending</u> the Programe <u>Ex</u>°: JJM extended till 2028.
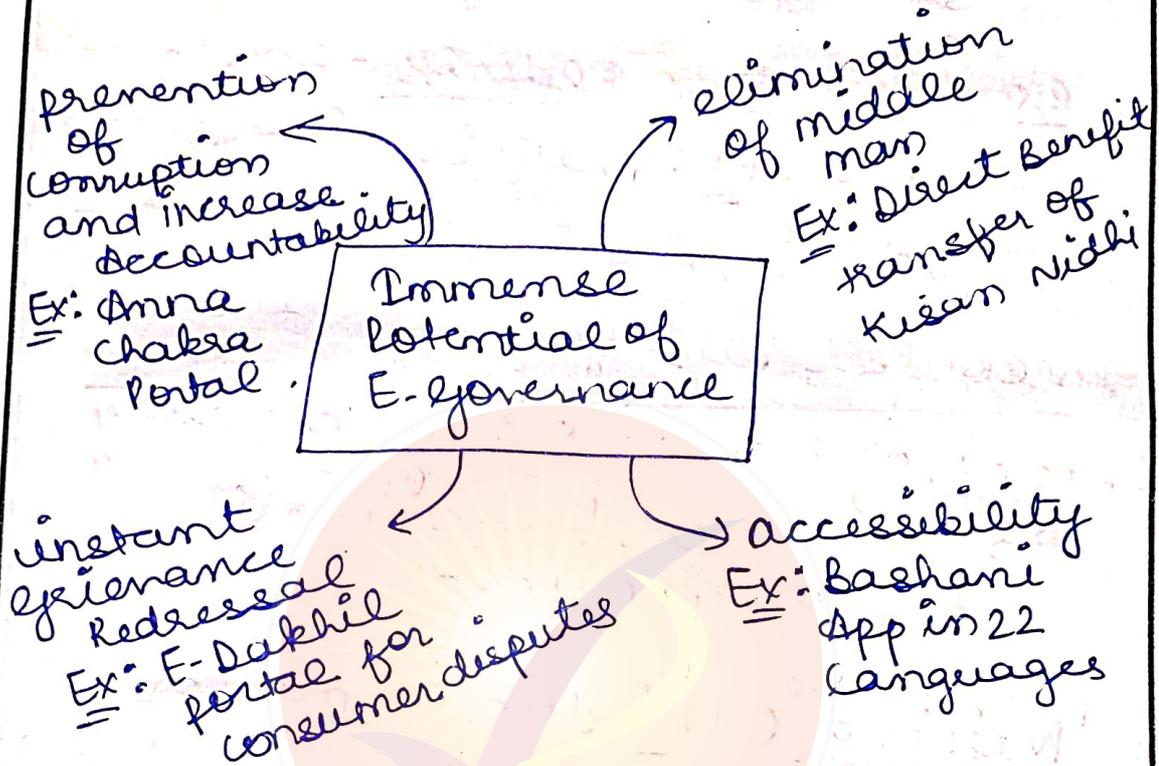
2. <u>Nudge Practises</u> for behaviour change .

3. <u>Competetine federalism</u> for ranking
   <u>Ex</u>°: NITI Ayog Swacch bharat Sarvekshan .

To achive <u>SDGs</u> by 2030 both mission should be enforced on Mission Mode .

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Q.13 E-governance is used of Information and communication technology to enhance consumer experience during service delivery.

prevention of corruption and increase accountability
Ex: Anna chakra Portal.

elimination of middle man
Ex: Direct Benefit transfer of Kisan Nidhi

**Immense Potential of E-governance**

instant grievance Redressal
Ex: E-Dakhil portal for consumer disputes

accessibility
Ex: Bashani App in 22 languages

**Diverse Models of e-governance adopted in India-**

1. Government to consumer where Services are directly transfered
   Ex: LPG subsidy directly into Bank A/c

2. Government to Businessman for ease of doing business
   Ex: faceless tax submitting like GST Portal.

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3. <u>Government to government</u> - at horizontal and vertical levels Ex: Gati Shakti portal for synergy in efforts.

4. <u>Government to Elderly</u> - for targeted schemes. Ex: New Pension scheme

<u>Limitations of diverse model followed by government -</u>

1. Lack of <u>accessibility</u> Ex: Only 33% women have used internet (NFHS-5)

2. '<u>Missing out</u>' due to minor errors like spelling mistakes

3. <u>Cyber crime</u> on rise Ex: Digital arrest.

4. <u>Low IT literacy</u> with vulnerable sections of society.

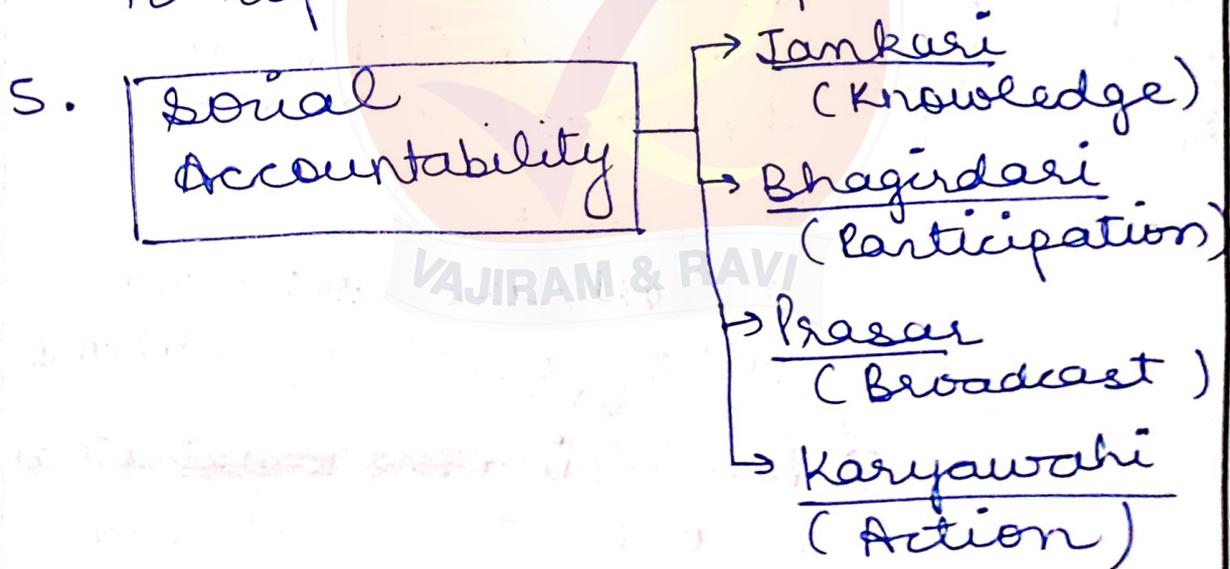5. <u>Resistance</u> to change by some sections of society. Ex: Low adoption of soil Health card ─────→

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Key improvement strategies –

1. <u>Participation</u> of citizens in policy making. Ex: Brazil for Budget making.

2. <u>KISS Approach</u> of "Keep it short and simple"

3. <u>Capacity building</u> and <u>Awareness</u> about potential cyber crimes

4. <u>Public</u> – <u>Private</u> Partnership : to rope in their expertise.

5. Social Accountability ┬→ <u>Jankari</u> (Knowledge)
   ├→ <u>Bhagirdari</u> (Participation)
   ├→ <u>Prasar</u> (Broadcast)
   └→ <u>Karyawahi</u> (Action)

The way <u>Haryana</u> government have launched "<u>Antodaya Saral Portal</u>" for all services at one place, at centre level this should be replicated with incensivity.

Q.14 '<u>2025</u>' is celebrated as UN International year of cooperatives with theme-"<u>Cooperatives build a Better World</u>". This ethos provide potential in healthcare delivery.

→ ① Lack of <u>preventive</u> healthcare.

**Rural Health care Gap**

→ ② Presence of <u>Quacks</u>
Ex: <u>1 out 5</u> doctor only, holding degree

→ ③ NO integration of AYUSH in Primary healthcare

→ ④ huge cost on Tertiary healthcare. Ex: ~ <u>48%</u> out of pocket expenditure

→ ⑤ Poor insurance penetration Ex: only 14% rural areas.

→ ⑥ Urban oriented speciality hospitals.

| Potential of cooperative model in Strengthening rural healthcare — |

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1. 'Bridging the Gap' - left by earlier models and reaching weakest of week.

2. Participatory Model - where they can collect their saving and a member can use in case of emergency.

3. Partnering with Qualified Doctors on revenue sharing model.

4. Training to some community people as a Nurse, attendant.

5. Awareness about preventive heathcare and Non-Communicable disease. Ex: Vaccination drive

6. Establishing 'health ATMs' for check-ups on fees basis.

Challenges with this model -

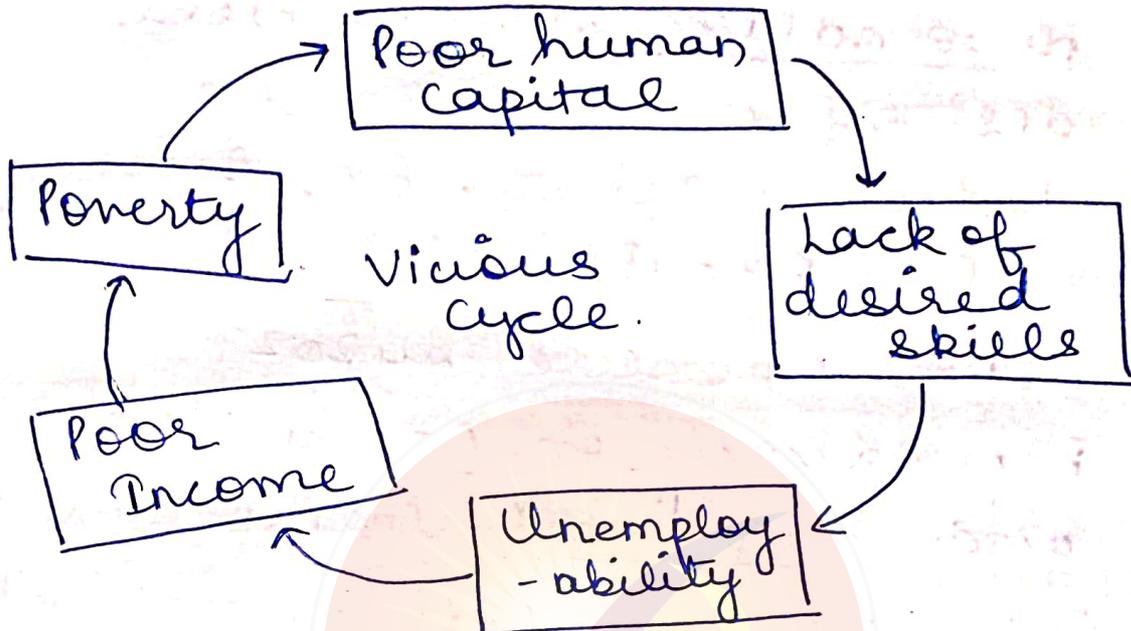1. Lack of Funds - checkup machines, qualified doctors, healthcare centre need a lot of money

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2. <u>Lack of knowledge</u> - healthcare system need specialised knowledge which local community lacks

3. 'Fear <u>of Unknown</u>' while working on this model.

4. Lack of <u>trust</u> by people in rural areas.

5. Lack of <u>will</u> - qualified doctors donot want to practise in rural areas.

For '<u>Sahakar se Samridhi</u>' in rural healthcare we need government <u>handholding</u>, proper <u>training</u> and <u>trust</u> building.

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Q-15 As per Skill data, only 5% of Indians are Vocationally trained.



Vicious cycle.

Poor human capital → Lack of desired skills → Unemploy-ability → Poor Income → Poverty → Poor human capital

Key structural constraints -

1. 'Gaps' in education system - focus on rote learning
   Ex: As per Narayan Murthy studies = Only 20% IITians are employable

2. Poor spending on Research and development - only 0.6% GDP Spend (2024-25)

3. Poor quality of skill training

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4. <u>Malnutrition</u> : About 35%^children suffer from stunting and 19% are wasted

5. <u>Automation and AI</u> : will destroy many jobs in Indian market. Ex: As per <u>WEF</u>, 83 million jobs will become obsolete by 2027

6. <u>Dependency on Agriculture</u> and <u>disguised</u> unemployment
   <u>Ex</u>: ~ 46% population employed in agriculture.

---

Targeted Reforms to Strengthen human capital and efficiency -

---

1. Developing proper <u>syllabus</u> <u>for vocational education</u>
   <u>Ex</u>: National Skill Curriculum framework, 2013 is too old

2. <u>Skill training</u> like PM - <u>Vishwakarma</u> scheme.

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3. Filling academia and industry gap - by providing those skills which are actually needed on Job.

4. Fit and Healthy India - by targated reforms following life cycle approach.

Nutrition → Health → Education → Employment → Income generation
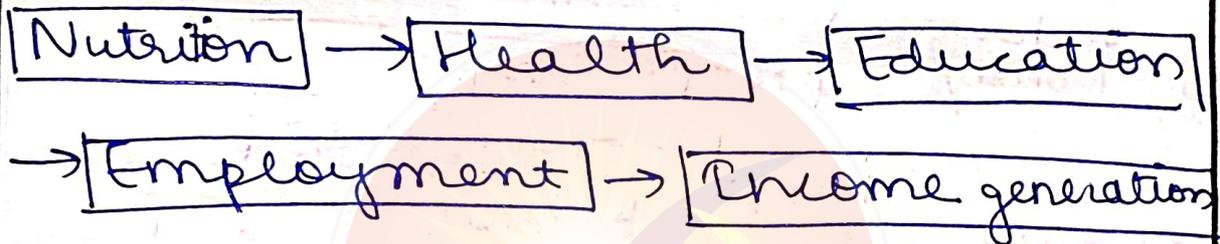
5. Women Labour Force Participation - Ex: IMF have said equall women participation can increase GDP by 27%.
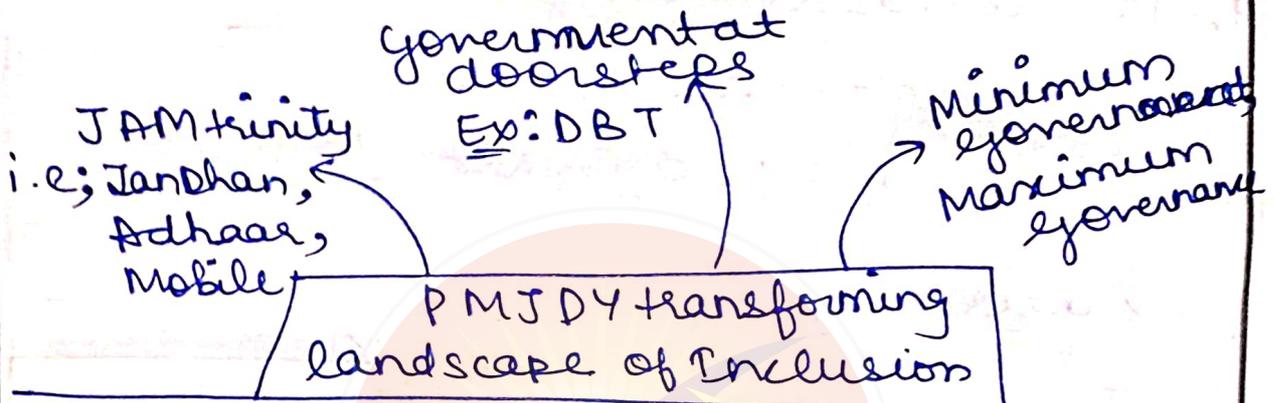
6. Labour Market reforms - by enforcing Labour codes, 2019 at state level.

7. New age technology adoption Ex: India semiconductor Mission

So, need of the hour is REFORMS -

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Q-16 PM Jan Dhan Yojana (PMJDY)
is a financial inclusion scheme
launched in 2014. Which
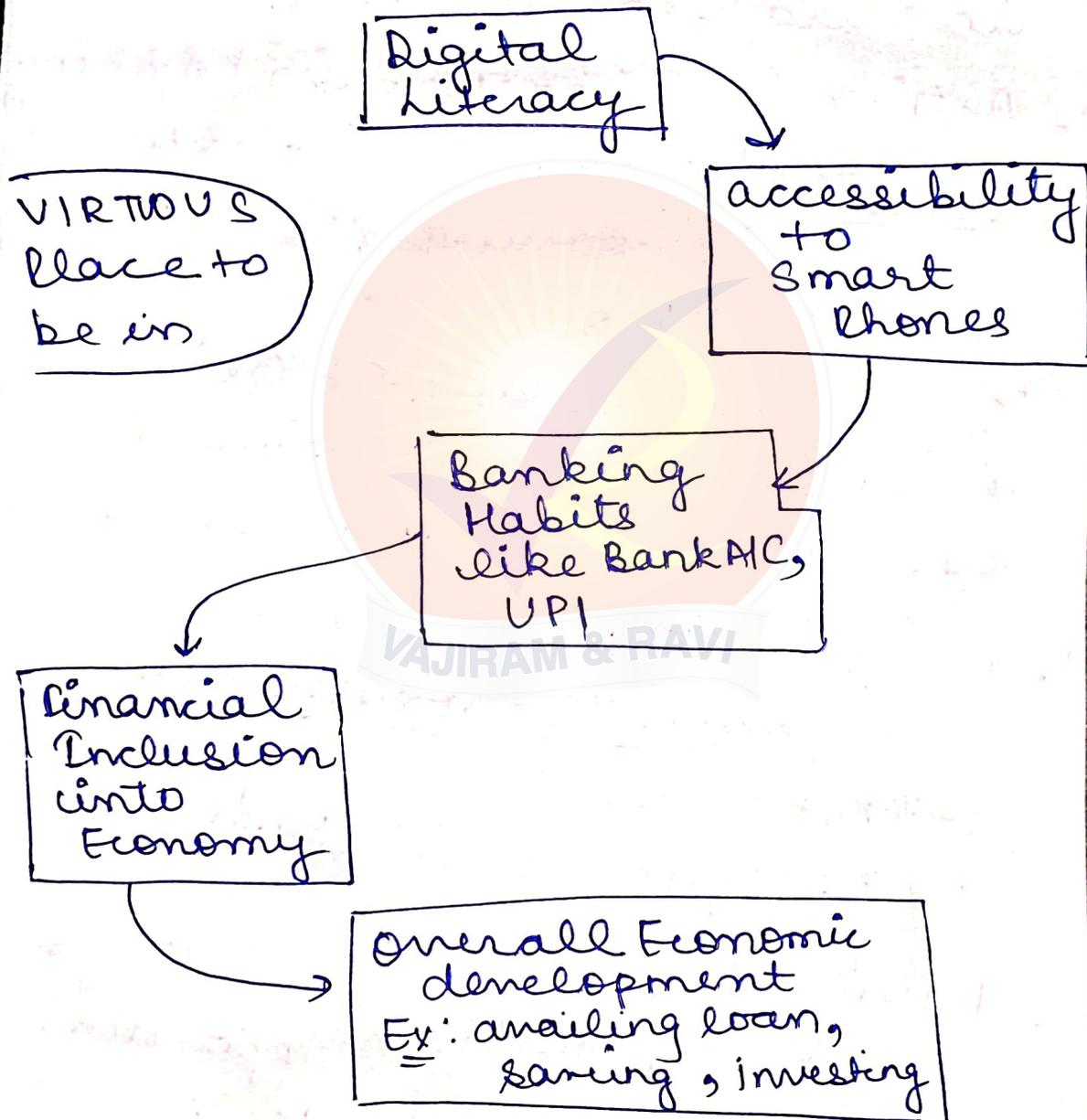lead to 39% women owning Bank
accounts in India

JAM trinity
i.e; Jandhan,
Adhaar,
Mobile

governmental
doorsteps
Ex: DBT

Minimum
government,
Maximum
governance

PMJDY transforming
landscape of Inclusion

Challenges in bridging gap

| Accessibility | Utility |
|---|---|
| 1. More than 40% women have bank A/c in rural areas | 1. Bank A/c lying 'DORMANT' for years |
| 2. Rs. 10000 overdraft facility available in JANDHAN A/C | 2. Prevalance of Moneylender in rural areas |
| 3. Every A/c can have ATM card and access to UPI. | 3. Digital divide with low adoption of UPI by Vulnerable section |

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Multidimensional approach for financial engagement and financial resilience –

1. <u>Digital literacy</u> Ex: Google Internet '<u>Saathi</u>' train women in rural areas.

2. <u>Active Participation</u> in banking <u>habits</u> Ex: taking loans, saving, etc in Bank A/C

3. '<u>One Branch</u>, <u>One SHGs</u>' initative for financial engagement.

4. <u>Facilitating</u> financial engagement – Ex: <u>SWAMITVA</u> Scheme for providing legal rights of land in villages

5. <u>Nudge practises</u> – for change in behaviour. Ex: Appointing ANIMATOR for awareness.

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6. Maintaining <u>Privacy</u> and reducing risk of <u>cyber crimes</u>

Ex: thumb impression during Adhaar enabled payment system.

Digital Literacy → accessibility to Smart Phones

VIRTUOUS Place to be in

Banking Habits like Bank A/C, UPI

financial Inclusion into Economy

Overall Economic development
Ex: availing loan, saving, investing

for Jan Dhan Yojana to achieve its true goal, enforcing utility is the Key.

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Q-17 <u>Article 17</u> of constitution deals
with abolition of untouchability
in all its form.

<u>Issues with National Commission
for safai karamcharis</u>

1. <u>Non-constitutional body</u> unlike
National comission of SC & ST.

2. <u>Toothless body</u>: cannot enforce
its decision and punish
the culprits.

3. Poor <u>enforcement</u> of 'Prohibition
of employment as Manual
Scavengers and their Rehabilitation
Scheme, 2013.

4. Prevalance of Manual
scavenging, non availability
of <u>safety gear</u> and caste
discrimination.

5. <u>Lack</u> of resources and
vacancy in commission.

Imparting Constitutionality to NCSK would lead to –

1. Constitutional Mandate against Manual scavenging.

2. Power of civil court to investigate

3. Suo Moto Powers to look into issues.

4. Seperate budget allocation for welfare and rehabilitation

5. Appointment under President hand and seal

But is ensuring constitutionality is sufficient. NO! because of following reasons –

1. Age of Practise based on Untouchability Ex:- Purity / Pollution

2. Social stigma Ex: Supreme court report on how caste based activities in Prision.

3. Behavioural issue in people mentality.

Other ways to improve safai Karamcharis true dignity and equality

1. <u>Symbolic Practises</u> like Inter dining with them by big leader.

2. <u>Technology use</u> Ex: Kerela <u>"Bandicoot"</u>, Robotic scavenger

3. <u>Government initatives</u>. Ex: NAMASTE scheme.

4. <u>Overall Development</u> - skill training, capacity building etc.

5. <u>Awareness</u> - about <u>reporting</u> manual scavenging, social inclusion practises, etc.

Hence, to achieve Gandhi <u>'Swaraj'</u> inclusive development and eradication of caste is all the way more important.

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Q.18 As per Census 2011, 31.15% population live in urban areas, up from 19.9% in 1971. This highlight the growing migration trend.

## Challenges of integration and service delivery in Urban centres

1. **Unplanned Urbanisation** leading to sprang up of slums, poor houseing. Ex: 16% urban populatin live in slums.

2. Issues **with service delivery** - Ex: change in residence address but no change on VOTER ID card.

3. **Poor Service delivery** due to rising population and lack of planning on various levels-

    3.1 **Transportation**: Traffic Jams, poor public transport

    3.2 **Solid waste Management** in SlumAreas, etc

4. **Rise of Informal Labour** like

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Street vendors, construction workers, gig economy.

5. Poor social security benefits to vulnerable sections

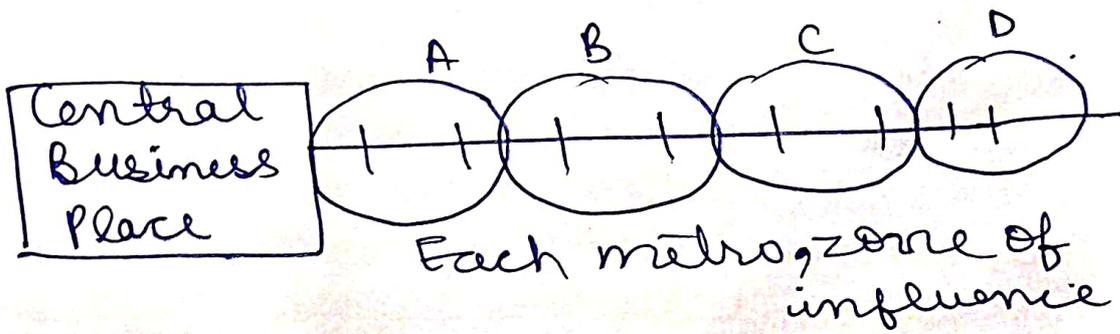6. Rise of Regionalism - Ex: son of soil Approach.

## Ways to strengthen Migration support system -

1. Government policies like One Nation, One Ration Card at all India Level.

2. Inter State coordination to provide social security benefits.

3. As per NITI Ayog recommendation like National Metro rail policy waste to energy authority.

4. Transit Orient Development

Central Business Place

A     B     C     D

Each metro, zone of influence

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5. Employment generation of in source States like UP, Bihar, Rajasthan, Madhya Pradesh.

6. Skill training and financial help like PM SAVnidhi for Street Vendor, Skill India

7. Schemes like RURBAN mission to develop cluster of SMART villages.

As per world Bank ₹ 70 Lakh crore is needed for investment in Urban India. therefore Public Private Partnership, K V Shivarama — krishan Committee recommendation Should be adopted.

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Q.19 Virtual Digital assets are Intangible so called assets traded on online platform using block chain technology

Ex : DOGE coin.

Issue with lack of clear regulatory oversight —

1. Uncertainity in Market about possible tax structure, regulatory measures.

2. Trading in Black market due to absence of authority like SEBI.

3. Blanket tax of 30% hurt sentiments of investors.

4. Misuse of VDAs in act of terrorism, Money Laundering

Ex : Ransomware attack for crypto currency.

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Institutional Reforms to regulate VDA sector -

1. **Legislative measure** - like amendment to Informational Technology Act to define VDA.

2. **Regulatory measures** - establishing regulatory body like RBI, SEBI to regulate VDA sector.

3. Government **innovation** like pilot pilot project of **Central Bank Digital currency** by RBI.

4. Chosing between two approaches like complete ban by **China** or maintainance of reserve by **USA** government.

5. **International collaboration** with OECD countries to establish global regulations.

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Hence, a balanced approach for
new technology to prosper but
restricting its risks should
be the way ahead.

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Q.20 <u>Article 19(1)(c)</u> provides for freedom of association underlining essence of free civic space in democracy.

Role of civil society organisation in Strengthening democracy -

1. <u>Advocacy</u> for rights of others
   <u>Ex</u>: Naz foundation fought against Article 377.

2. Catalyst for <u>social change</u> -
   <u>Ex</u>: NGO India against corruption fought to pass Lokpal Bill 2013.

3. <u>Watch Dog</u> - to enhance transparency and accountability
   <u>Ex</u>: Social audit

4. Partners in policy <u>formulation and implementation</u>
   <u>Ex</u>: <u>Pratham</u> NGO publishing <u>ASER report</u>

5. <u>Service provider to vulnerable Sections</u>.

Ex: Khalsa Aid during Covid -19.

Challenges faced in current regulatory environment -

1. Legislative challenges like FCRA amendment in 2019 to make it more stringent.

2. Lack of 'trust' between government and civil society organisation
Ex: 20693 licencies cancelled in last decade.

3. Work in 'SILOS' that lead to duplication of efforts.

4. Increased regulatory oversight and labelled as Anti National and anti government

5. Lack of flexibility Ex: only 20% of funds used on administra- -tive expenses

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Suggestion for increasing participation between government and CSOs -

1. 'Trust building' on both level
   Ex: NGO Darpan portal disclosing financial funding

2. National Policy on Voluntary Sector, 2007 recommendation of 'Safeguarding AUTONOMY, ensuring ACCOUNTABILITY'

3. Stakeholders in development.

4. flexibility in working and safeguarding against over regulation.

As B R Ambedkar have said "Cooperation is not mere policy. It is a socio-economic necessity for survival of community". Hence CSO should be partners in development.