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APPROACH – ANSWER: G. S. MAINS MOCK TEST - 2347 (2024)

Answer all the questions in NOT MORE THAN 200 WORDS each. Content of the answers is more important than its length. All questions carry equal marks.   *12.5X20=250*

1.   **The promotion of e-governance is a critical tool to realise the philosophy of minimum government maximum governance in India. Discuss in the context of the various initiatives taken by the government in this regard.**

Approach:

- Explain minimum government, maximum governance and define e-governance in the introduction.
- Discuss the role of e-governance in realizing the philosophy of minimum government, maximum governance.
- Conclude appropriately.

Answer:

Minimum government, maximum governance refers to reducing government intervention in the people's day-to-day activities and empowering them to ensure their own as well as the country's growth and development. In this context, e-governance i.e. the application of Information and Communication technology (ICT) for providing government services, integration of various independent systems and services etc. is being used globally these days.

The promotion of e-governance is considered as a critical tool to realize the philosophy of minimum government, maximum governance due to its following significance:

- **Reducing red-tapism and corruption**: E-governance makes government processes easier by reducing red-tapism and corruption. It addresses the issues of information asymmetry, poor accountability, government inefficiency, and service delay. For example, *electronic tax filings, online tracking of government services, Passport Seva Project* etc.
- **Efficiency**: e-governance ensures effectiveness and efficiency of government services by ensuring better and timely delivery of benefits, accurately targeting beneficiaries, thus infusing confidence of citizens in the governance. For example; *Direct Benefits Transfer, JAM (Jan Dhan, Aadhar, and Mobile) trinity* etc.
- **Ensure People's participation**: E-governance provides for diffusion of public information and for the use of interactive communication with citizens in order to share their values and opinions among the key stakeholders, thus ensuring people's participation in governance. For example, *Mygov.in platform*.
- **Inclusive governance**: E-governance aims to improve governance processes so that public service delivery is inclusive and responsive by ensuring last mile delivery of services. For example, *DBT Tribal and NGO Grants Online Application & Tracking System* provides for bringing technology in implementation of welfare schemes for STs.
- **Cooperation and coordination**: E-governance ensures integration of public services offered by central, state and local government, thus leading to ease of access of public services to the citizens. For example, *UMANG (Unified Mobile Application for New Age Governance),* which is a single mobile platform to access central, local and other government services.

However, in developing countries like India, where literacy level is low and a large number of people are poor, it becomes difficult to access the true benefits of e-Governance activities. Apart from this,

digital divide, language barriers, privacy for the personal data of the people etc. are main factors responsible for the ineffective implementation of e-Governance in India.

Therefore, it is necessary to make the people aware about the e-Governance projects, address the language barriers by establishing an interface between the English and local languages, and ensure personal data protection in order to fully realize the **philosophy of minimum government, maximum governance**.

2. *Highlight the constructive role played by civil society organisations in India, with examples. Also, bring out the challenges faced by them.*

Approach:
- Give a brief definition of civil society.
- Discuss the role played by civil society in India.
- Bring out the challenges faced by it.
- Conclude with a way forward.

Answer:

According to the World Bank, **civil society** refers to the wide array of non-governmental and not for profit organizations that have a presence in public life, express the interests and values of their members and others, based on ethical, cultural, political, scientific etc.

Constructive role played by civil society organisations (CSO) in India:

- **Promotion of good governance:** Civil Society is seen as an agent for promoting good governance like transparency, effectiveness, openness, responsiveness, and accountability. For example- **Mazdoor Kisan Shakti Sangathan** is known for its demand for the Right to Information (RTI) Act.
- **Policy advocacy**: CSOs are engaged in policy dialogues with the government for the empowerment of the disadvantaged sections. These organizations help the government in not only framing the policies in these areas but also help policy execution, policy monitoring and review. For example, **'Save the Children India'** works towards the restoration of the rights of children.
- **As active partners in development**: The partnership of CSOs with the government has helped in successful implementation of many welfare and developmental programs. For example, NGOs like '**Asha,' 'Pratham**' are actively involved in providing education to the children in rural areas and slums of India.
- **Mobilization of the citizens and resources**: CSOs involve communities in development works by engaging them in planning and designing the same. These organizations use community resources to undertake initiatives like building community infrastructure, etc. For example, **the Paani Foundation** aims to create a people's movement to make villages drought-free and farmers economically prosperous.

Challenges faced by civil society organisations:

- **Lack of adequate financial resources:** Most of the CSOs don't have adequate funds to carry out their work, as the people they serve lack the capacity to pay. Also, with a simultaneous cut in the international funding, the problem of financial inadequacy of CSOs is only increasing.
- **Inadequate professional and trained staff**: There exists a huge shortage of professional and trained personnel in the voluntary sector. Most of the personnel are unqualified and unskilled.
- **Accountability issues**: There are transparency and accountability issues in their own operation and working, especially, in financial matters. There have been increasing incidences of misuse of funds by these organizations.
- **Government-Civil Society interface**: The interface between the CSOs and government seem to be clouded with an overbearing attitude of governmental officials, bureaucratization, and inertia that has led to a gap in the interface between the two.

It is necessary to address these challenges by having a platform for discourse and dialogue between the CSOs and government, skill development and capacity building through various programs, and also by having a provision of social and performance audits of the organisations.

3. *Identifying the potential opportunities for e-health services in India, examine the challenges in this regard.*

Approach:

- Introduce by briefly writing about the rise of the digital ecosystem.
- Highlight the potential opportunities for e-health services in India.
- Highlight the challenges in implementing e-health services in India.
- Conclude accordingly.

Answer:

The last decade has seen an explosion of Information and Communications Technology (ICT) all over the world. India is also gearing up towards an era of digitalization. It intends to nurture digital ecosystems across all the sectors including health, education, agriculture, resources, financial services etc. Further, the recent pandemic has presented both India and the world with a myriad of the potential opportunities for e-health services as follows:

- The **digital health market** is expected to experience a 29.6% compounded annual growth rate from 2019 to 2025. Also, **by 2030, India may have 1 billion people using digital health services.**
- Most global technology firms are likely to capture the increasing global appetite towards public health. Moreover, India has a doctor-population ratio of 1:1456. The e-health services can provide remote consultations, telemedicine, and virtual healthcare platforms, enabling people to access quality healthcare.
- The **telemedicine market** has the maximum potential within e-health services in India and is expected to touch $ 5.4 billion by 2025, growing at a compound annual growth rate of 31 per cent.
- **India's surgical robotics market** is estimated to expand at a compounded annual growth rate of 20 per cent between 2017 and 2025 and achieve a size of $ 350 million by 2025.

However, **the implementation of e-health services in India faces following challenges:**

- **Cost effectiveness:** Introducing ICT in health services would require extra investment. The challenge is to manage the costs in such a way that the overall cost of health care goes down.
- **Adoption and resistance:** In India and across the globe, there is reluctance on the part of patients and doctors in fully adopting e-Health. The right kind of technology must be utilized in the right way so patients as well doctors feel comfortable in adopting e-Health practices.
- **Human resource:** e-Health services implementation will require an efficient and well-qualified human resource. So there is a need to hire the right workforce and train them properly for providing health care to remote areas.
- **Ethical issues:** The e-Health services pose ethical challenges related with the online professional practice, informed consent, privacy issues etc.
- **Digital divide:** Another major challenge is to overcome the issue of digital divide prevalent between urban-rural, rich-poor, male-female, users and non-users of e-health services.

In this direction, India's National Health Authority has reached out to health IT players to help develop digital health solutions. Frameworks like National Digital Health Mission and Ayushman Bharat Health Account are already giving the digital push required. By facilitating major changes in medical treatment, digital health technologies will play a crucial role in the battle against the crisis situation as the pandemic in future.

4. *Discuss the challenges faced by persons with disabilities (PwDs) in India and highlight the steps taken by the government in empowering them.*

Approach:

- Give a brief introduction about persons with disabilities (PwDs).
- Discuss the challenges faced by them.
- Highlight the steps taken by the government in empowering them.
- Conclude accordingly.

Answer:

Persons with Disabilities (PwDs) include those with long-term physical, mental, intellectual or sensory impairments, which hinder their full and effective participation in society. According to the **Census 2011,** there were **2.68 crore PwDs** in India, which accounted for 2.2 percent of India's population then.

The challenges faced by PwDs include:

- **Social stigma:** They are perceived as unhealthy due to their impairments and have to face social stigma, prejudice, and discrimination at multiple levels, including their family, society, community, workplace and public place.
- **Accessibility:** They face challenges in accessing various services due to their disability. For example, accessing public transport, public buildings like schools, colleges, etc., as mostly PwDs are not kept in mind during their design and construction.
- **Communication challenges:** PwDs face physical and virtual challenges in accessing and sharing information. The level of use of information and communications technology (ICT) by persons with disabilities is also less due to lack of access.
- **Policy barriers:** There is lack of awareness and inadequate enforcement of existing laws which are meant to ease the lives of PwDs. Also, there is a lack of data to make more impactful policies.
- **Reinforcement of poverty and disability:** Disabilities can have an adverse effect on education, employment and earnings, increase living costs and result in higher rates of poverty.

The steps taken by the government in this regard include:

- **Legislations:**
  - **The Rights of Persons with Disabilities Act, 2016** provides for 4% reservation in government jobs and 5% seat reservation in the government and government-aided higher education institutions.
  - **The Right of Children to Free and Compulsory Education Act, 2009** guarantees a **right to free education** in a neighbourhood school, or in a special school of choice for every child of 6 to 18 years of age with benchmark disability.
  - **The Rehabilitation Council of India Act, 1992**, regulates training programmes and courses targeted at disabled, disadvantaged, and special education requirement communities.
- **Policies/ Rules:**
  - **The National Policy for Persons with Disabilities, 2006**, deals with physical, education and economic rehabilitation of persons with disabilities.
  - The government has also adopted various international agreements in this regard, such as the **United Nations Convention on the Rights of Persons with Disabilities (UNCRPD)**, **2006, Incheon Strategy, Biwako Millennium Framework, etc.**
- **Schemes:** Various schemes have been launched for the well-being of PwDs such as Assistance to Disabled Persons for Purchase/ Fitting of Aids and Appliances (**ADIP Scheme), Accessible India Campaign (Sugamya Bharat Abhiyan**), Skill Development Programme for PwDs, Unique ID for PwDs project, etc.

Recently, the government has come up with a draft policy to replace the National Policy on Disability, 2006. However, much more needs to be done in terms of capacity building, implementation and increasing awareness to ensure social justice to PwDs.

5. *Identifying the challenges faced by the transgender community in India, bring out the measures adopted for their protection and welfare.*

Approach:

- Introduce by writing briefly about the transgender community in India.
- Highlight the challenges faced by them.
- Bring out the measures taken for the protection and welfare of the transgender persons in India.
- Conclude accordingly.

Answer:

In India, the total population of transgenders was around 4.88 Lakh as per the 2011 Census. For a very long time, the transgender community in India has lived at the fringes of society. It was only after the landmark ruling by the Supreme Court in 2014, popularly known as the NALSA judgement, that transgender persons were legally recognised as the 'third gender'.

Challenges faced by the transgender community in India include the following:

- **Marginalization and social exclusion:** Transgenders experience multiple forms of discrimination, such as racism, sexism, poverty, homophobia, etc. pushing them to the margins of society. Due to social rejection, violence, isolation, bullying in schools, etc., they experience anxiety, depression and substance use. Some even end up committing suicide.
- **Low literacy levels:** As per the Census 2011, transgenders have a 46 percent literacy level compared to 74 percent in the general population. It reduces their ability to participate fully in social, cultural, political and economic activities.
- **Discrimination at workplace:** As per a study conducted by the National Human Rights Commission in 2018, 96 percent of transgenders are denied jobs and forced to take low paying or undignified work for livelihood.
- **Problem of homelessness:** Many transgenders face homelessness due to abandonment by their family. They also have to run away from their homes to escape an abusive situation.
- **Barriers to healthcare:** Due to lack of providers with expertise in transgender medicine, lack of financial support, clinic facilities etc., they have restricted access to health services. In 2021, HIV prevalence among transgender people in India was 3.8%, almost 20 times the national average.

Measures taken for the protection and welfare of the transgender persons in India include:

- **The Transgender Persons (Protection of Rights) Act, 2019** was enacted to protect the rights of transgender people in education, employment, healthcare, and other areas.
- **The National Council for Transgender Persons** mainstreams transgenders' concerns, evaluates policy impact and redresses their grievances.
- **SMILE (Support for Marginalized Individuals for Livelihood and Enterprise)** is an umbrella scheme to provide for welfare and rehabilitation of the transgender community.
- **The National Portal for Transgender Persons** has been launched to help the transgender community in digitally applying for a certificate and identity card from anywhere in the country.
- **The National Education Policy (NEP), 2020** provides for setting up a **Gender Inclusion Fund** to build the nation's capacity to provide equitable quality education for all girls as well as transgender students.
- **Ayushman Bharat-PMJAY** provides an inclusive and composite health package for transgenders.
- **Garima Grehs** provide shelter to the transgender persons with basic amenities like shelter, food, medical care, recreational facilities, etc. and enables them to lead a dignified life.

It is time to augment behavioural change towards the third gender, eradicate the stigma surrounding their existence and integrate them into the mainstream society.

6. *When it comes to measuring poverty, the Below Poverty Line estimations have their own set of criticisms. Discuss.*

Approach:

- Introduce by briefly explaining poverty and its estimation.
- Discuss Below Poverty Line **(**BPL) estimations and issues associated with them.
- Conclude accordingly.

Answer:

Poverty can be defined as a condition in which an individual or household lacks the financial resources to afford a basic minimum standard of living. However, the perception regarding what constitutes poverty may vary over time and across countries. **The conventional approach to measuring poverty is to specify a minimum expenditure (or income) required to purchase a**

basket of goods and services necessary to satisfy basic human needs. This expenditure is called the poverty line.

The **poverty ratio in India has been measured by various committees like Lakdawala Committee, Tendulkar Committee or Rangarajan Committee, etc.** based on exogenously determined poverty line quantified in terms of per capita consumption expenditure from the large sample survey of consumer expenditure data of the **National Sample Survey Office (NSSO).** Households with consumption expenditures below the poverty line are said to be "Below the Poverty Line (BPL)" and deemed poor.

Issues with BPL Approach:

- **Regional variations**: Determining components of Poverty Line Basket (PLB) has been one of the key challenges of poverty line estimation in India due to price differentials (of constituents of basket) which vary from state to state and period to period.
  - Further, consumption patterns, nutritional needs and prices of components keep on changing as per dynamics of macro economy and demography.
- **Outdated and unrealistic poverty lines**: The poverty lines used in BPL estimations have been criticized for being outdated and unrealistic, failing to reflect the changing cost of living and socio-economic conditions.
- **Divergence in data**: Large divergences opened up between the poverty rates calculated by "direct" method on the basis of actual calorie intakes vis-à-vis the minimum requirements, and the "indirect" method based on per capita expenditures vis-à-vis the periodically updated poverty lines.
- **Lacks comprehensiveness**: Poverty encompasses other factors such as poor health or malnutrition, lack of clean water or electricity, poor quality of work and limited education access. The multi-dimensional character of poverty was unrecognized in the BPL approach.
- **Static approach**: Public expenditure on social services like education, health and food security had increased substantially in recent years, which was not captured, by design, in the NSSO's Consumer Expenditure Surveys and the poverty line derived from these is thus lower than the services actually consumed. The actual 'well- being' of the household will be higher than what is indicated by the poverty line.

To address these criticisms, there have been efforts to move towards more comprehensive and multidimensional measures of poverty, such as the Multidimensional Poverty Index (MPI), which takes into account various deprivations in education, health, and living standards.

7. *Highlighting the issues faced by the Particularly Vulnerable Tribal Groups (PVTGs), discuss the measures needed to address them.*

Approach:
- Introduce by explaining the meaning of the Particularly Vulnerable Tribal Groups (PVTGs).
- Briefly discuss the various issues faced by them.
- Suggest the measures needed to address their issues.
- Conclude accordingly.

Answer:

In **1973, the Dhebar Commission created Primitive Tribal Groups** (PTGs) as a separate category, which was less developed among the tribal groups. In **2006**, the Government of India renamed the PTGs as **Particularly Vulnerable Tribal Groups** (PVTGs). There are **75 PVTGs** notified as on date in the country.

The PVTGs are the marginalized section of the Scheduled Tribes of India who are relatively isolated, educationally and socio-economically backward, living in a habitat far away from amenities.

Following are the various issues faced by them:

- **Outdated PVTG list:** As per the Anthropological Survey of India, the list of PVTG is overlapping and repetitive. For example, the list contains synonyms of the same group such as the Mankidia and the Birhor in Odisha, both of which refer to the same group.

- **Lack of baseline surveys:** Out of the 75 PVTGs, the baseline surveys exist for about 40 groups. Lack of baseline surveys hinders effective implementation of welfare schemes.
- **Impact of developmental projects:** According to a Standing Committee formed by the MoTA, the tribal people, especially PVTGs, are worst affected by developmental projects like dams, industries and mines.
- **Livelihood issues:** Shrinking forests, changes in environmental and forest conservation policies adversely affect their Non Timber Forest Produce (NTFP) collection. Further, they lack awareness about market value of NTFP and are often exploited by middlemen.
- **Health Issues:** PVTGs suffer from many health problems like anaemia, malaria, gastro-intestinal disorders, etc. Further, they are at very high risk of contracting diseases in case of contact with outsiders.

To overcome the problems faced by the PVTGs in India, following measures are needed:

- A **proper survey needs to be conducted** to comprehensively capture the data on PVTGs-population enumeration, health status, nutritional level, education, vulnerabilities etc. This would help in effective implementation of the welfare measures. Also, vulnerability indexes for each PVTG should be developed.
- A **right-based approach to development of PVTGs** needs to be adopted. Suitable measures should be taken for protection and promotion of their rights especially to their land and customary habitats.
- The Scheduled Tribes and Other Traditional Forest Dwellers (Recognition of Forest Rights) Act 2006 (FRA) should **recognize the forest and habitat rights of the PVTGs**.
- **Effective, preventive and curative health systems** should be developed to address the health issues plaguing PVTGs. For this, a **community specific approach** for their special needs should be followed.
- **Other efforts** include **development of special programmes for strengthening the traditional talents** like archery, knowledge of agro biodiversity etc., development of curriculum for education of PVTGs should be locally relevant, culturally sensitive etc.

In order to ensure effective implementation a multi stakeholder approach needs to be drawn to operationalize the above measures in a time bound manner.

8. *Discuss the impact of globalization on the institution of marriage in India.*

Approach:

- Give a brief introduction on the effect of globalization on the Indian society.
- Discuss the impact of globalization on the institution of marriage in India.
- Conclude accordingly.

Answer:

In the wake of globalization, India has witnessed rapid change in its economic, cultural, religious and social settings. The influence of modernization and globalization has led to major changes in the family structure, and gender roles thus impacting the system of marriage.

The institution of marriage in India has been impacted by the phenomenon of globalization in the following ways:

- **Inter-caste and inter-religion marriages**: Traditionally, caste and ethnicity were important factors in marriage but modern thoughts and ideas have led to increased acceptance with regard to inter-caste and inter-religious marriages, especially in urban areas.
- **Age of marriage**: More women are completing higher education and searching for employment opportunities these days, due to which the age of marriage is getting delayed. As recently as 2005-06, 47% of Indian women in their early 20s were married before their 18th birthday, but by 2015-16, the share had fallen to 27%.
- **Selection of partner**: Earlier, arranged marriages decided upon by parents and relatives were considered a safe and secure option. Contemporary marriage, however, is based more on an understanding between the about-to-be-married man and woman along with attention to the

views of family elders. The growth of marriage websites and, more recently, dating websites has given the youth more control over their search for a partner.

- **Increasing rate of divorce:** India is witnessing increased divorce rate not just among young couples but also the older couples, especially in urban areas, due to rise in individualistic values, focus on personal growth, and decreasing dependence of partners on each other.
- **Relationship outside the institution of marriage:** Young people, especially in urban areas, are opting for **live-in relationships or open marriages**. The other recent change challenging the marriage system in India is related to the rise in homosexuality. The youth are now opening up about their preference for marrying a person of same sex. Further, a landmark decision of the Supreme Court in Navtej Singh Johar v Union of India (2018), *decriminalised consensual sex among adults, including homosexual sex*.
- **Increased consumerism:**
  - Globalization has led to the introduction of the concept of bachelor/bachelorette parties, pre-wedding photo-shoots, destination weddings etc., which were previously deemed Western concepts.
  - Luxury items such as refrigerators, television, cars, etc. have now become essential items of dowry and an issue of prestige and status of the family.

The impact of globalization on the marriage system in India is varied in nature. Some aspects like age of marriage, choice of partner, role of women, etc. have undergone greater change as compared to other aspects like inter-caste and inter-faith marriage, divorces, same-sex marriage, etc., which are being accepted at a slower pace.

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9. ***Highlight the existing challenges related to Foundational Literacy and Numeracy (FLN) in India. Suggest some measures that can be taken achieve universal FLN in the country.***

Approach:

- Explain the concept of Foundational Literacy and Numeracy (FLN) in the introduction.
- Mention the challenges related to it in India.
- Suggest measures for achieving universal FLN in India.
- Conclude accordingly.

Answer:

Foundational Literacy and Numeracy (FLN**)** refers to the ability of a child to read and understand a basic text and perform simple mathematical calculations by the end of grade 3. The ASER Report 2022 highlights that only 20.5% of Class 3 children were able to read a class 2 book and only 25.9% of them could do subtraction.

This situation persists because of the following challenges:

- **Inadequate budget:** Only about 3% of the GDP is spent on education, while India needs to spend around 6%.
- **Lack of coordination between Ministries:** There is lack of coordination between the Ministry of Women and Child Development (pre-school) and Ministry of Education (formal schooling).
- **Instructional challenges:** The instruction in the early grades is at times in a language, which is not the mother tongue of children and acts as a hindrance for them in schools. There is also a lack of skilled language teachers in the country.
- **Malnutrition**: In India, 35.5%, 19.3% and 32.1% of children are stunted, wasted and under-weight, respectively (NFHS-5), which affects their cognitive development.
- **Inadequate infrastructure:** Many schools lack availability of clean water and hand wash facilities, adequate space for children to move around, electricity, internet, computers, etc.
- **Non-availability of teachers**:
  - 19% of the teaching positions lie **vacant** in India, 69% of them in rural areas (State of the Education Report for India 2021).
  - The RTE Act, 2009, has set the desired Pupil-Teacher Ratio (TPR) to 30:1 at the primary level and 35:1 at the upper primary level. Its implementation has caused the emergence of a large number of **single/two teacher schools** having no designated teachers for early grades.

To attain universal FLN, the following measures can be taken:

- **Defined learning outcomes:** There should be focus on year-wise outcomes during Balvatika (pre-school) up to Grade 3.
- **Holistic assessment:** Progress should be assessed through painting, drawing, clay-work, toy-making, inquiry-based quizzes, group work, role-play, etc.
- **Teacher training programmes:** There should be training of teachers as per the social, emotional, and psychological needs of young children, with a focus on experiential learning through stories, rhymes, dance and other activities in mother tongue.
- **Providing educational content:** Contextualized curriculums can be developed according to the needs of children of different socio-economic and cultural backgrounds. Learning material should be made for parents as well.
- **Stakeholder collaboration**: It is important that all the stakeholders related to education should work together.
  - The educated and knowledgeable teachers should be trained and recruited in schools on a regular basis.
  - Good quality breakfast and mid-day meals should be provided to the children. Regular check-ups and medications also need to be ensured.
  - Strategies can be devised to increase the involvement of the community where educated volunteers can teach young learners of the schools.

To attain universal FLN, India has launched the NIPUN (National Initiative for Proficiency in Reading with Understanding and Numeracy) Bharat Mission, which includes initiatives such as DIKSHA, NISHTHA 3.0, and a comprehensive FLN Index.

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10. *Despite 10 years of the establishment of the Nirbhaya Fund, there are various implementational challenges that still exist. Discuss.*

Approach:

- Give an overview of the Nirbhaya Fund and point out the gap in its utilisation.
- Discuss the major challenges in its implementation.
- Conclude with a way forward.

Answer:

Nirbhaya Fund is a dedicated non-lapsable fund created in 2013 for the implementation of initiatives aimed at **enhancing the safety and security for women** in the country. This fund is managed by the Ministry of Finance but the Ministry of Women and Child Development is the nodal body for project appraisal and recommendation.

As of 2021-22, Rs. 6,213 crores have been allocated to the Nirbhaya Fund since its inception, of which approximately Rs. 4,000 crores have been disbursed and only around 2,900 crores utilised, indicating that more than half of the total funds remain unutilised. This gap in allocation and its utilisation shows that the fund suffers from implementational challenges, such as:

- **Lack of political will:** As per Oxfam India, there is a general lack of political will to take actions to promote gender safety in India, which is one of the reasons the fund remains underutilised.
- **Budgetary issues:**
  - Most projects are implemented through the state governments/Union Territories, but many states are not contributing their required share for the funds to be utilised.
  - **The Nirbhaya Fund is underfunded** and is not enough to launch a scheme and sustain it in the long-term. Also, the fund has widely fluctuated over the years. The states are therefore reluctant to commit to programmes whose future seem uncertain.
  - The governments apply a circular logic of reducing the Revised Estimates (RE) for the current year and Budget Estimates (BE) for the subsequent year, as lesser the utilisation, lower the allocation.
- **Absence of proposal:** There is a lack of proposals for projects on women's safety from important Ministries and Departments, like the Department of Health and Family Welfare, and Urban Development, where convergence for women's safety is expected (Oxfam, 2021).

- **Procedural issues:**
  - **Additional funds are released only upon receipt of Utilisation Certificates (UCs) and Statement of Expenditure (SoE)** and other **daunting paper-works** from the concerned State/implementing agency.
  - **Resource distribution between different components is unclear.** Much of the fund is getting utilized in creating routine infrastructure such as installing CCTV cameras, vehicle tracking systems, etc. while other components such as crime mapping, better access to law enforcement, better civic amenities for women, and appropriate prevention strategies are being neglected.
  - The **projects/schemes under Nirbhaya Fund are demand-driven**, and therefore are not implemented at the same time across the country and have a staggered implementation schedule.
- **Delays in approval:** The execution of Nirbhaya Fund projects have been hampered by the time-consuming inter-ministerial cooperation required for project approval.

The guidelines governing the use of the Nirbhaya Fund should be broadened to **incentivise** interventions in areas, such as **education, health, sanitation, behaviour change, etc**. Also, the **concerned Ministries must develop** a **robust mechanism for constant monitoring** of projects/ schemes being handled by them.

11. *Highlighting the issues with election funding in India, suggest measures to address them.*

Approach:

- Give a brief introduction about election funding in India.
- Highlight the issues with election funding in India.
- Suggest measures to address these issues.
- Conclude accordingly.

Answer:

Money received by the political parties and the expenditure done by them in the process of election comes under the ambit of Electoral Funding. Electoral funding in India is broadly governed by the provisions of the **Representatives of People Act (RPA), 1951, the Conduct of Election Rules, 1961, the Companies Act (2013), Foreign Contributions Regulation Act, 1976 and the Income Tax Act, 1961**.

Issues with election funding:

- **Lack of transparency:** Political parties are not required to provide sources of the funds received by them. As a result, there is no information on donors of political parties at the time of elections.
  - Despite a 2013 ruling from the Central Information Commission (CIC) that political parties fall within the ambit of the transparency law, political parties insist that they are autonomous bodies and cannot be considered public authorities under the RTI Act.
- **No limit on political parties' expenditure:** Under RPA, 1951 and Conduct of Election Rules, 1961, there are limits on election expenditure only for candidates. Such a limit is absent in the case of political party expenditure during its election campaigns.
- **Concerns related to electoral bonds**: By virtue of the anonymity offered to donors, electoral bonds have become the most popular route of donation from unknown sources. This can strengthen the unholy nexus between the corporate and political parties.
- **Lack of level playing field:** Access to financial resources translates into electoral advantage for richer candidates and parties by the use of money and muscle power in elections, thus distorting the level playing field.

Measures to address:

- **Transparent funding process**: Rules regarding funding and expenditure need to be tightened by placing an absolute cap on anonymous donations. The ADR Report has recommended that full details of all donors should be made available for public scrutiny under the RTI.

- **Bringing political parties under RTI:** Political Parties should comply with the Central Information Commission 2013 order (declaring them public authorities under the Right to Information Act) in order to be more accountable and transparent.
- **State Funding of elections:** The 1999 Law Commission of India report recommended that political parties should be prohibited from taking funds from other sources, and instead the total funding of elections should be done by the state.
- **More power to the Election Commission of India:** The ECI should be given the power to de-recognize political parties and/or impose strict penalties upon the parties in case of non-compliance.
- **Cap on corporate funding:** There should be an upper limit on the amount that can be donated to parties (like the earlier limit of 7.5% of profits set under the Companies Act, 2013).
- **Regulating political parties:** A comprehensive bill regulating political parties, dealing with the party constitution, organization, internal elections, candidate selection, etc. is the need of the hour.
- **Auditing accounts of political parties**: Political parties should be required to maintain proper accounts in predetermined account heads and such accounts should be audited by independent auditors recommended and approved by the Comptroller and Auditor General of India (CAG).

A strong and effective regulatory architecture governing electoral funding is not sufficient until the political parties adhere to high ethical standards in their functioning. Awakened citizenry and civil society should also keep a vigil on the political parties for ensuring democracy and freedom.

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12. *Highlight the key features of the Aspirational Block Programme. Also, discuss how it can play a significant role in improving governance and service delivery at the block level in India.*

Approach:

- Give a brief introduction about Aspirational Block Programme (ABP).
- Highlight its key features.
- Discuss how it can be a game changer for grassroots development.
- Conclude accordingly.

Answer:

Recently, the government has launched the **Aspirational Block Programme (ABP),** which is aimed at improving performance of blocks lagging on various development parameters. It was first announced in the Union Budget 2022-23. It is based on the model of **Aspirational District Programme (ADP)** that was launched in 2018 and covers 112 districts across the country.

Key features of the Aspirational Block Programme:

- **Coverage**: The programme has been launched for covering 500 blocks across 31 states and Union Territories initially.
  - Over half of these blocks are in 6 states—Uttar Pradesh, Bihar, Madhya Pradesh, Jharkhand, Odisha and West Bengal. However, states can add more blocks to the programme later.
- **Aim**: It mainly aims at saturation of essential government services across multiple domains such as health, nutrition, education, agriculture, water resources, financial inclusion, skill development, and basic infrastructure.
- **Key indicators:** Government has identified 15 key socio-economic indicators (KSIs) under such multiple domains. States have the flexibility to include additional state-specific KSIs to address local challenges.
- **Periodic rankings:** The KSIs will be tracked on a real-time basis and periodic rankings will be released across key thematic areas to foster a healthy and dynamic competition among the blocks.
- **Focus of the programme:** This transformational programme focuses on improving governance to enhance the quality of life of citizens in the most difficult and underdeveloped blocks of India by converging existing schemes, defining outcomes, and monitoring them on a constant basis.

It can play a significant role in improving governance and service delivery at the block level in India, in the following manner:

- **Inclusive development:** Social and economic infrastructure at block level ensures that a larger than proportionate share of development reaches the marginalised and vulnerable sections of the population.
- **Locally adaptable planning:** As an administrative and monitoring unit, the block ensures that a "one-size-fits-all" approach is not applied to every part of the country.
  - The block administration can adopt customised approaches towards improving socioeconomic indicators.
- **Grass root participation:** By addressing the specific challenges of aspirational blocks, the programme empowers local communities and enables them to actively participate in their own development.
- **Competitive spirit**: The programme introduces a spirit of healthy competition among blocks and states by ranking them based on their performance across key indicators.
- **Convergence and achievement of target:** Convergence of several line departments of the block administration will aid in bridging critical administrative gaps in sustainable development. This can result in fulfillment of critical targets under SDGs.
- **Success of Aspirational District Programme:** ADP has been a success story with districts such as Gumla, Karauli, Namsai etc. having seen an increased percentage of institutional delivery from around 40 per cent to more than 90 percent. The ABP is supposed to follow the same trajectory.

Looking at the success of the Aspirational District programme, ABP has been a step in the right direction as block forms the basic unit for governance and deliveries of government services. This will ensure more focus and targeted development and will help in improving quality of life in underdeveloped areas. Conducting workshops with civil society organizations and facilitating multi-sectoral dialogue can help develop the mechanism and strengthen the democratic policy-making.

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13. *Despite flagship initiatives such as Skill India, the gaps in skilling continue to persist among the youth in India. Discuss.*

Approach:

- Briefly discuss the need of skill development.
- Highlight the various initiatives launched by the government related to skill building.
- Elaborate on the skill gap in the country despite the initiatives.
- Mention the various reasons for persistent gaps in skilling.
- Conclude appropriately.

Answer:

The rising "demographic dividend" of India can improve both social and economic outcomes, if higher number of workers are productively employed.

In this context, the government initiated several initiatives, such as:

- **Skill India Mission,** with an aim to train more than 40 crore people in various skills, has introduced numerous key schemes under the Mission, such as **Pradhan Mantri Kaushal Vikas Yojana**, **Jan Shikshan Sansthan**, **Pradhan Mantri YUVA Yojana, etc**.
- **DESH Stack e-portal** to provide citizens with skilling, upskilling and reskilling opportunities through online training and API-based platforms.
- **Skill Saathi Counseling Programme** to sensitize the youth on various avenues of the Skill India Mission.
- **Skills Strengthening for Industrial Value Enhancement (STRIVE)** to improve the performance of Industrial Training Institutes (ITIs).
- **SANKALP** (Skills Acquisition and Knowledge Awareness for Livelihood)**,** which focuses on the district-level skilling ecosystem through convergence and coordination, in collaboration with the World Bank.

- **Digital India Mission** has one component "IT for Jobs" which focuses on providing training to the youth in the skills required for availing employment opportunities in the IT/ITES sector.
- Recently, in June 2022, a **digital skilling programme focused specifically on emerging and future technologies**, to train 10 million students in the areas of disruptive and emerging tech through certifications, internships, apprenticeships and employment was launched.

Despite these initiatives, the gaps in skilling continue to persist among the youth in India, as can be seen from the following:

- The India Skills Report 2022 states that **only 48.7 per cent of India's educated youth is employable**.
- According to Periodic Labour Force Survey (PLFS) data 2019-20, **86.1 percent of those between 15 and 59 years had not received any vocational training**. The remaining 13.9 per cent had received training through diverse formal and informal channels.
- As per the NSSO survey, **73% of youth lack basic email skills.**
- **Only 2.5% of engineers in India possess artificial intelligence** skills while **only 5.5% are qualified with basic programming** abilities.
- In 2020, Indian companies had **identified skill gaps as their greatest barrier**, representing 34 percent of the challenges they experienced. In 2022, this has **risen to 60 percent**.
- As per the UNICEF's findings, **by 2030, 50% of India's youth will not be employable**, because they will lack the requisite education and skills.

The reasons behind the persistence of these gaps include:

- **Need for standardisation:** Due to lack of standardisation of certification of skills training in the country, there is a significant lack of trust among the employers in the integrity and quality of training.
- **Inadequate industry interface:** Without substantial input from the industry in the design and curriculum of vocational training courses, the skills that are taught are often out of line with the needs of the employers.
- **Unresponsive to emerging areas:** India's digital skilling programmes lack responsiveness to emerging priority areas in the field of technology such as AI, big data, deep learning etc.
- **Beyond technical skills:** Besides technical competencies, lack of core human-centric attributes like creativity, social intelligence, teamwork, adaptability, and superior communication skills in workers hinder their employability.
- **Lack of quality in higher education:** Barring the IITs, NITs and a few good colleges, most others lack the infrastructure, required curriculum and pedagogy to compete in the requirements of the corporate world.

Thus, India needs to find innovative ways of skilling and educating its population, standardise skill training certificates, undertake rigorous evaluation of existing skilling programmes, etc. to equip the youth to become key drivers of a 4IR-ready (4th Industrial Revolution-ready) India in a digital century.

14. *In a democratic nation like India, civil servants are accountable to both the political executive and the public. Discuss. Also, bring out the mechanisms that exist for ensuring the accountability of civil servants in India.*

Approach:

- Provide an overview of the civil servants' responsibilities in a democratic government.
- Discuss the mechanisms of accountability of civil servants to the political executive and to the public separately.
- Conclude accordingly.

Answer:

Civil servants are responsible for implementing government policies and delivering public services. Their accountability to the political executive arises from the fact that civil servants are expected to

follow the policies and directions set by the government. At the same time, civil servants are also accountable to the public, as they work for the welfare of the citizens.

Mechanisms for ensuring accountability of civil servants to the political executive:

- **Hierarchy:** Civil servants operate within a hierarchical structure where they report to higher-ranking officials who, in turn, are accountable to the political executive.
- **Policy formulation and implementation:** Civil servants are involved in the formulation and implementation of government policies. They are accountable for executing these policies efficiently and effectively.
- **Ministerial responsibility:** Ministers, who are part of the political executive, hold responsibility for the actions and decisions of civil servants within their respective Ministries.
- **Performance evaluation:** Civil servants undergo periodic performance evaluations where their work and adherence to policies are assessed. The political executive can review these evaluations to assess the performance and accountability of civil servants.
- **Disciplinary measures:** If civil servants fail to meet their responsibilities or breach codes of conduct, disciplinary actions can be taken against them. The political executive plays a role in initiating and overseeing disciplinary proceedings when necessary.
- **Parliamentary scrutiny:** In democratic systems, civil servants are also subject to Parliamentary scrutiny. They may be required to appear before Parliamentary Committees to provide information and answer queries, ensuring their accountability to the political executive.

Mechanisms for ensuring accountability of the civil servants to the public:

- **The Right to Information (RTI) Act, 2005**: It has helped the public at large in obtaining information from the authorities and has also put pressure on the authorities to work diligently, as they are aware that they can be questioned for their actions.
  - By granting citizens the right to access information held by public authorities, the **RTI Act allows public scrutiny of civil servants' actions and decisions.**
- **Social audit:** Social audit is a process where details of the government programmes are shared with the public, and citizens are allowed to audit the performance of these programmes. Through social audits, civil servants are held accountable for the efficiency and effectiveness of their service delivery.
- **Public grievance redressal mechanisms:** There are various grievance redressal mechanisms, such as the Centralized Public Grievance Redress and Monitoring System (CPGRAMS), which enable citizens to lodge complaints about the services provided by the government officials.
  - These platforms allow the **public to directly voice their concerns about the performance of civil servants, thereby holding them accountable for their actions.**
- **Vigilance and anti-corruption agencies**: Institutions like the Central Vigilance Commission (CVC) and the Central Bureau of Investigation (CBI) have been established to tackle corruption and maintain ethical standards in the civil services.
  - **Further, Lokpal and Lokayuktas** are statutory bodies with powers to investigate allegations of corruption against public functionaries, including civil servants.

In order to achieve adequate accountability at any stage, the government and the organs of the State should work without any bias or greed for personal profit, and the public should also safeguard the rights provided to them to protect their interests.

15. *Highlight the significance of ASHA workers for a developing country like India. Also, discuss the difficulties faced by them and suggest remedial measures.*

Approach:

- Give a brief introduction about ASHA workers.
- Highlight their significance.
- Discuss the difficulties faced by them.
- Suggest remedial measures in this regard.
- Conclude accordingly.

Answer:

ASHA (Accredited Social Health Activist) workers are female community health workers instituted as community-based health functionaries under the National Rural Health Mission (NRHM) launched in 2005. With the launch of the National Urban Health Mission in 2013, it was extended to urban settings as well.

Significance of ASHA workers:

- **Better reach:** ASHAs are more likely to reach groups that are typically left out of the formal healthcare system, such as the poorer population living in rural areas and women belonging to backward castes.
- **Improved health outcomes:** ASHAs have played an outstanding role in making India polio-free, increasing routine immunization coverage, reducing maternal mortality, and improving new-born survival rate. They have also helped ensure greater access to treatment for common illnesses.
- **Improved maternal care**: ASHA programme has increased utilization of antenatal care services, skilled birth attendance and institutional deliveries, especially in inaccessible areas.
- **Increased access to primary healthcare services**: They have helped in improving primary health services including immunization of children, treatment for diabetes and TB, etc.

Difficulties faced by ASHA workers:

- **High workload:** Despite their voluntary worker status, the multiple roles and responsibilities that ASHA workers are given often amounts to a full day's work. For example, they are routinely assigned work from other government departments.
- **Inadequate compensation:** Despite being overworked, ASHAs are overwhelmingly underpaid. Further, among the Anganwadi workers (AWW), Auxiliary Nurse Midwife (ANM) and ASHAs, only ASHAs are the ones without a fixed salary.
- **Socio-cultural factors:** Since women have less representation in the Village Council and have little role in decision-making with matters related to the village, it is not feasible for ASHAs to initiate community action.
- **Poor infrastructure:** Inadequate transportation in rural areas causes difficulty in implementing their regular duties.
- **Other demotivating factors:** Shortage of medicines, lack of training, family disapproval, attitude of health staff at the referral centres, and non-cooperation of the ANMs/AWWs are demotivating factors for ASHAs.

Remedial measures that can be taken in this regard:

- **Higher remuneration:** Indian states need to develop mechanisms for higher and timely incentives followed by fixed monthly payments for ASHAs.
- **Capacity building**: In-built institutional mechanisms should be created for capacity-building and avenues for career progression for ASHAs to move to other cadres such as ANM, public health nurses and community health officers need to be opened.
- **Making ASHAs permanent employees:** Considering the extensive shortage of staff in the primary healthcare system and diverse functions being undertaken by ASHAs, it is a policy option that is worth serious consideration.
- **Extending social sector benefits:** Health insurance for ASHAs and their families should be considered. Further, provisions for ASHAs automatically being entitled to and having access to a broad range of social welfare schemes needs to be institutionalized.
- **Community awareness:** Success and sustainability of the ASHA programme can be enhanced by community sensitization and by increasing the awareness of communities about the jobs and responsibilities of ASHA workers.

The chronic lack of attention to ASHAs working conditions only serves to weaken policy outcomes, women's empowerment and the overall community development. Given the declining female labour force participation, the government's recognition of frontline workers, such as ASHA workers and their contribution to human development is an urgent requirement.

16.   *Though the National Food Security Act, 2013, is considered as a potential revolutionary step towards the fight against hunger, it has inherent challenges, which need to be addressed to ensure food security for all. Discuss.*

Approach:

- Give an overview of the National Food Security Act (NFSA), 2013.
- Explain how it is a potential revolutionary step towards fighting hunger.
- Discuss the challenges that exist in the NFSA, 2013 that need redressal.
- Conclude briefly.

Answer:

The National Food Security Act (NFSA), 2013 was enacted by the Indian government in response to the pressing need to address the problems of hunger, undernourishment, and poverty. Its primary objective is to provide subsidised food grains to approximately 67% (75% in rural areas and 50% in urban areas) of the 1.2 billion citizens of the nation through the public distribution system.

The NFSA, 2013 is considered as a revolutionary step towards fighting hunger, as it contains the following provisions:

- **Food entitlement to priority households:** There is entitlement of total five kilograms of wheat, rice and millets per person per month at subsidized prices of Rs. 3/kg, Rs. 2/kg and Rs. 1/kg, respectively, to the priority households identified by the state governments as per the guidelines from the Government of India.
- **Care of pregnant women:** Free meals to pregnant women up to six months from the birth of a child, and maternity benefits up to 6,000 rupees is also provided.
- **Nutritional care of children:**
  o   There is a provision of free meal with appropriate nutritional standards at local anganwadis (childcare centres) to the children of six months to six years of age.
  o   For the children of age group of six to 14 years, there is a provision of one cooked meal per day (mid-day meal) in the schools.
- **Food security allowance:** In case of non-supply of the food grains to the entitled individuals, provision of cash-in-lieu benefits is also there.

However, there are inherent challenges that the NFSA, 2013 needs to address, which include:

- **Poor infrastructure of anganwadi centres**: Most of the infrastructure of Integrated Child Development Scheme centres, which includes sanitation, clean spaces, drinking water, and requisite staff are constrained, making it impossible for them to provide essential services at large.
- **Inadequate storage capacity:** The Food Corporation of India, whose responsibility is to stock food grains after procurement, lacks adequate space and the storage infrastructure is believed to be storing double its capacity leading to rotting of grains, wastage due to fungus and pilferage.
- **Lack of awareness:** There is lack of awareness when it comes to the entitlements, which the respondents are to receive under the **AAY (Antyodaya Anna Yojana) card,** which was reflected during the COVID-19 pandemic. The migrant workers are also not aware of **One Nation One Ration Card plan** or the **e-shram portal** for them to avail the benefits of food security from essentially any part of the country.
- **Exclusion of beneficiaries:** Aadhar-led digitalisation has resulted in the exclusion of beneficiaries in many states because of technical issues like lack of clear fingerprints, issues with iris scan, etc.
- **Nutrition deficiency:** The idea of food security has evolved and also includes a wholesome nutritional diet for the appropriate cognitive development of child and mother which cannot be fulfilled by provision of just food grains.
- **Costs involved:** To be able to provide food to about 67% of the population is itself a financial burden on the exchequer to fulfil.

An effective and digitalised Targeted Public Distribution System (TPDS) across states, adequate provisioning of infrastructure, revision of Central Issue prices, resolving inclusion and exclusion errors along with incorporating suggestions of the Shanta Kumar Committee will go a long way in

addressing the concerns of the NFSA, 2013. Right to food along with nutritional security must go hand-in-hand for achieving the objectives of the Act.

17. *Explain how the COVID-19 pandemic disrupted human capital accumulation at critical moments in the life-cycle of children and the youth. Also, suggest measures to overcome these losses.*

Approach:

- Define the concept of human capital in the introduction.
- Explain how the COVID-19 pandemic impacted human capital accumulation in children and the young population.
- Suggest measures to overcome the losses.
- Conclude appropriately.

Answer:

Human capital covers **health, knowledge, and skills** that people accumulate over their lifetime. Human capital trajectories are set during childhood, adolescence, and early adulthood. According to the **World Bank report titled "Collapse and Recovery"**, the COVID-19 pandemic knocked individuals off course at critical moments in their lives.

The COVID-19 pandemic disrupted human capital accumulation among children and the youth in following manner**:**

- **Lack of food security:** The pandemic led to sharp **reductions in critical inputs for child development**. As household incomes shrank, the food portions for children also declined.
- **Lack of healthcare:** Restrictions on movement and shortages of frontline health care staff led to declines in the use of **health services critical for children**. Births not attended by health staff have a higher **risk of complications leading to disabilities** in childhood and adulthood.
- **Poor family environment:** The quality of the home environment experienced by young children deteriorated sharply during the pandemic. One recent study estimates that by May 2022, at least **7.5 million children had been orphaned by the pandemic**.
- **Missed pre-school:** Preschools closed almost universally at the beginning of the pandemic and remained closed for a year or longer in many countries. Children acquire many skills in preschool, and missing preschool can **leave them ill-prepared for elementary school** and can even reduce their chances of completing high school.
- **Learning losses**: In March 2020, nearly all education systems pivoted to remote learning. However, **remote learning was not accessible** to all. This led to deep **learning losses for the underprivileged sections** and some children did not return to school even after schools reopened.
- **Employment losses:** Youth (ages 15–24) is the period when people make the transition from mainly accumulating to utilizing human capital. The decisions made by young people have long-term consequences—and the pandemic affected them in critical ways. The **youth suffered deep employment losses.**

Because human capital is built in a sequential, cumulative fashion, various measures can be taken to reverse the losses in human capital formation due to COVID 19:

- Government policies should prioritize ways to **support households whose income has not recovered after the pandemic** to ensure that young children do not miss out on critical healthcare and preschool.
- To overcome the losses incurred due to school closure, measures can be taken to **increase instructional time, assess learning and match instruction to students' learning level**.
- **Targeted catch-up policies** can be initiated such as tutoring for children who have fallen the furthest behind.
- To minimize dropouts, mechanisms should be there to **track students at risk of dropping out**, especially in transition years, and **alleviate the financial constraints** to school attendance. Also, the curriculum can be streamlined to **focus on foundational learning**.

- To generate employment, government policies should primarily focus on the demand side, **encouraging firms to start hiring again**.
- Also, supply-side policies such as **adaptive training, job intermediation, entrepreneurship programs, and new workforce-oriented initiatives** for youth.

In the long term, countries need to build agile, resilient, and adaptive human development systems that can better prepare for and respond to current and future shocks.

18. *While there are several socio-economic benefits of women entrepreneurship in India, certain factors hinder its growth in the country. Discuss.*

Approach:

- Briefly define women entrepreneurship.
- List the significance of women entrepreneurship for the Indian society and economy.
- Discuss the factors that hinder the growth of women entrepreneurship in India.
- Conclude by suggesting a way forward.

Answer:

Women entrepreneurship is a critical step towards economic inclusion and development of women. Women entrepreneurs mean a woman or a group of women who initiate, organize and operate a business enterprise. In the last decade, the number of women-owned enterprises went up from 14 percent to 20 percent in India.

Socio-economic benefits of women entrepreneurship:

- **Economic benefits:**
  o **Higher economic growth:** Promoting women's participation in employment and entrepreneurship in India can potentially increase the country's gross domestic product (GDP) by $0.7 trillion by 2025.
  o **Generation of employment:** According to a report, female entrepreneurs can generate 150-170 million job opportunities in India by 2030.
  o **Increased per capita income:** With higher Female Labour Force Participation, a better family income and consequently, a higher per capita income for the country can be achieved.
  o **Creating women-centric products and solutions:** Most of the venture capital funding goes to male-led companies indicating that there is a lack of businesses that targets the needs of women better. More women entrepreneurs can fill this gap.
- **Social benefits:**
  o **Balanced regional development:** Women set up industries in backward areas to avail the resource concessions and subsidies offered by the government.
  o **Female empowerment:** Entrepreneurship provides a platform for women to utilise their potential, gain financial independence and break the gender barriers in society.
  o **Reduced gender gap:** Women entrepreneurship would bridge compensation gaps, reduce the glass ceiling effect and create a more equitable corporate culture in the country.
  o **Improved human capital**: Being inextricably tied with caregiving roles at home, women tend to prioritize a considerable portion of their income on education of children and health and nutrition of the family, which results in better-educated and healthier generations.

Innovations and government schemes like Pradhan Mantri MUDRA Yojana, Mahila Shakti Kendra, Mahila e-Haat and TREAD have resulted in an increasing number of women venturing into entrepreneurship, but still barriers remain in this regard.

Factors hindering the growth of women entrepreneurship in India include:

- **Lack of financial support:** It is estimated that over 90 percent of finance requirement for women entrepreneurs is met through informal channels since they are unable to source formal and collateral free financing for their enterprises.
- **Social and cultural barriers:** Women face restrictions on mobility owing to social customs and often have to deal with the existing gendered division of labour and childcare activities.

- **Lack of networking opportunities**: Women entrepreneurs often lack networking opportunities and may not have access to mentors, investors, or business partners who can help them grow their businesses.
- **Limited access to technology:** Women entrepreneurs may face technological barriers that limit their access to the markets, customers, and resources.
- **Gender bias:** Women entrepreneurs face gender bias in the market, which makes it difficult for them to secure contracts, access capital, or gain the trust of clients and customers. Moreover, managing a male workforce entrenched in a patriarchal society poses its own challenges.
- **Lack of role models:** Traditionally, women have lacked inspirational role models in terms of successful women-led businesses making it difficult for them to visualize what success will look like.

The Indian start-up landscape, with over eight million women entrepreneurs, is at an inflection point where an accelerated pro-women change is of vital importance. Each small step that we take today will bring us closer towards fulfilling the larger vision for India of our Agenda 25X25 — 25 percent women entrepreneurs by 2025.

19. *Globalization has propelled the Indian economy, but at the same time it has widened socio-economic inequalities. Analyse.*

Approach:

- Define globalization in the introduction.
- Explain how globalization has propelled the Indian economy.
- Elaborate on how globalization has widened socio-economic inequalities.
- Conclude accordingly.

Answer:

Globalization is this process of rapid integration or interconnection between countries. More and more goods and services, investments, technology and people are moving between countries due to globalization.

Globalization has propelled the Indian economy in the following ways:

- **Rapid growth:** India's GDP has risen from $270 billion in 1991 when it liberalised and globalised its economy to $2.66 trillion in 2020.
- **Increased exports:** India accounted for only 0.53% of world trade in 1991, which rose to 2.1% in 2022.
- **Increased foreign investments:** Foreign direct investment (FDI) in India reached 3.1% of GDP in 2021, compared to 0.1% in 1990.
- **Employment creation:** LPG reforms attracted many multinational corporations (MNCs) in India, which led to creation of job opportunities, especially for women.
- **Growth of the service sector:** India has become a hub for outsourcing of various services such as IT, customer support, etc. The IT sector has increased its contribution to India's GDP from 1.2% in 1998 to almost 10% in 2019.
- **Improved quality of products and services**: Increased competition due to foreign companies is pushing companies across the board to invest in newer technology and production methods and raise their production standards.

However, at the same time, globalization has widened socio-economic inequalities, as it adds new dimensions to the vulnerability of India's downtrodden by exacerbating their social exclusion. **This is done in the following ways:**

- **Concentration of wealth**: Globalization has led to a concentration of wealth in the hands of a few individuals and corporations. For example, the top 1% of India's population owns more than 40% of the country's wealth, according to the Oxfam report.
- **Displacement:** The people from tribal communities are facing social uprooting by the state due to development projects, special economic zones, and displacement from traditional occupations caused by economic liberalization and globalization.

- **Fragmented labour:** Multinational corporations have dismantled local industries with business process outsourcing resulting in fragmented industrial labour, which has weakened the organizational ability and bargaining power of the working class.
- **Digital exclusion:** Lower literacy rate excludes the marginalised from digital revolution thereby preventing them from reaping benefits of increased competition and rapid technological innovation in a globalized world. For example, local street vendors.
- **Jobless growth**: Rapid growth post-globalisation was not accompanied by adequate growth of jobs to absorb the new entrants to the workforce. Moreover, demand for skilled personnel has increased leaving unskilled workers more vulnerable.
- **Regional disparities:** Globalization has benefited some regions more than others. For example, the growth of the IT industry has led to the development of Bengaluru and Hyderabad, unlike Bihar, Uttar Pradesh, etc.

It should also be noted that **globalization has weakened the caste system through economic opportunities, education, and liberal thoughts**, made inter-caste marriages more acceptable, broken down the traditional division of labour, increased global job opportunities, improved socio-economic mobility, reduced overall poverty and has helped women to demand equal rights.

20. *Discuss the different forms of deprivation associated with slums in urban India.*

Approach:

- Briefly write about the issue of rising slums in India due to haphazard urbanisation.
- Discuss the different forms of deprivations associated with slums.
- Provide a way forward.
- Conclude accordingly.

Answer:

As per the 2011 Census data, 6.54 crore people (27% of the urban population) from 1.39 crore households lived in 1,08,227 slums across the country.

There are multiple deprivations associated with slums, such as:

- **Deprivation of basic necessities:**
  - o **Lack of access to drinking water:** Improved sources of drinking water, such as piped water, public tap or standpipe, and tube well or borehole are generally absent in slums. The slum dwellers rely mainly upon unimproved sources such as tanker trucks and bottled water.
  - o **Lack of access to sanitation:** Improved facilities including toilets that flush to piped sewer systems, septic tanks, pit latrines, etc. are generally unavailable in slums.
  - o **Lack of adequate living space:** Mostly slum-dwelling units are overcrowded, with five to six or more persons sharing a one-room unit used for cooking, sleeping and living.
  - o **Lack of infrastructure:** There is either absence or limited presence of waste collection systems, electricity supply, surfaced roads and footpaths, street lighting, rainwater drainage, etc.
- **Sub-standard housing:** Slum areas have been associated with a high number of sub-standard housing structures, often built with non-permanent materials unsuitable for housing, such as, earthen floors, mud-and-wattle walls, straw roofs, etc.
- **Unhealthy living conditions:** Slums are also associated with the presence of open sewers, lack of pathways, uncontrolled dumping of waste, polluted environments, etc. Many a times, houses are built on hazardous locations or land unsuitable for settlement, such as floodplains, or are built in proximity to industrial plants with toxic emissions, around landfill sites, etc.
- **Lack of security of tenure:** It is considered as a central characteristic of slums in India, as they lack formal documents entitling the occupants to occupy the land or structure. The slum dwellers cannot enjoy the occupancy rights and always fear eviction leading to degradation of their quality of life.
- **Poverty and social exclusion:** Slum conditions are physical and statutory manifestations that create barriers to human and social development and lead to issues of poverty, inequality and social exclusion in slums.

Rapid urbanisation is leading to the expansion of slum areas in India and to deal with it, **the following steps can be taken:**

- The rights of slum dwellers should be recognised and the informal settlements should be provided with basic services and infrastructure.
- Cities must draw up **local long-term strategies** for improving the lives of slum dwellers and for preventing the formation of new slums. These should include access to affordable land, employment opportunities, etc.
- The transportation needs of the city's poorest should be a priority while planning urban transportation systems, which can expand the choices people have regarding where to live and work.

The Central government has implemented the **Housing for All Scheme (2015-2022) under Pradhan Mantri Awas Yojana (Urban),** focusing upon the development of slums. However, considering the delay in achieving the desired target, its operations are extended to 2024. It is imperative to achieve the targets in the scheme in an efficient manner.