

## GENERAL STUDIES

Name Of Candidate	Anmol Pathore		
Roll No.	1910105694	Date:	31-08-2022

Time Allowed: Three Hours

Maximum Marks: 250

INDEX TABLE			INSTRUCTION	
Q. No.	Max. Marks	Marks Obtained		
1			1. Please do furnish Name, Email, Roll No and Mobile in the answer sheet.	
2			2. There are TWENTY questions printed in ENGLISH & HINDI, all questions are compulsory.	
3			3. The number of marks carried by a question/part is indicated against it.	
4			4. Answers must be written in the medium authorized in the admission Certificate, which must be stated clearly on the cover of this Question-Cum-Answer (QCA) Booklet in the space provided.	
5			5. Word limit in questions, if 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.	
6			<p><b>Any specific messages for ForumIAS Mentors/Evaluators with respect to your copy? Write it here.</b></p> <p>-----</p> <p>-----</p> <p>-----</p> <p>-----</p> <p>-----</p> <p>-----</p> <p>-----</p> <p>-----</p> <p>-----</p> <p>-----</p>	
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<b>Total:</b>	<b>250</b>			
<b>Evaluator's Discretion:</b>			<b>For Student Only</b>	
			Start Time   9:00 pm	End Time   12:00 am
<b>Total Marks:</b>			Mode Of Examination:	Online <input checked="" type="checkbox"/> Offline <input type="checkbox"/>
<b>Evaluator's Discretion:</b> This is the marks awarded at the discretion of the evaluator based on your overall impression, on the basis of (but not limited to) your handwriting, presentation, use of diagrams, flowcharts, facts and figures or absolutely anything that he/she liked in your copy.			<b>For Office Use Only</b>	
			ECN CODE:	EG:
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**Note:** You can discuss your evaluated copy with the Mentor. Raise a ticket from your portal to schedule a mentor call or visit the offline centre to meet mentor (all 7 days, Timings – 11 AM to 6 PM). Further if you are unsatisfied with the evaluation, you can seek re-evaluation of the copy.

<b>Parameters</b>	<b>Excellent</b>	<b>Very Good</b>	<b>Good</b>	<b>Average</b>	<b>Poor</b>	<b>Very Poor</b>
Language						
Structure						
Presentation						
Handwriting						
Content						
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**ADDITIONAL REMARKS**

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Ans:- Article 25 of the constitution gives to each <sup>person</sup> citizen the right to practice, profess and propagate his religion or conscience and Article 26 secures the right of religious denominations to manage religious affairs.

Limitations on Ar. 25 and 26 — Public order, health, morality

Restriction on Religious freedoms

Doctrine of Essentiality — propounded by Supreme Court (SC) in 1954 in Shriur Mutt case holds that — only essential religious practices — those which form an integral part of the religion, the absence of which would alter the religion — enjoy protection of Article 25, 26.

• If a practice isn't ERP, Court can decide on its constitutionality w.r.t. Part III of constitution

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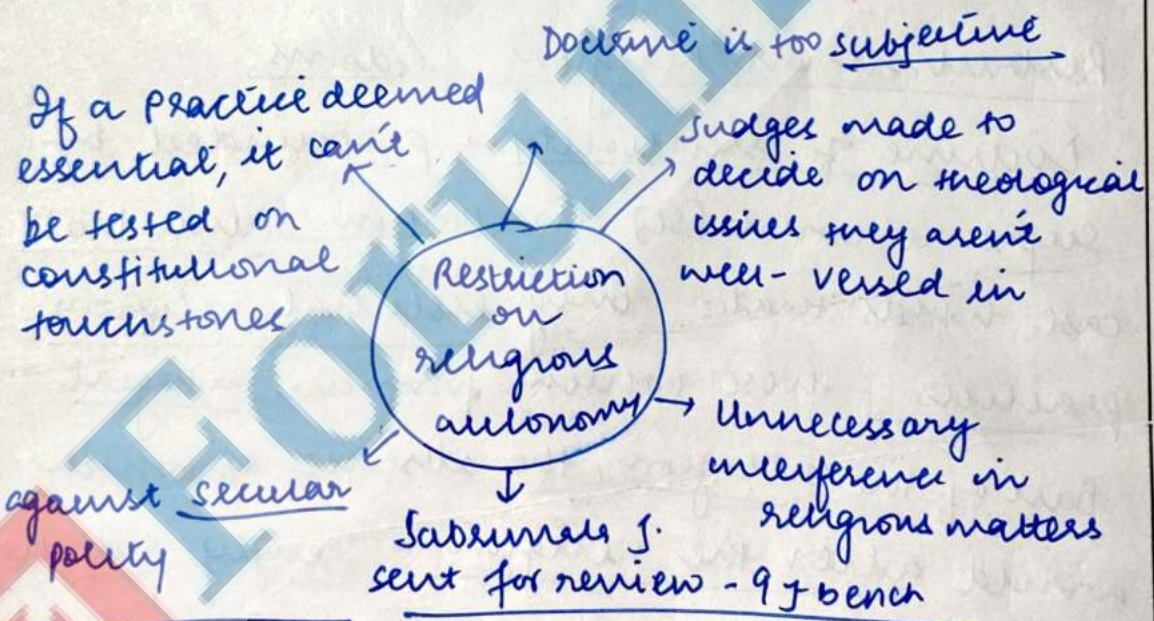
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→ Triple talag was held violative of Article 14, 15 and 21 in Shayra Bano vs UOI → not ERP of Islam.

→ Moulana Mufti Sayeed vs State of WB → use of loudspeaker not ERP of Islam - can be prohibited by govt.

→ IYLA vs State of Kerala → women allowed into Sabarimala temple - ban violated Ar. 15 of constitution.



Way forward → ① J. Chandrachud has opined a need for new test instead of this subjective test.

- ② less interference in religious matters.
- ③ All religious practices - essential or not - 'd be constitutionally permissible. J. Chandrachud

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② S.124A of the Indian Penal Code, 1860 defines sedition as ~~the~~ any action - written, spoken or by visual representation that seeks to

excite contempt      bring into hatred

against the government established by law.

Sedition law - threat to civil liberties?

① Gandhiji had called the colonial sedition law as the prince among the IPC provisions to curb the liberties of Indians.

② TOOL FOR POLITICAL VENDETTA → S.124A increasingly used to stifle political opposition against govt.  
eg. In Maharashtra, MP Nannet Rana was charged under S.124A only for chanting Hanuman chalisa in front of CM's residence.

③ CHILLING EFFECT ON FREE SPEECH → NO criticism of government. Disha Ravi, climate activist, vinod Dua were charged under S.124-A for critiquing government policies.

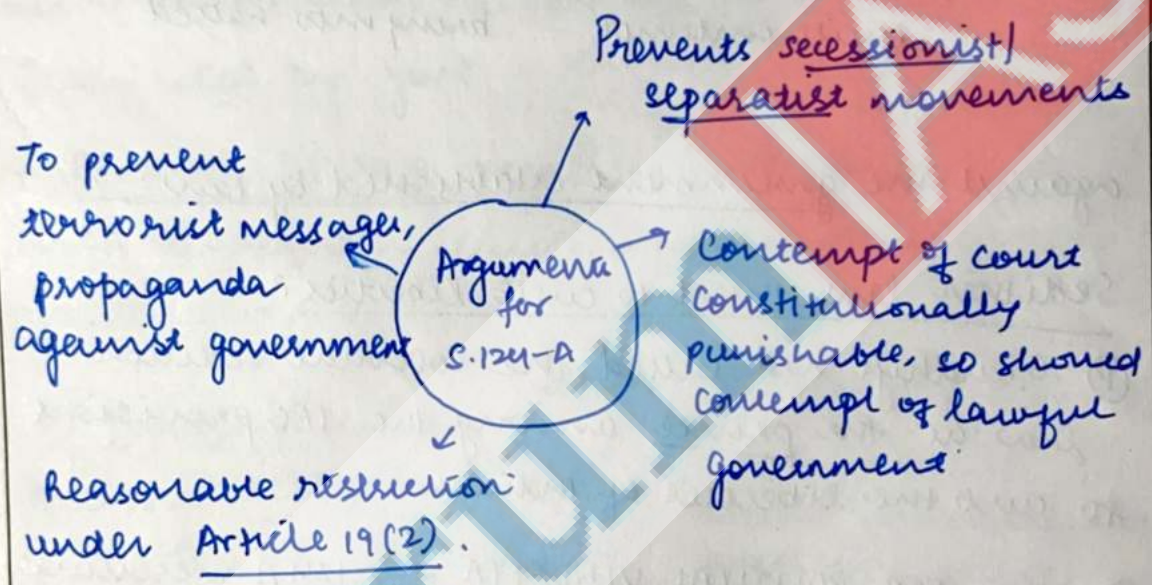
④ PROCESS BECOMES PUNISHMENT → S.124-A: legnizable

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and non-bailable offence. Bail provisions stringent.

⑤ LOW CONVICTION RATE → Only 30% between 2015-2019.



Way forward → ① Seditious law in current form is liable to misuse against opposition & dissenters.

② Supreme court in S.G. Vombatkare v. UOI has asked union to review the law and halt its application

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③ Status of DP  
Gov - can ne?  
various limits on Prof Gov.

Death penalty of capital punishment is constitutionally permissible punishment part of our criminal justice system and does not violate Article 21 of the Constitution since it is according to the procedure established by law.

Arguments in favour → Retributive justice  
deterrence  
→ closure to the victim  
Capital punish. in the rarest of rare case only

Arguments against

→ no legible result on deterrence  
Post capital punishment is Nishchaya rapists: no decrease in rape cases  
→ Against ICCPR and UDHR  
which India has ratified

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Governor's pardoning powers under Article 161 of the constitution extend to

- remission
- pardon
- reprieve
- commutation
- respite

of offences under the state list (schedule VII)

## Limitations of Governor's pardoning power!

① doesn't extend to punishment prescribed under Court martial

can't pardon capital punishment

only President can under Ar. 72.

② Judicial review of Governor's pardoning power when

- arbitrary exercise of power
- malafide
- relevant factors not considered
- based on wholly irrelevant + extraneous considerations

Held in Epuru Sudhakar v/s UOI & Kehar Singh.

③ exercised on advice of council of ministers and not personal discretion.

Way fwd follow guidelines in Shakti Singh v/s UOI for death penalty

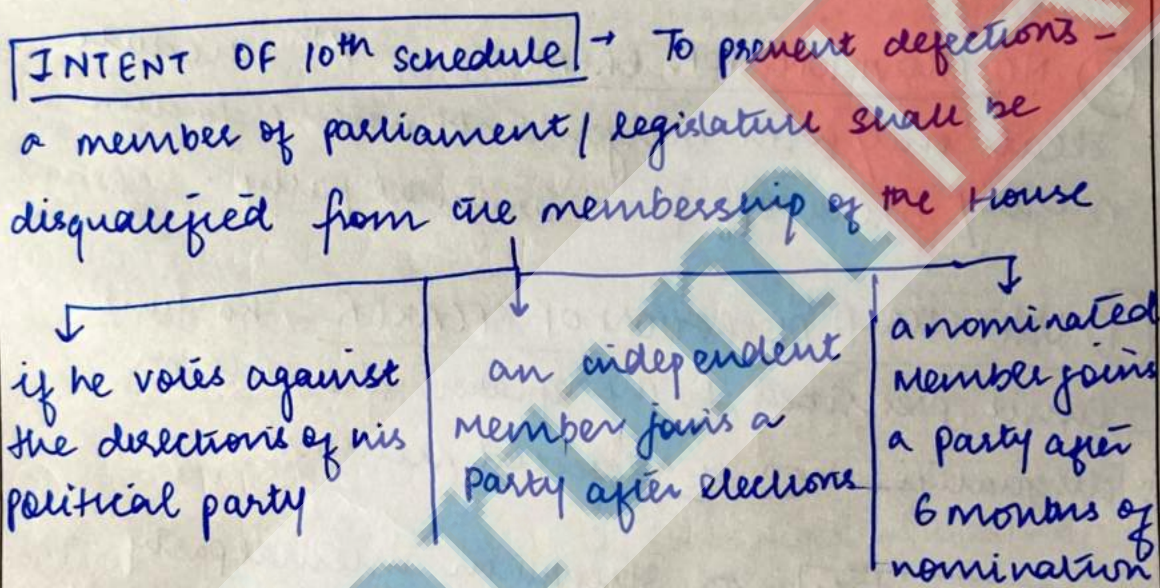


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④ 52nd Constitutional Amendment of 1985 added 10th schedule and amended Article 102 of Constitution and is known as the Anti-Defection law to prevent horse-trading, defections commonly known as "Aaya Ram - Gaya Ram" politics.



while the intent was to provide stability to politics, divergence between the intent and impact can be seen as below:-

## ① INDIVIDUAL PARLIAMENTARIAN'S AUTONOMY LOST →

Can't vote on own discretion, has to follow the whip of political party. MPs / MLAs represent the people, but have no say of their own, have to follow party's whip even if they don't agree.

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② PROMOTES WHOLESOME DEFECTIONS → X<sup>th</sup> schedule allows defection if 2/3<sup>rd</sup> of the legislative party merges with another party. This facilitates wholesome defection. eg., recently, 2/3<sup>rd</sup> of Shiv Sena's MLAs merged with BJP to form government - Maharashtra.

③ NO PROVISIONS FOR BREAK-OFF → X<sup>th</sup> schedule deals only with merger & not when a faction merely break-off from original party.

④ UNFETTERED DISCRETION OF SPEAKER → no time limit prescribed for the speaker to decide on disqualification of defected members.

Way forward → ① Strengthen internal party democracy → to ensure that parliamentarians can vote on their own accord.

② Amend X<sup>th</sup> schedule → time limit prescribe for speaker's decision  
ECI → deciding authority by X<sup>th</sup> schedule Full loopholes

Conclusion → Anti-defection laws are required in developing democracies like India, Pak, B'desh etc. where politicians defect for petty gains. Developed democracies like UK, USA don't have such laws - because great inner-party democracy.

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⑤ Bureaucracy is a foundational cornerstone of parliamentary democracy, composed of the permanent executive who offer continuity of policies and implementation thereof.

Transformational role of bureaucracy → Constitution makes concerned with the British legacy of bureaucracy in independent India, with Articles 309, 310, 311 providing for their recruitment and constitutional safeguards.



However, they have stuck to traditional outlook:-

⑥ RED-TAPISM and BUREAUCRATIC ATTITUDE

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## ② PROCESS BASED RATHER THAN OUTCOME ORIENTED

2nd ARC in its 10th report highlights how focus is more on procedural compliance and rule following rather than achieving outcomes.

## ③ POLITICAL INTERFERENCE → influence of ministers and interference in decisions

## ④ NO INCENTIVE FOR BETTEMENT → constitutional safeguards under Article 311 - IAS couple in Delhi case.

## ⑤ CORRUPTION, EUTISM eg, Pooja Singhal IAS was charged with corruption & eutism.

WAY FORWARD 2nd ARC in 10th report on Refurbishing personnel in administration, draws from 1st ARC and HOTA COMMITTEE reports to suggest

- mid-career trainings of civil servants
- PERFORMANCE MANAGEMENT SYSTEM to streamline goals of the organisation with outcomes of its units

- Performance appraisals of Bureaucrats

- DOMAIN EXPERTISE from an early stage for specialisation and expertise in a field.

- CIVIL SERVICE LAW and CODE OF ETHICS to set standards.

# UPSC

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⑥ Civil society organisations like NGOs have a significant role to play in development process of the country.

NGOs → voluntary associations  
→ social, political, cultural aim  
environmental  
eg., Amnesty International: Human Rights  
Centre for Science & Env. → env & science  
relevance in social change and development

① Help in improve social indicators:

Bachpan Bachao Andolan → Nobel Peace Prize to Kailash Satyarthi for child labour and child rights.

② Environment protection: CSE policies & documents on climate change + ICE.

## HURDLES IN COOPERATION

① Illegal foreign transfers → Govt.

allegations that money laundered and brought in for activities against sovereignty

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② FCRA → makes foreign funding cumbersome

③ Ban on certain NGOs like Amnesty / <sup>vested agenda</sup> / <sup>anti-India activities</sup>

## Way forward

① Reforms in NGO-govt. cooperation -  
involve all stakeholders.

② social audits of NGOs by independent bodies to ensure - transparency  
- accountability  
- rule of law

③ Prevent politicization of NGOs.

④ Bring a law for NGO regulation.

NGOs are pillars to ensure people participation + last mile delivery + grass root development. Hence, cooperation almost important.

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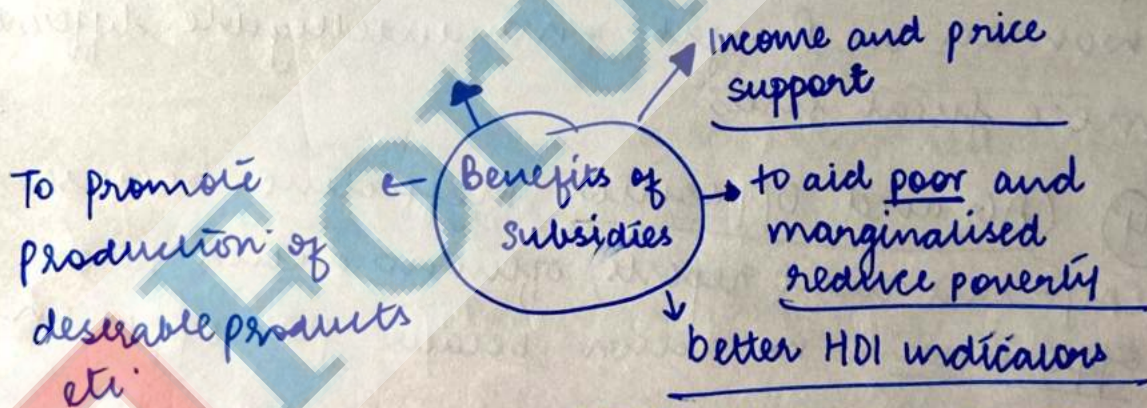
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⑦ A subsidy is an economic incentive by the government in the form of direct or indirect cash transfers to households, companies, households etc.

eg: food subsidy: TPDS under National Food Security Act, 2013.

- tax subsidy to startups

- MSP → price support subsidy to farmers for certain cereals and pulses.



PM Garib Kalyan Anna yojana helped millions stay out of extreme poverty: IMF

Despite several benefits, subsidies have often been used as populist measures ~~and~~ as illustrated -

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① Subsidies turned to freebies → Thin line between the two have been blurred. free electricity, free transport etc. as promised by parties are for electoral gains alone.

② FISCAL PROFLIGACY → Subsidies form a huge part of state GSDP especially in states like Punjab and Tamil Nadu where the freebie culture prominent. Electricity subsidy in Punjab → water wastage + depletion.

③ NO SUITABLE CRITERIA → for eg., AAP's electoral promise in Punjab to pay ₹1000 to each woman in Punjab - no intelligible differential - more fiscal stress

④ CAG and Opposition ineffective because CAG - late audit reports, often no action taken opposition → no action because fear opposition from people.

CAG audit reports on govt. expenditure require + acted upon.



→ Voter education: focus on development policies instead of freebies

→ Role of opposition

FRBM Act 'd be mandatory complied with



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⑧ Article 338A added by 89th C.A.A. 2003 provides for constitution of a National Commission of Scheduled Tribes.

Powers of NCST → Quasi-judicial body

• Can inquire into complaints made by members of STs

• Investigate claims

Powers to → summon parties & witnesses  
→ receive evidence on affidavit  
→ require discovery and production of documents  
→ examination of witness and document

Functions → investigate claims  
→ make recommendations for the welfare of STs

Participate and advise on the socio-economic development of STs and evaluate performance of WSE schemes

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Ineffective functioning  
crimes against STs  
on rise

inadequate no. of meetings

no reports submitted to President in the last 4 years

no proactive role in discharging constitutional obligations of Art. 338A

## Steps for effective functioning

- ① Adequate support of outer mechanisms:  
increased participation of civil society organisations like NGOs, pressure groups etc.
- ② mandatory provision for minimum meetings + reports to be tabled before President, to be presented in Parliament.
- ③ Capacity building and Social audit or CAG audit of functioning.
- ④ Information; communication & education programmes to be conducted by NCST for tribal welfare.

Conclusion → Social justice is primary aim of welfare state of India & NCST should live upto its mandate.

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9) The west Asian region holds significant importance for India and economic relations with the region go far back as early as the Indus Valley civilisation.

Post-independence, the relations have acquired depth and diversity, as illustrated below:-

1) ECONOMIC RELATIONS → India imports most of its oil from west Asian countries. West Asia is important for oil.   
 - Iraq  
 - Iran  
 - Saudi Arabia.

ENERGY SECURITY.

1.1 TRADE RELATIONS import of gold etc. from UAE and export of spices, electronics to west Asian countries.

2) REMITTANCES Indian migrants in west Asia contribute significantly via remittances sent back home.

3) MULTILATERAL COOPERATION →

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- Expansion of BRICS to include UAE, Egypt etc.
- I2U2 - India, UAE, USA, Israel as the QUAD of Middle East for increased cooperation.
- G20 cooperation.

④ INDIA-ISRAEL defence and strategic partnership.

## CHALLENGES TO PARTNERSHIP

① need for diversification - relations restricted to oil or defence partnership. need to go beyond.

② Pakistan + OIC → Pakistan as member of OIC moves resolutions against India - conflict.

③ Distance and logistics

⑤ internal conflicts between West Asian

④ USA - Iran conflict

Saudi Arabia - Iran  
Yemen conflict  
Israel vs Arab states

## Way forward

- need for bilateral cooperation with individual countries like India - UAE ~~CEPA~~ ~~CEPA~~
- maintain strategic autonomy in relations and uphold national interest

- ⑩ Russia - Ukraine conflict and India's position reflects India's foreign policy of
- national interest and strategic autonomy
  - from non-alignment to multi-alignment
  - India's emergence as global leader.

## India's stance

- ① CONDEMNED RUSSIA → India's statement at the UNSC condemned Russia's unilateral action but abstained from UNSC Resolutions against Russia.

- ② STRATEGIC AUTONOMY & NATIONAL INTEREST
- Russia and India have comprehensive strategic partnership and Russia is significant for regional issues facing India
- twin security challenge / two frontier challenge
  - Afghanistan - Taliban and regional security
  - Energy security → oil import
  - defence imports: Russia largest supplier as per SIPRI

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③ HUMANITARIAN ASSISTANCE TO UKRAINE  
medicines  
~~food~~, wheat etc. from India to Ukraine

④ India can act as mediator <sup>staying</sup>  
neutral position - India's unique  
position - can act as mediator - offer  
good office to resolve the issue.

Way forward India is wary of its  
unique relation with both Russia  
and the West.  
• Russia - India time-tested partnership  
can't be spoiled so easily. ∴ India  
needs to balance interests and  
exercise strategic autonomy at the  
same time call for resolution of  
conflict and talks and humanitarian  
assistance to Ukraine.

① An independent and fair judiciary acts as the sentinel of the constitution and has been identified as the basic structure of the constitution.

• Judiciary has played a significant role over the years in bringing electoral reforms:-

① Religious appeals during elections → Supreme Court in Abhiram Singh vs Commachen (4:3) held that no religious appeal by a candidate or his agent or anyone else on his behalf will be valid - declared null & void under S. 123(3) of RPA, 1951.

② ANTI-DEFECTION → <sup>SC</sup> upheld Xth schedule in Kihoto Hollohon vs Zachillu and in a

recent case declared that speaker has to decide on disqualification or defection within

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time bound manner.

③ CRIMINALISATION OF POLITICS → In various judgments like PUCJ vs UOI (2014), Lily Thomas vs UOI etc., SC has made it mandatory for political parties to disclose criminal

antecedents of their contested candidates. Candidates required to disclose financial records in criminal affidavit.

④ ADDITION OF NOTA → PUCJ vs UOI - SC called for addition of NOTA to AVM.

⑤ VVPAT added post SC directions.

## JUDICIAL REFORMS & SEPARATION OF POWER

• Article 50 of the constitution calls for separation of judiciary from the executive, to maintain independence.

### Violation of separation of power

① Electoral reforms are question of policy and therefore, should be brought about the legislature / Parliament.



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(2) Article 1 of the constitution describes India, that is Bharat as the union of States.  
India has been described variously as quasi-federal state (where), federal polity with a union (central bias).

## Reason for union over federation

BR Ambedkar in the constituent Assembly debates (CAO) explained the reasons for calling India a union instead of federation.

- India - ~~not~~ a coming together federation like the USA where different states came together to form a union for stability. Rather India - holding together federation, wherein large polity was decided for administrative convenience.

- The states are not free to secede from union. India - indestructible Union of destructible States.

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Thus, the undestruible nature of the Union is the reason for Union, rather than federation.

## Impact on Centre-State Relations - Tensions

① FISCAL FEDERALISM → Most important area of concern is finances devolution between Centre and States.

Issues

- States complain of less vertical devolution by the Finance Commission. REVENUE LOSS
- GST Compensation → not enough + has been discontinued from June 2022
- Centrally sponsored schemes → larger share of contribution from states.

② ALL INDIA SERVICES → Recent tensions emerge due to Centre's amendment of AIS Rules mandating central deputation of All India Service Civil Servants, even without States' consent.

③ Intra-State water disputes unresolved despite many tribunals.

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- COOPERATIVE FEDERALISM → ① Ar. 262 - Inter-state water dispute tribunal
- ② Ar. 263 → Inter-state Councils for amicable resolution of inter-state disputes.
- ③ NITI Aayeg → as an institution to develop cooperative federalism.
- ④ Article 312 → All India Services for continuity of policy implementation.
- ⑤ Institution of Governor - as representative of Centre at state level.
- ⑥ Ar. 258 → delegation of executive powers.  
Way forward → State of Rajasthan vs UOI (1974):  
SC held that federalism in India is cooperative and [SR Bommai vs UOI] → federalism was declared basic structure of constitution.
- NITI Aayeg 'd be used as a proactive institution for federalism promotion.
  - Implement Sarkaria Commission and Punchi Commission recommendations to foster the spirit of federalism e.g., appoint politically inactive/neutral governor.

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13) 73rd and 74th Constitutional Amendments of 1992, introduced the system of local governance in India through Panchayati Raj and Urban Local Bodies respectively. (ULBs)

Political decentralisation has taken place

via:

1) Schedule 11 ~~deals~~ enlists entirely over which Panchayats can legislate - Article 243G eg., agriculture, fisheries, drinking water, housing etc.

2) Schedule 12 (Article 243W) allows ULBs to legislate on issues such as urban planning, roads and bridges, etc.

However, this decentralisation on paper hasn't materialised in reality because:-

1) Lack of funds: PRIs, ULBs → no power of taxation.  
Issue of 3F → funds  
→ functions  
→ functionaries

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• Finance to PRIs / ULBs on state's discretion - don't want to devolve much

• Finance Commission 15<sup>th</sup> has devolved certain funds to PRIs and ULBs but 50% of that is tied for specific purposes.

## ② Lack of functions

→ State governments do not devolve much functions under schedules 11 and 12 onto the local bodies.

→ Corruption and the concept of no / ineffective social audit of government schemes leads to further inefficiency of local bodies.

## RECOMMENDATIONS

① Increase financial autonomy of local bodies

→ Power to tax revenue  
→ State finance commission to devolve funds

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② Increase functions → last mile delivery of public services to be facilitated via local bodies  
 → Schedules 11, 12 functions dense.

These two alone not sufficient -

1 way forward

① Reduce 3m → money power: in elections  
 → muscle power  
 → man → concept of sarpanch  
Pati → husband taking

decisions on behalf of sarpanch wife.  
 eg. Punjab order to ban husbands from attending meetings

② social audit of govt. schemes by social  
audit units eg. 11-MESA

Conclusion

To enable citizen-centric administration as recommended by 2nd ARC → principle of subsidiarity should be followed in letter and spirit -

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14) ~~Act~~ Section 375 of IPC, 1860 which criminalises rape provides an exception for marital rape, if the wife is above 15 years of age.

This has time and again raised issue relating to criminalisation of marital rape.

Arguments in favour of criminalisation

① RAPE IS RAPE: Any sexual contact without consent is criminal and in no circumstances can be condoned by a marital relationship.

② J.S. Verma Committee → formed in the after math of Noida gangrape case recommended criminalisation of marital rape.

③ violates Ar. 14, Ar. 15, Ar. 21 of woman equality dignity.

④ Psychological trauma for woman to live with her rapist as husband.

⑤ India's commitment of CEDAW, ICCPR.

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## Arguments against criminalisation

- ① Lack of evidence in case of marital rape - no CCTV or evidence inside a couple's bedroom.
- ② violates right to privacy under Article 21
- ③ False cases → Already too many frivolous and false cases of domestic violence and abuse against husbands w/ S. 498-A, IPC and Domestic violence Act, 2005.  
In 2020, 5520 / 111000 cases w/ S. 498-A were false.
- ④ Breakdown of marriage institution.
- ⑤ Rape law is gender discriminatory - need to make gender neutral. Men get raped too.

### Way forward

- ① Reconsider marital rape blanket criminalisation because no way burden of proof can be discharged adequately



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② Develop objective criteria to criminalise marital rape.

③ Follow recommendations of CEDAW, 172nd LCR, JS Verma committee to criminalise marital rape.

④ Awareness programmes and couple counselling to deal with these issues.

⑤ Follow best practices on criminalisation of rape marital as in UK, Russia, Canada etc.

⑥ Civil society participation before amending the law.

Marital rape is a heinous crime that deserves no condonation, but misuse of marital rape law can cause havoc on families. The two need to be balanced, until then remedies of civil law like Dv Act available. Kar HC + marital rape valid ground for divorce (2022).

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(15) Public sector data is the impersonal data of the residents available in public domain collected via surveys, census, like population census, SECC etc.

eg., age, literacy, sex ratio, religion, caste etc.

Importance of public sector data for:-

(A) INFORMED DECISION MAKING

↳ For determining the scale and beneficiaries of welfare schemes and subsidies

eg., need to know the poor for NSFA, 2013, TPDS,

SECC, 2011 (data not public) helpful.

• Literacy data of different states helps with GeH estimation - targetted schemes.

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## ② Accelerating socio-economic progress

- Knowledge about income of people + taxation
- housing — identification of PMAY beneficiaries
- educated unemployed — register on NCS portal to help find suitable jobs.
- e-stream portal — for unorganised workforce.
- health data of people — required for NDHM to integrate health info. with healthcare facilities etc.

## ③ DEMOCRATISING INNOVATION

- Creating targetted policies.
- Data on old age — helps creation of apps like 'GOODFELLOWS' to bring old & young together.

BOTTLENECKS ① no data primary law to protect data of citizens from being misused.

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② Need for Data localisation: so that no cybersecurity threat from storage of data outside country.

③ Threat of profiling communities by calibrating different streams of data to generalise certain communities  
eg., relate low literacy and high fertility rate to a particular community or state etc.

④ might give rise to regionalism eg., north states high population, low literacy vs south.

Way forward → Bring Data Protection Act at the earliest  
↓  
↳ govt. as trustee of data  
ensure safeguards to prevent misuse of data.  
Role of private sector to be regulated,

# UPSC

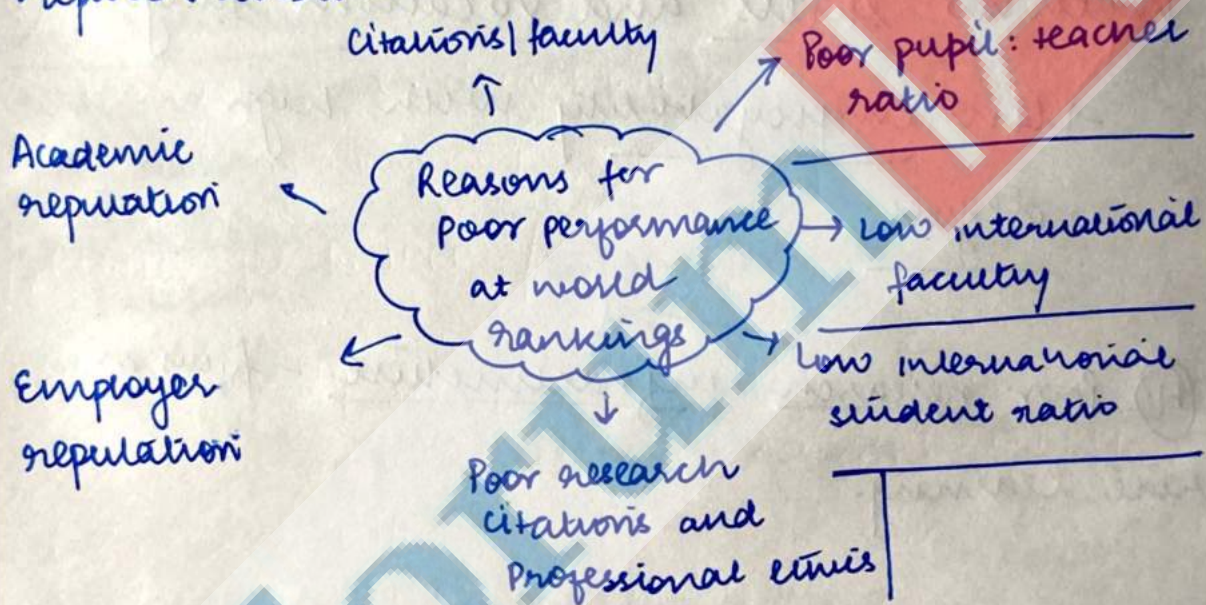
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उम्मीदवारों को इस हाशिए में नहीं लिखना चाहिए।  
Candidates must not write on this margin.

इस हाशिए में केवल प्रश्न संख्या लिखें।  
Only write question number in this margin

16) In the Qs world university rankings 2021, IIT Bombay, IIT Delhi and IISc <sup>Bangalore</sup> ~~Chennai~~ were the only Indian institutes to make it to top 200.

It is not hidden that Indian universities find it difficult to break into the list of most reputed institutes worldwide.



9) Issue of predatory journals and lack of research ethics: A study in a leading daily highlighted how most of the publications by academicians of HEIs are in predatory journals or fake journals.

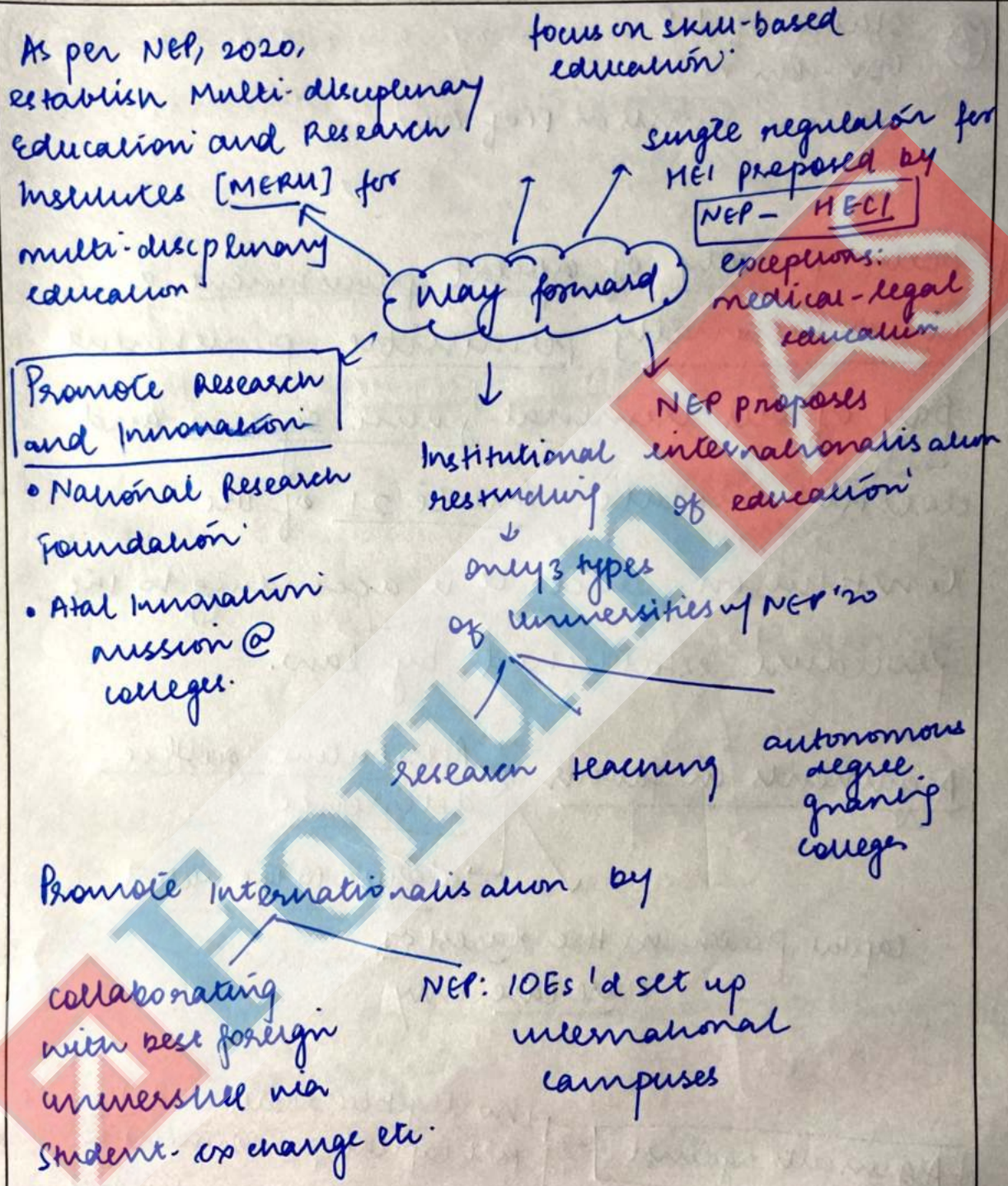
# UPSC

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- ② Low international faculty and student participation SAARC South Asian Uni., Delhi still no building - defunct.
- ③ Employer perception → Low employability because only theoretical knowledge with no skills and vocations taught.  
→ low employability with high degrees.
- ④ Poor research infrastructure - focus on rote learning.
- ⑤ no multidisciplinary studies
- ⑥ Multiplicity of regulators - UGC, State govt. etc.
- ⑦ Too many HEs - many unregulated and fake.

# UPSC

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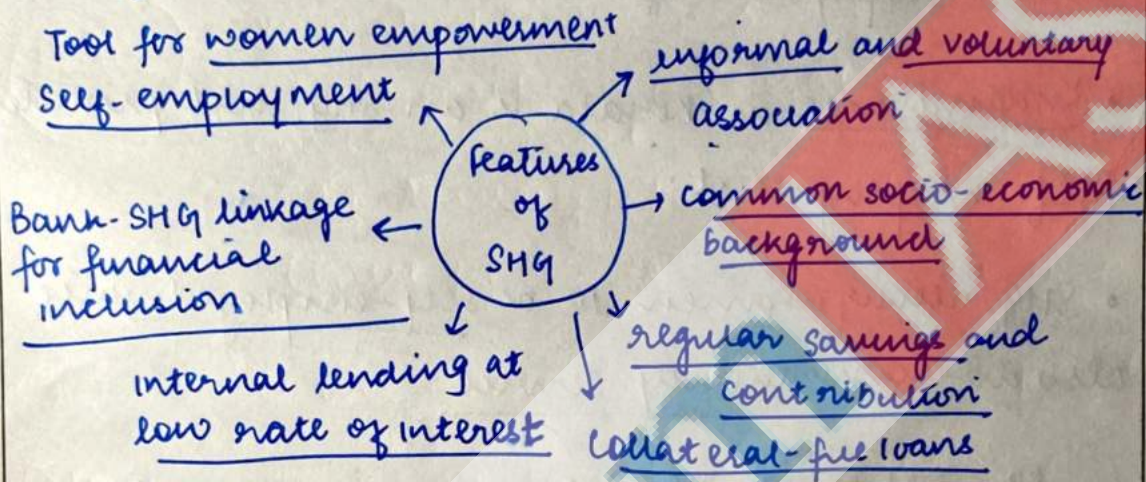


# UPSC

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(17) SHGs are voluntary associations of people who come together, ~~to~~ with similar socio-economic backgrounds to pursue common task.



## EFFECTIVE MODEL FOR WOMEN ENTREPRENEURSHIP

- Allows women with common socio-economic background to come together - pool resources and internal lending / collateral free / at low rates of interest

eg., DEHLANG SHG members pay mere ₹80/month.

- FINANCIAL INCLUSION → Bank-SHG linkage and use of Bank Mitras along with JAM trinity has allowed SHGs to avail loans at favourable interest rates + better bargaining power than one individual.



# UPSC

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eg., under DAY-NRLM CBRM i.e., Community Based Repayment Mechanism is envisaged for smooth repayment of loan amount by SHGs.

- Kudambshree in Kerala is an SHG that promotes self-employment.
- SHGs allow women to be self-employed while also do community service

eg., Dehang SHG → community service  
area nut cultivation etc

JKSRLM - Umeed → SHGs managed by J&K government involved in

MULTIPLIER EFFECT ON DEVELOPMENT PROCESS

- lavender and saffron cultivation
- handicraft making
- cottage industries

Female labour force participation can add upto 50% to national GDP.

- SHGs can allow women to contribute to

# UPSC

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Way forward | ① Increase Bank-SHG linkage to make the credit process for SHGs simpler.

② Government should play the role of a facilitator and not manager or controller of SHGs.

③ ~~Rural~~ urban poverty  $\rightarrow$  rural poverty, so focus on bringing SHG movement to urban and semi-urban areas.

④ Increase SHGs in credit deficit states like Bihar, Jharkhand, Odisha, MP etc. with high poverty and low female health, education indicators

—————  $\rightarrow$  —————

# UPSC

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18) Citizen-centric administration is at the confluence of a functional democracy and involves the application of the principle of subsidiarity.

This applies greatly to the welfare schemes of government.



Participation and accountability, therefore, ensure success of welfare schemes as explained below:-

1) PARTICIPATION

2) Citizen participation in the following

# UPSC

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Stages of a welfare policy key to success

↳ Policy formulation - inputs from civil society, NGOs.

↳ Policy implementation → participation of people like in MGNREGA,

↳ feedback → ASHA workers in Anganwadis

important for last mile delivery

social audit of government

schemes by Gram Sabhas - Social Audit

units. 1-MESA → mandatory social audit of govt. schemes

② Participation through Jan Andolan

increases reach and decentralisation

SHGs → self-employment

→ financial inclusion of women

→ rural poverty alleviation

COVID-19 community service eg.

kudumbashree in Kerala etc.

Candidate must adhere to the word limit specified in the question.  
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ACCOUNTABILITY People participation increases accountability and transparency of govt. schemes.

Schemes:

- Social audit of MNREGA, NFSA'13 to bring about corruption, leakages, ghost beneficiaries etc.
- CAG audit reports tabled in Parl. before representatives of people to know of corruption and leakages.

Way forward

welfare of people can't be achieved via top bottom approach, has to follow the principle of subsidiarity and therefore people participation at all levels necessary to ensure good governance.

# UPSC

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① The Indo-Pacific Economic Framework, IPEF has emerged as the US-led framework for economic cooperation between the participating countries as an alternative to the RCEP.



How IPEF complements existing security Partnership in I-P

① IPEF builds upon the QUAD security dialogue for a rule-based order in the Indo-Pacific.

② larger participation → Brings together states from Asia, Australia and North America having ~40% of global GDP for rule based economic order in the Indo-Pacific.

③ Alternative to RCEP - IPEF's economic framework doesn't bind countries to grant free market access or negotiate FTAs.

Rather countries are free to join initiatives under any of the stipulated pillars.

④ sets economic standards, makes supply chains more resilient, decarbonisation, corruption free trade, anti-money laundering etc.

## Challenges to IPEF

① No clarity on functionality: IPEF sets standards of trade etc., but no materiality

i.e. - no FTA

↳ no institution to discuss regional trade

↳ no forum

② Overlap with Blue Dot Network, BBBW, (PGII) and no tangible outcomes

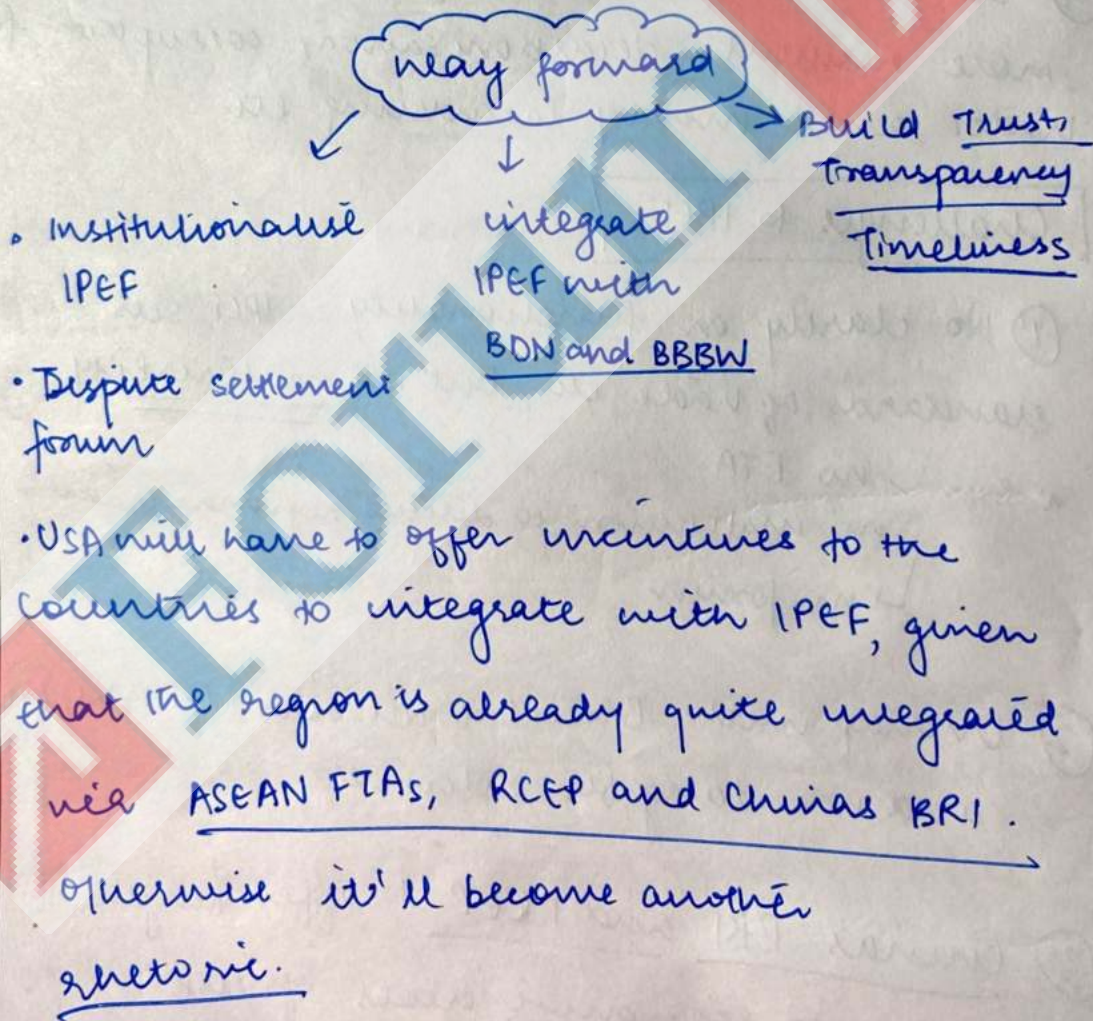
③ China's BRI and RCEP - offer tangible solutions to economic needs of the region.

# UPSC

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④ Absence of dispute settlement mechanism

⑤ Absence of FTA may violate WTO rules, since countries can't give preferential treatment without FTA/PTA.





# UPSC

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(20) BRICS is a multilateral organisation consisting of 5 emerging ~~new~~ economies of Brazil, Russia, India, China and South Africa that represents ~

- 16% of global trade
- 24.1% of GDP
- 41% of population

Potential to lead towards reformed multilateralism

① Represents emerging economies - platform for South-South cooperation

as opposed to the west-led institutions like WTO, G7, BRICS signifies MULTIPLICITY of emerging world order.

② MULTILATERAL FINANCE COOPERATION - Through New Development Bank and Contingency

Reserve Agreement → for short term liquidity to members

③ 14th BRICS summit led to the

# UPSC

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BEIJING DECLARATION which called for -

- peace and order → backed Russia-Ukraine talks
- called on UNO for humanitarian assistance in conflict torn Ukraine.

- ECONOMIC GOVERNANCE and COVID VACCINE EQUITY demands by India and South Africa -

• also called for TRIPS waiver for vaccine.

- SOUTH-SOUTH COOPERATION → 14<sup>th</sup> summit called for transforming into BRICS+ by addition of

countries

- Kazakhstan
- Indonesia
- Thailand, UAE
- Argentina, Egypt
- Nigeria, Senegal

Despite the potential, BRICS suffers from several roadblocks -

- ① Bilateral tensions → India-China border dispute, China's neo-colonialism and BRI → against India's territorial sovereignty.
- ② Russia-China axis and NO LIMITS PARTNERSHIP

# UPSC

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③ India's association with QUAD, IPEF etc. not looked at favourably by Russia - China.

④ BRICS economies facing setback - Russian economy setback due to war, other countries like Brazil also not doing exceptionally well.

Way Forward ① Addition of new members will increase geographical coverage and areas of cooperation - South-South cooperation

② Bilateral issues should not overpower multilateral objectives or else BRICS will become like SAARC - non-functional.

③ India should follow multi-alignment instead of non-alignment.

④ Call for reforms of WTO, UNO, WHO etc

**Note:** You can discuss your evaluated copy with the Mentor. Raise a ticket from your portal to schedule a mentor call or visit the offline centre to meet mentor (all 7 days, Timings - 11 AM to 6 PM). Further if you are unsatisfied with the evaluation, you can seek re-evaluation of the copy.

Parameters	Excellent	Very Good	Good	Average	Poor	Very Poor
Language						
Structure						
Presentation						
Handwriting						
Content						
Attempt						

ADDITIONAL REMARKS

### Mentor Feedback Questions

- 1 .....
- 2 .....
- 3 .....
- 4 .....
- 5 .....

#### Test Goal

- 1 .....
- 2 .....
- 3 .....

#### Outcomes

- 1 .....
- 2 .....
- 3 .....

### Marking Scheme

Mark	Good	Average	Below average
10 Marker	3.75 – 5.0	3.0 – 3.5	< 3.0
15 Marker	5.75 – 7.0	4.0 – 5.5	< 4.0
✓✓	Key / Relevant Point		
✗	Vague / Irrelevant		

\* Subject to change without prior notice.