1. NGOs may be called as a product of the perceived and demonstrated inadequacies of the state tied traditional model of development. Discuss.

#### Introduction:

NGO's abbreviated as Non-governmental organizations are voluntary and non-profit motive organizations whose main aim to serve the needy and protect their interests. India close to more than 30 lakh registered NGO's whose growth has been tied to states inefficiencies.

## Body:

State's traditional model of development:

- 1. Centralization and top down approach: Every decisions and communications are from top management i.e. central government.
- 2. One size fits all and resistance to Changes: resistance to changes in methods or innovations.
- 3. Not People oriented: They do what they think is best for people.

Due to these there is lack of development because of which NGO's have taken the interest to fill the gap by their methods:

Nonprofit: They work on non-profit motive.

Changes: they adapt to changing times and needs.

People centered: They interact with common people and carry out work with their involvement.

Niche: They are unique in their methods and adapt to local environment.

## Issues:

Funds: They acquire huge funds from corporates and governments but there is no transparency in there transactions.

Growth and development: In recent years they have been known to disturb peaceful growth and development of country due to there interests.

### **Conclusion:**

Not just these, they have been known to be threat to law and order problem in Kashmir by supporting anti-national activities and Rohingya migration. They have taken up the role of state and helped many issues from environmental to development but that doesn't justify their involvement in anti-national activities and those which affect growth and development of country.

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#### **Best Answer: Talcot**

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2. The belief that the voluntary sector represents the view of the vulnerable social groups or are sympathetic towards them needs a closer scrutiny. Critically comment.

#### Introduction:

Recent reports from Intelligence shows that the voluntary sectors are creating issues and stopping India's development than the so called belief that they are working for growth of development of country.

#### Body:

Issues with voluntary group:

Huge: There are more than 30 lakh registered groups but there operations are away from public scrutiny.

Transparency and accountability: They use funds from public and government but they are accountable for none.

Anti-national activities: They are known to support Naxal and separatist activities in India.

Economic growth: They are known to create trouble in projects meant for nation's growth and development like Kudankulam nuclear plant, Chelakere Nuclear complex, Sardar sarovar project. Etc

Funds: There source of funds are hidden from public glare and they are known to receive huge funds from groups who are against India's growth.

Returns: Majority of them don't file their annual returns to the government and people involved in it enjoy lavish lifestyle but outside showcase as commoners.

Some of them are really involved in development works:

Child rights: Some Ngo's are involved in child rights and protection like Bachpan bacho andolan.

Self-help groups: To alleviate people in poverty, bring tribal's to main stream, education rights etc.

Human rights: Many are involved in human rights protection, civil rights, democratic rights protection among others.

#### **Conclusion:**

Ngo's have been both boon and bane to our country. So, government should register and scrutinize there workings. They should be under public accountability, there funds and transactions should be available not just to government but public too since it involves there money too.

## **Best Answer: arjun choudhary**

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3. In the quest for financial inclusion, SHGs have played a prominent role in India. Examine the guiding principles of the working of SHGs in the area of financial inclusion.

#### Introduction:

Self-Help Group (SHG) is a small voluntary association of poor people, preferably from the same socio-economic background. They come together for the purpose of solving their common problems through self-help and mutual help.

How SHGs have played a prominent role:

Providing last mile connectivity: Fills the gap between banks and unbanked population.

By generating awareness not only among its own members but also in the peer groups.

The SHG promotes small savings among its members. The savings are kept with a bank.

Availability of credit to its members.

Employment generation as means of financial inclusion- SHGs promotes entrepreneurship.

They also act as a delivery mechanism for various other services ranging from entrepreneurial training, livelihood promotion activity and community development programs.

## **Guiding principles of SHGs:**

Mutual trust and support

Mutual cooperation and resource pool

Collective responsibility

Any decision is taken based on consensus, making each member equally accountable.

Productive use of credit.

#### **Challenges:**

Caste and gender discrimination

Multiple rules to be followed.

In the absence of access to innovative and beneficial financial products, the SHG members may not be able to make the most efficient use of the inculcated savings habits and financial inclusion.

Women have little financial independence at home. Therefore, women SHGs often fail to augment their collateral corpus adequately. This makes banks reluctant to finance projects lead by such SHGs.

Inadequate Training Facilities for members.

#### **Conclusion:**

Given the transformative role SHGs have and can play in promoting financial inclusion, the challenges being faced by the institution must be tackled with at the earliest. In this direction recent step taken by NABARD, under its EShakti initiative, to digitise SHGs is a welcome one. Much more like linking SHGs with banks must be done on priority basis.

#### **Best answer: Atom**

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## **Best answer: Sumit**

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4. "Investing in women's lives is an investment in sustainable development". In the light of the given statement, examine the importance of the 'Beti Bachao Beti Padhao' scheme and the 'Sukanya Samriddhi Yojana'.

#### Introduction:

A proverb goes by if u educate a man, u will educate an individual but if u educate a girl, u are educating a family. This proverb proves the weight a woman carries in family and society but we are yet to provide the necessary space for her to explore her abilities.

#### Body:

How investing in her is investment in sustainable development:

Family and health: She grows up to be healthy educated women, who provide healthy family and society.

Environment: They are more connected to environment, so helps in protecting environment.

SDG: Gender equality, malnutrition, inequality are addressed as per SDG.

Beti Bachao Beti padhao:

Female feticide: Prevent gender biased sex selective elimination.

Protection: Ensure survival & protection of the girl child

Education: Ensure education of the girl child.

Equality: Implement a sustained Social Mobilization and Communication Campaign to create equal value for the girl child & promote her education.

Schemes: Ensure service delivery structures/schemes & programmes are sufficiently responsive to issues of gender and children's rights.

Sukanya Samriddhi Yojana:

Subpart: Of Beti Bachao Beti padhao.

Bank Account: Small deposit scheme for girls below 10.

Withdrawal: Can withdraw once she turns 18 50% of amount which ensures no child marriage.

Financial support: It is to support her higher education, marriage expenses etc.

## **Conclusion:**

These schemes are first step in creating awareness about importance of girl child. More than all this, behavior and mindset has to be changed that girls are burden on the family and there education is not important. They have be given equal importance, respect and value with boy child.

**Best Answer: Rahul skanda** 

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5. For a country sitting at the cusp of a demographic disaster, it is imperative to unleash the entrepreneurial energy of its marginalized and weaker sections. Discuss. Also examine the provisions of the Stand Up India Loan Scheme in this regard.

#### Introduction:

India is going to be the youngest country in the world which huge population working age group. This can also be turned into disaster if not utilized properly. The weak and marginalized sections should be brought into entrepreneurial fold in order to cash in.

#### Body:

How bringing weak and marginalized section consisting of women, SC and ST's will help:

State expenditure: The social expenditure can be reduced and more can be spent on capital expenditure.

Employment: It will create additional employment and opportunities that will bring in their own expertise and treasures of knowledge known to them from generations.

Equality: Brings equality and those to main stream and help in growth and development of country since women consist of 50% and their expertise will help.

Health and education: It will promote better health and education among them and increase man power potential of country.

Stand up India scheme:

Financial loan: scheme at promoting entrepreneurship among women, SC & ST.

10 lakhs to 1 crores: to at least 1 SC or ST and 1 women per branch.

Greenfield enterprises: It is should be for setting up Greenfield ventures.

Majority shareholder: In case of non-individual, majority shareholders should be SC or ST or Women.

#### **Conclusion:**

Through this scheme, government is trying to utilize the hidden potentials of the country. Reports also tell bringing women to mainstream will increase GDP by 2%. It will also help achieve Fundamental rights of equality, DPSP's among others along with SDG's.

**Best Answer: Gurpreet Singh** 

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6. A house is a security that allows every individual to flourish under a sense of dignity. Elucidate. Also examine the significance of the Pradhan Mantri Awas Yojana in ensuring the social dignity of an individual.

#### Introduction:

Sustainable Development Goal number 11 targets ensuring access for all to adequate, safe and affordable housing and basic services and upgrade slums by 2030. The country is estimated to have a shortage of nearly 20 million housing units needed by the rural and urban poor. The economically weaker sections (EWSs) and lower-income groups (LIGs) account for 96% of the urban shortage.

Owning a house provides sense of dignity:

Security and privacy- Incidence to poverty, diseases and crimes gets reduced.

Status symbol in society

Can be kept as collateral during times of emergency.

It provides a sense of belongingness and provides confidence to the family residing in it.

Helps in better development of family as a whole.

Access to government services like health, cheap loans, education, employment, PDS etc. is improved greatly, if one has a living space of his own.

## **Significance of PMAY:**

The Housing for All mission envisions a multitude of strategies such as tax rebates, monetary support, relaxed development regulations, discounted interest rates, etc. to provide Housing for All by 2022. PMAY seeks to build 2 crore houses in urban aras and 4 crore houses in rural areas.

One of the major road block in not able to own a house has been its unaffordability. PMAY overcome this challenge through innovative measures like credit-linked subsidy scheme, credit linked beneficiary-led individual house construction, providing a 4% interest rate rebate on housing loans of up to Rs 9 lakh etc.

By providing infrastructure status to housing, the real estate sector has got a boost to build more houses in all categories including for the groups like EWSs and LIGs.

PMAY includes a component of transformation of slum areas by building houses in collaboration with private players. This would be of great significance for scores of people living in urban slums. It would provide them not only dignity, but good health and socail security too.

The scheme, thus occupies a central position in empowerment of weak and vulnerable sections in Indian society.

Certain challenges which needs to be resolved:

Lack of awareness among the poor and illiterate people about the scheme.

Lack of legal documents of land available to the people living in the slums therefore they don't get loans easily.

Limited availability of land and pricing is hindering the technical advancement in construction.

#### **Conclusion:**

The PMAY scheme will be truly transformative if implemented in true spirit. Steps like timely disbursal of loans for house construction, transparency in beneficiary identification, empowering of the local bodies so that they can generate awareness etc must be taken if the scheme has to be a successful one.

#### **Best answer: Tshrt**

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7. "Education sector shouldn't become a theater of ideological battles. While it is fine to infuse indigenous sources and perspectives into the current education system, the modern and scientific outlook towards knowledge can't become subservient to ideology of any kind. Critically analyse.

#### Introduction:

A good education system should be the one which guides us and helps us to think than guides us what to think. But in our country since independence, education has been the field which has become battle ground for various ideological battles.

Body:

- · Imposition: of the ruling government's ideology since 1st government took over till today.
- · Conflicts': It leads to conflict than anything else.
- · Constitution: It will against the constitution of the country.

Need for Indigenous sources:

- · Indigenous scientific achievements: Aryabhatta, Varaharamihira, CV raman among others.
- · Indigenous medicines: Ayurveda, Siddha and achievements of Sushruta, Charaka among others.
- · Human values: Indigenous sources teach about compassion, values, culture ethics etc among others.
- · Greatness of culture: It shows the greatness of our cultural heritage, traditions and civilizations.

Issus with indigenous education:

- · Superstitious: There are many unscientific theories or superstitions which destroys scientific advancements.
- · Ancient glory: It glorifies ancient India and one culture among others.

#### **Conclusion:**

A person who doesn't know his history or past can never learn and succeed in life. So indigenous knowledge is required but it should not be subservient to modern science. Even our constitution tells us to develop scientific temper so everything should be questioned and accepted only with proper evidence.

**Best Answer: Warrior las** 

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8. Educational development has often been the prime mover in bringing about change in public perceptions of the range and reach of human rights. Analyse.

## Introduction:

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Education has been the prime move in taking rights further. From being it a privilege of few in ancient days to now going beyond just right to live, education has transformed the minds of people and taken the rights very further in its range and reach.

## Body:

How education has helped from ancient to modern:

Ancient Greece: It was privilege of only higher class and slaves had no rights.

Modern India: Rights have got broadened due to education from Individual to gender to society.

Awareness: It has created awareness about the rights of individuals.

Demands: It has made people demand for more rights from mere few rights.

Fundamental: Now certain rights are fundamental and cannot be taken by law of land also.

Political, economical: The rights are no more just for live but its broadened to political offices, earning and opportunities among others.

Convicts: In jails even for those who have committed grave crimes.

Environment: Not just human rights but other rights linked to human rights are being included like safe environment, hygiene, health etc.

#### **Conclusion:**

When we look at fundamental rights of Indian constitution itself we can get to know how the rights have increased from independence days to present day. Art 21 itself has undergone so much change. We should take steps to create awareness to people about their rights so that each individual can access what is his right.

## **Best Answer: Red Fang**

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9. The need for much greater attention to younger children is especially urgent in the light of mounting scientific evidence that much of their nutritional and health future is sealed by the age of two or three years. Discuss.

Need for greater attention to younger children arises as:

Scientific evidences from across the world have shown how most of the cognitive development of child takes place during its early year only.

A recent World Bank study has highlighted that first 1000 days are the most crucial for physical and cognitive development of a man.

Intellectual and physical development of a child comes under severe stress, if he/she develops nutritional deficiencies at an early age.

Immunity gets build up during early years only.

The economic survey 2015-16 also calls for early intervention as:

It ensures better cognitive and physical development of child during later stages of life.

Interventions in early years are less costly as compared to those done in later years.

#### Issues:

Malnourishment (More than sub-saharan levels).

One-third of all stunted children across the world lives in India.

Inadequate post-natal care. Rural women don't have enough time and awareness given their young age and burden of household work.

Inaccessibility to hospitals leading to high IMR MMR etc.

Steps taken by the government in this direction:

ICDS scheme.

Mission Indradhanush.

Mothers' Absolute Affection programme- to promote breast-feeding.

Janani Suraksha Yojana.

Swachh Bharat Abhiyan.

What more needs to be done?

Awareness campaign regarding immunisation, breast-feeding etc.

Strengthening public health systems especially when it comes to pediatrician unit so as to avoid tragedies like the Gorakhpur incident.

Ensuring early marriage is avoided, mothers are healthy and there is adequate gap between two children.

#### **Conclusion:**

State is under constitutional obligation under the DPSPs to provide early childhood care to infants. The SDGs also recognize access to nutritional food as an aspect basic to sustainable human development. Keeping this in mind its time adequate attention is paid in this direction as today's child is tomorrow's labor.

#### Best answer: warrior ias

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10. A government which operates in secrecy is more prone to corruption as compared to a government which operates in greater openness. Discuss. What are the tools to ensure transparency in India? Are the effective?

#### Introduction:

Transparency and accountability is one of the features of democratic government. The government which operates in secrecy is more prone to corruption and mismanagement than which operates in openness and transparent manner.

## **Body:**

- · Mismanagement of finance: Since it is not transparent, easier for mismanagement of finance.
- · Information: Public doesn't have information of what's going. So more chances.
- · Power: With power in hand, any gross violations can be covered up.

Tools to ensure transparency:

- · Constitutional bodies: CAG and CIC.
- · Laws: RTI, Ombudsman, Citizens charters, whistleblowers act etc.
- · Parliamentary control: Questioning sessions, PAC, estimates committee etc.
- · Digital: E-governance, Pragati etc.
- · Media: They play very important role in keep government under control.

#### Effectiveness:

- · RTI: Has become very successful in bringing transparency and keeping government in check.
- · Whistleblowers: Has been successful in bringing many scams out like vyapam, chikki etc.

· CAG: Has also been very successful in bringing scams like 2G, Coal etc.

#### Issues:

- · Non-disclosure: Many documents are classified and no covered under disclosure.
- · CAG: It is just a postmortem body but powers to make it proactive body is needed.

## **Conclusion:**

The present government has taken transparency and openness seriously, it has taken proactive initiative to keep citizens informed about its day to day activities through social media and news report. This automatically enhances the public image about government and helps in smooth functioning of administration.

#### **Best Answer: Tshrt**

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11. The RTI law is not merely a tool for financial oversight of the expenditure of the taxpayers' money by various government agencies. Rather it is the harbinger of the philosophy of transparent and accountable governance. Discuss.

## Introduction:

Right to Information Act was introduced in 2005 to bring out transparency and accountability of government. It has been a historic step in bringing empowerment of common man about the affairs of government and increase confidence in public.

#### **Body:**

Financial expenditure:

Tax money: Citizens gets to know where there tax money is being spent and how.

Irregularities: If there are any irregularities in spending, it is shown in RTI.

Exposure: Scams are easy to get exposed because of this.

## Transparency:

Public domain: All information is available to public through RTI. Anything can be obtained except classified files.

Government affairs: Most of the information is put by government itself without public request under RTI column.

Openness: This has reduced secrecy in government affairs and increased openness.

### Accountability:

Public scrutiny: Information disclosed is available for public scrutiny. So decisions are taken keeping them in mind.

Decision making: Decision is taken for proper results as they are pulled up in case of misappropriation or maladministration.

Efficiency: This has increased efficiency in working.

#### **Conclusion:**

RTI has been a turnaround event in the recent decades of government functioning. But due to political considerations, the act has not been able to explore its full potential due to much information being put under non-disclosure list or classified files.

#### **Best Answer: Redeemer911**

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12. Red tapism is as much a product of rule books written by the government as its interpretation and application by the bureaucrats. Critically comment.

## Introduction:

Red tape is an idiom that refers to excessive regulation or rigid conformity to formal rules that is considered redundant or bureaucratic and hinders or prevents action or decision-making. It results into inefficiency, stalling of projects leading to economic inefficiency, delays hurting the overall governance system of a country.

## How rules contribute to red tapism?

Vague terms used in legislation without defining the scope.

Redundant laws from the British era.

Multitudes of rules and regulations.

How bureaucratic actions results into red tapism?

Lack of clarity among the bureaucrats.

Bureaucrats not showing extra efforts and being empathetic to the group they are dealing with, strict following of rules results into over-regulation.

Lack of coordination among different departments.

Attitudinal issues- sticking to rules more than required. The changing dynamics on the other hand required bureaucrats to be dynamic at the same time.

Fear of getting maligned- because of not following rules hinder bureaucrats from taking steps beyond what rules outlines.

Rules are required:

At the same time rules/laws and regulations are required for systematic functioning of the government and for checking arbitrariness.

#### **Conclusion:**

Given the importance of rules and yet at the same time its usage in true spirit, its required that rules are simplified, redundant ones be taken off book. Some steps like single window clearance and e-governance initiatives like PRAGATI, e-Samiksha are already being taken by government. These including others like citizen charter needs to be implemented in true spirit.

## Best answer: arjun choudhary

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