1. What role can self help groups (SHGs) play in rural development? Examine.

Introduction

A self-help group (SHG) is a voluntary association of men or women in similar economic conditions. The members of the group make small savings until they have enough capital in the group to start their own lending process.

Body

Role of SHG in rural development:

- **Credit availability**- Bank credits are not easily accessible to individual poor, but by forming a SHG, there are make better prospects for bank credits. (often without collateral). Under the SHG-Bank linkage programme, many SHGs have become institutions of micro-credit.
- **Entrepreneurship**- Opportunities for self-employment through setting of micro-enterprise.
- **Skill development**- Skill development program undertaken by SHGs improves employability of members involved.
- **Rural poverty**- SHGs have become a vehicle to lift people from below poverty line, generate awareness about welfare and developmental schemes of government, monitor its implementation etc. Positive correlation between SHGs and poverty can be inferred from the fact that southern states with high number of SHGs (71%) have average poverty rate at 9% as against nation's average of 21%.
- **Improved living standards**- As a result of increased jobs there is rise in income which enhances access to food, health services and overall rise in living standards.
- **Women empowerment**- By providing employment opportunities, financial and social security SHGs help improve the status of women and creating awareness regarding their rights and responsibilities, as pointed by the 2nd ARC report.
- **Literacy rates**- with more women participation and their enhanced status address issues such as nutrition poverty and low literacy rate.
- **Social capital**- The SHGs provide a forum in which people can meet on a regular basis and discus various issues or concerns that the members face in their day-to-day life which acts as the basic source of social capital generation.

Successful examples:

- **Kudumbashree** in Kerala has helped in providing skill training and poverty eradication of women.

- They act as pressure groups for policy framing as seen in legislation- making for **prohibition in Bihar** which was the result of pressure from several women SHGs in Bihar.
- **Tamil Nadu** used SHGs to d inculcate sanitation habits among the community people under Swachh Bharat Abhiyan.
- **Haryana** government used SHGs for increasing sex ratio and making beti bachao beti
- SHGs **like SEWA, Lizzat papad** promotes entreprenurial culture among women.
- **Andhra Pradesh** Government programme of poverty alleviation by successful integration of women by SHG formation.

Conclusion

SHGs have been instrumental in bringing about structural changes in the rural society and its economy. Given the multi-faceted role played by SHG in rural development, Government needs to further support SHG by handholding nascent SHGs and bringing them at par with the rest of the sections.

2. Are NGOs a security concern? Critically examine.

Introduction:

A non-governmental organization (NGO) is a non-profit, citizen-based group that functions independently of government. NGOs, sometimes called civil societies, are organized on community, national and international levels to serve specific social or political purposes, and are cooperative and not for profit, rather than commercial, in nature.

Body:

The Role of Non-Governmental Organizations:

A non-governmental organization (NGOs) acts as the operational arm of the civil society and play an important role in the socio-economic transformation, thus has an important role in the development processes.

- It brings in accountability and transparency to governance and Improves government performance.
- It acts as a human rights watchdog in the society.
- NGOs act as channels for donors to provide international development funds to low-income countries or developing countries.
- They play a vital role in mobilizing public attention to societal problems and needs.

- They enhance the efficiency of the delivery of many services at the local level through the involvement of residents.
- They also improve policy monitoring and evaluation as Comptroller and auditor general (CAG) takes cognizance of reports and social audits by NGOs while preparing its reports.
- NGOs help in constructive conflict resolution. In the international arena Track II diplomacy (involving non-governmental bodies) plays a crucial role in creating an environment of trust and confidence.
- Many NGOs work to preserve and promote India's diverse culture. For example, SPIC MACAY is a society for promoting Indian classical music and culture amongst the youth.

Security Concerns Attached:

NGOs undoubtedly have been playing a proactive role in protecting the interests of the poor and destitute and are also essential for upholding the democratic values of the country, but there are certain security concerns attached with NGOs, such as,

- NGOs have acted as a cover for organized crime in past and are often seen as fronts for fundamentalist causes.
- Foreign-funded NGOs have been responsible for organizing agitations and scuttling development projects in India and have become detrimental to national development. Ex. NGO Green Peace International in Kudankulam Protest.
- Misappropriation of funds: Religious NGO like Zakir Naik's IRF is accused of diverting funds for terrorist activities and propagation of radicalization.
- Non-accountable, non-transparent undemocratic functioning: Only 10% of the total registered NGOs under the Societies Registration Act file annual financial statements.
- Absorber of black money: Due to tax exemption they absorb black money as donations and then use it for anti-social activities.
- Money Laundering: Corrupt or unscrupulous NGOs that receive foreign funds may serve as conduits for money laundering and a round trip of money.
- Create Hurdle in the internal security of the country. Ex. AFSPA against militants and LWE, opposed by NGO like Amnesty international for Human rights concerns.
- Political threat: International funding to NGO and Political parties manipulate election is a threat to a free and fair election and undermines democracy. It can even destabilize governments.

Way forward:

- Avoid tussle between the Home Ministry and Finance Ministry by bringing the regulation of NGOs under one head for better monitoring and regulating illicit and unaccounted funds.
- Put in place a regulatory mechanism to keep a watch on the financial activities of NGOs.
- The government should frame guidelines for their accreditation, how these organizations should maintain their accounts and the procedure for recovery in case they fail to submit their balance sheets.
- The government should tighten the scrutiny procedures through Foreign Contribution (Regulation) Act (FCRA), 2010 to ensure that the recipients of foreign contributions adhere to the stated purpose for which such contribution has been obtained.

Conclusion:
The NGOs should work with enhanced accountability in collaboration with the government and society which is the need of the hour, which would further strengthen the development process in India.

3. What are policy think tanks? Why are they significant? Illustrate.

Introduction:

A policy think tank is an organization that gathers a group of interdisciplinary scholars to perform research around particular policies, issues or ideas. Topics addressed in think tanks can cover a wide range, including social policy, public policy, economic policy, political strategy, culture and technology

Body:

Significance of Policy think tanks:

- **Helps fill the gap between academia and policymaking:** Academics grind out authoritative studies, but at a snail's pace. Journalists' first drafts of history are speedy but thin. A good think-tank helps the policymaking process by publishing reports that are as rigorous as academic research and as accessible as journalism.
  Example: Institute for Defence Studies and Analysis (IDSA): Key evolution was during the debate on whether India should go nuclear. IDSA came out strongly backing the strategic choice to go nuclear, shaped larger opinion, and conveyed India's position to the global strategic community through Track 2 dialogues. IDSA's president is the Defence Minister and its annual report is tabled in parliament; and the funding is entirely by the Ministry of Defence. Serving officers of the armed forces come for a period of two years to gain a wider policy perspective.

- **Influence Policy formulations in the country**: Think tanks involve in business consulting, intelligence analysis, investigative journalism, or academic research in the social sciences and use the research to inform and influence public policy. Their target audience is therefore either policymakers in government or the broader public.

  Example: Vivekananda International Foundation: Core activities revolve around international relations, defence, economy, governance and historical and civilisation studies. Among other activities, it has engaged deeply with Chinese and US delegations and had Track 2 exchanges. It hosted the British and French defence ministers, convened meetings with over 20 foreign ambassadors, and hosted many seminars on relations with Pakistan.

- **Neutral venue for dialogues**: Think tanks also serve as a venue for political leaders, bureaucrats and military officers to exchange views and interact with other actors: foreign counterparts, the media, academics, corporate representatives and the wider public. Having neutral venues for these kinds of interactions is particularly important given the changing roles and growing clout of some of these stakeholders in public policy formulation and implementation.

  Example: **Observer Research Foundation:** It receives project-specific funding from the Ministry of External Affairs for studies on BRICS, Russia, climate and other thematic issues. It hosts a range of Track 2 dialogues with France, Egypt, Saudi Arabia, Australia, BRICS and Track 1.5 dialogues where officials from both sides are present but without a formal agenda and format. It also hosts the Indian Ocean Dialogue and Blue Economies Forum and has other projects lined up with the government. Observer Research Foundation also concluded the Raisina Dialogue, giving India a major international policy conference.

- **Delve into pressing issues and provide assessment**: Some think tanks research and spread awareness over multiple pressing issues like Environmental degradation, climate change, maritime pollution etc.

  Example: New Delhi-based **Centre for Science and Environment (CSE):** It has been ranked the top environmental policy think tank in India and 16th in the world. CSE researches into, lobbies for and communicates the urgency of development that is both sustainable and equitable. It monitors toxic contamination of the environment and uses the results of this monitoring to advocate for improved regulation of the use of toxins in the country.

- **Promotes inclusive growth and mainstreaming of vulnerable sections**: Think tanks promote human rights and help in mainstreaming the backward and disadvantaged sections of society, helping them grow and participate in the development of the country.

  Example: Indian Council of Social Sciences Research: Involved in researching discrimination in the employment market, access to capital markets, and non-market institutions and schemes such as the Mahatma Gandhi National Rural Employment Guarantee programme, primary health centres and the

national mid-day meals programme for primary children, enabling the development of policies for social inclusion and empowerment of socially excluded groups in various areas.

Concerns related to Think tanks:

- Ideas coming out of think tanks, even when adopted as government policy, are rarely credited as such.
- Interference by bureaucracy.
- Lack of funding from sources other than government and skewed geographical spread.

Conclusion:

Policy think tanks can play a big role in advising governments on sound policy, enabling increasingly important dialogue with a variety of stakeholders, and interpreting obscure policy issues for the broader public. They can also help build expertise, and perform in-depth or specialised research that government do not have the time or capacity to do and thus should be promoted to work effectively.

4. What role have NGOs played in protecting and promoting human rights in India? Discuss with the help of suitable examples.

Introduction

A non-governmental organization (NGO) is any non-profit, voluntary citizens' group which is organized on a local, national or international level.

Body

Task-oriented and driven by people with a common interest, NGOs perform a variety of service and humanitarian functions, bring citizen concerns to Governments, advocate and monitor policies and encourage political participation through provision of information.

NGOs played in protecting and promoting human rights in India:

- **Human rights and protection**: Example: Amnesty International, India- works on various human rights issues throughout the country, including communal violence, access to justice, individuals at risk, gender-based violence, human rights education, business and human rights, and reducing excessive pre-trial detention.
- **Women rights and protection**: Examples: Azad Foundation- Rescue women and children from unsafe or violent environments and rehabilitate them at a safe temporary or permanent shelter, CREA- It is a Feminist human rights organization. It provides platforms to challenge oppressive norms and

conduct programmes to increase self-confidence, awareness about sexuality and build leadership in women

- **Supporter of the LGBT community:** Example: Naz foundation- believes that LGBT peoples should have equal rights to social inclusion, sexual health education, and career opportunities.

- **Children rights and protection:** Example- Chetna (Childhood Enhancement through Training and Action)- NGO working towards the empowerment of street and working children in a participatory approach.

- **Health issues related:** Example: Udaan welfare foundation -The main aim of this NGO is to help the destitute, the main area of stress being women, children and senior citizens and also environmental welfare. One of their main projects is a cancer chemotherapy center.

- **Helps during disasters**: Example: GOONJ- Aims at solving the clothing problems of the downtrodden. Goonj also provides relief during Rahat floods in West Bengal, Assam and Bihar.

- **Upholds human dignity**: Example: Akshaya trust-The sole aim of this NGO is to restore human dignity. Operating in Madurai, this NGO offers rehabilitation, healthy food and care to the street destitute.

- **Protection of Jammu Kashmir people**: Example: Child Nurture And Relief Kashmir (Chinar Kashmir), Cultural Educational & Environmental Organisation are few NGOs upholding human rights in Jammu Kashmir

- **Protection of Dalit rights**: Example: National Campaign on Dalit Human Rights (NCDHR)- Aims to be achieving greater visibility for Dalit issues and holding the state, in the form of its criminal justice system, accountable for its alleged failures.

- **Protection of prisoner's rights**: Example: Human rights law networks (HRLN) are protecting the human rights who stay in jail.

- **Protection of tribal rights**: Example: Samata helps tribal groups address problems of land alienation, displacement, and political dis-empowerment. Its mission is to uphold the traditional, constitutional, and human rights of the tribal or adivasi people.

- **To end female genital mutilation:** Example: sahiyo- main concerns as females being victims of social norms and old traditions working to eliminate these traditions through media, proper education, collaboration with other human rights organizations and social discussions.

Conclusion

NGOs have achieved much in single-issue campaigning, ranging from the abolition of slavery to the landmines ban and access to HIV medication. It is responsibility of

each individual and government to cooperate for the welfare of all and sustainable development.

5. Why do developmental projects get stalled so easily in India? Critically analyse.

Introduction

Development projects are key drivers for the improvement of living conditions of people. They are highly responsible for propelling India's overall development and enjoy intense focus from the Government for initiating policies that would ensure time-bound creation of sustainable development in the country.

Body

The reasons for developmental projects get stalled so easily in India are:

- Funds –
  a. Lack of funds i.e. low budget allocations or
  b. Misuse of funds or
  c. Non-utilisation of funds Eg. Nirbhaya funds, National Ganga conservation project etc.,
- Informality and corruption in project delivery
- Projects are launched without adequate ground preparation regarding the land requirement and project cost.
- lack of performance of Government officials
- Lack of co-operation at the state level, which is a big hurdle since land acquisition is the state's business.
- Environmental clearance delays protest by the displaced populations and hurdles due to local politics. An IB report has accused "foreign-funded" NGOs such as Greenpeace, Cordaid, Amnesty and ActionAid of " serving as tools for foreign policy interests of western governments" by sponsoring agitations against nuclear and coal-fired power plants across the country.
- Lack of private sector funding.

Even with such hurdles, many developmental projects are being undertaken at a swift phase in India such as

- The total national highways length increased to 122,434 km in FY18 from 92,851 km in FY14.
- Sagarmala -the port-led development project – 80 odd projects completed till now are already valued at Rs 140 billion.
- India's rank jumped to 77 in 2018 from 100 in 2017 on World Bank's Ease of doing business ranking.
- Energy deficit reduced to 0.7 per cent in FY18 from 4.2 per cent in 2014.

- The number of airports has increased to 102 in 2018, shows the success of UDAN scheme.

Other projects such as 100% electrification under Saubhagya Yojana, Bharatmala. Swachh Bharat Abhiyan, etc., are contributing to the overall development of living conditions of people.

Conclusion

There is an urgent need to activate stalled projects in physical infrastructure, education, health etc., and improving their quality by increasing budgetary allocation and improving governance, it will go a long way in reducing poverty, improving human development, and reviving and sustaining high rates of economic growth in India.