



Q.1) “There is a need for simplification of Procedure for disqualification of persons found guilty of corrupt practices under the Representation of Peoples Act”. Comment (Answer in 150 words)

In recent years. With the number of candidates and elected representatives who face criminal cases rising steadily, there has been an increasing outcry against the criminalisation of politics. Recent data shows that a whopping 2,556 MLAs and MPs are charged with criminal cases.

- Section 8A of the Representation of People Act, 1951 deals with the disqualification on grounds of corrupt practices.
- Section 9 of the Representation of People Act(RPA), 1951 deals with disqualification on the grounds of corruption and disloyalty
- Section 8(A) allows those convicted of corrupt practices to go for an appeal before higher courts.
- Section 123 of RPA, 1951 states that all activities constitute corrupt practices for the purpose of disqualification under RPA, 1951.

Despite the presence of provisions for disqualification, the number of representatives facing criminal charges is on the rise. This is because the representatives found guilty of corrupt practices in the lower courts go for an appeal in the higher courts and they continue to be the representatives till their appeal is discharged. This process of appealing and reappealing only delays their disqualification and sometimes they even complete their tenure and still their appeals remain pending, effectively nullifying the disqualification procedure.

Suggestions to simplify the procedure for disqualification:-

- The Supreme Court in the Public Interest Foundation and ors Union of India case had ruled that it is the responsibility of the parliament under Article 102(1) to frame a law to prevent the criminalisation of politics.
- The supreme court had also directed the government to fast track the criminal cases pending against elected representatives,
- Also the election commission could list what all the activities could be considered as corrupt practices for the purpose of disqualification. Then the civil application could be effectively used to disqualify those candidates doing corrupt activities.

In a democracy where people elect their representatives, the simplest procedure to end criminalisation of politics is for the voters to reject those candidates with criminal charges against them.



Q.2) “Recent amendments to the Right to Information Act will have profound impact on the autonomy and independence of the Information Commission”. Discuss. (Answer in 150 words)

The aim of the Right to Information Act, 2005 was to enable citizens to access information held by the public authorities. This was to bring transparency and accountability of these public authorities. For the success of the RTI Act, the autonomy and independence of the Information Commission is an essential condition. Security of tenure and fixed terms of service are essential for the autonomy of the CIC.

But the recent amendments to the RTI Act, 2005 seem to be limiting the autonomy and independence of the Information commission.

These recent amendments are:

1. The term of the office of the chief information Commission of the central information commission and state information Commissions would be prescribed by the central government.
2. The amendment says that the salaries, allowances and other terms of the service shall be prescribed by the central government.

When we look at the above amendments, it becomes clear that the central government wants to take away the security of tenure and prescribe terms of service of the information commissioners, effectively taking away the autonomy and independence.

These changes to the RTI Act may turn the Information Commissions into caged parrots like the CBI, which are accused of towing the government's line.

To restore people's confidence and trust in their Right to Information, the Information Commissions and the Information Commissioners both at the central and state levels should be granted constitutional status. This will ensure their autonomy and independence like that of the Election Commission. C&AG and the UPSC.

Q.3) How far do you think cooperation, competition and confrontation have shaped the nature of federation in India? Cite some recent examples to validate your answer. (150 words)



The Constitution of India envisages India as a union of states, where the Centre and the states would cooperate with one another in developmental atrocities and strengthen the Union.

In 74 years of independence we have seen that cooperation, competition and confrontation have shaped the nature of Indian federation and the corresponding relations between the centre and the states on one hand and among the states on the other.

While cooperation had led to successful implementation of welfare policies and programmes, competition among the states had been leveraged by the centre to bring out the best among all the states of the federation. Competition among various states has brought out many innovations and best governance practices. We have also witnessed confrontation among the states and between the states and the centre which hinders the economic growth and development of the country.

Examples for cooperation:

GST: This is an example where the centre and the states have come together to cooperate with each other in bringing the long desired one nation one market feature.

The states together and the centre have equal power in the GST council for making any changes and hence any changes requires cooperation among the states and between the states and the centre.

Examples for Competition:

1. Measures for ease of doing business and attracting investments:

We can see all the states competing with each other to attract investments to set up industries and provide employment opportunities to their people.

2. Performance in Swachh Bharat Abhiyaan:

Surveys like Swachhta Survakshan bring about the best among the various states in the area of health and sanitation.

Examples of Confrontation:

1. States opposing the citizenship Amendment Act and NRC



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Many states have opposed the Centre's move to amend the citizenship Amendment Act and the update of the NRC.

2. State opposing the recent farm laws:

Many states have opposed these laws and states like Punjab have come out with their own laws to invalidate these Union laws. Thus he can see how cooperation, Competition and confrontation have shaped India.

Q.4) The judicial system in India and UK seem to be converging as well as diverging in recent times. Highlight the key points of convergence and divergence between the two nations in terms of their judicial practices. (150 words)

There are many similarities between the judicial systems of the UK and India. At the same time there are some crucial divergences as well.

Points of Convergence:-

1. Rule of law-

Both countries follow the principle of Rule of law where no individual is granted any special privilege before the court of laws and the laws apply equally to all the citizens irrespective of their socio economic or other differences i.e., equality before law.

2. Procedure established by law:

Both UK and India follow the judicial principle of procedure established by the law in dealing with the cases before them.

3. Integrated judiciary and Hierarchy of Courts-

Both the countries have an integrated judiciary and a hierarchy of courts.

4. Supreme Court as the highest court:

The UK has in 2009 established a supreme court, which now is the highest court of appeal. Earlier the House of Lords was the highest court of appeal in the UK.

Points of Divergence:-



1. Constitutional supremacy V/S parliamentary supremacy.

India follows Constitutional supremacy where every organ of the states and their function must be as per the Constitution. The Supreme Court, under its power of judicial review, can strike down any legislation as unconstitutional if it goes against the basic structure of the constitution. In the UK, parliamentary supremacy is followed as there is no written constitution and the parliament reigns supreme.

2. A well-established process V/S an evolving process.

The judicial process of India is largely well established and works under the confines of our constitution. The judicial process in the UK is ever evolving and depends a lot on precedence and the common law.

Thus we can see from above the key points and convergence in the judicial systems of India and UK.

Q.5) ‘Once a Speaker, Always a speaker’! Do you think this practice should be adopted to impart objectivity to the office of the Speaker of Lok Sabha? What could be its implication for the robust functioning of parliamentary business in India? (150 words)

In the UK, the speaker of the House of Commons is elected by and among the members at the beginnings of the first session after elections. If the speaker of the outgoing house is re-elected as the member of the House of Commons, he can be re-elected as the speaker for any number of times as he chooses and remains a member of the House. This is the origin of the phrase “Once a speaker always a speaker!”

The office of speaker in a parliamentary democracy is of high importance and stature. The speaker of Lok Sabha is responsible for maintaining the democracy of the House. Protecting the rights of the members of the House, deciding on disqualification of members on the grounds of defection, referring the bills to parliamentary committees for detailed scrutiny, classifying bills as Money Bills etc. He is the ultimate interpreter of the constitution and the Rules of procedure inside the House and as such needs to be politically neutral and nonpartisan in discharging his functions.



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In recent times, we have seen speakers of Lok Sabha who have been biased to their political parties. There have been many instances like in Karnataka where the use of power to disqualify members for defection was seen to be misused.

There have been accusations against the speaker of wrongly qualifying Bills like Aadhaar as Money Bill to bypass the scrutiny of Rajya Sabha.

There have been instances where motions to refer crucial Bills like Farm Reform Bills etc. to parliamentary Committees were not accepted.

Thus from the above instances of partisan and biased discharge of the function of the speaker, we can see how the system of Once a speaker, Always a speaker can impact the parliamentary process in a positive way and strengthen India's Democracy.

Q.6) In order to enhance the prospects of social development, sound and adequate health care policies are needed in the fields of geriatric and maternal health care. Discuss (Answer in 150 words)

Healthy population is an essential requirement for proper social and economic development of a nation. It has been reported by NITI Aayog that insufficient allocation for the health care sector is pushing Indians below the poverty line. The covid-19 pandemic had shown how the lack of adequate health care facilities had affected the elderly sections of the population.

Inadequate health care policies, funding for elderly (geriatrics) increases the economic burden on the working population of the country. This reduces their disposable income, which could otherwise be used for their children's better education etc. Thus we can see how sound and adequate health care policies in the field of geriatric health care can enhance the prospects of social development.

Some of the government policies for geriatric health care are as follows:-

- a.) Varishtha pension Yojna**
- b.) Rashtriya Pension Yojna**
- c.) National program for the Health care of elderly etc.**

Similarly maternal health care is very essential for the advancement of social development as women play a major role in nurturing households and children. Nut gender inequality, Lack of decision making powers, knowledge and finances, remain



underlying causes for their inability or delay in seeking health care which ends up increasing maternal mortality rate

Some of the government scheme in the area of maternity care are

- Jannai Surakesha Yojna, matru Vandana Yojna, Maternity Benefit Act etc, Poshan Abhiyan

Emphasis on health care in the fields of geriatric and maternity care also helps us achieve the goals of sustainable development

SDG3 – Health for all

Q.7) “Institutional quality is a crucial driver of economic performance”. In this context, suggest reforms in Civil Service for Strengthening Democracy. (Answer in 150 words)

The Civil services have always been the backbone of governance in the country since independence. They have helped in the smooth transaction of power whenever the government changed after elections. In this present era of market economy, the role of civil service has transformed from service provider to that of a facilitator and an enabler.

Keeping in mind the needs of present time, following suggestions can be made for reforms of the civil service for further strengthening the democracy in India:

1. The civil servants need to develop domain knowledge besides administrative capacity in bureaucracy.
2. There is a need to match the public service to a bureaucrat's competence, so as to find the right person for the right job.
3. The gaps where the training facilities are not in time with the current trends have to be identified from time to time, so that training could be provided right at the level of induction.
4. The recruitment of civil servants should be on merit basis and political patronage should be eliminated.
5. Proper recognition and reward for performance should be promoted.
6. It is important to address demotivating factors like frequent transfers and arbitrary transfers, a poor work environment etc.



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7. A statutory body could be created to look into the matters of transfers and promotions based on competence and merit. This will significantly ease the political pressure on civil servants.
8. Rationalization and harmonization of services is needed. The recruits could be placed in a central talent pool which would then allocate candidates by matching their competencies.
9. Inducting specialists at higher levels of government will provide much needed expertise.
10. A code of ethics and values needs to be implemented to emphasize ethical behaviour in civil servants.
11. The civil services must be made citizen centric.
12. The civil servants must be trained in latest e technologies for further deepening e-governance in the country.

To this end of reforming civil services, Mission Karmayogi is a crucial step and if implemented effectively will go far in reforming the civil services in the country.

Q.8) “The emergence of Fourth Industrial Revolution (Digital Revolution) has initiated e-Governance as an integral part of government”. Discuss (Answer in 150 words)

E-Governance can be defined as the application of information and communication technology for providing government services, exchange of information, transactions, integration of previously existing services and information portals.

E-governance has become such an integral part of govt. Today all types of government interactions have been transformed. Type of interactions in e-governance are as follows:

- **G2G i.e Government to Government:**
 - ❖ Ex: KHAJANE(Karnataka): End to end transmission of government treasury system.
 - ❖ It is a G2G initiative which was implemented to eliminate systematic deficiencies in the manual treasury system and for the efficient management of state finances.
- **G2B i.e Government to Business:**



Here e-governance tools are used to aid the business community to seamlessly interact with the government.

Ex: Government procurement, e-learning, electronic auctions etc.

- **G2C i.e Government to Citizens:**

An interface is created between the Government and citizens where citizens benefit from the efficient delivery of a range of public services.

Ex: e-Seva, Bhoomi, mGov etc.

- **G2E i.e Government to employees:**

To streamline the interaction between the Government and its employees to ensure the satisfaction of the employees.

Thus, the above examples shows how the e-governance and online technology has become the integral part of the Government functioning in India.

Q.9) Critically examine the role of WHO in providing global health security during the COVID-19 Pandemic (Answer in 150 words)

Founded after World War II, the Geneva based World Health Organisation is a part of the United Nations. The objective behind its establishment was to be an international leader in public health by developing model health care policy, improving access to health care, fighting epidemics, alerting the world to threats from diseases and supporting and coordinating research in health care.

The role of WHO was critical to obey many nations during the ongoing covid 19 crisis. Many nations criticised WHO for:

- Very slow declaration of the outbreak as a pandemic: It took till mid-January for WHO to declare the outbreak as a pandemic, wasting valuable time which could have been used to contain the spread of the disease.



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- The body was also criticised for not dealing with China when it did not share the information of the new disease which broke out in the Chinese city of Wuhan with the WHO.

That said, WHO played a crucial role in-

- a. Coordinating the vaccine development trials - Solidarity trial for developing a vaccine for covid-19.
- b. It played a crucial role in devising containment strategies and helping underdeveloped and developed countries in containing the spread of the pandemic.

The WHO has no direct authority over the member nations. Although it is broadly influential, its decisions lack meaningful enforcement authority and is under budgeting and political pressures, especially from powerful nations like the USA and China.

Thus we can see from above that there is huge scope for the successful functioning and reforms of the WHO.

Q.10) “Indian diaspora has a decisive role to play in the politics and economy of America and European Countries”. Comment with examples. (Answer in 150 words)

Europe and America being English speaking countries has a huge population of Indian diaspora who emigrated for studies and employment opportunities.

They play a decisive role in following ways:

- **Electoral Power:**
They form a significant vote bank and their opinion matters.
- **Influential Power:**
There are many Indian- Origin politicians. For example, Vice- President elect Kamala Harris.
- **Power to Steer bilateral relations:**



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They play a role in bilateral relations of the country like defence deals etc. The Indo- American civil nuclear deal is a perfect example.

- **Technology**

Many Indian origin people are heads of important business organisations, thus playing a decisive role in Economy. Examples being, Satya Nadella, Sundar Pichai.

- **Economic Power:** Funding activities.

With sheer size and with intellect, Indian diaspora significantly influences politics and economy of the USA, Europe and acts as a soft power for India.

Q.11) Indian Constitution exhibits centralising tendencies to maintain unity and integrity of the nation. Elucidate in the perspective of the Epidemic Diseases Act, 1897; The Disaster Management Act, 2005 and recently passed Farm Acts.

The centralising tendencies of Indian Constitution have roots in the history of Partition. Hence, some provisions like the case of a 'strong Centre' were incorporated to maintain unity and integrity.

In case of the 3 mentioned legislations we could clearly see that centre gets overriding powers on the subjects mentioned in the State List of the Seventh Schedule. This is only true in exceptional situations like the current pandemic.

Epidemic Diseases Act -

- Health is a state subject, but by invoking Section 2 of this Act, directions and advisories of the Health Ministry (centre) will be enforceable.

Disaster Management Act-

- Was involved during the pandemic, considering it to be a disaster.
- The act contains restrictions on public activity and commerce which is again a state subject.



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- The centre directs the states to issue new guidelines, with states being able to only increase and not dilute the restrictions (Lockdowns).
- IT empowers the Disaster Management Authority to punish anybody who impedes the functioning.

Farm Acts-

- These Acts are being debated on Agriculture being clearly a state subject and hence centre has no power to legislate on it.
- Centre on its part argues that contract farming, inter- state/ intra- state trade are concurrent list subjects.
- The Supreme Court's doctrine of pith and substance comes into picture in such cases where a law overlaps many subjects of 7th schedule SC is yet to decide in the case of Farm Acts.

It is indeed true that a strong centre has helped in maintaining the unity and integrity of the nation. But, the Sarkaria Commission on centre-State relations also recommends the centre to maintain restraint for successful implementation of federation. It says, "Over centralisation leads to blood pressure at the centre and anaemia at the periphery.

Q.12) Judicial legislation is antithetical to the doctrine of separation of powers as envisaged in the Indian Constitution. In this context justify the filing of large number of public interest petitions praying for issuing guidelines to executive authorities.

The doctrine of separation of power has no place in strict sense in Indian Constitution, but the function of different organs of the government have been differentiated so that one organ could not overreach the other.

However, it has been claimed in many recent judgements, the Supreme Court has been hyper active in making laws i.e. Judicial Legislations.

Some examples of judicial legislations:

1. **Crackers Ban:** SC fixed the timing of bursting crackers in Diwali in response to the PIL filed by toddlers (by their fathers on their behalf).



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2. **2g Scam case:** SC cancelled telecom license and spectrum allocation of various companies.
3. **Vishakha guidelines:** The court laid down guidelines for protection of women from sexual harassment- at workplace.
4. **Reforming BCCI:** SC set up Lodha panel for suggesting reform.
5. **SIT on blackmoney:** The SC ordered the then UPA govt. to form SIT on black money investigation

Significance of Judiciary pro-activeness:

- It brings out required innovation in solving public issues.
- It provides speedy solutions where the legislature gets stuck in the issue of majority.
- It instills public faith in the justice system.
- It allows judges to use their wisdom in a more practical way that is too devoid of red- tapism.

Reason for judicial legislation and rising PILs

1. Reaffirming constitutional values:

- Many a time the judiciary steps in to enforce the very basic Right to Life (Art 21) of the constitution.
- When the legislature fails to bring in legislation that suits the changing times.

2. Broadening constitutional values:

- In Moneka Gandhi vs. UOI, the SC broadened the meaning of 'Persona; Liberty' and also adopted theory of 'due process' in the 'procedure established by law'
- This is how SC strengthens citizen's faith in the judiciary.

3. Expanding scope of fundamental rights:

- In 'Puttaswamy case, SC interpreted Art 21 to include 'Right to Privacy'
- This holds significance in today's digital world.

However, if judges the principle of separation of powers and only on equilibrium between various organs of Govt can sustain the constitutional values. Even though the confidence and faith enjoyed by the judiciary balances the principle of distributive justice.



Q.13) The strength and sustenance of local institutions in India has shifted from their formative phase of ‘functions, functionaries and funds’ to the contemporary stage of ‘functionality’. Highlight the critical challenges faced by local institutions in terms of their functionality in recent times.

Local institutions are significant in management of their own affairs by the people of locality. This was brought into reality by the 73rd and 74th Amendments of the constitution by creating Local self- governments.

Their role has come to the current state of functionality which refers to works of rural development like

1. Inclusion of tribal, SCs etc.
2. Women’s access to education, politics, finances.
3. Coping with climate change.
4. Market access and integration
5. Sustainable agricultural practices.
6. Lend and water management issues
7. Livelihood diversification.

In the above context, functional challenges persist even after 28 years of decentralisation. They are:-

1) Devolving functions-

- State political leadership, bureaucracy resist functional devolution. This trend varies across states. Some like Kerala, West Bengal have devolved as many as 26 departments to local govts. But Panchayats in some states hold as low as 3 departments.

2) Capacity building

- It has been neglected by state governments itself. Many local elected persons are first timers from marginalised sections. They are ridiculed for being incapable and are totally dependent on officials even to perform rudimentary tasks. This situation is even precarious in the 5th schedule areas.

3) **E-governance** penetration is still low, impeding their access to better functioning. Bharat NEt project is yet to reach many villages.

4) **Devolution of funds falls short.** They have to remain dependent on state governments.



Way Ahead

- Breaking down functions

Eg – Activities in case of PRIMARY education like designing syllabus, maintaining standards can be kept with state govt, but management of schools may be with the Gram Panchayat or Zilla Parishad.

- Devolving regulatory functions
 - Issuing death and birth certificates, voter ID cards, regulations of weights and measures.
- Exposure to research and best practices related to sustainable agriculture, disaster mitigation.

Eg- the model of Hiware Bazar village of Maharashtra (drought control).

- Explore additional sources of revenue such as Agro- Tourism.

Functional challenges of local governments must be urgently addressed to make it a devolution in true sense. It is the key to grassroots empowerment.

Q.14) Rajya Sabha has been transformed from 'useless Stepney tyre' to the most useful supportive organ in the past few decades. Highlight the factors as well as areas in which this transformation could be visible.

The Rajya Sabha also known as the upper house has been significant in the legislative process of our country.

It is significant in the sense that it

- Empowered with 2 executive powers
 1. To authorise parliament to make laws on state subjects.
 2. Creation of All India Services (Article 312)
- Has equal with Lok Sabha in some areas
- Represents eminent members of society [nominated]
- Avoids hasty legislations
- Maintains federal equilibrium [protects interests of states]

It was criticised of being Stepney tyre due to

- Delays in passing bills
- Having less or no powers regarding money bills
- Breeding ground for crony capitalism, party fundraiser.



- Election poaching by political parties.

But, in recent times, there are areas where this picture is changing-

1. Rajya Sabha has initiated some very important legislation.
 - In 1952, about 899 bills were introduced in Rajya Sabha.
 - Some important bills are –
 - a. Bonded labour system Bill.
 - b. MRTP Act, 1969
 - c. Gram Nyayalayas Bill, 2008
2. It acted as a revising chamber.

Eg – Rajya Sabha intervention in Dowry Prohibition Bill led to a joint sitting.

3. Scrutiny of the executive
 - Through Question hour
 - Calling Attention motion.

Eg: Attention was drawn to promulgation of ordinances in some states.

4. Acts as a debating chamber
Gopalswami Ayengar has very rightly said “The most that we expect from the second chamber is to hold dignified debates.”

5. Represents the states and acts as the federal chamber.
Eg. GST bill found it hard to be passed due to states’ opposition.

Q.15) Which steps are required for constitutionalisation of a commission? Do you think imparting constitutionality to the national commission for women would ensure greater gender justice and empowerment in India? Give reasons.

Constitutionalising a body gives strong powers which are drawn from the constitution. The procedure includes:

- Amendment under Article 368, which follows the ordinary bill passing process.
- After that, the erstwhile statutory body is abolished.
- This procedure has been followed previously in case of National Commission for Backward classes.
- Constitutional status empowers the body members to work independently, due to the safeguards, fixed tenure and protection from removal procedures.



Currently, the National Commission on Women as a statutory body

- Reviews constitutional and legal safeguards for women
- Recommends remedial legislative measures
- Facilitates redressal of grievances
- Advises the government on all policy measures.

But, seeing the facts like-

- 7.3% rise in violence against women (NCRB) which got exacerbated during lockdown.

It seems, there are some limitations in the functioning of the body like-

- No legislative powers – can only suggest amendments and submit reports.
- No power to choose its own members.
- Has to rely on the central government for financial assistance.
- These factors may impede my free functioning of the body.

In its current status also the commission has achieved in-

1. Preparing gender profiles of all states and UTs
2. Taking up women related issues and was proactive in Parivarik mahila Lok Adalats
3. Reviewing laws like Dowry Prohibition Act. PCPNDT Act to make them more stringent.

Would Constitutional status help?

- This is certain that the NCW lacks some powers and it should be empowered for better functioning
- The question could be also answered by looking at the difference made by granting constitutional status to NCBC and similar bodies.

The process of gender equality lags behind even today. All necessary steps like such legal protection would prove effective only if there is societal change that would be true gender justice.



Q.16) “Incidence and intensity of poverty are most important in determining poverty based on income alone”. In this context analyse the latest United Nations Multi Poverty Index report.

The Global Multidimensional Poverty Index covers 10 developing countries and uses dimensions like

1. Health –

- a. Nutrition
- b. Child Mortality

2. Education

- a. Years of Schooling
- b. School attendance

3. Standard of living

- a. Cooking fuel
- b. Sanitation
- c. Drinking Water
- d. Electricity
- e. Housing
- f. Assets

- It considers simultaneously overlapping deprivations.
- $MPI = \text{Incidence} * \text{Avg. intensity}$.

This method of calculating is significant and better than most because:-

1. It helps in identifying the most vulnerable, poorest among the lots
2. It reveals spatial, inter and intra-regional/ national variations
 - a. About 34.3% of MPI poor people live in sub- Saharan Africa (2020 findings)
3. It can help in addressing/ monitoring impacts of policy intervention.
4. The index provides a multidimensional approach when considering income.
5. Its findings are effective in allocation of resources by targeting the greatest intensity of poverty

Eg – International NGOs/ World Bank could concentrate on Sub- Saharan Africa and middle income countries, where MPI intensity is the highest.

The MPI goes a step ahead of the income method (\$1.90 per day) by showing the nature and extent of overlapping deprivations. This high resolution being used to identify



who are poor and how they are poor should be extensively used by countries in monitoring their efforts to reach zero poverty under the SDG-I.

Q.17) “Microfinance as an anti-poverty vaccine is aimed at asset creation and income security of the rural poor in India”. Evaluate the role of Self-Help Groups in achieving twin objectives along with empowering women in rural India.

Microfinance institutions offer financial services to low income populations. The 2019-20 Economic Survey revealed that loans given by MFIs cater the marginal sections mainly

Their share was 97% women (30% out of it were SC-ST minorities)

MFIs help poor in following ways:

- Easy access to financial services
 - a. Savings
 - b. Credit
 - c. Insurance
 - Reduce dependence on informal ways like money lenders. A study on SHGs reported a decline in moneylenders' loan from 66% to 15%.
 - Diversifying use of loans, though consumption remains the main one productive use, it's use in health and education is also seen.
 - Investment in economic activities like animal husbandry, small business.
- Eg. 74% of Tamil Nadu SHG members invested in assets like land, livestock.

Impact on Women

- Solidarity principle of SHG helps women to come together and pool their savings to access credit.
- SHGs help them overcome the need of physical collateral (major obstacle in getting loan). Moreover, it taps the social like trust and reciprocation.
- Joint liability helps prompt loan recovery.
- Access to credit has helped women in taking care of family's needs of consumption and production.
- SHGs have been transformation for women-



Credit access >> better position in family >> enhanced awareness, skills and abilities >> rise in self-esteem.

But the other side reveals –

- a. Interventions of MFIs, SHGs are constrained by socio- cultural barriers of patriarchy.
- b. May not always be transformational for women.
- c. Women certainly are major clients of SHGs, but this won't always translate into their empowerment.

Eg: they may not control the use of loan in a male dictated family.

Q.18) National Education Policy 2020 is in conformity with the Sustainable Development Goals-4 (2030). It intended to restructure and re-orient the education system in India. Critically examine the statement.

Since Independence, the government has come up with Education policies- 1968, 1989 and 1992. The NEP 2020 focuses on transforming our education system and is critical in achieving the SDG- 4.

The NEP 2020 is restructuring and reorienting the education in better way because-

- It aspires to combine traditional knowledge and modern thinking.
- Introduces vocational education in elementary school.
- Emphasises use of Technology in education planning. Teaching and learning assessment.
- Digital learning content would be available in eight regional languages.
- 'School readiness' has been prioritised as the foundation of learning.
- It plans to remodel higher education and establish reputed universities.
- Education sector would now get 6% of GDP.
- Aims to create a knowledge economy.
- Has opened doors for foreign universities to establish campuses in India.
- Common entrance exams for universities
- Mother- tongue based primary education

But, keeping in mind the above positives it also has certain lacunas



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- There's emphasis on digital learning, but a large number of students lack access to smartphones, laptops, or the internet.
- Anganwadi centres, primary schools don't grant the liberty of new ways of learning.
- There's a rise in self-financed courses. University fees, but quality education still remains a concern.
- Increasing GDP allocation remains a challenge in this time of economic crisis.
- Earlier education policies tell that it takes years to translate into action. After a decade, roughly 10 % of schools meet the RTE norms.
- Concerns about teacher's credibility- innumerable posts are vacant. There's a prevalence of ad-hoc teachers.
- Rising economic hardships would make disabled and girl children vulnerable to lack of education.
- Foreign universities are welcomed, but there's a risk of economically backward being excluded.
- Quality of secondary education goes un addressed.

The NEP 2020 lays out an encouragingly hopeful vision for quality education, if successful governments stay true to it. Implementation would remain the key.

Q.19) Quadrilateral Security Dialogue is transforming itself into a trade bloc from the military alliance, in present times. Discuss.

The QUAD security dialogue, initiated in 2007 was a forum for dialogues, information exchanges, military drills between India, USA, Japan and Australian. With changing times and post- covid scenarios, there are possibilities of QUAD becoming a trade bloc.

Outcomes of QUAD as a trade bloc

- Countering China's expansion in the Indo- Pacific which is strategic for all the 4 partners.
- Fostering economic strength for members- as they represent 1/4th of world's population and \$30 million of combined GDP.
- COVID-19 has paralysed the global economy and increased protectionism. In this situation QUAD's economic co-operation would enable increased freedom and swift economic recovery.
- This would also improve their place in the global value chain if a Free Trade Agreement is signed.



But, all these possibilities would be true if India improves on the existing challenges-

- 1) Australia- 4th freest economy (2020 Economic Freedom Index. Here India is considered mostly unfree.
- 2) Trade war has put pressure on American companies to diversify their supply chains; they were previously heavily dependent on China.
- 3) India's relatively low economic freedom is an impediment.

India needs to make structural changes, improve Ease of Doing Business and avoid red tapism.

India prefers the possibility of QUAD being a trade bloc, rather than a military bloc. Moreover, India has exited RCEP and thus, to balance it, QUAD would be an apt alternative. Thus, the members should explore and take action on this trade- bloc opportunity.

Q.20) What is the significance of Indo-US deals over Indo-Russian defence deals? Discuss with reference to stability in Indo-Pacific region (Answer in 250 words)

India has had defence cooperation at a deeper level with both Russia and the USA.

Russia

- Russia helped India win the 1971 war against Pakistan.
- India- Russia shares the Treaty of Peace, Co-operation and friendship.
- The two countries have co-developed the Brahmos missile.
- As much as 80% of India's defence equipment come from Russia.

But all this has been strained by

- CAATSA – the US law imposing sanctions on defence deals with Russia. The waiver in case of S-400 missile seems to be temporary.
- Russia has intensified defence co-operation with China and Pakistan, both of India's adversaries.



In this scenario, Indo- US relation (defence)

- US Pacific command was renamed as the Indo- Pacific command.
- Both countries are a part of the QUAD security dialogue and the Malabar Naval drills.
- For the US, Indo – Pacific stability is important and so is for India. Indo- Us interests converge here.
- US's C-in-C of Indo- Pacific command said, "We want India to become pivot in the Indian Ocean Region(IOR)
- Reviving and revamping institutions in Indo- pacific is seen as an unmasking of the containment of China, the biggest external challenge to US and India.

That being true, India has also maintained its strategic autonomy by going ahead in defence deals with Russia, despite US warnings.

But, both countries understand the need of the hour to ensure a safe and secure Indo-Pacific region for military as well as economic interests and hence, India here values Indo- US defence deals over Russia.