



# APTI PLUS

Academy for Civil Services Pvt. Ltd.  
CREATING CIVIL SERVANTS FOR THE NATION

## MAINS TEST SERIES ( Answer Booklet)

Roll No.	2024176
OPSC ROLL NO.	
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Test No.	06
Subject:	Social Justice
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### Question Paper Specific Instructions

- All questions are printed in English.
- All the questions are **compulsory**
- The number of marks carried by each question (or part) is indicated in the question paper.
- **Word limit** in questions wherever specified should be adhered to.
- Any page or portion of the Page left blank in the Answer booklet must be clearly stuck off

Q No.	Marks obtained	Q No.	Marks obtained	Q No.	Marks obtained
1	2.75	8	2.75	15	9.25
2	2.75	9	2.75	16	8.25
3	4	10	2.5	17	7
4	3.5	11	3.5	18	/
5	-	12	-	19	
6	4	13	9.5	20	
7	2.5	14	9		
				TOTAL	74

Dear Aspirant,

- Good that you have explored all the given questions.
- You have good hold on content and justified the context too, However do improve your presentations.
- Maintain neatness in your answer.
- Work on your Intro and Conclusion.
- Maintain proper space between sub-headings and explanations.
- Can explore flow chart, data examples to strengthen your points.

Keep writing

All the Best.

Group-B

13) The State Human Rights Commission was constituted after the provisions in the United Nations Human Rights Commission to protect the human rights of people, and to protect the vulnerable sections of the society from being exploited.

Significance

1) Constitutional provisions: It checks the constitutional provisions and government schemes, legislations, policies regarding the protection of basic human rights.  
• Inquiry into violations [e.g.] police torture, custodial death  
Example - Article - 14, 15, 16, 17, 19, 21, 21A, 25, 26, 27, 29, 30, 330, etc

2) It regularly checks the conditions of the jail inmates whether they are being in the proper care or not.  
• Review of safeguards [e.g.] preventive detention laws, juvenile justice

3) Women and vulnerable section of the society: It provides protection to the vulnerable sections of the society including women from being exploited.

9.5

Explore mention outside the margin

Good Introduction

Well explained articles

Relevant points covered



harassed or being deprived of their basic human rights.

④ Quasi judicial body: - It acts as a quasi judicial body by taking promoto actions on the cases related to the deprivation of human rights in the states.

- Promotion and awareness [e.g.] workshops, campaigns

⑤ Advice to the government of Odisha: - It advises the Government of the day to take peculiar steps for the protection of rights of the people and submits its report to the Governor so as to bring the attention of the Government about the inhumane condition of the deprived ones.

- Intervention in court cases [e.g.] PILs, habeas corpus

Limitations:

① ~~That~~ It is not a constitutional body.

*Good that you have boned your head*

② It advise are non-binding in nature.

- Advisory role only [e.g.] state government may ignore reports

*Avoid writing lengthy points*

*Write neatly*

3

# O.P.S.C.

③ The qualifications and the mode of selection of the members are not clearly mentioned.

- Resource constraints

④ There is no compulsory provision to constitute State human rights commission.

## Measures :-

① Its advice must be ~~taken~~ <sup>binding</sup> in nature.

- Increase binding authority and coordination [e.g.] mandatory action, follow-up reports

② The members of the commission must be selected ~~in~~ <sup>adequately</sup> and judiciously.

Include examples

③ The powers of the commissions must be extended to judiciary so as to give verdict against the exploiters.

- Resource augmentation [e.g.] investigators, legal experts

Can include

• NHRC Annual Report 2022-23. SHRCs need greater autonomy, staff, and budget.

④ The Governor of the state must be vigilant and active in order to demand ~~for~~ <sup>from</sup> the commission's report often.

Avoid this

Thus, the above measures must be implemented so as to reduce the crime rates and exploitation of the deprived people.

Conclusion can be better



9  
Try to write Concise Introduction

(14) The provisions of Panchayats Extensions to the Scheduled Areas Act, 1996 and the Forest Rights Act (FRA), 2006 are implemented to protect preserve the rights of the scheduled tribes over the land and to preserve the identity from the threat of exploitation by the majority, or any political party's limitations of both Acts :-

① Lack of awareness :- Many ST do not have the knowledge about the underlying act that aimed to protect their rights and support their life to dignified life (Article-21A).

• Delayed recognition of rights [e.g.] individual titles, community rights

② Insufficient resource and training :- Gram Sabhas often lack the necessary financial resources and trained personnel to implement the Act.

• Limited awareness among tribal communities [e.g.] Gram Sabha meetings, PESA consultations

③ Political interference :- Policies decisions made by the Gram Sabhas are not being respected, implemented by the states and are subject to political influence.

example?

Valid points with good use of explanation

5

④ Inconsistent enforcement :- States have been slow in the implementation of these acts.

- Conflict with mining and development projects [e.g.] bauxite, iron ore projects

⑤ Bureaucratic hurdles :- Red tapism in bureaucracy and delay in the effective implementation is one of the factors for its reduction in the effectiveness.

Be Crisp with your points

Measures should be adopted to overcome the above stressed issues :-

① Enact and enforce the rules whole heartily without any delays.

- Capacity building and training. [e.g.] workshops, legal literacy

Relevant points covered

② Governors must often check the conditions of the ST by asking the reports of the concerned District Magistrates about the condition of the ST.

- Strengthen monitoring mechanisms [e.g.] dashboards, independent audits

Avoid this

③ Regular social audit to check that whether the allocated funds are effectively utilised or not.

④ Empower the Gram Sabha in the local governance and the executive interference must be reduced.

- Ensure participatory decision-making [e.g.] mining approvals, forest resource management

⑤ Community empowerment and awareness about the ~~agreement~~ available for them to protect

Avoid this

- Can include
- Ministry of Tribal Affairs Review (2018): recommends Gram Sabha-led decision-making and online tracking

Content  
Conclusion

effectively, adequately taken to protect ~~the~~ preserve the identity, culture, ethnicity, rights of the tribes so that they don't feel exploited or vulnerable.

- NHRC Report: "Recognition of rights is incomplete without effective local governance and enforcement."

2

9:25  
Apt  
Intro

(15) Self Help groups (SHGs) are the groups of like minded people who have been grouped together in order to alienate or ameliorate the economic condition of each other. The following are the contribution of SHGs in the society:-

Box your headings

(1) Empowerment to women as the women group together and pool their money in order to start a business which empowers them. *Avoid this*

• Financial inclusion and access to credit [e.g.] microloans, savings accounts

Use of sub-topics is appreciated

(2) Financial Security:- Various government schemes like MDR loans, lakhpati didi, etc are a way to finance the SHG as a result they can start their start up and this aids in the financial security.

• Social empowerment and decision-making [e.g.] participation in Panchayats, community decisions

(3) Inclusive development:- with these women can be able to be self dependent and with the help of SHGs women

have accounts in the banks i.e. about 42% of the rural women have accounts in their banks.

- Promotion of social development initiatives [e.g.] literacy campaigns, immunization drives

④ Employment generation in the rural India :- The SHGs

can help in generating income  
Eg- <sup>through</sup> Mission Shakti, about ~~lakhs~~ <sup>crores</sup>

Examples

- Odisha SHG dairy cooperatives - milk and value-added products [e.g.] Khurda, Ganjam.

to generate income and in checking the rural-urban migration

write neatly

However there are certain setbacks that need to be checked like :-

① Lack of awareness about the SHG concept

- Over-dependence on microcredit - risk of debt trap.

② Lack of skilled manpower to start the business

③ Lack of adequate technology to run the business and dependence on old-age machines

- Limited market access - products often local with low price realization.

④ women being only relying on making pappad, snacks, stitching etc and not on the other

strengthen it with relevant examples

Don't your heading

9

business activity that involves the technology of day to day use

Measures to take to improve the efficiency of SHGs:-

① Spreading awareness among women

• Encourage digital literacy and e-commerce participation

② Availability of fast cheap credit without much collateral

[e.g.] online marketing, mobile banking

③ Skill training centre to impart skill development

• Promote skill development and entrepreneurship

④ Opening centres about the use of advanced technology like drones, etc.

[e.g.] tailoring, dairy, agro-processing

Conclusion is fine

Thus, women are the backbone of the society and initiatives like SHG can certainly help

to ameliorate and alleviate their conditions if been effectively

• Muhammad Yunus "Women's empowerment through microfinance changes the social fabric"

Well Covered points

6:25  
Decent  
Introduction

(16) India is home to around 1.4 billion people with 65% of the working age population. This is crucial for India as this working population can be a demographic dividend and can be a factor in the growth of GDP. However, there are certain challenges in the management of the population :-

Avoid this

(1) Stress regarding overpopulation due to the notions of illiterate people like wish for a male child, children are a gift of God, etc.  
• High fertility in certain regions - unequal population growth  
[e.g.] UP, Bihar, MP

Bon your heading

Avoid this

(2) Education :- India spends around 4% of GDP on education and the schools are providing are not of skill enhancement and vocational rather only bookish knowledge.

Be crisp with your points

(3) Skill training :- Rather than having many skill enhancement programmes like National Skill training programme, Startup India, Vishwakarma scheme etc.

• Socio-cultural norms and gender biases - preference for larger families  
[e.g.] son preference, early marriage

the people of India are not adequately skilled due to the improper implementation of schemes, mismanagement of funds, political interference, lack of awareness among the people, etc.

- Migration and urban pressure - strain on infrastructure [e.g.] Mumbai, Delhi slums

④ Unemployment is on the peak in India due to shortage of manufacturing sectors, lack of skilled manforce, layoffs, lack of knowledge to use the advanced technology, etc.

Maintain space between two points

⑤ Manufacturing Sector are not growing at a faster rate as compared to the service sector in India due to the heavy dependence of India on imports,

- Low contraceptive use and family planning adoption - unplanned growth [e.g.] rural areas, tribal regions

Examples

- Odisha Skill Development Mission - vocational training [e.g.] IIT courses, agro-processing unit and financial constraints

⑥ Disparities in health and education are on the rise in agriculture due to the lack of job facility.

- Regional disparities in health and education - limits human capital [e.g.] maternal mortality, literacy gaps

Content points



Measures :-

① Proper implementation of schemes like National Skill Training Apprenticeship Scheme etc to impart skill enhancement.

Work on articulation of points

• Invest in quality education and skill development [e.g.] Skill India, vocational training

② Providing 6% of GDP on education so that indian public schools can have good infrastructure, smart boards, well trained teachers to educate vocationally.

• Strengthen family planning and reproductive health services

③ Adoption of advanced technology either with the help of developed allied countries or developing indigenously through R&D to support the expansion of manufacturing sector.

[e.g.] contraception access, awareness campaigns

Avoid this

Conclusion

Thus, the Centre-state has to work wholeheartedly to combat the ill effects of population and to extract out the advantage of it.

• K. Chandrasekhar Rao: "A healthy, skilled youth population is India's biggest asset."

is

(13)

(7)

Takes  
can be  
better

(17) The National Education Policy, 2020 aim to transform the India's educational system and to make it more holistic, flexible and multidisciplinary.

Features :-

- ① 5+3+3+4 structure adoption replacing the 10+2 structure covering 3 to 8.
  - Early childhood care and education (ECCE) [e.g.] 3-6 years play-based learning
- ② Focus on foundational learning emphasizing early childhood care and education.
- ③ Language policy to be promoting the use of mother tongue or regional language at least the grade of 5.
  - Curriculum and pedagogy overhaul [e.g.] experiential learning, critical thinking
- ④ Teacher education must be a 4 year bachelor of education degree.
- ⑤ Stress on vocational education rather than stress only on the academic learning.
  - Higher education reforms [e.g.] liberal arts, multiple entry-exit, research orientation

well explored the features of NEP



## Limitations of NEP 2020

① India still spend 4% of its GDP (not 6% which is recommended) only on education.

- Teacher availability and training [e.g.] pedagogical skills, digital literacy

② Lack of adequate, well maintained infrastructure.

③ Lack of proper, well trained, educated teachers.

④ Lack of will among the parents to send their children to school, as they think sending their wards to work will make their income high.

- Regional and socio-economic disparities [e.g.] marginalized groups, girl students

⑤ Reduction in the female enrolment ratio.

⑥ A wide gap in the quality of education in public and private schools.

- Resistance to change and policy awareness

[e.g.] traditional curriculum, examination mindset

⑦ Lack of digitalisation of public schools.

Avoid this

Include examples

Write neatly

good points

(15)

Measures to achieve success through NEP, 2020 :-

- ① Spending 6% on education
- ② Stressing on the development of infrastructure of schools and roads that lead to the school.

• Strengthen teacher training and capacity building [e.g.] B.Ed reforms, online modules

- ③ Providing skill training to teachers.

- ④ Proper implementation of schemes like Mid day meal scheme, free books to students, etc.

• Expand infrastructure and digital access [e.g.] smart classrooms, internet connectivity

- ⑤ Regular social audit to check the mismanagement of funds related to the public school development.

Thus, adequate steps must be taken so as to increase the GFR and to bridge the public private schools in the country.

• UNESCO: "Education policies must focus on equity, quality, and lifelong learning."

These points were valid and aptly addressing the core demand

Can be better



Q. 75

[Group - A]

1) India is a welfare state and the schemes, policies, legislations introduced by the Government of India aim to ameliorate the condition of the weaker section of the society. However, challenges persist in its implementation like :-

- ① Political influence.
- ② Red tapism in bureaucracy.
- ③ Mismanagement of funds.
  - Institutional capacity gaps [e.g.] understaffed blocks, limited expertise
- ④ Improper identification of actual beneficiaries and the ghost beneficiaries are taking the advantage of it.
- ⑤ Lack of adequate Grievance Redressal mechanism.
  - Fragmented coordination mechanisms [e.g.] parallel schemes, overlap issues
- ⑥ Lack of proper social audit
- ⑦ Lack of awareness among the people about the schemes.

The following are the ways of how Odisha can overcome these issue and make an effective plan for the scheme implementation.

- ① Community awareness about the government's schemes and policies.
  - Outcome-based performance scorecards [e.g.] learning levels, health outputs
- ② Involvement of Panchayats by allocating

Can be  
Concised

Apt  
Introduction

Explain  
it

17

funds to them to implement the schemes at the ground level.

good points

③ Establishment of proper grievance redressal mechanism for the people.

- Independent third-party evaluations [e.g.] university audits, NGO reviews

④ Regular social audit to check the mismanagement of funds and red tapism of bureaucracy.

Can include

- 2nd Administrative Reforms Commission: professionalise civil services, strengthen e-governance, citizen charters, social accountability.

Conclusion  
fine

Thus, the regional disparity regarding the development can be reduced if the reforms related to the inclusive development is implemented wisely by breaking the impediments like corruption, political influence, etc effectively.

2.75  
Good use  
data backed  
Intro

MSME employ about 45% of the India's population and contributes about 30% of India's exports. The following are its significance:-

- 1) Employment generation
- 2) Inclusive development
- 3) Growth of new industries
- 4) Boost to the exports
- 5) Overall affects positively in the economic development of the country.

• Credit and liquidity constrain [e.g.] high collateral, NBFC limit

Explore it

Limitations or setbacks

- 1) Lack of use of adequate technology.
- 2) Most of the startup in MSME face ~~lower~~ due to lack of knowledge over how to manage the business.
  - Regulatory and compliance burden [e.g.] multiple filings, long approvals
- 3) Lack of skilled manforce.
- 4) Financial crunch among the people working in MSME.
- 5) Banks not providing easy credit to the MSME.
  - Infrastructure and power issues [e.g.] poor logistics, erratic power
- 6) Lack of awareness among the

Strengthen it with examples

people about the schemes, cheap credit facility by the government

Measures to tackle

1) Improve the credit access lending via digital platforms

- Strengthen credit ecosystem

2) Encourage e-commerce, fintech lending, commerce platforms and digital marketing

Relevant points covered

Can include

- Rangarajan Committee: cluster development, common facilities, infrastructure support

3) Expand market access like participation in trade fairs, exhibition and export-oriented initiatives

- Build global value chain readiness [e.g.] toy clusters, textile hubs

4) Improve infrastructure

5) Improve skill training

Conclusion

Hence, all these measures can surely help in the development of MSME effectively and can tackle the negative effects.

- MSMEs Minister (2023): "MSMEs will be central to India becoming a global manufacturing hub."



2)

3) The National Commission on Women was constituted to make provision to safeguard the rights of the women and to protect them from the criminal activities. But, apart from these the commission has certain limitations they are :-

i) No legal backing :- The recommendation made by the commission is not legally enforceable and is non-binding in nature.

- Limited powers of enforcement [e.g.] weak summons, no penalties

ii) Statutory body :- Now is a statutory body and not a constitutional one which means it has no legal rights to enforce its recommendation.

- Political appointments concerns [e.g.] chairperson choices, influence

iii) Selection of members :- The selection of members of the commission is mostly done by the executive who are male members so they cannot adequately select well deserved women candidates.

iv) ST representation :- The SC, ST women representation in the Commission is few or negligible and hence due to this kind of misrepresentation, the problems

- Resource constraints [e.g.] few investigators, low capacity

Fair Introduction

good points

Avoid Congested writing

Be Crisp with your points

Write neatly

21

faced by women of SC, ST are not represented.

- Uneven state coordination [e.g.] delays, poor reporting

good points

1) political influence can be observed as the selection committee is mostly from the political parties.

Measures to tackle :-

① The recommendation must be approved by the parliament and the rejected ones must be stated with reasons.

- Monitoring women's institutions

② Adequate representation of members from SC, ST must be done.

- [e.g.] shelter homes, custody homes

Contentual points covered

③ The selection committee must involve members equally from executive and judicial to make the selection process free from biasness and political influence.

Can include

- Justice Verma Committee (2018): expand NCW's powers and autonomy in cases of gender violence.

Conclusion is fine

Thus, the women of India constitute about 50% of the population hence, their protection of dignity rights must be done so as to make the country a safe place for them to breathe.

- Amartya Sen: "Women's agency is central to development."

3.5

(4) The fertility rate of India has come to 2 from the ideal rate of 2.1 which partly implies that India's geriatric population is on the rise. The following are the challenges faced by the old-age population: —

(1) Lack of financial security due to their loss of ability to work.

- Social isolation & neglect [e.g.] empty homes, loneliness

(2) Overdependence on their children for medicines, food, etc. as a result of which their children treat them like burden.

(3) They suffer both from physical and mental illness like arthritis, eye problem, anxiety, etc.

- Economic insecurity [e.g.] informal work, rising costs

(4) High cost of tertiary medical treatments like - heart surgery, etc. to which they can't afford and suffer from the disease.

- Case Studies
- Kerala's Vayomithram - community geriatric services [e.g.] home visits, counselling.

(5) Ill treatment by their children and abandoning them to old age home or to the streets.

- Healthcare burdens [e.g.] diabetes, dementia

(6) Lack of social security and contacts who can talk with them to ease out their mental stress.

Intro can be better

Don't you heading

Relevance points

write neatly

example?

The following are the measures to the  
aforementioned challenges :-

Box  
your  
heading

① Spreading awareness about the  
government schemes for security like -  
Atal Pension Bima Yojana, Deen  
Dayal Antodyay Yojana, etc.  
• Strengthen social security nets  
[e.g.] PM-SYM, IGNOAPS

good  
points

② Like Ayushman Bharat, a scheme  
should be formalised to subsidize  
the treatment of tertiary health  
sectors so that the old age people  
can afford.  
• Promote community & family-based support  
[e.g.] day-care centres, senior clubs

③ To treat mental disorders, tele  
MANAS can help to <sup>make them</sup> feel secure  
and free from social anxiety.

Needs  
improvement

Thus, the above measures  
can help to check the growing  
challenge of the old age people  
in India.  
• Justice Krishna Iyer: "The ageing population must live with  
dignity, not despair."

writes  
points



4

Can Include

- Mandal Commission (1980): expanded OBC list; recommended 27% reservation.

Under Article-15(4), 15(5), 16(4)(a)(b) 330, 332, etc certain seats are reserved in the educational institutions, parliament, state legislature for the SC, ST, women so as to give them so facility to uplift their condition. However, there are certain challenges to it:

① Creamy layer - These reservation are mostly utilised by the well sections of the reserved candidates and not the actual ones.

② Awareness - There is a lack of awareness among the people about the constitutional right they have.

③ Document verification - There has been many cases where, the well off sections of reserved candidates i.e. the creamy layer are enjoying the status and their documents are not verified before putting them into the reserved candidate list.

Rationale behind the reservation :-

① To provide a platform for the backward sections of the society to be employed and to be represented in the parliament.

Work on your presentation

Can be covered

• Stigma & identity politics

[e.g.] caste tensions, protes

• Economic criteria vs caste criteria

[e.g.] EWS quota overlaps

• Limited impact in private sector

[e.g.] hiring gaps, wage gaps

• Address historical discrimination

[e.g.] untouchability, stigma

② The reservation is only for those who has not taken the help of it ~~to bag in~~ in the past i.e this is not in the favour of those ~~reserved candidates~~ who already belong from a generation who has got employment with the help of reservation

write neatly

- Promote political inclusion [e.g.] SC/ST seats, PRLs quotas

**Benefits** :-

- ① Right to education (Article-21A)
- ② Right to live the life with dignity. (A-21)
  - Ensure equal opportunity [e.g.] exams access, jobs entry
- ③ Right to be represented in the parliament. (A-330) ~~332~~
- ④ Right to be employed (A-16)
- ⑤ Right to not to be discriminated with respect to caste, religion, ethnicity, etc.
  - Socio-economic mobility [e.g.] college access, govt jobs

Explain #

Avoid this

Thus, India is a country which provides a platform for the equitable growth and development of individuals. This attitude is completely reflected by the provisions enshrined in the constitution specially made for the welfare of the SC, ST.

Conclusion is good

• Justice Krishna Iyer: "Affirmative action must uplift, not entrench divisions."

Q.5

⑦ The Transgender persons (Protection of Rights) Act were passed in 2019 to protect the rights of the transgenders and to ensure their right to live with dignity (Article-21). The following ~~are~~ the key provisions:

Valid Introduction

① Prohibits discrimination in terms of their right to education, employment, etc.

Maintain space in between two points

• Definition of Transgender Person (Sec. 2)  
– Broad definition includes trans-men, trans-women, genderqueer, persons with intersex variations.

② Right to ~~identity~~ transgender which is legally recognised.

③ Right to live in their household and to be included in the family.

④ Vocational training and self empowerment.

• Certificate of Identity (Sec. 6-7)  
– District Magistrate issues Transgender Certificate and Identity Card.

Significance

① This Act protects the fundamental right of the transgender i.e. Article-21A, 21, 15, 16, etc.

good use of Constitutional article

• Legal Recognition & Identity Security  
– reduces harassment in documentation and policing.

Valid points

② This Act prohibits discrimination against them in any form and secures their right to be educated employment, etc.

• Anti-discrimination Safeguards

- education promotes equal opportunity and reduces institutional bias.

③ This Act legally recognises their identification as transgender.

④ Welfare measures and support by the appropriate state, central government to implement welfare

• Protection from Violence & Abuse

- Penal provisions create deterrence against familial, public abuse, enhancing safety and dignity.

sensitive and non-discriminatory

⑤ Rescue, protection and rehabilitation.

Conclusion

is Thus, this act represents a significant step towards ensuring

the constitutional rights of equality, dignity and non-discriminatory.

2.75

Fair Introduction

⑧ The Ayushman Bharat scheme was introduced in 2018 to ~~ensure the~~ provide free access to health insurance coverage for low income earners in the country.

write neatly

Impacts

I. Positive :-

i) financial relief to the low income earners.

• Financial protection [e.g.] hospitalisation costs, surgery bills

ii) Insurance access up to ₹5,00,000 per family annually for secondary and tertiary care.

Avoid congested writing especially

iii) Improved health outcomes of maternal and child care eg - vaccination, childcare, etc.

Example?

• Increased access to healthcare [e.g.] cardiac surgery, oncology treatment

iv) Reduced financial hardship for many household.

Negative

① Increase of financial burden on the government's exchequer.

• Uneven state implementation [e.g.] Bihar gaps, Kerala high uptake

Relevant points

② Lack of awareness among the rural folk.

# O.P.S.C.

③ Identification and enrolment issue of all beneficiaries.

- Claims processing delays – reimbursement issues

④ Fraud and corruption & e exploiting scheme rules.

strengthen your points

⑤ Inadequate coverage to all the healthcare needs like

with examples

medical tests, etc.

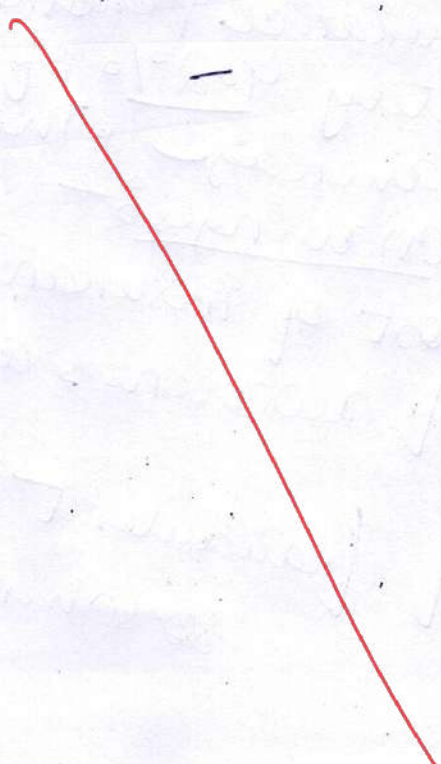
- Awareness & accessibility [e.g.] card enrolment, telemedicine

Conclusion is one of the noble initiatives to help the weaker section of the society to get the access of healthcare benefits. Challenges do persists that needs to be checked in order to enable the people to utilise it optimally.

is (thus) the ayushman Bharat is one of the noble initiatives to help the weaker section of the society to get the access of healthcare benefits. Challenges do persists that needs to be checked in order to enable the people to utilise it optimally.

- WHO: "Financial protection ensures that health becomes a right, not a burden."

Avoid this



2.75

Intro can be better

Insurance play a significant role in the financial security <sup>at times</sup> of need. The following are the importance of insurance sector to the economy:-

① Mitigates the individual and business risks like natural disaster, <sup>• Risk protection for individuals and businesses [e.g.] life insurance, crop insurance</sup>

good points

② Infuses the spirit of investment among people so that at the time of need it can ensure the financial security.

• Supports economic growth [e.g.] bonds, equity investment

③ Ensures financial stability.  
④ Promotes inclusive development.

Relevant points

Can include

• IRDAI Committee on Microinsurance advised simplified policies, digital enrolment.

India's insurance penetration is approximately 4.2% of GDP which is below average. The following are the challenges:-

Strengthen it with examples

① High cost of insurance  
② Lack of awareness and financial literacy. <sup>• Low awareness and financial literacy [e.g.] crop insurance, health policies</sup>  
③ cases of fraudulent insurance schemes.

31

# O.P.S.C.

4) distribution inefficiencies targeting mostly the urban elite groups.

• **Fraud and moral hazard**

5) lack of digitalisation of records of people often results in cyber related issues.

*Conclusion is good*

Thus, the impediments to the success of insurance penetration **Raghuram Rajan: "Deepening insurance penetration is critical for financial stability and economic resilience."** reach the global insurance coverage i.e. 7% and to make the people of India financially insured.

avoid this

*Avoid this*

2.5

10) localisation of Sustainable Development Goals (SDGs) refers to the involvement of people, communities in order to achieve SDG fastly and to protect the environment from climate change.

- Odisha's Mid School Programme - SDG 4, 5 [e.g.] school renovation, girl child enrolment.

Fair  
Introduction

Significance :-

1) collaborative approach to achieve SDG as the one size fits all policy of achieving SDG will not equitably achieved in every region of India.

No need of lengthy explanation

- Contextual relevance [e.g.] malnutrition, rural water access

2) local ownership and planning by integrating SDGs into national and local government planning policies, etc.

- Community participation [e.g.] Gram Panchayat planning, SHG involvement

3) data and monitoring local level data including official statistics, planning, etc.

4) Multi stakeholder collaboration which ensures the participation of diverse actors involving local government, community, etc.

write neatly

- Promotes inclusive and equitable growth [e.g.] tribal development, women empowerment

88

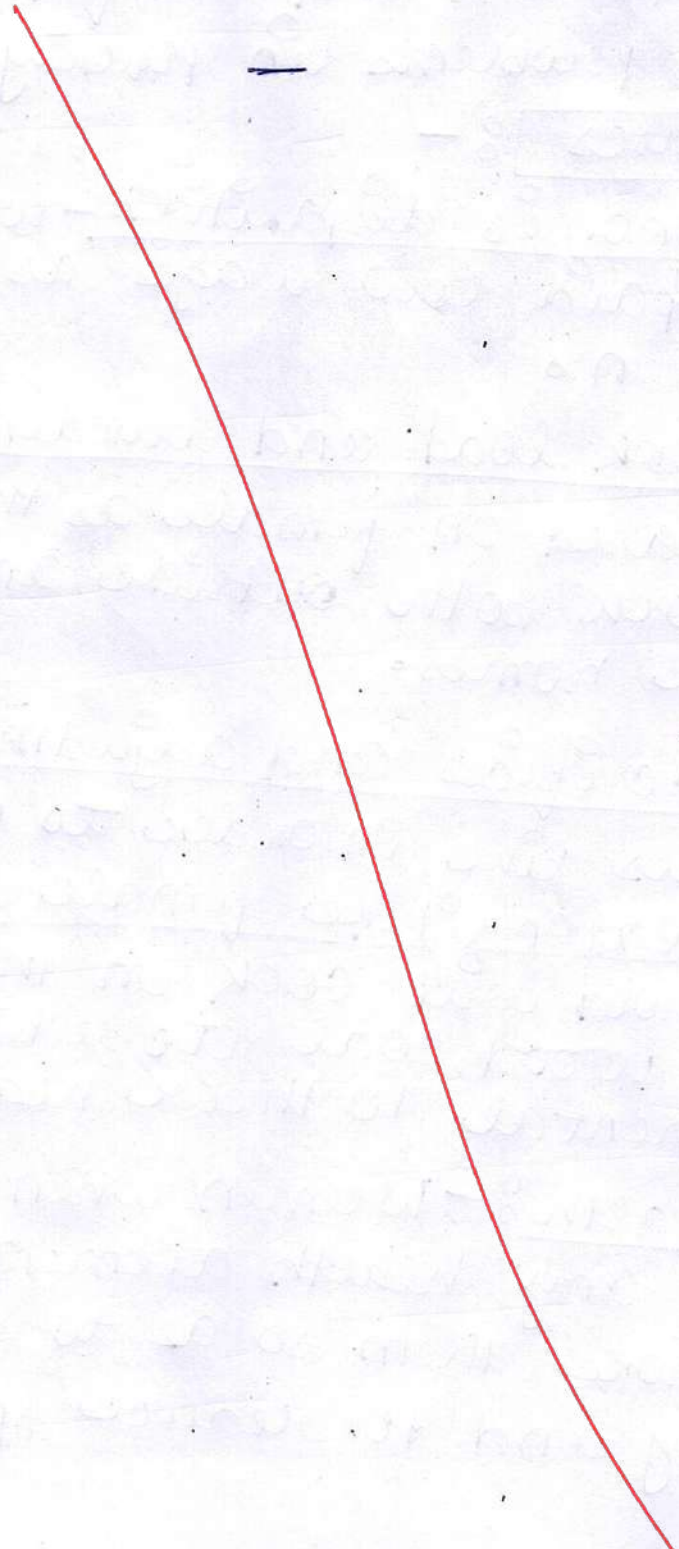
# O.P.S.C.

Conclusion

Can be

Thus, the local level of SDGs can help in the achievement of the goals more holistically and effectively.

• Dr. A.P.J. Abdul Kalam: "Development is for every village and every citizen."





3.5

(ii) feminization of poverty remains a persistent challenge in India.

Despite many measures taken by the Government of the day this issue still persists and the female face more problems in poverty.

Causes :-

(1) Economic disparities - women are paid low wages as compared to men.

- Gendered educational disparity [e.g.] dropout rates, skill gap

(2) work load and burden gets increased on female as they have to work both outside and in their homes.

- Limited property and asset ownership [e.g.] land inheritance

(3) sacrifices and adjustments by females live in order to reduce the expenditure female of the household will cook on the chulas using wood, coal, etc which is detrimental to their health.

- Vulnerability to shocks [e.g.] pandemic, floods

(4) Health :- women when suffer from any health ailments tend to ignore them so as to save money and to reduce spending.

Fair Introduction

Good hold on content but in writing examples

Can be Concised

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Consequences :-

① Economic inequality due to discrimination in payment of equal wages.

• Nutritional insecurity  
[e.g.] malnutrition, anemia

② Lack of education as women of house tend to do the household as well as agriculture work  
intergenerational poverty  
labourers in field to support the family.

• Reduced educational opportunities for girls  
[e.g.] school dropouts, child labor

③ Negative impact on health as they ignore the healthcare needs of theirs to reduce spending.

④ A restriction for India to achieve gender equity.

Can include  
• National Commission for Women.  
recommended social security schemes targeting women.

Thus, when poverty persists female are the first to face issues regarding health, mental etc which affects the SDG i.e goal number - 5 i.e gender equality in India.

Conclusion  
fine

Valid points covered

• Amartya Sen: "No famine has ever taken place in the history of the world in a functioning democracy with women's agency."



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