Mainsure Test 10 Answerkey

1. **Name any two legal initiatives taken for the protection of girl children. Analyze how far they have succeeded in their stated objectives. (10 Marks)**

Answer: United Nations Department of Economic and Social Affairs data shows that India is one of only two countries along with China where female infant mortality is higher than male infant mortality. The extent of deprivation girl child faces in her life is clearly visible from this.

The legal initiatives taken for the protection of girl children in India are:

- **Protection of Children from Sexual Offences Act:** It attempts to effectively address the heinous crimes of sexual abuse and sexual exploitation of children through less ambiguous and more stringent legal provisions.
- It incorporates child friendly procedures for reporting, recording of evidence, investigation and trial of offences.
- The Act recognizes that the intent to commit an offence needs to be penalized.

- **Child Labour (Prohibition and Regulation) Act of 1986**: It designates a child as a person who has not completed their 14th year of age.
- It aims to regulate the hours and the working conditions of child workers and to prohibit child workers from being employed in hazardous industries.

Other major legal initiatives include the Pre-Conception and Pre-Natal Diagnostic Techniques Act, 1994 which was enacted to stop female feticides and arrest the declining sex ratio in India.

Analysis of the legal initiatives:

- Government has set up Special Courts under Section 28 of the Protection of Children from Sexual Offences Act for each district for the timely disposal of the cases. National and State Commissions for Protection of Child Rights has been mandated for better monitoring of the implementation of POCSO Act

- But the closure rate of POCSO cases was just 31% across States and Union Territories.
- With the enactment of the Child Labour Act,1986 the number of child workers between the ages of five and 14 in India reduced drastically in India. The number came down from 12 million to about 4.3 million by 2011 Census.
- The amendment to the Child Labour (Prohibition and Regulation) Act of 1986 however slashed the list of hazardous occupations for children from 83 to include just mining, explosives, and occupations mentioned in the Factory Act.
- In effect it legalised the child labour in so many industries which can be detrimental.

Suitable amendments are required to reduce the deprivations faced by girl children in India. Laws have to consider the gender inequality, patriarchal mindset of the society and a biased favour to the male child etc. in the society to address the grievances of girl children.

2. Examine how Indian secularism is distinctive from the western model of secularism? Discuss. (10 Marks)

Answer: A secular nation,means there is no discrimination between various religious denominations and state does not endorse any. For example Pakistan has Islam as it's official religion,while **Indian constitution** declares itself to be a secular nation.

Characteristics of secularism
- State should be non-theocratic:- A state must not be run by the heads of any particular religion. A state governed directly by a priestly order is called theocratic. For example- Papal States of Europe in Medieval period
- States should have no formal, legal alliance with any religion:- Many non-theocratic stateshave close alliance with a particular religion.
- A secular state must be committed to principles and goals which are at least partly derivedfrom non- religious sources

Indian model of secularism:
- Treats all religions equally by the state. Incorporates the idea of *sarvadharmasamabhava*
- State interfere with religious to bring positive reforms.eg: banning untouchability under
  Article 17.
- All religion can be pursued equally by its citizen under articles 25 to 28.
- Minority section of the society are being considered while adopting Indian form of secularism. The multi religious societal characteristics of India are taken into considerationwhile supporting all the religions equally.

Western model of secularism:
- State and religion has a separate sphere of its own, with independent jurisdiction i.e. Mutual exclusion of state and religion, principled distance of state from religion and no illegitimate intrusion of religion in the state.
- The state cannot aid any religious institutions.
- State cannot hinder the activities of religious communities as long as they are within the broad limits setup by the law of the land.
- For example – if religious women forbids a woman from becoming a priest, then the statescannot do anything.
- Western model of secularism has its flaws like the majoritarian community shows discriminatory policies towards minority. And also the state imposes discriminatory policiessuch as imposing burkha on muslims in France.

3. Discuss the impact of globalisation in the life of older people and in geriatric care of India. (10 Marks)

Answer: Globalisation is the process of interaction and integration of an individual, nation among people, companies, and governments worldwide making the globe a whole village. Globalization along with industrialisation, urbanization and technological changes has affected all segments of population including aged persons everywhere

Positive Impacts:

- Healthcare: The technological advancements have given shape to many devices which can help the aged people who are little aware gauge their own body condition. Average life expectancy and health has increased because of improvements in technology, medical facilities, living standards.
- Communication: Old age is reduced to a mere number if one is surrounded by loved ones and is financially independent. The rapid growth in communication technologies has made the world a small place. Aged people who could not be lucky to live with their children due to job pressures of the young, can now easily interact with them at a click of a button.
- Technology: It is now possible for young residing in foreign lands to send money back home to their old parents in fraction of seconds.
- Food: The opening of shop by many international supermarkets and brands in India has also introduced amazing and highly beneficial food and medicines for the geriatric population.
- Economy On the positive note, the people now have become more economically prosperous because of better employment opportunities across the world; and due to this they are able to save more for their old age.

Negative Impacts:

- Fallouts of disintegration of joint families The cumulative implications of globalization, industrialization and urbanization have imparted irreversible change into the structure of families in India. With more and more nuclear families, young people leave their aged parents in far away places in search of jobs
- Fallouts of unclear roles Ageing marks change transition of role of the person from one to another. With improved education, rapid technological changes and modernization have rendered their knowledge obsolete. With this, once they are at the verge of retirement, they are unable to find clear role and this realization leads to loss of status, loneliness and worthlessness.

Geriatric care is a specialty that focuses on health care of elderly people. It aims to promote health by preventing and treating diseases and disabilities in older adults. Globalisation helped to improve the geriatric care through facilities like palliative care units, advanced and modern intensive care units with sophisticated and modern technologies. It also helped to improve the institutional mechanisms like old age homes

for their care. The average life expectancy of the older people improved as a result. The mental illness, depressions faced by the old age persons are taken care of by the advanced medical health authorities too.

4. **Though the caste system in India has undergone considerable changes over the years, it still persists in its worst form. Identify how the caste system is still playing a major role in determining social functions? (10 Marks)**

Answer: Caste system in India was evolving and accepting different forms since its inception in ancient society. For eg: it was emerged from the occupation based division to a social division during the medieval and modern India. In the modern times it has evolved into an invisible caste based associations, caste based vote banks which influence politics in India etc. Therefore, a complete removal of the caste system is difficult from our society and it persists in its worst form.

Worst forms of Caste system in India:
- Manual Scavenging in the urban and rural regions.
- Presence of Ghettos based on the caste divisions in various parts of the state Within caste marriage are present in the society and honour killing
- Access to various institutions is denied due to the caste difference. Eg: Killing of the Rohit Vemula and Death of Dr Payal Thadvi
- Caste system in determining the social functions
- Caste is considered to be one of the criteria to provide job opportunities. Eg: Presence of Manual Scavenging.
- Learning opportunity: Even after the adoption of innovative measures like RTE in 2006 India is having issues in ensuring the basic education to the downtrodden.
- Livelihood Opportunities: often India is witnessing the caste based boycotts especially in the street vending.
- Social Placement: Caste is still one of the primary factors determining the quality of life in India. Ie Caste is placing people in higher or lower social classes

Hence, caste still plays a major role in determining the social functions in India. It shall be eradicated by strict adherence to the value based education models, removal of caste based politics from society etc.

5. **"Me too" movement though reflective of new-age women movement standing up for themselves, is non-inclusive and has only limited reach. Critically analyze. (10 Marks)**

Answer: Me Too movement is an online women movement which enabled them to disclose the harassment and abuse they have faced in their own lives from private and public spheres. It emerged as a mere hashtag movement in social media platforms like Twitter, Facebook to worldwide publicity.

Me too movement is reflective about the new age women standing up for themselves because:
- Women are self empowered to demand for their rights in India rather than

wait for the society to reform themselves.

- Women are actively demanding justice and equality in both the public and private spheres, rather than allowing the men to passively subjugate and dominate them.

- New age women has better social indicators including better education, awareness about their rights etc. which enable them to protest against any social injustice.
- Gender hierarchy and inequality is rapidly getting narrowed down which enables women to name and shame the men in public spheres.

The movement highlights the power of social media in mobilizing people and generating social change. Until this movement, the women were legally and socially required to prove that they are not guilty. The Me Too movement helped to get them justice which was overdue and thus broke the barrier.

However, the movement is non inclusive in nature because:
- It has virtually bypassed the disability community who are one of the most vulnerable to sexual harrasment.
- Women in the rural areas and lower strata of society are not aware of their legal rights and their rights are getting violated without getting reported.
- Me too movement does not address the cases of safety against sexual harassment. Although there is a deterrence effect, there is no significant reduction in the reported sexual harassment cases.
- Me Too movement covers only certain aspects like sexual harassment, however it does not cover the issues faced comprehensively by women. Eg: Racial prejudice on North East Indian women by others.
- There have been no stories from people in the unorganised sector, the largest population of labour, in the MeToo movement either.

MeToo movement has brought the pervasiveness of the issue of sexual harassment into the mainstream. It needs to be complemented by including all the stakeholders among different strata of women.

6. **Identify and analyze the social factors that perpetuate poverty in India. (10 Marks)**

Answer: Poverty is a multifaceted concept which involves a denial of choices and opportunities, and it involves lack of basic capacity to participate effectively in society. Tendulkar committee notes that 21.9% of the population in India is living below the poverty line.

Social Factors which perpetuate poverty in India:
- Inadequate access to basic facilities like clean water, nutritious food etc. It causes hunger and prevents people.
- Inequality: Social inequalities like gender, caste systems, or tribal affiliations means there is no access to the resources to keep or lift a family out of poverty.

- Poor standards of education and health: UNESCO estimates that about 30 million people can be lifted out of extreme poverty in India if they have basic reading skills and arithmetic knowledge.

- Gender inequality, poor standards in health etc. in turn contribute to the secondary factors such as lack of markets, poor infrastructure, poor leadership, bad governance, under- employment among various sections of people in India.
- Lack of access to financial resources hinder the social mobility of the vulnerable sections in India.
- Demographic reason: Over population in India affects the poverty figures and it remained more or less consistent because of great dependency on government capacity.
- Corruption: Government through various schemes try to alleviate the poverty situation, allegedly only 30-35% actually reaches the beneficiaries due to wide-spread practices of corruption in the country.

7. **"Many schemes fail to bring results because they are not reflective of the ground social realities".Critically analyze with examples. (10 Marks)**

Answer: Government schemes are announced as Central, State specific or a joint collaboration between the Centre and the State for a cross section of the society from time to time. These are announced in line with the vision of realising the aspirations of a welfare state.

Schemes	Non reflective of ground social realities
1. Mahatma Gandhi National Rural Employment Guarantee Scheme	Lack of provision about the provision of demanding work Gram Sabha are not convened regularly Poor maintenance of records like employment registers.
2. National Rural Livelihood Mission	Allocation based strategy rather than a demand driven strategy hinders formulating their own livelihoods-based poverty reduction action plans.
3. Ayushman Bharat Yojana	States lack internal capacities to implement the scheme. Integrating the State and national transaction management system and lack of compatibility between them.
4. PM Employment Generation Programme	Study commissioned by the MSME Ministry has observed the scheme is plagued by delay in the process of sanctioning of loans at different stages.

5. Forest Rights Act	Powerlessness of the scheduled tribes andother forest dependent communities and

	complete dependence on government to get the rights. Lack of coordination between the tribal, revenue and forest department on implementation of the Act
6. PM Gram Sadak Yojana	Non-adherence to planning procedure in execution. Needless evacuation of the people from theirown land in the name of land acquisition.
7. Swachh Bharat Abhiyan	Prevalence of untouchability and manual scavenging. Discrimination of lower castes by the highercastes.

8. **"Despite numerous initiatives over years abhorrent practises like untouchability and manual scavenging still exists in many places in India."Comment. (10 Marks)**

Answer:

Constitutional Measures:
- The Constitution of India in conformity with the international position abolishes untouchability (Article 17) and prohibits caste-based discrimination (Article 15).
- Also, under the Constitution human dignity is an inalienable right which is part of the fundamental right to life.

Legal Measures:
- Prohibition of Employment as Manual Scavengers and their Rehabilitation Act 2013 is enacted against manual scavenging. It prohibits dry latrines and all kinds of manual cleaning of excrement without protective gear.
- Protection of Civil Rights Act, 1955 abolishes untouchability and prohibits compelling anyone to practice manual scavenging

International Measures:
- Dignity is included as a universally recognised right, endorsed by instruments such as the Universal Declaration of Human Rights. By such measures, the practise of untouchability and manual scavenging is considered as practises that undermine the dignity of the individual.

Judicial Measures:
- In Safai Karamchari Andolan v. Union of India, the Supreme Court directed the government to completely abolish the practice and provide for the rehabilitation of peoplereleased from manual scavenging.

- Rashtriya Garima Abhiyan is a grassroots campaign against manual scavenging.

- Safai Karmachari Andolan, Association for Rural and Urban Needy etc. are NGOs whichwork in the public domain to develop an egalitarian society.

Reasons for the prevalence of these practises include:
- People from lower caste are engaged by urban municipal corporations for manualscavenging through government or contractor directly.
- Prevalence of caste system and discriminations on the basis of caste system lead topractises of untouchability.
- Ideas of purity and pollution continues to persist, especially in the rural India.
- Patriarchal mindset of the society coupled with low socio economic indicators propagateuntouchability in India.
- Inadequacy of the legal mechanisms to stop the abhorrent practises like manualscavenging and untouchability.

Some other innovative solutions to resolve such abhorrent practises are:
- Identify all individuals currently engaged in manual scavenging and those who have engaged in the practice after it was outlawed.
- Ensure that rehabilitation entitlements are provided to those who are victims of untouchability and manual scavenging.
- Hold the public officials accountable for properly enforcing relevant laws related to their protection and welfare(including The Scheduled Castes and Scheduled Tribes (Prevention of Atrocities) Act, 1989.)
- Schemes like Stand Up India to encourage social mobility of the vulnerable sections like Dalits.

A mere rehabilitation of those victims who suffered untouchability and manual scavenging practises are not enough. Instead there should be a complete breaking the link between caste, birth and unclean occupations, and restoring human personhood, dignity and equality to removethese practises forever.

9. **Gender inequality that perpetuates social discriminations and lowers economic growth is itself a result of various social, economic and political factors."Analyze. (15 Marks)**

Answer: Gender inequality is the persistent discrimination of one group of people based upon gender upon the distinctions in biology, psychology, and cultural norms. India is ranked 130 out of 155 countries on the **Gender Inequality Index**.

- Gender Inequality- perpetuate social discrimination and lowers economic growth:
- Glass ceiling effect: It is the pervasive resistance to the efforts of women and to

reach the top ranks of management in multi national companies.

- Sex-selective abortion, childhood neglect of girls and infanticide in India are one of the highest in the world. (UN Human Rights Council Report).

- National Crime Records Bureau data suggests that there are about 5 lakh reported incidents of crime against women.
- Sexual harassment at work place, honor killing etc. are commonly directed against womenbecause they are subjugated in the public and private sphere.
- National Family Health Survey data indicates that the average age at death for Dalit women was 39.5 years against 54.1 years for higher-caste women suggesting that Dalit women faces the worst forms of discriminations in India.
- Female labour force participation in India has fallen to 26% in 2018 from 36.7% in 2005, amid lack of access to quality education and underlying social, economic barriers limitingthe opportunities for women.
- Indian companies often prefer men over women in hiring whereas women continue to bepreferred for low-quality, low-status and low-paid informal jobs.
- International Labour Organisation report finds that women are paid 34 per cent less thanmen leading to further gaps between gender.

Gender inequality is a result of social, economic and political factors:

- Patriarchal institutional mechanisms endow power and privilege to groups of men.
- Lack of proper education among women is another cause for gender inequality.
- Teachings and beliefs laid out in religions is another great cause of increased genderinequality.
- Women under continued socio-cultural conditioning have accepted their subordinateposition to men in society.
- Weak local governance and ineffective administration fails to tackle the prevailing genderinequality.
- Social exclusion and harmful gender norms can block vulnerable women's mobility as aresult circumvent existing laws which lack the power of implementation or monitoring.
- Lack of political will perpetuates gender inequality as well. NGO working to empowerwomen , civil society etc. are not allowed to do their duties as a result.

Thus, gender inequality can be perceived as a manifestation of socio- economic and political factors.

10. Indian urbanization is not only a result of economic changes and development but a combination of economic, social and political features woven into the very fabric of India. Analyse. (15 Marks)

Answer: It took nearly 40 years (from 1971 to 2008) for India's urban population to rise by nearly 230 million; it will take only half that time to add the next 250 million. Even though the reason for the rapid pace of urbanization seems to be economic

factors, the social and political factors play a major role in It.

Economic Reasons

- Push and Pull Migration lead to population expansion of the urban centres. It helped in the development of basic amenities and thus the basic structure of the administration
- Industrialisation resulted in the development of the industrial townships Eg: Jamshedpur
- Economic initiatives like infrastructure development (port, sez etc) Bangalore, Vishakapatnam etc
- Employment opportunities: In rural sector people have to depend mainly on agriculture for their livelihood. But Indian agriculture is depending on monsoon. In drought situations or natural calamities, rural people have to migrate to cities.

Social Reason
- Many social factors such as attraction of cities, better standard of living, better educational facilities, need for status also induce people to migrate to cities.
- Rigid Social Systems in the rural regions often lead to push migration of people.
- Rural to urban migration is by far the major component of urbanisation and is the chief mechanism by which urbanisation trends all the world-over has been accomplished

Political reason:
- Administrative cities like Delhi, Patna etc became urbanised due to the presence of state or national capital
- Policy selection: Development of Amravati and India's first planned city Chandigarh.
- Along with this there are other factors such as historical (Kolkatta, Puducherry,) Hill towns; Climate like Darjeeling etc

As per the UN report, India is projected to add 300 million new urban residents by 2050 and it needs to address the challenge of accommodating the needs of the growing population to have an inclusive and sustainable growth.

11. Are we losing our local identity for the global identity? Discuss.(15 Marks)

Answer: Indian society is characterised by a multi religious, multi linguistic sections of people assimilated over centuries of migration and who live with religious and communal harmony. Under the impact of globalisation, our multifaceted local identity is being replaced by the global identity such as:

- Language: English has replaced the regional languages and became a unifying factor among people belonging to several states.
- Food and lifestyle: The regional food culture is replaced with fast food, junk food culture as well. Eg: McDonalds
- Dressing and lifestyle such as practise of festivals have become global in nature.

Eg: Celebration of Halloween.

- Individualism: Unlike Indian society, Western society is more individualistic. The people in India have become self aware about their rights and individualism is more common. This can be seen in people taking decisions without consultations of family.

- Nuclear family structure is developed in India especially in the urban areas. In some of the metro cities, live in together relationships have become common too.
- The people have moved on from the regionalist attitudes and started to gain a collective feeling of togetherness as well. The new forms of marriages such as homosexual marriages are common in present times. Progressive elimination of caste system was helped by the adoption of global values of equality.

Yet, these local identity is restricted to certain areas and not overall the nation. Thus local identity still persists in following ways:
- Traditional beliefs such as caste system, khap panchayats although not an ideal one it still persist in several parts such as rural India. The caste equations dominate the local and national politics in India.
- Festivals such as Bihu in Assam, Pongal in Tamil Nadu, Ugadi in Andhrapradesh are indicative of the local customs and practise.
- The political parties, communication channels etc. still use local calendars, local languages etc. in their official communication.
- New forms of religious worships emerge in India which are part of local identity such as the ISKCON movement, Hare Krishna Cult worship etc. which form cults based on local legends.
- The tribal groups indigenous to certain pockets of India have their own culture and resist the imposition of global identity as seen in the Pagalpanti movement.

It is our responsibility to preserve our cultural identity. Yet, globalization shall not be completely opposed by us and thus a synthesis of global identity with local identity should be encouraged.

12. **What are the major provisions and powers of the National Commission for Backward Classes? How far a constitutional body can ensure the rights of the individual? Substantiate quoting the past experiences of India. (15 Marks)**

Answer: 102nd Constitution Amendment Act, 2018 provides constitutional status to the National Commission for Backward Classes (NCBC). It has the authority to examine complaints and welfare measures regarding socially and educationally backward classes. Previously NCBC was a statutory body under the Ministry of Social Justice and Empowerment.

The Commission consists of five members including a Chairperson, Vice-Chairperson and three other Members appointed by the President by warrant under his hand and seal. The conditions of service and tenure of office of the Chairperson, Vice-Chairperson and other Members is determined by the President.

Article 340 deals with the need to, inter alia, identify those "socially and educationally backward classes", understand the conditions of their backwardness, and make recommendations to remove the difficulties they face.

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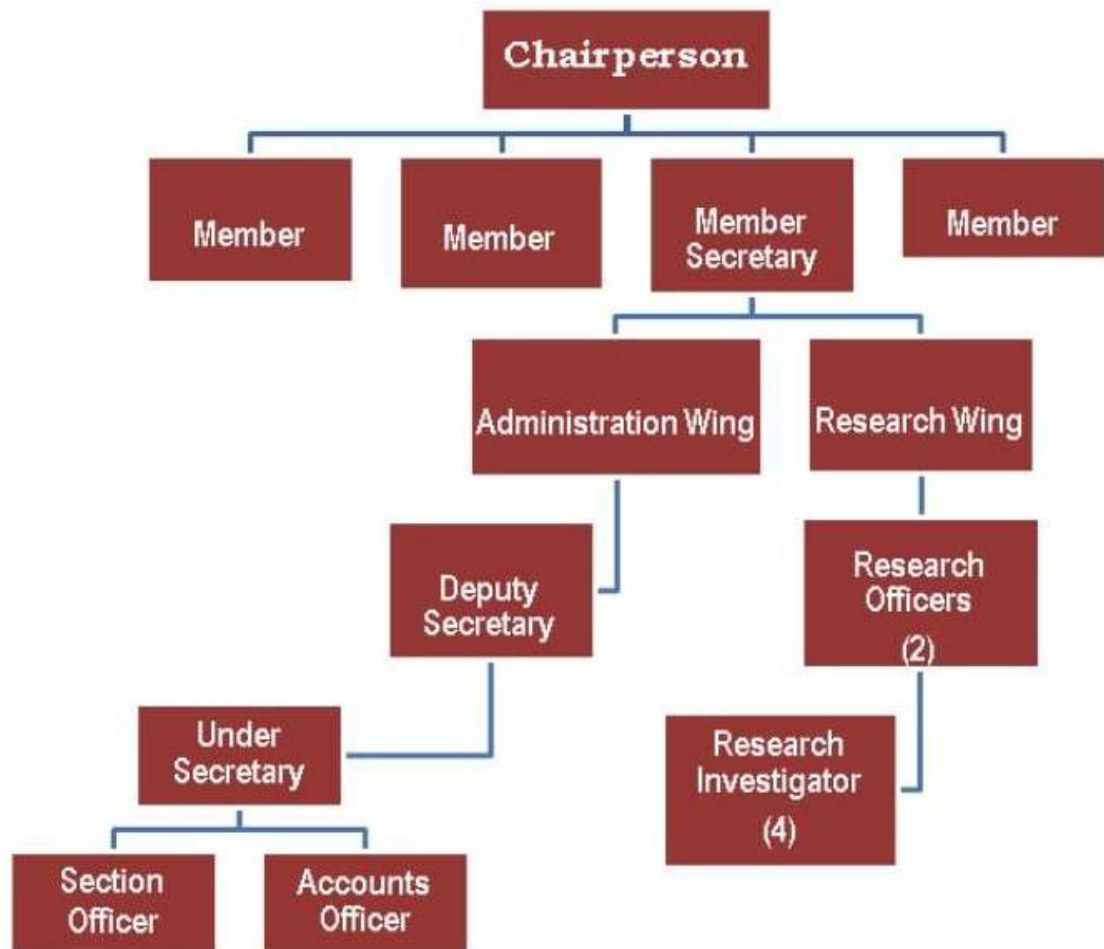
102nd Constitution Amendment Act inserted new Articles 338 B and 342 A.
- The amendment also brings about changes in Article 366.
- Article 338B provides authority to NCBC to examine complaints and welfare measures regarding socially and educationally backward classes.
- Article 342 A empowers President to specify socially and educationally backward classes in various states and union territories. He can do this in consultation with the Governor of concerned State. However, law enacted by Parliament will be required if list of backward classes is to be amended.

Powers and Functions:
- The commission investigates and monitors all matters relating to the safeguards provided for the socially and educationally backward classes under the Constitution or under any other law to evaluate the working of such safeguards.
- It participates and advises on the socio-economic development of the socially and educationally backward classes and to evaluate the progress of their development under the Union and any State.

- It presents to the President, annually and at such other times as the Commission may deem fit, reports upon the working of those safeguards. The President laid such reports before each House of Parliament.
- Where any such report or any part thereof, relates to any matter with which any State Government is concerned, a copy of such report shall be forwarded to the State Government.
- NCBC has to discharge such other functions in relation to the protection, welfare and development and advancement of the socially and educationally backward classes as the President may, subject to the provisions of any law made by Parliament, by rule specify.
- It has all the powers of a civil court while trying a suit.

Constitutional Bodies and Protecting the vulnerables:
- Appointment of a constitutional commission is not sufficient for changing the plight of thevulnerable sections. For eg; NCST and NCSC
- There are several administrative issues deteriorating the effective working of constitutionalbodies. Eg; issues in autonomy, appointment etc
- The constitutional power often limit to the enquiry into suits and which is not sufficient tocover the issue holistically.

A new constitutional body for the backward class may be an initial step, but it is not the panacea. People's participation and capacity building approach is essential for developing the vulnerable sections

13. **Poverty Alleviation Programmes in India remain mere show pieces until and unless they are backed by political will'. Discuss with reference to the performance of the major poverty alleviation programmes in India. (15 Marks)**

Answer: As per the Tendulkar Committee report, the poverty level in India is estimated to be around 21% of the total population. India has initiated several poverty alleviation programmes such as MGNREGA, PDS, NRLM, etc. to alleviate the menace of poverty.

The poverty alleviation programmes require political will for its success because:
- The affinity of the state towards capitalist mode of growth is leading to widening inequalities along a variety of dimensions. Eg: Oxfam Report states that top 1% of the Indians own about 70% of the wealth in India.
- Inadequate political will leads to policy paralysis and also lead to intermediaries influencein each levels, corruption while implementing the schemes etc.
- Lack of political will creates a deficiency in the development of infrastructure and as a result it affects the implementation part.

The trend can be observed in the poverty alleviation programmes such as:

- **Integrated Rural Development Programme:** sub-critical investments in the programme have adversely affected the Incremental Capital Output Ratio and thereby undermined the viability of the projects. Similarly, Inadequate development of infrastructure and insufficient forward and backward linkages and market facilities have been an area of concern under IRDP.
- **National Social Assistance Programme:** This programme has three components : namely (i) National Old Age Pension Scheme (NOAPS); (ii) National Family Benefit Scheme (NFBS); and (iii) National Maternity Benefit Scheme (NMBS) which are targeted at people living below the poverty line. However, the complex procedures for the sanctioning and disbursement of benefits under these schemes makes the percentage coverage only 30% in several States.
- **Land Reforms:** Although implemented to ensure redistribution of land in agriculture to the small and marginal farmers, the basic character of the agrarian economy has not undergone any structural change. The pattern of land distribution is highly skewed, with a high concentration of land in the hands of a few land owners on the one hand and the growing number of marginal and sub-marginal farmers on the other. Fragmentation of land holdings continues on a large scale and only a few States like Punjab, Haryana, Uttar Pradesh and parts of Maharashtra have been able to successfully undertake a programme of consolidation of holdings.
- **MGNREGA:** The budget for the scheme has consistently been reduced over the past 5 years. Also currently, MGNREGA wage rates of 17 states are less than the corresponding state minimum wages.
- India's local governments have generally been quite ineffective in pursuing poverty alleviation program. They have capacity constraints and challenges of fund, functions and functionaries while implementing any programme.
- **Public Distribution System:** face challenges due to the bogus beneficiaries, inclusion and exclusion errors, non timely allocation of ration cards, procurement inefficiencies etc.

Recently, the government has come up with new poverty alleviation programmes such as PM Jan Dhan Yojana, Atal Pension Yojana, PM Awas Yojana etc. to alleviate poverty. These programmes, to be succesful, have to be kept apart from political interferences , political apathy etc.

14. **"Self Help Groups (SHG) have succeeded in delivering financial inclusion, but for them to evolve as business enterprise requires a different approach." In light of this statement, examine their role in rural development and the measures taken by the Government of India to promote them. (15 Marks)**

Answer: A self-help group is a financial intermediary committee usually composed of 10–

20 localwomen or men which help to promote small savings among their members.

The operating model of SHG combines access to low-cost financial services with a process of self management and development especially for the women. Thus, SHG was successful in

achieving the financial inclusion in India. They help members to borrow and lend money to make them financially empowered.

A different approach is required to evolve Self Help Groups as business enterprises because they aim primarily at the economic development and growth. Therefore the measures required to implement the different approach are:
- Capacity building of the institutions that can leverage social mobilisation and last mile connectivity especially in the rural areas.
- Engage successful micro and small entrepreneurs as mentors to the new women SHG enterprises.

The role of SHG in rural development can be analysed as:
- Social indicator improvement: SHG sets out targets for the minimum literacy to be achieved, attain convergence of basic facilities in rural areas.
- Through SHG, members become eligible for sanction of revolving fund, community investment fund etc which can be used for investments in agriculture, MSME etc.
- SHGs provide self-employment to the rural poor to have sustained income to meet their urgent needs.
- SHGs have been able to improve the skills of women to do various things by managing the available natural resources
- Almost 90% of the SHGs beneficiaries were found to be house-wives without any income before joining the SHGs. But SHGs provides them an opportunity to engage themselves in various occupations to improve their earning capacity.
- All SHG members regularly save a small amount. The amount may be small, but savings have to be a regular and continuous habit with all the members. This creates a financial independence which is vital in narrowing the gender inequality.
- SHG meetings are held regularly to find solutions to the problems faced by the members of the group. The resources are shared to address their concerns.

Measures taken by the Government to promote SHG:

The state-led promotion of SHGs include a three-tiered architecture of community institutions at group, village and cluster levels. These have been through:
- Central schemes: the Deendayal Antyodaya Yojana-National Rural Livelihoods Mission.
- State government initiatives such as Kudumbashree in Kerala and Jeevika in Bihar.
- Dedicated autonomous organisations through the State Rural Livelihoods Missions.
- **Self-Help Group-Bank Linkage Programme** has emerged as the major microfinance programme in the country.
- Centre is building on steps for effective and decentralised marketing of SHG products in the country.

- Swarnajayanti Gram Swarozgar Yojana is implemented by District Rural Development Agency to encourage micro enterprises in the rural areas.
- **Women SHGs Development Fund** has been created with a corpus of `.500 crore to empower women and promote their Self Help Groups

- Ultra small branches are being set up in all villages for close supervision and monitoringof the business correspondent agents.
- Constitution of **High Powered Task** to look into the aspects of policy and regulation ofmicrofinance and measures for unhindered growth of microfinance sector.
- Credit rating of the microfinance institutions through accredited credit rating agencies ofIndia

Thus, SHGs play key role towards the development of self-reliant self-confident and social empowerment among the members of the SHGs contributing towards the process of rural development in the region.

15. The education system has a direct bearing on the quality of our human resources. In light of the statement analyse how the newly proposed National Policy on Education try to solve the issue of quality in the education system of India? (15 Marks)

Answer: Even though India has achieved a full enrollment in primary education, the data like the ASER 2018 report brought out that only 73 per cent of class 8 children can read a 2nd standard textbook and only 44 percent can solve a three digit by one digit numerical division problem correctly shows the poor condition of the education system itself

- **Newly proposed education policy and changes envisaged:**

NEW EDUCATION POLICY

Access | Equity | Quality | Affordability | Accountability
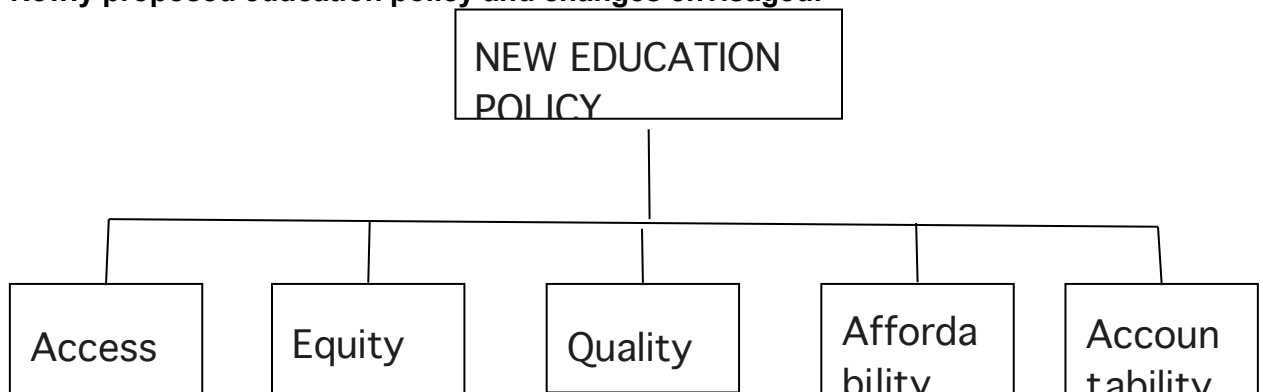
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- **School Education**
- **Early Childhood Care and Education:** Curriculum based on identifying the developmental needs of the child will ensure less pressure and more ability to grasp
- The draft Policy recommends **extending the ambit of the RTE Act** to include early childhood education and secondary school education. This would extend the coverage ofthe Act to all children between the ages of three to 18 years.
- **Reducing the exam stress:** To track students' progress throughout their school experience, the draft Policy proposes State Census Examinations in classes three, five and eight.

- **Quality in teachers training and teaching ability:** For teacher training, the existing B.Ed. programme will be replaced by a four-year integrated B.Ed. programme that combines high-quality content, pedagogy, and practical training.

- Higher Education:
  - **Regulatory structure and accreditation:** The Committee noted that the current higher education system has multiple regulators with overlapping mandates. This reduces the autonomy of higher educational institutions and creates an environment of dependency and centralised decision making. Therefore, it proposes setting up the National Higher Education Regulatory Authority (NHERA).
  - **Restructuring of higher education institutions:** Higher education institutions will be restructured into three types: (i) Research Universities (ii) Primarily teaching (iii) Undergraduate colleges
- The newly proposed programme also focus on improving the finance and governance of the education through multiple measures like NHERA, scrapping UGC etc
- Also, the program focus in detail about the vocational training, adult education and developing the languages of India.

With a wider reform agenda, proposed New education policy is the first step on redeveloping India's education. BUt there are challenges like coordinating states, monitoring the development etc.