

VAJIRAM & RAVI

SURE SHOT MAINS TEST SERIES 2025

GENERAL STUDIES

Subjective Assessment

GS2 | Governance

Test - 3 | Test Code VR112333

Evaluator Code:

Date of Assignment:

CQ:

NAME:

UTKARSH

Time allowed: 90 Minutes

STUDENT ID.:

Email:

MOBILE NO.:

Submission Date:

5 Dec - 2024

QUESTION PAPER SPECIFIC INSTRUCTIONS

Please read each of the following instructions carefully before attempting questions:

There are **TEN** questions printed in **ENGLISH**. All the questions are compulsory.

The number of marks carried by a question/ part is indicated against it. Word limit in questions, wherever specified, should be adhered to. Any page or portion of the page left blank in the Question-cum-Answer Booklet must be clearly struck off.

Q No.	Marks	Q No.	Marks
Q1	/10	Q6	/15
Q2	/10	Q7	/15
Q3	/10	Q8	/15
Q4	/10	Q9	/15
Q5	/10	Q10	/15
Subtotal	/50	Subtotal	/75
Penalty			
Total marks			/125

Instructions:-

- Legible Scanning:** Exercise due diligence in scanning your scripts for clear legibility
- Submissions** marred by poor scanning, notably those with illegible sections or blackened pages due to improper scanning, risk being excluded from the evaluation process.
- Non-Adherence Consequences:** Failure to comply with the aforementioned instructions may lead to the disqualification of your submission.

For Student Only

Start Time - 8:00 pm	End Time - 6:43 pm
Mode of Examination	Online <input checked="" type="checkbox"/> Offline <input type="checkbox"/>

Receiving date -

Dispatch date -

Parameters		Good	Average	Needs Improvement
Conceptual Understanding				
Understanding Demand of Question				
Structure	Introduction			
	Body			
	Conclusion			
Presentation-Illustrations, flowcharts, diagrams, etc.				
Language and Handwriting				
No. of Questions Attempted				
Adherence to Word Limit: Yes/No				

Mentor's Feedback

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Evaluator/Reviewer Suggestions



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(Answer questions in NOT MORE than the word limit specified for each in the parenthesis. Content of the answer is more important than its length.)

1. Critically analyse the role of the Citizen's Charters in ensuring transparent and accountable governance in India. Suggest measures to overcome the associated limitations and realise their full potential in the Indian context.

(10 marks, 150 words)

Citizen's Charter (cc) is a set of commitments made by an organisation regarding standards of public service delivery.

Role of Citizen's ~~States~~ Charter (cc)

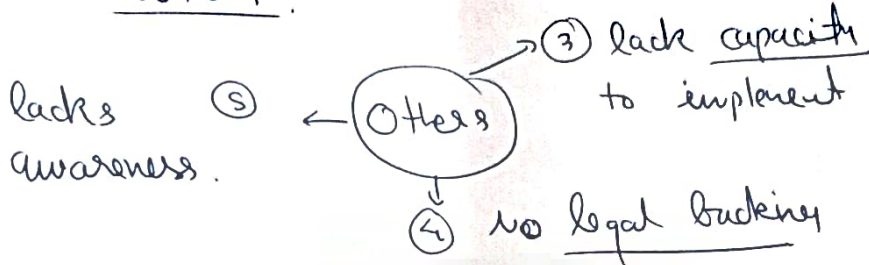
- ① Promotes timely delivery of services.
- ② Ensures accountability by laying clear standards and grievance redressal when standards not met.
- ③ Promotes transparent decision making and service delivery, reduce red-tape.
- ④ Promotes citizen's participation and enhances citizen's trust with quality service delivery.

Associated limitations

- ① Not formulated in regional languages.

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② No consultative formulation → bureaucratic charters.



Measures to redise potential

- ① 2nd ARC: Give legal enforcement
 Ex: Rajasthan model: Guaranteed Public Service delivery Act
- ② wide spread consultation with civil society, NGOs before formulation.
- ③ incentives and promotions based on charter implementation.
- ④ No one size fits all → separate department should have separate charter.
- ⑤ Bevottam model to benchmark charters.

The above measures will go a long way in improving Citizen's Charter and making them a tool of Citizen-Centric Governance

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2. "The effectiveness of governance at various administrative levels in India is influenced by citizen participation." Discuss how this relationship ensures democratic governance and quality of public service delivery in the Indian context. (10 marks, 150 words)

Participatory and Consensus oriented decision making is one of the key pillars of Good Governance that influences effectiveness of governance at various levels.

For governance to be effective, citizens should be active participants in policy making and implementation instead of being passive recipients.

Relationship ensures democratic Governance

- ① by leading to direct democracy
①a) citizen participation via Aam Sabha in beneficiary selection
- ② makes people key stakeholders in decision making.
- ③ ~~deepend~~ ~~deepends~~ deepens democracy

and promotes accountability.

It leads to quality service delivery by →

- ① Social auditing where people participate in exposing wrong doings.
- ② People filing RTI exposes corruption
[Ex: RTI uncovered Adarsh Housing Society Scam 2011]
- ③ formulation of quality Citizen's Charter by people's participation ensures timely service delivery.

Challenges

- ① Limited time and awareness about RTI, Social Audit
- ② Non-Regular Govt Subsidies
- ③ Threat to RTI activists
whistle blowers
[Ex: murder of Satendra Dubey]
deters people's participation.

Therefore, steps like My Gov. In., People's Plan Campaign, effective RTI implementation is needed to enhance people's participation in decision-making.

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3. 'Jal Jeevan Mission has the potential to transform rural public health by providing safe and sustainable drinking water to every household.' Discuss the major implementation challenges faced by the mission and suggest measures to enhance its reach and effectiveness.
(10 marks, 150 words)

Jal Jeevan Mission launched in 2019 aimed at providing piped drinking water supply to every rural household by 2024.

By providing clean drinking water, it will help reduce spread of numerous infectious diseases, thus having transformative impact on rural health.

Implementation Challenges

- ① Issues in acquisition of necessary pipes and other equipment.

Ex: supply chain impacted due to Russia-Ukraine war.

- ② Limited water sources in states like Rajasthan's arid regions → unable to supply regular water.

- ③ Over-exploitation of ground water

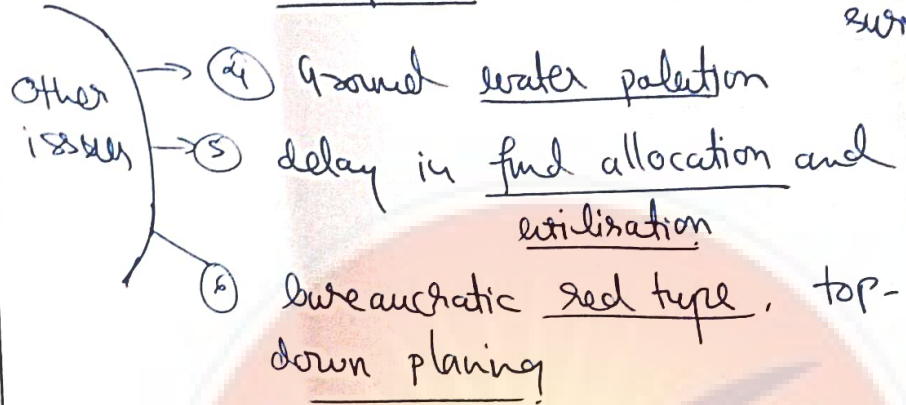
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in Green revolution regions

Ex: 70% of tubewells in Punjab, Haryana
over-exploited (Ground water ~~survey~~ survey)



Measures to overcome challenges →

- ① Promoting rainwater harvesting to enhance round the year water availability.
Ex: Integrated watershed development
- ② Enhance local participation in management of water sources (Mishra Shah Committee)
- ③ Reduce ground water overstage → promote drought resistant millet & crops
- ④ Social audit of scheme by local bodies to prevent mis-utilisation

Successful implementation of the mission will go a long way in achieving targets of SDG-6 (Clean water & sanitation)

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4. "The integration of data analytics has the potential to significantly enhance the effectiveness of e-Governance initiatives in India." Discuss. 10

(10 marks, 150 words)

e-governance as per World Bank is the use of ICT technology for public service delivery.

In the age of AI, Machine Learning and Big Data, data analytics holds major potential for e-governance.

Data Analytics :- Enhance e-governance effectiveness

① Aid in evidence based policy making

② Improve customer experience & aid in personalisation

[Ex]: Personalised dashboards for students on SWAYAM e-learning platform.

③ It will aid in better crime detection and prevention using e-tools

[Ex]: Police using data analytics to identify crime hotspots in CCTVs, NATGRID.

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4) Enhance ease of doing business

[9a]: data driven decision making to identify tax frauds, simplify procedures like faceless assessment

3) provides ease of justice by aiding in better case management under e-courts project.

However, challenges remain

- ① non-implementation of Data Protection Act ÷ raises privacy concerns
- ② bias in data against women, ethnic minorities → leads to discrimination
- ③ limited digital infrastructure and digital divide
- ④ Threat of cyber crime & data theft [9a]: only 1/3 women have access to internet.

[9a] AIIMS 2021 server attack.

Thus, there is a need of strong data protection framework to realise full potential of data-governance analytics for e-governance.

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5. "Policy conflicts among diverse sectors and stakeholders have hindered the achievement of holistic rural development in India." Discuss with relevant illustrations. (10 marks, 150 words)

In order to achieve holistic rural development, there is a need of whole-of-government approach.

However, working in silos often leads to policy ~~constraints~~ ^{conflicts} & contradictions hampering process of development.

Policy ~~constraints~~ ^{conflicts} have hindered rural development by →

- ① Poor utilisation of limited funds
- ② Duplication of effort.
- ③ Trying to achieve development by one-size fits all approach
- ④ No proper planned development → rather ad hoc and knee jerk solutions to problems.

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Q9:- Conflict between Ministry of Environment and infrastructure ministries over land acquisition, forest clearance, etc.

Q92: Conflict between various local bodies, Gram Panchayat & Zila Parishad, bureaucracy and local representatives leads to poor planning and development

Empowering citizens
via social (4)
audit to hold
government accountable
for poor development

Way forward

(3) Devaluation
of powers and
finance to
local bodies

(2) use of digital
tools qa:
Pravesh, Pm-Gati
Shakti to bring
integration

(1) Jointness
and integration
in government
functioning

for rapid rural development
and dream of Viksit Bharat (2047),
all sectors and stakeholders should
work in spirit of 'Team India'.

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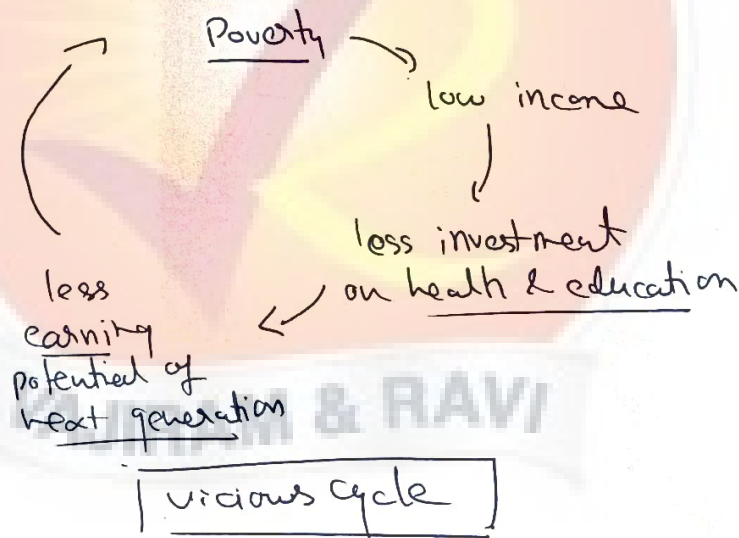
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6. Self-Help Groups (SHGs) have the potential to act as a powerful tool to break the vicious cycle of poverty in India. Discuss 15 (15 marks, 250 words)

Self Help Groups (SHGs) are informal peer controlled groups where women come together to collectively save and start micro-enterprises.

As per NABARD, there are 12 million SHGs in India involving 9 crore women.



SHGs as powerful tool to break cycle

- ① SHGs engage in asset creation which lead to rise in income.

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9a: Lijjat Papad (SHG) employs 45000 women and has turnover of 1600cr annually.

② Key tool for women empowerment and financial independence of women.

9a: Nabard survey: 90% of SHG members are women.

③ Better investment in health and education of children by SHG women → reduce inter-generational poverty.

④ Tool for skilling and training for women.

⑤ Promotes culture of savings & financial inclusion.

Success Case Studies:-

① tudumshree (Kerala) neighbourhood SHGs led to elimination of absolute poverty.

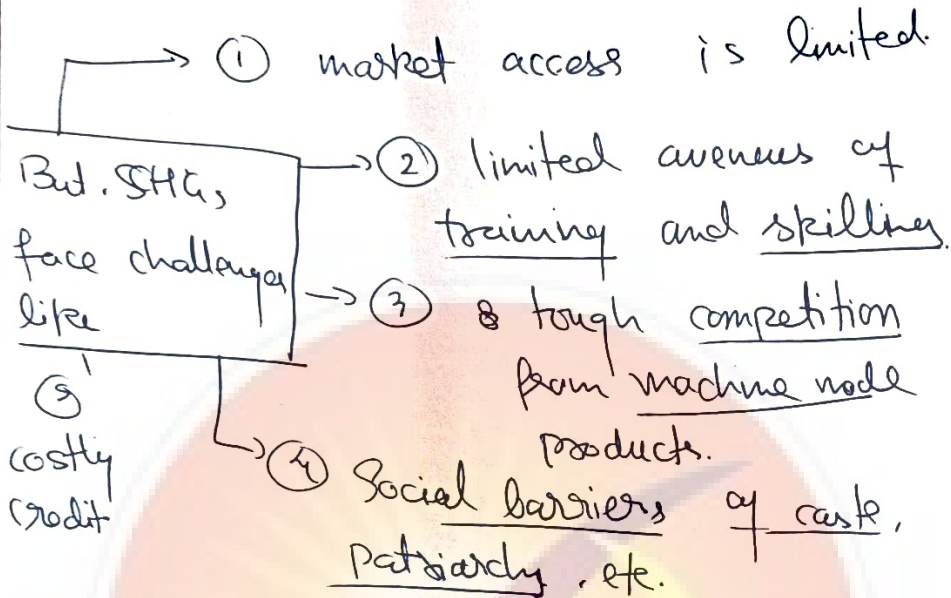
② (Mission Shakti), odisha led to

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60 lakh women brought out of poverty.



Steps needed

- ① make available cheap credit [GA]: Pradhan Mantri MUDRA Yojana (AP) scheme gives loan at 0.25% interest
- ② Rajeevika (RJ) provides skilling to SHG women nearby rural areas.
- ③ e-commerce marketing [GA]. Mahila e-hat services collection.

Thus, SHGs can be an anti-poverty vaccine and also promote Gender Equality (SDG-5) and women-led-development.

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7. "Non-governmental organizations (NGOs) play a complementary role in India's development process, especially in addressing grassroots challenges and filling gaps in government initiatives." Discuss. (15 marks, 250 words)

Non-Government Organisation (NGOs) are non-profit organisations also called Third Sector which engage in various development and welfare to compliment state's efforts.

According to MHA, India boasts of vibrant civil society with over 33 million NGOs in various sectors.

NGO's Complimentary role in development process →

- ① Helps in last mile delivery of public services.

[ex]: Akshay Patra foundation delivering mid-day meal

- ② Holds state accountable and aids in better policy making.

[ex]: Pratham NGO brings ASER report to point flaws in RTI and improve learning outcomes

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- ③ Acts as a bridge between citizens and state.
- ④ Create grassroot awareness and informs citizens of government efforts.
- ⑤ Protect interest of most marginalised.
Ex: Normada Bacho Andolan for tribal rights.
Ex: ^{Naz} ~~AVASA~~ foundation for LGBTQ rights.
- ⑥ Provides policy inputs by technical inputs. Ex: Center for Policy Research.
- ⑦ Upholds democracy via calling for governance reforms.
Ex: MKSS struggle for RTI.

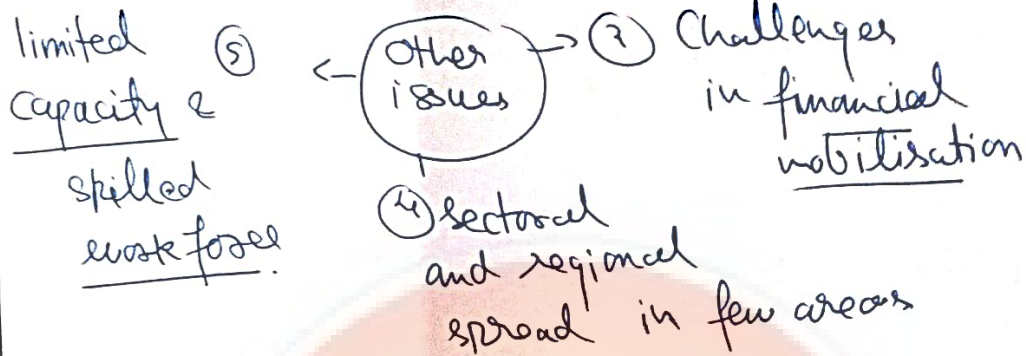
Issues with NGO functioning

- ① Lacks Transparency and Accountability:
Ex: CBI report states only 10% NGOs submit annual balance sheet.
- ② Anti development activities: IIB Report found loss of 2-3% GDP due

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to protests against development projects
By foreign funded NGOs.



Way forward

- ① S. Vijay Kumar Committee :-
 - ①.1 light regulation & not over-regulation
 - ①.2 dedicated legislation for NGOs
- ② Simplification of interface between government & NGOs. Q&A: Niti Aayog [Darpan] Portal.
- ③ Social stock exchange for finances.
There is a need for NGOs and state to work as partners in spirit of National Policy of Voluntary Sector: 2007 to ensure last mile delivery of welfare.

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8. Analyze the importance of specialist civil servants in India's journey towards achieving developed nation status by 2047 and highlight the challenges associated with their integration into the traditional civil services structure.

India has set an ambitious goal of developed nation status (Viksit Bharat) by 2047 in which specialist civil servants with domain knowledge have a key role. (15 marks, 250 words)

Importance of specialist civil servants →

- ① Technical nature of administration: with globalisation and digitisation, administration is getting highly technical requiring specialised knowledge.
- ② Improve policy formulation & implementation which is often hindered due to lack of technical inputs at decision making stage.
- ③ Give a push to Digital Public Infrastructure (DPI) which is highly technical.

④ Many specialists will come from private sector → thus bringing private sector best practices.

⑤ Potential to reduce red-tape and improve overall efficiency and effectiveness of government.

Challenges in integration in traditional structures →

- ① lack of on ground field experience
- ② limited experience of administration and ~~low~~ awareness of government functioning.
- ③ Resistance ~~to~~ from existing bureaucracy and possible loss of motivation
- ④ Chances of conflict of interest if specialists are allowed to go back to private sector.
- ⑤ Issues of social justice & reservation

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Provision in lateral entry.

Solutions to address challenges →

① Promoting lateral entry via transparent selection procedure and provision of reservation for SC/STs, etc.

② Viti-Aayog @ 75 report: called for mid-career training of existing bureaucrats.

③ Training and Capacity Enhancement
☞: IGOT portal under Mission Karmayogi

④ providing incentives to existing bureaucrats to develop domain expertise (Nota Committee).

This will ensure that steel frame of India is further strengthened and ready to take India to dream of Viksit Bharat by 2047.

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9. Evaluate the impact of the Pradhan Mantri Jan Dhan Yojana in expanding financial inclusion and transforming access to formal banking for the previously unbanked population.

(15 marks, 250 words)

Pradhan Mantri Jan Dhan Yojana
(PM-JDY) was a flagship scheme aimed at financial inclusion of the unbanked population.

- Key features
- ① zero-balance bank accounts were opened.
 - ② Repay debit card
 - ③ Aadhar - bank account linkage for subsidies
 - ④ Accident insurance upto ₹1 lakh

Impact in expanding financial inclusion & access to formal banking →

Positive →

- ① More than 50 cr bank accounts opened in span of decade (RBI study)
- ② Enabled Direct Benefit Transfer of subsidies via JAM Trinity.

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③ timely access to credit to evade and marginalised through these bank accounts.

ex: Mudra Yojana, Kisan Credit Card

④ financial inclusion of women and SHGs happened → leading to women empowerment

⑤ aided in last mile delivery of banking services ex: Bank Sukhis, Banking Correspondents

⑥ enabled success of digital payments via UPI, BHIM, etc.

However, issues exist →

① only 80% people have bank accounts, 20% still unbanked

② lack of reach of banking facilities to isolated tribal hamlets

③ dormancy of bank accounts,

ghost accounts leading to fake beneficiaries under DBT.

- ④ Cyber frauds, digital arrest scams on rise
- ⑤ Lack of KYC leading to misuse of accounts for money laundering & illegal activities.

Case Study: Study by Niti Aayog found savings of 3 trillion due to leak of DBT accounts under PM-JDY as it reduced leakages in subsidies and welfare.

Way forward → ① Reaching last mile with help of SHGs
② awareness to promote financial inclusion
related to Cyber-fraud ex: Cyber-Surakshit Bharat Initiative

Thus, PM-JDY has been a milestone in financial inclusion and further steps will help in 100% reach of banking facilities in every corner of country.

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10. Examine the influence of international donors and charities on India's development sector. How can India ensure that foreign aid aligns with national priorities and maintains accountability? (15 marks, 250 words)

International donors and charities like World Bank, IMF and NGOs like Food Foundation, etc have provided necessary funds and expertise for India's development.

Influence of donors and Charities of

Positive side

① Necessary financial resource mobilisation for major infrastructure projects.

Ex: Tehri dam funded by World Bank

② Helped India come out of economic crisis.

Ex: IMF's 1991 economic package

③ provides expertise and capacity building for taking up major projects

Ex: World Bank provided to support to DBT initiative.

④ promoted rapid industrialisation by supplementing & complimenting government efforts.

⑤ NGOs like food foundation fund numerous NGOs in India which work at grassroots in education, health, etc.

Negative impact and Issues with foreign donors →

① non-transparent allocation of funds.

② allocating fund to sponsor anti development and anti-India activities.

Ex → IB Report ~~falls~~ stoked protests by NGOs against Kandankulam power plant as foreign funded activism.

③ numerous conditionalities on loans and grants impacting sovereign decision making

④ sectoral and regional bias in funds.

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- 5) Damage and degradation of environment by use of funds.
- 6) Ignoring local concerns, causing tribal displacement due to development projects.

Ways to ensure foreign aid aligns with national ~~post~~ priorities and maintaining accountability

- 1) Strict legal provisions for receiving foreign aid ex: FCRA, 2020 amendment
- 2) Regular review and audit of use of foreign aid.
- 3) Promoting transparency and accountability via RTI and social audit in utilisation of funds.
- 4) Strict legal action against any misuse of foreign aid against national interest.
- 5) Call for reforms of major aid institutions like W Bank, IMF, etc.

While India needs foreign aid, we must ensure full accountability in its use to not end up harming our national interest.

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