


**SOCIAL WELFARE AND
SOCIAL JUSTICE**

Time Allowed: 3 hrs.

Max. Marks: 250

Q.	Marks	Instructions to Candidate
1.		<ul style="list-style-type: none">• There are 20 questions.• All questions are compulsory.• The number of marks carried by a question is indicated against it.• Answer the questions in NOT MORE THAN 200 words each. Contents of the answer is more important than its length.• Answers must be written within the space provided.• Any page or portion of the page left blank in the Question-cum-Answer Booklet must be clearly struck off. 
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1. Invigilator Signature _____

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Name ANKITA MISHRA

Roll No. _____

Mobile No. _____

Date 30 Mar - 2017Signature Ankita Mishra

REMARKS

GS SCORE
GS MAINS TEST SERIES 2017

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Q1. Despite the efforts by the Government to introduce new policies, the elderly people lack the social security needed in old age and live with a low social status. What are the lacunas in the programmes and policies related to the old age? (12.5 Marks)

Ans According to the Report "Elderly in India" 2018, the age dependency ratio has increased from 10.9% in 2004 to 14.2% in 2011. However, ~~and~~ this increase in elderly population has not been followed with increased efforts towards their proper care and maintenance.

Though the government had come up with many policies for the elderly like Vridh Kalyan Yojana, Atal Pension Scheme, various waivers to senior citizens in the form of cheaper railway tickets etc., a lot still needs to be ~~the~~ done to let them live with dignity.

PROBLEMS OF ELDERLY

i) Health issues

ii) Physical limitation

iii) Increasing isolation due to nuclear families

iv) Vulnerability to climate change

v) Psychological needs

Remarks

LACUNAE IN PROGRAMMES & POLICIES RELATED TO ELDERLY

- i). No separate attention to elderly, their problems are often clubbed with Health issues, social issues etc.
- ii). All these programmes often require the beneficiary to go to a number of offices to get their work done. but due to health issues many elderly find it difficult and have to depend on others
- iii). Rampant Corruption
- iv). Lack of proper geriatric care department in hospitals.
- v). These programmes are always concerned with providing monetary & tangible benefits but fail to recognize the psychological needs of the elderly who often suffer from depression.

Hence, there is a need to focus on the plight of elderly as if properly cared for, they can equally contribute to the human resource of the country in terms of their rich experience.

Remarks

What steps should be taken to overcome the above-mentioned lacunas?

Q2. Is the patriarchal nature of Indian society one of the reason behind very slow rate of decreasing poverty ratio? Illustrate. (12.5 Marks)

Ans According to the multi poverty Index, more than 50% of Indian population is poor. In spite of vast strides made by India in economic growth, the poverty ratio is decreasing at a very slow rate.

The reason for this are many like rampant corruption, lack of educational regional disparity etc. but the chief among them is the patriarchal nature of Indian society which denies woman their true right.

HOW PATRIARCHAL NATURE IS RESPONSIBLE?

- i) The LFPR in India for women is a mere 38%. If women were given more chance to earn their livelihood, it will help in prosperous families & bring many out of poverty. it is not gettable
- ii) Education is often denied to women & girl child in favour of education for male child.

Remarks

An uneducated woman further cannot be employed and doesn't provide a conducive environment for her kids to grow intellectually. Thus, starting a vicious cycle,

3½
i) Women are also not provided proper health services and nutrition. As a result, there are further chances of children being born malnourished and hence lacking cognitive abilities further putting them into the cycle of poverty.

ii) An empowered woman ensures a healthy household where kids are educated whereas the same cannot be said for the men.

iii) Patriarchal mindset leads to several evil practices such as female foeticide, commodification of women etc. which when comes out before the judicial system to light, put the perpetrators behind the bar further draining their economic resources in judicial proceedings.

Hence, there is a need to ward off such feudalistic attitude and realize the true potential of women in

Remarks

Eventually, it leads to the slow rate of decreasing poverty

Q3. "Forced incorporation of tribal communities into mainstream processes has had its impact on the tribal culture and society as much as its economy", do you agree? Analyse in the context of PESA Act that empowers the tribals to preserve their customs, culture, community resources and customary mode of dispute resolution. (12.5 Marks)

Ans, Tribals have a unique identity of their own which is very distinct from other. This identity was preserved till the medieval period but with the advent of Britishers, their autonomy and identity started eroding.

After independence, government took several steps to restore them their original position. One of these steps was enacting the PESA Act in 1996 to extend the panchayats to scheduled area.

This act was aimed at maintaining the tribal autonomy and keeping them away from mainstream processes.

The various key provisions in PESA to ensure this are:

- i) Gram Sabha were responsible to preserve and safeguard the customs, traditions and way of life in the village.

Remarks

Their culture & society are to be conserved as they are the indigenous people of India.

ii) state govt or centre govt cannot enact any legislation without considering the customs, traditions etc. of the scheduled area.

iii) Any developmental project, program, mining license issuance etc. has to take the consent of the gram sabha.

There were many such provisions. However this Act failed to fulfill the aspirations of tribals:

i) conflict between the traditional councils based on consensus and the formal panchayats.

ii) Gram Sabha consent were often flouted.

Ex: Essar Mining Corporation came up with forged Gram Sabha signatures in Odisha.

iii) conflicting clauses between different laws like Forest Rights Act 2006.

Therefore, though this act was very good in letter, it failed to deliver in terms of spirit.

Remarks

Q4. Prohibiting women entry and worshipping in spaces dominated by male custodian of religion is not just a matter of violating women's equality in matters of faith but also their dignity and continuation of male appropriation of religion. Critically analyse in the context of recent landmark judgment given by Maharashtra High Court.

(12.5 Marks)

Ans ~~Women are~~ ~~equal~~

Women have always been the recipient of unequal treatments by the society - one of such being a prohibition on their entry to several places of worship.

~~However, with such~~ the recent incidents taken up like the protest by Bhumata Ranragini Brigade for entry into the Shani Shingnapur Temple, women demanding entry into Hajiali Dargah, Sabarimala Temple etc. show that women no longer will stay quiet and will raise their voice for their rights.

The recent judgement of the Maharashtra High Court which upheld women's entry into the temple saying that women cannot be prohibited from entering the temple, if men can, is a very positive step towards the empowerment of women.

you need to discuss some Constitutional provisions pertinent to the

Remarks

Same

This judgement is in accordance with ~~the~~ Fundamental Rights (Art 14, 15) and DPS of our constitution which prevent any form of discrimination on ground of sex. If there exists any such provision ~~mention them~~

However, this judgement of the HC is being criticized by the so-called upholders of religious teachings saying that it interferes with their religious practices (violates Art 25).

~~But as per Art 25(2)(b) provision~~

But such a discrimination is against rationality and based on blind beliefs and superstitions preventing the women from exercising their rights.

This judgement should be taken as a ray of hope against any such future discrimination not only against women but also against caste, creed etc. where people are discriminated against ~~that~~ in the name of religion.

Remarks

Q5. Assess the role of women in strengthening the Panchayati Raj Institution. How far this has been able to ameliorate the status of women and incorporated them in the mainstream of decision-making? (12.5 Marks)

Ans Women have become an active participant in the Panchayati Raj Institution taking grass root democracy to another level.

The constitution of India provides 33% reservation to women in Panchayati Raj Institution, thus encouraging their participation in the nation building process.

THEIR ROLE IN STRENGTHENING PRIs

- i) Helped in breaking the patriarchal & feudalistic attitude of the people - Hence promoting girls' education etc. in their villages.
- ii) Added feminine perspective to the developmental issues by tackling with social issues like alcoholism, domestic violence, etc.
- iii) Led to women empowerment
- iv) Helped in the development of transparent and less corrupt polity.

Remarks

v) Better dissemination of social services — as generally women tend to have more humanistic approach, hence leakages were less.

HAS THIS - BEEN ABLE TO AMELIORATE THE STATUS OF WOMEN?

Though Panchayati Raj had strengthened the position of women in grass-root level politics, still this has been done in pockets.

There are several issues related with it:

i) With women being nearly 50% of the population, 33% reservation is insufficient to represent them.

ii) Most of the women elected serve as proxies for their husband.

iii) The feudalistic & patriarchal mindset of the other members often create problem in their workings — many a times meetings begin even without their presence.

iv) Lack of education & awareness among women leads to many seats going vacant.

Therefore, there is a need to improve

Remarks women participation not only in terms of quantity but also quality.

4

You must comply with

the word limit

Q6. Despite optimistic outlook towards globalization, globalization has a dark side and has the power to create highly undesirable adverse effects. Analyse the above statement in context of the concept of globalization and its impact on the working women.

(12.5 Marks)

Ans Globalization refers to the process where the entire world functions in a close, integrated and interconnected manner.

OPTIMISTIC OUTLOOK OF GLOBALIZATION.

i) Globalization provides immense economic gains in terms of multinational companies, foreign investments etc.

ii) It helps in blurring caste rigidities and ~~propagates~~ propagates the idea that the entire mankind is one.

iii) It helps in better ~~help~~ healthcare facilities in the sense good practices or vaccines delivered in one part is easily available in the other part of the world.

iv) Helped in the development of science & technology.

v) Helps in maintaining peace through multi-lateral institutions like UN etc.

Read the question carefully & start writing answer before you

Remarks

You should have discussed this question with respect to working women

However, it also brings with it various undesirable effects like:

i). It has also resulted in global problems like terrorism, human trafficking etc.

ii). It has led to the erosion of distinct cultures and traditions that were unique to people.

iii). It has led to loss of employment and burden on countries' own resources.

iv). Women in particular have become targets of cyber crime.

v). Though it has opened up avenues for women to work in companies but it has also raised concerns about their safety, office harassments etc.

vi). Many times women have to stay late in the office to cater to their clients who might be in other countries with different time zone.

Therefore, globalization though having many positives suffers from some serious concerns which need to be addressed.

Remarks

Q7. Regionalism in India has taken the form of parochialism due to socio-economic factors. Substantiate with examples. (12.5 Marks)

Ans Regionalism refers to a sense of belongingness ~~to one's region~~ or affinity to one's region, custom, language etc.

Regionalism in itself is not a bad term as it creates solidarity and help in maintaining a distinct identity. ~~However~~

However, when this regionalism takes a form where people feel that their interests are antagonistic to other regions & there is a perceived notion of deficiency, then it takes a negative connotation.

Historically, regionalism in India helped it in becoming a melting pot of different cultures & maintaining unity in diversity.

However, the recent times are seeing regionalism has taken a form of a very narrow outlook where people fail to see beyond their selfish interests.

Remarks

you should also define parochialism.

For Ex: Harsh treatment against people from UP and Bihar in Maharashtra is the result of this parochialism that has crept in the concept of regionalism.

People have started feeling that their region is being discriminated against, their resources being exhausted by others, etc. People in politics are using this situation to fulfill their vested interests and have given the concept of 'Son of the soil'.

All these factors have created a situation of chaos and sometimes lead to violence, extremism and secessionist tendencies.

Therefore, there is a need to move out of this parochial view of regionalism and embrace regionalism only in the positive sense encouraging people to move on the path of development!

Remarks

3 1/2
You must be aware of word limit

Q8. Will the Smart City Mission and AMRUT lead to Urban Renaissance? Critically assess.

(12.5 Marks)

Ans The government of India launched the smart

Remarks

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Remarks

Q9. Bring out the relation of globalization with formation of bi-cultural identity. Discuss its pros and cons. (12.5 Marks)

Ans Globalization is the process where there is an increased interconnectedness ~~between~~ in the world and the line or border b/w the countries is being blurred. ~~to~~ ~~make~~ ~~a~~ ~~homogen~~

Globalization has resulted into the formation of a bi-cultural identity where an individual has two cultural identities - one of his own culture and the other of the globalized world. For Ex: an Indian ~~who~~ ~~is~~ ~~staying~~ ~~in~~ ~~america~~ ~~has~~ ~~developed~~ a bi-cultural identity. He celebrates his indian festivals, talk in his mother tongue at home - thus following an Indian culture. At the same time he might be going out for American dinner, following American rules, talking in American English etc. - following American culture

Try to write in small para

Remarks

Positives of this Bi-cultural Identity

- i) Helps in diluting social evils like caste system etc.
- ii) Helps in the development of a uniform society.
- iii) Helps people in being connected to their own culture at the same time take the best from other cultures.

Cons

- i) leads to confusion and at times loss of identity.
- ii) Leads to erosion of original culture.
- iii) can further lead to extinction of some cultures.

Hence, globalization does create a bi-cultural identity but there is a need to maintain a balance b/w these identities.

How are children being affected by bi-cultural identity?

Remarks

Q10. "Growing economical disparities in urban setup of India leads to class stratification and a sense of relative poverty." Critically analyse the above statement.

(12.5 Marks)

Ans. Urban India paints a very ironic picture where on one hand, there are big buildings and people enjoying all the luxuries of life and on the other hand, slum dwellings where even the basic requirement of clean drinking water and sanitation is not available.

Define Economic Equality

This shows the growing economical disparities in the urban setup. The urban setup is marked by increased competitiveness where people are running in search of better avenues, better lifestyles and standards of living.

All this has resulted into the growing stratification of class and a sense of relative poverty. It is very true that the concept of class structure - upper class, middle & lower class originated in an urban setup while

2

Remarks

You are to discuss impact of urban economic disparity.

rural economy used to be based on subsistence & self-sufficiency.

Urban India reflects a setup where everyone is trying to move up the ladder of this class structure and there is always a relative sense of poverty as no matter how hard one tries, one always lags behind someone or the other.

Remarks

Q11. The Transgender Persons (Protection of Rights) Bill, 2016 evolves a mechanism for social, economic and educational empowerment of transgenders. Critically analyse how the recent bill aims at developing an inclusive society for transgenders in India.

(12.5 Marks)

Ans The Transgender Persons (Protection of Rights) Bill, 2016 seeks to end the discrimination against the transgenders and bring them at par with rest of the people. The key provisions of the Bill that aims at developing an inclusive society for transgenders

i) It prevents any form of discrimination against them in terms of education, employment, healthcare etc.

ii) It ensure them a right of residence. In case the family member are unable to take care of them, proper rehabilitation facilities to be provided.

iii) Crimes such as forced labour, denying right of residence etc. are to be punished with strict penal provisions.

iv) Violation would lead to imprisonment of upto 6 months to 2 yrs.

However, this bill suffers from some

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Remarks

Unless you are aware of the said bill you won't be able to write about its provisions.

answer.

serious lacunae in ensuring a fair & just environment for the development of transgender.

i) It does not contain any provision providing reservations to transgender as suggested by the SC.

ii) It denies the right of self-identification as an identity certificate will be issued by SC.

iii) It mentions only three categories in the definition of transgender hence denying them the right to identify themselves as males or females.

iv) The council established under the bill, for transgender, does not have enough powers to fight for their cause.

Thus, though the bill is an optimistic step towards the development of transgender, yet it should also take examples from states like Kerala & Odisha to use their best principles for the inclusive development of this vulnerable section.

Remarks

Q12. 'The new Draft Policy on Women shifts the focus from entitlements to rights and from empowerment to creating an enabling environment.' Discuss. (12.5 Marks)

The new Draft Policy on Women, 2016 aims to replace the National Policy for Empowerment and shift the focus from entitlement-based approach to ~~right~~ right-based approach for the development of women.

i. It focuses on providing better healthcare and nutritional requirement to women. It also focuses on moving from female permanent contraception to male contraception.

ii) EDUCATION - Providing them better educational facilities and increasing their enrollment in secondary and higher educational institutes.

iii) Governance & decision Making - Increase their participation not only in terms of quantity but also quality.

iv) Crime against Women - Ending crime against them from womb to tomb.

v) New Issues - such as problems of single women, destitutes, etc.

Remarks

- increasing their role in entrepreneurship activities etc.
- problem of cyber crime etc.

viz. Increasing Banking facilities for them.
 viz. Creating enabling environment in terms of Gender-perspective infrastructure.
 viz. Tackling the adverse effects of climate change on women.

4½
 Good approach in Gender Budgeting cells in Ministries/Departments.

All these efforts are aimed at enhancing the status of women in our society and providing them with equal opportunities to develop and move side by side with their male counterparts with dignity and confidence.

Your effort is appreciated

Remarks

Q13. Highlight the importance of urbanization as a source of global development and social inclusion. (12.5 Marks)

Ans According to 2011 census, 32% of Indian population stays in urban areas and this would increase to around 50% by 2050.

Urbanization is the process of migration of people from rural to urban areas. Urbanization has a crucial role to play in the global development and social inclusion.

i) It provides better avenues for employment in the form of various industries, companies etc.

ii) It provides better education facilities as ~~the best~~ ^{good} schools and colleges are often situated in urban areas.

iii) Urban areas often pose a mix of culture where people from different religions, caste, regions come together to work. Hence,

You need to define urbanization properly

Remarks

they help in breaking the social hierarchy.
 iv) Urban areas also have better health care facilities.

v) These areas are often well connected, increasing mobility and communication.

vi) These areas also see the emergence

of several NGOs working towards the empowerment of vulnerables like disabled, HIV affected etc.

vii) These areas also see better education of women & more aware people.

Therefore, ~~urban~~ urbanization has great potential for global development & social inclusion as it is most affected by globalization

and is the first to receive any new information, practice, knowledge & technology, helping the people to think beyond their current boundaries.

answer.

Remarks

Q14. Do you think passage of HIV and AIDS (Prevention and Control) Bill, 2014 would prevent stigma and discrimination against people living with HIV. Critically analyse.

(12.5 Marks)

Ans HIV and AIDS (Prevention and Control) Bill, 2014 is a long sought legislation aimed at addressing the plight of HIV affected people.

India has approximately 0.26% people living with HIV. These people are looked down upon and are stigmatized by the society. This bill aims to end this discrimination and stigma.

i) It prohibits discrimination against HIV people in terms of education, employment, healthcare, residence etc. This will ensure

that such people are not

ii) It gives the ~~best~~ choice to the HIV affected people to keep their HIV status confidential.

iii) They cannot be forced to undergo the HIV test at the behest of a doctor or employer without their consent.

iv) All the cases relating to HIV affected people should be fast tracked and the

3 1/2

Remarks

From where did you get it? proceedings can be on camera or by withholding the identity of the person or in a closed room session. Thus, the HIV affected person can maintain his identity.

v) Any violation can lead to imprisonment upto 6 months to 2 yrs.

However, this bill is not enough to end and promote the cause of HIV affected people. There is a need to create awareness among the people regarding the disease and this act will be successful in the real sense only when each and every section of the population understands the problem faced by HIV people, be more sensitive towards their needs without any prejudice.

You need to discuss various concerns with the bill.

Remarks

Q15. Triple talaq, which has been banned in more than 20 Islamic countries is still a practice followed in India. What is the reason behind it? How far the judicial pronouncements in India have been successful in opposing this practice? Critically Analyse.

(12.5 Marks)

Ans, Triple Talaq is a practice as per the Muslim shariat law in which a husband can divorce his wife by uttering the 'Talaq' word three times.

This system has further degraded the position of Muslim women where their marriage depends unilaterally on the whims & fancies of their ~~women~~ husbands.

~~Muslim women often are less educated and empowered and depend completely on their husbands.~~

The reason for it still being followed in India:

- i) The Indian constitution provides for freedom of religion (Art 25), where each community has the freedom to practice their religion the way they want.
- ii) Vote Bank Politics where Muslims play an important role & hence prevent the Govt in

Remarks

bringing any legislation in this regard.

iii) ~~the~~ Banning such a system can give communal colour to it and might be seen as interference in personal religious matter.

iv) Muslim law is separate from the laws made for the rest of the communities as per the Hindu Bill.

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You are specifically asked to discuss the judicial pronouncements pertaining to this.

However, various pronouncements of the judiciary show that this system should be completely abolished as it violates Art 14 of the constitution. The judiciary also cites that marriage, inheritance etc. come under secular activities which are not related with a religion and hence come under the purview of Art 25 (2b) which allows the state to frame law in this regard.

But these pronouncements like the Shah Bano Case, 1985 etc. are sporadic events & will serve no purpose unless the parliament comes up with a law to ban this system.

Remarks

Q16. India ranks very poorly in the latest global hunger index. Why despite the food security act and increased rural spending year after year, India continues to find itself in an embarrassing group? Suggest measures to eradicate this problem? (12.5 Marks)

Ans. One out of every 3 malnourished kids in the world is Indian. The latest global hunger index shows the same result with India performing the worst in the BRICS NATIONS.

REASONS FOR THE POOR PERFORMANCE :

- i). The grains distributed under PDS does not contain much nutritional value & are often of low quality.
- ii). Leakage and corruption.
- iii). Lack of ^{sanitation &} primary healthcare facilities leading to diarrhoea, dysentery - etc which ~~are~~ ^{deprive} what little nutrition the kids derive.
- iv). In better-off households, extreme reliance on fast foods devoid of any nutritional contents lead to hidden hunger.
- v). Mid-day meal given only in primary educational institutes but not in secondary keeping the adolescents away from their benefits.

Remarks

you seem to be concern about the length of your answer rather than contents.

vii. Lack of employment and job opportunities pushing the people into poverty.

viii. Tribals are denied the rights on their forest produce and as such suffer from poverty and malnutrition. OR:
Death of Juang kids in Odisha

STEPS for what?

- i) Promotion of low cost & high nutritional value crops like millets.
- ii) Improving sanitation & providing better primary health care facilities.
- iii) Direct Benefit Transfer through the use of JAM to prevent leakage.
- iv) Extending Mid-Day Meal scheme to secondary educational institutions.
- v) Use of Research & Development to produce varieties of crops rich in nutrition, like rice fortification.

Hence, for India to become a global power, the first & foremost requirement is to enhance its human resource & that is possible only when its people are well fed.

Remarks

- More focus should be given on women literacy & health
- Women education is very significant

Q17. Studies show that in the last 20 years, three inmates on average have been found dead daily in Indian prisons. Discuss the problem of custodial deaths in India and what are the measures that are to be taken to avert this issue? (12.5 Marks)

Ans. With around 2.5 cr. cases pending in front of the judiciary and abysmal condition of Indian jails, justice seems to be denied to a large chunk of Indian prisoners.

Reasons FOR CUSTODIAL DEATH: It has not been asked.

- i) Horrible living condition without proper sanitation, drinking water, food etc. in the jails.
 - ii) Conflict with other inmates.
 - iii) Lack of proper healthcare facilities for the inmates.
 - iv) Inhumane treatments meted out by higher officials.
 - v) Fake encounters.
 - vi) Suicides due to psychological strain, depression etc.
- Don't you read the question properly?

Most of the prisoners are from poor background and are stuck in the jail for petty offences. Many of them can't get out.

Remarks -

you must go through question carefully.

(1)

Refrain
from
writing
unnecessarily

due to lack of bail amount or a guarantor, to add to this, a high degree of pendency of cases, ensures that the date of their trials come after ages, where their stay in jail is already more than the punishment that would have been accorded for their crime. Such harsh circumstances put a lot of ~~stress~~ psychological stress on the inmates.

MEASURES THAT CAN BE TAKEN

- i) Speedy Justice - by ensuring that petty cases like theft etc. are disposed off through Adh mechanism
- ii) Ensuring a good & healthy living environment in jail in the light of sc. judgement that every criminal is a human being too entitled to right to life under Art 21
- iii) Ensuring proper counselling sessions from time to time in Indian prisons
- iv) Strict action & proper enquiry to take place against ~~forced~~ fake encounters.

Discuss reforms in police system

- NHRC recommendations
- Supreme Court suggestions

Remarks

Q18. Despite adopting gender budgeting there is a widening gender gap in workforce in India. How successful has gender budgeting been in reducing this gap. Critically comment. (12.5 Marks)

Ans: Gender Budgeting is ~~the process~~ a concept where the budgeting is done keeping in mind female perspective as well. India shows a wide gender gap with the Labour Force Participation Ratio for women being a meagre 33%. Not only this, some states like Bihar have this as low as 9%. Moreover, where women get an opportunity to work, the gender pay gap is as high as 27% as per Minister India Report. Given such a situation, there is a need to move towards adopting practices such as gender budgeting, gender perspective infrastructure, creating enabling environments etc.

SUCCESS OF GENDER BUDGETING IN REDUCING THE GAP

- i) It has helped govt. and companies to focus towards women participation in a targeted manner.
- ii) It has helped in creating a sense of confidence

Remarks

You need to discuss both positive & negative aspect of gender budgeting.

You should write up to the point without wasting your time.

among women and empowering them with resources.

ii. It has paved the way for reforms in other fields as well other than economics.

iii. Allocation of resources or budget has ensured that the hitherto neglected areas of women developments are also taken into account.

However, there is still a lot to be

done to reduce the gap as:

i. Gender budgeting just ensures allocation of resource, the actual utilization depends on the

ii. ~~More~~ There are chances that such an allocation cuts future chances of any work in the name of gender budgeting.

Therefore, apart from gender budgeting, there is a need to create a culture of

among the society where they respect women and provide them equal opportunities to grow and develop. Gender budgeting can

only act as an enabler but the real growth will take place when ~~the women~~ a change comes at the mindset level.

Remarks

27

what have been efforts made by various state government in this regard?

Q19. Examine 'Atal Mission for rejuvenation and Urban Transformation Scheme' with respect to thrust areas focused in the scheme priority. Do you think such schemes will make cities more livens and inclusive as the Mission statement of this scheme suggest?

(12.5 Marks)

Ans

Remarks

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Remarks

Q20. To roll out its ambitious JAM trinity plan to directly transfer subsidies to intended beneficiaries and eliminate intermediaries and leakages government has started to link the Jan Dhan scheme, Account numbers and Mobile numbers of individuals. Discuss in domain of JAM trinity, benefits and challenges ahead. (12.5 Marks)

Ans The economic survey of 2015-16 talked at length about the JAM Trinity as a plan to take India towards the path of development.

The JAM trinity ~~also~~ also known as the Jan Dhan - Aadhar - Mobile Trinity is a way to increase financial inclusion as well as ensure first, second and last mile delivery of services without any leakage.

In the JAM trinity plan, a person's Jan Dhan account will be linked to his Aadhar and Mobile to ensure speedy, efficient and transparent delivery of services.

BENEFITS

- i) Will prevent inclusion & exclusion errors through Direct Benefit Transfer.
- ii) Improve digital literacy & digital connectivity
- iii) Improve financial inclusion
- iv) Prevent corruption & promote transparency

3½

What are the domain of

JAM Trinity?

Remarks

v) Ensure speedy delivery of services like subsidies etc.

vi) Can help in creating awareness about government schemes & programmes ~~through~~ digitally through mobiles.

vii) Help in moving towards cashless society.

CHALLENGES :

- i) Lack of digital literacy. Identification of beneficiary is one the greatest challenge.
- ii) Lack of digital penetration.
- iii) Many remote areas still disconnected from formal banking channels.
- iv) Issue of privacy in Aadhar cards.
- v) Certain subsidies like fertilizers difficult to be distributed through DBT methodology.

However, these challenges should not come in the way of implementing a novel idea like JAM plan for the benefit of the poor.

Remarks