

**Q.1) What are the key features of Pradhan Mantri Awas Yojana (PMAY)? Bring out the challenges in its implementation.**

**Solution:**

Pradhan Mantri Awas Yojana (PMAY) is a credit-linked subsidy scheme aimed at providing affordable housing to low and moderate-income residents across the country.

The scheme has two components: PMAY-Urban for the urban poor and PMAY-Gramin and PMAY-Rural for the rural poor.

<b>PMAY - Urban</b>	<ol style="list-style-type: none"> <li>1. Addresses urban housing shortage among EWS/LIG/MIG categories + slum dwellers - ensuring a pucca house for eligible urban households.</li> <li>2. Credit Linked Subsidy Scheme (CLSS): interest subsidy of home loans</li> <li>3. 'In-situ Slum Redevelopment (ISSR): using land as Resource with participation of private developers.</li> <li>4. Affordable Housing in Partnership (AHP): Central Assistance of Rs. 1.5 Lakh per EWS house is provided by the Government of India</li> <li>5. Affordable Rental Housing Complexes for Migrant Workers/ Urban Poor</li> </ol>
<b>PMAY - Grameen</b>	<ol style="list-style-type: none"> <li>1. Aims at providing a pucca house, with basic amenities, to all houseless households + those households living in kutcha and dilapidated house in rural areas of India.</li> <li>2. Financial Assistance - ₹ 1.2 lakh per unit for plain areas; ₹ 1.3 lakh per unit for hilly areas and difficult areas.</li> <li>3. institutional finance (loan) of up to ₹ 70,000 at 3% lower interest rate.</li> <li>4. Minimum size of the house - 25 sq m + dedicated area for hygienic cooking.</li> <li>5. Convergence with other schemes like - MGNREGS, Ujjwala Yojana, Swachh Bharat Mission-Gramin (SBM-G) etc.</li> </ol>

**Challenges:**

1. **Land:** (a) scarcity of land especially in urban areas; (b) In-situ development of slums are often not economically viable/profitable for private developers; (c) Lack of land/property records; (d) Lack of support from state governments in land acquisition.
2. **Operational issues:** (a) lengthy and complex approval process; (b) lack of coordination between revenue department [has property records] and housing department; (c) government aid often inadequate to meet the rising development cost;
3. **Beneficiary challenges:** (a) corruption in allocating benefits of the scheme; (b) identification of beneficiaries scuttled by a "biased and politically motivated approach" (c) slum dwellers often rent out the rehabilitation property and move to a slum in a different location.

**Q.2) Despite seven decades of Independence, why have welfare schemes for vulnerable sections failed to deliver? Illustrate with suitable examples.**

**Solution:**

**Reasons:**

1. **Corruption and Leakages:** programmes, such as PDS, suffer due to corruption and inclusion and exclusion errors leading to leakages i.e. food grains being diverted to the black market [e.g. in some states, up to 40% of PDS grains are estimated to be siphoned off].

2. **Bureaucratic Inefficiency:** (a) issues such as red-tapism, resource misallocation, poor coordination, and inflexibility lead to bureaucratic inefficiencies; (b) e.g. inefficiency in the PMAY has led to substandard work + delays, thereby undermining the scheme's objectives.
3. **Beneficiary Identification:** (a) misidentification or exclusion errors lead to deserving individuals being left out of welfare schemes; (b) e.g. various studies have shown that a significant proportion of those who are supposed to receive BPL benefits are not actually poor, while many poor households remain excluded.
4. **Inaccessibility and Unaware Beneficiaries:** (a) welfare schemes will be fruitless if it does not reach the beneficiary or vice versa if the beneficiaries are unaware of their rights and privileges; (b) e.g. PMJDY – financial literacy among the rural poor has resulted in many accounts being dormant, thereby limiting the schemes impact.
5. **Monitoring and Accountability Issues:** (a) accountability and monitoring mechanisms provide feedback and enforce penalties, their absence disrupts this feedback loop; (b) e.g. lack of accountability and monitoring mechanisms of SSA has led to poor infrastructure, teacher absenteeism, and substandard education quality.
6. **Politicization of Welfare:** (a) politicization makes schemes an electoral mechanism rather than a safety-net or uplifting mechanism; (b) e.g. politicization of loan waivers has led to benefits of loan waivers have gone to wealthy farmers with political connections rather than the small and marginal farmers who are in dire need.
7. One-size fits all approach e.g., MGNREGS has high demand in states like UP and Bihar
8. Absorption of state schemes by Centre, this reduces political will of the states to efficiently implement them e.g., Rythu Bandhu of Telangana relaunched as PM-KISAN scheme.

However, despite the mentioned challenges there have been some successes in government schemes like MGNREGS, Pradhan Mantri Jan Dhan Yojana, Pradhan Mantri Gram Sadak Yojana etc.

**Q.3) The key challenge that plagues both skill development and higher education is that higher education is out of sync with the skill requirements in the job market. Discuss.**

**Solution:**

**Current Landscape and Challenges to Education-Skill Mismatch in India:**

1. **Curriculum Mismatch:** (a) curriculum remains theoretical and outdated + insufficient emphasis on skills and industry-specific knowledge; (b) in addition, rapid technological advancements + evolving industry trends required frequent updates; (c) rigid regulatory frameworks inhibit innovation in curriculum + autonomy of institutions is gradually eroding.
2. **Lack of Collaboration:** (a) gap in industry-academia collaboration prevents real-time understanding of the needs of the market; (b) internships + apprenticeships are often insufficient or non-existent; (c) faculty members often lack exposure to industry practices.
3. **Dismal Quality of Education:** (a) none of the Indian institution rank among Top 100 global institutions; (b) wide disparity in the quality of education provided across institutions – central vs state + rural vs urban; (c) institutions lack the necessary funding and infrastructure to provide quality education [India spends 3% of GDP in education, instead of required 6%]; (d) National Institute of Labour Economics Research and Development (NILERD) study: trainees of the ITIs were dissatisfied with the quality of training.
4. **Structural Issues:** (a) rural areas have limited access to education + skilling initiatives [WEF: only 10% of the rural workforce has received formal skills training]; (b) only 5% of the enterprises in India have participated in skill development programs [NSSO].
5. **Social Perceptions:** vocational education and training systems in India are underdeveloped and often stigmatized, hence it is viewed as a second choice, leading to low enrollment.

**Corrective measures:**

1. **Curriculum:** (a) National Education Policy (2020) prescribes integration of vocational education with mainstream education, it should be earnestly implemented; (b) include soft skills, digital literacy, and entrepreneurship into the curriculum.
2. **Transfer of Credits:** Academic Bank of Credits and multiple entry and exit points for learners will help them to continue their studies at their convenience + also help to integrate vocational and higher education.
3. **Industry-Academia Linkage:** (a) leads to better pedagogy + direct placements; (b) paves the way for continuous updates of the curriculum; (c) facilitates internships, apprenticeships, and collaborative projects.
4. **Plan Ahead:** (a) skill development planning should be done for at least the next two decades; (b) timely assessments of the labour market for efficient coordination of skill development initiatives.
5. **Women-Specific Policies:** targeted policies towards women should be taken to improve gender equality in the economic sphere.

**Q.4) What do you understand by food security and nutrition security? Comment upon the status and challenges therein.****Solution:**

**Food Security** refers to the state when all people always have physical, social, and economic access to sufficient, safe, and nutritious food that meets their dietary needs and food preferences. Whereas **nutrition security** is a broader concept that encompasses not only the availability of and access to food but also the availability of daily required nutrients and micronutrients and the ability of individuals to utilize those nutrients in the food they consume.

Its three components are **affordability, availability and accessibility**.

**Status of Food and Nutrition Security in India:**

1. **Progress made:** Food security has largely been solved – affordability through market mechanisms + Right to food + Mid-day meal scheme; availability through Green Revolution + robust PDS network
2. (a) India has become a major producer of food grains, fruits, vegetables, milk, and meat + PDS has played a crucial role in ensuring availability of food grains to the poor; (b) ICDS and Poshan Abhiyaan prevalence of stunting + wasting has reduced
3. **Deficit areas:** (a) issues such as regional disparities in production and distribution + inefficiencies and leakages in the PDS system exist. (b) High rates of stunting/wasting among children remains prevalent. [as per NFHS-5, 35.5% of children were stunted; 19.3% were wasted; 32.1% were underweight; and 67% were anaemic]; (c) approx. 80% children do not consume protein-rich food for an entire day; 40% do not eat grains [NFHS-5]; (d) double burden of undernutrition and overnutrition; (e) micronutrient deficiencies (hidden hunger) remain widespread, particularly anaemia;

**Challenges to Food and Nutritional Security in India:**

1. **Poverty and Inequality:** (a) insufficient income to buy enough food or diversify their diets, leading to malnutrition; (b) inflation and fluctuating food prices further reduce the purchasing power of poor families; (c) lack of infrastructure + slum dwellings lead to issues like open defecation + lack of clean drinking water, exacerbating nutritional security issues.
2. **Structural Issues:** (a) dependence on monsoon makes food security vulnerable to climatic variability; (b) fragmented land holdings + lack of modern farming techniques and inputs limits productivity + prevents crop diversification thereby challenging nutritional security; (c) Green Revolution emphasis on wheat + rice led to over-emphasis on carbohydrate-rich foods.

3. **Socio-Economic + Cultural Issues:** (a) patriarchal practices – women being the last to eat; discrimination between boys and girls results in inequitable access; (b) neglect + resistance to meat has led to lack of protein intake which causes hidden hunger; (c) unawareness about balanced diets, nutritional needs, and proper food utilisation hinders nutrition security.
4. **Governance Issues:** (a) lack of coordination among agencies hampers implementation of schemes; (b) absence of regular research on nutrition trends, dietary practices, and health outcomes creates policy paralysis; (c) toothless institutions, such as FSSAI, fail to deliver the basic prerequisites of nutritional security; (d) budgetary constraints in mid-day meal + no focus on micronutrients.

**Q.5) Despite the MGNREGS being a critical lifeline for rural employment, the scheme faces challenges related to fund allocation and utilization. Analyse the role of MGNREGS in mitigating rural distress. Suggest measures for effective implementation of the scheme.**

**Solution:**

Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) is one of the largest work guarantee programmes in the world. Launched by the Ministry of Rural Development, the scheme guarantees 100 days of employment in a year to adult members of rural households willing to do unskilled manual work.

**Role in mitigating rural distress:**

1. **Employment generation and Income security:** (a) safety net by guaranteeing employment, thus ensuring a minimum level of income for rural households; (b) acts as a buffer, preventing economic hardship;
2. **Arrests distress migration:** (a) from rural areas to urban areas thereby making use of untapped labour in rural areas; (b) during agricultural off-seasons or droughts.
3. **Vulnerable Sections:** (a) According to the National Council of Applied Economic Research (NCAER), scheme has played a huge role in reducing chronic poverty among vulnerable sections of the society such as women, Dalits and Adivasis.
4. **Corruption reduction and financial Inclusion:** (a) Payments under the scheme done through JAM trinity – 10 crore bank or post office accounts were opened; (b) social audit and reviews of the progress made under the projects

**Challenges faced with implementation of the scheme:**

1. **Insufficient and unproductive work** – (a) not suited to the local demands (b) on most days people don't work at all [CAG report – MGNREGS generated only 52.02 days of employment as against 100 days guaranteed]. (c) creation of non-productive assets which makes no meaningful addition to the rural infrastructure
2. **Financial issues:** (a) delays in wage distribution (c) lower than minimum Agricultural wage rate in 34 states and Union Territories. (d) Due to low wage rates – workers are not interested to turn up for work.
3. **Federal political issue** – (a) Scheme very often caught between Centre-State tussle; (b) Centre through the arbitrary “Approved Labour Budget” reduces the number of days of work and put a cap on funds
4. **Implementation issues** – (a) numerous cases of fund diversion and false muster rolls. (b) Social audit even though mandated not followed in spirit
5. **Other challenges:** It has skewed the labour market and created wage distortion and labour shortage.

**Measures for effective implementation:**

1. Improving demand identification of infrastructure projects needs to be developed through MGNREGS.



2. Fund Allocation: Ensure flexible, demand-based budget allocations and establish state-level contingency funds; timely release of funds
3. Strengthening Governance and Transparency: Conduct regular social audits and implement digital monitoring systems + involve communities in planning
4. Capacity Building: Provide training and enhance administrative infrastructure.
5. Leveraging Technology: Employ geo-tagging and mobile apps for tracking and reporting

**Q.6) What do you understand by the term silver economy? Discuss the socio-economic challenges faced by India's elderly population in the context of changing demographic trends.**

**Solution:**

The term "silver economy" refers to the economic opportunities and challenges associated with an aging population. It includes the products and services required to cater to the older demographic segment.

According to the National Commission on Population, the share of elderly (persons aged 60 years and above) was close to 9% in 2011. It is expected to reach 18% by 2036.

**Socio-Economic challenges faced by India's elderly:**

1. **Social challenges:** (a) disintegration of joint family + Migration of children to different cities and countries lead to elderly people feeling lonely and left out (b) alienation due to rapid transformation of society and modernization; (c) vulnerable to being abused and exploited by family members; (d) prone to crimes like murder, cyber fraud etc.; (d) general apathy in society towards elderly issues.
2. **Economic challenges:** (a) around 65% of the elderly depend financially on others for their survival [State of Elderly in India Report 2021 by HelpAge India]; (b) very minuscule elderly population is covered under a formal pension scheme; (c) many elderly individuals do not have sufficient savings or source of earnings to sustain themselves; (d) inadequate skills and technological proficiency for modern job market;
3. **Other challenges:** (a) inadequate or substandard access to healthcare; (b) large percentage of the elderly suffer from at least one chronic condition, such as hypertension or diabetes; (c) poor support from government schemes – failing to provide respectable living for the elderly; (d) Feminisation of the elderly - due to women outliving men, are more vulnerable in their old age due to financial dependence.

**Overcoming challenges associated with elderly population:**

1. Providing affordable and accessible healthcare: (a) subsidized/free health services; (b) health cards for the elderly for cashless medical services even in private facilities; (c) more geriatric healthcare facilities; (d) promoting telemedicine and making it intuitive and accessible for elderly population.
2. Income security: (a) ensure pension coverage for people retiring from informal sectors; (b) encourage retirement Savings; (c) creation of employment opportunities for elderly where their experience can be brought to use.
3. Providing support systems: (a) establish more government-supported retirement homes and assisted living facilities; (b) community based long term palliative care [along the Malappuram model] where trained volunteers conduct home care visits; (c) to overcome loneliness old age homes and orphanages can be connected
4. Maintenance and Welfare of Parents and Senior Citizens Act, 2007 should be amended to provide legal protection to parents who are abandoned by their children.

**Q.7) The emerging pandemic of lifestyle diseases has arisen out of a public policy failure that lacked foresight and imposed a one-size-fits-all approach. Evaluate.**

**Solution:**

Lifestyle diseases are medical disorders or conditions caused by a person's modifiable lifestyle behaviors, such as unhealthy diet, physical inactivity, smoking etc. It results the development of chronic diseases, specifically heart disease, diabetes, obesity, pulmonary disease, or even some types of cancer.

**Reasons for rise in lifestyle diseases:**

1. **Lack of foresight:** (a) reactive rather than proactive approach to health in policy formulation; (b) lack of any independent research to understand the impact, causes and scale of lifestyle diseases; (c) neglect of preventive measures like regular checkups, affordable tests etc. (d) not identifying worrying trends like increase in cases of fatty liver to adopt early interventions.
2. **Inadequate policy frameworks:** (a) Pursuit of cereal-intensive food policy since green revolution (b) lack of regulation over packaged/processed foods – in terms of contents, labelling and advertisements [e.g., Bournvita brand earlier used to be sold as a “health drink” despite high sugar levels]; (c) ineffective regulation over harmful industries such as tobacco and alcohol making it widely available and affordable; (d) economic policies that prioritize industrial growth over public health.
3. **One-size-fits-all approach:** (a) failing to consider unique cultural/economic/social contexts of different populations, leading to ineffective interventions [e.g., same strategies for rural and urban areas]; (b) neglect of vulnerable sections of populations like children, women,
4. **Socio-economic factors:** (a) widespread adoption of many unhealthy western dietary practices; fast foods etc.; (b) increasing household incomes being diverted to higher consumption of alcohol/cigarettes etc.; (c) increase in sedentary lifestyle due to trends like work-from-home; (d) lack of awareness towards a healthy diet, active routines among common people;
5. **Inadequate government support:** lack of infrastructure for promoting a healthy lifestyle e.g., public parks, playgrounds, gymnasiums and recreational facilities;

**However, the government has diverted its attention to tackle lifestyle diseases in recent times:**

1. National Programme for Prevention and Control of Cancer, Diabetes, Cardiovascular Diseases and Stroke (NPCDCS): focuses on strengthening infrastructure, developing human resources, awareness generation, early diagnosis, + healthcare facility;
2. **75/25 initiative:** screening and providing standard care for 75 million individuals with hypertension and diabetes by 2025.
3. **Population-based initiative** under National Health Mission (NHM): individuals >30 years are targeted for screening for common lifestyle diseases.
4. **Ayushman Bharat Health Wellness Centre:** focuses on preventive aspects by promoting wellness activities.
5. **Other measures:** (a) promoting healthy eating through FSSAI; (b) promoting active lifestyle through Fit India movement and Yoga; (c) National Tobacco Control Programme + large graphic warnings on tobacco packets; (d) reducing air pollution – National Clear Air Programme, etc.