Q. The emergence of new financial institutions like NDB & AIIB have created a greater need for governance and policy reforms in western dominated financial institutions. Comment

Ans. NDB, AIIB and other new financial institutions have emerged in last decade that are challenging the monopoly of western dominated financial institutions like World Bank and IMF.

There is a need for governance and policy reforms at these western financial institutions because:-

1. Asia is emerging as a new pole in global economy. China & India are the fastest growing large economies of the world. They have not been given equal representation

2. Asia & Africa are going to be the largest takers of capital in the coming decades hence these institutions need to bring in these countries.

3. ~~Growth~~ Investments and lending should increase in developing world. They should even try to create a base in Asia & Africa.

4. Largest consumer markets are going to be Asia & Africa due to their population size and growth potential. The western world economies are slowing down

Hence there is a need for reform at western financial institutions before they loose relevance. They should take into consideration the changing geo-political & economic axis.

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Q. What is model Tenancy Act? How will it impact Housing sector in India? Discuss

Govt. has brough a new bill that is supposed to change the rental landscape of India. It has new provisions defining the advance payments, contract between tenant & the owner and protection of the rights of the too parties.

For Tenant

1. He will have to pay only 2 months advance. (Existing norms owner ask even 11 months advance)
2. Owner needs to give 24 hr. notice before coming to the house (Now the owner just walks in and intrudes in privacy)
3. He will get a 3 month notice before the owner can ask him to vacate
4. Owner will have to take care of repairs & tenants can cut from the rent

For Owner

1. The contract will help owner with his right to property
2. If the tenant doesn't vacate the house after the notice period 2X rent and later 4X will be charged

This law will boost the housing sector as it will formalize the sector further with both tenants and owners rights protected. A separate tribunal for resolving these cases will speed up the process and also will increase the ease for the parties in dispute resolution. Hence it is a step in right direction.

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Q3 Urban centers are being crippled by the man made disasters. Discuss. What policy changes can be implemented to make Indian cities overcome these structural constraints.

Our cities are full of problems primarily due to poor planning, corruption, inaction and greed. We are faced with multiple challanges - (Major Ones listed) :-

1. Pollution
2. Traffic
3. Water scarcity
4. Housing
5. Drainage/Water logging

Policy changes to overcome structural constraints

1. Empowerment of City Councils : First city councils should be set up where they are not existing. Second they should be given authority to take up their issues.

2. Fund allocation : The state should give cities their share of funds and let them manage. There should also be a regulatory framework that these funds are used effectively

3. Legislations / Regulations on vehicles and other resource utilisation : Citizens should be charged for the facilities and the quality should be improved. There is also a need to improve public transport which can take care of traffic & pollution.

4. Housing : These challenges can be overcome by Tenancy Bill & similar legislations as there are lot many migrants in cities it is needed.

Hence there is an eminent danger in front of our cities & we need to take structural measures to overcome these before it is too late

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Q4. (a) Are women outrageous in their liberty with regard to dressing up, breaking the silence and asking their share in decision making?

No, certainly not. It is the need of the hour, we need to provide women the opportunity and support their freedoms to dress. We should get their opinions and involve them in decision making. This will bring new perspectives as well as breed healthy competion. Already the women share in employment has fallen from 31% to 24% in last decade.

(b) What should be the "limits of openness" for women in a culturally transitioning India in an era of globalisation?

In my opinion there should be no "limit of openness". However, we have seen that the earlier generation and even people in our generation still hold on to earlier beliefs. ~~Hence~~ Sometimes these lead to serious harm to women like honour killing, rape, etc. Hence we should take precautionary measures like govt. has mandated that women will have a choice to choose night shift and they will compulsority be provided cab service after 7pm.

However, I am optimistic that we will have an open culture where we do not put such limitations.

(c) Is ~~there an~~ the institution of family responsible for the aberrant behaviour of their male children regarding man-woman relationship?

Yes, certainly the family plays a big role. Boys see how the male in their family especially the father behaves with their mother or their sister being given a treatment of a 2nd grade member.

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These things are changing but more proactive steps are needed by the society. The mothers, in this office should take steps that such things do not happen in their home and we will see the change coming & even the male colleagues should do the same.

(d) As a civil servant, I will device a continuous program with refresher workshops and checks to monitor the progress. It will be the following

① Planning – Asses the issues in my area by checking the gender ratio, women employment rate

② Organizing – Set up a team in my office as well as in institution in my area. I will leverage the Internal Complaint Committee (ICC) which is mandated in each office to my advantage. I will also reach out to schools & Panchayats.

③ Executing ~~Leading~~ – I will put this process going with every stake holder responsible with constant review cycles

④ Controlling & Evaluating – I will constantly measure my progress with employment ratio, girl child school enrolment, domestic violence, molestation cases, metrics.

I will develop a composite Index and continuously work to improve it

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