

## CSE GS ETHICS (MAINS) 2020

### TEST V (MOCK TEST I) MATTER

**Q1. (a) "The play of values in the world is Ethics." Do you agree with the statement? Explain in the context of the relationship between values and ethics.**

#### APPROACH

- Introduction should briefly explain the meaning of statement.
- Explain what are values and ethics
- Discuss the relationship between values and ethics
- Conclusion: Play of values in the world is ethics and largely it can be agreed. Although there are differences such as Moral Relativism.

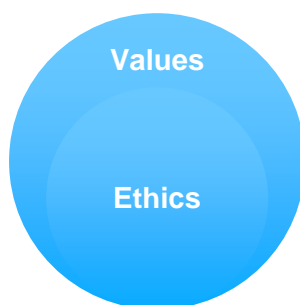
Since the universal values can be followed all across the world and ethics is also about the universal values, hence it can be considered true that the play of values in the world is Ethics.

Values	Ethics
<ul style="list-style-type: none"> <li>Values are standards of behaviour which have evolved over period of time.</li> <li>They are based on:                             <ol style="list-style-type: none"> <li>1. People's knowledge, understanding</li> <li>2. Norms, tradition, customs.</li> <li>3. Family, society, organizational values.</li> <li>4. Individual preferences, belief.</li> </ol> </li> <li>These standards of conduct can differ from person to person, society to society but there can also be some values, which can be considered universal. i.e. values can be Relative as well as absolute.</li> </ul>	<ul style="list-style-type: none"> <li>Ethics is about quality of human character &amp; conduct with an aim to achieve summum bonum by application of reasoning, rationality, thinking &amp; analysis in day-to-day behaviour.</li> <li>In other words, ethics is about quality of human conduct &amp; behaviour character on basis of established standards with an aim to achieve social harmony, prosperity &amp; success in society.</li> </ul>

#### Relationship Between Ethics & Values:

**Ethics is evaluation of values (Mahabharata) i.e. values are scrutinized on the basis of ethical standards.** It means **all values will not be ethical but ethics will be based on values.** Ethics scrutinizes human conduct on the basis of values.

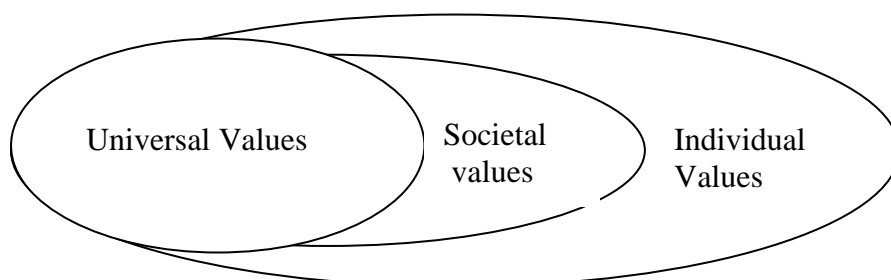
**Self —values —character—conduct—quality of self**



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All values are not ethical e.g. some values may be individual or social but not ethical values. However, there are **some values which are respected and followed across the world, these are called Universal values. E.g. love, compassion, forgiveness, peace, truth, gratitude etc.** All Universal values are ethical values. The world propagate them as **shared values**.



**Conclusion:** Play of values in the world is ethics and largely it can be agreed. Although there are differences such as **Moral Relativism, that is, IN SOME CASES THE VALUES MAY NOT NECESSARILY MATCH TO ETHICS** such as values to possess more and more advance weapon which makes entire world more insecure.

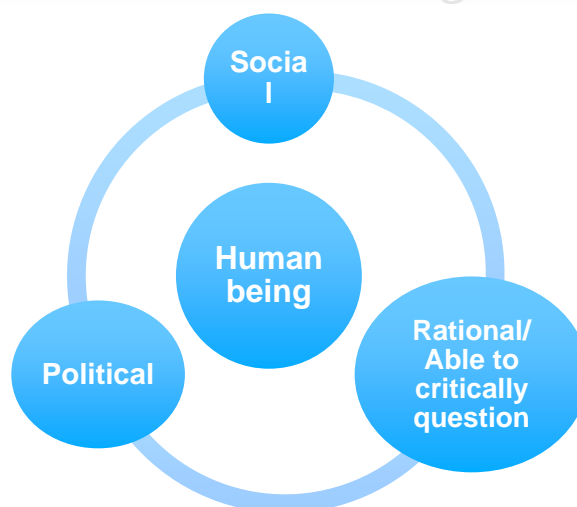
**Q1. (b) Comment on the two contrasting views presented by philosophers like Aristotle considers human being as ‘rational animal’ and Thomas Hobbes as ‘irrational and selfish human’. How they are relevant to present day society?**

#### APPROACH

- Introduction should briefly mention about unique ability of human beings to think.
- Discuss the views of Aristotle and Thomas Hobbes about human beings
- Give their relevance to present day society.
- Conclusion: Aristotle’s view about human nature is more widely accepted all over the world as compared to negative view as given by Thomas Hobbes.

Human being is unique in terms of having ability to think and act accordingly. But this unique ability made human beings to act differently which gives rise to many facets of human nature. Philosophers have tried to understand and analyze this human nature from time to time.

**Aristotle’s View:** Aristotle has analyzed human nature on the basis of his/her character. According to him, human is social, political & ethical, animal. He considers human nature as positive, progressive and thinking being. Due to this, human being has ability to critically think and question.



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Human behaviour is purposive. Human has purpose in life & main purpose is Eudemonia - happiness. i.e. main aim of life is happiness. Achieving wisdom is highest level of happiness. However, he was talking happiness in terms of Rational thinking, rather than talking in physical pleasure.

### Thomas Hobbes:

He analyzed Human nature & it became basis for his moral philosophy. He considers **human nature as short, Brutish, selfish**. Therefore, due to such type of nature, there will always be conflict, tension, chaos, order, and violence in society.

He considers human is **not capable of self-governing**. i.e. Human can't govern themselves & therefore, for peace, stability & order states should be formed & this state should get power from people on basis of social-contract.

Since people aren't able to govern themselves, **they should give some of powers to state so that state can govern on their behalf**. This is the **moral basis of foundation of state, known as 'Leviathan state'**, wherein state would enjoy absolute power, but citizens would enjoy limited powers.

### Relevance in present day society:

Level	Aristotle's view	Hobbes View
Individual	<ul style="list-style-type: none"> <li>Character of person is very important quality/virtue. (<i>Sheelam Param Bhushanam</i>)-the most important virtue for civil servants.</li> <li>Person with good character shows courage especially in difficult/exceptional situation</li> </ul>	<ul style="list-style-type: none"> <li>Consumerism</li> <li>Crony Capitalism</li> <li>Demand for reservation</li> </ul> <p>The state should control acts for common good.</p>
Societal	<ul style="list-style-type: none"> <li>Society should seek common good</li> <li>Society should focus on character building through socialization process.</li> </ul>	<ul style="list-style-type: none"> <li>Social Contract between State and People/society</li> <li>Issues of caste conflict, religious conflicts, mob lynchings etc.</li> </ul>
Governance	<ul style="list-style-type: none"> <li>Civil servants should have high Emotional Intelligence.</li> <li>They should have virtues such as temperance, justice, courage and wisdom (Four cardinal virtues given by Aristotle for good character)</li> </ul>	<ul style="list-style-type: none"> <li>Strong State required for security, order and stability in society.</li> </ul>

**Conclusion:** Both views have wide scale application and relevance in today's context. However, **Aristotle's view about human nature is more widely accepted all over the world as compared to negative view as given by Thomas Hobbes.**

**Q2. (a). When the matter is related to protecting the unity and integrity of the country, the state action is more guided by the right ends than the right means. Does it create any moral dilemma for people? Explain.**

### APPROACH

- Introduction should briefly mention about Philosophers like Kautilya, Machiavelli and Thomas Hobbes.
- With the help of their philosophy try to argue in favour of given statement.
- Discuss the moral dilemma faced by people

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- Conclusion: The government should consider this decision more as an exception and in other spheres of governance; the decisions should be guided by means orientation.

Philosophers like Kautilya, Machiavelli and Thomas Hobbes gave emphasis on strong state to protect unity and integrity of the country. To protect national interest, sovereignty and integrity of the country, they emphasized actions guided by the right ends than right means. Utilitarian philosophy also says that ends are more important than means.

Kautilya	Machiavelli	Thomas Hobbes	Utilitarian Philosophy
<ul style="list-style-type: none"> <li>It is state's duty to protect its people from internal and external threats.</li> <li>According to him, the only end, which justifies the means, is the preservation and development of the state, punishment of the wicked and protection of the good.</li> </ul>	<ul style="list-style-type: none"> <li>He believes that you define something in politics not by its inherent excellence, but by its outcome. For political virtue is separate from individual perfection. A leader may be cynical, selfish and excessively ambitious, but if he keeps his countrymen away from danger he can still be said to have virtue despite being personally unappealing. National security and strategic geopolitical decisions by nations today suggests the same.</li> </ul>	<ul style="list-style-type: none"> <li>As human nature is selfish and brutish, they only think of their own interest.</li> <li>State with absolute powers will take such actions where means can be wrong for achieving state security and protecting state.</li> </ul>	<ul style="list-style-type: none"> <li>During emergency situation or war like situation e.g. State take strong actions, which may result into people losing their rights.</li> </ul>

Recently, the government decision about revocation about article 370 of Indian Constitution. This has led to debate on means and end orientation of actions. Those who support means orientation criticized the decision while majority of people supported this end oriented decision by government.

There are apprehensions on how the decision has been taken (means). Whether there could be more debate and discussion on the issue or constituent assembly of eminent leaders and personalities.

According to Gandhiji, Means are more important than end. Right means should be adopted to achieve right ends. Therefore, present decision seems to be guided more by right ends than right means.

#### Moral dilemma faced by people:

- Morality of people is influenced by decisions taken by state.
- People in such situation face dilemma of whether to follow means orientation or orientation because those who have been following means orientation when they find such end oriented support their morality is challenged.
- Many times, majority decides moral values. In such situation, those who follow means orientation have dilemma of what logic they can have to challenge those people supporting the decision.
- It puts people in state of moral confusion and they may face crisis of conscience.

**Way Forward:** There should be rational debate on the decision to be taken so that people will understand its pros and cons. Thus, people will not be unnecessarily influenced by end-oriented

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decision-making. The traditional era was dominated by the above-mentioned philosopher, but today one has also Gandhi, Tagore, etc. who prefer compassion over nationalism.

**Conclusion:** The government should consider this decision more as an exception and in other spheres of governance; the decisions should be guided by means orientation. The government should also communicate to people the reasons for ends oriented decisions.

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ABHILASH MISHRA, AIR 05 CSE 2016

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I did the 100 current affairs class by Ansari sir at LUKMAAN IAS. The conceptual clarity and lateral thinking that Sir encouraged was amazing. I also referred to the ED booklets for my 2016 attempt and succeeded in scoring greatmarks in GS. I thank Sir for his kind guidance and support.

ANAND VARDHAN, AIR 07, CSE 2016

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Ansari Sir's grasp over Ethics and Polity paper is impeccable. His ability to make us understand different concepts with current examples helps one to write "fresh" answers. In Ansari Sir's classes I not only used to grasp what he says but also how he thinks. (Also part of ED Classes).

VINOD DUHAN, AIR 74, CSE 2017

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First of all, I thank LUKMAAN IAS for giving me valuable guidance and constant support. When I came to Delhi for the 1st time I joined GS Test Series of LUKMAAN which helped me a lot. Ansari Sir helped me to improve upon my writing skills for which he took various answer writing improvement programs. Also ED Class helped me to build rational thinking and balanced views which helped during my interview preparation. LUKMAAN IAS also helps students who come from rural background and help them to improve their skills, thus I recommend students to go for LUKMAAN Test Series as well as ED classes and get valuable guidance from the academy.

BHUVANESH PATIL, AIR 59, CSE 2018



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**Q2. (b) Ethics must be connected to morality. Ethics without morality is empty. Elucidate.**

#### APPROACH

- Introduction should briefly explain the meaning of morality.
- With the help of examples explain why ethics must be connected to morality.
- Explain how ethics without morality is empty.
- Give way forward
- Conclusion: In society, first evolved individual (e.g. religious values) and social morality (e.g. respecting and protecting environment such as sacred groves) and then ethics came into being (especially after three Greek philosophers namely Aristotle, Socrates and Plato). Therefore, ethics must be connected to morality.

Morality confirms to individual standards of values and preferences while ethics confirms to the universal standards of values and preferences.

Morality does not mean that an individual can have any standard of preferences. It **means that person should behave in socially desirable manner.**

**Example-1:** There are some relations, which are considered **sacred relations** all over the world such as Brother-sister relation, Mother-child relation. Individual cannot have different standards of preferences in such relations and it will not be considered morality.

**Example-2:** Person can be a non-vegetarian (it is morality) but he can't eat human flesh (it will not be considered as morality)

**Ethics without morality is empty:**

- When there is no morality, one cannot expect ethics to be present. **We cannot expect people without morality to behave in ethical manner.**
- Wherever we see **cultural conflict today, that suggest lack of shared morality (ethics)** i.e. universal values are not in practice.

**Example-3: Mob lynching, rape:**



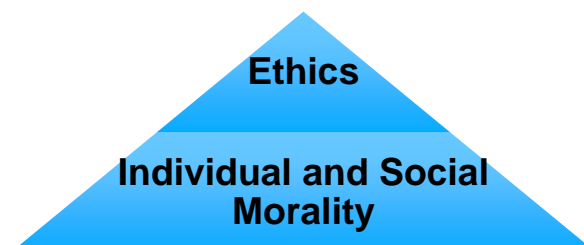
**Way Forward:** Many countries including European countries have strong individual and social morality developed among the people. Also, **Indian society practice and promotes universal values such as peace, love and harmony.**

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**Conclusion:**



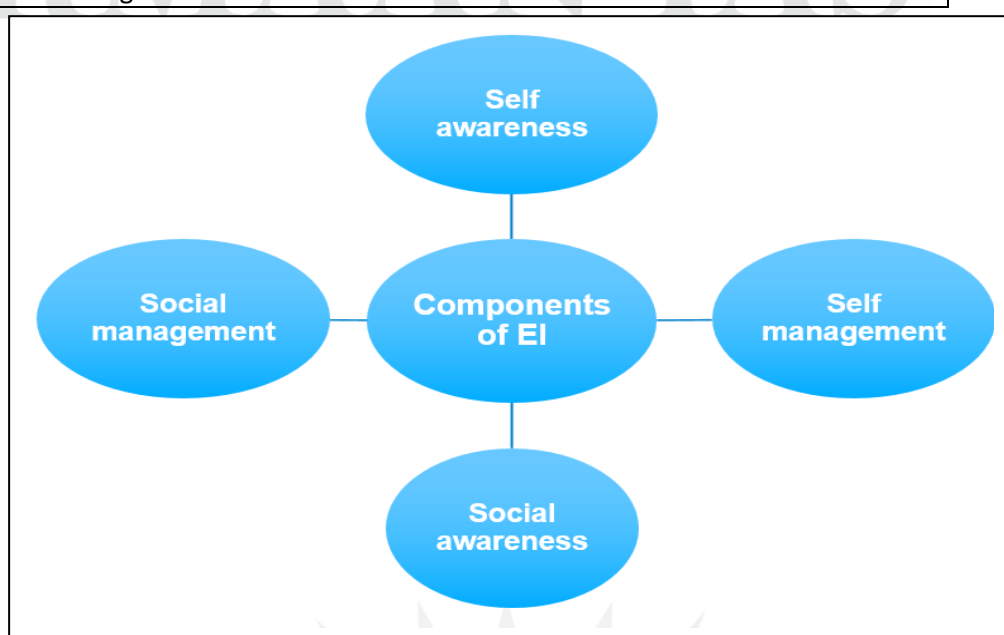
In society, first evolved individual (e.g. religious values) and social morality (e.g. respecting and protecting environment such as sacred groves) and then ethics came into being (especially after three Greek philosophers namely Aristotle, Socrates and Plato). Therefore, ethics must be connected to morality.

**Q3. (a) Explain the link between emotional intelligence and self-accountability. Also discuss the challenges of inculcating emotional intelligence in administration.**

#### APPROACH

- Introduction should briefly define EI.
- Explain meaning of self-accountability and explain why it is needed.
- Explain the link between EI and Self-accountability
- Discuss the challenges of inculcating emotional intelligence in administration.
- Give mechanisms to improve EI
- Conclusion: The present government is emphasizing on innovation, sensitive training and work-life balance among civil servants.

Emotional Intelligence (EI) is defined as knowing and understanding one's own emotions and other's emotions and regulating one's emotions to behave in a socially desirable manner. In simple way, it is about intelligent management of emotions for effective behaviour.



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**Self-accountability means responsibility.** Civil servant with self-accountability will know what is right and wrong and act accordingly. He/she will have values like empathy and compassion.

#### Why self-accountability?

- Traditional formal accountability based on Weber's model of bureaucracy failed to uphold accountability.
- According to Max Weber civil servant should be neutral which is considered as ethically neutral administrators. It means civil servant should not think what is right or wrong. They should simply Act according to rules, orders e.g. If superior issues order, sub-ordinate should act without question.

#### Link between EI and Self-accountability:

- EI improves administrator's **social, emotional & ethical competence.**
- EI teaches them their self-accountability i.e. responsibility. **People with high EI have understanding about their duty, responsibility, commitment. e.g. scientists, doctors, IIT professors.** No one needs to tell them their duty and they are proactive in delivering their duty.
- Today policy objectives need soft skills including leadership, empathy, innovation. Such as Government has objective of effective Governance 'Pro-people, pro-active Govt.'



#### Challenges in inculcation of emotional intelligence in administration:

**“Anyone can become angry. But to become angry at right time at right person in right proportion can be done by only few persons.” - Aristotle.**

- **Own value system and Character:** Civil servants have own value system and Character developed through process of socialization, real life experiences and knowledge. As they have entered in a **Kantian phase (last stage) of Moral development as given by Lawrence Kohlberg**, it becomes difficult to change their values and make them more compassionate.
- **Bureaucratic attitude:** The civil servants still have colonial mindset and it is reflected from bureaucratic work culture in India. It is characterized by complacency, nepotism and elitism.
- Civil Servants **lack values** like empathy, compassion, open-mindedness, tolerance, understanding about right and wrong. These values are important for high EI in civil servants.
- **Lack of democratic environment:** organisations in India don't appreciate free expression of views/values/emotions/innovations/initiatives.
- **Societal perspective:** Many a time, people becoming emotional are considered as weak and negative. E.g. we often hear people saying 'don't become emotional' or 'he is highly emotional person.'
- **Lack of more and effective social and psychological resources such as training modules.** There is more emphasis on skills training and less on value inculcation in those available training modules.

#### Mechanisms to Improve Emotional Intelligence in Civil Services:

1. Training programme should include various **management games, role play, Yoga, meditation.**
2. **Mentoring** by the seniors and designated officers to junior civil servants.

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3. Sensitive training
4. Psychological counseling of civil servants.

**CONCLUSION:** According to research done by Daniel Goleman, 80% of success at work depends on EI while 20% on IQ. The civil servants should have high EI along with aptitude and skills to tackle the difficult situations they face in day-to-day administration. **The present government is emphasizing on innovation, sensitive training and work-life balance among civil servants.**

**Q3. (b). What are the main determinants of formation of prejudiced attitude? Elaborate how social influence and persuasion can bring changes in such attitude held by individuals in society?**

#### APPROACH

- Introduction should briefly define prejudices.
- Mention the determinants of formation of prejudiced attitude
- Discuss how social influence and persuasion can bring changes in such attitude?
- Conclusion: Attitude of people does not change overnight. It is slow going process

Prejudice can be referred as an unfair and unreasonable opinion or feeling, especially when formed without enough thought or knowledge. Such prejudices along with other factors such as faulty socialisation leads to discrimination on the ground of caste, religion, race or gender. Continued prejudices and discriminations can have severe impact on the formation and moulding moral attitudes of person.

#### Determinants:

- **Classical conditioning (Pavlov):** Prejudices are passed on largely through this process that caste discrimination is practiced in family which is repeatedly observed by children/they also incorporate prejudiced behaviour. When offender repeat their act & get un-punished they get view that offender is not punished. This suggests that the law enforcement machinery has not been effective to have check on caste discriminations.
- **Discrimination & prejudices are in Psyche** (i.e. in rational & emotional mind). It is deeply ingrained due to centuries of discrimination & many values, traditions are associated with discrimination.
- **Lack of strong sense of rejection**
- **Faulty socialization**
- **Administration/politics/economics reinforces these practices.**
- **Good people have less influence on society**, simply because of lack of exposure, media attention etc.
- **Lack of ideal role models** in society who are clean & uncontroversial.
- Lack of will in people to change it can be due to selfishness of human nature- (Thomas Hobbes)

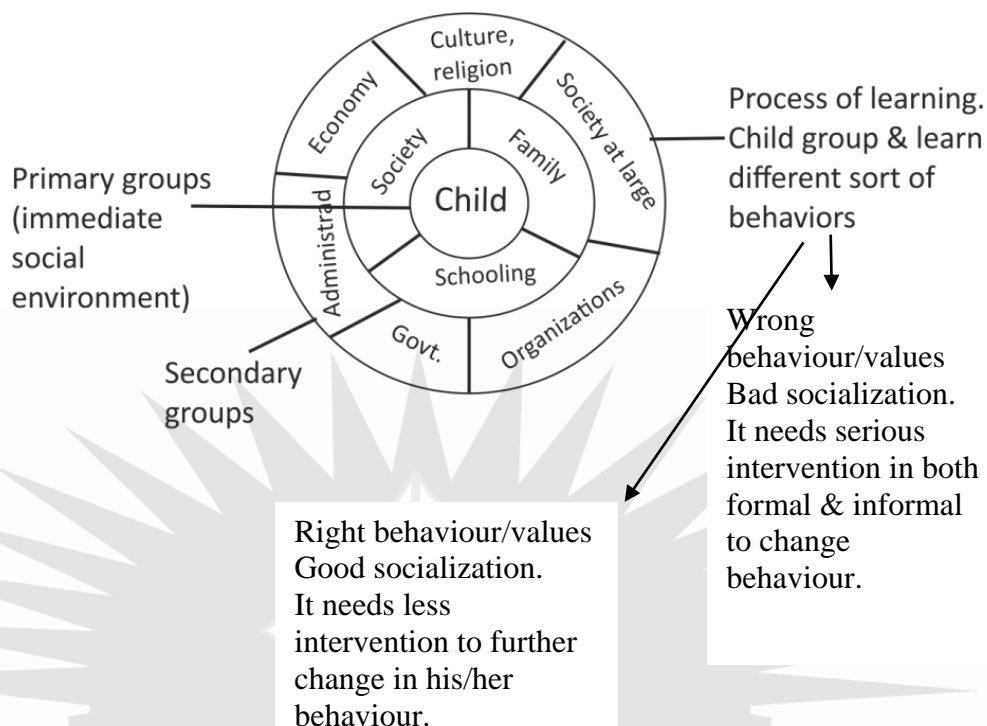
#### How social influence and persuasion can bring changes in such attitude?

- There should be **leaders, Administrators and** other such responsible people who should play effective role against prejudice & discriminatory people.
- **Role modeling** & exposure to children at early stage of life about role models. E.g. social reformers like Raja Ram Mohan Roy, Vivekananda Mahatma Gandhi.
- **Socialization by parents & by schooling** should propagate more open environment for scientific temper.

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- The principles of social influence:
  - a) Reciprocity
  - b) Authority
  - c) Scarcity
  - d) Social norms



- **Judiciary should play active role.** E.g. recent judgments of Supreme Court related to LBT, Caste discrimination help in addressing prejudiced attitude.
- The **Nudge theory** is also effective to bring changes in attitude of people. E.g. **Beti Bachao Beti Padhao (BBBP) initiative** has brought positive attitudinal changes about gender equality among people.

**Conclusion: Attitude of people does not change overnight. It is slow going process.** The present government emphasize on Nudge theory for effective implementation of Schemes like Swacch Bharat Abhiyaan, BBBP etc.

**Q4. (a). “Do not do unto others what you do not want other to do unto you’ forms the basis of emergence of ethics”- Mahabharata Shanti-Parva. Explain.**

#### APPROACH

- Introduction should briefly explain the meaning of statement.
- Discuss the meaning of statement with the help of examples.
- Conclusion: It is the general principle that one should follow in their day-to-day life. This will result in peace and harmony in society and creates a humane society.

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The philosophy mentioned in statement is also known as **Golden Rule**. It is mentioned in almost every religious scripture. **It indicates that how a human should conduct himself in relation to others.** It says that one should treat other persons, which will result into harm or pain if done to you by them. **It emphasizes on empathetic behavior with other people.**

**Trying to live according to the Golden Rule means trying to empathize with other people, including those who may be very different from us.** Empathy is at the root of kindness, compassion, understanding and respect – qualities that we all appreciate being shown, whoever we are, whatever we think and wherever we come from. And although it isn't possible to know what it really feels like to be a different person or live in different circumstances and have different life experiences, it isn't difficult for most of us to imagine what would cause us suffering and to try to avoid causing suffering to others.

**Example-1: Violence: One should not do violence as it results in pain when done to you.**

**Example-2: Treating others in undignified manner** like discriminating others on the basis of caste, gender.

However, it is not the only guiding principle for human actions. **Immanuel Kant famously criticized the golden rule for not being sensitive to differences of situation**, noting that a prisoner duly convicted of a crime could appeal to the golden rule while asking the judge to release him, pointing out that the judge would not want anyone else to send him to prison, so he should not do so to others.

**Conclusion:** It is the general principle that one should follow in their day-to-day life. This will **result in peace and harmony in society and creates a humane society.**

**Q4. (b). Should sports remain apolitical or it should be aligned to national interest of a state? Give your view on the basis of ethical scrutiny of the statement.**

#### APPROACH

- Introduction should briefly give context of question with the examples.
- Mention the values involved in sports ethics
- Explain why sports should remain apolitical
- Conclusion: Sports represents human behavior. It is cultural link among the countries. Nationality is only basis of participation in sports.

All over the world, there had been many instances where sports got involved in national politics or over zealous patriotism. Sportsmen or authorities take such actions, which are against values propagated by Sports ethics.

**Example-1:** After Pulwama attack, India started to pressurize ICC for derecognizing Pakistan cricket team from World Cup. Later, **many people including eminent ex-cricketers were of the view that India should not play against Pakistan in World Cup match.**

**Example-2: M. S. Dhoni received notice for having symbol of military on his gloves.**

**Sports ethics deals with applying normative principles in sports related activities.** It has some characteristic values and stakeholders in sports field are supposed to practice and promote those values such as:

- Fair
- Equality
- Competition
- Responsibility
- Respect
- Participation

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These values are shared values all over the world appreciated and accepted. They suggest that **sports is not only about winning games but much more beyond it. The sportsmen are supposed to show sportsmanship rather than gamesmanship.**

Therefore sports should remain apolitical. However, it can be positively aligned to national interest such as **pride, prestige, image, compassion**, good performance, achievement orientation, excellence, promoting sports for recreation and employment.

**Sports spirit should maintained and nurtured by every country.** Many a times, there can be decisions by umpires or referees, which are unfair resulting into loss of deserving sportsmen but that doesn't mean people will stop loving them. E.g. Recent cricket World Cup final match, New Zealand despite of loss won the accolades and praise from all over the world.

**Conclusion: Sports represents human behavior. It provides cultural link among the countries. Nationality is also basis of participation in sports. But national interest from grandiose-feeling should be kept away from sports.**

### As additional information

Sportsmanship	Gamesmanship
<ul style="list-style-type: none"> <li>Fairness</li> <li>Equality</li> <li>Team spirit</li> <li>Humbleness</li> <li>Respect</li> <li>Responsibility</li> <li>Gentleman ship</li> </ul>	<ul style="list-style-type: none"> <li>Winning by hook or crook.</li> <li>Sledging</li> <li>Tempering ball to take wince</li> <li>Disrespect</li> <li>Rivalries</li> <li>Aggression</li> </ul>

**Q5. (a). Max Weber idea of administration is based on removal of emotions and feelings but they are considered essential for ethical conduct by civil servants. Explain the statement.**

#### APPROACH

- Introduction should briefly mention about traditional administration based on Weberian model of bureaucracy.
- Explain why Weber emphasised on removing feelings, emotions from bureaucracy.
- Also explain why emotions are also important.
- Give way forward
- Conclusion: There can be conflict between objectivity & emotions (compassion) but depending upon situation civil servant should act.

Traditional administration was based on Weberian model of bureaucracy i.e. formal, rule/procedures oriented, hierarchs, Neutrality, dehumanized dis-compassionate. Objective was to maintain stability & ensure welfare to people. It was Value free, mechanical in its nature.

**Max Weber emphasized on removing feelings, emotions from bureaucracy. It is because:**

- Compassion removes objectivity, rationality.
- He considers compassion which is related to emotions, feelings, an impediment to rational decision making i.e. according to him, bureaucracy should be neutral & act as per laws & rules & not with feeling & emotions.
- It is because feelings & emotions will differ person to person. If every person is allowed to act with his/her feeling & emotions there can be chaos in organisations.

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Negative view of feelings and emotions (Max Weber)	Positive view of feelings and emotions (Emotional Intelligence)
<ol style="list-style-type: none"> <li>1. Emotions are irrational and negative.</li> <li>2. Emotions result in irrational decision-making.</li> <li>3. Emotions should be eliminated. i.e. dehumanization.</li> <li>4. Dehumanized bureaucracy was suitable for maintaining stability.</li> </ol>	<ol style="list-style-type: none"> <li>1. Emotions are rational &amp; positive.</li> <li>2. Emotions fascinate rational decision making.</li> <li>3. Emotions should be managed. i.e. humanization.</li> <li>4. Emotions are needed for innovations, creativity, leadership, soft skills.</li> </ol>

However, **emotions are considered essential for ethical conduct by civil servants because of following reasons:**

- Tremendous changes especially 1980's onwards due to advancement in field of Emotional Intelligence, human behaviour & experiences of working of bureaucracy on one hand & on other state needs to ensure:
  1. Social Justice.
  2. Transformation
  3. Citizen friendly administration
  4. Good Governance
- All such developments **demand administration to be behaviorally competent** such as:
  1. Emotional competent
  2. Social Competent
  3. Ethical competent
- Feelings and **emotions will not necessarily bring irrational decision** or bring discrimination or remove objectivity.
- Emotions and feeling lead to self-awareness and self-management thus promotes self-accountability i.e. responsibility.
- At that time of Weber, aim was to only establish bureaucracy, rule of law. However, in **today's time of welfare state, compassion is needed.**

**Way Forward:** Today civil servants need to adhere rules & procedures at same time, they should show involvement, association, compassion & citizen friendly behaviour.

**Today's admin/governance = Dis-compassionate (Max Weber) + Compassionate (EI)**

There can be conflict between objectivity & emotions (compassion) but depending upon situation civil servant should act.

**Q5. (b). "As wealth grows, ethics declines." Comment in the light of effects of 'Utilitarians' on the contemporary world.**

#### APPROACH

- Introduction should briefly explain utilitarian philosophy
- Explain how ethics decline with wealth growth.
- Also give counter-examples.
- Conclusion: Crony capitalism is result of human behavior which needs to be changed through value inculcation, character building and appropriate socialization.

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Utilitarian philosophy states that human action should aim to maximize the utility. It is **based on pain-pleasure principle** i.e. human action should result in minimizing pain and maximizing pleasure. Utilitarian values **guide the capitalist society**, which can be seen, especially from the Western countries.

As wealth of person grows, his control on senses decreases. This results into **greediness and desire to earn more**. This leads to crony capitalism as people start to behave unethically to earn more. E.g. **evading taxes, not respecting laws of land, lack of compassion and empathy towards weaker sections of society**.



- **MNCs manipulated developing countries by making laws in their favour.**
- Many corporates when grow exponentially, their morality decreases as can be seen from Facebook and Google Co, **PNB scam, Vijaya Mallya** etc.
- Too much focus on **individualism** has leads to **corruption, nexus**. As human being is **selfish animal (Thomas Hobbes)**, he will try to preserve his own interest.
- Society is already unequal. Those who make decision are at powerful position & they may not represent vulnerable section. Therefore, it is said that this **philosophy makes the rich richer & poor poorer** or it does not bring qualitative change in weakest section of society.

However, it has some positive aspects such as:

- Many corporates such as Tata, Infosys still adheres to ethical standards despite of growing wealth.
- Many European countries are rich as well as practice and promote ethical standards.
- Utilitarian values in society have also brought **positive changes like increasing quality of life, competitiveness and overall development** of society.
- It works on the **principle of 'Greatest good to the greatest number of people'**. Therefore, it makes majority of people better.

**Conclusion:** Crony capitalism is result of human behavior which needs to be changed through value inculcation, character building and appropriate socialization.

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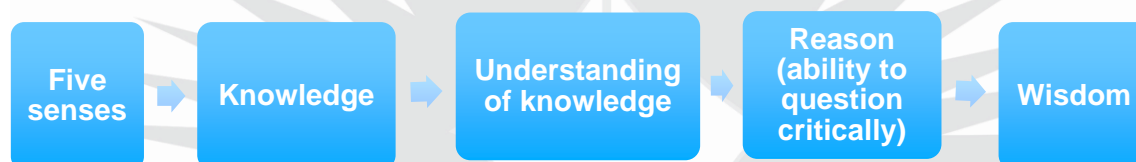
**Q6. a). “All our knowledge begins with the senses, proceeds then to understanding, and ends with reason. There is nothing higher than reason.”- Immanuel Kant. Comment.**

#### APPROACH

- Introduction should briefly mention about five senses and how knowledge is gained through them
- Explain the concepts given by Immanuel Kant
- Conclusion: Theory is relevant but it doesn't take into consideration the moral relativism, cultural differences or reflective equilibrium (John Rawls).

Human being has five senses through which it receives information and knowledge. E.g. tongue gives knowledge about taste. We see through eyes and listen through our ears and gather information.

The information and knowledge received from senses is understood with the help of previous knowledge and its understanding. The understanding of knowledge and its application in life leads to reasoning ability in human's life. People start to critically question on the basis of understanding of knowledge. This ultimately result in acquiring sixth sense i.e. wisdom and values like truthfulness, selflessness, non-harmfulness.



Immanuel Kant, German Philosopher is most important philosopher of Deontology. His popular work '**Foundation of Metaphysics**' in which he has propounded his ethical principles based on rationality. Therefore, Deontology is also known as 'Rational Approach'.

**His theory has two important principles for human action:**

Kant's two principles	Meaning	Examples
<ol style="list-style-type: none"> <li>Human action should be based on principle of universalization. i.e. <b>act as a maxim that your action becomes universal.</b></li> <li>Act in such a fashion that <b>action should not be considered as means to achieve some ends rather action should be end in itself.</b></li> </ol> <div style="text-align: center;"> </div>	<ul style="list-style-type: none"> <li>Means all other humans will act in same manner in same situation. i.e. person will like his action to become a universal law.</li> <li>Action = ends or Means = ends</li> </ul>	<p>Example:</p> <ul style="list-style-type: none"> <li>Qualifying exam on the basis of merit</li> </ul> <p>Example: Act of worship</p> <ul style="list-style-type: none"> <li>some people want to be good because they will to be good i.e. end = mean</li> <li>some people want to be good so that society to appreciate i.e. mean is not equal to end.</li> </ul>

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- According to Kant, human action will be decided by himself that whether he is acting as per above premises. Kant only provided what should guide one's action.
- Reason is highest command i.e. categorical imperative as per Kant which give moral command to act in right fashion.

**Conclusion:** Theory is relevant but it doesn't not take into consideration the **moral relativism, cultural differences or reflective equilibrium (John Rawls)**. However, eminent personalities like Gandhiji, Vivekananda as well as religious books like Gita support selflessness.

**Q6. (b). What is the difference between Private, Public and Political morality? Do you agree that ethics is for people, not for politics? Justify.**

#### APPROACH

- Introduction should briefly explain meaning of morality.
- Explain the difference between three types of integrity given in question
- Give reasons for ethics is for people, not for politics
- Conclusion: Morality forms the foundation of ethics. One cannot expect ethics without morality.

Morality confirms to individual standards of values and preferences while ethics confirms to the universal standards of values and preferences.

Private morality	Public Morality	Political Morality
<ul style="list-style-type: none"> <li>• It is related to individual morality and moral standards held and practiced by an Individual in his life.</li> <li>• It is based on individual moral values.</li> </ul>	<ul style="list-style-type: none"> <li>• It is related to social morality i.e. common moral standards upheld by society.</li> <li>• It is based on social norms and values.</li> </ul>	<ul style="list-style-type: none"> <li>• It is related to morality involved in politics.</li> <li>• Since evolution of society there has been emphasis on moral aspects of governance e.g. Dharma and Karma philosophy</li> <li>• According to Gandhiji, 'Politics without morality' is a sin.</li> </ul>

**It is generally said that ethics is for people and not for politics because:**

- There negative perception about politics i.e. 'politics is bad' due to negative political attitude of people developed towards politics.
- The increasing corruption, political defections and other malpractices is manifestation of no morality in politics
- People tend to have political attitude on the basis of what they observe in politics. They come across more negative news than positive about politics and thus negative attitude is formed.

**Even if there has been dilution of morality in politics but still there are manifestation of different aspects of morality** such as growing emphasis on:

- I. Need for effective governance
- II. Effective leader
- III. Clean politics

There are **leaders such as Atal Bihari Vajpayee who used to show statesmanship and thus was widely accepted by people and opposition parties.** He had some characteristics such as:

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- **Calm & Composed:** Audience and opposition were always keen to hear his speeches and when he was one of the best orators of his time. Being calm was another quality that he possessed, and his calmness led to many successful decisions. It's widely remembered that during the Pokhran test it was Prime Minister Atal Bihari Vajpayee who kept his nerve and successfully led the test without knowing anyone else.
- **Leader of leaders:** Not only political leaders but India's ace entrepreneurs also took leadership lessons from the former Prime Minister, on his demise, Ratan Tata said, "He was a great leader with a great sense of compassion and humour. He will be remembered fondly by a vast number of us."

**Conclusion:** Morality forms the foundation of ethics. One cannot expect ethics without morality. Therefore, there is need of morality in private, public as well as political sphere.

**Q6. (c) A civil servant, who adheres to the highest code of integrity and ethics, is seen more as an obstructionist than facilitator of speed and efficiency. Analyse the statement.**

#### APPROACH

- Introduction should briefly give context of statement in question by referring to ARC-II.
- Explain why government consider honest civil servant as obstructionist
- However, explain how government is also wrong in such view
- Conclusion: Ultimately, integrity, ethics and decisiveness all come from motivation, and if an officer is correctly motivated to serve the people, he is bound to be honest and ethical.

There is general perception that honest officials are punished while corrupt officials are rewarded. Frequent transfers of honest officers such as Tukaram Munde in Maharashtra, Ashok Khemka in Haryana are examples of honest officers that are being punished and they are also considered as obstructionists. Even CAG, CIC, CVC, Judiciary since they adhere to a set of high standards of probity, they are considered as obstructionists.

**"Honest functionaries getting demoralized and dishonest ones often going scot free."- ARC-II (Report on ethics in governance).**

Government wants to have speed in decision making, clearing the project files for economic growth, development and reforms. Generally, honest officers have detailed scrutiny of project reports and proposals. They try to be rigid in following rules and regulations as well as conduct rules. Thus, there is delay in clearing such project approvals. This delay is generally considered as obstructionist in nature.

However, the real obstruction is because of giving favours to corporates by politicians. The honest civil servants are doing their duty according to their conduct rules that means we can say they are ethical in their conduct but some politicians are not.

Their work should not be seen as obstruction rather others should change their behavior. At the same time, many times honesty and ethics results into rigidity in behavior. This narrows down the choices available for those civil servants to take prompt decisions.

**Conclusion:** A civil servant, while adhering to the highest code of integrity and ethics, must still rapidly implement a welfare policy and not act as an obstructionist. Obstructionism is itself a deviation from both integrity and ethics because it prevents the government from performing its primary task of delivering welfare to the people. Ultimately, integrity, ethics and decisiveness all come from motivation, and if an officer is correctly motivated to serve the people, he is bound to be honest and ethical.

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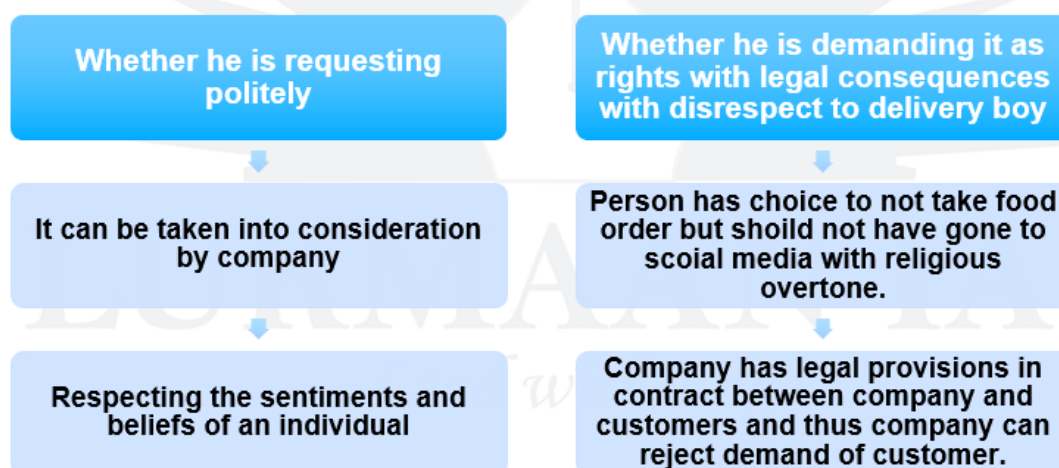
Q7.

Ethical Mapping/Decision Premises
<ul style="list-style-type: none"> <li>• Human dignity and respect</li> <li>• Responsibility</li> <li>• Human values</li> <li>• Respect to the religious values</li> <li>• Objectivity and rationality in approach</li> <li>• Contract between company and customer</li> </ul>

As a journalist, an article can be written as follows:

The person in the case is morally right due to religious sentiments, beliefs, traditions, defilement (concept of purity-impurity). Individual holds such beliefs and moral values as he/she considers them right. This is part of individual morality. Religious beliefs are part of individual morality and one should respect them. Wanting food to be delivered by non-Hindu person is matter of personal preferences.

At the same time we should look into the way in which he has denied the food delivery and asked for change of delivery person. There can be two possibilities and subsequent ethical reasoning for them as follows:



Though the traditional beliefs and customs of person should be respected but in today's highly globalized and multi-cultural world people have many choices for their food preference. Online food ordering platforms have made it easy for people to have meals delivered at their doorsteps.

When an individual is buying food directly from restaurant he has choice whether to buy or not on the basis of his preferences. But online platforms have atomized process and individual has limited choices in terms of deciding who is delivering that food. In such cases, company will go as per rationality and objectivity rather than religious preferences of people.

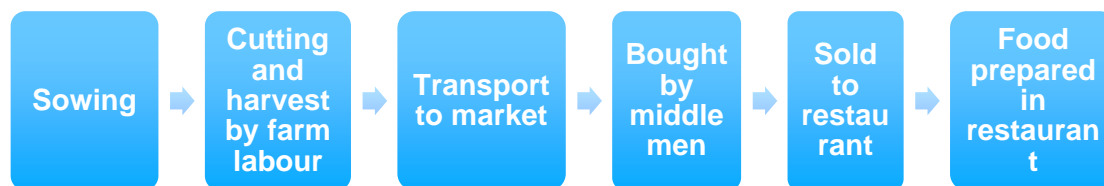
Categorizing food is altogether different issue and should not be confused with other main issue of religious discrimination. We have been categorizing food already such as veg and non-veg, egg and non-egg etc. therefore, category of food as Halal dish is not problem though it has religious aspect.

The main issue here is associating religion to delivery boy and discrimination based on it. The person is very wrong in this aspect. We know that food undergoes many changes from farm to

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shelf. It changes many hands in between which can be Hindu or non-Hindu. This can be shown as follows,



There can be a case where Hindu boy is delivering Halal dish to non-Hindu customer. That customer may not complain about delivery boy on the basis of defilement. The delivery boy is doing his work. We all know that work is worship.

We can also consider the examples of Hindu temples where many non-Hindu people live around temple and do business like selling flowers outside the temple. Still people buy flowers from them without being their sentiments hurt.

**Conclusion:** Although individual religious sentiments of people should be respected, **constitutional morality cannot be imposed. It should be inculcated through morals and beliefs through socialization process.** One should practice and promote inter-religious harmony as done by Gandhiji, Vivekananda and Raja Ram Mohan Roy.

Q8.

Subject matter	Facts	Values	Stakeholders
<ul style="list-style-type: none"> <li>Continuity of tradition and rights of tribal people over land</li> </ul>	<ul style="list-style-type: none"> <li>Clash between upper caste and lower caste over disputed land</li> <li>Ten people died</li> <li>Many previous attempts to evacuate in past</li> <li>Tribal people do not have knowledge</li> </ul>	<ul style="list-style-type: none"> <li>Cultural and traditional rights</li> <li>Social norms and values</li> <li>Modernity</li> <li>Social justice</li> <li>Objectivity</li> <li>Accountability and transparency</li> </ul>	<ul style="list-style-type: none"> <li>Affected tribal people</li> <li>Upper caste people led by Gram Pradhan</li> <li>Local administration</li> <li>IAS officer</li> <li>DM</li> </ul>

Options available are as follows:

- With the help of police, ensure that sold land is handed over to buyer if it is legal.
- A report should be prepared on prevalent situation about legality of land, demands of tribal people and submit to higher authority to seek their advice.
- Take legal action against perpetrators of violence, arrest them. Ex-gratia help to family members of deceased persons. Priority should be given to establish peace and harmony.
- Give ex-gratia help, ensure legal action, apply rule of law. Social influence and persuasion for addressing land titling issue.

Evaluating the options:

Options	Pros	Cons
a)	<ul style="list-style-type: none"> <li>Ensuring legal justice</li> <li>No further issue of legal dispute over land</li> </ul>	<ul style="list-style-type: none"> <li>No social justice ensured</li> <li>Tribal people do not have legal proof so they will be at receiving end in legal scrutiny.</li> </ul>
b)	<ul style="list-style-type: none"> <li>Experienced advice may help in effective</li> </ul>	<ul style="list-style-type: none"> <li>Lack of leadership skills</li> </ul>

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	addressing of issue • Detailed report will help in brainstorming for further actions to be taken	• Delay in action/decision may result in further harassment of tribal people by upper caste community
c)	• Ensuring law and order in area • Protecting life of people especially weaker sections	• Legality of land still remain disputed • Short term solution as issue may again crop up again in future.
d)	• Long term solution • Rule of law upheld	• Tribal people may not be convinced and may continue their protest in future.

**Most appropriate option would be: Option- 'd)'**

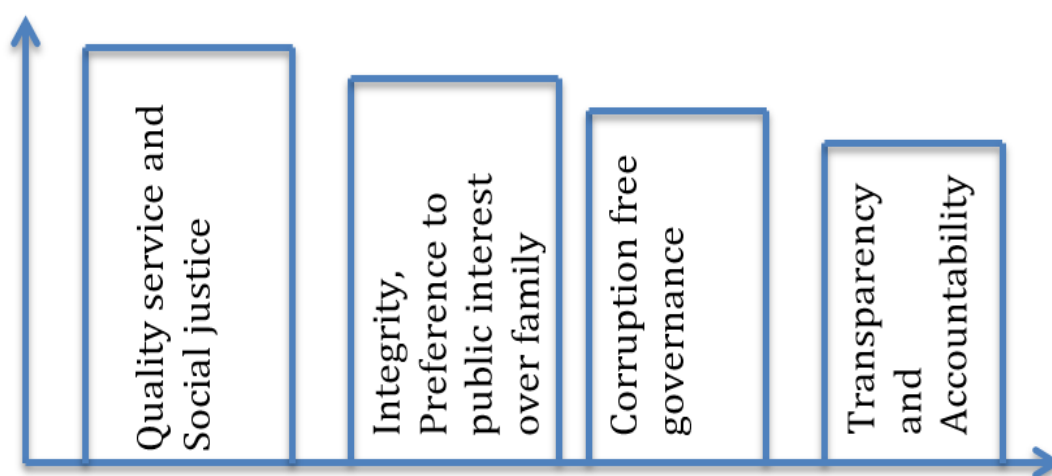
**Reasons:**

- At present it is not clear whether the land is covered under Forest Rights Act 2006, therefore, the demands of tribal people for traditional rights over land may not be fulfilled.
- In past, as the land has been transferred by government to individuals suggests that there is no right of tribal over land.
- If land is under FRA then apply rule of law and recommend government to transfer land rights to tribal people.
- Social influence and persuasion can be used to convince tribal people for alternate livelihood. However, challenge remains on how to address as people may not get convinced.
- State government can be advised to give any other patch of land to those tribal people and rehabilitate them properly.
- As the district fall in mineral rich region, new scheme of District Mineral Fund can be used for welfare of tribal people.

**Conclusion:** Long term solution for such issue ill be ensuring 'Jal, Jungle and Jameen' to tribal people. Social justice should be ensured through effective implementation of PESA and FRA. Bringing tribal people into mainstream development and modernity and they should not be considered as hurdle.

**Q9.**

*...Lead with Edge...*



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Response as Mr. A can be as follows:

Under no circumstances, Mr. A should withdraw RTI and he should pay the RTI fees.

Response can be divided into four aspects

Personal integrity	Convincing parents	Convincing society	RTI as tool for societal development
<ul style="list-style-type: none"> <li>As Mr. A has been participating in various anti-corruption campaigns in his district, he should do it this time for his villagers also.</li> <li><b>Integrity demands courage to uphold principles especially in challenging situations.</b></li> <li><b>If he fails to stand for his villagers, he may feel guilt or crisis of conscience in future.</b></li> </ul>	<ul style="list-style-type: none"> <li>Mr. A can convince parents by explaining that <b>corruption impacts us all. So everyone should be concerned about it.</b> The money used by government is people's hard earned money and even parents have also given their share in it.</li> <li>Therefore, as a responsible citizen, <b>parents should support Mr. A in his cause</b> and need not to pay heed to what Pradhan had said.</li> </ul>	<ul style="list-style-type: none"> <li>Being a socially responsible citizen, Mr. A has taken right decision for <b>betterment of society.</b></li> <li>Through <b>social influence and persuasion</b>, he needs to convince people by <b>explaining them importance of RTI.</b></li> <li><b>Gram Sabha can be an effective platform</b> for it</li> <li>He <b>needs to have effective communication</b> skills for this purpose.</li> </ul>	<ul style="list-style-type: none"> <li>Pradhan should be explained that <b>RTI is tool for welfare and Mr. A is not using as tool for revenge against Pradhan.</b></li> <li>If Pradhan has not done any corruption then he should not be worried about RTI application by Mr. A.</li> </ul>

The approach should be to apply group change model on the one hand and on the other, the Pradhan should also be convinced for change in society. There is nothing personal against him. Today is now the era of transparency and accountability. People have also gradually become aware, hence someone will have to take the lead in breaking the status quo and improve the culture of government working to minimize corruption and enhance quality of service delivery.

**Conclusion:** Integrity requires uncorruptiveness in state of mind. People mostly crumble under societal and family pressures with irrational arguments and thus they are not able to uphold integrity. This requires strong character in person with virtues like courage, temperance, justice and wisdom (Aristotle's 4 cardinal virtue)

Q10.

Ethical mapping/ Decision premises
<ul style="list-style-type: none"> <li>Emotional Intelligence</li> <li>Governance</li> <li>Accountability and responsibility</li> <li>Academic future of students</li> <li>Objectivity and Merit</li> </ul>

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**Courses of action:**

Courses of action	Reasons
<b>First</b> take the parents into confidence by issuing condolence, empathy and any help of ex-gratia. Also promise for strict action against responsible	Compassionate governance: the government should have concerns for its citizens. In this case, the people have been made suffer very seriously and hence, the government should stand by them.
1. Arranging a press conference and assure student and their parents that copy re-evaluation will be done at earliest. (15-20 days). At the same time also ascertain the grievance against the copies' evaluation.	<ul style="list-style-type: none"> <li>Students need to be assured that their copies will re-evaluated and they should not take extreme step of suicide.</li> <li>Parents need to be assured their children's the copy re-evaluation (which should be free of cost for at least failed student) done and academic year of their wards will not be missed.</li> </ul>
2. Calling a meeting of all stakeholders immediately and prepare a fast track plan. Even take the help of volunteers, retired teachers, evaluators to ensure the re-evaluation happen the earliest.	<ul style="list-style-type: none"> <li>All stakeholders such as intermediate education department, representatives from schools and colleges.</li> <li>Such meeting can involve representatives of parents also.</li> <li>An effective plan for copy evaluation can be prepared.</li> </ul>
3. Personally monitor the implementation of plan	<ul style="list-style-type: none"> <li>Personally, monitoring the re-evaluation of copies can help in upholding workforce accountable.</li> <li>People will be able to have more trust on the result after the re-evaluation.</li> </ul>
4. Simultaneously, state government can be recommended to form a committee to investigate the lapses in copy evaluation process and result declaration by private company	<ul style="list-style-type: none"> <li>Need to uphold the accountability and rule of law.</li> <li>Guilty of lapses in process should be penalised as it has resulted into students committing suicides.</li> <li>Company have shown lack of respect to contract with the government.</li> </ul>
5. Declaring the result after ensuring that there is no manual error in marks calculations, totaling.	<ul style="list-style-type: none"> <li>This will provide relief to all students and their parents.</li> <li>It will ensure academic continuity of those student and their future will be secured.</li> </ul>

**Ethical reasoning of suicides by students**

- Although it was a failure on part of education department, it should be also understood that these days, children are unable to handle emotional crisis due to lack of emotional intelligence and their aggressive behaviour in the tender age.
- The youngsters do not want to pursue their goal and wish for instant results, and therefore, they do not have the patience to face life post a failure.
- Suicide is a cry for help. Pressure from parents and educational institutions for scoring more marks is forcing the children to end their precious lives.
- Lack of role models in life can also be considered as one of the reasons for suicides. Parents, grandparents, relatives and teachers are the real role models for a child in tender age, but even they are forgetting their responsibilities and running a race which has no logical end.

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**Conclusion: Government has responsibility to ensure governance and uphold merit.** Through such lapses, government is endangering future of students. Therefore, government should take all the responsibility to take quickly redress the problem and be responsive. At the same time parents should also be convinced for taking the results objectively. They should convince their children if any one fails even after the re-evaluation that fail and pass is not about life fail and pass. They can give examples of those people who have done better in life even without formal education.

**Q11.**

Ethical mapping/Decision Premises
<ul style="list-style-type: none"> <li>• Civic sense and civic duties</li> <li>• Lack of respect to life of people</li> <li>• Lack of respect to law of land</li> <li>• Crony capitalism</li> <li>• Accountability</li> </ul>

**Effective Measures:**

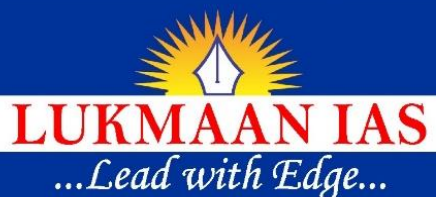
Measures	Reasons
1. There is need to develop civic sense among people through socialization process	<ul style="list-style-type: none"> <li>• Civic sense will help in keeping surrounding clean.</li> <li>• It makes them concerned, disciplined, harmony with other people.</li> <li>• This would result in cleanliness in office.</li> </ul>
2. Community Participation	<ul style="list-style-type: none"> <li>• Community participation is essential in upholding people accountable and follow rules and regulation</li> <li>• Community can keep vigilance on surrounding areas and help to prevent such incidents by ensuring that rules are followed and people behave in disciplined manner.</li> </ul>
3. Building codes should match with Indian cultures and urban settings	<ul style="list-style-type: none"> <li>• At present, such codes are copied from internationally.</li> <li>• They should be according to Indian cultures and urban setting.</li> <li>• There can be categorization of buildings on their safety norms.</li> </ul>
4. Increasing awareness among people.	<ul style="list-style-type: none"> <li>• People have very little information about safety norms. Therefore, they are not able to uphold companies and coaching classes accountable.</li> </ul>
5. Improving institutional capacity of fire safety related institutions	<ul style="list-style-type: none"> <li>• There are around 80% vacancies in fire safety department.</li> <li>• There is lack of modern equipment and devices to tackle fire effectively. E.g. in Surat incident, fire brigade had stair which could go up to third floor and thus students could not be rescued from fourth and fifth floor.</li> </ul>
6. Conducting social safety audits by involving local area committee and parents of students	<ul style="list-style-type: none"> <li>• This mechanism will uphold coaching institutes accountable and fire safety norms will be ensured.</li> <li>• It will also help to make government officials accountable for any lapses in issuing licenses and inspection.</li> </ul>

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**Conclusion:** Government has limited capacity to keep private entities accountable; therefore, it is very essential that community participation is ensured in this process. At the same time, Commercial entities like coaching classes should understand that 'Commerce without morality' is sin (Gandhiji).



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Q12.

Ethical mapping/ Decision Premises
<ul style="list-style-type: none"> <li>• Citizen friendly governance or pro-active, pro-people governance</li> <li>• Dignity and respect</li> <li>• Informed decision making</li> <li>• Social contract</li> <li>• Responsibility</li> <li>• Objectives of the scheme</li> </ul>

**Objectives of PMFBY:**

- **Providing financial support to farmers suffering crop loss/damage arising out of unforeseen events**
- **Stabilizing the income of farmers** to ensure their continuance in farming
- Encouraging farmers to adopt **innovative and modern agricultural practices**
- **Ensuring flow of credit to the agriculture sector** which will contribute to food security, crop diversification and enhancing growth and competitiveness of agriculture sector besides protecting farmers from production risks.

**The issue can be tackled in following way:**

Action area	Details
<b>Insurance company</b>	<ul style="list-style-type: none"> <li>➤ When farmers want to register crop loss they generally find it difficult to locate company office.</li> <li>➤ Insurance company needs to be accessible towards farmers.</li> </ul>
<b>Bank</b>	<ul style="list-style-type: none"> <li>➤ Banking officials should be cooperative to farmers and explain them procedure about how to register crop loss on telephone or online.</li> </ul>
<b>Grievance redressal</b>	<ul style="list-style-type: none"> <li>➤ Farmer can be given an opportunity to explain the reason for delay in registering crop loss.</li> <li>➤ As it seems to be incessant rain for 4 days, his reason can be considered genuine and his grievances can be addressed on humanitarian grounds.</li> </ul>

**Ethical Issues:**

1. Farmers are not being fully informed by insurance companies and thus they are exploiting the already poor and marginal farmers.
2. Farmers are not aware about grievance redressal mechanism under scheme
3. The government machinery is not citizen friendly (not pro-active, pro-people).
4. Lack of human dignity and respect.

**Remedies:**

- Grievance of farmer should be redressed according to grievance redressal mechanism under given scheme.
- If not possible under such mechanism, then try to address it on **humanitarian grounds**. **Officer can write about an exceptional case** and submitted to bank as well as company.
- **Policy should have clear provisions regarding delay in registering crop loss** due to natural factors such as rains, flood, cyclones etc. (at present, there is no such provision though government wants to introduce such changes in near future).
- The **farmer should be highlighted the major points and clauses** in insurance policy before taking his signature.
- **Insurance companies should understand that crop insurance is to protect farmers and not themselves.** Farmers are paying premium like any other customer and thus they have every right to know.

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- **Officer can start awareness drive at his own level** so that company officials for claims do not harass farmers.

**Conclusion: Government has responsibility of welfare of people under Social Contract (Constitution).** It is responsibility of government to make scheme farmer friendly and not insurance company friendly.

#### Grievance redressal mechanism under revised guidelines of PMFBY

1. District level grievance redressal officer	<ul style="list-style-type: none"> <li>At the initial level, for grievance redressal, each district shall designate district level grievance redressal officer preferably District Agri Officer to respond to the grievances of Farmers, Banks, ICs etc. within 7 days of receipt of grievance.</li> <li>In case of dissatisfaction the matter may be brought before District Level Grievance Redressal Committee (DGRC).</li> </ul>
2. District Level Grievance Redressal Committee (DGRC)	<ul style="list-style-type: none"> <li>A district level monitoring Committee shall act as a grievance redressal Committee for redressal of grievances of Farmers, Banks, Insurance Company, District Authority/Department.</li> <li>This Committee will be headed by District Magistrate/Collector and representatives of Farmers, LDM/Banks, DDM NABARD, Insurance Company and concerned District Authority/Department shall be appointed as members.</li> <li>The Committee will dispose the matter within 15 days.</li> <li>The decision of the Committee shall be accepted by all the parties and in case of disagreement with the decision; the same shall be represented to the State Level Grievance Redressal Committee (SGRC) within 15 days from the decision of DGRC.</li> </ul>
3. State Level Grievance Redressal Committee (SGRC)	<ul style="list-style-type: none"> <li>A State level monitoring Committee shall act as a grievance redressal Committee for redressal of grievance of Farmers, Banks, Insurance Company, District Authority/Department which does not get settled at DGRC.</li> <li>This Committee will be headed by Principal Secretary/Secretary of Nodal Department, SLBC/Banks, CGM NABARD, Insurance Company and concerned State Authority/Department shall be appointed as members.</li> <li>The Committee will dispose the grievance within 15 days' time of receipt of grievance.</li> <li>The decision of the Committee shall be accepted by all the parties.</li> </ul>

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(10.30 AM-1.00 PM)

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