

WISDOM IAS

ETHICS HANDBOOK

KEY CONCEPTS & DEFINITIONS FOR UPSC & STATE PCS



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Ethics in UPSC: Syllabus & Significance

The **Ethics**, **Integrity**, **and Aptitude** paper (GS Paper IV) in the UPSC Civil Services Examination evaluates a candidate's ethical reasoning, integrity, and ability to handle governance-related dilemmas. It assesses an **aspirant's moral judgment**, **decision-making skills**, and **alignment with public service values**.

Syllabus Overview:

- 1. **Ethics and Human Interface** Understanding ethics, its determinants, and its role in personal and public life.
- 2. **Attitude** Structure, functions, and its influence on behavior and governance.
- 3. **Aptitude & Foundational Values for Civil Services** Integrity, impartiality, objectivity, empathy, and dedication to public service.
- 4. **Emotional Intelligence** Concepts, applications, and relevance in decision-making and leadership.
- 5. Contributions of Thinkers & Philosophers Insights from Indian and global ethical traditions.
- 6. **Public Service Values & Ethics in Governance** Ethical concerns, accountability, transparency, and good governance principles.
- 7. Ethical Issues in International Relations & Funding Cross-border ethical considerations in diplomacy and aid.
- 8. **Corporate Governance** Business ethics, corporate social responsibility (CSR), and ethical leadership.
- Case Studies Application-based scenarios to assess ethical decision-making in real-life situations.

Why Ethics Matters in UPSC?

- Develops ethical **decision-making skills** essential for public administration.
- Tests **moral reasoning** and integrity, key traits of responsible governance.
- Enhances **problem-solving abilities** in complex policy and administrative challenges.
- Promotes **accountability**, **transparency**, and fairness in governance.
- Prepares aspirants to handle real-world ethical dilemmas faced in public service.

Ethics in UPSC is not just about theoretical knowledge but about practical application in governance and daily decision-making.

Ethics

Ethics is a system of **moral principles** that helps people decide **what is right and wrong**. It provides guidelines for fair and just behavior in society. Ethics can be personal, professional, or social.

• **Example**: Mahatma Gandhi's principle of **Ahimsa** (non-violence) guided India's independence movement, showing how **ethical leadership** can bring social change.

Morality

Morality refers to the **set of beliefs and values** that guide individuals in distinguishing between right and wrong. It is shaped by culture, religion, and personal experiences.

 Example: In India, helping the poor and respecting elders are considered moral duties, influenced by teachings from religions like Hinduism, Buddhism, and Sikhism.

Moral Principles / Ethical Principles

These are **fundamental rules or beliefs** that guide ethical behavior. They include principles like **honesty**, **justice**, **fairness**, and compassion.

 Example: "Satyameva Jayate" (Truth alone triumphs), from the Mundaka Upanishad, is an ethical principle that emphasizes the importance of truthfulness in governance and personal life.

Values

Values are **deeply held beliefs** that influence a person's actions and decisions. They shape what people consider important in life, such as family, education, or kindness.

 Example: Indian society values "Vasudhaiva Kutumbakam" (The world is one family), which promotes universal brotherhood and harmony.

Human Values

These are universal values that promote **kindness**, **peace**, **and respect** among all people, regardless of background. They include love, **compassion**, **humility**, and selflessness.

• **Example**: The Indian tradition of "**Seva**" (selfless service), as practiced in **Langars** (community kitchens) in Gurudwaras, promotes the human value of helping others without expecting anything in return.

Norms

Norms are unwritten **social rules or expectations** that people in a society follow. They help **maintain order and harmony** in communities.

• Example: In India, touching elders' feet as a sign of respect is a widely accepted social norm, reflecting the cultural emphasis on humility and obedience.

Honesty

Honesty means **telling the truth** and being sincere in one's actions and words. It helps **build trust** and credibility in relationships.

 Example: Mahatma Gandhi, in his book "My Experiments with Truth", shared how he practiced honesty from a young age, even admitting his mistakes openly.

Integrity

Integrity is **staying true to one's moral values**, even when faced with challenges. A person with integrity does what is right, **even when no one is watching**.

 Example: Lal Bahadur Shastri, India's second Prime Minister, was known for his integrity—he refused to take undue privileges in office and even paid for his family's personal expenses from his salary.

Justice – Justice is the principle of fairness, ensuring that **everyone gets what they deserve** without discrimination. It can be legal (law enforcement), social (equal opportunities), or economic (fair wages).

 Example: The Indian Constitution guarantees justice for all citizens, ensuring equality of rights, protection against discrimination, and access to legal remedies.

Fairness

Fairness means **treating people equally without bias** or favoritism. It ensures that rules apply to everyone in the same way.

 Example: The Right to Information (RTI) Act in India ensures fairness by giving citizens the right to access government records, promoting transparency and accountability.

Respect

Treating others with dignity, valuing their opinions, and acknowledging their rights, regardless of differences in age, status, or beliefs. Respect fosters harmony and cooperation in society.

 Example: The Indian tradition of "Atithi Devo Bhava" (Guest is God) reflects deep respect for guests, ensuring their comfort and hospitality.

Compassion

A **deep awareness of others' suffering**, coupled with a genuine desire to help. Compassion encourages kindness, empathy, and selfless service.

Example: During the COVID-19 lockdown, Sikh
Gurudwaras across India provided free 'langar'
(community meals) to thousands of stranded and
needy individuals.

Loyalty

Staying **faithful and committed to a person**, cause, institution, or country. Loyalty fosters trust and strengthens relationships.

• Example: Rani Gaidinliu, a Naga spiritual and political leader, remained loyal to India's independence struggle, leading tribal resistance against British rule despite imprisonment.

Autonomy – The ability to **think**, **decide**, **and act independently** while respecting ethical and social responsibilities. Autonomy is essential for personal growth and self-reliance.

 Example: Dr. M.S. Swaminathan, despite opposition, spearheaded India's Green Revolution, ensuring selfsufficiency in food production and reducing dependency on imports.

Beneficence

Acting in ways that **promote the well-being of others**, going beyond duty to create a positive impact. It reflects selflessness and goodwill.

Example: The "Sulabh International" movement by Dr.
Bindeshwar Pathak revolutionized sanitation in India by
introducing low-cost, eco-friendly toilets, improving public
health.

Fidelity

Remaining **faithful to commitments**, duties, and relationships by upholding trust and integrity. Fidelity is essential in both personal and professional life.

• **Example**: The legendary friendship of **Krishna and Sudama** in Hindu mythology highlights fidelity, as Krishna remained true to his childhood friend despite his later status as a king.

Gratitude

Recognizing and appreciating kindness, support, or opportunities received. Gratitude strengthens social bonds and promotes positivity.

• Example: Former President Dr. A.P.J. Abdul Kalam credited his humble beginnings and early teachers for shaping his scientific and leadership journey, often expressing gratitude in his speeches.

Empathy

The ability to understand and share another person's emotions and experiences, fostering kindness and social harmony.

• Example: Jyotirao Phule and Savitribai Phule, despite facing severe discrimination, empathized with the struggles of marginalized communities and pioneered education for women and Dalits in India.

Truth

Being **honest, transparent, and committed** to reality, even in difficult situations. Truthfulness builds credibility, integrity, and moral strength.

Example: Verghese Kurien, the father of India's
 White Revolution, refused to compromise on
 ethical dairy practices, ensuring fairness to
 farmers and revolutionizing India's milk
 production.

Non-Violence (Ahimsa)

The principle of **avoiding harm to any living being**, not just in physical actions but also in speech and thought. It emphasizes peaceful methods for conflict resolution and social change.

 Example: Farmers in India protesting peacefully for their rights, following the Gandhian principle of non-violence.

Hope

A **belief in a positive future** that keeps individuals motivated even in difficult situations. It serves as a driving force behind perseverance and resilience.

 Example: Families of missing persons in natural disasters like Uttarakhand floods continuing search efforts with hope and resilience.

Love

A deep sense of **care**, **affection**, **and compassion** towards others, fostering emotional connections and societal harmony.

• Example: A community in Kerala raising funds to rebuild a neighbor's house after it was destroyed by floods.

Altruism

Acting selflessly for the benefit of others, often at a personal cost, without expecting anything in return. It is essential for a compassionate society.

 Example: A dhaba owner near the India-Pakistan border providing free food to soldiers as a gesture of gratitude.

Virtues

Core moral **qualities such as honesty, humility**, and kindness that define ethical behavior and build

• Example: A local shopkeeper returning extra money given by mistake, maintaining integrity in daily transactions.

Courage

The ability to face fear, challenges, or opposition while standing up for truth and justice. It is crucial in leadership and ethical decision-making.

• **Example**: A **whistleblower exposing corruption** in a government office despite threats to personal safety.

Temperance

Practicing **self-restraint and moderation in desires**, emotions, and actions to maintain balance in life.

• **Example**: A successful entrepreneur choosing to **reinvest profits into social welfare** rather than personal luxuries.

Prudence

The ability to **make wise, calculated decisions** by evaluating risks, consequences, and long-term impact.

 Example: A village leader prioritizing groundwater conservation despite immediate demands for excessive borewell drilling.

Selflessness

Placing the **needs of others above personal gain**, often making sacrifices for the greater good.

 Example: A teacher in a remote tribal area continuing to educate children despite low salary and challenging conditions.

Objectivity

The ability to **make impartial decisions** based on facts rather than emotions, prejudices, or personal biases.

• Example: A judge delivering an impartial verdict in a highprofile case despite media pressure and public opinion.

Accountability

Taking **ownership of one's actions**, accepting responsibility for outcomes, and being answerable for decisions.

 Example: A government official resigning after a bridge collapse due to negligence, accepting moral responsibility.

Leadership

The ability to **guide and inspire others** toward a common goal with vision, integrity, and responsibility.

• Example: Lal Bahadur Shastri showed leadership during the 1965 war by rallying the nation with the slogan "Jai Jawan, Jai Kisan," emphasizing both security and agricultural self-reliance.

Moral Relativism

The idea that **moral principles are not absolute** but depend on cultural, social, or personal perspectives. What is considered **right in one society may not be** seen the same way in another.

Example: In some **Indian communities**, touching elders' feet is a mark of respect, while in others, it is not a common practice. Both perspectives are morally acceptable within their cultural contexts.

Moral Absolutism

The belief that **certain ethical principles are universally valid**, regardless of time, place, or situation. It assumes that actions are either inherently right or wrong.

 Example: Mahatma Gandhi's principle of nonviolence (Ahimsa) was followed unwaveringly, even in the face of aggression, as he considered violence morally unacceptable in all circumstances.

Moral Pluralism

The recognition that **multiple moral viewpoints can coexist**, acknowledging that different perspectives may be valid in different contexts without one being superior to the other.

Example: India's personal law system allows
 Hindus, Muslims, and other religious communities
 to follow their own family laws while still being
 governed by the Constitution.

Moral Philosophy

The academic study of ethics, exploring the nature of right and wrong, moral responsibility, and how ethical decisions should be made.

 Example: The Bhagavad Gita's teachings on Dharma (duty) and righteous action continue to influence Indian ethical thought and decisionmaking in various walks of life.

Moral Reasoning

The process of logically analyzing a situation to determine the most ethical course of action based on moral values, consequences, and principles.

 Example: A judge in an Indian court weighing legal evidence and ethical considerations to deliver a just verdict in a sensitive case.

Moral Courage

The strength to **uphold ethical values** and do what is right despite fear, pressure, or personal loss.

 Example: Whistleblower Satyendra Dubey, an engineer who exposed corruption in the Golden Quadrilateral highway project, despite knowing the risks involved.

Moral Intuition

The **immediate**, **instinctive understanding** of what is right or wrong, often driven by emotions, upbringing, or deep-seated beliefs rather than logical analysis.

 Example: A passerby instinctively rushing to rescue a child who has fallen into a well, without stopping to think about personal safety or consequences.

Conscience

Conscience is an **inner moral compass** that helps individuals distinguish right from wrong based on personal values and ethical beliefs. It often **acts as a guide** in making morally sound decisions.

• Example: During the freedom struggle, Mahatma Gandhi's conscience led him to adopt non-violence (Ahimsa) as a means to resist British rule, despite facing severe oppression.

Golden Mean

The Golden Mean, a concept from **Aristotle's philosophy**, suggests that virtue lies in balancing extremes—avoiding both excess and deficiency. It encourages **moderation in thoughts**, actions, and emotions.

• Example: Indian kings like Ashoka embraced the Golden Mean by shifting from aggressive expansionism to compassionate governance, promoting both strength and kindness in administration.

Knowledge

Knowledge refers to the **understanding and awareness gained through education**, research, or observation. It helps individuals make informed decisions and solve problems effectively.

 Example: Dr. A.P.J. Abdul Kalam's scientific knowledge in aerospace technology contributed to India's missile and space programs, making the country self-reliant in defense and space exploration.

Experience

Experience is **practical learning acquired through direct involvement** in real-life situations. It often enhances decision-making and problem-solving abilities.

 Example: A retired civil servant guiding younger officers in handling bureaucratic challenges based on years of experience in public administration.

Wisdom

Wisdom is the **ability to use knowledge and experience** with sound judgment, often considering long-term consequences and ethical implications.

• **Example**: Kautilya (Chanakya) used his wisdom to strategically **advise Chandragupta Maurya**, leading to the establishment of the Maurya Empire.

Ethical Issue

An ethical issue arises when a situation challenges moral principles, requiring individuals or institutions to make value-based decisions.

• Example: The debate over balancing economic growth with environmental sustainability in India's rapid urbanization policies.

Ethical Dilemma

An ethical dilemma occurs when an individual faces a situation where two moral choices conflict, making it difficult to determine the right course of action.

 Example: A journalist deciding whether to publish sensitive government information that serves public interest but may compromise national security.

Consequentialism

Consequentialism is an ethical theory that judges actions based on their outcomes rather than the intent behind them. If an action leads to the best overall result, it is considered morally right.

 Example: The decision to implement demonetization in India was based on consequentialist reasoning, aiming to curb black money despite its short-term economic disruption.

Deontology

Deontology focuses on following moral duties, rules, or principles regardless of the consequences. It prioritizes doing what is inherently right over achieving desirable outcomes.

• Example: A judge convicting a powerful politician based on legal principles, despite public pressure and potential personal risk.

Virtue Ethics

Virtue ethics emphasizes **developing good character traits**, **such as honesty, courage**, and kindness, over merely following rules or evaluating consequences.

 Example: A teacher nurturing honesty and compassion in students, believing that developing good character is more important than merely enforcing school discipline.

Runaway Trolley (Trolley Problem)

The Trolley Problem is a **thought experiment in ethics** that presents a moral dilemma: A runaway trolley is about to hit five people on the tracks. You have the option to pull a lever, diverting the trolley to another track where it will kill only one person. **The dilemma questions whether it is morally acceptable to sacrifice one life to save five.**

 Example: During the COVID-19 pandemic, policymakers faced a similar dilemma when deciding between strict lockdowns (saving lives but harming the economy) or keeping the economy open (risking more lives).

Situational Ethics

Situational ethics suggests that moral **decisions should be** made based on the specific context rather than fixed moral rules. It allows for flexibility depending on circumstances.

 Example: A police officer letting a poor vendor go without a fine for selling on the roadside, considering his financial struggles, even though technically it violates municipal rules.

Utilitarianism

Utilitarianism is an ethical theory that **prioritizes actions that produce the greatest good for the greatest number** of people. The morality of an action is judged by its overall consequences.

 Example: The government's decision to remove fuel subsidies to fund free healthcare and education for millions of underprivileged citizens follows utilitarian principles.

Care Ethics

Care Ethics **emphasizes compassion**, **relationships**, **and emotional understanding** in moral decision-making. It focuses on personal responsibilities and the well-being of others rather than abstract rules.

 Example: A doctor in a rural area staying after hours to treat a sick child, prioritizing care over strict hospital working hours.

Contractarianism

Contractarianism holds that moral and political rules are based on a social contract—an agreement among individuals for mutual benefit. It assumes that ethical principles arise from cooperative agreements.

 Example: The Indian Constitution represents a social contract where citizens agree to follow democratic principles and in return, are granted fundamental rights and protections.

The Rights Lens

The Rights Lens focuses on ethical decision-making based on fundamental rights and human dignity. It prioritizes protecting individual freedoms over consequences or societal benefits.

• Example: The Supreme Court of India decriminalizing Section 377, upholding the rights of LGBTQ+ individuals despite societal opposition.

The Justice Lens

The Justice Lens evaluates ethical decisions based on fairness, equality, and impartiality, ensuring that

individuals receive what they deserve. It opposes discrimination and prioritizes equitable treatment.

 Example: The Mandal Commission recommendations for reservations in education and jobs to promote social justice for historically marginalized communities.

Ethical Decision-Making Framework

An Ethical Decision-Making Framework **provides a structured approach to resolving moral dilemmas** by evaluating different perspectives, principles, and consequences before making a choice.

 Example: The Election Commission of India follows a strict ethical framework to ensure free and fair elections, balancing transparency, impartiality, and the public interest.

Essence of Ethics

Ethics forms the **foundation of a just and harmonious society**, guiding human actions based on principles such as honesty, justice, and responsibility. It **shapes decision-making across personal, social, and professional domains**, influencing how individuals and institutions function.

 Example: In traditional Indian villages, the concept of "Nyaya Panchayat" (village councils) has historically functioned on ethical values of consensus and justice, ensuring fairness in community disputes.

Ethics and Human Interface

Ethics interacts with human behavior, shaping moral decisions in everyday life, governance, and professional responsibilities. It helps individuals navigate conflicts between personal values and societal expectations.

 Example: A government doctor in a remote village choosing to stay and serve despite lucrative private sector opportunities embodies ethical commitment to public service.

Determinants of Ethics

Ethical values are shaped by various influences, including religion, culture, upbringing, education, laws, and personal experiences. These factors determine how individuals perceive right and wrong.

 Example: The tradition of "Langar" (community kitchens) in Sikh Gurudwaras, which serves food to all without discrimination, reflects ethical values of equality and selfless service ingrained in religious teachings.

Ethics in Private Relationships

Ethics in private relationships refers to moral values like

honesty, loyalty, trust, and respect in personal interactions, such as within families, friendships, and romantic partnerships. Ethical behavior in these relationships fosters mutual understanding and long-term harmony.

 Example: The tradition of "Guru-Shishya Parampara" in India emphasizes the ethical duty of a student to respect and remain loyal to their teacher, while the teacher must impart knowledge selflessly and truthfully.

Ethics in Public Relationships

Ethics in public relationships **involves moral principles guiding interactions in professional**, social, and civic spaces, ensuring fairness, accountability, and integrity in governance, business, and public service. Ethical public relationships help build trust and social cohesion.

 Example: The Right to Information (RTI) Act in India strengthens ethical governance by ensuring transparency and accountability, allowing citizens to hold public officials responsible for their actions.

Behavioral Ethics

Behavioral ethics examines how people actually behave in ethical situations rather than how they should behave according to moral theories. It studies the psychological, social, and situational factors that influence ethical decision-making.

Example: In India, corruption in public offices often
persists despite strict laws due to behavioral factors
like normalization of bribery, peer influence, and fear of
retaliation.

Stanford Prison Experiment

A psychological **experiment by Philip Zimbardo** in 1971 that demonstrated how people conform to assigned roles, leading to **abusive behavior** when given unchecked power. It highlighted the impact of situational factors on ethics.

• Example: The mistreatment of inmates in Indian prisons, such as custodial violence, reflects how unchecked authority and institutional settings can influence unethical behavior among law enforcers.

Stanley Milgram Shock Experiment

A 1961 experiment by Stanley Milgram showing that **people tend to obey authority figures** even when instructed to harm others, revealing the dangers of blind obedience.

 Example: During the Emergency (1975-77) in India, many government officials followed unconstitutional orders without question, leading to mass censorship and human rights violations.

Obedience to Authority

This concept explains how individuals comply with orders from figures of authority, sometimes even at the cost of ethical principles. It is influenced by hierarchical structures and fear of consequences.

 Example: In some Indian workplaces, employees may hesitate to report unethical practices due to fear of losing their jobs or offending senior officials.

Circumstantial Ethics

Also known as situational ethics, it suggests that **moral decisions should be made based on specific circumstances** rather than rigid rules. Context and intent are crucial in determining ethical actions.

 Example: Mahatma Gandhi's decision to break the salt law during the Dandi March was ethically justified as an act of civil disobedience against unjust colonial laws.

Ethical Blind Spots

These are unrecognized ethical lapses where individuals fail to see their own biases or wrongdoings. They often arise from self-interest, institutional culture, or lack of awareness.

 Example: Many businesses in India claim corporate social responsibility (CSR) benefits but fail to address real environmental concerns, unknowingly prioritizing profit over ethical responsibility.

Moral Psychology

The study of how people make moral decisions based on emotions, reasoning, and social influences. It explores why individuals act ethically or unethically.

 Example: In Indian society, respect for elders is deeply ingrained, often leading to ethical dilemmas where younger individuals struggle to challenge unethical actions of older family members.

Biases

Biases are unconscious or conscious preferences that distort judgment and decision-making. They can lead to unfair treatment or unethical decisions.

Example: In hiring processes, caste or gender biases
 often affect recruitment in India, leading to workplace
 inequality despite laws promoting equal opportunities.

Cognitive Bias

A systematic error in thinking that affects judgments and decisions, often leading to ethical misjudgments. It can result from preconceived notions or emotional influences.

• Example: Confirmation bias in Indian politics leads

individuals to **accept only the information that supports their existing beliefs**, ignoring contradictory evidence.

Conscious Biases

Deliberate prejudices or preferences that influence decision-making, often leading to unethical or unfair outcomes.

 Example: Some landlords in India openly refuse to rent houses to tenants based on religion or marital status, reflecting conscious biases in housing practices.

Sub-conscious Biases

Sub-conscious biases are hidden prejudices that unconsciously affect our decisions and actions. Unlike conscious biases, individuals may not be aware of them, yet they shape ethical choices.

 Example: In Indian workplaces, leaders may unknowingly favor employees from their own community when assigning promotions, despite believing they are unbiased.

Cognitive Dissonance

Cognitive dissonance occurs when **individuals experience discomfort due to conflicting beliefs or behaviors**, leading them to rationalize or alter their stance to reduce the inconsistency.

Example: A vegetarian in India who enjoys leather
products may justify their use by arguing that leather is
a byproduct, rather than confronting the ethical
contradiction.

Confirmation Bias

The tendency to **seek, interpret, and remember information that supports pre-existing beliefs** while ignoring contradictory evidence.

 Example: In Indian politics, supporters of a political party may only watch news channels that reinforce their views, dismissing reports critical of their leader.

The Conformity Bias

The inclination to **adopt the behavior or opinions of a group**, even if they conflict with personal ethical beliefs, to fit in or avoid standing out.

 Example: In some Indian corporate offices, employees may hesitate to report corruption because they see colleagues ignoring it and fear being alienated.

Diffusion of Responsibility

When individuals in a group assume that others will take action, leading to inaction in critical situations.

• **Example:** In large Indian housing societies, residents often ignore civic issues like waste management, assuming that the municipal authorities or other residents will address the problem.

Bystander Effect

A phenomenon where individuals are less likely to help a person in distress when others are present, assuming someone else will intervene.

 Example: In many Indian road accident cases, injured victims remain unattended for long periods because bystanders hesitate to take responsibility, fearing police and legal complications.

Ethical Fading

A process where **ethical considerations gradually diminish from decision-making,** often due to rationalization or focusing only on business or personal gains.

 Example: In Indian corporate culture, companies may focus on profit maximization while ignoring the exploitation of workers, justifying it as "necessary for competition."

Framing

How a situation is presented can influence decisionmaking and ethical judgments, often altering perceptions of right and wrong.

 Example: In Indian advertising, fairness creams are marketed as "boosting confidence" rather than promoting colorism, shaping public perception in an ethically questionable way.

Moral Myopia

A lack of awareness or refusal to acknowledge ethical issues, often due to self-interest or cultural normalization.

• Example: Some Indian businesses ignore environmental regulations, arguing that economic growth is more important than ecological sustainability.

Overconfidence Bias

An inflated belief in one's own ethical judgment or abilities, leading to poor decision-making.

 Example: Some Indian investors, overly confident in their stock market knowledge, ignore financial advice and take unethical shortcuts, leading to financial losses.

Anchoring Bias

Anchoring bias occurs when individuals rely too heavily on the first piece of information (the "anchor") they receive

while making decisions, even if it's irrelevant.

Example: In Indian real estate, a seller might initially
quote an extremely high price for a property, knowing
that buyers will negotiate down but still pay more than
they would have without the high anchor.

Rationalization

Rationalization is the **process of justifying unethical actions** by making them seem reasonable or necessary.

 Example: An Indian student caught cheating in an exam may justify it by saying, "Everyone else was doing it, and the system is unfair anyway."

Role Morality

Role morality refers to **individuals applying different ethical standards** depending on their social or professional roles.

 Example: A politician in India may justify corruption by claiming it is necessary to fund election campaigns, even though they personally believe bribery is wrong.

Self-Serving Bias

Self-serving bias is the **tendency to attribute successes to one's own abilities** while blaming failures on external factors.

• Example: An Indian cricket player might credit their skill for winning a match but blame poor umpiring for a loss.

Veil of Ignorance

A philosophical concept by **John Rawls** that suggests **ethical decisions should be made as if one does not know their social status**, wealth, or privileges, ensuring fairness and impartiality.

 Example: If Indian policymakers designed an education policy under the "veil of ignorance," they would create a system that benefits both the rich and poor equally, rather than favoring elite institutions.

AI Ethics

All ethics involves ensuring that **artificial intelligence** systems are designed and used in ways that are fair, transparent, and do not harm society.

 Example: In India, Al-powered recruitment software used by companies must ensure fairness in candidate selection and not discriminate against applicants based on caste or gender.

Algorithmic Bias

Algorithmic bias occurs when **AI systems unintentionally favor certain groups** over others due to biased data or

flawed programming.

 Example: In India, facial recognition software used in security checks has been found to have a higher error rate for darker-skinned individuals, leading to unfair targeting.

Altruism

Altruism is the **selfless concern for the well-being of others**, often involving personal sacrifice.

 Example: During the COVID-19 pandemic, many Indian citizens and NGOs worked tirelessly to provide oxygen, food, and medical aid to strangers, despite personal risks and financial costs.

Altruistic Cheating

Altruistic cheating occurs when **individuals break ethical** rules, believing it benefits a greater cause.

 Example: In India, a doctor might exaggerate a poor patient's illness in medical records to help them receive free treatment under government schemes.

Conflict of Interest

A conflict of interest arises when **personal interests interfere with professional duties**, leading to biased decisions.

 Example: A government official awarding a contract to a company owned by their relative instead of a more deserving bidder.

Bounded Ethicality

Bounded ethicality refers to unintentional ethical blind spots where people fail to see the ethical implications of their actions due to cognitive limitations.

 Example: An Indian banker approving a high-risk loan to a well-connected businessman without realizing its ethical implications, assuming it's just "part of business."

Corporate Social Responsibility (CSR)

CSR refers to **businesses taking responsibility for their impact on society**, beyond profit-making.

 Example: Indian IT firms like Infosys and TCS run educational programs for underprivileged children as part of their CSR initiatives.

Fiduciary Duty

Fiduciary duty is the **ethical and legal responsibility to act in someone else's best interests**, particularly in financial or trust-based relationships.

• **Example:** A financial advisor in India must recommend investments that benefit their clients, rather than those that provide them higher commissions.

Group Think

Group think occurs when a group prioritizes consensus over critical thinking, often leading to poor decisions.

 Example: During India's demonetization policy rollout, officials may have failed to consider logistical challenges due to groupthink, as dissenting opinions were discouraged.

Growth Mindset

A growth mindset is the **belief that intelligence and** abilities can be developed through effort and learning.

 Example: An Indian startup founder who faces initial failures but continues to adapt and innovate instead of giving up.

Halo Effect

The halo effect happens when a **person's positive trait influences perceptions** of their other qualities.

• Example: An Indian film star entering politics might be assumed to be a great leader solely based on their celebrity status.

Harm Principle

The harm principle suggests that **individuals should be free to act** as they wish unless their actions harm others.

• Example: India's ban on smoking in public places follows the harm principle, as secondhand smoke negatively affects others' health.

Hedonism

Hedonism is the ethical belief that **pleasure or happiness is** the highest good.

 Example: Indian festival celebrations, like Holi, emphasize joy, enjoyment, and sensory pleasures as an essential part of life.

Implicit Bias

Implicit bias refers to **unconscious attitudes** or stereotypes that **influence judgments** and behavior.

• Example: A hiring manager in India unconsciously preferring male candidates over equally qualified female candidates for a leadership role.

In-Group / Out-Group Bias

In-group bias is the **tendency to favor people within one's own group**, while out-group bias leads to unfair treatment of outsiders.

 Example: In India, some political parties prioritize benefits for their own voter base while neglecting broader national interests.

Loss Aversion

Loss aversion is the **psychological tendency to fear losses more than valuing equivalent gains**, often leading to risk-averse decisions.

• Example: Farmers in India hesitant to adopt new agricultural technologies despite potential long-term benefits, fearing immediate financial loss.

Mercy

Mercy involves **showing compassion or leniency** towards someone who deserves punishment or harsh treatment.

 Example: Mahatma Gandhi advocating for forgiveness and reconciliation with the British post-independence, instead of seeking revenge.

Moral Cognition

Moral cognition refers to the **mental processes involved in ethical decision-making**, including reasoning and judgment.

 Example: A judge in India carefully analyzing a complex case to ensure justice is served without personal biases influencing the verdict.

Moral Equilibrium

Moral equilibrium occurs when **people balance good and bad actions**, feeling justified in acting unethically after doing something moral.

• Example: A business leader donating to charity while simultaneously underpaying employees, believing the good deed offsets the wrongdoing.

Moral Hazard

Moral hazard arises when **people take excessive risks** because they do not bear the full consequences of their actions.

• Example: Indian banks providing large loans to powerful industrialists, knowing the government might bail them out if the loans go bad.

Moral Imagination

Moral imagination is the ability to creatively and empathetically **consider alternative ethical solutions** beyond conventional choices.

 Example: A social entrepreneur in India designing a sustainable model for menstrual hygiene that is both eco-friendly and accessible to rural women.

Moral Injury

Moral injury occurs when individuals **feel deep guilt or distress after acting against their moral beliefs**, often in high-stakes situations.

• Example: A soldier in the Indian Army struggling emotionally after witnessing civilian casualties during a counter-insurgency operation.

Moral Muteness

Moral muteness happens when **individuals avoid speaking up about ethical concerns** due to fear of backlash or professional consequences.

• Example: A bureaucrat noticing corruption in a government scheme but choosing to remain silent to protect their job and career.

Motivated Blindness

Motivated blindness occurs when **people overlook unethical actions because it benefits them** or aligns with their interests.

 Example: Cricket administrators ignoring match-fixing scandals involving star players to protect the sport's reputation and revenue.

Neuroethics

Neuroethics is the **study of ethical issues arising from neuroscience**, including brain research, cognitive enhancements, and mind control.

 Example: Debates in India over the ethical implications of using brain imaging to detect lies in criminal investigations (Brain Electrical Oscillation Signature Profiling - BEOS test).

Optimism Bias

Optimism bias is the **tendency to overestimate positive outcomes** while underestimating risks.

• Example: Many urban Indians buying property in floodprone areas, believing disasters won't personally affect them despite climate change warnings.

Prosocial Behavior

Prosocial behavior refers to **voluntary actions intended to benefit others**, such as helping, sharing, or donating.

• **Example:** The Sikh community organizing 'langar' (free community kitchens) during times of crisis, such as the COVID-19 pandemic and farmer protests.

Subject of Moral Worth

A subject of moral worth is **any being or entity that deserves ethical consideration**, including humans, animals,

and the environment.

 Example: Indian laws banning dolphin shows, recognizing dolphins as sentient beings deserving ethical treatment.

Sustainability

Sustainability means meeting present needs without compromising the ability of future generations to meet theirs, particularly in environmental, economic, and social contexts.

• Example: The Chipko Movement in India, where villagers protected forests from deforestation to ensure ecological balance for future generations.

Tragedy of the Commons

The tragedy of the commons occurs when **individuals overuse and deplete shared resources**, harming the collective good.

• Example: Overextraction of groundwater in Indian states like Punjab, leading to a severe water crisis despite knowing the long-term consequences.

Emotions

Emotions are complex psychological and physiological responses to stimuli that influence human thoughts, behavior, and decision-making. They can be positive (such as joy and love) or negative (such as fear and anger) and play a crucial role in human interactions and ethical judgments.

• **Example:** The overwhelming **emotion of patriotism** seen during India's Independence Day celebrations, where people express pride, unity, and gratitude toward the nation.

Happiness

Happiness is a **state of emotional well-being and contentment**, often influenced by personal achievements, relationships, and societal factors.

• **Example:** The celebration of festivals like Diwali, where families come together, share sweets, and light lamps, creating a collective sense of joy and fulfillment.

Grief/Sorrow

Grief is the **deep emotional pain** experienced due to loss, failure, or suffering.

 Example: The nationwide mourning and solidarity observed after the demise of Dr. APJ Abdul Kalam, reflecting collective sorrow for a respected national figure.

Fear

Fear is an **emotional response to a perceived threat** or danger, real or imagined.

 Example: The fear of floods in Assam leading to proactive disaster management strategies, such as building embankments and early warning systems.

Anger

Anger is a **strong emotional reaction** to perceived injustice, provocation, or frustration.

 Example: Public outrage and protests following the Nirbhaya case, which led to significant changes in India's criminal laws regarding women's safety.

Jealousy

Jealousy is an **emotional reaction arising from insecurity**, rivalry, or perceived unfair advantage held by others.

 Example: Workplace rivalry in the Indian corporate sector, where professionals sometimes feel jealous of colleagues receiving promotions or recognition.

Affection

Affection is a **feeling of love, care,** and attachment toward others.

• Example: The strong bond between Indian parents and children, evident in lifelong support and sacrifices made for their well-being and education.

Passion

Passion is an **intense enthusiasm or dedication** toward an activity, cause, or goal.

• **Example:** Indian freedom fighters like **Bhagat Singh**, who displayed unwavering passion and commitment to the country's independence movement.

Moral Emotions

Moral emotions are **feelings that guide ethical behavior** and decision-making, such as guilt, shame, and pride.

• Example: A bureaucrat feeling guilty for witnessing corruption and later deciding to take action against it, reinforcing ethical governance.

Empathy

Empathy is the **ability to understand and share the feelings of others**, fostering emotional connection and support.

 Example: Volunteers helping migrant workers during the COVID-19 lockdown by providing food and shelter, understanding their hardships.

Compassion

Compassion is the **deep desire to help alleviate** the

suffering of others, often leading to selfless action.

 Example: Mother Teresa's lifelong service to the poor and sick in India, demonstrating compassion through her humanitarian work.

Guilt

Guilt is the **emotional response to having done something perceived as morally wrong**, leading to self-reflection and a desire to make amends. It can motivate ethical behavior and personal growth.

• **Example:** After **accidentally damaging** a neighbor's fence, a person voluntarily apologizes and offers to repair it, driven by guilt.

Shame

Shame is a **deep sense of embarrassment** or humiliation arising from **failing to meet societal or personal standards**, often affecting self-worth. Unlike guilt, it focuses on the self rather than the action.

 Example: A student caught cheating in an exam feels ashamed and avoids eye contact with peers due to social disapproval.

Gratitude

Gratitude is the **feeling of appreciation for kindness, help, or benefits received**. It fosters positive relationships and social harmony.

• Example: After receiving a free meal at a community kitchen, a homeless person later returns as a volunteer to express gratitude.

Emotional Management

Emotional management is the **ability to recognize**, **understand**, **and regulate emotions** effectively to maintain stability and make rational decisions.

 Example: A police officer handling an angry crowd remains calm and composed, preventing a volatile situation from escalating.

Emotional Intelligence

Emotional intelligence is the **ability to recognize**, **understand**, **and influence one's own emotions and those of others**, crucial for personal and professional success.

 Example: A school principal mediates a conflict between students by acknowledging their emotions and guiding them toward a peaceful resolution.

Self-Awareness

Self-awareness is the conscious knowledge of one's emotions, thoughts, and actions, leading to better decision-

making and personal growth.

• Example: A leader reflects on their biases before making a policy decision to ensure fairness.

Self-Regulation

Self-regulation is the **ability to control impulses, manage stress, and adapt emotions** to different situations, ensuring responsible behavior.

• Example: A cricketer maintains composure after an unfair decision and continues playing with focus.

Social Awareness

Social awareness is the ability to understand and respond to the emotions and needs of others, fostering empathy and inclusivity.

 Example: A company implementing workplace policies that accommodate employees with disabilities, ensuring inclusivity.

Motivation

Motivation is the **internal drive that pushes individuals to achieve goals,** overcome challenges, and pursue success.

 Example: A student from a poor background working hard to clear the UPSC exam despite financial hardships.

Leadership

Leadership is the ability to inspire, guide, and influence others toward achieving a common goal with integrity and vision.

• Example: E. Sreedharan, the "Metro Man of India," led the Delhi Metro project with dedication and efficiency, revolutionizing urban transport.

Social Skills

Social skills refer to the **abilities that help individuals interact effectively with others**, fostering cooperation and mutual respect. These include communication, empathy, and teamwork.

 Example: A teacher engages with students using interactive discussions and group activities to enhance learning and participation.

Conflict Resolution

Conflict resolution is the process of **addressing disputes and misunderstandings constructively** through negotiation, compromise, and empathy.

 Example: A village head mediates a land dispute between two farmers by ensuring both parties feel heard and a fair solution is reached.

Effective Communication

Effective communication is the **ability to convey thoughts** and ideas clearly while also listening actively, ensuring mutual understanding.

 Example: A doctor explains a complex medical condition in simple terms to ensure the patient fully understands the treatment options.

Attitude

Attitude refers to an individual's mindset or disposition toward people, situations, or ideas, which influences behavior and decision-making.

 Example: A civil servant maintaining a positive attitude in challenging field postings, inspiring local communities with optimism and dedication.

Mind

The mind is the **cognitive and emotional center of human thought, perception, and reasoning, shaping** how individuals understand and react to the world.

 Example: A chess grandmaster using sharp analytical thinking to predict the opponent's moves and strategize accordingly.

Beliefs

Beliefs are **deeply held ideas and convictions** that shape an individual's values, attitudes, and actions, often influenced by culture and experience.

 Example: The Gandhian belief in non-violence inspired India's freedom struggle, shaping the country's approach to resistance and diplomacy.

Knowledge Function

The knowledge function of attitudes **helps individuals make sense of the world** by organizing and categorizing information to make better decisions.

• Example: A judge relying on legal precedents to interpret and apply the law in a complex case.

Utilitarian Function

The utilitarian function of attitudes helps individuals **maximize benefits and minimize harm** by making practical choices based on self-interest.

 Example: A company investing in eco-friendly production methods to attract environmentally conscious customers and boost profits.

Ego-Defensive Function

The ego-defensive function of attitudes **protects selfesteem by justifying actions** and shielding individuals from uncomfortable truths.

• Example: A student blaming external factors like unfair grading for poor exam performance rather than acknowledging a lack of preparation.

Value-Expressive Function

The value-expressive function of attitudes enables individuals to **express their core values and identity** through their choices and behaviors.

 Example: An activist wearing Khadi and promoting sustainable living as a reflection of their commitment to environmental conservation and self-reliance.

Social Influence

Social influence refers to the ways in which individuals change their thoughts, feelings, or behaviors **due to the presence or actions of others**. It can be direct (such as peer pressure) or indirect (such as cultural norms).

 Example: During elections, social media discussions influence public opinion and voter behavior toward certain candidates.

Persuasion

Persuasion is the process of **influencing someone's** beliefs, attitudes, or behaviors **through reasoning, argument**, or emotional appeal.

 Example: Mahatma Gandhi's speeches persuaded millions to join the non-violent freedom movement against British rule.

Classical Conditioning

Classical conditioning is a learning process in which a previously neutral stimulus becomes associated with an involuntary response due to repeated pairings with another stimulus. It plays a key role in habits, emotions, and advertising.

 Example: Political parties use patriotic songs in advertisements to create an emotional connection with voters, reinforcing national pride with their party symbol.

Operant Conditioning

Operant conditioning is a method of learning where **behavior** is **shaped by rewards (reinforcement)** or punishments. Positive reinforcement increases the likelihood of a behavior, while punishment discourages it.

• Example: The government offering tax rebates for solar panel installations encourages people to adopt renewable energy sources.

Observational Learning

Observational learning occurs when **people learn behaviors by watching others**, particularly role models, and imitating them. It is crucial in socialization and skill development.

 Example: Young cricketers learn sportsmanship and discipline by observing Virat Kohli's dedication and training routines.

Moral Attitudes

Moral attitudes are **deep-seated beliefs about what is right and wrong**, influencing ethical decision-making and behavior. They are shaped by culture, religion, and personal experiences.

• Example: Many Indian families oppose dowry due to their moral belief that marriage should be based on mutual respect, not financial transactions.

Political Attitudes

Political attitudes reflect an individual's perspectives on governance, policies, and ideologies, shaping their political choices and activism. These attitudes are influenced by history, social conditions, and personal experiences.

 Example: The anti-corruption movement in India led by Anna Hazare mobilized citizens who believed in the need for stricter transparency laws.

Conformity

Conformity is the **tendency to adjust one's beliefs or behaviors to match group norms**, often to gain acceptance or avoid social rejection. It can lead to both positive social cohesion and negative peer pressure.

 Example: During festivals like Diwali, many people burst firecrackers even if they personally believe in pollution control, just to conform to societal expectations.

Compliance

Compliance refers to agreeing to a request or following rules set by others, even when one may not personally agree. Unlike obedience, compliance is usually voluntary and based on social pressure or incentives.

 Example: Citizens wearing masks during the COVID-19 pandemic due to government guidelines, even if they were initially hesitant.

Obedience

Obedience is **following direct orders from an authority figure,** often without questioning. It is crucial for maintaining order but can also lead to ethical dilemmas.

• Example: Soldiers following orders from their superiors

in military operations, even when facing moral dilemmas.

Social Proof

Social proof is when we assume something is good just because many people are doing it.

 Example: A restaurant appearing crowded attracts more customers, as people assume the food must be good based on the large number of diners.

Ethical Governance

Ethical governance refers to a system of administration that prioritizes transparency, integrity, fairness, and accountability in decision-making and policy implementation. It ensures that public officials act in the best interest of society rather than personal or political gains.

• Example: The implementation of the Right to Information (RTI) Act in India empowers citizens to demand transparency in government actions.

Probity in Governance

Probity in governance means maintaining honesty, integrity, and ethical behavior in public administration. It ensures that government officials act lawfully and uphold public trust.

• **Example:** The **resignation of an honest bureaucrat** after facing political pressure to engage in corruption demonstrates probity in governance.

Good Governance

Good governance refers to an **effective and accountable system where public institutions work efficiently, uphold the rule of law**, and serve citizens equitably. It includes participation, transparency, responsiveness, and inclusivity.

• **Example:** The **Digital India initiative**, which improves government service delivery through technology, is an effort toward good governance.

Probity

Probity is the **quality of being honest, upright, and having strong moral principles**, especially in professional settings. It ensures that actions and decisions are free from corruption or bias.

• **Example:** An **honest judge refusing bribes** to influence a court ruling exemplifies probity.

Inefficiency

Inefficiency occurs when **resources are not used effectively, leading to delays, waste, and poor** outcomes. It can result from bureaucratic red tape, lack of

accountability, or outdated processes.

 Example: Government offices with slow paperwork processing and unnecessary formalities contribute to inefficiency in governance.

Corruption

Corruption is the **misuse of power for personal gain**. It includes bribery, nepotism, favoritism, and embezzlement, which undermine trust in institutions.

• Example: The Vyapam Scam in Madhya Pradesh, where officials manipulated entrance exam results in exchange for bribes, is an example of corruption.

Ethical Issues/Dilemmas

Ethical dilemmas arise when a person must choose between two conflicting moral principles, often where both choices have significant consequences.

 Example: A journalist uncovering a major scandal faces an ethical dilemma—should they publish the truth, risking public panic, or suppress it to maintain stability?

Corporate Governance

Corporate governance refers to the rules and practices by which companies are directed and controlled, ensuring accountability, fairness, and transparency in business operations.

Example: Tata Group's ethical business model, which
prioritizes corporate social responsibility and ethical
leadership, is an example of strong corporate
governance.

Public Service

Public service refers to work done for the welfare of society, often through government roles or nonprofit initiatives. It requires dedication, honesty, and efficiency in serving citizens.

• **Example:** The selfless service of E. Sreedharan, the "Metro Man of India," in **transforming public transport** is an example of commitment to public service.

Inclusivity

Inclusivity ensures that all individuals, regardless of gender, caste, religion, disability, or economic background, **have equal opportunities and representation** in society. It fosters fairness and social justice.

 Example: The implementation of the Reservation Policy in India ensures inclusivity by providing educational and employment opportunities to marginalized communities.

Aptitude

Aptitude refers to a person's **natural ability or potential to learn and perform specific tasks** efficiently. It includes cognitive skills, analytical thinking, and adaptability.

 Example: A civil servant with strong problem-solving aptitude quickly devises flood relief strategies during a natural disaster.

Public Service Aptitude

Public Service Aptitude is the **ability to serve society with efficiency, empathy, and integrity**. It includes qualities such as problem-solving, ethical decision-making, and a commitment to social welfare.

• Example: An IAS officer working to improve sanitation in rural areas despite limited resources demonstrates strong public service aptitude.

Skills

Skills are the abilities and expertise gained through practice and learning that help individuals perform tasks effectively. They can be technical (hard skills) or interpersonal (soft skills).

 Example: A police officer using negotiation skills to peacefully resolve a community dispute prevents violence.

Sensitivity

Sensitivity in public service refers to the **awareness and responsiveness to people's needs,** emotions, and challenges, especially those of vulnerable groups.

 Example: A district collector ensuring special provisions for disabled voters during elections shows administrative sensitivity.

Non-partisanship

Non-partisanship means **remaining neutral and unbiased, especially in government and administration**, by not favoring any political party or ideology.

• Example: A government official ensuring fair implementation of welfare schemes, regardless of which political party is in power, demonstrates non-partisanship.

Objectivity

Objectivity is the ability to **make fair, unbiased decisions based on facts** and logic rather than emotions or personal beliefs

• Example: A judge delivering a verdict based purely on evidence, rather than public opinion, shows objectivity.

Dedication

Dedication is the **commitment and perseverance** toward achieving a goal, especially in service to society.

 Example: Dr. M.S. Swaminathan's lifelong dedication to agricultural research led to India's Green Revolution.

Public Administration

Public administration is the **implementation of government policies and programs to serve the public effectively**. It involves managing resources, decision-making, and maintaining law and order.

• Example: The efficient rollout of the Aadhaar system to provide digital identity to millions is an example of effective public administration.

Tolerance

Tolerance is the **ability to accept and respect diverse perspectives**, cultures, and beliefs without prejudice or discrimination.

 Example: Mahatma Gandhi promoting Hindu-Muslim unity during India's independence movement exemplifies tolerance.

Conscience

Conscience is an **individual's inner sense of right and wrong**, guiding moral and ethical decision-making.

 Example: Whistleblower Satyendra Dubey exposing corruption in the National Highway Authority of India, despite personal risk, was driven by his conscience.

Laws

Laws are formal rules and regulations enacted by the government to maintain order, protect rights, and ensure justice in society. They are legally binding and enforceable.

• Example: The Right to Education (RTE) Act makes education a fundamental right for children in India.

Rules

Rules are **specific guidelines established within institutions, organizations,** or systems to regulate behavior and ensure discipline. Unlike laws, they may not always be legally binding.

• **Example:** The **dress code** in **government offices** ensures a formal and professional work environment.

Code of Ethics

A Code of Ethics is a **set of moral principles that guide individuals or organizations** in making ethical decisions and maintaining integrity.

Example: The All India Services (Conduct) Rules

outline **ethical guidelines** for civil servants, emphasizing honesty and impartiality.

Code of Conduct

A Code of Conduct is a **structured set of rules outlining acceptable and unacceptable behavior** in an organization or profession. It is often more specific than a Code of Ethics.

 Example: The Model Code of Conduct issued by the Election Commission restricts political parties from using unfair means during elections.

Moral Accountability

Moral accountability refers to the **responsibility individuals or organizations have to act ethically** and take ownership of their actions, even in the absence of legal obligations.

 Example: An officer refusing a bribe and reporting corruption instead of ignoring it demonstrates moral accountability.

Right to Information (RTI)

The RTI Act **empowers citizens to seek information from public authorities,** promoting transparency and accountability in governance.

 Example: Citizens using RTI to access details about government expenditure on road construction ensures accountability.

Citizen's Charters

A Citizen's Charter is a public document that **outlines the services provided by government institutions**, the time frame for delivery, and grievance redressal mechanisms.

Example: The Passport Seva Citizen's Charter specifies
the time limits for passport issuance and grievance
resolution.

Work Culture

Work culture refers to the values, attitudes, and practices that define the environment and functioning of a workplace. A positive work culture fosters efficiency, teamwork, and job satisfaction.

• Example: The Indian Space Research Organisation (ISRO) is known for its disciplined and innovation-driven work culture, leading to groundbreaking achievements.

Service Delivery

Service delivery refers to the **efficiency and effectiveness** with which public services are provided to citizens. It ensures accessibility, reliability, and quality of services.

• **Example:** The **Jan Dhan Yojana enabled** efficient delivery of financial services to rural and underprivileged citizens.

Ethical Work Culture

An ethical work culture is one where **honesty**, **fairness**, **transparency**, **and accountability guide** the behavior of employees and management.

 Example: Tata Group's adherence to ethical business practices, even in challenging times, has established its reputation for integrity.

Whistleblowing

Whistleblowing refers to the **act of exposing unethical, illegal, or corrupt activities within an organization**, typically by an insider. It plays a crucial role in ensuring transparency and accountability.

 Example: Indian Forest Service officer Sanjiv Chaturvedi exposed large-scale corruption in Haryana's forestry department, leading to reforms despite facing personal hardships.

Central Vigilance Commission (CVC)

The CVC is an independent body that **oversees vigilance administration in government organizations to prevent corruption**. It has the authority to investigate corruption cases against public servants.

 Example: The CVC investigates complaints related to bribery in public sector banks and government offices, ensuring ethical governance.

Central Bureau of Investigation (CBI)

The CBI is India's premier investigating agency, handling high-profile cases related to corruption, economic offenses, and major crimes. It functions under the Department of Personnel and Training (DoPT).

• Example: The CBI has investigated several high-profile scams, such as the 2G spectrum case, ensuring accountability at the highest levels.

Lokpal

Lokpal is an **anti-corruption ombudsman established to investigate complaints** against public officials, including the Prime Minister and MPs. It is an independent institution that ensures high-level accountability.

• Example: The Lokpal can investigate corruption allegations against high-ranking officials in the bureaucracy to prevent abuse of power.

Prevention of Corruption Act (PCA)

The PCA is a **law aimed at curbing corruption among public servants**. It defines offenses like bribery, abuse of power, and misappropriation of public funds, prescribing strict penalties.

 Example: Under the PCA, a government officer caught accepting a bribe for approving a contract can be prosecuted and face imprisonment.

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