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Prelims PYQ, Mains model answers, and copy evaluation. Write to the desk for this paper, a doubt, or the AI waitlist.

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Q9

The Self Help Group (SHG) Bank Linkage Program (SBLP), which is India's own innovation, has proved to be one of the most effective poverty alleviation and women empowerment programme. Elucidate.

UPSC Civil Services Mains 2015 · GS II · 12 marks · Development Processes and NGOs

Development processes and the development industry - the role of NGOs, SHGs, various groups and associations, donors, charities, institutional and other stakeholders.

Facts & figures for this PYQ only.

Numbers move. Confirm the latest Budget, Economic Survey or census round. This sheet is for revision, not a substitute for the model answer.

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NABARD SHG-Bank Linkage (1992)

Started as a pilot linking informal women's savings groups to banks; became the national SBLP.

Typical SHG size

About 10-20 members, regular savings, internal lending, then a bank loan to the group.

Priority-sector linkage

RBI framework treats qualifying SHG loans as part of banks' priority-sector and financial-inclusion work.

NRLM / Aajeevika

National Rural Livelihoods Mission uses SHGs and federations as the core vehicle for women's livelihood support, succeeding SGSY in that space.

SHG-2

Second-generation NABARD push to deepen savings, audit, and livelihood credit beyond a one-time small loan.

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