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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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Q16

'The emergence of Self Help Groups(SHGs) in contemporary times points to the slow but steady withdrawal of the state from developmental activities'. Examine the role of the SHGs in developmental activities and the measures taken by the Government of India to promote the SHGs. (250 words).

UPSC Civil Services Mains 2017 · GS II · 15 marks · Governance and Policy

Government policies and interventions for development in various sectors and issues arising out of their design and implementation.

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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SHG-Bank Linkage Programme

NABARD-led from 1992; groups save, then borrow from banks as a collective without classic collateral.

DAY-NRLM

Deendayal Antyodaya Yojana-National Rural Livelihoods Mission: SHGs and federations as the unit of rural poverty reduction.

Interest subvention

Union and State support to cheapen SHG bank credit for eligible groups, especially women.

Priority sector lending

Bank loans to SHGs count toward priority-sector targets, which is a regulatory promotion tool.

Kudumbashree lesson

Kerala's network is a State-promoted SHG-federation model often cited in national livelihood design.

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