

WRAP Exams · wrapexams.com

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

ask@wrapexams.com · +91 85951 84903 · wrapexams.com

Q17

"Micro-Finance as an anti-poverty vaccine, is aimed at asset creation and income security of the rural poor in India". Evaluate the role of Self-Help Groups in achieving the twin objectives along with empowering women in rural India.

UPSC Civil Services Mains 2020 · GS II · 15 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.

<https://wrapexams.com/upsc/mains-answers/gs-2/2020/micro-finance-as-an-anti-poverty-vaccine-is-aimed-at-asset-creation-and-income-security-of-the-rural-poor-in-india-evaluate-the-role-of-self-help-groups-in-achieving-the-twin-objectives-along-with-empowering-women-in/>

SHG-Bank Linkage Programme

NABARD-led architecture that made the SHG a bank customer rather than only an NGO circle.

DAY-NRLM

Deendayal Antyodaya Yojana-National Rural Livelihoods Mission; federates SHGs and adds livelihoods support.

Andhra micro-finance crisis, 2010

Over-lending and coercive recovery; the warning against vaccine-as-miracle.

Priority-sector SHG credit

RBI/NABARD framing that pushed banks toward group loans.

73rd Amendment overlap

SHG leaders in reserved panchayat seats - empowerment beyond the passbook.

WRAP Exams · Write. Read. Analyse. Practice. · <https://wrapexams.com/upsc/mains-answers/gs-2/2020/micro-finance-as-an-anti-poverty-vaccine-is-aimed-at-asset-creation-and-income-security-of-the-rural-poor-in-india-evaluate-the-role-of-self-help-groups-in-achieving-the-twin-objectives-along-with-empowering-women-in/> · ask@wrapexams.com · wrapexams.com