

Table of Marks

Q. No.	Maximum Marks	Marks Obtained
1	10	
2	10	
3	10	
4	10	
5	10	
6	10	
7	10	
8	10	
9	15	
10	15	
11	15	
12	15	
13	15	
14	15	
	Total Marks: 170	Total Marks Obtained: 72.5

Instructions

Please read each of the following instructions carefully before attempting the questions:

- There are **Fourteen** questions.
- All questions are compulsory.
- Questions 1 to 8 carry 10 marks each.
- Questions 9 to 14 carry 15 marks each.
- The duration for the test is 180 minutes.
- The answers must not exceed 150 words for 10 markers and 250 for 15 markers.
- Content is more important than the number of words.

OVERALL FEEDBACK/COMMENTS

To be filled by the examiner

- + V. Good attempt.
- + Understanding of Q's is good
- + structure is your strength.
- + Critical analytical ability is good.
- + Keep writing.
- + Less to suggest you.

Parameters	Overall assessment
Content	} Good
Structure	
Presentation	
Value Addition	

Start factor

After the 1991 Liberalisation reforms, India started creating more regulatory institutions. Government transformed its role to an umpire from a player.
examples of regulatory institutions:- RBI, PFRDA, IRDA, SEBI, FASSAI etc

Role of Regulatory institutions in political economy

points are good

Fair practices

- Avoid Market failure One of the main aim of the ~~markets~~ is social welfare. If Markets don't work properly social welfare will be at stake. Hence they create different laws to avoid Market failure ex:- Electricity Act 2003,
- Avoid irregular Pricing:- Few companies in the market keep low prices for their goods and create monopoly. Small and new organisations cannot compete and they may fail resulting in low market performance.
- To maintain Public Interest:- Companies run behind their profits and don't take care of their employees. By keeping regulations to provide health and housing facilities, public interest

good

→ Give eg. here to substantiate

would be upheld.

To Maintain Environmental standards:- If environment is damaged, its cost will be bared by land, labour, vulnerable sections of the society.

DPSP's mention that it is the duty of state and individuals to protect environment. Environment protection act 1986 helps markets to maintain environment standards.

Drawbacks of Regulatory institutions Each institution has its own statute and they have no common statutes.

Lack of Professionals in institutions often result in under rated performance of companies.

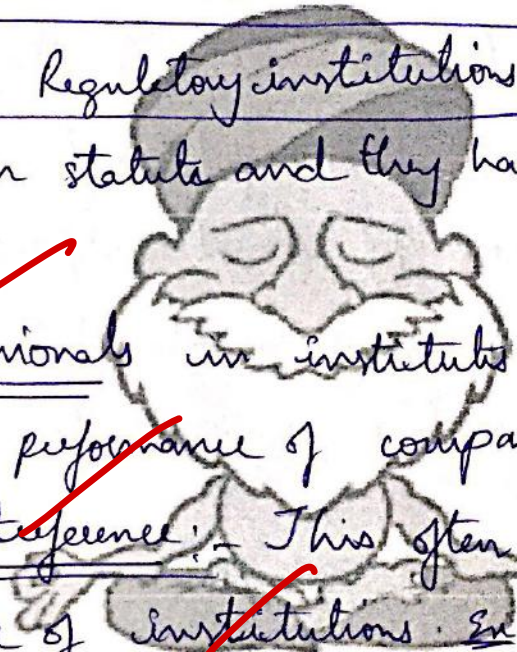
Political interference:- This often compromises the independence of institutions. Ex RBI vs Government.

Way Forward:- government should consider recommendation from Punchi Commission, Sri Krishna Committee to get all regulatory institutions under one overlooking institution.

Proper functioning of regulatory institutions, lessens the burden on government, improves market performance which results in Development. Hence there should be encouraged to work properly.

Well
structured

Good
attempt
in all
aspects



5

How do quasi-judicial bodies function in India's administrative construct? Are they effective? Critically comment. (10 marks)

Candidate must not write on this margin

Quasi-judicial bodies work like courts, but they are not courts. Their decisions are judicial but not come under Tribunals under judiciary

Ex Central Administrative Tribunal, Election Commission of India, National Human rights Commission etc.

Functions of Quasi judicial bodies

- They regulate policy agendas, punish offenders and maintain their own independence
- Courts are too legal, time taking and very costly process. These bodies work on simple laws, fast resolution and cost effective.
- They lessen the burden on the courts.

Effectiveness of Quasi judicial bodies

- They work on natural justice and give judgements which protect nature and humanity. Ex National Green Tribunal.
- Few Bodies can take Suo Moto action from the reports in Media and work for better society. Ex National Human Rights Commission

Good clarity.

Good approach & structure

They have expertise over subject matter and give righteous judgements.

Candidate
must not
write on
this margin

Drawbacks of Qanun Judicial bodies

- Judgements of these bodies are often challenged in high courts resulting in pendency of cases.
- Ex - Civil servants are often appointed who are not experts in judicial/ other subjects.
- The rich get more representation in these tribunals these bodies.
- Low cost of the process often result in ill founded claims.
- Their reports are only advisory and are not binding.
- Often the institutions are understaffed which compromises the quality of decisions.

Good
attempt in
all
aspects

Way Forward In a Supreme Court judgement in 2010, it ordered all the Qanun judicial bodies to come under one organisation to maintain uniformity.

→ Proper Autonomy and appointment of experts in respected fields can improve the performance which results in a better society.

5

3.

Examine the challenge of criminalisation of politics in India. In this regard, examine the contribution of the Representation of People's Act in meeting the challenge? (10 marks)

Candidate must not write on this margin

In the recent elections of Kerala, Tamil Nadu, Assam, West Bengal, around 1,150 candidates have criminal records out of 6500 candidates.

Criminalisation of Politics Political parties are often biased towards candidates having muscle and money power rather than good candidates as the former have more chances of winning elections.

Challenges This dents the democratisation ethos of the country and democratic values of the country are under threat.

→ This leads to social disintegration and social fabric of the society will be disturbed.

→ As these criminal candidates are not being punished, common man will also be encouraged to commit crime.

→ Criminal politicians get their work done by public officials. These public officials will be more effected with their actions.

Contribution of RPA in curtailing criminals

→ RPA 1951 does not allow candidates who were/are in jail for more than two years. However if they are under trial, they can contest elections.

Content fine

M.P.'s are of criminal background in 17 LS

→ The role of RPA is limited in this regard, but there are other laws which try to curtail criminals in politics. ex Dowry prohibition Act, Prevention of Corruption Act, Prevention of Terrorism Act

→ If candidates behave antisocial like practicing untouchability, bribe, election rigging they are not allowed to contest

→ If they fail to file the election expenses they are not allowed in political parties.

Way Forward Supreme Court recently asked the political parties to state the reason for choosing candidates with criminal records.

→ If they did not state the reasons, contempt of court will be filed against the political parties.

Suggestions from Ramesh Goswami Committee, Indrajit committee of state funding of elections could reduce black money and gradually reduce criminalisation of politics

Examine the need of next generation electoral reforms in India. What reforms would you suggest and why? Substantiate. (10 marks)

Candidate must not write on this margin

42% of 17th Lok Sabha M.P.'s are having criminal records - ADR

Need for New Electoral Reforms

- Even after $7\frac{1}{2}$ decades of independence, India is still a developing country.
- Muscle flexing, Distributing money and winning elections has become normal.
- Booth Capturing, rigging, tampering electoral rolls, inciting violence in name of religion, caste is often seen during elections.
- Inadequate representation of Women in politics is a major reason to have new reforms.
- There is no chance for sincere candidates who want to serve society through politics.

Needed!

New Reforms

- Even if a court frames charges against a candidate, he/she should not be allowed to contest.
- Model Code of Conduct should have statutory backing and have stronger implementation.

Alternately introduction about overall electoral process would have been better

- Electronically Transmitted Paper Ballot System (ETPSS) by which more than 10 million NPI's can vote.
 - Critics often criticise that EVM's, VVPAT's can be tampered, government should instill confidence that they are safe.
 - If NOTA gets more votes than any other candidate, election should be re-conducted with new candidates. ^{this shows} as public are not interested in those candidates.
 - Dinesh Goswami Committee, Indrajit Committee recommended state funding of elections by which black money can be reduced.
 - Simultaneous Polls can reduce the expenditure of elections and can save that money in developmental activities.
 - Chief Election Commissioner should be barred from further posting as this may compromise his/her behaviour.
 - 255th Law Commission recommended appointment of Chief Election Commissioner on the lines of CVC.
- There are many more suggestions, but proper implementation of the advice can help better political society in India.

Good

Well analyzed

F

5.

The Election Commission of India (ECI) is a shining example of institutional excellence creating public trust. Elucidate. (10 marks)

Candidate
must not
write on
this margin

In 2020, when Donald Trump lost ~~in~~ elections, He claim-
-ed those elections ~~are fake~~ and was hesitant to
leave the White house.

Will anyone in India say ECI's results are false??
No right. That is ~~the~~ standard of ECI.

Article 324 of Indian Constitution provides for ECI
to regulate, supervise and conduct elections for
President, Vice-President, Parliament and state
legislature.

It has 1 Chief Election Commissioner ^(CEC) and 2 other
election commissioners.

ECI as shining example.

→ To stop Musheoming of political parties, it
keeps ~~conditions~~ to show support of 100
votes and fixed deposit of ₹ 10,000.

→ It enforces Model Code of Conduct ^(MCC) just after the
election ~~notification~~ is released so that political
parties conduct themselves according to rules.

→ Officers like T.N. Shetye have increased
the levels of ~~excellence~~ of ECI with their
work.

Good

→ ECI was uptodate with latest technologies,
and created website for itself in 1998.

→ In the recent years it created e-Vigil app
so that it gave an opportunity for citizens also
to strengthen MCC.

→ It created SVEEP (Systematic Voter Education and
electoral Practice) and increased voter turnout
upto 67% in 2011 election.

Hinderances in ECI's performance No proper procedure
for appointment of CEC.

Overall
good

→ Executive interference in working of ECI

Way Forward 2 other election Commissioners should
be provided equal status as CEC.

→ ECI's funds should be charged upon consolidated
fund of India like UPSC.

→ 255th Law Commission report said it should have
more independence and autonomy.

→ Proper procedure to appoint CEC with committee of
Prime Minister, Leader of Opposition (L.O.), Chief Justice
India should be made.

More effective implementation of ECI's procedure
results in stronger political leadership of the
country.

4.5

6.

Critically evaluate the functioning and performance of the National Commission for Women (NCW). (10 marks)

Women fight a lot of prejudice in daily life to develop themselves. As the state has responsibility to alleviate women's condition, government passed National Commission for Women Act in 1990 with 1 Chairperson, 1 Member secretary and 5 members and formed NCW as an autonomous body

Functioning of NCW

- It facilitates for grievance redressal
- It suggests government on policies related to women
- It provides immediate legislative measures
- It provides legal safeguard for women rights

Achievements

- It does gender profiling for whole country except Lakshadweep
- Provides for speedy grievance redressal by conducting Panchayat Mahila Lok Adalat
 - Provides for rehabilitation of Acid Attack Victims
 - Advocates for Violence free homes
 - Organises many workshops for creating awareness and collaborates with NGO's

Well

substantiated

→ It was instrumental in abolishing Triple Talak.

→ Partners with NCW's and create awareness of various things.

Criticisms:- It cannot choose its own members.

→ Financially dependent on Union Government.

→ Gives biased judgements for women.

→ Recommendations are advisory not mandatory.

→ Not functional in Jammu and Kashmir. Now as lot of human rights violations are happening now.

Way Forward:- Chairperson should be given cabinet Minister rank and Members the rank of Minister of State upon.

→ Funds should be charged from Consolidated fund of India.

→ Should choose its own members.

→ Funds should also come from State Government.

NCW is instrumental in development of Women, more powers and autonomy would result in better conditions of women which will help in achieving SDG-5.

h.5

Lack of

domain experts.

All parts have addressed

With the help of suitable examples, examine the significance of independent regulatory agencies in a welfare state. (10 marks)

Candidate must not write on this margin

Few bodies are separated from the executive branch so ~~that~~ they are independent and make faster development of society.

Significance of Independent regulatory Agencies (IRA)

→ Legal incoherence:- Laws and statutes are taken from conventions, Traditions rather than actual laws.

→ Vacancies:- Many of the IRAs have vacancies which are already sanctioned - Ex CPCB has 20% sanctioned post vacant.

Without the optimal facility, welfare of the society cannot be achieved.

→ Overlapping jurisdiction:- In Education, AICTE and UGC have overlapping powers which effect equality.

Environment - CPCB vs NAT etc.

→ FASAI Banned Maggi, if the same banning would have been done by government, it would take lot of Time.

Welfare state

- Justice

- Equality

- Equity

etc.

IASBABA

Candidate
must not
write on
this margin

→ At the same time there are also few drawbacks

→ Age old rules/laws :- Telecom sector is under Indian Telegraph Act, 1885 and is not upto date with latest technology.

→ ARC-2 highlighted that IRA's lack professionals.
In FASSAI banned Maggi, but Bombay High Court allowed Maggi. This means FASSAI has lack of professionals.

→ Few IRA's have neither have autonomy nor have parliamentary Accountability In TRAI

If IRA's have equal powers, autonomy and less parliamentary influence, IRA's can work even better and liberty, equality, Fraternity could be achieved more.

4

You have eg's.
Need to write
qualitative words
or statements.

What are the bodies entrusted with the regulation of education in India. What are the issues associated with their functioning and performance? Discuss. (10 marks)

Candidate must not write on this margin

Education is the basic need of development of individual and society and hence it should be regulated by many ways. There are many regulatory bodies in India for regulation.

Bodies entrusted with Education

Education
- Concurrent subject.

→ CBSE and state Education boards:- They conduct exams for 10th & 12th. CBSE also conducts LIT-JEE and NEET.

→ Indian Council for Agricultural Research:- Designs educational policies in the field of Agriculture, horticulture, animal Science.

→ NCEERT:- Designs curriculum from Grade 1-12 in Central Syllabus. State boards often follow curriculum designed by it.

→ University Grants Commission (UGC) It gives recognition to universities and colleges and also allocates certain funds to universities.

→ There are many more regulatory bodies like Pharmacy Council of India, Bar Council of India etc.

Good clarity on topic

Issues of them

At school level, few follow CBSE and few follow state syllabuses, when all the students compete for exams like NEET, JEE CBSE students have more edge as CBSE conducts NEET, JEE

Accreditation :- Few institutions follow NAAC accreditation and few follow NBA. Each one will have their own rules and no common standards are followed.

Salaries to staff :- No common structure. Few

Rural institutions pay very minimum salary to teachers.

Funding :- More Universities have their own autonomy. Funding colleges under its Affiliations is absolute discretionary.

Way Forward

Common standards should be followed in similar institutions.

New Education Policy 2020 helps to overcome many of these problems.

Teachers should be paid decent salaries, so that they have interest in teaching students in a better way.

Give
eg's
here

to
make

analysis
specific

4

With the help of suitable examples, examine the role of the Comptroller and Auditor General (CAG) of India in furthering accountability in government. (15 marks)

Candidate must not write on this margin

B. R. Ambedkar Mentioned CAG as one of the Most important office in India.

Article 148 of Indian Constitution provides for CAG.

Role of CAG It Audits Consolidated fund of India and states and U.T's.

Art. 148
- 150

→ Also audits Public Accounts of India & States, Contingency Fund of India and states.

→ Audits any other accounts like trading account, profit and loss accounts of institutions which have funding from government.

→ Audits any other accounts if President/Governor asks. Ex: local body accounts.

→ It is friend, philosopher and guide of Public Accounts Committee (PAC).

Accountability of CAG to government CAG gives all its reports to PAC.

→ These reports are examined by PAC.

- PAC then gives this to President/Governor.
- President/Governor places these reports in Parliament/State Legislature.
- CAG can also suggest officials in about auditing. If they don't listen, if they don't listen, CAG informs PAC and PAC takes care.
- In this way CAG maintains accountability.

Drawbacks of CAG

- CAG's reports are only advisory and not mandatory
- No proper procedure to choose CAG.
- At state levels, accounts are audited by Indian Audit and Accounts officers, there is no statutory backing for them.
- It has the rights of only auditor but not comptroller. (Ex-Post facto).

Ex!:- In Britain, Money cannot be withdrewn from without the approval of CAG..

Explain with help of case study, eg's & facts.

It is not the case in India.

Way Forward

Ex- CAG Vinod Rai had

made few suggestions regarding CAG's office.

→ Laws of the CAG should be made upto date with latest advancements as it is following the order of 1970.

→ It should have a Collegium to choose CAG on the lines of CVC

→ It should have more autonomy and Independence to perform its duties.

Proper functioning of CAG can help to save thousands of crores of rupees and use that amount for development and welfare activities.

3

Though government has effectual policies in health care, there are numerous issues in implementing schemes. Do you agree? Substantiate your views. (15 marks)

Candidate must not write on this margin

'Health is the real wealth, not the prices of gold and silver' - Mahatma Gandhi.

Hence it is imperative to maintain health of individuals through proper implementation.

Hindrances in Implementing Schemes

Lack of Funds: Developed countries spend 3.5% of their GDP, but India spends only 1.28% of GDP.

Medical Council of India (MCI) is often criticised as corrupt, ^{has} favoritism, negotism in implementation and regret policies.

Doctor to patient ratio: WHO prescribed 1 doctor per thousand population but India has 1 doctor per 1445 citizens.

Lack of Support Staff like Nurses, helpers, Compounders is often compromising the health services.

Before writing issues directly write about policies also.

Regional Disparities: Kerala has ~~one~~ government hospital bed per 800 people. Bihar has one government hospital bed per 6500 people.

Lack of Professionals like ~~Cardiologist~~, Neurologists, Orthopedics etc is deteriorating the health condition of People.

Facts,
substantiation
are
good.

→ 73% of Private hospitals are in Urban places, but 69% of people are in rural/semi rural areas. Making it difficult for rural people to access quality health care.

Hence health care is more tending towards haves of the ~~society~~.

However Government is trying to Overcome these problems by following Policies.

Keep it
up.

→ National Health Policy (2017) has mentioned to improve spending on health upto 2.5% of GDP by 2025.

→ National Medical Bill (2019) is ready to fin the quality medical education in universities.

→ Government is trying to use Telemedicine in rural areas so as to give quality health services in rural areas

→ Keble Model in containing virus has got international appreciation and Union government is trying to follow that.

→ Union government is trying to improve the network of ASHA workers so as to improve rural health scenario

Way Forward

→ Mohalla Model in Delhi They treat patients for primary health services free of cost with medicines, diagnosis which reduces the burden on secondary and tertiary health services.

Beveridge Model in Spain, Britain etc Health care is completely taken care by tax payers money as police stations work in India.

Healthy Citizens are the greatest wealth any country can have. Hence Government is trying to overcome the hindrances with Schemes like Ayushman Bharat, PM Jan Arogya Yojana etc.

What are the key concerns in the implementation and performance of the Mid-Day Meal Scheme (MDMS)? Analyse. (15 marks)

Candidate must not write on this margin

MDMS is a centrally Sponsored Scheme started in 1995 to serve Meals in Government schools, Madhars, Magbaras, Saiva Shiksha Abhiyan institutions to turn out ^{higher} literary levels in poor.

Good start.

Benefits of MDMS Hot Meals is served in institutions as lunch so that poor children attend school.

→ Poor parents also feel encouraged to send their children to school as they will get free food.

→ Poor children will get good Nutritional food by which their intellect can be developed.

→ They can also socialise with other children in schools and improve knowledge.

→ With MDMS, Gross Enrollment ratio has increased from 45% in 1995 to 73% in 2017.

Concerns in Implementation.Candidate
must not
write on
this margin

→ CAG often found out that MDMS funds are being diverted

→ Even after two decades of MDMS

- 42% of rural children are underweight

- Malnutrition still occurs in rural children

Well

analyzed.

→ Other facilities to implement MDMS like utensils, Kitchens, Serving Areas, Toilets are not adequately developed for smoother implementation of MDMS

content
is
good.

→ National Commission of Scheduled Castes has reported that S.C Children are denied lunch in schools.

→ Discrimination is still prevalent and Upper caste children ^{Teachers} don't want to mingle with lower caste children.

→ MDMS not available in Holidays, Vacations etc.

Way Forward

→ Union Minister of Education Shri Ramesh Pokhriyal Nishank had said MPMS will also continue even in summer vacations.

→ New Young Officers are trying to implement MPMS in word and spirit

→ NCO's like Akshaya Patra are helping government in improving MPMS -

Structure
is
good

Children cannot study well if their stomachs are empty. Hence government, food contractors in schools should try to implement MPMS effectively and make children happy.

6.5

12.

IASBABA

A growing private sector and a vibrant civil society has helped compensate for the shortcomings of India's public sector. Do you agree? Illustrate. (15 marks)

Candidate must not write on this margin

Private Sector is Owned by Private Individuals - Civil Societies are a group of individuals with common interests. Public Sector is owned by the state.

India is a developing country and the state does not have all the resources to cater its population. Private and Civil societies can help and compensate government's shortcomings.

Ex :- Indian Government couldn't provide oxygen in covid crises adequately. Private industries were ready to ^{convert} industrial oxygen to Medical Oxygen and Civil Societies helped this Medical Oxygen to reach the needy.

vibrant civil society

- NGO

- SHG's

- Pressure group

- Media

Shortcomings of India's Private Sector

Vacancies CPCB has 20% of sanctioned posts vacant.

Employment Government provides only 5% of

of employment where private sector provides 95% employment.

Candidate must not write on this margin

Age Old laws:- Indian Telecom Sector works under Indian Telegraph Act 1885.

Under Capacity:- 75% of the PSU's work only upto 70% of their potential.

High Social Costs:- Government companies have to provide health, education, housing to their employees beyond salaries and this makes the cost very high.

At this point of Time Private Sector can help society by

Creating Competition:- Quality of the Service will be increased, price will decrease.

Ex:- BSNL vs JIO

CSR Donating a part from their profits to the Government / NGO's will help in managing funds & resources

Better Resources Allocation & Management. This will increase the efficiency of the company and society for a better place.

Content
there.
Need to
reorganise

CSO
institution-
wise

Civil Society They create awareness on various issues like environment ex: Green Peace NGO -

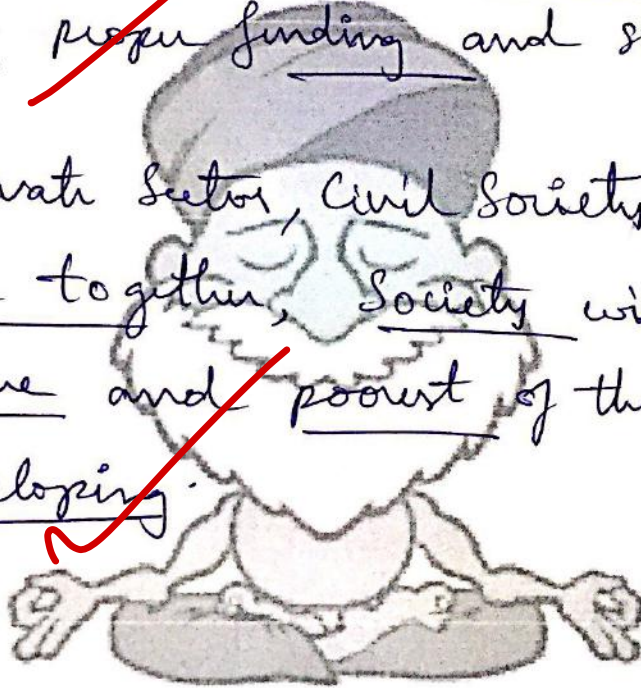
Education - PRAATHAM NGO,

Financial inclusion - Kudambasheer in Kerala.

Woman Empowerment - MAVIM in Gujarat

However Private players are more interested in profit than welfare and Civil societies don't have proper funding and structure.

When Private Sector, Civil Society and Government work together, Society will be a better place to live and poorest of the poor can start developing.



5.5

13.

What are social capital organizations? Examine their significance in a developing country like India. (15 marks)

Candidate must not write on this margin

In the ongoing Covid Crisis, Hospitals don't have oxygen, Children don't have Schools, elders don't have jobs, Senior Citizens don't have medicines. It is the Social Capital Organisations which are ~~try to~~ bridging the gaps from Children to Government.

A group of individuals with common backgrounds and common aspirations come together and form Social Capital Organisations (SCO) e.g. - NRO's, Civil Societies etc.

As India is a developing country, it has limited resources to cater the population.

Significance of SCO

→ Act as Pressure Group:- They educate people, organise protests, create pressure on the government to get their work done.

→ Create Awareness NRO's are the correct organisations to connect with the grass roots.

Good

attempt in

all

aspects.

Keep it

up.

of the people, talk in their own language and create awareness on various topics -

Bridge the gap With the limited resources, government cannot reach all the sectors completely. Here SEO's come to rescue of the people.

Ex Teach For India an NGO goes to unreached places and teach children.

Act As Mediators between government and common people and transfer information on either sides and try to maintain equilibrium.

They also try to remove superstitions and non-rational beliefs in people.

Ex:- An NGO named Humanist TV in Telangana goes to villages and improve Scientific Temper which is part of DPSP.

Financial Inclusion. They form SHG's take small loans, create employment and try to rotate money.

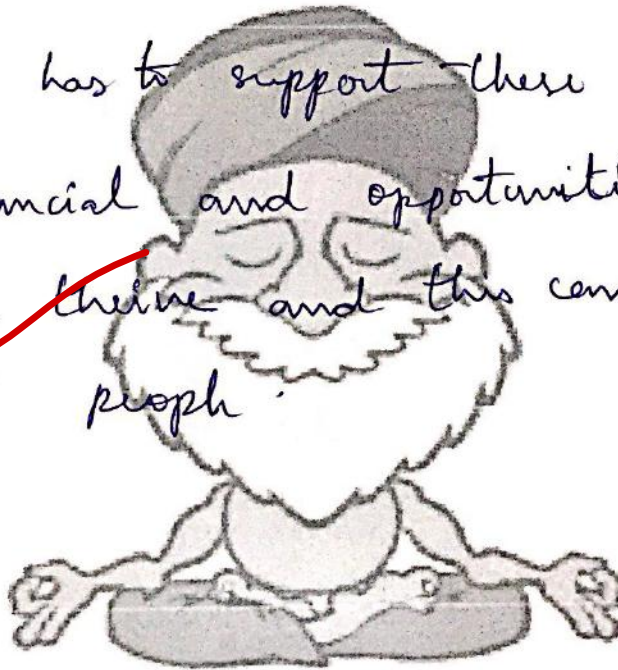
Ex Kudambasree in Kerala.

Women Empowerment: Now's educate/mobilise/
develop skill in women so that they get
employment opportunities.

Ex:- Lijjat Papad.

However, they have few drawbacks like
lack of funds, lack of Government support
etc.

Government has to support these SCO's in
skill, financial and opportunities so that
SCO's can thrive and this can ripple
down to people.



Institutional sustainability and the quality of operations of the SHGs are matters of great concern. Comment. (15 marks)

Candidate must not write on this margin

Lijjat Papad a single ^{started} SHG with 7 women in Mumbai with ₹90 capital in 1960's turned out to be ₹1600 crore business today throughout the country.

→ SHG's operated systematically can lead to great results. However India has more than 90 lakh SHG's but their effect has been minimal & negligible because of quality of operations.

Concerns of SHG's

Record Keeping Mostly members of SHG's are semiliterate or illiterate. Their records are maintained by external parties like NGO's, other groups.

Election of Members: Elections in the group are very rarely conducted because the same person want to lead the group.

Decision Making: Decisions are often made by limited set of people and others don't get a chance.

good

start

Give case study

or reference

to reports here.

IASBABA

Candidate
must not
write on
this margin

Members in the group:- A survey shows that 15% of people often leave the group every year and 9% join the group every year.

→ The instability of the membership of the group can be attributed to less economic gain to the members of the group as they use primitive techniques to generate income. Well analyzed

→ They often depend on the external NGO or any other group for any external support like taking help from Government.

Hence Governments should try to help SHG's in following ways.

→ Government should try to inculcate latest skills in SHG's so that they can earn more.

→ More Financial inclusion:- Institutions like NABARD should help SHG's to get some loans and strengthen SHG's.

IASBABA

Candidate must not write on this margin

→ The No. of SHG's should be increased rapidly in under developed regions of Rajasthan, Madhya Pradesh, Bihar etc.

→ SHG's should be formed in Urban and Poor-Urban Areas so that Urban poor can develop.

All expected

dimensions

present

→ Government should act like a facilitator and support SHG's in various ways like skill, capital, Human strength etc.

→ Government should form SHG Monitoring Cells in each state so that they can track the progress of SHG's and help in aspects needed by SHG's.

Quality working of SHG's can uplift many people from poverty which ultimately result in development of the country.

2