

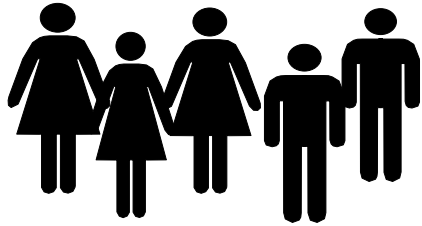
*Models of SHGs in India**

List of abbreviations

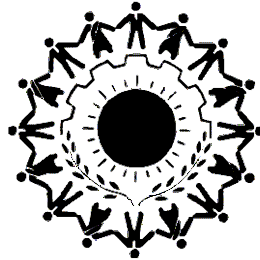
- **BOB - Bank of Baroda**
- **DRDA - District Rural Development Agency**
- **IFAD - International Fund for Agriculture Development**
- **NABARD - National Bank for Agriculture and Rural Development**
- **NGO - Non Government Organization**
- **OBC - Oriental Bank of Commerce**
- **RRBs - Regional Rural Banks**
- **SEWA - Self Employed Women's Association, Lucknow**
- **SHG - Self Help Groups**
- **SHPI - Self Help Promoting Institutions (with NABARD assistance)**
- **VVV - Vikas Volunteer Vahini / Kissan Clubs**

** Rakesh Malhotra, District Development Manager, NABARD, Bareilly.*

Explanation of Legends



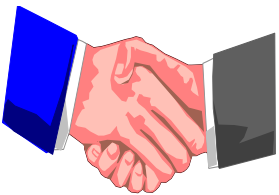
Individual members



SHG



Bank



NGO



Line Department



DRDA
Government



Credit



Savings



Savings & Credit



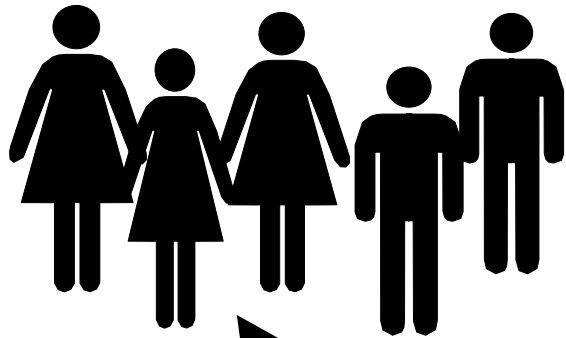
Consolidation, Support, Training, etc.



Job Work

1. Linkage Model

(General Model)



Members



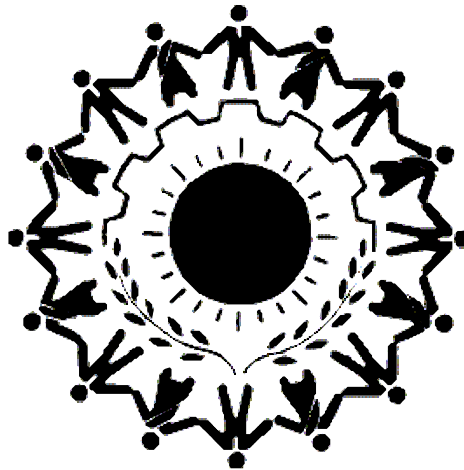
Bank

Savings

Savings

Credit at rates
decided by Members

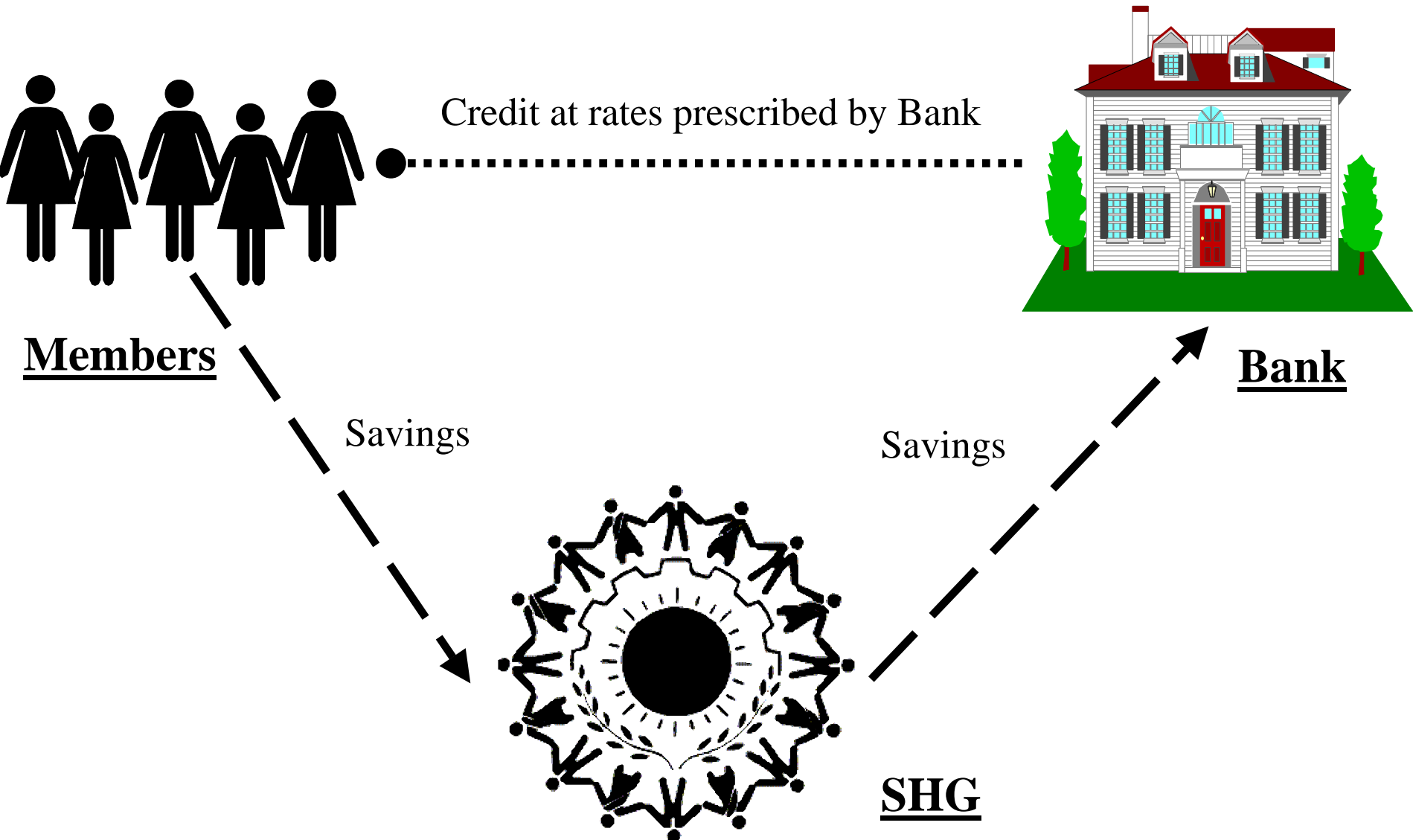
Credit at rates
decided by Bank



SHG

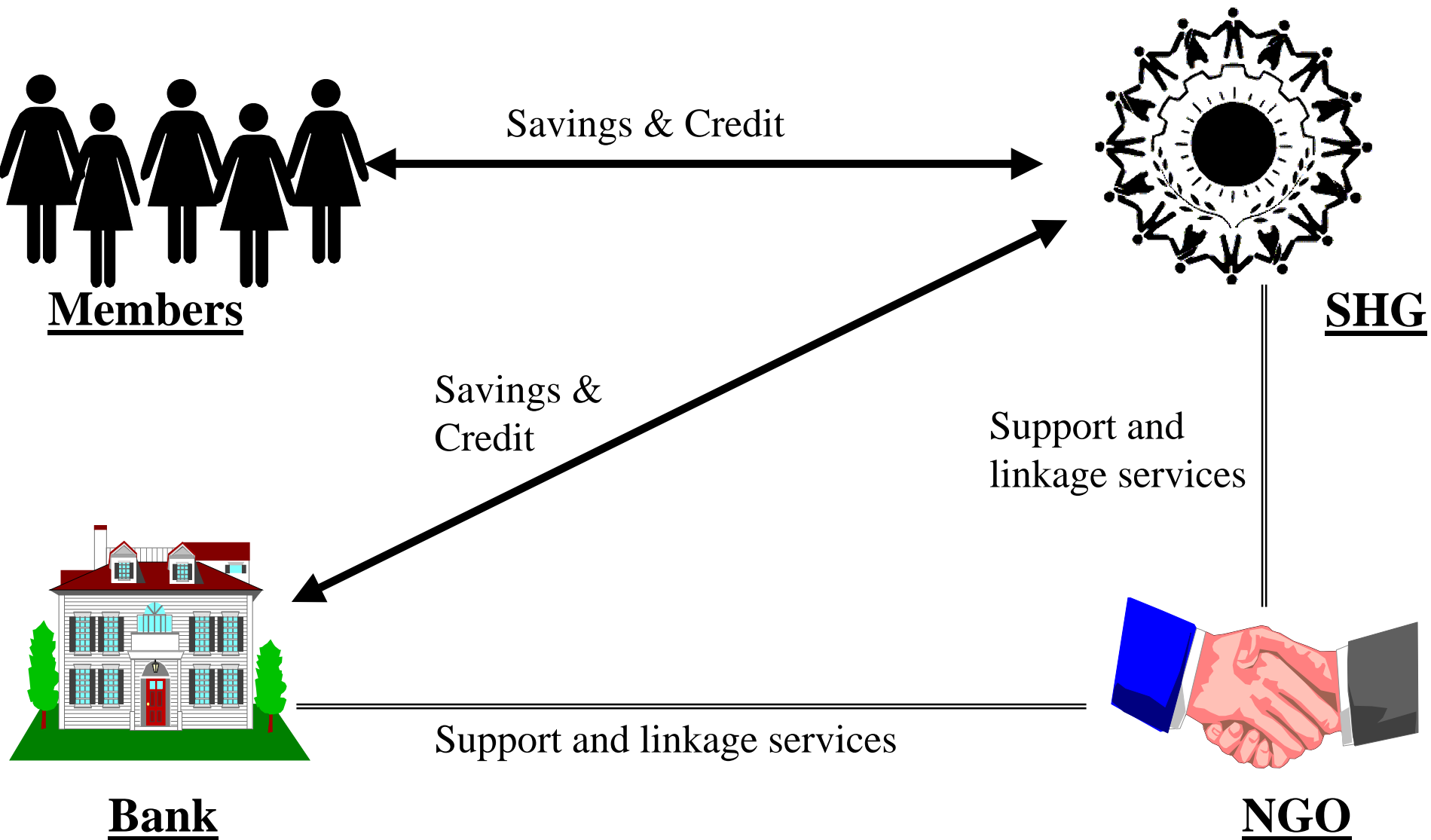
2. Modified Linkage Model

(e.g.- OBC Dehradun)



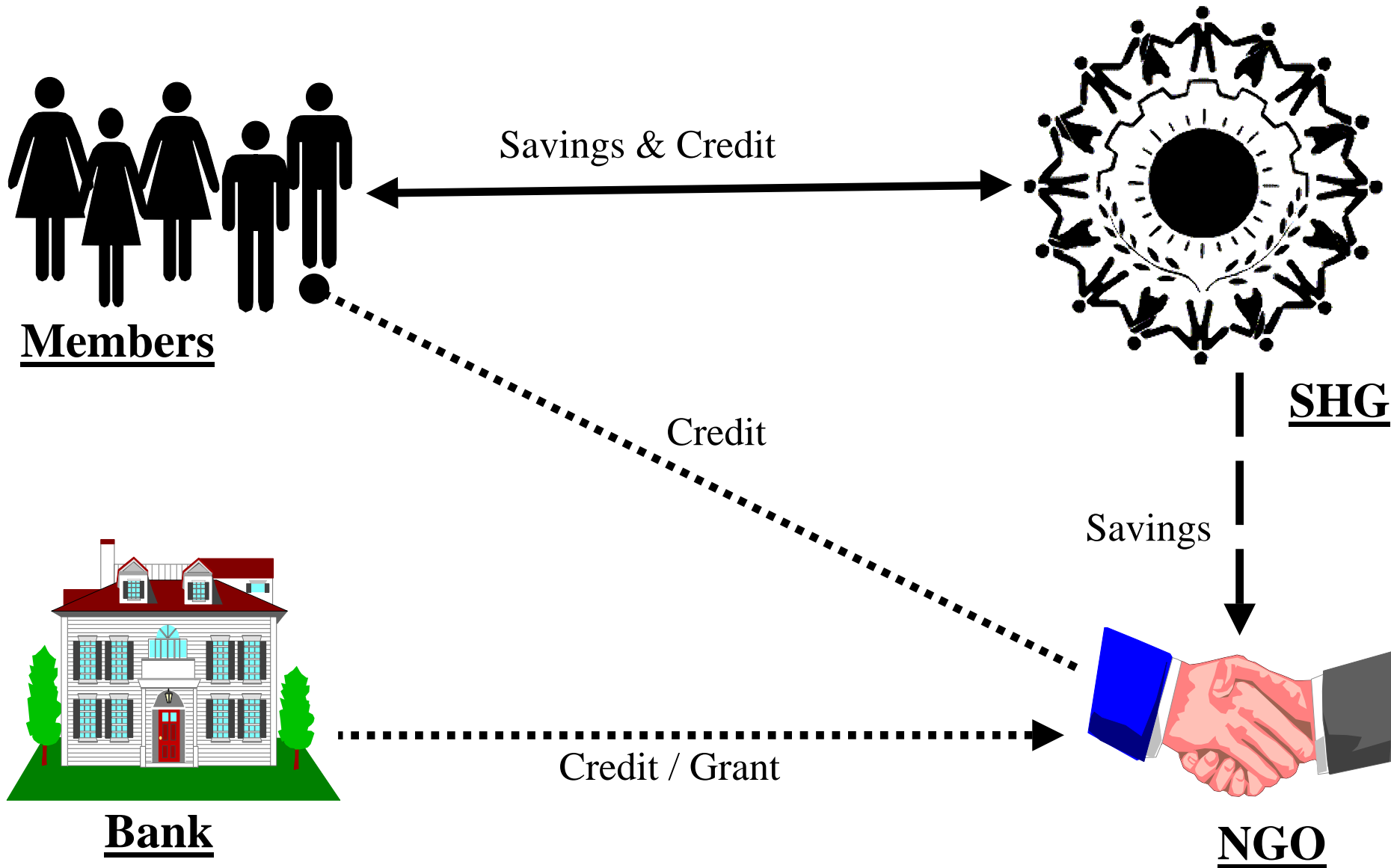
3. NGO Model

(e.g.-UPLDC, etc.)



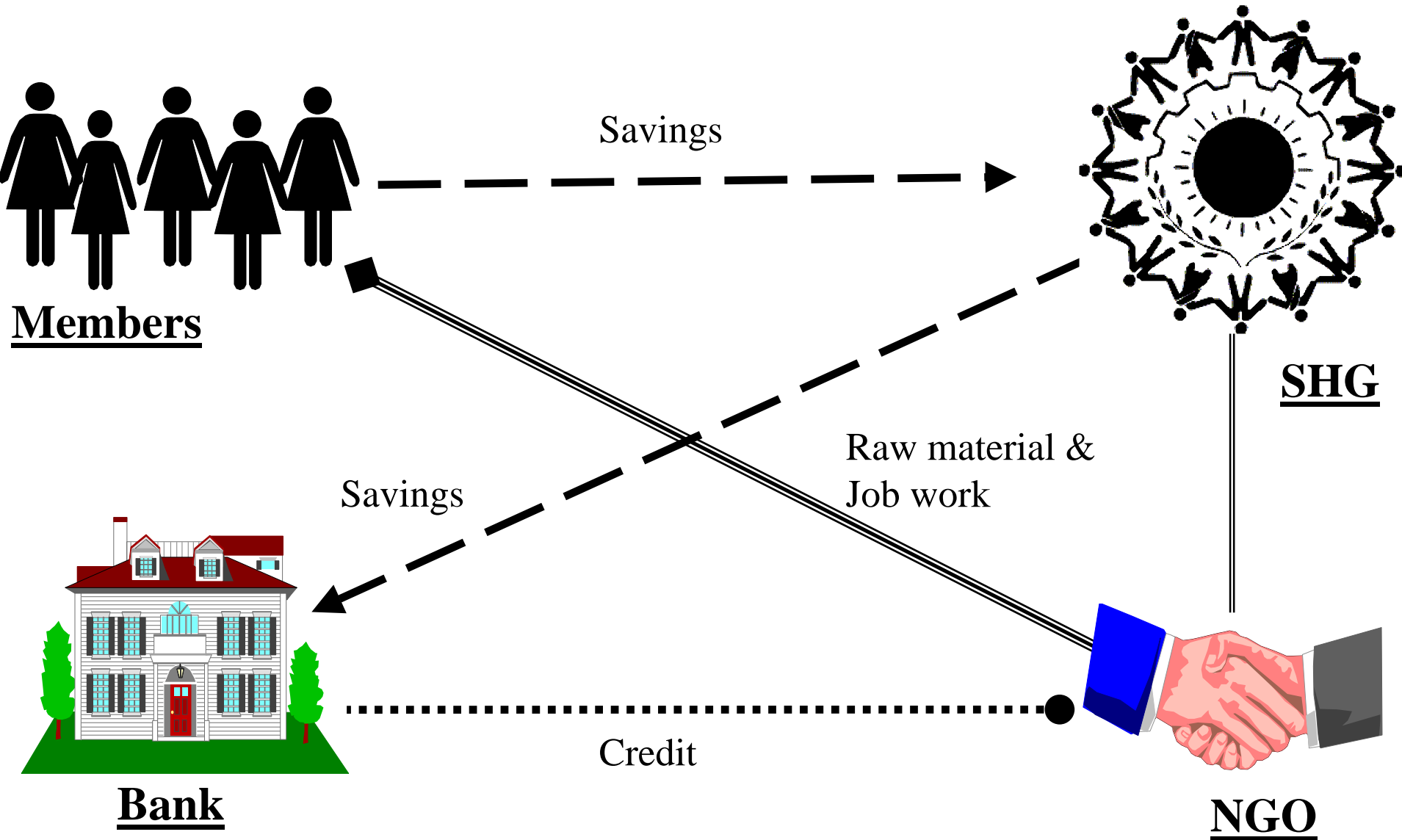
4. Modified NGO Model

(e.g.- *BASIX & SHARE (AP), SEWA (Gujrat), etc.*)



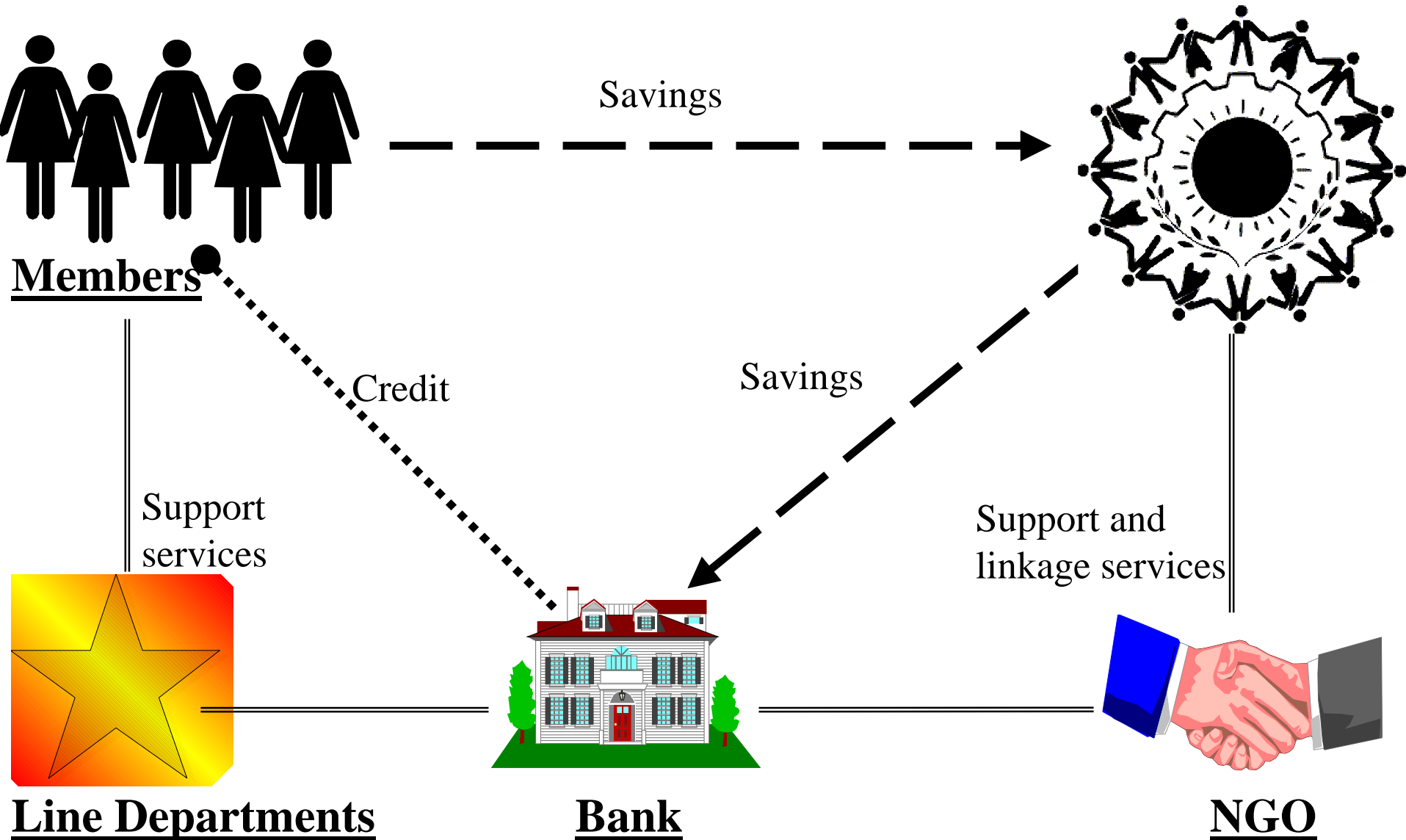
5. Indirect NGO Model

(e.g.- BOB- SEWA, Lucknow)

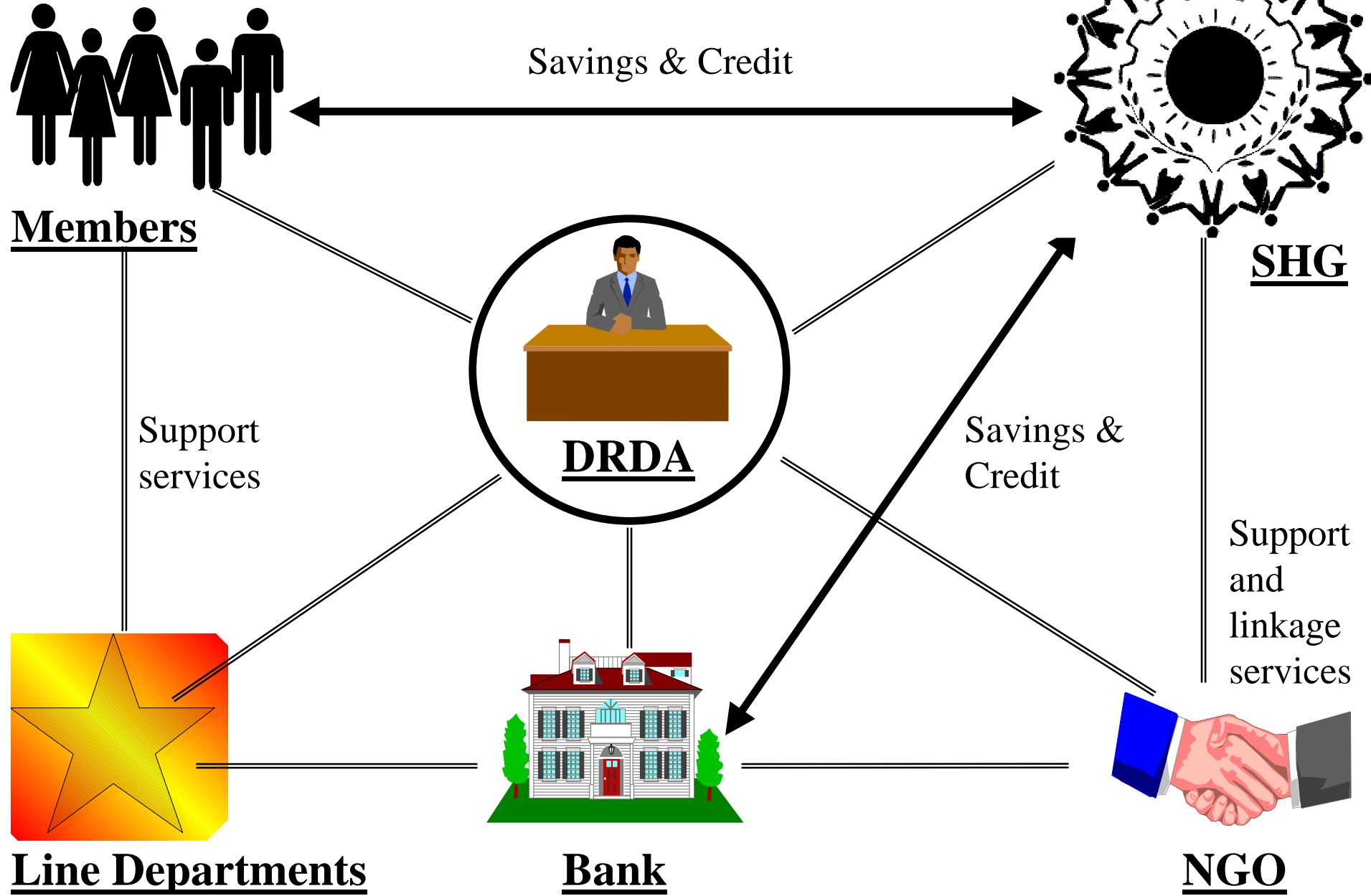


6. IFAD Model

(e.g.-TN, UP, Maharashtra under IFAD Project)



7. SGSY Model



8. SHPI Model

(e.g.-RRBs under NABARD scheme)

