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

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Explanation of Legends

- Individual members
- SHG
- Bank
- Line Department
- NGO
- DRDA
- Government

- Credit
- Savings
- Savings & Credit
- Consolidation, Support, Training, etc.
- Job Work
1. Linkage Model
(General Model)

- **Members**
  - Savings
  - Credit at rates decided by Members

- **Bank**
  - Savings
  - Credit at rates decided by Bank

- **SHG**
2. Modified Linkage Model
(e.g.- OBC Dehradun)

Credit at rates prescribed by Bank

Members

Savings

SHG

Bank
3. NGO Model
(e.g.-UPLDC, etc.)

Members

Savings & Credit

Bank

Support and linkage services

SHG

Support and linkage services

NGO
4. Modified NGO Model
(e.g. - BASIX & SHARE (AP), SEWA (Gujrat), etc.)
5. Indirect NGO Model
(e.g.- BOB- SEWA, Lucknow)

Members -> Savings

SHG

Raw material & Job work

Savings

Credit

Bank

NGO
6. IFAD Model
(e.g.-TN, UP, Maharashtra under IFAD Project)
7. SGSY Model

- Members
- Support services
- Line Departments
- Bank
- DRDA
- Savings & Credit
- SHG
- Support and linkage services
- NGO