

Digitisation of SHG Activities – Multiple Projects (India)

Summary:

DAY-NULM Mission has made substantial progress in mobilising and forming the SHG groups. However, monitoring of the SHGs is noted as a challenge, and there is limited information available on the quality of the SHGs. A study by IFMR Lead in 2013 also noted that record-keeping by the SHGs were weak, and members often lacked access to financial information of the groups (IFMR Lead, 2013). Digitising the SHGs seeks to address these concerns mentioned above.

Objectives:

- Digitisation of book-keeping and monitoring activities of SHGs

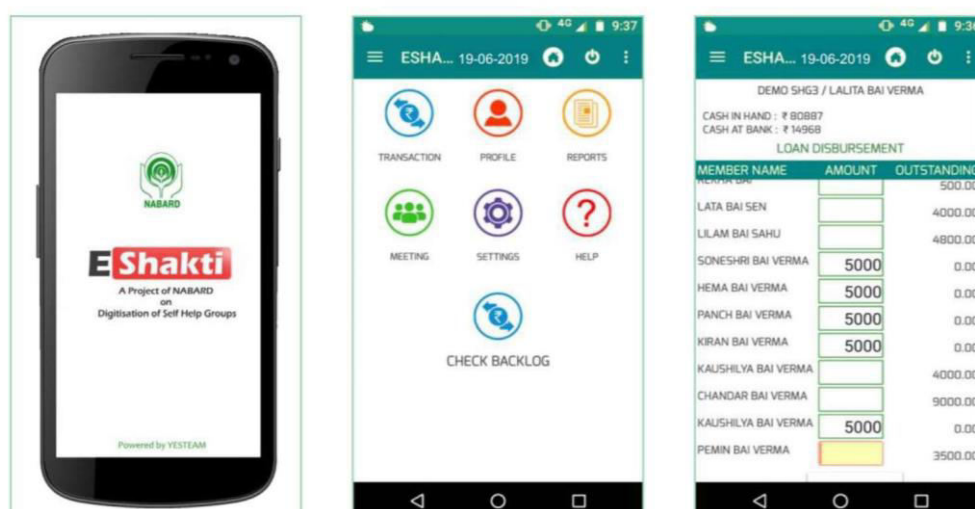
Key Stakeholders:

- NABARD
- MGNREGA
- Jharkhand State livelihood Promotion Society (JSLPS)
- Haryana State Rural Livelihood Mission (HRLM)
- Andhra Pradesh Society for Elimination of Rural Poverty (SERP)
- Self Help Promoting Institutes (SHPI)
- NGOs
- Banks
- SHG Members

Implementation strategy:

There are few initiatives in India under NRLM as well as NABARD that are piloting the digitisation of the SHGs:

- NABARD, through its e-*Shakti* initiative, is digitising the SHGs to capture member-level financial data. The platform provides and tracks detailed information about SHGs' credit and transaction histories, making it easier to grade the SHGs, build credit histories for the members and enable greater access to bank linkage. The project is currently implemented in 250 districts across the country. As on 19th August 2020, the initiative has covered 7.22 lakh groups with over 77.84 lakh women members (NABARD, E *Shakti*, 2020). The platform can also track members and their access to entitlements as it collects data pertaining to Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) and *Pradhan Mantri Jan Dhan Yojana* (PMJDY), thus providing a more integrated MIS platform (Singh A. J., 2019).



Source: (NABARD, E Shakti NABARD's pilot for Digitisation of Self Help Groups, 2020)

- The 'Tablet Didi' initiative of the Government of Jharkhand equips Community Resource Persons (CRPs) to capture financial records and data at the group level using a digital tablet interface (JSLPS,

2017). The 'Tablet *Didis*' is also an effective mechanism for information dissemination, capacity building and communication - they are provided SIM cards with internet facilities that allow them to send information through SMS and Interactive Voice Response (IVR) to SHG members (Singh A. J., 2019). The data collected by the CRPs are uploaded on the Management Information System (MIS), "Swalekha" of JSLPS.



Source: (Swalekha)

- Haryana State Rural Livelihood Mission (HRLM) has partnered with external Technical Service Providers (TSPs) PaySe solution developed by Nucleus Software to digitise SHG transactions like savings collection, loan repayment collection and repayment to village organisations (MicroSave Consulting, 2020).
- Andhra Pradesh Society for Elimination of Rural Poverty (SERP) Mobile Book-keeping of SHG initiatives captures member-level data through its dedicated mobile and web interfaces on a real-time basis (AP-SERP, n.d.). This includes 'group-level accounts, transactions, operations and credit linkage as well as member-level data on basic demographics and inter-lending but also member-level social and economic categorisation, savings and borrowings' (Singh A. J., 2019). This information is available in the public domain through http://103.210.74.217/AP/V2_login/Reports/index.aspx

GOVERNMENT OF ANDHRA PRADESH
SOCIETY FOR ELIMINATION OF RURAL POVERTY
Mobile Book Keeping - SHGs

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సేకూప సేవార్థ వారి సూచనల మేరకు SHG.VO.MS కి ZS లోని అన్ని ఖాతాల బాంక్ నిల్వల నివేదిక

Latest Progress Status

Total No. of SHGs	840905
Total No. of SHGs Submitted Current Month Meetings	100367
Total Amount Of Savings Accumulated(Rs In Crores)	7761.49
No Of Meetings Submitted Today	20199

About Book Keeping

The broad objective is to expand access to finance for poor people in rural Andhra Pradesh (AP) leveraging the Community-Based Organization (CBO) infrastructure in place.

At the end, transactions of Self Help Groups (SHGs) and their federations are captured on real-time basis and SHG members and their SHGs/federations .

[\[More \]](#)

Mobile Book Keeping

Resilient Data Source

Sri P. Ramachandra Reddy
Minister for Panchayat Raj & Rural Development, Mines & Geology
Government of Andhra Pradesh

Source: (SERP)

Resource Utilisation:

For NABARD, it extends refinance support of 100% to the financing banks and for awareness creation and capacity building of all stakeholders under the Scheme.

Impact/ Outcomes: (Anticipated)

A recent study by IFMR Lead has identified the following positive impacts of the SHG Digitisation Programmes (Singh A. J., 2019):

- Digitisation programmes like AP SERP result in improved efficiency and transparency in monitoring SHGs while enabling real-time data collection at the group level
- Improved financial linkage of the SHG members with credit bureaus and banks as it can capture member-level credit and financial data
- The data can allow for automatic grading of the SHGs and identification of defunct SHGs
- Improved financial and digital literacy (like in Jharkhand) as well as greater awareness of the social welfare programmes

Challenges/ Lessons Learnt:

- Sourcing information from poor databases, and capturing field level information from SHGs, SHPIs
- Large scale training and capacity building of grassroots-level stakeholders
- Cooperation from banks
- GPRS connectivity (NABARD, E Shakti, 2020)

Replicability & Sustainability:

- Enhanced and coordinated efforts may be necessary to upscale the project and digitise all SHGs throughout India.

Fact Sheet:

Thematic area	Digitisation of SHGs
First-year of the programs	2015-17
Responsible institutions	SERP, NABARD, JSLPS, HRLM
Target audience	SHGs, SHPIs, Banks
Coverage	Andhra Pradesh, Jharkhand, Haryana National (for NABARD)