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NRLM RURAL NHG PROFILE CREATION

INTRODUCTION

Neighbourhood Group (NHG)/Self help groups (SHGs) are small groups of poor women people. The member of an NHG/SHG faces similar problems. They help each other, to solve their problem. NHGs promote small savings among their members. The savings are kept with the bank. This is the common fund in the name of the NHG. The NHG give small loans to its members from its common fund. If the NHG satisfies the Bank as per the check list for quality, Bank can give loans to the NHG. State and/or Central government may give grants or loans as per the graded status of NHGs. If an NHG is considered as graded it should follow regular meetings, regular savings, regular inter-loaning, and timely repayment and up to-date books of accounts. A trusted data base is required to give support to NHGs and implementing future plan for NHGs.

As Kudumbashree had a data base of every NHGs and members, some members had taken multiple memberships in several NHGs. So situation is raised to avoid the duplication of records. National Rural Livelihood Mission (NRLM), Ministry of Rural Development (MoRD) under Government of India launched a software project on 2016, to create NHG profiles at national portal for every rural NHGs. Kudumbashree started the NHG profile creation process on 2016. Now 98% of rural NHG profiles from Kerala, is completed at national portal. As the portal has the facility of aadhar enabled feature, this is trusted data base without duplication of NHGs and members. As per field level progress of NHG formation, it is regularly updating into national portal from CDS level.

b) WHAT IS NHG PROFILE

NHG profile contains the following information:

NHG related information

- State, District, Block, Panchayath, Ward and NHG Name
- Date of NHG formation
- NHG Type
- New NHG: NHGs formed on or after April,2012
- Pre NRLM NHG: NHGs formed before April,2012
- Date of Cooption (Applicable if it is PreNRLM NHGs): May give any date in the month of April,2012
- NHG status: May give Active/Inactive status
- Promoted by : By default, may give state project because state government is the main promoter of project.
- Bank & Branch name
- Savings Bank Account number
- Date of opening of account
- Meeting frequency: By default, may give weekly meeting

- No. of times bank linkage happened. (Closed loans only 0 to 10)
- Monthly amount of savings per member
- Active loan account number
- Micro plan prepared status
- Basic NHG training: By default, may give 'Yes' because every NHG has obtained an awareness and basic training while formation
- Standard bookkeeping practises: By default, may give 'Yes' because every NHG has obtained bookkeeping practise training while formation
- Bookkeeper identified: By default, may give 'Internal member'.

NHG member related information

- Member Name
- Father/Husband name
- Social category(SC/ST/OBC/Other)
- Date of birth
- Sub category

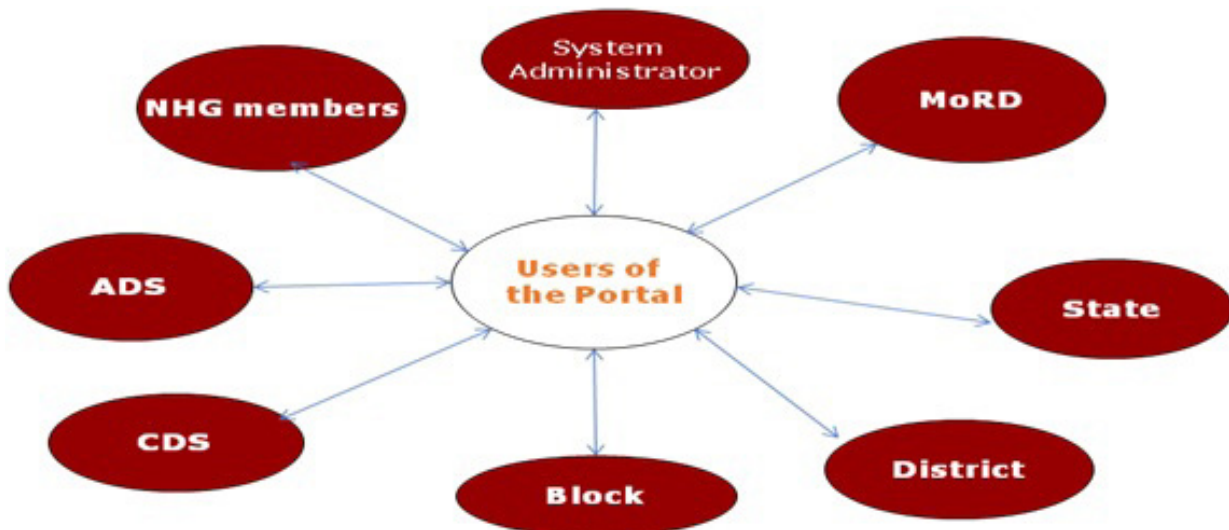
- o Disability status (No/Self/Family member)
- o BPL/APL status
- o Religion(Hindu/Christian/Muslim/Other)
- Gender(Female/Transgender)
- PIP Category (POP/Poor/Non-Poor): If member is belongs to 'Destitute Free Kerala (Ashraya)' project, may give it as POP(poorest of poor). If not so, may give it as 'poor'.
- Leader status(Present/Past/Never)
- Date of joining
- Aadhaar number: It is directly cross checking with UIDAI(Unique Identification Authority of India) web portal, It is correct data, green tick mark will occurred. Otherwise, red cross mark will occurred. So duplication of member will not occurred.
- Mobile number
- Bank & Branch name
- Member's Savings Bank account number
- Aadhaar seeded SB account status(Yes/No)
- Active/Inactive status of member

HOW COMMUNITY IS NOW ONLINE

Scope of the online community

As the NHGs became to online, every NHG and its members can check their data through online portal 'https://nrlm.gov.in'. Government agencies or community based organisation like ADSs (Area Development Society) or CDSs(Community Development Society) can prepare the community development plans based on this online data. This is the phase prior to digitalization of NHGs. Completed NHG profiles will be ported to 'Transaction based SHG digital Accounting System portal' to collect the transaction details of NHGs. NHGs became to online through the NHG profile creation process.

Users of online portal



Strategies adopted to bring NHGs into online

- Prepared and circulated the guideline and data collection template to NHG level
- NHG secretary or president filled this format and submitted to CDS by direct and through ADS also.
- CDS accountants entered this data to online portal.
- Slowness of data entry occurred due to following reasons
- Some CDSs didn't use prescribed format even it is suggested by Head Quartes(HQ). So data fields missing while entering data into portal. A lot of time required to collect same data fields again
- Some CDS accountant didn't give priority due to busy work with other projects
- Some CDS accountant didn't follow the data entry in time bound manner
- Actions taken to overcome the slowness of data entry
- Strictly suggested to follow the prescribed format from HQ

- Conducted regular review of PRM (programme review meeting) in state, district level.
- As some CDS has no accountants to do this task, district mission assigned alternative staff to continue this work.
- HQ implemented an incentive wise system to complete the work in time bound manner.
- Now prescribed data collection format is used to continue the new NHGs data collection.

PROCESS, ACHIEVEMENT AND OUTCOME

Process

Following process adopted to rollout NHG profile creation activity in state

- Training of profile data entry in national portal
- Conducted District wise and CDS wise hands on training
- HQ prepared screenshot based user manuals in Malayalam and FAQ(Frequently Asked Questions)

Kudumbashree Writeshop

- document, which are circulated to CDSs
- Technical support given to all rural CDSs by email.
- Responsibility of technical support by Phone is handed over to district wise MIS incharge official.
- Data collection and data entry process through CDS
- Data collection format distributed by CDS in
- cluster level meeting
- CDS collected data from NHGs by direct and through ADS.
- Incentive wise data entry system adopted to speed up the process
- Following are data collection formats

Form for collecting NHG information

State: KERALA	District*:	Block*:	GP(CDS)*:	*Village (ADS/Ward):
NHG Name*:			Date of Formation*:	
NHG Type* : <input type="checkbox"/> New(NHG formed after 1/4/2012) <input type="checkbox"/> Pre-NRLM(NHG formed Before 1/4/2012)		If 'Pre-NRLM', Date of Cooption : 2/4/2012 *NHG Status: ACTIVE / INACTIVE (Please Tick suitable)		Promoted By: STATE PROJECT
Bank*:	Branch Name*:	*SB A/c Number:	*Date of Opening of Account:	
Meeting Frequency: Weekly	*Number of times Bank Linkage Happened. Closed loans only (0 To 10):	*Monthly Amount of Saving per member:	**Active Loan A/C Number:	
Micro Plan Prepared: YES	Basic NHG Training: YES	Standard Bookkeeping practices: YES	#Bookkeeper identified: INTERNAL MEMBER	

II. NHG MEMBER DETAILS

S N	Member Name*	Father/Husband Name*	Social Category* (SC/ ST/OBC/ Other)	DOB* (DD/MM/YYYY)	Sub Category			Gender* (Female/ Transgender)	*PIP category (POP / Poor / Non-Poor)	Leader* (Present/ Past/Never)
					Disability* (No/Seif / Family Member)	(BPL / APL) *	Religion** (Hindu/ Muslim/ Christian/ Sikh/ Buddhist/ Jainism/ Parsi/Other)			
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State:KERALA	District*:	Block*:	GP*:	Village*:
NHG Name:			Date of Formation:	
*Bank:	*Branch Name:	*SB A/c Number:	**Active Loan A/C Number:	

SN	Member Name*	*Date of Joining	*Aadhar Number	*Mobile No.	*Bank	*Branch	*SB A/c No.	*Aadhar Seeded SB A/C (Y/N)	Active/Inactive	*Sig
1										
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- Monitoring of activity through report module
- As district wise, block wise, Panchayath wise, ward wise reports are available through the link '<https://nrlm.gov.in/SHGandMemberProfileMonitoringAction.do?methodName=showView>', monitoring is done at all levels.
- Each CDS accountant will be reviewed based on live data. So excuses are not entertained
- 2482628 member profiles out of 3163320, linked with their aadhaar accounts through live linking facility with UIDAI web portal
- 2067224 bank accounts details out of 3163320, linked into portal
- Aadhar seeded status entered for 1594373 bank accounts out of 2067224.
- Online portal is available through link '<https://nrlm.gov.in/>'
- Reports can be available through the link <https://nrlm.gov.in/outerReportAction.do?methodName=showReportMaster> >> SELF HELP GROUPS(SHG)
- District wise achievement status as on July 2018 is given below:

Achievement

- Out of 2.25 Lakh rural NHGs, 220608 NHGs (98%) became to online. So transaction data entry can be started on these NHGs .
- 3163320 member profiles created.

Outcome

- A trusted data base is developed for NHGs, Community based organisations.
 - This can be used for further level scheme implementation plans or analysis purposes at various levels such as community based, mission management unit levels, and government level.
 - This data base can be used for DBT (Direct Benefit Transfer) in various government schemes in future
 - Transaction data base system may be started on this database
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