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E-SHAKTHI PROJECT

INTRODUCTION

E-Shakti or Digitisation of SHGs is an initiative of Micro Credit and Innovations Department of NABARD in line with our Hon'ble PM statement, 'we move with the dream of electronic digital India...' Digital India is a Rs 1.13-lakh crore initiative of Government of India to integrate the government departments and the people of India and to ensure effective governance. It is to "transform India into digital empowered society and knowledge economy". Keeping in view the Government of India's mission for creating a digital India, NABARD has launched a project for digitisation of all Self Help Group (SHG) in the country.

E-Shakti project was launched in the year 2015 as a pilot in 2 districts viz. Ramgarh (Jharkhand) and Dhule (Maharashtra). It was subsequently extended to 23 more districts in 2016 under Phase II. Owing to the encouraging results and interest generated amongst all the stakeholders from the first two phases, the project was further expanded to 75 more districts towards the end of 2017. The project now covers 100 districts in 22 States and One Union Territory.

AIMS & OBJECTIVES

The project aims at digitisation of all the SHG accounts to bring SHG members under the fold of Financial Inclusion thereby helping them access wider range of financial services together with increasing the bankers' comfort in credit appraisal and linkage by way of:

- Integrating SHG members with the national Financial Inclusion agenda
- Improving the quality of interface between SHG members and Banks for efficient and hassle free delivery of banking services by using the available technology
- Facilitate convergence of delivery system with SHGs using Aadhaar linked identity.

BACKGROUND OF THE PROJECT

The need of digitisation of records of SHGs has been felt for quite some times due to patchy and delay in maintenance of books of accounts. Transparent and proper maintenance of records of SHGs will facilitate in nurturing and strengthening of SHGs

It is also felt that digital empowerment will help in bringing SHGs on a common web based e-platform by making book keeping easy for low literacy clients. This will help in promoting national agenda of financial inclusion and

pave way of credibility of SHG data which can latter be used by credit bureaus to reduce the issues related to multiple financing by banks.

Components of the Project

- Mapping of the existing SHGs in the district (bank wise, branch wise);
- Training of volunteers to collect SHG wise/member wise data;
- Data feeding through a customised software in central server;
- Hosting of data on the web under a dedicated website i.e eshakti.nabard.org
- Maintaining data centre and data recovery centre
- Generating MIS for various users.

E-SHAKTHI PROJECT IN KUDUMBASHREE

Kudumbashree in association with NABARD has piloted e-shakthi project to digitize the financial transaction of all Neighbourhood Groups in Kasargod district. The main focus of the programme is to integrate NHG members with the financial inclusion agenda, and to improve the quality of interface between SHG members and banks for efficient and free delivery of banking services. Kudumbashree has selected 350 animators who will be collecting the base line data of NHGs in the prescribed

format and will digitize it in the portal. Its an ongoing programme for which the selected animators use the tablets to key in the details collected from each NHGs. Kudumbashree has given tablet to all these animators for digitalization of NHGs. The purchasing of tablets with the financial support of NABARD. The main aim of the project is digitisation of all the SHG accounts & to prevention of multiple membership and multiple lending.

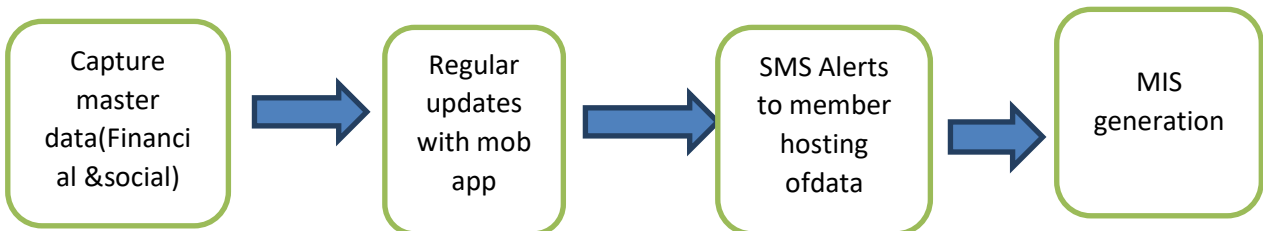
The pilot project will begins with the digitization of 11600 nhgs in kasargod dist. Rs.1 crore set aside by govt for the project. The main aim of the project is digitization of all NHGs ie NHG member details, savings, internal-lending, bank linkage, and other information will be available online.

The implementation of the scheme each nhg member can register their functions ,record their performance and improve upon it. It will helps banks assess kudumbashree members thrift deposits and to repay loan on time. so that banks can offer loan NHG members in the district .

Kudumbashree has selected 350 animators who will be collecting the base line data of NHGs in the prescribed format and will digitize it in the portal . One animator per 30 NHGs. The selected animators monthly uploaded 9779 NHGs datas in the e-shakthi portal. Rs:85lacs disbursed as animators honourium. All the financial transaction of Neighbour Hood Groups in Kasargod district in our finger tips

DATA UPDATION PROCESS

Information of all the SHGs and their members are uploaded monthly the website <http://eshakthi.nabard.org>. The transactions of all NHGs are updated through ‘apps’ on android Mobile/Tablet. Selected animators should enter the monthly data of the previous month. Data authenticity is ensured through SMS alerts to members and sample audits. MIS reports on groups are generated and progress is tracked on a real time basis. Overall, the whole ecosystem was designed to address the complex issue related to patchy financial records of SHGs..



INFORMATION CAPTURED IN E SHAKTHI

The information mainly collected through member level & NHG level

I. Member Level:

Name, address, gender, marital status, Physically Challenge status, Aadhaar, Voter ID, mobile number, BPL/APL status, membership of any Joint Liability Group (JLG), house type, availability of toilets, electricity connection and other financial details like saving bank account number, savings, borrowing & repayment, life/ medical insurance, micro pension policy (if any).

II. SHG level

Name, address, date of formation, name of NHG, programme under which supported saving habits, bank linkage, details of savings collected and its internal lending, utilisation of bank credit availed for member.

IMPACT OF THE PROJECT

- Provided credit to SHGs based on real time performance
- Significantly reduced Saving-Credit linkage gap
- Captured credit history of members
- Promoted transparency through real time SMS alerts in 10 languages to members
- Aided convergence of SHGs with other Government Programmes
- Integrated members with the larger Financial Inclusion Agenda

CHALLENGES

- Sourcing of information from poor database and records
- Non cooperation from NHG members
- Lack of technical knowledge
- Internet connectivity
- Large scale training and capacity building of SHGs, and others involved in implementation of the programme;
- Capture of field level information from SHGs in a limited time and periodic upload of savings and credit details of SHGs;
- Cooperation from banks

RESULTS OF THE PROJECT

- Improve quality of book keeping NHGs
- Regular transactional data uploading through tablets
- 9779 NHGs data entry monthly uploaded in the e-shakthi portal
- Member wise details of NHGs on saving and lending
- Financial statement of NHGs-Balance sheet and profit and loss account
- Member wise details of NHGs on bank linkage & repayment
- All the reports generated in the formats

PRESENT STATUS OF THE PROJECT

In kasargod district 1st phase 9779 NHGs datas has been digitised .In the second phase tablets were purchased and given to animators upload the details on monthly basis.The details of the monthly data entry given below.

Sl no	District	Target	Jan.18	Feb.18	Mar.18	April.18	May.18	June18
1	Kasargod	9779	8175	8128	7649	6978	6836	6668

CONCLUSION

The e- shakthi project will help in providing comprehensive information base and robust MIS which may facilitate suitable interventions and convergence of other programme for social and financial empowerment. It will help in identifying suitable interventions and support for proper nurturing and strengthening of NHGs. Data authenticity is ensured through SMS alerts to members and sample audits. MIS reports on groups can be generated

and progress can be tracked on a real time basis.

At last but not the least, once the whole digitization is completed a provision will be given to bankers to acces the portal so that processing loans can be made easier. Overall, the whole ecosystem was designed to address the complex issue related to patchy financial records of SHGs.