



Transaction Based Management Information System - Challenges of implementation and way forward

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No one would deny the fact that Information Technology has brought a paradigm shift in almost all walks of life. Information technology has now become more of a necessity for us now rather than a facility. Exploring advantage of digital technology National Rural Livelihood Mission (NRLM) has introduced Transaction Based SHG Digital Accounting System (TBSDAS). This system is intended to enhance quality of book keeping as well as performance of SHGs through reducing drudgery of manual book keeping, simplify accounting systems and increase transparency and accountability in NHG functioning. The digital accounting also enhances the creditability of NHGs among various stakeholders' viz., NHG members, federations, financial institutions and line departments. It also facilitates effective decision making at SHG, federation and Mission levels. Through TBSDAS, SHGs could also manage funds from multiple programmes, and different loan products with varied rates of interest and repayment structures.

The project aims at digitisation of all the NHG accounts to bring NHG 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.

Attributes of the project:

- E-book keeping for the Neighbourhood Groups
- Regular updates of transactional data
- Reports generated in the formats

- Inbuilt automatic grading of NHGs based on NABARD/IBA (for NRLM) norms
- Auto generation of Loan application for the bankers on input of resolution to borrow by SHG.

Components of the Project:

- Training of volunteers to collect SHG wise/ member wise data
- Procuring of Laptops
- Feeding of data

In order to implement this project in Kerala, NRLM has allocated Rs. 8.65 cores in this financial year. One laptop will be procured in each CDS and once the preliminary level feeding is done NHG can feed the monthly transaction using their smart phone as well.

The project will also 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 access 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.



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