Digital ‘Shree’

Kudumbashree Mission is also changing on par with the changing time. When the world had grown to a digital era, we also tried to make our neighbourhood groups (NHGs) digital and we had succeeded in that.

Every NHGs in Kudumbashree is making financial transactions on weekly basis. The NHG members deposit their personal savings to NHG account every week. They also perform internal lending, take loan from banks and give it to the needy members. Each of these would have weekly repayments too.

NHGs mark these financial transactions in the registers. As every member give their personal savings, more than 40 lakh transactions would be
performed every week. Within the last two years, we made all these transactions digital.

‘Transaction Based Management Information System (TBMIS) is the software which we used for this work. The details of the savings of every NHGs, details about the loans etc (old details) were registered in the software as a onetime task. Following that, arrangements were done to mark the transactions of the NHGs in the upcoming weeks too.

We could undoubtedly say that Micro Finance, the biggest activity in Kudumbashree organisational structure is now therefore completely computerized.

Now, the system has grown enough to fetch any centralised data for analysis. Yes! Now, ‘Digital Kudumbashree’ has became a reality!