E-Shakti was the project initiated by NABARD (National Bank for Agriculture and Rural Development), for digitalisation of SHG/ Neighbourhood Groups (NHG). E-Shakti Project aims at strengthening financial inclusion by digitising the financial transactions of all NHGs. Further the profile of all NHGs are also digitised to help NHGs avail more financial services of banks. This project also aims at strengthening the relationship between the NHGs and banks. E Shakti ensure ease of availability of banking services to NHGs and makes efficient use of the information technology. For bankers, details of the NHGs are received through a single click enabling them to easily do the credit appraisal of the NHGs and the members. This project for women’s thrift and credit groups, initiated by NABARD is implemented as a pilot project through Kudumbashree @ Kasaragod district of Kerala.

Kasaragod district was selected for piloting E-Shakti project in 2016. For implementing this project, we selected 342 Animators in the first phase. They prepared the basic details of all NHGs in a special format and digitised the details. All data including the detailed financial transactions of NHGs were uploaded in the E-Shakti portal by our animators. All the financial activities of NHGs, starting from the date of formation of the NHGs till the date of uploading were digitalised and the E-Shakti portal was populated with this data. Following that, now our animators update the financial details of the NHGs.
transactions every month using tablet PC and the activities of continuously digitalising the details of NHGs are progressing.

After the E-Shakti project was started in Kasaragod district of Kerala, the details of 9960 NHGs were digitalised through 342 animators. Now, during every month the financial transactions of 90% NHGs are being uploaded in the same month itself. E-Shakti project, which is started in Kasaragod district as part of piloting in different states of the country has made good results.

Through E-Shakti project, it was made possible to make avail a good Management Information System (MIS) regarding the financial activities of NHGs. Also, it was possible to make effective interventions that would be helpful for NHGs to attain social and financial empowerment converging with other projects. Based on the accurate financial details, monitoring and analysis of the progress of NHG is made possible and this could be considered the success of E-Shakti project. Appreciations to all Animators and the Kasaragod District team for the success of E-Shakthi project. NABARD has expressed their willingness to extend this project to other districts of Kerala, and the scale up will start soon.