



JEEVIKA

An Initiative of Government of Bihar for Poverty Alleviation

Bihar Rural Livelihoods Promotion Society State Rural Livelihoods Mission, Bihar



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OFFICE ORDER

BRLPS intends to digitise the transaction of SHGs. This requires dedicated approach and adequate precaution as there is lot of Legacy data (which is crucial for portraying the credential of SHG members who have shown resilience to become preferred client of the banking system). This advantage needs to be leveraged when the process of digitisation is envisaged. This requires a dedicated approach, methodology and adequate follow up. There is an opportunity to create scenario that of **Grameen-CIBIL**. This is primarily because lending to women members directly has very limited portfolio with Banks.

If the endeavours are taken on pilot basis to facilitate digitisation of SHG transactions (along with the capturing of legacy data), **it has the potential to mainstream the inclusion of the women members for individual lending as well**. However, this will require adequate policy advocacy and sensitization to different stakeholders. **Grameen-CIBIL (Digitisation and capturing of legacy data) has huge potential if nurtured in long way**. Based on facts mentioned above and the note written by SPM-CF, consultation done with SPM-M&E, approval has been given on the following:-

- A- Approval has been accorded for a budget of Rs. 2, 08, 17,000/- (Rs. Two Crores Eight Lakhs Seventeen Thousands only) towards facilitating Digitisation of SHGs in 32 BTDP Model CLFs.
- B- This will be booked under component 4 Innovation, Partnership and Technical Assistance of BTDP.
- C- SPM-CF has been asked to scout 4 to 5 resources from the Blocks including BPMs who can be deputed to support the endeavour. The manual transaction by SHGs is being given adequate attention. **Now, the transition to Digital framework will require adequate numbers of resources to support on accounting and technical side.**
- D- Detailed guidelines will be issued further.

By the order of the CEO, BRLPS


(Mukesh Chandra Sharan)

PC-FI

Annexure: Approved Budget for SHG Digitisation.

CC to: All Project staffs

Budget for digitization of SHG transactional dat under 32 BTDP Model CLFs (approx 20000 SHGs)

Sl.No.	Particulars	Number	Per unit Cost	Unit	No.of Months	Total (Rs.)	Remarks
1	Incentive of CMs	20000	500	1time	NA	10000000	1 Time
2	Incentive for cut off data entry	20000	50	1 time	NA	1000000	1 Time
3	Training of resource person at SPMU level	70	1500	3	NA	315000	Days
4	Training of RBK at district level	200	600	3	NA	360000	Days
5	Incentive for RBK for support	20000	50	1 time	NA	1000000	1 Time
6	CRP cost to RBK	50	220	20	5	1100000	Days
7	TA of RBK & CM (As per actual)	180	50	20	5	900000	Days
8	Food for RBK,CM & Nodal Person	192	60	20	5	1152000	Days
9	Incentive for live data entry	20000	10	NA	6	1200000	Months
10	Stationary for CLF	160000	1	1	1	160000	1 Time
11	Printing cost of Formats	22000	12	1	1	264000	1 Time
12	TOT for entry of transactional data	35	1200	3	1	126000	Days
13	Conultants on every 4 Blocks for support	8	45000	1	9	3240000	Months
Total budget for 20000 SHGs						20,817,000	
Cost per SHG						1,041	

