



JEEVIKA

Rural Development Department, Government of Bihar

Bihar Rural Livelihoods Promotion Society State Rural Livelihoods Mission, Bihar



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Office Order

BRLPS (Jeevika) intends to digitize the transaction of SHGs. This requires dedicated approach and adequate precaution as there is a lot of Legacy data (which is very crucial for portraying the credential of SHG member who have shown resilience to become preferred client of the banking system). These adequate data needs to be leveraged when the process of digitization 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 woman members directly has very limited portfolio with banks.

If the endeavours are taken as pilot basis to facilitate digitization 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 difference stakeholders.

Grameen-CIBIL (Digitization and capturing of legacy data) has huge potential if nurtured in long-way. **It will also support LokOS implementation in these Blocks as cut off data of all SHGs would be prepared for Digitisation process** and ready data could be entered in LokOS as well. It will be also required to make LIVE data for 6 months, so that Gramin CIBIL for related members could be created with help of ongoing digitised payment.

Based on the facts mentioned above and the note written by PM-CF, approval has been given on the following:

- (a) Approval has been accorded for a budget of Rs. 29, 42, 250/- (Rs. Twenty Nine Lakhs and Forty Two Thousand & Two Hundred Fifty only) towards facilitating digitization of SHGs in 2 blocks of Patna. Initially, it will be applicable in Danapur block.
- (b) This will be booked under B 2 component of Institution & Capacity Building head under NRLM.

. Annexure: Approved Budget for SHG Digitisation

By the order of CEO, BRLPS


Mukesh Chandra Sharan

PC-FI

Copy to :

1. All SPMU Officials
2. DPM, FM, MF and CF Patna
3. BPM Danapur
4. Concerned File

Budget for SHG Digitisation Drive at CLF Level in two blocks of Patna (approx 3000 SHGs)							
Sl.No.	Particulars	Number	Cost per day	Total no.of days	No.of Months	Total	Remarks
1	Incentive of CMs	3000	500	1 time	NA	1500000	For 1 time cut off data preparation since inception(5-8 years)
2	Incentive for cut off data entry	3000	50	1 time	NA	150000	Incentive for Data entry by Cadre
3	Training of resource person at SPMU level	35	1500	3	NA	157500	1 batch for SHG cut off data preparation at SPMU
4	Training of RBK at district level	35	750	3	NA	78750	Training on cut off data preparation process at District
5	Incentive for RBK for support	3000	50	1 time	NA	150000	1 Time verification of Data prepared by Community Mobilisor
6	CRP cost to RBK	10	220	20	5	220000	For regular support to Community Mobilisors in preparing Data
7	TA of RBK & CM (As per actual)	10	50	20	5	50000	During support at CLF for data preparation
8	Food for RBK,CM & Nodal Person	10	60	20	5	60000	During support at CLF for data preparation
9	Incentive for live data entry	3000	10	NA	6	180000	Consistent support to make LIVE entry for 6 months
10	Stationary for CLF	30000	1	1	1	30000	File, sheet protector to safe prepared Data
11	Printing cost of Formats	4500	12	1	1	54000	Various forms to be printed/photo copy
12	TOT for entry of Transactional Data	35	1200	3	1	42000	Training for entry process in MIS
13	Consultant to support drive	1	45000	1	6	270000	Commerce background person to support drive
Total budget for 3000 SHGs						2,942,250.00	

Review
AM. cf
24/2/23

[Signature]