MIS and Information needs
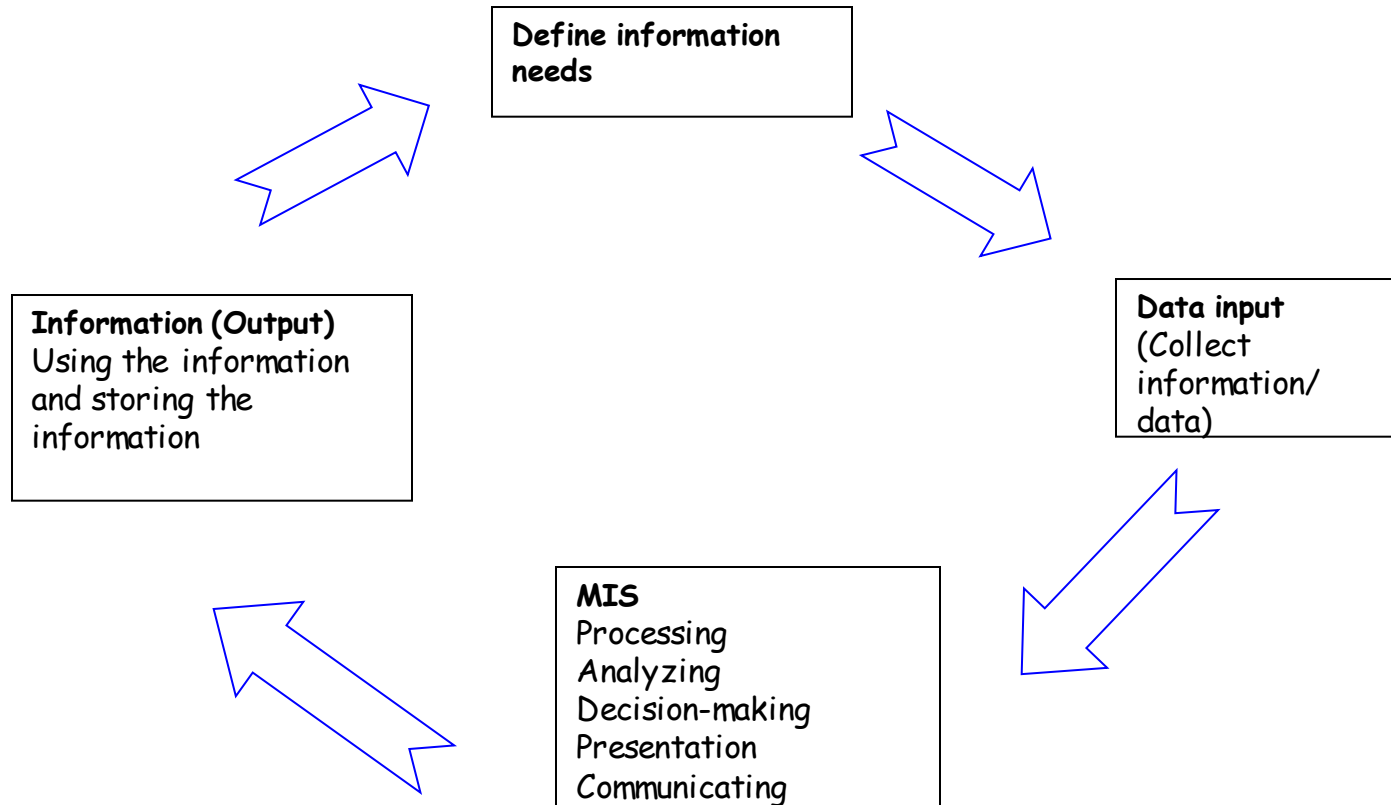## …… B.S.Suran and Ramakrishna

NABARD - GTZ Linkage Banking

" Informing & strengthening growth "

MIS …

Define information needs

Data input (Collect information/ data)

MIS
Processing
Analyzing
Decision-making
Presentation
Communicating

Information (Output)
Using the information and storing the information

Some critical observations

- Dictum "**less is more**" is important
- The essence of SHG is informality
- Flexibility should be the core of the MIS system…..
- Encourage user-evolved practices
- MIS systems has to be cost effective and user friendly
- It is important that a broad consensus is built…before introduction.

Information gaps !!!

- Information gaps being identified at the Apex level include :
  - Amount O/S at the SHG level,
  - Savings collected
  - Repeat loans to same SHG
  - Information of NPAs in the portfolio

Some good practices seen

- Separate savings / loan ledgers for SHG accounts in banks
- Directory of SHG at the branch level
- Village-wise index of SHGs
- Micro credit cells in HO of Banks
- Quarterly meeting of NGOs
- Structured meetings with SHGs post linkage
- Particular day in a week for SHG business
- Visiting groups on a fixed day for savings and recovery
- Hiring animators on contract basis for monitoring groups
- SHG as a separate head under performance review statement

……. Many informal systems do exist

Areas of Concern

- Books of accounts at SHG level
- Critical information gaps
- Level of computerisation is poor
- SHG versus groups under SGSY
- Flow of information between SHPI and banks
- Variations in quality of groups promoted by SHPIs
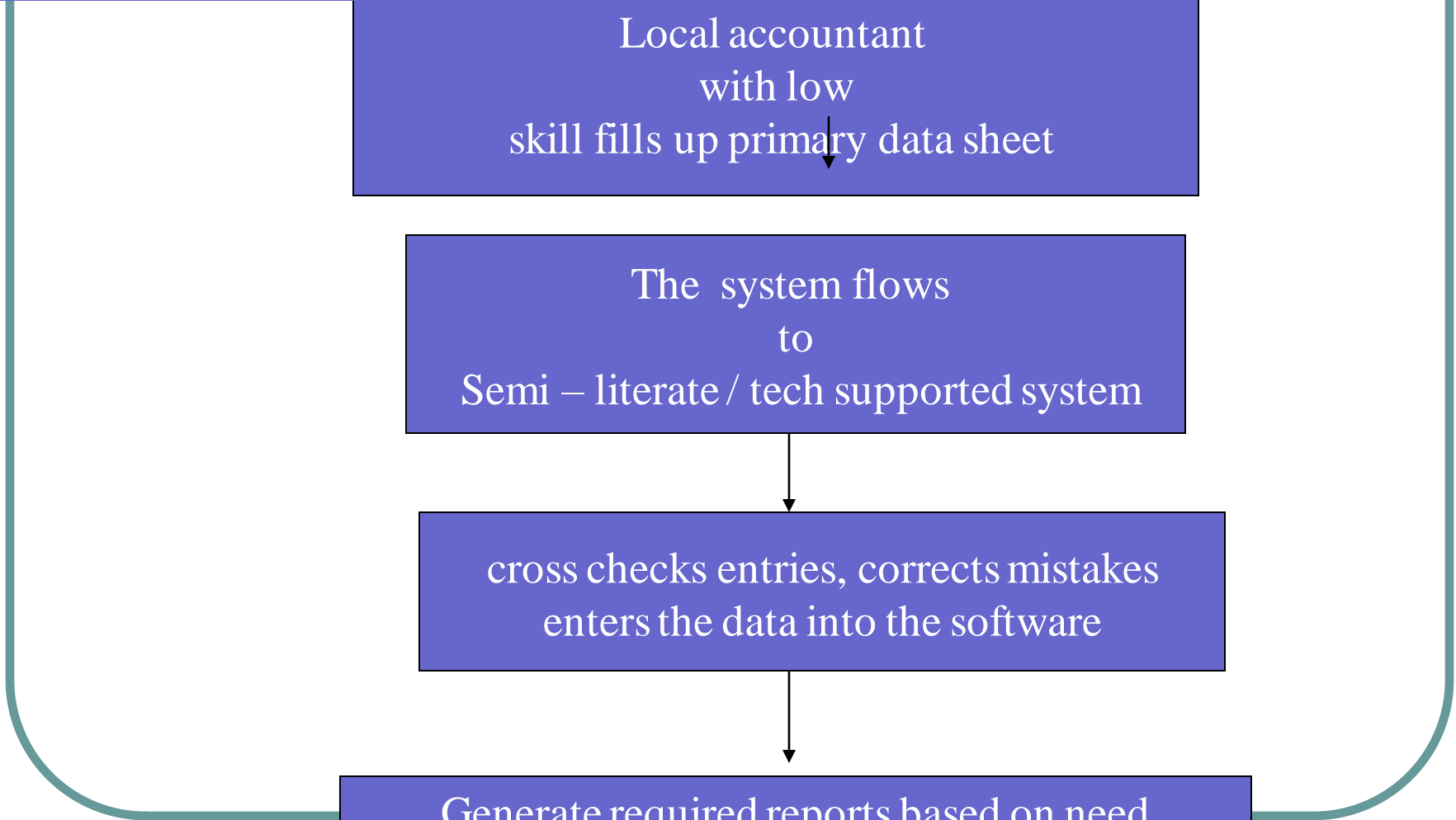
Self rating tool !!

E - Munshi - How it works

Local accountant
with low
skill fills up primary data sheet

The system flows
to
Semi – literate / tech supported system

cross checks entries, corrects mistakes
enters the data into the software

Generate required reports based on need
of the stakeholder…. Pays for the same

Alternate system 3……..
Smart cards for SHG

- Covers members transaction.
- Members gets printed slips
- Automatic SHG accounts statement
- Database updated at bank branch.

SMART CARD READER

SERVER ADD PC

Alternate system 4…
Bare foot book writers

- Train and support book writers with the help of NGOs
- Select a cluster of villages were the BW operate
- Initial payments supported by project
- Payments by SHG at later stage

Thank You