E-Community

Empowering Women.....

BHAMASHAH

- Women empowerment, financial inclusion and direct benefits transfer.
- Recognizes family as unit and lady of house as head.
- Family card and bank account opened in the name of lady.
- 4.8 core residents and 1.3 core family enrolled
- Bhamashah cards are provided.
- Scheme shows that lady is special and gives her a special status.
- Scheme that gives benefits to women with a linked bank accounts by the government of Rajasthan.

What if bhamashah is transformed to E-community of women?

Benefits of Transformation?

Making women special as they are.....

- Giving an online account to bhamashah account holders so that they can access website and their benefits
- Providing them special benefits from third party with linked account rather than restricting to government only.
- Starting E-commerce website of Bhamashah to encourage women shop online and learn and be part of digitalization and providing bhamashah discount on other e-commerce site to the members.
- Providing them part time jobs to house wives with the bhamashah accounts so that they can earn with their hobby.
- Safety and security i.e. linking website with current lady doctors in nearby area and GPS tracking of women PCR nearby.
- CRM consultancy for bhamashah community members for complaints and advice.
- What's happening portal where they can read some important announcements and works of gov.
- Giving house wives opportunity to grow their small business online with linked bhamashah membership using money of self help groups.
- Online education to women.
- Providing a special portal in which they can directly write to CM of state.
- Launching its app and spreading it in whole country later on.

Lets look what will be the layout of website Transformation?



Find a Doctor

Online Education

Log in Bhamashah

Bhamashah Shopping Centre

Need help----PCR

Need advice---Bhamashah consultancy

Part Time jobs

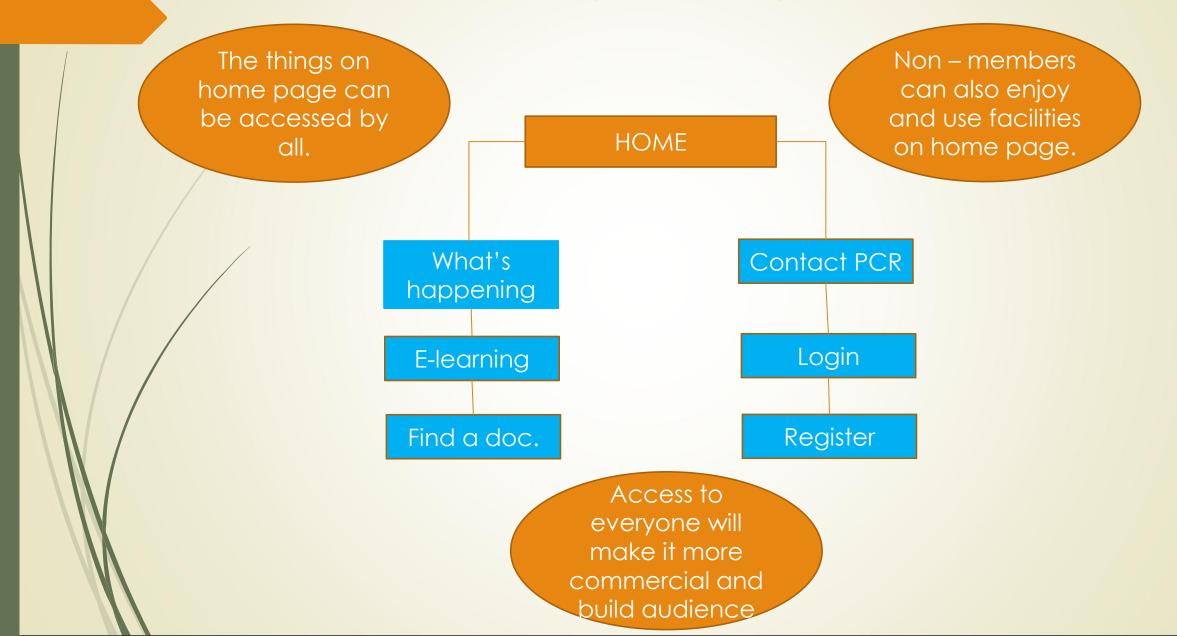
Start business SHG will help you Bhamashah women loans.

What's happening

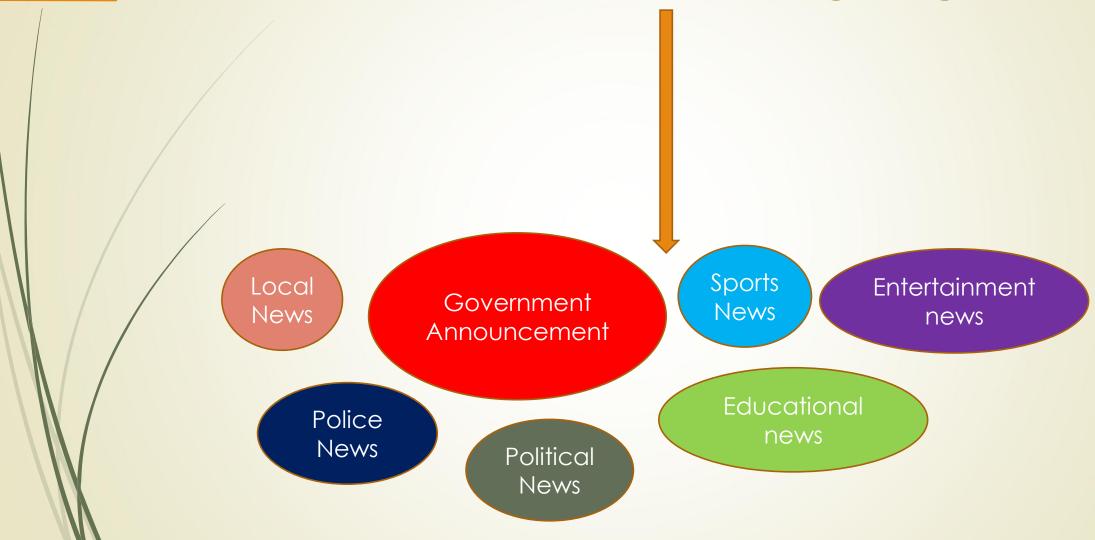
Write to CM

Lets Look into the E-community deeply

THE HOME PAGE



The What's Happening page



E-Learning

Learning through
videos easy
learning for house
ladies

Cooking

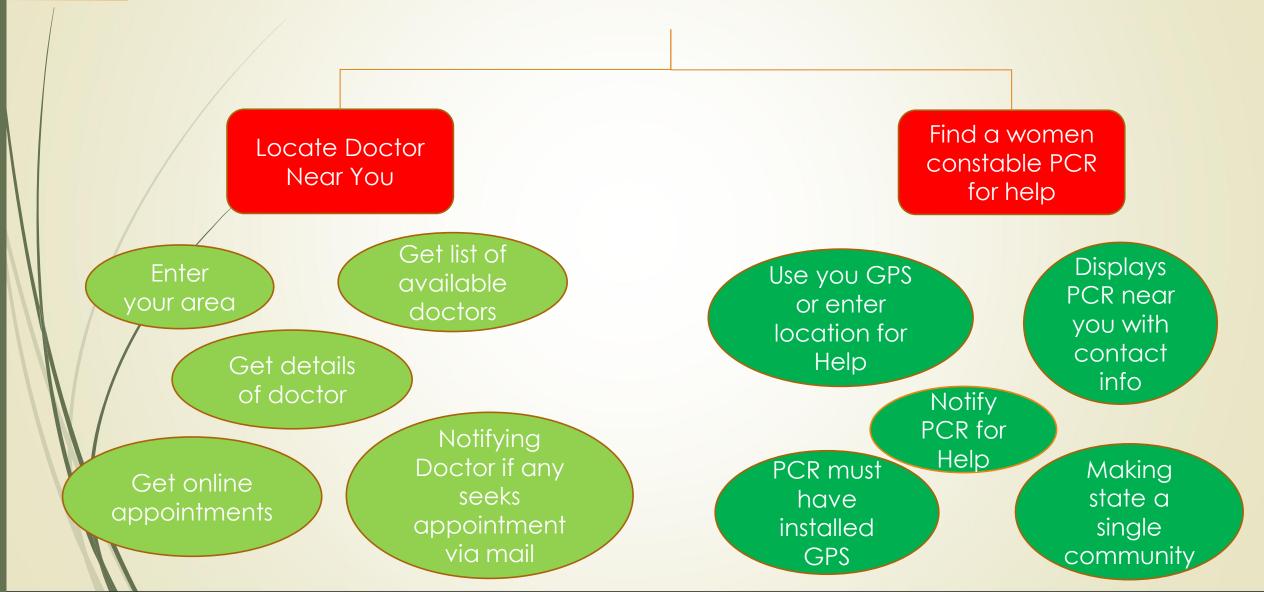
Embedded Links Crafts and knitting

Life Hacks

Simple and best learning

Other easy things for women to learn

Using GPS for Safety and Health



Login and Register

Register your bhamashah account to access E-community member features.

Login if Already registered.

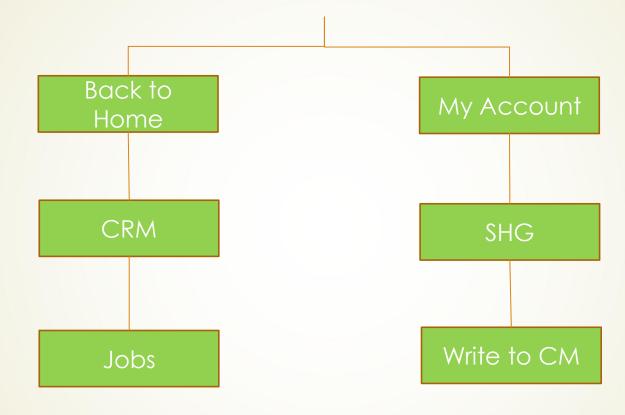
Using Customer ID and Debit card number and phone number for registering.

Pop up for log in for making it impressive

Validation of data for login from database server

BENEFITS OF MEMBER

After Log in Page





MY ACCOUNT



Log request for your accounts

Money Transfer Get details of Transactions

Manage your Enabling Net banking

JOBS

- Building community to share jobs with each other.
- Giving rural people a link where they can create a job and can easily find jobs.
- Jobs created will be displayed on page after login.

Write to CM

Using Google docs to convey message to CM directly The Responses can be accessed only by CM of state and this increases and creates strong bond between CM and citizens.

SHG (Self Help Group)

What is a Self help Group(SHG)

 A self-help group (SHG) is a village-based financial intermediary committee usually composed of 10–20 local women or men.

Members make small regular savings contributions over a few month until there is enough capital in the group to begin lending.

Funds may then be lent back to the members

- In India, many SHGs are 'linked' to banks for the delivery of micro-credit.
- More on http://megapib.nic.in/mselfhelpgroup.htm for MICRO CREDIT AND SHG

Concept of SHGs

SHG is a small group of rural poor, who have voluntarily come forward to form a group for improvement of the social and economic status of the members.

It can be formal (registered) or informal.

The concept underlines the principle of Thrift, Credit and Self Help.

Members of SHG agree to save regularly and contribute to a common fund.

The members agree to use this common fund and such other funds (like grants and loans from banks), which they may receive as a group, to give small loans to needy members as per the decision of the group.

E-Books to be maintained by an SHG

Minutes Book: The proceedings of meetings, the rules of the group, names of the members etc. are recorded in this book.

Savings and Loan Register: Shows the savings of members and that of the group as a whole separately. Details of individual loans, repayments, interest collected, balance etc. are entered here.

Weekly/Fortnightly/Monthly Register: Summary of receipts and Payments, updated in every meeting.

Members Pass books: Individual member's pass books in which individual's savings and loan balance outstanding is regularly entered.

Linking of SHGS to Banks

The following six steps are involved in the process of linkage of an SHG to Bank:

- 1. Linking to BHAMASHAH accounts
- 2. Internal lending by the SHG
- 3. Assessment of the SHG
- 4. Checklist for assessment of SHG
- 5. Sanction of credit to the SHG
- 6. Repayment of loans by the SHG

How we will introduce SHG in our Website

1.KNOW your NEAREST SHG.(after this we will take the address of the person interested in SHG)-City/District -Tensile -Pin code

All the SHG's nearest to the above address will be shown and thus:

2.JOIN SHG

After joining SHG all the required fields will be done by a Govt. official.

3.After this all the information related to that SHG will be shown like current members, available balance, upcoming meeting and all.

4.Lastly we will link his/her details and bank account with SHG so that one can take all ADVANTAGES of a SHG.

CITIZEN RELATIONSHIP MANAGEMENT



LOG REQUEST

REQUEST TYPE

Suggestion Complaint Enquiry Teedback VIEW REQUEST STATUS

View Request

Total Request
Pending Request
Completed Request
(if not satisfied talk to the
Govt. official or customer
care)

After Log Request we will take the following details by the person

City/District
Tehsil
Pin code
Your Address
Contact No.
Your Available Date an time

What will include what

SUGGESTION -> It will include what must govt. do to improve the Rajasthan as a whole, and an individual suggestion about the govt., what he/she thinks, what changes they want etc. opinions.

<u>COMPLAINT</u> → It will have Subject like Sewage, Roads, Water supply, Electricity, Cleanliness and other daily problems.

Enquiry > Enquiry about the Vendors, present govt. rates of daily households and materials and other daily items like rice, wheat and KIRANA stuffs.

Feedback → How they feel of their Govt.

E-Community

Takes almost every common man aspect online and state is completely digitalized.

There is no limit the community features can be extended.

