



Deendayal Antyodaya Yojana - NRLM



LoKOS

CBO Mobile Application

LoKOS Application

By State Mission Management Unit
(UPSRLM)

- A- What is LokOS ?
- B- Use of LokOS
- C- Roll out plan
- D- LokOS web Module
- E-LokOS Mobile application

A- What is LokOS ?

Integrated solution for SHGs and their federations

- Register members, create CBOs and capture & validate their information
- Manage operations such as attendance, savings, loans disbursal, repayments, book-keeping and other financial activities
- Seamless interface with existing NRLM applications
- Respective CBOs and members can view their data either on the app or through social media applications

A- What is LokOS ?

Single source of up-to-date and validated data for SRLM

Detailed analytics on data available in form of dashboards with interactive charts, including drillable spatial maps

Monitor performance of CBOs, SHG members and their joint or individual enterprises or livelihood activities

Take immediate actions and plan targeted interventions

A- What is LokOS ?

Channel to share data with other depts, FIs and service providers

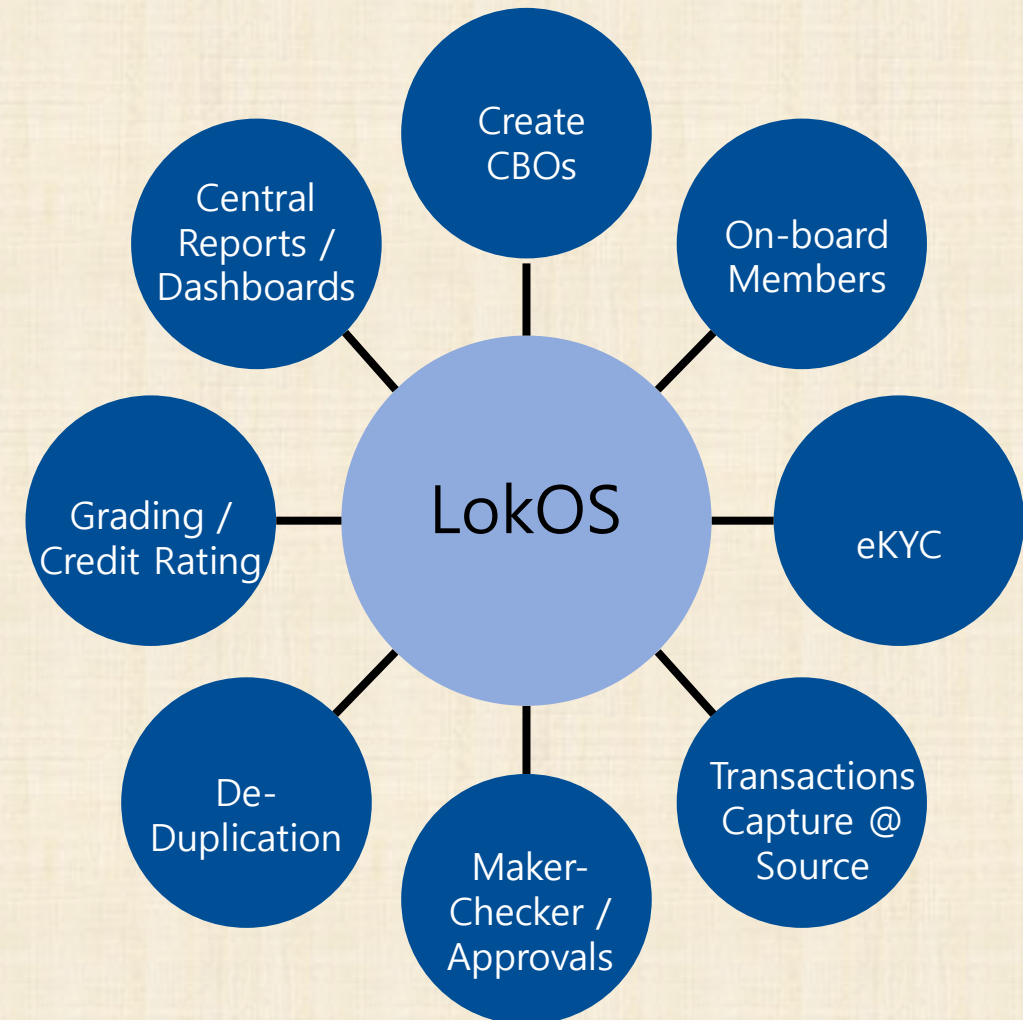
Ensure coverage of member households under eligible schemes

Provide access to affordable credit, insurance, and payment services

SHG enterprises can get better access to other players in their value chain, including markets

A- What is LokOS ?

- Women Empowerment, providing livelihood opportunities
- Exposing credit worthiness of SHG women to external agencies and allowing benefits inflow
- Keeping a platform ready for interventions to reach the needy rural poor
- Digital book keeping allows cleanliness of records, grading and statutory compliance
- Members get to know their financial status through phones.



B- Use of LokOS



SHG member at the
core of the design



Better Credit availability – Easy
consent based integration with
other institutions



Easier Access to other
Govt. agencies



Leverage existing assets
of the Govt.



Fast and accurate assimilation
of data for required
interventions

B- Use of LokOS (Need For LokOS)

1. What the problem statement was when LokOS came in...

- **Data collection** and **Digitization** were performed at **different times** – first recorded on paper by Book Keeper and then digitized at the block or CLF office
- **No checks** on the collected data leading to erroneous and incomplete data
- **Transaction data of CBO not Digitized**
- Duplication of CBOs and members
- The existing system was **not scalable** and had **performance issues**

2. What we found out was the crux of the problem...

- **MIS cannot reliably answer questions**
- Staff rely on their own methods for administration
- **CRPs spend time to travel to Block office**- Late availability of Data
- **Unavailability of effective decision making system**

B- Use of LokOS (Need For LokOS)

3. What was the approach we decided to take going forward and why...

DRIVING FACTORS

- No repeated data entries
- **Members** and **CBOs** to derive benefit such as
 - Credit History and better credit availability
 - Reporting for Book keepers
 - Link to Bookkeeper Payments
- **Provide interface with external entities** (service/goods providers and govt. departments)
- To leverage existing infrastructure available in the country e.g. Aadhaar

DRIVING PRINCIPLES

- **Data capture at source**
- Minimal data entry – dropdown based
- **Scalable** architecture
- **API** based data collection/exchange
- **Federated data architecture**
- Servers: Multiple instances to facilitate expansion

Stakeholder-wise benefits of LokOS

CBO members and Bookkeepers

Bookkeeping can be done digitally and requirement of travel to Block office is eliminated

Maker and Checker concept ensures that transaction data is correct

EMIs and payables are calculated by the system and does not require Bookkeeper's intervention

Meeting closure can be done only when accounts match

Banks, other financial and non-financial institutions

Provide Historical data of savings and lending of all the members and their groups, for decisions on lending and loan follow-ups

Reliable data - EMIs and payables are calculated by the system and does not require Bookkeeper's intervention

Availability of time relevant data for Banks of both members and groups

Train models to allow predictive analytics

UPSRLM

Clean and timely information on funds received

Health of the groups and potential link to Livelihood

Input for Possible interventions

Insights into rotation of funds – the more the fund is rotated the more activities the group is performing

Other Govt. agencies

Departments can use the data to provide benefits under their programs or plan targeted interventions

Using this data as base, additional data can be collected for programs such as VPRP and GPDP

Better access to supplies and markets can be provided to producer groups, farmers and agri-entrepreneurs

- C- Rollout Plan

Point person	Responsibility
VO Bookkeeper (Play SHG eBK and VO eBK Role) (Community facilitator/ Samooh Sakhi/Community Mobiliser/CRP, etc.)	As SHG e-Book keeper <ul style="list-style-type: none"> • SHG and members profile entry and regular update • Capturing the transactions of SHG during the meeting (regularly) and other related tasks for rolling out of LOKOS application
	As VO e-Book Keeper <ul style="list-style-type: none"> • VO profile entry and regular update • Capturing the transactions of VO during the meeting (regularly) and other related tasks for rolling out of LOKOS application • Update the status of SHG Transaction in VO-Ec meeting

Honorarium for LokOS work as per Samooh Sakhi Polcy

Point person	Responsibility
CLF Bookkeeper (CLF eBK and SHG Trans Approver-Role) (CLF accountant)	<ul style="list-style-type: none"> CLF profile entry and regular update (Android) Capturing the transaction of CLF during the meeting (regularly) and other related tasks (on web version only) Verify the Transactions entry of SHGs/VOs

Training Plan for LokOS

State Team

- Trained By National Mission Management Unit & All SMMU staff trained by State MIS team with the help of Bijnor Team

District Team

- 225 District Mission Manager & 75 Block Mission Manager Trained by State Team

Block team

- Block Mission Manager of 73 District are trained on LokOS application by DMMU which is almost 2718 BMMs

Cadre

- Cadre Training is proposed in the month of July & August 2022 by DMMU & BMMU at Cluster level which number is 55461 (Samooch Sakhi + Active Women), 29856 VO and 1632 CLF book keeper.

All Level Training Supported by SMMU regarding Demo application link, Soft copy of training repository

D- LokOS web Module

Web Login - Should I use National or State?



LokOS

CBO Web Application

National

State

Use “National” to

- Manage NRLM Users

Use “State” to

- Manage Community Users (SHG, VO, CLF Book-keepers)
- Approve / Rejection SHG, VO, CLF Profiles

• **State:** for the data and bookkeeper user creation (prefix to be used state wise – I(state)

example: IUP_ for Uttar Pradesh

• Only capital letter allowed for User creation in user id.

Users at Different Level

State

- State User Admin
- State Thematic User
- State Program Manager


District

- District User Admin
- District Thematic User
- District Program Manager


Block

- Block User Admin
- Block Thematic User
- Block Program Manager

User Creation



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e-Governance Application

Now you are in Profile
00:00:31

User Management

Report

User List

State
UTTAR PRADESH

District
BIJNOR

Block
NAJIBABAD

Category
--Select Category--

User Role
Please select role

User Name/Email ID/Mobile
Type here

SearchClear FilterCreate User

S No	Category	Role	UserID	UserName	Mobile	Email	Designation	Status	Action
No data available in table									

Items per page: 250 of 0<<<>>>

To Manage Community Users at various levels
(Use “State” Button)

CLF

- CLF Book-Keeper
- VO Meeting and Transaction Approver

VO

- VO Book-Keeper
- SHG Meeting and Transaction Approver

SHG

- SHG Book-Keeper



[← Back](#)

LokOS

CBO Web Application

User Role

Select Role here...



Select Role from the
dropdown

User ID

Username



Enter Username

Password

Password



Enter Password

☐ Keep me logged in

[Forgot Password?](#)

By logging in, you are agreeing to the [Terms of Service](#).

Login



[← Back](#)

LokOS

CBO Web Application

User Role

Select Role here...

Select Role here...

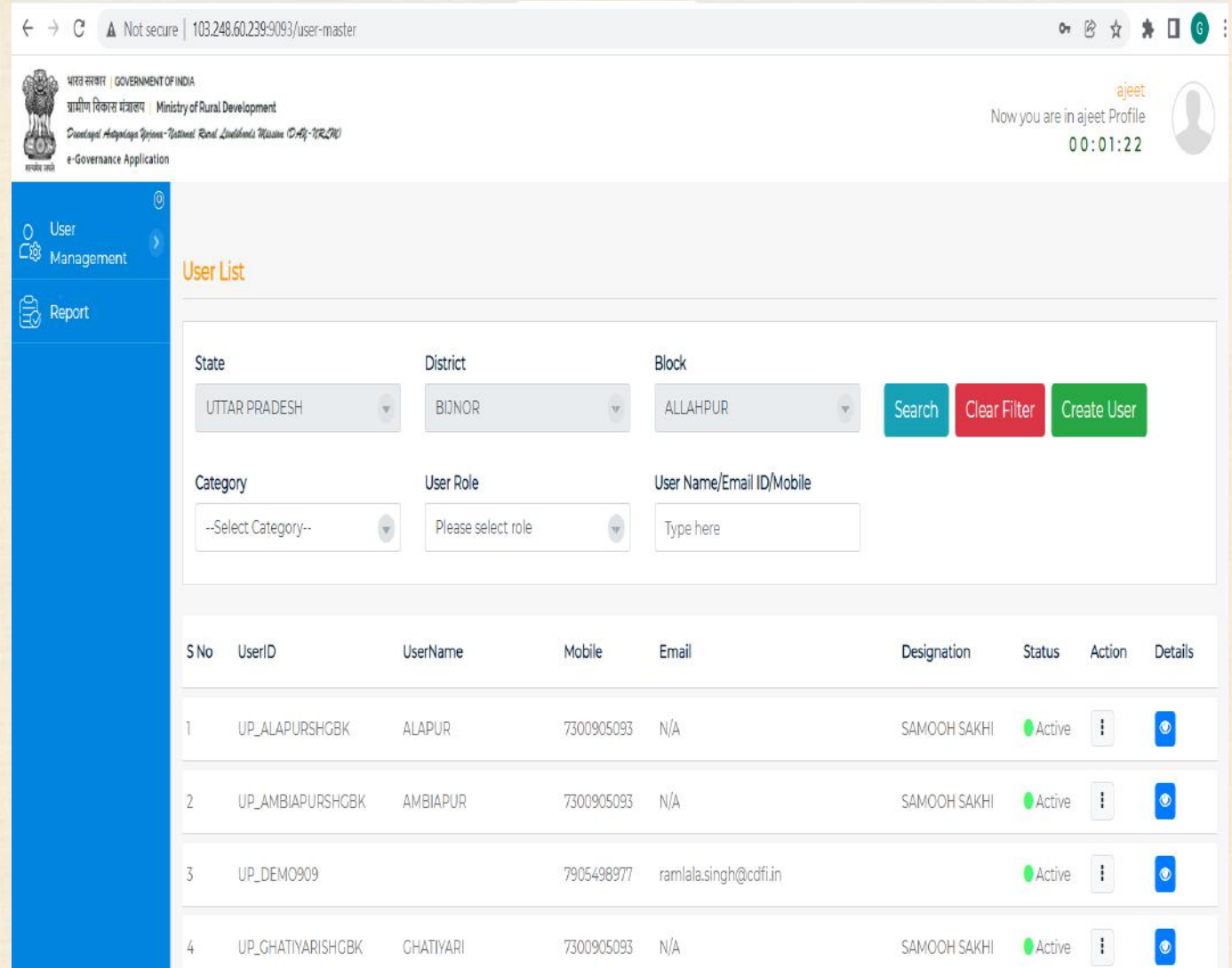
- Block Admin
- Block Program Manager
- Block Thematic user
- CLF user (Bookkeeper)
- CLF user (VO Trans Approver)
- CLF user (SHG Trans Approver)
- District Admin
- District Program Manager
- District Thematic user
- National Admin
- National Program Manager
- National Thematic user
- State Admin
- State Program manager
- State Thematic user

User Master- Create New User

Block Admin:

To create user up to Bookkeeper's level

- **Select category:** SHG/VO/CLF.
- **Select Role:**
 - For SHG:** SHG Bookkeeper.
 - For VO:** VO Bookkeeper SHG Trans Approver
 - For CLF:** CLF Bookkeeper, VO Trans Approver, SHG Trans Approver.
- **Mandatory field *:** All mandatory field need to be filled.
- **Add Role:** Click on Add role button then **save user details.**



The screenshot shows the 'User Master' interface for creating a new user. The page is titled 'User List' and features a sidebar with 'User Management' and 'Report' options. The main content area includes filters for State, District, Block, Category, User Role, and User Name/Email ID/Mobile. Below the filters is a table listing existing users.

S No	UserID	UserName	Mobile	Email	Designation	Status	Action	Details
1	UP_ALAPURSHGBK	ALAPUR	7300905093	N/A	SAMOOH SAKHI	Active		
2	UP_AMBIAPURSHGBK	AMBIAPUR	7300905093	N/A	SAMOOH SAKHI	Active		
3	UP_DEMO909		7905498977	ramlala.singh@cdfi.in		Active		
4	UP_GHATYARISHGBK	GHATYARI	7300905093	N/A	SAMOOH SAKHI	Active		

User Master- Add More Role

User List

State: District: Block:

Category: User Role: User Name/Email ID/Mobile:

S No	UserID	UserName	Mobile	Email	Designation	Status	Action	Details
1	UP_ALAPURSHGBK	ALAPUR	7300905093	N/A	SAMOOH SAKHI	Active		
2	UP_AMBIAPURSHGBK	AMBIAPUR	7300905093	N/A	SAMOOH SAKHI	Active		
3	UP_DEMO909		7905498977	ramlala.singh@cedfi.in		Active		
4	UP_GHATIYARISHGBK	GHATIYARI	7300905093	N/A	SAMOOH SAKHI	Active		
5	UP_KHANDAKSHGBK	khandaksamoohsakh	7300905093	N/A	SHC BK	Active		

Update user

User Name: User ID: Email ID: Mobile No:

Designation: Status:

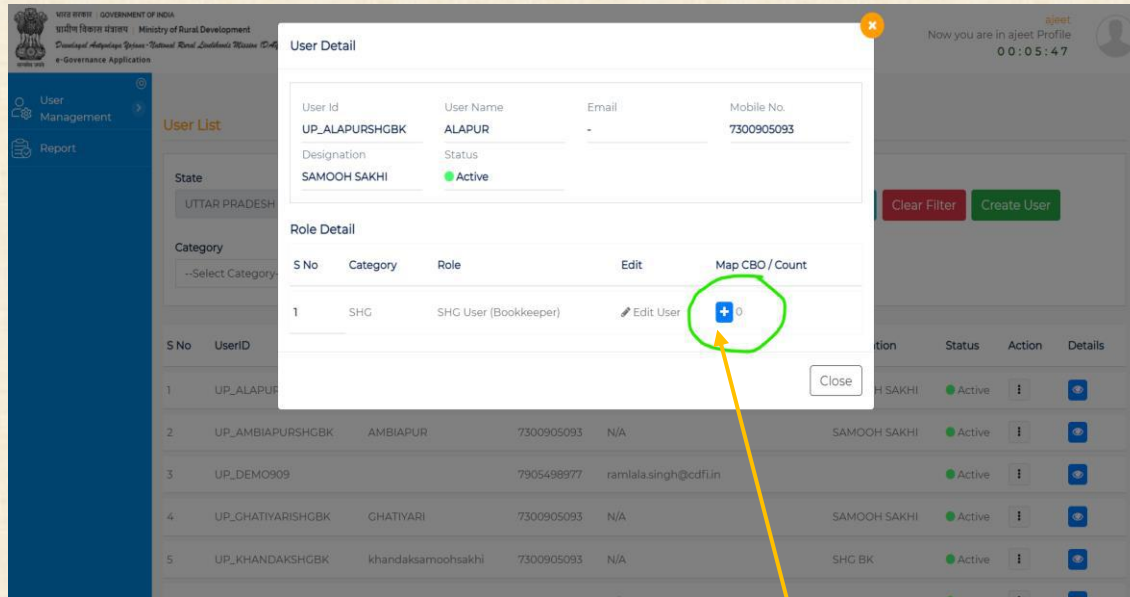
Update Role

Category: Role: State: District:

Block: Panchayat: Village:

- User can click on three dot then a menu bar reflect then **Change password/ Add More Role/ Inactive** user and **Delete user** click on Action button menu.
- Click on Add More Role

User Master- Edit user detail and Linked/Unlined



User Detail

User Id: UP_ALAPURSHGBK, User Name: ALAPUR, Email: -, Mobile No: 7300905093, Designation: SAMOOH SAKHI, Status: Active

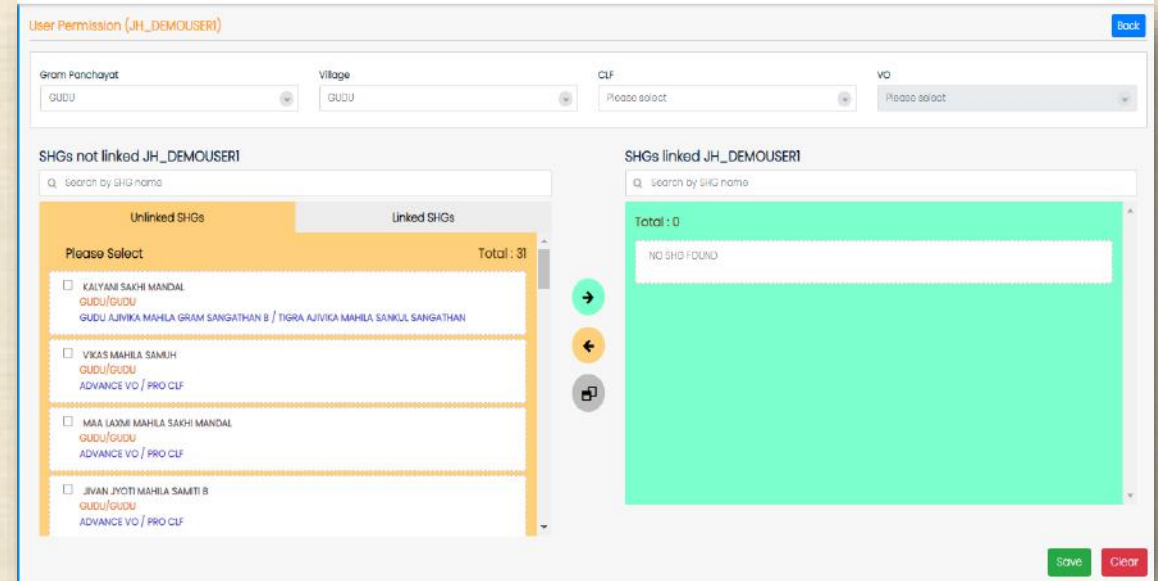
Role Detail

S No	Category	Role	Edit	Map CBO / Count
1	SHG	SHG User (Bookkeeper)	Edit User	+0

Click on + mark to add SHG

Edit User:

- User can only edit editable filled .
- Click on **“Update user”** button user will update.



User Permission (JH_DEMOUSER1)

Gram Panchayat: GUDU, Village: GUDU, CLF: Please select, VO: Please select

SHGs not linked JH_DEMOUSER1

Search by SHG name

Unlinked SHGs: Please Select, Total: 31

- ☐ KAIYANI SAKHI MANDAL GUDU/GUDU GUDU AJIVKA MAHLA GRAM SANGATHAN B / TIGRA AJIVKA MAHLA SAKUL SANGATHAN
- ☐ VIKAS MAHLA SAMUH GUDU/GUDU ADVANCE VO / PRO CLF
- ☐ MAA LAXMI MAHLA SAKHI MANDAL GUDU/GUDU ADVANCE VO / PRO CLF
- ☐ JIVAN JYOTI MAHLA SAMITI B GUDU/GUDU ADVANCE VO / PRO CLF

SHGs linked JH_DEMOUSER1

Search by SHG name

Total: 0, NO SHG FOUND

Save, Clear

Linked/Unlinked:

- User can search SHG's from GP and Village.
- User can check Linked/unlinked SHG's
- Select SHGs then click on → button to link it with user then save.
- Select SHGs then click on ← button to unlink it with user then save.

Website Login Page- BPM



LokOS

CBO Web Application

National

State



[Back](#)

LokOS

CBO Web Application

User Role

Select Role here...

User ID

Username

Password

Password

☐ Keep me logged in

[Forgot Password?](#)

Login

Login Process

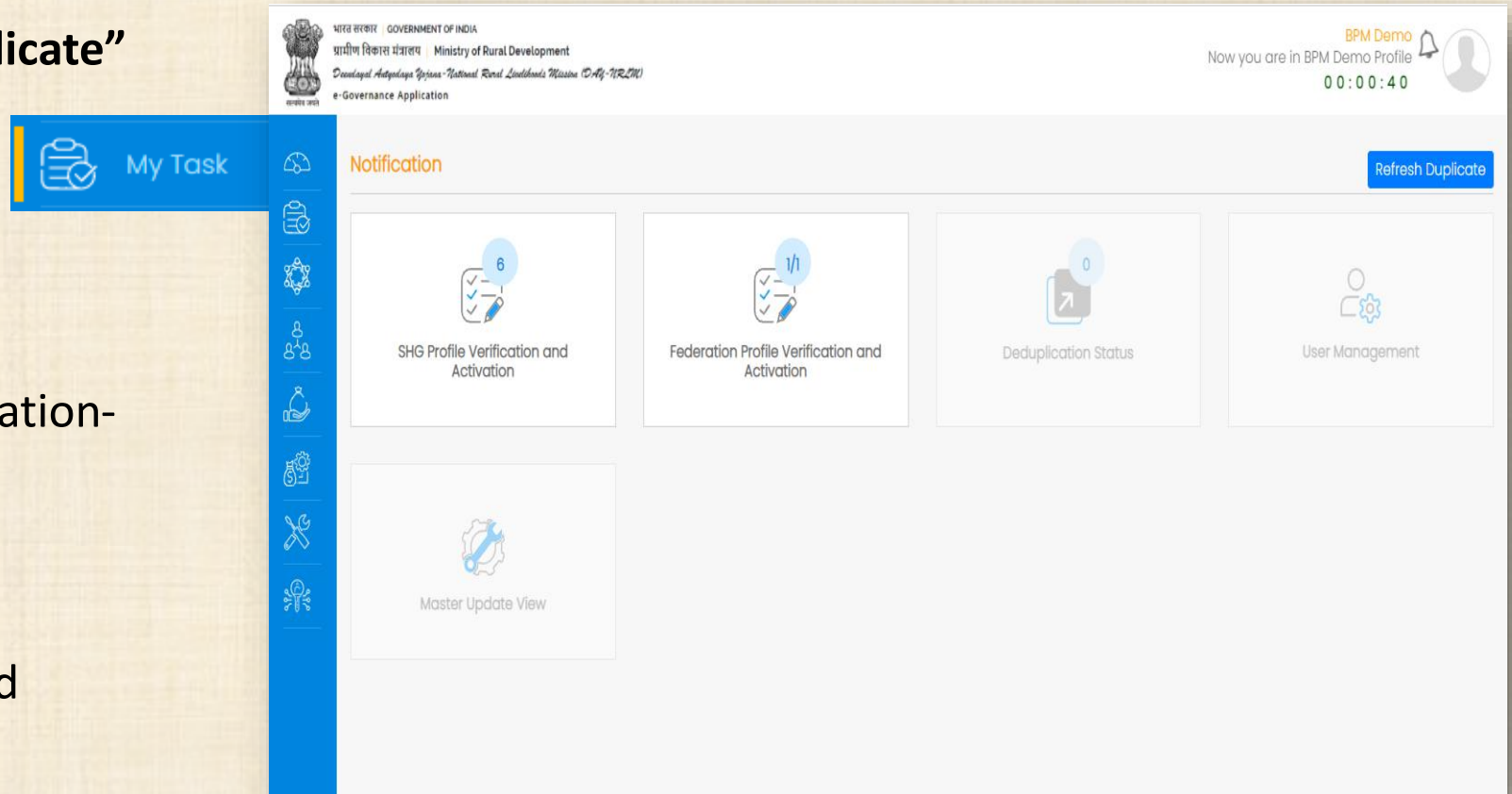
- Click on the State
- Select the role – Block Program manager.
- Enter your User ID and Password.
- To view the password entered, click on the eye button.
- Click Forgot Password, In case user forgot the password.
- Click on the check box “Keep me logged in” to save the ID password.
- Clicking on login to login Successfully .

For Block Program Manager:

For Approval/Rejection and Report

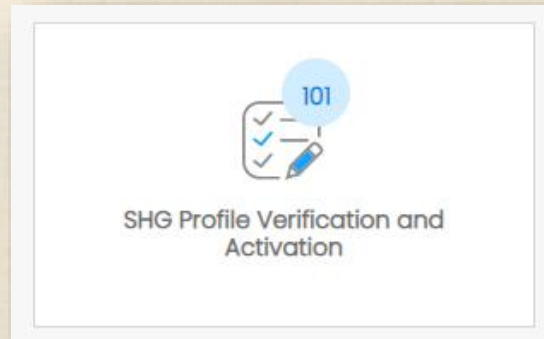
My Task/Notification Page


- On My Task Screen **“Refresh Duplicate”** is must after uploading any data from mobile.
- SHG Profile Verification and Activation- for SHG profile verification
- Federation Profile Verification and Activation- for VO & CLF profile verification



My Task – SHG Profile Verification and Activation

Filter





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JAMEER ABBAS

Now you are in JAMEER ABBAS Profile

00:01:48

Dashboard

My Task

SHG

Federation

Loans

Financial

Utilities

Master

Report

SHG Profile Verification and Activation

Count 84

State *
UTTAR PRADESH

District *
BIJNOR

Block *
NAJIBABAD

Panchayat
AHMADPUR SADAT

Village
Select Village here...

SHG Code
Enter Group Code

SHG Name
Enter Group Name

Search

Clear Filter

S No.	Panchayat	Village	SHG Code	SHG Name	Formation Date	Request Date	Status	SHG Duplicate	#Total Members	#To be approved	#To be activated	#Duplicate Members
1	FAZALPUL FATEHULLA	FAZALPULFATEHULLA	290005005	RADHE KRISHNA SHG	06/12/2019	21/01/2020	Modified		21	0	0	0
2	HAKEEMPUR QUAZI	HAKEEMPURQUAZI	290006317	SHANKER JI	17/07/2017	01/08/2017	Modified		11	0	0	0
3	HAKEEMPUR QUAZI	HAKEEMPURQUAZI	290006329	HARIOM	20/07/2017	01/08/2017	Modified		14	0	0	0

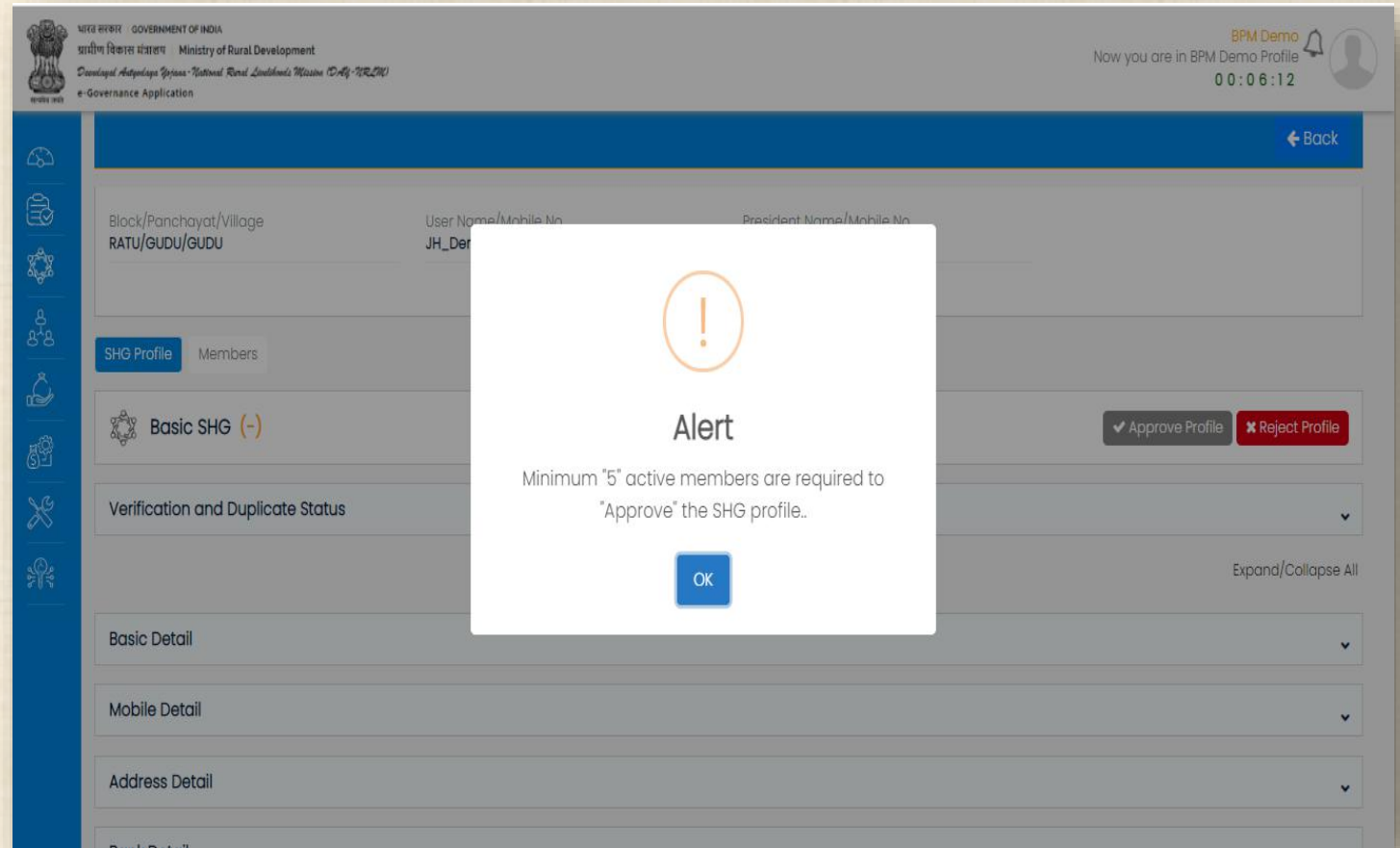
- On “SHG Profile Verification and Activation” screen, Block program Manager can verify the SHGs.
- Search SHG from “Filter”, enter the correct value OR search in SHG List given below.

SHG Profile Verification and Activation-SHG

SHG Profile

- SHG profile can only be approved after the approval of the SHG members. A minimum of 5 members are required to approve the SHG profile.

Hence, please approve the members first and then the SHG.



Block/Panchayat/Village
RATU/GUDU/GUDU

User Name/Mobile No
JH_Der

President Name/Mobile No

SHG Profile Members

Basic SHG (-)

Verification and Duplicate Status

Basic Detail

Mobile Detail

Address Detail

Bank Detail

Alert

Minimum "5" active members are required to "Approve" the SHG profile..

OK

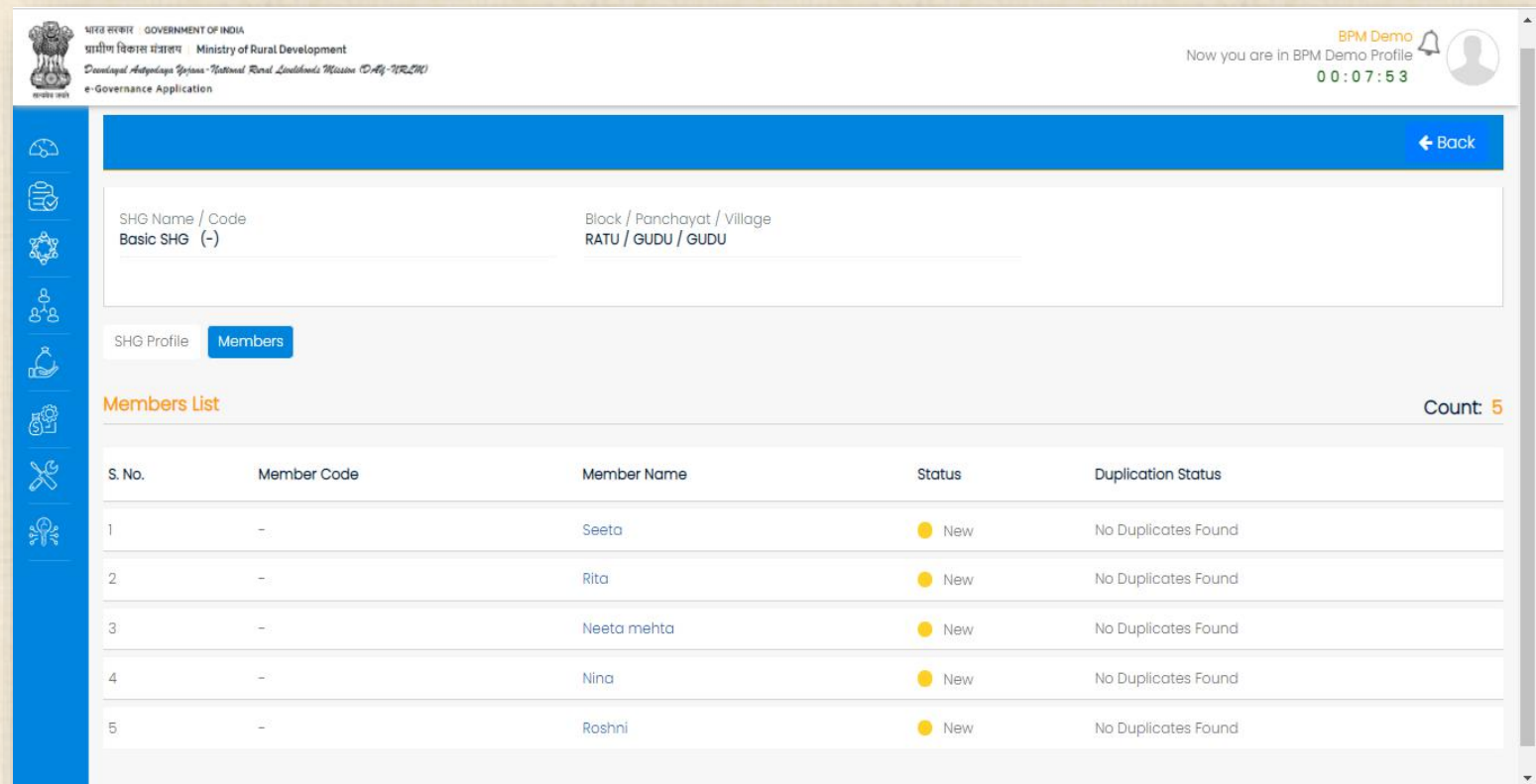
Approve Profile Reject Profile

Expand/Collapse All

SHG Profile Verification and Activation-Members

Member profile

- Member code is generated after member is activated.
- Click each member and verify all.
- Check Duplication Status also.
- Click on member name showing in blue colour to complete the process of member activation.



The screenshot shows the 'SHG Profile' section of the LokOS application. The header includes the Government of India logo and the Ministry of Rural Development. The user is logged in as 'BPM Demo' with a timer showing 00:07:53. The interface has a blue sidebar with icons for various functions. The main content area shows the 'SHG Profile' tab selected, with a 'Members' button. Below this is a 'Members List' table with 5 members. The table columns are S. No., Member Code, Member Name, Status, and Duplication Status. The member names are highlighted in blue, indicating they are clickable. A 'Back' button is in the top right corner.

S. No.	Member Code	Member Name	Status	Duplication Status
1	-	Seeta	New	No Duplicates Found
2	-	Rita	New	No Duplicates Found
3	-	Neeta mehta	New	No Duplicates Found
4	-	Nina	New	No Duplicates Found
5	-	Rashni	New	No Duplicates Found

My Task – SHG Profile Verification and Activation

Back

Roshni (-)

Approve Profile

Reject Profile

Verification and Duplicate Status

S No	Identifier	Value/Data	Status	Duplicate	Image	eKYC Verified	Action	Rejection Remarks
1	Mobile Number	9688619151	No Duplicates Found	-	-	-	<div>✓</div> <div>✕</div>	Select List
2	Account Number	*****836	No Duplicates Found	-		-	<div>✓</div> <div>✕</div>	Select List
3	VoterID	**837	No Duplicates Found	-		-	<div>✓</div> <div>✕</div>	Select List

Back

SHG Name / Code

0

Block / Panchayat / Village

11

SHG Profile

Members

Members List

Count: 0

S. No.	Member Code	Member Name	Status	Duplication Status
No data found.				

✓

Update Success

Successfully updated.

Member Profile Approval

Minimum one option in each De-duplication needs to be selected.

If all members are approved then members will not appear here.

Back

SHG Name / Code

Basic SHG (-)

Block / Panchayat / Village

RATU / GUDU / GUDU

SHG Profile


Members

Members List

Count: 0

S. No.	Member Code	Member Name	Status	Duplication Status
No data found.				

BPM Login- Dashboard




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 Deendayal Antyodaya Yojana - National Rural Livelihoods Mission (DAY-NRLM)
 e-Governance Application

GYAN BHADRA SINGH

Now you are in GYAN BHADRA SINGH Profile

00:04:44



- Dashboard
- My Task
- SHG
- Federation
- Loans
- Financial
- Utilities
- Master
- Report

Dashboard

State

Select here...

District

Select here....

Block

Select here...

Federation

Select here...

Show

01

05

09

286

959

10255

SHGs Information

SHG Formed	959
SHG Members	10255
SC Members	923
ST Members	3862
OBC Members	4776
General Members	685
Other Members	9


SHGs Bank Status

SHG with bank account	571
SHG without bank account	388
SHG > 3 months without bank account	388
SHG > 6 months without bank account	388

SHGs Transaction Status

SHG With Transactions	455
SHG Without Transactions	504
Compulsory Savings	7311918
Voluntary Savings	1590878
Loan Outstanding	17547182

SHG Profile and Federation




भारत सरकार GOVERNMENT OF INDIA
ग्रामीण विकास मंत्रालय Ministry of Rural Development
Downloaded Andhra Pradesh e-Governance Application

GYAN BHADRA SINGH

Now you are in GYAN BHADRA SINGH Profile

00:06:24



Dashboard
My Task
SHG
SHG Profile
Meeting
Federation
Loans
Financial
Utilities
Master
Report

SHG Profile

My SHG's 0

State *
UTTAR PRADESH

District *
BIJNOR

Block *
ALLAHPUR

Gram Panchayat
Select gram panchayat here...

Village
Select village here...

Status
Select status here...

Group Name
Enter Group Name


Group Code
Enter Group Code

Sort By
Select sort by here...

Order By
Select sort by here...

Search

Clear Filter




भारत सरकार GOVERNMENT OF INDIA
ग्रामीण विकास मंत्रालय Ministry of Rural Development
Downloaded Andhra Pradesh e-Governance Application

GYAN BHADRA SINGH

Now you are in GYAN BHADRA SINGH Profile

00:08:26



Dashboard
My Task
SHG
Federation
VO-Profile
CLF-Profile
Vo-Meeting
CLF-Meeting
Loans
Financial
Utilities
Master
Report

Notification

Refresh Duplicate

SHG Profile Verification and Activation

Federation Profile Verification and Activation

Deduplication Status

User Management

Master Update View

Report on BPM Login



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e-Governance Application

GYAN BHADRA SINGH
Now you are in GYAN BHADRA SINGH Profile
00:10:25

- Dashboard
- My Task
- SHG
- Federation
- Loans
- Financial
- Utilities
- Master
- Report

CBO Report User Report

CBO Summary Report

State

UTTAR PRADESH

District

BIJNOR

Block

ALLAHPUR

Type of CBO	No of Bookkeepers	No of BK Mapped with CBO	Total CBO Count	CBO Mapped Count	CBO Mapped %	CBOs Mapped Migrated	New CBOs Mapped	CBOs Approved by BM	CBOs rejected by BM	CBOs Pending with BM	Incomplete CBOs	CBOs pending with Bookkeeper	% Approved (Mapped)	% Approved (Overall)
SHG	9	4	2116	25	1 %	25	0	1	0	0	0	24	4 %	0 %
VO	2	1	90	1	1 %	1	0	0	0	0	0	1	0 %	0 %
CLE	1	1	8	1	12 %	1	0	0	1	0	0	0	0 %	0 %

Download

In UPSRLM Every Cluster in charge is a BMM and He will be responsible for Verify all SHG of his CLuster

E-1 LokOS Mobile application – SHG Book Keeper for SHG



SHG Profile & SHG Member Profile,
SHG Transaction

E.2 LokOS Mobile application – Village Organization



LokOS Application Components

Android Mobile App

#	Tasks	Update
1	Work flow Based	Book keeper Enters >>> Block manager Approves or Rejects Maker – Checker Concept
2	Both Mobile and Web versions	a) Mobile for Book Keepers (SHG / VO / CLF) b) Web For Block Users (Approvals / Admin)
3	Locking of Record	While the record is "in transit" (waiting for BM approval), Book Keeper cannot make any changes to record
4	Mobile works both Online and Offline	Book keeper can download related data before start of meeting (online) Can conduct the meeting offline (Upto 4 meetings) Later can upload to server
5	Security of mobile data	a) User Name / password for first login b) Pin Protected c) 24 Hrs time out

Web App for User Management and Workflow

#	Tasks	Update
6	User management / Backend preparations	Book Keeper can see only relevant data (BK mapped to SHGs) BM given User management rights to allocate SHGs to BKs
7	Minimum Data entry for the book keeper	QR Scan / Aadhaar data fetching / Drop down values where possible....
8	De-Duplication	Block manager is shown Potential duplicates and confirmed duplicates. BM given option to over ride and approve potential duplicates Confirmed duplicates cannot be over ridden
9	Regional Language Labels / Messages	Select a Regional Language at first login Switch between English / RL (Messages / Labels / Drop downs)

Roles

#	Tasks	Roles
1	Profile creation / Updation / CBO Transactions	SHG / VO / CLF Book Keepers
2	Profile approvals	Block Managers
3	User Creation / Allocation on CBOs to Users	Block Level Admins
4	Transaction Approvals	SHG Approvers / VO Accountant / CLF Accountants

Together
WE
Achieve
More

Thank You..

