



Lokos

CBO Mobile Application



Deendayal Antyodaya Yojana - NRLM



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

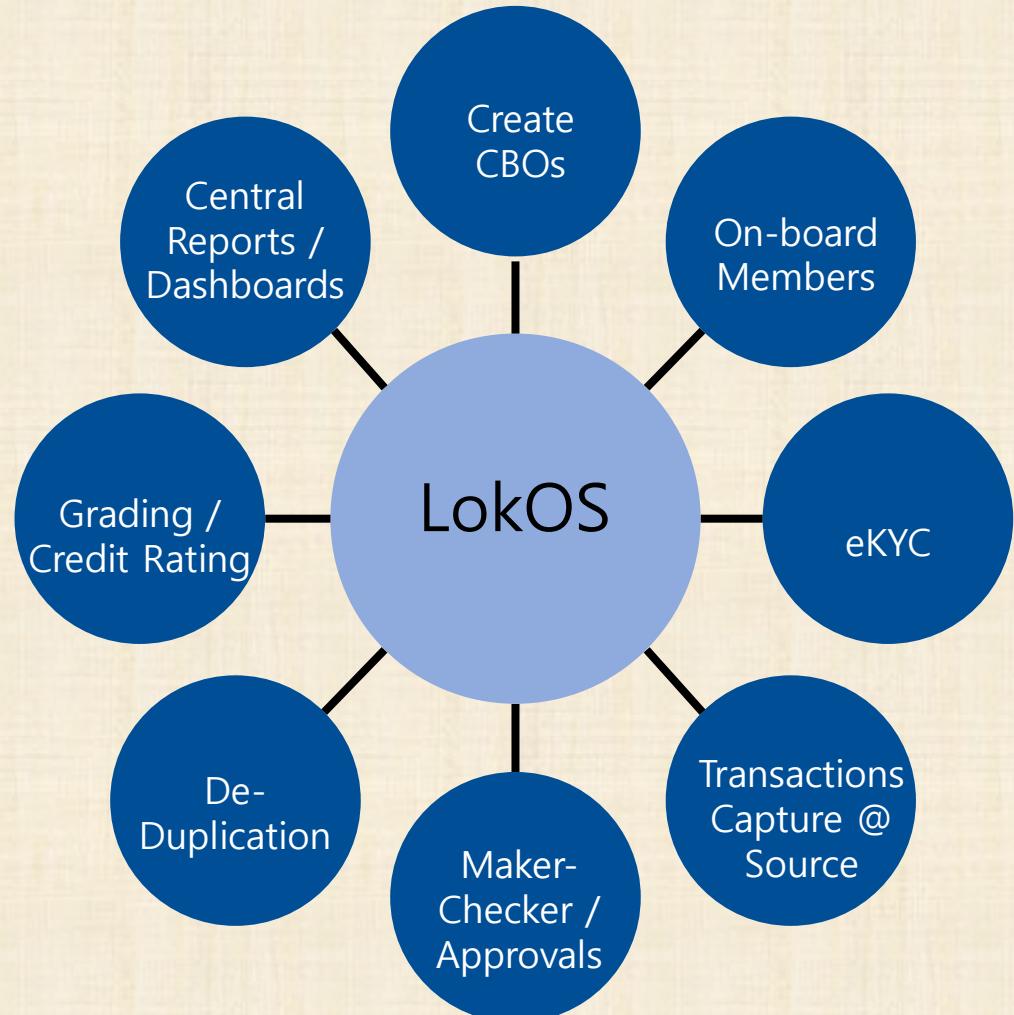
Ensure coverage of member households under eligible schemes

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.)	<p>As SHG e-Book keeper</p> <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 <p>As VO e-Book Keeper</p> <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 Policy

Point person	Responsibility
CLF Bookkeeper (CLF eBK and SHG Trans Approver Role) (CLF accountant)	<ul style="list-style-type: none"><li data-bbox="1006 414 2152 577">. CLF profile entry and regular update (Android)<li data-bbox="1082 760 2306 1038">Capturing the transaction of CLF during the meeting (regularly) and other related tasks (on web version only)<li data-bbox="1082 1091 2306 1153">Verify the Transactions entry of SHGs/VOs

Training Plan for LokOS



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



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



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



- Cadre Training is proposed in the month of July & August 2022 by DMMU & BMMU at Cluster level which number is 55461 (Samooth 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?



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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ग्रामीण विकास मंत्रालय | Ministry of Rural Development
Deendayal Antyodaya Yojana - National Rural Livelihoods Mission (DAY-NRLM)
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

Search

Clear Filter

Create User

S No	Category	Role	UserID	UserName	Mobile	Email	Designation	Status	Action
------	----------	------	--------	----------	--------	-------	-------------	--------	--------

No data available in table

Items per page: 25

0 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...

User ID

Username

Password

Password

Keep me logged in

[Forgot Password?](#)

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

Login

Select Role from the dropdown

Enter Username

Enter Password

[!\[\]\(004d352ca3e5c974252147a5c78e6fbb_img.jpg\) 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

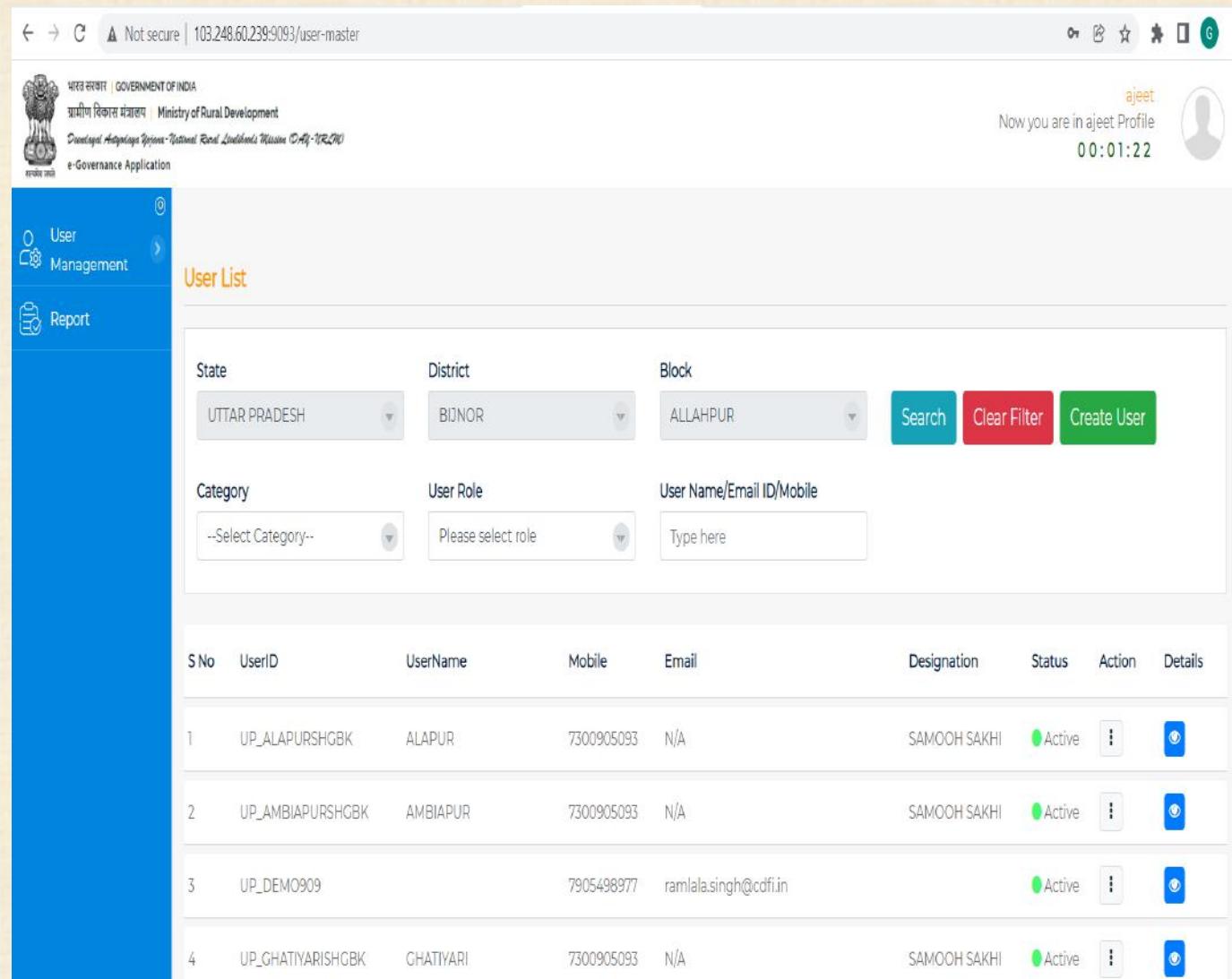
- **Select category:** SHG/VO/CLF.
- **Select Role:**

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 List' page of the 'User Management' section. At the top, there are dropdown filters for State (UTTAR PRADESH), District (BIJNOR), and Block (ALLAHPUR). Below these are dropdowns for Category ('--Select Category--') and User Role ('Please select role'). There is also a search bar and buttons for 'Search', 'Clear Filter', and 'Create User'. The main area displays a table of user records with columns: S No, UserID, UserName, Mobile, Email, Designation, Status, Action, and Details. The table contains four entries:

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_GHATIYARISHGBK	GHATIYARI	7300905093	N/A	SAMOOH SAKHI	Active		

User Master- Add More Role

User List								
State		District		Block		Search Clear Filter Create User		
Uttar Pradesh		Bijnor		Allahpur				
Category	User Role	User Name/Email ID/Mobile						
--Select Category--	Please select role	Type here						
S No	User ID	User Name	Mobile	Email	Designation	Status	Action	Details
1	UP_ALAPURSHGBK	ALAPUR	7300905093	N/A	SAMOOH SAKHI	Active	Edit	Change Password
2	UP_AMBIAPURSHCBK	AMBIAPUR	7300905093	N/A	SAMOOH SAKHI	Active	Edit	Change Password
3	UP_DEMO909		7905498977	ramlala.singh@cdfi.in		Active	Edit	Add More Role
4	UP_GHATIYARISHCBK	GHATIYARI	7300905093	N/A	SAMOOH SAKHI	Active	Edit	Inactive
5	UP_KHANDAKSHGBK	khandaksamoohsakhi	7300905093	N/A	SHG BK	Active	Edit	Delete User

Update user

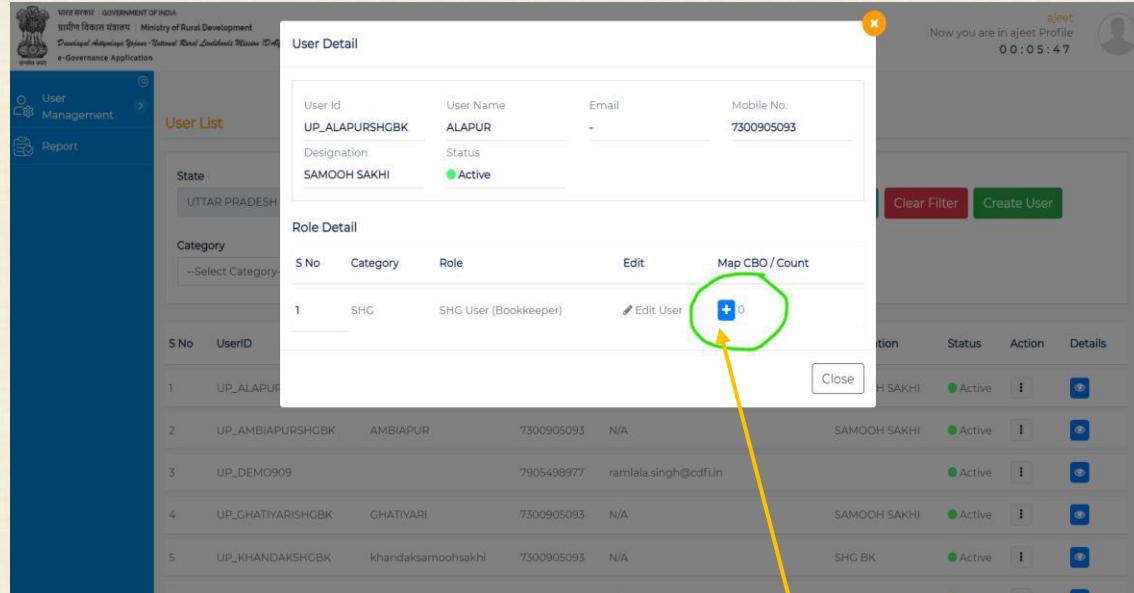
User Name ALAPUR	User ID * UP_ALAPURSHOBK	Email ID EmailID	Mobile No * 7300905093
Designation SAMOOTH SAKHI	Status Active		

Update Role

Category * SHG	Role * SHG User (Bookkeeper)	State UTTAR PRADESH	District * BIJNOR	
Block * ALLAHPUR	Panchayat * AJAMPUR JAMNIBHAN X AJEETPUR DASI X ALADINPUR BHOGI X	+1	Village * AJAMPURJAMNIBHAN X AJAMPUR X AJEETPURDASI X	+5

- 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	User Name	Email	Mobile No.
UP_ALAPURSHGBK	ALAPUR	-	7300905093
Designation	Status		
SAMOOH SAKHI	Active		

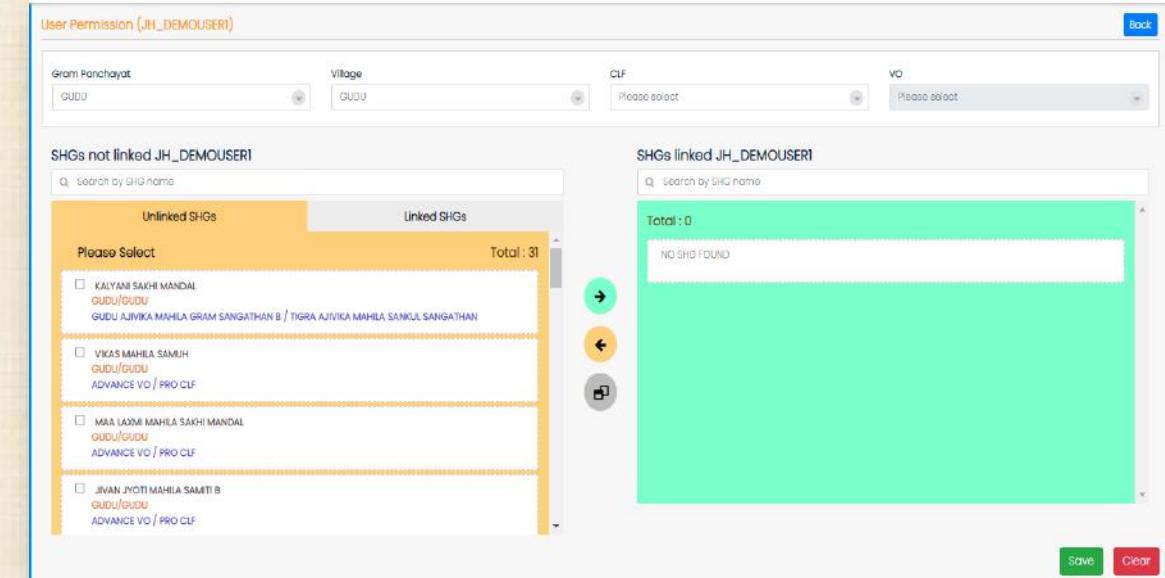
Role Detail

S No	Category	Role	Edit	Map CBO / Count
1	SHG	SHG User (Bookkeeper)	Edit User	+ 0
2	UP_AMBIAPURSHGBK	AMBIAPUR	7300905093	N/A
3	UP_DEMO909	-	7905488977	ramlalasingh@cdfi.in
4	UP_OHATIYARISHGBK	GHATIYARI	7300905093	N/A
5	UP_KHANDAKSHGBK	khandaksamoohsakhi	7300905093	N/A

Edit User:

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

Click on + mark to add SHG



User Permission (JH_DEMOUSER1)

Gram Panchayat	Village	CLF	VO
GUDU	GUDU	Please select	Please select

SHGs not linked JH_DEMOUSER1

Search by SHG name	
Unlinked SHGs	Linked SHGs
Total : 31	
Please Select	
<input type="checkbox"/> KALYANI SAKHI MANDAL GUDU/GUDU GUDU AJIVKA MAHLA GRAM SANGATHAN B / TIGRA AJIVKA MAHLA SANKUL SANGATHAN	
<input type="checkbox"/> VIKAS MAHLA SAMUH GUDU/GUDU ADVANCE VO / PRO CLF	
<input type="checkbox"/> MAA LAXMI MAHLA SAKHI MANDAL GUDU/GUDU ADVANCE VO / PRO CLF	
<input type="checkbox"/> JIVAN JYOTI MAHLA SAMITI B GUDU/GUDU ADVANCE VO / PRO CLF	

SHGs linked JH_DEMOUSER1

Search by SHG name
Total : 0 NO SHG FOUND

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



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User Role

User ID
 

Password
 

Keep me logged in [Forgot Password?](#)

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 .

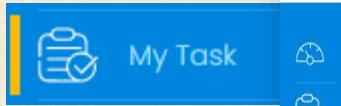
For Block Program Manager:
For Approval/Rejection and Report



My Task/Notification Page

- On My Task Screen “**Refresh Duplicate**”

is must after uploading any data from mobile.

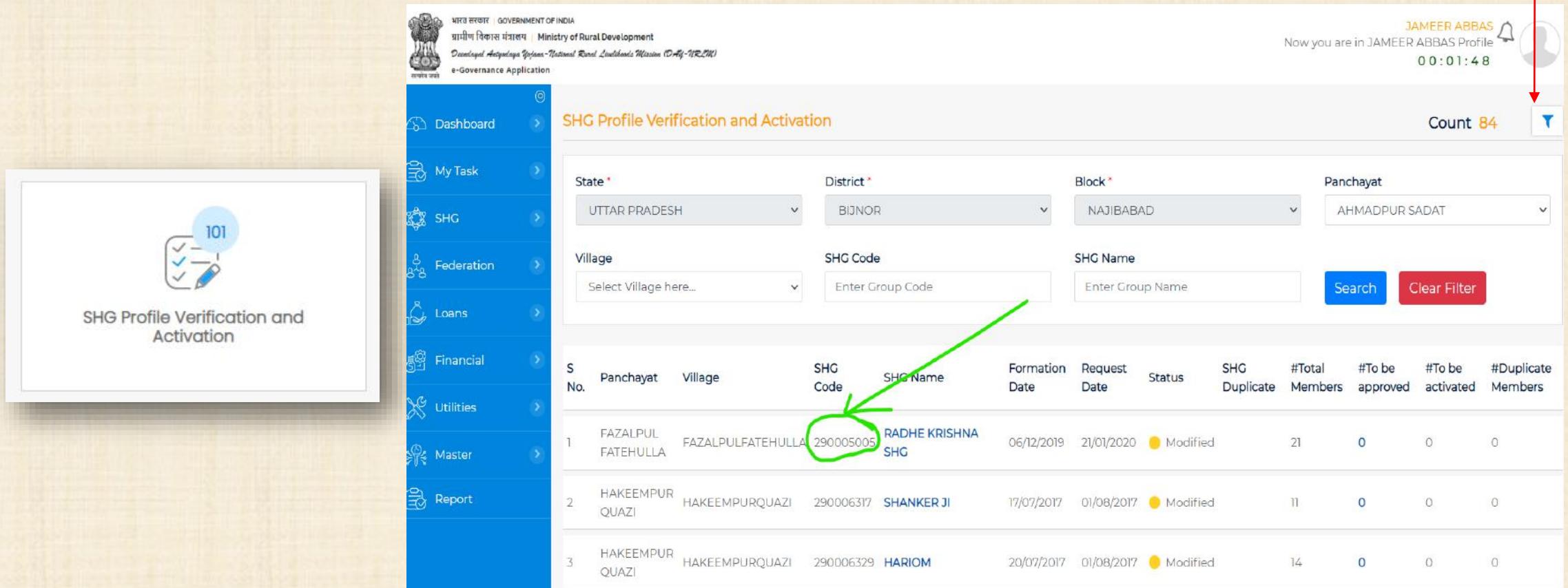


- SHG Profile Verification and Activation- for SHG profile verification

- Federation Profile Verification and Activation- for VO & CLF profile verification

My Task – SHG Profile Verification and Activation

Filter



The screenshot shows the "SHG Profile Verification and Activation" screen. On the left, a sidebar lists various modules: Dashboard, My Task (highlighted), SHG, Federation, Loans, Financial, Utilities, Master, and Report. A summary box indicates 101 tasks. The main area is titled "SHG Profile Verification and Activation". It features several dropdown filters: State (UTTAR PRADESH), District (BIJNOR), Block (NAJIBABAD), Panchayat (AHMADPUR SADAT), Village (Select Village here...), SHG Code (Enter Group Code), and SHG Name (Enter Group Name). Below the filters is a search bar with "Search" and "Clear Filter" buttons. The main content is a table listing SHG profiles:

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

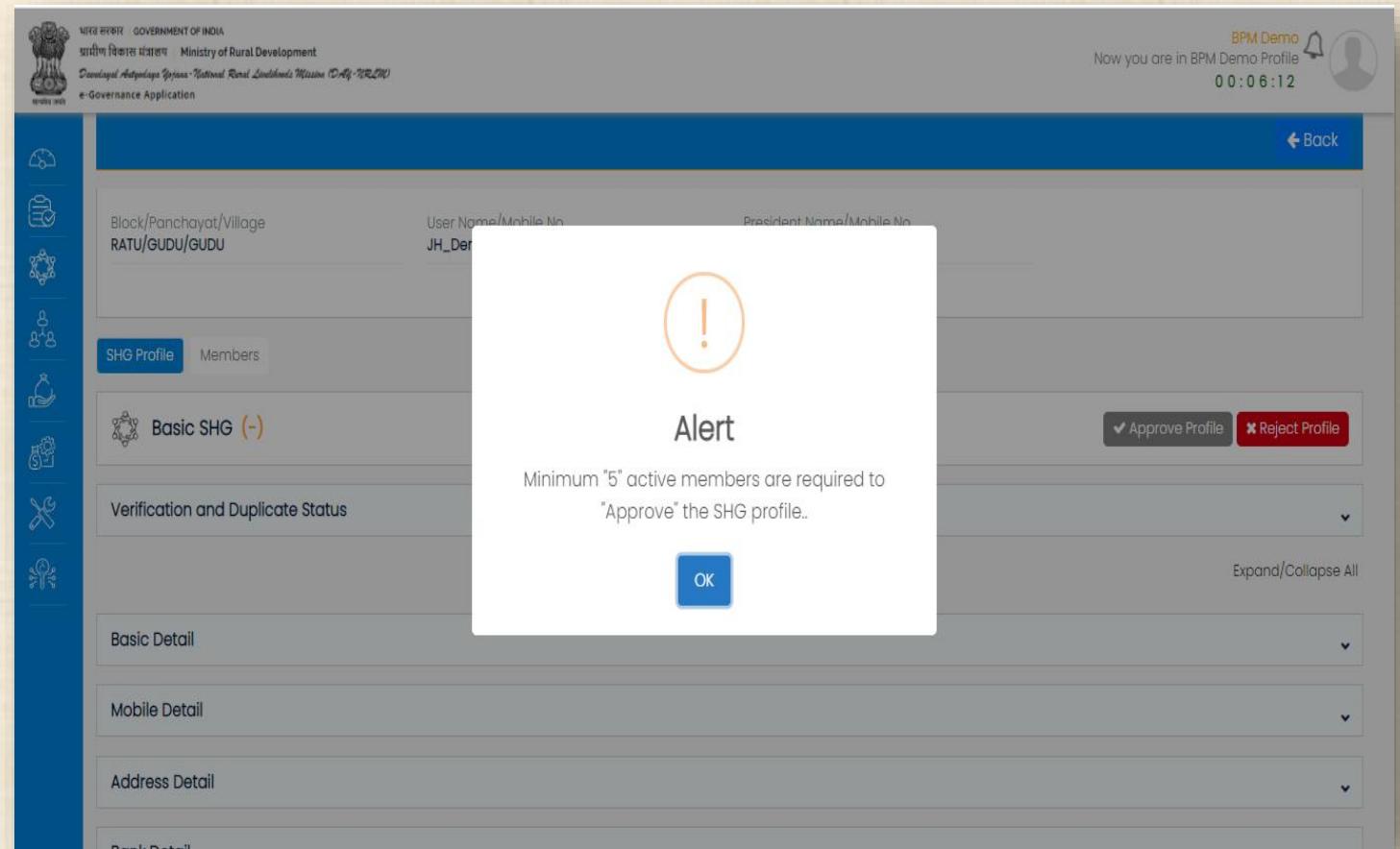
- On “SHG Profile Verification and Activation” screen, Block program Manager can verify the SHGs.
- Search SHG from “Filter”, enter the correct value OR search in SHG List given below.

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.

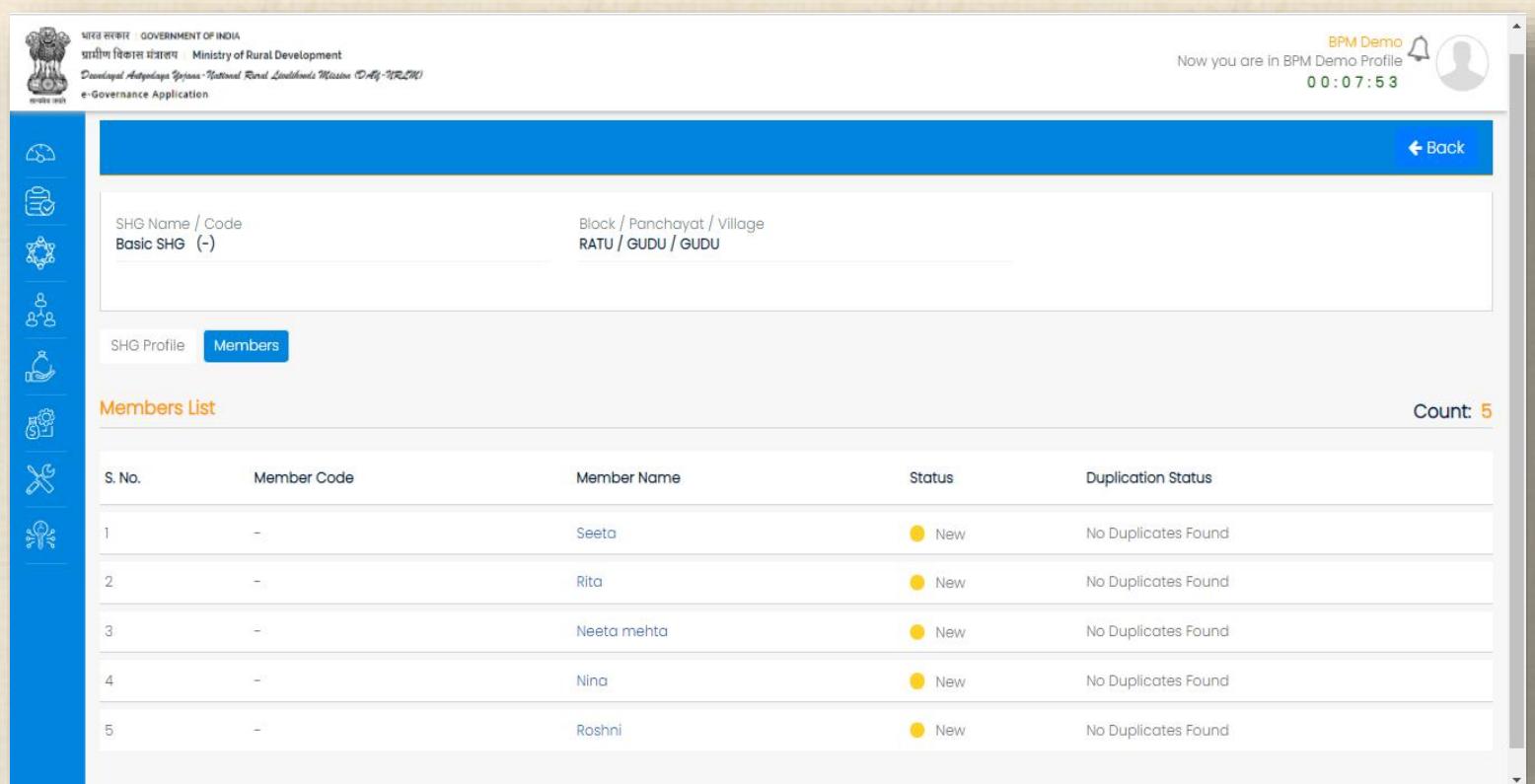
Hence, please approve the members first and then the SHG.



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.



Bhartiya Janata Party (BJP) Government of India
Ministry of Rural Development
National Rural Livelihoods Mission (NRLM)
e-Governance Application

BPM Demo
Now you are in BPM Demo Profile
00:07:53

Back

SHG Name / Code
Basic SHG (-)

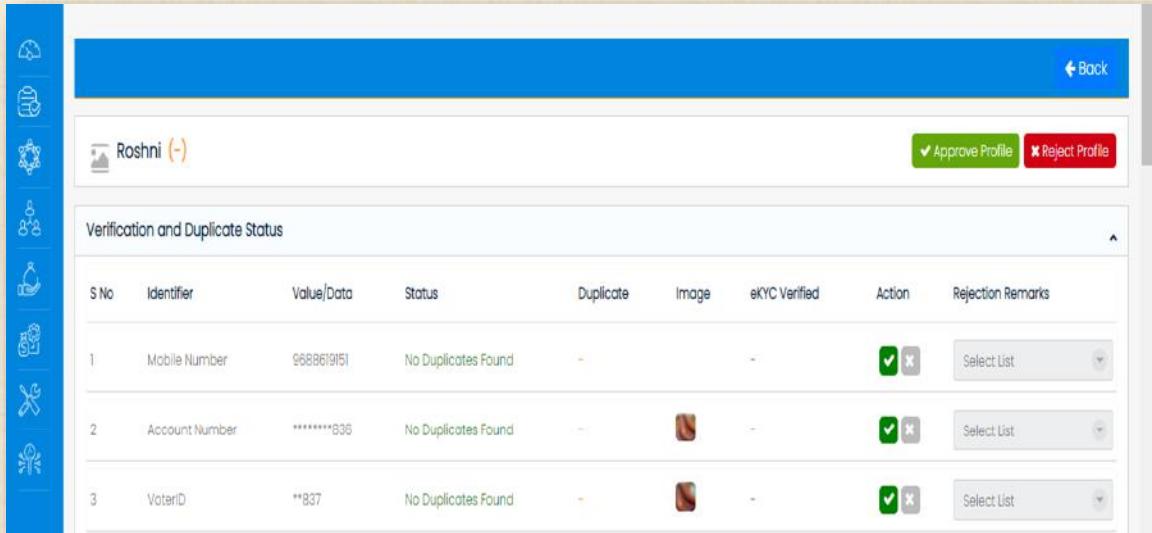
Block / Panchayat / Village
RATU / GUDU / GUDU

SHG Profile Members

Members List Count: 5

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	-	Roshni	New	No Duplicates Found

My Task – SHG Profile Verification and Activation

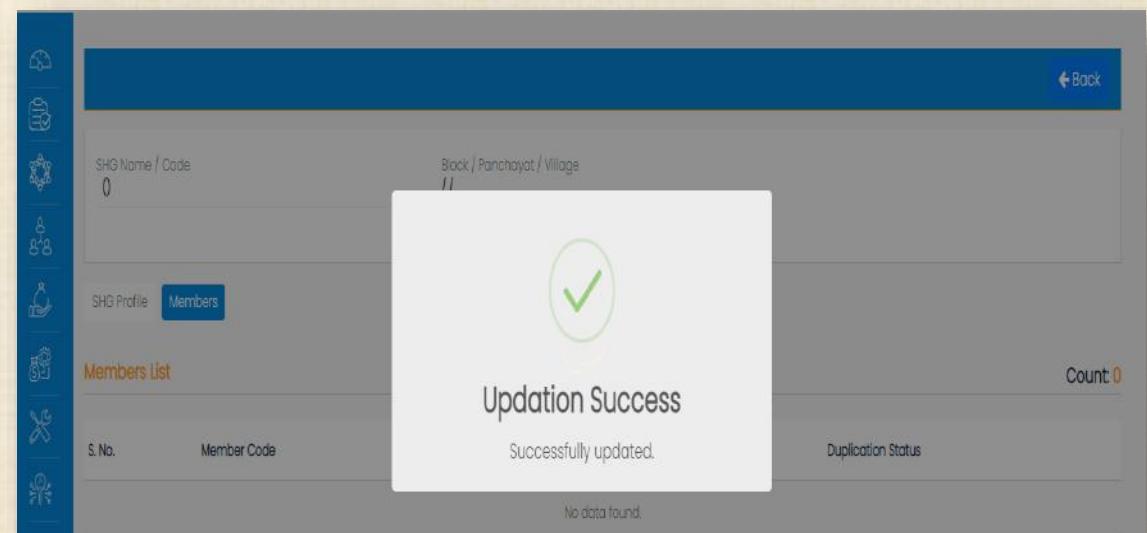


Roshni (-)

Verification and Duplicate Status

S No	Identifier	Value/Data	Status	Duplicate	Image	eKYC Verified	Action	Rejection Remarks
1	Mobile Number	9688619151	No Duplicates Found	-	-	<input checked="" type="checkbox"/> <input type="checkbox"/>	Select List	
2	Account Number	*****938	No Duplicates Found	-		<input checked="" type="checkbox"/> <input type="checkbox"/>	Select List	
3	VoterID	**837	No Duplicates Found	-		<input checked="" type="checkbox"/> <input type="checkbox"/>	Select List	

✓ Approve Profile ✗ Reject Profile



SHG Name / Code
0

Block / Panchayat / Village
II

SHG Profile Members

Updation Success

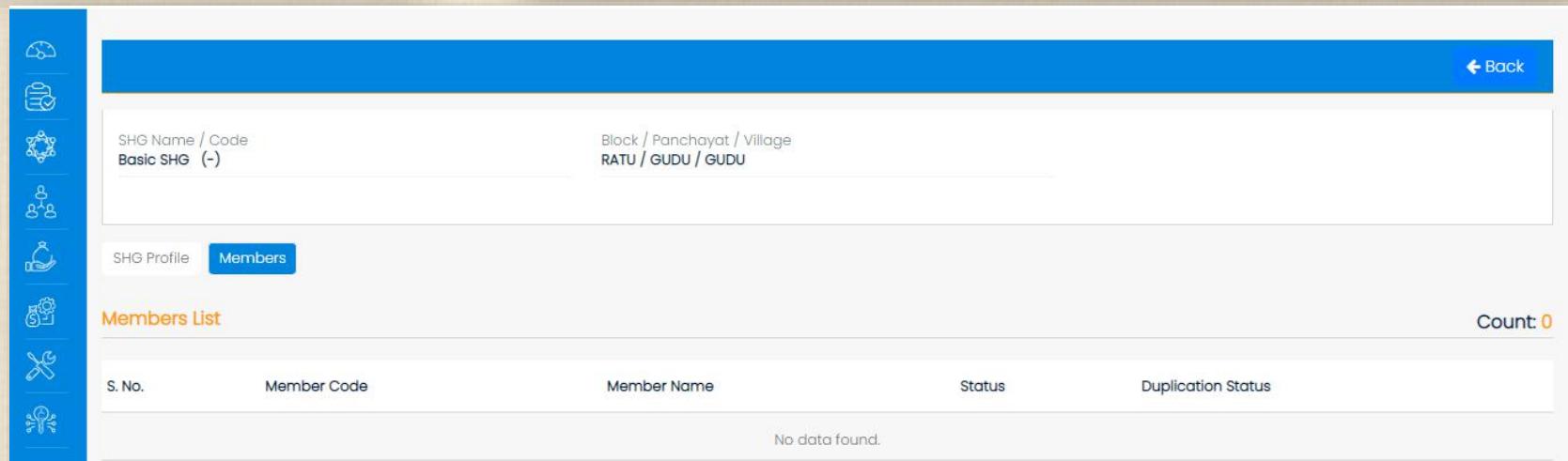
Successfully updated.

No data found.

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.



SHG Name / Code
Basic SHG (-)

Block / Panchayat / Village
RATU / GUDU / GUDU

SHG Profile Members

Members List

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

Count: 0

BPM Login- Dashboard



GYAN BHADRA SINGH

Now you are in GYAN BHADRA SINGH Profile

00:04:44



Dashboard
My Task

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

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ग्रामीण विकास मंत्रालय | Ministry of Rural Development
Deendayal Upadhyaya-National Rural Livelihoods Mission (Dy-UPLM)
e-Governance Application

GYAN BHADRA SINGH 
Now you are in GYAN BHADRA SINGH Profile  00:06:24

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...  

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ग्रामीण विकास मंत्रालय | Ministry of Rural Development
Deendayal Upadhyaya-National Rural Livelihoods Mission (Dy-UPLM)
e-Governance Application

GYAN BHADRA SINGH 
Now you are in GYAN BHADRA SINGH Profile 00:08:26

Notification

Dashboard  0

My Task

SHG

Federation

VO-Profile

CLF-Profile

Vo-Meeting

CLF-Meeting

Loans

Financial

Utilities

Master

Report

SHG Profile Verification and Activation  0/0

Federation Profile Verification and Activation  0/0

Deduplication Status  0

User Management 

Master Update View 

Report on BPM Login



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 ग्रामीण विकास मंत्रालय | Ministry of Rural Development
 Deendayal Antyodaya Yojana-National Rural Livelihoods Mission (DYY-NRLM)
 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%
CLF	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..

