

BASIX's experience in using ICT's for promotion of Livelihood opportunities

Presentation by
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BASIX

BASIX is a new generation livelihood promotion institution, established in 1996, working with over 320,000 poor households, in 50 districts of nine states across India with Rs. 2,213 million loan outstanding and an on-time repayment of 98.2%,
With a team of 2,300 staff

Mission...

To promote a large number of sustainable livelihoods, including for the rural poor and women, through the provision of financial services and technical assistance in an integrated manner.

BASIX will strive to yield a competitive rate of return to its investors so as to be able to access mainstream capital and human resources on a continuous basis

We think
Poor in a village with no telephone
connections,
needs a mobile connection more than
we do in cities flushed with cables

Why ICT ???

Poor are dispersed, fragmented and are small. Therefore supporting their livelihood requires:

- Large number of
- Multiple transactions of small amounts
- Dispersed over a large geography
- Providing a large range of services.

Doing this efficiently, with scale, on sustainable basis, (which requires better decision support, better monitor), needs use of ICT

Evolution of MIS in **BASIX**

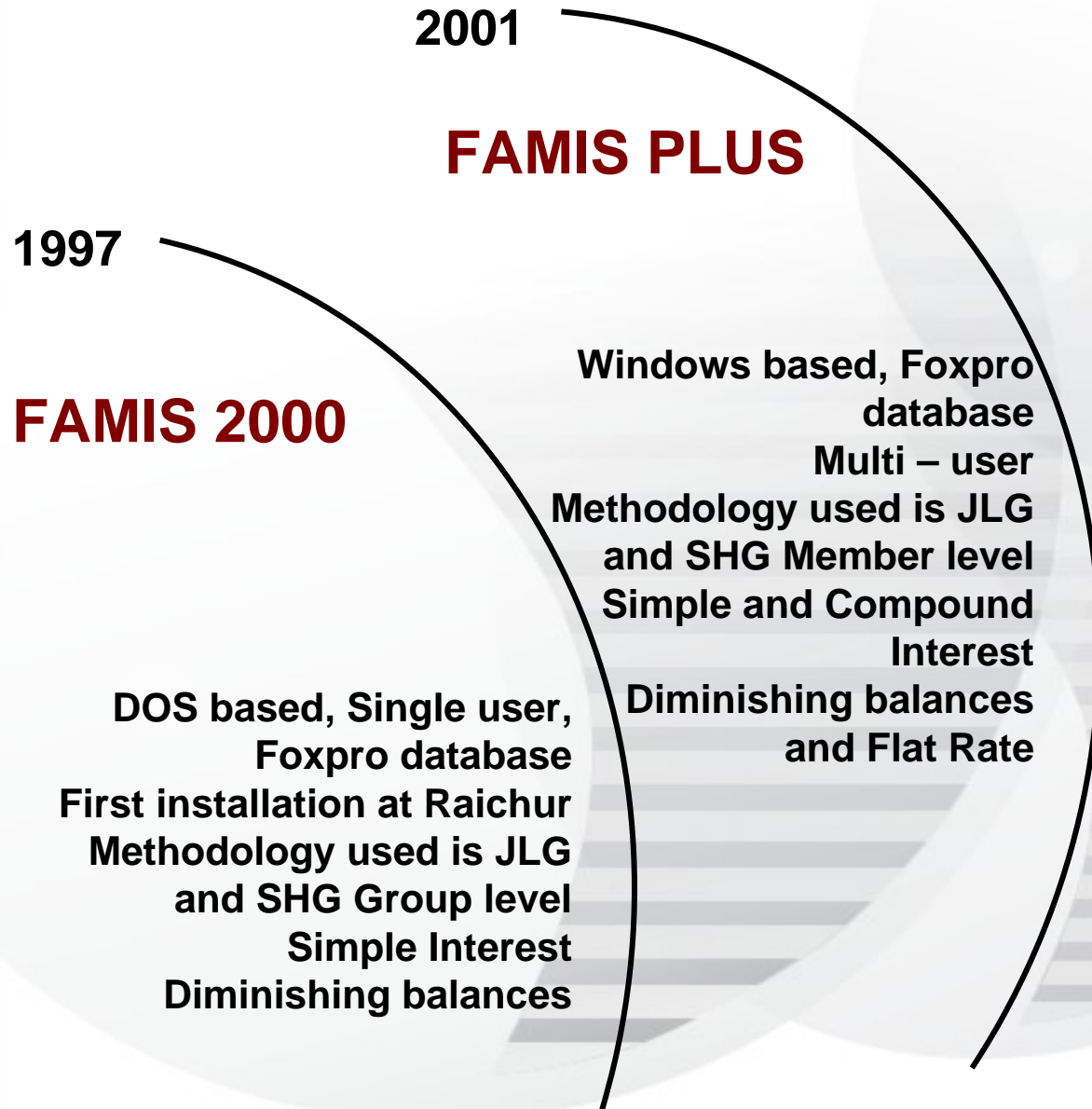
1997

FAMIS 2000

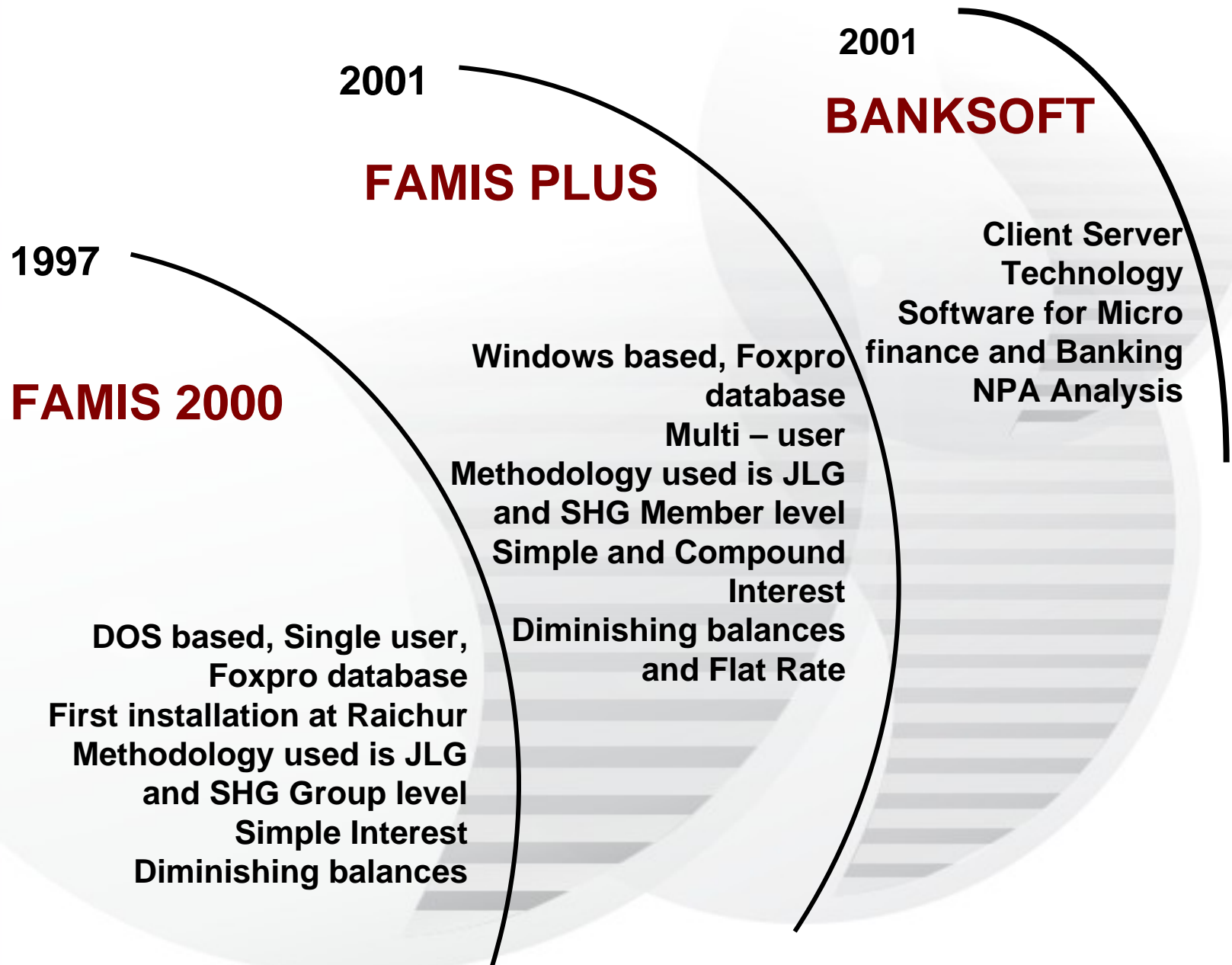
(Financial Accounting
and Management
Information System)

**DOS based, Single user,
Foxpro database
First installation at Raichur
Methodology used is JLG
and SHG Group level
Simple Interest
Diminishing balances**

Evolution of MIS in BASIX



Evolution of MIS in BASIX



Evolution of MIS in BASIX cont..

2004

DELPHIX

**Highly integrated multi user RDBMS application
software developed on ERP concepts
Core software for BASIX Triad
Client-Server Technology
Back end : ORACLE 8i, Front-end: D2k
45 Installations across India
High data security
100% automation of all business modules**

BASIX – IT Products

- **Main Systems**
 - DELPHIX
 - Bank Soft
 - FAMIS PLUS
- **Network**
 - All Units linked through the net
 - VSAT in KBSLAB
- **Sub Systems**
 - BASIX IDIAS
 - VOLAC
 - Discoverer
 - BASIX V-CoP
 - BASIX eMap (GIS)
 - BIBLIO
 - BASIX Plan

Field Hardware



Women LSA Vijayalakshmi using HHD at field

Technology Integrations



Hand Held Terminal



Bio-metric Device



Mobile application for MIS

Devices Used for Automation of Field Transactions



Samruddhi Collection card



BASIXPM

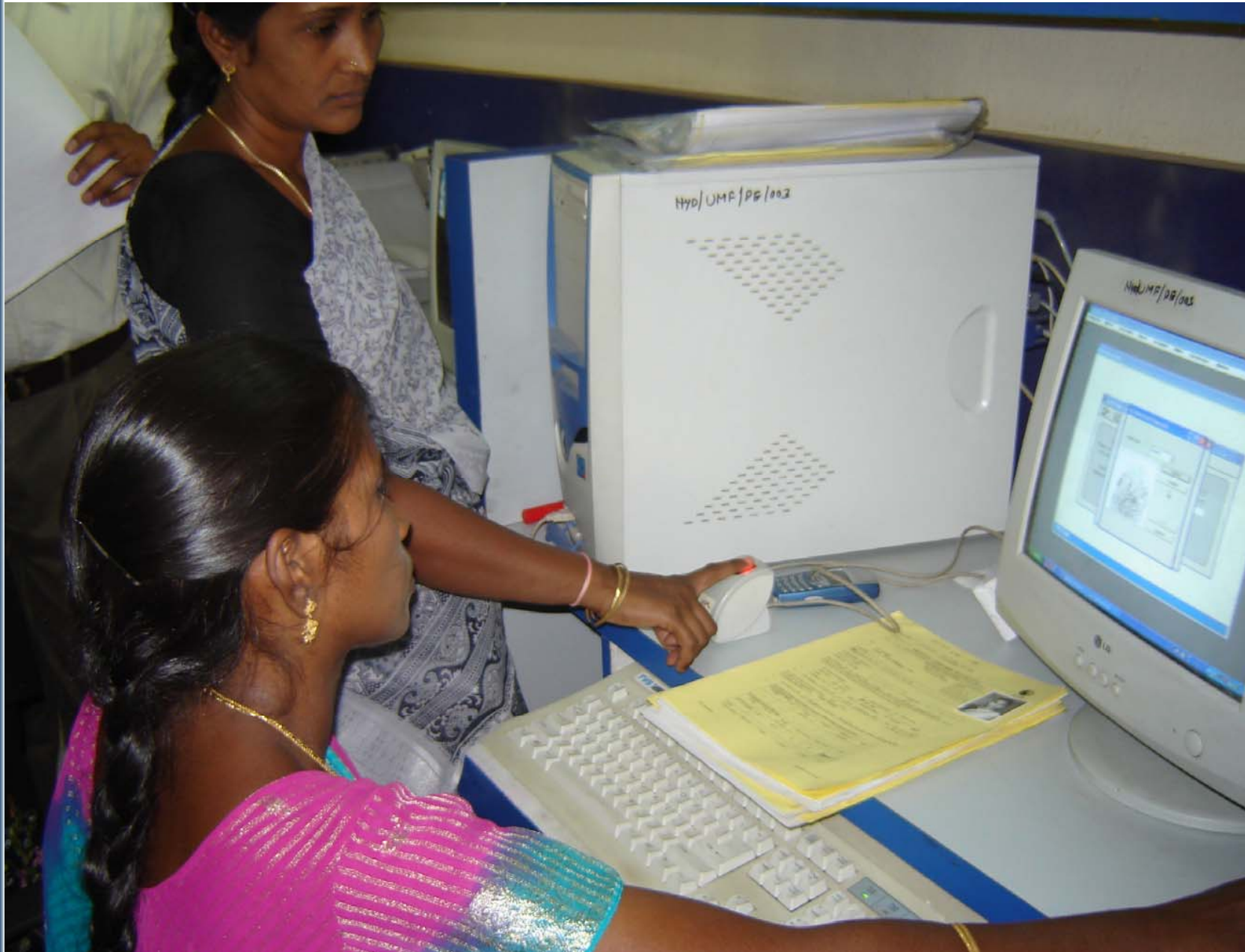


BASIXiStation



BASIXCollect

Finger print capturing at Urban office



Total Number of Installations-123

External IT-Clientele List



Lessons

- Selection of the technology: Robust, Cost effective, has life
- Select appropriate IT Partners
- Proper architecture: Unify
- Synchronize operations and software development
- To develop in-house or outsource

Lessons

- Rigorous pilot testing: review and refine
- Good project management and documentation
- End user involvement
- Seven elements in an IT Intervention

Seven Elements of Design of an IT System

- Hardware
- Software
- Trained HR
- Power Backup
- Data Backup
- Supply of support material
- Connectivity

**We make “Microprocessor”
and “MicroFinance” work
together for the poor**

Thank you