

# SMART SHG PROJECT

*Sustainable Management*

*to Achieve Social Responsibility using Technology and Training*

## Impact Study *Preliminary Results*

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April 2022

This document compiles the preliminary findings of the SMART SHG project impact study. Qualitative evaluation is conducted to identify the main consequences of the training for women beneficiaries. Trainees are interviewed after the training to collect their retrospective perceptions of the changes triggered through the training. The interview guide is designed based on the project's theory of change to capture information on the different dimensions impacted by the project.

### **Enhanced saving motivation and practices**

Preliminary results indicate that the training provides saving-related resources which are inspiring for women. Women gain easy-to-understand information on the importance of women's saving groups. Several women recollected the stories depicted in the videos to explain the importance of saving and being a member of a group. One woman explained: "if we keep money at home, say 100 rupees, we will spend on some expenses for children for instance. If we keep it in the group and save, any day when we will face any problem, or become unwell, or we need for marriage in our house or if my husband is troubled by something, then I will tell him to take money from my account and use." Several women understood how savings are instrumental to achieve their goals. They also mentioned that focus and control are required to achieve a goal and that savings are a form of discipline to reach somewhere. A woman expressed how savings helps to move forward and support kids: "we educate our children well so that our children grow up and move forward and become somebody, do something, this is a big change." In addition, they learn how to keep their personal group passbook with all updated information related to their savings. One woman expressed that "it feels great to have the personal passbook updated, the name of the member is there, then deposit amount and then total deposit." Through this motivation to save, women learn to write and read a little to be able to sign when they deposit money and understand what is written.

### **Improved accounting practices, transparency, and loan repayment**

This transparency on money transactions is the main change that women acknowledge and enjoy out of training. They expressed how they learned to record information using separate columns for saving, interest, and outstanding. One woman reported that "they used to write information all together in the books, now they know where is the loan written, where is the savings, where is the interest written". Another woman observed that "the outstanding column was not there in the previous book."

Such clarity is preventing any confusion which may lead to conflicts between members and in the community. A woman explained that they clear all confusion with what they learned in the course: “we know how much this sister has taken or given and how much has been deposited. She can never say that her money has become more, or money has become less, so I think it is best for us.” This transparency is a good way to avoid problems: “If we say, we gave money then the secretary cannot deny as we have signed the papers in front of him or the accountant”.

In addition to clearer accounting practices, women expressed their appreciation for learning how to deal with defaulters through fines. One woman explained that she likes it because members pay their loans very late in the group and it is right to fine them if they are too late. She victoriously shared that these defaulters started to give back because of their fear to pay fines.

### **Gained Leadership**

Such gained knowledge on SHG managerial practices makes women confident to speak up to run their SHG well and explain to others. Indeed, they reported not knowing much about how SHGs function earlier and what to do. However, now they are clear and confident to move forward with their SHGs. One woman proudly explained that: “I liked it very much because till today we did not have the information on how to save and how to make it work. You have to register who took the loan, it has to be returned, interest has to be added and written, at what time and date who has taken a loan and who has returned, on which date how much interest was reduced or added.” Another woman described how the training helped her to understand how to manage the SHG: “because of training we got a lot of information, how to talk and to whom, how to speak, how to read in our meeting, what to say in the meeting, we have come to know a lot about all this.”