

SAVING AND LOAN GROUPS – TOTAL VALUE OF PROVIDED LOANS

Outcome indicator, Output indicator

Indicator Phrasing

English: total value of loans provided by the target saving and loan groups to their members in the past [specify the time period]

French: valeur totale des prêts accordés par les groupes d'épargne et de crédit ciblés à leurs membres dans le/la/les dernier(e)(s) [spécifier l'intervalle de temps]

Spanish: valor total de los préstamos concedidos por los grupos de ahorro y préstamo objetivo a sus miembros en el pasado [especificar el período de tiempo]

Portuguese: valor total dos empréstimos concedidos pelos grupos de poupança e empréstimo-alvo aos seus membros nos passados [especifique o período de tempo]

Czech: celková hodnota půjček poskytnutých cílovými spořicími skupinami svým členům během posledních [určete dobu]

What is its purpose?

The indicator measures the total amount of loans provided by the targeted saving and loan members in the given period. It is an important proxy indicator of the groups' performance and their contribution to improving people's access to income.

How to Collect and Analyse the Required Data

There are two ways of collecting the required data:

1) Gain the required data by **reviewing the saving groups' records**. Verify them by conducting interviews with randomly selected saving group members, asking them about the loans that the records show they received.

2) Gain the required data by **conducting individual interviews** with all the saving group members, asking them:

Q1: *In the past [specify the time period], how many times did you take out a loan from the saving and loan group?*

A1:

1) ___ specify the number

2) does not remember

Q2: *Can you please tell me the value of each of the loans you took?*

A2:

1) 1st loan: _____ [currency]

2) 2nd loan: _____ [currency]

3) 3rd loan: _____ [currency]

4) 4th loan: _____ [currency]

5) does not remember / does not want to say

To **determine the indicator's value**, count the total value of all the loans taken by the target saving group members.

Important Comments

1) If you use the second option, **the recall period should not be too long**, so that the respondent is likely to remember the number and amount of loans s/he took.

2) Similarly as with income, asking people about the loans they took out can be a sensitive topic. Therefore, ensure that the data collectors **explain very carefully why they are asking about loans**, how the provided data will (not) be used and why it is important that the information the respondent provides is correct.

E-Questionnaire

- [XLS form for electronic data collection - indicator Saving and Loan Groups - Total Value of Provided Loans](#)