

## **Software development of SafalFin2 and User Centered Design Perspective**

**SafalFin2** is a software package developed for Self Help Promoting Institutions (SHPI) in India to monitor the Self Help Group (SHG) programs. SafalFin2 is being developed since 2003-04. Software is currently used by 10 SHPIs. This note describes the experience of software development involving users' i.e. two SHPIs namely Prawa located in south and Sri, located in north India (for professional confidentiality we have changed the names).

Prawa based in Karnataka (India) approached us for a software that would help them monitor their SHG program and send reports to their funding agency with ease. Our team visited Prawa head office and had focused group discussions with the key staff involved in the operations and also visited the field. Focused group discussion was very lively since the field visit had already taken place. Prior to this assignment our team had conducted a study of all SHGs for local District Cooperative Bank, who was promoting SHGs in the district. Due to this our understanding was rich and we could have a very meaningful interaction with the staff of the organization. Focused group discussion with SHPI team enabled us to prepare the list of requirement.

We developed the software and installed it in Prawa. Once data entry of past data began the trouble started. In the requirement, it was clearly stated that members could avail only one loan at a given time. This meant that no member could have two loans at one time. When data entry started, we found that members of the SHG had availed two loans at the same time. Software was not equipped to handle two loans at the same time. It was a major departure from the requirement and there were cost and time implications if we were required to make changes. This information was shocking even for the head of the SHPI as he was also in the dark. Issue became so hot that the Head of SHG operations was transferred from the location.

Our team was surprised as to why such an important fact had escaped their notice as we believed that we had followed the UCD process and yet we had missed vital information. Our team had visited one SHG group in the field. Interestingly that group did not have cases of members availing two loans. During the focused group discussion, SHPI staff had hidden this fact because it was a departure from the stated policy of the institution. It was important for the SHPI to have this as part of the policy of lending as it was conveyed to the donors. Staff going by the need of the members of the SHG had allowed more than one loan a time.

We wanted to understand the reasons for this gap in understanding. There are four users of the SHG programs – SHPI, Bank, SHG and Member of SHG. We had talked to SHPI, Bank and SHG and its members but we had not talked to the donor as we assumed the SHGPI staff has adequately represented the expectation of the SHPI. As part of SHPI, we were also required to consider the donors who fund SHPI for promoting SHG. We learnt that understanding the profile of all users is very important. We had only talked to only one SHG out of 300 groups. We should have talked to more groups selected on some statistical basis and visited SHGs that were old.

Learning was that understanding users' details is crucial to UCD. When the number of users are many, we need to identify samples among the users and either meet them individually or collectively in a focus group. Perhaps focused group discussion is more cost effective. However, the focused group should be selected statistically based on new/old; transaction intensive/low transaction etc.

In the second case of SRI, there were four branches and each of them was promoting SHGs. SHPI in this case, appointed a point man for the official interaction with us. The point-man (PM) discussed with us and provided the list of requirements. Based on the requirement software was developed and staff was given training to use the package. While using it the problem surfaced that the users were expecting the software to run against the requirements that were not listed in the document. We suggested them to call staff from all the four locations at one place and have a focused group discussion (FGD).

Two staffs from each location attended the FGD. One major difference in the requirement document that was prepared after FGD was the way in which they defined a month. They were not following the normal English calendar for the calculation. It is calculated in the following manner; four weeks made a month. Since all the meetings are weekly the member repaid monthly which according to them was after four weeks i.e. 28 days. This difference had an impact on the implication on the interest computation engines. All the calculations are in terms of weeks and group of four weeks. A group of four weeks is treated as a month in the operation.

We tried to understand why such information was not given to us the first time itself. In SRI, SHPI staff is professionals and are highly qualified and hence our team did not visit any SHG and took the requirement document as given to us. Our team took the meaning of monthly repayment as repayment after a month as per the English calendar. Our team would not have missed this vital information had they had interacted with SHG members using contextual enquiry.

For a real UCD, there is a need to educate the users through exposures, discussions and reading materials on software development and only then should we go for focused group discussion for requirement understanding. Users, many times, assume that the processes they use are so obvious that they do not require explanation. Very often they expect us to spell out their requirement and do not like spending time on this process. This is not a proper practice. Focused group discussion after the exposure visits to sample SHGs can be better platform for requirement understanding. Users should be given exposure of software development by narrating past experiences in details. Such exposure enables the users to interact with the software development team better.

After six-months or one year of operation, focus group discussion with the users from all the branches will be useful for understanding the usability in terms of features required, seldom used, frequently used or not required.

For UCD for software development we require discipline and resources to justify the process. In the development sector, unfortunately users often do not have sufficient funds pay for such cost nor discipline in operations.

In my context, I am interested in building knowledge for UCD for application in social and development sector. For me the challenge is to find cost effective user centered design processes for my context.

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