

# Mahila Bachat Gat App

**Mrs. Vijaya Patil, Shubham Sharad Kshirsagar, Aviraj Vitthal Gaikwad,**

Vedant Kakaso Ghadage, Prithviraj Abasaheb Deshmukh


Mentor, Student, Department of Computer Engineering,

Rajarambapu Institute of Technology, Rajaramnagar, Ishwarpur



<https://doi.org/10.55041/ijstmt.v2i4.023>

**Cite this Article:** Patil, V., Gaikwad, A. V. & Kshirsagar, S. S. (2026). Mahila Bachat Gat App. International Journal of Science, Strategic Management and Technology, 02(04). <https://doi.org/10.55041/ijstmt.v2i4.023>

**License:**  This article is published under the Creative Commons Attribution 4.0 International License (CC BY 4.0), permitting use, distribution, and reproduction in any medium, provided the original author(s) and source are properly credited.

**ABSTRACT:** The *Money Saving Group Application (Mahila Bachat Gat App)* is an Android-based system developed to manage group savings efficiently. Traditional saving group activities such as member registration, savings collection, loan management, and record maintenance are usually handled manually, which leads to errors, lack of transparency, and increased workload. This application provides a digital platform where users can manage members, track savings, handle loan requests, and monitor transactions in real time. The system is developed using Android (XML), Java, and Firebase/SQLite database. It ensures secure data storage, real-time updates, and improved transparency. The proposed system reduces manual effort, enhances accuracy, and supports financial discipline and women empowerment.

## 1. Introduction

In today's world, managing group savings manually becomes difficult and confusing. Many Mahila Bachat Gats and small saving groups still maintain records using registers and notebooks. This manual system often leads to calculation errors, data loss, lack of transparency, and increased workload for group leaders. It also becomes difficult to track savings, loans, and repayments efficiently over a long period of time. To overcome these problems, we have developed a *Money Saving Group Application (Mahila Bachat Gat App)*. The main purpose of this system is to make group saving management simple, organized, and transparent. In this system, the admin can add or remove members, manage group activities, record monthly savings, and handle loan requests. Members can log in to their dashboard, view their savings details, check loan status, and track their transactions easily.

The application also provides features such as loan request and approval, installment tracking, and SMS reminders for payments. This helps in maintaining proper financial records and ensures better communication among group members. It reduces confusion and builds trust within the group by providing real-time updates and accurate information. The system reduces manual paperwork and makes the entire process faster and more efficient. This project is developed using Android (XML) for frontend design, Java for application logic, and Firebase/SQLite for database management. Android Studio is used as the development environment. Overall, this system makes saving group management easy, reliable, and user-friendly for all members.

## 2. MODULE IDENTIFICATION

The *Money Saving Group Application (Mahila Bachat Gat App)* is developed to manage group savings, loans, and financial activities in a smart and organized way. The main purpose of this system is to handle member records, track savings, and

manage loan transactions efficiently while maintaining transparency among all group members. This system works with two main modules: Admin and Member. The Admin module is responsible for managing the overall system. The admin can add or remove members, update member details, manage group activities, record monthly savings, and maintain loan records. The admin can view all transactions and has the authority to approve or reject loan requests submitted by members. The admin also sends SMS reminders to members regarding monthly installments and important updates. The Member module allows users to securely log in and access their personal dashboard. Members can view their savings details, check loan status, track their installment history, and request loans when needed. They can also see whether their loan request is approved or rejected by the admin. The system also includes a Loan Management module, which handles loan requests, approvals, installment tracking, and remaining balance calculations. This ensures proper financial management within the group. All data is stored securely using Firebase/SQLite database, and the application is developed using Android (XML) for frontend and Java for backend logic. In summary, this system makes group saving management faster, transparent, and more organized while improving financial discipline among members.

### 3. SCOPE

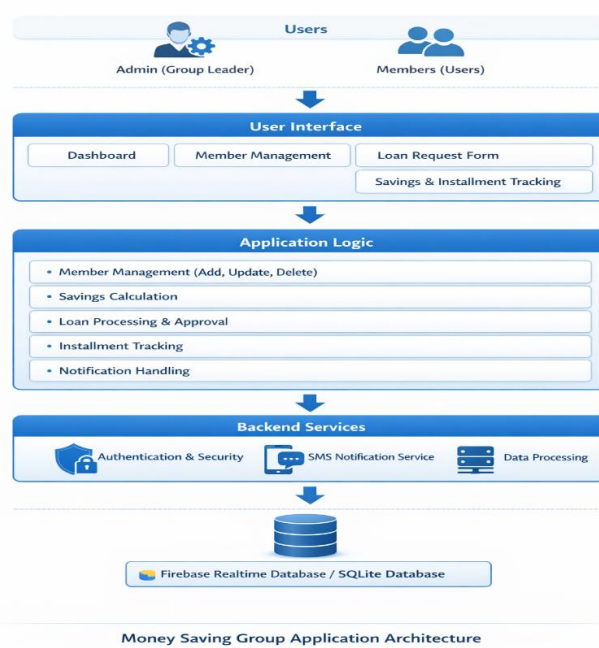
The faculty availability for smart load adjustment system helps in reducing the workload of teachers & makes timetable handling simple and easier. The main goal of this system is to manage faculty availability properly so that the work pressure is balanced among all teachers. This system provides secure login access so that only authorized users can enter and use their respective modules reduces manual paperwork & avoids confusion in timetable adjustment. All the information is stored safely in the database which helps in better academic management. Overall the system improves coordination between faculty, timetable incharge & HOD. It makes entire process smooth, organized & easy to manage.

### 4. EXISTING SYSTEM

Sr. No.	Title of Paper	Year	Author	Gap Identified	Key Points
1.	Traditional Chit Fund System	2019	R. Sharma, P. Singh	Lack of transparency and security	Manual system used for group savings but prone to errors, fraud, and poor record management.
2.	Digital Wallet Applications	2020	A. Verma, S. Kulkarni	No support for group savings	Focuses on individual savings and transactions but does not provide features for collective savings or group management.

3.	Web-Based Saving Management System	2021	M. Patel	Manual data entry and limited automation	Provides basic saving features but still requires manual updates and lacks real-time tracking.
4.	Microfinance Management System	2018	K. Gupta, R. Mehta	Complex interface and lack of usability	Designed for financial management but difficult for rural users and lacks simple user-friendly design.

## 5. ARCHITECTURE DIGRAM



## 6. PROPOSED SYSTEM

- Admin Control (Group Leader): Admin can manage members, monitor savings, approve/reject loan requests, and track overall group activities.
- Member Management: Admin can add, update, or remove members and maintain their details and contribution records.
- Member Dashboard: Members can view their savings, installment history, and loan status through a personalized dashboard.

- Savings & Installment Tracking: The system records monthly savings and installment payments, ensuring accurate and transparent financial management.
- Loan Request & Approval: Members can request loans, and the admin can approve or reject them based on group rules.
- Notification System: SMS/app notifications are sent for payment reminders, loan updates, and important announcements.
- Secure Login: Only authorized users (Admin and Members) can access the system, ensuring data security and privacy.

## 7. RESULT

### 1) Login Page:

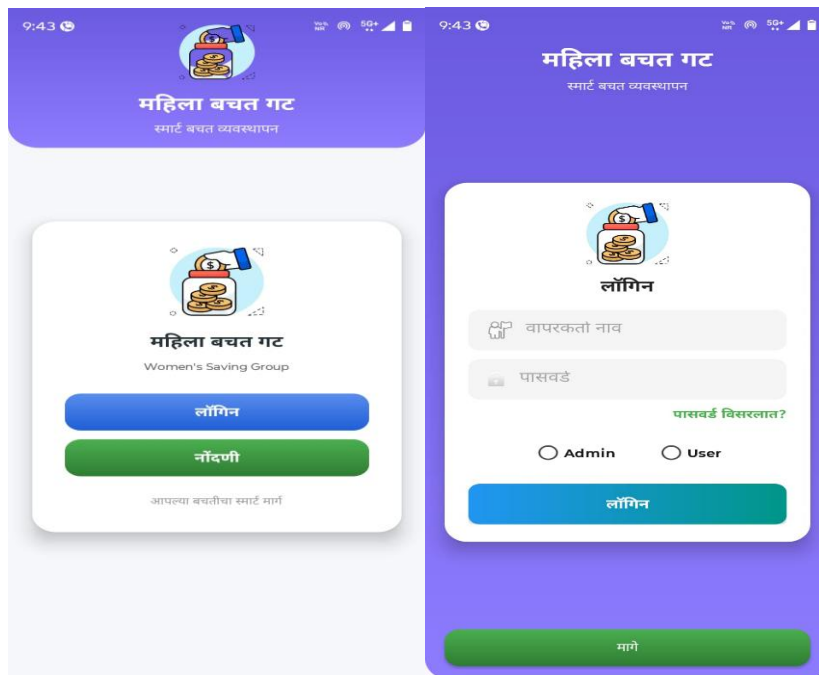


Fig.1.11 Login Page

Fig.1.1 The system provides a secure login interface where users enter their mobile number/email and password. Users such as Admin (Group Leader) and Members can log in. After successful authentication, users are redirected to their respective dashboards. Invalid credentials show an error message.

### 2) Admin Dashboard:



Fig.1.2 HOD Dashboard

Fig.1.2 The admin dashboard allows the group leader to manage members, monitor savings, approve loan requests, and track installment payments. It provides an overview of group activities and ensures smooth management.

### 3) Members Dashboard:



Fig.1.3 Incharge Dashboard

Fig1. Members can view their savings details, installment history, and loan status. They can also request loans and check payment updates through the dashboard.

### 4) Members Management:

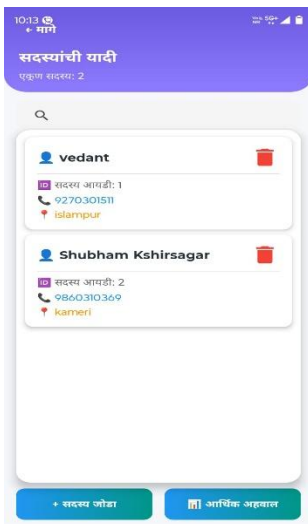


Fig.1.4 Faculty Dashboard

Fig.1.4 The system allows the admin to add, update, or remove members. It maintains member details such as name, contact, and contribution records.

### 5) Savings & Installment Tracking::

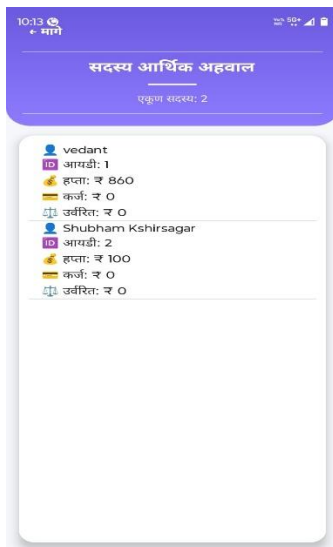


Fig1.5 Master Timetable

Fig.1.5 The application tracks monthly savings and installment payments of each member. It helps in maintaining accurate financial records and avoids manual errors.

### 6) Loan Request & Approval:

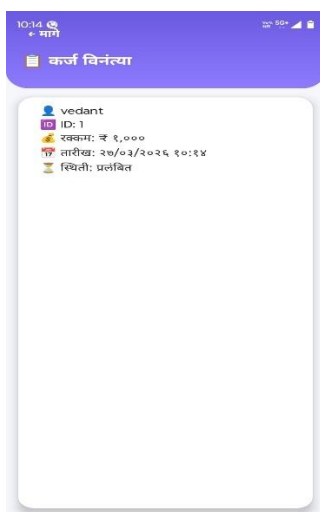


Fig1.6 load Adjustment

Fig.1.6 Members can request loans by entering required details. The admin can approve or reject requests based on group rules. The system updates loan status automatically.

## 7) Notifications:

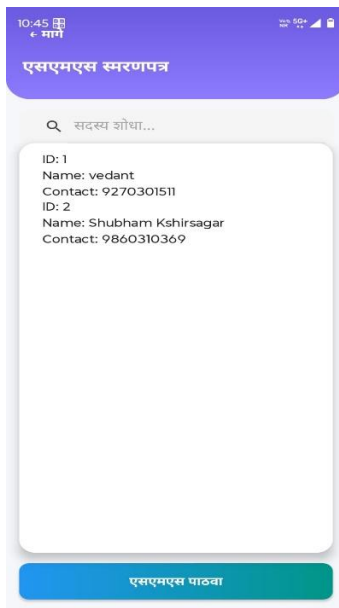


Fig1.7 Notifications

The system sends SMS/app notifications for payment reminders, loan approvals, and updates, ensuring better communication.

## 7. CONCLUSION

The Money Saving Group Application simplifies the management of group savings, loans, and member activities. It provides an easy-to-use platform where the admin can manage members, track savings, and approve loan requests efficiently. Members can view their contributions, request loans, and stay updated with their financial records. This system reduces manual record-keeping, minimizes errors, and ensures transparency within the group. It improves communication through notifications and helps in better financial planning for all member. In conclusion, the application enhances efficiency, reliability, and user-friendliness, making the management of Mahila Bachat Gat more organized and effective.

## 8. REFERENCES

[1] R. Elmasri and S. B. Navathe,

[5] Pressman, R. S., *Software Engineering: A Practitioner's Approach*, 8th ed., McGraw-Hill, 2014.

[6] Sommerville, I., "Software Design and Implementation," Pearson Education, 2016.

[7] K. Laudon and J. Laudon, *Management Information Systems*, 15th ed., Pearson, 2018.

[8] N. Patel and A. Sharma, "Digital Financial Inclusion Using Mobile Applications," *International Journal of Computer Applications*, 2020.

[9] Government of India, "Self Help Group (SHG) Guidelines," National Rural Livelihood Mission (NRLM).