

AN EVALUATION OF  
THE WOMEN'S ENTREPRENEURSHIP DEVELOPMENT PROGRAM

by

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## CONTENTS

<u>CHAPTER</u>	<u>Page</u>
I EXECUTIVE SUMMARY	1
II BACKGROUND	5
A. Description of the WEDP	5
B. Need for Evaluation	7
C. Scope of Work	9
III METHODOLOGY	11
A. Cooperative Evaluation Concept	11
B. Team Composition	12
C. Site Selection and Sampling	12
D. Questionnaire Development	14
E. Orientation Period	14
F. Problems Encountered During Survey	15
IV EVALUATION RESULTS	16
A. Loan Program Implementation	16
1. Background Information	16
2. Field Office Activities	19
3. Headquarter Support	24
B. Improvement of Living Conditions of Clients	28
1. Expansion of Profitability of Clients	28
2. Improved Access to Social Services	34
3. Nature of Participation of WEDP clients	39
4. End Use of WEDP loan	43
C. WEDP Operational Guidelines	45
D. USAID Support	50
E. Socio-Economic Profiles of Clients	51
V COMPARISONS WITH BRAC AND GRAMEEN BANK PROGRAMS	55
 ANNEXES	
I Evaluation of WEDP Management of Loan Funds and WEDP Overhead Costs	
II Tables 1-38	
III Questionnaires	

## I EXECUTIVE SUMMARY

### BACKGROUND:

The Women's Entrepreneurship Development Program (WEDP) is a sub activity under USAID's Rural Industries Project and managed by the Bangladesh Small and Cottage Industries Corporation (BSCIC). The program aims at improving the status of rural women in Bangladesh by providing small credit to women managed enterprises for the development of women entrepreneurship. USAID support to the program has been extended five times since the end of the original agreement in 1982. This evaluation was undertaken to assess the effectiveness of the WEDP to determine whether USAID should continue to support the program after the current agreement expires on December 1, 1986. The evaluation team included three NGO women with backgrounds on activities relating to rural women. In addition, close liaison was maintained both with BSCIC and USAID.

### FINDINGS/CONCLUSIONS:

This evaluation focussed on two basic areas -- implementation of the loan program and the program's impact on improving living conditions of clients. It also included two other areas -- whether the new program guidelines are appropriate and whether USAID's assistance is adequate. The general findings were the WEDP is an effective management structure for implementing a loan and entrepreneur development program for rural women. However, this structure, primarily because of limited support at the headquarters level, in planning, programming and evaluation, is operating significantly below its potential. Improvements in the WEDP management and support system can be made utilizing existing BSCIC resources.

More specifically it was found:

#### In terms of project implementation:

- a. The current WEDP recovery rate is reported as 76%. Whether this rate is correct cannot be determined because of inconsistencies in BKB Branch reporting procedures. Whatever the actual rate is, it can be improved.

- b. The Overhead rate for providing all WEDP services to lend and recover one taka is 1.47 taka and can be reduced.
- c. The WEDP management at the field office level is effective in some areas and less effective in others. It is least effective in Laksam. Improvements can easily be made within existing WEDP resources.
- d. Current Headquarters support and guidance is not sufficient to assist field offices in reaching their full potential; specifically in solving the more sophisticated problems being faced by the expanding WEDP. This is a major program problem limiting overall program performance and can possibly be resolved within existing BSCIC resources.
- e. Between July 1984 - June 1986 the rate of increase of new clients, in three of the centers evaluated (excluding Laksam), varied between 73% to 473%. As the total number of potential "new" clients is reduced, the increase in new clients will correspondingly be reduced.
- f. 6,138,503 takas is available for loan disbursement as of June 30, 1986. At the current rate of program implementation, this is sufficient to fund the loan portion of the WEDP for two more years.
- g. Undisbursed loan funds are kept in a non interest bearing account, it should be placed in one which bears interest.

In terms of improving living conditions:

- a. Labor in almost all industries is provided by the family. If labor wages are not imputed, the monthly average profits in industries in the three centres evaluated (excluding Laksam) varies between 500 takas to 1,000 takas. If labor charges are imputed at a daily rate of 9.43 taka for women and 26.30 taka for men, all enterprises are operating at a loss except those related to tailoring and packaging.
- b. While no quantitative data on income increases is available, 81% of respondents in the three of the four evaluated areas reported increases in income and 67% reported increases in nutritional levels after becoming a WEDP client. In Laksam almost no one reported any increases in either incomes or nutritional levels.

- c. 19% of clients claim they individually manage their own enterprises, 36% claim they co-manage with husbands, 24% claim they only work in their husbands' enterprise while 21% are not involved in the business at all. Cross check questions revealed that 35% of the clients actually have knowledge to indicate that they are involved in managing their enterprises, and only 22% are actually involved in making investment decisions.
- d. 25% to 50% of loan funds are diverted from intended activity and spent on consumption.

In terms of program guidelines:

The description of program activities as contained in the draft PIL is correct but there is no agreement between BSCIC and USAID on statistical goals for loan recovery or for measuring quantitative and qualitative program progress.

In terms of USAID support:

- a. USAID's financial support is adequate considering the programs' current level of operation.
- b. Technical expertise provided by USAID and BSCIC is inadequate considering the level of difficulty involved in managing an expanding credit program and in developing rural women entrepreneurship.

RECOMMENDATIONS:

The following recommendations will help the WEDP move toward reaching its full potential:

- 1. WEDP Headquarters management be expanded and improved to better assist in identifying and solving Field Office Operational Problems.

Options:

- A. Add to WEDP staff, persons with expertise in: (1) accounting and statistics management, and (2) analysis and planning of Headquarters support and analysis and planning of field office activities.

B. Analyze successful and unsuccessful WEDP centers to determine why they are successful or otherwise. Use results of analysis to develop activities to improve WEDP.

C. Establish a cooperative relationship with NGO's and other loan program organizations to share information and resources.

D. Expand the number and effectiveness of Headquarters staff visits to the field offices: Headquarters staff person be assigned to support each WEDP field activity.

E. Laksam be established as an area of special concern with separate statistics goals and special headquarters support.

F. According to field office program implementation level of difficulty, establish separate goals for each field office. Establish intra WEDP competition for meeting goals.

2. By the end of June 1987, increase the recovery rate to 85% for the overall program (excluding Laksam) and subsequently further increase the recovery rate to above 90% based on a time schedule developed from follow-up analysis of WEDP goals and capabilities. The recovery rate for Laksam be determined by a USAID/WEDP review.

Options:

A. Develop experimental programs for improving collection rates.

B. (1B, 1C, and 1D above)

3. Over head rate for providing all WEDP services to extend credit and recover loans be reduced by 15% by June 30, 1987 and subsequently further reduced, based on follow-up analysis of WEDP goals and capabilities, until the rate is less than .5 taka for providing WEDP services.

4. The WEDP guidelines be revised to properly describe the program's conceptual focus and method of operation.

5. Qualitative and quantitative goals be established in order to monitor and evaluate implementation progress.

6. USAID continue support of the WEDP pending implementation of the above recommendations.

## II. BACKGROUND

### A. Description of the WEDP

The Women's Entrepreneurship Development Program (WEDP) is a sub activity under USAID's Rural Industries Project and managed by the Bangladesh Small and Cottage Industries Corporation (BSCIC). The agreement signed between the Bangladesh Government and USAID (August 23, 1982) described the basic objective of the program as the setting up "within BSCIC of a specific capability to promote and assist the establishment and/or expansion of micro businesses owned and operated by women, or alternatively owned and operated by families but in which women exercise a major management role". The current objectives of the program are more accurately stated in the draft Project Implementation Letter (PIL) number 4, dated June 3, 1986. According to the draft PIL, the goal of the WEDP is the improvement of "the overall status of women in Bangladesh". This to be accomplished by increasing "women's contributions to family incomes by expanding the profitable participation of rural women in local businesses". More money provided by working women towards increasing family incomes is no guarantee, by itself, of improved welfare or status of women. The WEDP must therefore, in addition to implementing an effective credit program, provide intensive extension programs for both women and men to ensure that program benefits actually reach the WEDP clients.

USAID partially funds the WEDP loan program and funds operational costs relating to transportation and salaries of resource persons. The Bangladesh Krishi Bank (BKB) extends banking facilities and provides matching loan funds equal to twice that of USAID's. BSCIC implements the program by identifying clients and providing extension services to ensure the success of the loan program as well as the development of rural women entrepreneurship.

The WEDP began operating in 1983 in four upazilas - Laksam in Comilla district, Sherpur in Jamalpur district, Kaunia in Rangpur District and Swarupkathi in Barisal District. A year later four additional centers were opened -- Tala in Khulna District, Balagonj in Sylhet District, Begumgunj in Noakhali District and Muksudpur in Faridpur District. Subsequently, a ninth center was opened in Sarail (Brahmanbaria District) but was not funded by USAID. BSCIC plans to open ten additional centers during the period 1986-1990.

Each WEDP center is staffed by four to six extension/assistant extension officers holding graduate degrees. Although there are some male extension officers, all centers are headed by female extension officers. In addition, each center has two locally recruited field assistants (for assistance in loan recollection), an accountant and four to six other employees as peon, driver, typist, guard etc.

The WEDP typically provides funds for rural women in traditional activities. Most of the loans are for such activities as cane and bamboo, mat making, dheki, net making and raising chickens, goats and cows. Though loans may be granted upto 20,000 takas, the average size of loans are about 2,000 takas and usually varies between 1,000 takas and 5,000 takas. The loans are for a period of one year for working capital investments and five years for fixed capital investments. The rate of interest is currently at 16% and payments are due monthly.

In addition to providing credit the WEDP provides pre-investment and post-investment counseling. Field officers pay monthly visits to clients to recollect loans, monitor the work, and provide production and marketing advice. Workshops are held for clients to provide management and financial advice and teach skills (tailoring, basket weaving etc.).

#### B. Need for Evaluation

The WEDP was evaluated twice. The first evaluation was conducted by Dr. S.A. Ather in 1984. The evaluation maintained that the performance of the WEDP, both qualitatively and quantitatively, was "not upto the desired expectation". The loan recovery position was unsatisfactory and had failed to make a significant impact on the socio economic conditions of clients. However, it was felt that the program

had "started to move towards success" and hence continued USAID financial support was recommended.

The second evaluation was conducted by Marguerite Berger in 1985. Berger's evaluation emphasized the financial management of the program. While many problems were identified, it was felt that "most could be solved by a commitment on behalf of BSCIC and BKB to accept technical assistance ... and to make changes in the structure of the (loan) program".

The two evaluations indicated that USAID and BSCIC were emphasizing different aspects of the program. While USAID was more concerned with the loan program implementation (loan disbursement and loan recovery), BSCIC emphasized the social welfare aspects of the WEDP. The new PIL reconciles these divergences and establishes clearer guidelines. An evaluation of the WEDP based on the new guidelines was therefore felt necessary. In addition USAID support had been extended five times since 1982. The current support agreement expires on December 2, 1986, at which time the USAID must decide whether or not to continue supporting the WEDP. This evaluation is being conducted to obtain updated information to use as a basis for making this decision.

### C. Scope of Work

The scope of work lays out two main areas of investigation : (1) how well the WEDP is implementing a small loan program for women, (2) what the WEDP loan is accomplishing to improve the living conditions of women clients, and includes two other areas: (1) whether the program guidelines are practical and operational and (2) whether USAID's assistance is adequate. In examining these areas. The evaluation specifically focussed on the following questions:

#### A. Loan Program Implementation

##### 1. Background Information

- a. What is the recovery rate?
- b. What is the overhead rate?
- c. What is the current status of the BKB loan fund?

##### 2. Field Operations

- a. Is management effective?
- b. What are major problems?
- c. How can major problems be solved?

##### 3. Headquarter Support

- a. Is management effective?
- b. What are major problems?
- c. How can major problems be resolved?
- d. Is the loan fund managed effectively?

B. Improvement of Living Conditions of Clients

1. Expansion of Number of Clients

a. Is the WEDP expanding the number of women profitability participating in small business?

2. Improved Access to Social Services

a. Is WEDP improving, through higher incomes, the accessibility of rural women to social and economic resources? (medical care, education, nutrition, family planning, income generating skills?)

3. Expanding of Women's Involvement in all aspects of Small Businesses

a. What is the nature of the participation of WEDP clients in the business for which the loan was received (as owner, worker, manager)?

4. End Use of Loans

a. What is the actual end use of the WEDP loan?

C. Program Guidelines

1. Do the revised guidelines accurately provide practical operation guidelines and establish practical goals?

D. USAID Support

1. Is USAID providing adequate support to the WEDP?

### III. METHODOLOGY

#### A. Cooperative Evaluation Concept

It was determined that the evaluation would be more effective if there was constant interaction between the evaluation team, USAID and BSCIC. BSCIC nominated Ms Ferdousi Begum to coordinate activities on their behalf. Mr Aslam Ahmed, conducted the financial analysis and overhead costs analysis portion of the evaluation on behalf of USAID. Mr Aslam's findings are integrated into the evaluation report. His report is in Annex I. In addition, frequent meetings were held both with Ms Rasheda Khanam, director WEDP and Melvin Chatman, project officer of USAID.

Women research assistants were recruited from NGO's for their experience in grass root work amongst rural women. Nijera Kori, RDRS and Concerned Women in Family Planning, each provided an experienced member of their staff to assist in the field interviewing. This was extremely helpful in resolving the usual problem of finding women with the necessary expertise to work in rural areas under "not-so-comfortable" conditions. The evaluation therefore, involved the public sector (BSCIC), the private sector (the evaluation director and his team), the NGO's and USAID.

## B. Team Composition

The evaluation team was organized and chosen with meticulous care to ensure an indepth assessment of the program. Survey of each of the four sample WEDP center was conducted by a two member team -- one male and one female. It was assumed that this combination would ensure clients (women) better responding to our female interviewer, husbands talking freely with our male interviewer, and local people feeling more comfortable with an "escorted" woman. Three of the four women in the four centers were from the NGO's as mentioned. All the male interviewers had long experiences with similar field research and a general awareness of the rural structure. A fifth team provided interview assistance in Laksam (the center with the highest number of clients) and other assistance to the evaluation team leader. The assistant to the evaluation team leader was chosen for her experience of working with rural women and being involved in women's issues. Close contacts were maintained with BSCIC and USAID to inform them of evaluation progress to elicit suggestions for its further improvement. The organisational chart of the evaluation team is presented in Table 1.

## C. Site Selection and Sampling

Four WEDP centers were chosen for the evaluation out of the eight centers currently being funded by USAID. The

centers with the poorest performance (Laksam) and the best performance (Muksudpur) were chosen as sample centers. In addition, Tala (a better than average performance center) and Begumgunj (a moderately successful performance center) were chosen. Selection of centers were constrained by severe communication problems during the rainy season in some centers. However, care was taken to ensure that successful and problem centers, old and new centers, and centers from different regions were included.

A random sample of 10% of clients, stratified according to the activities financed by WEDP, was chosen from each center for interviewing. The sample included 91 clients from Laksam, 59 from Begumgunj, 81 from Tala and 86 from Muksudpur. The majority of clients engage in such traditional activity as cane and bamboo, dheki, mat making, net making etc. [see Table 2].

A separate questionnaire was used to interview local WEDP officers to evaluate the effectiveness of the program as well as the capabilities of the local offices. The evaluation director personally interviewed all but one of the local WEDP officer. Headquarter personnel were also interviewed to determine the effectiveness and potential of the headquarters and to gather information about their program support.

#### D. Questionnaire Development

Three sets of questionnaires (see annex II) were prepared -- for WEDP clients, local WEDP officers, and WEDP headquarter personnel--with full participation and agreement of BSCIC. The draft client questionnaire was pre tested in all four centers. Results of the pretesting and USAID comments on the draft were used to make revisions and prepare the final questionnaire. Members of the evaluation team interviewed WEDP clients. The team leader visited all four sample centers and personally conducted interviews of WEDP local officers and headquarter personnel.

#### E. Orientation Period

The team members participated in a three day orientation program to familiarize them with the WEDP, the objectives of the evaluation, the questionnaire and the method of interviewing. Both the BSCIC liaison person and the USAID project officer participated in this orientation. Team members were then sent to their assigned WEDP offices for a week to ten days to learn about the actual operation of the program. At least one member of each team spoke the local dialect. It was therefore expected that the evaluation team would contribute to a much better assessment of the program. Spot checks were made, of all locations, to ensure the quality of the interviews.

#### F. Problems Encountered During Survey

Transportation problems hindered easy access to all WEDP clients. The situation was worse in Laksam and somewhat better in Tala. The assistance of local WEDP officers made it easier to reach and identify sample clients.

The survey was conducted during the rainy season. There were constant and heavy rains during the second half of the evaluation. It is to the credit of the research team that they braved the weather and continued uninterrupted with their interviews.

It was difficult to locate some clients in Laksam. Some WEDP loan defaulters did not want to be identified (they assumed our team was involved in loan recollection) and hence deliberately avoided our interviewers.

#### IV. EVALUATION RESULTS

##### A. Loan Program Implementation

###### 1. Background Information

Scope of work questions:

- a. What is the recovery rate?
- b. What is the overhead rate?
- c. What is the current status of the BKB loan fund?

##### FINDINGS:

Loan program implementation was evaluated based on the overall loan recovery rate and the overhead rate, the effectiveness of the WEDP field offices in implementing the loan program, and the effectiveness of the WEDP headquarters in supporting its field offices. The overall WEDP collection rate for the year ending June 1986, was 76%. The overhead cost per one taka disbursed and recovered was 1.47 takas for the same year. It should be indicated that if figures from Laksam center (the least successful center) were to be excluded, the recovery rate would increase to 81% and the overhead cost per taka disbursed and recovered would drop to 1.42 [For a detailed analysis of evaluation of financial management, see Aslam Ahmed's analysis in Annex 1].

Data for estimating the loan recovery rate was obtained from the WEDP monthly activity reports. The loan recovery rate was calculated by dividing the cumulative amount recovered since the beginning of the project by the total amount due for recovery since the beginning of the project. Data for overhead costs were obtained from the expenditure claims vouchers as submitted by WEDP to USAID and the annual summary of expenditures as maintained by the WEDP head office.

As of June 30, 1986 total USAID contribution to the WEDP loan fund has been takas 4,432,744 matched by BKP's contribution of takas 8,865,488. Total loans disbursed amounts to takas 13,424,621 of which takas 6,264,892 has been recovered. Takas 6,136,503 was available for loans as of June 30, 1986. These undisbursed funds are not maintained in an interest bearing account. [see Aslam Ahmed's evaluation in Annex 1].

#### CONCLUSIONS:

If WEDP resources at both the local level and the head-quarter level were better managed, it would be possible to increase the loan recovery rate. The overhead rate could be decreased by increasing disbursements and improving loan recovery and/or by lowering costs.

The amount of money currently in the WEDP account is sufficient to fund the loan program for two more years (at current levels). These undisbursed funds could be earning interest if maintained in an interesting bearing account.

RECOMMENDATIONS:

By the end of June 1987, increase the recovery rate to 85% for the overall program (excluding Laksam) and subsequently further increase the recovery rate to above 90% based on a time schedule developed from follow-up analysis of WEDP goals and capabilities. The recovery rate for Laksam be determined by a USAID/WEDP review.

- Options:
1. Analyze recovery problems and successes from the WEDP and other program, and use them for developing activities to improve WEDP recovery rates.
  2. Develop experimental programs for improving recovery rates and solving problem areas.
  3. Develop intra-WEDP competition for improving recovery rates.

Overhead rate be reduced by 15% for providing WEDP services to lend and recover one taka by June 30, 1987. For the subsequent six month period, based on further analysis of WEDP goals and capabilities the overhead by at least another 15%. The overhead rate should finally be less than 50%.

- Options:
1. Increase amount of recoveries.
  2. Increase amounts/number of disbursements.
  3. Reduce staff costs.
  4. Reduce other costs such as transportation and training.
  5. Depending on level of difficulty in implementing, WEDP, establish individual management overhead goals for field offices.
  6. Improve WEDP headquarter support in identifying and resolving field level operational problems especially those related to cost overheads.

Undisbursed loan funds be maintained in an interest bearing account.

2. Field Office Activities:

Scope of work questions:

- a. Is management effective?
- b. What are major problems?
- c. How can major problems be resolved?

FINDINGS:

The staff at the local office level are extremely hard working and honest and probably are the best part of the program. We have not received a single complaint of any current WEDP officer receiving bribes from clients. This is

an exceptional feat in any credit program (compare Olof Cau's evaluation of NORAD assistance to Small and Cottage industries in Bangladesh where he maintains that bribery is a way of life here). The only reported incidence of bribery in the past was severely dealt with, by firing the officer involved. WEDP local officers put in, on an average, a 47 hour week, several hours in excess of what they are required (Table-3). Usually they put in two full days of field trips and another one or two short half day trips. Table 3 also shows that the officers in Laksam, despite working in the lowest performance center, work longer hours (49.625 hrs/week) than in any other center. Indeed it would be wrong to blame Laksam's problems on its current officers. Table 4 reveals the use of transportation facilities (baby taxi) and substantiates the evidence of regular field trips of WEDP officers. It indicates that baby taxi was used for 74 hours in Tala, 92 hours in Muksudpur, 180 hours in Begumgunj, and 88 hours in Laksam, during the month of July, 1986.

Clients indicate (Table 5) that they were visited monthly by WEDP officers for loan recollection, and production and business advice. In Tala some clients were visited more than once in a month. The officer-client interaction becomes clear from table 6 where it is revealed that almost all clients in Muksudpur, Tala and Begumgunj make loan repayments to WEDP officers rather than to the BKB. It is only in Laksam that almost 50% of clients make repayments to the BKB. This

is due to the fact that Laksam is a very big upazila and communication problems hinder clients' easy access to WEDP office. Table 7 provides additional information on client interaction with the WEDP office. It shows that only in Tala, the majority of clients (55 out of 81) maintain direct connection with the office. In the three other centers, office connections are maintained mostly through client husbands. However clients have made personal visits to the WEDP office at least 3.41 times in Laksam and 5.13 times in Tala.

Our observations revealed that the client identification procedure is strictly adhered to in Muksudpur and Tala and thus potentially bad clients are screened. Since the overwhelming majority of loans were issued in Laksam during the beginning of the program, when client identification was not seriously undertaken, the current Laksam WEDP officers are faced with a situation where they have little control over. However, disbursements in Laksam are also low further adding to a poor overall performance. The client identification procedure in Begumgunj is average.

The file maintenance/record keeping system is not uniform in all centers. It is very efficient in Muksudpur and indeed lacking in Laksam. Records are neither well organised nor upto date in Laksam.

It was observed during the field trips that local WEDP officers maintain their independence from local elites. Reliance on local elites in the initial stage of the program, atleast in parts of Laksam and Tala, has been responsible for many non-payments of loans. Clients, having connections with local elites feel powerful enough to resist repayment of loans.

There are limited activities created either by headquarters or by the local offices that cater to the special problems of each location. No major steps have been taken to address the unique problem of large scale non-repayment of loans in Laksam.

Aslam Ahmed has analyzed the loan activity performance of each WEDP center according to several key activities - number of prospective loanees identified, number of applications delivered to BKB, number of loans disbursed by BKB and the percentage recovery of amounts due [Table 8]. Each center has been ranked from 1 to 9 according to their performance in each activity and then ranked for their overall performance. The results indicate that Muksudpur, Tala and Begumgunj are ranked first, second and third and Laksam is ranked last.

CONCLUSIONS:

In most cases field officers could be more productive if program management were improved. It is felt that program management, initiated especially at the headquarter level, would at least improve the performance of the inferior centers and bring them upto the level of the better centers.

Laksam has unique problems and requires special WEDP support. Special activities should be developed for Laksam (and indeed for all centers) to ensure that their problems are analyzed and solutions implemented before the entire program performance is affected negatively.

RECOMMENDATIONS:

- Analyze successful and unsuccessful WEDP centers to determine why they are successful or otherwise. Use results to develop special activities to improve the WEDP.

- Introduce a uniform and efficient file maintenance system.

- Establish Laksam as a special activity with special goals and objectives and with statistics maintained separately from other field offices.

- Headquarters expand its assistance to field offices in identifying major problem areas and implementing solutions to resolve those problems.

### 3. Headquarter Support

#### Scope of work questions:

- a. Is management effective?
- b. What are major problems?
- c. How can major problems be resolved?

#### FINDINGS:

Headquarter supervision of field offices is the most problematic area in the whole program. While the director of the program maintains close links with local offices to the extent of making three tours each month (definitely a commendable achievement), the rest of the headquarter office provides minimal support. The essential headquarter problems lies in the unwillingness of headquarter staff to make periodic field visits. For example, only two of the seven professional staff makes field visits. The rest of the staff relates with field offices only through irregular postal communications or briefings of the director. The role of the headquarter staff is thus reduced to passive record keeping rather than an active participant in the development of the program. WEDP field offices are currently past the initial stage of identifying clients and disbursing loans. Aside from the issue of loan repayment they are faced with the problem of providing services for improving production and marketing, diversifying business, and increasing clients' social awareness.

It is here that headquarter staff could play a crucial role, by experimenting with different methods and assisting local offices in implementing a better system. There is however very little effort at the headquarter level to assist the program by providing such advice. It is surprising that though Laksam has been a problem area for a long time there has been no headquarter initiative to send personnel down there to assess the extent of the problem and recommend possible solutions.

#### CONCLUSIONS:

WEDP has developed a system with immense potentials. Expanded and improved management by the WEDP headquarters will increase the realization of this potential.

#### RECOMMENDATIONS:

- Headquarter management support be expanded and improved to better address the problems being faced by the WEDP field offices.

Options: 1. Headquarter personnel make periodic visits to field offices to gain first hand experience on problems and potentials of the program.

2. Overall expansion of participation of all headquarters staff in identifying field office problems and in implementing solutions for them at the field office level.

3. Designated headquarter personnel be given responsibility for identifying and solving problems in each of the key WEDP activities.
4. Overall expansion of participation of all headquarters staff in identifying field office problems and in implementing solutions for them at the field office level.

Scope of work questions:

- d. Is the loan fund managed effectively?  
(See Aslam Ahmed's work in Annex 1 for details)

#### FINDINGS:

In accordance with an agreement between BKB and WEDP, BKB provides credit to the extent of twice the amount provided by USAID. The operation of the loan fund is jointly conducted by the WEDP extension officers and the BKB branch officials. The WEDP extension officers identifies prospective clients and assists them in submitting loan applications to BKB. Loans are sanctioned and disbursed by BKB normally within fifteen days of submission of applications. 94% of the applications submitted and 84% of total loan amounts requested were approved during the period July-June 1985 (see Aslam Ahmed's work in annex). Loans are recovered almost always by the WEDP officers. In fact loanees very seldom make repayments to BKB branches. WEDP officers collect the loans and in turn make deposits to the bank.

Vital statistics such as interest charges on loans, month end balances of total loans outstanding, and amount of total loan funds available, are not reported.

The BKB reporting period ends the last day of each month; the WEDP reporting period ends on the 20th of each month. This results in significant differences in the amount of loans disbursed and recovered, as reported by the BKB and WEDP.

#### CONCLUSIONS:

Loans are made available to clients in a timely manner. However, the BKB accounting system does not provide key statistics necessary for properly monitoring the program.

Differences in reporting dates is one reason for discrepancies between WEDP and BKB statistics. Computerization of records for both financial and other records would significantly improve WEDP ability to maintain and analyze data. This would help better understand the differences in statistics from the two organizations and also help resolve other reporting and bookkeeping problems.

#### RECOMMENDATIONS:

- BKB mak available to WEDP, at monthly intervals, statistics on interest and charges on loans, month end balances

of total loans outstanding, and amount of total loan funds available for disbursement.

- WEDP establish a computerized system for maintaining all program records.

- WEDP use same reporting dates as BKB for reporting WEDP activities.

B. Improvement of Living Conditions of Clients:

1. Expansion of number of clients and profitability.

Scope of work questions:

a. Is the WEDP expanding the number of women profitability participating in small business?

FINDINGS:

Except for Laksam, the three other centers evaluated, show an impressive increase in the number of clients over the last two years. Between June 1984 and June 1985 the number of clients increased 473% in Muksudpur, 156% in Begumgunj and 193% in Tala. In Laksam the increase was only 2%. Between June 1985 and June 1986 the number of clients increased 106% in Muksudpur, 57% in Begumgunj and 73% in Tala. In Laksam the increase was only 2% (Table 9). However, the case of Laksam should in all actuality, be treated separately since it faces unique problems. Laksam was one of the first centers

and had to face many procedural and management errors which were rectified in later centers. For example loans were initially disbursed in Laksam without any client identification. Secondly, the program emphasis was on disbursement (providing relief) rather than on repayment (loan program). By the time WEDP policies were streamlined, Laksam had accumulated a considerable amount of "bad debts". The current low performance indicators are a result of previous procedural indiscipline.

The disbursement of loans to reliable women entrepreneurs is dependent on a thorough client identification procedure. It is necessary to ensure that loans be provided to women already managing/co-managing enterprises or willing and able to begin new enterprises. It is also necessary to ensure that enterprises being funded will prove to be profitable. Only this will lead to a successful loan program and the creation of women entrepreneurs. During the initial stages of the program as already mentioned, client identification was not taken seriously. This has caused the program to suffer. Currently, however, prospective clients are interviewed closely, detailed inquiries are made and local WEDP officers visit clients to ensure a better selection of clients.

Aside from computing the increase in the number of clients, an attempt has been made to measure the profitability of the enterprises funded by the WEDP. Table 10 presents figures on the taka value of fixed capital and working capital

being currently utilized by the WEDP funded enterprises. Table 11 attempts to estimate the average monthly income from the enterprises in each WEDP center. The monthly income has been calculated to be equal to the difference between monthly total revenues and monthly total costs. The total cost figures are the same as the value of the working capital from table 10. The value of fixed capital has not been depreciated and included as part of total costs. The results indicate that average monthly income is highest in Tala (829 takas) and lowest in Laksam (271 takas).

The monthly income derived in this manner is however no indication of the profits generated from these enterprises. Table 12 indicates that almost all of the labor employed in these enterprises is family labor. During the peak period, Laksam uses the highest amount of hired labor (0.20 compared with 1.77 of family labor) while no hired labor was reported in any center during the non peak period. All this implies, that the money incomes generated by the WEDP enterprises (table 11) may only be returns to family labor, rather than profits. An exercise has been attempted to determine exactly this.

To determine profits, it is necessary to set a shadow price for the unpaid family labor. Rushidan Islam, in "The Wage Employment Market for Rural Women in Bangladesh (BIDS, 1986)" has calculated the wage rate for rural men and women in four villages. The results are shown in table 13.

TABLE 13

<u>Village</u>	<u>Female Wage Rate</u> <u>per 8 hr day</u>	<u>Male Wage Rate</u> <u>per 8 hr day</u>
BANIARA	8.17 takas	28 takas
NAROANA	9.64 "	27 "
KAPURPUR	10.19 "	25.50 "
TULSHICHATA	9.73 "	24.70 "
AVERAGE	9.43 takas	26.30 takas
AVERAGE/HR	1.17875 takas	3.2875 takas

Rushidan Islam's wage rates have been used as the shadow wage rate. Using the employment figures from table 12 the total monthly wage bill has been calculated in table 14. The rate of profit has then been calculated based on the average amount of investment (survey data), the total monthly wage bill (table 14) and the monthly income (table 11). The results indicate that the average rate of profit is -37.67% in Muksudpur and only 6.10% in Begumgunj, 5.86% in Laksam, and 2.29% in Tala.

Using Rushidan Islam's daily rates, the average rates of profit for each industry has also been calculated (tables 16,17), in a similar manner. The results indicate that only tailoring and packaging register positive profit rates while all other industries have negative profit rates. This should however not come as a surprise. The "Rural Industries Studies Project" conducted by the BIDS conclude that cane and bamboo,

net making, dheki, mat making etc., all have negative profits. They have calculated a positive profit rate (10% to 75%) for weaving.

It must, however, be argued that since the opportunity cost of much of the female family labor is zero, a negative profit rate is really no indication of the actual contribution of these enterprises. Family incomes are indeed being generated as indicated in table 11. As long as WEDP funded enterprises are earning in excess of the interests paid out, net increases in family incomes are occurring.

#### CONCLUSIONS:

Muksudpur, Tala and Begumgunj show impressive increases in the number of new clients. However, it should be noted that the rate of increase of new clients can be high only during the initial stages of the program. The program deals exclusively with "women entrepreneurs", no matter how unskilled or how dependent upon husband/family. The WEDP identifies only those prospective clients who at least show some initiative in desiring to set up or continue a business enterprise. This immediately narrows down the number of potential clients in an average center to an estimated 2,000 women or less. Nearly all potential clusters (people in a certain trade localized in a certain village or para) have already been exhausted. Hence, the remaining potential clients are scattered

and far away. This will necessarily reduce the rate of increase of new clients considerably. The rate of increase of clients can therefore be an indicator of the success of any center only during the initial stages of the program and must later be replaced by the quality of the client (women effectively managing their enterprises) and the enterprise (profitability and expansion).

The absence of an effective client identification system during the initial stages of the program is a basic problem affecting all loan activities. As previously mentioned, Laksam is the WEDP's best example of this problem. The emphasis, currently, on client identification, will ensure that the majority of new clients are legitimate "business women" and the enterprise being financed are capable of generating increased income.

WEDP creates increased family incomes even though imputed labor wages would create negative profits for almost all WEDP enterprises. What probably occurs is that unemployed and underemployed family labour (especially female labor) is absorbed in these enterprises. In the initial stages of the program, employment generation rather than profits is normal. However, eventually, for the program to succeed, clients must switch to profit making enterprises and generate funds for expansion, from profits.

RECOMMENDATIONS:

- A rigorous client identification system should be maintained. Care should be taken to ensure that only women managing their own enterprises or co-managing enterprises with their husband / family, be encouraged into the program. A minimum number of women who work only in husband/family operated enterprises should remain in the program.

- The WEDP should introduce new lines of enterprises that will involve higher asset size and higher profits. This will ensure reinvestments from profits, subsequent expansion, and contribution to the rural economy, both from increased employment and value added.

- While new centers should concentrate on loan disbursements, old centers (having 50% of potential clients identified) should concentrate on increasing the management involvement and level of profits of clients.

## 2. Improvement Acces to social services:

Scope of work questions:

Is the WEDP improving, through higher incomes, the accessibility of rural women to social and economic resources (nutrition, medical care, family planning etc.)?

BACKGROUND:

No baseline data on incomes and expenditure patterns of WEDP clients are available. It was therefore not possible to determine changes in income and expenditure of clients due to their involvement with the WEDP. Of course, even with base line data it would have been difficult to isolate changes due to WEDP income from changes due to other incomes. A frequently used method to measure impacts of specific programs is to take a 'controlled' sample (including only those who are not affected by the program) and analyze its difference from the actual sample. The difficulties in choosing a "controlled" sample and the constraints due to limited time did not allow for the use of this method. Sample clients were, however, interviewed on changes in their production, income and expenditure due to WEDP. Though the accuracy of the responses could not be crosschecked by any quantitative data, the responses can at least be taken as general indications of changes that may be taking place.

FINDINGS:

Table 18 indicates that except for Muksudpur, the majority of clients in the other centers did not register an increase in employment after the WEDP began funding their enterprises. In Muksudpur 56 clients out of the 86 sampled (65%) said that employment levels in their enterprises had increased. In Begumgunj 24 out of 53 sampled clients (45%)

in Tala 20 out of 81 sampled clients (25%), and in Laksam only 12 out of 91 sampled clients (13%) said that their employment levels had increased.

Production performance of enterprises show a greater improvement after WEDP financing. All the sample clients in Muksudpur indicated that their production levels had increased since receiving WEDP funds. 72 clients out of 81 in Tala (89%) and 33 clients out of 53 in Begungunj (62%), registered increases in production. In Laksam the majority of clients revealed no increases in production (52%).

All of the clients in Muksudpur and 71 out of 81 clients in Tala (88%) said that their incomes had increased since the WEDP financing. Strangely enough, though 62% of clients in Begungunj indicated that their production levels had increased only 30% of clients (16 out of 53) said that their income levels had increased. This is explained by the increase in production costs. In Laksam only 4 out of 91 clients (4%) said that their incomes had increased.

Another possible way of checking to see if income increases are taking place would be to see if any expansion is taking place from reinvested profits. Table 19 presents information on this. The majority of respondents in Muksudpur (43 out of 56, or 77%) and Tala (25 out of 34 or 73%) suggested that business expansion was due to funds from profits. Respondents from the other two centers did achieve

business expansion but the number of them who reinvested from profits were considerably lower; 48% in Laksam and only 21% in Begumgunj.

Table 20 records changes in nutrition levels of clients after joining the WEDP. Respondents were asked whether they ate more and better in the period after joining the WEDP. Of course it is realized that this does not establish direct causality but since incomes had increased due to WEDP there is probably a correlation between WEDP activity and increased/improved consumption of food. 85 out of 86 clients (99%) in Muksudpur and 44 out of 81 clients (54%) in Tala indicated that their nutritional levels had increased after joining the WEDP. In Laksam only 1 client out of 91 (1%) said that her nutritional level had increased. In Begumgunj 23 out of 53 clients (43%) said that their nutritional levels had increased.

Table 20 also records changes in expenditure on clothing, medical care, educational and housing after respondents had joined the program. The data shows only clients from Muksudpur stated any improvement. 84% of clients said their expenditure on clothing had increased, 69% of clients said that their expenditure on medical care had increased, 48% said that their expenditure on education had increased and 55% said that housing expenditure had increased. In Tala and Begumgunj, a minority of clients stated improvement -- 14% in Tala and 23% in Begumgunj spend more on clothing and

medical care; 22% in Tala and 19% in Begumgunj spend more on education; 9% in Tala and 28% in Begumgunj spend more on housing. In Laksam none of the sample clients indicated any increases in their expenditure on clothing, housing, medical care or education.

#### CONCLUSIONS:

Enough indications are available to conclude that at least in Muksudpur and Tala, according to respondents, WEDP has contributed to increased incomes. It also appears that at least in Muksudpur WEDP clients have improved nutritional intake and spend more on clothing, housing, medical care and education since becoming involved with the WEDP. However, base line data is necessary to make conclusive determinations on changes in these social indicators.

#### RECOMMENDATIONS:

- Baseline data be collected in all centers to ensure that comparative measurements can be made in the future for assessing the social and economic impact of the program. This can conveniently be done by filling out a detailed questionnaire during the loan application stage.

### 3. Nature of Participation of WEDP clients:

Scope of work question:

What is the nature of the participation of WEDP clients in the business for which the loan was received (as owner, worker, manager)?

#### FINDINGS:

Table 21 presents the initial responses of clients when asked how they participate in the WEDP activity. 41% of clients in Tala (33 out of 81), 17% of clients in Muksudpur (15 out of 86), and 8% of clients in Begumgunj (5 out of 59) and Laksam (7 out of 91) claimed that they manage their own enterprises that is they make the primary decisions as to purchase of raw materials, production of items and marketing of items of their enterprises. If client category I (self managed enterprises) and II (jointly managed with husband/family) are taken together, table 21 indicates that 95% of clients in Muksudpur, 58% in Tala, 31% in Begumgunj and only 8% in Laksam fall in this group. 53% of clients in Laksam (48 out of 91) reported that they were not involved in the enterprise at all, not even as workers. This of course represents a gross failure in the part of the local office in identifying clients. 31% of clients in Begumgunj and only 2% in Tala revealed that they were not involved in the WEDP funded enterprises in any way. In Muksudpur all clients were involved in the enterprise even if only as workers in their husband/family managed business.

In order to crosscheck on these responses, clients were interviewed to ascertain their knowledge of the business and actual involvement in it. The results indicated (Table 22) that the majority of clients (88% in Muksudpur, 99% in Tala, 95% in Begumgunj and 57% in Laksam) knew about the amount of the loan. The majority of the clients only in Muksudpur (80%) and Tala (89%) had knowledge of the duration of the loan. The majority of clients only in Tala (53%) were aware of the interest rate.

When clients were questioned about the amount of investment in their enterprise, the majority of clients in all centers except Laksam indicated a correct awareness of the amount. The majority of clients in all centers were aware of the production process of their enterprises. Since marketing is mostly conducted by male members of the family (table 25), the majority of clients in Laksam, Begumgunj and Muksudpur had no knowledge of the marketing process. In Tala however 62% of clients (50 out of 81) revealed knowledge of marketing and 52% knew about the details of the purchase of raw materials.

Clients were further interviewed on their knowledge of profit calculations. The majority of clients only in Muksudpur (67%) revealed awareness of this.

Tables 23 and 24 provides information on investment and financial decisions. In the majority of cases in all four centers (87% in Muksudpur) investment decisions are made by husbands or fathers of clients. In Muksudpur 67% of clients indicated that they look after the accounts of the business. In the other three centers, in the majority of cases, husbands or fathers look after business accounts.

Clients were asked whether they personally handle any part of their business finances and whether they personally spend any cash. The majority of clients only in Tala indicated that they personally handle business finances (72%) and that they personally spend cash (60%). Amongst those in Tala who personally spend cash, 73% do so independently of their husbands' decision.

Table 25 indicates that in the overwhelming number of situations in all four centers marketing of finished products and the purchase of raw materials are conducted by males, rather than the clients themselves. When clients were asked why they personally do not participate in market activities the great majority indicated social barriers (social stigma and the fact that other women don't go to the market) as impediments to their involvement in marketing (Table 26).

Clients were also asked how the decision on applying for WEDP loans was taken. They indicated that only 4% of clients in Laksam, 22% in Begumgunj and 23% in Muksudpur, personally decided to apply for the loan. In Tala 56% of clients decided to apply for loans themselves (Table 27). In the majority of situations (76.92% in Laksam, 66.10% in Begumgunj, 40.74% in Tala and 76.74% in Muksudpur) decisions were taken by husbands/fathers.

#### CONCLUSIONS:

Though the decision to take WEDP loan in the majority of cases was that of clients' husbands' or fathers' a majority of clients in Muksudpur and Tala displayed considerable awareness of their enterprises. At least 26 clients in Muksudpur (30%) and 28 clients in Tala (35%) appear to be managing or co-managing their own enterprises. Marketing is as yet a male activity in rural Bangladesh and should not be used as an indicator to determine whether a client is an actual manager of the enterprise. These clients (enterprise managers and co-managers), if properly guided and assisted, will eventually form the "vanguard" of the WEDP, especially as role models.

RECOMMENDATIONS:

- WEDP place more emphasis on expanding the participation of women in the decision making process for their enterprise, especially in old areas.

Options: 1. Managerial training

2. Consciousness raising training

4. End Use of WEDP loan:

Scope of work question:

What is the actual end use of the WEDP loan?

FINDINGS:

Table 28 suggests that in Tala and Muksudpur, the majority of clients (61 out of 81 or 75% and 82 out of 86 or 95%), used the loan money for the business intended for. The figures were much lower in Begumgunj and Laksam (23 out of 59 or 39% and 27 out of 91 or 30%). In fact the figures for loan repayment sources correlate with the appropriate utilization of loans. In Tala and Muksudpur 74% and 92% of clients repay their loans from profits. In Begumgunj and Laksam only 34% and 24% clients make loan repayments from profits.

Though no quantitative data was available it seemed that in a majority of situations a portion of the loan money

was spent on consumption. Table 8 indicates that the average size of the investment was takas 1198 for Muksudpur, 1148 for Tala, 815 for Begumgunj and 630 for Laksam. This corresponds with an average loan size of takas 1950 for Muksudpur, takas 1897 for Tala, takas 2806 for Begumgunj and takas 2176 for Laksam. Since the amount of loans received was greater than the amount of investments a portion of the loan money must have been diverted for expenditures other than that intended for.

#### CONCLUSIONS:

Though no quantitative data is available, all indications point to the fact that, in at least a majority of situations, a part of the loan money is spent on consumption. Excessive amounts of loan money spent on unintended expenditures limits the effectiveness of the program.

It is normal for impoverished families to be spending a portion of their loan money on consumption. Care should be taken to ensure that enough of the loan money is invested so that profits may be generated, and expanded reproduction may take place.

RECOMMENDATIONS:

- WEDP local offices already perform project appraisals and provide production and marketing information. However, additional production and marketing research would ensure a better assessment of client needs so that appropriate amounts are loaned out. Periodic monitoring of production will then ensure that the loan money is spent more for production than for consumption. As already mentioned some expenditure for consumption is normal, and should be overlooked as long as a significant portion of the loan money is invested so that repayments may be made from profits.

- Develop a system for monitoring the percentage of loan money actually used for the intended activity.

C. WEDP Operational Guidelines:

Scope of work question:

- a. Do the revised guidelines accurately provide practical operational guidelines and establish practical goals?

BACKGROUND:

According to the initial agreement made between USAID and BSCIC (August 5, 1982) the objective of the program was:

"To establish within BSCIC a specific capability to promote and assist the establishment and/or expansion of micro-businesses owned and operated by women or alternatively

owned and operated by families but in which women exercise a major management role".

However, as indicated by S.A. Ather in his 1984 evaluation of the WEDP, "no specific quantitative targets regarding the number of entrepreneurs to be assisted, number of loans to be made and the total amount of credit to be extended within a specific period of time were established in the objectives of the Program". This created a situation where USAID and BSCIC were emphasizing different aspects of the program. While USAID was more concerned with the loan program implementation (loan disbursement and loan recovery), BSCIC emphasized the social welfare aspects of the WEDP. It thus became necessary to draft a revised guideline for the WEDP to reconcile these divergences and establish clearer objectives.

The draft Project Implementation Letter of June 3, 1986 establishes the goal of the WEDP as "the improvement in overall status of women in Bangladesh". This is to be achieved through "increasing women's contributions to family incomes by expanding the profitable participation of rural women in local businesses". Major focus would be on "involving women in all aspects of small business, especially in the area of management. WEDP will implement an effective credit program, primarily staffed and totally managed by women, to expand the profitable participation of rural women in local businesses".

In order to support implementation of an effective credit program, the WEDP will carry-out three sub-activities:

- a. "The WEDP will provide extension services to both men and women. These services will be aimed at obtaining the active support of men for the WEDP objective and for obtaining effective participation of women in WEDP activities".
- b. "The WEDP will conduct special activities to improve efficiency of the WEDP staff in meeting the program's objective and in carrying out the program's activities".
- c. "The WEDP will indentify, field test, and evaluate, new approaches for improving the effectiveness of the WEDP (especially those which improve both recovery and disbursement rates)".

Specific activities to be performed within the 1985-1986 fiscal year and 1986-1987 fiscal year were as so proposed.

They are:

July 1985 - June 1986

1. Recovery rate: Minimum of 80%
2. Total disbursements of 40 lakh taka
3. Average of 55% of total loans to new entrepreneurs
4. A minimum of 1800 loans disbursed (approximate average of 3 disbursed loans per field worker per month).

July 1986 - June 1987

1. Collection rate: Minimum of 80%
2. Total Disbursements: Minimum of 100 lakh taka
3. Average of 55% of total loans to new entrepreneurs
4. A monthly average of nine disbursed loans per field worker per month as long as sufficient funds exists.

FINDINGS:

The revised draft guidelines are practical and operational except for one condition. It specifies a monthly disbursement of loan -- an average of nine loans per field worker per month with 55% of loans to new clients. This will be difficult in the old locations simply because the majority of potential clients have already been exhausted.

There is as yet, no agreement on statistical goals for measuring both qualitative and quantitative progress of the program. BSCIC maintains that the targets proposed in the draft guidelines are impractical and would not be possible to achieve within the current resource constraints.

CONCLUSIONS:

In order for the program to be effectively monitored and evaluated, quantitative and qualitative statistical goals must be established for all major activities. This should include a recovery rate, a recovery-overhead rate,

loan disbursement rate, a measurement of the number of clients actually managing their own enterprises.

RECOMMENDATIONS:

- BSCIC and USAID collectively develop qualitative and quantitative criteria for evaluation of the program. The criteria should include the number of clients, the recovery rate, disbursement-overhead ratio, recovery-overhead ratio and client quality (increased numbers of women managers).

Options:

- The program evaluation could be based on points shared equally between the following indicators:

1. the recovery rate (85% be the target),
2. the recovery-overhead ratio be reduced to 1.20 takas be the target by June 1987 and reduced further for the period July 87 - December 87 based on a more in depth analysis of WEDP goals and capabilities,
3. the number of new clients (6 clients per month per officer).
4. the number of clients who independently make management decisions regarding their enterprise (1 such client be equal to 9 new clients).

D. USAID Support:

Scope of work question:

- a. Is USAID providing adequate support to the WEDP?

FINDINGS:

USAID's financial support is adequate considering the program's current level of operation.

USAID's current operational support is inadequate considering the level of difficulty involved in:

- a. managing a credit program
- b. developing rural women entrepreneurship.
- c. improving overall living conditions of client families.
- d. improving organizational management of a government institutions.

USAID has not established guidelines which clearly describe the program activities and establish qualitative and quantitative goals for carrying out the activities.

CONCLUSIONS:

USAID is providing appropriate financial support to the WEDP at this time.

In terms of the size of the program, WEDP is a small investment for USAID. However, continued USAID effort is required for improving the efficiency of a public sector institution and promoting the development of rural women entrepreneurs.

#### RECOMMENDATIONS:

- USAID should expand the scope of consultancy services available to the WEDP for resolving the problems areas identified in this evaluation.

#### Options:

- Use of local NGO's
- Use of local consultants.

#### E. Socio-Economic Profile of Clients:

The evaluation provided information to determine a socio-economic profile of the clients. According to Table 29 the average age of WEDP clients ranged between 31 and 35 years. The majority of clients were married. Less than 20% of the clients were widows. The average number of family members were between 5 and 6. The literacy rate varied between 16% in Tala and 48% in Muksudpur. Persons having formal schooling were defined as being literate. Of course the majority of the literate clients had only finished primary schooling.

Table 30 presents information on land ownership and other assets. Clients in Begumgunj owned on average 1.14 acres of land. Clients in Tala owned the least land - 3.5 decimals. Value of property including houses varied between 75 thousand takas in Laksam and 22 thousand takas in Muksudpur. Clients in Begumgunj and Tala owned on average property valued at 25 thousand takas.

Table 31 indicates that the overwhelming majority of clients in all four centers owned their own homestead. The condition of their homestead was poor consisting of thatched houses with at best tin rooves. The average number of rooms in each house ranged between 1 and 2. The floor space varied between 216 and 300 square feet.

Table 32 indicates that 77% of clients in Laksam, 92% of clients in Begumgunj, 58% of clients in Tala, and 57% of clients in Muksudpur used aluminium utensils for cooking. Only a minority of clients had access to electricity 3% in Laksam, 12% in Begumgunj, 6% in Tala, and 2% in Muksudpur. The majority of the clients in all four centers had at least semi-covered kitchens (Table 33), and gathered firewood for cooking.

From Table 34 we find that over 95% of clients use tubewell water for drinking purposes. The tubewells are located between 25 yards from their house in Begumgunj to

120 yards from their house in Laksam. 15% of clients in Laksam had access to permanent latrines. 36% of clients in Begumgunj, 9% of clients in Tala and 42% of clients in Muksudpur had access to permanent latrines. 38% of clients in Laksam, 46% of clients in Muksudpur and 68% of clients in Tala had no access to any latrines.

The majority of clients in all centers except for Begumgunj visit alopathic doctors for their medical needs. The figures are 70% for Laksam, 37% for Begumgunj, 86% for Tala, and 71% for Muksudpur (Table 35). The majority of clients in Begumgunj (50%) visit homeopathic doctors. It is interesting to note that though 16% of clients in Laksam visit spiritual persons for their medical needs, the figures are extremely low for the other centers. Medical care is available for all clients in Muksudpur at least within their Union. 19% of clients in Laksam, 5% of clients in Begumgunj, and 21% of clients in Tala must seek medical care outside of their union. However medical care is available in all upazilas.

Except for Begumgunj the majority of clients in the other centers do not support the practice of family planning. Only 18% of clients in Laksam, 42% in Begumgunj, 38% in Tala, and 16% in Muksudpur use any family planning method (Table 36).

Table 37 reveals that 14% of clients in Laksam, 8% in Begumgunj, 28% in Tala, and 24% in Muksudpur maintain some personal savings that is not reported to their husbands. Many of them invest privately from these savings.

Clients were asked if their relationship within their family had changed due to their participation within the WEDP. The majority of clients revealed no changes in relationship with their husbands, no increases in social consciousness, and no improvement in their roles in family decisions (Table 38).

## V. COMPARISONS WITH BRAC AND GRAMEEN BANK PROGRAMS

It is at times tempting to compare the WEDP with other credit programs such as the Bangladesh Rural Advancement Committee (BRAC) and the Grameen Bank. In this section, a comparative analysis between the WEDP and the BRAC and Grameen Bank is presented.

The entire conceptual framework behind BRAC (an NGO) is actually very different from that underlying the WEDP. WEDP is part of a government institution that intends to promote the development of rural women primarily through women entrepreneurs. BRAC on the other hand, has very specific conceptions about poverty and development. Martha Chen (in "A Quiet Revolution") lists these as:

1. that the village is made up of groups with differing and conflicting interests;
2. that these groups can be mobilized around issues perceived to be in their self-interest;
3. that the rural poor do not participate adequately in or control their environment because they are socio-politically and economically powerless; and
4. that the poor through the power gained in collective economic and social action can more fully participate in and control their environment.

Three fundamental differences between the WEDP and BRAC emerge. Firstly, BRAC perceives of the socio-economic reality as one of group (class) conflict rather than one of a harmony of interests. Secondly, in BRAC, the collective is emphasised rather than the individual. Thirdly, it is believed that the destiny of the rural poor can be changed only through collective sociopolitical actions against rural vested interests. BRAC's credit program is therefore to be seen as a means towards the pursual of these ends rather than merely for increasing personal family income and thereby increasing family welfare.

BRAC is therefore a sociopolitical movement. BRAC's cadres are therefore expected to be motivated personnel who have a moral stake in the outcome of the program.

The Grameen Bank maintains an image of a credit institution, though in reality performing similar functions as that of BRAC. The Grameen Bank was set up in December 1976 as an action research program with the following objectives:

1. To extend banking facilities to the poor men and women.
2. To eliminate the exploitation of the moneylenders.
3. To create opportunities for self-employment for the vast unutilized and underutilized manpower resource.

4. To bring the disadvantaged people within the folds of some organizational format which they can understand and operate, and can find socio-political and economic strength in it through mutual support.
5. To reverse the age-old vicious circle of 'low income, low savings, low investment, low income' into an expanding system of 'low income, credit, investment, more income, more investment, more income'.

After the initial experimental stage of the Grameen Bank, the project was formally launched in June 1979 under the sponsorship of the Bangladesh Bank and including the nationalised commercial banks and the Bangladesh Krishi Bank. In 1983 a government ordinance transformed it into an independent bank with its own capital and shareholders. The government has taken up 60% of the initial paid up share capital while 40% is held by borrowers of the bank of which 20% preferably by women borrowers. Except for transactions in foreign exchange, the bank is empowered to carry out the entire range of banking functions including surveys and research, investment counselling and technical and extension services to clients. Thus the Bank makes its own policy and has its own branches and staff. The salient features of the Grameen Bank program as detailed by Atiur Rahman (in "Demand and Marketing Aspects of Grameen Bank") are:

1. Any person whose family owns less than 0.5 acre of cultivable land, and the value of all the family assets together does not exceed the market value of one-acre of cultivable land in the area, is eligible to take loan for any income generating activity.
2. To get the loan a person must form a group of 5 persons. The group is rigidly tested by bank staff. They undergo informal training for familiarisation of bank's rule and discipline. They are also taught to put their signature. Each group elects its own chairman and secretary.
3. Several groups function together under a framework of a centre which is formed by a maximum of 10 groups. Each centre elects "Centre Chief" and a "Deputy Centre Chief".
4. Each centre holds weekly meetings at a convenient place in the village.
5. Bank staff conducts most of the bank transactions in these weekly meetings.
6. Groups are formed, either of male members or of female members, separately.
7. Loans are given to individuals or to groups of members for joint ventures. Generally the whole centre takes up joint ventures. At present, a maximum limit of Tk. 5000 has been fixed for an individual loan. No such limit exists for joint activities. All loans are given, at present, with 16% interest rate and all loans have to be paid in weekly instalments.

8. Every member deposits one Taka per week in group fund account as saving. A group tax of 5% of the loan amount is also deposited in this account. This fund is operated by the group. In addition members in a centre create another fund called emergency fund - basically an insurance fund.
9. All bank staff in a branch are expected to live in the villages of their operation. Both male and female branch workers cover several villages and have to walk several miles between places.

The Grameen Bank therefore clearly emphasizes the group over the individual and attempts to maintain strict discipline through group efforts. In addition the Grameen Bank has a strong conscientization program as indicated by the 16 decisions adopted in the Second Women's Workshop organised by the Grameen Bank in March 1984. The decisions are:

1. The four principles of Grameen Bank—discipline, unity, courage and hard work we shall follow and advance in all walks of our lives.
2. Prosperity we shall bring to our families.
3. We shall not live in dilapidated houses. We shall repair our houses and work towards constructing new houses at the earliest.
4. We shall grow vegetables all the year round. We shall eat plenty of it and sell the surplus.

5. During the plantation season, we shall plant as many seedlings as possible.
6. We shall plan to keep our families small. We shall minimise our expenditures. We shall look after our health.
7. We shall educate our children and ensure that they can earn to pay for their education.
8. We shall always keep our children and the environment clean.
9. We shall build and use pit-latrines.
10. We shall drink tubewell water. If it is not available, we shall boil water or use alum.
11. We shall not take any dowry in our sons' wedding, neither shall we give any dowry in our daughters' wedding. We shall keep the Centre free from the curse of dowry. We shall stay away from the practice of child marriage.
12. We shall not inflict any injustice on anyone, neither shall we allow anyone to do so.
13. For higher income we shall collectively undertake bigger investments.
14. We shall always be ready to help each other. If anyone is in difficulty, we shall all help her/him.
15. If we come to know of any breach of discipline in any Center, we shall all go there and help restore discipline.
16. We shall introduce physical exercise in all our Centres. We shall take part in all social activities collectively.

It is therefore clear that the primary goal of both BRAC and the Grameen Bank is to attack rural poverty by emphasizing a transformation in the lives of the rural poor. It is assumed that a mere extension of credit to the rural poor is no answer to their poverty. The focus is on the rural poor changing the ideological and social bases behind their poverty. Consciousness raising group sessions extend literacy and the fundamentals of public health; attack the prevalent views of women being inferior, of the poor being destined to be so. Economic programs not only provide increased incomes but insurance for the future. The objective as explicitly stated by BRAC and implicit in the Grameen Bank is to forge isolated, helpless, poverty stricken rural individuals into a strong united force that, if necessary, can challenge the rural power structure to ensure their access to rural resources.

The WEDP therefore, is programatically very different from either BRAC or Grameen Bank. However, there are lessons in their experiences that may be of great importance to the WEDP. It is necessary to determine the existence of any causality between high loan repayment rates and group responsibility, and how far a conscientizing component is necessary for the emergence of a rural women independently taking on business management responsibilities. Indeed this should be the immediate focus of investigation of the WEDP.

Mahabub Hossain in his evaluation of the Grameen Bank ("Credit for the Rural Poor: The Grameen Bank in Bangladesh", BIDS, 1984), estimates the cost of Grameen Bank operations. In 1981-82 expenses for Grameen Bank amounted to 12.3% of credit disbursed. This includes the cost of the loan (interest for the money borrowed by the bank), equal to 4.5% of the credit disbursed. Mahabub Hossain added the costs of the participating bank (Krishi Bank) for its support to the program. This increased the total overhead to 20.1%. A similar exercise by Mahabub Hossain for the period October-December 1983 revealed an overhead of 14.1% (including the 8.5% charged by the Bangladesh Bank for the funds to the Grameen Bank). At this overhead rate Grameen Bank was actually making an annual profit of 2.6%.

Aslam Ahmad's financial evaluation of the WEDP (Annex 1) indicated that the overhead rate for disbursement and recovery was 147%. If the opportunity cost for the loan fund and Krishi Bank costs were included, the overhead rate would be much higher. Even though the WEDP is programmatically different from the Grameen Bank, it could analyze the operations of the Grameen Bank and adopt relevant operational guidelines to assist in lowering its own overhead rate. It may be unrealistic to expect the WEDP overhead rate to decrease to the point where it becomes a profitable venture, but it should be possible to decrease it considerably in the near future.

EVALUATION OF THE WOMEN'S ENTREPRENEURSHIP  
DEVELOPMENT PROGRAM

(Annex 1 - Analysis of Financial Management of  
Loan Funds and Analysis of Overhead Costs)

Aslam Ahmed  
PDE/USAID

November 1986

## I. EXECUTIVE SUMMARY

### Background:

The principal activity of the WEDP is the operation of a non secured small business loan program for rural women entrepreneurs.

This annex is a section of the overall WEDP evaluation focussing on how loan funds are managed and what are overhead expenses for this management. The findings, conclusions and recommendations discussed in this annex are integrated into the major WEDP evaluation report.

### Findings/Conclusions:

1. During 1985--86, 94% of the loan applications submitted and 84% of the amounts requested were approved by BKB. Most loan requests, in number and in somewhat lesser amount are approved by BKB within approximately fifteen days after they are submitted.

There exists a good and improving working relationship between WEDP extension officers and the BKB officials.

2. Loans are recovered almost entirely by WEDP extension officers.

It is doubtful that substantial loans would be recovered without the active participation of the WEDP extension officers.

3. According to BKB branch managers, there exist a number of bad and doubtful loans at their branches. There is no policy either to report these separately or to write them off.

Bad and doubtful loans are causing the overall the recovery statistics to be depressed.

4. The overall loan recovery rate for 1985-86 is 76% and is calculated correctly each month. However, the method of calculating total due figures for recovery of loans is not consistent at all BKB branches.

The current method for calculating the loan recovery rate is acceptable subject to the provision of accurate and consistent figures for due amounts by all BKB branches.

5. There is significant difference between the statistics reported by BKB and WEDP. The difference arises primarily from the inaccurate figures being reported by WEDP and also a ten day difference in reporting period between WEDP and BKB.

Inconsistency in statistics reported by BKB and WEDP for the same program activities does not provide a reasonable basis for further analysis and comprehension.

6. There is significant disparity in the level of key loan activities as amongst the nine centres.

The low level of key loan activities at some centres is having a negative effect on the statistics of the overall program.

7. The overhead cost per Taka disbursement and recovery for 1984-85 is Tk.1.37 and for 1985-86 is Tk.1.47.

The overhead cost of Tk.1.47 per taka loaned and recovered for 1985-86 appears high. However, further analysis is required to determine what overhead rates are appropriate.

## 2. Recommendations:

1. Efforts be made to further improve the working relationship between WEDP and BKB.
2. Assess the WEDP loan portfolio to determine the extent of bad and doubtful loans and take corrective action which will reduce its impact on the overall program..
3. Each BKB branch office utilize standard procedure for the calculation and reporting of amounts due for recovery.

4. BKB and the WEDP use the same end of period reporting dates in order to lessen the incidence of differences in statistics.
  
5. A review be made of WEDP overhead costs to determine whether they are appropriate.

## II. METHODOLOGY:

A. Data for the purposes of the evaluation has been obtained from:

1. WEDP monthly field office activity reports (July, 1984 to June 1986).
2. BKB monthly report of cumulative financial position of WEDP at June 30, 1986.
3. The expenditure claims vouchers submitted by WEDP to USAID (July 1984 to June 1986)
4. The annual summary of expenditures maintained by the WEDP Head Office (July-June 1985 & 1986)
5. BKB branch records at Balaganj, Begumganj and Laksam.
6. Discussion with BKB branch managers at Balaganj, Begumganj and Laksam.
7. Discussion with the Deputy General Manager (Project Credit) at the BKB head office.

B. Generally accepted accounting principles and statistical concepts have been used to analyze the data.

### III. DETAILS OF EVALUATION FINDINGS:

#### Management of WEDP Loan Fund:

##### Background:

In accordance with an agreement dated November 30, 1982, between BKB and WEDP, BKB agreed to provide credit to the extent of twice the amount provided by USAID to the WEDP for the purpose of disbursing unsecured small business loans to women entrepreneurs in designated upazilas.

##### Findings:

1. The BKB's major participation in the WEDP is screening the loan request, maintaining loan records and reporting loan activity performance and status. The WEDP extension officers are concerned with identifying prospective women entrepreneurs and in assisting them in submitting loan applications to the BKB.

According to BKB branch managers, they accept the loan appraisal by the WEDP extension officers and sanction loans without delay.

However, there are occasions when the BKB reduces the loan amount requested. They also maintain that a BKB field supervisor is sent to the applicant to confirm the details on the loan application forms before sanctioning the loan. However, this practice is not

common; all practical screening of loans is done by the WEDP. The terms of the loan, including details of interest, penal interest and charges are explained (by BKB or by WEDP) to the loanee at the time the loan is sanctioned.

A study of exhibits 1 and 2 which summarize key field activities for 1984-85 and 1985-86 shows that 95% of the loan applications submitted bearing 74% of the total loan amounts requested were approved by BKB during July-June 1985 as compared to 94% and 84% respectively during July-June 1986. In sum, there has been a 1% drop in number of applications approved and a 10% increase in the amounts of loan approved for this two year period.

2. Although the BKB branch managers maintain that they assist in the recovery of loans, their assistance is restricted to sending written reminders at unspecified intervals to the loanee about the amount due on the loan. Also, it is not often that a loanee personally makes repayment at the BKB branch. The collecting agent for most loans are the WEDP extension officers who in turn make deposits to the appropriate accounts at the BKB branches.

3. USAID estimates that the BKB branches have, in total, disbursed Tk. 13,424,621 and recovered Tk. 6,264,892 as of June 30, 1986 and had available at June 30, 1986 Tk. 6,138,503 for the purposes of loan disbursements, (Exhibit 3 and 3a). The cumulative financial position of the WEDP at June 30, 1986 as presented by the BKB Head

Office shows Tk. 15,219,000 for disbursement and Tk. 6,808,000 for recovery, (Exhibit 4): The difference between USAID estimates and the BKB statement for disbursement and recovery are Tk. 1,794,379 and Tk. 543,108 respectively. The difference is significant in view of only a ten day lag in reporting periods.

4. Certain BKB branch managers have, at different times, refused to entertain WEDP loan applications on the plea that the annual allocation for the WEDP was exhausted. The view at the BKB Head Office is that no special allocation exists for the WEDP project. There is inconsistency regarding the status of the WEDP loan fund between the BKB Head Office and the branches.

5. According to BKB branch managers there exist in the WEDP loan portfolio loans which are either bad or doubtful. BKB policy is not to write off these loans. The status of these loans is not reported separately in the BKB and WEDP monthly statements. The resultant effect of continuously reporting due figures on these bad loans (especially those in Laksam) is to depress the statistics for the overall loan program.

6. There is significant disparity in the level of loan activities among the nine centres. The average number of disbursements during 1985-86 for the nine centres was 197 with a standard deviation of 125 yielding an average disbursement of Tk. 447,646 with a standard

deviation of Tk. 276,783 as compared to 197 and 103 and Tk. 369,121 and Tk. 176,553 respectively in 1984 - 85 (Exhibits 1 and 2).

A rank table for 1984 - 85 and 1985 - 86 (Exhibits 4 and 5) shows the performance of all nine centres for five key WEDP field activities:

1. Number of prospective loanees identified
2. Number of applications delivered to BKB.
3. Number of loans disbursed by BKB.
4. Amount (Tk.) of loans disbursed by BKB.
5. Percentage recovery on amounts due.

Each centre is ranked according to its performance in each key activity. The best performing centre will always receive a ranking of one and the worst performing centre will always receive a nine.

Significantly, the new centres Mokshedpur, Tala, Begumganj and Sarail have in both years fared better than the old centres, Balaganj, Swarupkati, Kaunia and Laksam.

The significance of Laksam's poor performance lies not in the fact that it has been, in both years (1984 - 85 and 1985 - 86) at the bottom end of the rank table but that the level of loan operations has been significantly lower than the centre ranked just above it. In quantitative terms, for 1985-86 the exclusion of Laksam's results

would yield an 81% overall loan recovery rate as opposed to 76% when Laksam is included.

Conclusions:

1. In general, the cooperative efforts of BKB and the WEDP result in loans being provided in a timely and effective fashion. There exists a good and improving working relationship between the WEDP extension officers and the BKB branch officials. BKB branch managers show sympathy for the program and have agreed to accept any reasonable change in the administration of the loan and in its reporting procedures.

2. Inconsistency in reporting statistics by BKB and WEDP, for the same program activities does not provide a reasonable basis for further analysis for decision making purposes.

3. Recovered loan funds could be maintained in an interest bearing account to make additional amounts available for disbursement.

4. Logistical problems and government's policy of intermittently forgiving loans are two of several reasons for the current poor loan recovery in rural Bangladesh. It is doubtful that substantial loans would be recovered were it not for the determined efforts of the WEDP extension officers.

Recommendations:

1. Reconcile the WEDP and BKB monthly statistics in all reporting areas in order to rectify the differences in statistics.
2. BKB and the WEDP use the same end of period reporting dates in order to lessen the incidence of differences in statistics.
3. BKB, through the WEDP, send to USAID every month, a statement of WEDP banking status. The format as currently in use (Exhibit 4) is acceptable with some modifications, i.e. the provision of accurate figures for the "due" and "overdue" amounts and an additional column for interest, penal interest and other charges accrued.
4. All recovered loan funds and all future recoveries be transferred to an interest bearing account. Transfers to the loan fund should be made as and when required with WEDP approval.
5. Assess the WEDP loan portfolio to identify loans which are impossible to recover and wherever possible write off those loans.
6. Details of bad and doubtful loans be kept on each field area and these same loans be identified on all WEDP reports.

## LOAN RECOVERY RATE:

### Background:

The Loan Recovery Rate shown on the WEDP monthly report is calculated by dividing the cumulative amount recovered since the beginning of the project by the total amount due for recovery since the beginning of the project. This method is the same as that described in the appendix entitled "ANATOMY OF A RECOVERY RATE", to the WEDP evaluation report dated July 9, 1985 by Marguerite Berger. The method is criticised by Berger on three counts:

1. "The recovery rate is not an on-time recovery rate reflecting repayment of that portion of the loan which falls due in the current month but a ratio of cumulative amount recovered since start of project over total amount due for recovery since start of project."
2. "The amount due for recovery is a cumulative figure, theoretically reflecting the sum of all payments due since the beginning of the project."
3. There is "mystery" at the branch level as to the calculation of the due amount. A consistent method for the calculation of due amount is not applied.

Findings:

1. The method of arriving at total due figures for recovery is not consistent at all BKB branches. Some branches do not include interest and other charges as part of amounts due for recovery.
2. The current method for calculating monthly recovery rate could be improved as suggested in the Berger comments. However, resources of the BKB are not sufficient to implement those suggestions in an effective manner at the present time.
3. There has been a 19% (approx.) improvement in the WEDP recovery rate during 1985 - 86 over 1984 - 85 (Exhibit 7).

Conclusions:

1. The method for calculating the WEDP recovery rate is correct. However, it is impossible to determine whether or not the reported recovery rate is correct. This is because the statistical inputs from BKB branches are inconsistent - some branches report penalties and interest due as part of their monthly statistics and some do not.

2. The current method of calculating monthly recovery rate provides a reasonably accurate guage for monitoring changes in recovery activities.

Recommendation:

1. Each BKB Branch office utilize standard procedures use updated figures for interest due, penal interest and service charges - for the calculation and reporting of amounts due for recovery as soon as possible.

WEDP OVERHEAD COSTS:

Background:

For some time, USAID project officers have been concerned that a "money for value" yardstick is necessary to guage the efficiency of a loan program.

An attempt was made in the previous WEDP evaluation by Marguerite Berger to draw attention to the overhead rates related to disbursement and recovery of loans.

The current exercise is an extension of the sentiments contained in the Berger report. In addition to disbursement and recovery there are three other key events in the loan program as under:

1. Identification of prospective loanees.
2. Presenting loan applications to BKB
3. Number of loans disbursed by BKB

Findings:

1. Exhibit 8 shows the Overhead Rates for four of the key WEDP loan activities:

1. Identification of prospective loanees.
2. Presenting loan applications to BKB
3. Disbursing of loans by BKB
4. Recovery of loans by WEDP

Total overhead cost for July - June 1985 was Tk.3,420,042 as compared to Tk.4,891,893 during July - June 1986. This represents a 43% increase in overhead costs. An estimated 17% of this increase is attributed to 1985-86 salary increases. Comparing the Overhead Rates for the two periods, it cost almost twice as much in 1985-86 (Tk.2,901) to identify one prospective loatee as it did in 1984-85 (Tk.1,622). The cost per unit application sent to BKB remained more or less the same for both years as also did the cost per unit

recovery. The unit cost per disbursement rose from Tk.103 in 1984-85 to Tk.1.21 in 1985-86, a 17% increase over the previous year. This resulted from a 43% increase in overhead costs but only a 21% increase in disbursements over the previous year (Exhibits 1 and 2)

Conclusion:

Further analysis is required to determine whether the overhead rates discussed in the Findings section are appropriate for the WEDP.

Recommendations:

1. A review be made of WEDP overhead costs to determine whether they are appropriate. Analysis should include overhead costs at both the field office and headquarters office levels and a comparison of overhead of similar programs managed by other organizations.
2. Standard Overhead Rates for the four major loan processing phases in the WEDP be established for the overall program and at each field office. Field office overheads should reflect the special problems faced and activities required to locally manage the WEDP.

WEDP - ACTIVITY TOTALS FOR THE PERIOD JULY 1985 TO JUNE 1986, UPAZILAWISE
 

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UPAZILA	NO. OF IDENTIF		APPLICANT		SANCTIONED BY BANK		DISBURSED		TOTAL DUE	RECOVERY	
	For the Month	FOR THE MONTH Number	Tk	FOR THE MONTH Number	Tk	FOR THE MONTH Number	Tk	Tk	This Month Tk	Cumulative Tk	Recovery Rate
Balagonj	245	206	665,500	202	418,000	204	410,440	5,978,425	327,855	4,678,971	78%
Beguagonj	235	222	841,135	220	706,415	218	592,630	6,175,148	413,386	5,405,006	88%
Kaunia	189	112	323,550	98	208,200	97	201,400	9,415,476	178,954	6,606,452	70%
Laksham	29	23	107,700	14	51,500	12	58,800	15,908,093	269,267	8,586,890	54%
Mokshedpur	293	446	1,062,800	425	956,000	424	956,000	7,775,845	665,075	7,248,636	93%
Sherpur	21	84	241,200	75	212,860	74	208,340	10,168,864	277,027	7,034,020	69%
Swarupkati	65	141	370,300	136	349,200	134	339,400	20,279,350	632,536	17,399,613	86%
Tala	360	356	774,500	332	795,000	332	805,060	6,790,228	379,031	5,867,124	86%
Sarail	249	284	543,500	275	459,400	277	456,740	3,002,775	187,376	1,857,285	62%
<b>TOTALS:</b>											
EXCL Sarail	1,437	1,590	4,386,685	1,492	3,697,175	1,495	3,572,070	82,491,429	3,143,131	62,826,712	76%
INCL Sarail	1,686	1,874	4,930,185	1,767	4,156,575	1,772	4,028,810	85,494,204	3,330,507	64,683,997	76%
AVERAGE	197	208	547,798	196	461,842	197	447,646	9,499,356	370,056	7,187,111	76%
STD DEV	115	128	295,526	125	283,691	125	276,783	5,095,730	166,124	4,030,523	12%

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## WEDP - ACTIVITY TOTALS FOR THE PERIOD JULY 1984 TO JUNE 1985, UPAZILAWISE

UPAZILA	NO. OF IDENTIF For the Month	APPLICANT		SANCTIONED BY BANK		DISBURSED		TOTAL DUE Tk	RECOVERY		
		FOR THE MONTH Number	Tk	FOR THE MONTH Number	Tk	FOR THE MONTH Number	Tk		This Month Tk	Cumulative Tk	Recovery Rate
Balagonj	484	187	613,000	208	409,490	203	406,490	2,024,185	200,597	1,232,429	61%
Beguagonj	395	327	1,294,395	208	559,355	232	613,618	1,549,682	202,274	1,220,920	79%
Baunia	3	91	185,000	63	126,700	90	147,400	7,354,781	240,132	4,166,399	57%
Laksham	81	21	75,000	15	48,300	16	63,675	10,154,550	372,345	4,989,144	49%
Mokshadpur	307	379	605,000	374	587,300	345	551,000	1,744,595	251,584	1,477,357	85%
Sherpur	0	81	226,500	86	212,730	87	225,230	6,316,120	266,274	4,146,823	66%
Swarupkati	37	201	542,800	200	496,900	208	507,300	14,365,660	609,053	9,936,217	69%
Tala	465	292	460,600	311	449,900	311	432,300	2,089,480	295,785	1,801,026	86%
Sarail	307	226	425,100	254	381,529	254	375,079	353,596	57,324	234,998	66%
<b>TOTALS:</b>											
EXCL Sarail	1,902	1,579	4,002,295	1,465	2,890,675	1,492	2,947,013	45,598,053	2,438,044	28,970,315	64%
INCL Sarail	2,109	1,805	4,427,395	1,719	3,272,204	1,746	3,322,092	45,951,649	2,495,368	29,205,313	64%
AVERAGE	234	201	491,933	191	363,578	194	369,121	5,105,739	277,263	3,245,035	69%
STD DEV	191	113	336,306	111	180,832	103	176,553	4,507,837	142,010	2,826,340	12%

BSCIC/WEDP  
STATUS OF CREDIT FUNDS  
AS OF 6/30/86

DATE	PAYMENT (USAID)	CONTRIBUTION (GCB)	LOANS	BALANCE	RECOVERIES	BALANCE AVAILABLE FOR LOANS
<u>1985</u>						
January	-	-	168,300.00	4,849,746.56	234,722.00	7,008,629.56
February	-	-	296,098.00	4,553,648.56	262,767.00	6,975,298.56
March	-	-	224,580.00	4,329,068.56	213,500.00	6,964,218.56
April	-	-	221,760.00	4,107,308.56	192,381.00	6,934,839.56
May	-	-	206,840.00	3,900,468.56	178,160.00	6,906,159.56
June	-	-	202,515.00	3,697,953.56	183,356.00	6,887,000.56
July	-	-	250,700.00	3,447,253.56	245,708.00	6,882,008.56
August	-	-	201,000.00	3,246,253.56	258,302.00	6,939,310.56
September	-	-	205,800.00	3,040,453.56	232,934.00	6,966,444.56
October	-	-	309,500.00	2,730,953.56	244,175.00	6,901,119.56
November	-	-	379,480.00	2,351,473.56	267,224.00	6,788,863.56
December	-	-	260,470.00	2,091,003.56	243,026.00	6,771,419.56
<u>1986</u>						
January	-	-	368,980.00	1,722,023.56	372,223.00	6,774,662.56
February	109,950.72	219,901.44	487,750.00	1,564,125.72	355,049.00	6,971,813.72
March	-	-	460,730.00	1,103,395.72	315,060.00	6,826,143.72
April	-	-	365,360.00	738,035.72	241,299.00	6,702,082.72
May	-	-	358,150.00	379,885.72	258,740.00	6,602,672.72
June	-	-	260,940.00	118,945.72	239,998.00	6,581,730.72
Sub-Total:	4,647,302.24	9,294,604.48	13,822,961.00	118,945.72	6,462,785.00	6,581,730.72
<u>Adjustments:</u>						
Transfers*	(214,558.28)	(429,116.56)	-	(643,674.84)	-	(643,674.84)
Sarail**	-	-	(398,340.00)	398,340.00	(197,893.00)	200,447.00
Total:	4,432,743.96	8,865,487.92	13,424,621.00	(126,389.12)	6,264,892.00	6,138,502.88

\* Transfers from Credit Funds to Operating Expenses.

\*\* Credit Funds used at/in Sarail are not funded by USAID/Dhaka.

BSCIC/WEDP  
STATUS OF CREDIT FUNDS  
AS OF 6/30/86

DATE	PAYMENT (USAID)	CONTRIBUTION (GOB)	LOANS	BALANCE	RECOVERIES	BALANCE AVAILABLE FOR LOANS
<u>1982</u>						
September	2,092,481.52	4,184,963.04	-	6,277,444.56	-	6,277,444.56
<u>1983</u>						
February	-	-	900,000.00	5,377,444.56	-	5,377,444.56
March	-	-	546,638.00	4,830,806.56	-	4,830,806.56
April	-	-	581,128.00	4,249,678.56	-	4,249,678.56
May	-	-	640,175.00	3,609,503.56	-	3,609,503.56
June	-	-	379,211.00	3,230,292.56	-	3,230,292.56
July	2,444,870.00	4,889,740.00	152,500.00	10,412,402.56	-	10,412,402.56
August	-	-	427,100.00	9,985,302.56	-	9,985,302.56
September	-	-	408,680.00	9,576,622.56	-	9,576,622.56
October	-	-	451,180.00	9,125,442.56	-	9,125,442.56
November	-	-	315,015.00	8,810,427.56	64,429.00	8,874,856.56
December	-	-	274,580.00	8,535,847.56	27,709.00	8,627,985.56
<u>1984</u>						
January	-	-	282,360.00	8,253,487.56	48,660.00	8,394,285.56
February	-	-	158,290.00	8,095,197.56	86,264.00	8,322,259.56
March	-	-	231,325.00	7,863,872.56	122,557.00	8,213,491.56
April	-	-	407,250.00	7,456,622.56	171,533.00	7,977,774.56
May	-	-	469,321.00	6,987,301.56	112,623.00	7,621,076.56
June	-	-	342,335.00	6,644,966.56	117,679.00	7,396,420.56
July	-	-	70,555.00	6,574,411.56	134,395.00	7,460,260.56
August	-	-	277,009.00	6,297,402.56	188,797.00	7,372,048.56
September	-	-	360,446.00	5,936,956.56	256,250.00	7,267,852.56
October	-	-	401,495.00	5,535,461.56	194,757.00	7,061,114.56
November	-	-	253,840.00	5,281,621.56	209,526.00	7,016,800.56
December	-	-	263,575.00	5,018,046.56	182,982.00	6,942,207.56

BAKGLADESH KRISHI BANK  
HEAD OFFICE, DHAKA  
PROJECT CREDIT DEPARTMENT

Annexure -D

CUMULATIVE FINANCIAL POSITION OF WEDP FOR THE MONTH OF JUNE 1986.

Sl. No.	Name of Regions	Name of Upa-zillas	Sanctioned		Disbursed		Amount due for recovery	Amount recovered	Amount over-due	Amount Outstanding	Percentage of recovery (%)
			No.	Amount	No.	Amount					
1.	Pirojpur	Swarupkati	1344	31.04	1330	30.11	17.10	17.02	0.08	22.35	99.53
2.	Rangpur	Kaynia	923	17.39	923	17.30	9.00	6.31	2.74	17.64	70.11
3.	Comilla	Laksham	999	23.05	979	21.33	16.06	8.59	8.28	20.85	53.49
4.	Noakhali	Begumganj	1244	20.66	1244	20.63	10.23	7.15	3.31	14.42	69.89
5.	B. Baria	Sarail	561	10.16	560	9.15	2.84	2.32	0.52	7.90	81.69
6.	Sylhet	Dalaganj	575	12.03	544	11.20	11.94	5.30	6.64	7.77	44.39
7.	Gopalganj	Mukhdhedpur	800	16.59	829	16.59	6.83	9.74	1.39	9.41	142.61
8.	Sherpur	Sherpur	756	19.64	714	19.39	15.29	7.09	8.20	19.08	46.37
9.	Satkhira	Tala	814	15.56	814	15.56	3.70	6.80	2.00	10.44	185.95
Total			8025	166.12	7945	161.34	92.99	70.40	33.16	130.66	75.71 ✓
B. Baria			561	10.16	560	9.15	2.84	2.32	0.52	7.90	81.69
Total excluding Sarail			7464	155.96	7385	152.19	90.15	60.00	32.64	122.76	75.52

(ABDUL HUSSAIN)  
SENIOR OFFICER

(B. H. CHANDRICK)  
SENIOR PRINCIPAL OFFICER

## WEDI - LOAN ACTIVITY PERFORMANCE TABLE 1985-86

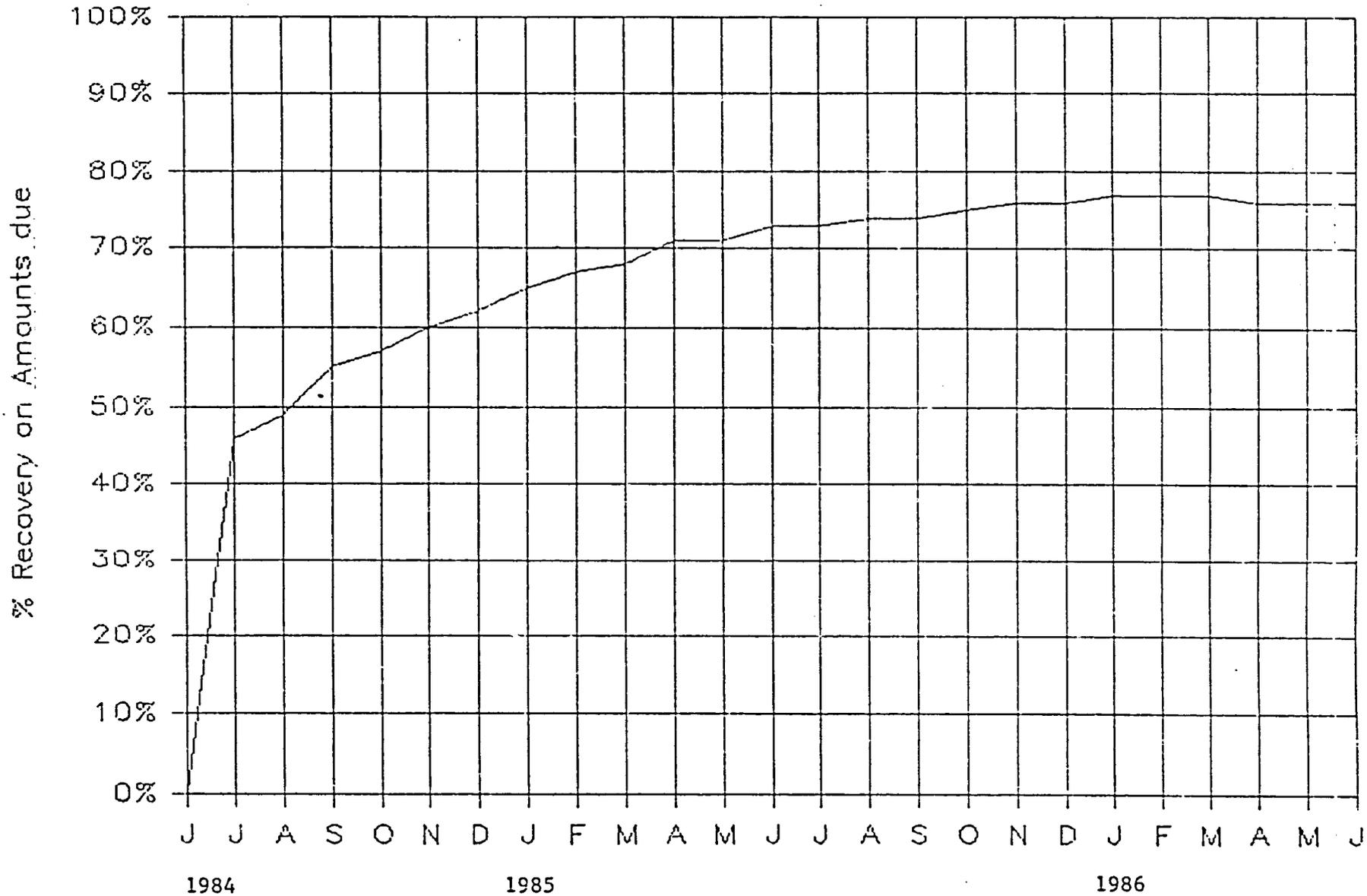
## PERFORMANCE RANKING FOR KEY ACTIVITIES

UPAZILA	NUMBER OF PROSPECTIVE LOANNEES IDENTIFIED	NUMBER OF APPLICATIONS DELIVERED TO BKLS	NUMBER OF LOANS DISBURSED BY BKLS	AMOUNT (Tk.) OF LOANS DISBURSED BY BKLS	% RECOVERY ON ACCOUNTS DUE	OVERALL RANK
MORSHEDPUR	2	1	1	1	1	1 <sup>st</sup>
TALA	1	2	2	2	3	2 <sup>nd</sup>
BESUMEHAT	5	4	4	5	2	3 <sup>rd</sup>
SABAIL	3	5	5	4	7	4 <sup>th</sup>
BALASOAT	4	5	5	5	4	5 <sup>th</sup>
SITAPURATI	7	6	6	6	3	6 <sup>th</sup>
KALINDA	6	7	7	8	5	7 <sup>th</sup>
SHERPUR	9	8	8	7	6	8 <sup>th</sup>
LAJSHATI	8	9	9	9	8	9 <sup>th</sup>

PERFORMANCE RANKING FOR KEY ACTIVITIES

UPDCILA	NUMBER OF PROSPECTIVE LOANNEES IDENTIFIED	NUMBER OF APPLICATIONS DELIVERED TO BK'S	NUMBER OF LOANS DISBURSED BY BK'S	AMOUNT (IN) OF LOANS DISBURSED BY BK'S	% RECOVERY ON AMOUNTS DUE	OVERALL RANK
MOKUSHIPOUR	4	1	1	2	1	1 <sup>st</sup>
TALA	2	3	2	4	1	2 <sup>nd</sup>
BEJURAJANT	5	2	4	1	3	3 <sup>rd</sup>
SARAIL	5	4	5	6	6	4 <sup>th</sup> JT
SVA. PUKATI	7	5	5	3	4	4 <sup>th</sup> JT
BALAJANT	1	6	6	5	7	5 <sup>th</sup>
SHERPUR	9	8	8	7	5	6 <sup>th</sup>
KAUNIA	8	7	7	8	8	7 <sup>th</sup>
LAKSHMI	6	9	9	9	9	8 <sup>th</sup>

# WEDP Monthly Recovery Rates



## WEDP - ACTUAL OVERHEAD EXPENDITURE RATES

	<u>Jly-Jun1986</u> <u>(1984-85)</u>	<u>Jly-Jun1986</u> <u>(1985-86)</u>
Actual Overhead Expenditure	• <u>Tk.3,420,062</u>	<u>Tk.4,891,893</u>
Cost per client identification	1622	2901
Cost per application sent to B	2601	2610
Cost per taka disbursement	1.03	1.21
Cost per taka recovery	1.37	1.47

TABLE I

WEDP EVALUATION TEAM

BSCIC LIAISON

Ferdousi Begum  
(BSCIC)

PROGRAM EVALUATION DIRECTOR

Dr. Syed M. Hashemi

FINANCIAL EVALUATION DIRECTOR

Aslam Ahmed  
(USAID)

ASST. TO DIRECTOR

Shameem Akhter

LAKSAM

Atoarun Nabi  
Sharif Shamsher

BEGUMGUNJ

Lutfah Tahera  
Zafar

MUKSUDPUR

Nazneen Nahar  
Khandakar Emtiaz

TALA

Layla Arjuman  
Danial Altamas

SPECIAL ACTIVITIES

Tofazzal Hossain  
Fahmida Akhtar

Table - 2

Distribution of Sample According to Activity

	Cane/ Bam- boo	Net making	Dheki	Poul- try	Tai- loring	Wea- ving	Oil- press	Goat rea- ring	Cow rea- ring	Pac- ka- ging	Pot- tery	Food pro- ces- sing	Net Ma- king	Coir	Imi- ta- tion jwe- llery	Oth- er
Laksam(91)	20	21	-	11	3	-	-	23	5	-	-	1	7	-	-	-
Begumganj(59)	6	3	10	5	8	1	-	-	-	4	4	-	11	1	-	6
Tala (81)	25	18	5	-	5	-	7	-	1	-	3	6	2	2	-	8
Muksedpur(86)	2	3	44	-	3	3	5	-	2	-	-	2	4	-	12	6
	53	45	59	16	19	4	12	23	8	4	7	9	24	3	12	20

TABLE - 3

WORK SCHEDULE OF LOCAL OFFICERS

CENTER	NO. OF OFFICERS	AVG. HRS./WK.	AVG. NO. OF FIELD TRIPS/WK.
TALA	3	47.833	4.33
LAKSAM	4	49.625	3
MUKSUDPUR	4	44.875	3
BEGUMGUNJ	4	46.375	4.25
TOTAL	15	47.133	3.6

Note: Usually local officers make 2 full day field trips and one or two short trips.

62

TABLE - 4

TRANSPORTATION (BABY TAXI) USE FOR JULY 1986

CENTER	NO. OF DAYS USED	AVG NO. OF HRS/DAY	NO. OF HRS/MONTH	AVG NO. OF MILES/DAY
TALA	13	5.73	74.49	22.46
MUKSUDPUR	11	8.32	91.52	31.82
LAKSAM	14	6.32	88.48	38.71
BEGUMGUNJ	22	8.19	180.18	20.36

TABLE - 5

EXTENSION SERVICE OF WEDP

NO.	INDUSTRY	HOW MANY TIMES DOES WEDP OFFICER VISIT YOU (MONTHLY)	DID YOU RECEIVE ANY ADVISE FROM WEDP STAFF		WHAT TYPE OF ADVICE			DID YOU BENE-FIT FROM THE ADVICE		DID YOU RECEIVE ANY WEDP TRAINING	
			YES	NO	BUSINESS	SOCIAL	BOTH	YES	NO	YES	NO
1.	LAKSAM(91)	1	47	44	42	2	3	14	33	5	86
2.	BEGUMGANJ (59)	1	54	5	54	-	-	36	18	6	53
3.	TALA (81)	1.6	77	4	65	3	9	74	3	4	77
4.	MUKSEDPUR (86)	1	69	7	47	2	20	42	27	61	25

TABLE - 6

REPAYMENT OF WEDP LOANS

CENTER	REPAYMENT OF WEDP LOANS		
	AT WEDP OFFICE	TO WEDP OFFICER AT CLIENT HOUSE	TO BKB
LAKSAM (91)	13	33	45
BEGUMGUNJ (59)	35	13	5
TALA (81)	60	19	2
MUKSUDPUR (86)	76	10	-

TABLE - 7

CLIENT INTERACTION WITH WEDP OFFICE

No.	INDUSTRY	WHO MAINTAINS OFFICE CONNECTION			HOW MANY TIMES DID CLIENT VISIT WEDP OFFICE
		SELF	HUSBAND	OTHERS	
1.	LAKSAM (91)	6	74	11	3.41
2.	BEGUNGANJ (59)	-	49	10	3.53
3.	TALA (81)	55	24	2	5.13
4.	MUKSEDPUR (86)	12	61	11	3.89

TABLE - 8

WEDP-LOAN ACTIVITY PERFORMANCE TABLE 1985-86

WEDP CENTER	PERFORMANCE RANKING FOR KEY ACTIVITIES					OVERALL RANK
	NUMBER OF PROSPECTIVE LOANEES IDENTIFIED	NUMBER OF APPLICATIONS DELIBERED	NUMBER OF LOANS DISBURSED BY BKB	AMOUNT(TK.) OF LOANS DISBURSED BY BKB	% RECOVERY ON AMOUNTS DUE	
MUSEDPUR	2	1	1	1	1	1ST
TALA	1	2	2	2	3	2ND
BEGUMGANJ	5	4	4	3	2	3RD
SARAIL	3	3	3	4	7	4TH
BALAGANJ	4	5	5	5	4	5TH
SWARUPKATI	7	6	6	6	3	6TH
KAUNIA	6	7	7	8	5	7TH
SHERPUR	9	8	8	7	6	8TH
LAKSAM	8	9	9	9	8	9TH

17

TABLE - 9

NUMBER OF CLIENTS IN 1984, 1985, 1986 AND PERCENTAGE INCREASES

CENTER	NUMBER OF CLIENTS				
	JUNE 1984	JUNE 1985	% INCREASE	JUNE 1986	% INCREASE
LAKSAM	879	892	1.49	910	2.02
BEGUMGUNJ	135	345	155.55	540	56.52
TALA	162	474	192.59	822	73.42
MUKSUDEUR	73	418	472.60	862	106.22

TABLE - 10

FIXED CAPITAL & WORKING CAPITAL & TURN OVER PERIOD

CENTER	TOTAL FIXED CAPITAL(TAKAS)	TURN OVER PERIOD (DAYS)	TOTAL MONTHLY WORKING CAPITAL (TAKAS)
	MACHINE/TOOLS		TOTAL COSTS
LAKSAM	216.10	25.78	509.79
BEGUMGUNJ	169.11	6.98	1341.13
TALA	1073.07	16.96	2106.40
MUKSUDPUR	927.60	5.42	2881.00

12/3

TABLE - 11

AVERAGE MONTHLY INCOME FROM ENTERPRISES

CENTER	MONTHLY INCOME (TAKAS)		
	TOTAL REVENUE/ MONTH	TOTAL COST/MONTH (RAW MATERIALS & LABOR COST)	TOTAL INCOME MONTH (TR-TC)
LAKSAM	776.94	509.79	271.15
BEGUMGUNJ	1873.58	1341.13	532.73
TALA	2935.70	2106.40	829.30
MUKSUDPUR	3360.00	2881.00	479.00

201

TABLE - 12

## EMPLOYMENT

INDUSTRY	PEAK PERIOD					NON PEAK PERIOD				
	AVG NO. OF MALE WORKERS	AVG. NO. OF FEMALE WORKERS	FAMILY LABOUR (AVG.)	HIRE LABOUR (AVG.)	HOURS WORKED	AVG. NO. OF MALE WORKERS	AVG. NO. OF FEMALE WORKERS	FAMILY LABOUR	HIRE LABOUR	HOURS WORKED
LAKSAM	0.57	1.20	1.77	0.20	2.70	0.30	1.10	1.40	-	2.00
BEGUMGUNJ	0.62	1.81	2.43	0.02	4.63	0.49	0.98	1.47	-	3.26
TALA	0.97	1.57	2.54	0.16	7.19	0.61	1.77	2.38	-	6.21
MUKSUDPUR	1.35	1.64	2.76	-	5.84	1.15	1.66	2.81	-	4.46

TABLE - 14

TOTAL IMPUTED WAGE BILL/MONTH  
(BY CENTER)

CENTER	AVG NO. OF MALE WORKERS	AVG NO. OF FEMALE WORKERS	AVG HRS WRKED/ DAY	WAGES/HR MALE	WAGES/HR FEMALE	TOTAL WAGES (MALE) (1X3X4)	TOTAL WAGES (FEMALE) (2X3X5)	TOTAL BILL/ DAY (TAKAS)	TOTAL WAGE BILL/MONTH (TAKAS)
	1	2	3	4	5	6	7	8	9
LAKSAM (91)	0.57	1.20	2.7	3.2875	1.17875	5.059	3.819	8.878	221.95
BEGUMGUNJ(59)	0.62	1.81	4.63	"	"	9.437	9.878	19.315	482.87
TALA (81)	0.97	1.57	7.19	"	"	22.928	13.806	36.234	905.85
MUKSUDPUR(86)	1.35	1.64	5.84	"	"	25.918	11.289	37.21	930.17

TABLE - 15ESTIMATED RATE OF PROFIT  
(BY CENTER)

CENTER	AMOUNT OF INVESTMENT	TOTAL WAGE BILL/MONTH	NET INCOME/MONTH	TOTAL PROFITS/MONTH	RATE OF PROFIT
LAKSAM (91)	630.12	234.25	271.15	36.90	5.86%
BEGUMGUNJ(59)	814.91	483	532.73	49.73	6.10%
TALA (81)	1147.8	803	829.30	26.30	2.29%
MUKSUDPUR(86)	1197.83	930.25	479.00	-451.25	-37.67%

110

TABLE - 16

TOTAL IMPUTED WAGE BILL  
(BY INDUSTRY)

	AVG. NO. OF MALE WORKERS	AVG. NO. OF FEMALE WORKERS	AVG. HRS WORKED/ DAY	WAGES/ HR (MALE)	WAGES/ HR (FEMALE)	TOTAL WAGES (MALE) (1X3X4)	TOTAL WAGES (FEMALE) (2X3X5)	TOTAL WAGES/ DAY (6X7)	TOTAL WAGES/ MONTH (8X25)
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
CANE/BAMBOO(53)	1.415	1.691	6.6	3.2875	1.17875	30.702	13.155	43.857	1096.425
NET MAKING (45)	0.931	1.626	4.4	"	"	13.467	8.433	21.9	547.500
DHEKI (59)	1.00	2.034	6.6	"	"	21.697	15.824	37.521	821.709
TAILORING(19)	0.4	1.579	4.7	"	"	6.181	8.747	14.928	373.2
WEAVING (4)	1.75	2.0	6.25	"	"	35.957	14.734	50.691	1267.275
OIL PRESS (12)	0.973	1.0	9.3	"	"	29.748	10.962	40.71	1017.75
PACKAGING (4)	-	2.0	4	"	"	-	9.430	9.430	235.75
POTTERY (7)	2.128	2.000	7.9	"	"	55.266	18.624	73.89	1847.25
FOOD PROCESSING(9)	0.996	1.113	8.4	"	"	27.476	11.020	38.496	962.4
MAT MAKING (24)	1.0	1.271	3.4	"	"	11.177	5.094	16.271	406.775
IMITATION (12) JWELLERY	2.0	1.0	6	"	"	39.45	7.072	46.522	1163.050

1201

TABLE - 17

ESTIMATED RATE OF PROFIT  
(BY INDUSTRY)

INDUSTRY	AMOUNT OF INVESTMENT	TOTAL WAGES/ MONTH(9)	NET INCOME/ MONTH	NET PROFITS/ MONTH(12-11)	RATE OF PROFIT (13+10)X100
	(10)	(11)	(12)	(13)	(14)
CANE/BAMBOO (53)	825.85	1096.425	954.811	-141.614	-17.15%
NET MAKING (45)	748.44	547.500	531.066	-16.434	-2.20%
DHEKI (59)	570.91	821.709	514.830	-306.879	-53.75%
POULTRY (16)	125		75.000		-
TAILORING (19)	2528.06	373.2	604.842	+231.642	9.16%
WEAVING (4)	1124.75	1267.275	458.75	-808.525	-71.88%
OIL PRESS (12)	2141.66	1017.75	725.75	-292.00	-13.63%
PACKAGING (4)	1260.00	235.75	450.00	+214.25	17.00%
POTTERY (7)	771.43	1847.25	799.857	-4047.39	+135.77%
FOOD PROCESSING(9)	1155.55	962.400	391.428	-570.97	-49.41%
MAT MAKING (24)	475.82	406.775	378.75	-28.025	-5.89%
IMITATION JEWELLERY(12)	3087.00	1163.050	545	-618 .05	-20.02%

101

TABLE - 18

CHANGES IN EMPLOYMENT, PRODUCTION & INCOME DUE TO WEDP

NO.	LOCATION	EMPLOYMENT		PRODUCTION		INCOME	
		YES	NO	YES	NO	YES	NO
1.	LAKSAM(91)	12	79	44	47	4	87
2.	BEGUMGUNJ(53)	24	29	33	20	16	37
3.	TALA (81)	20	61	72	9	71	10
4.	MUKSEDPUR(86)	56	30	86	0	86	-

TABLE - 19

AMOUNT & SOURCE OF INVESTMENT & EXPANSION

NO.	LOCATION	AMOUNT OF INVESTMENT	SOURCE OF INVESTMENT				DID EXPANSION OF INDUSTRY TAKE PLACE		IF YES THEN HOW			
			WEDP LOAN	PERSONAL FINANCE	LOAN/ PERSONAL FINANCE	FAMILY HERITAGE	YES	NO	FROM PRO-FIT	OTHER SA-VING	INS-TITUTIONAL LOAN	NON-INSTITUTIONAL LOAN
1.	LAKSAM (91)	630.12	45	18	6	22	29	62	14	5	9	-
2.	BEGUMGANJ(53)	814.91	21	19	2	11	28	26	6	-	22	-
3.	TALA (81)	1147.8	36	24	21	-	34	47	25	5	0	4
4.	MUKSEDPUR(86)	1197.83	32	40	10	4	56	30	43	13	-	-

121

TABLE - 20

CHANGES IN NUTRITION & EXPENDITURE AFTER WEDP

CENTER	NUTRITIONAL CHANGES AFTER (WEDP)		CHANGES IN EXPENDITURES IN							
	YES	NO	CLOTHING		MEDICAL CARE		EDUCATION		HOUSE	
			YES	NO	YES	NO	YES	NO	YES	NO
LAKSAM (91)	01	90	-	91	-	91	-	91	-	91
BEGUMGUNJ (53)	23	30	12	41	12	41	10	43	15	38
TALA (81)	44	37	11	70	11	70	18	63	7	74
MUKSUDPUR (86)	85	1	72	14	59	27	41	45	47	39

102

TABLE - 21  
CLIENT CATEGORY

NO.	INDUSTRY	SELF MANAGED ENTERPRISE	JOINTLY MANAGED W HUSBAND	WORKER IN HUSBAND MANAGED ENTERPRISE	NOT INVOLVED IN BUSINESS
		I	II	III	IV
1.	LAKSAM (91)	7	9	27	48
2.	BEGUMGANJ(59)	5	13	23	18
3.	TALA (81)	33	22	24	2
4.	MUKSEDPUR (86)	15	67	4	-

TABLE - 22

CLIENTS KNOWLEDGE OF LOAN & BUSINESS

NO. INDUSTRY	CLIENTS KNOWLEDGE OF LOAN						AMOUNT OF INVESTMENT	CLIENTS KNOWLEDGE OF BUSINESS									
	AMOUNT OF LOAN		DURATION OF LOAN		INTEREST RATE			YES	NO	PRODUCTION PROCESS		MARKETING		PURCHASE OF RAW-MATERIALS		PROFIT CALCULATION	
	YES	NO	YES	NO	YES	NO				YES	NO	YES	NO	YES	NO	YES	NO
1. LAKSAM(91)	52	39	41	50	21	70	17	74	60	31	10	31	17	74	2	89	
2. BEGUMGANJ(59)	56	3	29	30	13	46	36	23	54	5	21	38	14	45	14	45	
3. TALA (81)	80	1	72	9	43	38	67	14	79	2	50	31	42	39	40	41	
4. MUKSEDPUR(86)	76	10	69	17	10	76	67	19	80	6	11	75	4	82	58	28	

011

TABLE - 23

MANAGEMENT OF INVESTMENT & ACCOUNTS

NO. INDUSTRY	WHO DECIDES ON INVESTMENT				WHO LOOKS AFTER ACCOUNT			
	SELF	HUSBAND/FATHER	OTHER FAMILY	OTHERS	SELF	HUSBAND/FATHER	OTHER FAMILY	OTHERS
1. LAKSAM (91)	12	79	-	-	4	87	-	-
2. BEGUMGANJ (53)	6	45	2	-	7	41	5	-
3. TALA (81)	28	52	1	-	30	48	3	-
4. MUKSEDPUR(86)	26	52	8	-	58	21	7	-

TABLE - 24

MANAGEMENT OF FINANCES

No. INDUSTRY	DO YOU PERSONALLY HANDLE BUSINESS FINANCES		DO YOU PERSONALLY SPEND CASH		IF YES THEN WHO DECIDES HOW YOU SPEND MONEY	
	YES	NO	YES	NO	SELF	HUSBAND
1. LAKSAM (91)	4	87	4	87	-	4
2. BEGUMGANJ (53)	12	41	15	38	10	5
3. TALA (81)	58	23	55	26	40	15
4. MUKSEDPUR (86)	38	48	28	58	11	17

TABLE - 25

PURCHASE OF RAW MATERIALS & SALE OF FINISHED PRODUCT

NO. INDUSTRY	WHO PURCHASE RAW-MATERIALS			WHO SELLS FINISHED PRODUCTS				
	SELF	HUSBAND/FATHER	OTHER FAMILY	SELF	HUSBAND/FATHER	OTHER FAMILY	OTHERS	
1. LAKSAM (91)	1	72	18	11	61	13	6	
2. BEGUMGANJ(53)	6	45	2	7	41	5	-	
3. TALA (81)	9	68	4	10	65	6	-	
4. MUKSEDPUR (86)	-	77	9	-	69	17	-	

TABLE - 26

REASONS FOR NOT PERSONALLY SELLING PRODUCTS

NO. INDUSTRY	REASONS FOR NOT PERSONALLY SELLING PRODUCT AT LOCAL MKT					
	DO SELL IT	SOCIAL STIGMA	NO OTHER WOMAN GOES	LOSS OF FAMILY WORK	DO NOT UNDERSTAND BUSINESS	TIME & TRANSPORTATION COST.
1. LAKSAM (91)	-	39	47	-	-	-
2. BEGUMGANJ(59)	1	24	47	7	5	-
3. TALA (81)	2	54	23	2	-	-
4. MUKSEDPUR (86)	5	81	23	2	-	-

TABLE - 27

DECISION TO TAKE LOAN

NO.	INDUSTRY	WHOSE DECISION WAS IT TO TAKE LOAN		
		SELF	HUSBAND/FATHER	OTHER
1.	LAKSAM (91)	4	70	17
2.	BEGUMGANJ(59)	13	39	7
3.	TALA (81)	45	33	3
4.	MUKSELPUR(86)	20	66	-

TABLE - 28

EXPENDITURE & REPAYMENT OF LOAN

NO.	INDUSTRY	HOW WAS LOAN MONEY SPENT				HOW IS LOAN REPAYED		
		CONSUMP- TION	AGRICUL- TURE	BUSINESS WEDP	OTHER BUSI- NESS	FROM PROFIT	FROM OTHER INCOME	OTHER
1.	LAKSAM (91)	34	13	27	13	22	49	20
2.	BEGUMGANJ(59)	23	2	23	5	20	33	-
3.	TALA (81)	19	1	61	2	60	21	-
4.	MUKSEDPUR (86)	-	4	82	-	79	7	-

TABLE - 29

AGE, MARITAL STATUS & LITERACY OF CLIENTS

NO.	CENTER	AVERAGE AGE (YEARS)	MARITAL STATUS				AVG. NO. OF FMLY MBRS	LITERACY (%)	SCHOOLING		
			MARRIED	UNMARRIED	DIVORCED	WIDOW			PRIMARY	MIDDLE	SECONDARY
1.	LAKSAM (91)	34.15	79	1	3	8	5.51	21	18	2	1
2.	BEGUMGANJ(59)	34.6	51	2	-	6	5.81	14	13	-	1
3.	TALA (81)	31.76	74	-	-	7	5.487	13	5	6	2
4.	MUKSEDPUR(86)	31.95	72	-	-	14	5.61	41	34	6	1

TABLE - 30

OWNERSHIP OF LAND & PROPERTY

NO. CENTER	LAND OWNED (DECIMALS)	OTHER PROPERTY ( IN TAKAS)
1. LAKSAM (91)	41.21	74315
2. BEGUMGANJ(59)	114.42	25264
3. TALA (81)	3.47	25376
4. MUKSEDPUR(86)	35.21	21857

TABLE - 31  
HOME STEAD OWNERSHIP AND CONDITION

NO.	CENTER	OWNERSHIP			CONDITION OF HOMESTEAD								AVG. NO. OF ROOMS	FLOOR SPACE (SFT)
		OWN	JNT	RNTD	ALL PUCCA PUCCA/	PUCCA/	ALL	EARTH/	ALL	STRAW/	EARTH/			
1.	LAKSAM (91)	83	6	2	-	-	6	6	20	24	25	10	1.64	221.21
2.	BEGUMGANJ(59)	56	1	2	-	4	-	4	40	5	-	6	2.45	299.7
3.	TALA (81)	76	4	1	-	2	2	1	10	36	4	26	1.27	216.83
4.	MUKSEDPUR(86)	82	3	1	-	-	-	35	21	20	10	-	1.755	273.58

TABLE - 32

HOMESTEAD CONDITION

NO	CENTER	COOKING UTENSILS			LIGHTING				
		ALL ALUMINIUM	NEARLY ALL ALU-MINIUM	ALL EARTHEN	NEARLY ALL EARTHEN	KEROSENE	ELECTRICITY	HURRICANE	KUPI
1.	LAKSAM (91)	49	21	10	11	-	3	55	33
2.	BEGUMGANJ (59)	38	16	-	5	-	7	22	30
3.	TALA (81)	16	31	21	13	-	5	25	51
4.	MUKSEDPUR 986)	29	20	14	23	-	2	44	40

TABLE - 33

HOMESTEAD CONDITION

NO.	CENTER	CONDITION OF KITCHEN			COOKING FUEL		
		COVERED	SEMI COVERED	OPEN	FIREWOOD PROCURED	FIREWOOD PURCHASED	FIREWOOD PURCHASED
1.	LAKSAM (91)	40	34	17	59	23	9
2.	BEGUMGANJ (59)	42	5	12	22	19	18
3.	TALA (81)	43	33	5	47	9	25
4.	MUKSEDPUR (86)	24	38	24	36	39	9

TABLE - 34

SANITATION

NO.	CENTER	DRINKING WATER			LATRINE		
		TUBEWELL	OTHERS	DISTANCE	KUTCHA	PACCA	OPEN
1.	LAKSAM (91)	89	2	119.72	42	14	35
2.	BEGUMGANJ (59)	52	7	25.61	11	21	27
3.	TALA (81)	80	1	35.49	19	7	55
4.	MUKSEDPUR (86)	83	3	65.66	50	36	-

TABLE - 35

HEALTH CARE

NO.	CENTER	MEDICAL CARE				MEDICAL CARE AVAILABILITY		
		ALOPATHIC	HOMEOPATH	KABIRAJI	SPIRITUAL	WITHIN VILL	WITHIN UNION	WITHIN UPAZILA
1.	LAKSAM (91)	64	11	1	15	36	38	17
2.	BEGUMGANJ(59)	22	29	5	3	41	15	3
3.	TALA (81)	70	10	1	-	52	12	17
4.	MUKSEDPUR (86)	61	17	4	3	22	63	-

TABLE - 36

FAMILY PLANNING USE

NO.	CENTER	FAMILY PLANNING SUPPORT		USE OF FAMILY PLANNING	
		YES	NO	YES	NO
1.	LAKSAM (91)	34	57	16	18
2.	BEGUMGANJ (59)	31	28	25	6
3.	TALA (81)	33	48	31	2
4.	MUKSEDPUR ( 86)	19	67	14	5

TABLE - 37

PERSONAL SAVINGS OF CLIENT

NO.	CENTER	DO YOU HAVE PERSONAL SAVINGS		DOES YOUR HUSBAND KNOW ABOUT IT		DO YOU INVEST FROM YOUR SAVINGS	
		YES	NO	YES	NO	YES	NO
1.	LAKSAM (91)	14	77	13	1	9	5
2.	BEGUMGANJ (59) (NO. BUSSN.6)	24	35	4	20	3	21
3.	TALA (81)	48	33	23	25	15	33
4.	MUKSEDPUR (86)	21	65	21	-	12	9

TABLE - 38

CHANGES IN FAMILY RELATIONS & SOCIAL CONSCIOUSNESS AFTER WEDP

NO.	CENTER	CHANGES IN THE FOLLOWING AFTER WEDP LOAN								
		FAMILY DECISIONS			RELATION WITH HUSBAND			SOCIAL CONSCIOUSNESS		
		IMPROVE	WORSEN	NO CHANGE	IMPROVE	WORSEN	NO CHANGE	IMPROVE	WORSEN	NO CHANGE
1.	LAKSAM (91)	10	2	79	11	1	79	6	-	85
2.	BEGUMGANJ (59)	25	-	34	23	-	36	11	-	48
3.	TALA (81)	15	-	66	73	-	8	6	-	75
4.	MUKSEDPUR (86)	74	-	12	82	-	4	71	-	15

WEDP EVALUATION QUESTIONNAIRE

Section A

INCOME, EXPENDITURE, CONSUMPTION

1. PERSONAL INFORMATION

1.01 Name \_\_\_\_\_

1.02 Marital Status:  
\_ single \_ married \_ divorced \_ widow \_ separated

1.03 Father's/Husband's name \_\_\_\_\_ Age \_\_\_\_\_

1.04 Village \_\_\_\_\_

1.05 Religion \_\_\_\_\_

2. INFORMATION ON HOUSEHOLD MEMBERS (including client)

No	Name	Relationship w head of HH	Sex	Age	Marital Status	Primary Occupation
No	Secondary Occupation	Other Skills	Reading Ability	Education		

3. HOUSING / HEALTH CARE (TOR 3)

3.01 Housing Ownership :  
\_ Owner \_ Tenant \_ Joint / Family ownership

3.02 Housing Condition :  
\_ all pucca \_ pucca / tin \_ pucca / tile  
\_ all tin \_ earth / tin \_ thatched / tin  
\_ all thatched \_ earth/thatched \_ earth / tile

3.03 Floor Space : \_\_\_\_\_ sft

3.04 Number of rooms : \_\_\_\_\_

3.05 Kitchen :  
\_ covered \_ semi covered \_ open

3.06 Cooking :  
\_ Firewood bought \_ firewood gathered ; type \_\_\_\_\_  
\_ kerosene \_ other

3.07 Lighting :

electricity  hurricane  kupa  other

3.08 Household utensils :

all aluminum  mostly aluminum  aluminum / earthen  
 all earthen  mostly earthen  other

3.09 Drinking water :

tubewell  pond  well  river / stream  other  
distance \_\_\_\_\_

3.10 Bathing water :

tube well  pond  well  river / stream  other  
distance \_\_\_\_\_

3.11 Latrine :

own;  permanent  makeshift  
 shared ;  permanent  makeshift  
 field  by river / marsh

3.12 Medical care :

allopathy  homeopathy  herbal  spiritual  nothing  
available within :  
 village  union  upazila

4. FOOD CONSUMPTION (TOR 3)

4.01 Has your food consumption pattern changed since you became a WEDP client? Explain.

5. HOUSEHOLD ANNUAL INCOME (TOR 5)

5.01 Has your household income increased since you joined WEDP?

6. HOUSEHOLD ANNUAL EXPENDITURE (TOR 5)

6.01 Has your household expenditure changed since you joined WEDP?

7. ASSETS (TOR 5)

7.01 Homestead land : \_\_\_\_\_ decimals \_\_\_\_\_ takas

7.02 Land ownership / operation

land owned \_\_\_\_\_ decimals

land taken in \_\_\_\_\_ decimals

land rented out \_\_\_\_\_ decimals

total cultivable land \_\_\_\_\_ decimals

7.03 Other assets :

<u>item</u>	<u>value (now)</u>	<u>value (before WEDP)</u>
house		
ponds		
cows / buffalos / bulls		
goats		
chickens / ducks		
boat / carts		
rickshaw		
bicycles / motor cycles		
dheki / oil press / weaving		
sewing machine / iron		
radio		
crockeries		
other		

(Note: attempts should be made to ascertain what assets were acquired with WEDP income )

Section B

PRODUCTION, EMPLOYMENT, PROFIT

1. WEDP LOAN INFORMATION (TOR 4)

1.01 Amount of loan : \_\_\_\_\_ date of first loan \_\_\_\_\_  
date of second loan \_\_\_\_\_

1.02 Purpose of loan : \_\_\_\_\_

1.03 Status of WEDP client :

- category1 : completely manages and makes all major decisions regarding purchase of raw materials, production and sales.
- category2 : participate in business but does not make all decisions regarding purchase of raw materials, production and sales.
- category3 : participates in production but makes no decisions.
- category4 : doesnot participate in production.

2. ENTERPRISE INFORMATION (TOR 1)

2.01 Why did you seek loan to set up this enterprise?

- traditional activity
- have training / work experience from \_\_\_\_\_
- profit made by others
- possible to receive loan
- no other livelihood

2.02 How was enterprise set up ?

- with WEDP loan
- with own fund
- with borrowed fund
- with own and borrowed fund
- traditional / family enterprise

2.03 Amount of initial investment : \_\_\_\_\_

2.04 Was any business expansion undertaken previously ?

- yes - no

If yes then how?

- profit reinvestment
- other savings
- institutional loan
- non institutional loan
- sale of assets
- other

3. DETAILS ON LOAN / LOAN REPAYMENT (TOR 1 & 6)

3.01 Amount of other expenses incurred for loan :

transportation costs \_\_\_\_\_

unofficial payments \_\_\_\_\_

time lost \_\_\_\_\_

3.02 Did you get entire loan amount ?

3.03 How was loan money spent ?

consumption :

housing \_\_\_\_\_

food \_\_\_\_\_

clothing \_\_\_\_\_

marriage \_\_\_\_\_

education \_\_\_\_\_

business :

intended business \_\_\_\_\_

agriculture \_\_\_\_\_

trade \_\_\_\_\_

other business \_\_\_\_\_

comments :

3.04 Was loan amount sufficient?

yes  no \_\_\_\_\_

If no then state reason :

\_\_\_\_\_

what would be appropriate amount ? \_\_\_\_\_

Have repayments been made on time ?

yes  no  Not due

comments :

3.05 How were repayments made ?

from project

from other income

from sale of assets

other

3.06 How were repayments collected ?

- WEDP collection
- client submitted to BKB / WEDP

3.07 Is repayment schedule too strict?

Explain : \_\_\_\_\_

3.08 Will all repayments be made on time?

- yes
- no

If no then explain \_\_\_\_\_

3.09 What are added costs of repayment?

transportation costs \_\_\_\_\_

time \_\_\_\_\_

\_\_\_\_\_

3.10 Who collects information and maintains contact with WEDP office for information and loan repayment ? \_\_\_\_\_

3.11 How many times have you visited the WEDP office ? \_\_\_\_\_

who did you talk to ? \_\_\_\_\_

what was discussed ? \_\_\_\_\_

#### 4. OTHER LOANS RECEIVED (TOR 7)

4.01 Record all institutional credit received by household in last five years.

<u>source</u>	<u>date of loan</u>	<u>amount of loan</u>	<u>duration of loan</u>	<u>rate of interest</u>	<u>number of instalments</u>
---------------	---------------------	-----------------------	-------------------------	-------------------------	------------------------------

<u>use of loan</u>	<u>how loan repaid</u>	<u>unofficial compensations</u>
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4.02 Record all noninstitutional credit received by household in last five years.

<u>source</u>	<u>date of loan</u>	<u>duration of loan</u>	<u>rate of interest</u>	<u>number of instalments</u>	<u>amount of loan</u>
---------------	---------------------	-------------------------	-------------------------	------------------------------	-----------------------

details on terms and conditions of loan

4.03 Did WEDP loan reduce /eliminate need for non institutional loan ?

5. FIXED CAPITAL / WORKING CAPITAL (TOR 1 & 8)

5.01 Market rate of land and building used for enterprise  
details \_\_\_\_\_  
value in takas \_\_\_\_\_

5.02 Machinery : (including tools)

<u>type of machinery</u>	<u>current mkt value</u>	<u>value of new machinery</u>
--------------------------	--------------------------	-------------------------------

5.03 Working capital :

duration of turnover \_\_\_\_\_

<u>type of input</u>	<u>quantity of input</u>	<u>value of input</u>	<u>marketing costs</u>	<u>labor costs</u>
----------------------	--------------------------	-----------------------	------------------------	--------------------

5.04 Employment :

<u>number of workers</u>	<u>age/sex</u>	<u>relationship with client</u>	<u>hrs/days worked</u>	<u>wages</u>
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comment : time spent on production

5.05 Has WEDP loan created any changes in employment and production and income ?

6. CAPACITY UTILISATION (TOR 1 & 8)

6.01 What is current monthly production levels ?

peak period \_\_\_\_\_ non peak period \_\_\_\_\_

6.02 What are the possible levels of production in the following situations:

capital fixed / labor variable \_\_\_\_\_

labor fixed / capital variable \_\_\_\_\_

with constant supply of inputs \_\_\_\_\_

7. MARKETING (TOR 1 & 8)

132

- 7.02 Where do you buy your raw materials from ?  
how often ? \_\_\_\_\_
- 7.03 What markup do you have to pay for raw materials ? \_\_\_\_\_
- 7.04 Comment of problems with raw materials purchase \_\_\_\_\_
- 7.05 Where do you sell your products and how often ? \_\_\_\_\_
- 7.06 Who do you sell your products to ? \_\_\_\_\_
- 7.07 What is the difference between your price and final market price  
of your product ?
- 7.08 Why are you not marketing your product yourself ?
- social stigma
  - no other women does
  - conflicts with household chores
  - do not understand business transactions
  - high transportation costs
  - takes too much time
  - other
- 7.09 If it would be profitable to market your product yourself  
would you do so ?
- yes       no
- if no then explain \_\_\_\_\_

8. PROBLEMS OF PRODUCTION (TOR 1 & 8)

comment on the following

demand problems

price fluctuations

substitutes

transportation costs

9. PROFITS (TOR 1, 5 & 6)

- 9.01 How does client estimate profits ?
- 9.02 Estimation of monthly total revenues :
- 9.03 Estimation of monthly total costs :
- 9.04 Utilization of profits
- |                   |                  |                       |                     |
|-------------------|------------------|-----------------------|---------------------|
| <u>consumtion</u> | asset            | diversion to          | <u>reinvestment</u> |
|                   | <u>purchases</u> | <u>other business</u> |                     |

10. CLIENTS PERSPECTIVE ON WEDP (TOR 2)

10.01 Did it take a long time for your loan to be processed ?

yes  no

10.02 Were the loan documents, terms, and conditions explained clearly to you ?

yes  no

10.03 Were the WEDP office staff helpful and sympathetic ?

yes  no

10.04 How often does the extension officer visit you ?

\_\_\_\_\_

10.05 Did WEDP provide you with any production or marketing advice ?

yes  no

explain \_\_\_\_\_

did it help \_\_\_\_\_

10.06 Did you receive any training from WEDP ?

yes  no

type of training \_\_\_\_\_

time of training \_\_\_\_\_

did training improve your skills ?

yes  no

10.07 Suggest how the extension service can be improved ?

Section C

INTERPERSONAL RELATIONSHIP AND SOCIAL VALUES

1. WEDP PROGRAM AND ENTERPRISE AWARENESS (TOR 4)

1.01 Whose decision was it to get WEDP loan?  
 yours     husbands/fathers     collective     other

1.02 Awareness of WEDP loan:  
amount of loan:     yes     no  
duration of loan:     yes     no  
interest rate:     yes     no

1.03 Awareness of enterprise:  
amount of capital     yes     no  
process of production     yes     no  
purchase of inputs:     yes     no  
marketing of output:     yes     no  
profit calculations:     yes     no

2. HANDLING OF FINANCES (TOR 4)

2.01 Who purchases inputs? \_\_\_\_\_  
Who sells output? \_\_\_\_\_

2.02 Who decided how to spend loan money? \_\_\_\_\_

2.03 Who handles accounting? \_\_\_\_\_

2.04 Do you hold any business cash?  
 yes     no

2.05 Do you spend any cash?  
 yes     no ; if yes, is it  
 independently     husbands directive     husbands consent

2.06 Do you personally go to the market?  
 yes     no  
What constraints do you face?  
\_\_\_\_\_

2.07 Who purchases the following?  
food \_\_\_\_\_  
childrens clothing \_\_\_\_\_  
your clothing \_\_\_\_\_  
household goods \_\_\_\_\_

2.08 Do you have any personal savings?     yes     no  
Is your husband aware of it?     yes     no  
Do you invest any of it?     yes     no

3. FAMILY DECISIONS (TOR 3)

3.01 Who makes decisions in the following situations?  
childrens sickness \_\_\_\_\_  
childrens education/future \_\_\_\_\_  
childrens marriage \_\_\_\_\_  
daily food preparation \_\_\_\_\_  
purchase of household items \_\_\_\_\_  
purchase of major assets \_\_\_\_\_  
house repair \_\_\_\_\_  
travel / visits \_\_\_\_\_

127

3.02 What discussions do you have with husband?

4. RELATIONSHIP WITH HUSBAND (TOR 3)

4.01 When did you get married? \_\_\_\_\_

4.02 Did your husband receive any dowry?

yes  no

explain \_\_\_\_\_

4.03 Did husband / in laws subsequently quarrel over dowry?

yes  no

4.04 After marriage were new demands made?

yes  no

Do you have arguments with husband / in laws? explain \_\_\_\_\_

4.05 Can you freely visit your parents?

yes  no

explain \_\_\_\_\_

4.06 How do you perceive of your relationship with your husband/in laws?

5. REACTIONS OF OTHERS TO CLIENTS BEING PART OF WEDP (TOR 8)

5.01 How did your family react to your becoming WEDP client?

5.02 How did your neighbors react to your becoming WEDP client?

5.03 How did the village elite react to your becoming WEDP client?

5.04 How did the religious leaders react to your becoming WEDP client?

5.05 Have any changes occurred in the reactions of the above people over time?

## BSCIC EVALUATION

Questionnaire for BSCIC Extension / Assistant Extension officers:

### 1. PERSONAL INFORMATION

1.01 Name ..... Age .....

Marital Status .....

1.02 Academic Qualifications .....

1.03 Date of joining WEDP .....

1.04 Previous job experience .....

### 2. JOB DESCRIPTION / WORKLOAD (TOR 2)

2.01 What is your precise job description?

2.02 How is your local office work organised / conducted?

2.03 Do you feel qualified for this job?

2.04 Do you feel others in your office are qualified for their jobs in terms of academic qualifications, training, experience and motivation? Explain.

2.05 What is the average number of cases that you handle per month?

2.06 How many field visits do you make per month (times made and number of clients visited) ? What do you do on a field visit? What do you say to clients?

2.07 Provide a detailed time use chart for an average week.

2.08 Do you feel you are overloaded with work? Explain.

2.09 Do you feel others in your office are overloaded with work? Explain.

2.10 How are locally hired people working out?

2.11 Provide a time use chart for transportation facilities.

2.12 Identify internal office problems that inhibit office productivity.

2.13 Identify internal office decisions that have promoted office productivity

### 3. EXPANSION OF CREDIT (TOR 1 & 8)

3.01 What is the total number of WEDP clients and the number of clients per specific line of industry, in your operational area?

3.02 What has been the monthly disbursements in the last two years?

3.03 What is the number of clients receiving second loans? third loans?

3.04 How many clients have fully paid back their loans? If all of them are not taking second loans then explain why?

3.05 What is the total number of potential clients in your area?

3.06 Do you feel that the number of new clients joining WEDP is too low?

3.07 What are the major problems preventing a larger number of clients from receiving loans?

What has your office done to solve these problems? Explain.

Have your actions been effective? Explain.

What has the WEDP headquarters done to solve these problems? Explain.

Have they been effective? Explain.

#### 4. PROFITABLE PARTICIPATION OF CLIENTS (TOR 1 & 8)

4.01 What criteria are used to identify prospective clients?

4.02 How is the concept of "profitable participation of clients" defined?

4.03 How is "profitable participation of clients" ensured?

4.04 What are the domestic, social and economic constraints to developing women entrepreneurs?

4.05 What are the constraints to ensuring self sustaining growth of enterprises?

4.06 What percentage of WEDP clients in your operational area are category I, II, III and IV clients?

4.07 What programmatic and operational changes would you suggest for increasing the number of category I and II clients?

4.08 What are the major problems preventing the WEDP from improving the living conditions of the clients?

What has your office done to solve these problems? Explain.

Have your actions been effective? Explain.

What has the WEDP headquarters done to solve these problems? Explain.

Have they been effective? Explain.

#### 5. LOAN REPAYMENT (TOR 1 & 8)

5.01 What is the total outstanding loan in your area? What amount of loans have been repaid? How much of it was repaid on time?

5.02 What are the number of "bad loans" (loans that will not be repaid) ?

5.03 What percentage of loans have been "misused" ?

5.04 How are loans repaid?

- from profits of WEDP financed activity
- from other profitable activity
- from labor wages
- from sale of assets
- from other borrowings
- others

5.05 What percentage of loans is repaid to you? What percentage is repaid to WEDP? to BKB?

5.06 Are clients' dependence on loans increasing?

5.07 What are the characteristics of clients who pay back loans?

5.08 What are the characteristics of clients who do not pay back loans?

5.09 What enterprises generate high repayment rates? Why?

5.10 What enterprises generate low repayment rates? Why?

5.11 What are the major problems preventing an 80% loan collection rate in your area?

What has your office done to solve these problems? Explain.

Have they been effective? Explain.

What has the WEDP headquarters done to solve these problems? Explain.

Have they been effective? Explain.

5.12 How do you deal with clients who cannot / do not pay back loans?

5.13 Assess the WEDP in relation to similar loan programs you are aware of.

6. HEADQUARTER SUPERVISION (TOR 2)

6.01 What type of orientation / training did you receive after joining WEDP? Was it adequate for the position you were assigned to? Explain.

6.02 What type of training would you suggest as necessary for this job?

6.03 How is headquarter supervision of your office / activity conducted? (detailed notes on visits by headquarter staff, correspondence, instructions, etc, )

6.04 What is the level of autonomy of local office?

6.05 Are there any conflicts between headquarter supervision and local office autonomy? Explain.

6.06 How could overall headquarter supervision of your office be improved?

6.07 In what matters do you interact with BKB? How is your relationship with BKB? How could it be improved?

139

7. EXTENSION SERVICES (TOR 2)

- 7.01 Provide a detailed account of all extension services provided. Include type of service, duration, how often provided, who provides the services, who receives the services, etc.
- 7.02 Are the extension services effective? Explain.
- 7.03 What types of training are provided? How are the training sessions conducted? How long are the training sessions for?
- 7.04 What criteria are used to select participants for training?
- 7.05 Is the training provided necessary? Is it effective?
- 7.06 What management, production and marketing advice is provided to clients? Is it sufficient? Is it effective? Explain.

8. REVISED GUIDELINES (TOR 9)

- 8.01 Are you aware of the revised guidelines?
- 8.02 Are the revised guidelines clear and understandable?
- 8.03 Do the revised guidelines correctly explain the WEDP as now being implemented by your office?
- 8.04 Can the objectives in the revised guidelines be achieved, given the present staff position?
- 8.05 What staffing changes will promote / assist in the achievement of the guideline objectives?
- 8.06 What social factors inhibit the achievement of the guideline objectives?
- 8.07 What economic factors (asset size, level of production, demand, marketing, etc.) inhibit the achievement of the guideline objectives?
- 8.08 Evaluate the revised guidelines in relation to the previous guidelines.
- 8.09 What are the shortcomings of the revised guidelines? Suggest improvements.

BSCIC EVALUATION

Questionnaire for Headquarter Personnel:

I. PERSONAL INFORMATION

- 1. Name ..... Age .....  
Marital Status .....
- 2. Academic qualification .....
- 3. Date of joining WEDP .....
- 4. Previous job experience .....

II. JOB DESCRIPTION / WORKLOAD

- 1. What is your precise job description?
- 2. Do you feel qualified for this job?
- 3. Do you feel others in your office are qualified for their jobs in terms of academic qualifications, training, experience and motivation? Explain.
- 4. How many field visits do you make per year? What field visits did you make in the last twelve months? What was your specific assignment(S)? What did you accomplish?
- 5. Detailed time use chart for an average week:

<u>time</u>	<u>Sat</u>	<u>Sun</u>	<u>Mon</u>	<u>Tues</u>	<u>Wed</u>	<u>Thurs</u>
-------------	------------	------------	------------	-------------	------------	--------------

- 6. Do you feel you are overloaded with work? Explain.
- 7. Do you feel others in your office are over loaded with work?
- 8. What factors inhibit office productivity? How can they be resolved?

III. EXPANSION OF CREDIT

- 1. What is the total number of WEDP clients and the number of clients per specific line of industry?

2. What is the number of disbursements per month for the last two years?
3. What is the number of clients receiving second loans? third loans?
4. How many clients have fully paid back their loans? If all of these clients are not taking second loans then explain why?
5. Do you feel that the number of new clients joining WEDP is too low? Explain.
6. What are the constraints to increasing the number of new clients?

#### IV. PROFITABLE PARTICIPATION OF CLIENTS

1. What criteria are used to identify prospective clients?
2. How is the concept of "profitable participation of clients" defined?
3. How is profitable participation of clients ensured?
4. What are the constraints to developing women entrepreneurs?
  - a. family: .....
  - b. social: .....
  - c. economic: .....
5. What are the constraints to ensuring self sustained growth of enterprises?
6. What percentage of WEDP clients are category I, category II, category III, and category IV clients?
7. What programmatic and operational changes would you suggest for increasing the number of category I and II clients?

#### V. LOAN REPAYMENT

1. What is the total outstanding loan? What amount of loans have been repaid? How much of it was returned on time?
  2. What are the number of "bad loans" (loans that will not be repaid)?
  3. What percentage of loans have been misused?
  4. Are dependence on loans increasing?
  5. What are the characteristics of clients who pay back loans?
- 142

6. What are the characteristics of clients who donot pay back loans?
7. What enterprises generate high repayment rates? Why?
8. What enterprises generate low repayment rates? Why?
9. How are loans repaid?
  - a. from profits of WEDP financed activity
  - b. from other profitable activity
  - c. from wages
  - d. from sale of assets
  - e. from other borrowings
  - f. ....
10. What are the obstacles to repayment of loans?
11. How do you deal with clients who cannot/donot pay back loans?
12. Assess the WEDP in relation to similar loan programs you are aware of.

## VI. HEADQUARTER SUPERVISION

1. What types of orientation/training did you receive that prepared you for your WEDP position?
2. What type of training program would you suggest as necessary for this job?
3. How is headquarter supervision of local offices conducted?
4. How is headquarter supervision of the program conducted?
5. Are there any conflicts between headquarter supervision and local office autonomy? Explain.
6. How could overall headquarter supervision be improved?
7. In what matters do you interact with BKB? How is your relation- with BKB? How could it be improved?

## VII. EXTENSION SERVICES

1. Provide a detailed account of all extension services provided. include type of service, duration, how often provided, who provides the services, who receives the services, etc.

142

2. Are the extension services effective? Explain.
3. What types of training are provided? How are the training sessions conducted? How long are the training sessions for?
4. What criteria are used to select participants for training?
5. Is the training provided, necessary? Is it effective?
6. What management production and marketing advice is provided to clients? Is it sufficient? Is it effective? Explain.

#### VIII. REVISED GUIDELINES

1. Are you aware of the revised guidelines?
2. Are the revised guidelines clear and understandable?
3. Do the revised guidelines correctly explain the WEDP as now being implemented by your office?
4. Can the objectives in the revised guidelines be achieved given the present staff position?
5. What staffing changes will promote / assist in the achievement of the guideline objectives?
6. What social factors inhibit the achievement of the guideline objectives?
7. What economic factors (asset size, level of production, demand, marketing, etc.) inhibit the achievement of the guideline objectives?
8. Evaluate the revised guidelines in relation to the previous guidelines.
9. What are the shortcomings of the revised guidelines? Suggest improvements.

#### IX. USAID and WEDP

1. What is the specific relationship of USAID to your office?
  2. What differences, if any, do you perceive in USAID's and your perspectives on the WEDP? Explain.
- 194

3. What specific role should the USAID be playing in the program?
4. Is the USAID providing adequate assistance to the program? Explain.
5. How can USAID assistance be improved?
6. What successes have the WEDP achieved so far? Explain.
7. Do you feel that the program should be continued? Explain.