

CREDIT FOR RURAL WOMEN :

AN EVALUATION OF THE WOMEN'S  
ENTREPRENEURSHIP DEVELOPMENT PROGRAM

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JUNE 1989

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## EXECUTIVE SUMMARY

### BACKGROUND

The Women's Entrepreneurship Development Program (WEDP) is a subactivity under USAID's Rural Industries Project, and managed by the Bangladesh Small and Cottage Industries Corporation (BSCIC). WEDP aims at improving the status of rural women by developing women entrepreneurship. WEDP in addition to providing credit to clients, extends training, research and advisory services, to improve the quality of program administration. USAID funds one third of the WEDP loan program and provides operational costs relating to transportation, training, and salaries of resource persons at the field level. The Bangladesh Krishi Bank and the Rajshahi Krishi Unnayan Bank extend banking facilities and provide matching loan funds equal to twice that of USAID's.

The WEDP was last evaluated at the end of 1986. The evaluation noted that the overall impact of the project was positive and that further improvements could be made within the general project framework. Continued USAID support was therefore recommended. This evaluation seeks to measure WEDP progress, since then, in both qualitative and quantitative terms. The results are to be used in determining whether USAID should continue to support the program beyond 1990 when planned obligations end.

### FINDINGS/CONCLUSIONS

This evaluation focussed on three basic areas - implementation of the loan program, entrepreneurship and enterprise development, and improvement of living conditions of clients. WEDP has been generally successful in implementing a credit program for women and has contributed to increased family incomes. It has however, not been able to aggressively promote women entrepreneurship. The potential for this exists within the WEDP structure but is limited due mainly to minimal headquarter support.

More specifically it was found:

In terms of project implementation:

- a) The average number of disbursement per center was satisfactory, varying around 150 per year with an average loan size of 2000 to 3000 takas. The overall recovery rate for all centers is currently around 75% but all phase II centers except I have reached the target recovery rate of 80%.
- b) The overhead per taka recovered was less than one taka for all centers excluding Laksham and Begumganj. The overhead for Muksedpur at 0.55 takas was the lowest.

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- c) Record keeping is not uniform in all centers nor are procedures similar. Though maintaining financial records is technically a bank job, it is felt that this strongly increases WEDP office efficiency by improving their monitoring capabilities.
- d) The unique feature of the WEDP involves it being a women managed program. Though some male officers are hired both the headquarters and the field offices are headed by women. This has had a positive impact, especially in the rural areas. WEDP women have been able to establish a positive role model for other women. Women entrepreneurs have been encouraged to come out and, in a limited way, assert themselves, because of the strong presence of WEDP women.
- e) Headquarter support still continues to be problematic. Institutional arrangement for problem identification and resolution is ineffective. At present the Project Director through her frequent field trips maintains close contacts with field offices. However her participation in client management training, personnel problems, office checking, and general encouragement to field officers leaves little time for sustained efforts at resolving basic issues. Other headquarter personnel do make field visits but they are infrequent and of extremely short duration and therefore very superficial.

In terms of entrepreneurship development:

- a) Client identification has improved considerably in the last two years. Most new clients are rural disadvantaged women involved in family enterprises.
- b) There has been no improvement in increasing the number of women managed enterprises. Even in good centers only a fifth of the enterprises are women managed. Many clients are still uninvolved with the funded activity.
- c) Clients receive training in management and technical skills. Management training are of two day durations and involve instructions in basic management and accounting. However since no continuous follow-ups exist clients gain little from such training. Skill development training has however helped many clients initiate business activities.
- d) Family incomes have increased, but by absorbing under-utilised family labor. The majority of WEDP funded enterprises have negative rates of returns. Expansions through employing labor is not possible since that would entail financial losses. Additionally the nature of the

funded enterprises (traditional cottage industries) restrict expansion through additional capital reinvestments. Hence current WEDP enterprises are incapable of making the transition to micro enterprises, let alone small industries.

In terms of living conditions:

Client incomes have generally increased, but it is unclear whether that has been translated into improved living conditions with higher nutritional intake, better housing, and greater access to education and health services.

These problems and limitations however in no way indicate that the program has failed. In fact as an efficient public sector agency, as a successful credit program, as a women managed program, the WEDP has played a pioneering role in institution building. It is strongly felt that the potential exists within WEDP to further improve its performance. Continuing USAID support is strongly recommended. The initial phase of credit program management should now lead to the successful promotion of women entrepreneurship. The following are recommended to facilitate in this transition.

#### RECOMMENDATIONS:

1. Financial:
  - a. High recovery rates must be maintained. Overhead rates must be further reduced to eventually make the program economically viable.
  - b. The issue of bad loans should be taken up with the banks. There are some loans that cannot be repaid under any circumstances. Clients may have died or moved away, or in less extreme situations, lacking any physical assets to even sell and repay. Under such situations loans should either be "written off" or at least excluded from normal WEDP accounting.
  - c. The situation in Laksham needs to be critically examined. If the majority of loans cannot be recovered, and if new disbursements suffer, it may be appropriate to even move out of Laksham. At least overhead expenses will be reduced.
  - d. One WEDP local office could be elected to take on normal banking function so that WEDP clients would not have to directly deal with the bank.

2. Entrepreneurship Creation:

- a. Client identification should be geared to include the search for educated women from higher income groups to manage micro or small enterprises.
- b. New lines of activities, especially those that are non traditional and involving larger asset size, must be explored and funded. For the WEDP to be part of a larger rural industrialization plan, efforts should be made to ensure that funded enterprises generate employment, profit reinvestments, and linkages with other industries.
- c. Possibilities of opening centers in urban and semi-urban areas should be explored.
- d. Experimental beginnings should be made on "women's corner". Women's markets should be expanded.
- e. Management training must be incorporated as a regular feature of the WEDP. All clients must receive such "advice" several times a year. This can easily be accomplished by WEDP field officers arranging for monthly half-day workshops in each village or village cluster.

3. Headquarter must be made more responsive to program needs. Headquarter personnel must spend a considerable amount of time in the field each month to better identify problems, resolve issues, and creatively chart out a healthier future for the WEDP. If the structure of the WEDP/BSCIC prevent an immediate field reorientation, USAID should support the appointment of two experienced mid-level women (at good salary) to assist the Director in the program's transition to real women entrepreneurship and support to rural industrialization.

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## BACKGROUND

## 1.1 Description of the WEDP :

The Women's Entrepreneurship Development Program (WEDP) is a subactivity under USAID's Rural Industries Project, and managed by the Bangladesh Small and Cottage Industries Corporation (BSCIC). The program was initiated in 1982 as a pilot project with activities in four upazilas. The initial objective of the program was described in the Government of Bangladesh and USAID agreement of August 1982 as the setting up "within BSCIC of a specific capability to promote and assist the establishment and/or expansion of micro business owned and operated by women or alternatively owned and operated by families in which women exercise a major management role". Since then the objectives have been revised to more adequately promote women's participation in rural industries. More recently, in October 1988, the project purpose has been explained as expanding "profitable participation of women in cottage industries thus improving living conditions of these women ... expanding their participation in family and community decision making ... expanding their cash contributions to the family". WEDP in addition to providing credit to clients, extends "training, research and advisory services, to improve the quality of program administration".

The objectives of WEDP can be more specifically listed as:

- a) to create employment opportunities for women thereby increasing their cash incomes
- b) to promote entrepreneurship among women; to improve their technical and management skills; to enhance their

participation in the development of small-scale and cottage industries

- c) to increase women's participation in family decision making through increased cash income contributions to family income; to make women self-reliant and help them emancipate from social injustice and inequality by improving their general socio-economic conditions

USAID funds one third of the WEDP loan program and provides operational costs relating to transportation, training, and salaries of resource persons at the field level. The Bangladesh Krishi Bank (BKB) extends banking facilities and provides matching loan funds equal to twice that of USAID's. The Rajshahi Krishi Unnayan Bank (RKUB) provides similar services where BKB is absent. BSCIC provides for the administrative expenses of the WEDP headquarter and the major share of field office expenditures.

The WEDP began operating in 1982 in four upazilas - Sherpur in Jaamalpur district, Laksam in Comilla district, Kaunia in Rangpur district and Swarupkathi in Pirojpur district. In the second phase, centers were opened at Muksedpur in Gopalganj, Tala in Satkhira, Begumganj in Noakhali, Balaganj in Sylhet, and Sarail in Brahmanbaria. Sarail is as yet not funded by USAID. BSCIC has plans for opening eleven additional centers during the 1986-1990 third five year plan. Four centers have already started operating (Rajoir, Jhenaidah, Akkelpur and Parbatipur).

Each WEDP center has operational jurisdiction over an entire upazila. The offices are staffed by three to four extension/assistant extension officers holding graduate degrees.

Men are hired only when women extension officers are not available. However all centers except Sarail (and that only recently) are headed by women. One or two locally recruited field assistants are used for helping in loan recollection. In addition each office has an accountant, a typist, a driver, a peon and sometimes a guard.

The WEDP generally provides small loans to rural women engaged in traditional activities. The loan ceiling is set at 20,000 takas for new clients and 30,000 takas for repeat loans. However most loans are on average below 5,000 takas. Working capital loans are for a period of one year while fixed capital loans are for five years. Repayments are due monthly. The rate of interest is set at 16%. The WEDP, in addition to arranging credit, provides pre and post investment counseling, production and marketing advice, and management and skill development training. WEDP field officers normally meet with clients once each month.

#### 1.2 Scope of Work :

The WEDP was last evaluated at the end of 1986. The evaluation revealed that the loan recovery rate was satisfactory in some centers but generally could be further improved. The overhead rate for taka disbursed and recovered was felt to be very high. Clients indicated an overall increase in incomes due to the project but it was clear that entrepreneurship development was still far off. The evaluation was highly appreciative of the work of the field office staff but also noted the absence of headquarter assistance in identifying and solving field office

level problems. The evaluation however noted that the overall impact of the project was positive and that further improvements could be made within the general project framework. Continued USAID support was therefore recommended.

Based on the 1986 evaluation certain statistical goals were established to measure program progress. Targets were set for loan recovery, annual overhead costs, increased incomes and entrepreneurship development. Loan recovery rates were set at 90% for Phase III centers and 80% for Phase I and II centers. Overhead costs were not to exceed 1 taka for lending and recovering 1 taka, by June 1989. Average monthly incomes of clients were to be increased by 30% within one year of receiving WEDP loans. In addition the percentage of clients making all major decisions regarding production and management were to be increased to 30% by 1988, 40% by 1989, and 50% by 1990. The number of clients not participating in funded activity were to be reduced to zero by 1990.

This evaluation seeks to measure WEDP progress in both qualitative and quantitative terms since the 1986 evaluation. The results are to be used in determining whether USAID should continue to support the program beyond 1990 when planned obligations end.

More specifically the current evaluation seeks to address the following issues:

- I. Examination of existing records to determine:
  - a. Status of the loan program (including disbursements and recoveries)
  - b. Reflows from recovered loans and prospects of self sustainability
  - c. Operational expenses
  
- II. Survey of clients to determine:
  - a. Improvement of income and living conditions
  - b. Loan utilisation
  - c. Development of enterprise and entrepreneurship
  - d. Bench mark information for future assessments
  
- III. General assessment of:
  - a. Quality of current training and future training needs
  - b. Perception of WEDP goals by staff, clients and bankers
  - c. Reasons for differential center performance
  - d. Feasibility of women's markets
  - e. Innovative loans
  
- IV. Future potential of the program

This report has been organized into different sections to facilitate presentation of the findings as required in the scope of work. After a background discussion of the program a section is devoted to the findings on the status of the loan program and overhead costs. Section 3 discusses the staffing, personnel and office maintenance of both field offices and the headquarters. Section 4 assesses the implementation of the loan program while

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section 5 and 6 investigates the impact of the program on living conditions of clients and entrepreneurial development. Section 7 and section 8 attempts to assess the potential for the future to provide a basis for USAID decision on the program.

### 1.3 Methodology:

As part of the evaluation four WEDP centers were chosen for in-depth client survey and examining field offices. The centers were purposively selected to ensure satisfactory representation of the program. The best and the worst performing centers were included as were old and new centers. In addition care was taken to ensure regional diversity and religious differences. Furthermore centers having both good and bad rapport with bank, and centers dealing with a single bank branch and many bank branches, were included. Finally to better monitor program progress three of the centers evaluated in 1986 were included in the current sample. It is strongly felt that the findings from these centers do provide a general picture of the problems and possibilities faced by all WEDP centers. Headquarter personnel were also interviewed and their office records examined.

Two teams (each team constituting of one male and one female research assistants) conducted surveys of the four centers. In previous evaluations male - female teams had proven to be successful in eliciting information from clients. Clients felt more comfortable talking to female interviewers while husbands/males talked freely to male interviewers. In addition it was important to have an "escorted" woman especially in some of

the more conservative areas. The evaluation director spent time in all four centers. Client interview was conducted based on a structured questionnaire. Interviews at the field offices and headquarters were informal. Records pertaining to loans, training, employment, extension work, etc. were also collected from these offices. Discussions were held with some bank officials.

The study began on January 15th. After initial preparatory work including questionnaire designing and orientation of the research teams, the field work was started from the first of February. Tala and Sarail were studied first. From February 25th evaluation of the centers at Muksedpur and Laksham commenced. The teams were back in Dhaka on March 15th. Tabulation continued till March 31st. Final checking, consultations with BSCIC and USAID, and draft report writing took six weeks.

#### 1.4 Sample Selection:

It was initially decided to choose a random sample of 10% of the clients for the survey. However the severe time constraints necessitated modification of the sample size to 90 for each center. These 90 clients were first randomly chosen. Certain modifications were subsequently made to ensure representation of most activities, to include some interesting cases, and to make up for "unavailable" clients. Table 1 provides information on the sample. There were problems with one questionnaire from Sarail and hence was discarded. Two extra clients were interviewed at Laksham.

TABLE-1

## SAMPLE DISTRIBUTION OF FOUR WEDP CENTERS

ENTERPRISES	SARAIL	LAKSHAM	MUKSEDPUR	TALA	TOTAL
<u>FOOD PROCESSING</u>					
1. Rice Husking	17	4	36	7	64
2. Oil Press	-	-	2	8	10
3. Bee Keeping	-	4	-	-	4
4. Zarda	-	-	-	1	1
5. Food Products	-	1	5	16	22
6. Dried Fish	6	1	-	-	7
Sub-Total					108
<u>FARMING/AGRICULTURE</u>					
7. Cow & Goat Rearing	-	17	2	1	20
8. Poultry	1	11	-	-	12
9. Fish Breeding	-	-	-	1	1
10. Nursery	-	-	-	1	1
11. Betel Leaf	-	-	-	3	3
Sub-Total					37
<u>COITAGE INDUSTRIES</u>					
12. Weaving	-	9	5	1	15
13. Tailoring	7	4	3	8	22
14. Net Making	17	19	5	11	52
15. Quilts/Blankets	-	-	-	1	1
16. Jute weaving	-	-	-	1	1
17. Bamboo/Cane	27	10	8	14	59
18. Mat Making	-	9	6	-	15
19. Other fibres	-	-	-	8	8
20. Conch Shell	-	-	-	2	2
21. Lime	-	-	-	2	2
22. Pottery	6	3	-	2	11
23. Jewellery	-	-	17	1	18
24. Broom	2	-	-	-	2
Sub-Total					208
<u>NON TRADITIONAL SMALL INDUSTRIES</u>					
25. Carpentry	2	-	1	-	3
26. Shop/Hotel	1	-	-	1	2
27. Rickshaw Repairing	1	-	-	-	1
28. Concrete	2	-	-	-	2
Sub-Total					6
Total	87	92	90	90	361

## II

### STATUS OF LOAN PROGRAM

#### 2.1 Management of Loan Program

##### FINDINGS

The BKB, and more recently RKUB, provides matching credit to WEDP clients at the rate of twice that provided by USAID. The WEDP field offices normally after identifying prospective clients, help them prepare a project proposal. The proposal includes information regarding investment needs of the enterprise to be funded. This, along with an application containing information on socio-economic and technical background of clients is then scrutinised by the WEDP office. Once the WEDP personnel are satisfied with the legitimacy of the enterprise and the sincerity of the clients, loan applications are forwarded to the bank. The bank further screens the applications and then extends the loans. BKB field officers are supposed to visit the clients for confirming loan details. The bank maintains loan records of clients. Repayments are made either to the WEDP office or to the bank. More recently WEDP offices have been informed that bank officials would accompany them on loan recoveries for a few days each month. This is however not happening.

Generally banks' involvement in loan sanctioning is limited to reducing the amount of loans and rejecting of applications because "WEDP credit funds are unavailable" or because "recoveries are low". Bank officials do not often visit loan applicants to determine legitimacy and viability of the project.

It is also very rare that bank officials are involved in recoveries. Actually WEDP field staff have, at least in the last two years, proven their ability in identifying reliable clients with a fair degree of accuracy. It was felt that bank's involvement in credit delivery was mere routine administrative work and decisions on rejection of applications, somewhat arbitrary.

The Tala office has developed excellent rapport with the bank staff. The bank has designated one day of the week as WEDP client day when WEDP clients are entertained on their loan sanctions, repayments, and other problems. In Tala the normal time between loan applications and loan sanctions is just two weeks. In Muksedpur WEDP bank interaction is not harmonious. The problem seems to be great especially with one branch. In spite of the excellent recovery record there, the one bank manager is convinced that WEDP clients are high risks. Additionally such small loans are considered a nuisance since the amount of paper work required is just as extensive as a normal loan of much larger magnitude. What results is a six week time lag between loan applications and sanctioning and then too after repeated visits to the bank. The problem in Laksham stems from its low recoveries. Bank officials are justifiably hesitant in sanctioning loans.

Tables 2,3 and 4 provide activity totals of all centers between July 86 to Dec 89. It is interesting to note that the number of disbursements as a percentage of the number of applications

increased from 83% (July 86 to June 87) to 96% (July 87 to June 88) and then decreased again to 82% (July 88 to December 88).

TABLE-2

ACTIVITY TOTALS BY CENTER  
JULY86-JUNE87

Center	No of	No of	Amount	Amount	Recovery Rate	
	Applicants	Disbursements	Disbursed	Recovered	Low%	High
Sarail	200	185	399300	255947	60%	63%
Laksam	45	33	90520	190768	35.65%	57%
Muksedpur	355	337	888600	767315	73.5%	76%
Tala	320	160	610500	425113	69%	83%
Swarupkathi	132	131	338160	568869	87%	89%
Sherpur	110	105	344990	298041	68%	69%
Kaunia	164	165	387337	286320	74%	76%
Balagonj	185	162	378500	385006	82%	87%
Begumganj	263	197	582910	302693	83%	87%
Rajoir	-	-	-	-	-	-
Jhenaidah	-	-	-	-	-	-
<b>Total</b>	<b>1774</b>	<b>1475</b>	<b>402087</b>	<b>3480072</b>	<b>78%</b>	<b>79%</b>

TABLE-3

ACTIVITY TOTALS BY CENTER  
JULY87-JUNE88

Center	No of	No of	Amount	Amount	Recovery Rate	
	Applicants	Disbursements	Disbursed	Recovered	Low%	High
Sarail	218	175	456810	358230	61%	66%
Laksam	20	9	43350	174540	49%	69%
Muksedpur	325	300	779400	554566	90%	94%
Tala	117	180	440600	452638	81%	88%
Swarupkathi	85	81	229800	470784	66%	87%
Sherpur	158	140	465640	342019	70%	78%
Kaunia	122	119	457600	330205	71%	74%
Balagonj	149	163	410000	359351	82%	87%
Begumganj	258	283	957650	322575	79%	86%
Rajoir	51	6	11000	-	-	-
Jhenaidah	40	18	19000	-	-	-
<b>Total</b>	<b>1543</b>	<b>1474</b>	<b>4270850</b>	<b>3364908</b>	<b>75%</b>	<b>79%</b>

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TABLE-4

ACTIVITY TOTALS BY CENTER  
JULY88- DEC88

Center	No of	No of	Amount	Amount	Recovery Rate	
	Applicants	Disbursements	Disbursed	Recovered	Low%	High
Sarail	248	174	484871	331124	67%	72%
Laksam	19	5	23680	89503	54%	60%
Muksodpur	137	99	250400	441913	71%	75%
Tala	113	112	288600	169249	87%	90%
Swarupkathi	43	35	126410	181055	66%	66%
Sherpur	33	57	241530	163553	69%	73%
Kaunia	68	46	158555	186666	62%	69%
Balagonj	81	66	194230	175556	81%	83%
Begumganj	17	8	115480	289496	78%	80%
Rajoir	85	102	297000	60000	162%	200%
Jhenaidah	108	78	148000	28000	85%	108%
Total	952	782	2328776	2115115	74%	75%

Note: Akkolpur and Parbatipur centers were just opened and hence not included in this table.

If we just look at table 4, i.e. the recent six months, we see that in Tala, 112 out of 113 applications were sanctioned while in Muksodpur only 99 out of 137 applications were sanctioned. The percentage is about similar for Sarail (70%) and far worse for Laksham (26%).

Repayments are made by clients either to WEDP personnel or to the bank. However in all instances regular repayments are due to the persistent efforts of the WEDP. WEDP staff normally meet with clients at least once a month to check up on loan repayments. In fact normally half of the loan repayments are collected by WEDP staff at client home. Banks involvement is limited to sending out overdue notices.

## CONCLUSIONS

WEDP performance in identifying prospective clients, screening applicants, assistance in loan applications, and recoveries, is indeed commendable.

Bank indifference to small loans or even antipathy is understandable since the amount of paper work for each client is considerable.

The development of good rapport between bank and WEDP greatly improves management of loan program.

## RECOMMENDATIONS

Efforts should be taken up at the headquarters level and followed through to the local level to ensure better working relationship with banks.

Banks could set aside one day of the week to engage in WEDP work (as in Tala). Of course normal banking functions would still continue. This would reduce workload by not having to take out WEDP files every day. It would also save time for clients.

Since WEDP local office normally carry out credit delivery and recovery functions, one center could, on an experimental basis, take on much of the banking functions. Rather than maintaining accounts for each client, the bank could maintain just one account with the local WEDP office. WEDP personnel could write out checks to clients as disbursements and after collections.

could deposit it in the bank in their account. The WFOB office would maintain ledgers for clients and calculate interest. Muksedpur normally maintains good accounts including interest calculations. Since repayments are highest there it would be an ideal center to initiate such an experiment. Bank officials could regularly scrutinize records. This would substantially reduce the banks major headache.

## 2.2 Loan Disbursement & Recovery

### FINDINGS

The average number of disbursements per center in 1986-87 was 164 with an average amount of 446 thousand takas (Table-2). Between July '87 to June '88 the average number of disbursements was 161 (excluding the two new centers) and the average amount was 471 thousand takas (Table-3). The performance in the six months between July to December '88 had declined to 71 disbursement per center (Table-4). In terms of center performance Muksedpur has the highest disbursements (736) since July '86 followed by Sarail (534), Begumganj (489) and Tala (452). Laksham has the lowest disbursements (47) followed by Swarupkathi (247) and Sherpur (302).

The recovery rate has consistently been the highest for Muksedpur (90%-93%). In the six months between July '88 to December '88 four out of nine centers have maintained a recovery rate of over 90%. This is of course excluding the two new centers of Rajoir and Jhenaidah which have started impressively. The overall recovery

rate for all centers have however decreased and is now around 75%. The poor performance of Laksham (54%) has a depressing effect on the average rate for all centers.

#### CONCLUSIONS

Performance of the Phase I centers are generally poor compared to the Phase II centers. In fact except for Sarail, all Phase II centers have achieved the target recovery rate of 80%. Though still early for any assessment it seems that Phase III centers will perform even better. Phase I centers are burdened with the initial errors of disbursements without proper client identification and screening.

#### RECOMMENDATIONS

Efforts to recover early loans should continue. In addition records may be kept separately for clients after July '86 in Phase I centers to better illustrate the field office efforts after recoveries were made a critical aspect of the program.

The issue of bad loans must be taken up with the banks. There are some loans that cannot be repaid under any circumstances. Clients may have died or moved away, or in less extreme situations, lacking any physical assets to even sell and repay. Under such situations loans should either be "written off" or at least excluded from normal WEDP accounting.

The situation in Laksham needs to be critically examined. If the majority of loans cannot be recovered and if new disbursements suffer it may be appropriate to even move out of Laksham thereby at least reducing overhead expenses.

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## 2.3 Overheads

### FINDINGS

Table 5 presents the overhead rates by center. In the 1987-88 fiscal year (July to June), the overhead per taka recovered was less than one taka for all centers excluding Laksham and Begumganj. The overhead for Muksedpur was 0.55 takas and for Tala and Sarail, 0.74 and 0.77 takas. The situation has improved for the overwhelming majority of centers. If headquarter costs are excluded from field operational costs, the average for all centers amount to 0.77 taka overhead for each taka recovered. If headquarter costs are included the overhead amounts to takas 1.27, compared to 1.47 in the 85-86 fiscal year.

TABLE-5

#### OVERHEAD EXPENDITURE RATES BY CENTER

Center	Expenditure		Overhead per taka disbursed		Overhead per taka recovered	
	86 - 87	87 - 88	86 - 87	87 - 88	86-87	87-88
	Sarail	353663	278625	0.88	0.61	1.38
Laksham	387787	375274	4.31	8.66	2.04	2.15
Muksedpur	308053	305344	0.35	0.37	0.40	0.55
Tala	335592	336904	0.55	0.76	0.77	0.74
Swarupkathi	481167	403315	1.42	1.76	0.85	0.86
Sherpur	487306	314059	1.41	0.67	1.64	0.72
Kaunia	380834	310537	0.78	0.68	1.33	0.74
Balaganj	354055	357166	0.94	0.87	0.72	0.77
Begumganj	426481	403912	0.73	0.42	1.41	1.25
Rajoir		116530		10.60		
Jhenaidah		136461		7.18		
<b>Total</b>	<b>3517138</b>	<b>3338027</b>	<b>0.87</b>	<b>0.78</b>	<b>1.01</b>	<b>0.77</b>
Head Quarter	1699057	1253998				

Note: Overhead rates have been calculated by dividing total center expenditure for the specific period by the amount disbursed and recovered during that period.

## CONCLUSIONS

The overhead per taka disbursed has been reduced since the 85-86 fiscal year but still is greater than one taka.

The differential performance of centers clearly indicates the possibility of reducing overhead rates for all centers by increasing disbursements/recoveries and providing bigger loans. An overhead rate exceeding one taka for taka recovered implies that it would be less expensive to just give away the money.

## RECOMMENDATIONS

Since decreasing overheads through cost reductions is not a feasible option, field offices must increase the number of disbursements and amount of disbursements, by gradually including small industrial loans.

Overhead rates must be further reduced to make the project economically viable and at a final stage, self sustaining.

### III

#### PERSONNEL, STAFFING, OFFICE MAINTENANCE

##### 3.1 Personnel

###### FINDINGS

WEDP Extension/Assisted Extension Officers are fresh university graduates and bring with them a sense of dedication and participation, as yet not dulled by years of monotonous office work. Their field performance is therefore impressive. Field staff normally put in 3 to 4 days of hard work each week in the field visiting clients. In the summer heat and monsoon rain where access to many clients depend on miles of walking this indeed is a major feat. It is these women who form the backbone of the program.

Most of headquarter time is spent on paper work. This is of course important in maintaining coordination with the field offices. It is however felt that project monitoring and coordination could be better served by regular field visits. The current level of headquarter personnel involvement with field offices is inadequate.

All WEDP officers receive basic training from BSCIC in management and accounting. Though a short term training, relevant and important material are presented. Follow ups in the form of half yearly workshops are conducted. Field staff meet at the head office to participate in such workshops. However these workshops do not seem to be able to reinforce the technical skills taught

in the BSCIC courses. For example, of the four centers surveyed only Muksedpur prepares repayment schedules with interest calculated. Of course all WEDP officers receiving BSCIC training have to learn this skill. But since banks were performing this function WEDP officers merely copy bank records rather than maintaining their own. Though of course this is technically a bank function, it definitely improves WEDP office monitoring.

Foreign training of durations ranging from two weeks to six weeks have been introduced for WEDP officers. Though still too early to make any conclusive statements, two general observations can be made. Firstly, since the emphasis of the training is on small industries, rather than on cottage industries, it may not be relevant for WEDP. Secondly, trained officers are not using their training (on small industries) to promote this aspect of the WEDP program.

The unique feature of the WEDP involves it being a women managed program. Though some male officers are hired both the headquarters and the field offices are headed by women. This has had a positive impact, especially in the rural areas. WEDP women have been able to establish a positive role model for other women. Women entrepreneurs have been encouraged to come out and, in a limited way, assert themselves, because of the strong presence of WEDP women.

#### CONCLUSIONS:

WEDP recruits are fresh university graduates, providing at least for short periods, tremendous reservoir of dedication and

integrity. ESCIC training is appropriate for operational purposes of the program, but needs periodic checking by WEDP headquarter. Foreign training has as yet not contributed substantially to the program.

The dominance of women in WEDP is one of its strong points, and should be maintained.

## RECOMMENDATIONS

All headquarter officers must pay periodic field visits to both be aware of field problems, and to better serve field level needs.

Foreign training should continue but experiences must be utilised for program improvement. In fact, such training could be used to support current emphasis on small industrial entrepreneurs.

### 3.2 Office Maintenance

## FINDINGS

Record keeping is not uniform in all four centers nor are procedures similar. Tala and Muksedpur maintain excellent records, while that of Laksham is poor. All centers maintain records of clients names addresses and lines of activities, but most do not keep accurate, independent records of client's repayment position. They copy it from bank ledgers. Even in this task they are delinquent by one year. Tala maintains repayment records but does not calculate interest rates. It depends on the bank for this. Only Muksedpur keeps total banking records of clients independent of the bank.

The calculation of recovery rates is probably erroneous in several centers. In Laksham since bank calculation are done infrequently, regular recovery rates based on bank records are faulty. Sudden increases and decreases of the rate points to this. In Tala the method of calculation is incorrect. It must however be stated that the task of maintaining financial records is that of the bank's and not the WEDP offices'. But in terms of efficient program monitoring it is strongly felt that such record keeping has a positive impact. The case of Muksedpur is indicative of this.

Institutional arrangement for problem identification and resolution is ineffective. At present the Project Director through her frequent field trips maintains close contacts with field officers. However her participation in client management training, personnel problems, office checking and general encouragement to field officers leaves little time for sustained efforts at resolving basic issues such as problem of Laksham, incorporating small industrial loan as part of WEDP, etc. Other headquarter personnel do make field visits but they are infrequent and of extremely short duration and therefore very superficial. Each center on average receives, except for the Project Director, three, two or three day visits per year.

## CONCLUSIONS

Muksedpur proves that WEDP has the potential to maintain updated efficient record keeping system.

Low involvement of headquarter personnel with field activities generates perception problems. Many of the field officers feel that headquarter personnel have comfortable jobs while they have to work under extremely difficult field conditions. Headquarter positions are transferable but few officers are sent back to the field. This has created an increased tendency for field workers seeking transfers out of the field, causing administrative problems.

## RECOMMENDATIONS

Headquarter should ensure uniform and efficient maintenance of office records.

Headquarter must be more responsive to field level problems. Officers must spend extended periods of time at the field level in identifying and resolving problems.

### 3.3 Field Office Life Cycle:

#### BACKGROUND

WEDP as a specialised program is constrained on two counts. Firstly, it is a program for funding business enterprises, and secondly, the enterprises must be women managed. The number of potential clients in any given geographic location are therefore limited. WEDP experience shows that the number of such potential clients range around one thousand per upazila. Given such limits the life cycle of field centers ideally should pass through the following stages:

STAGE I six months to a year should be spent in understanding the area, its economic resource base, its business and cottage industry activities, available markets, future potentials, and most importantly building rapport with the people.

STAGE II from the end of the first year through the second year rapid disbursements should be made.

STAGE III disbursements should continue but recoveries should be flowing in. High recovery rates should be maintained.

STAGE IV as cottage industry clients start tapering off, and since much experience has been gathered in the three years preceding this stage, small industrial/business loans must be offered. Experiments should be made with group loans and other innovative loans. In this final stage one should be able to see real women entrepreneurs and expanding businesses leading to high employment generation and fostering other businesses.

#### FINDINGS/CONCLUSIONS

The WEDP experiences shows that, especially for Phase I centers, initial disbursements were made without proper client identification. The burden of loan recovery are still being borne by these centers. The performance of new centers are of course better in this respect. However their problems are high

overheads. As potential cottage industry clients decrease their overhead rates are bound to increase. Since field offices currently have minimal staff, overhead cost reductions cannot be a feasible option. The only possibility is to seek that which has been described as stage IV activities -- increasing loan size by investing in larger enterprises. Only this can generate the much needed shift from a welfare program to an economic development program.

#### RECOMMENDATIONS

Centers with a life span of over three years must begin experimenting with larger loan sizes and enterprises that generate employment, create demand and linkages with other industries.

## LOAN PROGRAM IMPLEMENTATION

## 4.1 Client Identification/Client Profile

## FINDINGS

In the initial years of WEDP the general approach was one of rapid disbursement. Identification of clients to ensure good entrepreneurs, or even good loanees, was not on the agenda. As a consequence, recoveries suffered, in the phase I centers. However, in the last few years the client identification procedure has been streamlined. The emphasis on "poor rural women" is clearly noticeable from the sample survey information. Tables 6,7 and 8 presents survey findings related to client marital and economic position.

TABLE-6

## AGE, MARITAL STATUS &amp; LITERACY OF CLIENTS

Center	Average Age	Marital Status			Avg.No. of family members	Literacy	
		Married	Divorced	Widow			
Sarail	87	35.79	71	15	3	6.25	23.54%
Laksham	92	39.65	75	13	4	6.75	12.12%
Muksedpur	90	34.21	70	13	7	6.34	35.56%
Tala	90	31.85	69	15	6	6.28	15.25%

Table 6 shows that the majority of clients are married and illiterate. The average age of clients range between 30 to 40 years. The primary occupation of client household varies between centers (Table-7). In Sarail and Muksedpur cottage industries and small business account for the majority of occupations but a considerable number of people are engaged in agriculture. In Laksam the majority of household heads are day laborers . In Tala 35 household heads are day laborers and 33 are either in cottage industries or small business. The greatest number of secondary occupations for households in all centers is day laborers. Other information on client economic profile are presented in the annex (tables A-2 to A-6).

TABLE 7

OCCUPATION

	Primary Occupation					Secondary Occupation					
	Agriculture	Cottage Industry	Trade Business	Service Day Labour	Other	Agriculture	Cottage Industry	Trade Business	Service Day Labour	Other	
Sarail	25	24	25	1	8	6	15	7	11	46	5
Laksham	19	9	6	5	51	2	25	13	4	35	3
Muksedpur	18	27	24	2	14	5	24	9	3	23	8
Tala	8	23	10	2	35	12	10	11		20	9

In terms of land ownership (table-8) the average for all centers is a quarter of an acre or less. Even those who engage in agriculture have a total operated land of less than half an acre. Ownership of other property valued in monetary terms ranged between 10,000 takas and 20,000 takas between centers.

TABLE-8

OWNERSHIP OF LAND & PROPERTY

No.	Centre		Land Owned (Decimals)	Other Property* (In Takas)	Total Operated Land (Decimals)
1.	Sarail	89	23	19515	41
2.	Laksham	92	22	9219	46
3.	Muksedpur	90	26	13865	46
4.	Tala	90	3	14786	39

\* Includes movable property such as radio, bicycle, boats etc.

CONCLUSIONS

WEDP clients are poor rural women. Their households are primarily involved in small trade or business or cottage industries. Though they engage in some agriculture it is on a very small scale and provides, at best, supplementary income. WEDP assisted activity is generally their primary source of income.

RECOMMENDATIONS

Support to poor rural women managed enterprises should continue to form the key area of WEDP operation. However, at a later stage, (currently in all phase II centers) there should be a serious attempt to bring into WEDP fold, women capable of managing larger operations.

## 4.2 Activities

### FINDINGS/CONCLUSIONS

Annex 1-B provides a list of all activities being currently funded by WEDP. Almost the entire portion of WEDP funds are for activities that are broadly referred to as "cottage industries", i.e. those traditional activities normally dependent almost entirely on family labor. Less than 1% of funds are for non-traditional small industrial activities. Rice husking accounts for 30% of loans, followed by cane/bamboo (17%). Cow and goat rearing, net making, mat making, tailoring are also important. Most loans are small, averaging below five thousand takas. Very few loans exceed this amount.

### RECOMMENDATIONS

New lines of activities, especially those that are non-traditional and involving larger asset size, must be explored and funded. For the WEDP to be part of a larger rural industrialization plan, efforts should be made to ensure that funded enterprises generate employment, profit reinvestments, and linkages with other industries.

## 4.3 Client Training

### FINDINGS

Providing clients with training in management and technical skills form a crucial aspect of WEDP activity. Clients are given two days training on basic management and accounting skills. Since the majority of clients are illiterate these two day

sessions are spent in trying to convince the clients in keeping financial records. Clients are made to understand the loan money is for them, that the funded enterprise is theirs, that the income is theirs. Even a limited financial autonomy, if it is believed, would provide them with increased decision making powers within the household. Since July 1986 about 150 clients have received such training in each center (Table-9). However, no follow ups are conducted.

TABLE - 9  
MANAGEMENT TRAINING SINCE JULY, 1986

CENTER	NO. OF PARTICIPANTS	MONTH
SARAIL	33	Dec 1986
	50	Apr 1987
	50	Mar 1988
	133	
LAKSHAM	30	Jan 1987
	26	Jun 1987
	37	Oct 1987
	25	Jun 1988
	30	Aug 1988
	148	
MUKSEDPUR	36	Mar 1987
	39	Jan 1988
	33	Mar 1988
	40	Apr 1988
	147	
TALA	59	Feb 1987
	40	Sep 1987
	30	Mar 1988
	40	Nov 1988
	169	

Note: See Appendix Table A-7 for training information of all centers.

The skill development training is of longer, duration, ranging for 2-4 months (Table-10). Training is given both in traditional and non-traditional activities. Clients are trained to do cane and bamboo work, make mats, tailoring, welding, etc. This is both for teaching new skills and for improvising on skill already known. Some WEDP clients, especially those in tailoring, have greatly benefited from such training.

TABLE - 10  
SKILL DEVELOPMENT TRAINING SINCE JULY 1986

CENTER	ACTIVITY	NO. OF PARTICIPANTS	DURATION	MONTH
SARAIL	Cane Bamboo	20	3 months	Oct '86-Jan '87
	Tailoring	20	3 months	Jan - Apr '87
	Cane Bamboo	22	3 months	Dec '87-Mar '88
	Tailoring	22	3 months	Jul '88-Oct '88
	Welding	15	4 months	Oct '88-Feb '89
		99		
LAKSHAN	Cane Bamboo	20	3 months	Jan - Apr '87
	Fibres	20	2 months	Feb - Apr '87
	Jute goods	20	2 months	Feb - Apr '87
	Tailoring	22	3 months	Jan - Apr '88
	Artificial flower	22	2 months	Dec '88-Feb '89
	Mat making	22	3 months	Mar - May '89
		126		
MUKSEDPUR	Cane Bamboo	20	3 Months	Jun - Sep '86
	Cane Bamboo	20	3 months	Mar - Jun '87
	Tailoring	20	3 months	Mar - Jun '87
	Sutli	20	3 months	Feb - May '88
	Tailoring	22	3 months	Apr - Jul '88
	Cane Bamboo	22	3 months	
	Tailoring	20	3 months	
		144		
TALA	Tailoring	21	3 months	Jan - Apr '87
	Cane Bamboo	20	3 months	Feb - May '88
	Coir	25	3 months	Jun - Sep '88
	High class fibre	22	3 months	
	Coir products	22	3 months	
		109		

Note: See Appendix Table A-7 for training information of all centers.

## CONCLUSION

No follow-ups of the management training are conducted. Hence a very important consciousness raising exercise though initiated, is soon lost. Skill development training does provide income opportunities to client.

## RECOMMENDATIONS

Management training must be incorporated as a regular feature of the WEDP. All clients must receive such "advice" several times a year. This can easily be accomplished by WEDP field officer arranging for monthly half-day workshop in each village or village cluster.

### 4.4 Loan Recovery / Extension Service

## FINDINGS

In addition to estimating the loan recovery rates (Section 2.2) clients were interviewed regarding on time loan repayments (Table II). As expected the response from Muksedpur and Tala were far better than from Sarail and Laksam. In fact no client in Laksam maintained on time repayments while the majority from Muksedpur and Tala did so. Clients were further asked if they thought that the repayment schedule was strict. No clients in Muksedpur and Tala thought so.

## LOAN REPAYMENT INFORMATION

CENTER	REPAYMENT OF LOANS		REPAYMENT SCHEDULE		COLLECTION OF LOAN	
	ON TIME	DELINQUENT	STRICT	NORMAL	BY WEDD	BY CLIENT
SARAIL	17	72	25	64	70	12
LAKSHAM	-	92	73	19	74	18
MUKSEDPUR	54	36	-	90	68	27
TALA	58	32	-	90	51	37

An attempt was also made to seek client response regarding field staff assistance. The overwhelming majority of clients in all four centers felt that the loan conditions were explained well and that staff assistance was indeed helpful (Table -12). Except for Laksam, the majority of clients in the other three centers said they received some business advice from field officers. The majority of clients in all four centers said that they were visited at least once each month by the field staff (Table -13).

TABLE-12

## CLIENT PERSPECTIVE ON CREDIT DELIVERY

CENTER	APPLICATION PROCESSING		LOAN CONDITIONS		STAFF ASSISTANCE	
	LONG TIME	NORMAL TIME	EXPLAINED WELL	NOT WELL EXPLAINED	HELPFUL	NOT HELPFUL
SARAIL	72	17	74	15	77	12
LAKSHAM	17	75	72	20	76	16
MUKSEDPUR	36	54	82	8	85	5
TALA	30	60	67	23	90	0

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TABLE-13

## WEDP EXTENSION SERVICE

CENTER	NO OF CLIENTS RECEIVING ADVICE	NO OF CLIENTS RECEIVING TRAINING		NO OF STAFF VISITS/ MONTH		
		PRODUCTION	MANAGEMENT	LESS THAN ONE	ONE	MORE THAN ONE
SARAIL	72	20	15	15	51	23
LAKSHAM	26	13	8	8	58	26
MUKSEDPUR	81	4	17	21	50	19
TALA	60	12	19	31	39	20

Over a third of the clients in Sarail and Tala had received WEDP training while over a fifth of the clients in Laksam and Muksedpur were trained.

## CONCLUSIONS

Field staff performance in maintaining access and rapport with clients seem very good. Some business management advice is also given to clients. If this was better planned, i.e. if clients were to receive structured training, client awareness would improve greatly. Clients could receive basic accounting lessons in the first few visits, to be followed up by production and marketing advice. General consciousness raising issues beginning with nutrition, and health care and followed up by women's status could also be addressed in these visits. The important point is the follow up. Clients must be carefully assisted through

different levels of awareness -- from the elementary to the advanced. Since a considerable amount of time is spent with clients there is no reason why a structured training module cannot be introduced. Of course the elements of such a training module must be devised by the headquarter. Only a long term sustained training (either for individual clients or client groups) can generate a positive impact on the development of independent, assertive, women entrepreneurs.

The experience of Tala and Muksedpur indicates that for successful enterprises regular small repayments do not constitute a major problem. In fact it is probable that monthly repayments because of its small size are paid out of profits or incomes. If repayments were to be infrequent, i.e. half yearly or yearly, the large repayment size would probably necessitate liquidating assets. The key to successful loan operations has therefore correctly been identified by WEDP as on time monthly repayments. Weekly repayments would reduce repayment size but increase transactions (collection) costs thereby creating additional problems.

## RECOMMENDATIONS

Headquarter should immediately devise a training module for clients that would involve monthly sessions between field staff and clients at client village. Training could be both for groups and individual clients.

The system of on time monthly repayments should continue.

#### 4.5 Differential Center Performance:

It is clear that generally the WEPD has emerged as a good loan program. Its targeting of women as clients and the dominance of women in management has also proven to be generally successful. However, the performance of all centers are not similar. Indeed while Muksedpur and Tala have registered successes, the performance of Laksam has been dismal. In this section we try to identify the reasons behind this difference in performance. These could therefore serve as the basis for successes of future centers.

There seems to be a general difference in performance between Phase I and Phase II centers. The performance of new centers are better than the old ones. In the initial stage of the WEPD disbursements were made without proper client identification. Disbursements were emphasized without adequate considerations of recovery potentials. Hence recovery rates suffered with time. With streamlining of the program, proper client identification has become a key aspect of the program. In fact in Tala if only new clients (those involved in the last couple of years) are considered, recovery rates would be close to a hundred percent. Proper client identification should ensure high recoveries in all future centers.

Since high recovery rates are associated with successful performance, all centers have initiated a quest for reliable clients.

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In this search Tala and Muksedpur have come to identify certain activities managed by specific occupational groups as being safe lines of investment and providing regular incomes. In Tala cane / bamboo products, net making and rice husking have been found to be safe investments. Net making is done by fishermen communities and cane / bamboo work by traditional "rishis". Traditional groups were already engaged in both of these activities. By providing funds WEDP has ensured continued production, continued source of income and hence continued repayments. Rice husking has a fast turnover. Women will buy paddy in large quantities, have it milled and then sell it over a period of time (a few months), holding on for price increases. Since one or two repayments can be made by selling off only a small quantity of rice and since all the rice is sold out in a few months, this activity is also safe and generates good income. Muksedpur has focused on rice husking and jewellery making. A large cluster of traditional jewellery makers are funded. Future centers could learn from this experience and identify safe activities rather than funding those that are not feasible ventures, those that are not profitable or even those where activities are not year round. Those activities involving traditionally trained persons and having a year round market, could serve as the basis for initial WEDP funding.

For a successful development of the program, centers must eventually branch out to non traditional activities involving a much greater asset size. Here the identification must be intensive. WEDP could provide long term technical training.

marketing facilities, production advise to these larger non traditional enterprises. WEDP could even experiment with collective ventures, or with individuals pooling their resources for a common venture. Headquarter personnel too could be involved in some of the larger undertakings. It is time that this transition to larger enterprises be taking place in all phase I and phase II centers. In fact in the future, successful centers will be those that adopt this transition.

The other factors involved in center success are good office maintenance and good rapport with the bank and local administration. However good rapport does not mean in any way, compromising one of the essential premise of the WEDP - support to disadvantaged women.

A final point that needs to be made is the tremendous pressure on the field staff. The decrease in the number of field assistants from two to one has added to the pressure. The low transport allowance taka 1.20 per mile is totally inadequate. Field officers are in reality punished for extensive travel since they get paid less. More importantly as extension officers get married off there is the pressure of moving to husbands' place of work or be separated for weeks together. Part of the reason for Iala and Muksodpur success was the fact that the key woman in each center was from that region or had her husband working in the same region. Currently in both situations the husbands have relocated to Dhaka and the women have applied for transfer to headquarters.

Since WEDP hiring is through BSCIC and BSCIC uses the standardized governmental employment and salary procedures, WEDP cannot hire on a regional basis (hiring from the same region) or provide attractive remunerations to encourage people to stay in field centers indefinitely. In most centers the pressure of transferring to Dhaka is on.

#### 4.6 Headquarter Support:

##### FINDINGS

In the last WEDP evaluation (1986) it was categorically stated that "headquarter supervision of field offices is the most problematic area in the whole program". Sadly enough the observation still holds true. It does not seem that much concerted efforts have been made to remedy the situation in the last two years. The program director keeps close contacts with field offices through her frequent visits but other headquarter personnel have not been able to support her by providing positive inputs to field offices. Of course part of the problem is due to the structure of public sector employment. The WEDP director is unable to hire persons most receptive to the needs of the program. The number of persons employed, the positions open for staffing, job descriptions, money available for tours or special short term programs, all of these are decided in advance in planning committees. The project director's ability in responding to immediate problems is therefore severely curtailed. She cannot send out headquarter staff to a field office for a month to

pursue an innovative line of activity. She cannot freely hire or fire personnel. Of course beyond this it is also clear that the enthusiasm, the commitment and the dedication of the director is not matched by most of her headquarter staff. For the majority it is just safe employment.

The workload of headquarter personnel does not include active support to field offices. In such a situation the amount of headquarter work is minimal compared to the number of headquarter personnel. WEDP head office, it is strongly felt, is currently overstaffed.

#### CONCLUSIONS:

As the centers move to the new phase of seeking out good entrepreneurs, larger investments, conscious women, headquarter supervision, becomes even more crucial. Only this critical input can ensure the future success of the program.

#### RECOMMENDATIONS

It is imperative that headquarter personnel be made responsible for supporting field office activity. Long term field trips must be planned to ensure sustained efforts in this regard. If WEDP/BSCIC structural problems hinder this then USAID should support the appointment of two experienced women (at good salary) to assist the program in its transition to real women entrepreneurship and support to rural industrialization. In the latter situation the current headquarter personnel strength could be reduced.

## IMPROVEMENT OF LIVING CONDITIONS OF CLIENTS

## 5.1 Increased Income:

## FINDINGS

Clients were asked whether their incomes had increased due to WEDP support. The majority of respondents in both Tala and Muksedpur replied in the affirmative. However only 19 and 34 respondents from Laksham and Sarail indicated that their incomes had increased (Table 23). Additionally incomes from WEDP funded enterprises were calculated (Table 14). It is interesting to note that two thirds of the WEDP funded enterprises in Laksham are currently inactive. Even in Muksedpur and Tala around 15% of the enterprises are inoperative. A comparison was made of income levels between 1986 and now. Laksham registers no increase in incomes. However both Tala and Muksedpur show impressive increases in WEDP enterprise incomes. The incomes in Sarail are the highest: 1547 takas a month; but it is difficult to ascertain whether incomes have increased since no previous data is available.

TABLE-14

## AVERAGE MONTHLY INCOME FROM WEDP ENTERPRISE

Centre	No. of inactive enter- prises	Total Revenue/ Month (TR)	Total Cost/Month (Raw Materials & labour cost) (TC)	Total Income/ Month (TR-TC)	Total Income/ Month (1986)*
Sarail	6	6639	5092	1547	-
Laksham	60	1104	832	272	271
Muksudpur	13	4592	4056	536	479
Tala	12	554	4503	1039	929

Source: Appendix 8, 9, 10, 11  
\* WEDP Evaluation 1986

Clients were also asked to record assets acquired after receiving WEDP loans. The value of these assets ranged from 1,000 takas to 3,000 takas. However except for Tala only a small portion of these funds were from WEDP projects. Asset purchase was either from loans or from other incomes.

TABLE-15

## VALUE OF ASSETS ACQUIRED AFTER WEDP LOAN AND SOURCES OF FUNDS

CENTER	TOTAL ASSETS	FROM WEDP PROFIT	FROM LOANS	FROM OTHER INCOMES
SARAIL	2913	705	578	1630
LAKSHAM	1819	357	241	1221
MUKSEDPUR	1085	262	577	246
TALA	2288	1084	245	959

Data on total incomes of clients were not reliable and hence not used but all indications point to the fact that in Muksedpur and Tala WEDP funded enterprise income account for the greater share of household incomes. In Laksham, for the majority of clients, there is no WEDP income.

## CONCLUSIONS

WEDP has contributed to increased incomes of clients at least in Tala and Muksedpur while in Laksham WEDP has had minimal impact.

## RECOMMENDATION

Field Office should maintain detailed base line data on client incomes to monitor income changes for each client.

## 5.2 Credit Requirements:

### FINDINGS

An important indicator of WEDP success would be reduced credit needs of clients. While a little over 50% of clients in Tala and Muksedpur said that their reliance on informal credit had decreased, the great majority of those in Sarail and Laksham did not think so. In fact clients on average borrowed between 1400 and 1700 takas in these two centers. Even in Muksedpur the amount borrowed exceeded 600 takas. Reasons for borrowing ranged from asset purchases to consumption requirements to expenditures for social ceremonies. Interest rates on noninstitutional loans averaged around 10% per month.

TABLE -16

## EXTENT OF CREDIT &amp; IMPACT OF WEDP ON CREDIT NEEDS

CENTER	LOANS TAKEN LAST YEAR		DID WEDP REDUCE NEED FOR NHN CREDIT	
	INSTITUTIONAL	NON INSTITUTIONAL	YES	NO
SARAIL	116	1693	27	60
LAKSHAM	398	1051	6	86
MUKSEDPUR	89	537	50	40
TALA	173	171	46	44

## CONCLUSIONS

The prevalence of informal borrowings at high interest rates imply that WEDP funded activities are not generating sufficient incomes. However the extent of such borrowing is minimal for Tala and both Tala and Muksedpur indicated that for around 55% of clients the need for informal borrowings had decreased.

## 5.3 Access to Resources:

It is very difficult to determine whether access to basic necessities have increased due to the WEDP. It is hard to quantify access to education, housing, medical care and other resources and far more difficult to maintain regular baseline information on these. The evaluation team asked clients to recollect from memory their nutritional levels, their expenses on

clothing, medical care, etc, prior to their joining the program. They were then asked to compare that with the prevailing situation. Their responses are presented in table 17.

TABLE 17

CHANGES IN NUTRITION AND EXPENDITURE AFTER WEDP

CENTRE	NUTRITION CHANGE		CHANGES IN EXPENDITURE IN							
	Increase	No change	CLOTHING		MEDICAL CARE		EDUCATION		HOUSING	
			Increase	No change	Increase	No change	Increase	No change	Increase	No change
SARAIL (89)	53	36	39	40	11	18	25	64	16	73
LAKSHAM (92)	7	85	5	87		92		92	3	89
MUKSROPUR (90)	85	5	63	27	38	42	43	47	22	68
TALA (90)	69	31	25	65	29	71	19	61	15	65

It is clear that the majority of clients from Laksham registered no changes in their consumption patterns due to WEDP. However clients from other centers indicated that their nutritional levels and expenses on clothing had definitely increased. In education, housing and medical care the majority indicated no changes. Actually only large increases in incomes can affect changes in these, but even small income increases have an immediate impact on food and clothing consumptions.

## ENTREPRENEURSHIP DEVELOPMENT

## 6.1 Loan Utilization:

## FINDINGS

The decision to seek WEDP funds in all centers was overwhelmingly that of husband/father (Table 18). The maximum number of women seeking loans herself was highest in Tala, but even there the figure was around 25%.

TABLE-18

## DECISION TO TAKE LOAN

No.	Centre	Whose decision was it to take loan			
		Self	Husband/Father	Other	
1.	Sarail	89	7	72	10
2.	Laksham	92	12	74	6
3.	Muksedpur	90	15	68	7
4.	Tala	90	23	61	6

When asked why WEDP loans were sought the majority in all centers indicated either that it was for traditional family enterprise or that they had received skilled training in certain activities (Table 19). Interestingly 42 respondents from Laksham said that they applied for the loan simply because they knew that it was available.

TABLE-19

## WHY DID YOU SEEK WEDP LOAN

CENTER		FOR TRADITIONAL ACTIVITY	RECEIVED TRAINING	PROFIT MADE BY OTHERS	POSSIBLE TO RECEIVE LOAN	NO OTHER LIVLIHOOD
SARAIL	89	41	26	-	12	10
LAKSHAM	92	27	23	-	42	-
MUKSEDPUR	90	54	20	12	2	2
TALA	90	45	27	13	3	2

Between 60% and 73% of respondents in Tala, Muksedpur and Sarail said that WEDP loan was utilized for the activity for which funds were received. Fifteen respondents from Sarail, 12 from Muksedpur and 23 from Tala said that the major share of the loan money was spent on consumption.

Over 50% of Laksam respondents said that the loan money was utilized for consumption purposes. It naturally follows that most Laksam clients make loan repayments from other incomes. It is impressive to note that 81 out of 90 Muksedpur respondents make repayments from WEDP incomes, while in Tala 65 respondents do the same.

6.2 Enterprise Development:

FINDINGS

The majority of WEDP funded enterprises in Tala and Mukshedpur were traditional family operations (Table 20). 20 activities in Mukshedpur and 28 in Tala were started with WEDP funds. In Laksham 52 enterprises were initiated with WEDP loans. Of course in most of these cases the enterprises are currently inactive. 61 enterprises in Mukshedpur registered expansions and that too mostly with reinvested WEDP profits. 39 enterprises in Tala increased their scale of operations with time. The majority of enterprises in both Tala and Mukshedpur registered increasing employment, increasing production and increasing incomes.

TABLE 20

AMOUNT & SOURCE OF INITIAL INVESTMENT & EXPANSION

Centre	Amount of Investment	Source of initial investment				Did Expansion of Industry take place		If yes then how			
		WEDP Loan	Personal Finance	Loan/Personal Finance	Family Heritage	Yes	No	From Profit	Other Saving	Institutional loan	Non Insti
1. Sarail	89 3099.64	38	6	4	41	27	62	16	10	1	
2. Laksham	92 1565.20	52	4	9	27	22	70	13	7	2	
3. Mukshedpur	90 1599.00	20	11	5	54	61	29	48	12	1	
4. Tala	90 1573.50	28	10	7	45	39	51	27	6	3	

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TABLE-21

## INCREASES IN EMPLOYMENT PRODUCTION &amp; INCOME

No.	Centre		Employment		Production		Income	
			Yes	No	Yes	No	Yes	No
1.	Sarail	89	22	67	40	49	34	55
2.	Laksham	92	7	85	21	71	19	74
3.	Muksudpur	90	75	15	62	28	49	41
4.	Tala	90	64	26	78	12	67	23

Table 20 includes a column on enterprise investments. It is interesting to note that in all four centers the average amount of investments is lower than the average loan amount. This is indicative of a share of the loan money being spent for other purposes, probably essential consumption.

As mentioned previously in Section 5.1 WEDP incomes in Sarail, Muksudpur and Tala have been impressive, however since the overwhelming majority of WEDP enterprises use family labor such incomes may represent wage incomes rather than profits. An exercise was conducted to determine the real rate of profit by imputing wages to family labor at the rate of 30 takas for male labor per day and 15 takas for female labor. The results are shown in Table 22. The majority of activities show negative profit rates. Rice Husking, Hotel/Retail Shops, Poultry and Rickshaw Repairing indicate high rates of return. WEDP funded

activities are therefore generally family operations where incomes stem from unpaid family labor. Of course this is not necessarily a problem since at least family incomes are being generated. In fact in a situation where the opportunity cost of family labor is close to zero WEDP contributions translate into real incomes for households.

TABLE 22  
ESTIMATED RATE OF PROFIT  
(BY INDUSTRY)

Industry		Amount of investment	Total wages/month (9)	Net income/month	Net profit/month (12-11)	Rate of Profit/month ((13/10) x 100 %)
		10	11	12	13	14
1. Cane/Bamboo	59	1489.6787	1634.0375	1155.5172	478.5203	32.1224
2. Rice husking	64	2222.6554	890.9575	1690.5175	799.5900	35.9745
3. Net making	52	877.93147	378.325	191.0948	-187.2303	21.3263
4. Tailoring	22	2151.3785	950.270	1003.7154	53.4454	2.4842
5. Pottery	11	1131.8636	1272.8225	894.6373	-378.1852	33.4126
6. Sanitary	2	6577.7600	585.9375	660.605	74.6675	1.13515
7. Car Center	3	6880.0000	603.155	405.3333	-197.8317	2.8754
8. Broom Making	2	1426.7500	1432.500	1147.5000	-285.00	-19.97546
9. Retail/Shop	2	6654.1600	563.50	297.5000	2424.00	36.4283
10. Dried Fish	7	4157.4171	470.8625	347.1086	-123.7530	-2.9767
11. Poultry	12	387.5000	41.025	129.1642	88.1392	22.7456

Industry		Amount of investment	Total wages/month (9)	Net income/month	Net profit/month (12-11)	Rate of Profit/month $((13/10) \times 100 \%$
		10	11	12	13	14
12. Rickraw Repairing	1	10,000.000	984.375	285.000	1865.625	18.65625
13. Cow/goat rearing	20	1640.161	65.135	93.2664	28.1311	1.71516
14. Weaving	15	5496.440	1046.13	740.5807	-305.5493	-5.5590
15. Mat making	15	620.000	290.5025	219.9804	-70.5221	-11.3745
16. Bee keeping	4	-	-	-	-	-
17. Food processing	22	1756.4935	921.170	947.62335	26.45335	1.506
18. Other fibre (coir)	8	1085.7143	362.5475	215.1426	-147.4049	-13.57676
20. Oil pressing	10	766.65664	1360.765	751.0667	-609.6983	-164.4300
21. Bettle leaf	3	1433.3333	863.2525	367.8934	-495.3591	-12.3036
22. Cunch shell	2	1750.00	820.3125	605.00	-215.3125	-20.75
23. Lime	2	500.00	843.7500	740.00	-103.7500	-231.25
24. Jute	1	1000.00	2312.500	500.00	-2312.500	-1.36096
25. Jewellery	18	45199.92	1106.5425	491.3883	-615.1542	-3.125
26. Fishing	1	1000.00	281.25	250.00	-31.25	-147.135
27. Nursery	1	800.00	2343.7500	1166.6700	-1177.08	-0.21875
28. Makshi kantha	1	2000.00	234.375	230.00	-4.375	-6.25
29. Jarda	1	1000.00	187.50	125.00	-62.500	-28.8915
					-153.125	

Source: A-12 to A-23

The problem with activities having negative rates of return is that they cannot be run on a large scale with hired labor. As long

as family labor is involved positive incomes at least are generated. But with hired labor since wages have to be actually paid out net returns will be negative. Hence, those industries having negative profit rates are constrained from expansion through employing more labor. Of course if the production process is changed through additional capital investments profits may be generated. But the traditional WEDP activities such as mat making, cane/bamboo etc. do not lend themselves to increased capital reinvestments. The only way by which incomes/profits may be increased in these traditional activities is by ensuring constant input supply. But there too a limit exists in terms of absorbtive capacity of family labor and market limitations. Generally such working capital requirements do not exceed 5,000 - 6,000 takas. Hence the transition from "cottage" to "small" industry cannot be based on expansion of traditional lines of investment but through a transition to non traditional activities such as rickshaw repair, hotels/retail shops, furniture shop, etc.

## CONCLUSIONS

WEDP funded enterprises are mostly traditional family run "cottage" industries. WEDP has been successful in increasing family incomes for many clients, absorbing underutilized family labor and increasing production. However to assist in rural industrialization and develop entrepreneurship, WEDP should emphasize sponsoring nontraditional activities and enterprises with larger assets. This has begun in a small scale in several centers.

## RECOMMENDATIONS

WEDP should invest more efforts in sponsoring "small" industries.

### 6.3 Entrepreneurship Development:

#### FINDINGS

Entrepreneurship development constitutes the key activity of WEDP. Of course this in itself is an arduous and long term task when the potential population comprises of mostly illiterate women. The problems are compounded with field offices having to maintain high disbursement and recovery rates. Yet within these constraints the WEDP does provide some training and advise for making clients independent, assertive and responsible entrepreneurs. An attempt was made to assess how well WEDP clients perform in the role of enterprise managers.

Clients were asked whether they themselves make investment and management decisions and whether they handle business finance (Table 23). Even in Muksedpur and Tala only a fifth of the clients could be termed as business managers. Interestingly even half of these women depend upon their husband to spend cash income.

TABLE-23

## MANAGEMENT OF INVESTMENT AND FINANCE

CENTER	INVESTMENT DECISION		MANAGING ACCOUNTS		HANDLING BUSINESS FINANCE		SPENDING CASH		
	Self	Husband/Father	Self	Husband/Father	Self	Husband/Father	Self	Husband/Father	
Sarail	89	5	84	3	86	3	86	1	88
Laksham	92	7	85	5	87	5	87	2	90
Mukshedpur	90	18	72	18	72	18	72	7	83
Tala	90	19	71	19	71	19	71	9	81

Clients were also tested on their knowledge of their enterprise and WEDP loan (Table 24). The majority of clients were familiar with the loan size but were not aware of the interest rate. Again the majority was familiar with the production process but were unfamiliar with financial transactions and marketing. The majority of clients therefore are involved in production but husbands manage enterprises.

TABLE-24  
CLIENTS KNOWLEDGE OF LOAN & BUSINESS

No. Centre	Client's knowledge of loan																					
	Amount of loan				Duration of loan				Interest Rate				Amount of Investment		Production Process		Marketing		Purchase of Raw Materials		Profit Calculation	
	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No
1. Sarail	89	73	16	25	64	8	81	12	77	74	15	9	80	26	63	2	87					
2. Laksam	92	57	35	25	67	5	87	15	77	57	35	7	85	31	61	7	85					
3. Muksedpur	91	75	15	44	46	9	81	44	46	82	8	12	78	15	75	23	67					
4. Tala	90	85	5	51	39	25	65	31	59	85	5	13	77	49	41	20	70					

## CONCLUSIONS

Based on the findings of respondent knowledge of and activity in WEDP funded enterprises, clients were categorized as business managers, workers, etc. (Table 25). Four classifications were made - women independently managing enterprises, co-managing with husbands, mere worker, and uninvolved. The results indicate that a fifth of the clients in Muksedpur and Tala are independent managers. About two-thirds of clients in Laksam are not involved in WEDP activity. The figures for female managers (both category I & II) however do not indicate any increases since 1986.

TABLE-25  
CLIENT CATEGORY

No. Centre		Self Managed	Jointly Managed	Work in	Not involve
		Enterprise I	(wife & Husband) II	Husband managed Enterprise III	in Business IV
1. Sarail	89	3	8	61	17
2. Laksam	92	5	12	17	58
3. Muksedpur	90	18	55	5	12
4. Tala	90	19	27	36	8

#### RECOMMENDATIONS

More intensive training and extension service is required to increase the number of female managers.

## VII

### WEDP OUTLOOK FOR THE FUTURE

#### 7.1 Project Purpose:

There does not seem to be any conflict in the stated project purpose. WEDP currently has two essential focus - support to disadvantaged rural women for increasing their incomes and promotion of women entrepreneurship. These two objectives have however not received the same amount of emphasis. WEDP has consistently and fairly successfully pushed the first objective. However without the second, WEDP becomes just another WID program merely emphasizing income generation. The rationale for WEDP has all along been its entrepreneurship development component.

This is not to imply that income generation for rural women should be downplayed. In fact it has been indicated in an earlier section that income generation should serve as the initial focus of each center. Large numbers of clients represent an attempt at improving the status of large numbers of women within their family. Additionally large number of clients keep overheads low and make the program viable. However at a later stage the transition to real women entrepreneurship must take place to ensure the significance of WEDP, to ensure the reason for its existence. Otherwise WEDP could easily be absorbed with other WID programs and lowered costs. The challenge for WEDP, indeed the future of WEDP lies in successfully adopting and pursuing this objective.

This task is however not easy. Currently WEDP activity is centered around loan disbursement and loan recovery. WEDP must start by providing business management and production training to clients and extended extension services. Good clients must be identified, sought out or even trained. Follow up services must continue through every stage of client development. Field staff should take responsibility for individual entrepreneurs and carefully nurture their development. Individual attention must be provided to entrepreneurs to assist them in breaking out of the social mold that inhibits their identification as business women. Headquarter personnel must also follow up on these developments. If necessary WEDP should also provide marketing services or at least link up entrepreneurs with marketing intermediaries. Once again it is imperative that these changes be adopted if WEDP is to be a unique program:

## 7.2 Move to Urban Areas:

Entrepreneurship development in rural areas is constrained on two counts. Firstly there is a scarcity of educated trained uninhibited women who could successfully take on the task of enterprise management. Secondly, the isolation of rural markets inhibit free flow of inputs and output, thereby restricting enterprise development. It has therefore been observed that female entrepreneurship development could better be served in urban and semi urban areas. This is especially true for women who under economic pressure have been forced to migrate to urban areas, abandoned by husbands and who are household head.

already make economic decisions on a daily basis. It is also true for middle income educated women who are forced to seek employment to contribute to family incomes, fast eroding under price inflation. This does not imply that rural areas should be abandoned. But if WEDP is to develop female entrepreneurship it must tap onto this reservoir of potential clients in urban and semi urban areas.

### 7.3 Women's Markets:

Development of women's markets is also an area of WEDP intervention that needs to be explored. Discussion with field officers and local people in the four centers indicate that experimental women managed retail outlets (restaurants, stores, etc.) have already proven to be fairly successful. These can be expanded and socially accepted in the liberal areas. (Iala, Muksedpur, Sarail). A "women's corner" would create some problems. However an experiential beginning can be made in Iala where the local political elite have expressed their support for such a venture. Iala contains a large Hindu population who are relatively more mobile than their Muslim sisters. A few clients have also expressed their eagerness for such a project.

### 7.4 Self Sustainability:

If the WEDP is to be a viable program, it must in the long run be financially independent i.e. it must be able to internally finance all its expenses. Currently the loan fund is being contributed to by USAID and BKR. Operating costs are being met by

can be better managed but it is clear that in the long run WEPF must attempt to attain financial viability. If that fails and if subsidies were to even be restricted WEPF would not wish to decapitalize its loan fund and eventually terminate itself. Of course currently since KEB handles the loan fund WEPF could fold only if subsidies (GOB and USAID) would be covered, curtailed.

## VIII

### SUMMING UP

The WEDP had set itself several specific goals. It aimed to develop women entrepreneurship, thereby assisting both in the development of rural small and cottage industries and increasing cash incomes of women. It was expected that the latter would increase women's decision making capabilities within the family and ultimately increase family welfare and improve the status of rural women. This evaluation indicates that the WEDP has been successful in implementing a credit program for women. WEDP field officers have in the last two years proven to be efficient in identifying prospective clients, screening loans, and preparing viable projects. Clients are mostly from the disadvantaged target groups. Loan disbursements and recoveries are satisfactory. All Phase II centers except one have achieved the target recovery rate of 80%. Overheads have decreased and are currently less than one taka for each taka disbursed and recovered, for all centers. Client incomes have generally increased but it is unclear whether that has been translated into improved living conditions with higher nutritional intake, better housing, and greater access to education and health services.

The program has however not been successful in aggressively promoting enterprise and entrepreneurship development. Family incomes have increased, but by absorbing under-utilised family labor. Since the majority of WEDP funded enterprises have negative rates of returns, expansions through employing labor is

not possible since that would entail financial losses. Additionally the nature of the funded enterprises (traditional cottage industries) restricts expansion through additional capital reinvestments. Hence current WEDP enterprises are incapable of making the transition to micro enterprises, let alone small industries. This represents a serious limitation in WEDP expansion. In terms of developing women managers the evaluation indicates a failure to keep up with the targets set out. Even in the good centers only a fifth of the enterprises are women managed. Many clients are still uninvolved with the funded activity.

Finally headquarter support still continues to be problematic. Institutional arrangement for problem identification and resolution is ineffective. At present the Project Director through her frequent field trips maintains close contacts with field officers. However her participation in client management training, personnel problems, office checking, and general encouragement to field officers leaves little time for sustained efforts at resolving basic issues such as problems with bad centers, incorporating small industrial loan as part of WEDP, etc. Other headquarter personnel do make field visits but they are infrequent and of extremely short duration and therefore very superficial. Part of the problem of course is due to the structure of public sector employment. The WEDP director is unable to hire persons most receptive to the needs of the program. The number of persons employed, the positions open for

staffing, job descriptions, money available for loans or special short term programs, all of these are decided in advance in planning committees. The project director's ability in responding to immediate problems is therefore severely curtailed.

These problems and limitations however in no way indicate that the program has failed. In fact as an efficient public sector agency, as a successful credit program, as a women managed program, the WEDP has played a pioneering role in institution building. It is strongly felt that the potential exists within WEDP to further improve its performance. Continuing USAID support is strongly recommended. The initial phase of credit program management should now lead to the successful promotion of women entrepreneurship. The following are recommended to facilitate in this transition.

1. Financial:

- a. High recovery rates must be maintained. Overhead rates must be further reduced to eventually make the program economically viable.
- b. The issue of bad loans should be taken up with the banks. There are some loans that cannot be repaid under any circumstances. Clients may have died or moved away, or in less extreme situations, lacking any physical assets to even sell and repay. Under such situations loans should either be "written off" or at least excluded from normal WEDP accounting.

- c. The situation in Laksham needs to be critically examined. If the majority of loans cannot be recovered, and if new disbursements suffer, it may be appropriate to even move out of Laksham. At least overhead expenses will be reduced.
- d. One WEDP local office could be elected to take on normal banking function so that WEDP clients would not have to directly deal with the bank.

## 2. Entrepreneurship Creation:

- a. Client identification should be geared to include the search for educated women from higher income groups to manage micro or small enterprises.
- b. New lines of activities, especially those that are non-traditional and involving larger asset size, must be explored and funded. For the WEDP to be part of a larger rural industrialization plan, efforts should be made to ensure that funded enterprises generate employment, profit reinvestments, and linkages with other industries.
- c. Possibilities of opening centers in urban and semi-urban areas should be explored.
- d. Experimental beginnings should be made on "women's corner". Women's markets should be expanded.
- e. Management training must be incorporated as a regular feature of the WEDP. All clients must receive such "advice" several times a year. This can easily be

accomplished by WEDP field officers arranging for monthly half-day workshops in each village or village cluster.

3. Headquarter must be made more responsive to program needs. Headquarter personnel must spend a considerable amount of time in the field each month to better identify problems, resolve issues, and creatively chart out a healthier future for the WEDP. If the structure of the WEDP/BSCIC prevent an immediate field reorientation, USAID should support the appointment of two experienced mid level women (at good salary) to assist the Director in the program's transition to real women entrepreneurship and support to rural industrialization.

## TOTAL NUMBER OF CLIENTS OF SAMPLE CENTERS

	SARAIL	LAKSHAM	IMPURUPUR	TALA	TOTAL
<b>FOOD PROCESSING</b>					
1. Rice Husking	5	350	903	264	1522
2. Oil Pressing	-	4	23	132	159
3. Bee keeping	13	-	3	-	32
4. Pulse husking	-	-	3	-	3
5. Food products	7	5	62	145	219
6. Dried fish	1	-	28	-	29
<b>TOTAL</b>					<b>1964</b>
<b>FARMING/AGRICULTURE</b>					
7. Cow/goat rearing	269	-	51	19	339
8. Poultry	131	3	-	22	156
9. Fish breeding	-	-	2	1	3
10. Nursery	1	-	-	3	4
11. Betel leaf	-	-	-	1	1
<b>TOTAL</b>					<b>503</b>
<b>COTTAGE INDUSTRIES</b>					
12. Weaving	58	8	42	10	124
13. Tailoring	16	119	45	127	307
14. Net making	226	185	61	254	726
15. Quilts/Blanket	-	-	1	31	32
16. Jute weaving	1	-	7	16	24
17. Bamboo/cane	117	247	36	556	956
18. Mat making	22	16	20	96	224
19. Other fibres	-	-	-	112	112
20. Conch shell	-	-	-	14	14
21. Lime	-	-	1	14	15
22. Pottery	8	43	2	63	116
23. Jewellery	-	-	129	1	130
24. Broom	-	6	-	-	6
25. Block print	1	-	-	-	1
26. Binding packaging	1	13	-	6	20
27. Gum	1	-	-	-	1
28. Hand fan	-	-	6	3	9
29. Toy making	-	-	1	-	1
30. Bidi making	-	-	3	6	9
31. Tanery	-	-	-	2	2
<b>TOTAL</b>					<b>2834</b>

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	SARAIL	LAKSHAM	MUKSEDPUR	TALA	TOTAL
NON-TRADING SMALL INDUSTRIES					
32. Carpenter	-	1	1	-	2
33. Shops/hotel	-	27	-	1	28
34. Rickshaw repairing	-	1	-	-	1
35. Concrete	3	1	-	-	4
36. Battery	-	-	-	1	1
37. Straw industries	10	-	-	-	10
38. Metal works	-	5	-	-	5
Sub. Total					
TOTAL	261	1034	1448	1211	

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## TOTAL LOANS BY SECTOR TILL JUNE 1988

ACTIVITIES	NO	AMOUNT IN TAKA
<b>FOOD PROCESSING</b>		
Rice Husking	3016	6599100
Oil Press	412	1254216
Bee keeping	40	153100
Zarda	1	1000
Food products	264	540272
Dried Fish	22	29500
Cocconut oil	1	5000
Sweetmeats	14	104000
Chanachur	13	41000
Spice processing	13	30000
Lentil crushing	32	24750
Gum making	1	4000
Salt processing	12	43000
Candy making	1	1500
Molasses processing	48	123600
Flattened rice	4	7700
Confectionary items	3	35000
<b>FARMING/AGRICULTURE</b>		
Cow/goat rearing	472	1212200
Poultry	271	835208
Fish breeding	18	67250
Nursery	56	170000
Tobacco processing	67	372800
Vegetable marketing	13	30000
<b>COTTAGE INDUSTRIES</b>		
Weaving	152	573530
Tailoring	481	1825455
Net making	833	1581215
Quilts/blankets	1	4000
Jute weaving	18	67000
Cane bamboo	1777	3427886
Mat making	766	1670870
Other fibres	587	1160500
Conch shell	3	2000
Lime	10	28000
Pottery	172	522574
Bird cigarettes	25	67000

## COTTAGE INDUSTRIES

Jewellery	121	321500
Broom making	9	16000
Block printing	2	3200
Hand fan	7	5000
Print block making	1	10000
Leather products	18	42000
Tapestries	11	14000
Palmleaf mats	22	45000
Banana bark rope	1	5000
Thatched goods	10	26200
Spice grind stones	3	15000
Leaf roof materials	5	21000
Wool knitting	9	34000
Yarn making	3	15000
Sleeping mat making	38	87000
Ag implements	1	2000
Goldsmith	1	2000
Bamboo strainers	1	2500
Chicken feeds	1	20000
Blacksmithing	5	16500

## NON TRADITIONAL SMALL INDUSTRIES

Shop/hotels	147	48600
Tub making	1	2000
Paper bag	68	155200
Packaging goods	3	6000
Toy making	1	2000

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<b>Total</b>	<b>10124</b>	<b>23955282</b>
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## HOMRSTRAD OWNERSHIP AND CONDITION

No.	Centre	Ownership				Condition of House						Avg. No. of rooms
		Own	JNT	RNTD	All	Pucca/Pucca/Tin	Pucca/Earth/Tin	All/Earth/Straw	Straw/Earth/Tile	Earth/Tile		
1.	Sarail 89	85	3	-	1	-	5	6	45	-	32	1.25
2.	Lakshaa 92	87	5	-	-	-	3	2	70	-	17	1.05
3.	Muksedpur 90	86	2	2	-	-	2	20	31	15	19	1.45
4.	Tala 90	85	4	-	2	2	3	31	26	14	12	1.35

## HOMRSTRAD CONDITION A

No.	Centre	Cooking Utensils				Lighting			
		All Aluminium	Mostly Aluminium	Aluminium/Earthen	All earthen	Mostly earthen	Electricity	Hurricane	Kupi
1.	Sarail 89	45	10	7	11	16	12	45	32
2.	Lakshaa 92	54	18	3	7	10	7	61	24
3.	Muksedpur 90	31	42	6	3	8	7	51	32
4.	Tala 90	37	21	12	5	15	12	43	35

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## HOMESTEAD CONDITION B

No.	Centre		Condition of kitchen			Cooking Fuel	
			Covered	Semi Covered	Open	Firewood† Bought	Firewood gathered
1.	Sarail	89	43	15	31	67	22
2.	Laksham	92	34	31	27	71	21
3.	Muksedpur	90	21	31	38	58	32
4.	Tala	90	35	38	17	49	41

† Includes those who even partially purchase.

## SANITATION

No.	Centre	Drinking Water			Bathing Water			Latrine			
		Tubewell	Ponds	Distance	Tubewell	Ponds/River	Distance	Own	Shared	Permanent	Make-shift
1.	Sarail	89	89	- 45.	-	89	112	36	53	18	71
2.	Laksham	92	92	- 50	-	92	85	21	71	9	83
3.	Muksaedpur	90	90	- 55	-	91	105	37	53	16	74
4.	Tala	90	90	- 60	-	90	65	41	49	14	76

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## HEALTH CARE

Centre	Medical Care					Medical Care availability		
	Alopa- thic	Homeopa- thic	Herbal	Spiritual	Within Village	Within Union	Within Upazila	
Sarail	89	85	3	1	-	10	35	44
Laksam	92	81	8	3	-	44	42	6
Muksedpur	90	74	13	2	1	38	26	26
Tala	90	83	6	1	-	50	22	19

## A-7A

## Management Training Since July '86

Center	No. of participants	Month
Swarupkathi	32	Sept '86
	35	Nov '88
	30	Aug '88
	97	
Balagonj	33	Aug '86
	27	March '87
	33	Sept '88
93		
Sherpur	36	April '87
	32	Sept '88
	30	May '89
98		
Kaunia	35	Nov '86
	40	April '88
	30	March '89
105		
Sarail	33	Dec '86
	50	April '87
	50	March '88
133		
Laksam	30	Jan '87
	26	Jun '87
	37	Oct '87
	25	Jun '88
	30	Aug '88
148		

cont.A-7A

Center	No. of participants	Month
Mukşedpur	36	March '87
	38	Jan '88
	33	March '88
	30	Aug '88
	-----	
	137	
Tala	59	Feb '87
	40	Sep '87
	30	March '88
	40	Nov '88
	-----	
	169	
Rajoir	33	March '88
	35	Aug '88
	-----	
	68	
Akkelpur	45	April '88
	40	Jan '89
	-----	
	85	
Jhinaidah	72	June '88
Begumgonj	36	Dec '86
	35	Sep '87
	28	Feb '88
	40	Jan '89
	-----	
	138	

## Skill Development Training Since July '86

Center	Activity	No. of Participants	Duration	Month
Swarupkathi	Coir Product	20	3 Months	July-Sep'86
	Coir product	3	3 Months	Jun-March'87
	Cior	20	2 Months	April-May'87
	Mat Making	20	2 Months	April-May'87
	Tailoring	20	3 Months	Nov'87-Jan'89
	Mat Making	21	3 Months	March-May'89
		104		
Balagonj	Cane Bamboo	20	3 Months	Feb-April'87
	Cane Bamboo	20	3 Months	April-June'87
	Cane Bamboo	22	3 Months	Jan-March'88
	Tailoring	22	3 Months	July-Sep'88
		84		
Sherpur	Tailoring	20	3 Months	July-Sep'86
	Tailoring	20	3 Months	Dec'86-Feb'87
	Cane Bamboo	22	3 Months	Dec'87-Feb'89
		66		
Kaunia	Tailoring	20	3 Months	July-Sep'86
	Tailoring	20	3 Months	Dec'86-Feb'87
	Cane Bamboo	20	3 Months	March-May'87
	Tailoring	19	3 Months	June-Aug'88
	Jute Product	19	3 Months	June-Aug'88
		98		
Sharil	Cane Bamboo	20	3 Months	Nov'86-Jan'87
	Tailoring	20	3 Months	Jan-March'87
	Cane Bamboo	22	3 Months	Dec'87-March'88
	Tailoring	22	3 Months	Jul-Sep'88
	Welding	15	4 Months	Oct-Feb'89
		99		

Laksan	Cane Bamboo	20	3 Months	Jan-April '87
	Fibers	20	2 Months	Feb-April '87
	Jute goods	20	2 Months	Feb-April '87
	Tailoring	22	3 Months	Jan-April '88
	Artificial Flowers	22	2 Months	Dec '88-Feb '89
	Mat making	22	3 Months	March-May '89
		126		
Muksedpur	Cane Bamboo	20	3 Months	June-Sep '86
	Cane Bamboo	20	3 Months	March-June '87
	Tailoring	20	3 Months	March-June '87
	Fibers	20	3 Months	Feb-May '88
	Tailoring	22	3 Months	April-July '88
	Cane Bamboo	22	3 Months	
	Tailoring	20	3 Months	
		144		
Tala	Tailoring	21	3 Months	Jan-April '87
	Cane Bamboo	20	3 Months	Feb-May '88
	Coir	25	3 Months	April-July '88
	Fibers	22	3 Months	
	Coir Product	22	3 Months	
		110		
Rajair	Cane Bamboo	22	3 Months	March-May '88
	Tailoring	19	3 Months	April-June '88
		41		
Akkelpur	Tailoring	22	3 Months	Nov-Feb '88
	Tailoring	19	3 Months	April-June '88
		41		
Begunaganj	Tailoring	20	2 Months	Aug '86-Sep '86
	Tailoring	20	3 Months	Jan-March '87
	Cane Bamboo	22	3 Months	July-Sep '88
	Mat Making	22	3 Months	Jan-March '89
		84		
Jhinsidah	Tailoring	22	3 Months	Dec '87-Feb '88
	Cane Bamboo	22	3 Months	March-April '88
		44		

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## AVERAGE MONTHLY INCOME FROM ENTERPRISE

## CENTER-SARAIL

	Does not work	Total Revenue/ Month	Total Cost/ month (Raw materials & Labour Costs)	Total income month (IR-IC)
Bamboo		2799.37	1391.26	1408.11
Rice husking	2	23583.53	19846.12	3737.41
Net Making		1187.25	1100.83	86.42
Tailoring	3	2063.10	1223.29	839.81
Pottery		1608.33	938.33	670.00
Concrete		2600.00	1939.40	660.60
Carpentary*		11600.00	5820.00	5780.00
Broom making		6781.25	5633.75	1147.50
Shop/hotel		15237.50	12250.00	2987.50
Dried Fish	1	884.92	479.96	404.96
Poultry trading		4250.00	3000.00	1250.00
Ricksaw Repairing		3300.00	450.00	2850.00
Total	6	6638.62	5092.37	1546.25

\* One carpenter is actually a large furniture shop owner

## AVERAGE MONTHLY INCOME FROM ENTERPRISE

## CENTER-LAKSHAM

Industry	Does not work	Total Monthly Revenue	Total Costs/monthly (Raw Material and Labour Costs)	Total Income (IR-IC)
Net Making	9	115.34	60.45	54.89
Cow/goat rearing	15	127.94	67.18	60.76
Poultry	10	54.59	27.27	27.27
Weaving	-	6932.66	6077.22	855.54
Cane Bamboo	5	2400.13	1379.69	1020.44
Mat Making	7	127.14	69.29	575.85
Pottery		2066.67	1233.00	833.67
Tailoring	4	714.00	285.71	428.29
Bee keeping	4	-	-	-
Rice husking	4	-	-	-
Dried Fish	1	-	-	-
Food products	1	-	-	-
<b>Total</b>	<b>60</b>	<b>1103.93</b>	<b>832.04</b>	<b>271.89</b>

AVERAGE MONTHLY INCOME FROM ENTERPRISE  
CENTER-MUKSEDPUR

	Does not work	Total Monthly Revenue	Total Costs/monthly (Raw Material and Labour Costs)	Total Profit (IR-IC)
Rice husking		6242.54	5485.01	657.53
Jewellery	3	2000.00	1540.53	459.47
Mat		1067.50	604.33	463.17
Bamboo	4	953.50	727.37	224.13
Weaving	1	2160.00	1718.05	441.95
Food		15375.00	14298.00	1077.00
Net	5	252.25	190.00	62.25
Tailoring		7628.33	6937.33	691.00
Oil Pressing		13000.00	12450.00	550.00
Cow Rearing		1050.00	810.33	239.67
Wood		4200.00	3600.00	600.00
<b>Total</b>	<b>13</b>	<b>4592.07</b>	<b>4056.36</b>	<b>535.70</b>

AVERAGE MONTHLY INCOME FROM ENTERPRISE  
CENTER TALA

Industry	No. of Clients	Does not work	Total Revenue Per Month	Total Cost per month Raw material & Labour Cost	Total income per month (TR-TC)
Cane & Bamboo	14	(3)	3252.86	1990.36	1262.50
Net Making	11	(3)	1303.03	803.63	499.40
Dhaki	7		15014.29	13137.14	1877.15
Food products	16	(3)	9282.86	7853.14	1429.72
Other fibres	8		527.14	312.0	215.14
Oil Pressing	8	(1)	3701.67	2900.33	801.34
Tailoring	8		10345.00	8749.92	1595.08
Shops/Hotel	1		7666.67	6325.00	1341.67
Betel Leaf	3		600.00	232.11	367.89
Conch Shell	2		2275.0	1670.0	605.0
Lime	2	(1)	5170.0	4430.0	740.0
Pottery	2		14935.0	13275.0	1660.0
Weaving	1		3000.0	1800.0	500.0
Jute	1		2380.0	1880.0	1034.0
Jewellery	1		3500.0	2466.0	250.0
Fish breeding	1		885.0	635.0	1166.67
Nursery	1		2916.67	1750.0	353.0
Cow	1		750.0	397.0	230.0
Quilt/Blanket	1	(1)	500.0	270.0	125.0
Zarda	1		400.0	275.0	
<b>Total</b>	<b>90</b>	<b>(12)</b>	<b>5540.53</b>	<b>4502.86</b>	<b>1037.67</b>

## EMPLOYMENT

## SARAIL

Industry	PEAK PERIOD							NON PEAK PERIOD						
	No of months peak	Avg.No of Male Workers	Avg.No of Female Workers	Avg. Family Labour	Avg. Hired Labour	Total Labour	Hours Worked	Avg.No of Male Workers	Avg.No of Female Workers	Avg. Family Labour	Avg. Hired Labour	Total Labour	Hours Worked	
Bamboo	6	.88	1.20	2.08	.99	2.16	12.53	0.88	1.20	2.09	-	2.08	8.27	
Dheki	6	1.29	1.82	3.12	.41	3.53	8.32	1.2941	1.8235	3.12	-	3.12	5.62	
Net making	4	1.33	1.58	2.92	-	2.92	2.35	1.333	1.5833	2.92	-	2.92	1.77	
Tailoring	2	0.43	0.86	1.29	-	1.29	8.12	.4285	0.8571	1.29	-	1.29	4.87	
Pottery	6	1.67	1.83	3.50	-	3.50	6.30	1.6666	1.8334	3.50	-	3.50	6.29	
Sanitary	5	1.00	0.50	1.50	1.0	2.5	5.00	1.00	0.50	1.50	-	1.50	2.50	
Carpentry	5	1.00	0.50	1.50	2.0	3.5	5.33	1.00	0.50	1.50	1.25	2.75	3.33	
Broom making	6	1.50	1.00	2.5	-	-	7.64	1.50	1.00	2.50	-	2.5	4.97	
Shop Business	8	1.00	2.00	3.00	-	-	3.00	1.00	2.00	3.00	-	3.00	3.00	
Dried Fish	4	1.00	.83	1.83	-	-	4.13	1.00	.9333	1.83	-	1.83	2.48	
Poultry	6	1.00	-	1.00	-	-	6.00	1.00	-	1.00	-	1.00	3.00	
Rickshaw	6	1.00	1.00	2.00	-	-	7.00	1.00	1.00	2.00	-	2.00	5.85	
Repairing														
<b>Total</b>	<b>89</b>	<b>1.09</b>	<b>1.34</b>	<b>2.43</b>	<b>.17</b>	<b>2.60</b>	<b>7.76</b>	<b>1.09</b>	<b>2.43</b>	<b>2.43</b>	<b>.03</b>	<b>2.46</b>	<b>5.27</b>	

## EMPLOYMENT

## LAOSBAN

Industry	PEAK PERIOD							NON PEAK PERIOD							
	Months (peak)	No. of clients	Avg.no of male workers	Avg.no of female workers	Avg family workers	Avg hired labour	Total labour worked	No. of clients	Avg.no of male workers	Avg.no of female workers	Avg family workers	Avg hired labour	Total labour worked		
Text making	4	19	0.11	.42	0.53	-	.53	2.7	19	0.11	.42	0.53	-	.53	1.
Dow/goat	2	17	0.18	.176	0.35	-	.35	1.25	17	0.18	0.18	0.36	-	.36	1.
Leaving															
Poultry	2	11	-	.09	0.09	-	.09	1.9	11	-		0.09	-	.09	1.
Weaving	6	9	1.22	1.55	2.77	-	2.77	6.00	9	1.11	.09	2.26	-	2.26	5.
Bamboo	5	10	1.53	2.375	4.00	-	4.00	7.53	10	1.38	1.16	3.51	-	3.51	6.
Mat Making	3	9	-	.428	0.43	-	.43	7.00	9	-	2.13	0.42	-	.42	6.
Pottery	4	3	1.00	1.00	2.00	-	2.00	4.83	3	1.00	.42	2.00	-	2.00	4.
Sailoring		4	-	.334	0.33	-	.33	8.00	4	-	1.00	0.33	-	.33	6.
Bee keeping		4	-	-	-	-	-	-	4	-	.33	-	-	-	-
Rice husking		4	-	-	-	-	-	-	-	-	-	-	-	-	-
Dried Fish		1	-	-	-	-	-	-	1	-	-	-	-	-	-
Food		1	-	-	-	-	-	-	1	-	-	-	-	-	-
Processing															
Total		92	.38	.63	1.01	-	1.01	3.51	92	.34	0.56	0.90	-	.90	2.

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A-14

EMPLOYMENT

MUKSDPOR

PEAK PERIOD

NON-PEAK PERIOD

No. of clients	Avg.no of male workers	Avg.no of female workers	Avg family workers	Avg hired labour	Total labour	Avg hours worked	No. of clients	Avg.no of male workers	Avg.no of female workers	Avg family workers	Avg hired labour	Total labour	Avg hours worked
36	.33	1.67	2.00	.47	2.00	5.0139	36	.198	1.002	1.20	-	1.20	3.00834
17	1.29	1.00	2.29	.50	2.76	6.3333	17	.774	.60	1.374	-	1.374	3.79998
6		1.5	1.50		2.00	7.3333	6	.45	.45	.90	-	.90	4.39999
8	.25	.5	.75		.75	5.0000	8	.15	.30	.45	-	.45	3.00
5	.6	.8	1.40		1.40	5.4286	5	.36	.48	.84	-	.84	3.25716
5	1.00	1.00	2.00	.75	2.75	6.6	5	.60	.60	1.20	-	1.20	3.96
5	.20	1.60	1.80		1.80	5.4444	5	.12	.96	1.08	-	1.08	3.26664
3	.33	1.67	2.00	.67	2.67	5.6667	3	.198	1.002	1.20	-	1.20	3.40002
2	2.00	1.00	3.00		3.00	6.0000	2	1.20	.60	1.80	-	1.80	3.60
2	1.00	2.50	3.50	.5	4.00	1.4286	2	.60	1.5	2.10	-	2.10	.85716
1	1.00		1.00		1.00	6.0000	1	.60		.60	-	.60	3.60
90	.59	1.32	1.91	.19	1.91		90	.38	.76	1.14	-	1.14	3.29

## EMPLOYMENT

## TALA

Industry	PEAK PERIOD							NON-PEAK PERIOD						
	No of Peak months	Avg.No of Male Workers	Avg.No of Female Workers	Avg. Family Labour	Avg. Hired Labour	Total Labour	Hours Worked	Avg.No of Male Workers	Avg.No of Female Workers	Avg. Family Labour	Avg. Hired Labour	Total Labour	Hours Worked	
Cane & Bamboo	6	1.93	1.64	3.57	.29	3.86	6.8	1.16	0.99	2.14	-	2.14	4.09	
Net Making	6	.27	1.73	2.0	.36	2.36	5.68	0.16	1.04	1.20	-	1.20	2.41	
Dehki	6	.71	1.43	2.14	.14	2.28	6.33	0.43	0.86	1.29	-	1.29	3.80	
Food processing	8	1.29	1.43	2.71	.29	3.00	5.21	0.77	0.86	1.63	-	1.63	3.13	
Coir	4	.13	.89	1.14	-	1.14	6.89	0.08	0.53	0.6	-	.6	4.13	
Oil Pressing	3	.83	1.33	2.17	-	2.17	9.83	0.50	0.80	1.30	-	1.3	5.90	
Tailoring	2	1.5	1.17	2.67	.17	2.84	7.31	0.9	0.70	1.60	-	1.6	4.39	
Shops/Hotel	8	1.33	1.0	2.33	.33	2.66	9.14	0.80	0.6	1.40	-	1.4	4.80	
Betel leaf	3	1.67	1.0	2.67	-	2.67	4.25	1.00	0.6	1.60	-	1.6	2.55	
Conch Shell	3	1.0	1.5	2.5	-	2.5	5.0	0.6	0.9	1.5	-	1.5	3.00	
Lime	4	1.0	1.0	2.0	-	2.0	6.0	0.6	0.6	1.2	-	1.2	3.60	
Pottery	5	1.5	1.5	3.0	2.0	5.0	6.67	0.9	0.9	1.8	-	1.8	4.00	
Weaving	3	2.0	1.0	3.0	-	3.0	14.0	1.2	0.6	1.8	-	1.8	9.4	
Jute	3	2.0	2.0	4.0	-	4.0	10.0	1.2	1.2	2.4	-	2.4	6.0	
Jewellery	3	1.0	1.0	2.0	-	2.0	6.5	0.6	0.6	1.2	-	1.2	3.9	
Fishing	3	1.0	1.0	2.0	-	2.0	2.0	0.6	0.6	1.2	-	1.2	1.2	
Nursery	3	2.0	1.0	3.0	-	3.0	2.0	1.2	0.6	1.8	-	1.8	6.0	
Cow Rearing	5	-	1.0	1.0	-	1.0	3.0	-	0.6	0.6	-	.6	1.8	
Quilt/Blanket	3	-	1.0	1.0	-	1.0	5.0	-	0.6	0.6	-	.6	3.0	
Zarda	3	-	1.0	1.0	-	1.0	4.0	-	0.6	0.6	-	.6	2.4	
<b>Total</b>		<b>1.07</b>	<b>1.37</b>	<b>2.45</b>	<b>0.21</b>	<b>2.66</b>	<b>6.54</b>	<b>.64</b>	<b>0.82</b>	<b>1.46</b>	<b>-</b>	<b>1.46</b>	<b>3.92</b>	

## TOTAL INPUTED WAGE BILL/MONTH

## SARAIL

Industry	No. of Client	Avg.No. of male workers	Avg.No. female workers	Avg.HRS/ worked day	Wages/ HR Male	Wages/ HR Female	Total wages male 1x3x4	Total Wages female 2x3x5	Total Bill/day Taka	Total wage bill/month Taka
	1	2	3	4	5	6	7	8	9	
Rice Husking	17	1.29	1.82	8.33	*	*	40.40	28.46	68.86	1721.60
Dried Fish	6	1.00	0.83	4.14	*	*	15.51	6.46	21.97	549.35
Poultry	1	1.00	-	6.00	*	*	22.50	-	22.50	562.50
Tailoring	7	0.43	0.86	8.11	*	*	13.04	25.07	651.71	
Net Making	17	1.33	1.58	2.35	*	*	11.77	6.99	18.76	468.95
Bamboo/Cane	27	0.88	1.20	12.53	3.75	1.88	41.33	28.18	69.51	1737.81
Pottery	6	1.67	1.83	6.30	*	*	39.34	21.64	60.97	1524.31
Broom	2	1.00	0.50	5.00	*	*	18.75	4.69	23.44	585.94
Carpentary	2	1.00	0.50	5.33	*	*	20.00	5.00	25.00	624.97
Shop/Hotel	1	1.00	2.00	3.00	*	*	11.25	11.25	22.50	562.50
Rickshaw	1	1.00	1.00	7.00	*	*	26.25	13.12	39.38	984.38
Repairing										
Concrete	2	1.50	1.00	7.64	*	*	42.98	14.33	57.30	1432.50
<b>Total</b>	<b>89</b>	<b>1.09</b>	<b>1.34</b>	<b>7.76</b>	<b>3.75</b>	<b>1.875</b>	<b>31.72</b>	<b>19.50</b>	<b>51.22</b>	<b>1290.50</b>

## TOTAL IMPUTED WAGE BILL/MONTH

LAKSHAN

Industry	No. of Client	Avg.No. of male workers	Avg.No. female workers	Avg.HRS/ worked day	Wages/ HR Male	Wages/ HR Female	Total wages male 1x3x4	Total Wages female 2x3x5	Total Bill/day Taka	Total wage bill/month Taka
	1	2	3	4	5	6	7	8	9	
Rice Husking	4	-	-	-	-	-	-	-	-	-
Bee Keeping	4	-	-	-	-	-	-	-	-	-
Food Proeducts	1	-	-	-	-	-	-	-	-	-
Dried fish	1	-	-	-	-	-	-	-	-	-
Cow & Goat Rearing	17	0.18	0.18	1.25	*	*	0.83	0.41	1.24	30.94
Poultry	11	-	0.09	1.0	*	*	-	0.17	0.17	4.22
Net Making	19	0.11	0.42	2.7	3.75	1.88	1.06	2.13	3.19	79.73
Weaving	9	1.22	1.55	6.00	*	*	27.50	17.44	44.93	1123.31
Tailoring	4	-	0.33	8.00	*	*	-	5.01	5.01	125.25
Bamboo/Cane	10	1.63	2.38	7.63	*	*	46.47	33.96	80.42	2010.50
Mat Making	9	-	0.43	7.00	*	*	-	5.62	5.62	140.44
Pottery	3	1.00	1.00	4.83	*	*	18.12	9.06	27.19	679.65
<b>Total</b>	<b>92</b>	<b>.38</b>	<b>.63</b>	<b>3.51</b>	<b>3.75</b>	<b>1.875</b>	<b>5.00</b>	<b>4.15</b>	<b>9.15</b>	<b>228.75</b>

## TOTAL IMPUTED WAGE BILL/MONTH

## MUKSEDPUR

Industry	No. of Client	Avg. No. of male workers	Avg. No. female workers	Avg. HRS/ worked day	Wages/ HR Male	Wages/ HR Female	Total wages male 1x3x4	Total Wages female 2x3x5	Total Bill/day Taka	Total wage bill/month Taka
Rice husking	36	.33	1.67	5.01	3.75	1.875	6.20	15.70	21.90	547.61
Jewellery	17	1.29	1.00	6.33	3.75	1.875	30.64	11.87	42.51	106.81
Mat making	6	-	1.50	7.33	3.75	1.875	-	20.62	20.62	515.62
Bamboo	8	.25	.50	5.00	3.75	1.875	4.69	4.69	9.38	234.38
Weaving	5	.60	.80	5.42	3.75	1.875	12.21	3.14	20.36	508.93
Food process	5	1.00	1.00	6.60	3.75	1.875	24.75	12.38	37.13	928.13
Net making	5	.20	1.60	5.44	3.75	1.875	4.08	16.33	20.42	510.41
Tailoring	3	.33	1.67	5.67	3.75	1.875	7.01	17.74	24.76	618.91
Oil press	2	2.00	1.00	6.00	3.75	1.875	45.00	11.25	56.25	1406.25
Cow Rearing	2	1.00	2.50	1.43	3.75	1.875	5.36	6.70	12.05	301.34
Carpentary	1	1.00	-	6.00	3.75	1.875	22.5	-	22.5	562.50
<b>Total</b>	<b>90</b>	<b>.59</b>	<b>1.32</b>	<b>5.48</b>	<b>3.75</b>	<b>1.875</b>	<b>12.12</b>	<b>13.56</b>	<b>25.68</b>	<b>642.00</b>

## TOTAL INPUTED WAGE BILL/MONTH

## TALA

Industry	No. of Client	Avg.No. of male workers	Avg.No. female workers	Avg.HRS/ worked day	Wages/ HR Male	Wages/ HR Female	Total wages male 1x3x4	Total Wages female 2x3x5	Total Bill/day Taka	Total wage bill/month Taka
Rice Husking	7	.71	1.43	6.33	3.75	1.875	16.96	16.96	33.92	848.12
Oil press	8	.83	1.33	9.83	3.75	1.875	30.73	24.58	55.31	1382.76
Zarda	1	-	1.00	4.00	3.75	1.875	15.00	7.50	22.50	562.50
Cane & Bamboo	14	1.93	1.64	6.8	3.75	1.875	49.18	20.95	70.12	1753.06
Net making	11	.27	1.73	5.68	3.75	1.875	5.81	18.40	24.21	605.21
Food processing	15	1.29	1.43	5.21	3.75	1.875	25.12	13.96	39.08	976.94
Other fibres	8	.13	.88	6.88	3.75	1.875	3.22	11.28	14.50	362.55
Tailoring	8	1.5	1.17	7.31	3.75	1.875	41.13	15.59	57.13	1428.20
Shops/hotels	1	1.33	1.00	8.14	3.75	1.875	40.71	15.27	55.98	1399.52
Betel leaf	3	1.67	1.00	4.25	3.75	1.875	26.56	7.97	34.53	863.25
Conch Shell	2	1.00	1.50	5.00	3.75	1.875	18.75	14.06	32.81	820.31
Lime	2	1.00	1.00	6.00	3.75	1.875	22.50	11.25	33.75	843.75
Pottery	2	1.5	1.50	6.67	3.75	1.875	37.50	18.75	56.25	1406.24
Weaving	1	2.00	1.00	14.00	3.75	1.875	105.00	26.25	131.25	3281.25
Jute	1	2.00	2.00	10.00	3.75	1.875	75.00	37.50	112.50	281.50
Jewellery	1	1.00	1.00	6.5	3.75	1.875	24.38	12.19	36.56	914.06
Fish breeding	1	1.00	1.00	2.00	3.75	1.875	7.50	3.75	11.25	218.25
Nursery	1	2.00	1.00	10.00	3.75	1.875	75.0	18.75	93.75	2313.75
Cow Rearing	1	-	1.00	3.00	3.75	1.875	11.25	5.63	16.88	424.88
Quilts/blankets	1	-	1.00	5.00	3.75	1.875	18.75	9.38	28.13	702.13
<b>Total</b>	<b>90</b>	<b>1.07</b>	<b>1.41</b>	<b>6.54</b>	<b>3.75</b>	<b>1.875</b>	<b>26.24</b>	<b>17.29</b>	<b>43.53</b>	<b>1088.25</b>

## ESTIMATED RATE OF PROFIT

## SARAIL

Industry	No of Clients	Amount of Investment	Total Wage Bill/Month	Net Income/ Month	Total Profit/ Month	Rate of Profit/Month
Bamboo	27	1457.70	1737.81	1408.11	-329.7	-22.6178
Rice husking	17	4500.50	1721.5975	3737.409	2015.8115	44.7908
Netmaking	17	932.40	468.94975	86.4167	-382.53305	-41.0267
Tailoring	7	2227.85	651.7125	839.8095	188.097	8.44298
Pottery	6	733.75	1524.3075	670.00	-854.3075	-116.4303
Sanitary	2	6577.75	585.9375	660.605	74.6675	1.13515
Carpentry	2	10015.00	624.96125	5780.00	5155.0388	51.4732
Broom Making	2	1426.75	1432.5	1147.5	-285.00	-19.975447
Shop Business	1	6654.16	562.5	2987.5	2425.00	36.4434
Dried Fish	6	4850.32	549.345	404.96	-144.385	-2.9768
Poultry	1	3000.00	562.5	1250.00	687.5	22.91667
Rickshaw Repairing	1	10,000.00	984.375	2850.00	1865.625	19.65625
<b>Total</b>	<b>89</b>	<b>3099.64</b>	<b>1280.50</b>	<b>1546.25</b>	<b>265.75</b>	<b>8.57%</b>

## ESTIMATED RATE OF PROFIT

## LAKSHAM

Industry	No. of Clients	Amount of Investment	Total Wage Bill/Month	Net Income/month	Total Profit/month	Rate of Profit/Month
Mat Making	17	80.00	79.73	54.89	- 24.84	-31.04
Cow/Goat Rearing	17	1576.66	30.94	60.76	29.83	1.89
Poultry Weaving	11	150.00	4.22	27.27	232.05	15.37
Cane Bamboo	9	8327.40	1123.31	855.44	-267.87	- 3.22
Mat Making	10	1804.50	2010.50	1020.44	-990.06	-54.87
Pottery	9	200.00	140.44	57.85	- 82.58	-41.29
Tailoring	3	1450.00	679.65	833.67	154.02	10.62
Bee keeping	4	3721.00	125.25	428.29	303.04	8.14
Rice husking	2	-	-	-	-	-
Dried Fish	6	-	-	-	-	-
Food products	1	-	-	-	-	-
<b>Total</b>	<b>92</b>	<b>1565.20</b>	<b>228.75</b>	<b>271.89</b>	<b>43.14</b>	<b>2.76%</b>

## ESTIMATED RATE OF PROFIT

## MUKSEDPUR

Industry	No of Clients	Amount of Investment	Total Wage Bill/Month	Net Income/ Month	Total Profit/ Month	Rate of Profit/Month
Rice husking	36	1163.89	547.61	657.53	109.92	9.41
Jewellery	17	2511.76	1062.81	459.47	-603.34	-24.02
Mat Making	6	1250.00	515.62	463.17	- 52.15	- 4.20
Bamboo	8	2375.00	234.38	224.13	- 10.25	- .43
Weaving	5	1300.00	508.93	441.95	- 66.98	- 5.15
Food	5	900.00	928.13	1077.00	148.88	16.54
Net Making	5	1800.00	510.41	62.25	-448.16	-24.90
Tailoring	3	2066.67	618.91	691.00	72.09	3.49
Oil press	2	500.00	1406.25	550.00	-856.25	-171.25
Cow Rerg	2	2500.00	301.34	239.67	- 61.67	- 2.47
Carpentary	1	610.00	562.50	500.00	37.5	6.15
<b>Total</b>	<b>90</b>	<b>1599.00</b>	<b>642.00</b>	<b>535.70</b>	<b>-106.30</b>	<b>- 6.65</b>

## ESTIMATED RATE OF PROFIT

## TALA

Industry	No of Clients	Amount of Investment	Total Wage Bill/Month	Net Income/ Month	Total Profit/ Month	Rate of Profit/Month
Cane & Bamboo	14	943.75	1753.06	1262.50	-490.56	- 51.99
Jet making	11	1590.91	605.21	499.39	-105.81	- 6.65
Rice husking	7	2142.36	848.12	1877.14	1029.03	48.02
Food processing	16	2642.86	976.94	1429.71	452.77	17.13
Other fibres	8	1085.71	362.55	215.14	-147.40	- 13.58
Oil pressing	8	833.33	1382.76	801.33	-581.43	- 69.77
Tailoring	8	1416.67	1428.20	1595.08	166.89	11.78
Shops/Hotels	1	4333.33	1399.52	1341.67	- 57.85	- 1.33
Betel leaf	3	1433.33	863.25	367.89	-495.36	- 34.56
Conch Shell	2	1750.00	820.31	605.00	-215.31	- 12.30
Line	2	500.00	843.75	740.00	-103.75	- 20.75
Pottery	2	1750.00	1406.24	1660.00	253.77	14.50
Weaving	1	1000.00	3281.25	1200.00	-2081.25	-208.13
Jute	1	1000.00	2812.50	500.00	-2312.50	-231.25
Jewellery	1	2500.00	914.06	1034.00	119.94	4.80
Fish breeding	1	1000.00	281.25	250.00	- 31.25	- 3.13
Nursery	1	800.00	2343.75	1166.67	-1177.08	-147.14
Cow Rearing	1	1000.00	421.88	353.00	- 68.88	- 6.89
Quilts/blankets	1	2000.00	703.13	230.00	-473.13	- 23.66
Zarda	1	1000.00	562.50	125.00	-437.50	- 43.75
<b>Total</b>	<b>90</b>	<b>1573.50</b>	<b>1088.25</b>	<b>1037.67</b>	<b>- 50.58</b>	<b>- 3.21</b>