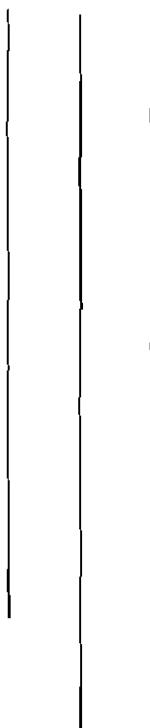


Federation of Resource User Groups (FRUG) assessment report

(August-September 2005)



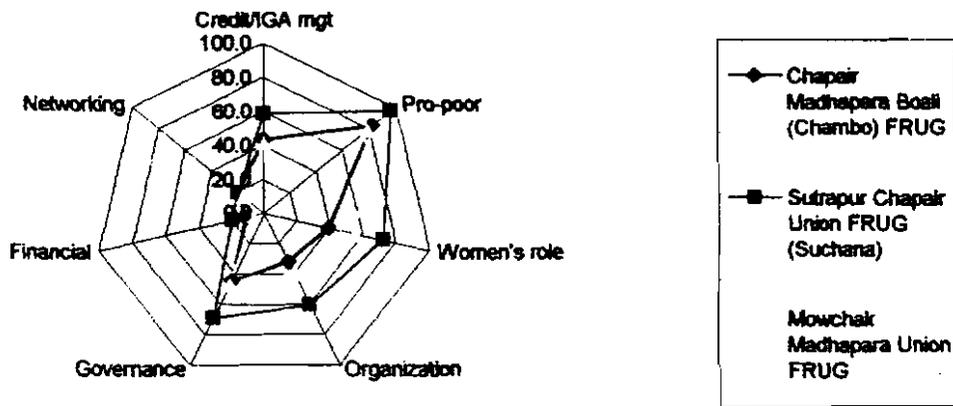
Prepared by

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**MACH Project
Dhaka
October 2005**

Site	TB	TB	TB
Indicator	Chapair Madhapara Boati (Chambo) FRUG	Sutrapur Chapair Union FRUG (Suchana)	Mowchak Madhapara Union FRUG
Credit/IGA mgt	43.5	58.7	41.3
Pro-poor	82.1	96.4	78.6
Women's role	38.9	72.2	55.6
Organization	32.1	60.7	39.3
Governance	44.4	68.4	47.2
Financial	11.5	19.2	7.7
Networking	19.2	19.2	15.4
Grade	C	B1	B2
Overall %	38.8	56.6	40.7

Kaliakoir FRUG assessment Aug 2005



FRUG Assessment Categories	
% score	Category
>80%	A1
70-79%	A2
60-69%	A3
50-59%	B1
40-49%	B2
30-39%	C
<30%	D

Comments, Suggestions and Recommendations for TB site. (August-Sept. '05 assessment.)

General Comments

1. The general observation of the team is that, the yearly plan of the RUG and FRUG has been prepared but is a bit off track and member's participation was not given enough emphasis. All of the FRUG plans seem similar to each other rather than being specific and owned by each FRUG.
2. FRUGs are still weak in documentation of records and particularly accounts keeping. Sub-committees and audit committee not yet formed and functioning.
3. Over all comment is that the TB site is far behind compared to other two sites especially in terms of registration of FRUGs and handing over process of RLF. Of course we know the registration process is not only within the hand of site level staff.
4. Repayment rate and amount of overdue comparatively is in a better position, but in terms of clear understanding about reason of forming FRUG among the general members of the RUGs and FRUG leaders is less. This has happened due to lack of sufficient conceptual clarity and facilitation skill on institutional sustainability among the concerned staff.
5. One FRUG (Sutrapur Chapair Union FRUG) out of 3 is quite in track. In the other 2 FRUGs the involvement of leaders is not ensured and ground work among the RUGs before and after forming FRUGs was not completed as per directive letters time to time sent from MACH-Caritas.
6. By and large it can be said that a sense of ownership has been developed among all the FRUGs, but the role and responsibility of the leaders in all FRUGs is not yet clear in the same way to them.

General Suggestions and Recommendations for TB site.

1. To make the FRUGs more systematic and to make them self reliant many things so far have been developed like: RUG sustainability strategic plan, RUG & FRUG constitutions, credit management manual, eight (8) directive letters issued by Caritas, and so on. Still all these things are not clear to every body concerned especially at RUG and FRUG level. This needs to be explained and customized to the individual RUGs. Now, to keep all these things in track and to implement accordingly the site staff should make it their top priority to facilitate **adapting** (not adopting but using them as a basis and adjusting to fit the structure that they have) them explicitly with each FRUG. This requires thought from FRUGs, RUGs, and staff.
2. Site office should review each and every FRUG's proposed yearly plan with concerned AFO at the office and check it if necessary with the respective FRUG to see if they have gone through a consultation and assessment process, to make it more realistic and appropriate for them to implement. The site team should discuss with the FRUGs the feasibility of what they have proposed and encourage them not to keep anything in the plan which is not possible for them to implement or which they don't agree to, or which is not consistent with the scope and ideas of the project. The plans should be as specific as possible and according to their felt need. Plans which have been prepared seemed simple and limited to savings and loan aspects. It is good that they are short, but also FRUGs will need to make their strategies clear and their plans specific enough to implement and monitor/assess.
3. In order to materialize the yearly plan, constitution of RUG / FRUG (as appropriate) and credit manual of FRUG should discussed in their regular RUG weekly meetings and in EC meetings as an agenda item using a short and simple method.
4. To implement the last recommendation two checklists should be developed by Caritas on constitution (consisting of 10-15 main points), and likewise for the credit manual. These

should be printed in a larger font. These points will be reviewed in every weekly RUG meeting and EC meeting with a view that 80% of members will know the points by December 2005. PC of MACH-Caritas will initiate the process and FCs will help to develop it with the FRUG members (DO, PO will assist), to be completed by 30 September 2005.

5. In each and every EC meeting the monthly progress report on credit operation and loan proposal statement for approval must be presented and be recorded in the resolution books.
6. As per constitution of FRUGs, site office should initiate site level coordination meetings among FRUG's to be held every three months. Before attending LGC/UFC meeting the FRUGs should sit together and agree on any common issues and proposals (if any) for presentation at the meeting.
7. One AFO should be assigned and responsible particularly for each FRUG to keep all the records and documents of that FRUG, other AFO may assist him on credit operation and other matters.
8. One month ago an AFO has been recruited by the regional office for the project who has no relevant past experience. The team feels that facilitating strengthening of the FRUGs at this critical stage requires experience and skills. Caritas should immediately replace this person with a suitable experienced person from their regular staff.
9. Field Coordinator should develop him/herself especially on concept and spirit of forming FRUG. As a Field Coordinator he/she is busy with multidimensional nature of activities at the site level. But of course at the same time his/her prime responsibility is to strengthening the FRUGs activities and their long term sustainability as per MACH II project. So, he/she has to arrange and plan so that the FRUG strengthening activities get the first priority. His/her attention is very much needed to orient, develop and supervise the AFOs and FO (IDO) to make sure they have a clear understanding in performing their tasks and responsibilities, and achieve the same.
10. It is found that most of the times the AFOs after collection of members savings and installment in the weekly meeting very hurriedly leave the place for next RUG as if loan collection is their only responsibility. The team strongly recommends that all the concerned AFOs should give more time in the RUG weekly meetings - at least two meetings in a month - to discuss the RUG, FRUG sustainability related issues. This may require extra time beyond the regular meeting time. FC, IDO and FO should closely monitor it and provide feed back to them.
11. The sole responsibility of the IDO is to ensure the FRUGs are functioning well and sustainable. His/her monthly workplan should reflect this and maximize time spent working with the ECs of the FRUGs and developing their capacities, particularly in financial management and supervision of credit, IGA planning and review, and operation of the FRUG.

Recommendations for individual RMO

Recommendations for Sutrapur Chapair Azgana (Suchana) FRUG

1. All formalities need to be completed and keep ready like; deed of agreement, 2 Bank accounts, savings and loan registers etc so that when the registration of the FRUG is received from the Social Welfare Department, immediately the revolving fund can be transferred to them without any delay.
2. In each EC meeting the agenda like; review of the yearly plan, statement of progress report of the last month on savings and credit operation, statement of loan application for approval, report from the RMO representatives, report of the UFC meeting, report of the FRUG coordination meeting must be presented and discussed and be recorded properly in the resolution book.
3. Audit Sub-committee should be formed and necessary training courses should be provided to them and regular monitoring is needed by the project staff to make them active and functional.
4. EC should make a plan (and staff should facilitate it) for FRUG EC representatives of RUG (not only the chairman) to explain to RUGs the credit manual and constitution for strengthening their role and understanding of FRUG.

Recommendations Mawchak Madhapar Union FRUG

1. Immediate measures should be taken jointly with staff and the FRUG leaders to collect over due from the 5 inactive RUGs and to make them active, or to close those RUGs.
2. Leaders need to be facilitated by giving some responsibility not only the collection of over due but also as decision maker, as facilitator at the training and RUG weekly meetings.
3. In each EC meeting the agenda like; review the yearly plan, statement of progress report of the last month on savings and credit operation, statement of loan application for approval, report from the RMO representatives, report of the UFC meeting, report of the FRUG coordination meeting must be presented and discussed and be recorded properly in the resolution book.
4. Audit sub-committee should be formed and necessary training courses should be provided to them and regular monitoring is needed by the project staff to make them activate and functional.
5. EC should make a plan (and staff should facilitate it) for FRUG EC representatives of RUG (not only the chairman) to explain to RUGs the credit manual and constitution for strengthening their role and understanding of FRUG.

Recommendations for Chapair Madhapara Boali (Chambo) Union FRUG

1. Arrange a training course for the EC on organizational management and credit operation for clear understanding of the role and responsibility of the office bearers and all other EC members.
2. The chairman and secretary seems not that much active, if this is the case the alternative ways and means should be identified by assigning task to the other EC members or elect new leaders by mutual discussion. Leaders need to be facilitated by giving some responsibility as decision maker, as facilitator at the training and RUG weekly meetings
3. In each EC meeting the agenda like; review the yearly plan, statement of progress report of the last month on savings and credit operation, statement of loan application for approval, report from the RMO representatives, report of the UFC meeting, report of the FRUG coordination meeting must be presented and discussed and be recorded properly in the resolution book.
4. Audit sub-committee should be formed and necessary training courses should be provided to them and regular monitoring is needed by the project staff to make them activate and functional.
5. EC should make a plan (and staff should facilitate it) for FRUG EC representatives of RUG (not only the chairman) to explain to RUGs the credit manual and constitution for strengthening their role and understanding of FRUG.
6. Role of women member in the EC needs to be strengthened, staff should facilitate and promote to raise their voice and to take part in the decision making process.
7. The concerned AFOs, particularly the new one, need to develop themselves on FRUG sustainability concept and facilitate accordingly. For this the site staff need to sit together at least once in a week and discuss the issues elaborately for clarity of the task and responsibility.

1	Data Item (Qn =Quantitative, Ql = Qualitative) (and target)	Possible score	Assessment 2005. Assessment (shading =below target)	Score 2005
2	FRUG		Chapair Madhapara Boali (Chambo) FRUG	Chamb
3	Site		TB	TB
4	Date reviewed		6.9.05	
5	Background data (not scored)			
6	Type of FRUG (One / more than one union)		More than one union	
7	FRUG office address		Vill. & P. O. Baroibari, Kaliakoir	
8	FRUG contact telephone (if any)		N/A	
9	FRUG chairman name		Md. Chunnu Mia	
10	Date of formation of FRUG		27.5.04	
11	Date of registration and number		N/A	
12	Date of handing over of revolving fund		N/A	
13	No. of union covered under the FRUG and names of unions		Chapair, Maghapara & Boali	
14	No. of villages covered		10	
15	No. of RUGs covered under the FRUG		19	
16	No. of female RUGs		6	
17	No. of male RUGs		13	
18	Total no. of RUG members		358	
19	No. of female RUG members		117	
20	No. of Fisher RUG members		172	
21	Amount of savings accumulated as on assessment date		Tk.2,70,708.00 as on July '05	
22	Amount of loan outstanding as on assessment date		Tk.5,04,365.00 as on July '05	
23	Amount of bad debt		Not bad debt, but over due Tk.37,565.00 as on July '05	
24	Rate of repayment as on assessment date		92.54% as on July '05	
25	Credit/IGA management			
26	Qn Number of RUGs have a realistic yearly work plan for present year (100%, 99%-75%, <75%)	2	100% but not realistic, need further improvement to make it people's plan, otherwise it will be useless for them	1
27	Ql How far the yearly plan followed by RUGs and implemented for sustainability (H, M-some, L)	2	Don't follow	0
28	Ql FRUG has their realistic yearly work plan and displayed in the meeting place (realistic and displayed, realistic but not displayed, not realistic or not existing)	2	Have plan, but not realistic and project staff imposed to prepare list	0
29	Ql How far the yearly plan followed by FRUG and implemented for sustainability (H, M-some, L)	2	L	0
30	Ql Yearly plan of FRUG reviewed in the EC meetings and documented in the resolution book (reviewed and documented, reported to be reviewed but no written evidence, not reviewed)	2	Not reviewed in the EC or GB meetings	0
31	Qn date of last revision of FRUG yearly plan (<12 months ago)	2	February, '05	2
32	Qn If Credit Manual agreed in FRUG (Y)	2	Y	2
33	Ql If Credit Manual followed by FRUG (fully, mostly, partly)	2	mostly	1
34	Ql extent RUG members know about credit manual (know all main points, know some main points, know little or nothing)	2	Know little	0
35	Ql FRUG has assessed potential profitability of IGAs given credit (fully, partly, no)	2	No	0
36	% outstanding debt overdue on payments (<10%, 11-29%, >30%)		7%	2
37	Ql FRUG has assessed actual profits/impacts of its loans for IGAs (fully, partly, no)	2	No. Do not have knowledge of cost benefit analysis	0
38	Ql How IGAs supported by FRUG credit affect fishing (reduce effort, no change, increase effort)	2	Reduce pressure on fishing	2
39	Ql % RUG members who received skill development training (all, some, very few)	2	Some. 70%	1
40	Qn % of RUG borrowers who received skill training (100%, 80-99%, <80%)	2	<80%	0
41	Ql Extent that trainees who received skill training got employment (H, M, L)	2	H. 90%	2
42	Qn Any RUG left out sending representatives in the RMO - note which/number (N)	2	5 left. Discussion held with RMO and they agreed to include	0
43	Ql Extent that RUG representatives in the RMO share the decisions of RMOs in their weekly RUG meetings (fully, mostly, partly)	2	mostly	1
44	Qn current conflicts if any among FRUG/RUG members (0)	2	0	2
45	Qn current conflicts of FRUG with outsiders (0)	2	0%	2
46	Ql Conflicts and threats overcome up to now (1+)	2	No	0
47	Qn no of incidents/extent of breaking Credit Manual rules and norms by RUG members in last 6 month period (High/serious, moderate/some, none)	2	Some. Breaking rules by not paying the instalments	1

1	Data Item (Qn =Quantitative, QI = Qualitative) (and target)	Possible score	Assessment 2005. Assessment (shading =below target)	Score 2005
2	FRUG		Chapair Madhapara Boali (Chambo) FRUG	Chamb
3	Site		TB	TB
48	QI actions taken against rule breakers (resolved problem action but not resolved, no action)	2	Action but not resolved	1
49	Pro-poor			
50	Qn % RUG members own up to 0.5 acre land (>90%, 70%-89%, <70%)	2	>90%	2
51	Qn % GB members in FRUG own up to 0.5 acre (>90%, 70-89%, <70%)	2	100%	2
52	Qn % EC member own up to 0.5 acre (>90%, 70-89%, <70%)	2	100%	2
53	Qn No. office bearers of FRUG own up to 0.5 ac (3+, 2, <2)	2	3+	2
54	Qn No. office bearers of FRUG are fishers (3+, 2, <2)	2	3+	2
55	Qn % of members in RUGs out of criteria as per constitution (<5%, 5-10%, >10%)	2	<5%. 1.11%. Only 4 nos. Need to be updated	2
56	QI extent that RUG representatives in FRUG share the decisions of FRUG at their RUG weekly meetings (H, M, L)	2	L. Not effectively discussed in their weekly meetings & staff also don't properly follow this matter	0
57	QI Extent RUG members are happy with the FRUG activities (H, M, L)	2	L. as the RUGs are not much aware about the objectives of FRUG	0
58	QI Impact of IGAs on RUG non-fisher members incomes (+, =, -)	2	Positive	2
59	QI Impact of IGAs on RUG fisher member incomes (+, =, -)	2	Positive	2
60	QI proportion of poor resource users in FRUG covered area eligible for RUG membership but not included in RUG (very few, some, significant number)	2	Very few	2
61	Qn % of RUG members who received loan so far (>95%, 80-94%, <80%)	2	>95	2
62	QI opinions of RUG and non-RUG members about each other's involvement in the RMO (fair and appropriate, some bias, major gap)	2	This FRUG is involved with two RMOs- Turag and Goalia. Some bias with Goalia RMO	1
63	QI RUG and non-RUG members have roughly equal influence on decisions of RMO (Y)	2	Y	2
64	Women's role			
65	Qn % women in GB (>40%, 30-39%, <30%)	2	32%	1
66	Qn % women in EC (>30%, 20-29%, <20%)	2	32%	2
67	QI extent women in FRUG are involved in wetland resource use (H, M, L)	2	L	0
68	QI role of women in FRUG decision making (sig/active, minor, none)	2	Minor. 2/3 women seems better understanding about FRUG	1
69	QI role of women in FRUG sub-committees (member and active in all member but not so active, no women in sub-committees)	2	none - Not yet formed any sub committee	0
70	QI extent that training arranged for IGAs is convenient for women (H, M, L)	2	M	1
71	Qn if meetings held between FRUG and women RUGs to strengthen their role and understanding of FRUG (Y)	2	N. Not yet started	0
72	QI extent that women in FRUG find its meeting arrangements are convenient and friendly for them (H, M, L)	2	M. for few RUGs not convenient as they are very far from the meeting place.	1
73	QI extent that women RUG members are satisfied their views reach FRUG and responses (H, M, L)	2	M	1
74	Organization			
75	Qn land for FRUG office registered in name of FRUG (dec) (Y)	2	N	0
76	Qn if FRUG office exists (Y)	2	No	0
77	QI condition of office (Good, Av, Poor)	2	N/A	
78	QI If office is used (H, M, L)	2	N/A	
79	Qn No of EC meetings (4/6mnth, 3/6mnth, 0-2/6mnth)	2	5 EC meetings held during last six months	2
80	Qn EC attendance (>75%, 50-74, <50%)	2	83%	2
81	Qn GB meeting (AGM) in last 12 months (date) (1/12mnth, 0/12mnth)	2	1 date	2
82	Qn GB (AGM) attendance (>75%, 50-74, <50%)	2	82%	2
83	Qn No. of staff recruited by FRUG (Y)	2	N	0
84	Qn FRUG staff place their activity progress reports and activity plan for the next month to the EC for review and approval (Y)	2	N/A	
85	Qn Extent that FRUG office bearers clearly know their role and responsibility (H, M, L)	2	L. Chairman and Secretary are too old and their power of articulation is less.	0

1	Data Item (Qn =Quantitative, QI = Qualitative) (and target)	Possible score	Assessment 2005. Assessment (shading =below target)	Score 2005
2	FRUG		Chapair Madhapara Boali (Chambo) FRUG	Chamb
3	Site		TB	TB
86	QI EC members received and found useful organizational & credit management training (sufficient, useful but need more, insufficient/not useful)	2	Insufficient	0
87	Qn Any sub committee formed as per constitution for better management (Y)	2	N	0
88	QI If formed sub-committees report regularly to EC and GB (Y-recorded, Y-not recorded/verbal, no)	2	N/A	
89	QI Extent that FRUG is capable of holding EC and GB meetings properly without support of project staff (fully mostly, partly/not at all)	2	Partly	0
90	QI Extent meeting minutes properly written by FRUG without help of project staff (H, M, L)	2	M. Still need support of Project staff	1
91	Qn Extent of dependancy on project support and ownership feelings among the FRUG (H-self dependent, M-minor depency, L-high dependancy on project)	2	L. High dependancy on project	0
92	QI Extent that FRUG is supporting project/own staff specially in collecting over due loans (fully satisfactory, ok, not satisfactory)	2	Not satisfactory. Their involvement not yet fully ensured	0
93	Governance			
94	QI If FRUG GB includes any members falling outside of RUG membership criteria (none, yes but helpful, yes)	2	Yes, 1 nos. but helpful	1
95	QI role of leaders in FRUG decisions (answerable and listen to others from RUGs, listen to some/rest of EC, a few people take all decisions and not respond to others' views)	2	Answerable and listen to others from RUGs	2
96	QI Extent that FRUG leaders attend RUG meetings to explain decisions (H, M, L)	2	L. Like other FRUG the leaders of this FRUG not visited all the RUGs involved	0
97	QI extent that general members (RUG) are satisfied their views reach FRUG and responses accordingly (H, M, L)	2	M.	1
98	QI Extent that FRUG decisions are appropriate (H, M, L)	2	L. Decession making power seems less.	0
99	QI extent that FRUG decisions are implemented (all, some, few/none)	2	Few	0
##	Qn Number of persons who can and do write minutes (>5, 3-5, 0-2)	2	5 can write 2 do	0
##	QI Extent that RUG members know about the objective and reason of forming FRUG (H, M, L)	2	L. Staff could not facilitated them properly	0
##	Qn. Constitution agreed in GB and acceptable to project (Y)	2	Y	2
##	Qn Constitution submitted for and approved by GOB (approved, submitted, not done yet)	2	Submitted	1
##	Qn % EC members know main points in FRUG constitution (100%, 70-99%, <70%)	2	<70%	0
##	Qn % GB members (non EC) understand parts of RUG and FRUG constitution (>50%)	2	<50%	0
##	Qn if FRUG election held and date (Y-within last 2 years)	2	Y, 27.05.2004	2
##	QI How office bearers were decided (secret ballot of GB show of hands among GB, EC only involved in selection or election or other selection process)	2	Showing hand AMONG WHO? (Among GB)	1
##	QI how election was supervised and if seen as fair and unbiased (Good and unbiased; generally fair but some biases etc; not seen as fair or influenced by some people)	2	Some bias about Chairman and secretary as they are very old and respected person	1
##	QI extent general members are happy with how their views were held and explanations for decisions among options regarding constitution and credit manual formulation process (very happy, happy/ok, unhappy)	2	Happy/Ok. It was shared with them in several times but they failed to articulate	1
##	QI general members view about formation and arrangement of FRUG (good for us, no change, worse for us)	2	Good for us they opined	2
##	QI is any category of RUG stakeholder specially happy or unhappy with FRUG, credit manual and FRUG implementation, and why (all equally happy, 1 or more category unhappy or advantaged)	2	All equally happy	2
##	Financial			
##	Qn Amount of revolving fund received from project	2	No	0
##	Qn financial plan/budget exists (Y)	2	No	0
##	QI financial plan/this year's budget is realistic (sufficient but not excess for reasonable activities) (G, Av, P)	2	N/A	
##	Qn financial records reconciled with bank statements (Y)	2	At Bank only Tk. 1300.00. The revolving fund loan registers has been separated as per FRUG wise	1

1	Data Item (Qn =Quantitative, QI = Qualitative) (and target)	Possible score	Assessment 2005. Assessment (shading =below target)	Score 2005
2	FRUG		Chapair Madhapara Boali (Chambo) FRUG	Chamb
3	Site		TB	TB
##	QI quality of accounts – if follow credit manual (fully mostly, partly)	2	Partly	0
##	Qn number of persons who can and do maintain/ understand accounts (>5, 3-5, 0-2)	2	They do not have any transaction so far	0
##	QI voucher information can easily be understood verbally by GB (G, Av, P)	2	Voucher information not yet shared fully in GB. Actually they do not have much expenditure except meeting cost	0
##	Qn Monthly income and expenditure statements are presented to EC (recorded, verbal only, no)	2	No	0
##	Qn frequency that loan statements for approval are presented in EC (all meetings, some meetings, not done)	2	not done, to be started, reported	0
##	Qn FRUG and RUGs report individual savings and interest back to members (Y)	2	Y.	2
##	Qn audit sub committee formed (Y)	2	N	0
##	Qn Internal audit done in last 12 months (Y)		N	0
##	Qn external audit done (date) (<12 months ago, >12 months ago, never)	2	N/A .Not yet registered.	0
##	Qn audit feedback received by FRUG (received and discussed, received only, not received)	2	N/A	
##	QI FRUG actions in response to audit (fully appropriate for all issues, address some issues, no or little action)	2	N/A	
##	QI Financial management capacity of FRUG leaders (H, M, L)	2	L	0
##	Networking			
##	QI FRUG yearly plans identify services expected from Upazilla (Y-clear and written, some not specific/verbal, not clear)	2	Not clear. Need to develop a year plan mentioning the nature of expected services from the respective Officer. Project staff should initiate it.	0
##	Qn If FRUG requested Upazilla (not UFO) help; record no times and details (Y)	2	Y. Once Applied for registration to Social Welfare Officer	2
##	Qn no of times FRUG received requested help (all, some, none)	2	None	0
##	QI satisfaction of FRUG with UFO/SUFO help (H, M, L)		M	1
##	QI satisfaction of FRUG with Social Welfare Officer help (H, M, L)	2	M	1
##	QI satisfaction of FRUG with Union Parishad help (H, M, L)	2	M	1
##	QI FRUG regularly submit their trimonthly credit operation progress report to SUFO, LGC as per constitution (regular, submit but irregular, not submit)	2	Not submit. Very recently decided that FRUG representative will attend at the UFC / LGC meeting	0
##	Qn. No. of national & international days observed/participated in last 12 months (>5, 3-4, <3)	2	<3	0
##	Qn if FRUG has developed links with any training providers (govt or non govt) (Y)	2	N	0
##	Qn if representatives of relevant RMO(s) have attended any meetings of FRUG (2+, 1, none)	2	None	0
##	QI if FRUG or appropriate member RUGs have any agreement with RMOs covering their area on fishing/aquatic resource access (Y - FRUG has a role in this, Y but just for individual members, N)	2	N	0
##	Qn if FRUG has attended last LGC/UFC meeting (Y)	2	N	0
##	Qn if FRUG has meetings with other FRUGs (Y)	2	N	0
##	QI extent FRUG find any site based networking among FRUGs useful (very useful, some use, little use)	2	would be very useful (but not yet done)	
##	Other/comments if any			
	Score	218		83
	Indicators with information			104
	Overall %			38.8
	Credit/IGA mgt			43.5
	Pro-poor			82.1
	Women's role			38.9
	Organization			32.1
	Governance			44.4
	Financial			11.5
	Networking			19.2

Note: Based on the FRUG sustainability logframe, the above indicators will be used in the assessment of FRUG. In total there are 109 indicators. Possible score for each indicator highest 2, and medium 1 and low 0

1	Data item (Qn =Quantitative, QI = Qualitative) (and target)	Possible score	Assessment 2005. Assessment (shading =below target)	Score 2005
2	FRUG		Sutrapur Chapair Union FRUG (Suchana)	Suchana
3	Site		TB	TB
4	Date reviewed		16.8.05	
5	Background data (not scored)			
6	Type of FRUG (One / more than one union)		More than one union	
7	FRUG office address		Vill. Medi Asulai, P.O. Baroibari, Kaliakoir	
8	FRUG contact telephone (if any)		N/A	
9	FRUG chairman name		Mr. Jalal uddin	
10	Date of formation of FRUG		15.5.2004	
11	Date of registration and number		N/A. But they got the declaration of name	
12	Date of handing over of revolving fund		N/A	
13	No. of union covered under the FRUG and names of unions		Chapair, Sutrapur & Azgana	
14	No. of villages covered		6	
15	No. of RUGs covered under the FRUG		15	
16	No. of female RUGs		5	
17	No. of male RUGs		10	
18	Total no. of RUG members		283	
19	No. of female RUG members		98	
20	No. of Fisher RUG members		203	
21	Amount of savings accumulated as on assessment date		Tk. 4,10,506.00 as on 31 July '05	
22	Amount of loan outstanding as on assessment date		Tk.7,12,460.00 as on 31 July '05	
23	Amount of bad debt		Not bad debt, but overdue Tk. 4,970.00 (as on 31 July '05)	
24	Rate of repayment as on assessment date		96.06% as on 31 July '05	
25	Credit/IGA management			
26	Qn Number of RUGs have a realistic yearly work plan for present year (100%, 99%-75%, <75%)	2	100% but not realistic. It includes mainly meeting, savings, loan only. Need further improvement to make it people's plan	1
27	QI How far the yearly plan followed by RUGs and implemented for sustainability (H, M-some, L)	2	They informed that they try to follow	1
28	QI FRUG has their realistic yearly work plan and displayed in the meeting place (realistic and displayed, realistic but not displayed, not realistic or not existing)	2	Have plan but not displayed, not realistic and project staff imposed to prepare it	0
29	QI How far the yearly plan followed by FRUG and implemented for sustainability (H, M-some, L)	2	M-some. Only the savings and loan amount target.	1
30	QI Yearly plan of FRUG reviewed in the EC meetings and documented in the resolution book (reviewed and documented, reported to be reviewed but no written evidence, not reviewed)	2	Not reviewed	0
31	Qn date of last revision of FRUG yearly plan (<12 months ago)	2	February '05	2
32	Qn If Credit Manual agreed in FRUG (Y)	2	Y	2
33	QI If Credit Manual followed by FRUG (fully, mostly, partly)	2	Mostly	1
34	QI extent RUG members know about credit manual (know all main points, know some main points, know little or nothing)	2	Know some main points	1
35	QI FRUG has assessed potential profitability of IGAs given credit (fully partly, no)	2	No	0
36	% outstanding debt overdue on payments (<10%, 11-29%, >30%)		<1%	2
37	QI FRUG has assessed actual profits/impacts of its loans for IGAs (fully, partly, no)	2	No. Do not have knowledge of cost benefit analysis	0
38	QI How IGAs supported by FRUG credit affect fishing (reduce effort, no change, increase effort)	2	Reduce pressure on fishing	2
39	QI % RUG members who received skill development training (all, some, very few)	2	Some. 70%	1
40	Qn % of RUG borrowers who received skill training (100%, 80-99%, <80%)	2	80%	1
41	QI Extent that trainees who received skill training got employment (H, M, L)	2	H. 90%	2
42	Qn Any RUG left out sending representatives in the RMO - note which/number (N)	2	None	2
43	QI Extent that RUG representatives in the RMO share the decisions of RMOs in their weekly RUG meetings (fully, mostly, partly)	2	Mostly.	1
44	Qn current conflicts if any among FRUG/RUG members (0)	2	0	2
45	Qn current conflicts of FRUG with outsiders (0)	2	0%	2
46	QI Conflicts and threats overcome up to now (1+)	2	No	0
47	Qn no of incidents/extent of breaking Credit Manual rules and norms by RUG members in last 6 month period (High/serious, moderate/some, none)	2	Few	1

1	Data item (Qn =Quantitative, QI = Qualitative) (and target)	Possible score	Assessment 2005. Assessment (shading =below target)	Score 2005
2	FRUG		Sutrapur Chapair Union FRUG (Suchana)	Suchan
3	Site		TB	TB
48	QI actions taken against rule breakers (resolved problem action but not resolved, no action)	2	Resolved problem	2
49	Pro-poor			
50	Qn % RUG members own up to 0.5 acre land (>90%, 70%-89%, <70%)	2	>90%	2
51	Qn % GB members in FRUG own up to 0.5 acre (>90% 70-89%, <70%)	2	100%	2
52	Qn % EC member own up to 0.5 acre (>90% 70-89%, <70%)	2	100%	2
53	Qn No. office bearers of FRUG own up to 0.5 ac (3+, 2, <2)	2	3+	2
54	Qn No. office bearers of FRUG are fishers (3+, 2, <2)	2	3+	2
55	Qn % of members in RUGs out of criteria as per constitution (<5%, 5-10%, >10%)	2	None. But need to be updated	2
56	QI extent that RUG representatives in FRUG share the decisions of FRUG at their RUG weekly meetings (H, M, L)	2	M	1
57	QI Extent RUG members are happy with the FRUG activities (H, M, L)	2	H. Because they heard that they will independently run their activities in future	2
58	QI Impact of IGAs on RUG non-fisher members incomes (+, =, -)	2	Positive	2
59	QI Impact of IGAs on RUG fisher member incomes (+, =, -)	2	Positive	2
60	QI proportion of poor resource users in FRUG covered area eligible for RUG membership but not included in RUG (very few, some, significant number)	2	Very few	2
61	Qn % of RUG members who received loan so far (>95%, 80-94%, <80%)	2	>90%	2
62	QI opinions of RUG and non-RUG members about each other's involvement in the RMO (fair and appropriate, some bias, major gap)	2	Fair and appropriate as compare to the past they opined	2
63	QI RUG and non-RUG members have roughly equal influence on decisions of RMO (Y)	2	Y	2
64	Women's role			
65	Qn % women in GB (>40%, 30-39%, <30%)	2	33%	1
66	Qn % women in EC (>30%, 20-29%, <20%)	2	33%	2
67	QI extent women in FRUG are involved in wetland resource use (H, M, L)	2	M. Some said the the women are involved and some said mostly their children go to collect aquatic vegetation	1
68	QI role of women in FRUG decision making (sig/active, minor, none)	2	Seems active, specially the secretary	2
69	QI role of women in FRUG sub-committees (member and active in all member but not so active, no women in sub-committees)	2	No women in it	0
70	QI extent that training arranged for IGAs is convenient for women (H, M, L)	2	M	1
71	Qn if meetings held between FRUG and women RUGs to strengthen their role and understanding of FRUG (Y)	2	Y. The chairman visited almost all the RUGs	2
72	QI extent that women in FRUG find its meeting arrangements are convenient and friendly for them (H, M, L)	2	H. Meeting time are fixed based on their opinion	2
73	QI extent that women RUG members are satisfied their views reach FRUG and responses (H, M, L)	2	H	2
74	Organization			
75	Qn land for FRUG office registered in name of FRUG (dec) (Y)	2	Y. They registered 3 decimal of land by donation	2
76	Qn if FRUG office exists (Y)	2	N	0
77	QI condition of office (Good, Av, Poor)	2	N/A	
78	QI if office is used (H, M, L)	2	N/A	
79	Qn No of EC meetings (4/6mnth, 3/6mnth, 0-2/6mnth)	2	5 EC meetings held during last six months	2
80	Qn EC attendance (>75%, 50-74, <50%)	2	89%	2
81	Qn GB meeting (AGM) in last 12 months (date) (1/12mnth, 0/12mnth)	2	1 date	2
82	Qn GB (AGM) attendance (>75%, 50-74, <50%)	2	71%	1
83	Qn No. of staff recruited by FRUG (Y)	2	N	0
84	Qn FRUG staff place their activity progress reports and activity plan for the next month to the EC for review and approval (Y)	2	N/A	
85	Qn Extent that FRUG office bearers clearly know their role and responsibility (H, M, L)	2	H	2

1	Data Item (Qn =Quantitative, QI = Qualitative) (and target)	Possible score	Assessment 2005. Assessment (shading =below target)	Score 2005
2	FRUG		Sutrapur Chapair Union FRUG (Suchana)	Suchana
3	Site		TB	TB
86	QI EC members received and found useful organizational & credit management training (sufficient, useful but need more, insufficient/not useful)	2	Useful but need more training specially on organizational management and credit operation networking and resolution write-up/minutes keeping.	1
87	Qn Any sub committee formed as per constitution for better management (Y)	2	N	0
88	QI If formed sub-committees report regularly to EC and GB (Y-recorded, Y-not recorded/verbal, no)	2	N/A	
89	QI Extent that FRUG is capable of holding EC and GB meetings properly without support of project staff (fully mostly, partly/not at all)	2	Mostly	1
90	QI Extent meeting minutes properly written by FRUG without help of project staff (H, M, L)	2	M.	1
91	Qn Extent of dependancy on project support and ownership feelings among the FRUG (H-self dependent, M-minor depany, L-high dependancy on project)	2	M-minor dependancy	1
92	QI Extent that FRUG is supporting project/own staff specially in collecting over due loans (fully satisfactory, ok, not satisfactory)	2	Fully satisfactory. Their amount of over due is only Tk. 4,970.00.	2
93	Governance			
94	QI If FRUG GB includes any members falling outside of RUG membership criteria (none, yes but helpful, yes)	2	None.	2
95	QI role of leaders in FRUG decisions (answerable and listen to others from RUGs, listen to some/rest of EC, a few people take all decisions and not respond to others' views)	2	Answerable and listen to others from RUGs	2
96	QI Extent that FRUG leaders attend RUG meetings to explain decisions (H, M, L)	2	H. but need to increase frequency	2
97	QI extent that general members (RUG) are satisfied their views reach FRUG and responses accordingly (H, M, L)	2	H.	2
98	QI Extent that FRUG decisions are appropriate (H, M, L)	2	M	1
99	QI extent that FRUG decisions are implemented (all, some, few/none)	2	some	1
##	Qn Number of persons who can and do write minutes (>5, 3-5, 0-2)	2	> 5 can but write 2	0
##	QI Extent that RUG members know about the objective and reason of forming FRUG (H, M, L)	2	M	1
##	Qn. Constitution agreed in GB and acceptable to project (Y)	2	Y	2
##	Qn Constitution submitted for and approved by GOB (approved, submitted, not done yet)	2	Submitted	1
##	Qn % EC members know main points in FRUG constitution (100%, 70-99%, <70%)	2	>70%	1
##	Qn % GB members (non EC) understand parts of RUG and FRUG constitution (>50%)	2	<50%	0
##	Qn if FRUG election held and date (Y-within last 2 years)	2	Y. 15.05.2004	2
##	QI How office bearers were decided (secret ballot of GB show of hands among GB, EC only involved in selection or election or other selection process)	2	Showing hand AMONG WHO? (Among GB)	1
##	QI how election was supervised and if seen as fair and unbiased (Good and unbiased; generally fair but some biases etc; not seen as fair or influenced by some people)	2	Good for us they opined	2
##	QI extent general members are happy with how their views were held and explanations for decisions among options regarding constitution and credit manual formulation process (very happy, happy/ok, unhappy)	2	Happy/Ok. Because it was shared with them in several times and	1
##	QI general members view about formation and arrangement of FRUG (good for us, no change, worse for us)	2	Good for us they opined	2
##	QI is any category of RUG stakeholder specially happy or unhappy with FRUG, credit manual and FRUG implementation, and why (all equally happy, 1 or more category unhappy or advantaged)	2	All equally happy they mentioned	2
##	Financial			
##	Qn Amount of revolving fund received from project	2	No. due to not getting registration	0
##	Qn financial plan/budget exists (Y)	2	N	0
##	QI financial plan/this year's budget is realistic (sufficient but not excess for reasonable activities) (G, Av, P)	2	N/A	
##	Qn financial records reconciled with bank statements (Y)	2	They have 3 Bank account. Loan transaction still with Caritas account. They don't have any transaction so far	0

1	Data item (Qn =Quantitative, QI = Qualitative) (and target)	Possible score	Assessment 2005. Assessment (shading =below target)	Score 2005
2	FRUG		Sutrapur Chapair Union FRUG (Suchana)	Suchana
3	Site		TB	TB
##	QI quality of accounts – if follow credit manual (fully, mostly, partly)	2	Mostly	1
##	Qn number of persons who can and do maintain/ understand accounts (>5, 3-5, 0-2)	2	1	0
##	QI voucher information can easily be understood verbally by GB (G, Av, P)	2	P. Voucher information not yet shared fully in GB. Actually they do not have much expenditure except meeting cost	0
##	Qn Monthly income and expenditure statements are presented to EC (recorded, verbal only, no)	2	Not yet started	0
##	Qn frequency that loan statements for approval are presented in EC (all meetings, some meetings, not done)	2	Some meetings. From April '05 they started to present the loan statement at the EC	1
##	Qn FRUG and RUGs report individual savings and interest back to members (Y)	2	Y	2
##	Qn audit sub committee formed (Y)	2	N	0
##	Qn Internal audit done in last 12 months (Y)		N	0
##	Qn external audit done (date) (<12 months ago, >12 months ago, never)	2	N/A .Not yet registered.	0
##	Qn audit feedback received by FRUG (received and discussed, received only, not received)	2	N/A	
##	QI FRUG actions in response to audit (fully appropriate for all issues, address some issues, no or little action)	2	N/A	
##	QI Financial management capacity of FRUG leaders (H, M, L)	2	M	1
##	Networking			
##	QI FRUG yearly plans identify services expected from Upazilla (Y-clear and written, some not specific/verbal, not clear)	2	Not clear. Need to develop a year plan mentioning the nature of expected services from the respective Officer. Project staff should initiate it.	0
##	Qn If FRUG requested Upazilla (not UFO) help; record no times and details (Y)	2	Y. Once Applied for registration to Social Welfare Officer	2
##	Qn no of times FRUG received requested help (all, some, none)	2	None	0
##	QI satisfaction of FRUG with UFO/SUFO help (H, M, L)		M	1
##	QI satisfaction of FRUG with Social Welfare Officer help (H, M, L)	2	M	1
##	QI satisfaction of FRUG with Union Parishad help (H, M, L)	2	M	1
##	QI FRUG regularly submit their trimonthly credit operation progress report to SUFO, LGC as per constitution (regular, submit but irregular, not submit)	2	Not submit	0
##	Qn. No. of national & international days observed/participated in last 12 months (>5, 3-4, <3)	2	<3	0
##	Qn if FRUG has developed links with any training providers (govt or non govt) (Y)	2	N	0
##	Qn if representatives of relevant RMO(s) have attended any meetings of FRUG (2+, 1, none)	2	None	0
##	QI if FRUG or appropriate member RUGs have any agreement with RMOs covering their area on fishing/aquatic resource access (Y - FRUG has a role in this, Y but just for individual members, N)	2	N	0
##	Qn if FRUG has attended last LGC/UFC meeting (Y)	2	N	0
##	Qn if FRUG has meetings with other FRUGs (Y)	2	N	0
##	QI extent FRUG find any site based networking among FRUGs useful (very useful, some use, little use)	2	would be very useful (but not yet done)	
##	Other/comments if any		They are ready to manage RLF by themselves. After getting registration RLF handed over to them	
	Score	218		119
	Indicators with information			104
	Overall %			56.6
	Credit/LGA mgt			58.7
	Pro-poor			96.4
	Women's role			72.2
	Organization			60.7
	Governance			69.4
	Financial			19.2
	Networking			19.2

Note: Based on the FRUG sustainability logframe, the above indicators will be used in the assessment of FRUG. In total there are 109 indicators. Possible score for each indicator highest 2, and medium 1 and low 0

1	Data Item (Qn =Quantitative, QI = Qualitative) (and target)	Possible score	Assessment 2005. Assessment (shading =below target)	Score 2005
2	FRUG		Sutrapur Chapalr Union FRUG (Suchana)	Suchan
3	Site		TB	TB
##	QI quality of accounts – if follow credit manual (fully mostly, partly)	2	Mostly	1
##	Qn number of persons who can and do maintain/ understand accounts (>5, 3-5, 0-2)	2	1	0
##	QI voucher information can easily be understood verbally by GB (G, Av, P)	2	P. Voucher information not yet shared fully in GB. Actually they do not have much expenditure except meeting cost	0
##	Qn Monthly income and expenditure statements are presented to EC (recorded, verbal only, no)	2	Not yet started	0
##	Qn frequency that loan statements for approval are presented in EC (all meetings, some meetings, not done)	2	Some meetings. From April '05 they started to present the loan statement at the EC	1
##	Qn FRUG and RUGs report individual savings and interest back to members (Y)	2	Y	2
##	Qn audit sub committee formed (Y)	2	N	0
##	Qn Internal audit done in last 12 months (Y)		N	0
##	Qn external audit done (date) (<12 months ago, >12 months ago, never)	2	N/A .Not yet registered.	0
##	Qn audit feedback received by FRUG (received and discussed, received only, not received)	2	N/A	
##	QI FRUG actions in response to audit (fully appropriate for all issues, address some issues, no or little action)	2	N/A	
##	QI Financial management capacity of FRUG leaders (H, M, L)	2	M	1
##	Networking			
##	QI FRUG yearly plans identify services expected from Upazilla (Y-clear and written, some not specific/verbal, not clear)	2	Not clear. Need to develop a year plan mentioning the nature of expected services from the repective Officer. Project staff should initiate it.	0
##	Qn If FRUG requested Upazilla (not UFO) help; record no times and details (Y)	2	Y. Once Applied for registration to Social Welfare Officer	2
##	Qn no of times FRUG received requested help (all, some, none)	2	None	0
##	QI satisfaction of FRUG with UFO/SUFO help (H, M, L)		M	1
##	QI satisfaction of FRUG with Social Welfare Officer help (H, M, L)	2	M	1
##	QI satisfaction of FRUG with Union Parishad help (H, M, L)	2	M	1
##	QI FRUG regularly submit their trimonthly credit operation progress report to SUFO, LGC as per constitution (regular, submit but irregular, not submit)	2	Not submit	0
##	Qn. No. of national & international days observed/participated in last 12 months (>5, 3-4, <3)	2	<3	0
##	Qn if FRUG has developed links with any training providers (govt or non govt) (Y)	2	N	0
##	Qn if representatives of relevant RMO(s) have attended any meetings of FRUG (2+, 1, none)	2	None	0
##	QI if FRUG or appropriate member RUGs have any agreement with RMOs covering their area on fishing/aquatic resource access (Y - FRUG has a role in this, Y but just for individual members, N)	2	N	0
##	Qn if FRUG has attended last LGC/UFC meeting (Y)	2	N	0
##	Qn if FRUG has meetings with other FRUGs (Y)	2	N	0
##	QI extent FRUG find any site based networking among FRUGs useful (very useful, some use, little use)	2	would be very useful (but notyet done)	
##	Other/comments if any		They are ready to manage RLF by themselves. After getting registration RLF handed over to them	
	Score	218		119
	Indicators with information			104
	Overall %			56.6
	Credit/IGA mgt			58.7
	Pro-poor			96.4
	Women's role			72.2
	Organization			60.7
	Governance			69.4
	Financial			19.2
	Networking			19.2

Note: Based on the FRUG sustainability logframe, the above indicators will be used in the assessment of FRUG. In total there are 109 indicators. Possible score for each indicator highest 2, and medium 1 and low 0

1	Data item (Qn =Quantitative, Ql = Qualitative) (and target)	Possible score	Assessment 2005. Assessment (shading =below target)	Score 2005
2	FRUG		Mowchak Madhapara Union FRUG	Mowch
3	Site		TB	TB
4	Date reviewed		17.8.05	
5	Background data (not scored)		N/A	
6	Type of FRUG (One / more than one union)		More than one union	
7	FRUG office address		Vill. Taitoi, P.O. Bashtoli, Mawchak, Kaliakoir	
8	FRUG contact telephone (if any)		N/A	
9	FRUG chairman name		Md. Ali Hossain	
10	Date of formation of FRUG		26.5.04	
11	Date of registration and number		N/A	
12	Date of handing over of revolving fund		N/A	
13	No. of union covered under the FRUG and names of unions		Mawchak and Madhapara	
14	No. of villages covered		12	
15	No. of RUGs covered under the FRUG		16	
16	No. of female RUGs		6	
17	No. of male RUGs		10	
18	Total no. of RUG members		338	
19	No. of female RUG members		118	
20	No. of Fisher RUG members		253	
21	Amount of savings accumulated as on assessment date		Tk. 4,48,383.00 as on 31 July '05	
22	Amount of loan outstanding as on assessment date		Tk. 12,33,565.00 as on 31 July '05	
23	Amount of bad debt		Not bad debt, but overdue Tk. 2,76,815.00 as on 31 July '05	
24	Rate of repayment as on assessment date		80.72% as on 31 July '05	
25	Credit/IGA management			
26	Qn Number of RUGs have a realistic yearly work plan for present year (100%, 99%-75%, <75%)	2	100% but not realistic, need further improvement to make it people's plan.	1
27	Ql How far the yearly plan followed by RUGs and implemented for sustainability (H, M-some, L)	2	Don't follow	0
28	Ql FRUG has their realistic yearly work plan and displayed in the meeting place (realistic and displayed, realistic but not displayed, not realistic or not existing)	2	Have plan but not realistic and project staff imposed to prepare it	0
29	Ql How far the yearly plan followed by FRUG and implemented for sustainability (H, M-some, L)	2	L	0
30	Ql Yearly plan of FRUG reviewed in the EC meetings and documented in the resolution book (reviewed and documented, reported to be reviewed but no written evidence, not reviewed)	2	Not reviewed	0
31	Qn date of last revision of FRUG yearly plan (<12 months ago)	2	February '05	2
32	Qn If Credit Manual agreed in FRUG (Y)	2	Y	2
33	Ql If Credit Manual followed by FRUG (fully, mostly, partly)	2	Partly	0
34	Ql extent RUG members know about credit manual (know all main points, know some main points, know little or nothing)	2	Know some main points	1
35	Ql FRUG has assessed potential profitability of IGAs given credit (fully partly, no)	2	No	0
36	% outstanding debt overdue on payments (<10%, 11-29%, >30%)		22%	1
37	Ql FRUG has assessed actual profits/impacts of its loans for IGAs (fully, partly, no)	2	No. Do not have knowledge of cost benefit analysis	0
38	Ql How IGAs supported by FRUG credit affect fishing (reduce effort, no change, increase effort)	2	Reduce pressure on fishing	2
39	Ql % RUG members who received skill development training (all, some, very few)	2	Some. 65%	1
40	Qn % of RUG borrowers who received skill training (100%, 80-99%, <80%)	2	>80%	1
41	Ql Extent that trainees who received skill training got employment (H, M, L)	2	H. 90%	2
42	Qn Any RUG left out sending representatives in the RMO - note which/number (N)	2	None	2
43	Ql Extent that RUG representatives in the RMO share the decisions of RMOs in their weekly RUG meetings (fully, mostly, partly)	2	Partly	0
44	Qn current conflicts if any among FRUG/RUG members (0)	2	0	2
45	Qn current conflicts of FRUG with outsiders (0)	2	0%	2
46	Ql Conflicts and threats overcome up to now (1+)	2	No	0
47	Qn no of incidents/extent of breaking Credit Manual rules and norms by RUG members in last 6 month period (High/serious, moderate/some, none)	2	Many are breaking the rules by not paying instalment regularly. Their amount of over due is TK. 2,76,815.00.	0

1	Data Item (Qn =Quantitative, QI = Qualitative) (and target)	Possible score	Assessment 2005. Assessment (shading =below target)	Score 2005
2	FRUG		Mowchak Madhapara Union FRUG	Mowch
3	Site		TB	TB
48	QI actions taken against rule breakers (resolved problem action but not resolved, no action)	2	action but not effective	0
49	Pro-poor			
50	Qn % RUG members own up to 0.5 acre land (>90%, 70%-89%, <70%)	2	>90%	2
51	Qn % GB members in FRUG own up to 0.5 acre (>90%, 70-89%, <70%)	2	>90%	2
52	Qn % EC member own up to 0.5 acre (>90%, 70-89%, <70%)	2	>90%	2
53	Qn No. office bearers of FRUG own up to 0.5 ac (3+, 2, <2)	2	3+	2
54	Qn No. office bearers of FRUG are fishers (3+, 2, <2)	2	2	1
55	Qn % of members in RUGs out of criteria as per constitution (<5%, 5-10%, >10%)	2	Yes, 5.32% . 18 nos. But need to be updated	0
56	QI extent that RUG representatives in FRUG share the decisions of FRUG at their RUG weekly meetings (H, M, L)	2	L. Not effectively discussed in their weekly meetings & staff also don't properly follow this matter.	0
57	QI Extent RUG members are happy with the FRUG activities (H, M, L)	2	M	1
58	QI Impact of IGAs on RUG non-fisher members incomes (+, =, -)	2	Positive as their income increased	2
59	QI Impact of IGAs on RUG fisher member incomes (+, =, -)	2	Positive	2
60	QI proportion of poor resource users in FRUG covered area eligible for RUG membership but not included in RUG (very few, some, significant number)	2	Very few	2
61	Qn % of RUG members who received loan so far (>95%, 80-94%, <80%)	2	>90%	2
62	QI opinions of RUG and non-RUG members about each other's involvement in the RMO (fair and appropriate, some bias, major gap)	2	Fair and appropriate as compare to the past they opined	2
63	QI RUG and non-RUG members have roughly equal influence on decisions of RMO (Y)	2	Y	2
64	Women's role			
65	Qn % women in GB (>40%, 30-39%, <30%)	2	38%	1
66	Qn % women in EC (>30%, 20-29%, <20%)	2	38%	2
67	QI extent women in FRUG are involved in wetland resource use (H, M, L)	2	M. Few women and children are involved	1
68	QI role of women in FRUG decision making (sig/active, minor, none)	2	Minor, few women are vocal, specially the cashier	1
69	QI role of women in FRUG sub-committees (member and active in all member but not so active, no women in sub-committees)	2	none - Not yet formed any sub committee	0
70	QI extent that training arranged for IGAs is convenient for women (H, M, L)	2	M	1
71	Qn if meetings held between FRUG and women RUGs to strengthen their role and understanding of FRUG (Y)	2	Y. The chairman seems active and visited almost all the RUGs. Others also visited nearby groups	2
72	QI extent that women in FRUG find its meeting arrangements are convenient and friendly for them (H, M, L)	2	M. Their meeting place is in the project field office, but for few RUGs it is too far	1
73	QI extent that women RUG members are satisfied their views reach FRUG and responses (H, M, L)	2	M. 5 defaulter groups are not functioning well, but others are satisfied, does this mean those default RUGs are excluded from FRUG meetings or not listened to because they are defaulting?(No they are not excluded, but they are reluctant to repay and attend at the meeting)	1
74	Organization			
75	Qn land for FRUG office registered in name of FRUG (dec) (Y)	2	N	0
76	Qn if FRUG office exists (Y)	2	No	0
77	QI condition of office (Good, Av, Poor)	2	N/A	
78	QI If office is used (H, M, L)	2	N/A	
79	Qn No of EC meetings (4/6mnth, 3/6mnth, 0-2/6mnth)	2	5 EC meetings held during last six months	2
80	Qn EC attendance (>75%, 50-74, <50%)	2	83%	2
81	Qn GB meeting (AGM) in last 12 months (date) (1/12mnth, 0/12mnth)	2	1 date	2
82	Qn GB (AGM) attendance (>75%, 50-74, <50%)	2	77%	2
83	Qn No. of staff recruited by FRUG (Y)	2	N	0
84	Qn FRUG staff place their activity progress reports and activity plan for the next month to the EC for review and approval (Y)	2	N/A	
85	Qn Extent that FRUG office bearers clearly know their role and responsibility (H, M, L)	2	M, only 2 out of 3 clearly know	1

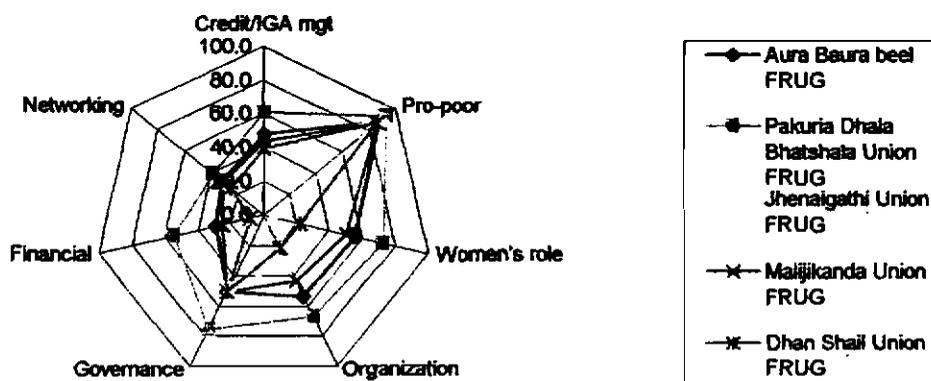
1	Data Item (Qn =Quantitative, Ql = Qualitative) (and target)	Possible score	Assessment 2005. Assessment (shading =below target)	Score 2005
2	FRUG		Mowchak Madhapara Union FRUG	Mowch
3	Site		TB	TB
86	Ql EC members received and found useful organizational & credit management training (sufficient, useful but need more, insufficient/not useful)	2	Useful but need more	1
87	Qn Any sub committee formed as per constitution for better management (Y)	2	N	0
88	Ql If formed sub-committees report regularly to EC and GB (Y-recorded, Y-not recorded/verbal, no)	2	N/A	
89	Ql Extent that FRUG is capable of holding EC and GB meetings properly without support of project staff (fully mostly, partly/not at all)	2	partly	0
90	Ql Extent meeting minutes properly written by FRUG without help of project staff (H, M, L)	2	M. need staff support	1
91	Qn Extent of dependency on project support and ownership feelings among the FRUG (H-self dependent, M-minor dependency, L-high dependency on project)	2	L-high dependency	0
92	Ql Extent that FRUG is supporting project/own staff specially in collecting over due loans (fully satisfactory, ok, not satisfactory)	2	Not satisfactory. Their amount of overdue repayments is Tk. 2,76,815.00.	0
93	Governance			
94	Ql If FRUG GB includes any members falling outside of RUG membership criteria (none, yes but helpful, yes)	2	Yes. 2 nos.	0
95	Ql role of leaders in FRUG decisions (answerable and listen to others from RUGs, listen to some/rest of EC, a few people take all decisions and not respond to others' views)	2	Answerable and listen to others from RUGs	2
96	Ql Extent that FRUG leaders attend RUG meetings to explain decisions (H, M, L)	2	M. Need to increase leaders involvement	1
97	Ql extent that general members (RUG) are satisfied their views reach FRUG and responses accordingly (H, M, L)	2	M	1
98	Ql Extent that FRUG decisions are appropriate (H, M, L)	2	L. They are yet to take appropriate decision about defaulters	0
99	Ql extent that FRUG decisions are implemented (all, some, few/none)	2	Few	0
##	Qn Number of persons who can and do write minutes (>5, 3-5, 0-2)	2	> 5 can but write 2	0
##	Ql Extent that RUG members know about the objective and reason of forming FRUG (H, M, L)	2	L. Staff could not facilitated them properly	0
##	Qn. Constitution agreed in GB and acceptable to project (Y)	2	Y	2
##	Qn Constitution submitted for and approved by GOB (approved, submitted, not done yet)	2	Submitted	1
##	Qn % EC members know main points in FRUG constitution (100%, 70-99%, <70%)	2	<70%	0
##	Qn % GB members (non EC) understand parts of RUG and FRUG constitution (>50%)	2	<50%	0
##	Qn if FRUG election held and date (Y-within last 2 years)	2	Y. 26.05 2004	2
##	Ql How office bearers were decided (secret ballot of GB show of hands among GB, EC only involved in selection or election or other selection process)	2	Showing hand AMONG WHO?(Among GB)	1
##	Ql how election was supervised and if seen as fair and unbiased (Good and unbiased; generally fair but some biases etc; not seen as fair or influenced by some people)	2	Good for us they opined	2
##	Ql extent general members are happy with how their views were held and explanations for decisions among options regarding constitution and credit manual formulation process (very happy, happy/ok, unhappy)	2	Ok. Because it was shared with them several times	1
##	Ql general members view about formation and arrangement of FRUG (good for us, no change, worse for us)	2	Good for us they opined	2
##	Ql is any category of RUG stakeholder specially happy or unhappy with FRUG, credit manual and FRUG implementation, and why (all equally happy, 1 or more category unhappy or advantaged)	2	All equally happy they mentioned	2
##	Financial			
##	Qn Amount of revolving fund received from project	2	No.	0
##	Qn financial plan/budget exists (Y)	2	No.	0
##	Ql financial plan/this year's budget is realistic (sufficient but not excess for reasonable activities) (G, Av, P)	2	N/A	
##	Qn financial records reconciled with bank statements (Y)	2	Have Bank account. No bank transaction yet	0

1	Data Item (Qn =Quantitative, Ql = Qualitative) (and target)	Possible score	Assessment 2005. Assessment (shading =below target)	Score 2005
2	FRUG		Mowchak Madhapara Union FRUG	Mowch
3	Site		TB	TB
##	Ql quality of accounts – if follow credit manual (fully, mostly, partly)	2	Partly	0
##	Qn number of persons who can and do maintain/ understand accounts (>5, 3-5, 0-2)	2	can 5. write 1	0
##	Ql voucher information can easily be understood verbally by GB (G, Av, P)	2	P. Voucher information not yet shared fully in GB. Actually they do not have much expenditure except meeting cost	0
##	Qn Monthly income and expenditure statements are presented to EC (recorded, verbal only, no)	2	Not yet started	0
##	Qn frequency that loan statements for approval are presented in EC (all meetings, some meetings, not done)	2	Not yet started	0
##	Qn FRUG and RUGs report individual savings and interest back to members (Y)	2	Y	2
##	Qn audit sub committee formed (Y)	2	N	0
##	Qn Internal audit done in last 12 months (Y)	2	N	0
##	Qn external audit done (date) (<12 months ago, >12 months ago, never)	2	N/A .Not yet registered.	0
##	Qn audit feedback received by FRUG (received and discussed, received only, not received)	2	N/A	
##	Ql FRUG actions in response to audit (fully appropriate for all issues, address some issues, no or little action)	2	N/A	
##	Ql Financial management capacity of FRUG leaders (H, M, L)	2	L	0
##	Networking			
##	Ql FRUG yearly plans identify services expected from Upazilla (Y-clear and written, some not specific/verbal, not clear)	2	Not clear. Need to develop a year plan mentioning the nature of expected services from the respective Officer. Project staff should initiate it	0
##	Qn If FRUG requested Upazilla (not UFO) help; record no times and details (Y)	2	Y. Once Applied for registration to Social Welfare Officer	2
##	Qn no of times FRUG received requested help (all, some, none)	2	None	0
##	Ql satisfaction of FRUG with UFO/SUFO help (H, M, L)	2	M	1
##	Ql satisfaction of FRUG with Social Welfare Officer help (H, M, L)	2	M	1
##	Ql satisfaction of FRUG with Union Parishad help (H, M, L)	2	L	0
##	Ql FRUG regularly submit their trimonthly credit operation progress report to SUFO, LGC as per constitution (regular, submit but irregular, not submit)	2	Not submit. Very recently decided that FRUG representative will attend at the UFC / LGC meeting	0
##	Qn. No. of national & international days observed/participated in last 12 months (>5, 3-4, <3)	2	<3	0
##	Qn if FRUG has developed links with any training providers (govt or non govt) (Y)	2	N	0
##	Qn if representatives of relevant RMO(s) have attended any meetings of FRUG (2+, 1, none)	2	None	0
##	Ql if FRUG or appropriate member RUGs have any agreement with RMOs covering their area on fishing/aquatic resource access (Y - FRUG has a role in this, Y but just for individual members, N)	2	N	0
##	Qn if FRUG has attended last LGC/UFC meeting (Y)	2	N	0
##	Qn if FRUG has meetings with other FRUGs (Y)	2	N	0
##	Ql extent FRUG find any site based networking among FRUGs useful (very useful, some use, little use)	2	would be very useful (but not yet done)	
##	Other/comments if any		For the weak RUGs need special attention by the project staff	
	Score	218		85
	Indicators with information			104
	Overall %			40.7
	Credit/IGA mgt			41.3
	Pro-poor			78.6
	Women's role			55.6
	Organization			39.3
	Governance			47.2
	Financial			7.7
	Networking			15.4

Note: Based on the FRUG sustainability logframe, the above indicators will be used in the assessment of FRUG. In total there are 109 indicators. Possible score for each indicator highest 2, and medium 1 and low 0

Site	KM	KM	KM	KM	KM
Indicator	Aura Baura beel FRUG	Pakuria Dhala Bhatshala Union FRUG	Jhenaigathi Union FRUG	Maljikanda Union FRUG	Dhan Shail Union FRUG
Credit/IGA mgt	47.7	60.9	41.3	43.5	39.1
Pro-poor	87.5	92.9	89.3	85.7	85.7
Women's role	55.6	72.2	5.6	50.0	22.2
Organization	53.3	66.7	32.1	43.3	21.4
Governance	50.0	75.0	47.2	50.0	50.0
Financial	29.2	54.5	8.3	25.0	8.3
Networking	31.2	39.5	30.8	30.8	25.0
Grade	B1	A3	C	B2	C
Overall %	60.7	65.8	36.4	46.9	36.0

Sherpur FRUG assessment Aug 2005



FRUG Assessment Categories	
% score	Category
>80%	A1
70-79%	A2
60-69%	A3
50-59%	B1
40-49%	B2
30-39%	C
<30%	D

Comments, Suggestions and Recommendations for KM site. (August-Sept. '05 assessment.)

General Comments

1. The general observation of the team is that, the yearly plan of the RUG and FRUG has been prepared but is a bit off track and member's participation was not given enough emphasis. All of the FRUG plans seem similar to each other rather than being specific and owned by each FRUG.
2. FRUGs are still weak in documentation of records and particularly accounts keeping. Sub-committees and audit committee not yet formed and functioning.
3. Two FRUG namely Pakuria Dhala Bhatshala and Aura Baura Union FRUG out of 5 seem quite in track towards institutional sustainability. But the other 3 FRUGs have insufficiently active leaders, and ground work among the RUGs before and after forming FRUGs is incomplete.
4. The general members of the majority of RUGs and most FRUG leaders lack a clear understanding about the reason for forming FRUG. This has happened due to lack of sufficient conceptual clarity among the concerned staff about FRUG (CBOs) and their facilitation process.
5. By and large it can be said that a sense of ownership has been developed among all the FRUGs, but the role and responsibility of the leaders in all FRUGs is not yet clear in the same way to them.

General Suggestions and Recommendations for KM site.

1. To make the FRUGs more systematic and to make them self reliant many things so far have been developed like: RUG sustainability strategic plan, RUG & FRUG constitutions, credit management manual, eight (8) directive letters issued by Caritas, and so on. Still all these things are not clear to every body concerned especially at RUG and FRUG level. This needs to be explained and customized to the individual RUGs. Now, to keep all these things in track and to implement accordingly the site staff should make it their top priority to facilitate **adapting** (not adopting but using them as a basis and adjusting to fit the structure that they have) them explicitly with each FRUG. This requires thought from FRUGs, RUGs, and staff.
2. Site office should review each and every FRUG's proposed yearly plan with concerned AFO at the office and check it if necessary with the respective FRUG to see if they have gone through a consultation and assessment process, to make it more realistic and appropriate for them to implement. The site team should discuss with the FRUGs the feasibility of what they have proposed and encourage them not to keep anything in the plan which is not possible for them to implement or which they don't agree to, or which is not consistent with the scope and ideas of the project. The plans should be as specific as possible and according to their felt need. Plans which have been prepared seemed simple and limited to savings and loan aspects. It is good that they are short, but also FRUGs will need to make their strategies clear and their plans specific enough to implement and monitor/assess.
3. In order to materialize the yearly plan, constitution of RUG / FRUG (as appropriate) and credit manual of FRUG should be discussed in their regular RUG weekly meetings and in EC meetings as an agenda item using a short and simple method.
4. To implement the last recommendation two checklists should be developed by Caritas on constitution (consisting of 10-15 main points), and likewise for the credit manual. These should be printed in a larger font. These points will be reviewed in every weekly RUG meeting and EC meeting with a view that 80% of members will know the points by

December 2005. PC of MACH-Caritas will initiate the process and FCs will help to develop it with the FRUG members (DO, PO will assist), to be completed by 30 September 2005.

5. In each and every EC meeting the monthly progress report on credit operation and loan proposal statement for approval must be presented and be recorded in the resolution books.
6. As per constitution of FRUGs, site office should initiate site level coordination meetings among FRUG's to be held every three months. Before attending LGC/UFC meeting the FRUGs should sit together and agree on any common issues and proposals (if any) for presentation at the meeting.
7. One AFO should be assigned and responsible particularly for each FRUG to keep all the records and documents of that FRUG, other AFO may assist him on credit operation and other matters.
8. As a Field Coordinator at the site he/she is busy with multidimensional nature of activities at the site level. But of course at the same time his/her prime responsibility is to strengthening the FRUGs activities and their long term sustainability as per MACH II project. So, he/she has to arrange and plan so that the FRUG strengthening activities get the first priority. His/her attention is very much needed to orient, develop and supervise the AFOs and FO (IDO) to make sure they have a clear understanding in performing their tasks and responsibilities, and achieve the same.
9. It is found that most of the times the AFOs after collection of members savings and installment at the RUG weekly meeting very hurriedly they left the place for next RUG as if loan collection is their only responsibility. The team strongly recommends that all the concerned AFOs should give more time in the RUG weekly meetings at least two meeting in a month to discuss the RUG, FRUG sustainability related issues. FC, IDO and FO should closely monitor it and provide feed back to them.
10. FC should initiate to sit together with site level staff at least once in a week and discuss elaborately the issues to clarify their tasks and responsibilities for achieving the sustainability of the FRUG.
11. The sole responsibility of the IDO is to ensure the FRUGs are functioning well and sustainable. His/her monthly workplan should reflect this and maximize time spent working with the ECs of the FRUGs and developing their capacities, particularly in financial management and supervision of credit, IGA planning and review, and operation of the FRUG.
12. It seems that FRUG are still only linked with MACH project. Concerned staff and FRUG should think what will happen after end of MACH project. Concerned staff should help each FRUG identify as part of its plans what types of support it would like, and introduce them to sources of training and technical advice that may be provided to their members. The EC should be encouraged to establish linkage other local service provider organizations/ UP/ Govt. officials for receiving training and other possible supports offered by them. FRUG as part of its annual plan should identify specific areas where support is needed from which organization/Official. Consider/test FRUG inviting guest speakers (e.g. upazila level officers from a relevant department, RUG members with very successful enterprises) on topics and issues they identify to be important.

Recommendations for individual FRUGs

Recommendations for Pakuria Dhala Bhatshala Union FRUG

1. The credit operation progress report and loan statement for approval which are now presenting at the EC meeting need to be recorded more specifically and systematically with process of scrutinizing and reviewing.
2. Opportunity should be created so that the office bearers can act as facilitators even at the different training session organized for the members.
3. Sub-committee/Audit committee should be formed and necessary training courses should be provided to them and regular monitoring is needed by the project staff to make them activate and functional.
4. EC should make a plan (and staff should facilitate it) to visit the RUGs by the EC members frequently (not only by the chairman) to explain the credit manual and constitution for strengthening their role and understanding of FRUG.
5. FRUG should influence Kewta RMO to expand into some of its wetland area.

Recommendations Aura Baura Union FRUG

1. Leaders are to be facilitated by giving some responsibility not only the collection of over due but also as decision maker, as facilitator at the training and RUG weekly meetings, communicate with other organizations/elective representatives and govt. officials.
2. In each EC meetings the agenda like; review the yearly plan, statement of progress report of the last month on savings and credit operation, statement of loan application for approval, report of the UFC meeting, report of the FRUG coordination meeting must have to be presented and discussed and be recorded properly in the resolution book.
3. Sub-committee/Audit committee should be formed and necessary training courses should be provided to them and regular monitor is needed by the project staff to make them activate and functional.
4. EC should make a plan (and staff should facilitate it) to visit the RUGs by the EC members frequently, not only by the chairman to explain the credit manual and constitution for strengthening their role and understanding of FRUG.
5. Large volume of overdue debt needs resolving asap.
6. Issues with fishers and management of beel are not being addressed. This is the one FRUG that has a direct resource management responsibility since it surrounds a beel with no RMO. What is the management plan for the beel and how is the FRUG implementing/influencing that? A clear plan and strategy are needed.

Recommendations for Malijikanda Union FRUG

1. The amount of over due debt is too much, more than Tk. four lacs which is a threat for the sustainability of the RUGs and FRUG. As discussed during the assessment period Site office should collectively make a plan to give a special drive to overcome the problem.
2. It is found that concerned staff does not give enough time at the weekly meetings to discuss about the sustainability process and for strengthening the RUG role and understanding of FRUG. If long discussion is not possible during the collection time, then find a separate time for such discussion meeting even at night, IDO and other staff can help do this.
3. The FRUG Chairman tries to dominate other EC members, even though he has come from target group and is a fisher, concerned staff should always be careful to handle him and should encourage other FRUG members to build democratic leadership so that others can challenge him as and when needed.
4. In each EC meeting the agenda like; review the yearly plan, statement of progress report of the last month on savings and credit operation, statement of loan application for approval, report from the RMO representatives, report of the UFC meeting, report of the FRUG coordination meeting must be presented and discussed and be recorded properly in the resolution book.
5. EC should make a plan (and staff should facilitate it) to visit the RUGs by the EC members frequently to explain the credit manual and constitution for strengthening their role and understanding of FRUG.
6. Role of women member in the EC needs to be strengthened, staff should facilitate and promote to raise their voice and to take part in the decision making process. Need include more women RUGs,
7. Meeting minutes must be written by FRUG concerned members, and there is no excuse of writing by the staff. At least 5 members should be built up at the EC level who are capable and practiced in minute writing and account keeping

Recommendations for Dhanshail Union FRUG

1. The RUGs under this FRUG are very weak and do not have a clear idea about objectives of forming FRUG. Site staff should take the matter very seriously and concerned staff must be strongly monitored by FC, FO(IDO) and FO. FO (IDO) should give more time to this FRUG.
2. A decision needs to be taken asap. This is the weakest FRUG with a high level of outstanding debt/late payment, and is too small to be viable as an FRUG. Either it can be disbanded, non-functioning groups ended and any viable groups merged with Caritas normal program; or strengthened and enlarged to make a viable FRUG, with extra effort and staff time to achieve this. Assuming the second option is adopted, the following points should be addressed.
3. Any consequences of murder case on 2 RUGs operation need to be resolved asap, or recognized as insurmountable and activities there abandoned.
4. Concerned staff should give enough time at the weekly meetings to discuss about the sustainability process and for strengthening their role and understanding of FRUG. If it is not possible during the collection time, then find the separate time for such discussion meeting.
5. In order to make the FRUG cost effective and sustainable another 8 new RUGs (4 RUGs are ready to be included) are to be formed and included in the FRUG without any delay to make 15 numbers of RUGs (average size of FRUG).
6. Leaders are to be facilitated by giving some responsibility as decision maker, as facilitator. They should be given opportunity to conduct EC meeting by themselves independently. If they do any mistake then analyze it in the next meeting why and how it has been occurred. This is the way of learning by doing.
7. EC should make a plan (and staff should facilitate it) to visit the RUGs by the EC members frequently to explain the credit manual and constitution for strengthening their role and understanding of FRUG.
8. Meeting minutes must be written by them and there is no excuse of writing it by the project staff. At least 5 members should build up at the EC level those are capable and practice minutes writing and account keeping

Recommendations for Jhenaigathi Union FRUG.

1. The amount of over due is too much, more than Tk. five lacs which is a threat for the sustainability of these RUGs and FRUG. As discussed during the assessment, the Site office should collectively make a plan to give a special drive to overcome the problem.
2. It is found that some of the RUGs do not have any literate person to write their minutes. This is very unfortunate that, during last 3-4 years no alternative way has been made to resolve the problem. There are many ways to meet up the problem such as: i) One or two literate and eligible male/female can be included in the RUG as member - in most of the cases such people are available; ii) An advance type of literacy course can be arranged for minutes writing consisting of graduate learners from previous Caritas literacy course.
3. The RUGs under this FRUG seems very weak. Concerned staff does not give enough time at the weekly meetings to discuss about the sustainability process and for strengthening their role and understanding of FRUG. If long discussion is not possible during the collection time, then find the separate time for such discussion meeting even at night.
4. Leaders should be given opportunity to conduct EC meeting by themselves independently. If they do any mistake then analyze it in the next meeting why and how it has been occurred. This is the way of learning by doing.
5. In each EC meetings the agenda like; review the yearly plan, statement of progress report of the last month on savings and credit operation, statement of loan application for approval, report from the RMO representatives, report of the UFC meeting, report of the FRUG coordination meeting must be presented and discussed and be recorded properly in the resolution book.
6. EC should make a plan (and staff should facilitate it) to visit the RUGs by the EC members frequently to explain the credit manual and constitution for strengthening their role and understanding of FRUG.
7. Role of women member in the EC need to be strengthened, staff should facilitate and promote to raise their voice and to take part in the decision making process.
8. FRUG meeting minutes must be written by them and there is no excuse of writing it by the staff. At least 5 members should be build up at the EC those are capable and practice minutes writing and account keeping

1	Data Item (Qn = Quantitative, Ql = Qualitative) (and target)	Possible score	Assessment 2005. Assessment (shading = below target)	Score 2005
2	FRUG		Pakuria Dhala Bhatshala Union FRUG	PDB
3	Site		KM	KM
4	Date reviewed		30. 8.05	
5	Background data (not scored)			
6	Type of FRUG (One / more than one union)		Three Unions	
7	FRUG office address		Vill.Mandakhali,PO.Sherpur sadar, Sherpur.	
8	FRUG contact telephone (if any)		N/A	
9	FRUG chairman name		Md.Abdul Mannan Munshi	
10	Date of formation of FRUG		25/05/2004	
11	Date of registration and number		11/January/2005,Reg.no.Sher-00512/ 2005	
12	Date of handing over of revolving fund		7-Jun-05	
13	No. of union covered under the FRUG and names of unions		3 union.Pakuria,Dhala,Bhatshala	
14	No. of villages covered		9	
15	No. of RUGs covered under the FRUG		25	
16	No. of female RUGs		8	
17	No. of male RUGs		17	
18	Total no. of RUG members		450 members	
19	No. of female RUG members		125 members	
20	No. of Fisher RUG members		311 members	
21	Amount of savings accumulated as on assessment date		7,61,559.00 (as on 31 July, 2005)	
22	Amount of loan outstanding as on assessment date		16,44,675.00 (as on 31 July, 2005)	
23	Amount of bad debt		No. bad debt but over due TK. 82,275.00 (5%)	
24	Rate of repayment as on assessment date		96 % (As on 31 July,2005)	
25	Credit/IGA management			
26	Qn Number of RUGs have a realistic yearly work plan for present year (100%, 99%-75%, <75%)	2	100% but not realistic. need further improvement to make it people's plan	1
27	Ql How far the yearly plan followed by RUGs and implemented for sustainability (H, M-some, L)	2	L. not reviewed in their weekly meetings	0
28	Ql FRUG has their realistic yearly work plan and displayed in the meeting place (realistic and displayed, realistic but not displayed, not realistic or not existing)	2	Have plan and displayed in their meeting place held at field office, but mostly the project credit activities. Need further development and staff should carefully facilitated to make their own plan.	1
29	Ql How far the yearly plan followed by FRUG and implemented for sustainability (H, M-some, L)	2	M-some. Especially the savings and loan amount target.	1
30	Ql Yearly plan of FRUG reviewed in the EC meetings and documented in the resolution book (reviewed and documented, reported to be reviewed but no written evidence, not reviewed)	2	Reported to be reviewed but no written evidence	1
31	Qn date of last revision of FRUG yearly plan (<12 months ago)	2	January '05	2
32	Qn If Credit Manual agreed in FRUG (Y)	2	Y and recorded	2
33	Ql If Credit Manual followed by FRUG (fully mostly, partly)	2	Fully. But loan disbursement and collection still by the project staff.	2
34	Ql extent RUG members know about credit manual (know all main points, know some main points, know little or nothing)	2	Know all main points	2
35	Ql FRUG has assessed potential profitability of IGAs given credit (fully partly, no)	2	No	0
36	% outstanding debt overdue on payments (<10%, 11-29%, >30%)		5%	2
37	Ql FRUG has assessed actual profits/impacts of its loans for IGAs (fully, partly, no)	2	No. Do not have technical knowledge of cost benefit analysis	0
38	Ql How IGAs supported by FRUG credit affect fishing (reduce effort, no change, increase effort)	2	Reduce pressure on fishing	2
39	Ql % RUG members who received skill development training (all, some, very few)	2	Some. 42%	1
40	Qn % of RUG borrowers who received skill training (100%, 80-99%, <80%)	2	100%	2
41	Ql Extent that trainees who received skill training got employment (H, M, L)	2	H. > 90% got employment	2
42	Qn Any RUG left out sending representatives in the RMO - note which/number (N)	2	3 nos of RUG of Bdetegaria village left because they are far away from Kewta RMO	0
43	Ql Extent that RUG representatives in the RMO share the decisions of RMOs in their weekly RUG meetings (fully, mostly, partly)	2	Mostly	1
44	Qn current conflicts if any among FRUG/RUG members (0)	2	0	2
45	Qn current conflicts of FRUG with outsiders (0)	2	0	2
46	Ql Conflicts and threats overcome up to now (1+)	2	No	0
47	Qn no of incidents/extent of breaking Credit Manual rules and norms by RUG members in last 6 month period (High/serious, moderate/some, none)	2	Some by not paying instalment timely	1

1	Data item (Qn =Quantitative, Ql = Qualitative) (and target)	Possible score	Assessment 2005. Assessment (shading =below target)	Score 2005
2	FRUG		Pakuria Dhala Bhatshala Union FRUG	PDB
3	Site		KM	KM
48	Ql actions taken against rule breakers (resolved problem action but not resolved, no action)	2	Action but not yet fully resolved	1
49	Pro-poor			
50	Qn % RUG members own up to 0.5 acre land (>90%, 70%-89%, <70%)	2	94%	2
51	Qn % GB members in FRUG own up to 0.5 acre (>90%, 70-89%, <70%)	2	96%	2
52	Qn % EC member own up to 0.5 acre (>90%, 70-89%, <70%)	2	98%	2
53	Qn No. office bearers of FRUG own up to 0.5 ac (3+, 2, <2)	2	3+	2
54	Qn No. office bearers of FRUG are fishers (3+, 2, <2)	2	3+	2
55	Qn % of members in RUGs out of criteria as per constitution (<5%, 5-10%, >10%)	2	<5 (1.76%)	2
56	Ql extent that RUG representatives in FRUG share the decisions of FRUG at their RUG weekly meetings (H, M, L)	2	M	1
57	Ql Extent RUG members are happy with the FRUG activities (H, M, L)	2	H	2
58	Ql Impact of IGAs on RUG non-fisher members incomes (+, =, -)	2	Very positive	2
59	Ql Impact of IGAs on RUG fisher member incomes (+, =, -)	2	Very positive	2
60	Ql proportion of poor resource users in FRUG covered area eligible for RUG membership but not included in RUG (very few, some, significant number)	2	Very few	2
61	Qn % of RUG members who received loan so far (>95%, 80-94%, <80%)	2	>95%	2
62	Ql opinions of RUG and non-RUG members about each other's involvement in the RMO (fair and appropriate, some bias, major gap)	2	Some bias	1
63	Ql RUG and non-RUG members have roughly equal influence on decisions of RMO (Y)	2	Y	2
64	Women's role			
65	Qn % women in GB (>40%, 30-39%, <30%)	2	32%	1
66	Qn % women in EC (>30%, 20-29%, <20%)	2	32%	2
67	Ql extent women in FRUG are involved in wetland resource use (H, M, L)	2	M	1
68	Ql role of women in FRUG decision making (sig/active, minor, none)	2	Minor. Few women are active	1
69	Ql role of women in FRUG sub-committees (member and active in all member but not so active, no women in sub-committees)	2	1 member out of 5 and seems active	1
70	Ql extent that training arranged for IGAs is convenient for women (H, M, L)	2	H	2
71	Qn if meetings held between FRUG and women RUGs to strengthen their role and understanding of FRUG (Y)	2	Y. Leaders attended almost all the RUGs	2
72	Ql extent that women in FRUG find its meeting arrangements are convenient and friendly for them (H, M, L)	2	H. Meeting times are fixed by consulting with them	2
73	Ql extent that women RUG members are satisfied their views reach FRUG and responses (H, M, L)	2	M	1
74	Organization			
75	Qn land for FRUG office registered in name of FRUG (dec) (Y)	2	No. But they get commitment of 5 decimal of land as donation but not yet registered	0
76	Qn if FRUG office exists (Y)	2	No	0
77	Ql condition of office (Good, Av, Poor)	2	N/A	
78	Ql If office is used (H, M, L)	2	N/A	
79	Qn No of EC meetings (4/6mnth, 3/6mnth, 0-2/6mnth)	2	6 EC meetings held during last six months	2
80	Qn EC attendance (>75%, 50-74, <50%)	2	75%	2
81	Qn GB meeting (AGM) in last 12 months (date) (1/12mnth, 0/12mnth)	2	1 date	2
82	Qn GB (AGM) attendance (>75%, 50-74, <50%)	2	76%	2
83	Qn No. of staff recruited by FRUG (Y)	2	N. no objection if any project staff can be handed over early, and it will helpful for them in the sustainability process.	0
84	Qn FRUG staff place their activity progress reports and activity plan for the next month to the EC for review and approval (Y)	2	N/A	
85	Qn Extent that FRUG office bearers clearly know their role and responsibility (H, M, L)	2	H. They assess before approval of loan. The cashier checks the registers once in a week.	2

1	Data item (Qn =Quantitative, QI = Qualitative) (and target)	Possible score	Assessment 2005. Assessment (shading =below target)	Score 2005
2	FRUG		Pakuria Dhala Bhatshala Union FRUG	PDB
3	Site		KM	KM
86	QI EC members received and found useful organizational & credit management training (sufficient, useful but need more, insufficient/not useful)	2	Useful but need more training specially on organizational management and credit operation/networking and resolution write-up/minutes keeping.	1
87	Qn Any sub committee formed as per constitution for better management (Y)	2	Y. One sub-committee formed of 5 members FOR WHAT?	2
88	QI If formed sub-committees report regularly to EC and GB (Y-recorded, Y-not recorded/verbal, no)	2	Y-recorded	2
89	QI Extent that FRUG is capable of holding EC and GB meetings properly without support of project staff (fully mostly, partly/not at all)	2	mostly +	1
90	QI Extent meeting minutes properly written by FRUG without help of project staff (H, M, L)	2	M. Still need some assistance like writing the financial statements and loan approval statement	1
91	Qn Extent of dependency on project support and ownership feelings among the FRUG (H-self dependent, M-minor dependency, L-high dependency on project)	2	H- reported self dependent. But seems still have some dependency.	1
92	QI Extent that FRUG is supporting project/own staff specially in collecting over due loans (fully satisfactory, ok, not satisfactory)	2	Fully satisfactory	2
93	Governance			
94	QI If FRUG GB includes any members falling outside of RUG membership criteria (none, yes but helpful, yes)	2	None	2
95	QI role of leaders in FRUG decisions (answerable and listen to others from RUGs, listen to some/rest of EC, a few people take all decisions and not respond to others' views)	2	Answerable	2
96	QI Extent that FRUG leaders attend RUG meetings to explain decisions (H, M, L)	2	H. Chairman visited all the RUGs and others also visited nearest RUGs	2
97	QI extent that general members (RUG) are satisfied their views reach FRUG and responses accordingly (H, M, L)	2	M.	1
98	QI Extent that FRUG decisions are appropriate (H, M, L)	2	M+	1
99	QI extent that FRUG decisions are implemented (all, some, few/none)	2	Some	1
##	Qn Number of persons who can and do write minutes (>5, 3-5, 0-2)	2	>5 write 2	0
##	QI Extent that RUG members know about the objective and reason of forming FRUG (H, M, L)	2	M	1
##	Qn. Constitution agreed in GB and acceptable to project (Y)	2	Y. agreed and recorded	2
##	Qn Constitution submitted for and approved by GOB (approved, submitted, not done yet)	2	Approved	2
##	Qn % EC members know main points in FRUG constitution (100%, 70-99%, <70%)	2	>80	1
##	Qn % GB members (non EC) understand parts of RUG and FRUG constitution (>50%)	2	<70	1
##	Qn if FRUG election held and date (Y-within last 2 years)	2	Y. 25. 05. 2004	2
##	QI How office bearers were decided (secret ballot of GB show of hands among GB, EC only involved in selection or election or other selection process)	2	Showing hand AMONG WHO? (Among GB)	1
##	QI how election was supervised and if seen as fair and unbiased (Good and unbiased; generally fair but some biases etc; not seen as fair or influenced by some people)	2	Good and unbiased	2
##	QI extent general members are happy with how their views were held and explanations for decisions among options regarding constitution and credit manual formulation process (very happy, happy/ok, unhappy)	2	Very happy	2
##	QI general members view about formation and arrangement of FRUG (good for us, no change, worse for us)	2	Good for us they strongly opined	2
##	QI is any category of RUG stakeholder specially happy or unhappy with FRUG, credit manual and FRUG implementation, and why (all equally happy, 1 or more category unhappy or advantaged)	2	All equally happy	2
##	Financial			
##	Qn Amount of revolving fund received from project	2	Tk. 20,24,440.00 on 7th May 2005	2
##	Qn financial plan/budget exists (Y)	2	N.	0
##	QI financial plan/this year's budget is realistic (sufficient but not excess for reasonable activities) (G, Av, P)	2	N/A	
##	Qn financial records reconciled with bank statements (Y)	2	Y. The loan registers are maintaining by the project staff. But the cashier once in a week checked the Registers and put his sign on it. But is this matching with bank statements for the RLF? Yes so far we found	

1	Data Item (Qn = Quantitative, QI = Qualitative) (and target)	Possible score	Assessment 2005. Assessment (shading = below target)	Score 2005
2	FRUG		Pakuria Dhala Bhatshala Union FRUG	PDB
3	Site		KM	KM
##	QI quality of accounts – if follow credit manual (fully mostly, partly)	2	Fully	2
##	Qn number of persons who can and do maintain/ understand accounts (>5, 3-5, 0-2)	2	write 2	0
##	QI voucher information can easily be understood verbally by GB (G, Av, P)	2	Av. Need more involvement of secretary in supervising the documents along with cashier	1
##	Qn Monthly income and expenditure statements are presented to EC (recorded, verbal only, no)	2	Presented and recorded	2
##	Qn frequency that loan statements for approval are presented in EC (all meetings, some meetings, not done)	2	All meetings from July '05	2
##	Qn FRUG and RUGs report individual savings and interest back to members (Y)	2	Y. every member can say their amount of savings and it is written in their individual pass book. Interest back to members at year end	2
##	Qn audit sub committee formed (Y)	2	N	0
##	Qn Internal audit done in last 12 months (Y)	2	N	0
##	Qn external audit done (date) (<12 months ago, >12 months ago, never)	2	N/A. Time is not yet due.	
##	Qn audit feedback received by FRUG (received and discussed, received only, not received)	2	N/A	
##	QI FRUG actions in response to audit (fully appropriate for all issues, address some issues, no or little action)	2	N/A	
##	QI Financial management capacity of FRUG leaders (H, M, L)	2	M	1
##	Networking			
##	QI FRUG yearly plans identify services expected from Upazilla (Y-clear and written, some not specific/verbal, not clear)	2	Not clear. Need to develop a year plan mentioning the nature of expected services from the respective Officer. Project staff should initiate it.	0
##	Qn If FRUG requested Upazilla (not UFO) help; record no times and details (Y)	2	Y. Once Applied for registration to Social Welfare Officer	2
##	Qn no of times FRUG received requested help (all, some, none)	2	all	2
##	QI satisfaction of FRUG with UFO/SUFO help (H, M, L)	2	M	1
##	QI satisfaction of FRUG with Social Welfare Officer help (H, M, L)	2	M	1
##	QI satisfaction of FRUG with Union Parishad help (H, M, L)	2	H. UP Chairman committed to donate 5 decimal of land to them	2
##	QI FRUG regularly submit their trimonthly credit operation progress report to SUFO, LGC as per constitution (regular, submit but irregular, not submit)	2	Not submit	0
##	Qn. No. of national & international days observed/participated in last 12 months (>5, 3-4, <3)	2	3	1
##	Qn if FRUG has developed links with any training providers (govt or non govt) (Y)	2	N	0
##	Qn if representatives of relevant RMO(s) have attended any meetings of FRUG (2+, 1, none)	2	None	0
##	QI if FRUG or appropriate member RUGs have any agreement with RMOs covering their area on fishing/aquatic resource access (Y - FRUG has a role in this, Y but just for individual members, N)	2	N	0
##	Qn if FRUG has attended last LGC/UFC meeting (Y)	2	Y. once attended	1
##	Qn if FRUG has meetings with other FRUGs (Y)	2	N	0
##	QI extent FRUG find any site based networking among FRUGs useful (very useful, some use, little use)	2	would be very useful (but not yet done)	
##	Other/comments if any		One staff may be from Caritas can be recruited by the FRUG themselves as early as possible before end of the project, so that they can become more capable in managing staff monitoring and supervision.	
	Score	218		136
	Indicators with information			103
	Overall %			65.8
	Credit/IGA mgt			60.9
	Pro-poor			92.9
	Women's role			72.2
	Organization			66.7
	Governance			75.0
	Financial			54.5
	Networking			38.5

Note: Based on the FRUG sustainability logframe, the above indicators will be used in the assessment of FRUG. In total there are 109 indicators. Possible score for each indicator highest 2, and medium 1 and low 0

1	Data item (Qn =Quantitative, QI = Qualitative) (and target)	Possible score	Assessment 2005. Assessment (shading =below target)	Score 2005
2	FRUG		Aura Baura beel FRUG	Auraba.
3	Site		KM	KM
4	Date reviewed		1.9.2005	
5	Background data (not scored)			
6	Type of FRUG (One / more than one union)		More than one union	
7	FRUG office address		Vill.Mandakhali, PO.Sherpur sadar, Sherpur.	
8	FRUG contact telephone (if any)		N/A	
9	FRUG chairman name		Md.Abdul Karim	
10	Date of formation of FRUG		10/6/2004	
11	Date of registration and number		11January 2005,Reg.no.Sher-00511/2005	
12	Date of handing over of revolving fund		N/A	
13	No. of union covered under the FRUG and names of unions		Bajitkhila union & Sherpur puroshava	
14	No. of villages covered		10	
15	No. of RUGs covered under the FRUG		25	
16	No. of female RUGs		9	
17	No. of male RUGs		16	
18	Total no. of RUG members		481 members	
19	No. of female RUG members		183 members	
20	No. of Fisher RUG members		247 members	
21	Amount of savings accumulated as on assessment date		7,16,663.00 (as on 31 july, 2005)	
22	Amount of loan outstanding as on assessment date		18,45,515.00 (as on 31 july, 2005)	
23	Amount of bad debt		No bad debt, but over due Tk. 3,56,735.00 (19%)	
24	Rate of repayment as on assessment date		88% (As on 31 July,2005)	
25	Credit/IGA management			
26	Qn Number of RUGs have a realistic yearly work plan for present year (100%, 99%-75%, <75%)	2	100%. But it seems staff mostly imposed during the planning process. Still it is comparatively better than the other FRUG groups	1
27	QI How far the yearly plan followed by RUGs and implemented for sustainability (H, M-some, L)	2	L. Not review the plan in their weekly meetings	1
28	QI FRUG has their realistic yearly work plan and displayed in the meeting place (realistic and displayed, realistic but not displayed, not realistic or not existing)	2	Have plan and displayed in the field office where they conduct meetings, but not realistic. Need further plan by the FRUG themselves and staff should carefully facilitate by not imposing	0
29	QI How far the yearly plan followed by FRUG and implemented for sustainability (H, M-some, L)	2	M-some. Especially the savings and loan amount target.	1
30	QI Yearly plan of FRUG reviewed in the EC meetings and documented in the resolution book (reviewed and documented, reported to be reviewed but no written evidence, not reviewed)	2	Not reviewed	0
31	Qn date of last revision of FRUG yearly plan (<12 months ago)	2	Jan-05	2
32	Qn If Credit Manual agreed in FRUG (Y)	2	Y	2
33	QI If Credit Manual followed by FRUG (fully, mostly, partly)	2	mostly	1
34	QI extent RUG members know about credit manual (know all main points, know some main points, know little or nothing)	2	Know some main points	1
35	QI FRUG has assessed potential profitability of IGAs given credit (fully partly, no)	2	No	0
36	% outstanding debt overdue on payments (<10%, 11-29%, >30%)		19%	1
37	QI FRUG has assessed actual profits/impacts of its loans for IGAs (fully, partly, no)	2	No. Do not have knowledge of cost benefit analysis	0
38	QI How IGAs supported by FRUG credit affect fishing (reduce effort, no change, increase effort)	2	Reduce pressure on fishing	2
39	QI % RUG members who received skill development training (all, some, very few)	2	Some. 41%	1
40	Qn % of RUG borrowers who received skill training (100%, 80-99%, <80%)	2	100%	2
41	QI Extent that trainees who received skill training got employment (H, M, L)	2	H. > 90%	2
42	Qn Any RUG left out sending representatives in the RMO - note which/number (N)	2	NA - 25 RUG left; FRUG expected to operate like RMO for this beel, but not done so yet	
43	QI Extent that RUG representatives in the RMO share the decisions of RMOs in their weekly RUG meetings (fully, mostly, partly)	2	Partly	0
44	Qn current conflicts if any among FRUG/RUG members (0)	2	0	2
45	Qn current conflicts of FRUG with outsiders (0)	2	0%	2
46	QI Conflicts and threats overcome up to now (1+)	2	No	0
47	Qn no of incidents/extent of breaking Credit Manual rules and norms by RUG members in last 6 month period (High/serious, moderate/some, none)	2	Breaking rule by not paying instalments. Huge amount of money is overdue	0

1	Data item (Qn =Quantitative, QI = Qualitative) (and target)	Possible score	Assessment 2005. Assessment (shading =below target)	Score 2005
2	FRUG		Aura Baura beel FRUG	Auraba
3	Site		KM	KM
48	QI actions taken against rule breakers (resolved problem action but not resolved, no action)	2	action but not resolved	0
49	Pro-poor			
50	Qn % RUG members own up to 0.5 acre land (>90%, 70%-89%, <70%)	2	95%	2
51	Qn % GB members in FRUG own up to 0.5 acre (>90%, 70-89%, <70%)	2	94%	2
52	Qn % EC member own up to 0.5 acre (>90%, 70-89%, <70%)	2	94%	2
53	Qn No. office bearers of FRUG own up to 0.5 ac (3+, 2, <2)	2	3+	2
54	Qn No. office bearers of FRUG are fishers (3+, 2, <2)	2	3+	2
55	Qn % of members in RUGs out of criteria as per constitution (<5%, 5-10%, >10%)	2	<5 (1.36%)	2
56	QI extent that RUG representatives in FRUG share the decisions of FRUG at their RUG weekly meetings (H, M, L)	2	L. Not effectively discussed in their weekly meetings & staff also don't properly follow this matter	0
57	QI Extent RUG members are happy with the FRUG activities (H, M, L)	2	M	1
58	QI Impact of IGAs on RUG non-fisher members incomes (+, =, -)	2	Very positive	2
59	QI Impact of IGAs on RUG fisher member incomes (+, =, -)	2	Very positive	2
60	QI proportion of poor resource users in FRUG covered area eligible for RUG membership but not included in RUG (very few, some, significant number)	2	Very few	2
61	Qn % of RUG members who received loan so far (>95% 80-94%, <80%)	2	>95%	2
62	QI opinions of RUG and non-RUG members about each other's involvement in the RMO (fair and appropriate, some bias, major gap)	2	N/A	
63	QI RUG and non-RUG members have roughly equal influence on decisions of RMO (Y)	2	N/A	
64	Women's role			
65	Qn % women in GB (>40%, 30-39%, <30%)	2	36%	1
66	Qn % women in EC (>30%, 20-29%, <20%)	2	36%	2
67	QI extent women in FRUG are involved in wetland resource use (H, M, L)	2	L	0
68	QI role of women in FRUG decision making (sig/active, minor, none)	2	minor. 2/3 women seems active	1
69	QI role of women in FRUG sub-committees (member and active in all member but not so active, no women in sub-committees)	2	none - Not yet formed any sub committee	0
70	QI extent that training arranged for IGAs is convenient for women (H, M, L)	2	H. very close to field office where training courses held.	2
71	Qn if meetings held between FRUG and women RUGs to strengthen their role and understanding of FRUG (Y)	2	Y, but not very frequent	1
72	QI extent that women in FRUG find its meeting arrangements are convenient and friendly for them (H, M, L)	2	H. Meeting time changed after consultation with women members	2
73	QI extent that women RUG members are satisfied their views reach FRUG and responses (H, M, L)	2	M	1
74	Organization			
75	Qn land for FRUG office registered in name of FRUG (dec) (Y)	2	No	0
76	Qn if FRUG office exists (Y)	2	No	0
77	QI condition of office (Good, Av, Poor)	2	N/A	
78	QI if office is used (H, M, L)	2	N/A	
79	Qn No of EC meetings (4/6mnth, 3/6mnth, 0-2/6mnth)	2	6 EC meetings held during last six months	2
80	Qn EC attendance (>75%, 50-74, <50%)	2	75%	2
81	Qn GB meeting (AGM) in last 12 months (date) (1/12mnth, 0/12mnth)	2	1 date	2
82	Qn GB (AGM) attendance (>75%, 50-74, <50%)	2	72%	1
83	Qn No. of staff recruited by FRUG (Y)	2	N	0
84	Qn FRUG staff place their activity progress reports and activity plan for the next month to the EC for review and approval (Y)	2	N/A	
85	Qn Extent that FRUG office bearers clearly know their role and responsibility (H, M, L)	2	M. Clear among the few	1

1	Data item (Qn =Quantitative, QI = Qualitative) (and target)	Possible score	Assessment 2005. Assessment (shading =below target)	Score 2005
2	FRUG		Aura Baura beel FRUG	Auraba.
3	Site		KM	KM
86	QI EC members received and found useful organizational & credit management training (sufficient, useful but need more, insufficient/not useful)	2	Useful but need more training specially on organizational management and credit operation networking and resulation write-up/minutes keeping.	1
87	Qn Any sub committee formed as per constitution for better management (Y)	2	Y. One sub committee of 5 members formed as per constitution FOR WHAT?	2
88	QI If formed sub-committees report regularly to EC and GB (Y-recorded, Y-not recorded/verbal, no)	2	Y-recorded	2
89	QI Extent that FRUG is capable of holding EC and GB meetings properly without support of project staff (fully mostly, partly/not at all)	2	mostly	1
90	QI Extent meeting minutes properly written by FRUG without help of project staff (H, M, L)	2	M	1
91	Qn Extent of dependancy on project support and ownership feelings among the FRUG (H-self dependent, M-minor depency, L-high dependancy on project)	2	M	1
92	QI Extent that FRUG is supporting project/own staff specially in collecting over due loans (fully satisfactory, ok, not satisfactory)	2	They are supporting and trying but the result is not satisfactory	0
93	Governance			
94	QI If FRUG GB includes any members falling outside of RUG membership criteria (none, yes but helpful, yes)	2	None	2
95	QI role of leaders in FRUG decisions (answerable and listen to others from RUGs, listen to some/rest of EC, a few people take all decisions and not respond to others' views)	2	Answerable	2
96	QI Extent that FRUG leaders attend RUG meetings to explain decisions (H, M, L)	2	L. The leaders should be more active in collection of loan	0
97	QI extent that general members (RUG) are satisfied their views reach FRUG and responses accordingly (H, M, L)	2	M.	1
98	QI Extent that FRUG decisions are appropriate (H, M, L)	2	L.	0
99	QI extent that FRUG decisions are implemented (all, some, few/none)	2	few. Specially regarding loan collection	0
##	Qn Number of persons who can and do write minutes (>5, 3-5, 0-2)	2	Know more than 5 but do write 2	0
##	QI Extent that RUG members know about the objective and reason of forming FRUG (H, M, L)	2	L. Female RUG which we visited seems know very little about FRUG formation.	0
##	Qn. Constitution agreed in GB and acceptable to project (Y)	2	Y	2
##	Qn Constitution submitted for and approved by GOB (approved, submitted, not done yet)	2	Approved	2
##	Qn % EC members know main points in FRUG constitution (100%, 70-99%, <70%)	2	>70%	1
##	Qn % GB members (non EC) understand parts of RUG and FRUG constitution (>50%)	2	<50	0
##	Qn if FRUG election held and date (Y-within last 2 years)	2	Y. 10. 06. 2004	2
##	QI How office bearers were decided (secret ballot of GB show of hands among GB, EC only involved in selection or election or other selection process)	2	Showing hand AMONG WHO?	1
##	QI how election was supervised and if seen as fair and unbiased (Good and unbiased; generally fair but some biases etc; not seen as fair or influenced by some people)	2	Good..... they mentioned	2
##	QI extent general members are happy with how their views were held and explanations for decisions among options regarding constitution and credit manual formulation process (very happy, happy/ok, unhappy)	2	Happy/Ok. Because it was shared with them in several meetings.	1
##	QI general members view about formation and arrangement of FRUG (good for us, no change, worse for us)	2	Good for us they opined	2
##	QI is any category of RUG stakeholder specially happy or unhappy with FRUG, credit manual and FRUG implementation, and why (all equally happy, 1 or more category unhappy or advantaged)	2	Some fishermen of the part of Aura Baura beel some how unhappy and still have misunderstanding about MACH activities	0
##	Financial			
##	Qn Amount of revolving fund received from project	2	Not received any amount	0
##	Qn financial plan/budget exists (Y)	2	N. They should complete it before Deceberm ,05	0
##	QI financial plan/this year's budget is realistic (sufficient but not excess for reasonable activities) (G, Av, P)	2	N/A	
##	Qn financial records reconciled with bank statements (Y)	2	Y. FRUG wise loan register prepared and completed.	1

1	Data Item (Qn =Quantitative, Ql = Qualitative) (and target)	Possible score	Assessment 2005. Assessment (shading =below target)	Score 2005
2	FRUG		Aura Baura beel FRUG	Auraba
3	Site		KM	KM
##	Ql quality of accounts – if follow credit manual (fully mostly, partly)	2	mostly	1
##	Qn number of persons who can and do maintain/ understand accounts (>5, 3-5, 0-2)	2	0. Cashier is not skill enough. He should be charged immediately by another more educated EC member which is available.	0
##	Ql voucher information can easily be understood verbally by GB (G, Av, P)	2	P. Voucher information not yet shared fully in GB. Actually they do not have much expenditure except meeting cost	0
##	Qn Monthly income and expenditure statements are presented to EC (recorded, verbal only, no)	2	Recorded, but need to be more specific	1
##	Qn frequency that loan statements for approval are presented in EC (all meetings, some meetings, not done)	2	All meetings from July .05	2
##	Qn FRUG and RUGs report individual savings and interest back to members (Y)	2	Y. every member can say their amount of savings and it is written in their individual pass book. Interest back to members at year end	2
##	Qn audit sub committee formed (Y)	2	N	0
##	Qn Internal audit done in last 12 months (Y)		N	0
##	Qn external audit done (date) (<12 months ago, >12 months ago, never)	2	N/A. Time is not yet due.	
##	Qn audit feedback received by FRUG (received and discussed, received only, not received)	2	N/A	
##	Ql FRUG actions in response to audit (fully appropriate for all issues, address some issues, no or little action)	2	N/A	
##	Ql Financial management capacity of FRUG leaders (H, M, L)	2	L	0
##	Networking			
##	Ql FRUG yearly plans identify services expected from Upazilla (Y-clear and written, some not specific/verbal, not clear)	2	Not clear. Need to develop a year plan mentioning the nature of expected services from the respective Officer. Project staff should initiate it.	0
##	Qn If FRUG requested Upazilla (not UFO) help; record no times and details (Y)	2	Y. Once Applied for registration to Social Welfare Officer	2
##	Qn no of times FRUG received requested help (all, some, none)	2	all	2
##	Ql satisfaction of FRUG with UFO/SUFO help (H, M, L)		L	0
##	Ql satisfaction of FRUG with Social Welfare Officer help (H, M, L)	2	M	1
##	Ql satisfaction of FRUG with Union Parishad help (H, M, L)	2	M	1
##	Ql FRUG regularly submit their trimonthly credit operation progress report to SUFO, LGC as per constitution (regular, submit but irregular, not submit)	2	Not submit. Very recently decided that FRUG representative will attend at the UFC /LGC meeting	0
##	Qn. No. of national & international days observed/participated in last 12 months (>5, 3-4, <3)	2	3	1
##	Qn if FRUG has developed links with any training providers (govt or non govt) (Y)	2	N	0
##	Qn if representatives of relevant RMO(s) have attended any meetings of FRUG (2+, 1, none)	2	N/A	
##	Ql if FRUG or appropriate member RUGs have any agreement with RMOs covering their area on fishing/aquatic resource access (Y - FRUG has a role in this, Y but just for individual members, N)	2	Not needed, but RUG members have access in their water body (Aura Baura Beel) HAS THE FRUG HELED ENSURE THIS OR IS IT NOT INVOLVED?	
##	Qn if FRUG has attended last LGC/UFC meeting (Y)	2	N	0
##	Qn if FRUG has meetings with other FRUGs (Y)	2	N	0
##	Ql extent FRUG find any site based networking among FRUGs useful (very useful, some use, little use)	2	would be very useful (but not yet done)	
##	Other/comments if any		They opined that after collection of of over due they will be able to receive fund after December '05	
	Score	218		100
	Indicators with information			99
	Overall %			50.7
	Credit/IGA mgt			47.7
	Pro-poor			87.5
	Women's role			55.6
	Organization			53.3
	Governance			50.0
	Financial			29.2
	Networking			31.8

Note: Based on the FRUG sustainability logframe, the above indicators will be used in the assessment of FRUG. In total there are 109 indicators. Possible score for each indicator highest 2, and medium 1 and low 0

1	Data item (Qn = Quantitative, Ql = Qualitative) (and target)	Possible score	Assessment 2005. Assessment (shading = below target)	Score 2005
2	FRUG		Jhenaigathi Union FRUG	Jhenai.
3	Site		KM	KM
4	Date reviewed		2.5.05	
5	Background data (not scored)			
6	Type of FRUG (One / more than one union)		One union	
7	FRUG office address		Vill. Khaikura, PO. Jhenaigati, Sherpur.	
8	FRUG contact telephone (if any)		N/A	
9	FRUG chairman name		Md. Abdul Rashid	
10	Date of formation of FRUG		8/6/2004	
11	Date of registration and number		16/February/2005, Reg. no. Sher-00517/2005	
12	Date of handing over of revolving fund		N/A	
13	No. of union covered under the FRUG and names of unions		1 union. Jhenaigati.	
14	No. of villages covered		7	
15	No. of RUGs covered under the FRUG		25	
16	No. of female RUGs		1	
17	No. of male RUGs		24	
18	Total no. of RUG members		480 members	
19	No. of female RUG members		14 members	
20	No. of Fisher RUG members		359 members	
21	Amount of savings accumulated as on assessment date		5,63,668 (as on 31 July, 2005)	
22	Amount of loan outstanding as on assessment date		14,09,905 (as on 31 July, 2005)	
23	Amount of bad debt		No bad debt, but over due Tk. 4,83,225.00 (34%)	
24	Rate of repayment as on assessment date		85 % (As on 31 July, 2005)	
25	Credit/IGA management			
26	Qn Number of RUGs have a realistic yearly work plan for present year (100%, 99%-75%, <75%)	2	100% but not realistic. It includes mainly meeting, savings, loan only. Need further improvement to make it people's plan	1
27	Ql How far the yearly plan followed by RUGs and implemented for sustainability (H, M-some, L)	2	L. not reviewed in their weekly meetings	0
28	Ql FRUG has their realistic yearly work plan and displayed in the meeting place (realistic and displayed, realistic but not displayed, not realistic or not existing)	2	Have plan and displayed in their meeting place held at field office, but mostly the project credit activities. Need further development and staff should carefully facilitate to make their own plan.	1
29	Ql How far the yearly plan followed by FRUG and implemented for sustainability (H, M-some, L)	2	M-some. Only the savings and loan amount target.	1
30	Ql Yearly plan of FRUG reviewed in the EC meetings and documented in the resolution book (reviewed and documented, reported to be reviewed but no written evidence, not reviewed)	2	Not reviewed in the EC or GB	0
31	Qn date of last revision of FRUG yearly plan (<12 months ago)	2	January '05	2
32	Qn If Credit Manual agreed in FRUG (Y)	2	Y and recorded	2
33	Ql If Credit Manual followed by FRUG (fully mostly, partly)	2	partly	0
34	Ql extent RUG members know about credit manual (know all main points, know some main points, know little or nothing)	2	Know little. Reported that the members don't attend at the weekly meetings regularly when discussion held on	0
35	Ql FRUG has assessed potential profitability of IGAs given credit (fully partly, no)	2	No	0
36	% outstanding debt overdue on payments (<10%, 11-29%, >30%)		34%	0
37	Ql FRUG has assessed actual profits/impacts of its loans for IGAs (fully, partly, no)	2	No. Do not have knowledge of cost benefit analysis	0
38	Ql How IGAs supported by FRUG credit affect fishing (reduce effort, no change, increase effort)	2	Reduce pressure on fishing	2
39	Ql % RUG members who received skill development training (all, some, very few)	2	Some. 40%	1
40	Qn % of RUG borrowers who received skill training (100%, 80-99%, <80%)	2	89%	1
41	Ql Extent that trainees who received skill training got employment (H, M, L)	2	M >80%	1
42	Qn Any RUG left out sending representatives in the RMO - note which/number (N)	2	N	2
43	Ql Extent that RUG representatives in the RMO share the decisions of RMOs in their weekly RUG meetings (fully, mostly, partly)	2	mostly	1
44	Qn current conflicts if any among FRUG/RUG members (0)	2	0	2
45	Qn current conflicts of FRUG with outsiders (0)	2	0%	2
46	Ql Conflicts and threats overcome up to now (1+)	2	No	0
47	Qn no of incidents/extent of breaking Credit Manual rules and norms by RUG members in last 6 month period (High/serious, moderate/some, none)	2	Seriously breaking the rules. Their amount of over due is Tk. 4,83,225.00 which is threatening for the FRUG	0

1	Data Item (Qn =Quantitative, QI = Qualitative) (and target)	Possible score	Assessment 2005. Assessment (shading =below target)	Score 2005
2	FRUG		Jhenalgathi Union FRUG	Jhenai.
3	Site		KM	KM
48	QI actions taken against rule breakers (resolved problem action but not resolved, no action)	2	Action but not yet bring any result	0
49	Pro-poor			
50	Qn % RUG members own up to 0.5 acre land (>90%, 70%-89%, <70%)	2	98%	2
51	Qn % GB members in FRUG own up to 0.5 acre (>90%, 70-89%, <70%)	2	96%	2
52	Qn % EC member own up to 0.5 acre (>90%, 70-89%, <70%)	2	96%	2
53	Qn No. office bearers of FRUG own up to 0.5 ac (3+, 2, <2)	2	3+	2
54	Qn No. office bearers of FRUG are fishers (3+, 2, <2)	2	3+	2
55	Qn % of members in RUGs out of criteria as per constitution (<5%, 5-10%, >10%)	2	<5(actual-1.41%)	2
56	QI extent that RUG representatives in FRUG share the decisions of FRUG at their RUG weekly meetings (H, M, L)	2	L. Not effectively discussed in their weekly meetings & staff also don't properly follow this matter	0
57	QI Extent RUG members are happy with the FRUG activities (H, M, L)	2	M.	1
58	QI Impact of IGAs on RUG non-fisher members incomes (+, =, -)	2	Very positive as their income increased	2
59	QI Impact of IGAs on RUG fisher member incomes (+, =, -)	2	Very positive	2
60	QI proportion of poor resource users in FRUG covered area eligible for RUG membership but not included in RUG (very few, some, significant number)	2	Very few	2
61	Qn % of RUG members who received loan so far (>95%, 80-94%, <80%)	2	>95%	2
62	QI opinions of RUG and non-RUG members about each other's involvement in the RMO (fair and appropriate, some bias, major gap)	2	Fair and appropriate	2
63	QI RUG and non-RUG members have roughly equal influence on decisions of RMO (Y)	2	Y. Cashier of the RMO is from RUG	2
64	Women's role			
65	Qn % women in GB (>40%, 30-39%, <30%)	2	4%. 1 out of 25 RUG. Quite imbalanced	0
66	Qn % women in EC (>30%, 20-29%, <20%)	2	4%	0
67	QI extent women in FRUG are involved in wetland resource use (H, M, L)	2	L	0
68	QI role of women in FRUG decision making (sig/active, minor, none)	2	None	0
69	QI role of women in FRUG sub-committees (member and active in all member but not so active, no women in sub-committees)	2	No	0
70	QI extent that training arranged for IGAs is convenient for women (H, M, L)	2	Meeting held but not sufficient and effective	1
71	Qn if meetings held between FRUG and women RUGs to strengthen their role and understanding of FRUG (Y)	2	N	0
72	QI extent that women in FRUG find its meeting arrangements are convenient and friendly for them (H, M, L)	2	L	0
73	QI extent that women RUG members are satisfied their views reach FRUG and responses (H, M, L)	2	Satisfied but not so clear	0
74	Organization			
75	Qn land for FRUG office registered in name of FRUG (dec) (Y)	2	Y. 7 decimal land registered.	2
76	Qn if FRUG office exists (Y)	2	No	0
77	QI condition of office (Good, Av. Poor)	2	N/A	
78	QI If office is used (H, M, L)	2	N/A	
79	Qn No of EC meetings (4/6mnth, 3/6mnth, 0-2/6mnth)	2	6 EC meetings held during last six months	2
80	Qn EC attendance (>75%, 50-74, <50%)	2	67%	1
81	Qn GB meeting (AGM) in last 12 months (date) (1/12mnth, 0/12mnth)	2	1 date	2
82	Qn GB (AGM) attendance (>75%, 50-74, <50%)	2	71%	1
83	Qn No. of staff recruited by FRUG (Y)	2	N	0
84	Qn FRUG staff place their activity progress reports and activity plan for the next month to the EC for review and approval (Y)	2	N/A	
85	Qn Extent that FRUG office bearers clearly know their role and responsibility (H, M, L)	2	L	0

1	Data item (Qn =Quantitative, QI = Qualitative) (and target)	Possible score	Assessment 2005. Assessment (shading =below target)	Score 2005
2	FRUG		Jhenalgathi Union FRUG	Jhenal.
3	Site		KM	KM
86	QI EC members received and found useful organizational & credit management training (sufficient, useful but need more, insufficient/not useful)	2	Insufficient	0
87	Qn Any sub committee formed as per constitution for better management (Y)	2	N	0
88	QI If formed sub-committees report regularly to EC and GB (Y-recorded, Y-not recorded/verbal, no)	2	N/A	
89	QI Extent that FRUG is capable of holding EC and GB meetings properly without support of project staff (fully mostly, partly/not at all)	2	Not at all. Another problem is less literacy knowledge among the leaders	0
90	QI Extent meeting minutes properly written by FRUG without help of project staff (H, M, L)	2	M. They write with the assistance of staff.	1
91	Qn Extent of dependency on project support and ownership feelings among the FRUG (H-self dependent, M-minor dependency, L-high dependency on project)	2	L. High dependency on project	0
92	QI Extent that FRUG is supporting project/own staff specially in collecting over due loans (fully satisfactory, ok, not satisfactory)	2	Not satisfactory	0
93	Governance			
94	QI If FRUG GB includes any members falling outside of RUG membership criteria (none, yes but helpful, yes)	2	None	2
95	QI role of leaders in FRUG decisions (answerable and listen to others from RUGs, listen to some/rest of EC, a few people take all decisions and not respond to others' views)	2	Answerable and listen to others from RUGs	2
96	QI Extent that FRUG leaders attend RUG meetings to explain decisions (H, M, L)	2	L. Staff are not properly facilitating the leaders to make them more activate by giving few responsibility to them	0
97	QI extent that general members (RUG) are satisfied their views reach FRUG and responses accordingly (H, M, L)	2	L. Leaders are not responding properly in collection of overdue and staff also not playing appropriate role to increase their involvement	0
98	QI Extent that FRUG decisions are appropriate (H, M, L)	2	L. Not capable enough in decision making.	0
99	QI extent that FRUG decisions are implemented (all, some, few/none)	2	Few	0
##	Qn Number of persons who can and do write minutes (>5, 3-5, 0-2)	2	1	0
##	QI Extent that RUG members know about the objective and reason of forming FRUG (H, M, L)	2	L. Not clear. Staff could not do the ground work properly before and after forming the FRUG.	0
##	Qn. Constitution agreed in GB and acceptable to project (Y)	2	Y. agreed and recorded	2
##	Qn Constitution submitted for and approved by GOB (approved, submitted, not done yet)	2	Approved	2
##	Qn % EC members know main points in FRUG constitution (100%, 70-99%, <70%)	2	<70%	0
##	Qn % GB members (non EC) understand parts of RUG and FRUG constitution (>50%)	2	<50%	0
##	Qn if FRUG election held and date (Y-within last 2 years)	2	Y. 8. 06. 2004	2
##	QI How office bearers were decided (secret ballot of GB show of hands among GB, EC only involved in selection or election or other selection process)	2	Showing hand AMONG WHO?	1
##	QI how election was supervised and if seen as fair and unbiased (Good and unbiased; generally fair but some biases etc; not seen as fair or influenced by some people)	2	Good and unbiased they opined	2
##	QI extent general members are happy with how their views were held and explanations for decisions among options regarding constitution and credit manual formulation process (very happy, happy/ok, unhappy)	2	Ok. Because it was shared with them in several times, but they forget most of the things. Need review the facilitation process of the staff.	1
##	QI general members view about formation and arrangement of FRUG (good for us, no change, worse for us)	2	No change	1
##	QI is any category of RUG stakeholder specially happy or unhappy with FRUG, credit manual and FRUG implementation, and why (all equally happy, 1 or more category unhappy or advantaged)	2	All equally happy	2
##	Financial			
##	Qn Amount of revolving fund received from project	2	No	0
##	Qn financial plan/budget exists (Y)	2	N	0
##	QI financial plan/this year's budget is realistic (sufficient but not excess for reasonable activities) (G, Av, P)	2	N/A	
##	Qn financial records reconciled with bank statements (Y)	2	N	0

1	Data Item (Qn =Quantitative, Ql = Qualitative) (and target)	Possible score	Assessment 2005. Assessment (shading =below target)	Score 2005
2	FRUG		Jhenaigathi Union FRUG	Jhenai.
3	Site		KM	KM
##	Ql quality of accounts – if follow credit manual (fully, mostly, partly)	2	Mostly by the staff	0
##	Qn number of persons who can and do maintain/ understand accounts (>5, 3-5, 0-2)	2		0
##	Ql voucher information can easily be understood verbally by GB (G, Av, P)	2	P. Voucher information not yet shared fully in GB. Actually they do not have much expenditure except meeting cost	0
##	Qn Monthly income and expenditure statements are presented to EC (recorded, verbal only, no)	2	No	0
##	Qn frequency that loan statements for approval are presented in EC @ all meetings, some meetings, not done)	2	Not done	0
##	Qn FRUG and RUGs report individual savings and interest back to members (Y)	2	Y	2
##	Qn audit sub committee formed (Y)	2	N	0
##	Qn Internal audit done in last 12 months (Y)		N	0
##	Qn external audit done (date) (<12 months ago, >12 months ago, never)	2	N/A .Time is not yet due.	
##	Qn audit feedback received by FRUG (received and discussed, received only, not received)	2	N/A	
##	Ql FRUG actions in response to audit (fully appropriate for all issues, address some issues, no or little action)	2	N/A	
##	Ql Financial management capacity of FRUG leaders (H, M, L)	2	L. Most of the leaders are illiterate	0
##	Networking			
##	Ql FRUG yearly plans identify services expected from Upazilla (Y-clear and written, some not specific/verbal, not clear)	2	Not clear. Need to develop a year plan mentioning the nature of expected services from the respective Officer. Project staff should initiate it.	0
##	Qn If FRUG requested Upazilla (not UFO) help; record no times and details (Y)	2	Y. Once Applied for registration to Social Welfare Officer	2
##	Qn no of times FRUG received requested help (all, some, none)	2	all	2
##	Ql satisfaction of FRUG with UFO/SUFO help (H, M, L)		L. not yet communicated for any matter	0
##	Ql satisfaction of FRUG with Social Welfare Officer help (H, M, L)	2	M	1
##	Ql satisfaction of FRUG with Union Parishad help (H, M, L)	2	M	1
##	Ql FRUG regularly submit their trimonthly credit operation progress report to SUFO, LGC as per constitution (regular, submit but irregular, not submit)	2	Not submit. Very recently decided that FRUG representative will attend at the UFC / LGC meeting	0
##	Qn. No. of national & international days observed/participated in last 12 months (>5, 3-4, <3)	2	3	1
##	Qn if FRUG has developed links with any training providers (govt or non govt) (Y)	2	N	0
##	Qn if representatives of relevant RMO(s) have attended any meetings of FRUG (2+, 1, none)	2	None	0
##	Ql if FRUG or appropriate member RUGs have any agreement with RMOs covering their area on fishing/aquatic resource access (Y - FRUG has a role in this, Y but just for individual members, N)	2	N	0
##	Qn if FRUG has attended last LGC/UFC meeting (Y)	2	Y. once attended	1
##	Qn if FRUG has meetings with other FRUGs (Y)	2	N	0
##	Ql extent FRUG find any site based networking among FRUGs useful (very useful, some use, little use)	2	would be very useful (but notyet done)	
##	Other/comments if any		The concerned project staff need to be more careful and dynamic to handling this FRUG. A strong drive should be given from the site level staff	
	Score	218		81
	Indicators with information			103
	Overall %			36.4
	Credit/IGA mgt			41.3
	Pro-poor			89.3
	Women's role			5.6
	Organization			32.1
	Governance			47.2
	Financial			8.3
	Networking			30.8

Note: Based on the FRUG sustainability logframe, the above indicators will be used in the assessment of FRUG. In total there are 109 indicators. Possible score for each indicator highest 2, and medium 1 and low 0

1	Data Item (Qn =Quantitative, QI = Qualitative) (and target)	Possible score	Assessment 2005. Assessment (shading =below target)	Score 2005
2	FRUG		Malijikanda Union FRUG	Maliji
3	Site		KM	KM
4	Date reviewed		31.8.05	
5	Background data (not scored)			
6	Type of FRUG (One / more than one union)		One union	
7	FRUG office address		Vill. Tinani, PO.Hatibanda, Jhenaigati, Sherpur	
8	FRUG contact telephone (if any)		N/A	
9	FRUG chairman name		Md.Wahab Ali	
10	Date of formation of FRUG		8/4/2004	
11	Date of registration and number		16/February/2005,Reg.no.Sher-00519/2005	
12	Date of handing over of revolving fund		N/A	
13	No. of union covered under the FRUG and names of unions		2 unions. Malijikanda & Hatibanda.	
14	No. of villages covered		8	
15	No. of RUGs covered under the FRUG		22	
16	No. of female RUGs		8	
17	No. of male RUGs		14	
18	Total no. of RUG members		458 members	
19	No. of female RUG members		172 members	
20	No. of Fisher RUG members		194 members	
21	Amount of savings accumulated as on assessment date		4,35,792 (as on 31 July, 2005)	
22	Amount of loan outstanding as on assessment date		16,22,145 (as on 31 July, 2005)	
23	Amount of bad debt		No bad debt, but over due Tk. 5,20,155.00 (32%)	
24	Rate of repayment as on assessment date		83 % (As on 31 July,2005)	
25	Credit/IGA management			
26	Qn Number of RUGs have a realistic yearly work plan for present year (100%, 99%-75%, <75%)	2	100% but not realistic. It includes mainly meeting, savings, loan only. Need further improvement to make it people's plan	1
27	QI How far the yearly plan followed by RUGs and implemented for sustainability (H, M-some, L)	2	L. not reviewed in their weekly meetings	0
28	QI FRUG has their realistic yearly work plan and displayed in the meeting place (realistic and displayed, realistic but not displayed, not realistic or not existing)	2	Have plan and displayed in their meeting place held at field office, but mostly the project credit activities. Need further development and staff should carefully facilitated to make their own plan.	1
29	QI How far the yearly plan followed by FRUG and implemented for sustainability (H, M-some, L)	2	M-some. Only the savings and loan amount target.	1
30	QI Yearly plan of FRUG reviewed in the EC meetings and documented in the resolution book (reviewed and documented, reported to be reviewed but no written evidence, not reviewed)	2	Not reviewed in the EC or GB	0
31	Qn date of last revision of FRUG yearly plan (<12 months ago)	2	January '05	2
32	Qn If Credit Manual agreed in FRUG (Y)	2	Y and recorded	2
33	QI If Credit Manual followed by FRUG (fully, mostly, partly)	2	partly	0
34	QI extent RUG members know about credit manual (know all main points, know some main points, know little or nothing)	2	Know some main points	1
35	QI FRUG has assessed potential profitability of IGAs given credit (fully partly, no)	2	No	0
36	% outstanding debt overdue on payments (<10%, 11-29%, >30%)		32%	0
37	QI FRUG has assessed actual profits/impacts of its loans for IGAs (fully, partly, no)	2	No. Do not have knowledge of cost benefit analysis	0
38	QI How IGAs supported by FRUG credit affect fishing (reduce effort, no change, increase effort)	2	Reduce pressure on fishing	2
39	QI % RUG members who received skill development training (all, some, very few)	2	Some. 46%	1
40	Qn % of RUG borrowers who received skill training (100%, 80-99%, <80%)	2	<80%	0
41	QI Extent that trainees who received skill training got employment (H, M, L)	2	M	1
42	Qn Any RUG left out sending representatives in the RMO - note which/number (N)	2	N	2
43	QI Extent that RUG representatives in the RMO share the decisions of RMOs in their weekly RUG meetings (fully, mostly, partly)	2	Fully.	2
44	Qn current conflicts if any among FRUG/RUG members (0)	2	0	2
45	Qn current conflicts of FRUG with outsiders (0)	2	0%	2
46	QI Conflicts and threats overcome up to now (1+)	2	No	0
47	Qn no of incidents/extent of breaking Credit Manual rules and norms by RUG members in last 6 month period (High/serious, moderate/some, none)	2	High breaking of rules by not paying instalments. Overdue amount Tk. 5,20,155.00 which is highest among all the FRUGs	0

1	Data Item (Qn =Quantitative, Ql = Qualitative) (and target)	Possible score	Assessment 2005. Assessment (shading =below target)	Score 2005
2	FRUG		Maljikanda Union FRUG	Maliji
3	Site		KM	KM
48	Ql actions taken against rule breakers (resolved problem action but not resolved, no action)	2	Action but not yet bring any result	0
49	Pro-poor			
50	Qn % RUG members own up to 0.5 acre land (>90%, 70%-89%, <70%)	2	97%	2
51	Qn % GB members in FRUG own up to 0.5 acre (>90% 70-89%, <70%)	2	98%	2
52	Qn % EC member own up to 0.5 acre (>90%, 70-89%, <70%)	2	98%	2
53	Qn No. office bearers of FRUG own up to 0.5 ac (3+, 2, <2)	2	3+	2
54	Qn No. office bearers of FRUG are fishers (3+, 2, <2)	2	3+	2
55	Qn % of members in RUGs out of criteria as per constitution (<5%, 5-10%, >10%)	2	<5(actual-0.35%)	2
56	Ql extent that RUG representatives in FRUG share the decisions of FRUG at their RUG weekly meetings (H, M, L)	2	L. Not effectively discussed in their weekly meetings & staff also don't properly follow this matter	0
57	Ql Extent RUG members are happy with the FRUG activities (H, M, L)	2	L. They are not happy with the credit activities	0
58	Ql Impact of IGAs on RUG non-fisher members incomes (+, =, -)	2	Very positive	2
59	Ql Impact of IGAs on RUG fisher member incomes (+, =, -)	2	Very positive	2
60	Ql proportion of poor resource users in FRUG covered area eligible for RUG membership but not included in RUG (very few, some, significant number)	2	Very few	2
61	Qn % of RUG members who received loan so far (>95%, 80-94%, <80%)	2	>95%	2
62	Ql opinions of RUG and non-RUG members about each other's involvement in the RMO (fair and appropriate, some bias, major gap)	2	Fair	2
63	Ql RUG and non-RUG members have roughly equal influence on decisions of RMO (Y)	2	Y. They have strong voice in the RMO	2
64	Women's role			
65	Qn % women in GB (>40%, 30-39%, <30%)	2	36%	1
66	Qn % women in EC (>30%, 20-29%, <20%)	2	36%	1
67	Ql extent women in FRUG are involved in wetland resource use (H, M, L)	2	M. Women and mostly children are involved	1
68	Ql role of women in FRUG decision making (sig/active, minor, none)	2	minor	1
69	Ql role of women in FRUG sub-committees (member and active in all member but not so active, no women in sub-committees)	2	a 5 members committee, 2 women seems active	1
70	Ql extent that training arranged for IGAs is convenient for women (H, M, L)	2	M+	1
71	Qn if meetings held between FRUG and women RUGs to strengthen their role and understanding of FRUG (Y)	2	Started but not frequently by the EC members	1
72	Ql extent that women in FRUG find its meeting arrangements are convenient and friendly for them (H, M, L)	2	M+	1
73	Ql extent that women RUG members are satisfied their views reach FRUG and responses (H, M, L)	2	M Satisfied but not so clear to them about the role of FRUG.	1
74	Organization			
75	Qn land for FRUG office registered in name of FRUG (dec) (Y)	2	No	0
76	Qn if FRUG office exists (Y)	2	No	0
77	Ql condition of office (Good, Av, Poor)	2	N/A	
78	Ql If office is used (H, M, L)	2	N/A	
79	Qn No of EC meetings (4/6mnth, 3/6mnth, 0-2/6mnth)	2	6 EC meetings held during last six months	2
80	Qn EC attendance (>75%, 50-74, <50%)	2	65%	1
81	Qn GB meeting (AGM) in last 12 months (date) (1/12mnth, 0/12mnth)	2	1 date	2
82	Qn GB (AGM) attendance (>75%, 50-74, <50%)	2	76%	2
83	Qn No. of staff recruited by FRUG (Y)	2	N	0
84	Qn FRUG staff place their activity progress reports and activity plan for the next month to the EC for review and approval (Y)	2	N/A	
85	Qn Extent that FRUG office bearers clearly know their role and responsibility (H, M, L)	2	M. - 2 out of 3 are clear	1

1	Data item (Qn =Quantitative, Ql = Qualitative) (and target)	Possible score	Assessment 2005. Assessment (shading =below target)	Score 2005
2	FRUG		Malijikanda Union FRUG	Maliji
3	Site		KM	KM
86	Ql EC members received and found useful organizational & credit management training (sufficient, useful but need more, insufficient/not useful)	2	Useful but need more training specially on organizational management and credit operation networking and resulation write-up/minutes keeping.	1
87	Qn Any sub committee formed as per constitution for better management (Y)	2	Y. But need to be more activated	1
88	Ql If formed sub-committees report regularly to EC and GB (Y-recorded, Y-not recorded/verbal, no)	2	Verbal	1
89	Ql Extent that FRUG is capable of holding EC and GB meetings properly without support of project staff (fully mostly, partly/not at all)	2	partly	0
90	Ql Extent meeting minutes properly written by FRUG without help of project staff (H, M, L)	2	M	1
91	Qn Extent of dependancy on project support and ownership feelings among the FRUG (H-self dependent, M-minor depency, L-high dependancy on project)	2	M-minor dependancy	1
92	Ql Extent that FRUG is supporting project/own staff specially in collecting over due loans (fully satisfactory, ok, not satisfactory)	2	Not satisfactory. Staff should initiate to increase their involvement	0
93	Governance			
94	Ql If FRUG GB includes any members falling outside of RUG membership criteria (none, yes but helpful, yes)	2	None	2
95	Ql role of leaders in FRUG decisions (answerable and listen to others from RUGs, listen to some/rest of EC, a few people take all decisions and not respond to others' views)	2	Seems the Chairman try to plays the major role in decision making	0
96	Ql Extent that FRUG leaders attend RUG meetings to explain decisions (H, M, L)	2	M. Only chairman visited most of the groups	1
97	Ql extent that general members (RUG) are satisfied their views reach FRUG and responses accordingly (H, M, L)	2	L. Seems satisfied but not that much clear to them about the functions of FRUG	0
98	Ql Extent that FRUG decisions are appropriate (H, M, L)	2	L. Not capable enough in decision making, particularly about fixing the place of land for office building & collection of over due	0
99	Ql extent that FRUG decisions are implemented (all, some, few/none)	2	Few	0
##	Qn Number of persons who can and do write minutes (>5, 3-5, 0-2)	2	write 2 persons	0
##	Ql Extent that RUG members know about the objective and reason of forming FRUG (H, M, L)	2	L. Not clear about the objective of FRUG. Staff could not facilitate properly	0
##	Qn. Constitution agreed in GB and acceptable to project (Y)	2	Y. agreed and recorded	2
##	Qn Constitution submitted for and approved by GOB (approved, submitted, not done yet)	2	Approved	2
##	Qn % EC members know main points in FRUG constitution (100%, 70-99%, <70%)	2	>70%	1
##	Qn % GB members (non EC) understand parts of RUG and FRUG constitution (>50%)	2	<50%	0
##	Qn if FRUG election held and date (Y-within last 2 years)	2	Y. 19.05.2004	2
##	Ql How office bearers were decided (secret ballot of GB show of hands among GB, EC only involved in selection or election or other selection process)	2	secret ballot AMONG WHO? (Among GB)	2
##	Ql how election was supervised and if seen as fair and unbiased (Good and unbiased; generally fair but some biases etc; not seen as fair or influenced by some people)	2	fair	2
##	Ql extent general members are happy with how their views were held and explanations for decisions among options regarding constitution and credit manual formulation process (very happy, happy/ok, unhappy)	2	Ok. Because it was shared with them in several times, but they faild to articulate properly	1
##	Ql general members view about formation and arrangement of FRUG (good for us, no change, worse for us)	2	No change	1
##	Ql is any category of RUG stakeholder specially happy or unhappy with FRUG, credit manual and FRUG implementation, and why (all equally happy, 1 or more category unhappy or advantaged)	2	All equally happy	2
##	Financial			
##	Qn Amount of revolving fund received from project	2	Not yet	0
##	Qn financial plan/budget exists (Y)	2	Not yet	0
##	Ql financial plan/this year's budget is realistic (sufficient but not excess for reasonable activities) (G, Av, P)	2	N/A	
##	Qn financial records reconciled with bank statements (Y)	2	Not yet	0

1	Data item (Qn =Quantitative, QI = Qualitative) (and target)	Possible score	Assessment 2005. Assessment (shading =below target)	Score 2005
2	FRUG		Maljikanda Union FRUG	Maliji
3	Site		KM	KM
##	QI quality of accounts – if follow credit manual (fully mostly, partly)	2	Mostly by the Staff	1
##	Qn number of persons who can and do maintain/ understand accounts (>5, 3-5, 0-2)	2	0-2	0
##	QI voucher information can easily be understood verbally by GB (G, Av, P)	2	P. Voucher information not yet shared fully in GB. Actually they do not have much expenditure except meeting cost	0
##	Qn Monthly income and expenditure statements are presented to EC (recorded, verbal only, no)	2	Recorded but not so clear	1
##	Qn frequency that loan statements for approval are presented in EC (all meetings, some meetings, not done)	2	Just started from April '05	1
##	Qn FRUG and RUGs report individual savings and interest back to members (Y)	2	Y	2
##	Qn audit sub committee formed (Y)	2	N	0
##	Qn Internal audit done in last 12 months (Y)		N	0
##	Qn external audit done (date) (<12 months ago, >12 months ago, never)	2	N/A .Time is not yet due.	
##	Qn audit feedback received by FRUG (received and discussed, received only, not received)	2	N/A	
##	QI FRUG actions in response to audit (fully appropriate for all issues, address some issues, no or little action)	2	N/A	
##	QI Financial management capacity of FRUG leaders (H, M, L)	2	M	1
##	Networking			
##	QI FRUG yearly plans identify services expected from Upazilla (Y-clear and written, some not specific/verbal, not clear)	2	Not clear. Need to develop a year plan mentioning the nature of expected services from the respective Officer. Project staff should initiate it.	0
##	Qn If FRUG requested Upazilla (not UFO) help; record no times and details (Y)	2	Y. Once Applied for registration to Social Welfare Officer	2
##	Qn no of times FRUG received requested help (all, some, none)	2	all	2
##	QI satisfaction of FRUG with UFO/SUFO help (H, M, L)		L. not yet communicated for any matter	0
##	QI satisfaction of FRUG with Social Welfare Officer help (H, M, L)	2	M	1
##	QI satisfaction of FRUG with Union Parishad help (H, M, L)	2	M	1
##	QI FRUG regularly submit their trimonthly credit operation progress report to SUFO, LGC as per constitution (regular, submit but irregular, not submit)	2	Not submit	1
##	Qn. No. of national & international days observed/participated in last 12 months (>5, 3-4, <3)	2	3	1
##	Qn if FRUG has developed links with any training providers (govt or non govt) (Y)	2	N	0
##	Qn if representatives of relevant RMO(s) have attended any meetings of FRUG (2+, 1, none)	2	None	0
##	QI if FRUG or appropriate member RUGs have any agreement with RMOs covering their area on fishing/aquatic resource access (Y - FRUG has a role in this, Y but just for individual members, N)	2	N	0
##	Qn if FRUG has attended last LGC/UFC meeting (Y)	2	N	0
##	Qn if FRUG has meetings with other FRUGs (Y)	2	N	0
##	QI extent FRUG find any site based networking among FRUGs useful (very useful, some use, little use)	2	would be very useful (but not yet done)	
##	Other/comments if any		Will be capable to receive RLF by December 2006 they opined	
	Score	218		98
	Indicators with information			104
	Overall %			46.9
	Credit/IGA mgt			43.5
	Pro-poor			85.7
	Women's role			50.0
	Organization			43.3
	Governance			50.0
	Financial			25.0
	Networking			30.8

Note: Based on the FRUG sustainability logframe, the above indicators will be used in the assessment of FRUG. In total there are 109 indicators. Possible score for each indicator highest 2, and medium 1 and low 0

1	Data item (Qn =Quantitative, Ql = Qualitative) (and target)	Possible score	Assessment 2005. Assessment (shading =below target)	Score 2005
2	FRUG		Dhan Shail Union FRUG	Dhans.
3	Site		KM	KM
4	Date reviewed		1.9.05	
5	Background data (not scored)			
6	Type of FRUG (One / more than one union)		One union	
7	FRUG office address		Vill. Khaikura,PO.Jhenaigati, Sherpur.	
8	FRUG contact telephone (if any)		N/A	
9	FRUG chairman name		Md. Almas Ali	
10	Date of formation of FRUG		20/06/2004	
11	Date of registration and number		16/February/2005,Reg.no.Sher-00516/2005	
12	Date of handing over of revolving fund		N/A	
13	No. of union covered under the FRUG and names of unions		1. Dhan Shail Union.	
14	No. of villages covered		3	
15	No. of RUGs covered under the FRUG		Only 7nos.. Another 4 RUGs are under process.	
16	No. of female RUGs		2	
17	No. of male RUGs		5	
18	Total no. of RUG members		131 members	
19	No. of female RUG members		36 members	
20	No. of Fisher RUG members		91 members	
21	Amount of savings accumulated as on assessment date		1,51,163 (as on 31 july, 2005)	
22	Amount of loan outstanding as on assessment date		4,10,080 (as on 31 july, 2005)	
23	Amount of bad debt		No bad debt, but over due Tk. 1,25,845.00	
24	Rate of repayment as on assessment date		82 % (As on 31 July,2005)	
25	Credit/IGA management			
26	Qn Number of RUGs have a realistic yearly work plan for present year (100%, 99%-75%, <75%)	2	100% but not realistic. It includes mainly meeting, savings, loan only. Need further improvement to make it people's plan	1
27	Ql How far the yearly plan followed by RUGs and implemented for sustainability (H, M-some, L)	2	L. not reviewed in their weekly meetings	0
28	Ql FRUG has their realistic yearly work plan and displayed in the meeting place (realistic and displayed, realistic but not displayed, not realistic or not existing)	2	Have plan and seems developed by the staff and FRUG involvement is less	1
29	Ql How far the yearly plan followed by FRUG and implemented for sustainability (H, M-some, L)	2	L	0
30	Ql Yearly plan of FRUG reviewed in the EC meetings and documented in the resolution book (reviewed and documented, reported to be reviewed but no written evidence, not reviewed)	2	Not reviewed in the EC or GB	0
31	Qn date of last revision of FRUG yearly plan (<12 months ago)	2	January '05	2
32	Qn If Credit Manual agreed in FRUG (Y)	2	Y and recorded	2
33	Ql If Credit Manual followed by FRUG (fully, mostly, partly)	2	partly. Most of the things done by the staff	0
34	Ql extent RUG members know about credit manual (know all main points, know some main points, know little or nothing)	2	Know little	0
35	Ql FRUG has assessed potential profitability of IGAs given credit (fully partly, no)	2	No	0
36	% outstanding debt overdue on payments (<10%, 11-29%, >30%)		30%	0
37	Ql FRUG has assessed actual profits/impacts of its loans for IGAs (fully, partly, no)	2	No. Do not have technical knowledge of cost benefit analysis	0
38	Ql How IGAs supported by FRUG credit affect fishing (reduce effort, no change, increase effort)	2	Reduce pressure on fishing	2
39	Ql % RUG members who received skill development training (all, some, very few)	2	Few 18%	0
40	Qn % of RUG borrowers who received skill training (100%, 80-99%, <80%)	2	100%	2
41	Ql Extent that trainees who received skill training got employment (H, M, L)	2	M.	1
42	Qn Any RUG left out sending representatives in the RMO - note which/number (N)	2	N	2
43	Ql Extent that RUG representatives in the RMO share the decisions of RMOs in their weekly RUG meetings (fully, mostly, partly)	2	mostly	1
44	Qn current conflicts if any among FRUG/RUG members (0)	2	0	2
45	Qn current conflicts of FRUG with outsiders (0)	2	0%	2
46	Ql Conflicts and threats overcome up to now (1+)	2	No	0
47	Qn no of incidents/extent of breaking Credit Manual rules and norms by RUG members in last 6 month period (High/serious, moderate/some, none)	2	Highly breaking of rules by not paying instalments. Overdue Tk. 1,25,845.00 out of outstanding Tk 4,10,080. 2 RUG totally stopped their instalment due to murder case under Bailsha.	0

	score	2005
2 FRUG		Dhan Shail Union FRUG Dhans.
3 Site		KM KM
48 QI actions taken against rule breakers (resolved problem action but not resolved, no action)	2	Action but not yet bring any result 0
49 Pro-poor		
50 Qn % RUG members own up to 0.5 acre land (>90%, 70%-89%, <70%)	2	100% 2
51 Qn % GB members in FRUG own up to 0.5 acre (>90%, 70-89%, <70%)	2	100% 2
52 Qn % EC member own up to 0.5 acre (>90%, 70-89%, <70%)	2	100% 2
53 Qn No. office bearers of FRUG own up to 0.5 ac (3+, 2, <2)	2	3+ 2
54 Qn No. office bearers of FRUG are fishers (3+, 2, <2)	2	3+ 2
55 Qn % of members in RUGs out of criteria as per constitution (<5%, 5-10%, >10%)	2	<5(actual-1.05%) 2
56 QI extent that RUG representatives in FRUG share the decisions of FRUG at their RUG weekly meetings (H, M, L)	2	L. Not effectively discussed in their weekly meetings & staff also don't properly follow this matter 0
57 QI Extent RUG members are happy with the FRUG activities (H, M, L)	2	L. as the RUGs are not much aware about the objectives of FRUG 0
58 QI Impact of IGAs on RUG non-fisher members incomes (+, =, -)	2	positive 2
59 QI Impact of IGAs on RUG fisher member incomes (+, =, -)	2	positive 2
60 QI proportion of poor resource users in FRUG covered area eligible for RUG membership but not included in RUG (very few, some, significant number)	2	Very few 2
61 Qn % of RUG members who received loan so far (>95%, 80-94%, <80%)	2	>95% 2
62 QI opinions of RUG and non-RUG members about each other's involvement in the RMO (fair and appropriate, some bias, major gap)	2	Fair 2
63 QI RUG and non-RUG members have roughly equal influence on decisions of RMO (Y)	2	Y 2
64 Women's role		
65 Qn % women in GB (>40%, 30-39%, <30%)	2	29% 0
66 Qn % women in EC (>30%, 20-29%, <20%)	2	29% 0
67 QI extent women in FRUG are involved in wetland resource use (H, M, L)	2	M. Female and children are involved 1
68 QI role of women in FRUG decision making (sig/active, minor, none)	2	None 0
69 QI role of women in FRUG sub-committees (member and active in all member but not so active, no women in sub-committees)	2	none - Not yet formed any sub committee 0
70 QI extent that training arranged for IGAs is convenient for women (H, M, L)	2	L. Usually held in Field office at Jenigathi which is too far from them 0
71 Qn if meetings held between FRUG and women RUGs to strengthen their role and understanding of FRUG (Y)	2	Y. but insignificant 0
72 QI extent that women in FRUG find its meeting arrangements are convenient and friendly for them (H, M, L)	2	H ?CORRECT SINCE TRAINIGN LOCATION IS TOO FAR? 2
73 QI extent that women RUG members are satisfied their views reach FRUG and responses (H, M, L)	2	M. only 2 Women RUG and not clear to them about FRUG 1
74 Organization		
75 Qn land for FRUG office registered in name of FRUG (dec) (Y)	2	No 0
76 Qn if FRUG office exists (Y)	2	No 0
77 QI condition of office (Good, Av, Poor)	2	N/A
78 QI If office is used (H, M, L)	2	N/A
79 Qn No of EC meetings (4/6mnth, 3/6mnth, 0-2/6mnth)	2	6 EC meetings held during last six months 2
80 Qn EC attendance (>75%, 50-74, <50%)	2	74% 1
81 Qn GB meeting (AGM) in last 12 months (date) (1/12mnth, 0/12mnth)	2	1 date 2
82 Qn GB (AGM) attendance (>75%, 50-74, <50%)	2	71% 1
83 Qn No. of staff recruited by FRUG (Y)	2	N 0
84 Qn FRUG staff place their activity progress reports and activity plan for the next month to the EC for review and approval (Y)	2	N/A
85 Qn Extent that FRUG office bearers clearly know their role and responsibility (H, M, L)	2	L. Know very little 0

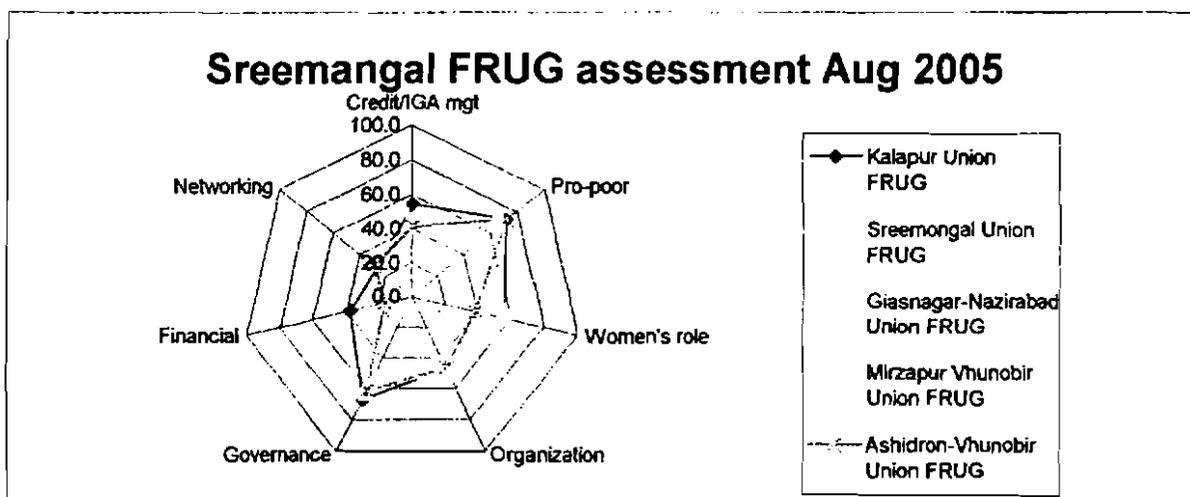
1	Data item (Qn = Quantitative, QI = Qualitative) (and target)	Possible score	Assessment 2005. Assessment (shading = below target)	Score 2005
2	FRUG		Dhan Shall Union FRUG	Dhans.
3	Site		KM	KM
86	QI EC members received and found useful organizational & credit management training (sufficient, useful but need more, insufficient/not useful)	2	Insufficient. Need immediate training	0
87	Qn Any sub committee formed as per constitution for better management (Y)	2	N	0
88	QI If formed sub-committees report regularly to EC and GB (Y-recorded, Y-not recorded/verbal, no)	2	N/A	
89	QI Extent that FRUG is capable of holding EC and GB meetings properly without support of project staff (fully mostly, partly/not at all)	2	Totally depend on staff. Literacy rate is v low among the leaders	0
90	QI Extent meeting minutes properly written by FRUG without help of project staff (H, M, L)	2	L	0
91	Qn Extent of dependancy on project support and ownership feelings among the FRUG (H-self dependent, M-minor dependency, L-high dependency on project)	2	L-high dependancy on project	0
92	QI Extent that FRUG is supporting project/own staff specially in collecting over due loans (fully satisfactory, ok, not satisfactory)	2	Not satisfactory	0
93	Governance			
94	QI If FRUG GB includes any members falling outside of RUG membership criteria (none, yes but helpful, yes)	2	None	2
95	QI role of leaders in FRUG decisions (answerable and listen to others from RUGs, listen to some/rest of EC, a few people take all decisions and not respond to others' views)	2	Answerable and listen to others	2
96	QI Extent that FRUG leaders attend RUG meetings to explain decisions (H, M, L)	2	M, not sufficient	1
97	QI extent that general members (RUG) are satisfied their views reach FRUG and responses accordingly (H, M, L)	2	L. General members are not much aware about FRUG	0
98	QI Extent that FRUG decisions are appropriate (H, M, L)	2	L. Without the help of project staff they can not take any decision	0
99	QI extent that FRUG decisions are implemented (all, some, few/none)	2	Few	0
##	Qn Number of persons who can and do write minutes (>5, 3-5, 0-2)	2	F. Literacy rate is v low	0
##	QI Extent that RUG members know about the objective and reason of forming FRUG (H, M, L)	2	L. General members are not much aware about the objective of FRUG	0
##	Qn. Constitution agreed in GB and acceptable to project (Y)	2	Y. agreed and recorded	2
##	Qn Constitution submitted for and approved by GOB (approved, submitted, not done yet)	2	Approved	2
##	Qn % EC members know main points in FRUG constitution (100%, 70-99%, <70%)	2	<70%	0
##	Qn % GB members (non EC) understand parts of RUG and FRUG constitution (>50%)	2	<50%	0
##	Qn if FRUG election held and date (Y-within last 2 years)	2	Y. 20.06.2004	2
##	QI How office bearers were decided (secret ballot of GB show of hands among GB, EC only involved in selection or election or other selection process)	2	Showing hand AMONG WHO?	1
##	QI how election was supervised and if seen as fair and unbiased (Good and unbiased; generally fair but some biases etc; not seen as fair or influenced by some people)	2	Good and unbiased	2
##	QI extent general members are happy with how their views were held and explanations for decisions among options regarding constitution and credit manual formulation process (very happy, happy/ok, unhappy)	2	Ok. Because it was shared with them several times but they forgot	1
##	QI general members view about formation and arrangement of FRUG (good for us, no change, worse for us)	2	No change	1
##	QI is any category of RUG stakeholder specially happy or unhappy with FRUG, credit manual and FRUG implementation, and why (all equally happy, 1 or more category unhappy or advantaged)	2	All equally happy	2
##	Financial			
##	Qn Amount of revolving fund received from project	2	No	0
##	Qn financial plan/budget exists (Y)	2	No	0
##	QI financial plan/this year's budget is realistic (sufficient but not excess for reasonable activities) (G, Av, P)	2	N/A	
##	Qn financial records reconciled with bank statements (Y)	2	They have bank account, but no transactions	0

1	Data item (Qn = Quantitative, QI = Qualitative) (and target)	Possible score	Assessment 2005. Assessment (shading = below target)	Score 2005
2	FRUG		Dhan Shall Union FRUG	Dhans.
3	Site		KM	KM
##	QI quality of accounts – if follow credit manual (fully mostly, partly)	2	Mostly by the staff	0
##	Qn number of persons who can and do maintain/ understand accounts (>5, 3-5, 0-2)	2		0
##	QI voucher information can easily be understood verbally by GB (G, Av, P)	2	P. Voucher information not yet shared fully in GB. Actually they do not have much expenditure except meeting cost	0
##	Qn Monthly income and expenditure statements are presented to EC (recorded, verbal only, no)	2	No	0
##	Qn frequency that loan statements for approval are presented in EC (all meetings, some meetings, not done)	2	Not yet started	0
##	Qn FRUG and RUGs report individual savings and interest back to members (Y)	2	Y. They can say their amount of savings	2
##	Qn audit sub committee formed (Y)	2	N	0
##	Qn Internal audit done in last 12 months (Y)		N	0
##	Qn external audit done (date) (<12 months ago, >12 months ago, never)	2	N/A. Time is not yet due.	
##	Qn audit feedback received by FRUG (received and discussed, received only, not received)	2	N/A	
##	QI FRUG actions in response to audit (fully appropriate for all issues, address some issues, no or little action)	2	N/A	
##	QI Financial management capacity of FRUG leaders (H, M, L)	2	L. Seems, needs long time to build their capacity	0
##	Networking			
##	QI FRUG yearly plans identify services expected from Upazilla (Y-clear and written, some not specific/verbal, not clear)	2	Not clear. Need to develop a year plan mentioning the nature of expected services from the respective Officer. Project staff should initiate it.	0
##	Qn If FRUG requested Upazilla (not UFO) help; record no times and details (Y)	2	Y. Once Applied for registration to Social Welfare Officer	2
##	Qn no of times FRUG received requested help (all, some, none)	2	all	2
##	QI satisfaction of FRUG with UFO/SUFO help (H, M, L)	2	L	0
##	QI satisfaction of FRUG with Social Welfare Officer help (H, M, L)	2	M	1
##	QI satisfaction of FRUG with Union Parishad help (H, M, L)	2	M	1
##	QI FRUG regularly submit their trimonthly credit operation progress report to SUFO, LGC as per constitution (regular, submit but irregular, not submit)	2	Not submit	0
##	Qn. No. of national & international days observed/participated in last 12 months (>5, 3-4, <3)	2	Dk	
##	Qn if FRUG has developed links with any training providers (govt or non govt) (Y)	2	N	0
##	Qn if representatives of relevant RMO(s) have attended any meetings of FRUG (2+, 1, none)	2	None	0
##	QI if FRUG or appropriate member RUGs have any agreement with RMOs covering their area on fishing/aquatic resource access (Y - FRUG has a role in this, Y but just for individual members, N)	2	N	0
##	Qn if FRUG has attended last LGC/UFC meeting (Y)	2	N	0
##	Qn if FRUG has meetings with other FRUGs (Y)	2	N	0
##	QI extent FRUG find any site based networking among FRUGs useful (very useful, some use, little use)	2	would be very useful (but not yet done)	
##	Other/comments if any		The weakest FRUG. Another 8 RUG need to be included to reach the average target of 15 RUG per FRUG. 4 RUG is ready and rest 4 need to be formed ASAP. Need special drive by Site staff.	
	Score	218		78
	Indicators with information			102
	Overall %			36.0
	Credit/IGA mgt			39.1
	Pro-poor			85.7
	Women's role			22.2
	Organization			21.4
	Governance			50.0
	Financial			8.3
	Networking			25.0

Note: Based on the FRUG sustainability logframe, the above indicators will be used in the assessment of FRUG. In total there are 109 indicators. Possible score for each indicator highest 2, and medium 1 and low 0

% scores in August 2005

Site	HH	HH	HH	HH	HH
Indicator	Kalapur Union FRUG	Sreemongal Union FRUG	Giasnagar-Nazirabad Union FRUG	Mirzapur Vhunobir Union FRUG	Ashidron-Vhunobir Union FRUG
Credit/IGA mgt	54.3	45.5	45.7	41.3	41.3
Pro-poor	71.4	68.7	50.0	71.4	71.4
Women's role	55.6	55.8	44.4	44.4	38.9
Organization	46.4	46.4	50.0	39.3	46.4
Governance	66.7	63.9	55.6	50.0	61.1
Grade	B1	B2	B2	B2	B2
Overall %	51.3	46.6	41.6	41.4	43.6



FRUG Assessment Categories	
% score	Category
>80%	A1
70-79%	A2
60-69%	A3
50-59%	B1
40-49%	B2
30-39%	C
<30%	D

Comments, Suggestions and Recommendations for HH site. (August-Sept. '05 assessment.)

General Comments

1. The general observation of the team is that, the yearly plan of the RUG and FRUG has been prepared but is a bit off track and member's participation was not given enough emphasis. All of the FRUG plans seem similar to each other rather than being specific and owned by each FRUG.
2. FRUGs are still weak in documentation of records and particularly accounts keeping. Sub-committees and audit committee not yet formed and functioning.
3. Two FRUG namely Kalapur and Sreemongal Union FRUG out of 5 seem quite in track towards institutional sustainability. But leaders of the other 3 FRUGs are not sufficiently involved and ground work among the RUGs before and after forming FRUGs has not been completed.
4. The general members of the majority of RUGs and most FRUG leaders lack a clear understanding about the reason for forming FRUG. This has happened due to lack of sufficient conceptual clarity among the concerned staff about FRUG (CBOs) and their facilitation process.
5. By and large it can be said that a sense of ownership has been developed among all the FRUGs, but the role and responsibility of the leaders in all FRUGs is not yet clear in the same way to them.
6. The FRUGs have very limited linkages with other service providers and local government at present, which will be a risk for them in future.

General Suggestions and Recommendations for HH site.

1. To make the FRUGs more systematic and to make them self reliant many things so far have been developed like: RUG sustainability strategic plan, RUG & FRUG constitutions, credit management manual, eight (8) directive letters issued by Caritas, and so on. Still all these things are not clear to every body concerned especially at RUG and FRUG level. This needs to be explained and customized to the individual RUGs. Now, to keep all these things in track and to implement accordingly the site staff should make it their top priority to facilitate **adapting** (not adopting but using them as a basis and adjusting to fit the structure that they have) them explicitly with each FRUG. This requires thought from FRUGs, RUGs, and staff.
2. Site office should review each and every FRUG's proposed yearly plan with concerned AFO at the office and check it if necessary with the respective FRUG to see if they have gone through a consultation and assessment process, to make it more realistic and appropriate for them to implement. The site team should discuss with the FRUGs the feasibility of what they have proposed and encourage them not to keep anything in the plan which is not possible for them to implement or which they don't agree to, or which is not consistent with the scope and ideas of the project. The plans should be as specific as possible and according to their felt need. Plans which have been prepared seemed simple and limited to savings and loan aspects. It is good that they are short, but also FRUGs will need to make their strategies clear and their plans specific enough to implement and monitor/assess.
3. In order to materialize the yearly plan, constitution of RUG / FRUG (as appropriate) and credit manual of FRUG should be discussed in their regular RUG weekly meetings and in EC meetings as an agenda item using a short and simple method.

4. To implement the last recommendation two checklists should be developed by Caritas on constitution (consisting of 10-15 main points), and likewise for the credit manual. These should be printed in a larger font. These points will be reviewed in every weekly RUG meeting and EC meeting with a view that 80% of members will know the points by December 2005. PC of MACH-Caritas will initiate the process and FCs will help to develop it with the FRUG members (DO, PO will assist), to be completed by 30 September 2005.
5. In each and every EC meeting the monthly progress report on credit operation and loan proposal statement for approval must be presented and be recorded in the resolution books.
6. As per constitution of FRUGs, site office should initiate site level coordination meetings among FRUG have to be held every three months. Before attending LGC/UFC meeting the FRUGs should sit together and agree on any common issues and proposals (if any) for presentation at the meeting.
7. One AFO should be assigned and responsible particularly for each FRUG to keep all the records and documents of that FRUG, other AFO may assist him on credit operation and other matters.
8. As a Field Coordinator at the site he/she is busy with multidimensional nature of activities at the site level. But of course at the same time his/her prime responsibility is to strengthening the FRUGs activities and their long term sustainability as per MACH II project. So, he/she has to arrange and plan so that the FRUG strengthening activities get the first priority. His/her attention is very much needed to orient, develop and supervise the AFOs and FO (IDO) to make sure they have a clear understanding in performing their tasks and responsibilities, and achieve the same.
9. It is found that most of the times the AFOs after collection of members savings and installment at the RUG weekly meeting very hurriedly they left the place for next RUG as if loan collection is their only responsibility. The team strongly recommends that all the concerned AFOs should give more time in the RUG weekly meetings at least two meeting in a month to discuss the RUG, FRUG sustainability related issues. FC, IDO and FO should closely monitor it and provide feed back to them.
10. The concerned AFOs need to develop their understanding on FRUG sustainability concept and facilitate accordingly. For this FC should to sit together with the site staff at least once in a week and discuss elaborately the issues to clarify their tasks and responsibilities.
11. The sole responsibility of the IDO is to ensure the FRUGs are functioning well and sustainable. His/her monthly workplan should reflect this and maximize time spent working with the ECs of the FRUGs and developing their capacities, particularly in financial management and supervision of credit, IGA planning and review, and operation of the FRUG.
12. It seems that FRUG are still only linked with MACH project. Concerned staff and FRUG should think what will happen after end of MACH project. Concerned staff should help each FRUG identify as part of its plans what types of support it would like, and introduce them to sources of training and technical advice that may be provided to their members. The EC should be encouraged to establish linkage other local service provider organizations/ UP/ Govt. officials for receiving training and other possible supports offered by them. FRUG as part of its annual plan should identify specific areas where support is needed from which organization/Official. Consider/test FRUG inviting guest speakers (e.g. upazila level officers from a relevant department, RUG members with very successful enterprises) on topics and issues they identify to be important.

Recommendations for individual FRUGs

Recommendations for Kalapur Union FRUG

1. Sub-committee/Audit committee should be formed and necessary training courses should be provided to them and regular monitoring is needed by the project staff to make them activate and functional.
2. EC should make a plan (and staff should facilitate it) for each RUGs' EC member, not only by the FRUG chairman, to explain the credit manual and constitution for strengthening their role and understanding of FRUG.
3. The credit operation progress report and loan statement for approval which are now presented at the EC meeting need to be recorded more specifically and systematically with process of scrutinizing and reviewing.
4. Opportunity should be created so that the office bearers (or other skilled FRUG members) can act as facilitators, even at the different training session organized for the members.
5. Resolve problem of land purchase by FRUG for its office, or find donated building?
6. So far has not taken a lead in helping its active fisher members (RUG members) lobby/cooperate with concerned RMOs to gain fishing contracts.

Recommendations for Sreemongal Union FRUG

1. Immediate collective measures should be taken jointly with staff and the FRUG to collect over due from the 5 defaulter RUGs and to make them active.
2. Leaders are to be facilitated by giving some responsibility not only the collection of over due but also as decision maker, as facilitator at the training and RUG weekly meetings
3. In each EC meetings the agenda like; review the yearly plan, statement of progress report of the last month on savings and credit operation, statement of loan application for approval, report from the RMO representatives, report of the UFC meeting, report of the FRUG coordination meeting must be presented and discussed and be recorded properly in the resolution book.
4. Sub-committee/Audit committee should be formed and necessary training courses should be provided to them and regular monitor is needed by the project staff to make them activate and functional.
5. EC should make a plan (and staff should facilitate it) for each RUGs' EC member, not only by the FRUG chairman, to explain the credit manual and constitution for strengthening their role and understanding of FRUG.
6. Improve record keeping by FRUG.

Recommendations for Giasnagar Nazirabad Union FRUG

1. Leaders are to be facilitated by giving some responsibility as decision maker, as facilitator. They should be given opportunity to conduct EC meeting by themselves independently. If they do any mistake then analyze it in the next meeting why and how it occurred. This is the way of learning by doing.
2. Meeting minutes must be written by them and there is no excuse of writing it by the staff. At least 5 members should be build up at the EC those are capable and practice minutes writing and account keeping
3. In each EC meeting the agenda like; review the yearly plan, statement of progress report of the last month on savings and credit operation, statement of loan application for approval, report from the RMO representatives, report of the UFC meeting, report of the FRUG coordination meeting must be presented and discussed and be recorded properly in the resolution book.
4. Sub-committee/Audit committee should be formed and necessary training courses should be provided to them and regular monitoring is needed by the project staff to make them activate and functional.
5. EC should make a plan (and staff should facilitate it) for each RUGs' EC member, not only by the FRUG chairman, to explain the credit manual and constitution for strengthening their role and understanding of FRUG.
6. Role of women member in the EC need to be strengthened, staff should facilitate and promote to raise their voice and to take part in the decision making process.
7. Consider union-based sub-committees for some functions (eg women's rights), as area covered by FRUG is large.

Recommendations for Ashidrou Vhunobir Union FRUG

1. Concerned staff should give enough time at the weekly meetings to discuss about the sustainability process and for strengthening their role and understanding of FRUG. If it is not possible during the collection time, then find the separate time for such discussion meeting
2. Leaders are to be facilitated by giving some responsibility as decision maker, as facilitator. Sometimes they should be given opportunity to conduct EC meeting by themselves independently. If they do any mistake then analyze it in the next meeting why and how it has occurred. This is the way of learning by doing.
3. In each EC meeting the agenda like; review the yearly plan, statement of progress report of the last month on savings and credit operation, statement of loan application for approval, report from the RMO representatives, report of the UFC meeting, report of the FRUG coordination meeting must be presented and discussed and be recorded properly in the resolution book.
4. Sub-committee/Audit committee should be formed and necessary training courses should be provided to them and regular monitoring is needed by the project staff to make them activate and functional.
5. EC should make a plan (and staff should facilitate it) for each RUGs' EC member, not only by the FRUG chairman, to explain the credit manual and constitution for strengthening their role and understanding of FRUG.

Recommendations for Mirjapur Vhunobir Union FRUG.

1. The RUGs under this FRUG seem very weak. Concerned staff should give enough time at the weekly meetings to discuss about the sustainability process and for strengthening their role and understanding of FRUG. If it is not possible during the collection time, then find the separate time for such discussion meeting
2. Leaders are to be facilitated by giving some responsibility as decision maker, as facilitator. They should be given opportunity to conduct EC meeting by themselves independently. If they do any mistake then analyze it in the next meeting why and how it has been occurred. This is the way of learning by doing.
3. In each EC meetings the agenda like; review the yearly plan, statement of progress report of the last month on savings and credit operation, statement of loan application for approval, report from the RMO representatives, report of the UFC meeting, report of the FRUG coordination meeting must be presented and discussed and be recorded properly in the resolution book.
4. Sub-committee/Audit committee should be formed and necessary training courses should be provided to them and regular monitoring is needed by the project staff to make them activate and functional.
5. EC should make a plan (and staff should facilitate it) for each RUGs' EC member, not only by the FRUG chairman, to explain the credit manual and constitution for strengthening their role and understanding of FRUG.
6. record keeping by FRUG needs to improve.
7. Fishers in RUGs under FRUG, including those not in an RMO area, should be encouraged / facilitated to work together to get fishing contracts/access (then if present chairman is a fisher and only interested in this he could step down to chair the fisher rights sub-committee).
8. Role of women member in the EC need to be strengthened, staff should facilitate and promote to raise their voice and to take part in the decision making process.

1	Data item (Qn =Quantitative, QI = Qualitative) (and target)	Possible score	Assessment 2005. Assessment (shading =below target)	Score 2005
2	FRUG		Kalapur Union FRUG	Kalapur
3	Site		HH	HH
4	Date reviewed		23.8.05	
5	Background data (not scored)			
6	Type of FRUG (One / more than one union)		One	
7	FRUG office address		Vill & P.O Baruna, Kalapur, Sreemongal	
8	FRUG contact telephone (if any)		N/A	
9	FRUG chairman name		Md. Taiyabul Islam	
10	Date of formation of FRUG		3/Jun/04	
11	Date of registration and number		3 Feb 2005, Reg. no.Moulvi-367	
12	Date of handing over of revolving fund		18/May/05	
13	No. of union covered under the FRUG and names of unions		1. Kalapur	
14	No. of villages covered		3 nos	
15	No. of RUGs covered under the FRUG		22 nos	
16	No. of female RUGs		5 nos	
17	No. of male RUGs		17 nos	
18	Total no. of RUG members		462 members	
19	No. of female RUG members		114 members	
20	No. of Fisher RUG members		363 members (ie some of the women are also fishers? (WOMEN ARE NOT FISHERS BUT THEY ARE FROM FISHERMEN FAMILY)	
21	Amount of savings accumulated as on assessment date		7,86,490.00 (as on 31 July '05)	
22	Amount of loan outstanding as on assessment date		17,09,005.00 (as on 31 July '05)	
23	Amount of bad debt		Not bad debt, but overdue-Tk. 1,11,355.00 (as on 31 July '05)	
24	Rate of repayment as on assessment date		current-100%, Total-98.99% (as on 31 July '05)	
25	Credit/IGA management			
26	Qn Number of RUGs have a realistic yearly work plan for present year (100%, 99%-75%, <75%)	2	100%. But it seems staff mostly imposed during the planning process. Still it is comparatively better than the other FRUG groups	1
27	QI How far the yearly plan followed by RUGs and implemented for sustainability (H, M-some, L)	2	L. Not followed and reviewed in the regular weekly meetings and thus no use of it	0
28	QI FRUG has their realistic yearly work plan and displayed in the meeting place (realistic and displayed, realistic but not displayed, not realistic or not existing)	2	Plan exists. Participation of the people were not ensured through sufficient brainstorming session and also found that it becomes mostly the project activities. Need further improvement of the plan.	1
29	QI How far the yearly plan followed by FRUG and implemented for sustainability (H, M-some, L)	2	M-some. Especially the savings and loan amount target	1
30	QI Yearly plan of FRUG reviewed in the EC meetings and documented in the resolution book (reviewed and documented, reported to be reviewed but no written evidence, not reviewed)	2	Plan reviewed in the monthly meeting, but not recorded in the resolution book	1
31	Qn date of last revision of FRUG yearly plan (<12 months ago)	2	January, February '05	2
32	Qn If Credit Manual agreed in FRUG (Y)	2	Y, discussed in the meetings but not recorded properly	1
33	QI If Credit Manual followed by FRUG (fully, mostly, partly)	2	Mostly	1
34	QI extent RUG members know about credit manual (know all main points, know some main points, know little or nothing)	2	Know some main points	1
35	QI FRUG has assessed potential profitability of IGAs given credit (fully, partly, no)	2	No	0
36	% outstanding debt overdue on payments (<10%, 11-29%, >30%)		6%	2
37	QI FRUG has assessed actual profits/impacts of its loans for IGAs (fully, partly, no)	2	No. Do not have knowledge of cost benefit analysis	0
38	QI How IGAs supported by FRUG credit affect fishing (reduce effort, no change, increase effort)	2	Reduce effort	2
39	QI % RUG members who received skill development training (all, some, very few)	2	Some. In total at the site 61%. Not separated as per FRUG wise	1
40	Qn % of RUG borrowers who received skill training (100%, 80-99%, <80%)	2	>80%	1
41	QI Extent that trainees who received skill training got employment (H, M, L)	2	H. The trainees who received vocational training from trade school got employment and others are self employed	2
42	Qn Any RUG left out sending representatives in the RMO - note which/number (N)	2	None	2
43	QI Extent that RUG representatives in the RMO share the decisions of RMOs in their weekly RUG meetings (fully, mostly, partly)	2	Partly	0
44	Qn current conflicts if any among FRUG/RUG members (0)	2	0	2
45	Qn current conflicts of FRUG with outsiders (0)	2	0%	2
46	QI Conflicts and threats overcome up to now (1+)	2	No	0
47	Qn no of incidents/extent of breaking Credit Manual rules and norms by RUG members in last 6 month period (High/serious, moderate/some, none)	2	Some, few loanees breaking the rules by not paying the instalments and savings regularly	0

1	Data item (Qn =Quantitative, QI = Qualitative) (and target)	Possible score	Assessment 2005. Assessment (shading =below target)	Score 2005
2	FRUG		Kalapur Union FRUG	Kalapur
3	Site		HH	HH
48	QI actions taken against rule breakers (resolved problem action but not resolved, no action)	2	Jointly take action, in few cases they even cancelled the membership after full collection of loan. With their direct help the project staff has been able to collect a significant amount of over due during last six months	2
49	Pro-poor			
50	Qn % RUG members own up to 0.5 acre land (>90%, 70%-89%, <70%)	2	85%	1
51	Qn % GB members in FRUG own up to 0.5 acre (>90%, 70-89%, <70%)	2	55%	0
52	Qn % EC member own up to 0.5 acre (>90%, 70-89%, <70%)	2	70%	1
53	Qn No. office bearers of FRUG own up to 0.5 ac (3+, 2, <2)	2	3+	2
54	Qn No. office bearers of FRUG are fishers (3+, 2, <2)	2	3+	2
55	Qn % of members in RUGs out of criteria as per constitution (<5%, 5-10%, >10%)	2	<5 (actual-2.48%)	2
56	QI extent that RUG representatives in FRUG share the decisions of FRUG at their RUG weekly meetings (H, M, L)	2	L. Not effectively discussed in their weekly meetings & staff also don't properly follow this matter	0
57	QI Extent RUG members are happy with the FRUG activities (H, M, L)	2	H. After handed over of Revolving Loan Fund their confidence on FRUG improved	2
58	QI Impact of IGAs on RUG non-fisher members incomes (+, =, -)	2	Very positive they mentioned as their additional income increased and pressure on fishing reduced.	2
59	QI Impact of IGAs on RUG fisher member incomes (+, =, -)	2	Very positive	2
60	QI proportion of poor resource users in FRUG covered area eligible for RUG membership but not included in RUG (very few, some, significant number)	2	Very few	2
61	Qn % of RUG members who received loan so far (>95%, 80-94%, <80%)	2	>95%	2
62	QI opinions of RUG and non-RUG members about each other's involvement in the RMO (fair and appropriate, some bias, major gap)	2	This FRUG is involved with 2 RMOs. One is Baragangina and other one is Jethua. Their involvement with Baragangina is fair and appropriate, but with Jethua still some bias.	1
63	QI RUG and non-RUG members have roughly equal influence on decisions of RMO (Y)	2	Y with Baragangina RMO and N with Jethua RMO.	1
64	Women's role			
65	Qn % women in GB (>40%, 30-39%, <30%)	2	23%	0
66	Qn % women in EC (>30%, 20-29%, <20%)	2	22%	1
67	QI extent women in FRUG are involved in wetland resource use (H, M, L)	2	M	1
68	QI role of women in FRUG decision making (sig/active, minor, none)	2	Minor	1
69	QI role of women in FRUG sub-committees (member and active in all member but not so active, no women in sub-committees)	2	none - Not yet formed any sub committee	0
70	QI extent that training arranged for IGAs is convenient for women (H, M, L)	2	H	2
71	Qn if meetings held between FRUG and women RUGs to strengthen their role and understanding of FRUG (Y)	2	Y. partly - not for strengthening women's role, but when any problem arises; specially in defaulter loan collection, Chairman and secretary visited almost all the 18 RUGs	1
72	QI extent that women in FRUG find its meeting arrangements are convenient and friendly for them (H, M, L)	2	H. They sit in the MACH site Office at Kalapur which is very near to them. Meeting time usually fixed after consultation with them	2
73	QI extent that women RUG members are satisfied their views reach FRUG and responses (H, M, L)	2	H. The new system of loan allocation and approval make them more confident of their own strengths.	2
74	Organization			
75	Qn land for FRUG office registered in name of FRUG (dec) (Y)	2	No. They are searching for land donors, but they opined that managing donation of land will be difficult for them as the land price is very high in this area	0
76	Qn if FRUG office exists (Y)	2	No	0
77	QI condition of office (Good, Av, Poor)	2	N/A	
78	QI If office is used (H, M, L)	2	N/A	
79	Qn No of EC meetings (4/6mnth, 3/6mnth, 0-2/6mnth)	2	5 EC meetings held during last six months	2
80	Qn EC attendance (>75%, 50-74, <50%)	2	73%	1
81	Qn GB meeting (AGM) in last 12 months (date) (1/12mnth, 0/12mnth)	2	1 date	2
82	Qn GB (AGM) attendance (>75%, 50-74, <50%)	2	69%	1
83	Qn No. of staff recruited by FRUG (Y)	2	N. no objection if any project staff can be handed over early, and it will helpful for them in the sustainability process.	0
84	Qn FRUG staff place their activity progress reports and activity plan for the next month to the EC for review and approval (Y)	2	N/A	
85	Qn Extent that FRUG office bearers clearly know their role and responsibility (H, M, L)	2	M. e.g. chairman and secretary visited almost all the RUGs	1

1	Data item (Qn =Quantitative, QI = Qualitative) (and target)	Possible score	Assessment 2005. Assessment (shading =below target)	Score 2005
2	FRUG		Kalapur Union FRUG	Kalapur
3	Site		HH	HH
86	QI EC members received and found useful organizational & credit management training (sufficient, useful but need more, insufficient/not useful)	2	Useful but need more. Only one such training was held last year. Further training will help them to understand fully on credit management.	1
87	Qn Any sub committee formed as per constitution for better management (Y)	2	N	0
88	QI If formed sub-committees report regularly to EC and GB (Y-recorded, Y-not recorded/verbal, no)	2	N/A	
89	QI Extent that FRUG is capable of holding EC and GB meetings properly without support of project staff (fully mostly, partly/not at all)	2	M. Not yet conducted any meeting without project staff, but it seems they are capable to conduct meeting independently.	1
90	QI Extent meeting minutes properly written by FRUG without help of project staff (H, M, L)	2	M. Still some support is needed from the project staff.	1
91	Qn Extent of dependency on project support and ownership feelings among the FRUG (H-self dependent, M-minor dependency, L-high dependency on project)	2	M-minor dependency. But the ownership feelings among most of the FRUG members seems strong	1
92	QI Extent that FRUG is supporting project/own staff specially in collecting over due loans (fully satisfactory, ok, not satisfactory)	2	Fully satisfactory. They are supporting to the project staff for collection of over due	2
93	Governance			
94	QI If FRUG GB includes any members falling outside of RUG membership criteria (none, yes but helpful, yes)	2	Only 2 as per report.	1
95	QI role of leaders in FRUG decisions (answerable and listen to others from RUGs, listen to some/rest of EC, a few people take all decisions and not respond to others' views)	2	Answerable and listen to others from RUGs	2
96	QI Extent that FRUG leaders attend RUG meetings to explain decisions (H, M, L)	2	M. The chairman and secretary visited almost all the RUGs	2
97	QI extent that general members (RUG) are satisfied their views reach FRUG and responses accordingly (H, M, L)	2	H. They can directly sent their loan proposal by their representatives to the EC	2
98	QI Extent that FRUG decisions are appropriate (H, M, L)	2	M.	1
99	QI extent that FRUG decisions are implemented (all, some, few/none)	2	Some	1
##	Qn Number of persons who can and do write minutes (>5, 3-5, 0-2)	2	Write 2. The RUGs and FRUG proposed to arrange a literacy course by taking 5 members from those different RUGs who can not write their resolution book properly.	0
##	QI Extent that RUG members know about the objective and reason of forming FRUG (H, M, L)	2	M	1
##	Qn. Constitution agreed in GB and acceptable to project (Y)	2	Y	2
##	Qn Constitution submitted for and approved by GOB (approved, submitted, not done yet)	2	Approved	2
##	Qn % EC members know main points in FRUG constitution (100%, 70-99%, <70%)	2	>70%	1
##	Qn % GB members (non EC) understand parts of RUG and FRUG constitution (>50%)	2	50%	0
##	Qn if FRUG election held and date (Y-within last 2 years)	2	Y. 3.6.2004	2
##	QI How office bearers were decided (secret ballot of GB show of hands among GB, EC only involved in selection or election or other selection process)	2	Secret ballot of EC members	0
##	QI how election was supervised and if seen as fair and unbiased (Good and unbiased; generally fair but some biases etc; not seen as fair or influenced by some people)	2	Good and unbiased according to their opinion	2
##	QI extent general members are happy with how their views were held and explanations for decisions among options regarding constitution and credit manual formulation process (very happy, happy/ok, unhappy)	2	Happy/Ok. Because it was shared with them several times. It seems that they are not fully aware of written constitution & credit manual, although they know how to take loan, pay and some rules.	1
##	QI general members view about formation and arrangement of FRUG (good for us, no change, worse for us)	2	Good for us they mentioned	2
##	QI is any category of RUG stakeholder specially happy or unhappy with FRUG, credit manual and FRUG implementation, and why (all equally happy, 1 or more category unhappy or advantaged)	2	All equally happy	2
##	Financial			
##	Qn Amount of revolving fund received from project	2	Tk. 20,00,000.00 on 18th May '05	2
##	Qn financial plan/budget exists (Y)	2	N	0
##	QI financial plan/this year's budget is realistic (sufficient but not excess for reasonable activities) (G, Av, P)	2	N/A	
##	Qn financial records reconciled with bank statements (Y)	2	Y. As on 31 July '05 at Bank TK. 5,52,838.00. But loan registers are maintained by the project staff and were not available for checking	1

1	Data Item (Qn =Quantitative, Ql = Qualitative) (and target)	Possible score	Assessment 2005. Assessment (shading =below target)	Score 2005
2	FRUG		Kalapur Union FRUG	Kalapur
3	Site		HH	HH
##	Ql quality of accounts – if follow credit manual (fully mostly, partly)	2	Mostly	1
##	Qn number of persons who can and do maintain/ understand accounts (>5, 3-5, 0-2)	2	1	0
##	Ql voucher information can easily be understood verbally by GB (G, Av, P)	2	P. Voucher information not yet shared fully in GB. Actually they do not have much expenditure except meeting cost	0
##	Qn Monthly income and expenditure statements are presented to EC (recorded, verbal only, no)	2	Not yet started	0
##	Qn frequency that loan statements for approval are presented in EC (all meetings, some meetings, not done)	2	All meetings after handing over of RLF since last 3 months. Need more clear statement in details in future.	2
##	Qn FRUG and RUGs report individual savings and interest back to members (Y)	2	Y. It is mentioned in the individual pass book and read out in the weekly meeting. Every body can say about their amount of savings.	2
##	Qn audit sub committee formed (Y)	2	N	0
##	Qn Internal audit done in last 12 months (Y)		N	0
##	Qn external audit done (date) (<12 months ago, >12 months ago, never)	2	N/A. Time is not yet due.	
##	Qn audit feedback received by FRUG (received and discussed, received only, not received)	2	N/A	
##	Ql FRUG actions in response to audit (fully appropriate for all issues, address some issues, no or little action)	2	N/A	
##	Ql Financial management capacity of FRUG leaders (H, M, L)	2	M	1
##	Networking			
##	Ql FRUG yearly plans identify services expected from Upazilla (Y-clear and written, some not specific/verbal, not clear)	2	Not clear. Need to develop a year plan mentioning the nature of expected services from the respective Officer. Project staff may facilitate it.	0
##	Qn If FRUG requested Upazilla (not UFO) help; record no times and details (Y)	2	Once, For registration purpose they applied to Social Welfare Officer	2
##	Qn no of times FRUG received requested help (all, some, none)	2	All	2
##	Ql satisfaction of FRUG with UFO/SUFO help (H, M, L)		M	1
##	Ql satisfaction of FRUG with Social Welfare Officer help (H, M, L)	2	M	1
##	Ql satisfaction of FRUG with Union Parishad help (H, M, L)	2	L	0
##	Ql FRUG regularly submit their trimonthly credit operation progress report to SUFO, LGC as per constitution (regular, submit but irregular, not submit)	2	Not submit. Very recently decided that FRUG representative will attend at the UFC /LGC meeting	0
##	Qn. No. of national & international days observed/participated in last 12 months (>5, 3-4, <3)	2	One, Jointly observed with RMO	0
##	Qn if FRUG has developed links with any training providers (govt or non govt) (Y)	2	N	0
##	Qn if representatives of relevant RMO(s) have attended any meetings of FRUG (2+, 1, none)	2	1. Vice president of Baragangina RMO came in EC meeting to share the process of sub-contracting fishing right at Bargangina channel.	1
##	Ql if FRUG or appropriate member RUGs have any agreement with RMOs covering their area on fishing/aquatic resource access (Y - FRUG has a role in this, Y but just for individual members, N)	2	N	0
##	Qn if FRUG has attended last LGC/UFC meeting (Y)	2	N. Project initiated to join one representative at the UFC from now on.	0
##	Qn if FRUG has meetings with other FRUGs (Y)	2	N	0
##	Ql extent FRUG find any site based networking among FRUGs useful (very useful, some use, little use)	2	would be very useful (but not yet done)	
##	Other/comments if any		One staff may be from Caritas can be recruited by the FRUG themselves as early as possible before end of the project, so that they can become more capable in managing staff monitoring and supervision.	
	Score	218		108
	Indicators with information			103
	Overall %			51.3
	Credit/IGA mgt			54.3
	Pro-poor			71.4
	Women's role			55.6
	Organization			46.4
	Governance			66.7
	Financial			37.5
	Networking			26.9

Note: Based on the FRUG sustainability logframe, the above indicators will be used in the assessment of FRUG. In total there are 109 indicators. Possible score for each indicator highest 2, and medium 1 and low 0

1	Data item (Qn =Quantitative, QI = Qualitative) (and target)	Possible score	Assessment 2005. Assessment (shading =below target)	Score 2005
2	FRUG		Sreemongal Union FRUG	Sreem
3	Site		HH	HH
4	Date reviewed		26.8.05	
5	Background data (not scored)			
6	Type of FRUG (One / more than one union)		One	
7	FRUG office address		Vill. Varaura P.O. Sreemongal	
8	FRUG contact telephone (if any)		N/A	
9	FRUG chairman name		Md. Rashid Mia	
10	Date of formation of FRUG		27-May-04	
11	Date of registration and number		28 Feb 05, Mouvi-372	
12	Date of handing over of revolving fund		N/A	
13	No. of union covered under the FRUG and names of unions		1. Sreemongal	
14	No. of villages covered		4 nos	
15	No. of RUGs covered under the FRUG		15 nos	
16	No. of female RUGs		5 nos	
17	No. of male RUGs		10 nos	
18	Total no. of RUG members		338 members	
19	No. of female RUG members		114 members	
20	No. of Fisher RUG members		155 members	
21	Amount of savings accumulated as on assessment date		5,58,418.00 (as on 31 July '05)	
22	Amount of loan outstanding as on assessment date		10,39,925.00 (as on 31 July '05)	
23	Amount of bad debt		Over due-1,39,120.00 (as on 31 July '05) (13%)	
24	Rate of repayment as on assessment date		Current-99.85%, Total-97.39% (as on 31 July '05)	
25	Credit/IGA management			
26	Qn Number of RUGs have a realistic yearly work plan for present year (100%, 99%-75%, <75%)	2	100%. Seems not realistic as per their felt need. Only the project activities like savings, loan and few trainings are mentioned	1
27	QI How far the yearly plan followed by RUGs and implemented for sustainability (H, M-some, L)	2	L. Not followed and reviewed in the regular weekly meetings and thus no use of it.	0
28	QI FRUG has their realistic yearly work plan and displayed in the meeting place (realistic and displayed, realistic but not displayed, not realistic or not existing)	2	Plan exists, but not realistic. Participation of the members were not ensured through sufficient brainstorming session and it becomes mostly the project activities plan. Need further improvement of the plan.	1
29	QI How far the yearly plan followed by FRUG and implemented for sustainability (H, M-some, L)	2	M-some. Especially the savings and loan amount target.	0
30	QI Yearly plan of FRUG reviewed in the EC meetings and documented in the resolution book (reviewed and documented, reported to be reviewed but no written evidence, not reviewed)	2	Plan not reviewed in the monthly meeting	0
31	Qn date of last revision of FRUG yearly plan (<12 months ago)	2	January to March,05	2
32	Qn If Credit Manual agreed in FRUG (Y)	2	Y. discussed in the meetings but not recorded properly	2
33	QI If Credit Manual followed by FRUG (fully mostly, partly)	2	Partly	0
34	QI extent RUG members know about credit manual (know all main points, know some main points, know little or nothing)	2	Know little	1
35	QI FRUG has assessed potential profitability of IGAs given credit (fully partly, no)	2	No	0
36	% outstanding debt overdue on payments (<10%, 11-29%, >30%)		13%	1
37	QI FRUG has assessed actual profits/impacts of its loans for IGAs (fully, partly, no)	2	No. Do not have knowledge of cost benefit analysis	1
38	QI How IGAs supported by FRUG credit affect fishing (reduce effort, no change, increase effort)	2	Reduce pressure on fishing	2
39	QI % RUG members who received skill development training (all, some, very few)	2	Some, in total at the site 61%. Not separate report prepared as per FRUG wise	1
40	Qn % of RUG borrowers who received skill training (100%, 80-99%, <80%)	2	>80%	1
41	QI Extent that trainees who received skill training got employment (H, M, L)	2	H. The trainees who received vocational training fom trade school got employment. The others are self employed	2
42	Qn Any RUG left out sending representatives in the RMO - note which/number (N)	2	15 RUG left to send representative as there is no RMO here.	0
43	QI Extent that RUG representatives in the RMO share the decisions of RMOs in their weekly RUG meetings (fully, mostly, partly)	2	N/A	
44	Qn current conflicts if any among FRUG/RUG members (0)	2	0	2
45	Qn current conflicts of FRUG with outsiders (0)	2	0	2
46	QI Conflicts and threats overcome up to now (1+)	2	No	0
47	Qn no of incidents/extent of breaking Credit Manual rules and norms by RUG members in last 6 month period (High/serious, moderate/some, none)	2	Some, few loanees breaking the rules by not paying the instalments and savings regularly. A significant amount of money remains in 4 groups as over due.	0

1	Data Item (Qn =Quantitative, QI = Qualitative) (and target)	Possible score	Assessment 2005. Assessment (shading =below target)	Score 2005
2	FRUG		Sreemongal Union FRUG	Sreem
3	Site		HH	HH
48	QI actions taken against rule breakers (resolved problem action but not resolved, no action)	2	Jointly take action. They are positive to support project staff and playing active role for collection of over due	1
49	Pro-poor			
50	Qn % RUG members own up to 0.5 acre land (>90%, 70%-89%, <70%)	2	79%	1
51	Qn % GB members in FRUG own up to 0.5 acre (>90%, 70-89%, <70%)	2	53%	0
52	Qn % EC member own up to 0.5 acre (>90%, 70-89%, <70%)	2	80%	1
53	Qn No. office bearers of FRUG own up to 0.5 ac (3+, 2, <2)	2	3+	2
54	Qn No. office bearers of FRUG are fishers (3+, 2, <2)	2	3+	2
55	Qn % of members in RUGs out of criteria as per constitution (<5%, 5-10%, >10%)	2	>10% (10.65%)	0
56	QI extent that RUG representatives in FRUG share the decisions of FRUG at their RUG weekly meetings (H, M, L)	2	L. Not effectively discussed in their weekly meetings & staff also don't properly follow this matter	0
57	QI Extent RUG members are happy with the FRUG activities (H, M, L)	2	H. Because they heard that they will independently run their activities in future	2
58	QI Impact of IGAs on RUG non-fisher members incomes (+, =, -)	2	Very positive as they are getting financial benefit	2
59	QI Impact of IGAs on RUG fisher member incomes (+, =, -)	2	Very positive	2
60	QI proportion of poor resource users in FRUG covered area eligible for RUG membership but not included in RUG (very few, some, significant number)	2	Very few	2
61	Qn % of RUG members who received loan so far (>95%, 80-94%, <80%)	2	>95%	2
62	QI opinions of RUG and non-RUG members about each other's involvement in the RMO (fair and appropriate, some bias, major gap)	2	N/A. Because in this area there are no RMO exists. !!!	
63	QI RUG and non-RUG members have roughly equal influence on decisions of RMO (Y)	2	N/A	
64	Women's role			
65	Qn % women in GB (>40%, 30-39%, <30%)	2	33%	1
66	Qn % women in EC (>30%, 20-29%, <20%)	2	33%	2
67	QI extent women in FRUG are involved in wetland resource use (H, M, L)	2	L	0
68	QI role of women in FRUG decision making (sig/active, minor, none)	2	Minor	1
69	QI role of women in FRUG sub-committees (member and active in all member but not so active, no women in sub-committees)	2	none - Not yet formed any sub committee	0
70	QI extent that training arranged for IGAs is convenient for women (H, M, L)	2	H. Very near to the site office where the training courses are arranged	2
71	Qn if meetings held between FRUG and women RUGs to strengthen their role and understanding of FRUG (Y)	2	Y. Specially for collection of over due the leaders visits the RUGs	2
72	QI extent that women in FRUG find its meeting arrangements are convenient and friendly for them (H, M, L)	2	M. Usually the EC meetings held in a Primary school.	1
73	QI extent that women RUG members are satisfied their views reach FRUG and responses (H, M, L)	2	M. All the general members not yet have clear understanding	1
74	Organization			
75	Qn land for FRUG office registered in name of FRUG (dec) (Y)	2	No. They opined that managing donation of land will be difficult for them as the land price is very high in this area	0
76	Qn if FRUG office exists (Y)	2	No	0
77	QI condition of office (Good, Av, Poor)	2	No	
78	QI If office is used (H, M, L)	2	N/A	
79	Qn No of EC meetings (4/6mnth, 3/6mnth, 0-2/6mnth)	2	5 EC meetings held during last six months	2
80	Qn EC attendance (>75%, 50-74, <50%)	2	79%	2
81	Qn GB meeting (AGM) in last 12 months (date) (1/12mnth, 0/12mnth)	2	1 date	2
82	Qn GB (AGM) attendance (>75%, 50-74, <50%)	2	89%	2
83	Qn No. of staff recruited by FRUG (Y)	2	No	0
84	Qn FRUG staff place their activity progress reports and activity plan for the next month to the EC for review and approval (Y)	2	N/A	
85	Qn Extent that FRUG office bearers clearly know their role and responsibility (H, M, L)	2	M+	1

1	Data Item (Qn =Quantitative, Ql = Qualitative) (and target)	Possible score	Assessment 2005. Assessment (shading =below target)	Score 2005
2	FRUG		Sreemongal Union FRUG	Green
3	Site		HH	HH
86	Ql EC members received and found useful organizational & credit management training (sufficient, useful but need more, insufficient/not useful)	2	Useful but need more training specially on organizational management and credit operation/networking and resolution write-up/minutes keeping.	1
87	Qn Any sub committee formed as per constitution for better management (Y)	2	N	0
88	Ql If formed sub-committees report regularly to EC and GB (Y-recorded, Y-not recorded/verbal, no)	2	N/A	
89	Ql Extent that FRUG is capable of holding EC and GB meetings properly without support of project staff (fully mostly, partly/not at all)	2	Partly. They said that they need support of the staff another few months	0
90	Ql Extent meeting minutes properly written by FRUG without help of project staff (H, M, L)	2	M	1
91	Qn Extent of dependancy on project support and ownership feelings among the FRUG (H-self dependent, M-minor depency, L-high dependancy on project)	2	M. Still dependency on various aspects	1
92	Ql Extent that FRUG is supporting project/own staff specially in collecting over due loans (fully satisfactory, ok, not satisfactory)	2	Ok. Time to time they are supporting to the project staff for collection of over due	1
93	Governance			
94	Ql If FRUG GB includes any members falling outside of RUG membership criteria (none, yes but helpful, yes)	2	5. as per report	1
95	Ql role of leaders in FRUG decisions (answerable and listen to others from RUGs, listen to some/rest of EC, a few people take all decisions and not respond to others' views)	2	Listen to rest of EC	1
96	Ql Extent that FRUG leaders attend RUG meetings to explain decisions (H, M, L)	2	M. The leaders visited all most all the RUGs. Over due in 4 RUGs not yet resolved	1
97	Ql extent that general members (RUG) are satisfied their views reach FRUG and responses accordingly (H, M, L)	2	M. They yet to started to sent their loan proposal to the EC	1
98	Ql Extent that FRUG decisions are appropriate (H, M, L)	2	M	1
99	Ql extent that FRUG decisions are implemented (all, some, few/none)	2	Some	1
##	Qn Number of persons who can and do write minutes (>5, 3-5, 0-2)	2	>5. 2/3 do write	1
##	Ql Extent that RUG members know about the objective and reason of forming FRUG (H, M, L)	2	M	1
##	Qn. Constitution agreed in GB and acceptable to project (Y)	2	Y	2
##	Qn Constitution submitted for and approved by GOB (approved, submitted, not done yet)	2	Approved	2
##	Qn % EC members know main points in FRUG constitution (100%, 70-99%, <70%)	2	>70%	1
##	Qn % GB members (non EC) understand parts of RUG and FRUG constitution (>50%)	2	<50%	0
##	Qn if FRUG election held and date (Y-within last 2 years)	2	Y. 27. 05. 2004	2
##	Ql How office bearers were decided (secret ballot of GB show of hands among GB, EC only involved in selection or election or other selection process)	2	Showing hand AMONG WHO?(Among GB)	1
##	Ql how election was supervised and if seen as fair and unbiased (Good and unbiased; generally fair but some biases etc; not seen as fair or influenced by some people)	2	Good and unbiased	2
##	Ql extent general members are happy with how their views were held and explanations for decisions among options regarding constitution and credit manual formulation process (very happy, happy/ok, unhappy)	2	Happy/Ok. Because it was shared with them several times.	1
##	Ql general members view about formation and arrangement of FRUG (good for us, no change, worse for us)	2	Good for us they opined	2
##	Ql is any category of RUG stakeholder specially happy or unhappy with FRUG, credit manual and FRUG implementation, and why (all equally happy, 1 or more category unhappy or advantaged)	2	All equally happy	2
##	Financial			
##	Qn Amount of revolving fund received from project	2	Not received any amount	0
##	Qn financial plan/budget exists (Y)	2	N	0
##	Ql financial plan/this year's budget is realistic (sufficient but not excess for reasonable activities) (G, Av, P)	2	N/A	
##	Qn financial records reconciled with bank statements (Y)	2	N. But Revolving fund registers has been separated as per FRUG wise, but the loan transaction is operating through caritas bank account.	1

1	Data Item (Qn = Quantitative, QI = Qualitative) (and target)	Possible score	Assessment 2005. Assessment (shading = below target)	Score 2005
2	FRUG		Sreemongal Union FRUG	Sreem
3	Site		HH	HH
##	QI quality of accounts – if follow credit manual (fully, mostly, partly)	2	Partly	0
##	Qn number of persons who can and do maintain/ understand accounts (>5, 3-5, 0-2)	2	5 can write 1	0
##	QI voucher information can easily be understood verbally by GB (Q, Av, P)	2	P. Voucher information not yet shared fully in GB. Actually they do not have much expenditure except meeting cost	0
##	Qn Monthly income and expenditure statements are presented to EC (recorded, verbal only, no)	2	Not yet started	0
##	Qn frequency that loan statements for approval are presented in EC (all meetings, some meetings, not done)	2	Recently started	1
##	Qn FRUG and RUGs report individual savings and interest back to members (Y)	2	Y. Interest back and written in the individual pass book	2
##	Qn audit sub committee formed (Y)	2	N	0
##	Qn Internal audit done in last 12 months (Y)		N	0
##	Qn external audit done (date) (<12 months ago, >12 months ago, never)	2	N/A. Time is not yet due.	
##	Qn audit feedback received by FRUG (received and discussed, received only, not received)	2	N/A	
##	QI FRUG actions in response to audit (fully appropriate for all issues, address some issues, no or little action)	2	N/A	
##	QI Financial management capacity of FRUG leaders (H, M, L)	2	L	0
##	Networking			
##	QI FRUG yearly plans identify services expected from Upazilla (Y-clear and written, some not specific/verbal, not clear)	2	Not clear. Need to develop a year plan mentioning the nature of expected services from the respective Officer. Project staff may initiate it.	0
##	Qn If FRUG requested Upazilla (not UFO) help; record no times and details (Y)	2	For registration they applied to Social Welfare Officer	2
##	Qn no of times FRUG received requested help (all, some, none)	2	All	2
##	QI satisfaction of FRUG with UFO/SUFO help (H, M, L)		M	1
##	QI satisfaction of FRUG with Social Welfare Officer help (H, M, L)	2	M	1
##	QI satisfaction of FRUG with Union Parishad help (H, M, L)	2	M	1
##	QI FRUG regularly submit their trimonthly credit operation progress report to SUFO, LGC as per constitution (regular, submit but irregular, not submit)	2	Not submit. Very recently decided that FRUG representative will attend at the UFC / LGC meeting	0
##	Qn. No. of national & international days observed/participated in last 12 months (>5, 3-4, <3)	2	1 annual rally	0
##	Qn if FRUG has developed links with any training providers (govt or non govt) (Y)	2	N	0
##	Qn if representatives of relevant RMO(s) have attended any meetings of FRUG (2+, 1, none)	2	N/A	
##	QI if FRUG or appropriate member RUGs have any agreement with RMOs covering their area on fishing/aquatic resource access (Y - FRUG has a role in this, Y but just for individual members, N)	2	N/A	
##	Qn if FRUG has attended last LGC/UFC meeting (Y)	2	N. It has been agreed that from now on they will attend in the LGC meeting	0
##	Qn if FRUG has meetings with other FRUGs (Y)	2	N	0
##	QI extent FRUG find any site based networking among FRUGs useful (very useful, some use, little use)	2	would be very useful (but not yet done)	
##	Other/comments if any		They opined that they can be able to receive RLF with in January 2006	
	Score	218		93
	Indicators with information			98
	Overall %			46.6
	Credit/IGA mgt			45.5
	Pro-poor			66.7
	Women's role			55.6
	Organization			46.4
	Governance			63.9
	Financial			16.7
	Networking			31.8

Note: Based on the FRUG sustainability logframe, the above indicators will be used in the assessment of FRUG. In total there are 109 indicators. Possible score for each indicator highest 2, and medium 1 and low 0

1	Data item (Qn = Quantitative, Ql = Qualitative) (and target)	Possible score	Assessment 2005. Assessment (shading = below target)	Score 2005
2	FRUG		Giasnagar-Nazirabad Union FRUG	Nazim
3	Site		HH	HH
4	Date reviewed		24.8.05	
5	Background data (not scored)			
6	Type of FRUG (One / more than one union)		More than one union	
7	FRUG office address		Vill. Gramsreemongal, Giasnagar, Moulvibazar	
8	FRUG contact telephone (if any)		N/A	
9	FRUG chairman name		Md. Raza Mia	
10	Date of formation of FRUG		6-Jun-04	
11	Date of registration and number		28-02-2005, Moulvi-373	
12	Date of handing over of revolving fund		N/A	
13	No. of union covered under the FRUG and names of unions		2, Giasnagar & Nazirabad Union	
14	No. of villages covered		13 nos	
15	No. of RUGs covered under the FRUG		17 nos	
16	No. of female RUGs		6 nos	
17	No. of male RUGs		11 nos	
18	Total no. of RUG members		385 members	
19	No. of female RUG members		146 members	
20	No. of Fisher RUG members		239 members (verify - all men are fishers?)	
21	Amount of savings accumulated as on assessment date		Tk.5,69,471.00 (as on 31 July '05)	
22	Amount of loan outstanding as on assessment date		Tk.12,10,062.00 (as on 31 July '05)	
23	Amount of bad debt		Overdue- Tk.71,975.00 (as on 31 July '05)(6%)	
24	Rate of repayment as on assessment date		On current loan 93.28%, Total-98.61% (as on 31 July '05)	
25	Credit/IGA management			
26	Qn Number of RUGs have a realistic yearly work plan for present year (100%, 99%-75%, <75%)	2	100%. Not realistic and seems the staff some how imposed. It includes mainly meeting, savings, loan only. Need further plan by the RUG themselves and staff should carefully facilitate the process	1
27	Ql How far the yearly plan followed by RUGs and implemented for sustainability (H, M-some, L)	2	L. Not review the plan in their weekly meetings	0
28	Ql FRUG has their realistic yearly work plan and displayed in the meeting place (realistic and displayed, realistic but not displayed, not realistic or not existing)	2	Have and displayed but not in use. Need further plan by the FRUG themselves and staff should carefully facilitate by not imposing anything	1
29	Ql How far the yearly plan followed by FRUG and implemented for sustainability (H, M-some, L)	2	M-some. Especially the savings and loan amount target.	0
30	Ql Yearly plan of FRUG reviewed in the EC meetings and documented in the resolution book (reviewed and documented, reported to be reviewed but no written evidence, not reviewed)	2	No written evidence that it's reviewed	0
31	Qn date of last revision of FRUG yearly plan (<12 months ago)	2	Jan-March,05	2
32	Qn If Credit Manual agreed in FRUG (Y)	2	Agreed in GB	2
33	Ql If Credit Manual followed by FRUG (fully mostly, partly)	2	mostly	1
34	Ql extent RUG members know about credit manual (know all main points, know some main points, know little or nothing)	2	Know some points. Only loan taking and repaying system are clear to them.	1
35	Ql FRUG has assessed potential profitability of IGAs given credit (fully partly, no)	2	No	0
36	% outstanding debt overdue on payments (<10%, 11-29%, >30%)		6%	2
37	Ql FRUG has assessed actual profits/impacts of its loans for IGAs (fully, partly, no)	2	No. Do not have enough knowledge on cost benefit analysis	0
38	Ql How IGAs supported by FRUG credit affect fishing (reduce effort, no change, increase effort)	2	Reduce pressure on fishing	2
39	Ql % RUG members who received skill development training (all, some, very few)	2	Some, in total at the site 61%. Not separate report prepared as per FRUG wise	1
40	Qn % of RUG borrowers who received skill training (100%, 80-99%, <80%)	2	<80%	0
41	Ql Extent that trainees who received skill training got employment (H, M, L)	2	H. The trainees who received vocational training from trade school got employment. The others are self employed	2
42	Qn Any RUG left out sending representatives in the RMO - note which/number (N)	2	4 nos. RUG left.	0
43	Ql Extent that RUG representatives in the RMO share the decisions of RMOs in their weekly RUG meetings (fully, mostly, partly)	2	mostly	1
44	Qn current conflicts if any among FRUG/RUG members (0)	2	0	2
45	Qn current conflicts of FRUG with outsiders (0)	2	0	2
46	Ql Conflicts and threats overcome up to now (1+)	2	No	0
47	Qn no of incidents/extent of breaking Credit Manual rules and norms by RUG members in last 6 month period (High/serious, moderate/some, none)	2	H/serious Breaking through default on loans	0

1	Data Item (Qn =Quantitative, QI = Qualitative) (and target)	Possible score	Assessment 2005. Assessment (shading =below target)	Score 2005
2	FRUG		Glasnagar-Nazirabad Union FRUG	Nazira
3	Site		HH	HH
48	QI actions taken against rule breakers (resolved problem action but not resolved, no action)	2	Action taken but not totally resolved	1
49	Pro-poor			
50	Qn % RUG members own up to 0.5 acre land (>90%, 70%-89%, <70%)	2	77%	1
51	Qn % GB members in FRUG own up to 0.5 acre (>90% 70-89%, <70%)	2	47%	0
52	Qn % EC member own up to 0.5 acre (>90% 70-89%, <70%)	2	53%	0
53	Qn No. office bearers of FRUG own up to 0.5 ac (3+, 2, <2)	2	2	1
54	Qn No. office bearers of FRUG are fishers (3+, 2, <2)	2	<2	0
55	Qn % of members in RUGs out of criteria as per constitution (<5%, 5-10%, >10%)	2	<5% (actual-4.155)	2
56	QI extent that RUG representatives in FRUG share the decisions of FRUG at their RUG weekly meetings (H, M, L)	2	L. Not effectively discussed in their weekly meetings & staff also don't properly follow this matter	0
57	QI Extent RUG members are happy with the FRUG activities (H, M, L)	2	M	1
58	QI Impact of IGAs on RUG non-fisher members incomes (+, =, -)	2	Very positive as their income has increased	2
59	QI Impact of IGAs on RUG fisher member incomes (+, =, -)	2	Very positive	2
60	QI proportion of poor resource users in FRUG covered area eligible for RUG membership but not included in RUG (very few, some, significant number)	2	Some	1
61	Qn % of RUG members who received loan so far (>95% 80-94%, <80%)	2	>95%	2
62	QI opinions of RUG and non-RUG members about each other's involvement in the RMO (fair and appropriate, some bias, major gap)	2	They are involved with 3 RMOs (Kazura, Ramedia and Jethua). Involvement with Kazura is fair and appropriate but in Jethua and Ramedia is less.	1
63	QI RUG and non-RUG members have roughly equal influence on decisions of RMO (Y)	2	Y. But in Jethua and Ramedia have some bias	1
64	Women's role			
65	Qn % women in GB (>40%, 30-39%, <30%)	2	35%	1
66	Qn % women in EC (>30%, 20-29%, <20%)	2	35%	2
67	QI extent women in FRUG are involved in wetland resource use (H, M, L)	2	L	0
68	QI role of women in FRUG decision making (sig/active, minor, none)	2	Minor. 1 women seems very active	1
69	QI role of women in FRUG sub-committees (member and active in all member but not so active, no women in sub-committees)	2	none - Not yet formed any sub committee	0
70	QI extent that training arranged for IGAs is convenient for women (HM, L)	2	M. for few groups as they are very far from the training spot	1
71	Qn if meetings held between FRUG and women RUGs to strengthen their role and understanding of FRUG (Y)	2	Y. Only the chairman visits randomly	1
72	QI extent that women in FRUG find its meeting arrangements are convenient and friendly for them (H, M, L)	2	M. This FRUG has been formed covering 2 Unions and the area is too big and the women need to come from distance areas	1
73	QI extent that women RUG members are satisfied their views reach FRUG and responses (H, M, L)	2	M. Not yet all RUG's members are clear how to propose their views to FRUG	1
74	Organization			
75	Qn land for FRUG office registered in name of FRUG (dec) (Y)	2	Arranged 4 decimal of land by donation	2
76	Qn if FRUG office exists (Y)	2	No	0
77	QI condition of office (Good, Av, Poor)	2	N/A	
78	QI If office is used (H, M, L)	2	N/A	
79	Qn No of EC meetings (4/6mnth, 3/6mnth, 0-2/6mnth)	2	5 EC meetings held during last 6 months	2
80	Qn EC attendance (>75%, 50-74, <50%)	2	73%	1
81	Qn GB meeting (AGM) in last 12 months (date) (1/12mnth, 0/12mnth)	2	1 date	2
82	Qn GB (AGM) attendance (>75% 50-74, <50%)	2	88%	2
83	Qn No. of staff recruited by FRUG (Y)	2	No	0
84	Qn FRUG staff place their activity progress reports and activity plan for the next month to the EC for review and approval (Y)	2	N/A	
85	Qn Extent that FRUG office bearers clearly know their role and responsibility (H, M, L)	2	M. 3/4 person clearly know their role and responsibility	1

1	Data Item (Qn =Quantitative, QI = Qualitative) (and target)	Possible score	Assessment 2005. Assessment (shading =below target)	Score 2005
2	FRUG		Glasnagar-Nazirabad Union FRUG	Nazira
3	Site		HH	HH
86	QI EC members received and found useful organizational & credit management training (sufficient, useful but need more, insufficient/not useful)	2	Seems insufficient. need more training specially on organizational management and credit operation networking and resolution write-up/minutes keeping.	0
87	Qn Any sub committee formed as per constitution for better management (Y)	2	Not yet formed	0
88	QI If formed sub-committees report regularly to EC and GB (Y-recorded, Y-not recorded/verbal, no)	2	N/A	
89	QI Extent that FRUG is capable of holding EC and GB meetings properly without support of project staff (fully mostly, partly/not at all)	2	Partly. Dependent on project staff	0
90	QI Extent meeting minutes properly written by FRUG without help of project staff (H, M, L)	2	M. Need help of project staff	1
91	Qn Extent of dependancy on project support and ownership feelings among the FRUG (H-self dependent, M-minor depency, L-high dependancy on project)	2	M. Each of them have ownership feelings, but dependancy on project support exists.	1
92	QI Extent that FRUG is supporting project/own staff specially in collecting over due loans (fully satisfactory, ok, not satisfactory)	2	Fully satisfactory. They are supporting project staff in collecting over due loans, but distance of the RUGs are to far and scatered.	2
93	Governance			
94	QI If FRUG GB includes any members falling outside of RUG membership criteria (none, yes but helpful, yes)	2	Yes but helpful. 5 members.	1
95	QI role of leaders in FRUG decisions (answerable and listen to others from RUGs, listen to some/rest of EC, a few people take all decisions and not respond to others' views)	2	Answerable and listen to the others from RUGs	2
96	QI Extent that FRUG leaders attend RUG meetings to explain decisions (H, M, L)	2	M. especially the chairman visited almost all RUGs, but the other members seems not so much active like him	1
97	QI extent that general members (RUG) are satisfied their views reach FRUG and responses accordingly (H, M, L)	2	L. Not yet clear to most of the members about the functions of the FRUG.	0
98	QI Extent that FRUG decisions are appropriate (H, M, L)	2	M. They have manged land for office	1
99	QI extent that FRUG decisions are implemented (all, some, few/none)	2	Some.	1
##	Qn Number of persons who can and do write minutes (>5, 3-5, 0-2)	2	5 can but still the staff writes the resolution book	0
##	QI Extent that RUG members know about the objective and reason of forming FRUG (H, M, L)	2	L. Not yet clear to most of the members about the objectives and functions of the FRUG.	0
##	Qn. Constitution agreed in GB and acceptable to project (Y)	2	Y	2
##	Qn Constitution submitted for and approved by GOB (approved, submitted, not done yet)	2	Approved	2
##	Qn % EC members know main points in FRUG constitution (100%, 70-99%, <70%)	2	<70%	0
##	Qn % GB members (non EC) understand parts of RUG and FRUG constitution (>50%)	2	<50%	0
##	Qn if FRUG election held and date (Y-within last 2 years)	2	Y. 6. 06. 2004	2
##	QI How office bearers were decided (secret ballot of GB show of hands among GB, EC only involved in selection or election or other selection process)	2	Showing hand AMONG WHO?	1
##	QI how election was supervised and if seen as fair and unbiased (Good and unbiased; generally fair but some biases etc; not seen as fair or influenced by some people)	2	Good for us they opined	2
##	QI extent general members are happy with how their views were held and explanations for decisions among options regarding constitution and credit manual formulation process (very happy, happy/ok, unhappy)	2	Happy/Ok. Because it was shared with them several times.	1
##	QI general members view about formation and arrangement of FRUG (good for us, no change, worse for us)	2	Good for us they opined	2
##	QI is any category of RUG stakeholder specially happy or unhappy with FRUG, credit manual and FRUG implementation, and why (all equally happy, 1 or more category unhappy or advantaged)	2	All equally happy	2
##	Financial			
##	Qn Amount of revolving fund received from project	2	Not received any amount from project	0
##	Qn financial plan/budget exists (Y)	2	Not	0
##	QI financial plan/this year's budget is realistic (sufficient but not excess for reasonable activities) (G, Av, P)	2	N/A	
##	Qn financial records reconciled with bank statements (Y)	2	At Bank only Tk. 1,700.00. Revolving fund registers has been separated as per FRUG wise, but the loan transaction is operating through caritas bank account.	1

1	Data item (Qn =Quantitative, QI = Qualitative) (and target)	Possible score	Assessment 2005. Assessment (shading =below target)	Score 2005
2	FRUG		Giasnagar-Nazirabad Union FRUG	Nazira
3	Site		HH	HH
##	QI quality of accounts – if follow credit manual (fully, mostly, partly)	2	partly, most of the things are done by the staff	0
##	Qn number of persons who can and do maintain/ understand accounts (>5, 3-5, 0-2)	2	>5 can write, 1 does	0
##	QI voucher information can easily be understood verbally by GB (G, Av, P)	2	P. Voucher information not yet shared fully in GB. Actually they do not have any expenditure except meeting cost which is borne by project	0
##	Qn Monthly income and expenditure statements are presented to EC (recorded, verbal only, no)	2	Not yet started, but it is informed that they will start from next meeting	0
##	Qn frequency that loan statements for approval are presented in EC (all meetings, some meetings, not done)	2	Some meetings. Just started	1
##	Qn FRUG and RUGs report individual savings and interest back to members (Y)	2	Y. every member can say their amount of savings. interest back to them in each year ending	2
##	Qn audit sub committee formed (Y)	2	Not yet formed	0
##	Qn Internal audit done in last 12 months (Y)		N	0
##	Qn external audit done (date) (<12 months ago, >12 months ago, never)	2	N/A - explain. Time is not yet due.	
##	Qn audit feedback received by FRUG (received and discussed, received only, not received)	2	N/A	
##	QI FRUG actions in response to audit (fully appropriate for all issues, address some issues, no or little action)	2	N/A	
##	QI Financial management capacity of FRUG leaders (H, M, L)	2	L	0
##	Networking			
##	QI FRUG yearly plans identify services expected from Upazilla (Y-clear and written, some not specific/verbal, not clear)	2	Not clear. Need to develop a year plan mentioning the nature of expected services from the respective Officer. Project staff should initiate it.	0
##	Qn If FRUG requested Upazilla (not UFO) help; record no times and details (Y)	2	Y. Once Applied for registration to Social Welfare Officer	2
##	Qn no of times FRUG received requested help (all, some, none)	2	All	2
##	QI satisfaction of FRUG with UFO/SUFO help (H, M, L)		M	1
##	QI satisfaction of FRUG with Social Welfare Officer help (H, M, L)	2	M	1
##	QI satisfaction of FRUG with Union Parishad help (H, M, L)	2	M	1
##	QI FRUG regularly submit their trimonthly credit operation progress report to SUFO, LGC as per constitution (regular, submit but irregular, not submit)	2	Not submit. Very recently decided that FRUG representative will attend at the UFC / LGC meeting	0
##	Qn. No. of national & international days observed/participated in last 12 months (>5, 3-4, <3)	2	One with Agari RMO	0
##	Qn if FRUG has developed links with any training providers (govt or non govt) (Y)	2	N	
##	Qn if representatives of relevant RMO(s) have attended any meetings of FRUG (2+, 1, none)	2	None	0
##	QI if FRUG or appropriate member RUGs have any agreement with RMOs covering their area on fishing/aquatic resource access (Y - FRUG has a role in this, Y but just for individual members, N)	2	N	0
##	Qn if FRUG has attended last LGC/UFC meeting (Y)	2	Not Yet	0
##	Qn if FRUG has meetings with other FRUGs (Y)	2	Not yet	0
##	QI extent FRUG find any site based networking among FRUGs useful (very useful, some use, little use)	2	would be very useful (but not yet done)	
##	Other/comments if any		They opined that they can be able to receive RLF with in January 2006	
	Score	218		88
	Indicators with information			102
	Overall %			41.6
	Credit/IGA mgt			45.7
	Pro-poor			50.0
	Women's role			44.4
	Organization			50.0
	Governance			55.6
	Financial			16.7
	Networking			29.2

Note: Based on the FRUG sustainability logframe, the above indicators will be used in the assessment of FRUG. In total there are 109 indicators. Possible score for each indicator highest 2, and medium 1 and low 0

1	Data Item (Qn =Quantitative, QI = Qualitative) (and target)	Possible score	Assessment 2005. Assessment (shading =below target)	Score 2005
2	FRUG		Mirzapur Vhunoibr Union FRUG	Mirza
3	Site		HH	HH
4	Date reviewed		22.8.05	
5	Background data (not scored)			
6	Type of FRUG (One / more than one union)		More than one union	
7	FRUG office address		Vill. Baulashir, P.O. Mirzapur, Sreemongal	
8	FRUG contact telephone (if any)		N/A	
9	FRUG chairman name		Premananda Sarker	
10	Date of formation of FRUG		10-Jun-04	
11	Date of registration and number		27 Feb 2005, Mouvi-371	
12	Date of handing over of revolving fund		N/A	
13	No. of union covered under the FRUG and names of unions		2, Mirzapur & Bhunabir	
14	No. of villages covered		10 nos	
15	No. of RUGs covered under the FRUG		17 nos	
16	No. of female RUGs		5 nos	
17	No. of male RUGs		12 nos	
18	Total no. of RUG members		368 members	
19	No. of female RUG members		128 members	
20	No. of Fisher RUG members		201 members	
21	Amount of savings accumulated as on assessment date		Tk.4,64,611.00 (as on 31 July '05)	
22	Amount of loan outstanding as on assessment date		Tk.10,66,100.00 (as on 31 July'05)	
23	Amount of bad debt		Overdue-Tk.17,330.00 (as on 31 July'05)(2%)	
24	Rate of repayment as on assessment date		Current-100%, Total-99.68% as on 31 July'05	
25	Credit/IGA management			
26	Qn Number of RUGs have a realistic yearly work plan for present year (100%, 99%-75%, <75%)	2	100%. But found not realistic. It includes mainly meeting, savings, loan only. Need further plan by the RUG themselves and staff should carefully facilitate	1
27	QI How far the yearly plan followed by RUGs and implemented for sustainability (H, M-some, L)	2	L. Not review the plan in their weekly meetings	0
28	QI FRUG has their realistic yearly work plan and displayed in the meeting place (realistic and displayed, realistic but not displayed, not realistic or not existing)	2	Have plan but not realistic. Need further plan by the FRUG themselves and staff should carefully facilitate by not imposing	0
29	QI How far the yearly plan followed by FRUG and implemented for sustainability (H, M-some, L)	2	L. Don't follow	0
30	QI Yearly plan of FRUG reviewed in the EC meetings and documented in the resolution book (reviewed and documented, reported to be reviewed but no written evidence, not reviewed)	2	No written evidence that it's reviewed	0
31	Qn date of last revision of FRUG yearly plan (<12 months ago)	2	Jan-March '05	2
32	Qn If Credit Manual agreed in FRUG (Y)	2	Agreed in GB, but not recorded	1
33	QI If Credit Manual followed by FRUG (fully, mostly, partly)	2	partly. Most of the things still done by the staff	0
34	QI extent RUG members know about credit manual (know all main points, know some main points, know little or nothing)	2	Know little. Not facilitated properly among the RUG	0
35	QI FRUG has assessed potential profitability of IGAs given credit (fully partly, no)	2	No	0
36	% outstanding debt overdue on payments (<10%, 11-29%, >30%)	2	2%	2
37	QI FRUG has assessed actual profits/impacts of its loans for IGAs (fully, partly, no)	2	No. Do not have technical knowledge on cost benefit analysis	0
38	QI How IGAs supported by FRUG credit affect fishing (reduce effort, no change, increase effort)	2	Reduce pressure on fishing	2
39	QI % RUG members who received skill development training (all, some, very few)	2	Some, in total at the site 61%. Not separated the % as per FRUG wise	1
40	Qn % of RUG borrowers who received skill training (100%, 80-99%, <80%)	2	<80%	0
41	QI Extent that trainees who received skill training got employment (H, M, L)	2	H. The trainees who received vocational training from trade school got employment. The others are self employed	2
42	Qn Any RUG left out sending representatives in the RMO - note which/number (N)	2	6 nos. The RUGs of Bowlashi village are in between Balla and Sananda RMOs and in neither. They wanted to join Balla RMO, but Balla Beel is small and RMO does not agree due to social differences.	0
43	QI Extent that RUG representatives in the RMO share the decisions of RMOs in their weekly RUG meetings (fully, mostly, partly)	2	Fully	2
44	Qn current conflicts if any among FRUG/RUG members (0)	2	0	2
45	Qn current conflicts of FRUG with outsiders (0)	2	0%	2
46	QI Conflicts and threats overcome up to now (1+)	2	No	0
47	Qn no of incidents/extent of breaking Credit Manual rules and norms by RUG members in last 6 month period (High/serious, moderate/some, none)	2	Breaking rules by few not paying the instalment regularly	1

1	Data Item (Qn =Quantitative, QI = Qualitative) (and target)	Possible score	Assessment 2005. Assessment (shading =below target)	Score 2005
2	FRUG		Mirzapur Vhunobir Union FRUG	Mirza
3	Site		HH	HH
48	QI actions taken against rule breakers (resolved problem action but not resolved, no action)	2	Action taken by them, but not yet fully resolved	1
49	Pro-poor			
50	Qn % RUG members own up to 0.5 acre land (>90%, 70%-89%, <70%)	2	73%	1
51	Qn % GB members in FRUG own up to 0.5 acre (>90%, 70-89%, <70%)	2	45%	0
52	Qn % EC member own up to 0.5 acre (>90%, 70-89%, <70%)	2	65%	0
53	Qn No. office bearers of FRUG own up to 0.5 ac (3+, 2, <2)	2	3+	2
54	Qn No. office bearers of FRUG are fishers (3+, 2, <2)	2	3+	2
55	Qn % of members in RUGs out of criteria as per constitution (<5%, 5-10%, >10%)	2	<5 (actual-1.902%)	2
56	QI extent that RUG representatives in FRUG share the decisions of FRUG at their RUG weekly meetings (H, M, L)	2	L. Not effectively discussed in their weekly meetings & staff also don't properly follow this matter	0
57	QI Extent RUG members are happy with the FRUG activities (H, M, L)	2	M. happy they opined	1
58	QI Impact of IGAs on RUG non-fisher members incomes (+, =, -)	2	Found very positive as their income increased	2
59	QI Impact of IGAs on RUG fisher member incomes (+, =, -)	2	Very positive found	2
60	QI proportion of poor resource users in FRUG covered area eligible for RUG membership but not included in RUG (very few, some, significant number)	2	Very few	2
61	Qn % of RUG members who received loan so far (>95%, 80-94%, <80%)	2	>95%	2
62	QI opinions of RUG and non-RUG members about each other's involvement in the RMO (fair and appropriate, some bias, major gap)	2	They are involved with 2 RMOs (Balla and Sananda). Recently their involvement is fair and appropriate compared to the past, but some RUGs still excluded	2
63	QI RUG and non-RUG members have roughly equal influence on decisions of RMO (Y)	2	Y. For getting the recent fishing contact they had a lot of bargaining with Balla and Sananda RMO	2
64	Women's role			
65	Qn % women in GB (>40%, 30-39%, <30%)	2	29%	0
66	Qn % women in EC (>30%, 20-29%, <20%)	2	29%	1
67	QI extent women in FRUG are involved in wetland resource use (H, M, L)	2	M. for aquatic vegetation	1
68	QI role of women in FRUG decision making (sig/active, minor, none)	2	minor	1
69	QI role of women in FRUG sub-committees (member and active in all member but not so active, no women in sub-committees)	2	none - Not yet formed any sub committee	0
70	QI extent that training arranged for IGAs is convenient for women (H, M, L)	2	H. Training venue is at the Mirzapur field office and very close to them	2
71	Qn if meetings held between FRUG and women RUGs to strengthen their role and understanding of FRUG (Y)	2	Y. but not yet very much effective	1
72	QI extent that women in FRUG find its meeting arrangements are convenient and friendly for them (H, M, L)	2	H. very close to them	2
73	QI extent that women RUG members are satisfied their views reach FRUG and responses (H, M, L)	2	L. Their understanding about FRUG not yet clear	0
74	Organization			
75	Qn land for FRUG office registered in name of FRUG (dec) (Y)	2	No. They mentioned that it will be difficult for them to get donation of land.	0
76	Qn if FRUG office exists (Y)	2	No	0
77	QI condition of office (Good, Av, Poor)	2	N/A	
78	QI If office is used (H, M, L)	2	N/A	
79	Qn No of EC meetings (4/6mth, 3/6mth, 0-2/6mth)	2	5 EC meetings held during last 6 months	2
80	Qn EC attendance (>75%, 50-74, <50%)	2	78%	2
81	Qn GB meeting (AGM) in last 12 months (date) (1/12mth, 0/12mth)	2	1 date	2
82	Qn GB (AGM) attendance (>75%, 50-74, <50%)	2	76%	2
83	Qn No. of staff recruited by FRUG (Y)	2	N	0
84	Qn FRUG staff place their activity progress reports and activity plan for the next month to the EC for review and approval (Y)	2	NA	
85	Qn Extent that FRUG office bearers clearly know their role and responsibility (H, M, L)	2	L. Can not clearly articulate	0

1	Data item (Qn =Quantitative, QI = Qualitative) (and target)	Possible score	Assessment 2005. Assessment (shading =below target)	Score 2005
2	FRUG		Mirzapur Vhunobir Union FRUG	Mirza
3	Site		HH	HH
86	QI EC members received and found useful organizational & credit management training (sufficient, useful but need more, insufficient/not useful)	2	Seems insufficient	0
87	Qn Any sub committee formed as per constitution for better management (Y)	2	Not yet formed	0
88	QI If formed sub-committees report regularly to EC and GB (Y-recorded, Y-not recorded/verbal, no)	2	N/A	
89	QI Extent that FRUG is capable of holding EC and GB meetings properly without support of project staff (fully mostly, partly/not at all)	2	Partly.	0
90	QI Extent meeting minutes properly written by FRUG without help of project staff (H, M, L)	2	M. Need help of project staff. Secretary seems active	1
91	Qn Extent of dependancy on project support and ownership feelings among the FRUG (H-self dependent, M-minor dependency, L-high dependency on project)	2	L. High dependancy on project staff	0
92	QI Extent that FRUG is supporting project/own staff specially in collecting over due loans (fully satisfactory, ok, not satisfactory)	2	Fully satisfactory. They are supporting project staff in collecting over due loans.	2
93	Governance			
94	QI If FRUG GB includes any members falling outside of RUG membership criteria (none, yes but helpful, yes)	2	3 can write 1	1
95	QI role of leaders in FRUG decisions (answerable and listen to others from RUGs, listen to some/rest of EC, a few people take all decisions and not respond to others' views)	2	Answerable and listen to the others from RUGs	2
96	QI Extent that FRUG leaders attend RUG meetings to explain decisions (H, M, L)	2	L. Chairman seems not very dynamic. He always tries to convince others get lease of a beef rather than strengthening FRUG	0
97	QI extent that general members (RUG) are satisfied their views reach FRUG and responses accordingly (H, M, L)	2	L. Not yet still clear to every body.	0
98	QI Extent that FRUG decisions are appropriate (H, M, L)	2	L. They can not take any decision without help of staff	0
99	QI extent that FRUG decisions are implemented (all, some, few/none)	2	Some	1
##	Qn Number of persons who can and do write minutes (>5, 3-5, 0-2)	2	5 can do write 2	0
##	QI Extent that RUG members know about the objective and reason of forming FRUG (H, M, L)	2	L. Most of the members do not have clear understanding about FRUG	0
##	Qn. Constitution agreed in GB and acceptable to project (Y)	2	Y	2
##	Qn Constitution submitted for and approved by GOB (approved, submitted, not done yet)	2	Approved	2
##	Qn % EC members know main points in FRUG constitution (100%, 70-99%, <70%)	2	<70%	0
##	Qn % GB members (non EC) understand parts of RUG and FRUG constitution (>50%)	2	<50%	0
##	Qn if FRUG election held and date (Y-within last 2 years)	2	Y. 10. 06. 2004	2
##	QI How office bearers were decided (secret ballot of GB show of hands among GB, EC only involved in selection or election or other selection process)	2	Showing hand AMONG WHO?	1
##	QI how election was supervised and if seen as fair and unbiased (Good and unbiased; generally fair but some biases etc; not seen as fair or influenced by some people)	2	Good for us they opined	2
##	QI extent general members are happy with how their views were held and explanations for decisions among options regarding constitution and credit manual formulation process (very happy, happy/ok, unhappy)	2	Happy/Ok. Because it was shared with them several times.	1
##	QI general members view about formation and arrangement of FRUG (good for us, no change, worse for us)	2	Good, they opined	2
##	QI is any category of RUG stakeholder specially happy or unhappy with FRUG, credit manual and FRUG implementation, and why (all equally happy, 1 or more category unhappy or advantaged)	2	All equally happy except money lenders.	2
##	Financial			
##	Qn Amount of revolving fund received from project	2	Not received any amount	0
##	Qn financial plan/budget exists (Y)	2	N	0
##	QI financial plan/this year's budget is realistic (sufficient but not excess for reasonable activities) (G, Av, P)	2	N/A	
##	Qn financial records reconciled with bank statements (Y)	2	Have one Bank Account. Revolving fund registers has been separated as per FRUG wise, but the loan transaction is operating through caritas bank account.	1

1	Data Item (Qn =Quantitative, QI = Qualitative) (and target)	Possible score	Assessment 2005. Assessment (shading =below target)	Score 2005
2	FRUG		Mirzapur Vhunobir Union FRUG	Mirza
3	Site		HH	HH
##	QI quality of accounts – if follow credit manual (fully mostly, partly)	2	partly	0
##	Qn number of persons who can and do maintain/ understand accounts (>5, 3-5, 0-2)	2	Can 3 but cashier can not write books of account and he should be changed.	0
##	QI voucher information can easily be understood verbally by GB (G, Av, P)	2	Voucher information not yet shared fully in GB. Actually they do not have any expenditure except meeting cost which is borne by project	0
##	Qn Monthly income and expenditure statements are presented to EC (recorded, verbal only, no)	2	Not yet started, but it is informed that they will start from next meeting	0
##	Qn frequency that loan statements for approval are presented in EC (all meetings, some meetings, not done)	2	Just started	1
##	Qn FRUG and RUGs report individual savings and interest back to members (Y)	2	Y. every member can say their amount of savings . interest back to them in each year ending	2
##	Qn audit sub committee formed (Y)	2	Not yet formed	0
##	Qn Internal audit done in last 12 months (Y)		N	0
##	Qn external audit done (date) (<12 months ago, >12 months ago, never)	2	N/A - explain. Time is not yet due.	
##	Qn audit feedback received by FRUG (received and discussed, received only, not received)	2	N/A	
##	QI FRUG actions in response to audit (fully appropriate for all issues, address some issues, no or little action)	2	N/A	
##	QI Financial management capacity of FRUG leaders (H, M, L)	2	L	0
##	Networking			
##	QI FRUG yearly plans identify services expected from Upazilla (Y-clear and written, some not specific/verbal, not clear)	2	Not clear. Need to develop a year plan mentioning the nature of expected services from the respective Officer. Project staff should initiate it.	0
##	Qn If FRUG requested Upazilla (not UFO) help; record no times and details (Y)	2	Y. Once Applied for registration to Social Welfare Officer	2
##	Qn no of times FRUG received requested help (all, some, none)	2	All	2
##	QI satisfaction of FRUG with UFO/SUFO help (H, M, L)		M. SUFO once attended their annual rally	1
##	QI satisfaction of FRUG with Social Welfare Officer help (H, M, L)	2	M	1
##	QI satisfaction of FRUG with Union Parishad help (H, M, L)	2	M	1
##	QI FRUG regularly submit their trimonthly credit operation progress report to SUFO, LGC as per constitution (regular, submit but irregular, not submit)	2	Not yet submit	0
##	Qn. No. of national & international days observed/participated in last 12 months (>5, 3-4, <3)	2	2. Annually rally and environment day observed	0
##	Qn if FRUG has developed links with any training providers (govt or non govt) (Y)	2	N	0
##	Qn if representatives of relevant RMO(s) have attended any meetings of FRUG (2+, 1, none)	2	None	0
##	QI if FRUG or appropriate member RUGs have any agreement with RMOs covering their area on fishing/aquatic resource access (Y - FRUG has a role in this, Y but just for individual members, N)	2	N	0
##	Qn if FRUG has attended last LGC/UFC meeting (Y)	2	Not yet	0
##	Qn if FRUG has meetings with other FRUGs (Y)	2	N	0
##	QI extent FRUG find any site based networking among FRUGs useful (very useful, some use, little use)	2	would be very useful (but not yet done)	
##	Other/comments if any		Weak FRUG. Need special attention by the project staff	
	Score	218		87
	Indicators with information			103
	Overall %			41.4
	Credit/IGA mgt			41.3
	Pro-poor			71.4
	Women's role			44.4
	Organization			39.3
	Governance			50.0
	Financial			16.7
	Networking			26.9

Note: Based on the FRUG sustainability logframe, the above indicators will be used in the assessment of FRUG. In total there are 109 indicators. Possible score for each indicator highest 2, and medium 1 and low 0

1	Data item (Qn =Quantitative, Ql = Qualitative) (and target)	Possible score	Assessment 2005. Assessment (shading =below target)	Score 2005
2	FRUG		Ashidron-Vhunobir Union FRUG	Ashidn
3	Site		HH	HH
4	Date reviewed		25.8.05	
5	Background data (not scored)			
6	Type of FRUG (One / more than one union)		More than one union	
7	FRUG office address		Vill and P.O. Satgaon, Bhunabir, Sreemongal.	
8	FRUG contact telephone (if any)		N/A	
9	FRUG chairman name		Nepal Chadra Majumdar	
10	Date of formation of FRUG		10-Jun-04	
11	Date of registration and number		27 Feb 2005, Mouvi-370	
12	Date of handing over of revolving fund		N/A	
13	No. of union covered under the FRUG and names of unions		2. Bhunabir & Ashidron	
14	No. of villages covered		8	
15	No. of RUGs covered under the FRUG		16	
16	No. of female RUGs		10	
17	No. of male RUGs		6	
18	Total no. of RUG members		373 members	
19	No. of female RUG members		253 members	
20	No. of Fisher RUG members		173 members (female fishers in HH??)	
21	Amount of savings accumulated as on assessment date		Tk.4,97,475.00 (as on 31 July '05)	
22	Amount of loan outstanding as on assessment date		Tk. 15,01,498.00 (as on 31 July '05)	
23	Amount of bad debt		Over due-Tk.29,648.00 (as on 31 July '05)(2%)	
24	Rate of repayment as on assessment date		Current-100%, Total-99.57% (as on 31 July '05)	
25	Credit/IGA management			
26	Qn Number of RUGs have a realistic yearly work plan for present year (100%, 99%-75%, <75%)	2	100%. But found not realistic. It includes mainly meeting, savings, loan only. Need further plan by the RUG themselves and staff should carefully facilitate	1
27	Ql How far the yearly plan followed by RUGs and implemented for sustainability (H, M-some, L)	2	L. Not review the plan in their weekly meetings	0
28	Ql FRUG has their realistic yearly work plan and displayed in the meeting place (realistic and displayed, realistic but not displayed, not realistic or not existing)	2	Have plan and displayed during our discussion, but not realistic. Need further plan by the FRUG themselves and staff should carefully facilitate by not imposing	0
29	Ql How far the yearly plan followed by FRUG and implemented for sustainability (H, M-some, L)	2	L. Followed only the savings and loan disbursement target which is managed by staff.	0
30	Ql Yearly plan of FRUG reviewed in the EC meetings and documented in the resolution book (reviewed and documented, reported to be reviewed but no written evidence, not reviewed)	2	Not reviewed in the EC and GB	0
31	Qn date of last revision of FRUG yearly plan (<12 months ago)	2	January, February '05	2
32	Qn If Credit Manual agreed in FRUG (Y)	2	Discussed and agreed in GB but not recorded	1
33	Ql If Credit Manual followed by FRUG (fully, mostly, partly)	2	mostly	1
34	Ql extent RUG members know about credit manual (know all main points, know some main points, know little or nothing)	2	Know some main points	1
35	Ql FRUG has assessed potential profitability of IGAs given credit (fully partly, no)	2	No	0
36	% outstanding debt overdue on payments (<10%, 11-29%, >30%)		2%	2
37	Ql FRUG has assessed actual profits/impacts of its loans for IGAs (fully, partly, no)	2	No. Do not have knowledge on cost benefit analysis	0
38	Ql How IGAs supported by FRUG credit affect fishing (reduce effort, no change, increase effort)	2	Reduce pressure on fishing	2
39	Ql % RUG members who received skill development training (all, some, very few)	2	Some, In total at the site 61%. Not separated the % as per FRUG wise	1
40	Qn % of RUG borrowers who received skill training (100%, 80-99%, <80%)	2	80%	1
41	Ql Extent that trainees who received skill training got employment (H, M, L)	2	H. Only in terms of the trainees who received vocational training from trade school got employment	2
42	Qn Any RUG left out sending representatives in the RMO - note which/number (N)	2	11 RUG left, because in Ashidron area no RMO exists. The rest have joined with Dumuria RMO	0
43	Ql Extent that RUG representatives in the RMO share the decisions of RMOs in their weekly RUG meetings (fully, mostly, partly)	2	Partly	0
44	Qn current conflicts if any among FRUG/RUG members (0)	2	0	2
45	Qn current conflicts of FRUG with outsiders (0)	2	0%	2
46	Ql Conflicts and threats overcome up to now (1+)	2	No	0
47	Qn no of incidents/extent of breaking Credit Manual rules and norms by RUG members in last 6 month period (High/serious, moderate/some, none)	2	Breaking rules by way of defaulter	0

1	Data item (Qn =Quantitative, QI = Qualitative) (and target)	Possible score	Assessment 2005. Assessment (shading =below target)	Score 2005
2	FRUG		Ashidron-Vhunobir Union FRUG	Ashidn
3	Site		HH	HH
48	QI actions taken against rule breakers (resolved problem action but not resolved, no action)	2	Action taken against but not resolved	1
49	Pro-poor			
50	Qn % RUG members own up to 0.5 acre land (>90%, 70%-89%, <70%)	2	89%	1
51	Qn % GB members in FRUG own up to 0.5 acre (>90%, 70-89%, <70%)	2	63%	0
52	Qn % EC member own up to 0.5 acre (>90%, 70-89%, <70%)	2	94%	2
53	Qn No. office bearers of FRUG own up to 0.5 ac (3+, 2, <2)	2	3+	2
54	Qn No. office bearers of FRUG are fishers (3+, 2, <2)	2	<2	0
55	Qn % of members in RUGs out of criteria as per constitution (<5%, 5-10%, >10%)	2	<5 (actual-0.536%)	2
56	QI extent that RUG representatives in FRUG share the decisions of FRUG at their RUG weekly meetings (H, M, L)	2	L. Not effectively discussed in their weekly meetings & staff also don't properly follow this matter	1
57	QI Extent RUG members are happy with the FRUG activities (H, M, L)	2	M. happy they opined	1
58	QI Impact of IGAs on RUG non-fisher members incomes (+, =, -)	2	Found very positive as their income increased	2
59	QI Impact of IGAs on RUG fisher member incomes (+, =, -)	2	Very positive found	2
60	QI proportion of poor resource users in FRUG covered area eligible for RUG membership but not included in RUG (very few, some, significant number)	2	Some	1
61	Qn % of RUG members who received loan so far (>95%, 80-94%, <80%)	2	>95%	2
62	QI opinions of RUG and non-RUG members about each other's involvement in the RMO (fair and appropriate, some bias, major gap)	2	Fair with Dumuria RMO	2
63	QI RUG and non-RUG members have roughly equal influence on decisions of RMO (Y)	2	Y. The secretary of RMO is from RUG	2
64	Women's role			
65	Qn % women in GB (>40%, 30-39%, <30%)	2	63%	2
66	Qn % women in EC (>30%, 20-29%, <20%)	2	59%	2
67	QI extent women in FRUG are involved in wetland resource use (H, M, L)	2	L. very far from the village	0
68	QI role of women in FRUG decision making (sig/active, minor, none)	2	Minor. 2/3 seems very active	1
69	QI role of women in FRUG sub-committees (member and active in all member but not so active, no women in sub-committees)	2	none - Not yet formed any sub committee	0
70	QI extent that training arranged for IGAs is convenient for women (H, M, L)	2	M	1
71	Qn if meetings held between FRUG and women RUGs to strengthen their role and understanding of FRUG (Y)	2	N. Not very frequent	0
72	QI extent that women in FRUG find its meeting arrangements are convenient and friendly for them (H, M, L)	2	L. Now they are sitting at Caritas IWDP project office	0
73	QI extent that women RUG members are satisfied their views reach FRUG and responses (H, M, L)	2	M. Most of the members not yet clear about the function of FRUG	1
74	Organization			
75	Qn land for FRUG office registered in name of FRUG (dec) (Y)	2	N	0
76	Qn if FRUG office exists (Y)	2	No	0
77	QI condition of office (Good, Av, Poor)	2	N/A	
78	QI If office is used (H, M, L)	2	N/A	
79	Qn No of EC meetings (4/6mnth, 3/6mnth, 0-2/6mnth)	2	5 EC meeting held during last six months	2
80	Qn EC attendance (>75%, 50-74, <50%)	2	76%	2
81	Qn GB meeting (AGM) in last 12 months (date) (1/12mnth, 0/12mnth)	2	1 date	2
82	Qn GB (AGM) attendance (>75%, 50-74, <50%)	2	81%	2
83	Qn No. of staff recruited by FRUG (Y)	2	N	0
84	Qn FRUG staff place their activity progress reports and activity plan for the next month to the EC for review and approval (Y)	2	N/A	
85	Qn Extent that FRUG office bearers clearly know their role and responsibility (H, M, L)	2	M. Among the few it is clear	1

1	Data Item (Qn =Quantitative, Ql = Qualitative) (and target)	Possible score	Assessment 2005. Assessment (shading =below target)	Score 2005
2	FRUG		Ashidron-Vhunobir Union FRUG	Ashidn
3	Site		HH	HH
86	Ql EC members received and found useful organizational & credit management training (sufficient, useful but need more, insufficient/not useful)	2	Useful but need more training specially on organizational management and credit operation networking and resulation write-up/minutes keeping.	1
87	Qn Any sub committee formed as per constitution for better management (Y)	2	N	0
88	Ql If formed sub-committees report regularly to EC and GB (Y- recorded, Y-not recorded/verbal, no)	2	N/A	
89	Ql Extent that FRUG is capable of holding EC and GB meetings properly without support of project staff (fully mostly, partly/not at all)	2	Partly	0
90	Ql Extent meeting minutes properly written by FRUG without help of project staff (H, M, L)	2	M	1
91	Qn Extent of dependancy on project support and ownership feelings among the FRUG (H-self dependent, M-minor depency, L-high dependancy on project)	2	L- high dependancy on project	0
92	Ql Extent that FRUG is supporting project/own staff specially in collecting over due loans (fully satisfactory, ok, not satisfactory)	2	Fully satisfactory	2
93	Governance			
94	Ql If FRUG GB includes any members falling outside of RUG membership criteria (none, yes but helpful, yes)	2	Yes, 1	1
95	Ql role of leaders in FRUG decisions (answerable and listen to others from RUGs, listen to some/rest of EC, a few people take all decisions and not respond to others' views)	2	Answerable and listen to others from RUG	2
96	Ql Extent that FRUG leaders attend RUG meetings to explain decisions (H, M, L)	2	M: Leaders not yet attended all the RUGs	1
97	Ql extent that general members (RUG) are satisfied their views reach FRUG and responses accordingly (H, M, L)	2	M	1
98	Ql Extent that FRUG decisions are appropriate (H, M, L)	2	M: Depend on staff for decision	1
99	Ql extent that FRUG decisions are implemented (all, some, few/none)	2	Some	1
##	Qn Number of persons who can and do write minutes (>5, 3-5, 0-2)	2	4 can write 1 does.	0
##	Ql Extent that RUG members know about the objective and reason of forming FRUG (H, M, L)	2	M: They know that from now on their loan application will be approved by the EC	1
##	Qn. Constitution agreed in GB and acceptable to project (Y)	2	Y	2
##	Qn Constitution submitted for and approved by GOB (approved, submitted, not done yet)	2	Approved	2
##	Qn % EC members know main points in FRUG constitution (100%, 70-99%, <70%)	2	<70%	0
##	Qn % GB members (non EC) understand parts of RUG and FRUG constitution (>50%)	2	<50%	0
##	Qn if FRUG election held and date (Y-within last 2 years)	2	Y. 10. 06. 2004	2
##	Ql How office bearers were decided (secret ballot of GB show of hands among GB, EC only involved in selection or election or other selection process)	2	Showing hand AMONG WHO?	1
##	Ql how election was supervised and if seen as fair and unbiased (Good and unbiased; generally fair but some biases etc; not seen as fair or influenced by some people)	2	Good and unbiased they opined	2
##	Ql extent general members are happy with how their views were held and explanations for decisions among options regarding constitution and credit manual formulation process (very happy, happy/ok, unhappy)	2	Happy/Ok. Because it was shared with them in RUG and EC GB Meetings.	1
##	Ql general members view about formation and arrangement of FRUG (good for us, no change, worse for us)	2	Good for us they opined	2
##	Ql is any category of RUG stakeholder specially happy or unhappy with FRUG, credit manual and FRUG implementation, and why (all equally happy, 1 or more category unhappy or advantaged)	2	All equally happy, but the money lenders are unhappy they said	2
##	Financial			
##	Qn Amount of revolving fund received from project	2	Not received any amount	0
##	Qn financial plan/budget exists (Y)	2	N	0
##	Ql financial plan/this year's budget is realistic (sufficient but not excess for reasonable activities) (G, Av, P)	2	N/A	
##	Qn financial records reconciled with bank statements (Y)	2	At Bank only Tk. 1600.00. The revolving fund loan registers has been separated as per FRUG wise	1

1	Data item (Qn =Quantitative, QI = Qualitative) (and target)	Possible score	Assessment 2005. Assessment (shading =below target)	Score 2005
2	FRUG		Ashidron-Vhunobir Union FRUG	Ashidn
3	Site		HH	HH
##	QI quality of accounts – if follow credit manual (fully, mostly, partly)	2	Partly. Staff are doing most of the things	0
##	Qn number of persons who can and do maintain/ understand accounts (>5, 3-5, 0-2)	2	3 can but write 1	0
##	QI voucher information can easily be understood verbally by GB (G, Av, P)	2	P. Voucher information not yet shared fully in GB. Actually they do not have much expenditure except meeting cost	0
##	Qn Monthly income and expenditure statements are presented to EC (recorded, verbal only, no)	2	Not yet started, but it is informed that from next meeting it will be started	0
##	Qn frequency that loan statements for approval are presented in EC (all meetings, some meetings, not done)	2	Started, but need to be properly recorded	1
##	Qn FRUG and RUGs report individual savings and interest back to members (Y)	2	Y. every member can say their amount of savings and it is written in their individual pass book. Interest back to members at year end	2
##	Qn audit sub committee formed (Y)	2	N	0
##	Qn Internal audit done in last 12 months (Y)		N	0
##	Qn external audit done (date) (<12 months ago, >12 months ago, never)	2	N/A. Time is not yet due.	
##	Qn audit feedback received by FRUG (received and discussed, received only, not received)	2	N/A	
##	QI FRUG actions in response to audit (fully appropriate for all issues, address some issues, no or little action)	2	N/A	
##	QI Financial management capacity of FRUG leaders (H, M, L)	2	L	0
##	Networking			
##	QI FRUG yearly plans identify services expected from Upazilla (Y-clear and written, some not specific/verbal, not clear)	2	Not clear. Need to develop a year plan mentioning the nature of expected services from the respective Officer. Project staff should initiate it.	0
##	Qn If FRUG requested Upazilla (not UFO) help; record no times and details (Y)	2	Y. Once Applied for registration to Social Welfare Officer	2
##	Qn no of times FRUG received requested help (all, some, none)	2	All	2
##	QI satisfaction of FRUG with UFO/SUFO help (H, M, L)		M	1
##	QI satisfaction of FRUG with Social Welfare Officer help (H, M, L)	2	M	1
##	QI satisfaction of FRUG with Union Parishad help (H, M, L)	2	M	1
##	QI FRUG regularly submit their trimonthly credit operation progress report to SUFO, LGC as per constitution (regular, submit but irregular, not submit)	2	Not submit. Very recently decided that FRUG representative will attend at the UFC / LGC meeting	0
##	Qn. No. of national & international days observed/participated in last 12 months (>5, 3-4, <3)	2	Dk	
##	Qn if FRUG has developed links with any training providers (govt or non govt) (Y)	2	N	0
##	Qn if representatives of relevant RMO(s) have attended any meetings of FRUG (2+, 1, none)	2	None. Secretary of Dumuria RMO is the EC member of this FRUG	0
##	QI if FRUG or appropriate member RUGs have any agreement with RMOs covering their area on fishing/aquatic resource access (Y - FRUG has a role in this, Y but just for individual members, N)	2	N	0
##	Qn if FRUG has attended last LGC/UFC meeting (Y)	2	N	0
##	Qn if FRUG has meetings with other FRUGs (Y)	2	N	0
##	QI extent FRUG find any site based networking among FRUGs useful (very useful, some use, little use)	2	would be very useful (but not yet done)	
##	Other/comments if any			
	Score	218		92
	Indicators with information			102
	Overall %			43.6
	Credit/IGA mgt			41.3
	Pro-poor			71.4
	Women's role			38.9
	Organization			46.4
	Governance			61.1
	Financial			16.7
	Networking			29.2

Note: Based on the FRUG sustainability logframe, the above indicators will be used in the assessment of FRUG. In total there are 109 indicators. Possible score for each indicator highest 2, and medium 1 and low 0