PROCEEDINGS OF THE SECOND ANNUAL CONFERENCE OF ZONAL RESEARCH UNITS

PROCEEDINGS OF THE SECOND ANNUAL CONFERENCE OF ZONAL RESEARCH UNITS ORGANISED BY RESEARCH DEPARTMENT,

CENTRAL BANK OF NIGERIA

HELD AT

GATEWAY HOTEL, ABEOKUTA, OGUN STATE

2ND - 4TH JUNE, 1993

THEME: TOWARDS AN IMPROVED OPERATIONAL PERFORMANCE OF CBN ZONAL RESEARCH UNITS

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I. DATA PROBLEMS IN THE REAL SECTOR AND HOW TO SOLVE THEM BY MRS G.O. EVBUOMWAIN, PRINCIPAL ECONOMIST, AGRICULTURAL STUDIES OFFICE

1. INTRODUCTION

Data as defined by a dictionary:[1] are facts given, from which others may be inferred. In other words data can be seen as basic element of information which when processed and structured, supply other information which aid policy makers in their short-term operational and long-term strategic plan formulation, decision-making, monitoring and evaluation process. Thus the importance of data for the purpose of planning and monitoring socio-economic and political activities at both the macro and micro levels of any society cannot be over-emphasized. The Central Bank of Nigeria in its role as a principal advisory organ to the Federal Government of Nigeria generates and gathers a lot of data and information for the purpose of monitoring, appraising and evaluating developments in the various sectors of the economy. The Real Sector Division of the Research Department, Central Bank of Nigeria is charged with the responsibility of monitoring and evaluating developments in the productive sectors of the economy. These functions are carried out by the four offices in the Division, namely: Agricultural Studies office, the Industrial Studies office, the Economic Conditions office and the Social Sectors Studies office. A brief exposition on the functions of these four offices gives an insight into the enormous data needs of this very large division of the Research Department.

2. FUNCTIONS OF THE AGRICULTURAL, INDUSTRIAL, ECONOMIC CONDITIONS AND SOCIAL SECTOR STUDIES OFFICES

2.1 Agricultural Studies Office

The Agricultural Studies Office (ASO), monitors and reviews trends in agricultural production which include yields and farm input utilization in the various sub-sectors of agriculture, namely: crops, livestock, forestry and fishery. The office monitors and reviews government agricultural policies with particular reference to policies on inputs, marketing and pricing. It also monitors and appraises activities of agencies and institutions like the World Bank assisted Integrated Agricultural Development Projects (ADPs), River Basin Development Authorities (RBDAs), various Agricultural Research Institutes etc.

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[1] *Chambers Twentieth Century Dictionary*

The ASO also monitors and appraises agricultural credit activities of trading banks (commercial and merchant banks) and development banks like the Nigerian Agricultural and Cooperative Bank (NACB).

Finally, the ASO monitors agricultural commodities prices development in the local and international markets.

2.2 Industrial Studies Office (ISO)

The Industrial Studies Office reviews and appraises monitors and analyses the developments in the Industrial sector. It reviews and appraises Nigeria's Industrial Policy especially the fiscal incentive aspects (taxation and incentive effects) with a view to promoting technological development through research and development and ultimately export growth of manufactures. The ISO appraises development in the industrial sub-sectors: These include the mining, manufacturing, electricity, construction, trading and services. The office also monitors and evaluates developments in specific manufacturing sub-groups with particular reference to financing, geographical distribution or locational factors, output trends, capacity utilization, production, local sourcing of raw materials, profitability etc. The office also reviews and appraise developments in the area of small scale industries, especially the output trends, financing programmes and other growth inhibiting problems etc. ISO monitors non-oil export promotion programmes, flows of foreign investments capital, activity of the multinationals, joints projects and developments in the Federal core Industrial projects comprising the iron and steel, paper refineries and recently, the activities of the Raw Materials and Research Development council in promoting integration; particularly the domestic resource content of products.

2.3 Economic Conditions Office (ECO)

The Economic Conditions Office monitors, compute and analyses the trends on macro-economic indicators such as the Gross Domestic Product (GDP) Consumer Price Index (CPI) the inflationary rates employment and unemployment rates. The office reviews policies as related to development plan preparation and implementation. It monitors trends and review policies on income/wages, productivity and industrial relations. The ECO monitors developments and review policies in the major areas of transportation, such as the road, rail, water and air transportations. It monitors and evaluates policies on communications comprising telephones, telex and postal facilities, as well as policies and developments on housing and the construction industry. Finally the office coordinates the CBN Economic monthly report on developments in the financial, real and external sectors of the economy.

2.4 Social Sector Studies Office (SSSO)

The Social Sector Studies Office monitors and appraises developments in the field of education such as nursery, primary, secondary and tertiary educational institutions and these include matters on education policies and other programmes relating to educational research and development council. In addition the office monitors

developments in the health sector and these include the curative/preventive health activities as well as primary/secondary/tertiary health care programmes. The SSSO monitors and appraises developments in water project with particular emphasizes on sewage drainage, refuse disposal and environmental sanitation/protection schemes. The office monitors and reviews community/rural development programmes of state/local Governments as well as the activities of the Directorate for Food, Roads and Rural Infrastructures (DFRRI), the National Directorate of Employment (NDE), community banks and the Better Life for Rural Dwellers Programmes.

From the foregoing highlights on the functions of the various offices of the Real Sector Division, it is very obvious that the data needs of this division are quite enormous. Prior to the establishment of the Zonal Research Units of the Central Bank of Nigeria each of these offices was solely responsible for gathering all the data/information required for their various routine reports such as the monthly, quarterly, half year and annual reports and the special assignments they were called upon to execute by the Director of Research or the Management of the bank.

3. SOURCES OF DATA INPUTS FOR REAL SECTOR DIVISION

The Federal Office of Statistics is a major data source for the various functions carried out by the offices in the Real Sector Division. Other data sources shown as follows are as listed by the respective offices.

3.1 Agricultural Studies Office

The Agricultural Studies Office obtains its data inputs from the Federal and State Ministries of Agriculture, the Integrated Agricultural Development Projects (ADPs), the River Basin Development Authority, the Agric. Research Institutes, the States Ministry of Economic Development, Finance and Cooperatives, the commodity, Boards (now extinct), the Agricultural Development Cooperation, the Food and Agricultural Organization (FAO) of the United Nations the Public Ledger, London Financial Times, and various other International journals on commodities traded in the World Market, Local Newspaper and journal, various other agricultural related agencies and the private farmers of all categories in the country.

3.2 Industrial Studies Office

The Industrial Studies Office obtains its production data on minerals from the ministry of Mines, Power and Steel the Nigerian National Petroleum Corporation (NNPC), Nigeria Coal Mining Company, Enugu, the small medium mining companies and from CBN quarterly surveys on various manufacturing construction trading and services (hotels) companies as well as energy data from the Nigerian Electricity Power Plc.

3.3 Economic Conditions Office

The Ministry of Budget and Economic Planning, Federal Ministry of Labour, Federal Ministry of Works and Housing, the Nigeria External Communications

(NITEL), the National Shipping Line (NNSL), the Nigeria Airways and Airport Authority, the Nigeria Police and the Nigerian Postal Services (NIPOST).

3.4   Social Sector Studies Office

The Directorate of Foods, Roads and Rural Infrastructure (DFRRI), the Ministry of Health, Ministry of Education, the Water Resources Department of the Ministry of Agriculture, the National Population Commission, the Federal Environmental Protection Agency, the Planned Parenthood Federation and the Better Life Programme Office in each state.

4.   DATA PROBLEMS IN THE REAL SECTOR AND WAYS TO OVERCOME THEM

Data sourcing problems in the real sector division is a reflection of the actual data gathering problems that afflicts developing economy where records are not kept either due to the problem of finance, ignorance, degree of literacy or nonchalance in the case of the literates and poor level of infrastructures in the area of data gathering processing and storage. Another major data problems in the real sector of the economy is the accuracy and currency of data obtained by the bank from the various institutions as these impinge on the confidence and reliability the bank has on such data. For instance, most F.O.S data are in one or two quarters/years in arrears, while often, the data supplied by other institutions may not be comprehensive enough.

However, in order to solve most of these data problems, the various office in the real sector division decided to embark on various surveys (quarterly, half-year and annual national surveys) to collect current and detailed information on key sectors to augment the data supplied from other sources or bridge the gap in those areas where secondary data are not just available. Thus apart from using these data for analytical purposes and policy formulation, the Bank has become the major source of data to most national and international bodies on various sectors of the Nigerian economy. To further improve on data generation activities to meet the division's data needs the Zonal Research Units were created in May, 1986. Many staff members of the research department were posted to Kano, Bauchi, Enugu and Ibadan zonal units with each zone overseeing and monitoring developmental activities in the states under its jurisdiction. The creation of the zonal offices was meant to reduce the logistics problems associated with data gathering so as to ensure that accurate and up to date information were obtained in time.

4.1   Some Major Activities of the Zonal Research Units

As soon as the zonal units took off in 1986, they started conducting series of quarterly, half-year and annual surveys for the agricultural and industrial studies offices of the real sector division with specific assistance rendered initially by these offices which eventually and later on stopped. In addition, the zonal research units are often called upon for ad-hoc surveys when the need for special assignment arises. The

members of staff of the zonal units cooperate with the staff of the various real sector division offices when ever they pay visits to the states under the zonal units jurisdiction for special enquiries.

Following the movement of the Federal Ministry of Agriculture to Abuja in 1988, it became difficult for the Agricultural Studies Office to obtain monthly information on a national basis, from the Ministry. The zonal offices have therefore been enjoined to assist in collecting whatever information is available in their domain on agricultural development and render them to ASO on a monthly basis. Similarly, they were requested to supply information for the CBN monthly memorandum to the President which bank is required to send to the Presidency every month with the granting of autonomy to the bank in 1988. Thus, the zones are required to supply monthly, quarterly, half-year and annual data/information to the respective offices in the Real Sector Division promptly.

4.2   Performance of the Zonal Research Units So Far

A critical appraisal of the performance of the four Zonal Research Units so far indicates that there is need for improvements in terms of the quality of data being gathered and the timely delivery of the data to the various offices of the Real Sector Division. Hence, the theme of this conference which is "Towards An Improved Operational Performance of CBN Zonal Research Units" is considered very appropriate. Particularly, when one considers the sheer waste of resources that could result when data are not supplied in time or the data supplied are of poor quality. Any inference therefore drawn from such data is bound to be erroneous and misleading.

4.2.1 MAJOR DATA PROBLEMS ON AGRICULTURE

The major problem encountered by the Agricultural Studies Office with respect to data gathering from the zonal units is usually late receipts of data and occasionally non-receipts of data. Most often the data on the half-year, and annual surveys and the quarterly reports are received after the Agricultural Studies Office must have submitted its reports. The same observation holds for the monthly reports from the zonal units. For instance, the Kano and Enugu zones which had tried in the past by sending their monthly reports on schedule, are no longer sufficiently forthcoming. So far, the latest monthly report received by the Agricultural Studies Office from the Kano zonal unit was that of March 1992. The last report received from the Enugu Zonal Units was for the month of May, 1991 which came in on 12th July 1991. Similarly, the last monthly report received from Ibadan zone in respect of the September and October, 1990, report came in on 29th November, 1990. No monthly report has ever been sent by the Bauchi zonal unit to the Agricultural Studies Office.

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4.2.2 Problems On Data Used as Economic Conditions indicators

Many of the data used in reflecting the economic conditions of the economy are collected from the Federal institutions. Since many government agencies at the Federal level are charged with the responsibility for monitoring developments in the economy, the instances of obtaining aggregated data from the relevant bodies usually do not pose any difficulty. But since some of them may not be up to date at the time our various reports are being written data collected by the zonal offices for onward transmission to the real sector division could have served as basis for estimating or making projections for national aggregates. However, the incompleteness or inadequacy of data supplied by zonal units makes subjecting them to such analysis difficult. The difficulties in supplying the required data timely further worsen the situation. There is need for the questionnaires used by the zonal units for specific data gathering for economic conditions to be structured similar to those used by ECO in sourcing data from the respective Federal institutions in Lagos.

4.2.3 Industrial Studies Office Data Problems

The major problems since the zonal research units took over both the quarterly and annual business surveys of the states under their jurisdiction from the Industrial Studies Office, is that there is often a wide lag in between the time of processing the data and sending the return to the head office. The seemingly broad nature of some of the reports rendered by the zonal offices to ISO makes it difficult for serious inferences to be drawn. There is need for specific highlighting on salient issues that affect industrial production (output, sales trends, cost, pricing etc).

The delays experienced at the commencement of the surveys do have some adverse effects on the timely need for the data as well as the quality of the data, bearing in mind the effect of seasonal variations on the industrial production trends. Sometimes the questionnaires used for the surveys are dumped on the offices concerned, in-spite of the fact that these offices no longer have the human resources too process the questionnaires since the reorganisation of the Research Department in 1990. Other general problems peculiar to the business survey is the absence of sampling survey. There is a lack of comprehensive list of companies in each category in the country. This has brought into focus, the problems contacting companies that for a long time have been out of business and not taking into accounts the relatively new ones to be contacted for survey after a period of two years in existence.

The second problem is that of questionnaire retrieval. Often the response rate is generally low due to the companies general aversion to divulge information about their operations to the public.

Thirdly, the problem of poorly or in-complete questionnaires renders such questionnaires useless as they make integration to get an overall performance appraisal difficult. Field officers are to ensure that questionnaires are completed,

before retrieval. In fact requesting for good estimates is better than leaving the spaces uncompleted. The final problem concerns the issue of processing and storage of the data. Presently, most of the survey returns are processed manually. This, apart from being tedious, results in long processing time which engenders delay in analysing the data and preparing the reports. Also, since the processed data are stored in loose sheets, and files it makes the retrieval of data on past developments difficult, as some could often get lost or misplaced.

4.2.4 Social Sector Studies Office

The Social Sector Studies Office is a relatively new office, established in 1990. It is just finding its feet, as far as sourcing its various data needs are concerned. In the past few years the office has relied on Federal agencies for most of its data needs. This has not been very productive since the Federal agencies concerned rely on the state and local governments as their primary sources of data. As a result of inadequate manpower and finance these agencies became hampered and could not carry out effectively the necessary data gathering exercises. For instance, the survey carried out by the Social Sector Studies office for the 1992 annual report proved that most of the data required by the office could be obtained at the relevant states Ministries (e.g. Health and Social Welfare) on quarterly and annual basis. The office will have to rely on the zonal research units in gathering their data. The sources and types of information required is attached as appendix I.

5. SUGGESTIONS FOR IMPROVED PERFORMANCE

From the foregoing, it is obvious that the zonal offices must have some constraints that have been hindering their effective performance as far as data gathering and rendering economic reports to the real sector division are concerned. But the most obvious is that of insufficient manpower. Generally, the zonal offices must be suffering from manpower problems, judged by the fact that the head office do involve in data collection and processing, and based on the magnitude of data requirement by the Research Department a lot of hands are required to cope with the situation. Also, the complexity and technicality of the data required by the respective offices in the real sector division makes it mandatory that staff with relevant background in all the fields of studies be present in each zonal office. The Zonal office need a lot of funds and equipment/materials in addition to manpower to effectively carry out surveys for all the offices concerned in the department among which four offices in the real sector stand out to forestall the instances whereby less attention is given to some offices' survey in order to satisfy the other. A situation where nobody is left in the office when the zonal research staff are on survey is not good enough. The zonal offices really have to gear up to rendering returns to the head office on schedule. There is need for proper planning on the part of the zonal units. The zonal research units are therefore reminded that monthly reports, are expected as from the middle of the month

preceding the reported period and latest by the end of that month the report is based i.e. end of the month preceding the month under review. A typical monthly report from a zonal office. is attached as appendix II, to serve as a guide to other zonal units, as to what is expected from them by the Agricultural Studies Office.

The need for planning and implementing a training programme for staff in the zonal research units cannot be over-emphasized. The in-house-training programme of the department should in fact be expanded and intensified to cover areas such as conducting surveys and processing survey returns. This will go a long way to improving the quality of our survey data. All the offices in the real sector should be called upon to furnish the zonal staff with what information is pertinent during the survey, while the survey questionnaires should be reviewed from time to time to be able to capture the current trends. The zonal offices should be provided with computers and survey questionnaires re-designed and coded to suit computer processing.

Finally, efforts should be made to provide staff with cars while on survey to enhance their work and boost their ego, while generous souvenirs or complimentary items or publications be made available to respondents to stimulate their support and cooperation.

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INFORMATION OF STATE WATER PROJECT

TYPE OF PROJECT	CAPACITY OF WATER WORK (CUBIC METRES OR LITRES)			CONTRACT VALUE (N' MILLION)						POPULATION (MILLION)			PERCENTAGE OF WORK DONE		
	1990	1991	1992	1990	1991	1992	1990	1991	1992	1990	1991	1992	1990	1991	1992
URBAN WATER SUPPLY															
A. COMPILED															
B. UNDER CONSTRUCTION															
RURAL WATER SUPPLY															
A. COMPLETED															
B. UNDER CONSTRUCTION															

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	TARGETS			ACHIEVEMENT			EXPENDITURE (N)		
	1990	1991	1992	1990	1991	1992	1990	1991	1992
STATE OF BOREHOLE PROJECTS									

IMPRESSIONISTIC QUESTIONS

1. Which factors have accounted for the current level of performance in your area?

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2. Enumerate the specific problems you have faced implementing the projects in your area.

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3. Enumerate some specific projects you have implemented during the year.

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4. Any other information

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APPENDIX 1B

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SUMMARY OF HEALTH INSTITUTIONS AND BEDS

TYPES OF INSTITUTION	1990	1991	1992
PRIMARY HEALTH CARE (NOS.)			
NUMBER OF BEDS			
SECONDARY HEALTH CARE			
GENERAL HOSPITALS (NOS.)			
NUMBER OF BEDS			
MATERNITY CENTRES (NOS)			
NUMBER OF BEDS			
PAEDIATRICS (NOS)			
OTHERS (SPECIFY) DISTRICT/COMM. HOSP			
NUMBER OF BEDS			
TETIARY HEALTH CARE			
TEACHING HOSPITALS (NOS)			
NUMBER OF BEDS			
SPECIALIST HOSPITALS (NOS)			
NUMBER OF BEDS			

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SUMMARY OF EXPANDED PROGRAMME ON IMMUNISATION
(CHILDREN AGED 0 TO 2 YEARS) NUMBER OF VACCINATION REPORTED

TYPES OF VACCINATION				PERCENTAGE COVE	
	1990	1991	1992	1990	1991
B.C.G					
D.P.T.					
POLIO					
MEASLES					
TETANUS-TOXOID					
CHOLERA					
YELLOW FEVER					
C.S.M.					
RABIES					
T.A.B.					
TOTAL					

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SUMMARY OF DISEASE CONTROL : NUMBERS OF REPORTED CASES

TYPES OF DISEASES	1990	1991	1992
GUINEA WORM CASES			
TUBERCULOSIS AND LEPROSY (TBL)			
YELLOW FEVER			
CEREBROSPINAL MENINGITIS			

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SUMMARY OF SPECIAL HEALTH PROGRAMMES

	1990	1991	1992
FAMILY PLANNING SERVICES			
A. NO. OF FAMILY PLANNING CLINICS			
B. NO. OF ATTENDANCE			
ORT			
NO. OF USAGE			

IMPRESSIONISTIC QUESTIONS

1. Which factors have accounted for the current level of performance in your area?

    ....

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    ....

    ....

2. Enumerate the specific problems you have faced implementing the projects in your area.

    ....

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    ....

3. Enumerate some specific projects you have implemented during the year.

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    ....

4. Any other information

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AGRICULTURAL PRODUCTION AND EXTENSION SERVICES
IN NIGERIA AS AT OCTOBER, 1992

TYPES OF ACTIVITIES		TARGET			ACHIEVEMENT			EXPENDITURE (N)		
		1990	1991	1992	1990	1991	1992	1990	1991	1992
A.	EXTENSION SERVICE									
1.	Seed distribution (tons)									
2.	Cassava cuttings (bundles)									
3.	Palm produce (tons)									
4.	Rice (tons)									
5.	Fish ponds (nos.)									
6.	Fertilizers (tons)									
B.	LIVESTOCK									
1.	Goatry fares (nos)									
2.	Cattle ranch (nos)									
3.	Poultry fares (nos)									
4.	Piggery fares (nos)									
5.	Rabbitry fares (nos)									
6.	Snail fares (nos)									
7.	Periwinkle fares (nos)									
8	Fish ponds (nos)									

AGRICULTURAL PRODUCTION AND EXTENSION SERVICES IN NIGERIA AS AT OCTOBER, 1992

TYPES OF ACTIVITIES		TARGET			ACHIEVEMENT			EXPENDITURE (N)		
		1990	1991	1992	1990	1991	1992	1990	1991	1992
C.	DEVELOPMENT SUPPORT SERVICES									
1.	Model fares (nos.)									
2.	Land clearing (HA)									
3.	Irrigation/pumps (nos)									
4.	Waiting stations (nos)									
5.	Solar energy (nos)									
6.	Water transportation (nos)									
7.	Others									
D.	MARKET SUPPORT SERVICES									
1.	Market stores/stalls (nos)									
2.	Trade by batter markets (nos)									
3.	Storage (nos)									
4.	Credit granted (Naira)									
E.	OTHER RURAL FACILITIES									
1.	Model villages (nos)									
2.	Roads and bridges (kz)									
3.	Boreholes and wells (nos)									
4.	Electricity of villages (nos)									
5.	Vehicles provided (nos)									
6.	Others (specify)									

BETTER LIFE COTTAGE INDUSTRIES AND FOOD PROCESSING IN NIGERIA

		TARGET			ACHIEVEMENT			EXPENDITURE (N)		
		1990	1991	1992	1991	1992	1993	1991	1992	1993
TYPES OF ACTIVITIES										
1.	Looms									
2.	Spice, mills									
3.	Tailoring									
4.	Catering									
5.	Rice Milling									
6.	Groundnut oil									
7.	Leather									
8.	Diesel engine									
9.	Guinea corn grinding									
10.	Fisk smoking									
11.	Pottery									
12.	Garri processing									
13.	Palm cracking									
14.	Waeving									
15.	Corn miling									
16.	Yam flour milling									
17.	Lafun milling									
18.	Soap cutting									
19.	BLP fish over									
20.	Hulling machine									
21.	Pomade making									
22.	Other cosmetics									

BETTER LIFE PROGRAMME
HEALTH, SOCIAL WELFARE AND ENLIGHTENMENT PROGRAMMES IN IGERIA

			TARGET			ACHIEVEMENT			EXPENDITURE (N)		
			1990	1991	1992	1991	1992	1993	1991	1992	1993
TYPES OF ACTIVITIES											
A.	Health Facilities Provided	Nos.									
	Maternity Clinics	Nos.									
	Mini-Pharmacy	Nos.									
	Traditional Birth Attendants Trained	Nos.									
	Vaccination and Immunisation	Nos.									
	Vasico-Virginal Fistula Clinics	Nos.									
	Mobile Clinics	Nos.									
	Community Health Workers Trained	Nos.									
	Family Planning Clinics	Nos.									
B.	Training/Literacy Activities	Nos.									
	Day Care Centres	Nos.									
	Nursery Schools	Nos.									
	Vocational Training	Nos.									
	Adult Education Centres	Nos.									
	Library	Nos.									
	Scholarship Provided	Nos.									
	Others	Nos.									
C.	ENLIGHTENMENT/AWARENESS										
	Conferences	NT.									
	Trade Fairs Sponsored	NT.									
	trade Fairs Attended	NT.									
	workshop Sponsored	NT.									
	workshop Attended	NT.									
	other Mass Mobilization	NT.									
D.	SOCIAL WELFARE ACTIVITIES										
	Women Development Centres	Nos.									
	SociaL Centres	Nos.									
	handicapped Homes Built	Nos.									
	Humanhood (Families)	Nos.									
	Behavioural/Counselling Centres	Nos.									
	donations to Existing Homes	Nos.									
	Employment	Nos.									

NT = Number of times

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FINANCING OF BETTER LIFE PROGRAMME ACTIVITIES IN NIGERIA

SOURCE	AMOUNT ALLOCATED (N)			AMOUNT RECEIVED (N)			EXPENDITURE (N)		
	1990	1991	1992	1990	1991	1992	1990	1991	1992
1. Federal Government									
2. State Governments									
3. Local Governments									
4. Directorate of Food, Roads and Rural Infrastructure									
5. Agricultural Development Projects									
6. National Directorate for Emplloyment									
7. NNPC									
8. Self-help									
9. Philantropist and NGO's									
10. Peoples Back of Nig. (PBN)									
11. Other Financial Institutions									
12. Fund Raising									
13. National Commision for Women (NCW)									
14. International Aids and Grants									
a) Multinational Organisations									
b) Bilateral Organisations									
c) Non-Governmental Organisation (NGO)									
d) Others (American Government)									

IMPRESSIONISTIC QUESTIONS

1. Which factors have accounted for the current level of performance in your area?
    ....
    ....
    ....

2. Enumerate the specific problems you have faced implementing the programmes in your area
    ....
    ....

3. What steps have you taken or would you suggest to solve the problems enumerated in (2) above
    ....
    ....
    ....

4. List areas you would like to see some changes and the type of changes expected in the
    programme ....
    ....
    ....

5a) Is there any relationship between your programme and the People's Bank? (Yes/No)

5b) If yes, state the type of relationship ....
    ....

6a) Do you operate any rural credit programme ? (Yes/No)

6b) If yes, please state the:

    Number of loans granted ....

    Value of loans granted ....

    Interest rate ....

    Repayment rate ....

7. What efforts have you made towards savings mobilization among Rural Dwellers?
    ....
    ....

8. Any other information ....

ADDITIONAL INFORMATION

	1990	1991	1992
NO OF COOPERATIVE SOCIETIES MEMBERSHIP STRENGTH FINANCIAL STRENGTH			