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CREDIT TRACKING MODEL SOFTWARE FOR
MINISTRY OF WOMEN AFFAIRS & SOCIAL DEVELOPMENT, MINNA

BY

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CREDIT TRACKING MODEL SOFTWARE FOR MINISTRY OF WOMEN AFFAIRS & SOCIAL DEVELOPMENT,MINNA

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A PROJECT SUBMITTED TO THE DEPARTMENT OF MATHEMATIC AND COMPUTER SCIENCE, IN PARTIAL FULFILMENT OF THE REQUIREMENT FOR THE AWARD OF POST-GRADUATE DIPLOMA IN COMPUTER SCIENCE, FEDERAL UNIVERSITY OF TECHNOLOGY, MINNA NIGER STATES.

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CERTIFICATION

This is to certify that the project title "Credit Tracking Model Software for the Ministry of Women Affairs & Social Development, Minna" was carried out by Hussaini Ibrahim *PGDIMCS/* 97 /98/413 of the Department of mathematics and Computer science, Federal University of Technology, Minna, Niger State.

PROF. K.R. ADEBOYE   DATE
(PROJECT SUPERVISOR)

DR. S. A. REJU   DATE
(HEAD OF DEPARTMENT)

EXTERNAL EXAMINER   DATE

DEDICATION

This project is dedicated to my late Father, Mallam Alhassan (BaBa Gidi) my Mother, Hajiya Amina Ndawashi and the entire members of my family; Rabiatu (Ladidi) Hussani ,Abubakar umar, Usman and Alhassan.

ACKNOWLEDGEMENT

I wish to express my since gratitude to Almighty Allah for his guidance and protection.

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I am equally grateful to the Head of Department DR S.A REJU and other lecturers for the knowledge imparted to me without any reservations

I will also like to acknowledge the contribution of the entire staff of the Ministry for Women Affairs and Social Development .My special regards goes to Mallam Alhassan S. Bida ofCBN Abuja, Mohammed D. Usman, Hannah Z. Gana both ofPRS Dept of Women Affairs.

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Lastly, but not the least, I thank my dear wife Mrs. Rabi L. Hussaini who has somehow managed to fit into the most hectic period of this research work.

May almighty Allah reward you all abundantly.

Hussaini Ibrahim
March, 2000.

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ABSTRACT

One of the most serious issues in Nigeria today is the problem which poor people face. This is known as the problem of poverty. The signs of the spread of poverty are appearing across the country in the cities and villages. Many people now live in fear of becoming poor. Families worry about it because managing their lives has become difficult.

Although poverty affects both men and women, in the last few years several people especially women's organisations have begun to pay special attention to how poverty affects women in Nigeria. Such people point out that woman who happens to be poor face additional problems than those faced by poor men. Therefore, they say that these additional problems should also be addressed if poverty is to be reduced or removed from our society.

It's in keeping with the philosophy and policy guidelines of the both federal Ministry of Women Affairs and National Family Support Trust Fund, that the state Ministry of Women Affairs and Social Development, introduced various soft loan programmes to minimise the impact of poverty among women.

Several individual entrepreneur, women cooperative groups, and NGOs in all the 25 LGAs in the state have benefited from the scheme.

A thorough examination of the existing records (which is largely manual processing of data) in Niger State Ministry of Women Affairs & Social Development reveals that the system is unreliable, uneconomical and grossly inadequate. Based on these findings therefore, an alternative system that would be more suitable and be able to produce timely results was conceived.

The system proposed in this project work introduce the use of computer for purpose of processing credit disbursement. The proposed system facilitates the creation of an integrated database that allows a users to record new set of data, update existing data, process data contained in the database, produce monthly repayment reports, and generally manage data contained in the database. In order to achieve these, Dbase IV programming language was used to develop the required software.

CHAPTER ONE

INTRODUCTION

1.1 BACKGROUND OF THE STUDY

One of the four departments under the Ministry of Women Affairs and Social Development is Family Support Programme. This department was established in the state ministry to complement the one at Federal Ministry of Women Affairs and Social Development.

Among the numerous functions of the department is the disbursement of different types of loans to Women Co - operative Societies in the state, either directly or through designated banks. This function is one of the most important functions of the Ministry, because it is aimed at achieving one of the major objectives of the Ministry.(i.e. Poverty Alleviation).

In carrying out this functions, it is pertinent that credit disbursement is properly done, and no single Women Co-operative Society obtains more than one loan at any given time. And also ensure that the disbursement is proportional distributed within the Women Co-operative Societies in the state. Equally important is the recovery of the loan. For the organization to accomplish this task, it has to adopt an effective and efficient credit disbursement record keeping system.

This system should be one that will ensure easy retrieval, updating and security of

 information on Women Cooperative Societies that had obtained different types of

[credit from the Ministry of Women Affairs and Social Development in the state.

It is with this aim in mind that the researcher conceived the idea of working on a

jsystem that will be able to perform the above mentioned functions (i.e. security of

¥nformation, easy retrieval and updating of information).

OBJECTIVES   OF THE STUDY

The objectives   of the study is to

(i)   Have an appraisal of the present system of maintaining records of proceedings and transactions of Women Co-operative Societies that had obtained different types of credit from the Commission for Women or / and from the Ministry of Women Affairs and Social Development.

(ii)   If need be, recommend computerization of the system, for maintaining better, efficient and adequate records of proceedings and transactions of Women Co-operative societies in the Ministry.

(iii) Develop application software to be used for the system.

1.2   SIGNIFICANCE OF THE STUDY

The study will be useful to: -

STATE MINISTRY: - With the computer based credit disbursement of BLP VFSP AND FEAP, the Ministry would be able to maintain reliable information on an ~he Women Co -operative Societies that had enjoyed the credit facilities in the ;~nistry. This will help in proportional distribution of the credit facilities and recovery bf the loan.

FEDERAL MINISTRY: - With the computer - based credit disbursement of 13LP/ FSP and FEAP, the Federal Ministry would be able to get reliable information trom the state Ministry.

~OMEN   CO-OPERATIVE   SOCIETIES- The system would help in generating flccurate and out standing balance of payment from time to time.

1.4   SCOPE AND LIMITATIONS OF THE STUDY

This project is on computerization of credit disbursement of BLP\ FSP and fEAP in Niger State Ministry of Women Affairs and Social Development (1991-J997). In other words, this work will not go beyond the computerization of record feeping on credit disbursement to Women Co-operative Societies in Niger State. Therefore it has nothing to do with other activities of the ministry. Also the application software that is developed in the course of this work will be mainly used for tmaintaining adequate and efficient records of proceedings and transactions of Women

Co-operative Societies in the ministry. Therefore areas such as staff salaries, staff personal record will not be include in this work.

At this juncture, it is pertinent to mention some of the constraints of this work. These limitations are time factor and finance resources.

(i)   TIME FACTOR: - One of the major constraints of this project is time. Due to the tight schedule of the researcher and very short time given for the completion of this study, the project work could not extend beyond record of credit disbursement of Women Co-operative Societies in Niger State.

(ii)   FINANCE - Due to high cost of printing materials and binding, this work has been trimmed to this dimension to enable the researcher cope.

1.3 METHODOLOGY

Methodology or research instrumentation has to do with how the researcher intends to proceed with the study, it includes the method and the instruments employed to gather data, the nature of the research population, the sample selected.

The fact-finding techniques may include questionnaire, interviewing, observation and record inspection. Out of these, interviewing, observation and record inspection were employed.

The three techniques were found suitable for the purpose of this work based on the following reasons: -

(i) Being a staff of the organization, the researcher has easy assessed to some of the resource materials that were required for the project.

(ii) The numbers of persons interviewed are very few and easily assessable.

The facts collected were used to identify the problems of the present system and design a new system.

1.4 DEFINITION OF TERMS

In the opening chapter of study of this nature, it is essential to define some words. Abbreviations and phrases used in the study. Such word abbreviations and phrases include: -

1- BLP :- Better Life Programme

FSP:- Family support programme

FEAP:- Family Economic Advancement Programme

COMPUTER:- it is an electronics device that is capable of accepting data.(input), Storing, processing the data and producing information (out put) accurately and thus more efficiently than human effort.

SYSTEM: - is a collection of components either physical or non- physical in nature which interact with one another towards achieving a common objective.

COMPUTER SYSTEM: - is made up of the user, the hardware and the software and has a goal of solving problem for the user.

Data:- This can be defined as the basic facts about the activities of a business.

INFORMATION: - is processed data, hence it is obtained by assembling items of data into meaningful form that is useful to the user.

Credit- A system of buying goods or services and paying for them later.

CHAPTER TWO

CASE STUDY

t2.0 BRIEF HISTORY OF NIGER STATE MINISTRY OF WOMEN AFFAIRS AND SOCIAL DEVELOPMENT

Colonel C.K Emein, then military Administrator of Niger State created the

f-liger State Ministry of Women Affairs and Social Development on 4ht May 1997. It

~as established following the directive from Mrs. Maryam Sani Abacha who was then

the first lady of Federal Republic of Nigeria, that each State should create a Ministry of

tVomen Affairs and Social Development. The Ministry is to complement the one at

federal Level.

This new Ministry is made up of former Women Commission and Department

hf Social Welfare which was transferred from Ministry of Health.

Unlike the Federal Ministry of Women Affairs and Social Development which

ias seven departments, the Niger State Ministry of Women Affairs and Social

pevelopment is structured into four departments, namely:-

a) Personnel Management
b) Planning, Research and Statistics
c) Women Affairs Department
d) Social Welfare.

The department of finance and supply is directly under office of Director

~General while Rehabilitation and Child Development department are placed under

isocial welfare and Family Support Programme department respectively.

When established, the ministry inherited a total number of 284 staff made up of 67from defunct Niger State Commission for Women and 214 from Social Welfare fDepartment carved out from Ministry of health.

However as of the time of writing this project, the staff strength of the Ministry 485.

OBJECTIVES OF THE MINISTY.

The objective of the Ministry of Women Affairs and Social Development include;-

(a)   To raise the social consciousness of women about their right as well as their social, political and economic standards.

(b)   To bring women together and closer for better understanding and resolution of their problems through collective action.

(c)   To mobilize women for concrete activities towards achieving specific objectives including seeking leadership roles in all spheres of National life.

(d)   To stimulate and motivate women in rural areas towards achieving a better and high standard of life as well as to sensitize the general populace to the plight of rural women.

(e)   To educate Women in simple hygiene, family planning and in the importance of child care.

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(t)   To enlighten Women in rural areas on opportunities and facilities available to them at their local government areas.

(g)   To improve and enrich family life.

2.3.   ORGANISATION   OF THE MINISTRY

The state Ministry of Women Affairs and Social Development is structured into four main Department, Namely:-

    a) Personnel Management Department

    b) Research and Statistic Department

    c) Family Supply Programme Department

    d) Social Development Department.

The finance and supply section is directly under the office of Permanent Secretary.

In the same vein all existing parastatal such as State centre for disabled person, Maternal and Child Care clinic, Children complexes, Women centre, Shopping complex are also under the office permanent secretary. The Internal Audit, Legal Unit and Public Relation Unit are all under the Honorable commissioner. A Director heads each of the departments. The organogram of the Ministry is in appendix A.

~2.3 FUNCTIONS OF THE DEPARTMENTS

In discussing the functions of the various departments, effort will be made to pick them one after the other.

FUNCTIONS OF PERSONNEL MANAGEMENT DEPARTMENT

The functions of personnel management department in the ministry are as follows:-

a) Staff appointment, discipline and promotion.

b) Staff training and development.

c) Staff welfare in general.

A breakdown of these broad functions requires the management department to shoulder the following broad responsibilities: -

Leasing with the state civil service commission, Ministry of Establishment and management and any other relevant agencies in respect of staff appointment, discipline, promotion and exit from service.

Keeping and updating all forms of staff records.

Acting as the Administrative Powerhouse of the Ministry.

- Day-to day training and development of the entire staff of the Ministry.

Processing staff benefits including salaries/wages, gratuity and pension, death benefits, insurance and housing loans, car and bicycle loans etc.

PLANNING, RESEARCH AND STATISTICS DEPARTMENT.

The Planning, Research and Statistics Department is one of the five departments of the Niger State Ministry of Women Affairs Youths and Social Development. It is a service department.

The functions of the department include: -

a) Formulation and development of rolling plans in liaison with the other operation departments.

Coordination and preparation of capital budgets and rolling plans.

Coordinating, Monitoring and Evaluation of the organization's plan implementation.

Coordinating the activities of the UN Agencies in relation to Women in Development issues and Child Welfare.

Constant collection and processing of data and statistics relating to the Ministry.

Collation and preparation of the Ministry's progress reports at regular intervals.

Setting up of an up to date Library Management and maintenance of data bank and computer services.

Liaisons with appropriate research institutions on matters relating to women, children and the disabled.

i)   Interpreting data obtained from research and drawing up suitable programmes from women, children and disabled citizens within the context of their assessed needs and potentials.

i)   Coordinating research with the sole aim of improving the status of women and children, care of the disabled and elderly.

WOMEN   AFFAIRS   DEPARTMENT

This is an all encompassing department of the Ministry. This is due to the fact that the activities of the Ministry of Women Affairs, Youths and Social Development are anchored on the Department.

Its main responsibility is its mandate to undertake and coordinate all activities that relate to the welfare of Nigerian Women and Family Development.

These activities are targeted at human resources developments, which include the execution of the Family Support Programme. The department's sub-divisions are as follows:-

i)   Women Organization

ii)   Economic services and women Cooperative division; and

iii)   Human Resources Development and Women Education division.

FUNCTIONS OF WOMEN AFFAIRS DEPARTMENT

To enhance the capacity of parents to act as role models to their children through various means including guidance and counseling.

To help family members learn more about the psychological dynamics of families as unit on which more effective societal organisation and responsibility can emerge.

To assist families identify economical viable enterprises for income generation and to provide technical and financial support to their implementation.

To assist rural families increase their agricultural productivity as well as improving their nutritional status.

The department stimulate action that enhance women's economic empowerment through:-

a)   Initiating programs that promote the economic empowerment of women e.g. establishing of cottage industries.

b)   The provision of appropriate technologies for women to increase productivity.

To promote decent health care delivery in reducing maternal mortality and morbidity.

To carry out public enlightenment campaigns to sensitize the general public on matters of human decency, civic responsibilities and concern for the welfare of special groups widows etc.

Monitoring public enlightenment/awareness campaigns aimed at ensuring the elimination of all social and cultural practices that debase womanhood.

Fostering labour relations by promoting employment through providing information on job opportunities; job placement and liaising with employment agencies,

Mobilizing and educating women on civic, political, social, economic and legal rights.

! - To create, arouse and sustain the interests of government, the Nigerian people, and the International Community on the activities of the Family Support Programme (FSP) and other WID activities.

- To sensitize Government on the need to provide shelter for all Nigerians

- Promoting formation and management of women cooperative societies through-

a) Provision of technical advice

b) Provision of technical assistance

c) Design and implementation of training courses and enhancing their institutional capacities, and

d) Fostering cooperation among the societies.

Promoting and Coordinating active role for women in trade through export, promotion and ensuring their participation in national and international trade fairs, and exhibitions and encouraging the exhibition of markets and shops.

SOCIAL   DEVELOPMENT   DEPARTMENT

The Social Welfare Department has the following four divisions:-

a)   Case Work division;

b)   Guidance, Counseling and correction;

c)   Care for the Elderly Division, and

d)   General Welfare division.

The functions of these four divisions are as follows:-

1.   Case Work Division:-

Intra and Inter Matrimonial cases. Educate and enlighten the public on the
rights and duties of families and family members as strengthen the institution.
Counseling in matter of divorce, inheritance, edystion, fostering reunion etc.
International Social Case Work on issues related to among other things
repatriation, reunion, fostering, adoption, custody, social report, establishment
and maintenance of contact amongst spouse and between children and parent,
citizenship and rights of fostered children etc.

Liaison with U.N and other foreign agencies on matters affecting the family.
Public enlightenment and advocacy on the presentation of our cherished cultural
and moral values that promote and preserve the family institution.
Specialized workshop and seminar session for the enhancement of the welfare of
families, guidance, counseling and correction.

Leases with State Ministry of Justice and the Court of matters pertaining to crime and criminal justice; juvenile delinquency and the prevention of crime and treatment of offenders.

Through seminars and workshop, the media for publicity and associations: , enlightens the public on the need to strengthen the traditional support system for the elderly and uphold the cultural value and esteem accorded the elderly.

Running of old people Homes in the state.

Establish Day Care Centres for elderly.

Organize Excursion for elderly to reduce boredom and encourage interaction between the elderly and community.

Organize Workshops for Civil Servant nearing retirement on possible vacations after retirement and in old age.

Introduce income generating activities for the elderly for self reliance and encourage formation of cooperatives.

Grant subvention to association on the welfare for the elderly.

- Liaise with ministry of Health for free medical needs of the elderly.

GENERAL WELFARE DIVISION

- Organise seminars and workshops for social work Education for social workers in state to enhance performance.

Liaises with national and international on social welfare matter.

Other units of the Ministry are finance and supply, Legal, Internal Audit, Rehabilitation and public Relation Units.

2.4 THE PRESENT SYSTEM OF KEEPING RECORDS OF CREDITS IN THE MINISTRY

The importance of proper documentation and keeping of records of day to day transaction of an organization cannot be over- stressed. It is one of the most important areas that determine the progress of the organization. A poor system of record keeping can have adverse effect on the organization. For it could affect the smooth running of business transaction in the organization. It could also cause financial loss for the organization. For with poor record keeping, problems such as lost of vital document, difficulty in retrieval, updating and control of information centrally can not be achieved.

Consequently, it is pertinent to discuss on the present system of keeping records of credit in the Ministry of Women Affairs and Social Welfare for the appraisal of the system.

The present system of keeping records of credit in the Ministry is completely manual.

The result of record inspection revealed that all the activities of ministry for a particular local government, are kept in one file folder. For example, the file for Lavun LGA contains all the records of activities of the Ministry in that Local Government, i.e. in the same file you find issues on Education, Health, Children,Issue that affects Elderly welfare and credit

transaction between the Ministry and the local Government. The filing system also did not follow any particular system of manual filing.

With this system, the ministry has been facing many problems with credit disbursement programme. Generally it affects the processing of any issues concerning any of the Local Government, it did not allow for proper records of Credit disbursement and transaction of Women Cooperative Societies. Some of the problems generated by this present system also include: -

(a)   Lack of proper records of the credit disbursement beneficiaries

(b)   Lack of up to date records of payment.

(c)   Encouragement of fraud by staff and beneficiaries.

(d)   Lost of record or data of beneficiaries

(e)   Difficulty in locating records of beneficiaries.

(f)   Possibility of for double loan by single society.

(g)   Inability to recover loans in time,

CHAPTER THREE

'3.0   SYSTEM ANALYSIS AND DESIGN

INTRODUCTION

Analysis of a system is the procedural study of the existing system operation with an attempt to discover its strength and weaknesses. Therefore at this stage of the projects, the analyst examines all the facts that have been gathered in order to make a proper assessment of the existing system, and to establish the need for new system.

The design stage was focused on the description of the new system. Here, discussion is based on system requirement and specifications. For convenience, the design of new system is described under the following headings:-

i)   Out put specification

ii)   Input specification

iii)   Cost and other Benefits analysis

iv)   Files

The data structures of the files are discussed in chapter four.

3.1   PROBLEM IDENTIFICATION   AND DEFINITION

One of the major functions of the Family Support Programme now Women Affairs Department of the State Ministry of Women Affairs and Social Welfare is the disbursement of FEAP and other types of loans to Women Cooperative Societies in the State. This is very important function because it aims to achieve one of the most important objectives of the Ministry i.e poverty alleviation.   Therefore for the department to be able to perform this function properly, it needs efficient and effective record keeping system. This system should allow for easy updating, retrieval of credit disbursement records.   However, the present system is far from meeting these conditions due to the following problems associated with it.

a)   Delay in processing of Data: Due to the fact that only one file folder is being used for all the activities of the Ministry in a particular Local Government, if the disbursement unit wish to use the file of a particular Local Government and the file is being used by another unit, the credit disbursement unit has to hold on until that unit finishes with it.

b)   Delay in the Retrieval of Record:- The problem of delay in the retrieval of record is based on the same explanation for the first problem.

c)   Problem of Data Security:- With the present system, it is very easy for unauthorized user to have access to information.

d) The Recovery of Loan:- With the present, there is always delay in compiling the list of defaulters. It is also very difficult to determine the numbers of beneficial that have finished paying back their loan.

e) Improper record of repayment- There is no proper record of payment. This could create or allow fraudulent practices by staff and beneficiaries.

f) Loss of Beneficiaries Records:- In some cases a whole record of beneficiaries could be lost.

3.2   FEASIBILITY STUDY

The main purpose of the feasibility study is to carryout a preliminary investigation on the present system of keeping credit disbursement records in the state Ministry of Women Affairs and Social Development, so as to determine either to improve on it or start a new system.

As earlier mentioned in chapter one under methodology, the facts finding methods adopted are:- Interview and Record inspection.

In carrying out the feasibility study, the principles of procedures was used to determine the strength and weakness of the present system.   These principles are:-

(a)   Purpose:- The success of any method adopted for carrying out a given task is the accomplishment of the task. However, based on the problems enumerated under the problem definition, present system of keeping record of credit disbursement to Women Cooperative Societies has not been serving this purpose.

(b)   Economically:- Apart from the fact that the present system involves many hands, use of stationary it does not keep accurate records of repayment of loan by beneficiaries.   Therefore judging from the above-mentioned reasons one cannot say that the present system is economical.

(c)   Workflow:- Workflow has to do with how the working environment and other conditions affect the relative ease at which assignment is being carried out in the organisation.

(d)   Flexibility: the highlighted problems of present system are enough to conclude that the system is flexible.

e)   Reliability:- The present system is not reliable because it is not only probe to computation errors, but also creates loop-holes for fraudulent practices.

f)   Time:- The issue of time is one of the major problems of this system. Always, there is delay in the processing of cooperative loan since it is only one file that is being held for all activities of the Ministry 111 a particular L.G.A.

3.3 TESTING PROJECT FEASILITY

The project feasibility that was carryout in the work is related to the

i)   Operational feasibility

ii)   Technical feasibility and

iii)   Economical feasibility.

a)   Operational feasibility:- This relates with the workability and acceptability of the new proposed computerized system of credits disbursement of *BLP/FSP* and FEAP in the state. The outcome of the interview conducted in the Ministry by the analyst, clearly indicated that the Ministry's authority welcomes the project and is ready to implement the recommendations.

b)   Technical Feasibility:- The result of the technical feasibility shows that there are adequate hardware and software in the market today to run the new proposed system. However, there is need to train some of the Ministry officials who are directly concerned with the credit disbursement programme on the new system.

c)   Economical Feasibility:- the test for economical feasibility of any new system is undertaken to assess the cost of implementing it. The initial cost of equipment for the proposed new system may seem to be high for

the organisation stand to gain financially from it implementation. The cost analysis is given under 3.6

3.4 REQUIREMENT SPECICATION FOR THE PROPOSED NEW SYSTEM

The requirement specification for the proposed new system will be divided into two.

These are:-

i)   Hardware Requirement; and

ii)   Software Requirement

Hardware Requirement: For the hardware the following equipment will be required to set up a computer unit for credit tracking model.

i)   Two personal computer (Pentium 2000 compliant)

ii)   Two printers (One Dot - Metrix and one Laser jet)

iii)   2 StabilizerslUPS

iv)   Diskettes

SOFTWARE

i)   Window 96 OR 97

ii)   DBMs Package (DBASE IV)

3.5 COST AND BENEFIT ANALYSIS OF THE NEW SYSTEM

1. COST ANALYSIS

The estimated cost of the new system will be discussed under two headings.

Theses are:-

i) Developmental Cost; and

ii) Operating Cost.

Developmental Cost- This relates to cost of system analysis and design, cost of computer, software development, printers, stabilizer and installation.

i) System Analysis and design (Analyst for four week)

ii) Two Pc Computers   #50,000.00

iii) Two Printers   #300,000.00

iv) Two stabilizers   #140,000.00

v) Software   #50,000.00

vi) Installation   #100,000.00

vii) Training of two staff for four weeks at #3,000.00 per week per staff.   #24,000.00

              Total   #679,000.00

2. Operating Cost- The operating cost is the same as the running costs. This has to do with stationary, Labour Cost, Equipment maintenance and miscellaneous - expenses.

i)   Supply of statement (diskettes, Printing papers, ribbon) per month

#20,000.00

ii) Labour cost (one programmer, two operators)

per month   #20,000.00

iii) Equipment maintenance   #5,000.00

Total   #55,000.00

Grand Total   #734,000.00

BENEFIT ANALYSIS OF THE NEW SYSTEM

The benefits that could be derived from computers are numerous, however, the ones that will be enumerated here will be those related to this project. These benefits are:-

i)   Easy access to information by users:- The introduction of computer for credit disbursement programme of state Ministry of Women Affairs, Youths and Social Welfare will allow users to have easy access to vital information. This will in turn enhance speed processing of cooperative loans.

ii)   Data security:- One of the major benefits of computer is that of data security. The use of computer will reduce the passing of file folder from one officer to other through messenger. Therefore only users can have access to information.

iii)   Reliability:- Another major advantage of computer is data reliability. Data processed by computer are always accurate. Also once, the data have been entered it does not allow unwanted user to have access to them, therefore problems of modifying of altering the information for fraudulent practices is reduced, if not completely eliminated.

iv)   Reduce cost of processing:- With the introduction of computer, the use of stationary such as writing materials, printing papers, file folder, cabinets e.t.c. will be reduced.

v)   Reduce labour cost- The implementation of the proposed new system will reduce the staff strength of the Ministry and improve the efficiency of the staff.

3.6 INPUT AND OUTPUT SPECIFICATION

Output specification:- To determine output requirement these are certain factors that need to be considered.

These are:-

a)   Form of reports that will be generated from the output file;

b)   Volume of the reports;

c)   Types of the reports; and

d)   Frequency of the reports.

Since the main concern of this work is computerizing credit disbursement records of the Ministry, emphasis will be on inputting of new records, updating of the record on monthly or quarterly bases, computing on monthly or quarterly bases, computing the monthly repayment and producing hard - copies of beneficiaries and defaults on quarterly bases. Therefore for the purpose of this work, the reports will be generated from the input files.

Input Specificatiorr- Consideration of input specification is greatly influenced by the needs of output. In determining the input, the following have to be considered.

a)   Data collection method and validations;

b)   Volume of input documents;

c)   Design of input layout.

Considering the above factors, the input files will be grouped as follows:-

a)   Master files

b)   Loan recovery file

Both the master and loan recovery files are permanent files and they will also be serving as reference files.

The two files will be indexed.

MASTER.INX

LOANREC.INX

3.7   FILE DESIGN

File design is one of the important job in system analysis and design. This is so because once data are entered into database and a decision is made to add field, one must go to all the existing records and enter the new field value.

The method adopted in this design is to group the data into classes.

The groups are as follows:-

1)   Master file for women society data

2)   Loan recovery file.

(1)   MASTER FILE:- This file contains all the particulars of beneficiaries in all the local government areas. Only one will be used for all the local government. However, it will be an indexed file. It will also be used to generate quarterly report.

TABLE 1: DATA STRUCTURE FOR MASTER FILE

SIN	DESCRIPTION	FINAME	TIPE	WIDTH	DEC.
1	LOCAL GOVT. CODE	L: CODE	C	5	-
2	LOCAL GOVT.	LGA	C	10	-
3	NAME OF SOCIETI	NAME	C	30	-
4	DATE ESTABLISHED	ESTDATE	D	8	-
5	REGISTRATION NO.	REG.	C	8	-
6	MEMBERSHIP STRENGTH	MEMBER	N	2	-
7	SOURCE OF LOAN	S-LOAN	C	20	-
8	AMOUNT RECEIVED	A-LOAN	N	8	2
9	DATE RECEIVED	D-LOAN	N	4	-
10	AMOUNT PAID TO DATE	A-PAID	N	8	2
11	BALANCE TO DATE	BAL	N	8	2

LOAN RECOVERY FILE

This is a permanent file, which will also serve, as a reference will be updated on monthly basis. **It** will contain the monthly payment of loan beneficiaries in all the local government areas.

TABLE 2: DATA STRUCTURE FOR LOANREC.INX

FINO.	DESCRIPTION	FINAME	TYPE	WIDTH	DEC.
1	NAME OF SOCIETY	NAME	C	30	-
2	REGISTRATION NO.	REG.	C	8	-
3	SOURCE OF LOAN	S-LOAN	C	20	-
4	AMOUNT RECEIVED	A-LOAN	N	10	2
5	DATE RECEIVED	R-DATE	D	8	-
6	DURATION	DURA	N	1	-
7	MONTHLY RETURN	M-RETURN	N	8	2
8	1:nMONTH	MONTH 1	N	8	2
9	2NDMONTH	MONTH2	N	8	2
10	3RDMONTH	MONTH3	N	8	2
11	41li MONTH	MONTH4	N	8	2
12	5U1 MONTH	MONTH5	N	8	2
13	6TH MONTH	MONTH6	N	8	2
14	7TH MONTH	MONTH7	N	8	2
15	8TH MONTH	MONTH8	N	8	2
16	91HMONTH	MONTH9	N	8	2
17	10lHMONTH	MONTH 10	N	8	2
18	11THMONTH	MONTHII	N	8	2
19	liIHMONTH	MONTH12	N	8	2
20	13THMONTH	MONTH 13	N	8	2
21	14THMONTH	MONTH14	N	8	2
22	15TH MONTH	MONTH15	N	8	2
23	16TH MONTH	MONTH16	N	8	2
24	171HMONTH	MONTH17	N	8	2
25	181HMONTH	MONTH18	N	8	2
26	19U1MONTH	MONTH19	N	8	2
27	201HMONTH	MONTH20	N	8	2
28	21::51MONTH	MONTH21	N	8	2
29	22NUMONTH	MONTH22	N	8	2
30	23KlJMONTH	MONTH23	N	8	2
31	241HMONTH	MONTH24	N	8	2
32	251HMONTH	MONTH25	N	8	2
33	26rHMONTH	MONTH26	N	8	2
34	27THMONTH	MONTH27	N	8	2
35	2SlHMONTH	MONTH28	N	8	2
36	29THMONTH	MONTH29	N	8	2
37	30TH MONTH	MONTH30	N	8	2
38	31sT MONTH	MONTH31	N	8	2
39	32NUMONTH	MONTH32	N	8	2
40	33KlJMONTH	MONTH33	N	8	2
41	34THMONTH	MONTH34	N	8	2
42	351HMONTH	MONTH35	N	8	2
43	361HMONTH	MONTH36	N	8	2
44	TOTAL PAYMENTS	TOTAL	N	10	2

CHAPTER FOUR

4.0   SOFTWARE DEVELOPMENT AND IMPLEMENTATION

       INTRODUCTION:

This chapter contains full documentation of the software developed for the new

system. Here, the choice of programming environment functions of the cash modular

program, operations manual and the change-over procedure adopted are discussed in

details.

The program codes for the modular programs are contained in the appendix.

Also contained in the appendix is the program outputs.

4.1   CHOICE OF PROGRAMMING ENVIRONMENT AND
       PROGRAMMING LANGUAGE
       Before any software package or programming environment can be considered

for a task, certain criteria have to be considered.   Among these are:

1)   The suitability, effectiveness and efficiency of the environment with respects to

       the functions of users programme.

2)   The facilities for different types of files to process.

3)   The security of the records in the files.

4)   The flexibility of the packages.

5)   Users friendliness quality of the package, and

6)   More importantly, the 2000 year compliance of the package.

Based on the above criteria, any of the Database management system programming environment that is 2000 year compliant and can run on any of the recent windows operating system will be suitable. However the users programs for this prospects is developed on DBASE IV.

DBASE IV

MICROSOFT ACCESS Is a powerful Database management system, developed to be used on MS-DOS operating system. It is an efficient version of database management software. The choice of this package was based on the fact that Dbase IV is a complex and flexible software which constructs, expands and maintains database. It also provide a full relational database environment to users. In addition to file maintenance program which allows the DBMS to maintain the data in the pool by adding new records, it provides an interfaces with user programs. This means that with Microsoft Access, user can write and run his own application programs. In this case, the programming language will be Dbase programming language.

The DBMS also provides facilities for different types of file processing. Its processes complete file (serially on sequentially processed required records) and retrieve individual records. The Dbase IV also has the function of providing security for the data in the base.

The main aspects of this are:-

a)   Protecting data against unauthorized access: and

b)   Safe guarding date against corruption.

A large number of built in functions are provided including mathematical functions and strong manipulation functions. The programming language includes commands to program conditional branching, loopy calculations, soft records, format input screen, output reports and so on.

4.2   PROGRAMMING AND PROGRAMS

The development of users programs is an essential aspect of any new system development. This section therefore gives a documentation of the functions in the modular programs and how the programs are related to each other. The program codes will be joined in the appendix.

The new system is developed in such a way that user could run the programs sequentially from the main menu title programs through the main menu and so on or call the programs independently.

The diagram below shows a sample flow chart of the modular program structure of the proposed system.

MAIN TITLE PROGRAM (Prog 1. Prg)

t

MAIN MENU (Prog. 2 Prg.)

t	t	t	t	t	t	t
Setup	Append	Update	Process	View	Report	Exist
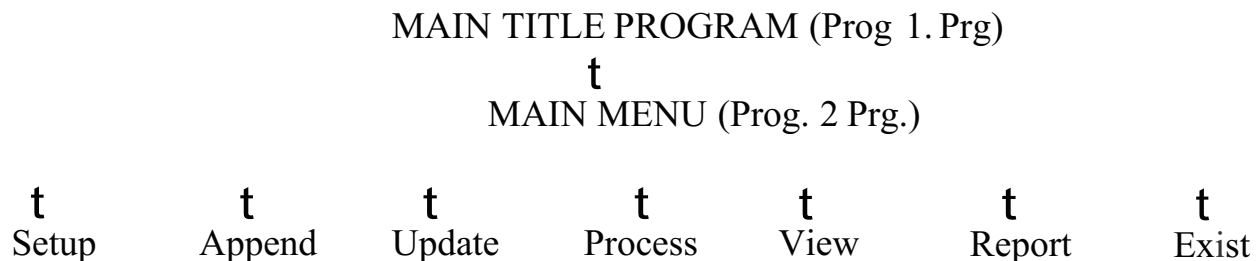
MAIN TITLE PROGRAM   (Prog 1. Prg.)

This is the opening program. The execution of this program displays the Title of the project work on the screen. It also leads the users to the main menu program.

MAIN MENU {Prog 2. Prg}

This displays the menu on the screen. The menus are displayed horizontally just as if they are shown on the modular flow chart.

SET-UP PROGRAM   {Set Up. Prg.}

This program is a very important program among the modular programms that made up the software.

Apart from the fact that on execution of the program, displays mainly the Database files required for the credit tracking model, it is used to activate any of the ~ file that is to be used at a particular time.

APPEND PROGRAM   (Appd. Prg.)

This program enhances the entering of record(s) to any of the Database files in the credit.

UPDATE PROGRAM   {Up Date Prg.)

This modular program enhances the computation of the monthly payment of debtors and in the loan Recovery file and update the beneficiary's master files on monthly bases by transferring the payment update and the balance into this file.

VIEW PROGRAM   {ViewPrg.}.

This enables the user to view individual cooperative records in every of the files.

REPORT PROGRAM   {Report Prg.}

This program generates monthly report on the loan disbursement. **It** gives detailed repOlt on the amount paid back update by individual beneficiaries and the balance. The report program make use of master file to generate the reports.

4.3   OPERATIONAL MANUAL

Software development will be un-complete until the programs have been written thoroughly' field-tests for a substantial period of time and documented,   The operational is an important part of the documentation.

As already stated, Dbase IV program environment is used to develop the user software for this new system. The software can run in Microsoft Access in Windows 95 or 98.

STEP 1

Booting the system from the hard disk, a successful booting will lead the user to point where the computer can start taking command in the window 95 or 98 depending on the operating system installed in the machine.

STEP 2

If your system is using either of the windows (95 or 98) using your mouse move the arrow to start left click once. This will display main menu of the windows.

STEP 3

Highlight program, the menu under program will be displayed.

STEP 4

Move to MS-DOS and left click once. This will lead the user to C:\ Windows.

STEPS

At this point type CD press ENTER KEY C:\ will appear.

STEP 6

At C:\ type Dbase IV press ENTER KEY it will lead you to Dbase IV environment.

STEP 7

The control panel press ESC key and you are at these dot prompt.

STEP 8

Now, insert your floppy diskette that contain the project program into a drive of the system and type SET DEFA to A and Press ENTER Key.

STEP 9

Type D.O Progl and press ENTER KEY. The title of the project work will appear on the screen.

From this point you just continue to follow the instructions on the screen in order to carry out the necessary task.

4.4   CHANGE-OVER PROCEDURE

Among the major function of a system analyst is to recommend a suitable change over procedure for the organization that intends to do computerization.

The are three method of changing over from old system to a new system. These are:-

I)   Parallel

2)   Direct, and

3)   Pilot.

Briefly discussed parallel change-over involves the con-current running of the old and new system, using the same input outputs from the old system continue to be distributed until the new system has proved satisfactory. At this point the old system is discontinued and the new system take its place. One major advantage of this procedure is that it gives the management the facility of fully testing the new system while still retaining the existing system.

The disadvantages   includes:

1)   It is a costly method because of the amount of duplication involved.

2)   This method would need employment of extra staff or overtime working for existing staff.

3)   It is only possible where the outputs from old and new system are easy to reconcile and where the systems are similar.

The second method is directchangeover.

-   Here the old system is discontinued all together and the new system becomes operational immediately Some of the features are:

i)   if the new system has no resemblance to the old, then a direct change over is probably unavoidable.

ii)   There must be complete confidence in the new system's reliability and accuracy before the method is used.

The pilot change over procedure involves the changing over of a part of the system either in parallel or direct. Use of the variation of he two methods is possible when part of the system can be treated as a separate entity.

Since the problem of accuracy has been taken care of with the thorough testing of the new system during the development period, the direct change over procedure will be the most suitable, considering the final implication by the parallel method.

CHAPTER   FIVE

5.0   CONCLUSION AND RECOMMENDATION.

5.1   CONCLUSION

The main objective of this project is to device a better means of keeping Credit disbursement record in the Ministry of Women Affairs. The result of the feasibility study clearly shows that the authority gradually accepts the proposed new system. And there a lot of benefits to be derived from it. Among the features and benefits are:-

1)   Easy and quick means of retrieving data and information.

2)   Easy tests and accurate means of processing data.

3)   Professional, clear and good looking hard copies print out of reports

4)   Easy updating of records.

5)   Timely and accurate monthly report on the payment of loan.

In summary, successful implementation of the new proposed system will enhance proper and accurate records of credit disbursement it will also enable the ministry to always obtain prompt monthly report on the payment.   This will aid effective decision making by the ministry on credit disbursement exercise.

5.2 RECOMMENDATION

Considering the numerous advantages that will be derived from the computerization of the credit disbursement records the following suggestions are hereby recommended:-

i)   That the organisation should endeavour to implement the new proposed system, that is computerizing the credit disbursement of BLP/FSP and FEAP programmes.

ii) Establish a full computer department that will take charge of all computer work in the ministry.

iii) Encourage staff, particularly those that will be involved in the operation of the new system to undergo computer training. This will go a long way in improving their performance.

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5o;>t: st':It.IJS   o Lf
Set    scoreboJrd        O[[
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m r C'j   =  S 1>,1(:0   (-i)
(1 .'.',:'   ~;'1y  "1;:ll'l'l':F  r i t.}:  1li\!·iF:"  '.1":1  111ft]"~
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(:1(,,1
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    If  m fi Le  "   "i,Oi\JlHE:C:"
    @  't, ~, SilY  "EIJTEH   HEG.   110."   (jet    m r e q
    r e ,'lcl
    elect
         LOC0Le  [or rey = mrcg
    If   found   ()
(~ 3, 1G say   "DAT/\  UPUi\THIG  SCHEE1'J FOl{  LON~  HECOVEH'{   rILE"
@  ,l,. 16  silY  r e P 1 j c,\ t: c   (" ∞ ·  ,1 3 )
@  :.1,5 s a y "LG/\ CODE"  (Jet  1  code
@  '),35  Si1Y "SOCIETY"    get   n~l!lle
@  '7,~)  say  "Jst   1'1011TII"  get    month   1
Ca '/,30  Si1Y "?nd  1'10N1'll"  get   month   2
(a '/,~)O  s a y "3uJ   1'101,1'1'11 (jet  month-3
«l '1,5  say  "41:h  1-101'1'1'11" get  rnon t h _q
(:!  <.J,30 say  "5th  MOI·JTII" (fe-t. month  5
r~ q, ~)O :;,1), "6th  f·IOIITII"  (jP.t  rnonth-6
(ILL,S  say  "7th  I'IOI';Til"  q c t; 1'10111'11--7
~1 U,30   s,1)'  "(lLh  1-I0N'l'll"  <let  monttl  _ll
@ 11,50  say  "Cjth  HOIITII"  q e t. month_9
Co 13,~)  say  "10th  nOI'ITI1"  get  month   1()
@  l3,30  say  "lllh  1\10111'11"get  rnonth_ll
~1 13, SO say "12th  HOIITII"  get  month  _l2
@  IS,S  say  "13t.h  j\10HTH"  get  mont.h  13
@  15,30  say  "14th  1·I0W!'Il" get  montj~_14
(~ 15,50  say  "J5th  1-10J.1Tfl" get  month  I')
0.  l7,~)  say  "16th  I-IONTH"  q e t; month_l!)
@  :7,30  say  "17th  HOj.J1'H"  yet  rnon t h _i.
@  1'1, ~J0 5(1)' "lBth  1'1011'1'11"(jet !llont:h_1  ß
@  19,5  say  "19th  I·IONTH"  get  month  .l~l
@  19,30  say  "20th  l\IONTII"  yet  month  70
(~ 19,:_,0  silY  "21"t.  I'IOI'J'J'H"  <.Jet month  ;:1
Re a d
\'iai L
ClOd
@  c), S sa,!  "22ncl  HOIIT!!"  get  mon t.h _2?
@  ~), 30  say  "23rcl  !·101ITH"  <jet  Inonth_23
@  S, SO say  "2~th  W_)NI'H"  get  month_?'l
@  't,)».  say  "?~)th  1'1011'1'11"  9(~L month  _?~)
(" i', 30 say  "26th  ~IOi'ITI1"  (_let month  ;'f,
(.l   , :,0  ::,lY  "77th  I'I()JI'J'H"  <Jet: rnontil--?-'
(~'I, c) say  "20th  f·1()II'1'll"  get: rnonth_)U
(~ r',30  5,'1'  "29th  I·I0NTH"  (jet: month  2'1
@  q, 50  say  "30th  I'IOI·ITII"  <Jet month  30
(l  tl,S  Si'ly  ":31~jt: f'IONTI!"  (jet  month-31
@  11,30  say  "32nd  1'10NTH"  get  month_37
@  11, ~)() say "33J:cl  HON'1'H"  get  month  33
(1 J:l,~)  say  "34th  HOI·JTll"  get  month  }II
Co 13,30  s a y "35t.h  I'IONTH"  q c t; monti)  3:)
(~l 13, ~ILl say  "36t.h  t'IONTII"  get  rnonth-)6
HCdd
EJ..';e
```

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@@@@@@@@@@@@@@@@@@@@@@@@@@@@@@@@@@@@@@@
(d   PHOC.  tJI\J'!E:  SET-UP   PPOG.                (~
0l !'"UtlCTI  (J!J :  TO  i\C'J'IVATE:    F1 LI':~;         @
@@@@@@@@@@@@@@@@@@@@@@@@@@@@@@@@@@@@@@@

        :;c L  t.,1 l.}:   o f l
        :::ct  s c o r e b o o rei  o [f
       Sp\   status      O[[
   DO  \-IiII LE   . T.
       @  11,~)  s a y  ":.;r::TUP"   +  s pa c e  (3)   +  "APPEND"
       (~  '1,2S   say   "U['lli\TE"~     space   (3)  -I  "VIE\'I"
       @  4,40    Siɪl'   "l'nOCES.~;"    ɪ- s p a c e  (3)  +  "HEPOP.T"
       ~ɪ  .1,:,  (ɪ  ,,<l Y  "(JI! IT"
       @  (,,1 1  Siɪʏ   "J·iJ\STER.I.IBF"
       @  -',11   s;ɪʏ   "L01\IIIUX. Do!:'"
       @  :),  9  t ( ) O,?  ::
             m t i l c  ⯑  space     ("7)
La  lil,10    Sri)'  "r:JITI':H  THE: FILENNIE"    (jet   m f i.Le
r c ad
        Set. dt?vjce   to   screen
        If  m f i l c  =  "j·lI\STEH"
            Use  l'-[!\~,Tr:H.G[W
        Endif
            I f  ɪnᶠ i l e  "  "LOAIIIU:C"
                U,,('  1,OA]'Ii',[C.  DB!"
            Lnd i [
        ch  ::  space    (1)
l"  20,10    say  "Press    FiLst:   Letter    of  Task"
@  20,  50  (Jetc  h  p.ict  ɪɪ@ ~ ɪt
Rea d
        Do  Cdse
            Case  ell  ⯑.  "1\"
                 Do  appd
            Case   eli  ,..,"U"
                 Uo  upcla t e
            Case  ell  ::  "1'"
                 [10  p ro c
            Case  ell  "  "V"
                 [lo  vi cw
            Case  ell  ~.⁼  "P"
                 oo  ɪ"ɪ.:PO!t
            Case  cl.  '0  "G"
            CLe a
            exit
        Endcase
    EN[)[)O
    CLOS E  ALL   [>A,{,/\I\1\:;l~
    HETUHH
li
```

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~) J 1 , 4 1  S cₗY  1110n Lit?   3
(~lJ.,~)O      say    "24th      HOH'J'il"
@  11,6.1   say     mont.h  ;·:'1
(~ 13,  S  5,ₗY   "~:~)th  l·lclNTll"
@  13,1(,   say    month   ~::.,
~l  13,30    SilY    "?Gth   HOiJTH"
(~ .13,tl1     S(l1'   mon t.h   ?()
l~  1:1, ~,() s d l'  "~7t h   W) ilTil"
l~  13, 61   s <1j'   mo 11L li  ~?~l
@  I:), S  Si1J'   "2fJtlt    1·IOrl']'1I"
t₁  l~', 16  S,1:/   mo n t. h  ~~u
@  J :i, 30   say   "?9th    HOUTH"
@  1S, '11  s iₗ Y  1110lit II  ;' 9
@  J 5, SO  say  "30th   l·iOllTil"
@  1S,61   SilY  rnollt:h  30
e:  1 7 ,~)  s ,₁Y  "3  1:; t.  i:j()ll T l!"
@  1'7, Hi  5 a Y  1110ll t h   3 1
@  17,30    say   "3211ci--1'10:1'[,11"
@  17,41   say  month   3::
@  17,SO   SiₗY   "33rd   l'lO[ITl!"
@  1"1,61  say   month   ..33
@  19, ')  say   "3t1th   t·!OllTH"
@  19,16   say   month   3'1
@  19,30   say   "3Sth   t·;mlTll"
@  19,41   say   month   3:1
@  19,50   say   "36th   1·1011'1'11"
(~ 1t], 61  say   100nth   3G
        Else
          @  5,10   S,ₗY   "HECOI'Ll 110'1' FOUNU"
    End i f
    Endif
        Cil '''  space    (1)
@  21,10   Se1i  "AllY  OTIIEH  HE:COR[J  TO  UPDATE?  (Y/N)"
@  ~l,SO  get  cll pict  "@!"
    Redel
    clea
        Do Case
            Case   cit    "Y"
              loop
            Case   ell    "jl "
                Ex i t
        Enclcase
    EN[)[)O


    lU~TUlUJ



        ll
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(.!   ~)ı  ı) ll  say   n amc
l~  7, 5  !;"y    "I< 1-:',,   !Io . "
(a   7,  H   sa]'   )r~ơ
Co 7,35      5,1",'  ":.;O\1I\U::   OF   LOAIJ"
r,:l  7, 'I9  5,l   Y  !;   1ı) .i n
r~  (.,  r,  si1 Y  "I\~iOUl  JT  HiX  I !';VEfJ"
@  9,21   say   a   loan
(" 9, :3:)  sa y  "DIITF,  !,r:CTLVED"
ld  9, '19  5 a 'l  r  cl,1 t.(~
@  11,:1    say   "1~i\YI'IENTTO  U/\TF:"
@  11,20   say   toLal
Ca 1 1, :35  say   "BA  Li\IK E "
@  11,4'1  say   !Jal
@  J3,:)  say   "1st  l'IOlITII"
@  13,  15   5"  'l  month   1
(~ 13,30   s a y  "2nd   HOIITII"
C~ J3,'10 say  month   :2
@  13, SП  say   "3rcl  j·iONTII"
@  13,60    say   month   3
@  I'J,S    say   "tlth t-lOlITH"
@  1~i,J5  say   rna nth  lj
@  15,30    s a y  "~lth  MONT!!"
@  15,40    say   month   5
@  15,50    s a y  "6th  lvl0NTil"
@  15,60    say   month   G
@  17,.)  say   "7th  nOlITJi"
@  17,1:>  s a y  f.l0HTII   '}
@  17,30    say   "flth  1·IOIJTii"
@  1",  'lOs  i1'l  rno nth  0
@  17, SO  say   "?th  MOlJT!!"
@  1'1, GO  say   month_9
@  19,5   say"   10th   l'IOWrll"
@  19, Hi  say    month   10
@  19,30    say   "11th   HOIJTII"
@  19,tJl say   month   tl
@  19,50   say  "12th   fvlOHTH"
@  19,61  say  month   12
\-Ja.it
Clea
f!  5,5   s a Y  "13th  l-IOtITII"
@  ~),16  say  month_13
@  5,30   siıl'   "11th  r'101J'1'll"
@  S.ıJ J  5,1'1 month _H
@  5,50  say   "15th  l·IOIITII"
@  S. 61  say  month   1:l
@  7, :)  s a y  "16th  N01·JTII"
Co  7, lG  say  mo n t ll_16
@  "/  30  Soly "17th  1'10IJTH"
@  ı, ı  41  sdy  month _11
@  7, <0  say  "J0th  f-IOIJTII "
@  '}, ()l  S,''l  rno n t;ll  10
0ı  ~,:)  sdY  "lCllh  r·1011'l'11"
@  9,16   SC1y month_.l S'
@  9,30   say   "20th  MONTI'"
@  9, 41  say  month_20
C"  9, ~)0 Soly "21st  HONTfl"
@  9,61   S,1Y month_21
@  11,5  say   "22nd  l'ICNTII"
@  11,1  G say  llIonth 22
@\  11,30    sa. y  "23 rd  l'IOIJ'l'l! "
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        @  S,10    sciY   "HECOI{D   NOT  FOUIID"
End i [
Endif
     set  device  to  :-~ctCCtl
     Ch  ,~  space   (I  i
(~ ICl,10   s<1'/  "IIIIY   OTIIU,  H.l.:J.:OiW TO  U['U,"Tl~'?   ('I'/I'l)"
(~ 19, SO  W~\  ch  pict    "(11"
Il.eClcl
c1 c a
     Do  Case
        (\I!)C   ch  ;:;  '''-'i
             loop
        Case   ch  =  "HI'
              E;·:.i l
     Cndcasc
Etl[lDO
         Close  all  database

RETUIUJ


     [tIDDO
     CJose  all  database
     HETU fiJI
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@@@@@@@@@@@@@@@@@@@@@@@@@@@@@@@@@@@
(1  FROG.   NAI-1E:  VI E\'/  FHOC;.                    @
(1  FUNCTION:      vtrutuc   OF  NECOIW          Cd
@@@@O@@@@@@@@@@@@@@@@@@@@@O@@@@@@@@@@
```

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Set  tel]}:   O[[
.,@ t  stdt.1.1;;  oll
rnfi  Le  =  SpclCC     (7)
mrcg  =  space    (7\
(:1  ~,S   SclY   "£11'1'1':1'1,'1l,1': l:N'il~"   (jet   mLi. le
I~@1d
CJea
DO  i'ill I LE   . T .
      T[  m Li  le   =   "t·!l\STEl<"
@  7,5    say   "EI,l'1'I::H nEG.   liO."    qetll1teq
re a d
clea
       ·Sct:    clcvi,('f'    TO  Prillt
          Locate   [Ot   reg   =  mrcg
       If    found    ()
(~ 2,3    to   15,75    double
@  3,16    say   "Ul\TA   VIE\'IH1G   SCHEEN  ron  HASTEP.  fILS"
@  4,L6    say   replicate       ("=",30)
~1 S,5    say   "LGA  CO[)I';"
~1 ~,15    say   I_code
@  S,35    say   "SOCIE:,],Y"
@  5, '11  say   n-unc
l"  7,5    say   "[JATI~ l':::;TAF,LTSm:U"
@  7,17    say   estdate
@  7,35    say   "PSG.HO."
@  7, 4'I   say   r eCJ
@  9, ~j  say   "1'lEI1llEP:_;1I1 P  STl<ENGTll"
C"  9,25    say   member
@  9,35    say   "SOURCE    OF  LOA!I"
@  9,51    say   sloan
@  11,5    say   "AHOUIIT   HECEI VED"
@  11,21    say   a_loan
@  11,35    say   "DATE  RECEIVED"
@  11,50    say   r_elate
@  13,5    say   "l\1-10UNT  Pl\I[)   TO   DATE"
@  13,23    say   a~paid
@  13,38    say   "llALAlICE"
@  13,47    say   baL
    Else
    @  10,5    say   "f(l':COHD  110'1'FOUlID"
    End i I
  En' i f
    If  mf L1c  =  "LONIFEC"
    (1  7,:'   SdY   "1:;rrn:H  HEG.  l'10."   get   rur oq
    read
    c1.ca
        Locate   [or   rcCJ   =  mrcy
    If    found()
(~ J,16    say   "VIEi'llNG   SCHE:EH  FOR  LOI\N   HECOVEHY FILE"
@  tl,lG    say   replic<lte("=",38)
    (1  :),5  say   "LGA  CODE"
    ~  S,11   say   1. code
    (1  5,35   say   "SOCIETY"
```

```
~jet:  t,ı1k  o I [
Set   status  off
Set scoreboard  off
DO \'lllILE    .T.
elea
@ /.,11  say "j-j r; J ll  H E H U"
@ 3,:11   say  rcp Li ca t.e  (":=",lG)
(a '1,~)  say "SETUP"   +s pace L'l) + "APPEI.Jl)"
@ ·1,2'1  :,ClY"UPDATE"  + spacc(3)  + "VI~~vl"
@ '1,'10  say "[,POCESS" + space(3)  + "HC:PORT"
@ 4,S9 siIY "QUIT"
Ch = spClcc{l)
@ 20,10   say  "Press   First Letter of  Task"
@ 20,50   get ell pict "@!"
Read
Set device to screen
Do Case
    case eh = "'5"
    do scLup
    case ch   "1\"
    do apl'd
    case c:h   "u"
    do upd<lte
    case ch   "P"
    do proc
    case eh    "v "
    do view
    case ell  "H"
    do report
    case ch   "(,2"
    clea
    cancel
Endcase
ENDDO
Close all database
HETUPN
LI
```

```
@@@@@@@@@@@@@@@@@@O@@@@@@@@@@@@@@@@@@@@
@ PROG.  NAI'1E: REPORT  PROG.                    @
@ FlWC'rl01·1:    GF.NF;lU\n~  HEPORT             @
@@@@@@@@@@@@@@@@@@@@@@@@@@@@@@@@@@@@@@@

Set   talk    O[[
SeL  ~L(1tus   off
SeL  scorehoard  off
'l1\[ilc   = sp<lCC  ('/)
"mre<j ,c  space    (-1)
Set. device    to  printer
@ 3,24   say  "HONTl!LY   LOAN  DISBURSEMI::NT  REPOH1'"
@ ·1,2·1 say  rcp li cat.c ("=",32)
@ S,3   say  "S/NO"+space(7)     +"SOCIETY"+5pace(20)+"Y/CSTA[)"
@ 'J,I}'}   Sill'  "PEG.  1-1('."  -+ sp,lce(2)   -1"H/S'l'REG."      +spacc(2)
@ ~),71)  saj'  ";jOUPCl-~"  -l ;,pdce(2)   1- "i\I~OUNT"   +space lS)
(" 5,('3  Si1Y  "P/IT!::"   1.".p,lcc((i)   -l-"AHO\)I'IT"  l.space(C)+"[)lIL1J'ICE"
@ 6,-10   say  "OF  LONI"  +5pilce(2)+     "I\ECEIVEIJ"    +space Ld1
(d 6,C)3  Sd)'  "RECEIVED"  -1:;pa'::c(2)    +"Pl\I[)"f-space(O)+"TO       DATE"
@ '1,3   say  lcplicaLc("=",V,i)
r  =  ÿ
C  =  0
DO \'111LE  .110'1'.  1.::0['( )
     1'=1:+1
C  "'  C  +  1
@ 1,4   say  C
@ r,10    say   n-unc
@,r,40    say    estdalc
(d l,,19   say    req
@ r,60   Scly    mcmbcJ.:
@ r,70   say    sloan
@ r , -78 say    a 10al1
@ L,93   say    r daLe
@ r,103   say   a_paid
@ r,116   say   bill
Skip
ENDDO
Set: device    t.o  screen
vi cl i.t
cICcI
       Close  all  dat.ubasc
nF:TUml
```

LI

```
@   PHOGRAM  NAME: MAIH  TITLE  PROGRAM                @
@   FUNCTION:  TO DISPLAY  THE  'rITLE OF THE  PROJECT    @

      Set  talk off
      Set  scoreboard  off
     Set  status  off
      ·SET  DEVICE  TO  PRINTER
  DO WHILE  .'l'.
          clea
          Set  color  to w/b++
      @ <1,25 say "CREDIT  TMCKING   MODEL  SOFTt'IARE"
      @ 6,34  say "DEVELOPED  BY"
      @ n,30  say "HUSSAINI  A.  IBRAHIM"
      @ 9,31  say "PGD/MCS/97/98/413"
      @ 11,33  say "SUPERVISED  BY"
      @ 13,32  say "PROF.  K.  R.  ADEBOYE"
      @ 3,15  to 14,65  double
     Wait
     Clea
          ch ≔ space  (1)
      @ 10,5 say "tvELCOME TO THE CREDIT  TRACKING  MODEl,"
  @ 12,5 say "Press  'Y' 'l'0 Display  The l'1enu And  'N' To Exit"
  @ 12,55 get eh piet  "@!"
  Read
          Do case
              Case  ch ≔ "Y"
              do prog2
              Case  ch   "N"
              cancel
          Endease
      ENDDO
          Set device  to screen
          Set status  on
          Set scoreboard  on
          Set talk on
      RETURN
```

n
  u

```
:,c t   ~Ł,"1t. ∪ :5  o ( f
Set    t.a Lk   off
Sct    scoreboard       off
StOl.C   O   to   In,'  1),lid,  lna  Lo a n ₛ mba I , mm  re t ∪ II J r  rnmonth    1
Sture    0   to   mrnont.h  _2,  JJUI1011  t h _3,  nunon t h _4,rnrnonLh  _→ )
;;tOLC   O   to   mrmo n t.h _G,  nuno n t h _7,rnmonth     fJ,rnrnonth   ‾9
Store    0   to   mInonth  ‾j 0,  nuno n t h _11.,lIul1onth   12,mrnonth    13
Store    I)  to   nuno n t.h _ 14,  nunonth  _ 15,  mrno n t h _16, mmonth _ 17
;;t.orc   0   to   rrunori til   Ifl,rnmonth    19,mrnonLh  ‾20,l1ul1onth    21
S t o r e  I)  to  nunon t h ,'?, nUOOlJh 2:3,mrnonth  ‾24,mll1onlh    25
SLore    0   to   Inmon t II ,?G,lIut1onth  _2'/,nur1onth  _28,nunol1th  _29
s t o r o  0   to   rnrnonth ‾30, rnrnon t h _31,1llli\Onth  ‾32,rnmonlh  ‾33
:::tOI.C   0   to   nuuon t.h   3 ,1ₜ nunonth   3~)ᵣ  mrnonth   36,mtotal
StoLe    0   to   llla_paidl,lllil    paid2,ma    paid3,rnCl   paid4,ma      paidS
;3tore   0   to   IIIiI_p,lid6
mf i.I.c     space  (7)
rnr eq  "'  spacc (7)
        Select     1\
            U:3e  Lo a n r e c
        ;;elect   B
            Use  III<l:,  t ('r
            ;,elect     1\
        DO  \/HILE   .uor,   EOF{)
         Select  1\
         lOa  .lo au  ~, ,1  Lo a n
rna  pa idI  =  month    I-i:l11onth  ;'t;'lionth   3+rnonth   4+month   5+month   6
rna  pa i.d Z  =  rnonth-7+II1onth-OHnonth      9+month-JO+month     Ll+rncn  t h  12
rna_paid3       month   13~t month  -1'1 Imondi   15+month   16+montll   17+month   1₵
rna_paidiJ      month   19+month   20·t·month-21+rnonth   22+rnonth   23+rnonth   24
ma_paicl5       month   25+month   26+month   27+month   28+month   29+rnonth   30
rna  paid6   =ᵢ month   31+month   32+monlh   33+rnonth   34+rnonth   3S+rnonth   36
ma-paid   =  rna  paia1+rna   pai~2lma   paiJ3+rna   pai~4+rna   paid5+rna   paid6
Inbal  =  rna  loan  _  rna_paid        -        -        -        -
        rep I  total    w i th   III"  P 11<.1
          1 b   w.i th
            select    13
        rep l  a  paid   w i t h  IIIiI  paid
        repI   bal   w.i til  II1b,11 ,-
          ·SelE:ct 1\
          skip
        EIIDDO
         Close  all    databa~c
        RETUru·1


IJ
L1

1.1
I)
Ij


I)
```

CREDFl' 'l'fU\CKING MObEL SOP'i'wAR£

DEVELOPED BY

HUSSAINI A. IBRAHIM
PGD/MCS/97/98/413

SUPERVlSim BY

PIWF. K. R. ADEBOYE

MASTER.DDF
LOANREC.DBF

;

ENTER TIlE FILENAME

Freon Firnt Letter **of**

APPEND SCREEN FOR MASTER FILE
                    =============================
tGA CODE   LOCAL GOVT.

tOCIETY

PATE ESTALISHED   REG. NO.

MEMBERSHIP STRENGTH

~OURCE OF LOAN

~OUNT RECEIVED   DATE n.ECEIVED

```
              APPEND  SCREEN  FOR  LOAN  RECOVERY  FILE
              ==============~====================
jJGACODE                        LOCAL  GOVT.
~

bCIETY
~

~EG. NO.

$OURCE OF LOAN                  AMOUNT  RECEIVED

bATE RECEIVED                   DURATION  FOR  PAYMENT

                                MONTHLY  RETURN
```

```
          DATA  UPDATING  SCREEN  FOR  LO1tN RECOVERY  FILE
          ==========================================
LGA CODE                        SOCIETY

1st MONTH               2nd MONTH               3rd MONTH

4th MONTH               5th l.'v10NTH           6th MONTH

7th MONTH               8th MONTH               9th MONTH

10th MONTH              11th MONTH              12th MONTH

13th MONTH              14th MONTH              15th MONTH

16th MONTH              17th MONTH              18th MONTH

19th MONTH              20th MONTH              21st MONTH
```

```
              DATA VIEWING SCREEN FOR MASTER FILE
              =====================================
 ~GACODE  RA005                    SOCIETY  KUMONU CMPS

PATE ESTABLI8B~IDO/88          REG.NO.  RAFOOOl

MEMBERSHIP STRENGTH 10         SOURCE OF LOANB/LIFE

~OUNT  RECEIVED      17000.00  DATE RECEIVED01/12/90

~OUNT  PAID TO DATE    1892.00   BALANCE      15108.00
~



        ANY OTHER RECORD TO UPDATE?  (Y/N)
```