

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

BY

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UNIVERSITY OF TECHNOLOGY, MINNA.

MARCH 2000.

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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
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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 PGD/MCS/ 97 / 98 / 413 of the Department of mathematics and Computer science, Federal University of Technology, Minna, Niger State.

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

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DATE

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

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DATE

.....
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 sincere gratitude to Almighty Allah for his guidance and protection.

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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 system that will be able to perform the above mentioned functions (i.e. security of information , easy retrieval and updating of information).

1.2 **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 /FSP AND FEAP, the Ministry would be able to maintain reliable information on all the Women Co –operative Societies that had enjoyed the credit facilities in the Ministry. This will help in proportional distribution of the credit facilities and recovery of the loan.

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

WOMEN CO-OPERATIVE SOCIETIES- The system would help in generating accurate 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 (1991-1997). In other words, this work will not go beyond the computerization of record keeping 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 maintaining 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: -

- 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

2.0 BRIEF HISTORY OF NIGER STATE MINISTRY OF WOMEN AFFAIRS AND SOCIAL DEVELOPMENT

Colonel C.K Emein, then military Administrator of Niger State created the Niger State Ministry of Women Affairs and Social Development on 4th May 1997. It was 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 Women 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 of Social Welfare which was transferred from Ministry of Health.

Unlike the Federal Ministry of Women Affairs and Social Development which has seven departments, the Niger State Ministry of Women Affairs and Social Development 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 social welfare and Family Support Programme department respectively.

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

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

2.2 **OBJECTIVES OF THE MINISTRY.**

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.

- (f) 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.
- b) Coordination and preparation of capital budgets and rolling plans.
- c) Coordinating, Monitoring and Evaluation of the organization's plan implementation.
- d) Coordinating the activities of the UN Agencies in relation to Women in Development issues and Child Welfare.
- e) Constant collection and processing of data and statistics relating to the Ministry.
- f) Collation and preparation of the Ministry's progress reports at regular intervals.
- g) Setting up of an up to date Library Management and maintenance of data bank and computer services.
- h) 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 prone 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 in a particular L.G.A.

3.3 TESTING PROJECT FEASIBILITY

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 SPECIFICATION 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 Stabilizers/UPS
- iv) Diskettes

SOFTWARE

- i) Window 96 OR 97
- ii) DBMs Package (DBASE IV)

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 or 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 Specification:- 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

S/N	DESCRIPTION	F/NAME	TYPE	WIDTH	DEC.
1	LOCAL GOVT. CODE	L: CODE	C	5	-
2	LOCAL GOVT.	LGA	C	10	-
3	NAME OF SOCIETY	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

F/NO.	DESCRIPTION	F/NAME	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 ST MONTH	MONTH1	N	8	2
9	2 ND MONTH	MONTH2	N	8	2
10	3 RD MONTH	MONTH3	N	8	2
11	4 TH MONTH	MONTH4	N	8	2
12	5 TH MONTH	MONTH5	N	8	2
13	6 TH MONTH	MONTH6	N	8	2
14	7 TH MONTH	MONTH7	N	8	2
15	8 TH MONTH	MONTH8	N	8	2
16	9 TH MONTH	MONTH9	N	8	2
17	10 TH MONTH	MONTH10	N	8	2
18	11 TH MONTH	MONTH11	N	8	2
19	12 TH MONTH	MONTH12	N	8	2
20	13 TH MONTH	MONTH13	N	8	2
21	14 TH MONTH	MONTH14	N	8	2
22	15 TH MONTH	MONTH15	N	8	2
23	16 TH MONTH	MONTH16	N	8	2
24	17 TH MONTH	MONTH17	N	8	2
25	18 TH MONTH	MONTH18	N	8	2
26	19 TH MONTH	MONTH19	N	8	2
27	20 TH MONTH	MONTH20	N	8	2
28	21 ST MONTH	MONTH21	N	8	2
29	22 ND MONTH	MONTH22	N	8	2
30	23 RD MONTH	MONTH23	N	8	2
31	24 TH MONTH	MONTH24	N	8	2
32	25 TH MONTH	MONTH25	N	8	2
33	26 TH MONTH	MONTH26	N	8	2
34	27 TH MONTH	MONTH27	N	8	2
35	28 TH MONTH	MONTH28	N	8	2
36	29 TH MONTH	MONTH29	N	8	2
37	30 TH MONTH	MONTH30	N	8	2
38	31 ST MONTH	MONTH31	N	8	2
39	32 ND MONTH	MONTH32	N	8	2
40	33 RD MONTH	MONTH33	N	8	2
41	34 TH MONTH	MONTH34	N	8	2
42	35 TH MONTH	MONTH35	N	8	2
43	36 TH MONTH	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 data against corruption.

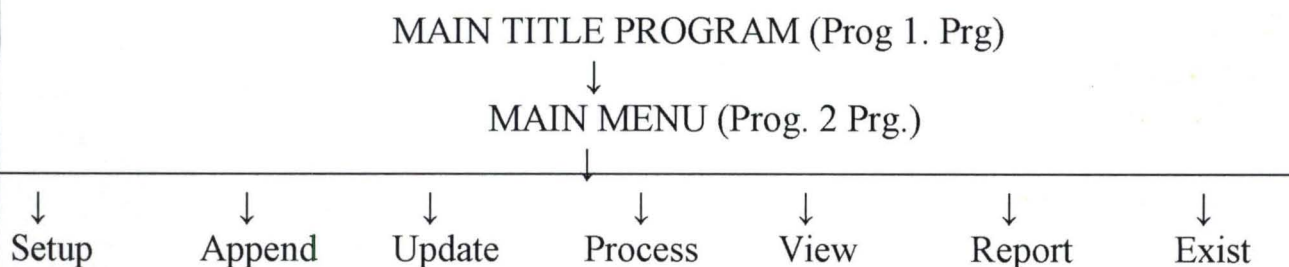
A large number of built in functions are provided including mathematical functions and strong manipulation functions. The programming language includes commands to program conditional branching, loopy calculations, soft records, format input screen, output reports and so on.

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.)

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 programmes 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 {View Prg.}.

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 report 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.

STEP 5

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 Prog1 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.

There are three methods of changing over from old system to a new system. These are:-

- 1) Parallel
- 2) Direct, and
- 3) Pilot.

Briefly discussed parallel change-over involves the concurrent 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 takes 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 direct changeover.

- 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 the 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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```

Set talk off
Set status off
Set scoreboard off
mfile = space (7)
mreg = space (7)
@ 5,5 say "ENTER FILE NAME" get mfile
Read
Clea
DO WHILE .T.
    If mfile = "LOANREC"
        @ 7,5 say "ENTER REG. NO." get mreg
        read
        clea
        Locate for reg = mreg
        If found ()
@ 3,16 say "DATA UPDATING SCREEN FOR LOAN RECOVERY FILE"
@ 4,16 say replicate ("=",43)
@ 5,5 say "LGA CODE" get l_code
@ 5,35 say "SOCIETY" get name
@ 7,5 say "1st MONTH" get month_1
@ 7,30 say "2nd MONTH" get month_2
@ 7,50 say "3rd MONTH" get month_3
@ 9,5 say "4th MONTH" get month_4
@ 9,30 say "5th MONTH" get month_5
@ 9,50 say "6th MONTH" get month_6
@ 11,5 say "7th MONTH" get month_7
@ 11,30 say "8th MONTH" get month_8
@ 11,50 say "9th MONTH" get month_9
@ 13,5 say "10th MONTH" get month_10
@ 13,30 say "11th MONTH" get month_11
@ 13,50 say "12th MONTH" get month_12
@ 15,5 say "13th MONTH" get month_13
@ 15,30 say "14th MONTH" get month_14
@ 15,50 say "15th MONTH" get month_15
@ 17,5 say "16th MONTH" get month_16
@ 17,30 say "17th MONTH" get month_17
@ 17,50 say "18th MONTH" get month_18
@ 19,5 say "19th MONTH" get month_19
@ 19,30 say "20th MONTH" get month_20
@ 19,50 say "21st MONTH" get month_21
Read
Wait
clea
@ 5,5 say "22nd MONTH" get month_22
@ 5,30 say "23rd MONTH" get month_23
@ 5,50 say "24th MONTH" get month_24
@ 7,5 say "25th MONTH" get month_25
@ 7,30 say "26th MONTH" get month_26
@ 7,50 say "27th MONTH" get month_27
@ 9,5 say "28th MONTH" get month_28
@ 9,30 say "29th MONTH" get month_29
@ 9,50 say "30th MONTH" get month_30
@ 11,5 say "31st MONTH" get month_31
@ 11,30 say "32nd MONTH" get month_32
@ 11,50 say "33rd MONTH" get month_33
@ 13,5 say "34th MONTH" get month_34
@ 13,30 say "35th MONTH" get month_35
@ 13,50 say "36th MONTH" get month_36
Read
Else

```

```

@@@@@@@@@@@@@@@@@@@@@@@@@@@@@@@@@@@@@@@@@@@@@@@@@@@@@@@@@@@@
@ PROG. NAME: SET-UP PROG. @
@ FUNCTION: TO ACTIVATE FILES @
@@@@@@@@@@@@@@@@@@@@@@@@@@@@@@@@@@@@@@@@@@@@@@@@@@@@@@@@@@@@

```

```

Set talk off
Set scoreboard off
Set status off
DO WHILE .T.
    @ 4,5 say "SETUP" + space (3) + "APPEND"
    @ 4,25 say "UPDATE"+ space (3) + "VIEW"
    @ 4,40 say "PROCESS" + space (3) + "REPORT"
    @ 4,59 say "QUIT"
    @ 6,11 say "MASTER.DBF"
    @ 7,11 say "LOANREC.DBF"
    @ 5,9 to 8,22
        mfile = space (7)
@ 18,10 say "ENTER THE FILENAME" get mfile
read
Set device to screen
If mfile = "MASTER"
    Use MASTER.DBF
Endif
    If mfile = "LOANREC"
        Use LOANREC.DBF
    Endif
    ch = space (1)
@ 20,10 say "Press First Letter of Task"
@ 20,50 get ch pict "@"
Read
    Do case
        Case ch = "A"
            Do appd
        Case ch = "U"
            Do update
        Case ch = "P"
            Do proc
        Case ch = "V"
            Do view
        Case ch = "R"
            Do report
        Case ch = "Q"
            Clea
        exit
    Endcase
ENDDO
CLOSE ALL DATABASE
RETURN

```



```

@ 11,41 say month_23
@ 11,50 say "24th MONTH"
@ 11,61 say month_24
@ 13,5 say "25th MONTH"
@ 13,16 say month_25
@ 13,30 say "26th MONTH"
@ 13,41 say month_26
@ 13,50 say "27th MONTH"
@ 13,61 say month_27
@ 15,5 say "28th MONTH"
@ 15,16 say month_28
@ 15,30 say "29th MONTH"
@ 15,41 say month_29
@ 15,50 say "30th MONTH"
@ 15,61 say month_30
@ 17,5 say "31st MONTH"
@ 17,16 say month_31
@ 17,30 say "32nd MONTH"
@ 17,41 say month_32
@ 17,50 say "33rd MONTH"
@ 17,61 say month_33
@ 19,5 say "34th MONTH"
@ 19,16 say month_34
@ 19,30 say "35th MONTH"
@ 19,41 say month_35
@ 19,50 say "36th MONTH"
@ 19,61 say month_36
    Else
        @ 5,10 say "RECORD NOT FOUND"
    Endif
Endif
    Ch = space (1)
    @ 21,10 say "ANY OTHER RECORD TO UPDATE? (Y/N)"
    @ 21,50 get ch pict "@"
    Read
    clea
        Do Case
            Case ch = "Y"
                loop
            Case ch = "N"
                Exit
        Endcase
    ENDDO
        Close all database
    RETURN

```

□

```

@ 5,44 say name
@ 7,5 say "REG. NO."
@ 7,14 say reg
@ 7,35 say "SOURCE OF LOAN"
@ 7,49 say s_loan
@ 9,5 say "AMOUNT RECIEVED"
@ 9,21 say a_loan
@ 9,35 say "DATE RECIEVED"
@ 9,49 say r_date
@ 11,5 say "PAYMENT TO DATE"
@ 11,20 say total
@ 11,35 say "BALANCE"
@ 11,44 say bal
@ 13,5 say "1st MONTH"
@ 13,15 say month_1
@ 13,30 say "2nd MONTH"
@ 13,40 say month_2
@ 13,50 say "3rd MONTH"
@ 13,60 say month_3
@ 15,5 say "4th MONTH"
@ 15,15 say month_4
@ 15,30 say "5th MONTH"
@ 15,40 say month_5
@ 15,50 say "6th MONTH"
@ 15,60 say month_6
@ 17,5 say "7th MONTH"
@ 17,15 say MONTH_7
@ 17,30 say "8th MONTH"
@ 17,40 say month_8
@ 17,50 say "9th MONTH"
@ 17,60 say month_9
@ 19,5 say "10th MONTH"
@ 19,16 say month_10
@ 19,30 say "11th MONTH"
@ 19,41 say month_11
@ 19,50 say "12th MONTH"
@ 19,61 say month_12
wait
Clea
@ 5,5 say "13th MONTH"
@ 5,16 say month_13
@ 5,30 say "14th MONTH"
@ 5,41 say month_14
@ 5,50 say "15th MONTH"
@ 5,61 say month_15
@ 7,5 say "16th MONTH"
@ 7,16 say month_16
@ 7,30 say "17th MONTH"
@ 7,41 say month_17
@ 7,50 say "18th MONTH"
@ 7,61 say month_18
@ 9,5 say "19th MONTH"
@ 9,16 say month_19
@ 9,30 say "20th MONTH"
@ 9,41 say month_20
@ 9,50 say "21st MONTH"
@ 9,61 say month_21
@ 11,5 say "22nd MONTH"
@ 11,16 say month_22
@ 11,30 say "23rd MONTH"

```

```

        @ 5,10 say "RECORD NOT FOUND"
Endif
Endif
    set device to screen
    Ch = space (1)
    @ 19,10 say "ANY OTHER RECORD TO UPDATE? (Y/N)"
    @ 19,50 get ch pict "@"
Read
clea
    Do Case
        Case ch = "Y"
            loop
        Case ch = "N"
            Exit
    Endcase
ENDDO
    Close all database
RETURN

ENDDO
Close all database
RETURN

```

[[

```

@@@@@@@@@@@@@@@@@@@@@@@@@@@@@@@@@@@@@@@@
@ PROG. NAME: VIEW PROG. @
@ FUNCTION: VIEWING OF RECORD @
@@@@@@@@@@@@@@@@@@@@@@@@@@@@@@@@@@@@@@@@

```

```

Set talk off
Set status off
mfile = space (7)
mreg = space (7)
@ 5,5 say "ENTER FILE NAME" get mfile
Read
Clea
DO WHILE .T.
    If mfile = "MASTER"
        @ 7,5 say "ENTER REG. NO." get mreg
        read
        clea
        *Set device TO Print
        Locate for reg = mreg
        If found ()
            @ 2,3 to 15,75 double
            @ 3,16 say "DATA VIEWING SCREEN FOR MASTER FILE"
            @ 4,16 say replicate ("=",38)
            @ 5,5 say "LGA CODE"
            @ 5,15 say l_code
            @ 5,35 say "SOCIETY"
            @ 5,44 say name
            @ 7,5 say "DATE ESTABLISHED"
            @ 7,17 say estdate
            @ 7,35 say "REG.NO."
            @ 7,44 say reg
            @ 9,5 say "MEMBERSHIP STRENGTH"
            @ 9,25 say member
            @ 9,35 say "SOURCE OF LOAN"
            @ 9,51 say s_loan
            @ 11,5 say "AMOUNT RECEIVED"
            @ 11,21 say a_loan
            @ 11,35 say "DATE RECEIVED"
            @ 11,50 say r_date
            @ 13,5 say "AMOUNT PAID TO DATE"
            @ 13,23 say a_paid
            @ 13,38 say "BALANCE"
            @ 13,47 say bal
        Else
            @ 10,5 say "RECORD NOT FOUND"
        Endif
    Endif
    If mfile = "LOANREC"
        @ 7,5 say "ENTER REG. NO." get mreg
        read
        clea
        Locate for reg = mreg
        If found()
            @ 3,16 say "VIEWING SCREEN FOR LOAN RECOVERY FILE"
            @ 4,16 say replicate("=",38)
            @ 5,5 say "LGA CODE"
            @ 5,14 say l_code
            @ 5,35 say "SOCIETY"

```



```

=====
@ PROG. NAME: MAIN MENU ' .@
@ FUNCTION: TO DISPLAY THE MAIN MENU @
=====

Set talk off
Set status off
Set scoreboard off
DO WHILE .T.
  clea
  @ 2,31 say "M A I N M E N U"
  @ 3,31 say replicate ("=",16)
  @ 4,5 say "SETUP" +space(3) + "APPEND"
  @ 4,24 say "UPDATE" + space(3) + "VIEW"
  @ 4,40 say "PROCESS" + space(3) + "REPORT"
  @ 4,59 say "QUIT"
  Ch = space(1)
@ 20,10 say "Press First Letter of Task"
@ 20,50 get ch pict "@"
Read
  Set device to screen
  Do Case
    case ch = "S"
    do setup
    case ch = "A"
    do appd
    case ch = "U"
    do update
    case ch = "P"
    do proc
    case ch = "V"
    do view
    case ch = "R"
    do report
    case ch = "Q"
    clea
    cancel
  Endcase
ENDDO
  Close all database
RETURN

```

□

```

@@@@@@@@@@@@@@@@@@@@@@@@@@@@@@@@@@@@@@@@@@@@@@@@@@@@@@@@@@@@
@ PROG. NAME: REPORT PROG. @
@ FUNCTION: GENERATE REPORT @
@@@@@@@@@@@@@@@@@@@@@@@@@@@@@@@@@@@@@@@@@@@@@@@@@@@@@@@@@@@@

```

```

Set talk off
Set status off
Set scoreboard off
*mfile = space (7)
*mreg = space (7)
Set device to printer
@ 3,24 say "MONTHLY LOAN DISBURSEMENT REPORT"
@ 4,24 say replicate ("=",32)
@ 5,3 say "S/NO"+space(7) +"SOCIETY"+space(20)+"Y/ESTAB"
@ 5,49 say "REG. NO." + space(2) + "M/STREG." +space(2)
@ 5,70 say "SOURCE" + space(2) + "AMOUNT" +space(6)
@ 5,93 say "DATE" +space(6) +"AMOUNT" +space(6)+"BALANCE"
@ 6,70 say "OF LOAN" +space(2)+ "RECEIVED" +space(4)
@ 6,93 say "RECEIVED" +space(2) +"PAID"+space(8)+"TO DATE"
@ 7,3 say replicate ("=",65)
r = 7
C = 0
DO WHILE .NOT. EOF()
    r = r + 1
    C = C + 1
    @ r,4 say C
    @ r,10 say name
    @ r,40 say estdate
    @ r,49 say reg
    @ r,60 say member
    @ r,70 say s_loan
    @ r,78 say a_loan
    @ r,93 say r_date
    @ r,103 say a_paid
    @ r,116 say bal
Skip
ENDDO
Set device to screen
Wait
clea
        Close all database
RETURN

```

□

```

.....
@ PROGRAM NAME: MAIN TITLE PROGRAM @
@ FUNCTION: TO DISPLAY THE TITLE OF THE PROJECT @
.....

Set talk off
Set scoreboard off
Set status off
*SET DEVICE TO PRINTER
DO WHILE .T.
    clea
    Set color to w/b++
    @ 4,25 say "CREDIT TRACKING MODEL SOFTWARE"
    @ 6,34 say "DEVELOPED BY"
    @ 8,30 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 "WELCOME TO THE CREDIT TRACKING MODEL"
    @ 12,5 say "Press 'Y' To Display The Menu And 'N' To Exit"
    @ 12,55 get ch pict "@!"
    Read
    Do case
        Case ch = "Y"
            do prog2
        Case ch = "N"
            cancel
    Endcase
ENDDO
Set device to screen
Set status on
Set scoreboard on
Set talk on
RETURN

```

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```

Set status off
Set talk off
Set scoreboard off
Store 0 to ma_paid,ma_loan,mbal,mn_return,mmonth_1
Store 0 to mmonth_2,mmonth_3,mmonth_4,mmonth_5
Store 0 to mmonth_6,mmonth_7,mmonth_8,mmonth_9
Store 0 to mmonth_10,mmonth_11,mmonth_12,mmonth_13
Store 0 to mmonth_14,mmonth_15,mmonth_16,mmonth_17
Store 0 to mmonth_18,mmonth_19,mmonth_20,mmonth_21
Store 0 to mmonth_22,mmonth_23,mmonth_24,mmonth_25
Store 0 to mmonth_26,mmonth_27,mmonth_28,mmonth_29
Store 0 to mmonth_30,mmonth_31,mmonth_32,mmonth_33
Store 0 to mmonth_34,mmonth_35, mmonth_36,mtotal
Store 0 to ma_paid1,ma_paid2,ma_paid3,ma_paid4,ma_paid5
Store 0 to ma_paid6
mfile = space(7)
mreg = space(7)
Select A
    Use loanrec
Select B
    Use master
Select A
DO WHILE .NOT. EOF()
    Select A
        ma_loan = a_loan
ma_paid1 = month_1+month_2+month_3+month_4+month_5+month_6
ma_paid2 = month_7+month_8+month_9+month_10+month_11+month_12
ma_paid3 = month_13+month_14+month_15+month_16+month_17+month_18
ma_paid4 = month_19+month_20+month_21+month_22+month_23+month_24
ma_paid5 = month_25+month_26+month_27+month_28+month_29+month_30
ma_paid6 = month_31+month_32+month_33+month_34+month_35+month_36
ma_paid = ma_paid1+ma_paid2+ma_paid3+ma_paid4+ma_paid5+ma_paid6
mbal = ma_loan - ma_paid
        repl total with ma_paid
        repl bal with mbal
        select B
        repl a_paid with ma_paid
        repl bal with mbal
        *Select A
        skip
    ENDDO
    Close all database
RETURN

```

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CREDIT TRACKING MODEL SOFTWARE

DEVELOPED BY

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

SUPERVISED BY

PROF. K. R. ADEBOYE

SETUP APPEND UPDATE VIEW PROCESS REPORT QUIT

MASTER.DBF
LOANREC.DBF

ENTER THE FILENAME

MAIN MEUN
=====

SETUP	APPEND	UPDATE	VIEW	PROCESS	REPORT	QUIT
-------	--------	--------	------	---------	--------	------

Press First Letter of Task

APPEND SCREEN FOR MASTER FILE

=====

GA CODE

LOCAL GOVT.

SOCIETY

DATE ESTABLISHED

REG. NO.

MEMBERSHIP STRENGTH

SOURCE OF LOAN

AMOUNT RECEIVED

DATE RECEIVED

APPEND SCREEN FOR LOAN RECOVERY FILE

=====

GA CODE

LOCAL GOVT.

SOCIETY

EG. NO.

SOURCE OF LOAN

AMOUNT RECEIVED

DATE RECEIVED

DURATION FOR PAYMENT

MONTHLY RETURN

DATA UPDATING SCREEN FOR LOAN RECOVERY FILE

=====

LGA CODE

SOCIETY

1st MONTH

2nd MONTH

3rd MONTH

4th MONTH

5th MONTH

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

=====

LGA CODE	RA005	SOCIETY	KUMONU CMPS
DATE ESTABLISHED	0/88	REG.NO.	RAF0001
MEMBERSHIP STRENGTH	10	SOURCE OF LOANB/LIFE	
AMOUNT RECEIVED	17000.00	DATE RECEIVED	01/12/90
AMOUNT PAID TO DATE	1892.00	BALANCE	15108.00

ANY OTHER RECORD TO UPDATE? (Y/N)