

Poverty Measurement Report – August 2010 Pilot project of Progress out of Poverty Index (PPI)

Microfinance Association of Nepal (MIFAN)



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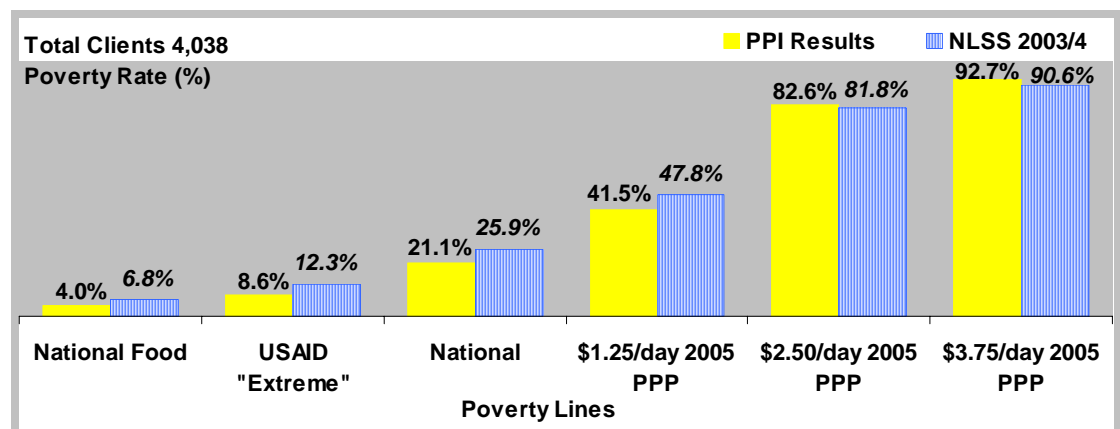
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A. Executive Summary

The purpose of the pilot project of Progress out of Poverty Index (PPI) was to develop the understanding of the Microfinance Association of Nepal (MIFAN) and its members on the PPI base poverty measurement and how to use PPI results to assess performance against social missions, as well as for product and service design and improvement. The PPI pilot project is implemented by two members of MIFAN: the Development Projects Service Center (DEPROSC) and the Nepal Rural Development Organisation (NeRuDO).

DEPROSC and NeRuDO selected branches (not representative samples) in Bara and Parsa districts respectively for this PPI pilot. The PPI survey presents findings on 4,038 clients (DEPROSC 2,238 and NeRuDO 1,800), all women. The PPI survey took place from June 14 to 26, 2010. The survey was done by credit officers and field supervisors.

This is the first implementation of PPI in DEPROSC and NeRuDO so the data and results provide a baseline for the branches to be used for comparison in the future. The cost per PPI (US\$0.66/NPR47.67) can be reduced through economies of scale and making PPI part of operations. The data collected through PPI is compared against poverty rates for six poverty lines from the 2003/4 NLSS - Nepal Living Standard Survey (see below graph).



The above graph shows the consolidated distribution of clients by poverty levels in two branches, more or less reflective of Nepal's poverty levels as a whole. Two branches are not disproportionately reaching poorer or less poor people. The selected branches of DEPROSC and NeRuDO have almost similar poverty rates against the six poverty lines. In the absence of a poverty measurement baseline and information of clients' loan cycles, the reasons why consolidated PPI base poverty rates of the branches are close to 2003/4 NLSS poverty rates for six poverty lines can not be determined, although many scenarios can be developed.

B. Detailed Report

1. Background

The pilot intervention of Progress out of Poverty Index (PPI) in Nepal with two microfinance NGOs - the Development Projects Service Center (DEPROSC) and the Nepal Rural Development Organisation (NeRuDO) - was born out of a client's poverty measurement discussion with Plan and the Microfinance Association of Nepal (MIFAN). Both microfinance NGOs are members of MIFAN. In that discussion, MIFAN disclosed its keen interest in collecting information of members' portfolio poverty rates along with financial indicators, to assess their social and financial performances. The limitation was that MIFAN and its partners didn't have the required knowledge and technical expertise to implement PPI. Plan agreed to support MIFAN in a pilot intervention with its two members.

2. Purpose

The intent of this PPI pilot intervention is to develop the understanding of MIFAN and its members (especially of DEPROSC and NeRuDO) on PPI base poverty measurement and how microfinance institutions can use PPI results to assess performance against social missions as well as for product and service design and improvement. Plan Nepal, based on this PPI pilot, will advocate for the mainstreaming of PPI base poverty measurement in the Nepal microfinance sector.

3. Microfinance Association of Nepal (MIFAN)

Microfinance Association of Nepal (MIFAN) was established in 1999 as a network of financial intermediary non-government organisations (FINGOs). The FINGOs are licensed by the central bank i.e. Nepal Rastra Bank (NRB) under the Financial Intermediary Act 1998 to provide microfinance services to households living below the poverty line. MIFAN is registered under the Society Regulation Act 1978 and affiliated with the Social Welfare Council.

The key activities of MIFAN include networking, advocacy and lobbying, capacity development, research, knowledge management and information dissemination, and resource mobilization for members and the whole microfinance sector. MIFAN is a network of 24 FINGOs. As of 1 June 2010, MIFAN members were providing services to 378,356 women clients in 39 districts (Tarai 13, and Hill 26).

MIFAN, after a discussion on PPI amongst board members, selected DEPROSC and NeRuDO for the PPI pilot. Both institutions showed great commitment to piloting PPI in one branch each.

4. Development Projects Service Center (DEPROSC) - Nepal¹

DEPROSC was established in September 1993 under the Association Registration Act 1978 as an NGO and was licensed by NRB as a FINGO in 2004. DEPROSC started the provision of microfinance services in 1995 from Rautahat district. As of 1 June 2010, DEPROSC is present in 11 districts (Jhapa, Morang, Sunsari, Saptari, Bara, Makawanpur, Kathmandu, Lalitpur, Bhaktapur, Dhading and Nuwakot) through 30 branches serving 52,095 women. It provides four types of financial services: savings, credit, remittance and livestock insurance (in a few branches). DEPROSC also established and promoted a regional rural development bank, DEPROSC Development Bank.

5. Nepal Rural Development Organization (NeRuDO)²

Established in 1991, NeRuDO is a non-profit, multi-service NGO and initiated its microfinance programme in 1998 from Bara district. NeRuDO was licensed by NRB as a FINGO in Feb 1998. As of 1 June 2010, NeRuDO is present in four districts (Bara, Parsa, Makawanpur and Kathmandu) through nine branches serving 9,217 women and provides credit and savings services.

6. Selection of branches for PPI pilot

DEPROSC and NeRuDO selected one rural branch each to pilot PPI. DEPROSC selected its Kalaiya branch in Bara district while NeRuDO implemented PPI in Parsa district served by Parwanipur branch. The adjoining districts of Bara and Parsa were selected because a) they share a similar socio-economic status for a comparative analysis; b) both districts lie in the middle of the country close to the head offices of DEPROSC and NeRuDO in Kathmandu; c) both districts are easily accessible by public transport; d) both branches have been operating for more than five years; e) both branches implement Grameen methodology; f) both branches have experienced managers and implementation teams; and g) the branches' close proximity reduced the costs of technical support and monitoring for MIFAN and Plan.

The DEPROSC Kalaiya branch was established in 2005 in Bara. As of 1 June 2010, it had 2,600 active clients, all women, from 14 rural communities. The highest loan cycle in the branch is fifth.

The NeRuDO Parwanipur branch was established in 2002. As of 1 June 2010, it had 1,800 clients, all women, from 23 rural communities in Parsa district. The highest loan cycle in the branch is seventh.

¹ <http://www.deprosc.org.np/Home.aspx>

² <http://www.nerudo.org.np/>

7. Bara district³

Bara district lies in the Narayani zone of the central development region of Nepal. It borders with Rautahat district in the east, Makwanpur district in the north, Para district in the west and Utter Pradesh state of India in the south. It has a population of 559,135 (269,738 women). There are 87,706 households in the district with an average household size of 6.38 persons. The district is densely populated (470 persons per km²). Only 42.35 percent of the population is literate. The district has a Human Development Index (HDI) of 0.465 and a Gender-related Development Index (GDI) of 0.420 (the national average is HDI: 0.471, GDI: 0.452), placing it 37th out of 75 districts regarding human development. Most of the population (94.4 percent) has access to an improved source of drinking water, but only 22.5 percent have access to toilet facilities. About 44 percent of households have electricity but 87.3 percent of households still use solid fuels for cooking. Almost 34 percent of children over three years of age are malnourished. The net primary school enrollment rate is 66.7 percent and that of girls is 55.6 percent. Although most of the people (70 percent) in Bara are engaged in agriculture, their average land holding size is just 0.87 hectares per household.

8. Parsa district⁴

Parsa district lies in the Narayani zone of the central development region of Nepal. It borders with Bara district in the east, Makwanpur district in the north, Citwan district in the west and India in the south. It has a population of 497,219 (236,808 women). There are 79,456 households in the district with an average household size of 6.26 persons. The population density in the district is 275 persons per km². Only 42.4 percent of the population is literate. The district has an HDI of 0.45 and GDI of 0.43 (the national average is HDI: 0.471, GDI: 0.452), placing it 41st out of 75 districts regarding human development. Most of the population (97.1 percent) has access to an improved source of drinking water, but only 23.6 percent have access to toilet facilities. About 45.9 percent of households have electricity and 81.6 percent of households still use solid fuels for cooking. About 18 percent of children over three years of age are malnourished. The net primary school enrollment rate is 60.1 percent and that of girls is 55 percent. Although most people (45 percent) in Parsa are engaged in agriculture, their average land holding size is just 0.62 hectares per household.

9. Progress out of Poverty Index (PPI) - Nepal

The Progress out of Poverty Index (PPI)⁵ for Nepal according to Mark Schreiner is “a country-specific poverty scorecard. Pro-poor programmes can use it to estimate the likelihood that a

³ UNDP, 2005, Human development report, Nepal and District profile, Central Bureau of Statistics, Nepal

⁴ UNDP, 2005, Human development report, Nepal and District profile, Central Bureau of Statistics, Nepal

⁵ http://www.progressoutofpoverty.org/system/files/PPI_Design_Documentation_for_Nepal_2009_0.pdf

household has expenditure below a given poverty line, to monitor groups' poverty rates at a point in time, to track changes in groups' poverty rates between two points in time, and to target services to households.

The direct approach to poverty measurement via surveys is difficult and costly. The feasible poverty-measurement options for pro-poor organisations are typically subjective and relative (such as participatory wealth ranking by skilled field workers) or blunt (such as rules based on land ownership or housing quality). Results from these approaches are not comparable across organisations, or across countries. They may be costly, and their accuracy and precision are unknown. In contrast, the indirect approach via poverty scoring (PPI) is simple, quick and inexpensive. PPI uses 10 verifiable indicators to get a score that is highly correlated with poverty status, as measured by the exhaustive national survey.

Nepal's PPI was developed in February 2009 using the 2003/4 Nepal Living Standards Survey (NLSS) conducted by the Central Bureau of Statistics. The 10 indicators for PPI from the 2003/4 NLSS are selected to be:

- inexpensive to collect, easy to answer quickly, and simple to verify
- strongly correlated with poverty
- liable to change over time as poverty status changes

All points in the scorecard are non-negative integers, and total scores range from 0 (most likely to be below a poverty line) to 100 (least likely to be below a poverty line). Non-specialists can collect data and tally scores on paper in the field in five to ten minutes.

When the Nepal PPI scorecard is applied to the validation sample, the absolute difference between the scorecard estimates of groups' poverty rates and the true rates is 0.8 percentage points for the national line. It averages about ± 0.9 percentage points across all nine lines. This difference is due to sampling variation and not bias (page 4)".

10. PPI Implementation

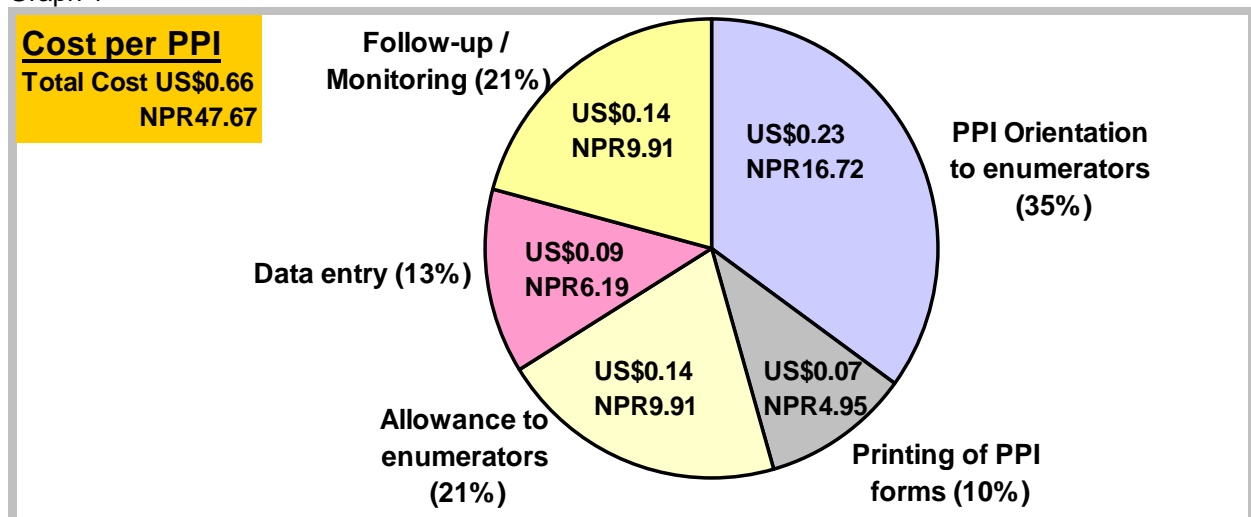
The latest available Nepal 2009 PPI (scorecard and look-up tables), without any deviation to original country specific PPI, is used by both institutions in this pilot. As of 1 June 2010, the DEPROSC Kalaiya branch had 2,600 active clients in Bara district and the PPI survey was conducted for 2,238 active clients. As of 1 June 2010, the NeRuDO Parwanipur Bara branch had 1,800 active clients in Parsa district and the PPI survey was conducted for all these active

clients. The PPI questionnaire translated in the Nepalese language was used to collect data. Plan Nepal held the PPI training of branch managers, credit officers, field supervisors and data-entry operators of DEPROSC Kalaiya branch and NeRuDO Parwanipur branch to build their understanding of PPI, especially regarding questions and responses in the scorecard. The PPI implementation took place in both branches simultaneously from 14 to 25 June 2010. The credit officers and field supervisors of both branches conducted the PPI survey inside the homes of clients. Branch managers verified the 14 percent of PPI forms filled out by credit officers and field supervisors by redoing the client PPI interviews. An Excel base management information system, available on Microfinance Risk Management L.L.C⁶, is used for PPI data entry, processing and analysis. A written implementation plan was developed by DEPROSC and NeRuDO jointly with MIFAN and Plan for this PPI pilot.

11. Cost analysis

Plan provided technical and financial support to MIFAN to pilot PPI. The financial support of NPR192,500/US\$2,650⁷ from Plan included NPR67,500/US\$929 for PPI orientation training of 21 staff from DEPROSC and NeRuDO; and NPR125,000/US\$1,721 to conduct PPI surveys of 4,038 active clients in both branches, one each from DEPROSC and NeRuDO. The below graph shows the analysis of different cost components per PPI survey.

Graph 1



PPI orientation training is the most costly i.e. 35 percent of the total cost followed by allowance to enumerators and the cost of follow-up/monitoring, each of which make up 21 percent of the total cost

⁶ www.microfinance.com

⁷ Exchange rate US\$1=NPR72.65

12. PPI Data Analysis

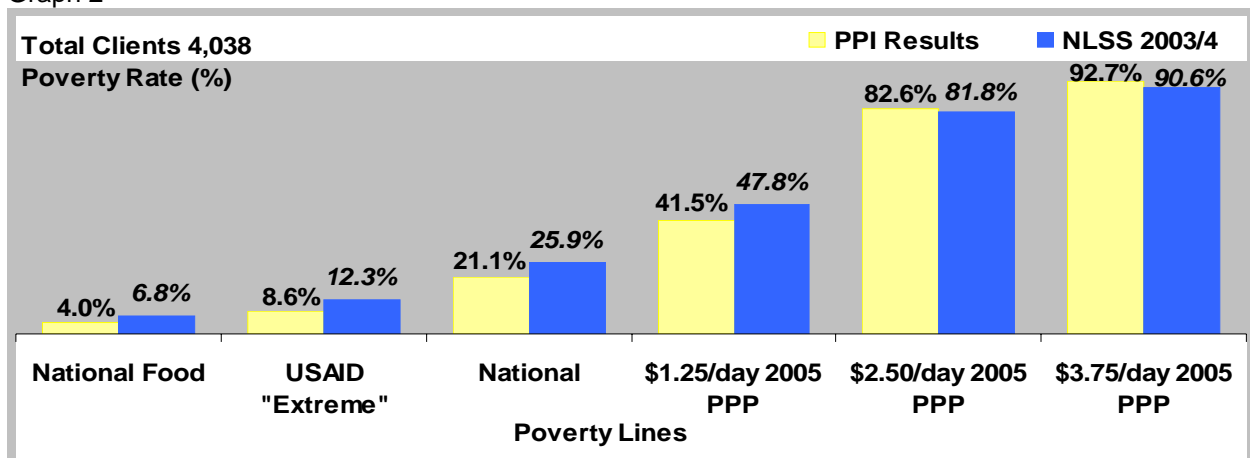
12.1 This is the first pilot implementation of PPI in DEPROSC and NeRuDO so the data and results construct a baseline of the branches to be used for comparison with future PPI implementations. The selected branches of DEPROSC and NeRuDO for the PPI pilot are not the sampling representatives of the institutions. So the results of this pilot can't be applied to the whole institutions. The data collected through PPI surveying is calibrated to six different (whole Nepal) poverty lines i.e.

- I. National – NPR21.31/person/day;
- II. National food - (2124 calories) NPR13.73/person/day;
- III. USAID “Extreme” – NPR16.55/person/day;
- IV. US\$1.25/day/2005 Purchasing Power Parity (PPP) – NPR30.62/person/day;
- V. US\$2.50/day/2005 PPP – NPR61.24/person/day; and
- VI. US\$3.75/day/2005 PPP – NPR91.86/person/day

The national food poverty line NPR13.73/person/day is the lowest poverty line while US\$3.75/day/2005 PPP is the highest poverty line of these six lines. For Nepal as a whole, the household level poverty rates⁸ in the 2003/4 NLSS were 25.9 percent for the national poverty line, 6.8 percent for the national food line, 12.3 percent for the USAID “Extreme” poverty line, 47.8 percent for US\$1.25/day/2005 PPP, 81.8 percent for US\$2.50/day/2005 PPP and 90.6 percent for US\$3.75/day/2005 PPP⁹.

In the below graph, the poverty rates resulting from the consolidated PPI data¹⁰, from branches of DEPROSC and NeRuDO, are compared against poverty rates from the 2003/4 NLSS for similar six poverty lines.

Graph 2



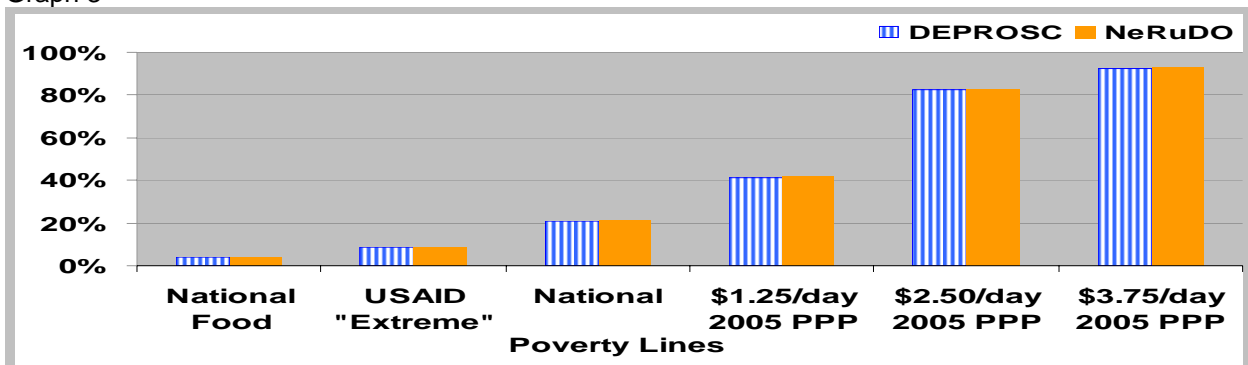
⁸ The “poverty rate” is the share of people in a given group who live in households where the total household expenditure (divided by the number of household members) is below a given poverty line.

⁹ http://www.progressoutofpoverty.org/system/files/PPI_Design_Documentation_for_Nepal_2009_0.pdf (page 51)

¹⁰ Latest available 2009 PPI (scorecard + lookup tables) of Nepal is used by DEPROSC and NeRuDO.

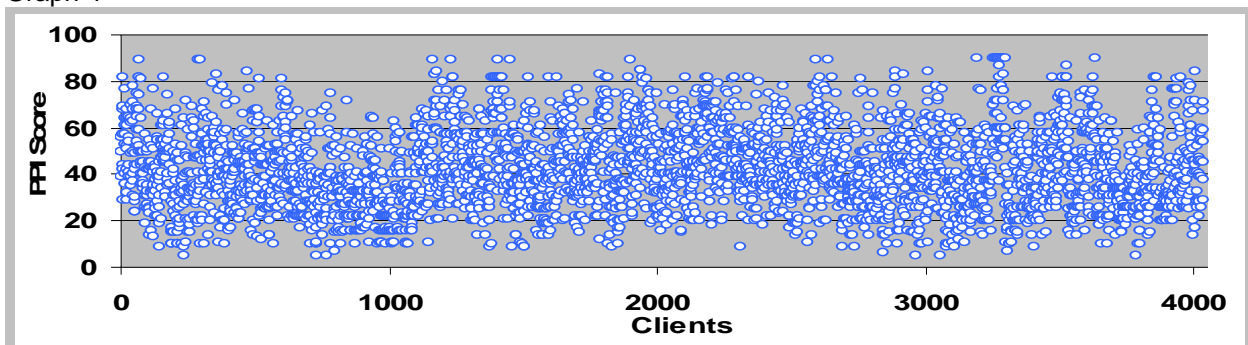
The poverty rates of the clients have both negative and positive gaps with the 2003/4 NLSS poverty rates. Only in the case of US\$1.25/day 2005 PPP the (negative) gap is 6.3 percent while in all other cases this gap is less than 5 percent. This phenomenon can have many underlying causes. It is a possibility that clients who are in higher loan cycles are less poor but they were poor when they joined the microfinance program and new entrants or clients in the lower loan cycles are poorer than clients in the higher loan cycles. It is also possible that the poor clients have dropped out of the program over the time period and new clients who entered the program were less poor than those who dropped out. The clients in higher loan cycles could have moved out of poverty and clients in lower loan cycles are less poor and new clients are also less poor. Otherwise, the approach of both institutions could be inclusive i.e. provide financial services to both poor and non-poor. This can't be further analyzed in the absence of a baseline of clients' poverty and the lack of information of clients' different loan cycles to develop a relationship between poverty status and the clients' loan cycles. Overall, the poverty of clients seems to follow the distribution of poverty in Nepal as a whole. Branches of DEPROSC and NeRuDO have almost the same poverty rates (see below graph).

Graph 3



12.2 The PFI score of a household ranges from 0 to 100. A low score reflects the high likelihood of the clients to be below a poverty line. In the below graph, the PFI scores of 4,038 clients of DEPROSC and NeRuDO are marked on the scale. The highest concentration of clients is between 20 and 60 i.e. 79 percent (3,190 clients) of the total. Out of the total number of clients, 266 clients (6.6 percent) score less than 20 and 582 clients (14.4 percent) more than 60.

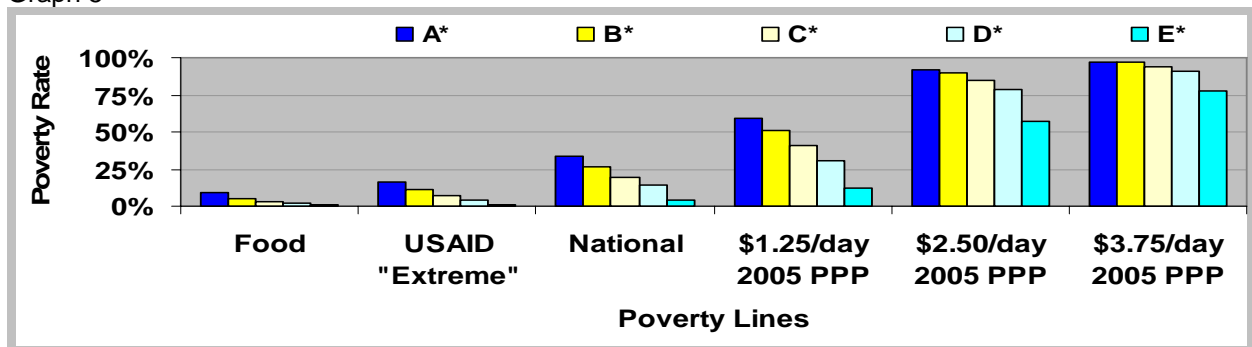
Graph 4



12.3 This report also looks into the relationship, if any, between individual PPI indicators and poverty rates in the below sections. For this purpose, three PPI indicators (1, 2 and 6) are being selected, due to the high relevance of these indicators with non-microfinance programmes of Plan, DEPROSC and NeRuDO, as examples while the analysis of all ten PPI indicators is given in Annex 1.

12.4 The 1st indicator of Nepal 2009 PPI is “How many household members are 12 years old or younger?” This indicator has five values (options) i.e. A) four or more – 0 points; B) three – 6 points; C) two – 12 points; D) one – 16 points and E) none – 28 points. Against all six poverty lines the clients in value A group have higher poverty rates compared to other value groups (see below graph). This indicator has the highest weight (28 points out of 100) in the score card. This indicator states that clients with households having a larger number of children aged 12 years or younger are likely to be poorer than others.

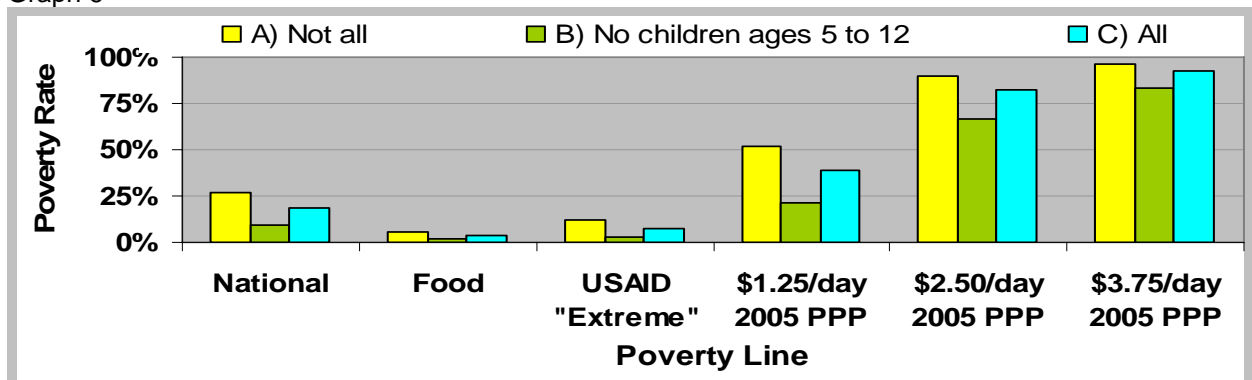
Graph 5



* A, B, C, D, and E are given in the above paragraph.

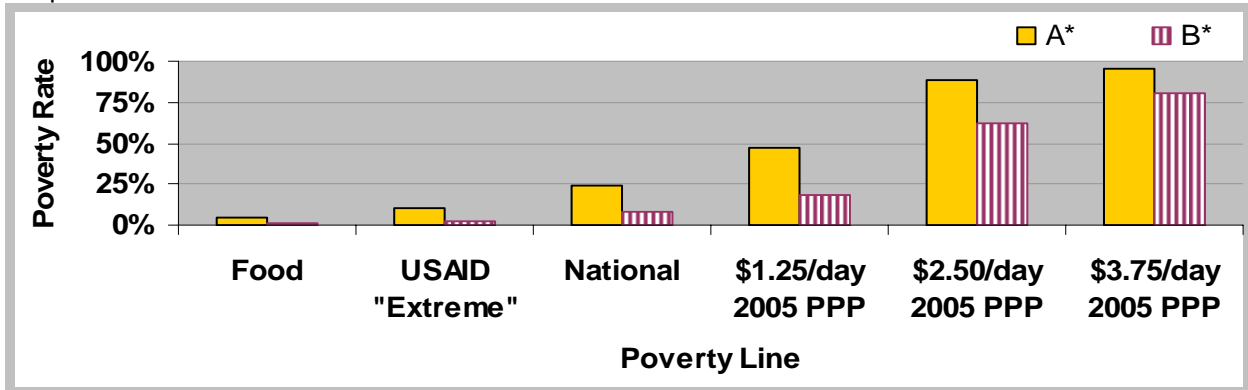
12.5 The 2nd indicator of Nepal 2009 PPI is “How many children aged 5 to 12 attend school?” This indicator has three values (options) i.e. A) Not all – 0 points; B) No children aged 5 to 12 – 2 points; and C) All – 5 points. Against all six poverty lines, the clients in value A group have higher poverty rates compared to other value groups (see below graph). The indicator states that all children aged 5 to 12 in poor households are most likely not to attend school.

Graph 6



12.6 The 6th indicator of Nepal PPI is “What type of toilet is used in your household?” This indicator has two values (options) i.e. A) No toilet – 0 points; and B) Household non-flush, communal latrine, household flush (connected to municipal sewer), or household flush (connected to septic tank) – 7 points. Against all six poverty lines, the clients in value A (no toilet) group have higher poverty rates compared to the other value groups (see below graph).

Graph 7



* A and B are given in the above paragraph.

13. Conclusion

The intention of this pilot PPI is to develop the understanding of MIFAN and its members of poverty measurement using PPI, and how PPI results can be used to measure and improve the social performance of the microfinance institution. The PPI pilot will also facilitate in setting the future course of institutionalization of PPI base poverty measurement and social performance management in MIFAN, its members and Nepal’s microfinance sector. The cost of PPI implementation can be reduced with economies of scale and institutionalization of PPI as part of the regular operations. For example, adding a one-page PPI form to the loan application form will reduce printing costs. The cost of PPI training can be reduced by developing a pool of PPI trainers who can conduct the PPI orientation at local level. Adding PPI follow-up/monitoring into the regular work of supervisors/managers of front line staff will reduce the cost of follow-up/monitoring. Each branch selected from DEPROSC and NeRuDO is not the sampling representative of the institution so the results of PPI don’t reflect the whole institutions. The collection of information on loan cycle, loan size and type of loan of the client is important for bifurcation of clients into different groups to make more comprehensive analyses. Without a poverty measurement baseline and the ability to bifurcate PPI results into loan cycles, the reasons that two branches have PPI base poverty rates that are so close to the national poverty rates for six poverty lines cannot be determined, although many scenarios are possible. The selected branches of DEPROSC and NeRuDO have similar poverty rates against the six poverty lines. The analysis of the PPI individual indicator demonstrated the relationship of each indicator with poverty levels e.g. in the first PPI indicator, the group of households with a higher

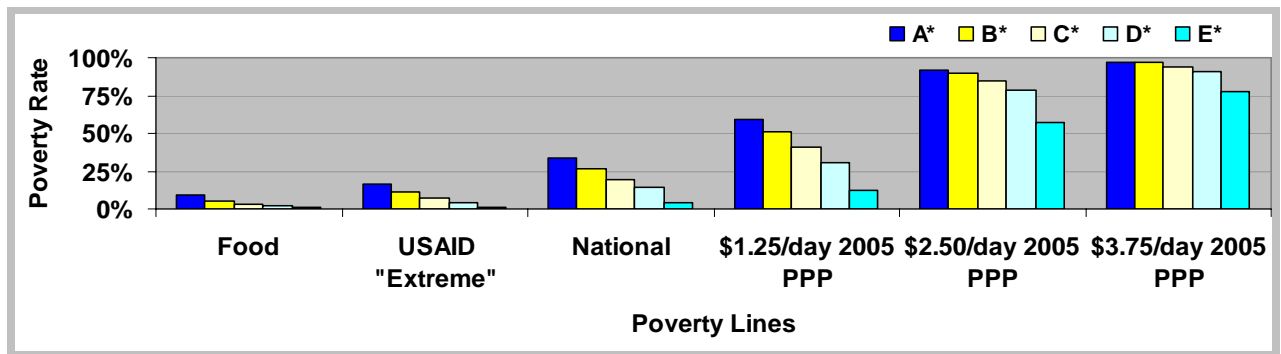
number of 12-years old or younger members have higher poverty rates. The PPI pilot successfully built the capacity of MIFAN, DEPROSC and NeRuDO to implement PPI and analyze PPI data. The results of this PPI pilot will be used by Plan, MIFAN and its members, DEPROSC and NeRuDO to design a future action plan regarding PPI base poverty measurement, product and service design and improvement and, in general, leading towards social performance management.

Annex 1

Q 1: How many household members are 12 years-old or younger?

A) Four or more – 0; B) Three – 6; C) Two – 12; D) One – 16; E) None – 28

Value	Clients	<i>No. of clients below poverty lines</i>					
		Food	USAID "Extreme"	National	\$1.25/day 2005 PPP	\$2.50/day 2005 PPP	\$3.75/day 2005 PPP
A	768	68	125	259	454	708	747
B	987	48	108	263	508	884	952
C	1135	31	82	221	461	957	1070
D	619	11	27	86	190	484	562
E	529	4	5	22	63	303	411
Total	4038						

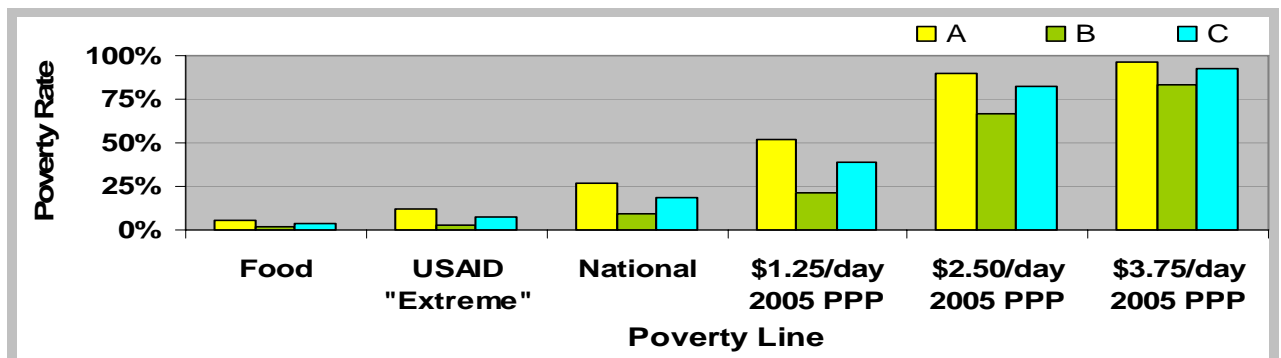


* Five values with specific points given as options

Q2: How many children aged 5 to 12 attend school?

A) Not all – 0 points; B) No children ages 5 to 12 – 2; C) All – 5

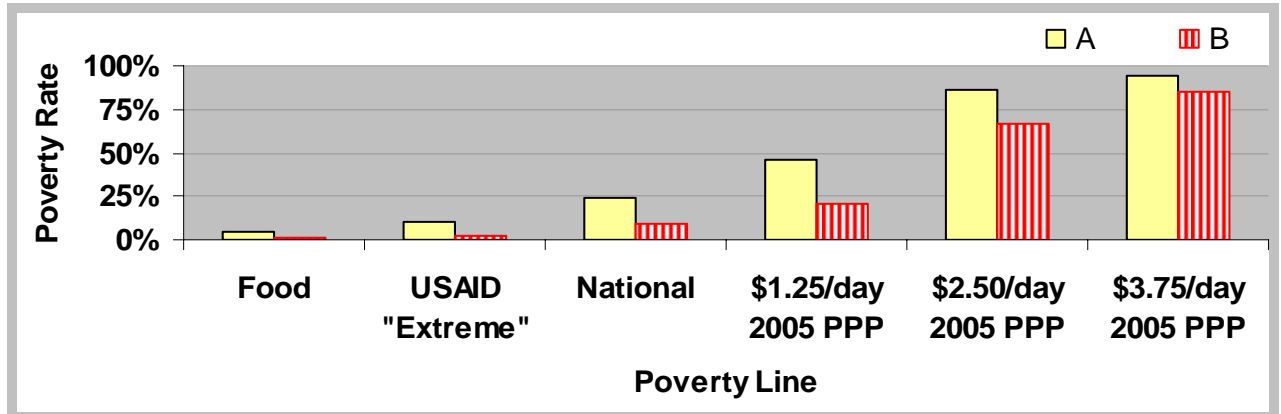
Value	Clients	<i>No. of clients below poverty line</i>					
		Food	USAID "Extreme"	National	\$1.25/day 2005 PPP	\$2.50/day 2005 PPP	\$3.75/day 2005 PPP
A	2127	116	248	576	1094	1904	2051
B	907	14	29	85	195	604	758
C	1004	33	71	189	388	828	934
Total	4038						



Q 3: Do any household members attend a private school?

A) No – 0; B) Yes – 8

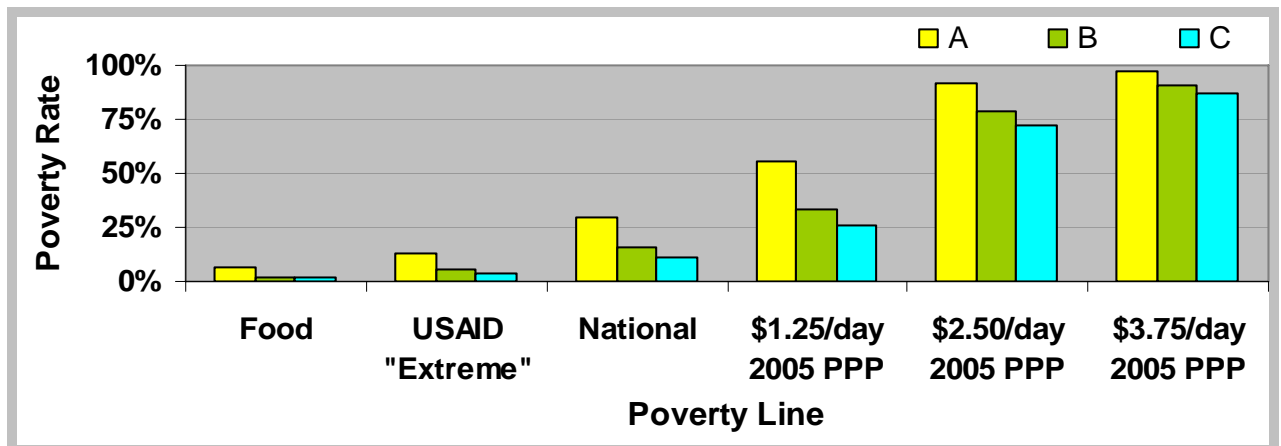
Value	Clients	No. of clients below poverty line					
		Food	USAID "Extreme"	National	\$1.25/day 2005 PPP	\$2.50/day 2005 PPP	\$3.75/day 2005 PPP
A	3347	154	330	790	1537	2873	3157
B	691	9	18	60	141	463	586
Total	4038						



Q 4: Does the female head/spouse know how to read a letter?

A) No – 0; B) No female head/spouse – 5; C) Yes 8

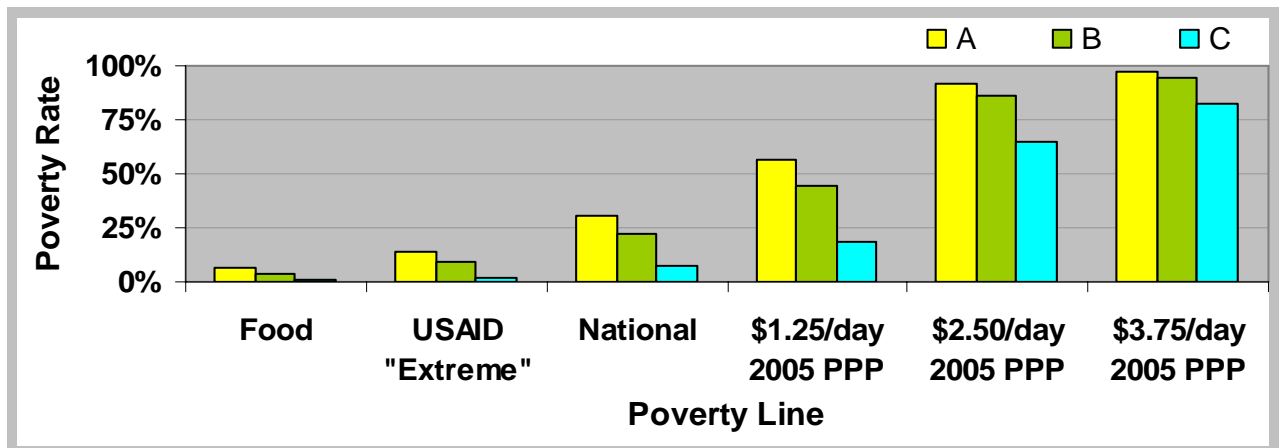
Value	Clients	No. of clients below poverty line					
		Food	USAID "Extreme"	National	\$1.25/day 2005 PPP	\$2.50/day 2005 PPP	\$3.75/day 2005 PPP
A	2093	130	272	617	1155	1919	2035
B	209	5	12	33	70	164	190
C	1736	28	64	200	452	1253	1518
Total	4038						



Q5: What is the main material of the roof?

A) Straw/thatch, wood/planks, earth/mud, or other – 0; **B)** Tiles/slate – 4; **C)** Galvanized iron, or concrete/cement - 10

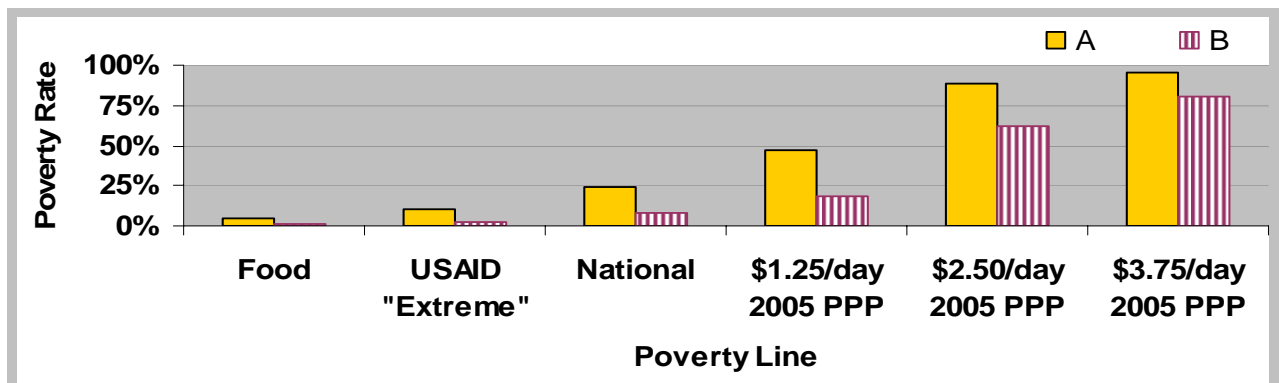
Value	Clients	<i>No. of clients below poverty line</i>					
		Food	USAID "Extreme"	National	\$1.25/day 2005 PPP	\$2.50/day 2005 PPP	\$3.75/day 2005 PPP
A	1123	76	153	345	636	1,031	1,092
B	1962	78	175	435	867	1,690	1,862
C	953	9	19	71	174	615	788
Total	4038						



Q 6: What type of toilet is used in your household?

A) No toilet – 0; **B)** Household non-flush, communal latrine, household flush (connected to municipal sewer), or household flush (connected to septic tank) - 7

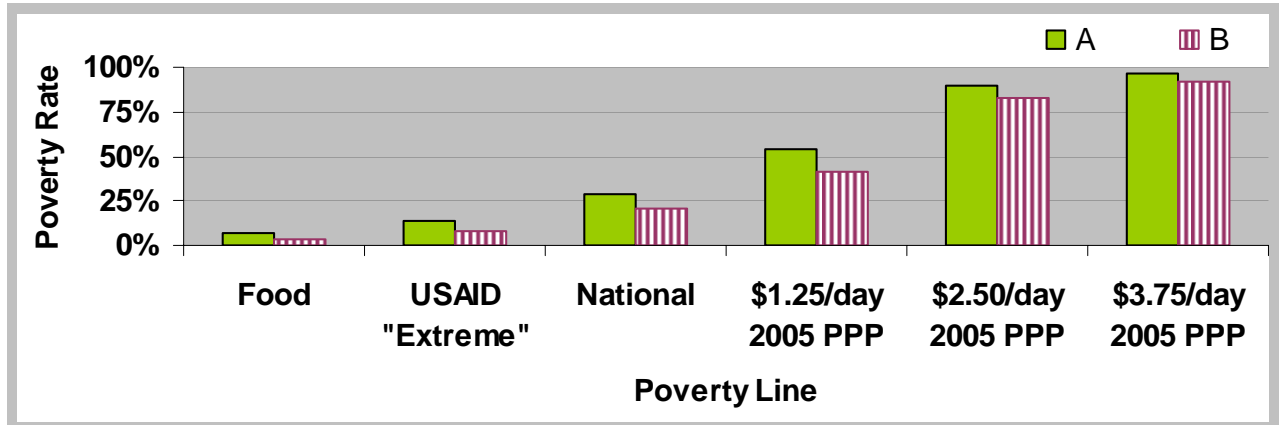
Value	Clients	<i>No. of clients below poverty line</i>					
		Food	USAID "Extreme"	National	\$1.25/day 2005 PPP	\$2.50/day 2005 PPP	\$3.75/day 2005 PPP
A	3208	153	327	785	1524	2822	3076
B	830	10	21	66	154	514	666
Total	4038						



Q 7: What type of stove does your household mainly use for cooking?

A) Open fireplace, other, no data – 0; **B)** Mud stove, smokeless stove, or kerosene/gas stove - 5

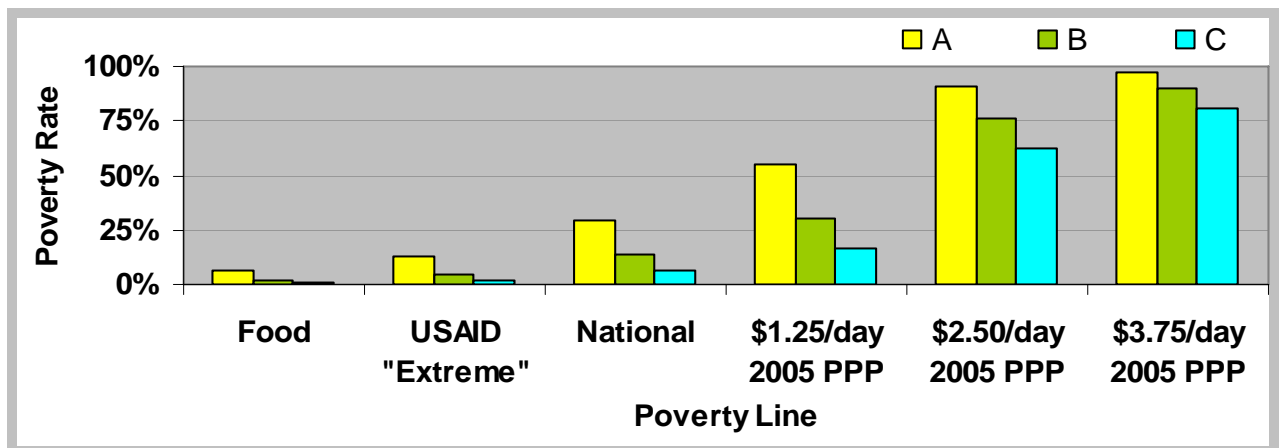
Value	Clients	No. of clients below poverty line					
		Food	USAID "Extreme"	National	\$1.25/day 2005 PPP	\$2.50/day 2005 PPP	\$3.75/day 2005 PPP
A	181	12	24	53	97	163	174
B	3857	150	323	798	1580	3173	3568
Total	4038						



Q 8: How many radio/tape/CD players does the household own?

A) None – 0; **B)** One – 6; **C)** Two or more - 13

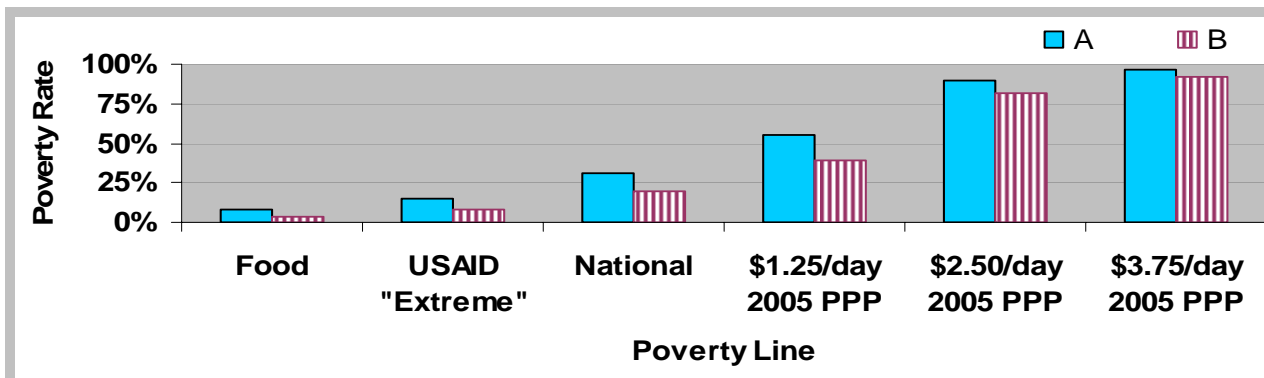
Value	Clients	No. of clients below poverty line					
		Food	USAID "Extreme"	National	\$1.25/day 2005 PPP	\$2.50/day 2005 PPP	\$3.75/day 2005 PPP
A	2009	124	258	585	1098	1833	1949
B	1725	36	84	245	529	1313	1549
C	304	3	5	20	51	190	245
Total	4038						



Q 9: Does the household own any bicycles, motorcycles/scooters, motor cars, etc?

A) No – 0; B) Yes - 5

Value	Clients	No. of clients below poverty line					
		Food	USAID "Extreme"	National	\$1.25/day 2005 PPP	\$2.50/day 2005 PPP	\$3.75/day 2005 PPP
A	620	48	90	191	342	559	598
B	3418	114	257	660	1335	2777	3144
Total	4038						



Q 10: Does the household own any televisions/decks?

A) No – 0; B) Yes – 11

Value	Clients	No. of clients below poverty line					
		Food	USAID "Extreme"	National	\$1.25/day 2005 PPP	\$2.50/day 2005 PPP	\$3.75/day 2005 PPP
A	1914	132	276	614	1137	1788	1874
B	2124	31	72	236	541	1548	1868
Total	4038						

