

## CHAPTER 10

# CONCLUSION

### 10.1 Introduction

Two of the solutions promoted to satisfy the irrigation needs faced by a growing world population are the creation of new irrigation schemes and improving the efficiency of existing schemes. Observations of existing schemes both from first hand experience and through the literature have shown that the efficiency of irrigation systems is significantly reduced by aquatic weed growth in irrigation channels, drainage channels and in intermediate reservoirs. These guidelines develop an approach to dealing with this problem in a cost efficient way such that the efficiency of the scheme is overall improved, a contribution towards satisfying the irrigation needs of today and for tomorrow.

### 10.2 Aquatic weeds and their control

The impact of weed growth in channels is both direct, impeding water flow and hindering agricultural activity, and indirect, e.g. creating a habitat for the hosts of disease carrying snails and flies. The solution promoted here begins with developing an understanding of the aquatic weeds occurring in the channels. Identification of the offending species leads on to consideration of the most appropriate techniques for dealing with them. These guidelines have focused on manual control methods as the most widely used means of clearing weeds from channels.

There is a surprisingly wide range of tools which have been employed to cut, hoe and dig weeds although for any one scheme the range of tools being used is typically restricted to one or two techniques based very much on the tradition of that area. It is recommended that irrigation managers and farmers consider the wider range of tools and their applicability to the weed problems they encounter. Adding new tools to their armoury might not only improve weed clearing efficiency but also prevent laborers having to enter the water. This would reduce the likelihood of contracting water borne diseases.

Mechanical methods such as weed cutting buckets and weed boats might appear attractive but, apart from the initial cost, can pose problems in their maintenance and possibly more importantly the difficulty in making sure that they are well used throughout the cropping year. For this reason equipment which can be fitted onto existing tractors or excavators becomes more attractive from the economic viewpoint. Herbicides, too, have their limitations especially given the multiple use to which irrigation channels are put, e.g. drinking water and bathing. On the other hand, relative to mechanical methods, they can be cheap and particularly effective against certain types or species of weeds. Staff would need to be thoroughly trained in the use of chemicals for weed control in water, even those who are competent at using herbicides in the fields.

Biological control can be useful especially in the form of shading using trees or large leaved rooted floating species. These are best used as long term measures or built into new irrigation schemes in order to be of real value. Other biological agents such as herbivorous fish and insects are difficult to introduce at the scheme level but national

projects could be of significant value for certain target species such as water hyacinth (*Eichhornia crassipes*) and water lettuce (*Pistia stratiotes*).

Environmental or integrated control can be valuable as an approach to aquatic weed control. It is unlikely that just one method of weed control will suffice for all the different types of weeds and channels and it is not a good idea to be reliant on a single approach. In reality, it is common to come across, for example, schemes managed using manual methods backed up by an excavator. More attention could be paid to the relationship between the methods of control and the success achieved in controlling the aquatic weeds. In effect, aquatic weed control is more to do with manipulating the ecology of the channel than specifically killing a particular type of weed or weeds. Cutting the weeds in a channel returns its ecology to an earlier stage in its development cycle, a development process which began after the last maintenance operation (Figures 3.2 and 3.3). dredging, for example, will return the ecology to the earliest stage in the cycle, whereas cutting will may be only push it back one stage.

Different channel types have different aquatic weed communities and these are one more reason for the need for different maintenance for different channel types. For example, primary irrigation channels need regular maintenance to keep them open and functioning efficiently. This creates a habitat suitable for submerged weeds which need to be cut by long handled scythes. A tertiary channel, however, is less critical in terms of function which, coupled with its smaller dimension means that it is suitable for emergent weed growth best managed using a slasher or hoe.

### **10.3 Relating weed growth to channel performance**

In order to achieve efficient weed control, it is necessary to decide upon the level of service expected for each channel type. This level of service will tolerate a certain amount of weed growth depending upon channel type, but beyond that level of growth, the channel becomes inefficient and hence needs management. Irrigation managers and farmers should decide upon levels of service described both in engineering terms, e.g. freeboard, and weed terms, e.g. percentage weed cover of the channel which is acceptable for a given type of weed, such as 40% submerged weed and 10-20% emergent weed. The time at which assessments are made is important and should be related to the cropping cycle in that some channels will have a limited or no function at certain times of the year.

The level of service is not related to weed growth alone, and sediment accumulation is another important factor. This and other factors would need to be taken into consideration and the management might need to deal with silt accumulation and weed growth on some occasions whilst on others weed control alone might suffice.

### **10.4 Considering options**

The guidelines promote an economic approach to determining the best option for weed management. This is based on describing the current modus operandi for the irrigation system and its associated costs extrapolated over a number of years. This exercise alone can be useful in determining where money is being spent and more importantly ways of working more efficiently, e.g. wiser use of labour. Current practice should then be compared with other management strategy options which have been drawn up for the scheme. These might be variations on the current regime or they might introduce new methods of manual control or include the purchase of a machine for mechanical control. Such options need to be costed out carefully and

again compared with current management over a number of years. The time factor is very important and a period of about 15 years is recommended.

The evaluation of management strategy options is initially time consuming as there is much data to collect on such factors as length of time it takes to maintain a stretch of tertiary channel and the annual maintenance costs for a mechanical excavator. After the first time, however, most of the data will remain much the same and the process becomes easier and quicker. Considering new options and monitoring the progress of implemented options becomes part of the overall system management.

The examples presented in these guidelines emphasise the need to deal with the economic factors in appropriate detail, e.g. including the need to write off capital purchases over time and the depreciation of assets.

### **10.5 Policy implications for planners and decision makers**

The management of an irrigation system is governed in large measure by institutional factors. These need to foster the approach described in these guidelines, namely the acquisition of information relating to current weed maintenance and consideration of alternatives. On the basis of the outcome of such decision making, the institution needs to be able to implement those decisions and to appraise their success or otherwise over time.

The general existence of tight budgets strengthens the requirement for a systematic approach to maintenance. This requires an understanding of the necessary condition of assets to deliver a particular standard of performance and the identification of inputs and associated costs to meet that standard. Above all, maintenance should be viewed as a long term planned activity.

A strong and direct link between payment and service provision is likely to improve payment compliance and collection, and also farmer cooperation in maintenance programmes. These factors improve the prospects for cost recovery and a more hydraulically efficient and productive system.

There is a need to train staff at the scheme level to describe weed communities using the descriptive system referred to in Chapter 3, and to recognise the main species of plants, and then to plan weed management on the basis of species and ecology rather than tradition and expediency.

Projects for new and rehabilitated irrigation schemes provide opportunities to establish systematic maintenance procedures which integrate engineering, economic and ecological perspectives, as developed in this research. These procedures should prevent the establishment of undesirable species within the channels. The possible need for access of maintenance machinery also needs to be considered when designing the channels.

## APPENDIX 1

Table A1.1 - Aquatic Weeds Recorded in Irrigation and Drainage Systems in Africa.

Scientific Name and Authority	Common Name	Habit
<i>Abutilon guineense</i> (Schumach.) Bak. & Exell		E
<i>Acmella caulorhiza</i> Delile		
<i>Ageratum conyzoides</i>		
<i>Ajuga remota</i>		
<i>Alternanthera sessilis</i> (L.) DC	Alternanthera	E
<i>Alysicarpus rugosus</i>		
<i>Amaranthus hybridus</i> L.	Smooth pigweed	E
<i>Amaranthus spinosa</i>		
<i>Ammania coccinea</i> Rottb.	Water amaranth	E
<i>Aponogeton abyssinicus</i>		
<i>Asystasia</i>		
<i>Azolla</i> Lam.	Water-velvet	FF
<i>Azolla caroliniana</i> Willdenow	Mosquito fern	FF
<i>Azolla pinnata</i> R.Br	Fairy moss	FF
<i>Basilicum polystachyon</i> (L.) Moench.	Wild basil	
<i>Bidens biternata</i>		
<i>Bidens pilosa</i>		
<i>Bothriochloa insculptum</i>		
<i>Brachiaria mutica</i> (Forsk.) Stapf	Para grass	E/RF
<i>Centella asiatica</i>		
<i>Ceratophyllum demersum</i> L.	Coontail	S
<i>Chara</i> L.	Stonewort	A
<i>Chara contraria</i> A. Braun ex Kutz.	Stonewort	A
<i>Chara globularis</i> Thuill.	Stonewort	A
<i>Chloris pycnothrix</i>		
<i>Commelina</i>	Day flower	E
<i>Commelina diffusa</i>		
<i>Conyza albida</i>		
<i>Corchorus asplenifolius</i>		
<i>Corchorus olitorius</i>	Jew's mallow; jute	
<i>Corchorus trilocularis</i>		
<i>Cynodon dactylon</i> (L.) Pers.	Bermuda grass; couch; quick grass; star grass	E
<i>Cyperus articulatus</i>	Chintul	E
<i>Cyperus difformis</i> L.	Rice sedge	E
<i>Cyperus digitatus</i> Roxb. ssp. <i>auricomus</i> Spreng.		
<i>Cyperus distans</i> L.f.		
<i>Cyperus dives</i>		
<i>Cyperus esculentus</i>		
<i>Cyperus involucratus</i>		
<i>Cyperus longus</i>		
<i>Cyperus papyrus</i> L.	Papyrus	E
<i>Cyperus rotundus</i>	Nut grass	E
<i>Datura stramonium</i>		
<i>Desmodium</i>		
<i>Dichanthium</i>		
<i>Digitaria</i>		
<i>Dinebra retroflexa</i> (Vahl) Panzer	Cat's tail grass	
<i>Dyschoriste</i>		
<i>Echinochloa</i> L.	Wild millet	E

<i>Echinochloa colona</i> (L.) Link	Barnyard grass; jungle rice grass	
<i>Echinochloa crus-galli</i> (L.) Beauv.	Barnyard grass	E
<i>Echinochloa haploclada</i>	Wild millet	E
<i>Echinochloa jubata</i> Stapf		
<i>Echinochloa pyramidalis</i>		
<i>Echinochloa stagnina</i> Retz. Beauv.	Watergrass	E
<i>Eclipta alba</i> (L.) Hassk.		
<i>Eichhornia azurea</i> (Sw.) Kunth.	Rooted water hyacinth	RF
<i>Eichhornia crassipes</i> (Mart.) Solms.	Water hyacinth	FF
<i>Elatine triandra</i> Schkuhr	Waterwort	S/E
<i>Eleocharis</i> R.Br.	Spike rush	S/E
<i>Eleocharis dulcis</i> (Burm. f) Henschel	Spike rush	E
<i>Eleocharis palustris</i> (L.) Roemer & Schultes	Common spike rush	S/E
<i>Eragrostis</i> N.M. Wolf	Lovegrass	
<i>Eriochloa</i> Kunth		
<i>Erythrochlamys spectabilis</i>		
<i>Euphorbia heterophylla</i> L.		
<i>Euphorbia hirta</i> L.	Asthma weed	
<i>Euphorbia indica</i>		
<i>Euphorbia inequilatera</i>		
<i>Euphorbia serpens</i> Kunth		
<i>Fimbristylis bisumbellata</i>		E
<i>Fimbristylis dichotoma</i>		
<i>Fimbristylis ferruginea</i>		
<i>Fimbristylis miliacea</i> (L.) Vahl.	Fringe rush	E
<i>Fluchea bequetii</i>		
<i>Galinsoga parviflora</i>		
<i>Hemarthria altissima</i>		
<i>Heteranthera limosa</i> (Schwartz.) Willd.	Longleaf mudplantain	E
<i>Heteranthera reniformis</i> Ruiz & Pavon	Round leaf mudplantain	E/RF
<i>Heteranthera rotundifolia</i>	Mud plantain	
<i>Indigofera parviflora</i>		
<i>Ipomoea aquatica</i> (Forsk.)	Water spinach	RF
<i>Ipomoea cairica</i>		
<i>Isachne</i>	Isachne	E
<i>Ischaemum afrum</i>		
<i>Kyllinga</i>		
<i>Launaea cornuta</i>		
<i>Leersia oryzoides</i> (L.) Swartz.	Rice cut-grass	E
<i>Leersia hexandra</i>		
<i>Lemna</i> L.	Duckweed	FF
<i>Lemna gibba</i> L.	Fat duckweed	FF
<i>Lemna minor</i> L. agg	Lesser duckweed	FF
<i>Lemna perpusilla</i> Torr.	Duckweed	FF
<i>Lindernia dubia</i>	False pimpernel	E
<i>Ludwigia</i> L.	False loosestrife	RF
<i>Ludwigia abyssinica</i>		
<i>Ludwigia decurrens</i> Walt.	Water primrose	
<i>Ludwigia jussiaeoides</i>		
<i>Ludwigia octovalvis</i>		
<i>Ludwigia repens</i> Forst	Water primrose	S/E/FF
<i>Ludwigia stolonifera</i> (Guill. & Perr.) Raven	Creeping water primrose	
<i>Ludwigia uruguayensis</i> (Cambess.) Hara	Water primrose	E
<i>Lythrum rotundifolium</i>		
<i>Marsilea</i>		
<i>Mimulus gracilis</i> R. Br		
<i>Monochoria elata</i>	Monochoria	E
<i>Monochoria korsakowii</i> Regal & Maack	Monochoria	E
<i>Myriophyllum aquaticum</i> (Vell.) Verd.	Parrotfeather	S/E
<i>Myriophyllum brasiliense</i> Cambess.		

<i>Myriophyllum spicatum</i> L.	Spiked water milfoil	S
<i>Myriophyllum exalbescens</i> Fern.		
<i>Myriophyllum verticillatum</i> L.	<b>Whorled water-milfoil</b>	S
<i>Najas horrida</i> A. Braun ex Magnus	Niaid	S
<i>Najas guadalupensis</i> (Spreng.) Magnus	<b>Southern naiad</b>	S
<i>Najas marina</i> L.	Holly-leaved naiad	S
<i>Najas minor</i> All.	<b>Brittle naiad</b>	S
<i>Nesaea</i> Commers.		
<i>Nidorella resedifolia</i>		
<i>Nitella</i> (C.A. Agardh.) Leonhardi	<b>Stonewort</b>	A
<i>Nuphar lutea</i> L. Sm.	<b>Yellow waterlily</b>	RF
<i>Nuphar luteum</i> Sibth. & Small	<b>Spatterdock</b>	RF
<i>Nymphaea</i> L.	<b>Water lily</b>	RF
<i>Nymphaea alba</i> L.	<b>White waterlily</b>	RF
<i>Nymphaea coerulea</i> Savigny	<b>Water lily</b>	RF
<i>Nymphaea lotus</i> L., non Hook. f. & Thoms.	<b>Water lily</b>	RF
<i>Nymphaea odorata</i> Ait.	<b>Fragrant water lily</b>	RF
<i>Nymphoides indica</i> (L.) O. Kuntze	<b>Water snowflake</b>	RF
<i>Nymphoides peltata</i> (S.G. Gmel.) O. Kuntze	<b>Fringed waterlily</b>	RF
<i>Ottelia alismoides</i> (L.) Pers.	<b>Turtle grass</b>	S
<i>Ottelia exerta</i>		
<i>Oxalis</i>		
<i>Oxygonum sinuatum</i>		
<i>Panicum repens</i> L.	Torpedo grass	E
<i>Paspalum distichum</i> L.	<b>Knotgrass</b>	E
<i>Paspalum paspoides</i>		
<i>Paspalum scrobiculatum</i> L.	Creeping paspalum; kodo millet	
<i>Persicaria decipiens</i> (R. Br.) K.L. Wilson		
<i>Persicaria senegalensis</i> (Meisn.) Sojak		
<i>Phragmites australis</i> (Cav.) Trin. ex Steudal	Common reed	E
<i>Phragmites communis</i> Trin.		
<i>Phyllanthus maderaspatensis</i>		
<i>Pistia stratiotes</i> L.	Water lettuce	FF
<i>Polygonum amphibium</i> L.	Amphibious bistort	RF
<i>Polygonum hydropiper</i> (L.) Spach	Water-pepper	E
<i>Polygonum persicaria</i> L.	Redshank	E
<i>Polygonum pulchrum</i>		
<i>Polygonum salicifolium</i>		
<i>Portulaca oleracea</i>		
<i>Potamogeton amplifolius</i> Tuckerman	<b>Large-leaved pondweed</b>	S
<i>Potamogeton crispus</i> L.	Curled pondweed	S
<i>Potamogeton foliosus</i> Raf.	<b>Leafy pondweed</b>	S
<i>Potamogeton gramineus</i> L.	<b>Various-leaved pondweed</b>	S
<i>Potamogeton illinoensis</i> Morong	<b>Illinois pondweed</b>	S
<i>Potamogeton nodosus</i> Poir.	Loddon pondweed	S/RF
<i>Potamogeton pectinatus</i> L.	Sago pondweed	S
<i>Potamogeton perfoliatus</i> L.	Perfoliate pondweed	S
<i>Potamogeton praelongus</i> Wulfen	<b>Long-stalked pondweed</b>	S
<i>Potamogeton pusillus</i> L.	Lesser pondweed	S
<i>Potamogeton richardsonii</i> (Benn.) Rydb.	<b>Clasping-leaved pondweed</b>	S
<i>Potamogeton tricarlinatus</i> F. Muell. & A. Benn, ex A. Benn	<b>Floating pondweed</b>	S/RF
<i>Potamogeton trichoides</i> Cham. & Schlecht.	Hair-like pondweed	S
<i>Pycnostachys deflexifolia</i>		
<i>Pycnus polystachyos</i>		
<i>Rhynchosia holstii</i>		
<i>Rottboellia cochinchinensis</i> (Lour.) W.D. Clayton	Guinea-fowl grass; itch grass	
<i>Salvinia</i> Seguiet	Salvinia	FF
<i>Salvinia cucullata</i> Roxb.	<b>Water spangle</b>	FF
<i>Salvinia molesta</i> D.S. Mitchell	Kariba weed	FF
<i>Schoenoplectus</i>		

<i>Scirpus</i> L.	Bulrush	E
<i>Sesbania</i>		
<i>Setaria</i>		
<i>Sida cuneifolia</i>		
<i>Sida rhombifolia</i>		
<i>Solanum incanum</i>		
<i>Solanum nigrum</i>		
<i>Sonchus</i>		
<i>Sorghum arundinaceum</i>		
<i>Sphaeranthus cyanthuloides</i>		
<i>Sporobolus</i>		
<i>Stenotaphrum secundatum</i> (Walt.)	Buffalo grass	
<i>Typha</i> L.	Cattail	E
<i>Typha angustata</i> Bory & Chaub.	Cattail	E
<i>Typha angustifolia</i> L.	Narrowleaf cattail	E
<i>Typha domingensis</i> Pers.	Southern cattail	E
<i>Typha latifolia</i> L.	Common cattail	E
<i>Vallisneria americana</i> Michx.	Eelgrass	S
<i>Vallisneria spiralis</i> L.	Ribbon-weed	S
<i>Vernonia glabra</i>		
<i>Vigna oblongifolia</i>		
<i>Vossia cuspidata</i> (Roxb.) Griff.	Hippo grass	E
<i>Zannichellia palustris</i> L.	Horned pondweed	S

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A = alga; E = emergent; FF = free-floating; FL = floating-leaves; S = submerged.

Table A1.2 Noxious weeds in irrigation and drainage channels in Africa.

Scientific Name and Authority	Common Name	Status
<i>Azolla</i> Lam.	Water-velvet	
<i>Cyperus papyrus</i> L.	Papyrus	N
<i>Echinochloa</i> sp.	Wild millet	N
<i>Eichhornia crassipes</i> (Mart.) Solms.	Water hyacinth	E
<i>Leersia hexandra</i>		N
<i>Panicum repens</i> L.	Torpedo grass	N
<i>Pistia stratiotes</i> L.	Water lettuce	N
<i>Salvinia molesta</i> D.S. Mitchell	Kariba weed	N
<i>Typha domingensis</i> Pers.	Southern cattail	N
<i>Vossia cuspidata</i> (Roxb.) Griff.	Hippo grass	N

E = exotic species; N = native species.

Table A1.3 Uses for aquatic weeds occurring in irrigation and drainage systems in Africa.

Species	Uses
<i>Acmella caulorhiza</i>	Kenya: crushed plant is applied to broken limbs. West Africa: used for medicinal purposes.
<i>Ageratum conyzoides</i>	Kenya: juice is used to stop bleeding, to treat sore eyes and bowel complaints. West Africa: used for medicinal purposes.
<i>Ajuga remota</i>	Kenya: used as a cure for malaria.
<i>Alternanthera sessilis</i>	Kenya: used a soil additive; leaves are used as famine food and as fodder during drought periods.
<i>Amaranthus hybridus</i>	Asia and America: occasionally grown as a grain crop. Zimbabwe: leaves are used as spinach; whole plant is sometimes burnt and the ash mixed with snuff or used in place of salt when cooking other leaves.
<i>Bidens biternata</i>	Zimbabwe: young shoots and leaves are cooked as a relish; plant is used for medicinal purposes.
<i>Bidens pilosa</i>	Kenya: used as a cure for diarrhoea in suckling babies.
<i>Commelina</i> sp.	Kenya: leaves are used as a vegetable; plant also used as a fodder and as a soil additive.
<i>Corchorus asplenifolius</i>	Zimbabwe: leaves are cooked as a relish.
<i>Corchorus olitorius</i>	Asia: plant is grown commercially for fibre. Kenya and Zimbabwe: leaves are cooked as a relish; stem is used as fibre.
<i>Cynodon dactylon</i>	Zimbabwe: used for lawns and sportsfields, bank stabilisation and waterway protection; also provides good grazing.
<i>Cyperus digitatus</i>	Zimbabwe: stems are used for weaving mats and baskets and also as a thatching material.
<i>Cyperus dives</i>	Kenya: leaves are used as a thatching material, as fodder and as a soil additive.
<i>Cyperus esculentus</i>	Kenya: dried tubers are used as ornamental beads. Southern and central Europe: plant is grown commercially for the edible tubers (tiger nuts). Zimbabwe: new tubers are chewed raw or cooked as vegetables; after roasting and grinding they may be used as a coffee substitute; plant is a source of potash for softening and flavouring green leaves.
<i>Cyperus involucratus</i>	Zimbabwe: root is prepared for potash; stems are used for weaving mats.
<i>Cyperus latifolius</i>	Kenya: leaves are used as a hatching material, as fodder and as a soil additive; plant is a source of potash for softening and flavouring green leaves.
<i>Cyperus rotundus</i>	China: the plant is used in traditional medicine. Kenya: dried tubers are used as ornamental beads.
<i>Echinochloa colona</i>	Zimbabwe: seeds are sometimes collected and ground into flour.
<i>Euphorbia heterophylla</i>	East Africa and Malaya: plant is used in traditional medicine.

<i>Euphorbia hirta</i>	Britain, India and West Africa: plant is used for medicinal purposes.
<i>Imperata cylindrica</i>	Kenya: plant is used as a thatching material.
<i>Lantana camara</i>	Kenya: ashes from burned leaves and salt are used to treat coughs, sore throats conjunctivitis and toothache.
<i>Leersia hexandra</i>	Kenya: leaves and sand are used for cleaning calabashes; plant is also used as fodder and as a soil additive.
<i>Ludwigia stolonifera</i>	Kenya: plant is used as a soil additive.
<i>Paspalum scrobiculatum</i>	India: improved strains are cultivated for grain and fodder as Kodo millet.
<i>Phragmites mauritiana</i>	Kenya: plant is used in house construction.
<i>Portulaca oleracea</i>	Europe: young shoots are eaten as a salad vegetable. Zimbabwe: plant is sometimes cooked as a relish. Plant is, or was, used as a pot-herb and a medicinal herb in many countries.
<i>Ricinus communis</i>	Kenya: stems are used for firewood. Castor oil, extracted from plant, is used in many countries.
<i>Rottboellia cochinchinensis</i>	Zimbabwe: grain is used as famine food.
<i>Schoenoplectus</i> sp.	Kenya: plant is used as fodder and as a soil additive.
<i>Solanum incanum</i>	Kenya: juice from the roots is used as a remedy for abdominal pains.
<i>Solanum nigrum</i>	Kenya: leaves are used as a vegetable and ground into a powder for treatment of burns and scolds. Zimbabwe: black, mature fruits are used in jam-making; leaves are cooked as relish; plant is used for medicinal purposes.
<i>Sonchus oleraceus</i>	Europe: young shoots are sometimes used in salads. Kenya: plant is used as rabbit food. Malawi and Zimbabwe: leaves are occasionally cooked as a vegetable.
<i>Typha latifolia</i>	Kenya: used for ornamental purposes, as bedding material and as fodder. Zimbabwe: all parts of plant may be used differently as famine food; plant may be burnt and used for salt substitute.

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**Table A2.2 CAPITAL RECOVERY FACTORS  
(PERIODIC PAYMENT UNDER AN ANNUITY OF N PAYMENTS, PRESENT VALUE OF WHICH IS £1, ONE PERIOD BEFORE  
THE FIRST PAYMENT)**

N	5%	6%	8%	10%	12%	14%	15%	16%	18%	20%	22%	24%	25%	30%	N
1	1.050	1.060	1.080	1.100	1.120	1.140	1.150	1.160	1.180	1.200	1.220	1.240	1.250	1.300	1
2	0.538	0.545	0.561	0.576	0.592	0.607	0.615	0.623	0.639	0.655	0.670	0.686	0.694	0.735	2
3	0.367	0.374	0.388	0.402	0.416	0.431	0.438	0.445	0.460	0.475	0.490	0.505	0.512	0.551	3
4	0.282	0.289	0.302	0.315	0.329	0.343	0.350	0.357	0.372	0.386	0.401	0.416	0.423	0.462	4
5	0.231	0.237	0.250	0.264	0.277	0.291	0.298	0.305	0.320	0.334	0.349	0.364	0.372	0.411	5
6	0.197	0.203	0.216	0.230	0.243	0.257	0.264	0.271	0.286	0.301	0.316	0.331	0.339	0.378	6
7	0.173	0.179	0.192	0.205	0.219	0.233	0.240	0.248	0.262	0.277	0.293	0.308	0.316	0.357	7
8	0.155	0.161	0.174	0.187	0.201	0.216	0.223	0.230	0.245	0.261	0.276	0.292	0.300	0.342	8
9	0.141	0.147	0.160	0.174	0.188	0.202	0.210	0.217	0.232	0.248	0.264	0.280	0.289	0.331	9
10	0.130	0.136	0.149	0.163	0.177	0.192	0.199	0.207	0.223	0.239	0.255	0.272	0.280	0.323	10
11	0.120	0.127	0.140	0.154	0.168	0.183	0.191	0.199	0.215	0.231	0.248	0.265	0.273	0.318	11
12	0.113	0.119	0.133	0.147	0.161	0.177	0.184	0.192	0.209	0.225	0.242	0.260	0.268	0.313	12
13	0.106	0.113	0.127	0.141	0.156	0.171	0.179	0.187	0.204	0.221	0.238	0.256	0.265	0.310	13
14	0.101	0.108	0.121	0.136	0.151	0.167	0.175	0.183	0.200	0.217	0.234	0.252	0.262	0.308	14
15	0.096	0.103	0.117	0.131	0.147	0.163	0.171	0.179	0.196	0.214	0.232	0.250	0.259	0.306	15
16	0.092	0.099	0.113	0.128	0.143	0.160	0.168	0.176	0.194	0.211	0.230	0.248	0.257	0.305	16
17	0.089	0.095	0.110	0.125	0.140	0.157	0.165	0.174	0.191	0.209	0.228	0.246	0.256	0.304	17
18	0.086	0.092	0.107	0.122	0.138	0.155	0.163	0.172	0.190	0.208	0.226	0.245	0.255	0.303	18
19	0.083	0.090	0.104	0.120	0.136	0.153	0.161	0.170	0.188	0.206	0.225	0.244	0.254	0.302	19
20	0.080	0.087	0.102	0.117	0.134	0.151	0.160	0.169	0.187	0.205	0.224	0.243	0.253	0.302	20
21	0.078	0.085	0.100	0.116	0.132	0.150	0.158	0.167	0.186	0.204	0.223	0.243	0.252	0.301	21
22	0.076	0.083	0.098	0.114	0.131	0.148	0.157	0.166	0.185	0.204	0.223	0.242	0.252	0.301	22
23	0.074	0.081	0.096	0.113	0.130	0.147	0.156	0.165	0.184	0.203	0.222	0.242	0.251	0.301	23
24	0.072	0.080	0.095	0.111	0.128	0.146	0.155	0.165	0.183	0.203	0.222	0.241	0.251	0.301	24
25	0.071	0.078	0.094	0.110	0.127	0.145	0.155	0.164	0.183	0.202	0.222	0.241	0.251	0.300	25
26	0.070	0.077	0.093	0.109	0.127	0.145	0.154	0.163	0.182	0.202	0.221	0.241	0.251	0.300	26
27	0.068	0.076	0.091	0.108	0.126	0.144	0.154	0.163	0.182	0.201	0.221	0.241	0.251	0.300	27
28	0.067	0.075	0.090	0.107	0.125	0.144	0.153	0.163	0.182	0.201	0.221	0.241	0.250	0.300	28
29	0.066	0.074	0.090	0.107	0.125	0.143	0.153	0.162	0.181	0.201	0.221	0.240	0.250	0.300	29
30	0.065	0.073	0.089	0.106	0.124	0.143	0.152	0.162	0.181	0.201	0.221	0.240	0.250	0.300	30