

AID 1020-25 (7-69)		SECURITY CLASSIFICATION		001 PROJECT NUMBER	
PROJECT APPRAISAL REPORT (PAR)		UNCLASSIFIED		PD-AAG-250-E1	
(U-446) See M.O. 1026.1				621-11-140-085	
002 PAR		003 U.S. OBLIGATION SPAN		004 PROJECT TITLE	
AS OF:	MO. DAY YR.	FY	Thru FY	A.I.D. Reference Center 1656 NS	
	7 2 70	68	70		
005 COOPERATING COUNTRY · REGION · AID/W OFFICE					
TANZANIA EAST AFRICA ID/AGR				RURAL CREDIT UNION DEVELOPMENT	

006 FUNDING TABLE

AID DOLLAR FINANCING-OBLIGATIONS (\$000)	TOTAL	CON-TRACT (NON-ADD)	PERSONNEL SERVICES			PARTICIPANTS		COMMODITIES		OTHER COSTS	
			AID	PASA	CON-TRACT	DIR. PASA	CON-TRACT	DIR. PASA	CON-TRACT	DIR. PASA	CON-TRACT
CUMULATIVE NET THRU ACTUAL YEAR (FY 19 70)	224	(140)			140	84					
PROPOSED OPERATIONAL YEAR (FY 19 71)	0	0			0	0					

CCC VALUE OF P.L. 480 COMMODITIES (\$000) → Thru Actual Year : **NONE** Operational Year Program : **NONE**

007 IMPLEMENTING AGENCY TABLE

If contractors or participating agencies are employed, enter the name and contract or PASA number of each in appropriate spaces below; in the case of voluntary agencies, enter name and registration number from M.O. 1551.1, Attachment A. Enter the appropriate descriptive code in columns b and c, using the coding guide provided below.

TYPE CODE b	TYPE CODE c	a. IMPLEMENTING AGENCY	TYPE CODE		d. CONTRACT/ PASA/ VOLAG NO.	e. LEAVE BLANK FOR AID/W USE
			b.	c.		
1. U.S. CONTRACTOR 2. LOCAL CONTRACTOR 3. THIRD COUNTRY CONTRACTOR 4. PARTICIPATING AGENCY 5. VOLUNTARY AGENCY 6. OTHER:	0. PARTICIPATING AGENCY 1. UNIVERSITY 2. NON-PROFIT INSTITUTION 3. ARCHITECTURAL & ENGINEERING 4. CONSTRUCTION 5. OTHER COMMERCIAL 6. INDIVIDUAL 7. OTHER:	1. CUNA INT'L	1	2	AID/csd-1526	
		2.				
		3.				

PART I - PROJECT IMPACT

I-A. GENERAL NARRATIVE STATEMENT ON PROJECT EFFECTIVENESS, SIGNIFICANCE & EFFICIENCY.

This summary narrative should begin with a brief (one or two paragraph) statement of the principal events in the history of the project since the last PAR. Following this should come a concise narrative statement which evaluates the overall efficiency, effectiveness and significance of the project from the standpoint of:

- (1) overall performance and effectiveness of project implementation in achieving stated project targets;
- (2) the contribution to achievement of sector and goal plans;
- (3) anticipated results compared to costs, i.e., efficiency in resource utilization;
- (4) the continued relevance, importance and significance of the project to country development and/or the furtherance of U.S. objectives.

Include in the above outline, as necessary and appropriate, significant remedial actions undertaken or planned. The narrative can best be done after the rest of PART I is completed. It should integrate the partial analyses in I-B and I-C into an overall balanced appraisal of the project's impact. The narrative can refer to other sections of the PAR which are pertinent. If the evaluation in the previous PAR has not significantly changed, or if the project is too new to have achieved significant results, this Part should so state.

008 NARRATIVE FOR PART I-A (Continue on form AID 1020-25 I as necessary):

The overall evaluation of the project as described in the previous PAR has not significantly changed and the project is meeting established time, financial and output targets. All training outputs substantially exceed the goals of last years PAR (i.e. trained auditor-inspectors, one-day educational seminars, week-long inspector courses) and several significant innovations have been made:

MISSION DIRECTOR APPROVAL →	SIGNATURE	DATE July 23, 1970
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621-11-140-085**PAR CONTINUATION SHEET**

This sheet is to be used for any Narrative Sections for which sufficient space has not been provided on the form. Identify each narrative by its Part and Section Designation.

(008 Part 1-A cont'd.)

- A) more intensive four-week courses for inspectors replaced courses of one or two weeks duration.
- B) two, two-week courses for sixty credit union secretary-treasurers were held twice, representing one-quarter of the 237 societies in Tanzania.
- C) vernacular language training materials were published for detailed problem-solving sessions concerning society officers.
- D) planning and annual funding were completed for the officer training saturation program. This provides for three officers from every society to be trained in one week in residence courses during 1970, totaling 700 participants, in 17 regional centers.

PART I-B - PROJECT EFFECTIVENESS

009

I-B-1 - OUTPUT REPORT AND FORECAST - (See detailed instructions)

1. CODE NO. AID/W USE ONLY	2. This section is designed to record progress toward the achievement of each project output target which was scheduled in the PIP, Part II. Where progress toward a target is significantly greater or less than scheduled, describe reason(s) beneath the target. * the target.	ACTUAL AND PLANNED OUTPUTS (ALL DATA CUMULATIVE)				
		3 ACTUAL CUM. TO DATE 5/15/70	4. AS OF PRIOR JUNE 30 1970		5 PLANNED BY NEXT JUNE 30 1971	6. PROJECTED TOTAL FOR PROJECT LIFE
			a PLANNED	b ACTUAL		
	1. operating savings and Credit Unions Expansion program slowed. Inadequate Supervisory Staff for handling problems in present societies	237	247	237	245	* 250
	2. Society membership in Savings and Credit Union League of Tanzania Ltd. (SCULT) Target reduced for same reason as under no. 1 above.	181	181	181	195	* 300
	3. Credit Union Membership (000's members)	37	37	45	55	75
	4. Members Savings (\$ 000s)	755	750	790	810	1,000
	5. Total Loans provided to members (\$ 000s)	685	700	700	750	950
	6. Trained Auditor Inspectors	85	75	85	115	115
	7. One day educational seminars	42	32	42	90	90
	8. Week long inspector courses	8	8	8	12	90
	9. Fidelity Bond Program	0	0	0	0	1
	* Readjustment due to consolidation and expansion of existing unions. Inadequate Supervisory Staff available.					

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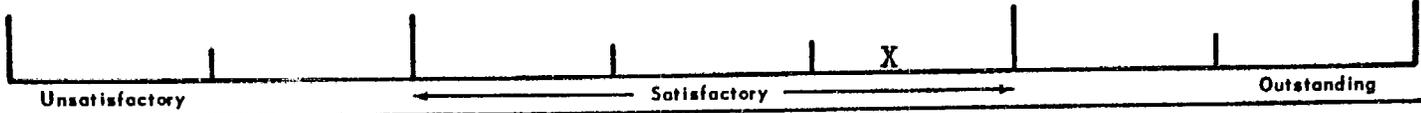
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PART I-B - Continued

010

B.2 - OVERALL ACHIEVEMENT OF PROJECT TARGETS

Place an "X" within the bracket on the following seven-point scale that represents your judgment of the overall progress towards project targets:



PART I-C - PROJECT SIGNIFICANCE

011

C.1 - RELATION TO SECTOR AND PROGRAM GOALS (See detailed instructions M.O. 1026.1)

This section is designed to indicate the potential and actual impact of the project on relevant sector and program goals. List the goals in col. b and rate potential and actual project impact in cols. c and d.

a. CODE NO. (AID/W USE ONLY)	SCALE FOR COLUMN c: 3= Very Important; 2= Important; 1= Secondary Importance SCALE FOR COLUMN d: 3= Superior/Outstanding; 2= Adequate/Satisfactory/Good; 1= Unsatisfactory/Marginal	c. POTENTIAL IMPACT ON EACH GOAL IF PROJECT ACHIEVES TARGETS	d. ACTUAL IMPACT ON GOAL TO DATE RELATIVE TO PROGRESS EXPECTED AT THIS STAGE
b. SECTOR AND PROGRAM GOALS (LIST ONLY THOSE ON WHICH THE PROJECT HAS A SIGNIFICANT EFFECT)			
	(1) To establish an effectual system of credit and savings societies which will contribute to bringing the rural population into the monetary sector of the economy.	2	2
	(2)		
	(3)		
	(4)		

For goals where column c. is rated 3 or 2 and column d. is rated 1, explain in the space for narrative. The narrative should also indicate the extent to which the potential impacts rated 3 or 2 in column c. are dependent on factors external to the achievement of the project targets, i.e., is there a substantial risk of the anticipated impact being forestalled by factors not involved in the achievement of project targets. If possible and relevant, it also would be useful to mention in the narrative your reading of any current indicators that longer-term purposes, beyond scheduled project targets, are likely or unlikely to be achieved. Each explanatory note must be identified by the number of the entry (col. b) to which it pertains.

012 NARRATIVE FOR PART I-C.1 (Continue on form AID 1020-25 I):

(d-2) The project goal was changed one year ago from expansion in the number of societies to the consolidation of existing new and old societies, to improving the performance of all societies, concentrating on training and management activities, and decreasing expansion in the number of new societies formed. During the past six months 1.75 new societies were formed per month compared to four per month during the previous six month period. Consolidation has not proceeded as planned, but latest readings show an increasing pace. New societies are starting with better administration and accounting records and as a result of the more selective registration policy.

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PART I-C - Continued

C.2 - GENERAL QUESTIONS

These questions concern developments since the prior PAR. For each question place "Y" for Yes, "N" for No, or "NA" for Not Applicable in the right hand column. For each question where "Y" is entered, explain briefly in the space below the table.	MARK IN THIS COL.
013 Have there been any significant, unusual or unanticipated results not covered so far in this PAR?	N
014 Have means, conditions or activities other than project measures had a substantial effect on project output or accomplishments?	Y
015 Have any problems arisen as the result of advice or action or major contributions to the project by another donor?	M
016 If the answer to 014 or 015 is yes, or for any other reason, is the project now less necessary, unnecessary or subject to modification or earlier termination?	N
017 Have any important lessons, positive or negative, emerged which might have broad applicability?	Y
018 Has this project revealed any requirement for research or new technical aids on which AID/W should take the initiative?	N
019 Do any aspects of the project lend themselves to publicity in newspapers, magazines, television or films in the United States?	N
020 Has there been a lack of effective cooperating country media coverage? (Make sure AID/W has copies of existing coverage.)	N
021 <u>NARRATIVE FOR PART I-C.2</u> Identify each explanatory note by the number of the entry to which it pertains. (Continue on form AID 1020-25 I as necessary):	

(014) In the year since the last PAR, the Government has virtually ceased registering new Credit Unions because of inadequate supervisory staff to handle problems in existing societies. Twenty-one new societies were registered within the year, down sharply from the forty-four of the prior year, but this is consistent with the host government's new emphasis to slow expansion. AID and the contractor are in agreement with the restriction on new charters until better compliance and supervision can be achieved in the existing credit unions. The emphasis of government assisted by CUNA has shifted heavily to education, staff and office-holder training, and general attempts at upgrading existing societies and extending their membership base.

(017) Progress would have been greater had initial chartering been more selective. The original goal to form 400 societies had to be changed to one of concentrating on maximum service to the maximum numbers of members. The very large number of very small, poorly managed societies damages the image/concept of Credit Unions in the eyes of members and renders current progress more difficult. Of the 237 existing societies about fifty are reasonable strong, only a handful are excellent and more than half are effectively dormant, making only an occasional small loan, and making minimum attempts to collect outstanding loans. There is little incentive for a perceptive member to continue saving in such societies, particularly when withdrawal of savings is made so difficult as to be virtually impossible. There are presently 237 societies, with 39,000 members holding \$ 790,000 in savings. Even though the goal change reduced the number of new and often poorly managed small societies, the program is still saddled with an excessive number of redundant societies, serving too small a membership group, and with inadequate officer and leadership potential to produce a viable organization.

The lesson learned for broad application is that emphasis should be placed on developing stronger leadership in bigger societies, encompassing more highly populated villages and towns with the very small villages being better served by a consolidated society serving several small neighbouring communities.

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PART II - IMPLEMENTATION REPORT

II-A - STATUS OF SCHEDULE

022 A-1 - INDIVIDUAL ACTIONS (See detailed instructions M.O. 1026.1). This is a listing of major actions or steps which were scheduled for physical start or continuing implementation in the reporting period as reflected in the Project Implementation Plan, Part I.

(a)		(b) STATUS - PLACE AN "X" IN ONE COLUMN		
PIP ITEM NO.	MAJOR ACTIONS OR STEPS; CAUSES AND RESULTS OF DELAYS; REMEDIAL STEPS	(1)	(2)	(3)
		BEHIND SCHEDULE	ON SCHEDULE	AHEAD OF SCHEDULE
1.	Hold model training seminars in Coast Region for voluntary society officers		X	
2.	Hold training courses for Ministry Auditor-Inspectors (expanded training program initiated in 1969)			X
3.	Prepare reference pamphlets (28 titles) for Volunteer Society Officers		X	
4.	Review League Program, budget and staffing		X	
5.	Organize Regional Training Seminars		X	
6.	Establish fidelity bond program to cover Society Officers and Insurance program for members and officers (see narrative of block 82 of this PAR)	X		
7.	Establish Inspector/Auditor training procedures		X	
8.	Review, reconstruct, society data reporting.		X	
9.	Train Counterparts		X	
10.	Establish Training Program for society employee-managers (of up to six months) under sponsorship of Africa Credit Union Federation. (Training in Tanzania for Trainees from six to eight months)			X

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PART II - Continued

023

II-A.2 - OVERALL TIMELINESS

In general, project implementation is (place an "X" in one block):

(a) On schedule	X
(b) Ahead of schedule	
(c) Behind schedule	
(1) AID/W Program Approval	
(2) Implementing Agency (Contractor/Participating Agency/Voluntary Agency)	
(3) Technicians	
(4) Participants	
(5) Commodities (non-FFF)	
(6) Cooperating Country	
(7) Commodities (FFF)	
(8) Other (specify):	

BLOCK (c): If marked, place an "X" in any of the blocks one thru eight that apply. This is limited to key aspects of implementation, e.g., timely delivery of commodities, return of participants to assume their project responsibilities, cooperating country funding, arrival of technicians.

II-B - RESOURCE INPUTS

This section appraises the effectiveness of U.S. resource inputs. There follow illustrative lists of factors, grouped under Implementing Agency, Participant Training and Commodities, that might influence the effectiveness of each of these types of project resources. In the blocks after only those factors which significantly affect project accomplishments, write the letter P if effect is positive or satisfactory, or the letter N if effect is negative or less than satisfactory.

I. FACTORS-IMPLEMENTING AGENCY (Contract/Participating Agency/Voluntary Agency)

024	IF NO IMPLEMENTING AGENCY IN THIS PROJECT. PLACE AN "X" IN THIS BLOCK:	032	Quality, comprehensiveness and candor of required reports	P
		033	Promptness of required reports	P
025	Adequacy of technical knowledge	034	Adherence to work schedule	P
026	Understanding of project purposes	035	Working relations with Americans	P
027	Project planning and management	036	Working relations with cooperating country nationals	P
028	Ability to adapt technical knowledge to local situation	037	Adaptation to local working and living environment	P
029	Effective use of participant training element	038	Home office backstopping and substantive interest	P
030	Ability to train and utilize local staff	039	Timely recruiting of qualified technicians	P
031	Adherence to AID administrative and other requirements	040	Other (describe):	

2. FACTORS-PARTICIPANT TRAINING

041	IF NO PARTICIPANT ELEMENT IN PROJECT. PLACE AN "X" IN THIS BLOCK:	TRAINING UTILIZATION AND FOLLOW UP	
		052	Appropriateness of original selection
	PREDEPARTURE	053	Relevance of training for present project purposes
042	English language ability		P
043	Availability of host country funding	054	Appropriateness of post-training placement
			P
044	Host country operational considerations (e.g., selection procedures)	055	Utility of training regardless of changes in project
			P
045	Technical/professional qualifications	056	Ability to get meritorious ideas accepted by supervisors
			P
046	Quality of technical orientation	057	Adequacy of performance
			P
047	Quality of general orientation	058	Continuance on project
			P
048	Participants' collaboration in planning content of program	059	Availability of necessary facilities and equipment
			P
049	Collaboration by participants' supervisors in planning training	060	Mission or contractor follow-up activity
			P
050	Participants' availability for training	061	Other (describe):
051	Other (describe):		

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PART II-B - Continued

3. FACTORS-COMMODITIES

PLACE AN "X" IN APPROPRIATE BLOCK:	062 FFF	063 NON-FFF	X	064 NO COMMODITY ELEMENT	X	072 Control measures against damage and deterioration in shipment.
065 Timeliness of AID/W program approval (i.e., PIO/C, Transfer Authorization).						073 Control measures against deterioration in storage.
066 Quality of commodities, adherence to specifications, marking.						074 Readiness and availability of facilities.
067 Timeliness in procurement or reconditioning.						075 Appropriateness of use of commodities.
068 Timeliness of shipment to port of entry.						076 Maintenance and spares support.
069 Adequacy of port and inland storage facilities.						077 Adequacy of property records, accounting and controls.
070 Timeliness of shipment from port to site.						078 Other (Describe):
071 Control measures against loss and theft.						

Indicate in a concise narrative statement (under the heading a. Overall Implementation Performance, below) your summary appraisal of the status of project implementation, covering both significant achievements and problem areas. This should include any comments about the adequacy of provision of direct hire technicians as well as an overall appraisal of the comments provided under the three headings (b, c & d) which follow. For projects which include a dollar input for generation of local currency to meet local cost requirements, indicate the status of that input (see Detailed Instructions).

Discuss separately (under separate headings b, c & d) the status of Implementing Agency Actions, Participants and Commodities. Where above listed factors are causing significant problems (marked N), describe briefly in the appropriate narrative section: (1) the cause and source of the problem, (2) the consequences of not correcting it, and (3) what corrective action has been taken, called for, or planned by the Mission. Identify each factor discussed by its number.

079 NARRATIVE FOR PART II-B: (After narrative section a. Overall Implementation Performance, below, follow, on form AID 1020-25 I as needed, with the following narrative section headings: b. Implementing Agency, c. Participants, d. Commodities. List all narrative section headings in order. For any headings which are not applicable, mark them as such and follow immediately below with the next narrative section heading.)

a. Overall Implementation Performance.

Implementation performance has been satisfactory with all required elements provided in a timely manner. The participants training program is progressing satisfactorily.

(B) Implementing Agency

CUNA's leadership and staff are administratively competent, and of the proper size for the task involved. Their competence is excellent.

(C) Participants

Eight participants returned from six months training in the United States. A second group of six left in early March 1970 for a similar training program. Their training will include educational methods and procedures to enable them to train others as well as perform as auditor-bookkeepers. The shortage of competent Tanzania trainers to assist in problem solving in the field continues to minimize effectiveness. Therefore, the short-term emphasis and efforts of the CUNA technicians are concentrated almost entirely on training society officers holders, auditor bookkeepers and Co-operative Divisional Officers at in residence one or two week courses.

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PART III - ROLE OF THE COOPERATING COUNTRY

The following list of illustrative items are to be considered by the evaluator. In the block after only those items which significantly affect project effectiveness, write the letter P if the effect of the item is positive or satisfactory, or the letter N if the effect of the item is negative or less than satisfactory.

SPECIFIC OPERATIONAL FACTORS:	
080 Coordination and cooperation within and between ministries.	P
081 Coordination and cooperation of LDC gov't. with public and private institutions and private enterprise.	P
082 Availability of reliable data for project planning, control and evaluation.	P
083 Competence and/or continuity in executive leadership of project.	P
084 Host country project funding.	P
085 Legislative changes relevant to project purposes.	P
086 Existence and adequacy of a project-related LDC organization.	P
087 Resolution of procedural and bureaucratic problems.	
088 Availability of LDC physical resource inputs and/or supporting services and facilities.	
089 Maintenance of facilities and equipment.	
090 Resolution of tribal, class or caste problems.	
091 Receptivity to change and innovation.	N
092 Political conditions specific to project.	
093 Capacity to transform ideas into actions, i.e., ability to implement project plans.	
094 Intent and/or capacity to sustain and expand the impact of the project after U.S. inputs are terminated.	P
095 Extent of LDC efforts to widen the dissemination of project benefits and services.	P
096 Utilization of trained manpower (e.g., participants, counterpart technicians) in project operations.	P
097 Enforcement of relevant procedures (e.g., newly established tax collection and audit system).	N
098 Other:	
HOST COUNTRY COUNTERPART TECHNICIAN FACTORS:	
099 Level of technical education and/or technical experience.	
100 Planning and management skills.	
101 Amount of technician man years available.	
102 Continuity of staff.	N
103 Willingness to work in rural areas.	
104 Pay and allowances.	
105 Other:	

In the space below for narrative provide a succinct discussion and overall appraisal of the quality of country performance related to this project, particularly over the past year. Consider important trends and prospects. See Detailed Instructions for an illustrative list of considerations to be covered.

For only those items marked N include brief statements covering the nature of the problem, its impact on the achievement of project targets (i.e., its importance) and the nature and cost of corrective action taken or planned. Identify each explanatory note.

106 NARRATIVE FOR PART III (Continue on form AID 1020-25 I):

(091) The quality of country performance has been satisfactory with few exceptions. Observations of a year ago stating that present host government attitudes are much less receptive to the original project goals, than when the contract was first signed, is still true. The present Registrar (not the same as the one last year, who was also rated "unsympathetic") seems intent on absorbing the credit and savings societies into multi-purpose cooperatives. The proposal has made no observable progress but is still being pushed by the registrar and his major assistants. This could make the accomplishment of project objectives increasingly difficult. There has been no substantive change in the negative areas as listed a year ago and commented on in this narrative section(106) of the previous PAR.

(097) Bonding and other requisite association insurance is not yet available as was hoped for from the National Insurance Corporation (NIC)- the nationalized monopoly carrier. Prolonged negotiations with NIC have been made unsuccessful. Bonding, once promised by NIC now seems completely stymied and this adds to the difficulty in building membership confidence. Therefore, LS and LP insurance (life-savings and loan protection) traditionally a part of credit union services, are only available to about half the societies whose CUNA Mutual policies pre-date nationalization. The imminent phase-out of this service in 1970 will create further subsidy problems for SCULT, particularly

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(097 cont'd.)

since their present benefactor (CUNA Mutual Insurance Society) is unlikely to continue its assistance. In the continued absence of fidelity guarantee bonding, discussions with SCUDT executive committee have led to the recent appointment of a stabilization study committee. This group will seek to improve on the skeletal SCULT plan for assistance to troubled societies, whether the difficulty arises from defalcation or weak management. The present plan, never really implemented in practice, was to offer a voluntary program of subscription to an emergency fund (few societies have ever participated) from which assistance could be secured (none has even been given). The technicians are working from the assumption that participation must be 100% (i.e. voluntary, as a dues-supported membership benefit) and carefully described procedures for administration of benefits must be established. We will continue to push hard for a formally insured bonding program, with NIC, as well.

(102 cont'd.)

The original Tanzanian Coun expert (Credit Union Officer) in the project was transferred to the field four months after the arrival at post of the first CUNA advisor. The successor (Credit Union Officer) who has developed well, is now proposed for a newly created post as Credit Society Teacher on the Co-operative College Staff. This necessitates training a third counterpart during the remaining eight months of the project.

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PART IV - PROGRAMMING IMPLICATIONS

IV-A - EFFECT ON PURPOSE AND DESIGN

Indicate in a brief narrative whether the Mission experience to date with this project and/or changing country circumstances call for some adjustment in project purposes or design, and why, and the approximate cost implications. Cover any of the following considerations or others that may be relevant. (See Detailed Instructions for additional illustrative considerations.) Relevant experience or country situations that were described earlier can simply be referenced. The spelling out of specific changes should be left to the appropriate programming documents, but a brief indication of the type of change contemplated should be given here to clarify the need for change.

For example, changes might be indicated if they would:

1. better achieve program/project purposes;
2. address more critical or higher priority purposes within a goal plan;
3. produce desired results at less cost;
4. give more assurance of lasting institutional development upon U.S. withdrawal.

107 NARRATIVE FOR PART IV-A (Continue on form AID 1020-25 I):

Tanzania's Savings and Credit Societies have progressed solidly in the past year, but they face continuing problems. A totally self-supporting movement of fully independent societies cannot be expected before 1975. Fortunately, the Second Five Year Development Plan of the Tanzanian Government contemplates substantial subsidies in the form of scholarships and training grants (over 700 man-weeks in 1971 alone) and some independent assistance grants may probably be expected from the recently formed Africa Cooperatives Savings and Credit Association and from various overseas sources. One technician will be on duty under this Task order until February 1971. The termination of advisory assistance under this Task Order will precede full economic viability of the societies by several years. Therefore, the training goals of this project are most important for building strong viable societies which can continue after U.S. assistance is phased out. Recent amendments in the PROP and PIO/T have eliminated the quantitative emphasis on the number of societies. This should result in the eventual extension of service to as many persons, mobilize as much savings, and achieve this with more efficient management control. The project technicians agree with this stronger emphasis on education and less on organization of new units. The project terminates in February 1971 but governmental institutions and the federation of societies charged with the supervision and growth of credit unions will require substantial assistance until at least 1975.

Private agencies (notably Michigan Credit Union League and CUNA Mutual Insurance Society)
(cont. page 9-A)

IV-B - PROPOSED ACTION

108 This project should be (Place an "X" in appropriate block(s)):	
1. Continued as presently scheduled in PIP.	X
2. Continued with minor changes in the PIP, made at Mission level (not requiring submission of an amended PIP to AID/W).	
3. Continued with significant changes in the PIP (but not sufficient to require a revised PROP). A formally revised PIP will follow.	
4. Extended beyond its present schedule to (Date): Mo. ___ Day ___ Yr. ___. Explain in narrative, PROP will follow.	
5. Substantively revised. PROP will follow.	
6. Evaluated in depth to determine its effectiveness, future scope, and duration.	
7. Discontinued earlier than presently scheduled. Date recommended for termination: Mo. ___ Day ___ Yr. ___	
8. Other. Explain in narrative.	

109 NARRATIVE FOR PART IV-B:

(Discussed under section 107 above.)

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(107 Narrative Part IV-A cont'd)

who are present substantial donors to the Tanzania League (Savings and Credit Union League of Tanganyika, Ltd.) are willing to provide modest funding and training grants. Technical assistance, both to the League (SCULT) and to the Ministry, will be available through CUNA (the present contractor, but on a self-financed voluntary basis, rather than by AID contract) and the newly formed continental federation (Africa Cooperative Saving and Credit Association (ACOSCA) to the extent of their limited funds. ACOSCA is now seeking Ford Foundation assistance to place 68 fieldmen in all parts of Africa. Three of those individuals are planned for Tanzania and, if eventually placed, could partly continue these goals.