

PO MAP-45815  
ISN-35361

**CLASSIFICATION**  
**PROJECT EVALUATION SUMMARY (PES) - PART I**

Report Symbol U-447

<b>1. PROJECT TITLE</b>  RESOURCES FOR VILLAGE PRODUCTION AND INCOME			<b>2. PROJECT NUMBER</b> 621-0155	<b>3. MISSION/AID/W OFFICE</b> USAID/DAR ES SALAAM
			<b>4. EVALUATION NUMBER</b> (Enter the number maintained by the reporting unit e.g., Country or AID/W Administrative Code, Fiscal Year, Serial No. beginning with No. 1 each FY) <u>84-1</u>	
			<input checked="" type="checkbox"/> REGULAR EVALUATION <input type="checkbox"/> SPECIAL EVALUATION	
<b>5. KEY PROJECT IMPLEMENTATION DATES</b>		<b>6. ESTIMATED PROJECT FUNDING</b>		<b>7. PERIOD COVERED BY EVALUATION</b>
A. First PRO-AG or Equivalent FY <u>80</u>	B. Final Obligation Expected FY <u>84</u>	C. Final Input Delivery FY <u>85</u>	A. Total \$ <u>38,600,000</u>	From (month/yr.) <u>AUGUST 1980</u> To (month/yr.) <u>SEPTEMBER 1983</u>
			B. U.S. \$ <u>15,000,000</u>	Date of Evaluation Review <u>OCTOBER 6, 1983</u>

**8. ACTION DECISIONS APPROVED BY MISSION OR AID/W OFFICE DIRECTOR**

A. List decisions and/or unresolved issues; cite those items needing further study. (NOTE: Mission decisions which anticipate AID/W or regional office action should specify type of document, e.g., airgram, SPAR, PIO, which will present detailed request.)	B. NAME OF OFFICER RESPONSIBLE FOR ACTION	C. DATE ACTION TO BE COMPLETED
(SEE ATTACHED)		

<b>9. INVENTORY OF DOCUMENTS TO BE REVISED PER ABOVE DECISIONS</b>			<b>10. ALTERNATIVE DECISIONS ON FUTURE OF PROJECT</b>		
<input checked="" type="checkbox"/> Project Paper	<input checked="" type="checkbox"/> Implementation Plan e.g., CPI Network	<input type="checkbox"/> Other (Specify) _____	A. <input type="checkbox"/> Continue Project Without Change		
<input checked="" type="checkbox"/> Financial Plan	<input checked="" type="checkbox"/> PIO/T	<input type="checkbox"/> Other (Specify) _____	B. <input type="checkbox"/> Change Project Design and/or		
<input checked="" type="checkbox"/> Logical Framework	<input checked="" type="checkbox"/> PIO/C		<input type="checkbox"/> Change Implementation Plan		
<input checked="" type="checkbox"/> Project Agreement	<input type="checkbox"/> PIO/P		C. <input type="checkbox"/> Discontinue Project		

<b>11. PROJECT OFFICER AND HOST COUNTRY OR OTHER RANKING PARTICIPANTS AS APPROPRIATE (Names and Titles)</b>		<b>12. Mission/AID/W Office Director Approval</b>	
MR. R.D. SWAI, GENERAL MANAGER, TRDB DR. RICHARD NEWBERG, (TEAM LEADER) RONCO DR. RICHARD SAUNDERS, RONCO CONSULTING CORPORATION MR. DAVID HARMON, RONCO CONSULTING CORPORATION MR. W.B. FLYNN JR., PROJECT OFFICER, USAID		Signature <i>Arthur M. Handly</i>	
		Typed Name ARTHUR M. HANDLY, DIRECTOR	
		Date <u>W.B. Flynn 12/15/83</u>	

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1. Recruitment of contract personnel
    - a. Recruit LT Training Specialist ACDI/WASH 1-84
    - b. Recruit LT replacement or confirm Banking and Operations Specialist and Chief of Party. ACDI/WASH 12-83
  2. Continue and complete 1983 Institutional Procurement Plan. TRDB 4-84
  3. Continue and complete 1983 NAFCREP related procurement. TRDB 12-83 to 4-84
  4. Quarterly review of interest rates charged by TRDB. (page 21) TRDB 4-84
  5. Define individual outputs and detailed schedules to achieve overall institutional development and NAFCREP objectives. (page 33) TRDB-USAID 4-84
  6. Revise and approve implementation plan from 5 above. (page 33) TRDB-USAID 5-84
  7. Prepare Policy and Procedures Manual. (page 36-38) TRDB 9-84
  8. Extend PACD to September 30, 1986 (pages 2, 33-35) contingent upon upon funding circumstance. USAID/TANGO 4-84
  9. Execute final obligation of funds to Project. (pages 2 and 35) AID/WASH USAID 4-84
  10. Complete and begin implementation of the Maize Mill maintenance/repair and spare parts distribution plan. (pages 51-53) TRDB Machinery Services 4-84
  11. Revise and complete 1984/85 institutional procurement plan. TRDB 5-84
  12. Complete 1984/85 NAFCREP plan. TRDB 5-84
  13. Amend contract to coincide with proposed new PACD TRDB/ACDI 6-84
  14. Revise and complete 1984/85 in-house and participant training plan. (pages 46-47) TRDB (1-5) 1984

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|-----|---|----------------------------------|------------------|
| a.  | Define training requirements for various TRDB groups as new procedures are developed.   | TRDB                             | 12-83<br>to 6-84 |
| b.  | Prepare detailed training plans and schedules.  | TRDB                             | (3-6)<br>1984    |
| c.  | Conduct training programs for all TRDB Staff.   | TRDB                             | 12-83<br>to PACD |
| d.  | Review and evaluate training programs.  | TRDB                             | on going         |
| e.  | ST participant training in the U.S. for credit administration, computer operations, management, etc., as required up to 54 PM.  | TRDB<br>ACDI                     | (3-12)<br>1984   |
| 15. | Complete reconciliation of accounts on existing loans. (pages 38-39)  | TRDB                             | 9-84             |
| 16. | Complete transfer of all loan accounts to the computer. (page 39)   | TRDB                             | 8-84             |
| 17. | Review and revise record-keeping guidance for Head, Regional and District Offices. (page 45)  | TRDB                             | (1-7)<br>1984    |
| 18. | Develop an increased analysis and planning capability within the Planning and Development Directorate. (pages 45-46)  | TRDB<br>S/T<br>Consultancy       | 6-84<br>to 8-84  |
| 19. | Appoint an Auditor, establish audit procedures and begin internal audits of Head, all Regional and all District Offices at least biannually. (pages 43-44)  | TRDB                             | (8-12)<br>1984   |
| 20. | Prepare and implement detail plans and schedules for transfer of the input distribution functions to other entities. (pages 48-49)  | TRDB                             | 9-84<br>to 7-85  |
| 21. | Prepare and implement planned alternatives to the NAFCREP projects for funding such as small scale mills for oil and sugar processing etc.etc. for import, testing and manufacture. (pages 23-25 and 53-54) | TRDB<br>CAMARTEC<br>Manufacturer | 5-84<br>to PACD  |

22. Develop a plan for the new Cooperative function of the Bank as mandated by TANGOV that will include Cooperative finance and Cooperative development and commercial banking with savings deposit service. (pages 13, 41-43 and 73) TRDB 12-84
23. Develop and implement a Management Control System. (page 41 and annex B) TRDB Consultancy 12-84
24. Transfer of loans in Critical default to "Collection Only Accounts" (pages 16-17 and 40-41) TRDB 50% 10-84  
50% 2-85
- a. Actual delinquency and/or collection rate to be established and monitored quarterly for each loan category. TRDB (1-8)  
1984
25. Actual delinquency rate to be established for each crop and/or loan category for each quarter beginning 1-84 with 9/83 records. (pages 3, 16-17, and page 61 annex B) TRDB 1-84  
and each  
quarter  
thereafter
26. AID Inputs required (pages 55-59) if project extended.
- (A) Institutional Development:
- a. Proposed long term (L/T) personnel. (page 56) USAID/TRDB 4-84
- b. Proposed short term (S/T) consultants. USAID/TRDB 4-84
1. Planning and Research - 8 PM (pages 57-58) USAID/TRDB FY84  
FY 85-86
2. Management Training - 1-2 PM (page 58) USAID/TRDB 6-84
3. Other ST training - required and identified - USAID/TRAD 6-84  
to 6-86
- c. S/T Participant training totaling 56 PM. (page 59) USAID/TRDB 6-84  
to 6-86
- (B) NAFCREP - Fund as per item 14 and 22 above (pages 58-59) USAID/TRDB 5-84  
to FACD
27. Review Project status and above. TRDB/USAID Quarterly

### 13. EXECUTIVE SUMMARY

The Resources for village Production and Income (RVPI) was designed to increase rural production and income by strengthening commercial delivery systems for production of goods and services to villages. Major outputs were to be the

- (a) institutional development of the Tanzania Rural Development Bank (TRDB).
- (b) financing by TRDB for increased manufacturing capability for processing mills and farm implements and their use in villages to increase production and income.
- (c) proven technology and methods for channeling much larger resources through TRDB to large numbers of villages to increase production and income.

The original PP was for 7 years with a U.S. input of \$45 million. The Project Agreement, signed in August, 1980, was amended in March 1983 to reduce the planned AID funding to \$15 million and change the PACD from 1987 to December 31, 1984. The reason for this curtailment was largely a change in AID/W views on priorities, not project progress.

To date \$10,175,000 of AID funds have been obligated with about one half of that spent. Because of initial delays, normal in project contracting and start up, but not planned for in the PP schedule, most AID inputs were about a year behind the PP schedule. However, the critical computer system funded by IBRD (IDA) is two and a half years behind schedule, (installation expected by January, 1984 instead of June 1981).

Achievement in manufacture and Bank placement of village food processing and farm equipment is only slight behind schedule and individual units are proving more socially and economically acceptable and beneficial than the PP estimated. If readjustments are made for start up delays of one to two and a half years, TRDB institutional progress is near the original achievement schedule relative to inputs provided. Two aspects need greater emphasis and effort. These are detailed description, planning and scheduling for individual outputs and a better plan with more specific direction in the development of Studies and Planning capability. This was to

have been an important factor in future ability of TRDB to define and implement Phase II, and is necessary now with Phase II eliminated to enable TRDB to prepare sound proposals to international donors for financing of future TRDB, NAFCREP and other programs and for TRDB to become financially viable.

As a result of the Tanzanian Government default, on a scheduled repayment of earlier development loans to the U.S. Government, AID was required, under the Foreign Assistance Act, to refrain from further obligations of funds. However, because of the delays and overly optimistic initial scheduling, the PACD of the current project must be extended to September 30, 1986 to achieve the outputs planned. This should be done immediately and additional funds obligated. As a minimum, \$3,730,000 should be provided by AID bringing total obligations to \$13,905,000. AID/W should take necessary action under its existing authority to permit this extension and addition of funds. The consequences of failure to extend the PACD and increase financing would be to place in serious jeopardy progress made to date, and in fact, possibly to leave TRDB in a worse position operationally and financially than it was at the start.

If the Section 620 Q of the FAA constraint on further AID obligation is removed by payment of the amount due or general donor agreement on rescheduling, then AID should plan to provide the full \$15 m. as planned in the Amended Project Agreement. The additional funds (\$1,095,000) above the \$13,905,000 level should be used primarily for NAFCREP, with a small amount used for assistance in planning and research in general and implementation of a realistic, phased plan for undertaking the new cooperative development program.

Specific recommendations made with respect to TRDB operations and time phased project outputs, described in Chapter IV, include:

- 1.) Preparation and issuance of a policy and procedures manual, with periodic up-dating.
- 2.) Economic research and planning capacity adequate to meet internal needs and to prepare well designed projects proposals for international donor financing.
- 3.) Reconciliation of accounts on existing loans.
- 4.) Accounts and records transferred to new computer.
- 5.) Procedures and transfer of loans in critical default to "Collection Only Account".
- 6.) An improved management and control system established.

- 7.) A staged, feasible plan for undertaking the newly assigned cooperative banking function planned and implemented.
- 8.) An internal audit and credit review system developed and implemented.
- 9.) Review and revised record keeping guidance for Head, Regional and District offices.
- 10.) A training plan adequate to meet the institutional needs in undertaking a large array of improved procedures and large volume of businesses planned and implemented.
- 11.) Plans developed and implemented for transfer of the input distribution functions, disposal of inventory and specialized facilities and accounts closed. Objective A-3 should then be accepted as completed and require no further project action on input distribution design.
- 12.) New lending programs for NAFCREP adequately researched and, as appropriate, undertaken, e.g. oil and sugar mills.
- 13.) The issuance of maize mill spare parts resolved and methods for repair and maintenance put into operation.
- 14.) Project objective A-4 states, "Improved national coordination which will lead to more effective support of village activities." appears too broad for the project or TRDB. It is recommended that this item be deleted or narrowed.

Two quantitative measures of improvement in TRDB's operation will be:

- a) Collection rates will be substantially increased, loans in default will be greatly reduced and interest income will more accurately reflect interest actually collected.
- b) With improved collection the volume of new loans will increase.

#### 14. Evaluation Methodology

The evaluation was scheduled as a part of the Original (1980) Project Paper which visualized a two phase (I,II) program with U.S. \$45 million AID inputs. The project evaluation was to be a basic input for design of Phase II. In 1982 the project was redesigned at AID/W's initiative and in March, 1983 an amendment to the Project Agreement was signed reducing funding to \$15 m., PACD to December 31, 1984 (instead of 1987). This provided for an evaluation the 3rd quarter of 1983 to: a) evaluate progress and provide recommendations on the need for extension beyond 1984, b) assess feasibility of reaching project objectives with and without T.A., and c) make recommendations on future AID inputs and the scale of future project operations.

Three consultants, provided by AID under contract with RONCO, the TRDB Project Director and the USAID official project manager constituted the evaluation team. All of the senior officials of TRDB, some regional officials and many USAID personnel participated in supply of information and in discussions of the implications of alternatives.

The amount of background material is huge, including predecessor projects, a three volume Project Paper, a revised Project Paper, the Project Agreement and Amendments and many detailed Bank reports. These were studied and six days of field work carried out in separate parties, where regional TRDB offices, training, village shops and mills were visited. The final one and one half of the total three weeks were spent in reviewing Bank records, writing and discussing alternative conclusions and formulating recommendations.

Individuals contributing include:

##### TRDB

- the Project Director who is also a Bank Director, as a member of the evaluation team.
- Chairman
- General Manager
- four other Directors
- two Regional Managers
- two District Managers
- five expatriate consultants to TRDB  
(three AID funded ACCI contract personnel)

(two AID/PSC's)  
(one IDA/TRDB contract person)

#### USAID

- the Director
- the Assistant Director
- the Agriculture Officer
- Program personnel
- Project Manager, who was a member of the team.

#### Others

Discussions were held with many people at village mills, shops, and cart manufacturing facilities. Mill and other equipment manufacturing factories and the Tanganyika Farming Association headquarters were visited.

#### 15. External Factors

Major changes in project setting include a serious erosion of Tanzania's GDP and balance of payment situations which resulted in extreme scarcity of spare parts and farm production inputs and default, in 1982, on a U.S. payment due. This latter has resulted in a required suspension of new AID obligations in 1983. Another factor was the earlier AID/W decision to limit the project to Phase I and a PACD of December 31, 1984 rather than 1987. The general underlying assumption concerning need for and returns to some elements, especially maize mills and ox carts, has proven too conservative. Some elements have been declined funding because their returns and/or plans for use were not considered favorable (village motorized transport, godowns and shops). Some items not specifically foreseen, but consistent with project objectives now appear so favorable they should be included -- small scale human <sup>powered</sup> oil mills and animal powered sugar mills.

#### 16. Inputs

Most of the inputs arrived almost 12 months after their OP planned arrival, but within schedules normal to most country contracting, and with other start-up hurdles. Except for one person, now gone, all personnel, including the current 3 ACDI and 2 others are well accepted and productive. After early delays, participants were sent

abroad for training. The number of senior personnel now overseas is so large (19) that it is posing a handicap to the Bank, and will cause some reentry congestion, but should be a positive long-run factor. One problem in this large exodus for training with the now curtailed project is that some important needs appear to have been missed and some programs not adequately designed. However, training is being well handled.

The professional input for planning and research was diverted to accounts and management improvement upon arrival, which at the time was considered of higher priority and a basic requirement for planning and research. It is difficult at this time to evaluate the validity of that conclusion. But, in any case, it still leaves the planning and research improvement program largely unsupported. The evaluation team recommends a program of well designed short term TA support to that activity.

It is recommended that AID carry through on its commitment to provide \$15 m. for the amended project, extending the PACD to September 30, 1986. Further long-term participant training should be eliminated unless very unusual needs are demonstrated. TA should be continued through September 1986, with one ACIDI consultant extended to December 31, 1985. Eight person months of short term consultant input in research and planning is needed and approximately 6 person months in other areas. /2 people /only

The IDA funded computer system, a major element of the project, which was to arrive June 1981, finally arrived in September 1983. Delays in completion of the new Bank building have kept personnel in extremely inadequate offices. This new building should be occupied by January 1, 1984, but special efforts are being made to provide facilities for the computer in November-December 1983.

## 17. Outputs

Major outputs were to be development of TRDB institutional capability and specific programs of village investment support.

In general, the village investments in mills, ox ploughs and carts, and most institutional development aspects, are on schedule if one considers normal delays which the PP did not anticipate, e.g. little over a year to prepare a host country contract and get long-term people on board. The two and a half year computer delay has delayed the adoption of a new centralized computerized records and accounting system and indirectly delayed other elements.

One improvement recommended in the evaluation is for more explicit definitions of each output, the tasks and sub-tasks that must be performed to produce it, the specific inputs required, the scheduling and assignment of responsibilities with identification of linkages and sequential dependencies and an adequate progress monitoring system. The principal output change is better definition of outputs required for, for example, achievement of the TRDB institutional development objectives.

Objective A-3, (improved agricultural inputs marketing and services) which was aimed mainly at relieving TRDB of responsibility for input distribution should be deleted with completion of the impending transfer of this responsibility from TRDB. Objective A-4 (improved institutional coordination at the village level) should be modified to indicate clearly that TRDB will participate but not be responsible for coordination. This objective/output appears too broad, involving too many other agencies to be appropriate for this project.

#### 18. Purpose

The stated purpose is "A strengthened and expanded commercial support and delivery system for the provision of production related goods and services in villages."

The EOPS are:

1. Increased institutional capacity of TRDB to serve villages.
2. Increased village participation and absorptive capacity.
3. Increased production and village incomes.
4. Improved marketing infrastructure and services especially in villages.
5. Improved national institutional coordination for more effective support of villages.

Since none of the EOPS indicators are quantitatively described, our assessment must be subjective. On that basis, the evaluation has concluded that acceptable progress has been made. In the expanded evaluation report some more specific definitions are suggested, for example, as to TRDB's capability at the end of the project and the specific outputs needed to produce this capability. Expected NEFCREP outputs

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are approximately as follows:

- capacity to produce 6,000 ploughs per year and 7,000 farms served.
- capacity to produce 1,500 cultivators per year and 1,500 farms served.
- capacity to produce 3,500 ox carts per year and 3,500 farms served.
- 1,065 new maize mills produced and 500 villages served with mills.
- 30 oil mills and 30 villages served.
- 60 sugar mills and 60 villages served.

#### 19. Goals/Sub-Goals

The program goals are improved well being and increased participation of the rural poor in a growing economy.

The project goals are increased productivity, production and income generating activities and improved marketing of goods and services in villages.

Under this and the previous projects about 1,500 villages have received maize or rice mills and the total will reach about 2,130 with 160 receiving sugar or oil mills. Therefore, at 2,000 people per village, 3 million people have already benefited from this element and the total should be well over 4 million. In addition, the ox implement program should benefit 50,000 farm family members.

The achievements cited above are very specific to the AID efforts. Increased TRDB capability is somewhat more shared but is still largely due to AID support. In the long run development of TRDB capability and increased resources will benefit practically the entire population.

#### 20. Beneficiaries

The beneficiaries will differ among the project elements.

Oxen drawn implements, including ploughs, cultivators and ox carts, will benefit families on small to medium size farms, generally those tilling 10 acres or less. Direct beneficiaries will be the owners and their families, but the

lower income villagers will benefit from custom work or rental, especially of ox carts, and from increased employment opportunities in hand operations resulting from increased area tilled and improved yields on area tilled. Increases in yields are expected to come primarily from greater and more efficient use of organic fertilizer made possible by improved transport using ox carts. Ox carts are expected also to reduce post-production losses in the fields and in transport of goods.

Oil and sugar mills will make possible village level production of unrefined oil and crude sugar from oilseeds and cane grown in areas where, for want of processing facilities, none is now grown. It will also contribute to improved nutrition by augmenting the supply of the now extremely scarce and high cost of oil and sugar. These mills will also substantially increase employment opportunities and real incomes for the lowest income people -- the village workers. Over 200,000 additional jobs would be provided if Tanzania were to bridge the present estimated domestic supply/demand gap for sugar (over 100,000 MT) with village level small scale mill production. Village level oil production would substantially increase this number. The project, per se, plans 60 village oil mills and the evaluation team suggests 100 sugar mills which would add at least 1,000 jobs and benefit about 300,000 people in the 160 villages served.

Maize mills benefit all villages served in that they provide a more desired and probably more digestible product than hand milling or parched whole maize. Thus, about 2,000 people, particularly lower income people benefit per maize mill. The affluent are able to go longer distances to find milling services than can low income families. The most direct beneficiaries are women and older girls who are relieved of the hard and time consuming task of hand maize grinding (mortar and pestle) permitting them more leisure or more time for other home or field work. We do not currently have information on where they spend the time saved nor where they obtain the money to pay for the custom milling charge. Whatever, the fact is that maize milling services are very much in demand and, judging by containers brought and people in line in many villages visited, used by the very poor segment of the population. /used

The broader goal of developing the institutional capability of TRDB, when achieved, will enable the Bank to serve essentially all the rural population with one or more improved village industry or farm production services and inputs.

The approach used here, promoting agro-industry at the

village level, though not unique, is uncommon in its success to date. Part of this success comes from the critical economic, particularly balance of payment, situation in Tanzania and the approach to socialism which has foreclosed some other alternatives for organization of such services. The lack of raw materials, equipment and maintenance services through other channels imposed by FX shortage is another factor in project success. The current plan for development of cooperative societies in most villages is likely to make the approach taken in this project even more successful, unless Government insistence that farmers sell all their produce to societies at unrealistically low prices further weakens the farmers' incentives. This project should be replicable in other countries, especially in Africa where similar conditions exist -- lack of processing facilities, lack of animal equipment etc.

## 21. Unplanned Effects

To date few unanticipated effects have occurred. Village mills have proven more profitable than anticipated and, because of economic straightts which limit alternative surces, project supplied equipment is in greater demand than could have been expected in 1978/79 when the PP was being prepared.

While not strictly a project effect, the loan default which has held up further obligations under this project has created implementation problems and lowered morale.

## 22. Lessons Learned

There are several things that should be done differently in the future in a project of this nature: —

a) The perceived strong commitment of the U.S. of \$45 m. which subsequently was unilaterally reduced by \$30 million, has created some internal operating problems but more serious problems of TRDB morale and inter-governmental relationships. It would have been better to have spent more effort on Phase I concentrating more on 1) development of the institution to the point where it could more easily obtain concessional funding from international donors, not specifically the U.S., and 2) developing planning and project preparation capability including production at the end of the project, of a paper or proposal adequate or near adequate for IDA or bilateral support.

b) The project should have been more relaxed and realistic in initial schedules. The PP should have reflected the fact that it usually takes at least 15-18 months to get

effectively underway, especially where host country contracting is involved. To succeed in international development you must be an optimist, but unrealistic initial scheduling is probably the most common cause of friction among parties and of useless finger pointing.

c) In extending this to another country it would be desirable for AID and the implementing entity, especially if it is a bank, to reduce somewhat its direct involvement in handling of imported commodities and raw materials, movement of semi-finished material, distribution of finished material and linkage of supply materials and equipment to the approval of a loan application.

d) In preparation of implementation schedules and plans, the outputs required to produce the purposes and goals should be more precisely defined individually with tasks and sub-tasks for their production detailed, specific inputs required to accomplish each task should be defined and individuals responsible indicated. Specific time tables for start and completion of each task should be indicated as accurately as possible. Sequential dependencies also should be shown by a network or conveyed verbally in the scheduling

An evaluation of this type and for the purposes suggested in the PP should be a joint exercise. Applicable AID guidance should reflect this priority. In this evaluation there were at least three sets of requirements

- the scope of work for the 3 contract team members
- the PES instruction
- the ASIA Bureau constraints analysis instruction

There is also the question of what is likely to be most useful for the host country project manager and host country in their decision making process and other related projects.

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