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FINAL REPORT
OF THE
RESOURCES FOR VILLAGE PRODUCTION
AND INCOME PROJECT

USAID Contract No. 621-0155

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Submitted to:

United States Agency for International Development

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Resources for Village Production & Income Project
Agricultural Cooperative Development International
Project Staff

(In Chronological Order)

Long-Term Advisors

Richard Koch	Financial Mngmt Advisor	10/1/81 - 10/30/82
Charles Bennett	Decentralization & Trng Advisor	2/1/82 - 7/31/83
	COP & Operations and Bank Mngmt Specialist	8/1/83 - 5/4/84
David Eding	Planning Advisor Organization and Methods Advisor	3/15/82 - 7/31/83
Kenneth McAfee	Financial Advisor	12/1/82 - 3/12/83
Donald Swenholt	Manpower Development Consultant	10/29/83 - 12/11/83
Wilfred Schaffer	Computer Programmer/ Systems Analysis Advisor	8/8/83 - 8/30/85
Gustave Carlson	COP and Operations and Banking Specialist	6/14/84 - 8/30/85
Everett Calvert	Bank Operations Training Specialist	6/27/84 - 8/30/85

Short-Term Consultants

Charles Bennett	Credit and Training Advisor	10/25 - 12/22/81
David Eding	Assistant Credit Advisor	10/25 - 11/25/81
Edward Weiler	Consultant, Mbeya Ag. Input Study	5/24 - 7/18/82
James Merryman	Consultant, Mbeya Ag. Input Study	5/24 - 7/18/82
John Gardner	Planning Consultant	3/4 - 8/31/85

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I. FOREWORD

This final report (for the United States Agency for International Development USAID) is focused on providing a comprehensive review of the Resources for Village Production and Income project--its successes and failures. The report is intended to provide sufficient information on project accomplishments to encourage their repetition. It is also intended that the report will discuss failures candidly and in enough detail to reduce the chance of their repetition elsewhere.

The Resources for Village Production and Income project sustained one formal evaluation during its five-year life span. This evaluation is available. Therefore, this final report will not attempt to perform all of the functions of a summative evaluation.

The opinions expressed in this report are those of the author and are not to be construed as those of Agricultural Cooperative Development International, the United States Agency for International Development or any Ministry of the United Republic of Tanzania.

Cooperative and Rural Development Bank Genesis

The Resources for Village Production and Income Project has a close association with the Cooperative and Rural Development Bank (CRDB). To understand the intricacies of the development of the CRDB, and thus to see the impact the project has had on the bank, a summary of how CRDB came into being is presented.

There were several agencies preceding the present bank. The first of these, the Land Bank of Tanganyika (LBT), established in 1947, catered mainly to the interests of white settler-farmers who engaged in large-scale farming. It closed its doors in 1961 at the dawn of independence with the exodus of European farmers.

The Agricultural Credit Agency (ACA) replaced LBT in 1962 following independence. It took over the assets and liabilities including capital of 20,440,000/-TShs. Although ACA was intended to attend to the needs of the small farmer, it was unable to make any serious headway in the coverage of the rural sector. In 1964, ACA was closed.

At a meeting of the heads of African and Asian States in March 1962, a resolution was adopted recognizing the importance of cooperative aims and objectives. It recommended that a cooperative bank be established in each of the sovereign states in Africa and Asia. In June 1964, an act of Parliament of Tanzania established the Cooperative Societies and the National Cooperative and Development Bank (NCDB). NCDB was organized under two district bodies: The National Development Credit Agency (NDCA) and National Cooperative Bank (NCB).

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NCB was owned by the Cooperative Societies and was responsible for accepting deposits from the cooperatives and issuing crop finance and loan packages to them. In 1967, with the nationalization of the major means of production, the National Bank of Commerce took over the assets, liabilities and functions of the National Cooperative Bank.

The National Development Credit Agency concentrated on providing short, medium and long-term loans for farm implements and other agricultural needs. Its purpose was to aid in the build-up of the cooperative movement. It was thought that lending through cooperatives would bring about some economies of scale and supply agricultural inputs to farmers at reasonable rates. The NDCA tried to continue the functions of the ACA, but channeled credit through the cooperatives. The operational problems confronted by ACA also plagued the NDCA. In addition, sizable funds were embezzled in the cooperatives and in many cases, instead of facilitating loan recoveries, the cooperatives actually contributed to the pile-up of huge arrears.

At this juncture, with the nationalization of the major means of production and the financial needs of the Cooperatives and renamed the Cooperative Rural Development Bank (CRDB). Besides the functions of TRDB, CRDB was assigned the duties of crop financing to the Cooperatives and empowered to receive money deposits, conduct foreign exchange transactions, and provide short-term working capital for agricultural and industrial commercial enterprises.

The Resources for Village Production and Income project (RVPI) came into the picture in 1981, ten years after TRDB had begun operations. Beginning with the status of TRDB at the time RVPI began, the following report briefly recounts the events that have taken place during each aspect of the project.

Background

The Tanzania Rural Development Bank (TRDB) was established in 1971 with a broad charter for support of rural and industrial development. Prior to 1976, TRDB operated primarily through 22 regional cooperative unions channeling credit to 1,300 Cooperative Societies. With the dissolution of cooperative unions in 1976, TRDB was forced to deal with villages, producers and parastatals and additionally was directed to assume the inputs distribution function of the farmers' unions. Assets were transferred to parastatals and villages and TRDB was left holding unions' loans which were not recovered until 1983 when the National Treasury transferred TShs. 59.6 million to the Bank. Meanwhile, the Bank suffered heavily from foregone interest and loss of shilling value due to inflation.

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Between 1976 and 1984, lending to parastatal organizations proved less than favorable. While some parastatals were well managed, there were those dealing in tobacco, maize, tea and meat processing that created large loan losses for the Bank. The tobacco loans are in the process of being collected as of the close of the project. The amount of these loans is T/Sh 133 million.

In August 1981, the Resources for Village Production and Income project (RVPI) became operational--a procurement advisor came on board on a personal services contract. The RVPI Project was initiated largely in support of the Government of Tanzania's policy of villagization--the relocation of small farmers and scattered rural families into core villages to be economic centers where basic services could be more efficiently provided (schools, water, health care and marketing and inputs supply). The first phase, resettlement and registration of villages, had been completed by the time the project started. A good beginning was made on Phase II, provision of services and amenities, with education, water and health care available in approximately 50 percent of the villages. The third, production phase, has been hampered by a) the dislocation of farmers from their fields, especially of permanent crops, which has depressed production; b) shortage of production inputs; and c) deterioration of trade.

All these factors have resulted in a significant decline in production and in the production of export crops. These factors, of course, aggravated the balance of payments problem.

In November 1981, two Agricultural Cooperative Development International (ACDI) consultants arrived to facilitate the establishment of a National Food Credit Program (NAFCREP) lending portfolio and the development of a methodology for analysis. Unfortunately, negotiations on the ACDI/TRDB contract were delayed and the consultants returned to the U.S. in December.

The ACDI/TRDB contract was approved by USAID in March 1982, but even during the approval process, USAID/W was asking that the project be brought to a close. The funding for the project was reduced shortly after the arrival of the Chief of Party and Planning Advisor, March 15, 1982, from \$45 million \$15 million as a result of a delinquency of the Government of Tanzania's payments to the U.S. Government. These could not be covered and the funding for this project was further reduced to \$10.175 million.

Since project inception, five amendments have been incorporated. The original project obligated \$3.175 million in August 1980, to finance foreign exchange costs for goods and services--technical assistance, training, offshore procurement

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and National Food Credit Program (NAFCREP) procurement activities as well as goods and services required from within Tanzania.

Amendments one and two (December 1981) obligated \$3.0 million to the NAFCREP fund for commodities: hand tools, grain mills, steel for oxen implements and carts, village service center construction materials and machinery.

Amendment three (August 1982) obligated \$4.0 million, \$3.12 million of which was designated for NAFCREP.

Amendment four (August 1983) modified the project and reduced funding from \$45.0 million to \$15.0 million with the Project Assistance Completion Date (PACD) to be December 31, 1984.

Amendment five (October 1984) further reduced the USAID funding to \$10.175 million, and because of delays in start-up and overly optimistic scheduling, the PACD was extended to September 30, 1985 to achieve the outputs planned.

The reductions in funding necessitated substantial changes in the contract. The life of the project was reduced from the original plan of seven years to five years and the budget was reduced by more than 75 percent.

The deterioration of the economy of Tanzania since the development of the original project paper also impacted on the character of the project. However, the goal of the project remained the same: To increase production and income generating activities and improve the marketing of goods and services in villages. Major outputs continued to be a) the institutional development of 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; and c) channeling resources through TRDB to large numbers of villages to increase production and income.

The RVPI project was about a year behind on the Project Paper (PP) schedule when the first project Agreement was signed in August 1980. The contract advisors did not arrive until March 1982, one and a half years after the project paper and the project agreement were signed. Two ACDI consultants arrived in November 1981 for two months to develop a recommendation for NAFCREP funding and a methodology for analyzing loan portfolios to determine which lending components might be most profitable to the Bank. They reviewed all available loan records at the Moshi and Arusha regional offices and determined that the development of accurate, consistent loan records was an area requiring considerable emphasis. Much of the work undertaken during this initial assignment was invaluable in determining the course of

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action to be taken by the advisors. The beginning project report also reflected that the bank had quality people capable of carrying out the tasks needed to improve the institution.

Major occurrences, both in and outside the bank, affected the RVPI project from preparation of the project paper to project implementation:

- Probably the most significant problem in Tanzania is the foreign exchange shortage. Thirty percent of all foreign exchange goes for oil importation leaving an inadequate amount to import industrial raw materials, spare parts, building materials, etc. Inflation has also been a problem and wages have not kept pace with double digit inflation.

- The bank, as a result of continued unfavorable repayment rates, holding of funds by parastatals and operating cost increases in excess of interest income, created extremely difficult cash flow situations.

- A changed U.S. administration coupled with mounting budget deficits resulted in cuts in AID budgets and the need to eliminate and/or reduce the scope of projects, thus severely curtailing RVIP.

- During the life of RVIP, personnel directly associated with the project have repeatedly been changed, each having a different perspective of how the project should be directed. Also some officials in AID/W were not enthusiastic about credit projects as some of them have not been successful in developing countries.

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II. DEVELOPMENT OF CRDB/TRDB'S INSTITUTIONAL CAPACITY

The principle objective of the RVPI project, development of the institutional capacity of TRDB, feeds directly into the goal of increased productivity, production and income generating activities in villages via (1) the extension and administration of agricultural credit throughout Tanzania and (2) support to TRDB's NAFCREP through a capital grant for the importation of scarce agricultural production and processing inputs.

Five major components of this objective were detailed in the amended project paper:

1. Strengthen the institutional capacity to serve villages - output

To accomplish this objective, the project was charged with upgrading TRDB staff capability at headquarters and field levels; improving management and operating procedures with the Bank; improving financial viability and growth and; improving planning and decision-making.

2. Improve village capacity - client development

Reduced funding coupled with the magnitude of other needs deprived the team of time to address this component.

3. Increase investment, production and commercial activities - addressed by NAFCREP plans:

- Seasonal loans for hand tools
- Term loans for oxen implements, grain mills, village service centers, and small scale enterprises.

4. Improve input distribution and services, especially in villages.

In July 1984, the government's National Assembly made sweeping legislative changes directed toward benefitting and improving the agricultural economy. The cooperative movement was reinstated after an eight-year moratorium. The Tanzania Rural Development Bank became the Cooperative and Rural Development Bank (CRDB) and was designated the major institution responsible for financing the re-emergent cooperative unions of Tanzania.

As of August 31, 1985, there were eleven large, eight medium and four small cooperative unions serving many small cooperative societies. The CRDB also operated a full service commercial bank, taking deposits, making loans other than agricultural and establishing correspondent bank relationships

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with foreign banks, among other activities. On December 1, 1984, CRDB opened its first branch bank. Currently, there are two branch banks.

5. Improving national institutional coordination for more effective support of villages.

Inter-institutional collaboration brought about the transfer of input distribution from TRDB to other institutions and to the private sector. The reinstated cooperative unions and the introduction of commercial banking into CRDB requires continued coordination.

Staffing

As mentioned earlier, initial contact with the RVPI Project by ACDI team members began with the short-term assignment of the decentralization and training advisor and the planning advisor (10/25 - 12/22/81).

The decentralization and training Advisor's efforts (2/1/82 - 7/31/83) were concentrated on research and study of bank operations, loan handling and accounting procedures in order to provide bank management with a methodology for increasing productivity and improving efficiency in all operational areas. The study was the basis for comprehensive in-country credit training programs to standardize the overall lending function (see the Training Section for more information.) In August 1983, a revised job description changed the title of the decentralization and training advisor to Chief of Party (COP) and operations and bank management specialist (8/1/83 - 5/4/84). Basically, the scope of work remained the same with the focus on credit training. During this period there was marked improvement in the Bank's overall credit administration.

A new chief of party and operations and banking specialist (6/14/84 - 8/31/85) arrived in June 1984. Upon arrival, he found that ACDI communications and credibility with USAID and CRDB were seriously impaired. A primary objective became that of improving overall relationships with CRDB management and USAID. This was accomplished within an acceptable time frame.

With the advent of Commercial Cooperative Banking in July 1984, a work plan was developed by the ACDI team to incorporate these new functions into the bank's long range plan and commercial bank forms, cheques, etc. were designed.

The CRDB was to take over the Lumumba Street Branch Bank of National Bank of Commerce. The takeover was effected on December 1, 1985. This was CRDB's first branch bank. At the close of the RVPI Project there were two active branch banks.

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The COP was involved in the negotiations with the NBC to determine what assets were to be transferred and at what cost. The negotiations were completed in four months.

Throughout the life of the project, five ACDI short-term consultants were utilized. From May/July '82 two consultants made a study of TRDB's input distribution system, resulting in a decision to relieve TRDB of input distribution. A financial advisor (December 1982-March 1983) reviewed the financial operations which were aimed at improving procedures and report mechanisms. A planning consultant arrived in March 1985, for six months, to assist bank management in developing the methodology for a strategic planning retreat. As a result, a strategic plan, both long and short range, was prepared.

Information Collection Methodologies

Loan Records

During the November-December 1981 period, a methodology was developed by the ACDI team for reviewing the bank's loan records. Repayment rates for the various portfolios of the bank were not presented then because of insufficient information. Currently, repayment rates for other loans can only be undertaken when there is complete information on the terms of the loan, total disbursements, total repayments, total interest, and mode of payment. To date there has been progress in this area, but considerable work still needs to be done. It is important to note that it is now possible to produce a number of computer reports which were previously produced by hand.

Mbeya Input Marketing, June-July, 1982

The input marketing study of the Mbeya Region was an assignment which gave ACDI's advisor particular satisfaction. It was carried out by TRDB in collaboration with the Ministry of Agriculture and the Mbeya RIDEP with TRDB being the lead institution. The advisor acted as overall study supervisor and performed the study analyses. Two consultants were employed through the project for the duration of study. In addition, USAID's RVPI project manager and an International Development Intern assisted with the study.

The study was well organized and the work plan developed during the first days of the study was followed rigorously. The final result was a 200 plus page report being circulated only 2 weeks after the departure of the consultants. Included in the report was a wealth of socio-economic data from the 13 agro-economic zones within Mbeya region. Survey information in the report was based on a sample survey of 330 households. The advisor directed the coding and analysis of the sample survey

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which was completed within a week after enumerating the selected households.

The study addressed the problems associated with TRDB distributing inputs and recommended various alternative distribution agents other than the bank. The report was used by the government's working group studying the distribution of agricultural inputs and resulted in the inputs distribution function being transferred out of the TRDB.

**Bank Reconciliation of Loan, Inventory and Suspense
Accounts**

In June 1983, the bank's RVPI Project requested the ACIDI team to prepare a recommendation concerning steps that the ACIDI advisors felt the bank should carry out before implementing the reconciliation of loan accounts by outside consultants.

A careful review was made of all loan documents as well as of the loan set-up information contained in the computer. From this review it was discovered that dates of transactions could be added to the computer master tapes by relating batch codes to specific dates. Utilizing the data processing experience of the ACIDI team, a methodology and logic for reconstruction of the computer master tapes with the necessary data required to print out itemized transaction lists was developed. The logic and methodology were reviewed by the data processing systems and programming advisor and the programming was then undertaken by the bank's data processing department. For the first time, a complete list of all computer transactions by loan account existed. The result of producing a complete computerized transaction list led to a savings to the bank of more than 1,000,000 shillings on the quoted estimated cost of the reconciliation project.

In addition to researching the pertinent records for undertaking the development of a chronological transaction list, the O & M advisor, at the request of the Acting Director of Finance, developed recommended methods, forms and procedures for the following reconciliation activities:

- a) Bank account reconciliation of unidentified credits
- b) Repayment accounting forms and document handling procedures; and
- c) Disbursement suspense account recording procedures and associated forms

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Policy and Procedures Manuals

The bank's Policy and Procedure Manual had been in various stages of draft since 1978. Many people within the institution worked on drafting and reviewing it and individuals who wrote various sections and the Management Committee that reviewed it should be commended for the excellent job they did under the direction of the Director of Manpower Development and Administration. Because of their combined efforts the bank now has 250 manuals that include the following sections:

- General Policy and the CRDB Act
- Staff Regulations and Standing Orders
- Legal Aspects of Lending
- Performance Planning and Evaluation
- Procurement and Supply Management Regulations
- Principles of Credit
- Crop Input Credit Procedures
- Farm Management and Irrigation Credit Procedures
- Fishery Credit Procedures
- Livestock Credit Procedures
- Small Scale Industry Credit Procedures
- Storage Credit Procedures

In addition to the above completed and printed sections in the manual, the following sections have been written but not yet finalized:

- Loan Consideration and Disbursement
- Administrative Accounting Procedures
- Investment Bank Loan Disbursement Accounting Procedures
- Investment Bank Loan Repayment Accounting Procedures

Special Tasks Completed

Below is a list of special tasks undertaken at the request of the bank:

A. Reports Edited and Computerized

- Grain Mill Manual (lead to a savings of 250 shillings/copy)
- Draft Accounts for the 1983/84 Fiscal Year.
- 1983/84 Provision for Bad and Doubtful Debts.
- 1983/84 Annual Report
- Proposal for a General Line of Credit to the African Development Bank.
- Proposal for a General Line of Credit to the European Economic Community.
- Proposal to the European Economic Community for the Utilization of E.C.U. 3.15 million.

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- Report by the President on the Activities of the Cooperative and Rural Development Bank since Independence.
- Proposal for the Utilization of World Food Programme Dairy Development Funds WFPCTAN 2247.
- Sectoral Performance Analysis Loan Repayment Progress.
- Guidelines for the Administration and Management of the Agricultural and Irrigation Development Fund.
- 1985/86 Budget (comments on page 12)
- Summary report on the status of the Bank's loan portfolio covering the last 4 years.

B. Forms and Procedural Development

- Developed a procedure for preparing computerized Borrower Statements
- Redesigned the Management Reporting System
- Redesigned the Payroll Information Form
- Designed a Daily Personnel Assessment Form
- Information Request Form Data Processing
- Prepared Tobacco Statements Forms for all borrowers with arrears (comments on page 12)
- Designed a system for tracking loan applications and redesigned the Loan Application Status Report
- Designed a Loan Memorandum Tracking System
- Developed a system for tracking files with attached cheques
- Input and Produced the Clearing Slip and Debit Note currently used by the Commercial Branch

C. Other Tasks

- Assisted with the development of the Proposed Organization Chart for the Directorate of Finance which included staffing recommendations
- Prepared a listing of all Tobacco Arrears from 1974/75 through the 1982/83 seasons by region, borrower and season
- Prepared a memorandum on Loan Accounting and Collection

Tobacco Loan Statements

An example of the type of special task undertaken by ACDI's O & M advisor was the preparation of Tobacco Loan Statements covering arrears between the period 1974/75 through 1982/83. This task was necessary in order for the bank to recover 132 million shillings in outstanding arrears. Instead of utilizing the bank's computerized records, the records forwarded to the Prime Minister's Office had to be ordered for the sake of consistency. All borrowers were then categorized by region and date and borrower statements prepared. Approximately 1,500

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entries were ordered using a personal computer. To accomplish this task the following was designed:

- Methodology for ordering all arrears within a minimal time period
- Concise regional statements with borrower and regional tools
- Borrower statements with all the pertinent information and room for signatures

As with a number of other requests, this had to be completed within a matter of days while all other pending assignments were put on hold.

1985/86 Budget

Another example is the 1985/86 budget assignment. In 1985, the budget was computerized for the first time. More than any other task undertaken, placing the 1985/86 budget on computer had a positive impact on the bank in terms of the number of people understanding the benefits resulting from the use of personal computers. More importantly, productivity measures were presented to management for the first time as were the following example tables:

1. Actual Repayments through March 1985, Expected Repayments for the 84/85 Fiscal Year, Expected Interest Income 1984/85 and Recommended Budget 1985/86
2. Proposed Staffing 1985/86; Loans with Repayments, and Closing Balance 1983/84; and Expected Interest Income 1984/85 by Region
3. Inventory of Motor Vehicles, including motorcycles

The 1985/86 budget was first presented to the Worker's Council at Arusha. Upon the arrival of the Acting Director of Finance, Senior Accountant (AA) and the ACDI advisor, it was asked that all regional estimates be revised to show a recommended budget instead of what the regions had requested. That evening, using a computer, all regional estimates were revised and new estimates prepared. The next day the meeting approved most of the recommendations which resulted in an actual decrease instead of the 50% increase over the previous year's budget as originally proposed. The main reason for recommending a decrease from the earlier figures was the relationship between expected interest income and expenditures.

Section Recommendations

- Greater emphasis needs to be placed on timely and accurate records. Continued development of a Management Information System that is understood and utilized by decision makers should be given high priority. Accurate and timely information serves as a strong base from which to plan future activities.

- Interest collected and expenditures need to be brought closer together by greatly reducing expenditures. This requires the following actions:
 - o closing offices
 - o reducing staff
 - o reallocating head office staff to the regions
 - o controlling vehicle use and repairs

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III. END OF PROJECT STATUS

The goal and purpose of the project remained the promotion of increased productivity, production and income generating activities and improved marketing of goods and services in villages.

The main project components continued to be the institutional development of CRDB for the extension and administration of agricultural credit throughout Tanzania and support to CRDB's NAFCREP through a capital grant for the importation of scarce agricultural production and processing inputs.

Institutional assistance to CRDB continued to attempt to strengthen CRDB's ability to plan, administer and evaluate NAFCREP and other lending programs by upgrading head office and field staff capability, improving management and operating procedures, improving the financial viability and growth of CRDB, improving planning and decision-making at all levels and decentralizing and streamlining the structure for loan approval, administration and supervision.

Institutional assistance to CRDB continued to provide the project with in-service training and short courses. The development and testing of new agricultural input marketing systems to increase the infrastructure and availability of these key inputs is also a part of the institutional assistance provided along with an attempt to improve national coordination for more effective support of village activities.

Due to the increased emphasis on institution building, the terms of reference of several advisors were changed: the decentralization and training advisor became the operations and banking specialist/chief of party; the planning advisor became the organization and methods Specialist. Other personnel who joined the staff included a computer systems and programming specialist and a bank operations and training specialist.

Training activities have been completed insofar as the project paper is concerned, but the need for ongoing training continues if the ever-changing needs of the bank are to be met.

A loan reconciliation program and an analysis of field operations resulted in the preparation of a Policy and Procedures Manual.

Actions taken by CRDB and the government of Tanzania over the last two years contributed significantly to the further development of the bank. In June 1983, the government paid the amounts owed the bank by dissolved cooperative unions. The bank

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organization provided for two separate senior officer positions in September 1983, Chairman and General Manager, which previously had been a single position. This action should strengthen management's effectiveness and provide more time for planning and supervising the improved procedures and systems and expanded banking functions.

Bank Administration

The principal objective of the project was to provide resources to villages which would increase agricultural villages productivity, rural income and village self reliance. The first component of the project was to strengthen the institutional capability of the bank to plan, administer and evaluate rural credit programs. The second component was to expand the NAFCREP program by increasing the availability of rural credit for agricultural inputs and commodities.

The overall project objective has been accomplished in varying degrees. The bank has been developed by:

- Upgrading bank and regional staff capabilities;
- Improving management and operating procedures within the bank;
- Improving financial viability and growth;
- improving planning and decision making at all levels
- Streamlining the structure for loan approval, administration and supervision.

Additional elements of institutional development were:

- development of a policy and procedures manual, now being updated to include commercial/cooperative banking functions;
- increased computer capabilities;
- development of a management planning and control system; and
- increased economic analysis and planning capability.

The other component of the project was NAFCREP - which supplied and financed agricultural inputs, equipment and food processing facilities. This phase of the project was not as successful as anticipated. The initial capital grant of approximately 9.3 million was drastically reduced to \$1.85 million - an amount substantially below the level that had been hoped for. The final figure for NAFCREP procurement was \$5.4 million.

Approximately 1065 maize mills serving about 2.1 million people have been established. These mills are overworked because of scarcity, causing breakdowns. Spare parts are running low

with little chance of replacements because of foreign exchange restrictions. The seriousness of current financial problems and shortage of spare parts were not, and could not have been, anticipated when the project was being designed or even when implemented. With the current financial straits Tanzania faces, the general spare parts problem will not be solved for a long time.

Plows and ox carts now in service number 8,000 and 600 respectively. Ox carts have low maintenance requirements and can usually be done locally. The principal maintenance problem for ploughs is replacement shares which, depending on soil type use, may last less than a year. Current supplies of plow shares are about 50 percent of estimated needs. The problem of acquiring replacement shares will not be solved very soon.

The unforeseen fall-out of this part of the project was the lack of income and cash flow that the bank had factored into its plans for the next decade. The manufacture of needed consumer goods to stimulate agricultural production did not operate at the expected levels due to the cutback in funding. This, coupled with the production loans CRDB was undertaking with new high risk rural clients, placed the bank in a vulnerable financial position.

The limited success of the NAFCREP Program was due primarily to:

- poor planning
- control mechanisms not in place
- time constraints
- reduced funding

A greater degree of success could have been attained had items 1 and 2 been invoked. Other areas, that have improved dramatically, include:

- general management
- accounting, bookkeeping and computer training
- credit administration and management skills development and upgrading
- loan collection efforts and strategies
- development and writing of policies and procedures (ongoing)

Despite the many delays and changes, this project has been able to make a positive impact on CRDB's institutional development. The project has had positive effects in the improvement of a) accounting, bookkeeping and computer training; b) development and advancement of credit management and administration skills; c) systematic development and writing of

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operating policies and procedures; d) improvement in data and information flow; e) improvement in loan collection efforts and strategies; and f) improvement in general management.

Progress Toward Specific Project Outputs

Training

All training goals established in the Project Paper, the Project Agreement and subsequent contract have been met or exceeded. However, due to the timing of this report, it remains to be seen if the overall objective of "Increasing the institutional capacity of TRDB (now CRDB) to serve villages (now cooperatives)" has been achieved. As projected in the **Three Year Training Mobilization Plan**, it will take the new bank from two to three years to stabilize its operations. If the opportunity is presented, the Institutional Capacity Objective could be more appropriately evaluated in fiscal year 1987-88.

There is little doubt that, through project resources, the staff capability at both headquarters and field office levels have been upgraded significantly. As stated earlier, this was expected as a major output. The question remaining involves the degree of improvement.

1. The often exceptional training efforts have been captured and institutionalized by the organization.
2. The recently returned participant trainees will be able or permitted to utilize their newly acquired knowledge/skills effectively.
3. The new Human Resources Development Center, and the management system being developed for its operation, is an effective tool for institutionalizing the training and development process.
4. Bank management will attempt to deal with the many constraints to building the institutional capacity of the new bank through an integrated approach to manpower planning, and the recruitment, development and retention of its human resources.

The fact that the institutional capacity of the bank has been in decline throughout the life of the project has been well established and documented and little time will be spent reiterating that point. The point should be made, however, that a foundation of systems and trained management talent has been developed through project training efforts which will permit a viable institution to emerge in the near future, should the

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economy strengthen and should government policy makers and bank management choose to make it happen.

The training component of the project has been faced with many of the same constraints to progress as the other project components. Additional constraints uniquely impacting on the training component have included:

- Lack of focus; shifting bank mission and inadequate or inaccurate planning objectives, including manpower needs assessment.
- Personnel turnover, both within the division and in the various user groups.
- The absence of an "institutional memory" and/or the lack of ability to consistently build upon earlier efforts.
- Understaffed and underfunded training division.
- The intrusion of unplanned, uncoordinated programs that divert resource persons and siphon off trainees.
- The breakdown of the planned coordination between various AID and IDA contractors/programs, which was considered critical to success, as stated on page 23 of the Project Paper.

Despite this long list of constraints, any one of which could have sidetracked a less than sincere effort on the part of the contractor, expected project outputs have been met or exceeded as stated below:

Participant Training

Participant training has been, by far, the most visibly successful output of the training component. Typical of any successful effort, it has had the full support of top management, was adequately funded and was the aspect of the training component least affected by the constraints listed above.

The original PP called for 32 participants to receive two-year associate, bachelor or master degree opportunities over the six year life of the project. That output objective was amended to 13 by the 1983 PP Supplement. By actual count, 22 individuals received long-term participant training in the U.S. The last of this group completed his program and returned to the bank in April 1985. Of this group only one has left the bank for employment elsewhere.

Exhibit T-1 details the requisite information pertaining to the long-term participant training effort. It should be

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stated, in retrospect, that the success of this effort had a direct and sometimes detrimental effect on other aspects of the project, including the continuity of the in-country training program. Although beneficial to the bank in the long run, the short term effect of the accelerated effort was to stall the momentum generated by three seminars held in Arusha in 1980. As can be seen on page 28 of the PP, the project planners fully expected the participants of these baseline seminars to facilitate a multiplier effect throughout the bank's system. Although bank management later chose otherwise, the planners foresaw the hazards of having more than 10-12 participant trainees away from the bank during any one operational year (PP page 26 para 3). Both the momentum and the multiplier effect were lost when most of these highly trained individuals were out of the country at the same time. (In their defense, management was perhaps justified in this decision as an attempt to compensate for the loss of four years to the planned life of the contract). Fortunately, with their return, and the subsequent utilization of some in in-house training programmes during 1985, the desired impact is now beginning to be felt.

Short-term Participant Training/Study Tours

Short-term programs have been used very effectively as a tool for providing senior management with job specific exposures through formal study, study tours, short term attachment to U.S. farm credit institutions and seminars. A total of 11 individuals participated at this level. A detailed outline of the short-term program can be found in exhibit T-2. Of particular note, one individual was sent to the U.S. twice, reflecting his dual responsibilities in administration and legal and the chairman received top level management training at a senior management course at Harvard University.

The most junior employee of the group was the only one to receive third country training. This individual was the original training manager and her program in Italy was preparatory to her shift to the position of manpower planning manager.

In-Country Training

In-country training utilized the majority of project resources in terms of the training advisor's time, attention and energies. Not unexpectedly, the impact of the constraints mentioned earlier created high levels of frustration. Not a single program got off the ground as scheduled in the annual workplans. Only determined efforts by bank and ACDI training personnel helped this portion of the program succeed.

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Measuring those successes for the purposes of this report is correspondingly difficult, as few of the original yardsticks, plans and corresponding resources, have remained static.

A thorough review of project documentation by bank, ACDI and USAID personnel demonstrates clearly that at any given point, quality programming produced the desired results, particularly in the field, but little evidence exists that those efforts have had a lasting impact on day-to-day bank operations. For example, in-country training was concentrated on regional office personnel with little participation by head office personnel. Through routine problem analysis, the new bank operations and training advisor determined that few head office project officers were exposed to the five credit factors approach to lending. When R/O personnel submit loan work-ups using this new approach, the work is often rejected or redone by H/O project officers who are familiar only with the old project analysis approach to lending. To correct this problem the new training advisor has recommended that all future credit and systems procedures programs be run for H/O personnel before being introduced to field personnel.

Further complicating the issue has been the need for recycling many of the programs to compensate for an average "flow rate" of personnel in and out of jobs, exceeding 40% annually. Perhaps it will suffice to repeat a statement made in the recommendations and summary section of PP Supplement No. 2 (page 3 para 1). "... the project has been able to make a positive impact on CRDB's institutional development".

Exhibit T-3 summarizes the In-country Group Training development directed by project specialists in fiscal years 1983/84 and 1984/85. (It should be noted that the costs of the 1984/85 programs were borne by the Bank. Except for advisor salary and travel, project funds were not expended.)

On-the-Job Training

The original project planners envisioned each project advisor as a trainer, responding to operational needs as they were identified in their areas of responsibility; a training advisor was not included until Amendment 3. As a result, no specific objectives were identified nor was a mechanism established for recording and/or documenting this important training activity. However, significant one-on-one training has been conducted throughout the life of the project and deserves mention.

Beyond the thousands of hours devoted to training in new systems and the micro-elements of jobs and tasks, significant skills were imparted using informal methods. For example, the only trained word processing operator in the bank was trained

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during production of the Policy and Procedures Manual. His services are now being utilized by both the chairman and the general manager to increase the efficiency of their respective offices.

Likewise, the bank operations and training advisor has, through the training needs analysis process, taught managers and first line supervisors how to distinguish a legitimate training need from an administrative/organizational issue. As a result, many operational problems are now addressed quickly by administrative action rather than by inaction and/or unnecessary requests for training.

Many similar examples could be related from the routine activities of the chief of party and the computer specialist. Referring to earlier comments about the elements for "increased capacity" being in place for future institutionalization, the informal training inputs of the project should not be overlooked.

In summary, the training component has imparted new concepts and skills and the possibilities of new directions. In a very real sense, these assets are retained by individuals and have yet to be institutionalized and exploited by the bank. Through the project, the new bank has the trained talent pool to effectively meet the expectations of the original project planners. Progress towards project objectives, although difficult both to measure and to see at this time, has been made. Should a few key external/environmental constraints be relieved by the new economic initiatives of the government, the enhanced, but presently dormant, institutional capacity of CRDB should blossom out expeditiously.

Perhaps the best measurement of the validity of this statement is the resurgence of interest on the part of the World Bank. Prepared to pull out concurrently with USAID, the WB has now agreed to fund the project for another year, if the current team is left intact and permitted to continue development and implementation of RVPI programs in progress.

Progress Towards a New Beginning

Additional progress has been achieved within the last year as the new bank operations and training advisor has taken initiatives to:

- Re-establish coordination between the various parties, projects and donor agencies impacting on CRDB's training division.

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- Establish a higher level of funding, through the support of the PL480 committee, for a three-year mobilization plan (Appendix I) designed to meet the rapidly expanding/changing needs of the new bank.
- Establish a well equipped training and development center which, when fully staffed, will provide resources for developing an effective long-range, decentralized training program. (Appendix II).
- Support the organization and utilization of a Human Resources Task Force within the bank to resolve long standing deficiencies and lack of coordination in manpower planning and in the recruitment, development and retention of personnel.
- Support the organization of a Tanzania Association of Training Professionals, capable of establishing a link with international organizations and of providing a continuing source of professional development for training personnel.

Conclusions and Recommendations

The training component will be continuing for at least 10 months under the IDA Loan Agreement. The new bank has clearly committed itself, through this agreement and the construction of the training center, to a greatly expanded training effort to meet its new challenge.

As with any new institution, capitalization and cash flow will be on the short side for a period of three to five years. External funding will still be required to augment the bank's own funds if both the quantity and quality of needed training is to be carried out.

It is, therefore, recommended that USAID representatives to the PL480 Committee, give continued strong support to CRDB requests for PL480 funds to be used for training under the three year mobilization plan. Such support will no doubt make the difference between success and failure of the effort. There is little margin for failure, and well funded, successful efforts will have the added benefit of providing both the time and opportunity for the training done through the RVPI project to demonstrate its impact on the "capacity of the Bank to meet its manageable objectives".

Electronic Data Processing

The computer systems and programming segment of the CRDB project was begun around October 1977 with the arrival of ACDI's bank finance management advisor. CRDB's loan records were, at that time, maintained on two NCR accounting machines. The

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information available to bank personnel was insufficient to fill its needs and the machines were somewhat unreliable. For these reasons, the advisor sought and obtained bank approval to develop a computer system for CRDB.

In July 1979, computer time was rented from TANESCO (Tanzania Electric Supply Company). Loan accounting, general ledger and departmental budgeting systems were developed. Processing time on TANESCO's computer soon became a problem so CRDB obtained additional processing time on the Treasury Department's computer. In October 1981, a program was undertaken to obtain a computer for CRDB. A consulting firm, Peat Marvick and Mitchell, was selected to perform a feasibility study for an in-house computer. In May 1982, they recommended that CRDB obtain its own computer and a Wang VS 80 equipment was selected and funding arranged through the World Bank. The purchase contract was signed in February 1983. In August 1983, ACDI's computer systems and programming specialist (CSPS) arrived in country and the Wang 80 computer was delivered in September, but was not installed until the new bank building was completed. The system became operational in May 1984. A proposal for a tape drive for needed back-up and compatibility with other local Wang computers and also for an uninterruptable power supply (UPS) was approved by World Bank.

The November 1984/1983 CRDB project evaluation stated that the CSPS was to assist the bank's reconciliation effort; transfer and convert all records from the ICL computer to the Wang VS 80 system; update all accounting records; improve the existing systems; and develop new systems. The project staff consisted of the computer systems advisor and Mr. Machange. Mr. Kassanga joined the staff in July 1984, as a programmer/analyst.

The advisor worked with the chief accountant and the data processing department to provide technical and managerial advice, consultation and assistance in the areas of computer programming, systems analysis and data processing. He helped develop an efficient and effective computer system for processing financial, loan, personnel and other types of required CRDB records and developed a system to convert present data base information to the Wang VS 80 computer and modified and enhanced current computer programs to the Wang S 80 computer. He also revised the present loan accounting programs in accordance with total bank needs.

Additional responsibilities included the development of new programs to provide CRDB with an effective data base and to provide required loan and financial information. He was responsible for providing training to data processing personnel as well as to others requiring it.

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The advisor also developed a borrower statement to list all transactions in chronological order from the beginning of the computer system in July 1979, through 1983. These statements were used by a local accounting firm, KAKA, to perform a reconciliation of the home office records with the regional offices. Statements for all accounts were completed by January 1984, on the University of Dar es Salaam's ICL computer system.

He also proposed a word processing department in January 1984, which was accepted by bank management and funded by USAID. The equipment was ordered by September 1984 with delivery expected by August 1985.

In February and March 1984, the ICL programs and data were converted to Wang VS 80 format. Enhancements began in Nairobi with the creation of "Copy Libraries" and fundamental "Structuring" of Programs. This conversion took five weeks; Wang required two additional weeks to complete the hardware installation and the next month was used to develop data entry programs. Entry of fiscal year 1983/84 data began in May 1984.

By January 1985, fiscal year 1983/84 data was processed. Considerable improvements were made to the system and the KAKA reconciliation exercise was also completed and the entire year was re-processed using the enhanced system.

Improvements to the existing systems were geared towards increasing the credibility and reliability of the records maintained in the computer.

1. The general ledger and loan ledger master files were changed from sequential access to a direct access method (Indexed Sequential) processing which provides a faster and more efficient method than the former one.
2. Thirty seven new fields were added to the loan ledger master.
3. A number of deficiencies were corrected from the old system during fiscal year 1984/85.
 - a) The original system had six separate methods of interest calculations. One interest routine is now used to calculate monthly interest. Simple interest is used for all loans not on a monthly basis and stored as "interest-not-due". Therefore, the current loan balance always reflects the amount due and payable in the current month. If the customer wishes to pay early, he pays the account balance. Monthly interest amounts are now maintained on the loan ledger account. Loan balances were divided into interest balance and principle balance, plus interest paid and principal paid. This was accomplished

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through the posting of historic files and the creation of customer, equity and loan transfer data elements.

- b) The original system had four separate arrears calculation routines. Arrears amounts are now maintained for each account on a monthly basis.
- c) The name and address fields were expanded from 12 characters to 24 characters each.
- d) The first transaction date and the loan expiration date are now being maintained.
- e) The number of payments remaining field was corrected to the original terms. More than 2,000 loans, mainly crop loans, were incorrect because of an error in the old interest calculation for annual loans.
- f) A new program was developed to list known errors (excluding the above payments remaining) which resulted in the discovery of more than 9,000 errors such as missing interest rates, terms, incorrect due dates, missing names, etc.

While making the above enhancements to the system, an "Alternate Key" path was provided for future development to handle borrowers with multiple loans in order to group loans together for reporting purposes.

Three years of data were processed during the last 16 months including fiscal year 1984, KAKA - Reconciliation, then fiscal year 1984 reapplied and fiscal year 1985. The backlog of processing was reduced from 9 months to zero.

CRDB produced the first year-end Trial Balance (FY 1985) during the second week of August 1985, for the first time in many years.

On March 1, 1985, the Data Processing Department switched to data entry from source documents. Data is entered into the computer system directly from its original voucher. This method eliminates the exercise of transferring data onto batch forms for entry into the computer. All transactions received from regions are entered and balanced on the following day. Information received for a prior month is posted directly into that month.

Because of excess computer capacity in its initial stage of development, the World Bank encouraged CRDB to sell the excess to outside users. A computer service contract was prepared by the EDP department with help from the legal department and approval by bank management. An automatic computer billing

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program for charging outside users was developed after attempts to obtain a suitable package from the vendor (WANG) failed. This system charges for resources used including elapsed-seconds on a terminal, CPU-seconds, disk head movements (I-O), user and system pages in and out, paper quantity and type consumed, average disk space rental, tape rental and 5 categories of human assistance (operator to senior systems analyst.) Outside users are currently consuming 40% of CRDB's computer time, have paid nearly 3,000,000 T.Shs for service over the last 9 months and average more than 500,000 T.Shs/month.

The EDP department has developed a method and programs to return transactions to their respective offices for verification and run procedures have been developed for all CRDB computer systems. These procedures simplify computer operation and help assure that correct steps are followed when processing data.

A CRDB Programming Standards Manual has been developed. All job streams and programs have been documented and cross-referenced and a system developed to report on safari imprest (travel allowance) and transportation (vehicle) expenses.

Development has begun on a payroll system for the bank which, unfortunately, will not be completed upon by project termination.

On-line programs were developed to display and report the status of individual loan and/or general ledger accounts.

The Bank Borrowers Statements program has been enhanced to produce statements yearly, on request by individual, by ledger or by region. Balance checking is automatically performed on loan and arrears balances.

Interest paid and principal paid are reported as monthly and year-to-date amounts. Interest-not-due is reported by ledger and in total on a monthly basis.

From November 1984 to January 1985, Mr. Machange attended a three-month training course sponsored by Wang in the U.S.

In summary, the primary objectives to reconcile the bank's account, convert the old systems to the Wang computer, improve the processing reliability of the systems and develop new systems have been achieved successfully.

The UPS (Uninterruptable Power Supply) has not yet been installed and should be as soon as possible.

When the Wang Personal Computer arrives, a Word Processing Department should be established.

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While the EDP staff has learned much about programming and operations over the last 16 months, the majority of the system enhancements and development were done by the advisor. His replacement, who is funded by the World Bank, should continue on-the-job training and development of the payroll system.

In conclusion, all systems and programs appear to have been converted successfully to the Wang VS 80 computer installed on the second floor of the new CRDB bank building on Azikiwe Street. The only exception is an amortization program written in Fortran which must be handcarried to the university to compile and run. This is not a major problem because it is run only one or two times per year.

Recommendations

The converted systems and programs appear to be in good working order if the proper person is available to run them. There are no documented instructions to any programs. The operators are unable to run some of them. A computer operations manual is needed very badly as is one for data entry personnel.

The loan data elements are fairly complete, giving the head office and regions the information they need. Currently, few people know where to get this information. A Reports Manual is needed to identify all available reported data to all user departments.

Although several data elements are being automatically checked for potential errors, there are still additional checks which could be made. Also, although it cannot be checked automatically, there are many names and addresses missing or misspelled.

Fiscal year 1984/85 was the most successful in recent history, although, the system could be made still easier (if not faster) to run by programming for reruns of selected accounts and by training more operators for the reruns.

The source documents data entry was a good step to more efficient data entry. The next and final step is to modify the documents so they fit the system.

The current Wang VS 80 computer is a fairly substantial system and is handling the CRDB and user processing needs quite well. The EDP department is short of space for existing terminals and will become critically so with the installation of the Uninterruptable Power Supply (UPS), the new word processing stations and the additional programmers.

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Other than the manuals, there are several pieces of documentation which should be written to communicate between programmers and operators and between EDP and other departments.

Several informal requests have been made concerning numerous existing and future systems. Before moving too rapidly into new areas, it is important to clean up current projects. Documentation and storage facilities should be improved first.

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IV. PROJECT RECOMMENDATIONS

Because of the invocation of section 620 (g) of the Foreign Assistance Act and the Brooke Amendment, USAID is precluded from committing any new funds to the Tanzania Government. Should events take place that would rescind the aforementioned, I would strongly recommend that USAID reactivate the NAFCREP Program. The need for such a program still exists in Tanzania.

Acknowledgements

As Chief of Party of the ACDI team of Specialists vested with the responsibility for closing out the RVPE Project, I thank all of the officers and staff of the Cooperative and Rural Development Bank of Tanzania for their assistance during the life of the project.

As author of this final report I thank Everett Calvert, David Eding and Willford Schaffer for their contributions to the preparation of this document.

I also express my appreciation for the support USAID granted to the ACDI team members during the life of the project.

G.W. Carlson, Jr., May 1986

APPENDIX I

APPENDIX I

**WORK PLAN
OF
ACDI TEAM FOR PERIODS LISTED BELOW**

Chief of Party & Operations and Bank Management Specialist

FEBRUARY - JUNE 1986 (REVISED)

1. Coordinate all phases of work of the ACDI Team and CRDB.
2. Assist the Chief Accountant, as requested, in preparing 1986/87 Annual Budget.
3. Work with Operations and Procedures Committee in revising credit forms and updating Policy and Procedures Manual.
4. Set up criterion for, and assist loan collection teams to collect loans arrears from May to September 1986.
5. Obtain pro-forma invoices for air travel, shipment of personal effects, etc., for ACDI team for departure from post.
6. Prepare plan for the development of a credit review/examination function for examination of credit and operations of region/branch offices.
7. Prepare inventory list of Project materials under ACDI control and turn-over all materials to CRDB.
8. Prepare final report for CRDB on project status.

JULY - SEPTEMBER 1986

1. Coordinate all phases of work of the ACDI team and CRDB.
2. If requested; organize and implement the proposed credit and supervision division (refer; memo to General Manager on credit and supervision).
3. Develop, and assist in the implementation of a CRDB credit review/examination operation for all aspects of region/branch office operations. Design review forms, prepare operating standards, procedures for the credit review function.
4. Monitor loan collection progress of collection teams.
5. Assist training wing in the training of credit reviewers.
6. Prepare ACDI quarterly report activities/accomplishments during this period.

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OCTOBER - DECEMBER 1986

1. Coordinate all phases of work of the ACDI team and CRDB.
2. Finalize plan and methodology, for selling Bank vehicle to employees as requested by Bank management.
3. Field trips (2 or 3) with credit review teams to assist and critique the review of the Region/Branch offices.
4. Assist Training Wing in development and presentation of credit related training as requested.
5. Review and interpret the MIS/MIR reports for accuracy and consistency.
6. Prepare ACDI quarterly report of activities/accomplishments during this period.

JANUARY - MARCH 1987

1. Coordinate all phases of work of the ACDI team and CRDB.
2. Devise schemes to increase the Bank's capital growth (ratio of capital to assets).
3. Monitor the bank reconciliation process for accuracy and consistency and suggest methods for improvements.
4. Actively participate in the operation of the Credit and Supervision Division, if implemented.
5. Assist credit review team in examination at one or more region/branch offices.
6. Review the control systems with a view towards modifying or refining the systems.
7. Prepare ACDI quarterly report of activities/accomplishments during this period.

APRIL - JUNE 1987

1. Coordinate all phases of work of the ACDI team and CRDB.
2. Continued active participation in the operation of the credit and supervision division, if implemented.
3. Monitor activities and result area of the credit review function.

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4. Obtain pro-forma invoices for air travel, shipment of personal effects, etc., for ACDI team for departure from post.
5. Prepare inventory list of Project materials under ACDI Control and turn-over all materials to CRDB.
6. Prepare Final Report for CRDB on project status.

BANK OPERATION TRAINING SPECIALIST

FEBRUARY - JUNE 1986 (REVISED)

1. Provide support/liaison for implementation of all project component developments, when requested by the COP, computer specialist and financial analyst.
2. Monitor registration for 86/87 programs. Advise the TM on revisions as appropriate.
3. Attend/monitor/participate in at least one training session.
- 4(R) Continue development and out-fitting of Training Center.
- 5(R) Develop, and discuss with management, a proposal for integrating the human resource functions of the bank, inclusive of the need for policy revisions and the development of a computerized personnel management information system.
- 6(R) Develop plan for cost-effective up-grading of English language skills of bank staff, if desired by training management.

JULY - SEPTEMBER 1986

1. Monitor implementation of 86/87 Training Plan.
2. Evaluate status of Three Year Mobilization Plan. Revise as necessary. Continue search for equipment funding.
3. Write first draft of integrated Human Resource Policy. Initiate review/revision process to assure local validity, full integration, and consistency with corporate objectives.
4. Assume lead position of Task Group formed to develop Personnel Management Information system (PMIS). Confirm commitments to design and implementation schedule.
5. Continue efforts to implement new budgeting and budgeting controls system in Training Division.

APPENDIX 1

OCTOBER - DECEMBER 1986

1. Assist in redesign of Commercial Bank training program.
2. Monitor and assist as necessary with broadened Training Needs Analysis and development of the 87/88 training plan and budget.
3. Write final draft of integrated Human Resources Policy. Move for Management/Board Approval.
4. Finish identification of output requirements for PMIS. Establish data base configuration requirements and use/nonuse of payroll data base for that function. Get closure on decision to purchase package (ALTERNATIVE A) or have programming done in-house (ALTERNATIVE B).
5. Monitor development of OJT Training Modules and/or Desk Aides.
6. Assist with PL480 funding request.

JANUARY - MARCH 1987

1. Assist with communication of new Human Resources Policies, and implementation of supporting procedures.
2. Assist with design and publication of 87/88 Training Plan.
3. PMIS: (ALTERNATIVE A) Monitor installation of purchased package and design field training programs.

OR

4. PMIS: (ALTERNATIVE B) Direct the development of the programming package if written in-house.

APRIL - JUNE 1987

1. Provide management with a status report on any unfinished project activities. Tie up loose ends as desired by management.
2. PMIS: (ALTERNATIVE A) Field test package. Assist vendor with debugging. Implement training.

OR

3. PMIS: (ALTERNATIVE B) Monitor installation of in-house package and design field training program.
4. Conduct evaluation of human resource functions (personnel/manpower, planning/training). Provide management with analysis and recommendations for future development.

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EDP SPECIALIST

FEBRUARY - JUNE 1986

1. Continue daily and monthly loan accounting and general ledger Data Processing operations.
2. Continue review and update of EDP department manuals.
3. Work closely with the Finance Directorate to develop the computer MIS system. Initial efforts have included MIS needs analysis interview with CRDB directors and other officers.
4. Continue to monitor computer time being sold to non CRDB users.
5. Conduct field trips to various Regional Offices to continue the MIS needs analysis survey.
6. Assist in the coordination of the CRDB payroll system programming.
7. Continue assisting the reconciliation process of the CRDB Head Office and Regional Office records and the development of a loan reconciliation model.
8. Develop a CRDB budgeting system by directorate.
9. Coordinate programming effort of the CRDB budgeting system by directorate.

JULY - SEPTEMBER 1986

1. Continue daily and monthly loan accounting and general ledger EDP operations.
 2. Continue review and update of EDP department manuals.
 3. Review current hardware and software and make recommendations for future needs.
 4. Continue monitoring computer time being sold to non-CRDB users.
 5. Re-evaluate the CRDB word processing requirements for current and long range needs.
 6. Coordinate the complete of the CRDB payroll system programming.
 7. Continue working with the finance directorate to develop a CRDB management information system.
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8. Review non-CRDB user charges and recommend charges, if necessary, to the finance directorate.
9. Complete the reconciliation model process. This process should be completed by CRDB employees.

OCTOBER - DECEMBER 1986

1. Continue daily and monthly loan accounting and general ledger Data Processing operations.
2. Continue review and update of EDP department manuals.
3. Begin development of a CRDB personnel file.
4. Continue to monitoring computer time being sold to non-CRDB users.
5. Develop a vehicle operation and maintenance system for CRDB vehicles.
6. Develop an equipment inventory system by directorate.
7. Develop a supplies control system for CRDB perishables.
8. Continue working with the finance directorate to develop a CRDB management information system.
9. Begin system designs of various priority MIS requirements as directed by the Finance Directorate.

JANUARY - MARCH 1986

1. Continue daily and monthly loan accounting and general ledger Data Processing operations.
2. Continue review and update of the Data Processing departmental manuals.
3. Review current hardware and software and make recommendations for future applicable needs.
4. Continue to monitor computer time being sold to non CRDB users.
5. Begin the system design of the CRDB commercial banking computer system.
6. Complete programming the CRDB budget system directorate.
7. Complete and implement the vehicle operation and maintenance system.

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8. Complete and implement the equipment inventory system by directorate.
9. Complete the system design of the CRDB personnel system.
10. Continue system designs of the priority MIS systems and begin programming as applicable.

APRIL - JUNE 1987

1. Continue daily and monthly loan accounting and general ledger Data Processing operations.
2. Continue review and update of EDP department manuals.
3. Continue the system design of the CRDB commercial banking computer system.
4. Continue to monitor computer time being sold to non-CRDB users.
5. Re-evaluate CRDB word processing equipment needs for current and long term needs.
6. Continue system design and programming of priority MIS applications.
7. Give priority to all in-process programming applications for finalization at fiscal year end.
8. Monitor and review all computer related systems including the newer MIS related systems. Redefine the loan accounting and general ledger systems and prepare recommendations concerning the rewrite and consolidation of existing computer software and the CRDB main frame computer hardware.

FINANCIAL ANALYST

FEBRUARY - JUNE 1986

1. Complete feasibility study for Management Information System (MIS) in the head office and regions.
2. Consult with management to prioritize development of the system, procedures and reports required for the MIS.
3. Liaise with EDP to develop a series of management information reports bases on agreed upon priorities.
4. Conduct field trips to selected regions to review MIS requirements including the improvement of loan records.

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5. Assist in follow-up and implementation of proposed improvements in the Small Scale Industries information system.
6. Assist in the coordination of loan reconciliation efforts and the final development of a "loan reconciliation model"
7. Facilitate final approval and implementation of improved regional loan accounting form.
8. Prepare quarterly report of activities.

JULY - SEPTEMBER 1986

1. Continue the development of improved systems required for the MIS.
2. Develop a system to monitor the processing of loan applications.
3. Develop a system to monitor budget versus actual expenditures.
4. Coordinate the timely production and distribution of newly developed management information reports.
5. Assist in the implementation of an improved information system for newly procured grain mills (Small Scale Industries Sector).
6. Assist in the application of the "loan reconciliation model" to seasonal input loans.
7. Prepare quarterly report.

OCTOBER - DECEMBER 1986

1. Continue the development of improved systems required for the MIS.
2. Develop system to identify and foreclose non-performing loans.
3. Develop system to coordinate inter-directorate activities and monitor budget development.
4. Develop a system to identify loan sectors with chronic repayment problems.
5. Organize and conduct the meetings and workshops required for the above.

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6. Coordinate the timely production and distribution of newly developed management information reports.
7. Facilitate the development of information systems bases on the model system in the Small Scale Industries sector.
8. Assist in the application of the "loan reconciliation model" to seasonal input loans.
9. Prepare quarterly report.

JANUARY - MARCH 1987

1. Continue the development of improved systems required for the MIS.
2. Develop a system of inventory control.
3. Develop a system of supplies control.
4. Organize and conduct the meetings and workshops required for the above.
5. Coordinate the timely production and distribution of newly developed management information reports.
6. Facilitate the development of information systems based on the model system in the Small Scale Industries sector.
7. Assist in the application of the "loan reconciliation model" in other loan sectors.
8. Prepare quarterly reports.

APRIL - JUNE 1987

1. Continue the development of improved systems required for the MIS.
2. Develop a system to monitor and coordinate Regional Office visits.
3. Develop a system to monitor client visits.
4. Develop a system to reduce paper storage and volume of loan files.
5. Organize and conduct the meetings and workshops required for the above.
6. Coordinate the timely production and distribution of newly developed management information reports.

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7. Assist in the application of the "loan reconciliation model" in other loan sectors.

8. Prepare quarterly report.

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APPENDIX II

COOPERATIVE AND RURAL DEVELOPMENT BANK A THREE YEAR PLAN FOR UPGRADING THE TRAINING FUNCTION and PROPOSED PL480 SUPPORT COMPONENT

Background

On July 1, 1984 the Tanzania Rural Development Bank (TRDB) became the Cooperative and Rural Development Bank (CRDB). With the new name came a new Charter. Together they signaled the establishment of a new era in the official approach to agricultural and rural development and mandated a new order in the Tanzanian banking community at large.

Specifically, the bank has been made responsible for:

1. Providing the principal sources of capital and financial resources for the re-emergence of the once highly efficient and productive cooperative movement.
2. Creating a nationwide commercial banking system, capable of providing "direct competition" in that sector with the previously monopolistic National Bank of Commerce.
3. Streamlining and decentralizing its traditional Development (Credit) Banking function to assure more adequate and timely response to farmer needs and better management of limited credit resources. (A significant policy reorientation shifting away from philosophy of Government money pass-through [soft-loans] to one of "Sound and Constructive Lending").

Concurrent with a tripling of the size of the work force, a ten-fold increase in training activities will be required to fulfill the requirements established by the new charter over the next three years (84-87). To paraphrase one bank official, "...when the government signals this kind of turn, (our) success is not an option, it is an imperative."

To accomplish this massive job, bank management has consolidated all human resources functions under G.M. Kilindu, director of Manpower Development and Administration. He in turn has developed a strong management team by bringing in a professional personnel executive (formerly with the National Bank of Commerce), appointing a strong, competent manager to head up the Training Division, and placing the previous training manager in the strategic position of Manpower Planning Manager.

To facilitate their success, a new set of human resource policies is being developed which will 1) tie needs analysis and manpower development programmes to the Corporate Plan and 2) integrate employee training and development with the newly established Performance Planning and Evaluation System.

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He has further established a formal Human Resources Task Force to facilitate close coordination of planning and program development as the bank begins the process of staffing up to meet the new national priorities and directives.

Training: the Key to the New Bank

The training function is obviously the key to the success (or failure) of the new bank. The bank's ability to orient, train, retrain and consolidate both the old and the new work force(s) will determine both the speed with which it is capable of meeting the needs of the rapidly developing cooperatives and the quality of competitive service it is capable of delivering to the financial market place.

Just as the rapid shift in government policy will not permit the new bank to develop slowly, neither will it permit the luxury of organic growth of the training function. Recognizing these facts, bank management has moved swiftly to establish a Human Resources Development Center in the new building (see Appendix 1). Based on the parameter's and objectives outlined by management, the training manager and his USAID-sponsored advisor designed a center which, when fully staffed and equipped, will be capable of supporting the training schedule.

The engineering firm of Design Partnership Ltd. has been authorized to expedite construction on the facility and a proposal for procurement of furniture and equipment has been tentatively approved by the World Bank.

The Plan

All these efforts are in line with the training unit's need to be strengthened for the tasks of preparing and conducting courses or programmes that can cover all bank personnel in the field of management development, banking operations (credit and commercial banking) and individual employee vocational development in a manner show below:

Personnel Cadre	Training Required		
	Management Development	Operations (Credits and Commercial Banking)	Vocation Skills
1	x	x	-
2	x	x	-
3	x	x	x
4	-	x	x
etc.			

n.b. where "x" refers to the course which a person under cadres in column No. 1 would be required to attend

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For each kind of the three courses the levels of training required will be specified and appropriate courses will be designed.

The task before the bank is vast and the training unit has an equivalent task of equipping the employees with the necessary skills. The main thrust for the unit will therefore be in the following areas:

1) Organization of the Training Unit:

- a) Development of resource people
- b) Curriculum developers
- c) Administrative staff
- d) Facilities such as:
 - Equipment
 - Premises
 - Services (welfare, transport, stationery, etc.)

2) Developing courses that would cover:

- a) Computer personnel
- b) Management personnel
- c) Banking operations (credit and banking services)
- d) Finance
- e) Administrative/Planning personnel
- f) Vocational skill and long-term training.

The task must start immediately and the bank currently does not have the needed capability to train on this scale. This has to be done within the next three years, i.e. 1985-1987. For immediate purposes the bank's training unit is going to conduct in-house courses using its own personnel. At the same time it's going to send personnel to courses run by other training institutions. But since this arrangement cannot go on indefinitely a team of officers who are experts in the fields needed for the in-house training, as shown in the list of courses, will be hired to come, develop these courses and do some training within a period of three years. Within three years the Bank will have stabilized and the future shape and organization of the training function could be redecided. The respective tasks for the proposed officers would be as shown on appendix 2.1-2.9.

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New Programming	Mgmt	Operations	Clerical/ Vocational
Management			
Goal Setting/Problem Analysis	x	x	
Staff Management	x		
Asset Management	x	x	
Performance Planning	x	x	x
Management Reports/Information Management	x	x	x
Budgeting for Non-financial Managers	x		
Stress Management	x		
Commercial Banking			
Postages		x	x
Clearance	x	x	x
Waste		x	x
Saving Bank Account	x	x	x
Current Account	x	x	x
Cables	x	x	
Remittance	x	x	
General Ledger		x	x
Cash	x	x	x
Bills	x	x	
Accountant's Desk	x	x	x
Advances	x	x	x
Credit			
		x	
Credit I (Loan Supervision)		x	
Credit II (Credit Management)	x		
Credit III (Corporate Lending)	x	x	
Credit Supervision (Audit)	x	x	
Finance/Accounting			
Bookkeeping Refresher (Cert.)		x	
Intermediate Accounting (Cert.)		x	
Loan Accounting Procedures		x	x
Clerical/Vocational			
Secretarial Skills			x
Records Management		x	x
Intro. Teller Training	x		
Office Administration		x	
Driver upgrading/Certification			x
First Line Supervision		x	x
Data Processing Input Document Procedures		x	x

There are also the developmental kind of courses which are of long duration. These are continuing and will need to be expanded. They cover long-term courses of one to three years leading to professional exams and degree/graduate levels.

In view of this need, the following budget is proposed to cover these requirements as shown in the Addendum. Briefly, TShs 12.2 mil. in 1985/86, TShs. 19.2 mil. in 1986/87, and TShs. 23.6 mil. in 1987/88 would be required. The proposal for PL480 funds should commit half this amount annually with the balance to be taken up by the bank. Through improved budgeting process and increased income, after the expensive start-up phase, the bank should be prepared to maintain this level of training after 1987.

n.b. The proposed budget is an overall one, incorporating CRDB's support funds to the programme.

CRDB Training Unit Staffing Proposal

Staffing Needs	MSU Scale	Starting Salary
1. Senior Credit Training Officer	10	65,280
2. Management Training Specialist	9	60,660
3. Clerical/Vocational Training Spec.	8	55,440
4. Graphics Specialist	8	50,400
5. Librarian/Training Coordinator	8	50,400
6. Management Secretary	6	40,200
7. Staff Secretary	5	27,360
8. Clerk	4	19,500
9. Clerk	4	19,500
T O T A L		388,740

CRDB Manpower Projection

	84/85	85/86	86/87	87/88
Management	50	100	125	150
Mid - Level	150	200	250	300
Clerical/Skilled	500	700	1,000	1,500
TOTAL	700	1,000	1,375	1,950

APPENDIX II

**Proposed Budget for the
CRDB Training Department
Three-Year Development Plan**

	85/86	86/87	87/88
	-----	-----	-----
Short-Term	10.830	17.545	22.120
Long-Term	1.000	1.250	1.500
	-----	-----	-----
Staff (Appendix 2)	0.389	0.428	.471
	-----	-----	-----
TOTAL	12.219	19.223	23.620
USAID Request	5.721	9.398	11.575

n.b. approximately TShs. 6-12 million is projected to be recycled through contracts for services with TRD, Sokoine, I.F.M., Cooperative College and other local institutions, which will double the shillings value of the USAID contribution for that portion of the budget.

APPENDIX III

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APPENDIX III

HUMAN RESOURCES DEVELOPMENT CENTER: SUMMARY OF KEY FEATURES

Training Hall

This medium size multi-purpose hall is capable of seating 150 persons theater style, and 90, comfortably, when arranged classroom/conference style.

For the majority of training activities however, the hall can be divided into three nearby equal classrooms by the use of two accordion dividers. Such arrangements utilize matching "teaching walls" at both the east and west ends of the hall. These "teaching walls" include large chalk boards, built-in flip charts, and large, manually operated, ceiling mounted projection screens. The north wall includes cork boards and magnetic strips for the convenient placement/holding of important flip chart sheets.

To ensure maximum flexibility, all equipment not affixed to these teaching walls is portable. The north wall is designed to accommodate the orderly storage of all tables and chairs, as well as the secured, convenient storage of training room supplies.

Another key feature of the north wall is the inclusion of service bays which permit the classroom instructor/manager to control the start/end of breaks. To service the group, the tea boy simply fills the bay through external doors and at break time, the instructor can access the refreshments through a set of doors opening into the classroom. At the end of the break, the participants return the used glassware to the bay, the doors are closed and class resumes. The bay can then be cleared at the convenience of service personnel, without the usual disruption to classroom activities.

Consistent with the philosophy of maximum flexibility, all audio visual equipment is portable, stored in a secure area and serviced and controlled by trained technician(s). This includes simultaneous equipment operated out of booths built into the north wall at each end of the hall.

This latter feature permits training by foreign experts to proceed at twice the normal speed with maximum understanding/comprehension assured and also makes the facility attractive to outside groups, thus assuring maximum utilization of the facility and, if desired, income generation to support its operation and maintenance.

Library/Resource Room

An integral feature of the proposed Human Resources Development Center is the library/resource room. To promote the perpetual development of personnel, this facility is a conveniently accessible repository for a wide range of business related books, periodicals, audio tapes and self-paced training modules. It is furnished to encourage casual reading as well as structured, supervised study in specially designed individual study carrels. When properly staffed, the facility is also the film and A/V software library, providing for both security and individual access to these valuable resources.

Graphics Section

An optimally decentralized and on-the-job-based training process is considered essential to meet the needs of the new, rapidly expanding, bank. Servicing that mode of operation will require the constant development and timely distribution of quality training/development software. The graphics section has been proposed to meet that need with resources for designing, producing, processing, monitoring inventories and distribution of in-house training materials.

Although the training manager should resist moves and/or the temptation to encompass the bank's printing/duplication operation, the division should be equipped so as to be semi-self sufficient and ensure timely production of consistently high quality materials on a demand basis.

Management/Programming Units

The Management and Programming Units have been designed to promote high morale, efficient operations and a visual model of a well managed operation.

The management wing has been designed to provide close coordination between those responsible for planning for the manpower skills needs of the organization (having the right people in the right place) and those responsible for turning those plans into on-the-job realities (people possessing the right skills and doing the right thing at the right time.)

The private office concept produces an environment which promotes status, pride and the incentive to practice modern management methods on the job. The open office clerical section is designed to promote coordinated records management, open communication between units and efficient clerical backstopping. The conference room supports these objectives by providing a private, organized space for small group meetings concerning human resources activities.

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APPENDIX 3

The programming unit is the engine that drives the training/development process. Fitted conveniently between the library resources room (information) and the graphics section (production), this unit is responsible for generating the programs and training aides required (and identified) by line management.

Current thinking calls for three skilled program specialists concentrating on (a) credit, (b) management and (c) lower cadre/clerical/vocational training to staff the center. The offices will be modest, well lighted, and specially furnished to reflect the specialized tasks and to promote maximum, efficient production. The clerical support section meets the previously stated open communications and clerical backstopping needs.

The specialized conference room (war room) provides a private, organized and secure space for program development. All four walls are functionally equipped to assist in needs analysis, planning and programme production. Conveniently located, the room provides a natural setting for meetings with outside consultants. If necessary, the room can double as temporary office space for these people.

Conclusion

This modest and practical facility should meet the needs of this rapidly growing organization for a period of from five to ten years. Conceptually, it provides for the needs of the head office and promotes decentralized, management directed planning and development. It also can establish a model (a new standard) by which this community, this nation, approaches the process of perpetual development of human resources.

APPENDIX IV

APPENDIX IV

PROJECT DIRECTED IN-COUNTRY GROUP TRAINING

DATE	NAME OF COURSE	CADRE	VENUE	FROM-TO	NO. OF TRAINERS
09-21-83	Credit Management and Administration Seminar	Project Officers Credit Supervisors Loan Officers	TANGA	9/21 - 5/10/83	18
10-10-83	" "	" "	MWANZA	10 - 10/24/83	15
10-26-83	" "	" "	TABORA	10/26 - 9/11/83	18
11-13-85	" "	" "	MBEYA	13 - 11/26/83	14
11-28-83	" "	" "	SONGEA	11/28 - 12/1/83	16
April 84	Credit Management and Administration Seminar	Regional Managers & HQ Sr. Officers	D'SALAAM	1 Week	27
April 84	Performance Evaluation Seminar	" "	D'SALAAM	1 Week	37
	Extending Credit *THE NEW PROCESS	Regional Office/ Head Office teams composed of R/O Manager, Project Officers, Credit Supervisors, and Loan Officers	ARUSHA (ESAMI)	11/19 - 11/184	20
			MWANZA	1/6/ - 1/11/85	20
			IRINGA	2/7/ - 2/13/85	17

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**PARTICIPANT TRAINING
SHORT TERM/STUDY TOURS/SEMINARS**

NAME	POSITION TRDB	FIELD OF STUDY	NAME OF SCHOOL	DATE FROM-TO	DEGREE/ CERTIF.	POSITION ON RETURN	CURRENT POSITION
Mchome, P.	Z.M.	Farm Credit		7/82-9/82	N.A.	Zonal Mgr.	Attachment N.B.C.
Mbelle, J.	Z.M.	USDA Small Farmer/Farm Credit		6/82-8/82		Zonal Mgr.	Acting Dir. of Super.
Kilindu, G.	D.M.D.A.	Farm Credit		10/82-12/82		D.M.D.A.	D.M.D.A
Mohele, A.T.	Director R.S.C. Ord.	Farm Credit		3/82-5/82		Dir. Reg. Super.	Dir. of Dev.
Maginga, P.	S.P.O	Farm Credit		5/82-9/82			
Kibola, A.	Chief Mgr. Planning	Exp. Stats		5/82-6/82	Cert.	Chief Mgr. Planning	Chief Mgr. Non-crop Loans (Transport)
Maneno, E.	Tr & Man- power Dev. Manager	Tr. Prog. Dev.	I.L.O./Turin	7/82		Manpower Planning Manager	On attachment NBC

PARTICIPANT TRAINING
LONG-TERM

NAME	POSITION TRDB	FIELD OF STUDY	NAME OF SCHOOL	DATE FROM-TO	DEGREE/ CERT.	POSITION ON RETURN	CURRENT POSITION
Lungu, F.	R.M. Kibaha	Ag. Econ.	West Va. University	12/82	MS	SPO Dev.	
Marandu, E.J.			" " "	11/82	MS		Resigned
Massawe, J.	Accountant	Acct/Comp. Science	Southern Ill. Univ.	11/82-12/84	Assoc. Comp. Sci/Acct	Accountant	Same
Chikaka, C.	R.M.	Ag. Econ.	Ohio State	8/82-6/84	MS	Ag. R.M. Tabora	Same
Mmari, I.K.	Z.M.	Ag. Econ.	Univ. of Illinois	8/82	MS	R.M. Arusha	Same
Nchimbi, B.S.	P.O. Livestock	Ag. Econ. (Ranch Mgnt)		8/82-4/85	MS	P.O. (Livestock)	P.O. (Livestock)
Bunango, M.S.	Acct. II	Acct/ Comp. Sc.	Southern Ill. Univ.	8/82-12/84	Assoc. Comp.	Accountant II	Same
Kapanga, A.K.S.	Personnel Mgr.	Pers. Mgt. & Admin.	Fla. Jr. College	8/82-8/84	Assoc.	Personnel Mgr.	Same
Mduda,	R.M.	Management	A.D. Little		MSc	R.M. Tanga	Same
Mwasimbile, L.G.C.	R.M.	Management	A.D. Little		MSc	R.M. Mbeya	Same

APPENDIX IV

NAME	POSITION TRDB	FIELD OF STUDY	NAME OF SCHOOL	DATE FROM-TO	DEGREE/ CERT.	POSITION ON RETURN	CURRENT POSITION
Ngaliluwula, E.N.	Z.M.	Management	A.D. Little	7/83-8/84	MSc	R.M.	Procurement Manager
Chejah, H.C.	P.O.	Management	A.D. Little	7/84-8/84	MSc	P.O. Procurement	Same
Panyika, C.T.	P.O.	Management	U.S.D.A.	9/83-7/84	M.A.	Acting R.M.	Same
Mwambapa, B.A.	R.M.	Management	A.D.	7/83-8/84	MSc	R.M. Mwanza	Same
Msigwa, K.	Estate Mgt. Officer	Management	U.S.D.A Graduate	9/83-7/84	Cert. MSc	Estate Mgt. Officer	Same
Akile, H.M.	P.O. (Farm Machinery)	Option II	U.S.D.A Graduate	9/83-6/84	Cert.	P.O. (Farm Implements)	Same
Buzohera, H.C.	P.O. (Sm. Stock)	Option II	U.S.D.A Graduate	9/83-6/84	Cert.	P.O. Sm. (Stock)	Same
Kihunrwa, F.A.	Z.M.	Mgt. Dev/ Ag. Bus.	U.S.D.A	9/83-7/84	MSc	Z.M.	Same
Luwemba, B.A.	Chief Mgr.	Management	AD Little PA	7/82-5/83	MSc Mgt.	Ag. D.O.	Same

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