

I. PROJECT IDENTIFICATION

1. PROJECT TITLE **Regional Organizations Development:
 Africa Cooperative Savings and Credit Association/Directed
 Agricultural Production Credit (ACOSCA/DAPC)**

2. PROJECT NO. (M.O. 1095.2)
698-11-995-154

3. RECIPIENT (specify)
 COUNTRY _____
 REGIONAL **Africa** INTERREGIONAL _____

4. TYPE OF PROJECT
 BEGINS FY **75**
 ENDS FY **79**

5. SUBMISSION
 ORIGINAL _____ DATE _____
 REV. NO. _____ DATE _____
 CONTR. PASA NO. _____

II. FUNDING (\$000) AND MAN MONTHS (MM) REQUIREMENTS

A. FUNDING BY FISCAL YEAR	B. TOTAL \$	C. PERSONNEL		D. PARTICIPANTS		E. COMMOD- ITIES \$	F. OTHER COSTS \$	G. PASA/CONTR.		H. LOCAL EXCHANGE CURRENCY RATE \$ US _____ (U.S. OWNED)			
		(1) \$	(2) MM	(1) \$	(2) MM			(1) \$	(2) MM	(1) U.S. GRANT LOAN	2) COOP COUNTRY		
											(A) JOINT	(B) BUDGET	
1. PRIOR THRU ACTUAL FY													150
2. OPRN FY 75	442					32	134	276	58				150
3. BUDGET FY 76	368						138	230	58				150
4. BUDGET +1 FY 77	316						99	217	58				150
5. BUDGET +2 FY 78	92						18	74	12				150
6. BUDGET +3 FY 79	96						18	78	12				150
7. ALL SUBQ. FY													
8. GRAND TOTAL	1314					32	407	875	188				750

9. OTHER DONOR CONTRIBUTIONS

(A) NAME OF DONOR	(B) KIND OF GOODS SERVICES	(C) AMOUNT
CIDA, KAF, CUNA, CRS, DLF, MISERIOR - WOCCU	Personnel Training Centers and Supplies	\$2.7 Million

III. ORIGINATING OFFICE CLEARANCE

1. DRAFTER Jack Walker/Murray Mould, AFR/NARA	TITLE Agricultural Officer/ Project Officer	DATE
2. CLEARANCE OFFICER	TITLE	DATE

IV. PROJECT AUTHORIZATION

1. CONDITIONS OF APPROVAL

2. CLEARANCES

BUR/OFF.	SIGNATURE	DATE	BUR/OFF.	SIGNATURE	DATE

3. APPROVAL AAS OR OFFICE DIRECTORS

SIGNATURE	DATE	SIGNATURE	DATE

4. APPROVAL AID (See M.O. 1025.1 VI C)

SIGNATURE	DATE

TITLE _____ ADMINISTRATOR AGENCY FOR INTERNATIONAL DEVELOPMENT

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ACOSCA: AFRICA COOPERATIVE SAVINGS AND CREDIT ASSOCIATION

I. INTRODUCTION

A. The proposed project activity is presented by the Credit Union National Association to the Africa Bureau of A.I.D., at the request of ACOSCA as one means of assisting credit union development in Africa and in particular of developing an integrated cooperative movement to serve the lower economic strata of Africa. The project activity proposes support of ACOSCA to carry out two essential program elements:

- Continue the expansion of credit unions in Africa consisting of activities in training, organization and promotion of the movement and to coordination of continuing financial support from other donor agencies for program expansion.
- Introduce and implement a Directed Production Credit Program (DAPC) pilot program for small farmers (under 25 hectares) in specific rural credit unions in the countries of Cameroon, Lesotho, and Zambia in order to: 1. increase rural savings and agriculture production, 2. assist in organizing a central finance facility in each league, and 3. assist in coordinating the delivery of supplemental agricultural services as required.

B. FUNDING CONTRIBUTIONS - FY -75 through FY-79
(\$ 000)

USAID	\$1,314
Host Governments	750 <u>1/</u>
Other Donor Organizations	2,100 <u>2/</u>
National Leagues	39.5 <u>3/</u>
Credit Unions	300 <u>4/</u>
Other Loan Funds	200 <u>5/</u>

NOTE

- 1/ In all three countries, personnel from national offices of cooperatives are assigned to audit and assist credit union organization and development. In Lesotho, paid manager contracts are funded by the government. The Ministry of Agriculture in each country will make available agriculture agents to assist in production, supplies and marketing. \$750,000 is estimated and represents an average of \$50,000 per year per country over the life-of-project (5 years).
- 2/ See Annex C.
- 3/ Represents DAPC pilot costs to be financed by national credit union leagues.
- 4/ Represents the capital to be raised by local credit unions.
- 5/ Represents possible loan funds from UN and international cooperatives organizations.

II. PROJECT DESCRIPTION AND RATIONALE

A. History and Status of the Project

1. The Setting

Traditionally, Africa has suffered from:

- a. the unavailability to lower socio-economic groups, especially small farmers, of both credit and services necessary for increased agriculture production and personal income shares;
- b. an overcentralization of the development process and public services in national governments and a corresponding lack of local and regional organizational competence in virtually all areas (especially rural) of both the public and private sectors; and,
- c. the absence of practical mechanisms and channels to facilitate and motivate the productive economic and social involvement of lower groups in the national growth and development process.

Of all low income groups, the small and often-landless farmer has suffered most from the prevalence of the above factors. Restrictive patterns of land tenure, the absence of organized marketing and food distribution services, and the lack of access to technical assistance, credit, and other services, have perpetuated a static socio-economic condition for this group and have frustrated the majority of rural development efforts which have not treated the above impediments in an integrated fashion. In recognition of the nature of the problem and in accordance with the directives of Title IX, A.I.D., over the course of the past decade gradually has increased its support (both loan and grant) from multi-faceted programs designed to: a) provide essential technical assistance and credit resources to local and regional entities of various types (cooperatives,

credit unions, local units of government, community development associations, etc); and b) combat the lack of popular participation and local organizational infrastructure; and designed to realize more concrete projects for real economic and social benefit to the individual, the community and especially the small-farm subsector.

2. African Cooperative Savings and Credit Association

Prompted by the success of the credit union movement in Latin America, the African Cooperative Savings and Credit Association (ACOSCA) was organized in 1968 by seven African national credit union associations. The Association was formed for the purpose of organizing and promoting credit unions through the continent. ACOSCA is governed by a board of directors elected by 16 national associations in sub-Saharan Africa. Daily management is the responsibility of a general manager who heads a staff and reports directly to the Board. ACOSCA is chartered under the Friendly Societies Act (non-profit organizations) of Kenya, and with the assistance of donor organizations and its national affiliates, ACOSCA has expanded the credit union movement throughout Africa. Its principal efforts have been devoted to training and motivating potential leaders and volunteers in the operation of credit unions. Specialized training programs are provided at five training centers throughout Africa, for credit union personnel and government officials. A staff of five employees is retained primarily for work in the areas of administration and insurance. In the future, as expatriate personnel end their assignments and African personnel are trained, ACOSCA plans to draw on the accumulated expertise of member leagues, related cooperative organizations, government agencies, foundations, credit unions and private companies.

3. The Role of A.I.D.

The U.S. Agency for International Development has been supporting ACOSCA on grant funding basis since 1970, and total grant funding of \$364,000 has been programmed through June 30, 1974. A.I.D. funds have helped support local staff and offices at the ACOSCA headquarters in Nairobi, Kenya, and the services of CUNA senior credit union advisor until December 31, 1973. In addition, these funds have provided a CUNA regional training advisor and an African counterpart at ACOSCA's Southern Africa Regional Training Center for the past 2½ years. During this period, the Regional Center has trained 45 representatives from Malawi, Mauritius, Botswana, Swaziland, and Lesotho in credit union management and promotion techniques.

4. Accomplishments to Date

ACOSCA's training objectives and accomplishments may be summarized as follows:

a. Develop Administrative Self-sufficiency of ACOSCA's Headquarters Staff

The ACOSCA Manager and CUNA Advisor have worked together and streamlined ACOSCA's accounting system, office management, credit union insurance procedures, and international credit union lending policies.

b. Conduct Training Programs in Collaboration with ACOSCA Affiliates in the Southern Africa Region:

- Two, three-month regional training seminars were conducted for 45 credit union managers, committee members, government cooperative officers, field extension officers and credit union personnel, in credit union philosophy, operations, accounting, calculation of dividends and budgeting procedures.

Four local courses on the same topics were held for credit union leaders and members in Lesotho. Two such courses also were provided to credit union leaders and members in Malawi. Approximately twenty people were trained in each of these local courses.

- Four new field extensionists were trained by the Southern Regional Training Advisor for work in the Lesotho credit union league.
- Consultation and training on various aspects of credit union legislation, organization and financing of national association services were provided to the national association leadership and promotion committees in Lesotho, Zambia, Botswana, Dahomey and Mauritius. Groups in these countries needed ACOSCA's assistance in training programs either to form national associations or to improve conditions in already, existing national associations. This training was provided on a one-to-one or small group basis as the need arose.

c. Quantified Indicators of Accomplishments

The following statistics serve to illustrate the accomplishments of the African credit union movement as a whole over the past decade. While it is almost impossible to determine exactly how much of this progress can be directly attributed to ACOSCA's regional program, the relative merit of the ACOSCA contribution is confirmed by participation in and the confidence displayed by member leagues in ACOSCA activities, as well as the considerable sum which they have contributed to these ends. ACOSCA has a standing backlog of requests for technical assistance attesting to the acceptance and high esteem placed by member federations on the value of services rendered.

NATIONAL CREDIT UNION DEVELOPMENT TO DATE:

	<u>1970</u>	<u>1972</u>	<u>1974</u>
1. National Credit Union Organizations (Leagues)	8	11	11
2. Countries with Credit Unions	16	22	22
3. Credit Unions Affiliated to Leagues	3,432	4,848	5,076
4. Individual Members	202,001	316,834	424,625
5. Paid Share Capital	\$ 10.1 M	\$ 13.8 Million	\$ 24.6 Million
6. Loans Outstanding	\$ 6.1 M	\$ 7.7 Million	\$ 23.3 Million
7. Reserves Held by Credit Unions	\$ 1.1 M	\$ 353,787 <u>1/</u>	\$ 729,224 <u>1/</u>
8. Assest of Credit Unions	\$ 12.2 M	\$ 14.7 Million	\$ 29.6 Million

During the past three years, accomplishments directly related to CUNA/ACOSCA assistance include the following:

- 45 field professionals trained
- publications and supply departments established in five national leagues that distribute the following:
 1. Model Credit Union By-laws
 2. Model Credit Rules and Regulations
 3. Duties and Responsibilities of: Board of Directors, Credit Committees, Supervisory Committees, and Education Committees.
 4. Booklets on Accounting Procedures of Credit Unions
 5. Forms for Administrative Procedures in Operating Credit Unions
- life insurance on member savings and loans will soon be available to all affiliates
- a paid management contract program is now functioning in Lesotho under which the government provides grants to credit unions for employment of trained managers to be repaid from increased loan volume proceeds accruing from improved credit administration

1/ 8 national leagues did not report reserve data for 1972 and 1974; data are for three national leagues.

- two national leagues have been instrumental in obtaining legislation more favorable to the cooperative movement
- three national leagues have established audit departments

B. Rationale and Description of the Project

1. Credit Union League Needs for Continuing Assistance

The leagues continue to demonstrate a need for assistance in three areas: obtaining international financing; general organizational and managerial improvement, and effective program redirection toward the small and medium-farm subsector.

Until recently, the leagues tended, though by no means exclusively, to concentrate their efforts on those groups which could be organized most rapidly and efficiently and on giving them the type of credit desired. To a considerable extent, the benefits of the program have accrued to the urban middle-class, and substantial amounts of credit have been used for consumption purposes (including imports). The national credit union federations gradually have come to be particularly concerned over the credit and technical assistance needs of the small farmer and have expressed their desire for assistance to reorient their programs accordingly.

2. The Role of ACOSCA

ACOSCA will require continued funding assistance in order to fully cover its operating expenses until such time as it can generate sufficient income from services offered to member leagues. However, ACOSCA cannot achieve this objective until the member leagues are sufficiently developed in terms of economically viable institutions. The present stage of development of the three national leagues surveyed, considered the most advanced, is not complete. The leagues will continue to require technical assistance inputs to further their own development. This then is the rationale for ACOSCA's five-year development plan:

a. The ACOSCA Development Program

The ACOSCA credit union development program consists of the following principal elements:

(1) Promotional Activities and Technical Assistance:

- (a) Improve and expand the management and technical resources of the national leagues in order to provide appropriate needed programs to benefit small-farm members, e.g., agricultural production credit, insurance, and related services of supply and marketing can be provided to benefit farm members.
- (b) Organize and develop a central finance service in the national leagues in order to provide member credit unions with a reliable source of financing for the expansion and improvement of credit services.
- (c) Introduce pilot projects of integrated production credit programs to rural credit unions which will assist small farmers in obtaining both more-timely inputs of farm supplies and agriculture technical assistance, and better markets for their increased production.
- (d) Improve the operating efficiency and effectiveness of existing credit unions through the provision of technical inputs by expatriate specialists advisors in areas such as planning, loan portfolio management, collection of loans, savings, promotion, and other related areas.

In addition, special emphasis will be directed to: promotion activities, visual aids, publications, statistics and evaluation. It should be noted that all technical assistance is channeled through the national

leagues and is provided only indirectly to individual credit unions. ACOSCA will further elaborate comprehensive criteria for the measurement and evaluation of stages of development of credit unions and leagues in terms of the purposes and goals of the program. These criteria will be put before the next annual ACOSCA Board Meeting in September 1974 for approval.

(2) Directed Agricultural Production Credit:

This new initiative by ACOSCA calls for a 5-year program of pilot production credit projects in Zambia, Lesotho and Cammeroon. The provision of credit and supplementary grants, of capital loans to affiliated leagues to sub-lend to local credit unions for agricultural inputs, of complementaty cooperative agricultural extension and marketing services - all are vital parts of ACOSCA's program for small farmers. The proposal projects an outstanding loan portfolio of approximately 60 percent of all loans to credit union members with DAPC projects and a membership of small farmers amounting to over 50 percent of total credit union members.

ACOSCA considers the national financing component of its production credit program to be of utmost importance, not only for the economic viability and eventual self-sufficiency of the national organization, but also to serve as an incentive along side technical assistance to focus leagues attention on production credit in rural areas. The general conviction of leagues, that they need help in the international money market, is borne out by experience.

(3) Financial Inputs

The pilot projects call for the mobilization of \$500,000 of member-owned capital and loans over the next five years from the following sources:

Equity capital from the African credit union movement (Pilot Project Countries)	\$300,000
Grants and loans from international development agencies (AID, \$60,000; UN Capital Assistance Fund, \$100,000)	160,000
Credit and investments from U.S., Canadian and European credit unions and other cooperative organizations	<u>40,000</u>
	\$500,000

Based on the assumption that it is indeed possible to raise the above amount, the break-even point for the credit programs can be reached by the end of FY-79 at which time \$.5 million will have been raised with approximately the same amount in outstanding loans to members. Finally, assuming a five percent margin over cost of funds, the self-generated earnings of the pilot DAPC credit unions, projected at \$25,000 in 1979, will cover the continuing technical assistance and administrative costs for the pilot projects.

(4) Training:

The ACOSCA Program will serve two principal purposes a) production and distribution of a variety of reports, manuals, newsletters, and journals which promote the movement and provide technical guidance and information to hundreds of credit unions on a periodic basis.

b) training in organization, administration, and supervision of league personnel and credit union field technicians for national and local production credit development efforts in five regional training centers located in Nairobi, Kenya; Bukavu, Zaire; Bamenda, Cameroon; Bobo Dioulasso, Upper Volta; and Roma, Lesotho. (Average of 20-30 students are trained each year at each of the regional training centers).

In order to assist ACOSCA to accomplish these stated program objectives, four qualified technicians will be contracted. These technicians will consist of one regional and three country-level technicians. (See Section "II. B. 3(c) Technical Personnel," below for detail).

3. Rationale for Continuing A.I.D. Regional Grant Assistance

a) General:

As described above, the support provided by A.I.D. over the past three years has been instrumental in creating a growing credit union movement in Africa and has demonstrated the operational utility of the regional organization, ACOSCA. However, it is anticipated that the movement, is still five years from a self-sustaining stage of development and continuing technical assistance on a regional basis is needed for the medium-term future in such areas as managerial reforms, improved access to internal and

external sources of financing, and the development of national and local competence in a number of the more technical aspects of credit administration. It is also of great importance to increase the relevance of credit union activities to priority development needs by substantially increasing directed agricultural production credit, particularly to the small farmer. Furthermore, since the credit union movement in Africa as a whole represents a sizeable pool of able human talent, a reasonably-developed institutional base and potential financial resources; the current and growing determination to assist the small farmer offers an excellent opportunity for A.I.D. to pursue one of its most important program goals.

(b) ACOSCA as a Vehicle for Regional Assistance

ACOSCA, as an indigenous creation of the national credit union associations throughout Africa, has a mandate from the credit union movement to function as its international agent for, among other things, securing and administering essential external technical and financial assistance. There are a number of compelling reasons why ACOSCA should be utilized as a vehicle for ongoing A.I.D. assistance for the credit union movement in Africa. The reasons are: (1) ACOSCA, as a legal entity, is the only organization dedicated exclusively to the needs of the credit union movement on a regional basis. Also, since ACOSCA is a very new organization and is not yet self-sufficient, reduction of A.I.D. assistance at this time would result in abrupt discontinuation of vital ACOSCA services, and concomitant discontinuation of some important new initiatives in the establishment of integrated production programs and the

securing of new external sources of credit.

- (2) Although ACOSCA as an institution is not financially viable at present without continuing grant-funded inputs, in its role as as a supplier and channel of technical and financial assistance, it could become so at its present level of operations by the end of FY 1979. Interlending and insurance operations are the essential components in reaching a breakeven point by the end of FY 1979, and yet the technical assistance program will continue to require both external support and inputs from other agencies.
- (3) On the credit side, what may turn out to be the most valuable service to be performed by ACOSCA, that of assisting in obtaining and channeling other donor funds to member leagues for sub-lending, will not be without A.I.D.'s continuing support. ACOSCA is now and in the foreseeable future the only African organization attempting to raise the necessary international capital and it appears to be the most promising instrumentality for utilizing financial incentives, and leverage for promoting small-farm priority lending on a regional basis.

c. Technical Personnel

The technicians assigned to the project will have two areas of work concentration. These areas are the administrative and technical field work of the credit union leagues and credit unions, i.e., credit union management and directed agricultural production credit.

(1) Regional Technician

The specific administrative responsibilities of the regional technician will be to assist ACOSCA and the three national leagues to develop a uniform program along the following functions for a period of five years:

- (a) Design overall development of the leagues
- (b) Organize and develop three central national finance systems
- (c) Design and implement the small farmer production credit program in the pilot projects
- (d) Train national association officials, management, and field personnel in the operations of production credit and centralized finance systems
- (e) Study the potential for expanding the DAPC program to other countries of Africa.

The technical requirements for operation of the regional office, while varied and difficult, are essential to overall program success.

Technical responsibilities will include the following:

- a. Maintain uniform inter-country data sheets required to carry out proper DAPC loans by the credit unions.
- b. Maintain statistical information on all DAPC loans within the different countries.
- c. Develop training programs for each country in the area of DAPC program analysis related to application of technical information and local conditions in farming areas.
- d. Maintain technical liaison with the local governments and cooperatives as to the purpose and goals of the DAPC programs of the leagues and credit unions in relationship to their production activities.

(2) Country Technicians

The three production credit specialists in Cameroon, Lesotho and Zambia will provide technical assistance to the

leagues for a period of three years during which the pilot projects will be initiated and expanded to at least twelve more credit unions. The specific administrative responsibilities of these specialists will be national and local in scope and will be the same as those of the regional technician.

In the area of technical responsibilities, the production credit specialist will be working very closely with the Ministry of Agriculture and with cooperative organizations in the country of assignment. His work will be coordinated with the work of credit union members and the area extension advisors. Specific technical responsibilities include the following:

- a. Coordinate the implementation of the production programs and utilization of the standardized country data forms.
- b. When necessary, assisting the local extension agents on construction of livestock equipment, vegetable packaging, storage, and propagation methods.
- c. Assisting local supply cooperatives in maintaining timely delivery and market systems.
- d. Encouraging farmers to adopt new and modern techniques (fertilizer, seed, etc.) into their farming process.
- e. Coordinating the country programs of the credit unions with the regional ACOSCA production program outlined for all of the participating countries.

Consideration will be given to economies of scale for the local agricultural conditions in relationship to local and national supply and marketing systems in order to achieve good profit ratios for the individual farmer-credit union member and the pilot area as a whole.

Phase-out of the country specialists is programmed at the end of their three-year assignment. After their departure, it is planned that the national production credit counterparts will be able to continue with the expansion of the program under the guidance and supervision of the ACOSCA regional technician for a period of two years. At the end of the five-year period, each of the three pilot projects should be in a position to assume full responsibility for the production credit program in each program country.

It is planned that at the end of five years, when the three initial participating leagues in DAPC will no longer require technical inputs from the regional technician or ACOSCA to continue expansion of the program, the services of the regional technician could be phased out if no further expansion of the program is requested for other countries.

d. The Role of Major Donor Agencies

During the implementation of ACOSCA's five-year development program, several international donor agencies will be involved in providing continued funding assistance. It is the intent of donor organizations and ACOSCA to achieve greater coordination in the planning efforts of all the agencies assisting ACOSCA, thereby, avoiding any duplication of effort.

The Canadian International Development Agency (CIDA) is providing ACOSCA with grant funds for the maintenance of the national staffs of four training centers. This funding is scheduled to terminate in August, 1975. ACOSCA has submitted a request to CIDA seeking continued funding support for an additional five years; this request is now under consideration by CIDA. The training centers are an important component of the ACOSCA service structure; they continuously train volunteer leaders and government employees in the nature, philosophy, and practical operations of credit unions for new applications of credit union systems in Africa.

The Konrad Adenauer Foundation (KAF) is providing funding assistance to ACOSCA for the following: (1) training scholarships for regional and international seminars; (2) hiring of local personnel and extensionists for leagues; (3) producing training material for the promotion and organization activities of leagues in the West African countries of Cameroon, Nigeria, Liberia, and Ghana and in the East African countries of Ethiopia, Kenya, Uganda, and Mozambique. This assistance began in 1968 and will be extended for an additional five years. KAF is also providing technical staff on a regional basis to assist ACOSCA in monitoring ACOSCA's overall program. The regional KAF

representatives are located in Nandi, Kenya; Douala, Cameroon; and Accra, Ghana.

The CUNA Mutual Insurance Society is providing technical and funding assistance for an indefinite period to assist ACOSCA in developing life savings and loan and bonding insurance programs with the national leagues for credit union members. It is anticipated that in future years, ACOSCA may be in a position to form its own insurance entity.

The other donor agencies, such as the World Council of Credit Unions, MISERIOR, Catholic Relief Services, (CRS), Netherland Volunteers and OXFAM, are expected to continue funding of limited special projects which will also contribute to the achievement of the objectives and goals of ACOSCA. (See page 49 for 6-year donor contribution schedule).

e. Credit Union Relationships to National Government and Related Agencies

The working relationships of the credit union movement with governments and related agencies involved in rural development have been very positive. The Governments of Cameroon, Lesotho, and Zambia, within their limited resources, are assisting the leagues by providing limited technical assistance, paid-manager programs, and audit services. It is planned that working agreements will be developed by the national leagues and the credit unions with the Ministry of Agriculture to obtain the services of agriculture agents, and with supply cooperatives and/or marketing organizations which are functioning for the benefit of small farmers.

III. PROJECT GOAL

A. Statement of Goal

To assist certain African countries' five-year development plans to increase savings, maximize agriculture production and increase income of the small farmers through credit union production credit programs, assist ACOSCA in expanding credit union institutions to insure the eventual viability of a cooperative system on a self-sufficient basis.

B. Measurement of Goal Achievement

1. Agricultural production credit services provided through credit unions to the small farmers at an increasing rate as more farmers are incorporated into the program each year.
2. Increased net returns per hectare of cash crops brought about by the application of improved technical services, better seeds, adequate fertilizers, and insecticides.
3. Increased availability of working capital to the small farmer through the establishment of capitalization systems and sound administrative and credit-granting procedures which insure recovery of loans extended for agricultural production credit.
4. Ministries of Agriculture giving special assistance to credit unions with DAPC programs.
5. Increase in number of African countries with credit union units
6. Increase in credit union membership, share savings and loans outstanding

C. Basic Assumptions of Goal Achievement

1. Participating pilot project countries (Cameroon, Lesotho, and Zambia) will continue to pursue their national development goal of mobilization of farmer savings and the participation of small farmers in the economies

of production credit.

2. Target countries will continue to upgrade the services of agriculture extension personnel to assist credit union farmers in all areas of production.
3. Favorable legislation will assist leagues in the expansion of production credit programs to all parts of the three countries.
4. Credit union expansion continues to receive special emphasis in country development plans.
5. League personnel and staff adequately trained in promotional and substantive activities to meet the needs of prospective affiliated credit unions.

IV. PROJECT PURPOSE

Assist ACOSCA in developing economically viable national credit union organizations capable of increasing membership savings and channeling resources to production systems in the different countries with special emphasis for production credit pilot programs in the countries of Cameroon, Lesotho, and Zambia.

A. Purpose

1. Assist ACOSCA in developing economically viable national credit savings and production systems capable of mobilizing savings at the local village level, and in channeling these resources into agricultural production activities.
2. To increase the net income of small-scale farmers by providing adequate and timely agricultural production credit and services in selected credit unions in each country.

B. Conditions Expected at End of Project

1. The credit union league in every country in which the production credit program has been initiated has become a viable organization with trained and qualified personnel. Personnel will assist and supervise credit unions in the operation of production schemes and will guide them in their overall policies, procedures, and systems for evaluating the production credit program.
2. The net income and capital resources available to the small farmer have been increased, resulting in a higher standard of living among the participating farmers and increased productive activity in the rural areas.

3. To optimize the management of rural human resources, which are not at present being fully utilized.
4. To demonstrate the viability and effectiveness of the production credit methodology of the DAPC program for replication in other areas of the selected countries and in other countries in Africa.
5. To strengthen the program directional activities of ACOSCA for the purpose of expanding credit unions and insuring the development and maintenance of an economically viable structure.
6. Increase in number of credit unions functioning in other African countries outside the pilot project area.
3. The agriculture extension services from the Ministries of Agriculture have become available, upon request, to the small farmer at the village level.
4. Credit unions owned and controlled by the rural population whose primary purposes are (a) to provide credit for agricultural production; (b) to assist in the marketing of crops; (b) to provide supplies for increased production; and (d) to assist in the dissemination of information on applicable innovations and techniques in agriculture. The credit unions will have established themselves as being able to mobilize local savings, pay a fair return, and attract additional supplemental capital from external sources whenever necessary.
5. An established Pan-African organization capable of continuing to provide development programs and services to credit union members.
6. Institutional development boosted by trained personnel.

C. Basic Assumptions for Success of Project

1. The national and local leadership of the leagues and credit unions as well as the small farmer credit union members, participate in the project and in activities which are promoted by the credit unions in implementing the DAPC programs.
2. The Ministry of Agriculture and the National Office of Cooperatives in each country involved in the program, continue to provide support and collaboration in a working relationship with the league and with the credit unions where the program is being implemented.

3. Adequate markets continue to be available to absorb the increased supply of agricultural production.
4. Adequate legislation is enacted and implemented to insure the institutional viability of the expanded operations proposed by the leagues and credit unions involved in a production credit program.
5. National credit union associations implement development plans as well as develop human technical resources for implementing DAPC programs.
6. Evaluation and audit of progress is planned by national leagues with the assistance of the participating governments, ACOSCA and the CUNA/ACOSCA technical advisors.

V. PROJECT OUTPUTS

A. Statement of Project Outputs

The program is designed to increase the service capacity and efficiency of ACOSCA and its members in expanding credit unions and carrying out production credit programs through the following methods:

B. Outputs

1. Training
2. Technical services
3. Program expansion, DAPC
4. Management practices, administrative and technical
5. Credit unions serving as model institutions for national plans
6. Marketing and supply services utilized under a national plan.
7. A financial department for an inter-lending program
8. Coordination of multi-donor funds toward complementary goals.
9. Increased national league affiliation with ACOSCA
10. Increased income and revenues for achieving economic self-sufficiency of ACOSCA

C. Output Indicators

In order to achieve the project outputs, the following will be necessary:

1. Adequately trained officials and field personnel for leagues services and to carry out the DAPC programs.
2. Field workers capable of assisting small farmers to develop individual production plans.
3. Twelve new credit unions brought into the DAPC program.
4. Adequately trained league and credit union administrative and technical personnel.
5. A national production credit service established within each Ministry of Agriculture or rural development office.
6. National service cooperative available to credit unions.
7. Central interlending programs established between national and local credit union organizations.
8. Multi-donor funds programmed to eliminate duplication.
9. 100 per cent increase in ACOSCA affiliates
10. ACOSCA revenues and income increased to support present level of operation.

11. Increased number of managers and officials of credit unions capable of operating efficient credit unions.

11. Train at least 500 managers and officials in operating efficient and viable credit unions.

12. Increased capabilities of technicians for planning and designing production credit programs in other countries of Africa

12. Train three league staff to plan, design, and administer production credit programs.

VI. PROJECT INPUTS

Funds are to be provided for contracting technical personal, training programs, commodities, and revolving funds. Other donors will contribute funds as listed below.

A. Personnel

Magnitude of Inputs

Funds for four technicians, three field workers, and two regional office personnel will be provided.

1. Regional DAPC Specialist
(1)

1. A regional production credit specialist assigned to ACOSCA headquarters in Nairobi, Kenya, for a period of five years. His duties will be:

- 1) Design overall development of leagues
- 2) Organize and develop three central national finance systems
- 3) Design and implement the small farmer production credit program in the pilot projects
- 4) Train national association officials, management, and field personnel in the operations of production credit and centralized finance systems
- 5) Study the potential for expanding the DAPC program to other countries in Africa
- 6) Maintain uniform inter-country data sheets required to carry out proper DAPC loans by credit unions
- 7) Maintain statistical data on all DAPC loans within the different countries
- 8) Develop training programs for each country in the area of DAPC program analysis related to application information and local conditions in farming areas

9) Maintain technical liaison with the local governments and co-operatives as to the purpose and goals of the DAPC programs of the leagues and credit unions in relationship to their production activities

10) Maintain uniformity among the three DAPC pilot projects and assure continued uniformity as the program is expanded to include other credit unions and other countries

2. Country DAPC Specialists
(3)

2. Three country specialists for a period of three years. They will be assigned, one each, to the participating countries. Their duties will include:

- 1) Provide technical assistance to the leagues for a period of three years during which the pilot projects will be initiated and expanded to twelve more credit unions
- 2) Administrative responsibilities will be national and local in scope and will be the same as those of the regional technician.
- 3) Technical responsibilities will be as follows:
 - a) Fulfill the production programs set up by the development plans for complete and accurate data forms and implementation instructions.
 - b) When necessary, assist local extension agents in application analysis and recommendations
 - c) Assist in construction of livestock equipment, vegetable packaging, storage, and propagation methods
 - d) Assist local supply cooperatives in maintaining timely delivery and market systems
 - e) Encourage farmers to adopt new and modern farm techniques (fertilizer, seed, etc.)
 - f) Assist in determining economic size market inputs for farmers to maintain high profit ratio for individual farmer/market transactions.

3. Host Country Field Technicians (3)

3. Three men will be hired, one for each of the countries in the program. They will work as counterparts to the country specialists for three years and will continue working after the U.S. technicians have departed. Their duties will be the same as the expatriate country specialists.

4. Regional office personnel, one secretary and one bookkeeper

4. These office personnel will provide logistical and administrative support to ACOSCA for three years.

B. Training

As a result of the training activities conducted by ACOSCA in its five regional training centers (one supported by A.I.D. and four by CIDA), a preparatory stage within each country has been established on which a broader and more solid foundation of training may be built. This requires the following:

Training

Magnitude of Inputs

1. In-country training in basic credit union management, bookkeeping and production credit techniques

1. Regional Manager and his assistant will coordinate and conduct the in-country training programs

2. Short-term regional seminars (one to two weeks) held for specific training in production credit systems, centralized finance systems, insurance, league services, and programs, finance and management

2. A one-month course within each of the five Southern Region countries will be conducted yearly for approximately 20-30 students

3. Long-term courses for the higher level of management training for participants to be chosen from each country who have attended in-country training

3. Upon completion of the five in-country courses, the Regional Manager and his assistant will follow up in each country by spending a minimum of two weeks working in the field with field staff and/or credit unions in need of assistance

4. The Regional Manager and his assistant will call upon other resource personnel working within ACOSCA and/or within each region for training assistance

5. The yearly Regional Seminar will be coordinated by the Regional Manager and funded by ACOSCA/Nairobi

C. Commodities

Magnitude of Inputs

1. Funds will be provided for three 4 x 4 support vehicles for use (one each) in the countries proposed -- Cameroon, Zambia, and Lesotho.
2. Spare parts for 4 x 4 vehicles
3. Funds will be provided for the following office equipment: 3 typewriters, 3 adding machines, 3 file cabinets, 3 safes. This equipment will be placed in the office of the the local DAPC pilot credit unions in each country (one of each item per pilot credit union).

D. Donor Agencies

Magnitude of Inputs

- | | |
|---|--|
| <ol style="list-style-type: none">1. CIDA (Canadian International Development Assistance)2. KAF (Konrad Adenauer Foundation)<ol style="list-style-type: none">a. Training scholarships for regional and international seminarsb. Hiring of local personnel and extensionists for leaguesc. Production of training material for organizing activities in West African countries of Cameroon, Nigeria, Liberia, and Ghana3. CUNA Mutual Insurance Society Funding and technical assistance to ACOSCA in developing life savings and loan bonding insurance programs with national leagues for members of credit unions4. MISEREOR, CRS, OXFAM (World Council of Credit Unions) (Catholic Relief Services - Funding of special projects | <ol style="list-style-type: none">1. Funds for the maintenance of national staffs for four training centers2. KAF<ol style="list-style-type: none">a. Training centers turn out 20-30 students per yearb. Increases supervisory personnel for countries where the local personnel are locatedc. Provides the basic materials needed for training seminars in the different countries as well as giving pre-conditioning for expansion into other African countries3. Funding and technical assistance focused on ACOSCA developing its own insurance entity4. Provide leaders and supervisors for credit unions in the various countries, as well as local facilities |
|---|--|

5. Host Country Government

5. Host country governments will provide for each of the DAPC credit unions an agriculture agent who can assist the credit unions when called upon

E. Revolving Funds

Magnitude of Inputs

Two revolving funds will be established:

1. Production Credit Revolving Fund

1. This fund will be established initially with capital paid to the league by the credit unions affiliated to it on a monthly basis. However, the fund will be small and will require additional working capital which will be provided through the grant as a revolving fund. This fund should provide a sufficient base for the league to initiate priority production credit operations within the pilot project.

2. Paid Managers of Credit Unions Revolving Fund

2. A revolving fund will be established through the grant for payment of managers' salaries at the credit union level. This fund will operate basically as an interest-free loan from the league to the credit union. Once the credit union reaches a certain level of self-sufficiency, within a period of one or two years, it will be in a position to repay the money advanced to it. These funds, when repaid to the league, may be invested by the league in other newly-established production credit programs.

F. Agricultural Technical Assistance

Magnitude of Inputs

Through grant funds, TDY assistance for production credit projects will be made available to provide adequate and timely reviews of the techniques for increasing agricultural production. The technical assistance will be granted on a periodic basis for periods of one to two months at predetermined intervals before and during the planting season. The technical assistance for agricultural production could be contracted through consultants or with the U.S. Department of Agriculture under a PASA Agreement.

G. Country Inputs

Magnitude of Inputs

The following inputs will be furnished by the governments of Cameroon, Lesotho, and Zambia:

1. Personnel

1. The three governments have indicated that through their Ministries of Agriculture they will furnish agriculture extensionists to work closely with the credit union league and with individual credit unions selected for the DAPC program. The agriculture extensionists will perform the following functions:
 - a. Serve as loan advisor to the credit union, evaluating and verifying the viability of loan applications submitted by its small farmer members
 - b. Advise on marketing and supply facilities in the area
 - c. Assist the farmer member in determining the best farm inputs to be purchased with funds advanced from the credit union
 - d. Advise the farmer with respect to techniques and innovations which should be taken into consideration during the planting phase of the production activity

2. Equipment

2. Some mode of transportation, such as motorcycle or horse, will be provided by the government for each agriculture agent

3. Training

3. The government will allow funds for improving the qualifications and training of agriculture extensionists assigned to work on the DAPC project

4. Operating Costs

4. The government will provide funds to cover personnel, transportation, per diem, and other related costs for the agriculture agent for the next five years

5. Paid credit union managers

5. The National Office of the Commissioner of Cooperatives in Lesotho is to provide partial funding to support the full-time managers at credit unions involved in the project

H. Inputs by Credit Union Leagues

Magnitude of Inputs

1. Personnel

1. The league will provide the salaries of the manager of the league and other administrative personnel as required to assist the project with administration, training, logistics, and other needs of the project

2. Capital

2. Credit unions affiliated with each league will initiate a capitalization system to capitalize the league at a consistent level based on a specified percentage of paid-in capital by members in each credit union.

3. Operating Costs

3. The league will provide partial funding for covering part of the logistical support expenses to the DAPC project during the first year of the program and will subsequently assume all of the costs involved in the expansion of the production credit program to other areas in each country

VII. COURSE OF ACTION

To initiate the small farmer directed agricultural production credit scheme (DAPC), several rural credit unions have been surveyed to determine the potential for introducing this program to their operations. (A report on this survey is provided in Annex E). Pilot projects are to be established in three credit unions to determine the effectiveness and efficiency of the program. Obviously there will be some program adjustments and modifications necessary in order to conform to local conditions. Once the program has been refined, this will serve as a model that will be offered to other rural credit unions. Local credit unions entering in the small farmer production scheme will need to develop both specialized lending policies geared to agricultural production and specialized financial assistance to assist farmers in planning their agricultural production activities. The pilot DAPC rural credit unions will have to work closely with the Ministry of Agriculture, the national Credit Union Association, and the National Marketing Board or Cooperative in each country to assure a smooth operating market scheme for farmer members' produce.

The course of action for this project will consist of a constant and stimulating introduction of a specific number of skills in financial and administrative technical assistance, training, production credit, and promotional activities. The first twelve months of the project are devoted to developing the regional instruments under which the project will operate and to training counterparts, officials of the national associations, agriculture extensionists, and credit union members involved in the production credit program.

Once the production credit programs for each target country are formally approved by all participating organizations, then the attached implementation schedule of major action items will be followed.

ACTION ITEMS TO BE COMPLETED

<u>STEPS</u>	<u>ACTIVITIES</u>	<u>DESCRIPTION</u>	<u>RESPONSIBLE AGENT</u>	<u>TIME (MONTHS)</u>
1	A	Recruit U.S. Technician	CUNA/AID	2
(concurrent)	A	Recruit Counterpart Staff	ACOSCA/Natl. Association	2
2	B	Consultation and Orientation U.S. Technicians Relocation	CUNA/AID	1
3	C	Prepare regional plan and train staff	CUNA/ACOSCA	1
4	D	Prepare country plan	CUNA/Natl. Assn.	1
5	E	Draft by-law changes		1
(concurrent)	F	Draft rules and regulations		1
6				
7	G	Prepare material		1
8	H	Train ag-field staff and financial dept. personnel		1
9	I	SELECT CREDIT UNION Orientation meetings Approval by BD Approval by GMM Publicity		1
10	J	Review C.U. administration Adopt changes Rules and regulations Set up accounting and control procedures		1
11	K	Train credit union manager and staff Mgt-P.C. Evaluation and Promotion		1
12	L	Receive first loan applications Production Credit		

DAPC PROGRAM IMPLEMENTATION SCHEDULE

1974

1975

ACTIVITY	PROGRAM IMPLEMENTATION ACTION ITEMS	1974							1975						
		JUL	AUG	SEP	OCT	NOV	DEC	JAN	FEB	MAR	APR	MAY	JUN	JUL	
<u>1.0</u>	Recruitment of CUNA C.U. technician and country counterpart for small farmer production credit program														
<u>2.0</u>	Orientation on country credit union movements and production credit programs at ACOSCA headquarters and in countries.														
<u>3.0</u>	Development of detailed program implementation plan for next two years														
<u>4.0</u>	<u>Implementation of Action Items, Leagues</u>														
4.1	- Revise league bylaws and get approval														
4.2	- Redefine league overall administrative and service structure														
4.3	- Define and get approval of policies and procedures for leagues central financing operations, credit, capitalization, deposits, reserves, etc.														
4.4	- Prepare loan documents, loan notes, loan monitoring and reporting forms, account control for league lending operation														
4.5	- Provide training for league board of directors, central finance staff, and field staff on league finance program														
4.6	- Develop policies and procedures for leagues for league TA inputs related to the implementation and expansion of small farmer production credit programs														
4.7	- Provide training to league staff on mechanics of small farmer production credit program														
4.8	- Develop working agreement with other agencies involved in production credit program and provide orientation on mechanics of program														

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PROJECT DESIGN SUMMARY
LOGICAL FRAMEWORK

Annex A

PROGRAM GOAL: THE BROADER OBJECTIVE TO WHICH THIS PROJECT CONTRIBUTES:

to assist the African countries' five-year development plans to increase savings, maximize agriculture production and increase income of the small farmers through credit union production credit programs, and to assist COSCA in expanding credit union institutions to assure the viability of a cooperative system on a self-sufficiency basis.

1a. MEASURES OF GOAL ACHIEVEMENT:

- 1) Pilot DAPC programs established in Cameroon, Zambia, and Lesotho
- 2) 15% increase in DAPC projects in credit unions *per year*
- 3) 20% increase in credit union savings generated from DAPC projects *per year*
- 4) Ministry of Agriculture giving special assistance to unions with DAPC programs
- 5) Increase in number of African countries with credit union development programs
- 6) Increase in the organization of credit union units
- 7) Increase in credit union membership, share savings and loans outstanding

MEANS OF VERIFICATION:

2 credit unions in each country active in DAPC by 1976.
19% of all loans are DAPC projects at end of first year's work.
Savings increased by an average of \$10,000 per credit union
Ag extension agents reviewing 80% of DAPC loan applications
Reports and statistical information gathered by ACOSCA (5-7 of 1 a.)
Host government audit report
Project progress and evaluation reports

1c. ASSUMPTIONS FOR ACHIEVING GOAL TARGETS:

Export marketing increase as well as domestic supply.

- 1) Savings and production by small farmers associated with credit unions increasing
- 2) Percentage of agriculture production projects increasing within credit unions
- 3) DAPC projects generating higher returns for increasing savings.
- 4) Specially qualified agents assigned to DAPC credit union areas by Ministry of Agriculture
- 5) Credit union expansion taking place in new areas.

PROJECT DESIGN SUMMARY
LOGICAL FRAMEWORK

PROJECT PURPOSE:

assist ACOSCA in developing economically viable regional credit union organizations capable of increasing membership savings and channeling resources to production systems in the different countries with special emphasis for production credit pilot programs in the countries of Cameroon, Lesotho, and Zambia.

2a. CONDITIONS THAT WILL INDICATE PURPOSE HAS BEEN ACHIEVED: END OF PROJECT STATUS.

- 1) 15 DAPC pilot projects in operation with operational capitalization and finance departments
- 2) 50% of members active in DAPC projects
- 3) 60% of total loans in unions applied to DAPC projects
- 4) 50% of credit union savings generated by agriculture production
- 5) 50% increase in number of countries with credit union programs
- 6) 100% increase in number of ACOSCA affiliates
- 7) 25% increase in number of rural credit unions
- 8) 50% increase in total credit union membership
- 9) 100% increase in share savings and loans outstanding

MEANS OF VERIFICATION:

Funds required from other donors at minimum level and operating expenses carried by established credit unions
DAPC participants control majority of saving shares
DAPC loans providing greatest returns for inputs used
Credit union savings dependent on DAPC loans
Plans executed and leadership implementing development plans
National associations defining goals and objectives to achieve economic self-sufficiency during the next 5-10 years
Financial reports from national associations and ACOSCA
Statistical reports from national association and ACOSCA
Progress and evaluation reports prepared by program technicians and by consultants or as assigned

2c. ASSUMPTIONS FOR ACHIEVING PURPOSE:

- 1) DAPC programs established and operating in all pilot credit unions
- 2) Credit unions capitalized and paying own expenses
- 3) Legislation passed and governments participating in national program of expansion and intensification
- 4) Small farmers receiving increased income and applying this to savings
- 5) National associations implementing development plans as well as developing human technical resources for implementing programs.
- 6) Defined evaluation and audit plans of progress.

PROJECT DESIGN SUMMARY
LOGICAL FRAMEWORK

3. OUTPUTS:

- 1) Credit unions reorganized for DAPC programs.
- 2) Credit unions capitalized and operating on their own with minimum outside assistance.
- 3) More farmers enrolled in credit unions.
- 4) Increased loans for production projects.
- 5) Training of officials and staff
- 6) Improved management practices.
- 7) Coordinated efforts of multi-donor organizations.
- 8) Increased league affiliates to ACOSCA.
- 9) Increased income and revenues to ACOSCA for achieving economic self-sufficiency.
- 10) Increased number of managers and officials of credit unions capable of operating efficient credit unions.
- 11) Increased capabilities of technicians for planning and designing production credit programs in other countries of Africa.

3a. MAGNITUDE OF OUTPUTS:

- 1) 15 DAPC projects.
- 2) Finance departments operational and capitalization of at least 5 per cent of all member savings in leagues, 3 in number.
- 3) 50 per cent of credit union membership as small farmers.
- 4) 60 per cent of loans outstanding for production credit.
- 5) Trained officials, field personnel.
- 6) Interlending established between national and international organizations.
- 7) Eliminate duplication, multi-donor funds.
- 8) 100 per cent increase in ACOSCA affiliates
- 9) ACOSCA revenues and income increased to support present level of operations.
- 10) Train at least 500 managers and officials in operating efficient and viable credit unions.
- 11) Train three league staffs to plan, design, and administer production credit programs.

3b. MEANS OF VERIFICATION

- 1) 15 DAPC credit unions capitalized and operating
- 2) 3 pilot leagues with finance departments in operation
- 3) Small farmers make up 50 per cent of credit union membership.
- 4) Loans increased from 20 per cent originally set up to 60 per cent.
- 5) Credit union operating with adequately trained personnel.
- 6) Leagues functioning with interlending.
- 7) Coordinated phase-out of donors.
- 8) Reports prepared by ACOSCA, national associations, and technical personnel.
- 9) Evaluation conducted by grantee.
- 10) Host government audit reports.

3c. ASSUMPTIONS FOR ACHIEVING OUTPUTS

- 1) Approval of funds
- 2) Government assisting in technical backstopping.
- 3) Greater profits stimulate increased farmer participation in credit unions.
- 4) Loans and saving increased for production project.
- 5) ACOSCA leadership and management coordinating and relating with government and donor agencies to maximize development efforts.

PROJECT DESIGN SUMMARY
LOGICAL FRAMEWORK

INPUTS:

- 1) Services of 1 regional technician, 3 country technicians, 3 counterparts.
- 2) TDY agriculture technical assistance
- 3) ACOSCA headquarters support and training requirement.
- 4) Equipment.
- 5) Revolving funds:
 - a) Production credit
 - b) Paid managers
- 6) International donor organizations supporting ACOSCA programs in training sub-regional and country programs for credit union development, approval of funds and field personnel.
- 7) Funding to implement share and loan insurance programs to be provided by CUNA Mutual.
- 8) Capitalization of \$300,000 by credit unions.
- 9) Host government countries to provide agriculture technical personnel for DAPC projects.
- 10) League contributions to pick up costs of DAPC projects toward the termination of the project.

4a. IMPLEMENTATION TARGET:

- 1) Budget approved, technicians on board.
- 2) Implementation plan assisted by Ministry of Agriculture agents.
- 3) ACOSCA completed training and reorganization of credit unions for DAPC operation.
- 4) Vehicles, equipment delivered and in use.
- 5) Funds available and capitalization resulted in paid managers.
- 6) See implementation schedule for details.

4b. MEANS OF VERIFICATION:

- 1) Funds and technicians functioning in key positions.
- 2) Extension agents working with credit unions as regularly-scheduled work.
- 3) Credit unions versatile in DAPC procedures and backstopping.
- 4) Equipment maintained and used for expansion work.
- 5) All credit unions in DAPC programs have paid managers.
- 6) Quarterly progress reports prepared by grantee.
- 7) Annual financial and statistical reports prepared by ACOSCA and national associations.
- 8) Host government audit reports.

4c. ASSUMPTIONS FOR PROVIDING INPUTS:

- 1) Program expanding and counterparts being trained.
- 2) Ministry personnel well-oriented in production procedures and supervising projects.
- 3) All DAPC program offices efficient in implementing DAPC projects.
- 4) Equipment being used efficiently.
- 5) Revolving funds in operation.
- 6) Adequate reporting procedure covering all aspects of the project in operation.

GRANT -- CUNA

(U.S. Dollars)

Budget - DAPC Project - Africa -- Technical Assistance
FY-75 to FY-79

	<u>FY-75</u>	<u>FY-76</u>	<u>FY-77</u>	<u>FY-78</u>	<u>FY-79</u>	
A. <u>Technical Personnel</u>						
1. <u>Salaries (U.S.)</u>		85,000	93,500	102,850	33,000	36,300
1 - Regional Technician	25,000	27,500	30,250	33,000	36,300	
3 - Country DAPC Specialists	60,000	66,000	72,600			
2. <u>Fringe Benefits (4 tech)</u> Social Security, Retirement Fund, Life Insurance, etc. (18% of salaries)	15,300	16,830	18,513	6,140	6,534	
3. <u>Allowances (4 tech)</u>	22,000	18,000	18,000	5,000	5,000	
*Quarters	14,000	14,000	14,000	4,200	4,200	
Education	3,500	3,500	3,500	700	700	
Temporary Lodging	4,000	---	---	---	---	
Storage	500	500	500	100	100	
4. <u>Consultant Services</u> (Agricultural Prod. TDY)	30,000	30,000				
5. <u>Travel, Transportation & Personnel</u>	68,000	12,000	12,000	8,000	6,000	
-Inter-Relocation	20,000	---	---	2,000	---	
-Shipment HHE	30,000	---	---	---	---	
-Vehicle - Freight	6,000	---	---	---	---	
-Consultation - Regional Travel	6,000	6,000	6,000	6,000	6,000	
-In-Country Travel (3 tech)	6,000	6,000	6,000	---	---	

Budget - DAPC Project - Africa -- Technical Assistance (Cont'd)

	<u>FY-75</u>	<u>FY-76</u>	<u>FY-77</u>	<u>FY-78</u>	<u>FY-79</u>
6. <u>Other Direct Cost</u>	2,000	1,000	1,000	1,000	1,000
-Materials - Supplies	500	250	250	250	250
-Miscellaneous	<u>1,500</u>	<u>750</u>	<u>750</u>	<u>750</u>	<u>750</u>
7. <u>Administrative Costs</u> (63% of Base Salaries)	<u>53,550</u>	<u>58,905</u>	<u>64,805</u>	<u>20,790</u>	<u>22,869</u>
TOTALS	275,850	230,235	217,168	73,930	77,703

*NOTE: Assuming that housing is not provided by host government.

ACOSCA Headquarters & Southern Training Center (Cont'd)

	<u>FY-75</u>		<u>FY-76</u>		<u>FY-77</u>		<u>FY-78</u>		<u>FY-79</u>	
	<u>AID</u>	<u>ACOSCA</u>	<u>AID</u>	<u>ACOSCA</u>	<u>AID</u>	<u>ACOSCA</u>	<u>AID</u>	<u>ACOSCA</u>	<u>AID</u>	<u>ACOSCA</u>
(c) Transportation	6,000									
(d) Training - students per diem	10,125									
3. <u>Other Direct Costs</u>										
(a) Local course ad	3,000									
(b) Supplies & Educational Materials	2,250									
(c) Office Supplies	3,000									
← <u>Sub-total</u>	<u>35,475</u>		<u>35,475</u>		<u>35,475</u>					
TOTAL\$	64,915		64,915		64,915					

SUB-GRANT -- ACOSCA
 (U.S. Dollars)
Budget DAPC Project -- Cameroon
FY-75 to FY-79

	<u>FY-75</u>		<u>FY-76</u>		<u>FY-77</u>		<u>FY-78</u>		<u>FY-79</u>	
	<u>AID</u>	<u>League</u>								
A. <u>Personnel</u>										
1. <u>Salary</u>										
D.A.P.C. Counterpart	4,000		4,200		4,400		2,310	2,310	2,310	2,310
2. <u>Fringe Benefits</u>										
Employee Benefits	400		420		440		220	220	220	220
3. <u>Transportation & Travel</u>										
<u>Expense & P.O.L.</u>										
In-Country	1,000		1,000		1,000		500	500	500	500
Training Region	1,000		1,000		1,000		500	500	500	500
4. <u>Other Direct Costs</u>										
Materials - DAPC	500		500		500		250	250	250	250
Training DAPC	1,000		1,000		1,000		500	500	500	500
Vehicle - Maintenance			1,000		1,000		500	500	500	500
B. <u>Commodities</u>										
5. (a) Vehicle - Van Wagoneer	7,000									
(d) Credit Union Office										
Equipment	1,000									
C. <u>Revolving Funds</u>										
6. Paid Managers for Credit Union	5,000		5,000							
TOTAL\$	20,900		14,120		9,340		4,780	4,780	4,780	4,780

Budget - DAPC Project -- Lesotho (Cont'd)

	<u>FY-75</u>		<u>FY-76</u>		<u>FY-77</u>		<u>FY-78</u>		<u>FY-79</u>	
	<u>AID</u>	<u>League</u>								
C. <u>Revolving Funds</u>										
6. Production Credit	15,000	*5,000	15,000	*10,000		*15,000		*15,000		*15,000
7. Pd - Managers - Credit Union	2,500		2,500							
TOTAL	35,250	5,000	28,025	10,000	10,800	15,000	5,900	20,400	5,650	20,650

Budget D.P.C. Project -- Zambia (Cont'd)

	<u>FY-75</u>		<u>FY-76</u>		<u>FY-77</u>		<u>FY-78</u>		<u>FY-79</u>	
	<u>AID</u>	<u>League</u>	<u>AID</u>	<u>League</u>	<u>AID</u>	<u>League</u>	<u>AID</u>	<u>League</u>	<u>AIR</u>	<u>League</u>
C. <u>Revolving Funds</u>										
6. Production Credit Fund	15,000	*15,000	15,000	*15,000		*15,000		*15,000		*15,000
7. Paid Managers for Credit Union's Fund	2,500		2,500							
TOTAL	<u>37,220</u>	<u>15,000</u>	<u>30,860</u>	<u>15,000</u>	<u>14,105</u>	<u>15,000</u>	<u>7,305</u>	<u>22,305</u>	<u>6,805</u>	<u>21,805</u>

*NOTE: Capital inputs by credit unions to Central Fund for inter-lending

BUDGET SUMMARYAID/CUNA/ACOSCA GRANT
FY-75 to FY 79

	<u>FY 75</u> <u>AID</u>	<u>FY 76</u> <u>AID</u>	<u>FY 77</u> <u>AID</u>	<u>FY 78</u> <u>AID</u>	<u>FY 79</u> <u>AID</u>
1) Technical Assistance 1. Regional technicians DAPC technician	275,350	230,235	217,168	73,930	77,703
2) ACOSCA - Headquarters and Southern Region Training Center Secretary and Bookkeeper ACOSCA	64,915	64,915	64,915		
3) DAPC - Cameroons Counterpart Commodities Revolving Fund	20,900	14,120	9,340	4,780	4,780
4) DAPC - Lesotho	35,250	28,020	10,800	5,900	5,650
5) DAPC - Zambia	37,220	30,860	14,105	7,305	6,805
TOTALS	\$433,635	\$368,155	\$316,328	\$91,915	\$94,938

SUMMARY OF DONOR ORGANIZATIONS CONTRIBUTIONS IN EFFECT
AS REPORTED BY ACOSCA FOR CREDIT UNION DEVELOPMENT

(\$600)

March 18, 1974

	<u>FY 74</u>	<u>FY 75</u>	<u>FY 76</u>	<u>FY 77</u>	<u>FY 78</u>	<u>FY 79</u>
1) CIDA Canadian International Development Agency	129 129	129	129	129	129	129
2) KAF Konrad Adenauer Foundation	250	250	250	250	250	250
3) AID U.S. Agency for Inter- national Development	106					
4) CUNA Mutual Insurance Society	48	48	30	30	30	30
5) Other Donors:						
CRS - Catholic Relief Service	57	57	N/A	N/A	N/A	N/A
Dutch Lenten Fund						
MISERIOR - WOCCU						
6) ACOSCA	5 * 5	* 10	N/A	N/A	N/A	N/A
TOTAL	<u>595</u>	<u>494</u>	<u>409 +</u>	<u>409 +</u>	<u>409 +</u>	<u>409 +</u>

NOTES: ~~In thousands of U.S. dollars~~

* * projected income

CIDA - supports four regional training centers - Nairobi; Bukavu, Zaire; Bamenda, Cameroons and Bobo Dioulasso, Upper Volta

KAF - Supports field personnel training and promotion activities, Continental project, partial administrative support to ACOSCA headquarters - vehicles and equipment

CUNA Mutual Insurance Society - Insurance programs - ACOSCA

Other Donors - Special training and education courses

TECHNICAL ASSISTANCE TO AGRICULTURE PRODUCTION SUPPLY AND MARKETING

Survey Carried Out from Feb. 18, 1974 to March 20, 1974 by:
Mr. Jack Walker, AID Agriculture Specialist

Countries Visited:

Cameroons	Stops in:	Nigeria
Zambia		Kenya
Lesotho		Ethiopia (via Walker)

Country Reception

All of the Ministries of Agriculture in the countries visited were very favorable toward the prospect of production credit. All of the countries have some legislation to promote the development of production credit via cooperatives and the credit unions within each country.

In the United Republic of Cameroons, a National Rural Development Fund (FONADER) has been set up by Decree No. 73/496 of August, 1973, implementing Ordinance No. 73/24 of May 29, 1973. FONADER represents a source of funds which might be available to the credit union league at very favorable rates for the financing of production loans to the credit unions.

In Zambia, the Ministry of Agriculture Rural Development and Cooperatives was favorable towards the expansion of the credit union league and credit unions into a production credit program. The heads of the extension workers assured the survey group that technical backstopping for the credit unions could be provided if requested. Special help would be provided for specialized work required at the initial stage of implementation.

In Lesotho the Ministry of Agriculture and the Commissioner of Cooperatives were agreeable but had a tendency to want the production credit program oriented through the supply cooperatives. This, however, could be changed so that the production credit programs would make use of the supply cooperatives whenever possible in their production projects. This arrangement was considered satisfactory as long as services were adequate and timely (see comments on condition).

Technical Services and Conditions

The various services offered by the countries are adequate in technical knowledge and are capable of giving the basic guidance required by a production credit program if a short course (two weeks) is provided for them to familiarize them with the new production forms necessary for project implementation.

Zambia's commodity demonstrators would need initial assistance from their regional agriculture assistants before they could be utilized in the program. Once they have gained experience in investigating and processing production credit applications and plans, they should be able to carry on with a minimum of supervision.

Cameroon and Lesotho have agents who would need little assistance once they had been shown the process of production programs. Most of the projects would be limited, so adequate marketing support could be provided.

General Conditions

Conditions were relatively the same in all countries. Careful planning and technical advice could eliminate some of the small problems which exist. For example, the farmers who were raising swine were having trouble with "wolf teeth" and their damage to the sows. Simple instructions and activities would eliminate such problems.

One farmer complained about the low price he was getting for his maize but stated that he was getting a very high price for his hogs. Solution: feed the maize to the hogs and get three times the value of the maize through the price of the hogs. These are but two of the many problems which could be solved to bring high returns to the small farmer.

Supply

Supplies of seeds, fertilizer, tools, and insecticides are available in all countries visited. In Zambia the supplies were excellent and as complete as any found in the United States or Europe. In Lesotho supplies were limited in quantity as well as in quality. Timeliness and availability at the consumption site were also a problem. Distribution of supplies and prices were cited as problems from the farmers' standpoint. This problem is caused by the fact that seed supplies are purchased from neighboring countries which have relatively the same planting and harvesting season as the countries where seed is needed. Deliveries are late and cost figures were higher than those of seeds available in stores around the country. Seed was on hand but could not be purchased until the price was posted; this problem was created because the supply cooperatives wished to have fresh seeds available for the farmers. Such a delay is unnecessary, however, as seed from previous seasons is perfectly adequate if it has been stored properly. Such minor problems can be eliminated through proper programming.

Markets

In all countries, markets were adequate and prices reasonable to high. Limitations do occur when inadequate amounts are produced for the markets. It is essential in the planning of the projects that proper amounts or numbers of animals are produced to make an economical market unit. Vegetable markets or cooperatives do have limited markets in the smaller communities since very little is trucked to the larger centers. Road conditions and distance hamper this aspect of market development.

Comment

The conditions existing in the three countries are inconvenient rather than presenting major difficulties to the producer. Minor changes in the overall community program of the credit unions will eliminate the inconveniences and produce viable businesses which are needed by the countries for their self-sufficient programs. Recommendations of the base report are necessary to carry the DAPC expansion program.

ANNEX D

PRODUCTION BENEFITS
(Prices based on Multi-Country Study) Low Income Group

COUNTRY	CROP	UNIT	LAND PREP. (APPROX)	FERTILIZER	SEED	LABOR	TOTAL INPUTS	YIELDS	VALUE OF YIELDS	PROFIT MARGIN	
Cameroons Zambia Lesotho	Maize	1 Acre 3 Acres 6 Acres	\$ 5.96 17.88 35.76	\$ 7.60 22.80 45.59	\$.89 2.68 5.36	\$ 5.96 8.94 26.82	\$20.41 52.30 113.54	6 Bags ¹ 18 Bags 36 Bags	\$35.76 107.28 214.56	\$15.35 54.98 101.02	
Zambia Lesotho	Sunflowers	1 Acre	\$ 5.96	\$ 7.60	\$ 4.47	\$ 5.96	\$23.99	6.25 Bags ²	\$158.31	\$134.32	
Cameroons	Paddy Rice	1 Acre	(\$140 planting to harvest with inputs)					\$140.00	10 Bags	\$360.00	\$220.00
COUNTRY	LIVESTOCK	EACH	HOUSING OR PENS	INSECTICIDE DRUGS MINERALS	ANIMAL UNIT COST	LABOR	FEED	TOTAL INPUTS	SALE VALUE	PROFIT	
Cameroons Zambia Lesotho	Cattle	1 cow	Pasture	\$ 3.00	\$80.00	\$ 4.50	\$12.00	\$99.50	\$190.00 ³	\$90.50	
Cameroons Lesotho	Hogs Hogs	1 hog 2 hogs	\$ 6.00 \$ 7.00	\$ 3.00 \$ 4.25	\$44.70 \$89.40	\$ 4.50 \$ 5.00	\$20.86 \$41.72	\$79.06 147.37	\$218.40 ⁴ \$436.80 ⁵	\$139.40 \$239.43	
Cameroons Zambia Lesotho	Poultry	Market is very close and profits high risk. Not recommended at beginning of project.									
Cameroons	Vegetables	Profit is good, but local market limited and will not stand heavy production due to limited consumption market of local area. Roads to larger markets are rough, requiring special packing of vegetables which is not available.									

¹Based on low yields which is common now

²Bags are 176 pounds in weight

³Based on local market values for range-raised cattle, fed cattle being more.

⁴Price can go \$20 plus or minus depending on market. Sale price not the lowest or highest.

⁵Price can go \$40 plus or minus depending on market.

BENEFITS -- Local Credit Union Level

The benefits in Annex D were derived from present capabilities of the local credit union members and available assistance from technical people of the host countries.

With the initiation of the DAPC program these figures in Annex D would change drastically toward a more positive side.

Net income and savings of the small peasant farmer are expected to increase in a progressive plane over the five year span of the project. The last three years will be the most significant, as the credit union personnel will be in full operation and assistance from the extension personnel will be available.

The DAPC program by increasing production projects 15 per cent will increase the share savings in each credit union by \$2,000 in three years and \$10,000 at the end of 5 years.

Net income for the ^{participating} small farmers at the end of 10 years should be \$500 to \$1,000 annually.

Exports and local consumption of products will increase the revenue to the host governments who could then provide more technical assistance to the program.

DAPC SURVEY

REPORT ON POSSIBLE CREDIT UNIONS
AS DAPC PILOT PROJECTSCAMEROONS

Our first day in Bamenda was spent visiting the TADKON Credit Union. During our visit we completed the evaluation questionnaire which revealed the following:

Registered	February 2, 1973
Membership	207
Total Assets	2,283,330 CFA*(\$9,131)
Share Capital	1,946,546 CFA (\$7,786)
Loans Outstanding	1,407,600 CFA (\$5,630)

The present level of management is completely volunteer but has shown itself capable of managing very well within the present limit of business.

The committees are very active and thorough in their work. The financial books are kept up-to-date and all loan applications, bond forms, passbooks, etc., are properly completed. However, the credit union has no office nor office equipment (safe, file cabinet, adding machine, etc.). Their last official audit was conducted by the league's field staff on December 31, 1973; this audit was accepted as official by the Government. (The League has been given the responsibility of auditing its own societies on behalf of the Government's Department of Cooperatives.)

Besides the treasurer, there are six or seven other members who could immediately take over bookkeeping duties if the treasurer were not able to continue. Some of these members are on the supervisory committee, which meets quarterly to make an internal audit and reports to the Board of Directors.

The Loan Committee meets every two weeks and reports that same day to the Board of Directors on its decisions. The Board meets regularly and has a well-kept book of their minutes. According to the report, all committees meet regularly and keep written records of their meetings.

TADKON is affiliated with the National Cameroon League and participates in the League as an active member. Their dues are paid-up and they readily accept the field staff services of the League. They have an agricultural loan from the League for approximately 173,000 CFA (\$700).

The interest of the people in the activities of the society is illustrated by the increase in membership of 57 over the past year. However, the committee feels that only about 20 per cent of the members are saving regularly (one business day per week); yet many others seem to be monthly or bi-monthly savers. Almost all members are farmers, with some 30-40 artisans and 70-80 traders who are also farmers. The estimated potential membership is 400-500 farming families.

As of December, 1973, there were 68 loans outstanding. According to the Loan Committee's report the society had granted a total of 74 loans during 1973 amounting to a total of 2,026,000 CFA (\$8,104). Of this total only ten loans representing 22,000 CFA have been out for over one year. During 1973 full or partial repayment of the loans has amounted to approximately 917,000 CFA.

Breakdown of 1973 Loans:

1) Building Projects	17 loans	588,000 Francs
2) School Fees	23 loans	538,000 Francs
3) Hospital Fees	8 Loans	90,000 Francs
4) Trading	51 Loans	723,000 Francs
5) Other	5 Loans	<u>86,500 Francs</u>
TOTAL		2,026,000 Francs
6) Agriculture Loan from Cameroon League		175,000 Francs

The present policy for granting of loans demands that the loan be 100 per cent covered by member's shares or co-signed by another member with sufficient shares.

During 1973 the credit union had expenses of 29,340 CFA with an income of 145,573 CFA and granted a dividend of 3.6% (43,000 CFA).

CONCLUSIONS:

TADKON Credit Union, by initiating its agricultural production projects, has shown that it has the interest in developing a production credit program and that it understands the importance of increasing production as a means of raising its members' standard of living. From our visit and discussions, there seems to be no doubt that this society has the potential for developing a DAPC Program.

RECOMMENDATIONS:

- a) Paid full-time manager
- b) Necessary office equipment: adding machine, safe, file cabinet
- c) Adaptation of loan application forms
- d) Monthly inspections by Supervisory Committee
- e) Changes in loan policy; loans must be granted to meet the cost of the project.
- f) Introduction of proper filing system

THE BABANKI-TUNGO CREDIT UNION:

A second society which we visited in the Bamenda area was the BABANKI-TUNGO Credit Union. The credit union evaluation questionnaire yielded the following information:

Registered	November 12, 1967
Membership	186
Total Assets	2,111,065 CFA
Share Capital	1,680,513 CFA
Loans Outstanding	1,032,860 CFA

The society is managed on a volunteer basis by committee members. The treasurer keeps

the books of the society and is paid a small remuneration for this work. The books are well-kept and up-to-date. The League field staff member visits the society at least once a month to assist in drawing up monthly financial statements and checking the books.

The society has no office, although they are presently building an office and hall for meetings. They do have a safe for their cash and book, but there is no file cabinet, adding machine, or other office equipment. There is also a need for an adequate filing system. The last official audit was on December 31, 1973, and it was accepted as official by the Department of Cooperatives.

The credit union keeps up-to-date records of loans granted, and applications and bond forms are properly filled out. However, they have no monthly record of delinquent loans; information on the number of loans delinquent, amount delinquent, and time the loans have been delinquent must be recalculated for every financial report.

Besides the treasurer presently keeping the books there are about four other members who could take over bookkeeping duties if the treasurer were unable to continue with this function. The Board of Directors, Supervisory, and Credit Committees meet on a regular basis and keep accurate written records of their actions. The Board of Directors meets monthly, the Credit Committee twice a month, and the Supervisory Committee quarterly.

The society is an active participant in League activities; dues are paid regularly and attendance is regular at annual general meetings and at chapter meetings. The members make good use of the field staff member, who visits the society at least once a month. The society has deposits with the League of approximately 629,056 CFA, plus 50,000 CFA in shares. They also have a loan from the League for 300,000 CFA for construction of their meeting hall and office building. It is obvious that the society is very active in the League and makes good use of its services.

All of the credit union's members are farmers, a few of whom also work as artisans. The committee estimates that approximately 20 members are employed and receive regular monthly salaries. The committee feels that their potential membership within the area could reach 2,000.

The society had an increase of savings over the past twelve months of 238,602 CFA. This means that with 50 per cent of the members active (approximately 90) an average of just over \$10 per year was saved by active members.

The loan committee reported the following:

1) Hospital Loans	3 Loans	15,000 Francs
2) Court Cases	1 Loan	5,000 Francs
3) Trading	4 Loans	205,000 Francs
4) Corn-mill	2 Loans	263,150 Francs
5) School Fees	2 Loans	40,000 Francs
6) Farming	4 Loans	47,000 Francs
7) Building	7 Loans	204,000 Francs
8) Other	3 Loans	<u>57,000 Francs</u>
TOTAL		836,150 Francs

This reveals that less than one third of the 50 per cent active membership made use of the loan service of the society. The society has a total of 1,015,060 CFA in loans outstanding, with 197,950 CFA of this total over one year delinquent. However, this delinquency is largely covered by members' and co-signers' shares.

During 1973 the society had income of 273,626 CFA and granted a dividend of 4.8 per cent.

CONCLUSION:

The BABANKI-TUNGU Credit Union has shown by its activities that it has the potential to carry out a successful DAPC pilot project.

RECOMMENDATIONS:

- a) Immediate implementation of a system for collection of delinquent loans, including a campaign to recover and/or renegotiate such loans.
- b) A full-time paid manager
- c) Adequate office equipment for the building in the process of being constructed.
- d) Introduction of an organized filing system
- e) Adaptation of loan applications to agricultural credit
- f) Broadening of loan policy so that all loans are granted on a two- or three-to-one basis, thus meeting the costs of the farmers' projects.

LESOTHO

The Lesotho League chose five societies as possible DAPC pilot project sites:

- MAZENOD Credit Union
- PHOQOANE Credit Union
- MATSEKHA-MAPOTENG Credit Union
- KHOMO-KHOANA Credit Union
- MANKA Credit Union

Of these credit union societies we were able to visit and hold discussions with the committees of only three -- MAZENOD, PHOQOANE, and MATSEKHA-MAPOTENG.

PHOQOANE Credit Union:

At Phoqoane we met with twenty or thirty of the members including representatives of the Board of Directors, Credit Committee, Supervisory Committee, Agricultural Committee, and the Ministry of Agriculture extension officers. The credit evaluation questionnaire indicated the following situation:

Registered	May 10, 1965
Membership	1,357
Shares (Savings)	R31,700.81 (\$47,551.21)
Loans Outstanding	R23,856.94 (\$35,785.41)

Phoqoane has a new manager, hired on March 1, 1974 under the government assistance program at a salary of R50.00 (\$75.00) per month. They also have two full-time clerks who receive a salary of R16.00 (\$24.00) per month.

From the evaluation questionnaire they reported their books to be up to date. They have a loan record indicating purpose of loans, number, amount, and a record of delinquent loans. The league field staff recently completed an audit of the society covering a four-year period.

The report also revealed that the committees meet regularly and keep a written report of their proceedings. The loan committee meets once a week and insures that application and bond forms are properly filled in. However, the loan committee does not make a regular report to the Board on loans granted, amount, and purposes for which the loans have been granted. The Board meets monthly and has a written record. They also take an active part in the affairs of the society. We were told about a few production projects which the Board has encouraged members to undertake, such as raising pigs and chickens. They also want to begin raising milk cattle and different cash crops. The Supervisory Committee meets once a month and checks the financial statements before they are submitted.

Phoqoane is an active member of the Lesotho League and takes part in the league's services of savings, field staff education, and auditing. However, the society is delinquent in paying its dues to the league.

Over the past twelve months Phoqoane's membership has increased by thirty-five members. There may be a potential membership of some 12,000 in the area covered by the society. At the present time only a little over 30 per cent of the members are active in the society. Nearly all of the members are farmers with about 200 members receiving regular salaries from non-farming activities.

The loan position of the society was not completely clear. According to the report, over 1300 loans are outstanding with half of these delinquent for over two years. The delinquent loan position was vague because all loan information was not available. However, the loans delinquent for over two years amounted to approximately R9,000 (\$13,000). Of the total granted only 10 per cent were for productive purposes. The majority of loans granted were for consumer purposes, school fees, and housing. The figures show that less than 50 per cent of the potential interest is being collected.

From our discussions the members of the committee are very eager to have a DAPC program and to receive the technical assistance provided by the program. They have already initiated some production programs but are in need of assistance in setting up the administration of such a production credit scheme.

The potential for a successful DAPC program is definitely present at Phoqoane. However, as is the case in many societies in Lesotho, the delinquent loan situation would have to be attacked vigorously.

RECOMMENDATIONS:

- a) Immediate initiation of a delinquent loans campaign, involving collection of interest and loans, writing loans off against shares, or renegotiating them.
- b) Closer supervision in the evaluation of loans granted.
- c) Closer follow-up as soon as a loan becomes delinquent.
- d) Technical assistance in setting up the credit program.
- e) Establishment of a delinquent loan committee to deal with the collection of loans.

MATSEKHA-MAPOTENG Credit Union:

Meetings were held at the Matsekha-Mapoteng Credit Union with the Agricultural Committee, local government extension officer, representatives of the Board of Directors, Supervisory Committee, and Credit Committee.

The following information was reported on the evaluation questionnaire:

Registered	February 6, 1965
Membership	780
Shares	R31,123.17 (\$46,684.75)
Loans Outstanding	R28,411.40 (\$42,617.10)

This society has also received government assistance for the manager's salary. The manager, hired in March, 1974, receives approximately R70 per month (\$150). The society also has a clerk who is paid R10 (\$15).

The society's books and records are well-kept and up-to-date. The society was audited by the League field staff last year -- its first audit in four years -- and the results reported to the government's Registrar of Cooperatives. The credit union has its own office and office equipment. Loan records are kept up-to-date with a record of the number of loans granted, amount, and purpose plus a record of delinquent loans.

The committees meet regularly and keep good records of their proceedings. The Board of Directors meets twice a month and takes an active part in the leadership of the society. The Loan Committee also meets twice a month and insures that the application and bond forms are properly filled out. The Loan Committee also reports to the Board on loans granted. The Supervisory Committee, too, meets twice a month, checking the financial statements before these are submitted to the League.

Matsekha-Mapoteng is very active in Lesotho League activities, making use of the field staff, training, inspection, insurance, and centralized savings services offered by the League. Their dues are paid-up.

During 1973, the society's membership increased by 17. The Committee feels that slightly less than 50 per cent of the members are active participants in the society. However, the Mapoteng area encompasses over 22,000 potential members, most of whom are farmers. Of the present membership 90 per cent are farmers. About 8 per cent are artisans, and only 4 per cent are on regular fixed salaries.

The actual savings of the society decreased during 1973. This was partly due to the delinquent loan campaign where some members delinquent over four to five years were encouraged to transfer their shares as repayment of their interest and loans.

Mapoteng has a serious problem of loan delinquency. Out of the R22,411.41 in loans outstanding over 50 per cent of that is delinquent (R14,740). Of that sum, R8,155 has been delinquent for two years or more. This clearly indicates a lack of loan supervision and follow-up on the loans. The delinquency problem is probably largely due to a lack of understanding on the part of the member at the time he withdraws the loan.

Although Mapoteng has a CUSA (credit union scheme for agriculture), only 8 per cent of their loans are granted for productive purposes. The large part of loans granted are for consumer goods, school fees, and other non-productive purposes. However, by the fact that the society has a successful agriculture program, it has demonstrated that if assisted it could move into production credit. The saving factor in the loan delinquency problem is that most of the loans delinquent are covered by members and/or co-signers shares; this does not, however, cover the loss of interest payments.

In our discussions, committee members explained some of their plans for production projects. These included cash crops, livestock, and handicraft projects. The main problems are the need for agricultural technical assistance, capital assistance, and assistance in developing the administrative structure necessary to eliminate the mistakes of the past in the area of loan delinquency. Everyone present realized the need for more effective supervision and control of loans.

This society certainly has the membership and capital potential for a successful DAPC project. Much work will be needed to clear up the delinquency problem and to set up proper administrative procedures for granting production credit loans.

MAZENOD Credit Union:

Meetings were held at the Mazenod Credit Union with about fifteen representatives of the Board, Credit, and Supervisory Committees as well as the government agriculture extension agent and representatives of the Agricultural Committee. Mazenod

also has a new paid full-time manager under the same government program which has provided managers for the other two credit unions visited. There is also a full-time clerk who receives a salary of R16 (\$24) per month.

The evaluation questionnaire and committee members supplied the following information:

Registered	March 25, 1961
Membership	542
Shares (Savings)	R14,647.05 (\$21,970.58)
Loans Outstanding	R10,931.02 (\$16,396.53)

The society has its own office and some office equipment. Their Agricultural Committee also has three CUSA tractors. The society is well managed with books and records kept up-to-date. A recent audit by the league's field staff was the first audit of the society in four years; it revealed everything in order. Although the books and records are well kept, there is no real filing system for the society's records.

There is a loan record and analysis of loans granted which includes time, amount, and purpose of loans as well as a record of delinquent loans. Administration of the society appears excellent. The Board of Directors meets once a month, and a written record is kept of their proceedings. The loan committee meets five days a week to review loan applications and see that application and bond forms are properly filled out. A regular report of Loan Committee activities is supplied to the Board of Directors. The Supervisory Committee meets three times monthly to check the financial statement. Members of the Supervisory Committee are all qualified in credit union bookkeeping.

Mazenod is affiliated with the League and takes an active part in League affairs, taking advantage of the League services of central savings, insurance, bonding, and league field staff assistance.

Membership in the society has decreased by eight over the past year. Of the total membership of 542, an estimated 25 per cent are active members of the society. Of the present membership the majority are farmers, with a few members receiving fixed regular salaries. It is estimated that Mazenod could reach an estimated 10,000 potential members.

The loan position of the society poses a serious problem. Although savings have increased over the past year, delinquent loans have also increased. Of the total R10,931.02 in loans outstanding over 50 per cent has been delinquent for more than two year, amounting to R6,528.69. Again, most of this is covered by member savings and/or co-signer savings. A fairly large portion (about 37 per cent) of Mazenod's loans are going for productive purposes. The rest of the loans are being used for school fees and construction or repair of houses. Because of the delinquent loan problem the society is losing approximately 50 per cent of its potential interest collection.

The credit union leadership strongly expressed its desire to initiate an agricultural production program. With their present CUSA program they already have some experience in crop production credit. However, assistance would be needed in setting up proper loan applications, supervision, and follow-up. The potential is certainly in evidence for a DAPC project. Mazenod also falls within the area of a government agricultural project, Thaba-Bosiu. The credit union members engaging in production credit would possibly be able to make use of the marketing, supply, and extension services provided by the project.

ZAMBIA by Henry Cruz

We arrived in Lusaka the afternoon of March 11. During the next three days, we held discussions with representatives as follows:

Mr. Fred Gerlach, Economic Attache, U.S. Embassy
Mr. G. Zaza, General Manager, National Savings and
Credit Bank
Mr. Mauyungano, Acting National Director of Cooperatives
Mr. Milima, Permanent Secretary, Ministry of Rural Development
Mr. Lozongo, Ministry of Agriculture
Mr. Mushicarra, Permanent Secretary, Ministry of Finance
Ms. Jean Wennowski, U.S. Ambassador
Mr. M. Temple, Chairman, CUSA ZAMBIA
Rev. Tseeri, Board of Directors, CUSA ZAMBIA

With the Manager of the league, Mr. A. J. Dux Halubobya, we made plans to visit two credit unions; one in the North at Lubwe and one in the South at Chobana. Our trip Thursday to Lubwe, which had to be arranged by chartering a plane because of the distance involved (66 km) was not completed due to the fact that we could not obtain a flight. The only plane available had been chartered by someone else. On Friday, we proceeded to Chobana, which was accessible by car, only 200 km. to the south.

In Chobana, Jack Walker visited with selected credit union farm members and discussed with them production, yields, supplies, marketing, and other related agricultural matters. I interviewed the league field worker who is assigned to the region where the credit union is located.

The following information was reported:

Registered	1970
Present Membership	184
Share Capital	K/5,673 (US \$8,500)
Loans Outstanding	K/ 543 (US \$ 725)

The present level of management is on a voluntary basis. The Board of Directors and committees are assisted by the league field worker assigned to the area.

The records and accounting books are kept up to date and all loan documents are properly completed. The balance sheets and income and expense statements are maintained in good order. The credit union has a small office provided free of charge by the parish. They lack office equipment such as a safe, adding machine, typewriter, and metal file cabinet.

The operating policies in effect are very conservative. Members have to save regularly for a year before they are eligible for a loan. The amount members may borrow is limited to eight percent of the total share capital of the credit union, and the entire loan must be guaranteed by the borrower's or co-signer's share capital. The terms of the loan are for one year at a rate of one per cent per month on the unpaid balance. Share withdrawals require at least seven days' notice.

The credit union experimented with production credit loans last year. It granted 29 loans with an average of K/16 (US \$24) each. At the end of February, 1974, all except seven loans had been repaid; this represented a balance due of K/142. These loans, while they are considered delinquent, are not to be considered as possible losses, as the loans are guaranteed by shares.

Chobana is affiliated with the league. The leadership of the credit union is very interested in a DAPC program. The estimated potential membership is 1,000, from families living within a 25-mile radius.

Conclusions

Chobana has the interest in developing a production credit program. It has a very good potential for development.

Recommendations

1. Supplementary capital will be required to increase agriculture production credit.
2. A full-time Manager is essential at the credit union.
3. Office equipment will be needed to handle an increase in the volume of operations.
4. Operating policies and rules will require substantial changes and modifications before the DAPC program is initiated.
5. Training of officials and staff of the credit union is essential.

Lubwe

The fact that we could not visit Lubwe as we had planned does not affect our conclusion that an agriculture production credit project is feasible in other rural credit unions. In a meeting held with members of the Board of Directors of CUSA ZAMBIA, we were informed that there are other credit unions with great potential, for the implementation of a DAPC program. All of the credit unions, however, will require technical inputs of short-term duration to assist them in their own development.

The CUSA ZAMBIA Board of Directors agreed to support the DAPC program in principal. Once the program is formulated, however, they would like to discuss the details of the project before formal adoption of the program by the league.

CONCLUSION

Of the societies we were able to visit in the Cameroons, Lesotho, and Zambia, there is no doubt of the potential success of the DAPC Program. Many of the societies have already begun some type of production credit program. The others have shown interest in beginning such programs. The credit unions have shown desire in implementing a production credit program and willingness to work together with their respective leagues. They will, however, require technical assistance in order to make such programs successful.

The leagues in all three countries have definitely shown their keen interest in receiving the assistance to initiate production credit programs among their members. Each league, in differing degrees, needs technical assistance at the league level to establish a central savings and credit department: to train and/or retrain the league field staff in production credit and central financing to train the committees at the local level in the processes necessary for planning, evaluating granting, supervising and following up loans.

We recommend the implementation of the DAPC Program in all three countries (Cameroons, Lesotho, Zambia), and that each league be provided with a credit union technician assigned to the league to assist the league in any necessary changes and/or up-dating of their systems and to train and implement the program at the credit union level. Each technician must have a country counterpart to be trained to take over in a reasonable period of time.

Also a DAPC Coordinating Supervisor should be assigned at the regional level to coordinate the three country programs; to evaluate the potential in other ACOSCA affiliated countries; to make recommendations on implementation of such a program in other affiliated countries; and to assist ACOSCA in its drive to implement production credit programs throughout Africa.

STATUS OF DEVELOPMENT

CREDIT UNION LEAGUES OF CAMEROON, LESOTHO, AND ZAMBIA

Survey Carried Out from Feb. 18, 1974 to March 20, 1974 by
Mr. Henry Cruz, CUNA/AID Assistant Global Project Director

Cameroon Findings

The league was organized and chartered in September of 1968 in accordance with the laws of the country. The league is administered by a five-member board of directors elected at large from the eight chapters. As of December 31, 1973, the following credit union development statistics could be reported:

Registered Credit Unions	84
Credit Unions in Formation	103
Total Membership	27,003
Membership in Registered Credit Unions	12,347
Savings	154,005,347 frs*
Loans Outstanding	89,637,725
Reserves	5,554,868

According to information obtained from the acting manager and assistant manager, the following was recorded in the balance sheet of the league as of December 31, 1973:

Assets	74,891,959 frs
Loans Outstanding to Non-Members	48,800,000
Cash on Hand and on Deposit	17,936,345
Loans to Members	2,887,500
Fixed Assets and Sundry Accounts	6.068,114

(*250 francs to one U.S. dollar)

Total income for the league for 1973 was 4,024, 382 francs, distributed as follows:

Gain, Sale of Material	129,284
Entrance Fees	32,000
Dues and Fees	721,025
Interest from Loans	2,205,323
Interest from Banks	835,650
Other Income	1,100

The short and long-term liabilities of the league consisted mainly of fixed and regular deposits from member credit unions and totaled 59,999,343 frs. Grants from organizations totaled 7,238,308 frs. Paid share capital amounted to 3,133,379, and reserves were 4,520,929 frs. Total capital and reserves were approximately U.S. \$32,000.

Total expenditures amounted to 10,342,894 frs. (U.S. \$41,000). KAF and OXFAM are providing budget subsidy in the amount of 6,318,152 frs (U.S. \$25,000).

The league staff consists of an acting manager, seven field extensionists, two Dutch volunteers, two Peace Corps volunteers, and one clerk. One of the Dutch volunteers is currently the accountant and assistant manager. The league plans to hire a full-time manager and an accountant in June, 1974.

The league's major credit operations have been primarily with non-member cooperatives. The largest loan granted has been to the Bamenda Cooperative Association in the amount of 18 million francs. More than half of the funds available for loans from the league have been extended to these cooperatives. Very few credit unions are receiving production credit loans from the league, due to the fact that the league does not feel it has the technical expertise to extend production credit to credit unions.

Conclusions

The Cameroon league has shown initiative in developing a system for centralizing credit union funds at the league and for channeling these resources to agriculture production

activities through supply and marketing cooperatives. The league, however, has interest in developing two program areas: (1) credit unions with production credit programs as a means of increasing productive activities with many farmers who are credit union members, and (2) strengthening and improving the capital structure of the league and its financial services to member credit unions.

Recommendation

We recommend that grant funds be made available for the following purposes:

1. To provide technical assistance to re-structure and improve administrative and management policies, rules, and practices at credit unions which will participate in the DAPC program. This assistance will have a multiplicative effect as the techniques introduced will spill over to other credit unions joining the DAPC Program.
2. To provide agriculture technical assistance to advise credit union officials and staff on agriculture project viability and to introduce new farming techniques, seed, and fertilizer to credit union farmer members.
3. Provide some form of transportation to the field personnel assigned to the pilot project, and to provide the basic office equipment to the credit unions selected for the project.
4. To provide grant funds to establish two revolving funds:
 - a) Paid managers revolving fund for pilot project credit unions
 - b) Revolving fund to augment production credit capital to initiate production credit operations with a pre-determined number of small farmers at the pilot project credit union.

Lesotho Cooperative Credit Union League Findings

The league was organized in January, 1968, and operates in accordance with the laws of the country. The league has a twelve-member board of directors elected at large from twelve zones, as determined by the by-laws.

Credit union development as of December 31, 1973 was as follows:

Credit Unions	48
Members	15,487
Savings	R/339,307 (US \$508,000)*
Loans Outstanding	R/253,587 (US \$379,000)
Assets	R/376,721 (US \$565,081)

Total assets of the league as of December 31, 1973, amounted to R/59,937 (US \$89,905).

The major part of the assets of the league are invested in a building purchased for R/41,000 (US \$60,000) which is being rented and producing income. Other league statistics as of the end of 1973 include:

Current Assets	R/ 7,530
Loans	R/ 9,100
Fixed Assets	R/ 43,306
Liabilities	R/ 56,144 (US \$83,526)

Deposits from credit unions make up 99 per cent of the total liabilities, or R/55,681 (US \$83,526).

The revenue generated by the league for the period from September, 1969 to December 31, 1973, amounted to R/7,706 (US \$11,559). Donations during this same period have amounted to R/19,481 (US \$²39,220). Total income received was R/27, 188 (US \$40,782).

Expenses for the same period have amounted to R/25,222 (US \$37,833), leaving a surplus of R/1,966 (US \$2,949).

(*1 Rand is equal to US \$1.50)

The present staff of the league consists of one manager, one accountant, five field extensionists, and one secretary.

Aside from two loans which the league has granted, one in the amount of R/5,300 to the Roma Valley Housing Scheme and one to a credit union official in the amount of R/3,800 for a total of R/9,100, there has been a very limited activity of credit operations.

Conclusions

The Lesotho league has an interest and potential for developing a production credit system for credit unions along with a sound financial program. The government's Registrar of Cooperatives is very much involved in cooperatives and credit union development in the rural areas. Both the public and private sectors are favorable towards initiating DAPC programs.

Recommendations

Recommendations for the Lesotho Cooperative Credit Union League are the same as those for the Cameroon League, (page F-3)

Credit Unions and Savings Association "CUSA ZAMBIA" Findings

CUSA ZAMBIA was formed and registered under the laws of the country in October, 1970. The organization is administered by a twelve-member executive council elected by the delegates attending the General Meeting of the association. The daily operations are the responsibility of a manager appointed by the executive council.

Statistics furnished by the league demonstrated the following credit union development as of June 30, 1973:

Registered Credit Unions	41
Study Groups in Formation	30
Total Membership	12,120
Savings	K. 1,060,193 (US \$1.5 million)
Loans	K. 305,731 (US \$450,000)

The CUSA ZAMBIA balance sheet as of December 31, 1973, indicated the following financial position:

Assets

Cash on Hand and In Banks	K, 6,642	(US \$ 9,963)
Investments	12,177	(US \$18,265)
Motor Vehicles	5,491	(US \$ 8,236)
Office Furniture and Equipment	1,225	(US \$ 1,788)
Accounts Receivable	3,823	(US \$ 5,800)
TOTAL	K 29,368	(US \$44,052)

Liabilities and Net Worth

Share Capital	K 11,203	(US \$16,805)
Reserves	18,165	(US \$27,247)
TOTAL	K 29,368	(US \$44,052)

Income for 1973 was as follows:

Dues	K 160	(US \$ 240)
Sale of Materials	1,034	(US \$ 1,551)
Grants from Donor Organizations*	26,815	(US \$40,222)
Grants, G.R.Z.	1,500	(US \$ 2,250)
TOTAL	K 29,509	(US \$44,263)

Expenditures for the same period totaled K 24,000 (US \$36,000), leaving an operating surplus of K 5,508 (US \$8,262).

The staff of the league is made up of one league manager, one CRS Volunteer/Education Officer, four field extensionists, one bookkeeper, and two secretaries.

(*Grants are received from KAF, OXFAM, CRS, CUNA, and G.R.Z.)

Conclusions

The league program to establish a central credit union service has had moderate success during the limited existence of the program. No credit operations with credit unions have been conducted due to the need for technical assistance at the league level for structuring the financial program, and due to a lack of expertise for establishing a viable network of rural credit unions capable of administering production credit programs with small farmers.

Recommendations

Recommendations for the Credit Union and Savings Association, "CUSA ZAMBIA," are the same as those for the Cameroon League and the Lesotho League.

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INSTITUTIONAL FRAMEWORK

