

70/29

Rome, Sept. 25, 1970

To all Superiors General
To their delegates for SEDOS
To all members of the SEDOS Groups

This week:

Page

We are distributing the comments of the missionary participants on the basic documents of the Credit Union Conference. They come from Korea, Togo, Indonesia, Nigeria, Taiwan, Kenya, Thailand. 664

Of particular interest is Fr. J. Schotte's analysis of the comments. It vividly shows that their main concern will not be the global action programmes envisaged by the convenors of the planning session, but with the details of a credit union in a particular situation. But it is exactly this concern for detail which promises to give the action programmes a firm grounding in the hard realities of missionary ground. 684

Sincerely yours,

Fr. Benjamin Tonna
Executive Secretary

DO IT YOURSELF DEVELOPMENT

Doc. 6

COMMENTS OF MISSIONARIES on Documents 1 - 5

General Comments

From Sister G. Mulherin (Korea)

- COMMENT: I see the following four problems as generally common to those who plan to organize for credit union development in a new area - local community, province or nation. There are, of course, many problems but I believe that most of them stem from one or other of the following:
- FIRST: AVAILABILITY OF PERSONNEL - qualified and motivated.
- SECOND: (a) TRAINING OF PERSONNEL for leadership. This refers to either religious and/or lay leaders.
(b) Continuing training of grass-roots membership, from whose ranks will eventually come the officers and field workers for credit union administration and development.
- THIRD: WINNING THE APPROVAL AND COOPERATION OF OFFICIALS * (a) Government, national, provincial or local; (b) of superiors or community members whose good-will and cooperation are needed; (c) allaying the fears of interest-groups or individuals who may feel threatened by such a movement.
- FOURTH: PROGRAM FUNDING.

SUGGESTIONS FOR MEETING AND SOLVING THE PROBLEMS

General Comments:

Everybody here has had some experience in professional or other program development; some here are administrators; some may have been "pioneers" in setting up works "from scratch", where they had no blue-print to follow, but had to make their own as they went along.

From such experience all of you must know that a humble confidence in God's help is what will stand by you when "the going gets rough". Some of you, from your higher positions, may have been accustomed to giving orders - to saying "do this" and expecting a finished job to be produced.

I wonder how many of us have had experience of working with the under-privileged - of understanding their problems, of learning to value their virtues, of giving them courteous respect and - last but most important - of trusting them even when they can hardly trust themselves. Men have a way of living up to what we expect of them. They can take our measurement better than we can take theirs. Arrogance, dogmatism, seeking first places, imposing our ideas without asking for theirs - lack of understanding and trust - are all easily detected, although they may appear to us to be taken for granted because of our (perhaps) higher positions.

PROGRAM DEVELOPMENT

Much can be said professionally about the techniques of program planning and development and we would do well to follow "the rules of the game", but in this brief statement we are applying the steps to the specific type of program we are considering - the initiation of credit unions as a basic step in the socio-economic development of "third world" countries or in under-privileged communities. World Extension Department of CUNA has long been at this work and has had experience in many countries. They have developed techniques which you have as a resource, they also have materials for information. But what they need is YOU - the person within the community who will, after this conference, go out and share your knowledge with your people. If YOU cannot do it personally, you will be in a position to make it possible for someone else - or several others - to begin.

The following are suggested steps, which I am presenting to you out of my personal experience, and I know that they can be followed and, if followed, that they can produce results:

STEP I. Spreading the good news. Give to others the information and the encouragement you have received here. When you go back to your place, call a group together to tell them about this conference. Remember - people like to be told, people like to hear.

I think of such a conference as this as leaving us - the participants - with a precious "seed" which if planted and cultivated carefully will bear fruit, and will nourish the land and its people.

Tell the people about this "seed" - what it is, its history, the courage of the pioneers who developed it, their problems and their successes. Then look for those in the group who show an interest. Invite them to another meeting. You can pass around a paper on which names and addresses of those who wish to come back for more will be written. Here is your nucleus - your potential leadership.

It is well to remember that enthusiasm can be ephemeral. The stabilizing factor that should go with it is dedication - a readiness to bear the burdens of the task, to persevere, even when the going is hardest. Watch for these qualities in your potential leaders.

Don't allow much time to elapse between your first and second meeting. Be positive. Set a time and a place.

STEP II.

THE SECOND MEETING - your nuclear group, your potential leaders. Prepare an outline agenda for yourself - to know "what to do next." - Keep the meeting informal - that engenders the spirit of brotherhood from the beginning. Have your material ready - informative pamphlets, enough to go around to each one, even if you have to print them yourself - use any visual aid you may have.

Early in the meeting it is well to have the group introduce themselves. (Self-introduction). Getting acquainted.

Introduce your subject - You will have to do this yourself - and the method can be by lecture, visual aids or some way that will bring the subject across clearly and arouse the interest and enthusiasm of the group. Be as brief as possible.

Group participation: Plan for some form of group participation - questions and answers or discussion.

After the first experience of discussion it would be well to introduce the Discussion Method - which will teach the group how to make use of this form of group dynamics.

In every group there are a few who tend to dominate, and others who are afraid to express their ideas before strangers. Your skill will be required here - so that the discussion really gets into the group. The Discussion Method takes care of keeping notes for group decisions.

Don't be discouraged. It takes several meetings before the group members will feel free enough to really express themselves. Encourage this but also be ready to keep the discussion or the meeting - "on the right track." Gradually the curious will drop out, and you will find out who your "do-ers" are. Here you find your potential leaders. Cultivate them.

Ongoing group meetings. Plans should come out of group thinking.

Within the framework of your subject matter, the group can devise its plan - and eventually a program. In the beginning study of the subject, experience in group participation and responsibility, and the formation of a highly motivated group is essential.

STEP III.

LEADERSHIP TRAINING. When you have found your potential leaders you will begin to train them. Leadership training is very important and a study of it is very worth-while. There are many manuals on Leadership Training. The course you give your leaders should be geared to the program you intend to initiate - Socio-economic improvement through Credit Unions... and other Cooperatives. This emphasizes the spirit of mutual self-help, in a spirit of brotherhood, and requires strong motivation.

MEMBERSHIP TRAINING is an integral part of credit union and all other cooperative effort. Unless a member knows what its all about, he will never be able to convince others that - "this is a good thing" - and your best salesmen must come from the rank and file membership. The Education Committee is extremely important - and the members should allocate a portion of their funds for this committee's work.

Workshops, study clubs, seminars, lectures, publications, visual aids and inter-change and exchange of members and leaders will all be useful in an education program.

STEP IV.

LAUNCHING THE MOVEMENT. Avoid ostentation - premature publicity. Unfortunately in developing countries there is a tendency to think that one must have something showy to attract the public in a new venture. Very often the first thing done is to erect a building. This exhausts any financial resources the group may have and gives the erroneous impression that the movement is well subsidized and therefore ready to hand out rather than to encourage self-help and member support.

I have seen this done many times, and the result usually has been failure because of debts incurred or a lack of public confidence because they cannot produce what the public looks for.

On the contrary I would urge you to build upon the "living stones" of your membership. This is done by investing in training rather than in buildings and equipment. They will come later as the fruit of your cooperative effort. Leadership training and membership education is a first necessity if you are to produce knowledgeable members, motivated and convinced of the worth of their movement and able to stand up for it in any circle. There is a theological axiom, I believe, that good diffuses itself - and that is true here. If your members are convinced through their knowledge and experience that credit unions and other cooperatives are beneficial to the common man, they will tell their friends "this is a good thing" and so the movement will grow.

This diffusion of the "good news" through the membership will be your strongest point in promoting your program. While ostentation is likely to engender suspicion in self-interest groups, and fear in your competitors, the growth through membership conviction will win the people you want to reach, and they will be the ones who will answer the opponents and overcome the opposition.

STEP V. Getting the approval of Government or other officials.

Here you meet the "legitimizers" - the individuals or groups who can either block or support your efforts. You must not ignore them.

A very important phase in the training of your leaders is to teach them how to work a project through the "Social System". We are all part of a social system in some area; Religious in our communities; Religious and laity in community civic action.

(Cf. Notes on "Working through a Social System" - SM Gabriella Mulherin.)

Techniques of problem solving and human relations are also necessary knowledge for leaders.

STEP VI.

FUNDING A PROGRAM. "It's money that makes the world go 'round'." This is an old saying, and in part it is true, but money does not come first in the scale of values in a cooperative program. The purpose of cooperative development is to encourage and train the people in self-help. There is always the temptation to think that one has to have "capital" before you can launch a program. Money is only a part of your "capital" - people - your leaders and members are the most important asset. If there is over-subsidization at the start you will be more likely to induce a competitive "give-me" mentality rather than a mutual assistance, self-help - "we can do it" spirit. Without depreciating the importance of funding, I dare to say that injudicious subsidization is more likely to defeat your purpose than to promote it - for injudicious subsidization breeds dependency - and it is out of the morass of dependency that the cooperative movement is designed to lead its members.

Funding is necessary for the initiation of Training Programs - and some help is also required in the early stages of credit union development in administration - salaries for teachers, rent for space, equipment costs. In the beginning make it a principle to keep funding at a minimum, and give the members and local friends an opportunity to support your efforts.

NEVER SUBSIDIZE A LOCAL CREDIT UNION. Funding for this should come from the members savings and the capital that will grow from interest on loans. From the very beginning - provision for education and some other items should be provided within the by-laws of the group. Growth comes through dues of members - in preparation for the organization of your League and for membership in the World Council of Credit Unions. Such world-wide participation will give your members a very important sense of belonging to a movement that is greater than their own size and broader than their borders.

Voluntarism is an essential part of Cooperative Activity. It is one of its principles. Voluntary services of members is one way of building up "capital". If a credit union - or other cooperative - really belongs to the membership then they feel the responsibility for serving it, and so promoting its success.

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The best recommendation a credit union movement can have when one applies to FUNDING ORGANIZATIONS is its record of self-help. We have to show the worth of our organization as exemplified by its membership activity and spirit, and our ability to manage finances and make them productive before we can expect outside funding organizations to support our work. This takes time.

Perhaps I could wind this up by applying the scriptural quotation - "to him who hath, more shall be given." This is sometimes hard to understand - but to me it means that there has to be evidence of our worth and ability to grow through receiving "more" before we can expect funding organizations to take risks in allocating their funds for our use.

Respectfully submitted,

Sister Gabriella Mulherin, M.M.
Maryknoll Sisters, Maryknoll, N.Y.

(formerly of the Korea Mission)

PARTICULAR COMMENTS

From James Winter, Evangelical Church, Togo, West Africa:

First, it would be good if I had more specific training, especially in bookkeeping, but feel I'm making good progress and that, at this point here in Togo, it's much more important to begin choosing qualified interested Togolese young men and sending them to regional training centers to prepare them as organizers and animators of Credit Unions. Fortunately, here in West Africa, we have the Center at Bobo Diolasso in Upper Volta where the plan is to begin conducting six-month training courses this year. Unfortunately, our National Development Committee is still not officially recognized by the Togolese government. We've been asking for recognition since last December. The last word was that all was approved awaiting one final signature. That was in July. I've been hospitalized for the past three and a half weeks (blood poisoning) so haven't been keeping in touch. It is possible that all the paper work is done and that by now we are an official National Committee, only bureaucratic delays. I mention this because it could prevent Togo from participating in the training program in Upper Volta, at least the first session.

We need, and I think this is general for French-speaking Africa, more French educational material. Some beginnings have been made. Mr. Dana Robinson and others have produced some French material but we need more. We also need standardized forms for French-speaking Africa (or is it better to remain specific for each country?) i.e., bookkeeping forms, member card files, member passbooks, etc. Mr. Robinson has already ordered a small quantity of member passbooks to be printed up for Togo.

I feel very strongly about standardizing the bookkeeping system and since the French training centers are regional, the bookkeeping system should be standard for all French-speaking Central African countries. The local Credit Union treasurer's job seems to me the most crucial factor for a successful Credit Union. That's why I suggest a standardized system plus standardized forms especially printed for our French savings and loan societies.

Then there is the matter of educating and familiarizing the local treasurer with the system. This man, although intelligent, is often not highly educated. People like myself can do the training at the local level but a larger Center that the local Credit Union officials could attend for from three days to a week would be beneficial for several

reasons: The training would hopefully be of better quality and at a larger center, these local people, coming from different areas and different situations, would be able to share experiences, an invaluable advantage. The added prestige among their peers upon returning from such a training session would help these volunteer workers. The training session would directly give them more self-confidence in their various Credit Union tasks. Such a regional center has been proposed to be located in Cotonou, Dahomey. I believe the obstacles now are lack of funds and trained staff. Perhaps it should be discussed as to whether a regional or national center of this kind would be more practical.

In resumé, my suggestions for a plan of action in West Africa would be:

1. Sending qualified, interested Africans for special training for Credit Union development work to regional centers.
2. Standardizing the Credit Union bookkeeping system for French-speaking Africa and printing the necessary forms in French.
3. Launching a campaign to produce more and better French educational material about Credit Unions. This must include material that can be easily understood by savings and credit society local officials. They need more and better material that they can take with them to their homes for study. In most cases, they have only a primary school education.
4. Establishing and financing a regional or national training center for local credit union workers - the people who actually run the savings and credit societies. As mentioned some, perhaps most of this training can and must be done by missionaries and other volunteers on a local basis but the prestige and other advantages of a regional or national training center, already discussed, I believe to be worth the extra cost.
5. Qualified expatriate volunteers should be continually recruited to work in the development of strong, sound Credit Union programs and to work closely with the newly-trained but inexperienced African animators as co-workers in this vital movement. The emphasis here should be on qualified. To me this means good training, plus, if possible, previous experience in Credit Union work before coming to Africa. If at least some of the expatriates in each African country had previous experience, this would help a great deal.
6. Perhaps there should be a pronouncement by the Planning Session con-

cerning the Credit Union Movement and its relation to government. For instance, in spite of our detailed and repeated explanations to Togolese officials that the movement needs their confidence and support but that it must remain independent - said explanations have not convinced some officials who feel the movement ought to be given a financial boost, that is direct financial government aid to local societies, "So that they can become viable." An official statement by the Planning Session might provide extra ammunition to combat this tendency by some government officials who want to take the movement "under their wing," so to speak.

Of course, for all of these suggestions except No. 6, outside funds are necessary at least for the immediate future. This is where the international organizations already serve a vital function in other countries and we hope they can continue to help in countries where the movement is just now starting.

To conclude, I want to say that I feel the Credit Union Movement can be an important key to promote what to my mind is the right kind of development, that is, a means of restoring or awaking, as the case may be, a new self-confidence in people who are constantly hearing that they are "under-developed." The Credit Union Movement is ideal as an instrument to help rural Africans help themselves, but admittedly it is hard to introduce to people who are living at a subsistence level. It is easier to organize Credit Unions among labor groups for many obvious reasons. I hope, however, that the participants at the Planning Session will give priority to the subsistence level group because their problems are more difficult to solve yet they are the ones who can benefit most from the movement. Last but not least, they are by far the largest group in any developing country. I'll be anxious to learn more about the Ag Credit Program initiated by CUNA in South America.

From Fr. M. Bunluen Mansap, director of the Credit Union Center, Thailand:

FROM FR. ALBRECHT, INDONESIA

Just about getting ready.

The other day at a seminar on development and education, in which I was to give a lecture about credit unions a girl from East Java, community development worker in a small town, told me: "We have been busy with a group of rickshaw drivers, about a hundred men in all, to make them save some of their earnings against mishaps and all sorts of eventualities. We have issued individual membership books in which their savings are certified, of which they are very proud, and are keeping their savings in a bank account for them. Now the problem of withdrawals and loans begins to turn up". The girl had never heard about credit unions in more than a general way. She was looking for one without knowing it.

This characterizes the situation in the country at the moment: the people are experiencing some kind of monetary stability for the first time since independence (which is 25 years, mind you). It's an artificial stability, but all the same it has held up fairly well for the past two years. They don't trust it, as nobody really does. But it is making itself felt and their skrewd economic instinct manifests its presence at last - Alhamdulillah. It has lain dormant for such a long time, many thought it dead altogether or never having existed at all. There is a massive drive on, at the present, to modernize and increase agricultural production, mainly rice, with the use of fertilizers and insecticides. The government does its utmost to control the price of fertilizers right down to the place where the farmer has got to buy it. The government has set up agricultural and village loan banks to enable farmers to take up credit for the purchase of fertilizers and insecticides and is trying to cash in on the new situation - a more impersonal and modern looking form of the money lenders of olden times. This year, the first in the present Five Year Development Plan, every village in Indonesia was given a sum of Rp. 100,000,- (approximately US \$ 250,-) to be used for purposes of development works in the common interest of the village. Results have been not extremely successful: the government loan banks have a hard time trying to get back their money from the farmers, and the village project in many cases never got under way at all because the people were totally unprepared.

The lesson is obvious to anyone who knows the people and the situation: any credit from outside, be it from the government or the money lender, is considered a hidden form of exploitation which one cooperates with but resists at heart. It has always been like that, why should it be different now? And the second lesson: starting off by giving credit, without teaching the people first to save and use their savings, is doomed to failure and has no value of developing the people.

It would be oversimplifying things to lay all the blame for past failures of cooperative efforts at the doors of governmental policies and organizers. There are a considerable number of people in the Department of Cooperatives who have the right ideas about cooperatives and the will to go about it in the proper way. At least part of the blame rests with the people themselves: their failure to grasp the basic notions of a modern economy, their sluggishness towards change in their traditional way of life, their total disinterest in providing for the next day accentuated by the absence of climatic and seasonal conditions which impel man to become a provident being. Missionaries from all over Indonesia have reported efforts at cooperative action with their people, with scant success if any so far. Those in the rural districts and outlying areas are inclined to blame old habits and the low standard of development while those in the cities see the causes in the disintegration of social coherence and the very low standard of living of the majority of city dwellers. In Rantepao in Central Celebes, in Pontianak in Western Borneo, in Kupang on the Island of Timor or in any of the numerous parishes in Central Java you will get the same pitying glance or rueful shaking of the head in answer to your cautious inquiry about the prospects of setting up a savings and credit association among the people: "Aren't we being flooded constantly with requests for loans from people who never will or never can repay their debts? Isn't the act of obtaining a loan regarded by many rather as an exercise of wits or proof of their power of persuasion? And how would you propose to get those people to start saving if they couldn't care less where their next meal comes from?" Maybe these opinions sound cynical, but they do come from missionaries who are devoting their life's work to helping those people. They are at least based on realistic insights into the weaknesses of their people.

If credit unions are to take a foothold and become a true instrument of development among these people, they will have to remember the very basic principle that whatever you expect to get out of them you will have first to put there the form of education. At least for a number of years in the beginning, credit union education will have to play a far bigger role than credit union operation and if afterwards education slackens the whole movement will become useless, stale and corrupt.

This is a new trend discernible which gives reason for optimism: People need credit desperately, but where formerly they resigned themselves to dealing with the money lender, now many are prepared to try self-help. There is

nobody to tell them how, as the cooperatives movement, including savings and credit cooperatives, are discredited throughout the country. This makes itself felt in our efforts to spread the credit union idea. We must refrain from using the word "cooperatives", because as the people here say, the word "has a bad odour". The Department of Cooperatives itself is keenly aware of this and advises us similarly. We use the name Credit Union or, where this is not possible as in the rural areas, the name "Usaha Simpan Pindjam" (Join effort in Saving and Lending). We are just about getting ready not starting from scratch, as one would expect, but because of the negative experiences of so many people, starting in reality far from below scratch.

Training of Missionaries for Credit Unions.

There has never been any planned effort at training missionaries in this country. It can be said that the large majority of the clergy and religious know nothing or next to nothing about credit unions and how they work. Those few who have had an opportunity of learning something about the subject are those who attended in 1965 SELA Seminar in Hongkong, the I.S.O. training course in Manila or, a summer course in Antigonish. One or two have had the opportunity of following training courses at CUNA headquarters in Wisconsin.

The spreading of the notion and importance of credit unions among missionaries has started several years ago with the activities of the Social Delegates and the Secretariate of the Social Commission of the Indonesian Bishops' Conference, with repeated visits and patient efforts at stimulating individuals by the CUNA World Extension Department, with talks and the dissemination of a brochure on credit unions and, since the beginning of this year, the institution of a Credit Union counselling office which is spreading information and composing or translating written material for the use of all interested parties.

There is sufficient scope for training future missionaries in credit unionism:

- a) I feel confident that seminaries are willing to have training courses and will allow credit unions to be established among the right fashion.
- b) Religious teaching in primary and secondary schools are looking around for a handy system of teaching saving and thrift in their classes. A booklet on how to establish a credit union at school is under preparation. We have no material at all to provide us with examples and guidelines.
- c) Religious engaged in catechetical training are very much aware of the need of providing and teaching practical guidelines on economic development in combination with their courses. As a considerable number of younger religious follow such courses, together with catechetists, this would seem to be an excellent way of spreading credit unionism and training promoters.

- d) Beginning with this year there will be annual refreshing courses for missionaries and indigenous priests of several weeks duration, which will provide an opportunity of at least introducing the notion and drawing the attention of many active priests to the possibilities and advantages of having an active credit union in their parishes or in the area.
- e) As soon as a general credit union training program can be initiated in Indonesia there will undoubtedly be many religious who will wish to attend such a course. But the most desirable thing would be to have a permanent institute like I.S.O. in Indonesia which will provide a regular program of one or two courses a year for religious in combination with community development and similar subjects.

Relations to Government.

The Credit Union Counselling Office (CUCO) in Djakarta is sponsored by the personnel initiative of a small group of persons constituting the Board of Sponsors which is presided by the Director General of the Department of Cooperatives, Mr. Ibnu Soedjono.

Contacts with the Department of Cooperatives are close and of benefits for the work of the Counselling Office. For instance, if someone in the regions wishes to set up a credit union or a study group we inform the Department which will instruct its regional or local representative to lend a hand, if necessary. This helps greatly to remove the danger of suspicion.

The Department has agreed to grant the incipient c.u. movement an incubation period in which to spread and establish itself. The Department will not hamper it by stepping in trying to regulate things. We have agreed to sit down and work out regulations at a later stage. Indonesia has a basic co-operative law passed in 1967 which, of course, will be observed by all c.u. organizers.

The Department has generously offered to make available its educational facilities, training centres, and teaching staff whenever and wherever the c.u. movement wishes to avail itself. Cooperative trainers who have participated in CUNA summer courses at Wisconsin and Antigonish will be particularly valuable. As it happens, we have no CUNA trainees so far, while the Department has several.

The head of the Bureau of Cooperative Education is assisting us in drawing up plans for our c.u. action program.

The Director General of Cooperatives has appointed a senior official in the Cooperative Law Bureau to assist our office with technical and legal advice. The fact that a Catholic was given this assignment must be considered a gesture of sympathy and confidence.

Action Program.

The action program which we hope to initiate in 1971 will be substantially a training program. Its main lines are :-

- regional c.u. training courses of several weeks or months duration in a number of provinces in Java: do it yourself courses aimed at training c.u. promoters and organizers who are about to start some c.u. or study group, alternating study sessions with field work;
- one or two central courses for training fieldmen and c.u. instructors who afterwards will organize and teach courses in their regions and localities;
- special courses for selected groups such as religious, teachers, housewives, etc.;
- courses at institutes for agricultural and community development, teachers colleges, seminaries, catechetical institutes, etc.

Local Fieldmen.

The recruiting of local fieldmen is likely to cause some difficulties. The C.U. Counselling Office does not intend to employ field staff in the provinces, unless this appears absolutely necessary at a more advanced stage, as this might lead people too easily to assume that we are an employment agency organization instead of an educational set up for self help development. Considering the bad employment situation and the enormous number of people with higher education but no qualifications, mostly uprooted persons with neither standing nor influence in any community, it is to be expected that such persons are bent on getting a job rather than becoming c.u. pioneers.

People in employment, on the other hand, are paid such low salaries that most of them feel compelled to hold down two or more jobs in order to make ends meet. Consequently, they have practically no free time or energies left to devote to community projects such as the organizing of a credit union. We are confident that the interested groups and communities themselves will help to overcome this difficulty through the unselfish devotion of individual pioneers and the marvellous capacity for compromise which they have demonstrated in so many similar situations.

Local fieldmen and c.u. organizers will be recruited from the following groups of persons :-

- teachers in various educational establishments, and members of teachers' unions;

- staff members of training institutes for agricultural and community development, social work, and others, with whom we are in contact;
- present and past students of such institutes with employment and a definite field of work;
- fieldmen and local employees of the Department of Cooperatives and other government agencies, in particular CUNA trainees;
- parish activists
- members belonging to a student, labour, farmers and fishermen's organization, such as the Pantjasila Organizations.
- persons handpicked by the Diocesan Social Delegates and their assistants, religious designated by their superiors, etc.

Training of Candidates.

We have no institute, at present, capable and experienced to organize a c.u. training program. What is more serious, there are no c.u. leaders around with longstanding experience in all aspects of c.u. organization and practice. But most serious is that, because of the non-existence of a c.u. movement within the country, there is no possibility for an actual linkup in order to impart the living spirit of credit unionism to the new candidates. We think that it is possible to learn the technical knowledge from books, but that it is difficult, if not impossible, to imbibe them with the true c.u. spirit which must animate activists without contact and actual experience of Credit Unions in practise.

Hence, the C.U. Counselling Office has decided to send a small number of candidates to be trained at the Institute of Social Order (I.S.O.) in Manila where they will work with some of the best credit unions there while attending the training course. They will become the torchbearers who will bring home the spirit of c.u. pioneers subsequently to light it in the Indonesian credit union movement. A wonderful example of this has been set by a young Indonesian priest, Fr. Sukarno of the diocese of Bandung, who went to I.S.O. two years ago and who organized 8 villages credit unions in his parish district since his return.

After this small group of five or six persons has been trained at I.S.O. it is hoped that no further trainees need to be sent abroad. They will form the nucleus of our own training staff for the implementation of our own training program within the country. We shall need the assistance of some credit union experts from abroad to help with the planning, organizing and evaluating of our program. We hope that CUNA or some of the national credit union leagues in the Far East will be able to help us in this respect.

From Fr. M. Toner, sma, Nigeria:

I don't think I acknowledged the receipt of the documents of conference of "Do it Yourself Development". I received them as I was about to leave Nigeria for home. Thanks for same. I have since studied them. We were asked to send our comments.

I. In paper 3/10 I wish to point out the following re Credit Union development in Nigeria - or should I say lack of development.

From the time of gaining independence in 1956 until the death of the Northern Premier in 1965, financial assistance to co-operatives was used as a political means of gaining support to the Northern Peoples Congress Party. Loans were given to loan and marketing co-operatives with little education or instruction re repayment or at times as tacit bribe for political support. There was little hope of repayment. In South Zaria alone there were debts of £35,000 owed by co-operatives when the Military Government came to power. I doubt if they will ever be paid. Thus the co-operative idea got off to a bad start.

A Credit Union and Marketing Co-operative begun by a missionary IN KUBACHA S. Zaria was a good success and still continues to function. But in '64 it came under fire from a member of parliament as "an organisation which helped people to save and do things for themselves and so was not dependent on the government". Now this seemed to be a serious complaint! And Government displeasure was shown. So the missionary could not do much about having other C.U.'s registered. That Govt. viewed everything from a political angle and looked on organised efforts for pagan-christian people as opposition to Muslim domination. In actual fact the missionary had no such intention, but urged board of Directors to accept members from all people in the district whatever their tribe or religions.

The recent war has brought changes. In January of this year three Survey teams were sent out from the University of Zaria at the instruction of the military Government to see if there were any efforts of self help in the Northern States worthy of assistance and development. They covered all the states. One team came to the C.Union at Kubacha. They made a thorough examination of the project books, accomplished facts etc., political aspect and all were examined. They agree there was no political involvement, but it was in fact the best effort of self help they had seen in Nigeria. They wished that the project accept every assistance from the Government, become

a "Pilot Project" for all the North. The team requested that no outside assistance be sought but that Government would give all assistance required.

A second point I would like to hear discussed re projects of self-help is the question of "motivation." Religious, social, economic or that arising from strong political leadership, e.g. Nkruma in Ghana.

A further point of interest to a missionary not too well up would be a discussion on the choosing and training of trustworthy leadership.

From Fr. J.S. Brenna, sj. Taiwan:

1. In this part of East Asia we need first the Organization of the C.U. Federation(s), to promote cooperation more effectively.
2. Since there are two main cultural and psychological regions in this area, I would strongly recommend that there will be a Federation for the nations correlated with the Chinese culture (Taiwan, Hongkong, Japan, Korea, S.Vietnam, Thailand, Singapore(?) and another for the Malay cultural people (Malaysia, Philippines, Trust Territories of the Pacific, Borneo, Indonesia, etc.).
3. For the training of missionaries of South East Asia we have the following coordinating bodies: Socio-Economic Life in Asia Committee (SELA) representing delegates from about 20 countries and regions. SELA has organized a one-month training seminar for about 150 priests in 1965. The Institute for Social Order (ISO) in Manila conducts regular courses for missionaries. Institute for Social Action in China (ISAC) does the same in Taiwan. The Bureau for Asian Affairs in Manila for all South East Asia.
4. We need very badly courses for C.U. field-men and League officers.
5. We need to investigate or to contact some foundations to help in financing some of the C.U. League employees at the beginning.
6. How to present to our governments the idea of C.U. so that they will grant us a Credit Union Law without so much red-tape and difficulties.
7. Since the C.U. to succeed fully has to develop leadership, financial control and self-reliance, it is very important for us as priests and foreigners that we supplement C.U. education with Leadership Courses (adult education), so that the local lay leaders take over as soon as possible, and that we build them a sense of self-respect so as to become economically self-sufficient as soon as possible in managing their C.U. operations and other similar activities. THESE POINTS SHOULD BE FOCAL IN THE WORKSHOP'S DISCUSSIONS sharing experiences of what has been done successfully in this line.

From Sr. R. Pctvin, ma., Kenya: Here are a few points which come to my mind after reflecting on plans being made for the possible "envergure" (extension) of the Credit Union Movement in all parts of the world. I speak from an experience restricted to Kenya in East Africa,

but I am very much inclined to think that it would apply to any part of Africa and to the Third World at large.

1. In our endeavour to show the great role played by missionaries and the clergy in the establishment of credit unions throughout the world - a role which is undeniable - we must not underestimate the part played by the people with whom the missionary must have been in collaboration. Without them, i.e. the people, the missionary's efforts would have been useless. If credit unions have been successful anywhere, it means that they were started and operated by the people concerned themselves, the missionary having been instrumental in initiating the idea, being the animator of that group, bringing out what was best in them, making them conscious of their personal values and potentials, trusting them and giving them the opportunity to commit all their resources to the betterment of their social environment. If the missionary did most of the work, then the success is only apparent. With his departure, the credit union will fall.

2. In arriving in a new country, the missionary has to face the fact that he comes to bring the message of love through co-operation to an autonomous, mature people with a wealth of human resources, a culture which is the product of passed generations. He must, therefore, show consideration for the government's representatives, for the established structures in that country, its policies, arts, cultural traits, religion, and most of all its people and institutions and work through them.

He must come open, ready to receive as well as to give. To quote our President Mzee Jomo Kenyatta, "We welcome friends from any part of the world as long as they are willing to work with us." Lack of confidence in and communication with the authority in the implementation of a project or at various stages of its development is sometimes the cause of a certain hostility towards that project.

3. Besides study circles and all the communication media through which information may be diffused, I think that group dynamism is the most effective means of bringing about, and that in geometrical progression, the type of leadership that is needed to transform a society in 'profondeur'. It brings into operation what is best in man, namely, his mind and will, his solidarity to the group and develops in people a sense of responsibility. Credit Unions activated by such a dynamism will be the foundations of a social development which will grow into all types of self-help projects in the physical, cultural, social, or spiritual aspects of the peoples lives.

4. It is clear that the missionary, like any other leader, should have a training which would enable him to take a scientific approach to the problems of his people.

Theology yes! but balanced with sociology and the art of interrelationship with his brother the layman!

Philosophy one which shows the fundamental importance of Economics and Co-operation in any human development.

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From: Fr. M. Mansap, Thailand

The following are my thoughts which I would like to contribute to the Conference:

Common Problems:

- a) Training of missionaries, both in theory and practice.
We need a sound Theology of Development giving guidelines and correct principles of real development to form a right attitude and correct action programme for the Church's involvement in the so-called temporal or profane order.
- b) Relation to Government:
In many countries in Asia the Governments have already their own Co-Operative Laws. If our Credit Unions are to be registered, they must come under these laws. This makes us reluctant to do so. Nevertheless, as far as Thailand is concerned, there is a very good cooperation between our Credit Union Movement and our Government.

Possible Action Programme:

- a) Establishment of Regional Centre of Information and Education.
- b) A Centre in each country for training of local leaders and sources of funds for good salaries for them should be provided.

ANALYSIS OF THE COMMENTS

The following outline for content definition has been prepared by Fr. J. Schotte, cism, after studying the above comments. It is not meant to be a discussion outline: most of the questions would be answered during the briefing session. But it is a very clear exposition of what will be on our missionary's minds during the Credit Unions planning session.

A. PRELIMINARIES

1. No actual agenda has been outlined for the study groups to follow so that they can be sure to cover what is expected of them.
2. The general content is what is outlined in the Program of the seminar:
 - common problems
 - ideas for closer collaboration
 - action program for the future
3. The Moderators must help the study groups to work out their own agenda. As a help in this they can rely on:
 - 1- the presentation of the reports on Monday morning. Moderators and secretaries of the Study Groups should record the problems that are mentioned;
 - 2- the presentation of the participants (inner circle): the missionaries and credit union pioneers could be asked during the first working session to each say, in a limited time, what his work is and what his **specific problems are;**
 - 3- the present outline for Content Definition: the points listed can serve as springboard to get the WG to work out an agenda that is adapted to the specific area of the Study Group.

B. DIFFERENT PHASES OF THE WORK OF THE STUDY GROUP.I. Agree on the goal of the Seminar.

1. The Moderators could clarify the goal of the seminar by the organizers, with special emphasis on the action program.
2. What are the expectations of the participants from this seminar?
3. Is there a need to clarify and/or come to an agreement within the Study Group in regard to the basis philosophy of credit unions (goal, basic elements, etc....)?

II. Identify common problems. W H A T ?

Before going into the actual discussions, the Study Group should agree on the problems to be treated and set priorities for the different problems to be studied.

1. Is it possible to define geographical areas, countries where a credit union movement is needed but non-existent ?
2. What are the reasons for failure where credit unions have been tried?
 - 2.1. in specific countries
 - 2.2. in general: in rural areas (where people live at a subsistence level):
in urban centers.
3. Is there enough awareness of the possibilities of the credit unions, in groups that could play a role in initiating a movement (missionary groups, funding agencies, etc....)? Why not?
4. Are there special problems in the relations with the governments?
 - 4.1. Must credit unions remain independent from government aid and control ?
 - 4.2. Is there a danger of political implications in certain countries?
 - 4.3. Is it desirable to let government money be infused in local credit unions to "get them off the ground" or make them viable?
 - 4.4. What about the co-operative laws that have been enacted:
 - what is their general trend: favorable to private initiative or not?
 - what about the necessity to register credit unions?
 - 4.5. What is the impact of monetary instability on the chance of initiating credit unions?
5. How to create confidence in the credit union idea among the people?
 - 5.1. Spiritual motivation (christian message)?
 - 5.2. Organizational motivation:
 - role of the international organizations;
 - role of the people at the grass root level.
 - 5.3. How to include the credit union idea in all community development action on all levels?
 - 5.4. Cooperatives launched without the necessary preparation or support have given the credit union idea a bad name: what can be done to remedy this?
- 6.6 Are there problems in regard to the missionaries?
 - 6.1. What about their theoretical training: theology of development, sound principles that produce the right attitude and promote the correct action programs for the churches involvement?
 - 6.2. Is a lack practical, technical training of missionaries in sufficient numbers an obstacle to the spreading of the credit union movement?

- 6.3. What is the exact role of missionaries in the c.u. movement?
- 6.4. Are credit unions in some countries too often identified by a catholic face?
- 6.5. Is ecumenical cooperation deficient? Where? Why?
- 7. Are there problems of a more technical nature that should be discussed?
 - 7.1. lack of leadership training in general?
 - 7.2. lack of training in management techniques (for directors) and book-keeping (for treasurers)?
 - 7.3. Is sufficient educational material available in the right languages?
 - 7.4. Are the right criteria used in the selection of local candidates for training?
 - 7.5. Is there still a need for expatriate volunteers? What should be their qualifications (motivation, experience, technical skills)?

III. Moving towards the solution of the problems. H O W ?

- 1. How can the specific problems be solved?
- 2. How to achieve closer collaboration between all agencies concerned?
 - 2.1. Which agencies are important?
 - 2.2. How can awareness of the need for collaboration be increased?
 - 2.3. What can be done in regard to personnel-sending church-related groups?
 - 2.4. How to achieve better cross-fertilizations between all agencies?
 - 2.5. Is there a need to structurize this collaboration? How?
- 3. What are the fears that exist among the participants of the "outer circle"?
- 4. How can the Roman Generalates be induced to greater involvement?

IV. Action program: W H O does W H A T and W H E N?

- 1. W H A T? Suggestions for action.
 - 1.1. A statement by the Seminar about relations with governments?
 - 1.2. Is there need in certain countries for an action for better co-operative laws?
 - 1.3. Is it necessary that this Seminar appoints a planning commission with representatives of the groups authorizing action and representatives of the beneficiaries? At what level?
 - 1.4. Should more funds be provided for salaries of local leaders? By whom?
 - 1.5. How can better training be provided?:
 - regional centers for training of long duration;
 - local, national, regional centers for short sessions.
 - 1.6. Could regional information centers be established? Where?
 - 1.7. How can more educational material in the right languages be provided?
 - 1.8. Training of missionaries:
 - what: animation role? technical?
 - where: existing facilities? needed facilities?

2. W H O?

- 2.1. define concrete needs for personnel?
- 2.2. what can be asked from Roman generalates?
 - from W.C.C.?
 - from other agencies ?

3. W H E N ?

Set tentative datelines for action: short - intermediate - long range.

- V. The action programs must be finalized for presentation to the Plenary and for discussion with the Generals, Funding Agencies, Sponsors.....

Focus on Collaboration (III,2)

Action

Prot. Miss. societies (IV,2)