

PROJECT EVALUATION SUMMARY (PES) - PART I

1. PROJECT TITLE Small Farmer Organizations I			2. PROJECT NUMBER 511-0452/511-T-055	3. MISSION/AID/W OFFICE USAID/Bolivia
5. KEY PROJECT IMPLEMENTATION DATES			4. EVALUATION NUMBER (Enter the number maintained by the reporting unit e.g., Country or AID/W Administrative Code, Fiscal Year, Serial No. beginning with No. 1 each FY) <u>23-3</u>	
A. First PRO-AG or Equivalent FY <u>76</u>	B. Final Obligation Expected FY <u>81</u>	C. Final Input Delivery FY <u>81</u>	7. PERIOD COVERED BY EVALUATION From (month/yr.) <u>12/79</u> To (month/yr.) <u>3/81</u> Date of Evaluation Review <u>5/81</u>	
			5. ESTIMATED PROJECT FUNDING (\$000) A. Total \$ <u>18,503</u> B. U.S. \$ <u>11,725</u> (L=7,500, G=4,225)	
B. ACTION DECISIONS APPROVED BY MISSION OR AID/W OFFICE DIRECTOR				

A. List decisions and/or unresolved issues; cite those items needing further study. (NOTE: Mission decisions which anticipate AID/W or regional office action should specify type of document, e.g., program, SPAR, PIO, which will present detailed request.)	B. NAME OF OFFICER RESPONSIBLE FOR ACTION	C. DATE ACTION TO BE COMPLETED
1.* USAID/Bolivia will request that ONCICOOP and Robert R. Nathan Associates develop a plan of action for the Cochabamba, Santa Cruz del Norte and Gran Chaco ICs addressing those recommendations in the Devres evaluation determined to be acceptable by USAID/Bolivia.	Gary Bayer (USAID/RD)	6/81
2.* USAID/Bolivia (in conjunction with ONCICOOP, BAB, P. L. 480 and FENACRE) will analyze the DEVRES recommendation to extend the project, and should propose a plan of action, as appropriate.	Gary Bayer (USAID/RD)	6/81

Subsequent Actions (3/81 - 9/81)

- 1.* Recommendation No. 1 was completed on June 26.
- 2.* Recommendation No. 2 was completed on July 16 and a request for extension submitted to AID/W on July 24. On September 8, AID/W approved an extension of the Loan TDD and the Grant PACD from September 24, 1981, to March 24, 1983, with an evaluation of progress to be carried out during the extension period.

9. INVENTORY OF DOCUMENTS TO BE REVISED PER ABOVE DECISIONS			10. ALTERNATIVE DECISIONS ON FUTURE OF PROJECT	
<input type="checkbox"/> Project Paper	<input checked="" type="checkbox"/> Implementation Plan e.g., CPI Network	<input type="checkbox"/> Other (Specify)	A. <input type="checkbox"/> Continue Project Without Change	
<input type="checkbox"/> Financial Plan	<input type="checkbox"/> PIO/T	_____	B. <input type="checkbox"/> Change Project Design and/or	
<input type="checkbox"/> Logical Framework	<input type="checkbox"/> PIO/C	<input type="checkbox"/> Other (Specify)	<input checked="" type="checkbox"/> Change Implementation Plan	
<input type="checkbox"/> Project Agreement	<input type="checkbox"/> PIO/P	_____	C. <input type="checkbox"/> Discontinue Project	
11. PROJECT OFFICER AND HOST COUNTRY OR OTHER RANKING PARTICIPANTS AS APPROPRIATE (Names and Titles)			12. Mission/AID/W Office Director Approval	
Evaluation Team: DEVRES, Inc. Consultants			Signature _____	
Reviewing Team: RD: RThurston/GBayer DR: MDeal DP: RLeón de Vivero/HRHandler			Typed Name <u>Henry H. Bassford</u> Acting Director	
			Date <u>1/12/82</u>	

13. SUMMARY:

The Small Farmer Organizations I (SFO) Project includes a loan (\$7.5 million) initiated on March 24, 1976 and a companion grant (\$4.2 million^{1/}) signed on April 29, 1976. This loan/grant package was intended to assist in the organization of 10 to 14 regional centers to provide agricultural production and marketing credit and services to 210 small farmer Cooperatives. On August 31, 1977 the project purpose was amended to shift the focus from the regional centers to "(a) developing four viable pilot integrated cooperatives (ICs) and creating the conditions in the rest of Bolivia to facilitate the future promotion of integral cooperatives; and (b) strengthening the capability of the National Community Development Service (NCDS) to execute this program." The project purpose was subsequently revised in Loan Agreement Amendment No. 1 dated December 28, 1979 to consist in "providing technical assistance and training to assist in the development, strengthening and promotion of integral cooperatives in rural Bolivia." This Amendment 1) assigned the project's technical and financial administration responsibilities to the National Federation of Savings and Loan Cooperatives (FENACRE) and the Bolivian Agricultural Bank (BAB), respectively, 2) increased technical assistance and training elements of the project, 3) extended the Loan TDD and Grant PACD to September 24, 1981, and 4) included a provision for an independent evaluation of the project. This Project Evaluation Summary (PES) corresponds to the independent evaluation carried out by DEVRES, Inc. in early 1981.

As indicated below, progress made by the amended SFO project during the evaluation period, both in establishing four ICs and toward developing an effective

^{1/} Total authorized project cost - \$4,225 million; total obligation through 3/31/81 - \$4,135 million.

system of institutional support to provide financial and technical assistance to these cooperatives, was uneven and less than called for by the Loan Agreement Implementation Plan.

Accomplishments included:

- The creation of a new project implementation structure, including the transfer of implementation/technical assistance responsibility to a newly created National Office for Integral Cooperatives (ONCICOOP) and the transfer of financial assistance responsibility to the Bolivian Agriculture Bank (BAB).
- The adoption of administrative and financial improvements made to move the Cochabamba and Santa Cruz del Norte ICs towards financial self-sufficiency.
- The establishment of GABs (Cooperative Members Organized by Groups), coop level committees and councils that were functioning adequately in the Santa Cruz del Norte and Cochabamba ICs.

Deficiencies included:

- An insufficient number of ICs participating in the project. At the time of the evaluation three ICs (Cochabamba, Santa Cruz del Norte, Gran Chaco) were actively participating in the program. The fourth one, Tahuantinsuyo, was suspended from the program as it was reluctant to comply with AID/BAB/ONCICOOP regulations and to pay back a subloan of \$10,000,000 pesos bolivianos to CROFOC.
- An insufficient number of members participating in the ICs. Membership in the three ICs participating in the system did not meet original projections of 1,500 members each.
- A poorly functioning co-op participatory structure. GABs, committees and councils had only begun to function in the Gran Chaco IC.
- Lack of progress towards financial self-sufficiency by the ICs. None of the ICs were financially self-sufficient, nor self-sufficient in administrative terms. The only IC which had substantially met its financial projection was the Santa Cruz del Norte IC. However, not even in this case was there assurance that the coop would reach self-sufficiency given existing administrative problems and the riskiness of its economic program.

Despite the uneven progress to date, the SFO project prospects of achieving its December 28, 1978 amended purpose and goal may be possible, if the recommendations in the evaluation of the administrative, financial and credit areas are carried out.

Major problems encountered to date include:

- Numerous deficiencies in the administration of credit at the co-op level, including: monitoring, loan collection procedures, borrower motivation and education, and cooperation with other lenders;
- Poor project planning and implementation at co-op level; and
- Poor project coordination of the ICs with other institutions carrying out complementary activities in the respective target areas.

14. EVALUATION METHODOLOGY:

The primary purposes of the SFO evaluation as defined by USAID/Bolivia^{1/} were:

1) to measure progress to date ("assess the extent to which the program is attaining the goal of developing four viable financial independent integral cooperatives"); and 2) to recommend whether or not to continue with the project, and if so, to improve implementation (... "identify the key elements contributing to the success or weakness of the cooperatives and cooperative model employed; and make recommendations on whether to proceed with the integral cooperative model and if so recommend adjustments which may be necessary to ensure the successful promotion of integral cooperatives in the future.")^{1/}.

Under an IQC arrangement, DEVRES, Inc. elaborated a study design based on the scope of work presented by USAID/Bolivia and concentrated its efforts on three areas: 1) the administrative/financial functioning of the three cooperatives (and in particular the administration of credit); 2) the socio-economic attributes of the co-ops, their members, and their communities; and 3) the performance of the current project support structure. The complete DEVRES, Inc. evaluation report, which includes USAID/Bolivia's comments as contained in La Paz 4240 dated July 14, 1981, is attached to this PES (See Annex I).

^{1/} PIC/T 511-0452-3-90155.

The techniques of data collection and data sources included: 1) a review of USAID/Bolivia and ONCICCOOP project documents; 2) interviews with USAID/Bolivia, ONCICCOOP, BAB, P.L. 480, and FENACRE (National Federation of Savings and Loan Cooperatives) staff members and officers; 3) unstructured interviews with co-op staff and members; 4) close review of co-op financial, administrative, and credit records; and 5) consultation with local financial institutions. Techniques of analysis were multidisciplinary, including financial, institutional, agricultural, economic, and sociological.

Key agencies and individuals contributing to this evaluation include:

USAID/Bolivia (Gary Bayer and Robert Thurston), FENACRE/ONCICCOOP (Tyrone Heinrich), Robert R. Nathan Associates (Miguel Angel Rivarola), BAB (Edwin Salinas), and staff/selected elected officers of the three ICs. A complete list of agencies/individuals contacted by DEVRES, Inc., in carrying out the evaluation is attached (See Annex II).

15. EXTERNAL FACTORS:

Several changes occurred in the project setting which have had an impact on the project:

- The temporary suspension of project travel, due to the July 1980 coup led to delays in implementing the technical assistance program. Continued political uncertainty has also contributed to politicization, especially at the Gran Chaco IC.
- The prices fixed by the Government of Bolivia (GOB) milk corporation, PILL, remained low and negatively influenced the dairy projects at two ICs.
- Increased emigration from the Cochabamba IC area has lowered member participation in co-op services -- a phenomenon requiring further study as it may have other impacts.

16. INPUTS:

A number of problems exist with respect to project inputs which are made reference to in this PES and in the evaluation report. Some of these have

resulted from the unstable socio-political situation which has impacted negatively on the project by contributing towards: 1) delayed and reduced financial GOB counterpart contributions; and 2) the delay in implementing the project and achieving IC financial viability. The following financial data table shows the AID and GOB financial inputs into the project as of March 31, 1981.

Financial Data Table (\$000)

	<u>Loan</u>		<u>Grant</u>		<u>GOB</u>		<u>T o t a l</u>	
Budgeted	7,500		4,225		6,788		18,513	
Disbursed	<u>4,366</u>	(58%)	<u>3,407</u>	(81%)	<u>4,840</u>	(71%)	<u>12,613</u>	(68%)
Balance	3,134		818		1,948		5,900	

The evaluation team has selected to highlight two of the input problems mentioned in the complete report related to the provision of technical services and training.

The evaluation contains an implicit criticism of the technical services provided, stemming from the fact that most of the Robert R. Nathan, Inc. (RFNA) staff, due primarily to the redesign of the project, are indistinguishable from the local counterpart technical staff and bring no special skills to the project. In addition, due perhaps to budget limitations, the program has had inadequate access to highly skilled short term people (e.g. an agricultural planner, a rural sociologist credit specialist, computer expert). A continuing need exists for additional more highly skilled technical assistance to remove bottlenecks and resolve implementation problems.

The evaluation team did not address the project's training component in any detail. The findings do suggest that co-op member/board training is rather theoretical and not highly regarded by members, but staff training appears to be generally good. The evaluation team noted that the offering of the computer courses was not timely, rather premature, and mistakenly offered in La Paz rather than at the IC sites.

17. OUTPUTS:

<u>Projected Output Targets</u>	<u>Observations of Actual Progress</u>
(a) <u>Technical assistance</u>	
45 person-years of technical assistance	Completed.
(b) <u>Training courses</u>	
- 2 training courses for co-op management	Completed.
- 12 training courses for co-op directors	Completed.
- 12 training courses for GAB leaders	Completed.
- Bimonthly membership meetings	Occurring as of March 1981.
(c) <u>University training</u>	
- 2 person-years	Partially achieved.
(d) <u>Four ICs which are adequately equipped and staffed</u>	Only three ICs participating as of March 31, 1981.
- Office equipment, including desks, chairs, meeting room tables, typewriters, calculators, accounting machines, and radio; and vehicles for transportation of manager and other personnel.	Substantially achieved. Computer not yet installed at Gran Chaco IC, and maintenance problems anticipated. Vehicles in general poorly maintained.
- Staff, including manager, accountant, secretary-cashier, and field extensionist.	Completed. Number of extensionists inadequate at Cochabamba and Gran Chaco IC. High manager turnover at Grant Chaco IC due to conflict with board of directors.
(e) <u>Revolving credit through loans to ICs</u>	
- <u>Total loan portfolio (cumulative)</u> ^{1/}	
1977 \$ 940,000	\$475,070
1978 2,780,000	1,730,726
1979 4,290,000	2,623,295
1980 5,825,000	3,995,996. Not achieved due to delays in organization of ICs; suspension of Tahuantinsuyo IC; and reorganization of project in 1979-1980 leading to slower disbursement rates.

^{1/} Based of exchange rates of \$b20.00 for 1977-1979 and \$b25.00 for 1980.

18. PURPOSE:

The revised project purpose approved by Amendment No. 1 of the Loan Agreement consists of:

"providing technical assistance and training to assist in the development, strengthening and promotion of integral cooperatives in rural Bolivia."

OBJECTIVELY VERIFIABLE INDICATORS	PROGRESS TOWARD EOPS	WHEN CAN ACHIEVEMENT EOPS BE EXPECTED?
<p>Conditions that will indicate purpose has been achieved: End of project status: (EOPS).</p>		
<p>1. Four integral base-level product-specific co-ops (ICs) established in Departments of Cochabamba, (dairying), Potosí (potato), Santa Cruz (dairying), and Tarija (oil seed):</p>		
<ul style="list-style-type: none"> - Each IC with average total membership of 1,500 	<p>Three ICs are presently participating with a reported total membership of 2,568, an average of 856 members each (the Cochabamba IC has over 1,500 members).</p>	<p>Although the membership of the Santa Cruz del Norte and the Gran Chaco ICs is growing, a 1,500 membership EOPS for these ICs may be unreachable during the IOP due to the geographic dispersion of potential clientele.</p>
<ul style="list-style-type: none"> - Each IC providing a full complement of services, through Associated Zonal Groups (AZGs), to integrate vertically all activities related to its product line. IC providing professional management, mechanized accounting, veto as necessary on AZG credit decisions, input distribution, communication with markets, 	<p>ICs are still developing. Cochabamba has infrastructure in place; Santa Cruz del Norte scheduled to accomplish EOPS during 1981/82 agricultural year; and Gran Chaco intends to implement a less ambitious plan during 1981/82 and 1982/83 agricultural years.</p>	<p>Basic infrastructure in all three ICs planned to be in place by end of 1981/82 agricultural year.</p>

OBJECTIVELY VERIFIABLE INDICATORS	PROGRESS TOWARD EOPS	WHEN CAN ACHIEVEMENT EOPS BE EXPECTED?
storage and processing facilities, technical assistance in production for farmers, management of loan applications and contracts.		
<p>- For each IC, 10-20 Associated Zonal Groups (AZGs) making farmers and electing board of directors to serve on the ICs. Each AZG approving membership and credit applications for farmers from community, educational activities for members, coordinating course with external technicians in agricultural practices, supervising and collecting loans to community members.</p> <p>ICs require no subsidies for operating costs.</p>	Substantially in place in the Cochabamba and Santa Cruz del Norte ICs; in beginning stages in Gran Chaco IC.	Planned for 1981/82 agricultural year.
	Tentative achievement in Cochabamba IC but not in Santa Cruz or Gran Chaco ICs.	Santa Cruz del Norte nearly on track to achieve financial independence by end of 1981. It is still uncertain whether the Gran Chaco IC will meet the projections of self-sufficiency by the end of 1982.
2. Total sub-loans from revolving credit funds will be \$5,825,000.	Partially achieved.	Achievement dependent on expansion of IC system. Not until 1981/82 agricultural year at earliest
3. The following indicators of loan performance will have been achieved:		
a. Number of subloans to ICs: 4	Achieved.	

OBJECTIVELY VERIFIABLE INDICATORS	PROGRESS TOWARD EOPS	WHEN CAN ACHIEVEMENT EOPS BE EXECUTED?
b. Average size of sub-loans to ICs: \$1,000,000	Achieved for Cochabamba, Santa Cruz del Norte and Gran Chaco ICs.	
c. Default rate (subloans made by ICs): 5%	Not applicable (must await 1980/81 agricultural year results).	
d. Delinquency rate (subloans made by ICs): 10%	Gran Chaco IC, 5% and Santa Cruz IC, 3.3% (1979-1980 crop year). Cochabamba IC 5% (1980-1981 crop year).	
e. Number of subloans/IC: 1,500	Not achieved in any case.	Unknown
f. Average size of subloans made by ICs: \$500	Achieved in all the participating ICs.	

The EOPS conditions are still an accurate description of what will exist when the purpose is achieved, except that the number of ICs and members will be lower than the original project design projections. These shortfalls have resulted from: 1) the suspension of the Tahuantinsuyo IC due to its refusal to maintain the administrative and managerial standards recommended by CNCICOOP as well as to its failure to repay a subloan of over \$10,000,000; 2) the general delays in implementation occasioned by changes in project implementing agencies, and uncertainties as to project continuity following the July 1980 coup; and 3) the implementation difficulties experienced by the Gran Chaco IC as a result of management difficulties and personnel turnover.

The evaluation notes that the EOPS conditions to be achieved during the life of the project could be positively affected by an increased participatory role of women, and that a high potential for female involvement exists in the Cochabamba and Santa Cruz del Norte ICs. Based on the observed impact

of women's current participation as IC members/officers and on the project's handicraft credit component, the evaluation strongly suggested that promotion of economic activities by the ICs could have a significant impact on lower-income households.

19. GOALS:

The project's approved goal is:

"To increase the per capita income and to improve the standard of living of rural people."

The absence of a baseline data survey during the preparation of the project design phase in each of the IC areas, precludes the ability to objectively verify the achievement of this goal. However, a recent survey has provided some indication regarding the project's impact on the goal. The survey asked co-op members whether or not their standard of living had improved since they joined the co-op. The responses varied with the length of existence of the co-ops; the older the co-op, the greater number of members responded that they had benefitted.

In Cochabamba, the oldest IC, 73 percent of respondents felt their income had increased since joining the co-op; in Santa Cruz del Norte, 37 percent, and in Gran Chaco, 28 percent.

Related to farm income is the sale of produce, and the ICs have provided increasing assistance to cooperative members in the commercialization of their produce. For example, in Yacuiba, for crop year 1979 - 1980 the cooperative sold member produce having a value of \$b 3,838,635. For crop year 1980 - 1981, produce sold through the cooperative amounted to \$b 9,252,848, an increase of 241 percent. In the case of the Cochabamba IC, for crop year 1977 - 1978 the cooperative bought and resold member produce having a value of \$b 250,740

and for crop-year 1980 - 1981 produce sold through the cooperative amounted to \$b1,434,323, an increase of 572 percent.

The evidence of the survey indicated above, coupled with the increased sales of cooperative members' produce, and the absence of major positive external changes related to the project, suggests that progress toward the above goal can be at least partially attributed to the project.

20. BENEFICIARIES:

The intended beneficiaries of this project were to be 6,000 small farmers and their families through an increase in small-farm labor-intensive agricultural productivity. Implicitly, this was to promote greater equality in income within the rural sector. The goal of raising member incomes appears to have been obtained, although for only 2,500 or fewer families in the three co-ops examined (and perhaps another 1,000 families in the Tahuantinsuyo co-op). The magnitude of income increases cannot be determined in the absence of baseline data. Evidence for increased income includes the member opinions recorded in a February 1981 project survey and the fact that members have continued to participate in the co-op and use co-op services.

While cooperative membership is not yet as high as originally planned, it has grown significantly in recent years in two of the three ICs. For example, in January 1980 the Yacuiba Cooperative had 45 members. By early 1981 that figure had more than quintupled to 240 members. And in the case of the Cochabamba IC, membership has doubled since December 1977 from 778 to 1,597 members. While the rate of growth for the Montero IC has been slower and has stabilized at 584 members, this is largely due to the fact that initially several members of each family were classified as members, while now only one member per family is permitted.

21. UNPLANNED EFFECTS:

Although no major unplanned effects have been clearly noted to date, the impact of the program on income distribution and soil stability should be carefully monitored. This recommendation is based on preliminary indications (no reliable data exists) that the project may be 1) increasing income differentiation within the ICs resulting in social stratification and conflict among coop members, and 2) contributing to soil erosion through the use of mechanization with inadequate training/supervision.

22. LESSONS LEARNED:

In spite of the critical tone of much of the evaluation, the findings do not suggest major changes in strategy as co-ops still offer the best available means to reach small farmers in Bolivia and other developing countries.

On the positive side, the experience of the SFO Project so far does not contradict the assumption that:

- Large multiservice coops are potentially an effective means of achieving economies of scale in the provision of services to small farmers and are capable of benefitting these households on a sustained basis; and
- The participation of women in project activities contributes to greater social equity and income impacts, and can strengthen the overall project implementation.

However, the project experience also suggests, inter alia, that:

- Greater technical resources might have been committed earlier to arrest predictable tendencies on the part of inexperienced co-op staff to perform sub-optimally, and on the part of co-op members to default on loans;
- The progress of the project to a great extent was retarded by non-technical constraints (e.g. pre-existing social and political conflicts; unfavorable GOB price and supply policies; counter-productive expectations and attitudes on the part of the co-op members;

- A greater emphasis on business and planning skills is required at the co-op staff and leadership levels.

Regarding the evaluation process, an important element is to perform a reliable baseline survey prior to, or early in the project, in order to provide a basis for comparison to a later ex-post evaluation, thereby yielding some objective indication of changes in income, production and other indicators produced by the project.

23. SPECIAL COMMENTS:

The draft PES prepared by DEVRES, Inc. in accordance to their contract served as the basis for the final document. The final version 1) includes additional background material, financial data and clarification; and 2) deletes several conclusions which were found to be incorrect by USAID/Bolivia.

The full DEVRES evaluation report including USAID/Bolivia's comments (See Annex II), is on file in the Office of Development Planning and Evaluation (USAID/Bolivia) and in the Office of Development Programs (AID/W - LAC/DP).

ANNEX I: LIST OF PEOPLE MET IN BOLIVIA BY DEVRES, INC.^{1/}

A. CNCICOOP/Robert R. Nathan Associates (RENA) Advisory Team^{2/}

Tyrone Heinrich, Director, CNCICOOP
Miguel Angel Rivarola, Chief of Party, RENA
Oswaldo García, Administrative Advisor
Darrell Johnson, Administrative Advisor
Dale Key, Administrative Advisor
Edgar Castañeda, Extension/Education Advisor
Hernán Muñoz, Extension/Education Advisor
Hugo Villarroel, Extension/Education Advisor
Javier Gregoricu, Economist/Credit Specialist

B. Others Interviewed:

Bryan Anderson, Anthropologist, Durham University, England
Eloy Anello, Director, Fundación Integral de Desarrollo (FIDES)
Gary Bayer, Project Officer, USAID/Bolivia
Malcolm H. Butler, Director a.i., USAID/Bolivia
Dudley Conneely, Advisor, Cooperativa Agrícola Integral de Mineras (CAIM)
Jorge Dandler, Centro de Estudios de la Realidad Económica y Social (CERES)
Colin Sage Davies, Geographer, Durham University, England
Nicolás de Joncheeré, FAO Agricultural Economist, Santa Cruz
Robert C. Flick, Project Development Officer, Agricultural Cooperative
Development Institute (ACDI)
Donald Foster, Consortium for International Development (CID)
Howard R. Handler, Program Officer, USAID/Bolivia
Kenneth Johnson, P.L. 480 Title III, USAID/Bolivia
Robert León de Vivero, Deputy Program Officer, USAID/Bolivia
Kevin Kelly, Loan Officer, USAID/Bolivia
Robert Kunkle, Potato Expert, Consortium for International Development (CID)
Reynaldo Marconi Ojeda, P. L. 480

^{1/} Not including IC staff or members.

^{2/} In country as of March 15, 1981.

Fadrique Muñoz Reyes, Director, Executive Secretariat for P.L.480 Title III
Pancho Otero, Desarrollo Socio-Económico (DESEC)
Harry Peacock, Director, San Julián Project, Fundación Integral de
Desarrollo (FIDES)
Raúl Pinto, Controller's Office, USAID/Bolivia
Ingeniero Quiroz, Servicio Nacional de Desarrollo de la Comunidad (SNDC)
Edwin Salinas, Director CROFOC, Banco Agrícola de Bolivia (BAB)
José Sanjinés Montán, P. L. 480
Margaret Savino, Rural Sociologist, Cochabamba
Tom Stillwell, Consortium for International Development (CID)
Marco Antonio Tellez Rivero, Gerente General, FENACRE
James Thomas, Chief of Party, Consortium for International Development (CID)
Robert Thurston, Chief, Rural Development, USAID/Bolivia
Melvin Van Doren, Controller, USAID/Bolivia
Jaime Vía U., Vice-President, Bank of America (Santa Cruz)
Ted Wilde, RRNA

Individual co-op members.