A MID-TERM EVALUATION OF THE DEVELOPMENT OF ANIMAL TRACTION PROJECT IN UPPER VOLTA:
ENTENTE FUND FOOD PRODUCTION SUBPROJECT HV-V-1

Prepared for the
Mutual Aid and Loan Guarantee Fund
of the Entente Fund
Abidjan, Ivory Coast

Development Alternatives, Inc.
1823 Jefferson Place, N.W.
Washington, D.C. 20036

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PREFACE

This report is a mid-term evaluation of the Development of Animal Traction Project in Upper Volta, one of eight subprojects funded under the Entente Fund's regional Food Production Program. The evaluation was carried out by the project's implementing agency, the Rural Institutions and Agricultural Credit office of the Ministry of Rural Development in Upper Volta, with the technical assistance of a three-person team from Development Alternatives, Inc. Team members were:

- Ada Kibora, Director, Office of Rural Institutions and Agricultural Credit and Project Director;
- Christophe Gütermann, Technical Assistant, National Office of Rural Institutions and Agricultural Credit;
- Prosper Sanòn, Credit Officer, National Office of Rural Institutions and Agricultural Credit;
- Craig Olson, Team Leader and Evaluation Specialist, Development Alternatives, Inc.;
- Roger Poulin, Economist, Development Alternatives, Inc.; and
- Merritt Sargent, Agricultural Economist and Animal Traction Specialist, Development Alternatives, Inc.

Data gathering and site visits occurred from October 26 to November 13, 1979. A draft report was presented to the government of Upper Volta on November 13, 1979, and to the Entente Fund, November 15, 1979. The final report was prepared in Washington at the home offices of Development Alternatives, Inc., in November/December 1979.[1]

The authors would like to express their appreciation for the generous support and collaboration rendered by the Government of Upper Volta, ORD officials, small farmers and officers of the Entente Fund.[2]

Craig V. Olson

[1] See Annex A for details of evaluation methodology.

[2] See Annex B for a list of persons consulted.

ACRONYMS

ARCOMA/COREMMA	Atélier Regional de Construction du Matériel Agricole/Cooperative Regionale de Montage du Matériel Agricole
AVV	Aménagement des Vallées des Voltas
CNCA	Agricultural Credit Bank
CNPAR	Centre National de Promotion de l'Artisanat Rural
DAI	Development Alternatives, Inc.
GOUV	Government of Upper Volta
MRD	Ministry of Rural Development
ORD	Regional Development Organization
REDSO	Regional Economic Development Services Office
RIAC	Office of Rural Institutions and Agricutlural Credit
SAED	Société Africaine d'Etudes et de Développement
SWID	Strengthening Women's Roles in Development Project
TWIS	Training Women in the Sahel Project
USAID	United States Agency for International Development

CHAPTER ONE

INTRODUCTION

This report is a mid-term evaluation of the Development of Animal Traction Project in Upper Volta, one of eight subprojects funded under the Entente Fund's regional Food Production Program. The project was originally designed to begin in 1977, but did not get underway until early 1978. Project funds were to be disbursed over a period of two years. The evaluation took place in November/December 1979, or just shy of the two-year mark in the disbursement schedule.

The project is intended to increase food production throughout Upper Volta. The principal project intervention is animal traction to be made available to farmers through a program of supervised credit. The organizational base and operational procedures for the administration of the credit fund build upon the experience of a USAID animal traction credit project initiated in 1975.

The principal finding of the evaluation is that the project has been quite effective in extending animal traction and in promoting increases in small farmer food production and income. However, its effectiveness will decline rapidly without new infusions of funding from the Government of Upper Volta (GOUV) and from external donors. This report presents documentation for this and other findings, identifies and analyzes certain conceptual and operational problems and presents detailed recommendations for resolving those problems.

All the conclusions and recommendations presented in this study have been agreed upon by the Voltaic Project Director and his staff, but they do not necessarily reflect the views of the Entente Fund.

CHAPTER TWO

BRIEF DESCRIPTION OF THE PROJECT

The purpose of the project is to promote the adoption of animal traction technology throughout Upper Volta. It is primarily through animal traction, in conjunction with other improved agricultural practices, that the GOUV hopes to achieve its sectoral goals of improving small farmer productivity and income, and its national goals of food self-sufficiency and widespread rural development.

As identified in the Project Paper, the principal constraints to adopting animal traction by small farmers in Upper Volta are:

- Lack of access to medium-term credit funds;
- Shortcomings in the agricultural extension program; and
- Insufficient training of extension agents in credit and animal traction technology.

The following is a summary description of the ways in which the project proposed to address these constraints and to promote the adoption of animal traction by small farmers in Upper Volta.

CREDIT

The Credit Fund

The project was designed primarily to create and administer a medium-term credit fund for the promotion of animal traction. This fund was to be capitalized at 412 million F CFA from contributions by USAID and the GOUV and disbursed to farmers over a period of two years.[1] Given prices for animals and equipment at the time of design, it was expected that 6,000 animal traction units could be financed from the fund.

Credit Administration

The Fund was to be administered at the national level by the office of Rural Institutions and Agricultural Credit (RIAC), a division of the Permanent Secretariat of the Coordination Committee on Rural Development of the Ministry of Rural Development (MRD). Credit administration at the provincial level would be the responsibility of Upper Volta's Regional Development Organizations (ORDs).[2] Each ORD would estimate its credit requirements and forward them to the RIAC; the RIAC would then distribute the available funds to the ORDs according to their requirements

[1] The decline in the value of the dollar from about 240 F CFA when the project was designed to about 200 F CFA at present has considerably diminished the monetary value of the credit fund. See Annex D, Tables D-1 and D-2 for summary and detailed project budgets as originally designed.

[2] See Annex C for a map of Upper Volta and the ORDs.

and implementation capacity. Criteria for the allocation of funds to individual farmers would be determined by each ORD. In all cases, the recipients of loans were to be members of village pre-cooperative groups. Other criteria included the degree of exposure of farmers to improved farming practices and ability to repay the loans.

Loans were to be individualized rather than pre-packaged. Loan amounts would depend on how many bulls (if any) and what type of animal traction equipment the farmer needed. A typical animal traction unit would include two bulls, a plow and cart. Farmers in the north, however, frequently keep their own cattle herds, so they would not need to buy bulls. Other farmers might choose not to purchase a cart. Still others might want additional implements -- a ridger, peanut lifter, cultivator.

Most bulls would be purchased directly by the farmers from Fulani herders. Equipment is mostly manufactured in Upper Volta by two suppliers. Atélier Regional de Construction du Matériel Agricole/ Cooperative Regionale de Montage du Matériel Agricole (ARCOMA/COREMMA) operates under the auspices of the MRD and Centre National de Promotion de l'Artisanant (CNPAR) operates under the Ministry of Public Service.

The terms of credit for the animal traction loans were set at a 5.5 percent annual interest rate with a five-year maturity. Within those limits, an ORD was free to establish its own repayment schedule. A common repayment schedule was no down payment, one year's grace with four equal annuities. These repayments were intended to create a revolving fund, providing continual access by small farmers to medium-term credit. It was also intended that this project would lead to the creation of a permanent national agricultural credit institution in Upper Volta.

The project design budgeted 105 million F CFA for credit administration.

EXTENSION

The project was not designed to support the overall agricultural extension program, but to address two problem areas that were reducing the program's effectiveness. These areas were: (1) the lack of effective health care for draft animals, and (2) the lack of data on the impact of animal traction on agricultural production.

Animal Health

To address the problem of ineffective animal health care, the project was to have created a revolving fund for the purchase of veterinary medicines to be used exclusively for draft animals. The fund was to be capitalized at 30 million F CFA and would be used to treat approximately 30,000 draft oxen. Specific treatments or vaccinations to be financed by this veterinary fund included trypanosomiasis, rinderpest, pleuropneumonia, pasteurellosis and anthrax. These treatments and vaccinations were to have been administered by the veterinary service in each ORD. Livestock owners would be required to pay cash for these treatments, and payments would be utilized to replenish the stock of medicines.

Evaluation

To address the problem of inadequate data, a two-year study was designed to collect data on the effects of animal traction with respect to:

- Food crop yields and production; and
- Marketable supluses of all crops.

In addition, the study was designed to gather data on:

- The characteristics of farms using animal traction; and
- The characteristics of draft animals.

The project was to provide an agricultural economist for two five-month periods (August-December) to supervise the study, and funds to hire interviewers and cover the costs of data gathering and analysis.

The budget for this component was 37 million F CFA.

TRAINING AND INFORMATION

This component of the project was designed to upgrade the skills of ORD personnel in the administration of credit and in animal traction extension.

Training

Training sessions were to take place at two levels, one for sector and subsector chiefs in each ORD, and the other for village extension agents. Annual five-day sessions were to be held for sector and subsector chiefs. Subjects to be included in these sessions were:

- Farm management and farm budgets;
- Calculation of debt carrying capacity;
- Calculation of repayment schedules;
- Technical aspects of animal traction (e.g., animal health care, forage crop production); and
- All aspects of recommended packages of improved farming practices.

For village extension agents, semi-annual sessions were programmed for about 400 agents. These sessions were designed to include the same subjects, but would use case studies submitted by the agents themselves. The first session would deal with preparations for an animal traction program, and the second with evaluation of that program.

The MRD training program was to be funded by the project and managed by a GOUV official at the national level. Trainers for the sector and subsector chiefs were to be the three regional comptrollers of the credit fund. Once the sector and subsector chiefs were trained, they, in turn, would train the village extension agents. A training consultant provided by the project was to have assisted in organizing the training program.

Information

In addition to the training sessions, technical information on credit and animal traction was to have been provided to village extension agents and farmers on a continuing basis. For extension agents, information would be provided through the periodic MRD bulletin, "Essor Rural," and for the farmers through the medium of Radio Rurale.

The training and information budget was 43 million F CFA.

SUMMARY BUDGET

As originally designed, the total project budget was 632,750,000 F CFA. The USAID contribution, channeled through the Entente Fund, was to be 476,650,000 F CFA and the GOUV contribution, 156,100,000 F CFA. Disbursements were to take place over a period of two years.

Table 1 provides a summary project budget. Detailed budgets are provided in Annex D.

TABLE 1

SUMMARY PROJECT AS DESIGNED
(F CFA 1,000)

	USAID Contribution	GOUV Contribution	Total
Credit			
Credit Fund	297,300	115,000	412,300
Credit Administration	75,410	29,100	104,510
Extension			
Veterinary Fund	24,300	12,000	36,300
Evaluation	37,020		37,020
Training and Information	42,620	-	42,620
TOTAL	476,650[a]	156,100	632,750

[a] The USAID grant is for US$ 2 million, which at the time the project agreement was signed was worth about 476,650,000 F CFA.

CHAPTER THREE

PROJECT IMPLEMENTATION:
ACCOMPLISHMENTS TO DATE AND OPERATIONAL ISSUES

On the whole, the evaluation finds that the project is well run. Notwithstanding certain operational problems that will be discussed below, the project has achieved most of its intermediate objectives and has done so with reasonable efficiency.

Many of the difficulties that the project has encountered in executing project activities can be traced to problems with the original project design, rather than to faulty implementation. In other instances, national policy or independent institutions have imposed certain constraints. This chapter will document the project's accomplishments through its first two years, analyze operational difficulties and recommend actions that should be taken to improve project performance.

CREDIT

The Credit Fund

The project design established a credit fund valued at 412.3 million F CFA. The entire fund was to be used over a two-year period to make animal traction loans to small farmers. Disbursements in the first year were established at 165 million F CFA, and in the second year at 247.3 million F CFA. Because of delays in signing the project agreement, in releasing monies to the project, and in acquiring animals and equipment, only 83.3 million F CFA were disbursed in the first year, followed by 165 million F CFA in the second.

There were 1,177 loans recipients in the first year and 3,647 recipients in the second year; these figures are consistent with targets in the project design.

The major problem with the credit fund is conceptual, relating to original design. The fund was designed as a five-year medium-term credit package with a one-year grace period. The project itself, however, has only a two-year life span. Hypothetically, this obliged the credit institution to disburse the entire 412.3 million F CFA in two years, creating an artificially high level of expectations and a serious liquidity squeeze in the third year. Further, by accepting a ten percent default rate and by charging only a 5.5 percent interest rate, the fund would diminish by 4.5 percent per year and eventually disappear in approximately 20 years. The consequences of this conceptual weakness will be explored further in the next chapter. Since the inception of the project, the credit fund has been increased slightly to 418.6 million F CFA. This means that approximately 170 million F CFA remain for disbursement in the third year of the project (1980/81). Of this amount, the GOUV is obligated to contribute 123 million F CFA.

This contribution, which has not yet been made, will permit a third year of credit disbursement. A third year will mean not only that more farmers will benefit from access to credit, but that an additional year of experience in credit administration will be gained which will be beneficial in establishing a permanent agricultural credit institution.

The local currency value of the USAID contribution is approximately 50 million F CFA less than when the project was originally designed due to the depreciation of the U.S. dollar. This further underscores the importance of the GOUV contribution. It is strongly recommended that the Government make its contribution as soon as possible, so that the implementing agency can prepare for the 1980/81 campaign.

Credit Administration

Some major changes have occurred in the budget allocations for credit administration. In the original project design, USAID was to provide approximately 55 million F CFA for vehicles, salaries, office furnishings and vehicle operations. The GOUV was to contribute approximately 29 million F CFA, primarily for salaries. No provision was made in the project design for incentive payments for extra work and field trips (primes, indemnités) and for travel expenses at the ORD level. Consequently, the GOUV created a new category of USAID contributions to cover salary "top-offs" and travel expenses totalling 52 million F CFA. Administrative costs for the total project are now estimated at

163 million F CFA, of which USAID is contributing about 130 million F CFA.

The additional resources needed to cover these expenses were obtained primarily by reducing the funding for technical assistance and for certain studies that were programmed in this original design. Technical assistance to study past credit programs in Upper Volta and to help launch the project was to take place in three field missions covering six person-months. Most of this technical assistance was eliminated and was replaced by a study of an earlier USAID animal traction credit program (1975), carried out by SAED (Société Africaine d'Etudes et de Développement), a Voltaic research and consulting firm. This resulted in a savings of approximately 20 million F CFA.

Another study originally programmed was an in-depth economic analysis of animal traction. This study was cancelled; in its place a more modest study was conducted in-house by the MRD. This change resulted in a savings of 30 million F CFA.

To reflect these changes, project management revised the original project budget and prepared an entirely new budget. This new budget is presented in Annex D, Tables D-3 and D-4.

The evaluation team judges that these changes were necessary for the effective implementation of the project. Without funds for incentive payments, it is likely that the management of credit funds would have been much less satisfactory. The team also finds that technical assistance to initiate the project was probably unnecessary, since valuable lessons in credit administration had been learned by the Voltaics from previous experiences, such as from the 1975 USAID-financed credit program.

One of the undesirable consequences of this revision, however, is that USAID, through the Entente Fund, is now paying even more of the recurrent costs in the project than was originally intended. This fact highlights the serious funding constraints that prevail in Upper Volta, and underscores the conceptual shortsightedness of supporting a five-year credit scheme for only two years. The long-term sustainability of this program is discussed in a later section of the report, but it should be noted here that funding for credit administration in 1980 has not yet been located. It is extremely important that this problem be resolved as soon as possible.

Loan Allocation

The project is designed to cover the entire country -- all 11 ORDs. But the limited amount of money in the credit fund has made it necessary to work out some sort of rational system for the allocation of the funds. Decisionmaking regarding loan allocations occurs at two levels -- the national credit office, and the ORDs. At the national level, the system for determining how much each ORD will receive is based on the following criteria:

- Use and justification of credit funds disbursed in previous years;
- Health care program for draft animals;
- Past experience of the ORD with animal traction;
- Rate of loan repayment; and
- Credit training program.

A weighted point system has been established whereby each ORD is rated on each of the above criteria. The amount of money from the credit fund that an ORD receives each year is determined by the total number of points it receives.

The evaluation finds that this system is conscientiously applied and provides a reasonable mechanism by which credit funds can be distributed among the ORDs. Certain modifications in the criteria, however, should be considered. These are discussed below.

Within the ORDs, the loan allocation system is much more informal. The criteria used for distribution of funds among sectors, subsectors, extension zones and village groups are nebulous. While size of the village population and experience with animal traction and other improved farming practices are deemed important, the lack of a more formalized allocation system makes it difficult to assume that the target populations are in fact being reached. In addition, the system does not provide justification for loan allocations, which makes it difficult to evaluate the actual use of the credit. To remedy this situation, it is recommended that formal criteria for credit allocation modeled perhaps after the national criteria be established at the ORD level. These are discussed under the benefit distribution section in Chapter Five.

Timing

The timing of access to credit is of critical importance. If funds, animals or equipment arrive too late in the year, the use of animal traction may be lost to the farmer for the entire year. In the first year of the project, the late release of funds caused delays throughout the delivery system. In both years of the project, equipment suppliers have been unable consistently to deliver equipment early enough to the ORDs and to deliver complete sets of the requested equipment.

Some of these problems are beyond the direct influence of the project. However, the project is capable of making certain improvements in its scheduling -- particularly with respect to ascertaining the demand for credit, allocating available credit funds, delivering animals and collecting loan repayment. The project has less control over the delivery of equipment since its equipment orders represent only about 25 percent of total demand for animal traction equipment in Upper Volta.

An Improved Calendar

To improve the system the project should adhere to a specified calendar and expect other participants in the delivery system to respect that calendar. It is recommended that the following schedule be established and deadlines respected by all parties in the delivery system:

- June 30 - Final day for payment by farmers of the previous year's annuity to the ORDs. This is the current policy of the national credit office. Since the marketing season occurs in January and February, this deadline for final payment of annuities is generally met. Because this date is critical to the financial cash flow of the credit program, it is strongly reaffirmed in this recommendation.

- August 31 - By this date the ORDs should deposit the previous year's collections with the national credit office, accompanied by a definitive list of new loans actually issued for the current year.

In the past, there have been problems with the ORDs returning collected funds to the national office and communicating the definitive list of new loans issued. If the final date for the issuance of new loans is April 30 (see below), then the ORDs should have sufficient time to meet the August 31 deadline.

- September 30 - By this date the ORDs should submit the nominative list of requests for new loans to be allocated in the coming year to the national credit office.

With payments due on June 30, it is reasonable to expect village groups to make their loan requests known to extension agents by August 31. In another month, the ORD should be able to compile this nominative list and communicate it to the national credit office.

- <u>October 31</u> - By this date the national credit office should inform the ORDs of the level of available credit funds for the coming year.

By September 30, the national credit office should know the level of available funds, the use of previous credit funds by the various ORDs and their repayment rates, and the nominative list of demands for new loans. With this information, the national office can reallocate disposable funds by October 31.

- <u>November 30</u> - By this date the ORDs should allocate available funds, identify the specific needs in equipment and animals, and place orders for equipment with the suppliers.

Since the demand for credit exceeds the supply of funds, the ORDs will have to reallocate the available funds. They will then be in a position to place orders with equipment suppliers. Since ORDs will also know the availability of funds for the purchase of animals by November 30, farmers will be able to choose their animals before the herders begin the dry season transhumance.

- <u>March 31</u> - Final date for equipment suppliers to complete delivery of the requested equipment to the ORDs.

The agricultural season begins in May/June, and delivery of equipment any later than March 31 seriously jeopardizes the farmer's ability to benefit from animal traction in the first year. This has been an explicit problem in a number of ORDs in the past. It is unacceptable to deliver these loans if it will be impossible for the farmer to benefit the first year, and still expect him to meet the first year's repayment terms.

- April 30 - The final date for the issuance of new loans to farmers.

The ORDs should not deliver equipment to farmers and issue new loans after April 30. Farmers need at least one month to train their animals and learn how to use them and the equipment in order to benefit from animal traction in the first year.

To create incentives for adherence to this calendar, the national credit office should apply a range of sanctions when a date is not respected.

- If an ORD does not deposit the collections by August 31 at the national credit office, it should forfeit access to medium-term credit for the following year.
- An ORD which is delinquent in depositing loan collections should be charged interest payments on those delinquent deposits.
- If the nominal list of requests for new loans does not reach the national credit office before September 30, the ORD should be penalized in the allocations of total funds for the following year.
- Equipment suppliers who deliver after March 31 should not be paid for that equipment until the following year.

The Equipment Supply Problem

The delivery of equipment to the ORDs has in the past been late and incomplete. However, on a nation-wide basis, equipment purchased on credit represents only 25 percent of the total sales of animal traction equipment. Thus, the project is only one of many clients for animal traction equipment and "controls" only 25 percent of the market. Therefore, the most realistic solution to the problem of late delivery is that ORDs make their requests by November 30 for the following year's equipment needs. In fact, equipment suppliers need to be informed two years in advance in order to begin purchasing raw materials to satisfy that demand. Improvements in the operational systems of these suppliers are outside the direct influence of the national credit office, and more discussion should take place at the ministerial and inter-ministerial level. Two such discussions have already occurred and it is strongly recommended that this debate continue.

SUPPORT TO THE EXTENSION PROGRAM

Both activities in this component of the project have experienced weak performance and neither has achieved its objectives.

Veterinary Revolving Fund

The veterinary revolving fund has used very few funds to date and is not revolving. Originally, 22.5 million F CFA were budgeted for the revolving veterinary fund. This was reduced to 17.4 million F CFA in the revised budget. Thus far only 3.5 million F CFA have been disbursed, apparently for lack of demand from the ORDs. Part of the money, however, has been used to create a draft animal insurance fund, which was not part of the original project design.

Initial capitalization of this insurance fund was five million F CFA. The insurance program was designed to require that animals be tatooed for identification. Accordingly tatoo pliers were ordered from the United States. There ensued a 16-month delay in delivery, and once delivered the pliers were found to be unusuable. This has meant that the insurance program could not be systematically established, nor could health cards be used as a record of each insured animal.

The major operational problem in supporting the animal health extension program seems to be difficulties encountered in providing the necessary veterinary services at the village level. Responsibility for animal health care resides with the Service de l'Elevage, which already has an ongoing program of vaccination and anti-parasite treatments. It has been difficult for the Service to give special attention to draft animals. One measure adopted by the project was to provide incentive pay to veterinary field staff working on the animal traction program, but this does not appear to have solved the problem.

Initially, veterinary supplies were purchased and stocked in Ouagadougou. As requests came in from the ORDs, supplies were distributed along with the bills. Medicines were administered and sold at full cost to farmers. ORDs were to return these payments and the veterinary stocks were to be replenished. In fact, few of the ORDs have reimbursed the veterinary fund or requested further funds and the revolving fund has ceased to function. Without health cards, it is difficult to ascertain the extent to which the medicines have actually reached draft animals.

Draft animals represent a significant investment for farmers and a valuable productive resource for the country, both as work animals and as meat producers. It is important, therefore, that this component of the project get the attention it deserves.

Operationally, it is recommended that one veterinary agent in each ORD be assigned to work exclusively with draft animals. The agent's responsibilities should be to program the regular treatments itemized in the animal health cards to insure the procurement, use and recovery of funds for veterinary medicines and to monitor the animal insurance program. It is not intended that this agent treat all the draft animals himself. His role, rather would be one of programming and monitoring, ensuring that treatment of draft animals are carried out on a regular and timely basis.

Evaluation

In the case of the proposed evaluation of the impact of animal traction in Upper Volta, it was decided to proceed with a study using personnel already employed by the MRD. Field data collection was carried out between April 1978 and February 1979. The collection and analysis of data were supervised by an FAO agricultural economist assigned to the MRD. The final report was issued in October 1979. As is the case with most isolated attempts to measure changes in agricultural production, there are serious problems with the data. The report contains some provocative conclusions about the impact of animal traction, but weaknesses in methodology make it difficult to accept the magnitude of those impacts.

Another problem is that neither the project nor the GOUV has any organized system for recurrent project evaluations. Yet it is important for the viability of the entire project to be able to understand what effects the credit program is having on its clients.

Within the project, explicit efforts should be made to take advantage of information gathering activities already in existence. These include the national agricultural statistics service, the annual farmer contest, and studies underway in the Amenagement des Vallées des Voltas (AVV) and in the Eastern ORD. The systematic monitoring of these data collection activities should provide the national credit office with some insight as to the economic rationality of the loans it is distributing.

Because animal traction is a major national priority for the improvement of Voltaic agricultural production, a national effort should be made to coordinate analytical and data gathering activities. The objective should be to assess the differences between farms with and without animal traction, between different technical packages and between regions. Such analysis will permit the government to decide which technical packages are appropriate to which regions of the country.

One way to begin such an effort would be to add one more stratum -- farmers with and farmers without animal traction -- to the annual agricultural statistics data-gathering exercises. This would be a low-cost way to gather impact information using existing institutions and personnel.

TRAINING AND INFORMATION

There are two objectives of this project component. One is to train extension personnel in medium-term credit and animal traction. The other is systematically to provide information to extension agents and farmers on medium-term credit, animal traction, and other improved farming practices.

Training

The project has provided technical assistance to formulate a training program, and funds to carry out training sessions in the ORDs. In April and May 1978, a consultant was employed to determine training needs and establish a program. The same consultant returned in November 1978, to evaluate the program and suggest improvements. In July and August 1979, a second consultant conducted a training program specifically for ORD personnel responsible for credit management. These technical advisors received strong cooperation from the MRD and the national credit office and achieved the objectives of their missions.

During the first two years of the project, training sessions have been conducted in each of the ORDs for headquarters staff, sector chiefs, subsector chiefs and extension agents. Trainees from the MRD and the national credit office have instructed these personnel in subjects ranging from improved agricultural packages to animal traction and credit management. These senior ORD extension personnel then become trainers of village extension agents, who in turn train farmers.

As training moves downward among the ORD personnel, a more applied approach is progressively introduced. In most ORDs the majority of the village extension agents have been exposed to programs lasting from three to six days. It is the intention of the project to continue with an ongoing training program in order to progressively upgrade the technical skills of the extension staff.

Overall, training activities are proceeding satisfactorily. It is recommended, however, that training activities be intensified and that substance be modifed in certain areas. At the present time, the training materials have been predominantly theoretical and the work is done primarily in the classroom. Greater emphasis needs to be placed on the practical concerns of handling both the animals and the equipment. For example, in the more southern ORDs few village agents or farmers know how many teeth an animal has (the most practical means for determining age).

The project appears also to have missed an opportunity to promote integrated farming. Animal traction, by definition, produces livestock and crop-production integration. Yet there is no focus in the training program on the need to promote the sedentarization of land use, crop rotation systems, fallow cover crops, or other practices related to integrated farming. This should form a much more important component of the training program.

There should also occur more intensified training in preventive animal health care and diagnosis. This is particularly important to the animal insurance program. Delays between the time of death, determination of the cause of death, and replacement of the insured animals are unacceptably long. Village extension agents are theoretically authorized to establish the cause of death, but cannot do this without adequate training

Information

The project was designed to disseminate technical information through publications and over the radio. The first activity involves the publication of articles on various aspects of medium-term credit and animal traction in "Essor Rural," an MRD bulletin for extension personnel. To date there have been ten articles published, but it is difficult to determine how many village extension agents have seen this publication.

The second activity concerns the preparation of radio broadcasts (Radio Rurale) in eight local languages on various themes related to animal traction. Working groups composed of ORD-level agricultural personnel determine the content of these programs.

Although the scope of this evaluation report does not include a review of the content of these radio programs, it is readily apparent that information is reaching the farmers. Consistently, discussions with farmers reveal that there exists a ready awareness of the content of the programs. Since Radio Rurale does appear to be a popular source of information for farmers, the project should take increased advantage of this medium to disseminate information.

CHAPTER FOUR
DEVELOPMENT IMPACT

This chapter will discuss the actual and potential development impact of the project, with development impact defined as benefits delivered or behavior changes brought about by the project. Impact will be analyzed in four parts:

- Direct benefits;
- Benefit distribution;
- Benefit continuation; and
- Benefit growth.

Overall, the evaluation finds that the project has been quite successful in delivering benefits to project participants, but that certain improvements should be sought in benefit distribution. The evaluation also finds that the chances for benefit continuation and benefit growth have been compromised by inadequacies in project design.

DIRECT BENEFITS

The project provides direct benefits in the form of increased agricultural production and incomes, promotion of local organizations and participation, human resource development, and institution building. The following discussion examines each of these benefits in the light of present project activities.

Agricultural Production and Income

No hard data are available to indicate the extent to which farmers using animal traction purchased with project credit enjoyed increased yields, production and incomes. This is due in part to the fact that insufficient time has elapsed for such measurements to be useful; most of the loans were made before the 1979/80 season, and this evaluation took place before the harvest. Further, production measurements would be generally misleading in the first project year, since it usually takes two to three years for farmers to master the use of animal traction. Another reason for lack of data is that neither the project nor the national agricultural statistics service has established a system for collecting data that would reflect the differences between farms using animal traction and farms that do not use animal traction.

There are, however, indirect indicators that demonstrate that small farmer production and incomes have improved significantly. Farmers interviewed in eight villages (four ORDs) report that the use of animal traction has permitted an increase in cultivated areas of up to 100 percent, and has resulted in yield increases of up to 50 percent. The high repayment rates on previous animal traction credit programs, as well as during the first year of the Entente Fund program, and the rapidly growing demand for medium-term animal traction credit would indicate that small farmer income has increased and that animal traction is profitable.

Animal traction is used, of course, on both cash crop fields and food crop fields. Indeed, the ability to produce a marketable surplus of some crop would seem a *sine qua non* for the adoption of animal traction since farmers must pay back their loan in cash. Yet farmers report that yield increases enjoyed with the use of animal traction are decidedly higher for food grain crops than for cash crops. The effect of animal traction on areas under cultivation is somewhat more difficult to evaluate. It appears that, on a percentage basis, the increase in area under cash crops is greater than the increase in areas under food crops. However, the proportion of farm area in cash crops before employing animal traction is generally small and remains small after employing animal traction, largely because of high labor requirements, particularly for cotton. For example, before using animal traction a farm might have cultivated 0.5 ha of cotton and 2.0 ha of cereals. After employing animal traction, the farm might grow 2.0 ha of cotton and 5.0 ha of cereals. This would represent a 300 percent increase in the area of cotton cultivation, and a 15 percent increase in cereal crop area. However, the scale of the two activities is so markedly different that any conclusions on relative production and income effects would only be possible if quantitative data were available on yield and area increases.

<u>Local Organization and Participation</u>

The project has directly promoted the development of local organizations, and has strengthened local participation in project decisions. Credit is channeled through village pre-cooperative groups (groupements villageois) which are free to select those members of their groups who will receive loans. In some cases, the village groups are also given a choice of equipment packages and a choice of credit terms.

The tendency in most ORDs, however, is to standardize the equipment package and the terms of credit in order to facilitate input supply and paperwork. There is obviously a trade-off between the efficiencies and economies of scale which result from standardization, on the one hand, and the objective of promoting local participation in decisionmaking on the other.

As a compromise, it is recommended that a progressive standardization of equipment take place, based on Voltaic manufactured material, with the purpose of producing three multi-cultivators -- one donkey-drawn and two oxen-drawn.[1] It is also recommended that three alternative terms of credit be presented to village groups:

- No grace period with five equal payments;
- No grace period with five increasing payments; or

[1] These "multi-culteurs" are known in Upper Volta as HV1B, HV2A and HV2B.

- One year's grace period with four equal payments.

Within these options, the village groups could then choose the equipment package and the credit terms that best fit their needs.

<u>Human Resource Development</u>

The project has administered training programs in credit administration, animal traction and animal health in all 11 ORDs. Most ORD officials, more than half of the village extension agents, and approximately 2,500 farmers have been exposed to various training sessions. In general, this training program, complemented by information dissemination activities, has been quite effective. Knowledge and skills have certainly been transferred, since every farmer interviewed knew the terms of credit and exactly the amount to be repaid. In addition, farmers do know how to train and use animals.

Reference was made in the previous chapter to missed opportunities in the training program and the need to intensify certain aspects of the existing program (integrated farming, animal health care). Moreover, the training methodology ("formation en cascade") may require further evaluation. The most important targets of training should be village extension agents and farmers; yet the methodology in current use tends to be strong at the top (with ORD and sector-level extension agents), but get watered down by the time it reaches village extension agents and farmers. In addition, more emphasis on practical concerns in animal traction, farming systems and credit administration should be promoted.

Institution Building

A major contribution of the project has been to assist in the creation of an agricultural credit bank (CNCA) in Upper Volta. The project has also strengthened the agricultural credit activities of the ORDs.

The Entente Fund project director is a member of the commission to create the CNCA. Through his participation, the commission has been able to draw valuable lessons from project (and other credit project) experiences, particularly concerning the administration of credit. It is significant in this regard that the CNCA intends to follow the model of this project in using and administering rural credit through the ORD credit offices, albeit with a CNCA employee in charge of the office and with a separate ORD-level credit account.

It would appear, however, that the lessons learned from the project have been largely administrative. Little or no financial or economic analysis has occurred. As will be discussed in the section on benefit continuation, there seems to be little understanding of rural money markets, little appreciation for the interest rates necessary to maintain credit programs or of the interest rates the rural market will bear; and little concern for establishing terms of credit that are both financially viable and acceptable to small farmers.

It is recommended that such questions be explicitly investigated by the commission for the establishment of the CNCA. In addition, the possibility of linking credit to the creation of village group savings accounts within the CNCA should be investigated.

Benefit Distribution

The target group of this project is the small farmers in Upper Volta and the project has clearly been successful in providing access to investment capital for small farmers. In an attempt to spread its limited funds to as large a group as possible, the project has explicitly decided not to give credit to the same village group in two consecutive years. This has not only resulted in a wider distribution of credit, but also allowed RIAC and the ORDs to observe repayment rates before according further credit to a particular village group.

As shown in Annex Tables E-1 and E-2 there has been a fairly equitable distribution of credit funds among the 11 ORDs during the two years of the project. In the tables, the ORDs are divided into two groups, one containing four ORDs, the other seven. This division represents differences in agro-climatic conditions and development history. The four ORDs of Diebougou, Bobo-Dioulasso, Banfora and Dédougou have benefited, and continue to benefit, from higher annual rainfalls, better soil quality, and a higher level of development project activity.

These factors make this southwestern region more suitable for cash crop production, particularly cotton.

The tables demonstrate that if population distribution is taken into account, there is a definite tendency on a per capita basis to favor the southwestern ORDs. Although there is clear evidence that animal traction favors the production of food crops, both in terms of yields and production, there seems to be a tendency to favor those regions with more ready access to reliable market channels, and hence an easier opportunity to liquidate marketable surpluses.

The evaluation also reveals that farmers in the southwest are less likely to be required to make a down payment than were farmers in other parts of the country.[1] The group of seven ORDs are primarily cereal crop producers, while the group of four ORDs have more of a mixed (food crop and cash crop) cropping system. Given that cash crop marketing systems are much more efficiently organized than cereal crops markets, it seems logical that these regions of the country could more readily make down payments.

On a local level, loans have been accorded almost exclusively to older men as heads of extended families. There is also a tendency to favor larger families with larger amounts of disposable crop land. This is, in part, due to a policy

[1] See Annex Tables E-1 and E-2.

which was explicitly pursued by the 1975 USAID credit project. This project has not explicitly adopted the 1975 USAID policy, but it may be that at the local level, it has become an implicit guideline.

Since the project approach is to strengthen local institutions and the selection of individual recipients is made by the village groups, the final choice of beneficiaries is not controlled by the project. It can also be argued that the structure of rural Voltaic society is such that a number of nuclear families cohabitate in a concession whose titular head is an older man; although a loan would be taken in the name of the older man, benefits would accrue both to young men and to women.

Nevertheless, the fact remains that for whatever reasons the loan selection policy discriminates against certain groups, particularly cereal crop farmers. It is recommended that, in the future, a certain proportion of the credit fund (perhaps 20 percent) be set aside each year and explicitly allocated in favor of cereal crop farmers. Further, in those instances when young men or women express interest in loans for animal traction, means should be sought to satisfy those requests. These concerns should also be reflected in the formal criteria adopted at each level of credit fund redistribution (national, ORD, sector, subsector, extension zone).

BENEFIT CONTINUATION

As documented in a previous section the project has made credit available to a large number of farmers. There remains a question, however, of whether the project will be able to continue providing these benefits in the future.

The Terms of Credit

One of the major problems with the project as originally designed concerns the viability of the credit fund. It is readily apparent that at a 5.5 percent interest rate and a ten percent default rate the credit fund will diminish at a rate of 4.5 percent per year, and will disappear in approximately 20 years.[1] If the recurrent administrative costs of the credit institution are to be covered by the interest, the fund will disappear even sooner. (See Annex Tables E-3 and E-4.)

The maintenance of an artificially low interest rate shows a continued lack of concern for the viability of credit institutions and the opportunity cost of money. When the CNCA begins to function, the interest rate will be raised to 8.5 percent, but even this rate will not cover operating costs and expected default rates. The evaluation team found that the demand for credit is quite inelastic with respect to its cost, i.e., interest rate. There are indications that private rural money

[1] This is the official government rate for loans to village groups.

markets charge from 30 percent to 40 percent interest. Investigations carried out in the Eastern ORD indicate an average private interest rate of 42 percent. Consequently, it appears that the interest rate could be significantly increased without curbing demand.

It is sometimes argued that rural credit is an infant industry in Upper Volta and needs to be subsidized. It is also argued that since agricultural production is the primary economic activity of Upper Volta, other sectors of the economy should assist the agricultural sector. These arguments are used to defend the subsidized interest rate and to justify the position that some of the recurrent costs of credit administration, especially salaries, should be the responsibility of the national budget.

But these arguments do not seem to be appropriate in this case. The demand for credit in rural areas of Upper Volta far exceeds the availability of funds. In addition, there is evidence that farmers often have a somewhat clearer understanding of the opportunity cost of money than do Voltaic officials. A number of farmers freely admitted that they could have purchased the animal traction package with cash, but preferred to apply for the loan. In effect, this puts the project in the position of subsidizing current expenditures.

But even if the arguments for subsidized credit are accepted, the project's credit system, as currently financed, will not be able to meet its operating costs over the next few years. A number of modifications can be made to help the project meet these costs, for example, modifying the budget by the national credit office and paying salaries from the national budget. (See Annex Table D-3, D-4, E-4 and E-5 for implications of these modifications.) But even if the GOUV makes its 123 million F CFA contribution to the credit fund and inflation is disregarded, the project would still have to charge about 16.5 percent interest in order to cover 59 million F CFA in annual operating costs and accommodate 10 million F CFA in annual default.

Credit Fund Viability and Operating Costs

Another problem affecting the project's chances for benefit continuation concerns the timing of disbursements and reimbursements. Given the terms of credit (normally one year grace and four annual payments) and the fact that most of the credit fund was disbursed in the first two years of the project, only one quarter of the average disbursements in the first two years will be available in the third year. Even assuming 100 percent repayment, the credit fund would eventually "top out" at approximately 100 million F CFA disposable annually. This sum is far below the projected demand for credit on an annual basis.

A related problem is that no provision was made for operating costs after the two-year life of the project. This problem is aggravated by the modifications made in the budget, particularly the decision to pay salary "top-offs" (indemnites and primes) and transportation costs to all project personnel entirely with donor funds.

The Future

The project now finds itself in a situation of having helped create a demand for credit that cannot be sustained on a long-term basis, and of having helped create a credit institution with no visible means of support. It is predicted that the CNCA, which will assume responsibility for all rural credit activities in Upper Volta, will probably be functioning in about two years, so that what this project needs is assistance in sustaining itself over the next two years. The history of credit projects in Upper Volta indicates that initial financing which is administered for a few years gradually disappears. In order to avoid a similar outcome with this project, the GOUV and donors must act to maintain the credit program until its activities are assumed by the CNCA.

It is recommended that the GOUV contribute its share to the credit fund without delay, thus permitting an equitable level of available funds in the third year of the project. Further, the Government should pay the salaries of the national credit office personnel and take immediate steps to increase the medium-term interest rate to more accurately reflect the costs of credit and the rural money markets. Finally, donors should take immediate steps to underwrite the operating costs of the credit institution during the interim period until the CNCA begins its operation.

BENEFIT GROWTH

Benefit growth refers to development benefits that may be brought about indirectly by the project, benefits, in other words, that go beyond the direct benefits originally programmed by the projects. The evaluation team finds that if the financial profile of the project is reorganized so that it can sustain itself, the prospects for benefit growth will be very good. The project will be able to continue its contribution to the building of a national credit and savings institution and will promote the learning of skills necessary for the repair and maintenance of animal traction equipment.

The fact that the program is administering medium-term credit provides valuable experience for the design of the CNCA. If the project links access to credit to a formal savings activity by village groups, this will improve the viability of the medium-term credit program, strengthen the CNCA structure, and strengthe: the village pre-cooperative associations.

Because animal traction entails the on-farm husbandry of large animals and the sedentarization of land use, it provides a real opportunity to promote concepts of integrated farming systems. The use of organic fertilizer, the adoption of a balanced crop rotation system, the use of fallow crops for animal feed, the husbandry of large animals as meat and as work animals, are all concepts of integrated farming which are encouraged by the adoption of animal traction. As stated earlier, the project has not taken full advantage of this opportunity. The project should place a stronger emphasis on promoting these improved practices as part of an integrated farming system using animal traction.

The impetus for training rural artisans may be in response to a growing rural demand for repair and maintenance services for animal traction equipment. Once those skills exist in rural areas, their use is in no way limited to animal traction equipment. For example, improved metalworking techniques have a wide range of uses in the rural sector.

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CHAPTER FIVE
CONCLUSIONS AND RECOMMENDATIONS

CONCLUSIONS

The project has made significant progress towards attaining its objectives. It has been effectively administered and deserves continued support, particularly in the interim period until the CNCA begins operations. The project suffers, however, from conceptual lapses in the original design, the most serious of which is that little or no thought was given to how the administrative costs of the credit system would be maintained once donor support is withdrawn.

Animal traction has been chosen as a principal catalyst in the development of Voltaic agriculture. If the transformation from hand-hoe technology and itinerant land use to draft animal technology and sedentarized land use is to be complete, donors must make a sustained commitment to the promotion of animal traction and integrated farming. Such a transformation will directly influence longer-term national issues of food self-sufficiency, soil improvement and meat production. The history of temporary and fractional donor support for animal traction in Upper Volta has been inefficient, wasteful of limited resources, and ultimately ineffective. After 40 years of scattered activities, less than five percent of Voltaic farms are using animal traction.

Because the current financial difficulties of the project are directly related to faulty design, and because the project has, nevertheless, effectively met its objectives, the donors should provide the necessary interim support.

RECOMMENDATIONS

The following recommendations presented in the project-evaluation report are summarized below.

Recommendation to Donors

1. The project should receive continued donor support, particularly for operating costs in 1980 and 1981, or until the CNCA begins its activities.

Recommendations to the Government of Upper Volta

2. The contribution of 123 million F CFA by the Government of Upper Volta to the credit fund should be made without delay.

3. Immediate steps should be taken to raise the medium-term interest rate to more accurately reflect rural money markets, and consideration should be given to linking access to credit to the maintenance of a savings account in the CNCA.

4. Salaries of personnel in the national credit institution should be absorbed by the national budget.

5. Partners in the equipment delivery system (manufacturers, the national credit institution, the ORDs) should continue interministerial discussions to improve the delivery system.

6. In each ORD, a veterinary agent should be assigned to monitor the health care program for working animals.

7. A nationally coordinated analysis should be initiated to assess the comparative impact of animal traction technical packages in various regions and to better understand the realities of rural money markets and credit.

Recommendations to the Project Implementing Agency

8. The project should institute a formal set of criteria for the redistribution of the credit fund to be used at each level (national, ORD, sector, subsector and extension zone). These criteria should reflect concern for equitable distribution, in particular for cereal crop farmers.

9. The project should adopt a set of critical dates for the administration of the credit fund.

The following calendar of dates is proposed:

- June 30 - Final day for payment by farmers of last year's annuity to ORDs;
- August 31 - Final day for ORDs' deposits of the previous year's collections with the national credit office, accompanied by a definitive list of new loans actually issued for the current year;
- September 30 - Final day for ORDs' submissions of a nominative list of requests for new loans to the national credit office:
- October 31 - By this date the national credit office should inform the ORDs of the level of available credit funds for the coming year;
- November 30 - By this date the ORDs should allocate the available funds within each ORD, identify the specific needs in equipment and animals, and place orders for equipment with the suppliers;

- <u>March 31</u> - By this date equipment suppliers should complete delivery of equipment orders to the ORDs; and

- <u>April 30</u> - The final date for the issuance of new loans to farmers.

10. The project should institute a range of sanctions to be used if the above dates are not respected.

The following sanctions are proposed:

- If an ORD does not deposit the loan collections by August 31 at the national credit office, access to medium-term credit should be forfeited for the following year;

- ORDs delinquent in depositing loan collections should be charged interest payments on those delinquent deposits;

- If the nominal list of requests for new loans does not reach the national credit office before September 30, the ORD will be penalized in the allocation of total funds for the following year; and

- Equipment suppliers who deliver the requested equipment to the ORDs after March 31 should not be paid for that equipment until the following year.

11. The project should progressively standarize the lines of animal traction equipment for which credit will be provided. The terms of credit should also be standardized with three different formulas (no grace period with five equal payments; no grace period with five increasing payments; and one year's grace period with four equal payments).

12. The project should place a stronger emphasis on practical aspects of animal traction in the training program for extension agents and farmers, and should exploit the opportunity to promote concepts of integrated farming.

13. The project should take advantage of existing data sources to assess the economic rationality of animal traction.

ANNEX A

METHODOLOGY

ANNEX A
METHODOLOGY

The evaluation was carried out by the staff of the Voltaic institution responsible for project implementation with the technical assistance of Development Alternatives, Inc. (DAI). From the beginning, project management took an active, indeed a leading, role in the evaluation. The director and his staff helped formulate the issues that would be visited, and helped identify other informants. Project personnel, including the director, accompanied the DAI team on all trips and took an active part in data collection. At the end of the field work, conclusions and recommendations were arrived at only after thorough discussion among DAI and project personnel. This approach underscores DAI's belief that active collaboration from those responsible for implementation will increase the likelihood that the evaluation's recommendations will be implemented.

APPROACH

Conceptually the approach to project evaluation consisted of, first, determining the objectives of the project as articulated by those responsible for implementation, second, assessing the accomplishments of the project measured against those objectives, and finally, assessing the project's development impact. Data used to assess accomplishments were taken from budget reviews, informal discussions, and visits to four ORDs and eight village groups.

The evaluation then went beyond the assessment-of-accomplishments-versus-objectives methodology to an assessment of development impact. Development impact is defined as concrete benefits or observable behavior changes, on the part of individuals or institutions, that were brought about by the project.

Four categories or measures of development impact were posited:

- Direct benefits (including production and income effects, institution-building, and human resource development);
- Benefit distribution (a measure of who the beneficiaries have been);
- Benefit continuation (a measure of the probability that benefits will continue once donor financing is withdrawn); and
- Benefit growth (a measure of the potential of the project to generate spread effects or promote backwards and forward linkages).

By explicitly defining these categories before the evaluation began, it was possible to direct data-gathering at an assessment of development impact as well as an assessment of accomplishments and operational problems

The execution of this evaluation and the presentation of this report reflect the methodological approach used. Recommendations reflect a consensus of all the participants on the evaluation team.

ITINERARY

Following is the itinerary that was followed for the evaluation:

<u>Friday, October 26</u>: DAI team arrives in Ouagadougou. Introduction meetings with project management. Decision taken on evaluation methodology.

<u>Monday, October 29 to Wednesday, October 31</u>: Attended and participated in annual meeting of project staff and representatives from all 11 ORDs. Also attended a meeting organized by USAID/Ougadougou to discuss all USAID credit programs in Upper Volta.

<u>Friday, October 2</u>: Field trip begins:
- Visit to Sector office in Yako, Koudougou ORD;
- Visit to village of Boubougou;
- Arrived Ouahigouya.

<u>Saturday, November 3</u>:
- Meeting with credit officer, Yatenga ORD;
- Visit to Gourcy Sector, Yatenga ORD;
- Visit to village of Tangaozé;
- Visit to village of You;
- Meeting with Yatenga ORD director.

<u>Sunday, November 4</u>: Travel from Ouahigouya to Dédougou.

<u>Monday, November 5</u>:
- Visit to village of Tchieriba;
- Tchieriba subsector, Dédougou sector, Dédougou ORD;
- Visit to village of Kouena;
- Meeting with Dédougou ORD director.

<u>Tuesday, November 6</u>:
- Visit to COREMMA in Dédougou;
- Visit to village of Sara, subsector Sara, Sector Houndé, Bobo-Dioulasso ORD;
- Visit to village of Sara Kongo, subsector Sara, Sector Hounde, Bobo-Dioulasso ORD.

<u>Wednesday, November 7</u>:
- Meeting with Bobo-Dioulasso ORD director;
- Meeting with ORD credit and accounting staff;
- Visit to ARCOMA;
- Visit to village of Tonogasso, Souviosso subsector, Bobo-Sud sector, Bobo-Dioulasso ORD.

<u>Thursday, November 8</u>:
- Visit to Koudougou ORD;
- Meeting with ORD director and staff.

<u>Friday, November 9</u>:
- Meeting with CNCA commission;
- Meeting with ARCOMA director;
- Meeting with CNPAR representatives.

<u>Tuesday, November 13</u>:
- Exit meeting -- presentation and discussion of conclusions and recommendations.

<u>Thursday, November 15</u>: Presentation of evaluation findings, conclusions and recommendations to Entente Fund and REDSO/WA personnel in Abidjan, Ivory Coast.

ANNEX B

CONSULTATIONS

ANNEX B

CONSULTATIONS

National Office of Rural Institutions and Agricultural Credit

Ada Kibora, Director

Malaki Worokuy, Project Accountant

Prosper Sanon, Credit Officer

Traoré Aradon, Credit Officer

Christophe Gütermann, Technical Assistant

Regional Development Organizations (ORDs)

Benjamin Paré, Regional Comptroller for the Project (Koudougou, Yatenga, Kaya, Dori ORDs) and Office of Planning and Economic Affairs in Yatenga ORD

Bernard Ido, Regional Comptroller (Dédougou, Bobo, Banfora, Bougouriba ORDs) and Credit Officer for Bobo ORD

Directors of Yatenga, Volta Noire (Dédougou), Koudougou and ORD de l'Ouest (Bobo ORD)

Sector chiefs for CRD du Centre-Ouest (Western Central) and Yatenga ORD

Subsector chiefs for Soumosso subsector, ORD de l'Ouest

Veterinary officers from ORD du Centre-Ouest, Volta Noire ORD, Bobo ORD, Koudougou ORD, Yatenga

Animal traction and credit officers from each of the 11 ORDs

Extension agents from Bouboubou, ORD du Centre-Ouest, Volta Noire ORD, Yatenga and Bobo ORD

Village group members from Bouboubou in ORD du Centre-Ouest, Tchieriba and Kouena in Volta Noire ORD, Touogosso, Sara and Sara Kongo in Bobo ORD, Tangayé and You in Yatenga ORD

Ouagadougou

Director of the commission to establish the National Agricultural Credit Bank (CNCA)

M. Iboden, representative of the Fonds d'Assistance and ARCOMA/COREMMA

Director, CNPAR

Representatives from:

USAID

Michigan State University, Eastern ORD Project

Partnership for Productivity

Strengthening Women's Roles in Development Project (SWID)

Training Women in the Sahel Project (TWIS)

Abidjan

Irving Licht, Entente Fund Evaluation Advisor

William D'Epagnier, Entente Fund Project Manager

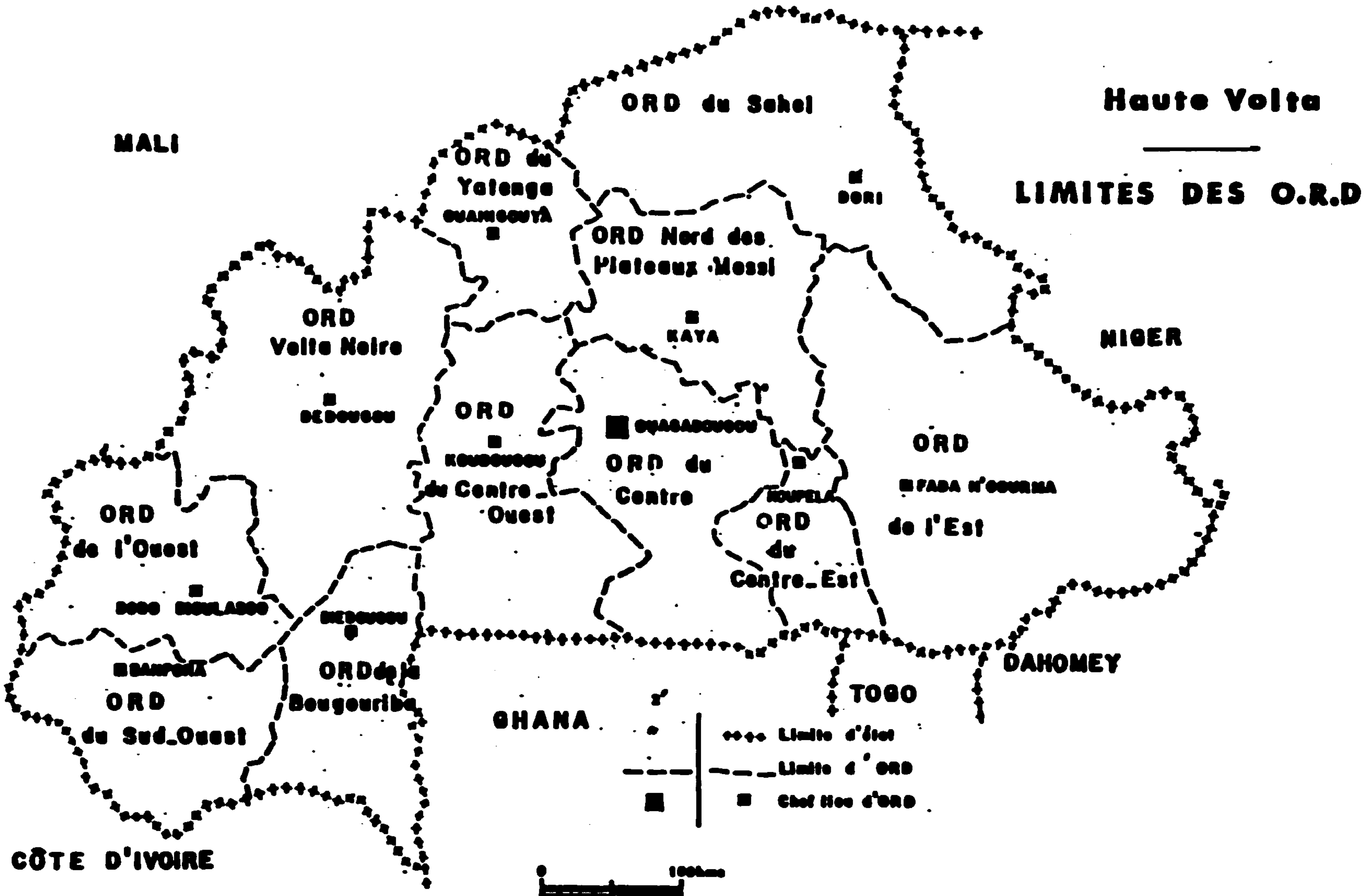
Kelley White, Regional Economic Development Services Office (REDSO)

Mr. Mukurji, REDSO

Ron Rodgers, REDSO

ANNEX C

MAP: UPPER VOLTA


Haute Volta
LIMITES DES O.R.D
MALI
NIGER
DAHOMEY
TOGO
GHANA
CÔTE D'IVOIRE
ORD du Sahel
DORI
ORD du Yatenga
ORD Nord des Plateaux Mossi
KAYA
ORD Volta Noire
ORD du Centre-Ouest
ORD du Centre
ORD de l'Est
FADA N'GOURMA
ORD du Centre-Est
KOUPELA
ORD de l'Ouest
BANFORA
ORD du Sud-Ouest
ORD de la Bougouriba
Limite d'État
Limite d'ORD
100kms

ANNEX C

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ANNEX D

BUDGET AND ANIMAL TRACTION TABLES

TABLE D-1

PROJECT BUDGET SUMMARY AS DESIGNED
(Thousands of F CFA)

	1977 (two-thirds year)			1978 (full year)			1979 (one-third year)			Total Project		
	USAID	GOUV	TOTAL	USAID	GOUV	TOTAL	USAID	GOUV	TOTAL	USAID	GOUV	TOTAL
AID TO ANIMAL TRACTION												
The Credit Fund	103,000	62,000	165,000	194,300	53,000	247,300	-	-	-	297,300	115,000	412,300
Credit Administration	18,360	2,130	20,490	16,720	3,200	19,920	5,080	1,070	6,150	40,160	6,400	46,560
CRD Credit Administration	6,300	7,600	13,900	7,500	11,350	18,850	1,200	3,750	4,950	15,000	22,700	37,700
Technical Assistance	7,950	-	7,950	6,150	-	6,150	6,150	-	6,150	20,250	-	20,250
EXTENSION												
Revolving Veterinary Fund	12,400	4,000	16,400	11,650	6,000	17,650	250	2,000	2,250	24,300	12,000	30,300
Evaluation	19,860	-	19,860	17,160	-	17,160	-	-	-	37,020	-	37,020
TRAINING AND INFORMATION												
Operating Costs	9,180	-	9,180	14,760	-	14,760	7,380	-	7,380	31,320	-	31,320
Technical Assistance	3,025	-	3,025	5,650	-	5,650	2,625	-	2,625	11,300	-	11,300
TOTAL	180,075	75,730	255,805	273,890	73,550	347,440	22,685	6,820	29,505	476,650	156,100	632,750

TABLE D-2

DETAILED BUDGET AS DESIGNED
(Thousands of F CFA)

AID TO ANIMAL TRACTION	1977 (two-thirds year) USAID	1977 GOUV	1977 TOTAL	1978 (full year) USAID	1978 GOUV	1978 TOTAL	1979 (one-third year) USAID	1979 GOUV	1979 TOTAL	Total Project USAID	Total Project GOUV	Total Project TOTAL
The Credit Fund	103,000	62,000	165,000	194,300	53,000	247,300	-	-	-	297,300	115,000	412,300
Credit Administration												
Administrator (1)	-	1,000	1,000	-	1,500	1,500	-	500	500	-	3,000	3,000
Regional Controller (3)	2,880	-	2,880	4,320	-	4,320	1,440	-	1,440	8,640	-	8,640
Accountant (1)	800	-	800	1,200	-	1,200	400	-	400	2,400	-	2,400
Secretary (1)	-	330	330	-	500	500	-	170	170	-	1,000	1,000
Operating Fund	1,000	800	1,800	1,500	1,200	2,700	500	400	900	3,000	2,400	5,400
Controller Travel Costs	2,580	-	2,580	3,880	-	3,880	1,300	-	1,300	7,760	-	7,760
Assistant Accountant	480	-	480	720	-	720	240	-	240	1,440	-	1,440
Travel Costs & Vehicle Maint.	2,400	-	2,400	3,600	-	3,600	1,200	-	1,200	7,200	-	7,200
Four Vehicles (+ 16 tires)	5,720	-	5,720	-	-	-	-	-	-	5,720	-	5,720
Office Furnishings	2,500	-	2,500	1,500	-	1,500	-	-	-	4,000	-	4,000
Subtotal	18,360	2,130	20,490	16,720	3,200	19,920	5,080	1,070	6,150	40,160	6,400	46,560
ORD Credit Administration												
ORD Credit Agents (11)	2,300	3,900	6,200	3,500	5,850	9,350	1,200	1,950	3,150	7,000	11,700	18,700
Operating Fund	-	3,700	3,700	-	5,500	5,500	-	1,800	1,800	-	11,000	11,000
Extension Equipment	4,000	-	4,000	4,000	-	4,000	-	-	-	8,000	-	8,000
Subtotal	6,300	7,600	13,900	7,500	11,350	18,850	1,200	3,750	4,950	15,000	22,700	37,700
Technical Assistance												
Credit Economist Consultant	5,000	-	5,000	5,000	-	5,000	5,000	-	5,000	15,000	-	15,000
Airline Tickets	400	-	400	400	-	400	400	-	400	1,200	-	
Mission Costs	250	-	250	250	-	250	250	-	250	750	-	750
Vehicle	1,800	-	1,800	-	-	-	-	-	-	1,800	-	1,800
Vehicle Maintenance	500	-	500	500	-	500	500	-	500	1,500	-	1,500
Subtotal	7,950	-	7,950	6,150	-	6,150	6,150	-	6,150	20,250	-	20,250
EXTENSION												
Revolving Veterinary Fund												
Purchase Veterinary Products	11,400	-	11,400	11,400	-	11,400	-	-	-	22,800	-	22,800
Equipment	500	-	500	-	-	-	-	-	-	500	-	500
Travel Costs	500	-	500	250	-	250	250	-	250	1,000	-	1,000
Salary Veterinary Nurses	-	4,000	4,000	-	6,000	6,000	-	2,000	2,000	-	12,000	12,000
Subtotal	12,400	4,000	16,400	11,650	6,000	17,650	250	2,000	2,250	24,300	12,000	30,300

TABLE 2 (Continued)

	1977 (two-thirds year)			1978 (full year)			1979 (one-third year)			Total Project		
	USAID	GOUV	TOTAL	USAID	GOUV	TOTAL	USAID	GOUV	TOTAL	USAID	GOUV	TOTAL
EXTENSION (Continued)												
Evaluation Extension Program												
Consultant Ag. Economist	12,500	-	12,500	12,500	-	12,500	-	-	-	25,000	-	25,000
Airline Tickets	400	-	400	400	-	400	-	-	-	800	-	800
Land Rover Vehicle	2,700	-	2,700	-	-	-	-	-	-	2,700	-	2,700
Vehicle Maintenance	500	-	500	500	-	500	-	-	-	1,000	-	1,000
Interviewers (50)	3,000	-	3,000	3,000	-	3,000	-	-	-	6,000	-	6,000
Laborers (4)	240	-	240	240	-	240	-	-	-	480	-	480
Drivers (2)	220	-	220	220	-	220	-	-	-	440	-	440
Truck Maintenance	300	-	300	300	-	300	-	-	-	600	-	600
Subtotal	19,860	-	19,860	17,160	-	17,160	-	-	-	37,020	-	37,020
TRAINING AND INFORMATION												
Operating Costs												
Training Coordinator	720	-	720	1,440	-	1,440	720	-	720	2,880	-	2,880
Driver and Benefits	250	-	250	500	-	500	250	-	250	1,000	-	1,000
Training Operations	180	-	180	360	-	360	180	-	180	720	-	720
Trainer Travel Costs	150	-	150	300	-	300	150	-	150	600	-	600
Vehicle Purchase	1,800	-	1,800	-	-	-	-	-	-	1,800	-	1,800
Vehicle Maintenance	500	-	500	1,000	-	1,000	500	-	500	2,000	-	2,000
Training ORD Personnel	5,250	-	5,250	10,560	-	10,560	5,280	-	5,280	21,120	-	21,120
Information	300	-	300	600	-	600	300	-	300	1,200	-	1,200
Subtotal	9,180	-	9,180	14,760	-	14,760	7,380	-	7,380	31,320	-	31,320
Technical Assistance												
Training Consultant	2,500	-	2,500	5,000	-	5,000	2,500	-	2,500	10,000	-	10,000
Airline Tickets	400	-	400	400	-	400	-	-	-	800	-	800
Mission Costs	125	-	125	250	-	250	125	-	125	500	-	500
Subtotal	3,025	-	3,025	5,650	-	5,650	2,625	-	2,625	11,300	-	11,300
TOTAL	180,075	75,730	255,805	273,890	73,550	347,440	22,685	6,820	29,505	476,650	156,100	632,750

TABLE D-3

PROJECT BUDGET SUMMARY AS MODIFIED BY THE GOVERNMENT OF UPPER VOLTA
(Thousands of F CFA)

	1978 (full year)			1979 (one-third year)			Total Project		
	USAID	GOUV	TOTAL	USAID	GOUV	TOTAL	USAID	GOUV	TOTAL
AID TO ANIMAL TRACTION									
The Credit Fund	107,868	62,000	169,868	187,922	60,780	248,702	295,790	122,780	418,570
Credit Administration	30,960	6,960	37,920	15,460	6,960	22,420	46,420	13,920	60,340
ORD Credit Administration	29,180	9,700	38,880	29,180	9,700	38,880	58,360	19,400	77,760
Technical Assistance	5,000	-	5,000	5,000	-	5,000	10,000	-	10,000
EXTENSION									
Revolving Veterinary Fund	12,400	-	12,400	9,200	-	9,200	21,600	-	21,600
Evaluation	3,710	-	3,710	3,390	-	3,390	7,100	-	7,100
TRAINING AND INFORMATION									
Operating Costs	13,540	-	13,540	12,540	-	12,540	26,080	-	26,080
Technical Assistance	5,650	-	5,650	5,650	-	5,650	11,300	-	11,300
TOTAL	208,508	78,660	286,968	268,342	77,440	345,782	476,650	156,100	632,750

TABLE D-4

DETAILED PROJECT BUDGET AS MODIFIED BY THE GOVERNMENT OF UPPER VOLTA
(Thousands of F CFA)

	1978 (full year)			1979 (one-third year)			Total Project		
AID TO ANIMAL TRACTION	USAID	GOUV	TOTAL	USAID	GOUV	TOTAL	USAID	GOUV	TOTAL
The Credit Fund	107,868	62,000	169,868	187,922	60,780	248,702	295,790	172,780	418,570
Credit Administration									
Administrator (1)	-	1,500	1,500	-	1,500	1,500	-	3,000	3,000
Regional Controllers (3)	540	3,780	4,320	540	3,780	4,320	1,080	7,560	8,640
Drivers (3)	1,080	-	1,080	1,080	-	1,080	2,160	-	2,160
Accountant (1)	1,200	-	1,200	1,200	-	1,200	2,400	-	2,400
Assistant Accountant (1)	720	-	720	720	-	720	1,440	-	1,440
Secretary (1)	-	480	480	-	480	480	-	960	960
Porter	240	-	240	240	-	240	480	-	480
Operating Fund	6,500	1,700	7,700	3,000	1,200	4,700	9,500	2,400	11,900
Controller Travel Costs	3,880	-	3,880	3,880	-	3,880	7,760	-	7,760
Vehicle Maintenance Costs	1,800	-	1,800	1,800	-	1,800	3,600	-	3,600
Administrator Travel Costs	1,200	-	1,200	1,200	-	1,200	2,400	-	2,400
Vehicle Maintenance Administrator	1,800	-	1,800	1,800	-	1,800	3,600	-	3,600
Six Vehicles and Tires	12,000	-	12,000	-	-	-	12,000	-	12,000
Subtotal	30,960	6,960	37,920	15,460	6,960	22,420	46,420	13,920	60,340
ORD Credit Administration									
Fixed Indemnities									
Credit Officers (11)	660	-	660	660	-	660	1,320	-	1,320
Animal Traction Officers (11)	660	-	660	660	-	660	1,320	-	1,320
Good Work Bonuses									
Credit Officers (11)	990	-	990	990	-	990	1,980	-	1,980
Animal Traction Officers (11)	990	-	990	990	-	990	1,980	-	1,980
Veterinary Nurses (22)	1,650	6,000	7,650	1,650	6,000	7,650	3,300	12,000	15,300
Sector Nurses (56)	1,680	-	1,680	1,680	-	1,680	3,360	-	3,360
Subsector Chiefs (80)	2,400	-	2,400	2,400	-	2,400	4,800	-	4,800
Extension Agents (120)	3,600	-	3,600	3,600	-	3,600	7,200	-	7,200
Operating Costs - Credit Offices	13,200	3,700	16,900	13,200	3,700	16,900	26,400	7,400	33,800
Extension Equipment	3,350	-	3,350	3,350	-	3,350	6,700	-	6,700
Subtotal	29,180	9,700	38,880	29,180	9,700	38,880	58,360	19,400	77,760
Technical Assistance									
Credit Evaluation	5,000	-	5,000	5,000	-	5,000	10,000	-	10,000
Subtotal	5,000	-	5,000	5,000	-	5,000	10,000	-	10,000

TABLE D-4 (Continued)

	1978 (full year)			1979 (one-third year)			Total Project		
	USAID	GOUV	TOTAL	USAID	GOUV	TOTAL	USAID	GOUV	TOTAL
EXTENSION									
Revolving Veterinary Fund									
Veterinary Products	8,700	-	8,700	8,700	-	8,700	17,400	-	17,400
Equipment	3,200	-	3,200	-	-	-	3,200	-	3,200
Travel Costs	500	-	500	500	-	500	1,000	-	1,000
Subtotal	12,400	-	12,400	9,200	-	9,200	21,600	-	21,600
Evaluation Extension Program									
Interviewers	1,200	-	1,200	880	-	880	2,080	-	2,080
Laborers	1,650	-	1,650	1,650	-	1,650	3,300	-	3,300
Drivers	220	-	220	220	-	200	440	-	440
Statistics Counterpart	240	-	240	240	-	240	480	-	480
Interviewer Supplies	400	-	400	400	-	400	800	-	800
Subtotal	3,710	-	3,710	3,390	-	3,390	7,100	-	7,100
TRAINING AND INFORMATION									
Operating Costs									
Training Coordinator	300	-	300	300	-	300	600	-	600
Driver and Indeminities	480	-	480	480	-	480	960	-	960
Trainer Travel Costs	600	-	600	600	-	600	1,200	-	1,200
Training OND Personnel	10,560	-	10,560	10,560	-	10,560	21,120	-	21,120
Information	600	-	600	600	-	600	1,200	-	1,200
Audio-Visual Equipment	1,000	-	1,000	-	-	-	1,000	-	1,000
Subtotal	13,540	-	13,540	12,540	-	12,540	26,080	-	26,080
Technical Assistance									
Training Consultant	5,000	-	5,000	5,000	-	5,000	10,000	-	10,000
Airline Tickets	400	-	400	400	-	400	800	-	800
Mission Costs	250	-	250	250	-	250	500	-	500
Subtotal	5,650	-	5,650	5,650	-	5,650	11,300	-	11,300
TOTAL	208,308	78,660	286,968	268,347	77,440	345,782	476,650	156,100	632,750

TABLE D-5

DISTRIBUTION OF EQUIPMENT AND DRAFT ANIMALS BY ORD

	Carts	Plows	Ridgers	Seeders	Harrows	Weeders	Oxen	Donkeys
1978-1979:								
Ouagadougou	-	-	-	-	-	-	-	-
Fada N'Gourma	3	37	-	-	-	-	74	-
Koupela	5	155	-	-	-	-	167	-
Koudougou	56	111	-	4	-	38	91	-
Kaya	-	114	-	-	-	-	166	-
Dori	77	82	-	-	-	-	-	-
Ouahigouya	42	90	-	-	-	1	182	-
Dédougou	39	64	-	-	-	1	182	-
Bobo Dioulasso	25	92	87	-	-	87	166	-
Diebougou	41	69	84	-	-	88	30	-
Banfora	33	94	94	-	-	-	210	-
Subtotal	321	908	265	4	-	215	1,268	-
1979-1980:								
Ouagadougou	-	56	-	-	-	-	84	-
Fada N'Gourma	13	93	-	-	-	-	88	33
Koupela	-	270	-	-	-	-	172	20
Koudougou	18	265	-	-	-	53	200	-
Kaya	-	114	-	-	-	-	226	177
Dori	59	197	-	-	-	-	-	-
Ouahigouya	95	183	-	-	-	267	257	-
Dedougou	13	161	-	2	1	32	473	-
Bobo-Dioulasso	56	243	233	-	-	233	474	-
Diebougou	3	126	127	-	1	126	40	-
Banfora	24	114	144	1	-	123	362	-
Subtotal	281	1,822	504	3	2	834	2,316	230
TOTAL	602	2,730	769	7	2	1,049	3,584	230

ANNEX E

DISTRIBUTION OF LOANS

TABLE E-1

DISTRIBUTION OF LOANS BY ORD BY YEAR
(Thousands of F CFA)

		1978			1979		
	1975 Population	Number Recipients	Down-Payments	Amount Loaned	Number Recipients	Down-Payments	Amount Loaned
Koupela	283,000	166	1,210	10,195	272	852	14,518
Ouagadougou	993,000	-	-	-	67	1,132	3,447
Koudougou	843,000	187	249	9,996	234	284	17,370
Ouahigouya	563,000	116	1,253	8,186	899	4,084	20,010
Kaya	638,000	127	-	10,506	313	-	20,000
Fada N'Gourma	288,000	42	-	3,737	101	41	7,360
Dori	277,000	82	-	7,279	184	-	10,104
Subtotal	3,885,000	720	2,712	49,900	2,170	6,392	92,811
Percent of Total	71	61	61	60	60	68	56
Diebougou	398,000	107	593	4,334	132	450	6,386
Banfora	230,000	138	1,111	10,174	223	1,401	17,887
Bobo-Dioulasso	417,000	112	26	10,062	873	1,200	26,789
Dédougou	531,000	100	10	8,884	249	-	21,308
Subtotal	1,576,000	457	1,740	33,454	1,477	3,052	72,369
Percent of Total	29	39	39	40	40	32	44
TOTAL	5,461,000	1,177	4,451	83,354	3,647	9,444	165,180

TABLE E-2

DISTRIBUTION OF LOANS BY ORD
TOTALS FOR FIRST TWO YEARS
(Thousands of F CFA)

	1975 Population	Number Recipients	Down Payments	Percent Down-Payment	Amount Loaned	Average Loan
Koupela	283,000	438	2,061	8	24,714	56
Ouagadougou	993,000	67	1,132	25	3,447	51
Koudougou	843,000	521	533	2	27,367	53
Ouahigouya	563,000	1,015	5,336	16	28,196	28
Kaya	638,000	440	-	-	30,506	69
Fada N'Gourma	288,000	143	41	-	11,097	78
Dori	277,000	266	-	-	17,383	65
Subtotal	3,885,000	2,890	9,104	6	142,710	49
Percent of Total	71	60	66	-	57	-
Dieboudougou	398,000	239	1,043	9	10,719	45
Banfora	230,000	361	2,512	8	28,060	78
Bobo-Dioulasso	417,000	985	1,226	3	36,052	37
Dédougou	531,000	349	10	-	30,192	87
Subtotal	1,576,000	1,934	4,791	4	105,823	55
Percent of Total	29	40	34	-	43	-
TOTAL	5,461,000	4,824	13,895	5	248,533	52

TABLE E-3

ACTUAL CASH FLOW OF CREDIT FUND [a]
(Thousands of F CFA)

	1978	1979	1980	1981	1982	1983	1984	1985	1986	1987	1988
Disposable Fund	83,300	165,000	68,315	62,075	79,154	94,673	93,637	76,055	82,385	85,880	86,707
Interest Payments			1,163	21,586	16,612	15,329	15,416	16,325	17,236	15,921	16,076
Cash Flow [b]	83,300	165,000	47,490								
Interest			9,163	3,436	2,291	1,145					
Annuities			20,825	20,825	20,825	20,825					
Interest				18,150	6,806	4,538	2,269				
Annuities				41,250	41,250	41,250	41,250				
Interest					7,515	2,181	1,879	939			
Annuities					17,079	17,079	17,709	17,709			
Interest						6,828	2,561	1,707	854		
Annuities						15,519	15,519	15,519	15,519		
Interest							8,707	3,265	2,177	1,088	
Annuities							19,789	19,789	19,789	19,789	
Interest								10,414	3,905	2,604	1,302
Annuities								23,668	23,668	23,668	23,668
Interest									10,300	3,863	2,575
Annuities									23,409	23,409	23,409
Interest										8,366	3,137
Annuities										19,014	19,014
Interest											9,062
Annuities											20,596

[a] Assumes actual disbursements of credit fund. GOUV contribution is not included in credit fund.

[b] Terms of credit: one year's grace; four equal payments; and 5.5 percent interest rate. Assumes 100 percent interest repayment.

TABLE E-4

IMPLICATIONS OF ALTERNATIVE CASH FLOW PROFILES[a]
(Thousands of F CFA)

Original Budget	Modified Budget	Actual Budget
• Assume full credit fund available	• Assume full credit fund available	• GOUV contribution not available
• Credit fund = 412,300	• Credit fund = 418,570	• Credit fund = 295,790
• Annual disposable funds = 103,075	• Annual disposable funds = 104,643	• Annual disposable funds = 73,948
• Assume 5.5 percent interest rate, 10 percent default rate	• Assume 5.5 percent interest rate, 10 percent default	• Assume 5.5 percent interest rate, 10 percent default
• Annual interest payments = 19,841	• Annual interest payments = 20,144	• Annual interest payments = 14,235
• Annual default rate = 10,308	• Annual default rate = 10,464	• Annual default rate = 7,395
• Net interest revenues = 9,533	• Net interest revenues = 9,680	• Net interest revenues = 6,840

[a] All calculations assume smooth and perfectly divisable turnover of credit fund.

TABLE E-5

ANNUAL RECURRENT OPERATING COSTS
(Thousands of F CFA)

	Including Salaries						Excluding Salaries					
	Project as Designed			Project as Modified			Project as Designed			Project as Modified		
	USAID	GOUV	TOTAL	USAID	GOUV	TOTAL	USAID	GOUV	TOTAL	USAID	GOUV	TOTAL
Credit Administration	16,720	3,200	19,920	15,460	6,960	22,420	10,480	1,200	11,680	11,680	1,200	12,880
ORD Credit Administration	3,500	11,350	14,850	29,180	9,700	38,880	-	5,500	5,500	29,100	3,700	32,880
Revolving Veterinary Fund	250	6,000	6,250	500	-	500	250	-	250	500	-	500
Evaluation Extension	4,260	-	4,260	3,390	-	3,390	800	-	800	400	-	400
Training and Information	14,760	-	14,760	12,540	-	12,540	12,350	-	12,820	11,760	-	11,760
TOTAL	39,490	20,550	60,^40	61,070	16,660	77,730	24,350	6,700	31,050	53,520	4,900	58,420