

costs. Presently, the Agricultural Bank in El-Obeid is initiating cooperative credit programs of this type and their success should be carefully monitored. Two other types of credit programs might be encouraged. First, a credit program could be initiated where farmers could exchange valuables they possess for cash. These valuables would be retained until the farmers paid back the cash plus interest.<sup>98</sup> This particular type of credit program seems to be working quite well in the Umm Rawaba area.

A second type of credit program which should be encouraged is like the self-help project initiated by farmers in El Kharta. (See Appendix I for a full description of the program.) Several related families rented a tract of land and set aside one day a week when they all worked on the field. They all shared in the expenses of the inputs such as seed and food. The output gained from the field was sold, and the cash was used to establish a self-help program. Loans were provided from this fund to the poor families in the group. These loans were to be paid back the following season. The money in this fund was also used to help people when disasters occurred like fires, family deaths, etc.

Credit programs such as this would require little input from the Government to set-up, and could be run by the villagers themselves.

3. The introduction of animal traction may be worth considering as a way of overcoming labor bottlenecks. Presently a French team is working with farmers in South Kordofan attempting to introduce animal traction for planting and weeding purposes. A similar program should be considered for this area. However, care must be taken to introduce a technology which is suitable to the loose sandy soils of the area around el-Obeid. Minimal tillage technologies would be optimal.

#### B. Access to Seeds

Many farmers have trouble gaining access to sorghum seeds. For this reason, they are often unable to intercrop sorghum with sesame. In addition, many farmers can't obtain seeds of short-maturing varieties of millet and sesame. As a consequence, they are planting long-maturing varieties of these crops. As stated earlier, the long-maturing varieties have negative implications for poor farmers' labor practices (See Labor Constraints). Likewise, these varieties require more rainfall than the short-maturing varieties.

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<sup>98</sup>We believe that any credit program which is established will not be successful unless the interest rate charged is at least equal to the inflation rate. This will ensure that the program does not need to be heavily subsidized by the Government to operate.