

The farmers also expressed distrust of the motives of the Puebla Project. When told that the services of the technical assistance agents would be free, they replied that "no one ever came to the communities with the sole purpose of doing good." They felt that, in one way or another, they would have to pay for the assistance. Many farmers suspected that the Project was a scheme to expropriate their land to set up an industry, or to redistribute the land. Some farmers seemed to feel that the Project was the government's way of finding out how much each farmer owned, so their taxes could be raised. And there were farmers who declared that the interviewers must be Communists, because "only Communists go around in groups and talk about the necessity of organizing the poor."

Clearly, in the early stages of the Project's implementation, it would have been fruitless to talk to the farmers about the advantages of organizing groups or credit societies for participation in the action program. Thus, the new maize recommendation in 1968 was promoted among individual farmers on a voluntary basis.

Many of the farmers who participated in 1968 felt that the transportation of the fertilizers was both expensive and troublesome. If they chose to move the fertilizers by passenger buses, the sacks were often torn and the fertilizer spilled. If an individual farmer hired a truck to transport his fertilizer, it was costly to haul the small amounts. Farmers who purchased their fertilizers from local stores found the prices to be relatively high.

These experiences caused the farmers to discuss group action as means of lowering the costs of the fertilizers and of transporting them to the farm. The Project's technical assistance agents encouraged the farmers to fully explore advantages of organized action and to discuss it with their neighbors.

During the promotion stage for the 1969 growing season, the idea of organizing groups of farmers began to be accepted in many villages. The technical assistance agents pointed out that, in addition to being able to transport fertilizers at lower cost, organizing would make it easier for

the farmers to secure credit and other services. It was also mentioned that they would be able to buy fertilizers at a lower price than could be obtained by individuals, after the members of a group had accumulated sufficient reserves of capital.

The promotional activities of the technical assistance agents in early 1969 led to the organization of 58 credit groups with 1,556 members (Table 6.1) to receive credit and fertilizers from a local fertilizer distributor, Agrónomos Unidos. The Agricultural Bank of the South participated in the organization of 55 groups with 542 farmers, and made credit available to them for maize production. The other official credit banks provided credit to enable their regular clients to use Project recommendations. As shown in Table 6.1, the National Ejidal Credit Bank authorized credit for 413 *ejidatarios* organized in 15 credit societies, and the National Agricultural Credit Bank financed 50 individual farmers.

The Impulsora de Puebla, the main fertilizer distributor in the State, participated indirectly in 1969 by providing financing and fertilizers to Agrónomos Unidos. The Impulsora continued its funding of Agrónomos Unidos in 1970 and, in addition, provided credit directly to 253 farmers in 21 groups. In 1971, the Impulsora absorbed the clients of Agrónomos Unidos and continued to provide credit to a similar number of farmers in 1972 and 1973.

The National Ejidal Credit Bank decided in 1970 to reactivate many credit societies in the Puebla area that had been suspended because a large proportion of their members had failed to repay their loans. Thus, the number of credit societies receiving credit in 1970 increased to 59, with 2,122 farmer members. Table 6.1 shows that the number of credit societies receiving financing from the Ejidal Bank has remained fairly constant since 1970.

The National Agricultural Credit Bank began providing credit to groups of farmers in 1970. It made credit available to credit societies with 10 or more members, and to solidarity groups with a minimum of three members and a maximum of nine. The solidarity group evolved as the most

TABLE 6.1. The numbers of groups and organized farmers receiving credit from several sources during the period 1969-1973

Year	Impulsora de Puebla		National Ejidal Credit Bank		National Agricultural Credit Bank		Agricultural Bank of the South		Others*		All sources credit	
	No. of groups	No. of farmers	No. of groups	No. of farmers	No. of groups	No. of farmers	No. of groups	No. of farmers	No. of groups	No. of farmers	No. of groups	No. of farmers
1969	0	0	15	413	0	50	55	542	58	1556	128	2561
1970	21	253	59	2122	23	480	52	487	64	1491	219	4833
1971	41	1352	54	2199	58	1114	20	296	10	279	183	5240
1972	50	1514	52	2499	261	1774	13	183	9	232	385	6202
1973	62	1459	60	2410	314	1865	5	40	112	1420	553	7194

* The 58 groups in 1969 and 64 groups in 1970 received credit from Agrónomos Unidos, a fertilizer distributor. The 10 groups in 1971 and 9 groups in 1972 received credit from the owner of the Hacienda Coxtocan. The 112 groups in 1973 received credit from Coxtocan and two fertilizer distributors, Agroquímica Olmecca and Guano-Mex.