

LOGS CAPITAL IN CAMEROONS

— Savings societies. Sometimes these agree to loans from the deposits.

— Loans, free of interest, with personal guarantee (are losing ground because of lack of adequate penalties) and security.

— Loans, with interest, when securities are lacking.

— The various loans represent from 1,5 to 6 % of the incomes.

CONCLUSION

Improvements liable to be achieved.

1° Savings solely result from high prices. In the African's opinion saving of small sums is not worth while.

2° Local psychology does not accept readily to make a deposit at an anonymous desk. It needs a certain ritual, an incentive and propaganda campaigns.

3° Tontine « Societies » should make it a point to penalise defaulting cashiers or debtors.

Public Capital.

Incidence of taxes :

In the South = 8,5 % of Income

In the North = 6,5 % of Income

(variations occur according to income).

B. — IMPLEMENTS AND STOCK

Implements.

In the northern part of the territory in 1954 for 50 families with 252 people : 167 Dabas, 68 axes, 4 « machetes », 18 small scythes. In 1956, the annual expense for such items is bigger than the value of all tools existing in 1954.

There is a trend towards animal drawn implements.

In the southern part of the territory : machetes, dabas fruit pickers, shovels and picks are rare. Cocoa drying kilns are home made. Vermorel sprayers are selling rapidly.

Value of all these implements is practically negligible.

Durable goods are being bought : in 1954, 28 sewing machines on 486 budgets, pressure lamps and bicycles represent 7,7 of income.

Home ware (pans, glasses, etc.), are of smaller importance 1,9 % of income.

Dwelling premises account for expenses on 90 budgets out of 486 (19 %) and refer to sheet iron, woodwork = 7,5 % of income.

Prospective and existing improvements.

The African is liable to adopt new implements. The fruit picker is a product of homecraft. Sprayers and ploughs have been accepted.

New implements could perhaps be designed ? The « machete » with a long handle, since adapted by the Boulou may be taken as

should be designed. Goods are either transported by men or by trucks. Home made wheelbarrows are seldom seen.

Stock.

If considered in terms of capital, stock is important in the northern part of the territory.

Bought : 7,2 % of expenses.

Sold : Bovines 5 %, smaller animals 4,4 % (in other words 720 francs C.F.A. and 660 francs per budget).

In the southern part of the territory annual budgets bear no mention of stock.

Small rural stock breeding is not marketed.

Prospective and existing improvements :

— cattle droppings are not used as fertilizer (few exceptions in the north) ;

— bovine's sales have increased. However bush areas can only be supplied by means of herds. Refrigerator vans are suggested ?

will settle these communities and call for a redistribution of holdings.

C. — LAND TENURE

a) *Areas without ownership* : In regions recently conquered or where recent migrations have occurred, e.g. with the Foulbes unoccupied land belongs to the chief.

According to another interpretation the chief owns the land because he embodies the community and the farmer has the right to collect the fruit.

With the old Fangs — no ownership.

In regions where populations have settled down, the same solutions have been adopted, even in such areas where agricultural methods have progressed.

Areas with ownership :

1° In Bamileke country, Chief, Father and individuals have customary rights, land is demarcated.

In Kirdis country survey shows different rights on land in hills and valleys.

2° In the coffee and cocoa growing areas the trend to ownership

WORK

A. — DISTRIBUTION OF TASK ACCORDING TO SEX

Men : Felling — Fire — Hunting — Homecraft (wickerware, wood, housing) — Cash crops.

Women : Land labour — Homecraft (pottery) — Tedious and tiring home work (fire-wood, water, a.s.o.).

In the northern part of the territory :

women grow	{	food crops during	.....	52	days
		cash crops —	.....	49	days
men grow	{	food crops —	.....	39,5	days
		cash crops —	.....	39,5	days

In the southern part women cooperate to the cocoa harvest.

B. — LIGHT TASKS

In the northern part, men work 101 days in the fields women 79.

The other tasks are various : but maintenance, implements, raking of tools. Alike all farmers many transports : harvest from the field to the hut and from the hut to selling point. Lack of facilities in the huts, where home work is tedious. Lack of organisation leading to a multiplication of trips. Work is carried out as if provisional ; hence the necessity of often starting it anew (fencing, huts).

Constant to and through : 1.116 journeys for 486 budgets and for various reasons : work 3 % ; recreation 15 % ; family 10 % ; marriages 5 % ; medical care 8 % ; administrative, justice, registrar 25 % ; business 20,5 % ; religious services 12 % a.s.o.

Diseases : morbidity may have an influence on activity. It remains to be seen whether nutrition is adequate.

Labour methods applied

— formerly : slavery ;

— compulsory labour service for the chiefs of families has been done away with in the South, but still occurs in the North. Shall the young people work for their own ;

— team work for building and reclamation purposes is organised as a civic duty. This system is working for mutual aid purposes. Sometimes the teams formed are hired on fee ;

— wage earning basis presently applied by Europeans is also

Prospective and existing improvements :

— A better distribution of labour should be considered. Men are no longer out at war and do little hunting. Hence some of their time is available.

— Some of the time lost could be recuperated ; routine tasks and cooking could be simplified. Corrugated iron roof would spare biennial overhaul. A mincing machine and an oven would facilitate the task. Decentralisation of trade would avoid many useless trips.

— Diets is being transformed.

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LES CAPITAUX AUTOCHTONES ET LEUR MOBILISATION DANS L'ÉCONOMIE RURALE

MOBILISATION DES CAPITAUX
DANS L'ÉCONOMIE RURALE DU SUD CAMEROUN

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