

LOCAL CAPITAL IN CAMEROONS RURAL ECONOMY

by

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SUMMARY

CAPITAL

Africans are ill informed of public or private finances (taxes, budget, issue of currency, banking and loans). Explanations should be given to them on these subjects.

A. — SAVINGS

Size of savings : In the Cocoa Belt, in 1954, 10 % of the family's income, i.e. 4.800 francs, is put aside.

Occurrence of savings : 38 % of the families save some cash money, specially amongst the medium income class.

	Distribution of income in percentage	Distribution of saving class in percentage
Income above 300.000 fr C.F.A. from .	1 %	1,6 %
100 to 300.000 » »	12 %	18 %
50 to 100.000 » »	17 %	24 %
15 to 50.000 » »	44 %	44 %
5 to 15.000 » »	23,5 %	18,5 %
0 to 5.000 » »	6,4 %	3,8 %

Savings method employed :

- Hoarding as mentioned above.
- Savings Bank is not very popular. The amount of withdrawals shows that deposits are considered as current accounts, e.g. in Sangmelina in 1953, withdrawals on 2.5 million francs deposits amounted to 65 %.
- Formal « Anyen » deposit agreement in the hands of one of the elders.
- Tontine societies dividing monthly shares.

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

— Loans, free of interest, with personal guarantee (are loosing 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 an example. Kitchen range and ware (oven, peanut masher, etc...),

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 ?

Could small stock trade be developed ?

II. — LAND

A. — SMALL SIZE OF CULTIVATED AREAS

	per family	per labour hand	per capita
North food crops ..	282 ares	86 ares	40,5 ares
cash crops ..	109 ares	40,5 ares	19 ares
	<hr/>	<hr/>	<hr/>
	341 ares	126 ares	59,5 ares

South food crops : 48 ares per farm

cocoa : the average cocoa farm numbers 1.700 plants.

Does the size of cultivated areas depend from the dearth of tillable land ?

It may be the case with the Ewondo (Yaounde, Saa...) where the population density is one of 18 to 75 per sq. kilometer.

It is hardly probable with the Boulou (7,5 per sq. kilometer).

B. — INADEQUATE CULTURAL METHODS

a) Incomplete felling — Fires — Rotation : Pumpkins, Peanuts. — sugar cane yam and maize — cassava and bananas. Fallowing period more or less long.

b) *Tending of perennial crops :*

— Replanting is carried out ;

— up to the present time but few old plantations are rehabilitated, but newly planted cocoa areas are to be seen ;

— existing semi-nomadism of village communities renders tending of distant plantations difficult. Building of durable dwellings

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 is gaining ground. Rights pile up ceiling high — one may see forests where hunting and collection of crops are the privilege of one family.

After fallow brushwood where the right of clearing falls to early land reclaimants, the planter's rights are subordinate to his rights on the trees and not of his rights in terms of soil.

The wife is granted rights (inconsistent with customary law). She plants crops for her own benefit or that of her sons. Moreover she also has a right on her husband's crops.

However, the right to dispose of is rather vague. The idea of collective ownership is opposed to the latter right, as selling would encroach the family's interests. But immigrating foreigners may acquire rights.

Prospective and existing improvements :

Rights have been established. Description of their limits and definition of beneficiary parties would avoid arguments. As regards the preceding, it would pay to inform public opinion and above all clerical staff in authoritative post and public writers. The difference between renting, selling and giving away should be explained to them.

Granting of loans on land or harvest would be refused whenever the owner as such, or, his rights are doubtful.

Take such measures that would facilitate the exchange of rights. Sales including the redeeming of every right is wished for by all immigrating Bamilekes. This would enable the rapid reclamation of new areas of land.

Another question is that of protection of local population and to create the possibility of expanding. Renting, even, within the family is recommendable. The young should also be provided ; but is it done as yet ? Do the old people give them any land ?

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 applied by some Africans. Also rent in kind. Sharing of crops ;

— Land distributed to immigrants against participation to familial tasks. Concubines are, sometimes, granted ;

— Labour by members of the family. But fathers have lost their authority on young people ;

— Craftsmen are paid like jobbers, sometimes food and lodging is also granted. As a rule the labourer is thus tied to his boss (it has advantages together with drawbacks).

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.

Modern equipment is becoming very popular (myth of industrialization). Some makers are in the belief that a labourer works quick and well when following the rhythm of a machine and that the lack of this incentive lowers his productivity.

— Wage earners are not very popular. Work on private holdings, rent in kind, and various forms of bondage are more readily accepted.

— Provided collective enthusiasm exists in team work, it seems possible to create an incentive for achievements within short delay. In long term work enthusiasm soon drops.

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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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