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The United Republic of Cameroon

Cooperative Societies

Existing Personnel

Short and Long Term Staffing

and Capital Needs



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COOPERATIVE SOCIETIES IN THE UNITED REPUBLIC OF CAMEROON;
EXISTING PERSONNEL, SHORT AND LONG TERM
STAFFING AND CAPITAL NEEDS

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INTRODUCTION

The following information and analyses were obtained from May through August 1979 as part of the Cameroon - U.S.A.I.D. Study and Design Project of the Cooperative Sector. This project, whose purpose is to identify the existing situation and possible needs within the cooperative sector and, if necessary, design an appropriate project of assistance to this sector, was endorsed by Letter No. 5979/MINEP/CT3 of September 18, 1978 from the Minister of Economic Affairs and Planning.

One of the methodologies used to study the component of this sector regarding the cooperatives themselves was a questionnaire sent to all cooperative societies (and responded to by 85% of them). A forthcoming report will deal with the computer analysis of the raw data from these questionnaires. This report breaks down and analyzes those responses from the questionnaires concerning present personnel levels and future staffing and capital requirements since these answers, due to their diverse nature, could not be practically transformed into computer variables.

Because those responding were either Coop/Mut Divisional Chiefs of Service, Managers, Volunteers, Inspectors or Field-workers, the responses concerning needs should be considered subjective. However, the summary which immediately follows shows that, when taken as a general body, these perceptions are extremely practical and realistic, as well as being basic.

In order to best present this voluminous data, it was decided to separate cooperative societies into groups determined to be similar by their geographical area of operation and principal activity. Assistance in the breakdowns and analyses of these groups was given by Mr. Antoine Evogo and Mr. Joseph Bongaman of the Department of Cooperation and Mutuality, Yaounde and Peace Corps Volunteer Alan Ferguson.

Mr. Dean Mahon
January 1980

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SUMMARY

Since the information presented in this report is vast and varied, the major points are outlined below by category and type of cooperative:

A. Existing Personnel:

1. Marketing Cooperatives in the West Province -
Although there is a lack of trained accountants in these cooperatives, educational levels in general are high. Cooperative training levels are high even among the service chiefs and all managers have at least a secondary education. Only four civil servants are posted to the seven cooperatives in question.
2. Marketing Cooperatives in the North West Province -
There is a high degree of cooperative training among managers, although formal training at all other levels is low. Only one civil servant is posted to the thirteen responding cooperatives.
3. Marketing Cooperatives of the South West Province -
Almost all managers have had cooperative training, but there has been a lack of follow-up courses. In general, levels of formal training are very low.
4. Marketing Cooperatives in the Mungo Division -
Personnel is almost non-existent in these cooperatives. Only five of eight responding cooperatives reported having any staff, and the total for these five was only seventeen.
5. Marketing Cooperatives in the Lekie Division -
Of the four responding cooperatives, only two had

accountants. Three of the four employed sixteen graduates of the CNFC, while the Saa cooperative reported no personnel with cooperative training.

6. SOCOOPED's in the North Province -

There is a general lack of personnel and training at all levels. Including posted civil servants, each of these societies has an average of only six employees and, of the forty-three only eleven have had any job-related training. Only two accountants have second cycle secondary school degrees in accounting and only three of the seven managers have training in cooperatives (two overseas). All of the managers are posted civil servants.

7. Credit Unions in the North West and South West Provinces -

Most of these societies, with the notable exceptions being in Homo and Menchum Divisions, have bookkeepers who have attended credit union seminars held by CamCCUL.

8. Credit Discussion Groups in the North West and South West Provinces -

Only ten bookkeepers were reported throughout the two provinces. Training has been either on the job or at periodic seminars.

9. Credit Unions and Discussion Groups in the West and Littoral Provinces -

Except for the Nkongssamba credit union, no employees were noted, meaning that members perform the book-keeping services.

10. Credit Discussion Groups in the Center-South Province -

At the level of the "Union" in Yaounde, there are thirteen employees, four of whom have received a secondary education or higher. Otherwise, the groups in the field employ seven cashiers who, in general, have attended three to four week training courses in Yaounde.

11. SOCOODERS -

For the fourteen responding cooperatives, only twenty-seven employees had a secondary school level education. All managers of these societies are posted civil servants. Of the fourteen, only five have been formally trained in cooperatives.

12. Women's Cooperatives -

Four of the eight responding societies have bookkeepers, two of whom have the equivalent of a secondary school education.

13. Other Diverse Cooperatives -

Several of the thirteen responding societies have no employees at all, and only one (the Cooperative Vegetable Society, Bamenda) has a civil servant posted to it. For all of the societies surveyed, only four employees had the equivalent of a secondary school education, three of these with formal cooperative training.

B. Staffing Needs:

1. Marketing Cooperatives in the West Province -

The outstanding need here is for accountants.

2. Marketing Cooperatives in the North West Province -

The present staff is deemed sufficient. However, refresher courses are needed, especially for managers, storekeepers, and cashiers.

3. Marketing Cooperatives in the South West Province -

Bookkeepers were noted as a pressing need. (Presently, their work is being done by the managers.)

4. Marketing Cooperatives in the Fungo Division -

Basic (or any) staff is an immediate necessity.

Primarily, managers and accountants should be hired.

5. Marketing Cooperatives in the Lekie Division -
Notably lacking were accountants.
6. SOCOOPEDs in the North Province -
Although eventually the posted civil servants should be replaced by cooperative-employed staff, the immediate needs are for accountants and cooperative-trained personnel.
7. Credit Unions in the North West and South West Provinces -
Overall, trained bookkeepers are an expressed need for these societies. Several divisions (Bui, Meme, Mezam) also expressed a desire for education officers.
8. Credit Discussion Groups in the North West and South West Provinces -
There is an overwhelming lack of bookkeepers here.
9. Credit Unions and Discussion Groups in the West and Littoral Provinces -
Again, bookkeepers are an immediate need.
10. Credit Discussion Groups in the Center-South Province -
Probably because the books are kept at the local level and audited monthly by the "Union"'s agents, the need for persons to perform this service was not generally expressed. The perceived need was for education officers and commercial agents (to run supply stores).
11. SOCOODERS -
As with the SOCOOPEDs, the posted civil servants should eventually be replaced. Meanwhile, qualified staff and cooperative-trained staff in general is needed. Specifically mentioned in addition were cashiers, office agents, commercial agents, and assistant accountants.
12. Women's Cooperatives -
Bookkeepers are the most important necessity at the moment. Also mentioned were inspectors (for cooperative

societies and sections).

13. Other Diverse Cooperatives -

Basic staff is a requirement for these societies, just as for the marketing cooperatives in the Mungo Division. Again, managers and accountants should be regarded as the priority.

C. Capital Needs:

1. Marketing Cooperatives in the West Province -

These cooperatives feel that they need vehicles and agricultural facilities, e.g., hullers and silos.

2. Marketing Cooperatives in the North West Province -

Noted here were trucks, coffee processing equipment and the construction or extension of storage facilities.

3. Marketing Cooperatives in the South West Province -

Needed here are storage facilities, vehicles and coffee hullers.

4. Marketing Cooperatives in the Mungo Division -

As is the case with staff, virtually everything is lacking. Priority is given to coffee mills, warehouses and trucks.

5. Marketing Cooperatives in the Lekie Division -

While vehicles and storage facilities were again mentioned here, farmer credit and employee training courses were added.

6. SOCCOPEDs in the North Province -

As is the case with the staff of these societies, the basics are the priority needs. These are: vehicles, warehouses, and facilities in general.

7. Credit Unions in the North West and South West Provinces -

Although expressed needs vary a bit from division to division, generally emphasis was on office buildings

and office equipment, e.g., typewriters and calculators.

8. Credit Discussion Groups in the North West and South West Provinces -

The same needs were expressed here as for the more established credit unions of the same area, with the addition of safes.

9. Credit Unions and Discussion Groups in the West and Littoral Provinces -

Again, basic needs were expressed in terms of office equipment. Buildings were not mentioned, probably because the present interim facilities are deemed adequate, and the West Province noted a need for transport.

10. Credit Discussion Groups in the Center-South Province -

As in the West and Littoral Provinces, office equipment and transport were perceived as the greatest needs.

11. SOCOODERS -

The needs expressed here show a desire to become more involved in the cocoa marketing process (rather than acting as intermediaries for expatriate exporting companies). What will be required to commence the movement in this direction is: warehouses, storage facilities, trucks, and such cocoa marketing equipment as: scales, bags, cash, drying slabs, and samplers.

12. Women's Cooperatives -

Since the major operation of most of these societies is the marketing of palm oil, expressed requirements were for oil storage facilities, oil tankers and vehicles.

13. Other Diverse Cooperatives -

As previously noted, these societies are lacking in most everything. Thus, their needs are for such basic items as vehicles and general operating equipment.

As evidenced above, in most areas of the country (except perhaps the West and North West Provinces' marketing cooperatives) there is an enormous lack of trained personnel working for cooperatives. True, capital assets are also noted as lacking; however, a risk may be run in supplying these without the trained staff to effectively and efficiently utilize them to the societies' best advantage.

In each of the cooperative groupings, planning priorities should be ordered as follows:

- cooperative training for present personnel,
- the hiring of trained personnel,
- the acquisition of capital assets which would insure self-sufficiency and viability,
- the replacement of posted civil servants with cooperative-employed staff, and
- the acquisition of further capital assets in order to provide expansion of services to members.

Throughout these development stages and thereafter, regular refresher courses should be held for cooperative staff at all levels, taking into consideration, of course, the minimum and average levels of training already achieved.

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1 - MARKETING COOPERATIVES OF THE
WEST PROVINCE

MARKETING COOPERATIVES OF THE WEST PROVINCE

I. Personnel

Marketing cooperatives in the West have at their disposal a large range of employees, from the lowest to the highest levels. (Table I) One will note there are as many cooperative trained employees as personnel trained in other fields, such as management, economics, accounting, and agricultural. This does not rule out the recruitment of permanent personnel trained in the field. (Tables II, III, IV, and VI.)

Despite these good observations, it is noted that there is a shortage of key employees who are accountants. This constitutes one serious problem. Certainly, there are trained, certified accountants as indicated in Table III, but this same table points to the existence of accountants trained on the job site, meaning without formal training. Without this necessary training, can one play an efficient role in these cooperatives?

These cooperatives in the West are managed by personnel benefiting from an adequate level of training. (Table II)

The multifunctionalism of cooperatives in Cameroon has endowed these cooperatives with government employees posted by the Ministry of Agriculture. (Table IV)

As a whole, the cooperatives in this region are assisted by adequate personnel. A most regrettable aspect, however, is the lack of training seminars and refresher courses for personnel.

II. Future Needs

Tables VII and VIII reveal the lack of both equipment and facilities, although those existing are among the best in the nation. The needs here are not different from those of other cooperatives in Cameroon. However, small differences can be seen, such as the employment of personnel from the Ministry of Agriculture and the Ministry of Health.

TABLE I: Division of Staff in the Marketing Cooperatives of the West

	UCCAO	CAPLABAM	CAPLAME	CAPLANDE	CAPLAHN	CAPLABA	CAPLAMI
Maintenance	1					1	1
Accounting	2	2	4	4	4	1	3
Administration and Finance	1	1					
Electronics	1						
Audit and Control	1						1
Secretariat	2			2	1	1	
Transport and Supply	1	1					1
Education and Training	1	1				1	
Supply and Sales Service	1		1				
Garage	1	1		1	1		
Transit	1		1				
Cooperative Sector		5					
Personnel		1	1	1		1	1
Warehouse		1			1	1	
Production			1			1	1
Milling			2	1	1	1	1
Cashier				1	3		3
Packing			1			1	
Infirmary						1	

TABLE II: Educational Levels of Managers and Assistant Managers of the Marketing Cooperatives in the West

		CEPE	BEPC	BE	BEC	BP	CAP	Probatoire	Baccalaureat	Cooperative Advisor	Agricultural Engineer
UCCAO	Manager	X	X					X	X		X
	Assistant Manager										
CAPLABAM	Manager	X	X							X	
	Assistant Manager										
CAPLAME	Manager	X	X							X	
	Assistant Manager	X	X							X	
CAPLANDE	Manager	X				X					
	Assistant Manager										
CAPLAHN	Manager	X					X			X	
	Assistant Manager	X	X		X						
CAPLABA	Manager	X	X					X	X		X
	Assistant Manager										
CAPLAMI	Manager	X				X	X				
	Assistant Manager	X		X							X

TABLE III: Training and Experience of the Accountants of the Cooperatives in the West Province

	FUNCTION	TRAINING	YEARS OF EXPERIENCE
UCCAO	Chief of Accounting Service	0 ¹	18
	Chief of Analytical Accounting	BEPC and 2 years at CNFC	10
CAPLABAM	Head Accountant	CAP, Assistant Accountant	10
	Accountant	CAP, Assistant Accountant	3
CAPLAME	Chief of Accounting Service	1 year, CNFC; Certificate, Office of Exterior Aids, Canada	11
	Accountant	0 ¹	5
CAPLANDE	Manager and Accountant	BP, Accounting	9
	Accountant	BEPC and Certificate in Accounting	9
	Accountant	CEPE	15
CAPLAHN	Head Accountant	1 year, CNFC	14
	Accountant	0 ¹	1
	Accountant	0 ¹	0
CAPLABA	Accountant	0 ¹	7
CAPLAMI	Head Accountant	CAP in Accounting and Probatoire Certificate at DECS	15
	Accountant	1 year, CNFC; Probatoire Certificate at DCES	9
	Accountant	CAP in Accounting	5

¹No formal job-related training recorded.

TABLE IV: Function and Training of Employees of the Ministry of Agriculture Posted to Marketing Cooperatives of the West

	JOB	EDUCATION
UCCAO	General Manager	Agricultural Engineer; Expert in Development; Certificate in Management
	Chief of Service, Agricultural Education	Agricultural Engineer
	Controller of SED High Plateau	Agricultural Technician
CAPLABA	Director	Agricultural Engineer

N.B. Only UCCAO and CAPLABA have seconded civil servants.

TABLE V: Function and Training of Highest Degreed Employees of Marketing Cooperatives in the West

	JOB	EDUCATION
UCCAO	Chief of the Office of Education	CEPE; Certificate in Agriculture; 2 years CNFC; Diploma, Center of Turin; Diploma in Cooperative and Syndical Studies
	Chief of Supply Service	CEPE; BEPC; Baccalaureate and Diploma (I.A.E.), University of Yaounde
CAPLABAM	Chief of Administrative Service	BEPC; Probatoire; 2 years CNFC; Probatoire Certificate, DECS
	Chief of Education and Information Service	Baccalaureat A4
	Chief of Personnel Department	BEPC; Probatoire

TABLE VI: Cooperative Employees Trained in Cooperation and their Functions in the Cooperatives in the West

	FUNCTION	TRAINING
UCCAO	Advisor in Cooperation; Chief of Education and Training Office	Diploma, CNFC (2 years); Diploma, Cooperative and Syndical Studies
	Advisor in Cooperation; Chief of Office of Analytical Accounting	Diploma, CNFC (2 years)
CAPLABAN	Assistant Advisor in Cooperation; Manager	Diploma, CNFC (2 years); Diploma of Afro-Asian Institute
	Advisor in Cooperation; Chief of Administrative Service	Diploma, CNFC (1 year); Probatoire Certificate, DCES
	Advisor in Cooperation; Chief of Transport Service	Diploma, CNFC (2 years)
CAPLAME	Advisor in Cooperation; Manager	Diploma, CNFC (2 years)
	Advisor in Cooperation; Assistant Manager	Diploma, CNFC (2 years)
	Assistant Advisor in Cooperation; Chief of Accounting Service	Diploma, CNFC (1 year)
	Assistant Advisor in Cooperation; Chief of Collection Service	Diploma, CNFC (1 year)
	Assistant Advisor in Cooperation; Accountant	Diploma, CNFC (1 year)
CAPLANDE	Advisor in Cooperation; Accountant	Diploma, CNFC (2 years)
	Assistant Advisor in Cooperation; Accountant	Diploma, CNFC (1 year)
	Assistant Advisor in Cooperation; Accountant	Diploma, CNFC (1 year)
CAPLAHN	Advisor in Cooperation; Manager	Diploma, CNFC (2 years)
	Assistant Advisor in Cooperation; Head Accountant	Diploma, CNFC (1 year)
CAPLABA	Advisor in Cooperation; Cooperative Education Agent	Diploma, CNFC (2 years)
CAPLAMI	Advisor in Cooperation; Assistant Manager	Diploma, CNFC (2 years)
	Assistant Advisor in Cooperation; Chief of Personnel Department	Diploma, CNFC (2 years)
	Advisor in Cooperation; Chief of Collection Service	Diploma, CNFC (2 years)
	Advisor in Cooperation; Assistant Advisor in Cooperation; Accountant	Diploma, CNFC (2 yrs) Diploma, CNFC (1 year)

TABLE VII: Future Short-Term Needs, Marketing Cooperatives in the West

	UCCAO	CAPLABAM	CAPLAME	CAPLANDE	CAPLAHN	CAPLABA	CAPLAMI	
CAPITAL HOLDINGS	Capital expansion	x						
	Expansion and consolidation		x					
	Realization of 1200 hectare agricultural project							
	Renewal, coffee miller			x				
	Increase of vehicle fleet			x				
	20,000,000 FCFA				x			
	Storage warehouse				x	x		
	Coffee huller chain							
	20 ton trucks				3	2	x	
	4-wheel drive pick-up					2		
	Collection and supply service warehouse						x	
	Scales						x	x
	Rural storage sheds							
	100 water points							x
100 pulping units							x	
PERSONNEL	Qualified personnel	x		x	x			
	Managers	x						
	Marketing personnel	x						
	Qualified accountants					2	1	
	Employees for the agricultural project		x					
	Qualified secretaries					2		
	Cashier					1		
	Training of present staff						x	1
	Agricultural technician							1
	Rural engineering technician							1
OTHER	Foodstuff marketing	x						
	Medical service					x		
	Coffee huller accessories						x	
	Warehouse supplies			x				x

TABLE VIII: Future Long-Term Needs for Marketing Cooperatives in the West

	UCCAO	CAPLABAM	CAPLAME	CAPLANDE	CAPLAHN	CAPLABA	CAPLAMI
CAPITAL HOLDINGS	New coffee factory chain						
	Increase of vehicle fleet			X			
	40,000,000 FCFA			X			
	Warehouses			X	X		
	Member credit program				X		
	Construction of central office building					X	
	Coffee mill (robusta)					X	
	Coffee silo, 6000 m ³						X
	Corn silo, 6000 m ³						X
	Rice silo, 4000 m ³						X
PERSONNEL	Qualified personnel			X		X	X
	Technicians in rice and corn culture						X
	Qualified mechanics						X
OTHER NEEDS	Fertilizers		X				
	Pesticides		X				
	Manager's residence				X		
	Office buildings				X		
	Coffee huller chain						
	Cooperative education					X	
	Tractors and accessories						X
	Elevator, coffee factory						X
	Mechanized farming						X
	Pulping units						X

2 - MARKETING COOPERATIVES OF THE
NORTH WEST PROVINCE

MARKETING COOPERATIVES OF THE NORTH WEST PROVINCE

I. Staffing

Table I displays the most senior staff positions of the North West cooperatives. The responsibilities of union bookkeeping and accounts have been assumed by the provincial cooperative apex organization. Society inspectors also fall under the auspices of the apex organization. The heading "clerk-messenger" covers office clerks, accounts clerks, and produce clerks in addition to office messengers.

The one civil servant presently seconded to the North West Union of Ndop serves as its manager/secretary.

II. Training

All cooperative union managers have undergone at least a year's study of cooperatives and have earned a certificate. Two managers, each from the N.W.C.A. and the Nso Union, have undergone further study at the University Center for Cooperatives in Wisconsin. Only the manager from the Widikum Primary Society has no formal training. The majority of cashiers, storekeepers and assistant or sub-storekeepers do not claim any certificates of formal coop training. Table II displays the present level of training of senior staff.

III. Training Projections

No manager who has received training at the N.C.C.B. reported participating in either a refresher course or technical seminar. Two managers, both trained in Ibadan, have pursued advanced cooperative studies in the United States. In order for the managers to maintain technical proficiency, refresher courses and seminars are essential.

Formal training of the storekeepers, cashiers, and assistant storekeepers is imperative if they are to serve the farmers and the cooperative efficiently. Education could consist of short technical seminars and a course on cooperative principles.

IV. Short and Long Term Capital Requirements

Table II shows that these cooperatives are most concerned with the procurement of trucks and coffee processing equipment, and the construction or extension of storage facilities. Office construction/extension, service/administrative vehicles, staff housing, and rice processing equipment follow in order of frequency.

TABLE II: Level of Cooperative Education of the Senior Personnel in the North West Cooperatives

	Certificate from Ibadan	Certificate from Wisconsin	Certificate from N.C.C.B.	Coop Sec. Course Certificate	Coop SK Certificate	No Cert. or Info N.A.
Manager	3	2*	6			1
Cashier/Comptroller			2			7
Storekeeper	1		1	1	1	8
Sub-storekeeper					2	10
Supply clerk				1		7
Inspector/Auditor			11			
Bookkeeper	1**		1			
Government Secondment	1					

* Both managers have previous certificates from the cooperative school in Ibadan.

** Also has N.C.C.A. certificate from Britain.

TABLE III: Estimated Short and Long Term Capital Requirements for North West Cooperatives

		Store construc- tion or extension	Coffee machine/ factory	Trucks	Administrative/ service vehicles	Scales	Service bags	Office construction	Office equipment	Latrines, plumbing,	Rice processing equipment	Grain project ²	Dairy project ³	Staff housing	Rest house	Foodstuff cold store	Oil transport and storage	Penciling	Roads, bridges	Consumer society	Soy bean equipment	Employee credit union	Drying and picking slabs	Internal or ex- ternal telephone	Palm kernel market	Cranes	Palm oil tank	Coffee regenera- tion/diversification	Rice diversification
Kom	ST	x	x	x	x	x	x		x									x											
	LT														x	x													
Mbengwi	ST	x	x	x	x	x		x		x					x	x													
	LT	x	x	x	x													x											
Moghamo	ST	x	x						x															x					
	LT	x	x	x	x			x						x															
Oku-Noni	ST	x	x	x	x			x								x	x									x			
	LT	x	x																										
Niso	ST	x		x	x			x	x		x	x		x			x					x					x	x	
	LT	x																		x							x		
Nkambe	ST			x	x																								
	LT	x	x								x																		
Pinyin	ST	x	x	x																			x						
	LT			x										x															
Santa	ST	x	x	x																									
	LT					x																							
Bali	ST	x	x	x						x									x										
	LT	x	x					x						x									x						
Ndop	ST		x																										
	LT			x						x								x					x						
Bamenda	ST	x	x	x				x			x																		
	LT		x																										
N.W.C.A.	ST	x		x	x	x		x	x												x								
	LT			x	x																								
Widikum	ST	x	x	x																						x			
	LT							x											x					x					

*ST = short term
LT = long term

¹Includes for all the listed coops rice hulling equipment. N.B. the long term projections for the NSO Union include rice winnower, power tiller, rice planter, and humidity tester.

²Equipment for grain project includes silo and store. Union goal is to introduce grain cultivation to region.

³Dairy project requirements include capital for financing, dairy cattle, dairy equipment, and a tanker for distribution.

3 - MARKETING COOPERATIVES OF THE
SOUTH WEST PROVINCE

MARKETING COOPERATIVES OF THE SOUTH WEST PROVINCE

I. Staff

Six marketing cooperatives in the South West Province supplied the staff positions held by their senior personnel. Table I reveals the senior staff positions of these cooperatives.

TABLE I: Senior Staff of the S.W. Cooperatives

	Manager	Bookkeeper	Cashier	Inspector	Storekeeper	Assistant Storekeeper	Typist	Clerk	Secondment	Foreign Personnel
Fontem	1				1	4	1			1
Mamfe	1	1	1	2	4		1			1
Bangem	1	1			1		1			1
Victoria	1	1			1	1	1	1		1
Mayuka	1	2			1	1	1			1
Ndian	1				1	7	1			

II. Training

The level of formal training of the managers, bookkeepers, cashiers and storekeepers varies widely. Usually consisting of one formal course, training is seldom followed up by periodic seminars or refresher courses. Listed

below in Table II is the staff training level for the six responding coops:

TABLE II: Level of Staff Training in the South West Province Cooperatives

	1 year coop course at NCCB	R.S.A. II accounts	Certificate for coop society secretary course (2-3 mos.)	2 months local training	1 month local training	Information not available	Other
Manager	5						1 has taken 9 mos total courses at Ibadan
Full-time Bookkeeper	1	1			1		
Cashier		1					
Storekeeper			3			7	
Assistant Storekeeper			4	3	3	3	

It is interesting to note that the manager from Mamfe with 27 years experience has received but 9 months of coop education. In other cases managers who have undergone the one year course in cooperative principles at the NCCB list no follow-up courses or seminars since returning to work.

III. Personnel Under Training

Mamfe, Fontem, Victoria, and Muyuka each are sponsoring a student at the NCCB for the ongoing two year course. Most coops hope to utilize these students as bookkeepers upon scheduled course completion in July 1980. Managers who are now doubling as bookkeepers will then be

freed from this extra duty.

IV. Short and Long Term Training Recommendations

Requests by the cooperatives for future staff education were generally vague and included, "short duration courses", "long duration courses", and "higher training".

For the South West cooperatives to undergo a period of uniform growth and development, all managers should have similar basic educational backgrounds. Likewise bookkeepers should have similar training. Periodic technical seminars should be held on a provincial basis which would cover such topics as: personnel management, transport management, investment planning and analysis, factory management, inventory control systems, cash controls, budget design, elementary cost accounting, etc. Yearly refresher courses should be offered in order to maintain the job integrity of managers and bookkeepers.

The disparity in training among storekeepers and assistant storekeepers should be eliminated through a series of seminars. Educators should aim at harmonizing produce receipt and handling procedures, standardization of business forms, increasing staff knowledge of cooperative principles, etc.

An additional benefit of continuing seminars is the opportunity to identify through increased contact personnel of outstanding talent who merit special attention and consideration.

V. Projected Short and Long Term Capital Needs

Listed in Table III, below, are the individual short and long term capital requirements.

TABLE III: Projected Capital Needs, Short and Long Term

		Storage facilities	Office building	Service vehicles	Evacuation trucks	Farm to market and evacuation roads	Jute bags	Grants	Coffee hullers	Liquid cash for produce advances	Office equipment	Scales	Building repair	Staff quarters
Mamfe	ST									x				
	LT	x	x	x					x					x
Fontem	ST				x	x	x	x			x	x		
	LT	x				x							x	
Bangem	ST			x										
	LT	x	x											
Ndian	ST	x			x	x			x	x				
	LT	x		x										
Victoria	ST	x		x					x					
	LT								x					
Kumba	ST			x	x				x					
	LT													
Tombel	ST	x			x				x					
	LT													
Mayuka	ST									x				
	LT	x		x		x								
Nguti	ST			x	x				x					
	LT	x												

As noted in Table III, there are among the responding cooperatives strong projected requirements for storage facilities, evacuation and service vehicles, and coffee hullers. The remaining requirements include office buildings and equipment, grants, money for produce advances, scales, building repairs, and farm to market roads.

4 - MARKETING COOPERATIVES OF THE
MUNGO DIVISION

MARKETING COOPERATIVES OF THE MUNGO

I. Staff

Can the size of these cooperatives be evaluated simply by regarding their personnel? A still better question is whether the personnel listed in the questionnaire can manage these cooperatives efficiently. One cooperative, for example, speaks only of its accountant, while it is the manager who occupies the more important role. Only the COOPLAMEL has succeeded in explaining the roles of their top ten employees.

The personnel studied here are heterogeneous. There are practically no cooperative employees trained specifically for cooperative work, except for at the COOPLACARM in Nkongsamba, and at the COOPACROM in Melong. (See Table I.)

There have been no government employees assigned to the cooperatives of the Mungo, except at the COOPLAMEL in Melong, which has a technician from the Waters and Forestry Department as manager.

Several cooperatives are given technical advice from German volunteers, who are accountants or economists.

TABLE I: Detail of Personnel in the Cooperatives of the Mungo

	COOPRACAM (Loum)	SOCOPLACACAM (Manjo)	COVENPROVEX (Manjo)	COOPLABAM (Nkongsamba)	COCAGRIL (Loum)	COOPLACARM (Nkongsamba)	COOPACROM (Melong)	COOPLAMEL (Melong)
Manager				1				
Assistant accountant				1	1			
Factory chief (mill)				1				
Warehouseman					1			
Secretary						1		2
Accountant						1	1	1
Office worker								3
Cashier								1
Mechanic								1
Assistant mechanic								1

II. Future Needs

The needs in equipment and facilities of the cooperatives of the Mungo are practically the same as those already cited by other cooperatives in the country: coffee mills, warehouses, storage sheds, administrative buildings, trucks, etc.

The most obvious need is that of personnel, as has already been sensed. Some of the cooperatives have neither an accountant nor a manager! It is necessary at all costs to find and engage these employees. Personnel qualified to engage in other activities of the cooperatives are also lacking. (See Table II.)

In all this, the principal question is: how are these cooperatives functioning at the present time?

TABLE II: Future Needs of the Cooperatives of the Mungo

	COOPROCAM	SCOOPACACAM	COVENPROVEX	COOPLABAF	COOPACRIL	COOPLACARM	COOPACROM	COOPLAMEL
Coffee mills	x	x	x		x		x	
Warehouses	x			x				x
Trucks	x	xxx		xxxx	x	x		x
Mill accessories				x				
Storage sheds				xx				
Building repairs						x	x	
Increase of milling capacities								x
Manager	x	x	x		x	x	x	x
Accountant	x	x	x	x	x			
Other office personnel						x	x	x
Credit program						x	x	
Fertilizer supply						x	x	

N.B. All the future needs have been placed in the same table because the cooperatives have shown no difference between long and short term needs.

5 - MARKETING COOPERATIVES OF THE
LEKIE DIVISION

THE MARKETING COOPERATIVES OF THE LEKIE

I. Personnel

After examining the questionnaire, one notes that the cooperatives do not speak of secretaries, warehouse men, bookkeepers, or cashiers. However, these cooperatives do employ these people.

II. Training

The cooperative employees of the Lekie, for the most part, have acquired cooperative training at the CNFC in Ebolowa. (Advisors and Assistant-Advisors in Cooperation). Some employees have an agriculturally-oriented training as Technical Agricultural Agents.

III. Training Needs

The cooperatives in the Lekie have a dire need for personnel trained in accounting. Those employees trained at ENSA, IAE, IPD, ETA, and CNFC show an active interest in accounting which, they feel, would allow them to render a higher quality of service to all aspects of their jobs. This need, however, is minimized by the presence of expatriates who have received their training abroad, and who show a solid competence in cooperation.

IV. Future Needs

Tables II and III (short and long term needs) show that the cooperatives of the Lekie are lacking in facilities and, as was pointed out earlier, personnel. Only one cooperative, the SOCOPE, has indicated a desire to obtain an accountant. If the other cooperatives have not mentioned their intentions to obtain proper personnel, it is not because the need for them does not exist. It is also the case for several of the positions listed in the two tables.

TABLE I: Marketing Cooperatives Employees in the Lekie

	Cooperative Advisors	Assistant Advisors	Agricultural Extension Agents	Accountants	Secretaries	Cashiers	Bookkeepers	Warehouse men	Lower echelon office personnel
Evodoula	2	4	3	1					1
Monatele	1	4			2	1		1	1
Saa			4						
Okola	2	3		1					

TABLE II: Future Short Term Needs of the Marketing Cooperatives in the Lekie

	SOCOPE	SOCOPAM	SOCOPSA	SOCOPO
Office expansion	x			
Warehouse and supply services		x		
Cocoa storage warehouse		x		
Closed storage sheds				x
Garage				x
Accountants	x			
Personnel training		x		
Personnel with CNFC and ETA training			x	
Personnel refresher courses				x
Volunteers				x
Motocycles			x	
Cocoa podders			x	
Member credit system		x		
Grants				x
Vehicles	x			

TABLE III: Future Long Term Needs of the Marketing Cooperatives in the Lekie

	SOCOPE	SOCOPAM	SOCOPSA	SOCOPO
Storage sheds	x			
Personnel trained at ENSA, IAE, IPD, CNFC	x		x	
Accountants		x		
Vehicles		x		
Upkeep of cocoa roads	x			
Plantation/forest clearers			x	
Farmer credit system				x
Treatment against Capsid and Brown-rot			x	

6 - THE SOCOOPEDS OF THE NORTH PROVINCE

THE SOCOOPEDS OF THE NORTH

I. Personnel

Table I presents the existing staff situation of the SOCOOPEDs of the North. According to this table, one can easily see that there exists a strong lack of personnel in the cooperatives of the North. In this region, employee training is not yet taken into account. Cooperatives function with only 3 or 4 employees and, even then, without an accountant.

II. Training

In general, the personnel of these cooperatives in the North are not at all adequately trained. Most of the employees have acquired their training on the job, and this has serious implications for certain jobs, such as that of accountant. Table II indicates clearly this situation. Given the present case, one can not speak of training seminars nor of refresher courses for cooperative personnel since basic training will be necessary.

III. Future Needs

These cooperatives have noted practically the same needs over the short and long run. This is the reason Table III, which presents these needs, shows no distinction between the two. The table shows that these cooperatives need facilities in general, without which their roles will not expand.

TABLE I: Employees of the SOCOOPED's of the North

	Accountants	Secretaries	Warehouse Men	Cashiers	Office Workers	Managers	Drivers	Civil Servants	Carpenters
UNISOCOOPED	1	1			1		2	1	
Adamaoua	1	1	1	1			1		
Benoué	1		1			3		1	4
Diamaré	2	1	3			3	2	2	1
Logone and Chari		1							
Margui Wandala			2	1				1	
Mayo Danay	1	1	1						

TABLE II: Educational Level of the Employees of the SOCOOPED's of the North Province

	Diploma, University of Sherbrooke (Canada)	Diploma, ESC (Paris)	Diploma, C.M.F.C (2 years)	CAP in Accounting	Probatoire in Accounting	CAP in Carpentry	Diploma ETA	Diploma, IPD
Managers	1	1	1				1	1
Accountants			1	1	1			
Warehouse Men								
Cashiers			1					
Secretaries				1				
Carpenters						1		

TABLE III: Future Needs of the SOCOOPEDs of the North Province

	UNISOCOOPED	Adamaoua	Benoue	Mayo Danay	Margui Wandala	Logone and Chari	Diamare
Small vehicles	x				x	x	
Trucks	x			x	x	x	
Tractors				x			
Central office building	x						
Warehouses				x			
Storage sheds	x					x	x
Carpenters							x
Secretaries					x		
Technical assistance	x				x	x	
Accountants				x	x		
Office Material					x		
Loans	x			x	x		

7 - THE CREDIT UNIONS OF THE NORTH WEST
AND SOUTH WEST PROVINCES

THE CREDIT UNIONS OF THE NORTH WEST
AND SOUTH WEST PROVINCES

Table I shows the existing staff situation of the credit unions in the Mezam and Momo Divisions of the North West Province as well as the Credit Union League. The table is divided into two parts: the first being the staff's function and the second their level of education.

The Manager of the Cameroon Cooperative Credit Union League has undergone a nine month course in the Moshi Tanzania Cooperative College and a five year course in London. He holds a Diploma in Management and Accounting and an ACIS degree acquired respectively from the two institutions attended. He has nine years experience.

One of the senior staff is the holder of a degree in Business Administration obtained from the Institute of Business Administration in Douala. Three of the field staff have attended the ACOSCA three month course organized at the ACOSCA Training Center in Bamenda. They also have secondary commercial education and have each obtained the R.S.A. Stage II Certificate and some G.C.E. O Level papers. Generally, it can be stated that each of the field workers in the Credit Union League and the Azire Credit Union has had the basic education to allow him to perform his job very efficiently.

In Momo Division, however, there is no indication of any staff paid by the credit unions in this division. This is either because the credit union can not bear the burden of the wages or because the qualified staff is not available.

TABLE I: The Existing Staff Situation of the Credit Unions in Mezam and Momo Divisions

	EXISTING STAFF						LEVEL OF EDUCATION OF STAFF														
	Bookkeeper	Manager	Secretary/Typist	Field Inspector	Typist	Small Farmer Production Credit Officer	Business Administration Degree	R.S.A. Stage III, 3 Subjects	3 Months Acosca Training Centre, Bamenda	G.C.E. O/Level & RSA Stage II	F.S.L.C.	Typing	Diploma in Management & Accounting	A.C.I.S. Degree	Diploma, Social Leadership	Diploma in Agricultural	B.B.A.	Lower Commercial School & Higher Commercial School	GCE O/Level	Senior Managers Course, Cody Institute	Periodic Seminars, Teachers Grade II
MEZAM DIVISION																					
Bamenda Police Coop. Credit Union	1																				
Azire Coop. Credit Union Ltd.	1	2	1						1	1										1	1
Cameroon Coop. Credit Union League	1	2		6	1	2	1	2	3	3		1	1	1	1	1	1	1	1		
MOMO DIVISION																					
	No information given																				

TABLE II: Existing Staff Situation of the Credit Unions in Donga/Mantung Division

	EXISTING STAFF	Bookkeeper	LEVEL OF EDUCATION OF STAFF	Periodic Seminars in Bamenda
Ndu Town Coop. Credit Union		1		
Ntundip Coop. Credit Union		1		x
Nkambe Coop. Credit Union		1		x
Tabenken Coop. Credit Union		1		x

TABLE III: Existing Staff Situation of the Credit Unions in Bui Division

	EXISTING STAFF	Bookkeeper	LEVEL OF EDUCATION OF STAFF	Periodic Seminars in Bamenda
Nkar Coop. Credit Union		1		x
Shiy Coop. Credit Union		1		x
Sob Coop. Credit Union		1		x
Jakiri Coop. Credit Union		1		x
Meluf Coop. Credit Union		1		x
Nzondzen Coop. Credit Union		1		x
Banten Coop. Credit Union		1		x
Djottin Coop. Credit Union		1		x
Shisong Coop. Credit Union		1		x
Mbiame Coop. Credit Union		1		x
Mbam Coop. Credit Union		1		x
Mbveh Coop. Credit Union		1		
Kikaikelaki Coop. Credit U.		1		x
Kumbo Town Coop. Credit U.		1		x
Kumbo Police Coop. Credit U.		1		
Kitiwum Coop. Credit Union		1		x
Kuvlu Coop. Credit Union		1		x

Table II and III show the staff situation of the credit unions in the Donga/Mantung and Bui Divisions of the North West Province. The tables show that each of the cooper-

ative credit unions in Bui and Donga/Mantung Divisions has a bookkeeper. All but two of these bookkeepers in Bui Division have attended periodic seminars organized at the National Cooperative College in Bamenda. No further information is given on the education of the bookkeepers; however, it is worth noting that to qualify as a bookkeeper a candidate must have at least the basic Class Seven Certificate in the F.S.L.C.

TABLE IV: Existing Staff Situation of Credit Unions in Memchum Division

	PRESENT STAFF	Bookkeeper	LEVEL OF EDUCATION	F.S.L.C. First School Leaving Certificate	Internal Courses of C.P.M.S. Credit Union Secretaries	League Seminars
Bobong Credit Union		1		X	X	
Abuh Credit Union		1				
Anyanjua Credit Union		1		X	X	
Anjin Credit Union		1				X
Belo Credit Union		1				X
Ashing Credit Union		1		X		
Fuanantui Credit Union		1				X
Wombong Credit Union		1				X
Fundong Credit Union		1				X
Njinikom Credit Union		1				

Table IV shows the staff situation of the credit unions in Memchum Division. Ten out of the eighteen in the division have paid bookkeepers. Two out of these ten have undergone the Cooperative Produce Marketing Society (C.P.M.S.) Secretary courses and in addition participated in the periodic seminars organized by the League. Of the remaining eight, five have attended only the League seminars and three have only a primary school education.

TABLE V: Existing Staff of the Credit Unions in Meme, Manyu and Ndian Divisions and their Levels of Education

	PRESENT STAFF			LEVEL OF EDUCATION	Seminars in N.C.C. Bamenda	Bookkeeping Degree, C.C.C. (4 years)	Accounting Diploma R.S.A. (5 years)	Credit Union Seminars in Bamenda	Certificate in Coop. Studies
	Bookkeeper	Assistant Bookkeeper	Treasurer/Manager						
MEME DIVISION									
C.D.C. Mukonje Credit Union	1	2							
Kumba Central Coop. Credit U.	1				1				
Kumba Police Credit Union	1		1			1	1		1
NDIAN DIVISION									
Ndian Estate & Mundemba Town	1	1			1	1			
Lobe Estate Coop. Credit U.	1					1			
MANYU DIVISION									
Ogomoko Coop. Credit Union			1						1
Mamfe P.W.D. Credit Union			1						1
Mamfe Police Credit Union	1		1		1				1

TABLE VI: Existing Staff Situation of the Credit Unions in Fako Division

	PRESENT STAFF			LEVEL OF EDUCATION	On the Job Training	One Year Training Com-mercial paper	Seminars, N.C.C. Bamenda (2 - 4 weeks)	Secondary School Certificate
	Bookkeeper	Assistant Bookkeeper	Clerk					
Bota Engineering Credit U.	1	1			1	1		
Tiko United Coop. Credit U.	1		1			2		
Tiko Central Coop. Credit U.	1	1				2		
Ekona Engineering Credit U.	1						1	
Ekona Research Credit Union	1							1
Victoria Police Coop. Credit U.	1							
Bota Head Office Credit U.	1	1				2		
Buea Police Credit Union	1							

Tables V and VI indicate the titles and number of workers employed by the various credit unions in the four divisions of the South West Province (Meme, Ndian, Manyu and Fako).

Table VI on Fako Division shows four credit unions each employing a bookkeeper and an assistant and four employing only a bookkeeper. One bookkeeper has had on the job training with two years of experience. Seven have done one year commercial training and are each holders of a commercial paper (degree). One has attended a 2-month credit union seminar at the National Cooperative College in Bamenda and one has a secondary school education. (The information given on the educational institutions is very vague. This makes any deductions impossible as courses may differ at the various institutions.)

Of the responding credit unions in Meme, no information has been given on the three workers employed by the C.D.C. Mukonge Credit Union. The Kumba Police Credit Union employs two workers, a bookkeeper and a treasurer/manager. The latter has obtained an Accounting diploma from the International Society of Accounting after five years of training and has done an additional one year course at the Cooperative College in Bamenda where he obtained a certificate in Cooperative Studies. He also has six years of job-related experience.

Three employees, two from Ndian and one from Meme, have obtained bookkeeping degrees after a four year course at the City Commercial College (C.C.C.). (Courses offered at the C.C.C. are geared towards the R.S.A. Stages I and II and not towards degrees in bookkeeping.)

TABLE VII: Functions and Number of Existing Personnel in the Various Credit Unions in the North West and South West Provinces Grouped in Divisions

	Bookkeeper	Assistant Bookkeeper	Treasurer/Manager	Clerk	Manager	Secretary	Field Inspectors	S.F.P.C. Officers	TOTAL
Cameron Cooperative Credit Union League	1				2	1	6	2	12
Meme Division, S.W. Province	3	2	1						6
Ndian Division, S.W. Province	2	1							3
Manyu Division, S.W. Province	1		3						4
Fako Division, S.W. Province	3	3	0	1					12
Donga/Mantung Division, N.W. Province	4								4
Bui Division, N.W. Province	17								17
Menchum Division, N.W. Province	10								10
Mezam Division, N.W. Province	2				2	1			5
Momo Division, N.W. Province									0
TOTAL	48	6	4	1	4	2	6	2	73

S.F.P.C. = Small Farmer Production Credit

Table VII shows the distribution of the credit union staff in the various division of the North West and South West Provinces. The Credit Union League being a supervisory body is treated as a separate entity from the credit unions in Mezam Division.

TABLE VIII: Future Staff Requirements of Credit Unions in Mezam and Momo Divisions

	Field Staff	Education Officers	Auditors	Branch Managers	Investment Officer	Bookkeeper
MEZAM DIVISION						
Bamenda Police Credit Union						
Azire Credit Union						
Cameroon Credit Union League	x	x	x	x	x	
Bamenda Civil Servants Credit U.						x
Santa Central Credit Union						x
MOMO DIVISION						

Table VIII shows a tabulation of the future staff needs of credit unions in Mezam and Momo Divisions of the North West Province. Only three credit unions out of twenty-five in Mezam have been able to furnish this information. None of the five in Momo Division has answered. The fact remains, however, that there is the need for education officers and the organization of continuous seminars on the basic principles of credit unions. The importance of credit unions in the developing world has to be brought to the thousands of potential and existing members.

The Cameroon Cooperative Credit Union League indicates staff requirements such as a branch manager, auditors, investment officers, and fieldworkers since the existing staff is not able to cover the areas that are under supervision.

TABLE IX: Future Staff Requirements of Credit Unions in Donga/Mantung and Menchum Divisions

	Trained Bookkeeper	Trained Manager	Education Officer	Seminars
DONGA/MANTUNG DIVISION				
Ndu Credit Union	1			
Ntundip Credit Union	1	1		
Nkambe Credit Union	1			
Tabenken Credit Union	1	1		
MENCHUM DIVISION				
Abuh Coop. Credit Union	1			
Wombong Coop. Credit Union	1			
Fundong Credit Union	1			
Bafmen Credit Union	2			
Weh Credit Union	1	1	X	X
Aghem Coop. Credit Union	1		X	X
Aghem Lake Credit Union	1	1	X	X

As seen from Table IX, despite the fact that they already have bookkeepers, the credit unions of Donga/Mantung and Menchum Divisions have still asked for more bookkeepers and even managers. Better training of the existing staff can resolve this need since further training will increase the efficiency and performance of existing staff.

TABLE X: Future Staff Requirements of Credit Unions in Bui Division

	Bookkeeper	Education Officer	Seminars
Nkar Coop. Credit Union			
Shiy Coop. Credit Union		x	x
Sob Credit Union	1		
Jakiri Credit Union	1		
Meluf Credit Union	1	x	x
Banten Credit Union	1	x	x
Djottin Credit Union	1		
Shisong Credit Union	1		
Mbveh Credit Union	1		
Kumbo Credit Union	1		
Kumbo Police Credit U.	1		
Kitiwum Credit Union	1		
Kuvlu Credit Union	1		

All the credit unions in Bui Division indicating future requirements in Table X of a bookkeeper have a paid bookkeeper. (See Table III). It should be realized that the existing volume of business can be handled by one bookkeeper in each credit union if he is fully utilized.

Few of the credit unions have indicated needs for education officers and seminars. These needs, though not perceived by some of the unions, are essential for the better understanding and functioning of the societies.

TABLE XI: Future Staff Requirements of Credit Unions in Fako Division

	Bookkeeper	Education Officer	Seminar for B.O.D. & Members
Bota Engineering Credit Union	1		
Tiko United Credit Union			
Tiko Central Coop. Credit U.			
Ekona Engineering Credit U.	2nd	x	x
Ekona Research Coop. Credit U.	2nd		
Victoria Police Credit Union			
Bota Head Office Credit Union			
Buea Police Coop. Credit Union	2nd	x	
Tiko Marine Credit Union	1		
Tiko Progressive Credit Union	1		
Victoria P.M.O. Credit Union	1		
National Ports Authority Credit U.	1		
Atlantic Credit Union	1		

Table XI shows that the majority of the credit unions in Fako Division need a bookkeeper. A look at Table VI will reveal that if these additional persons are hired some of the credit unions, such as Bota Engineering, Ekona Research, Ekona Engineering, and Buea Police, will have more than one bookkeeper. The volume of business, however, will not be able to accommodate these additional bookkeepers. (It should be noted here that the request for education officers is based on the workers being paid by the government and not by the credit unions.)

TABLE XII: Future Staff Requirements of Credit Unions in Meme Division and Ndian Division

	Part-time Bookkeeper	Trained Bookkeeper	Education Officer	Seminars for B.C.D. and Members
MEME DIVISION				
CDC Mukonje Credit Union				
Kumba Central Coop. Credit Union		1	x	x
Kumba Police Coop. Credit Union		1	x	x
Ngusi Credit Union	1			
Kumba P.M.O. Workers		1		
C.D.C. Tombel Credit Union		1		
Barombi Kang Credit Union		1		x
Bangem Credit Union		1	x	x
Kumba Town & Fiango Credit Union		1	x	x
Bai Estate Credit Union		1	x	x
NDIAN DIVISION				
Ndian Estate & Mumdemba Town				
Lobe Estate Credit Union		1	x	x

Comparing Table XII with Table V shows that there is a general need of trained bookkeepers by the responding cooperatives. However, some of the credit unions already employing this personnel still indicate a need for them which accordingly will cause less work done by the existing staff despite the general low volume of business.

Though some of the credit unions do not indicate a need for education seminars and education officers (as in the case of the Manyu Division) these nevertheless need to be taken into consideration if there is to be a better understanding of credit unionism.

TABLE XIII: Estimated Short and Long Term Capital Requirements of Credit Unions in Fako Division

	SHORT TERM	Calculator	Typewriter	Office Building	Office Equipment	Duplicator		LONG TERM	Office Building	Office Equipment	Calculator
Bota Engineering Coop. Credit Union					X						
Tiko Marine Coop. Credit Union				X	X				X	X	
Tiko Progressive Coop. Credit Union		X		X	X						
Ekona Engineering Coop. Credit Union			X		X						
Ekona Research Coop. Credit Union		X	X		X				X		
Victoria Police Coop. Credit Union											X
Bota Head Office Coop. Credit Union									X		
Buea Police Coop. Credit Union		X	X			X					
Victoria P.M.C. Coop. Credit Union									X	X	

TABLE XIV: Estimated Short and Long Term Capital Requirements of the Credit Unions in Meme, Ndian, and Manyu Divisions

	SHORT TERM	Safe	Calculator	Typewriter	Office Building	LONG TERM	Office Building
MEME DIVISION							
Kumba Town Coop. Credit Union			x				x
Tombel C.D.C. Coop. Credit Union			x	x			x
Barombi Kang Coop. Credit Union			x	x			x
Bangem Coop. Credit Union			x	x			x
Tombel Town Coop. Credit Union				x			x
Mukonye Estate Coop. Credit Union		x	x	x			
Kumba Police Coop. Credit Union		x	x	x	x		x
Bai Estate Coop. Credit Union			x	x			
NDIAN DIVISION							
Lobe Ndian Coop. Credit Union				x			x
MANYU DIVISION							
	No	response					

TABLE XV: Estimated Short and Long Term Capital Requirements of the Credit Unions in Bui Division

	SHORT TERM					LONG TERM				
	Safe	Calculator	Office Building	Office Equipment	Stationery	Safe	Calculator	Typewriter	Office Building	Office Equipment
Nkar Coop. Credit Union			x							
Shiy Coop. Credit Union	x			x	x	x			x	x
Sob Coop. Credit Union	x			x	x		x	x	x	x
Jakiri Coop. Credit Union	x	x		x					x	
Meluf Coop. Credit Union		x		x					x	
Ngondzen Coop. Credit Union		x		x	x					
Banten Coop. Credit Union									x	
Djottin Coop. Credit Union		x		x	x				x	x
Shisong Coop. Credit Union		x		x	x					
Mbiame Coop. Credit Union						x				x
Mbam Nkum Coop. Credit Union									x	
Kimbo Police Coop. Credit Union									x	
Mbveh Coop. Credit Union			x				x		x	x
Kimbo Coop. Credit Union									x	
Kitiwum Coop. Credit Union		x		x		x				
Kuvlu Coop. Credit Union	x		x							

TABLE XVI: Estimated Long and Short Term Needs of Credit Unions in Menchum Division

	SHORT TERM	Calculator	Office Building	Transportation	Stationery		LONG TERM	Safe	Transportation
Abuh Coop. Credit Union		x			x				
Anjin Coop. Credit Union			*						
Belo Coop. Credit Union			x						
Befang Coop. Credit Union				x					
Weh Coop. Credit Union								x	x
Wombong Coop. Credit Union		x							
Aghem Coop. Credit Union								x	x
Fudong Coop. Credit Union			*						

*Building under construction - should be sold.

Tables XIII, XIV, XV, XVI and XVII show the long and short term capital requirements of the credit unions of the North West and South West Provinces of the United Republic of Cameroon. The tables show that there is a universal need for safes, calculators, office buildings, and office equipment. On two occasions, there were some buildings which the respondents feel are not very useful and should be sold. There is only one case (the Buea Police Credit Union) in which a duplicator is indicated as a need.

Some of the credit unions tend to answer the questions without regard to the rest of the questionnaire. Situations arise when a very durable asset like a safe is requested for both the short term and long term capital requirements. Such is the case with the Shiy Coop. Credit Union in Bui Division. (See Table XV.)

Table XVI and XVII show only 2 credit unions for Menchum Division, 3 for Mezam and none for Fomo while there are 18, 25, and 5 credit unions in each of the 3 divisions respectively. The absence of the other cooperative unions from the tables reflects no information being given regarding short and long term needs. This is also true for the credit unions in Nanyu Division.

In addition there is the request for transport for the field staff of the Credit Union League which must supervise credit unions and discussion groups in the North West, South West, West and Littoral Provinces. For effective supervision and coverage of a large area by few staff, the provision of transport is very indispensable.

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8 - THE CREDIT DISCUSSION GROUPS OF THE
NORTH WEST AND SOUTH WEST PROVINCES

THE CREDIT DISCUSSION GROUPS OF THE NORTH WEST AND SOUTH WEST PROVINCES

Table I shows the credit discussion groups in the North West and South West Provinces that have paid workers. There are three in Bui Division, six in Donga/Mantung Division and one in Fako Division, thus totaling ten in both provinces.

In addition to having the basic qualifications needed, eight of the bookkeepers have attended at least one of the periodic seminars organized on credit unions at the Cooperative College in Bamenda. The bookkeeper of the Benoue Palms Discussion Group has only had on-the-job training, despite his ten years of service and experience.

TABLE I: Present Staff Situation of the Credit Discussion Groups in Bui, Donga/Mantung and Fako Divisions

	PRESENT STAFF	Bookkeeper	LEVEL OF STAFF EDUCATION	On-the-job Training	Periodic seminar in Bamenda	YEARS OF EXPERIENCE
BUI DIVISION						
Kinsenjam Credit Discussion Group		1			x	2
Visombo Credit Discussion Group		1			x	7
Ichim Credit Discussion Group		1			x	8
DONGA/MANTUNG						
Binshua Credit Discussion Group		1			x	8
Dumbo Cattle Ranch Credit Discussion Gr.		1			x	1
Mbot Credit Discussion Group		1			x	4
Ngarum Credit Discussion Group		1			x	8
Taku Credit Discussion Group		1				1
C.D.C. Ndu Estate Credit Discussion Gr.		1			x	4
FAKO DIVISION						
Benoe Palms Credit Discussion Group		1		x		10

TABLE III: Future Staff Requirements of the Credit Discussion Groups in Fako Division

FAKO DIVISION	Manager/ Bookkeeper	Education Officer	Seminars for Board of Directors and Members	Field Inspector	Treasurer
Tiko Progressive Credit Discussion Group	1				
Ekona C.P.M.S. Credit Discussion Group	1	x	x	1	
Victoria P.M.O. Credit Discussion Group	1				
National Ports Authority Credit Discussion Group	1				
Lysoka C.D.C. Credit Discussion Group	2		x		1
Meanja Credit Discussion Group	1				
Bende Palms Credit Discussion Group					

TABLE IV: Future Staff Requirements of the Credit Discussion Group in Menchum, Momo and Mezam Divisions

	Bookkeeper	Education Officer	Seminars for Board of Directors and Members	Field Staff
MENCHUM DIVISION				
Wada Farm Credit Discussion Group	1		x	1
Esu Credit Discussion Group				1
Abuikui Credit Discussion Group				
Mbingo Credit Discussion Group	1			
Mentang Credit Discussion Group	1			
MOMO DIVISION				
Efah Mboh Credit Discussion Group	1		x	
Oshie Credit Discussion Group	1		x	
Ngwo Credit Discussion Group	1			
Akura Kang Credit Discussion Group	1	x	x	
MEZAM DIVISION				
No information given				

TABLE V: Future Staff Requirements of the Credit Discussion Groups in Bui and Donga/Mantung Divisions

	SHORT TERM	Part-Time Bookkeeper	Bookkeeper	LONG TERM	Bookkeeper
BUI DIVISION					
Kinsenjam Credit Discussion Group			1		
Visombo Credit Discussion Group			1		
Kikaikom Credit Discussion Group					
Ichim Credit Discussion Group			1		
DONGA/MANTUNG DIVISION					
Binshua Credit Discussion Group		1			1
Dumbo Cattle Ranch Credit Discussion Group			1		
Mbot Credit Discussion Group					1
Ngarum Credit Discussion Group			1		
Taku Credit Discussion Group			1		
C.D.C. Ndu Estate Credit Discussion Group			1		

Tables II, III, IV and V outline the future staff needs of the credit discussion groups in the nine divisions of the North West and South West Provinces. A study of the tables will show the staff needs of each responding discussion group to be composed of a part-time bookkeeper where none existed, a bookkeeper, an education officer, and organization of seminars for the Board of Directors and members. Unlike the other discussion groups, in Fako the Lysoka C.D.C. Group shows the need for a treasurer.

TABLE VIII: Estimated Long and Short Term Needs of the Credit Discussion Groups in Bui and Donga/Mantung Divisions

	SHORT TERM	Office Building	Office Furniture	Office Stationery	LONG TERM	Safe	Calculator	Office Building	Office Furniture
BUI DIVISION									
Kinsenjam Credit Discussion Group			x	x				x	x
Visombo Credit Discussion Group			x	x			x	x	
Kikaikom Credit Discussion Group								x	
Ichim Credit Discussion Group			x				x	x	
DONGA/MANTUNG									
Binshua Credit Discussion Group		x	x			x	x		x
Dumbo Cattle Ranch Credit Discussion Gr.			x				x		x
Mpot Credit Discussion Group		x	x			x	x	x	x
Ngarum Credit Discussion Group			x			x		x	x
Taku Credit Discussion Group		x	x					x	
C.D.C. Ndu Estate Credit Discussion Gr.		x	x					x	

Tables VI, VII, VIII and IX show the short term and long term capital requirements of the credit discussion groups in the South West and North West Provinces. Table VI shows the needs of the credit discussion groups in Fako Division. Of the thirteen groups only five have been able to identify their future needs, which include safes, calculators, typewriters, office buildings and office equipment. It should be noted that for all of the discussion groups answering the basic future capital requirements tend to be identical as the needs of young evolving credit unions are simple. The majority of the discussion groups in the South West Province state the need for a typewriter, while this item does not figure in the North West Province at all.

9 - THE CREDIT UNIONS AND DISCUSSION GROUPS
OF THE WEST AND LITTORAL PROVINCES

THE CREDIT UNIONS AND DISCUSSION GROUPS
OF THE WEST AND LITTORAL PROVINCES

I. Personnel - Present Situation

No information was furnished on this aspect of the questionnaire. It is therefore assumed that the personnel handling the accounts of the credit unions are fellow members selected according to their capabilities and trustworthiness. The exception is in the case of the Nkongsamba Credit Union which employs one person. Again very vague information is given. (This staff person studied 4 years in an unnamed school in Nkongsamba.)

II. Personnel - Future Needs

The responding credit unions and discussion groups show a great need for accountants in the near future. They also indicate such needs as assistant accountants and bookkeepers which may not be immediately necessary considering their volume of business.

Since an education program is deemed necessary, the perceived need for extension and education officers is a real one, although the hiring of this personnel should be proportional to the rate of the particular society's growth.

III. Capital Requirements

The credit unions in the West and Littoral Provinces tend to show almost the same capital needs. Of the responding cooperatives in the two provinces, eight indicate the need for new and permanent quarters for the head office. The other cooperatives have not indicated this need even though they have not indicated the existence of these facilities elsewhere in the questionnaire. It is probable that they have their meetings in the community halls or that they use one of their

members' homes for their meetings.

Also featured among the needs in these two provinces are:

- (1) Vehicles, as a long term requirement intended to facilitate the supervision of the credit unions when provincial associations are eventually formed;
- (2) Cash and loaning facilities; and
- (3) Office furniture and metal safes.

The information given is usually so vague that correct deductions can not be made. An example of this is the item "equipment", which does not indicate what type of equipment and what quantities are required.

TABLE I: Estimated Long and Short Term Capital Requirements of the Credit Unions and Discussion Groups in the West and Littoral Provinces

	SHORT TERM					LONG TERM				
	Office Building	Capital Expansion	Safe	Development Funds	Office Equipment	Vehicle	Development Funds	Capital Expansion	Office Building	
WEST PROVINCE										
Bafoussam Cooperative Credit Union (C. U.)										
Bamboutos Credit Discussion Group	x					x	x			
Menoua Credit Discussion Group				x		x				
UCCAO and CAMIAE Credit Union	x					x		x		
LITTORAL PROVINCE										
Loum Credit Union										x
Dipombari Credit Union		x								
Bomono Credit Discussion Group					x					
Loum Chantier Credit Discussion Group										x
Penja Credit Union										x
Nkongsamba Credit Union										x
Njombe Credit Discussion Group	x									
Bakoko Credit Discussion Group	x		x		x					
Progressive Credit Union (Discussion Gr.)	x	x			x					
La Douane Credit Discussion Gr. (Douala)					x					
Nylon Credit Discussion Gr. (Douala)	x				x					
Nguy Bassal Credit Discussion Gr. (Douala)	x				x					
Meanja-Moungo Credit Discussion Group										x
Akum Elements Credit Discussion Gr. (Douala)					x					

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10 - THE CREDIT DISCUSSION GROUPS OF THE
CENTRAL SOUTH PROVINCE

THE DISCUSSION GROUPS OF THE CENTRAL SOUTH PROVINCE

I. Staff

Table I shows seven discussion groups responding on their existing staff situation. One of these, the "Union of Yaounde", has provided information on fourteen of its employees, including their functions, qualifications and years of experience. Since those who have had higher training have done so in the field of agriculture, it is assumed that in order for them to have effectively performed their tasks up to now, their credit union training has been gained on the job.

II. Future Personnel Requirements

As seen from Table II, one discussion group (Mva'a) indicates the need for accountants. Other personnel requirements are for extension agents and education officers to organize periodic education seminars for present and potential members.

III. Future Capital Requirements

Table III shows that only five out of the responding credit unions in the Central South have been able to furnish the above information. The needs include capital expansion, transportation for staff, housing for the bookkeepers and the provision of supply stores.

TABLE I: The Present Staff Situation of the Credit Unions in the Central South Province

Credit Union	Function and Title	Level of Education	Years of Experience
"Union des Caisses Populaires" of Yaounde	Superior Technician of Agriculture - Manager	18 months training in France	6
	Chief of Education and Training Service	C.E.P.E., 6 months of training in Yaounde	4
	Chief of Supply Services	Not given	3
	Assistant Cooperative Advisor	1 year training at C.N.F.C., Ebolowa	2
	Development Technician, Chief of Extension Service	G.E.C., 2 years of training at I.P.D., Douala	5
	Cashier/Accountant	C.E.P.E.	6
	Driver	B and C Drivers License for heavy vehicles	3
	Technical Agent	-	11
	Technical Agent	-	1
	Technical Agent	-	1
	Technical Agent	B.E.P.C.	1
Secretary	Certificate from the Employees' Rapid Training Center	-	
Tala Credit Discussion Group	Cashier	3 months training in Yaounde	3
Bikok Credit Discussion Group	Cashier	4 weeks training in Yaounde	3
Nyum Nham Credit Discussion Group	Cashier	3 weeks training in Yaounde	3
Efok Credit Discussion Group	Cashier	4 weeks training in Yaounde	-
Nkolve Credit Discussion Group	Cashier	1 year training in Yaounde	4
Nsimalen Credit Discussion Group	Cashier	-	-
Bikop Credit Discussion Group	Cashier	4 weeks training in Yaounde (I.P.D.)	3

TABLE II: Future Personnel Requirements of the Credit Unions in the Central South Province

	Manager/ Accountant	Education Programs	Supply Store Service	Extension Agent	Cashier
"Union des Caisses Populaires of Yabunde"		x		x	
Nkolve Credit Discussion Group					
Nkum Ekye Credit Discussion Group			x		
Oveng Credit Discussion Group			x		
Tala Credit Discussion Group					x
Efok Credit Discussion Group		x			
Nkolassa Credit Discussion Group			x		
Evodoula Credit Discussion Group		x			
Mvaa Credit Discussion Group	x	x			

11 - THE SOCODERS

THE SOCOODERS*

I. Staff

The SOCOODERS are newly created structures and, due to this, suffer from an insufficiency of personnel which is qualitative as well as quantitative. For the fourteen cooperatives responding, there were: eleven Advisors in Cooperation, seven Assistant Advisors in Cooperation, one holder of a CAP in Accounting, one of a CAP in stenography and typing, an Assistant Accountant with a CAP, three persons with a BEPC, one with a Probatoire A₄ and two with Probatoires G₂. This is a very meager personnel level considering the responsibilities of these societies. Further, there are some cooperatives with no staff whatsoever trained in cooperation. (See Table I and II.) The warehouse men, cashiers, and other cooperative employees have received their training in the field.

To a small degree, this lack of trained personnel is compensated by the presence of posted civil servants with adequate training and the support of volunteers, especially in the areas of management, accounting, economics, and marketing.

II. Future Needs

The SOCOODERS, in their young state, perceive their needs to be immense in all areas. Tables IV and V clearly indicate these exhaustive lists. Although many of these needs reflect a desire to independently market cocoa of high quality, some of them are very specific needs of individual societies

*Although three SOCOOPEDs exist in the East Province (Haut-Nyong, Lom and Djerem, Kadey), they are included in this chapter since their activities are the same as those of the SOCOODERS.

(such as those involving fisheries). Those concerned are located in the East and Littoral Provinces.

Surprisingly, although new staff is noted as a need, there is a general lack of consideration of membership education and employee refresher courses.

TABLE I: Breakdown of Cooperative Staff and Their Functions in the SOCOODERS

DIVISION	ADVISORS IN COOPERATION	ASSISTANT ADVISORS IN COOPERATION
Ntem	- Chief of Supply Service - Accountant	Central Cashier
Nyong and So	Auditing Service	
Nyong and Kelle	- Chief of Marketing Service - Cooperative Agent	
Nyong and Mfoumou		Chief of Marketing Service
Haute Sanaga	- Chief of Marketing Service - Chief of Administrative and Financial Service	Cooperative Agent
Mbam	Marketing Agent	
Dja and Lobo		Chief of Marketing Service
Haut Nyong	- Chief Accountant - Cooperative Agent - Cooperative Agent	
Kadey		- Cooperative Educator - Marketing Agent

TABLE II: Degrees Other Than Those in Cooperation Received by SOCODER Staff

	CAP Accountant	CAP Assistant Accountant	CAP Stenography/ Typing	BEPC	Probatoire	Prpbatoire GII
Haut Nyong				General Accounting	Head Accountant	
Nyong and Mfoumou	Accounting					
Mefou-Mfoundi		Accountant	Central Warehouse Man	Statistics Agent		-Chief Accountant -Chief of Statistics Service
Mbam	Accounting					
Boumba and Ngoko				Cashier		

TABLE III: Training of Managers Posted to the SOCOODERS

Division	Advisers in Cooperation	CAP Accountant	Agricultural Technician
Nyong and So			x
Nyong and Kelle		x	
Ntem		x	
Haute Sanaga	x		
Mefou-Mfoundi	x		
Mbam	x		
Dja and Lobo	x		
Nkam			x
Sanaga-Maritime	x		
Haut Nyong			x
Lom and Djerem			x
Kadey			x
Boumba and Ngoko			x

TABLE IV: Short Term Needs of the SOCOODERS
A - Capital Needs

	Nyong and So	Nyong and Kelle	Nyong and Mfoumou	Haute Sanaga	Mefou-Mfoundi	Dja and Lobo	Nkam	Sanaga Maritime	Haut Nyong	Lom and Djerem	Boumba and Ngoko
Produce Collection Stores	40										
Supply Service Stores			x								
Warehouses						x		7		x	6
10 Ton Trucks	1										
7 Ton Trucks					2						
5 Ton Trucks	1										
4 Ton Trucks		2									
3 Ton Trucks	2				1						
Trucks								3			
Vehicles			x	x							
Land Rover								1			
Typewriters	2										
Calculators	10										
Platform Scales		1									
Cocoa Samplers		30									
Hanging Scales		20									
Gratings		x									
Jute Bags		x									
Twine		x									
Needles		x									
Market Sheds			x					18			23
Member Credit Office Construction				x				x	x		
Cash						x				x	
Coffee Hullers								3			
Audio-Visual Equipment											x
15,000,000 FCFA							x				
200,000,000 FCFA								x			

TABLE IV: Short Term Needs of the SOCOODERS
B - Staffing Needs

	Item	Nyong and So	Nyong and Kelle	Nyong and Mfoumou	Haute Sanaga	Dja and Lobo	Nkam	Sanaga Maritime	Haut Nyong	Lom and Djerem
Trainers		1								
Statisticians		1								
Cashiers		5								
Chief of Marketing Service			1					1		x
Chief of Supply Service			1							x
Warehouse Man			1							
Mechanics			1							
Drivers			2						3	
Office Agents			2					15	6	
Assistant Managers				x						
Assistant Accountants				x						1
Animators				x						
Qualified Staff	x				x	x				
Advisors in Cooperation							2		4	3
Accountants							1	1		
Permanent Staff							4			
Volunteers							1			
Chief of Fisheries								1		
Chief of Basic Products								1		

TABLE IV: Short Term Needs of the SOCOODERS
C - Other Needs

	Nyong and So	Nyong and Kelle	Dja and Lobo	Nkam	Sanaga Maritime	Haut Nyong	Lom and Djerem	Boumba and Ngoko
Member Training and Education	x		x					x
Office Refurbishing		x						
Staff Training		x						
Peugeot 404 Pick-Up				1				
Motorized Canoe				1				
Mercedes Trucks				1			2	
Cocoa Drying Rats						x		
Cocoa Drying Slabs						x		
Cocoa Fermenting Boxes						x		
Animal Breeding and Fish Culture					x			x
Platform Scales, Hanging Scales, Chairs, Tables, Counters					x			

TABLE V: Long Term Needs of the SOCOODERS
A - Capital Needs

	Nyong and So	Nyong and Kelle	Nyong and Foumou	Haute Sanaga	Nefou-Nefoundi	Nkam	Sanaga Maritime	Haute Nyong	Lom and Djerem	Boumba and Ngoko
Photocopy Machine	1									
Trucks	3	18	x							
Typewriters	3									
Calculators	100									
Warehouses		7						x		
Warehouse Equipment		x								
Repair Shop		1								
Cash			x							
Grants				x						
Equipment				x						
Market Sheds					124					
Carpentry Shop								x		
Water Points								x		
Nurseries								5		
Member Credit								x		
Office Construction										x
Construction of an Inn										x
40,000,000 FCFA						x				
250,000,000 FCFA									x	
300,000,000 FCFA			x				x			

TABLE V: Long Term Needs of the SOCODERS
B - Staffing Needs

	Ntem	Nyong and So	Nyong and Kelle	Nyong and Mfoumou	Nkam	Sanaga Maritime	Lom and Djerem	Boumba and Ngoko
Trainers	x							
Office Agents		6						
Chief of Repair Shop			1					
Warehouse Men			7					
Cashiers			8	x	1		1	
Assistant Managers			1					
Staff Trained at the CNPC					6			1
Accountants					1			
Assistant Accountants					1			
Volunteers					1			
Trawler Pilots						1		
Mechanics						1		
Chief of Production Service						1		
Chief of Fish Processing Factory						1		
Drivers			14					

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12 - WOMEN'S COOPERATIVES

WOMEN'S COOPERATIVES

I. Staff

Table I shows the present staff situation of the women's cooperatives in Cameroon. The table shows the Kumba Women's Cooperative Produce Marketing Society, Ltd. and the Nso Women's Shop, Ltd. having two bookkeepers each, one of whom is responsible for the management of the society's affairs and the other the sales and distribution of consumer articles.

No evidence is available that the bookkeepers of these societies have participated in the cooperative seminars organized occasionally in the North West and South West Provinces except for the Mezam Women's Cooperative's bookkeeper, who has undergone a 3 week Primary Society Secretaries' course. She, however, has only a year of experience.

The Field Inspector in Training at the Providence Commercial College in Nankon will eventually supervise and execute the education programs organized at the village level for the Donga/Mantung Women's Cooperative.

The women's cooperative societies do not benefit from the services of posted government workers although expatriate volunteers act as advisors and the cooperative movement's personnel performs its traditional supervisory role.

II. Future Staff Needs

Table II presents the future staff requirements for the women's cooperatives. As noted, bookkeepers and inspectors are global needs. However, until turnovers permit the further hiring of personnel, those presently on the payrolls should be trained and government civil servants should be seconded. In addition, the Metta Women's Cooperative Society requests not only a cooperative inspector but places emphasis on a female cooperative inspector. The Mezam Women's Cooperative Society would like to have four secretaries stationed at their various sections to receive produce from farmers, which would then be passed on to the society. Again, the use of internal funds for this can only be justified by each society's end-of-the-year surplus.

TABLE II: Future Personnel Requirements of the Women's Cooperative Societies in the South West and North West Provinces

	SHORT TERM						LONG TERM	
	Bookkeeper	Supervisor	Inspectors	Technical Staff for Storage and Marketing	Storekeeper	Secretaries	Driver	General Manager
SOUTH WEST PROVINCE								
Kumba Women's Cooperative Society	x							x
Tombel Area Women's Cooperative Society	x							
Ekondo Titi Area Women's Coop. Society	x							
Buea Women's Cooperative Society								
NORTH WEST PROVINCE								
Donga/Mantung Women's Cooperative Society			2	x				
Nso Women's Cooperative Society			x					
Mezam Women's Cooperative Society	x				x	4	x	
Metta Women's Cooperative Society			x			x		

III. Capital Requirements

Table III shows the future needs of the women's cooperatives of the United Republic of Cameroon. A look at the table reveals that all of these cooperatives need storage facilities for palm oil and food stuff, including drums and storage tanks. Offices and office equipment are also mentioned as pressing needs of the societies.

TABLE III: Estimated Long and Short Term Capital Requirements of the Women's Cooperatives

	SHORT TERM				LONG TERM									
	Office Building	Storage Facilities for Oil	Storage Facilities for Food Stuffs	Office Equipment	Telephone Line	Loans	Vehicle	Floor Scale	Tanker for Oil	Storage Tanks	More Vehicles	Office	Storage for Food Stuff	Cold Store
SOUTH WEST PROVINCE														
Kumba Women's Cooperative Society	x	x												
Tombel Area Women's Cooperative Society		x	x											
Ekondo Titi Area Women's Coop. Society		x	x						x			x		
NORTH WEST PROVINCE														
Donga/Mantung Women's Cooperative Society		x							x		x			
Nso Women's Cooperative Society				x	x						x		x	
Mezam Women's Cooperative Society	x	x				x								
Metta Women's Cooperative Society		x					x	x	x					x

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13 - MISCELLANEOUS OTHER COOPERATIVES WITH
DIVERSE PRINCIPAL ACTIVITIES

MISCELLANEOUS OTHER COOPERATIVES
WITH DIVERSE PRINCIPLE ACTIVITIES

I. Personnel

In glancing over Table I, one can rapidly draw the conclusion that there is a crucial lack of basic personnel; e.g., managers, accountants, secretaries, and lower echelon staff. The small number of workers at the disposal of these cooperatives have had only short-term and sometimes inadequate training. (See Table II.) Only the Bamenda Cooperative Vegetable Society has a government employee seconded to it. He is a cooperative inspector, educated in Ibadan, who possesses a Certificate in Cooperative Studies. The Traditional Handicraft Cooperative is the only society with an expatriate advisor.

TABLE I: Personnel

	Bamusso Fish Processing Coop.	COOPACAL	COOPARD	Consumers Coop. of Ngaoundere	Animal Raisers Coop., Serbevel	Kumba Butchers' Society	Traditional Handicraft Coop. Society	Bamenda Cooperative Vegetable Society	COOPCOPEL	COOPCONYA	COOPELGUI	Animal Raisers' Savings & Development Coop.	COOPCOBE
Assistant Accountant		x											
Driver		x					x	x					
Laborer		x											
Night Guardian		x							x				
Cashier			x										x
Sales Clerk			x							x			x
Director			x								x		
Warehouse Man			x										
Accountant													
Manager				x			x						
Cashier							x	x					
Sales Clerk							x						
Secretary							x				x		
Messenger							x						
Bookkeeper								x					

TABLE II: Highest Educational Levels of Personnel

COOPERATIVE	FUNCTION	EDUCATION
COOPACAL	Assistant Accountant	CEPE of Mbouda - no diploma
COOPARD	Manager	Cooperative Advisor, CNFC Ebolowa
Traditional Handicrafts Soc.	Manager	Studied in Bamenda, 5 years, 2 certificates
Bamenda Coop. Vegetable Soc.	Cooperative Inspector	1 year of study in Bamenda, Certificate in Cooperative Studies

II. Future Needs

Table III presents both long and short term needs for the cooperatives engaging in diverse activities. Considering the characteristics of these activities, the needs noted here are very specific to these societies and have not been encountered elsewhere. Common needs of these cooperatives are vehicles, tractors, buildings, and houses, as well as refrigeration trucks, cold storage facilities for meat marketing, and related personnel. In the area of personnel, the preponderant need is for key staff: that is, managers and accountants.

APPENDIX I:

GLOSSARY OF ABBREVIATIONS

A. Academic Degrees

- BBA = Bachelor of Arts in Business Administration
- BE = Brevet Élémentaire or Elementary Brevet
- BEC = Brevet d'Enseignement Commercial or Brevet of Commercial Education
- BEPC = Brevet d'Etudes du Premier Cycle (de l'Enseignement Secondaire) or Brevet of First Cycle Studies (of Secondary Education)
- BP = Brevet Professionnel or Professional Brevet
- BTS = Brevet de Technicien Supérieur or Superior Technician Brevet
- CAP = Certificat d' Aptitude Professionnelle or Certificate of Professional Aptitude
- CEPE = Certificat d'Etudes Primaires Élémentaires or Certificate of Primary Elementary Studies
- DECS = Diplôme d'Etudes Comptables Supérieurs or Diploma of Higher Accounting Studies
- FSLC = First School Leaving Certificate
- GCE = General Certificate of Education
- GEC = Gestion des Entreprises et Coopératives or Management of Enterprises and Cooperatives
- RSA = Rural Society of Arts

B. Educational Institutions

- ACIS = Association of Chartered Institutes of Secretaries
- CCC = City Commercial College
- CNA = College National d'Agriculture or National College of Agriculture
- CNFC = Centre National de Formation Coopérative or National Cooperative Training Center
- ENSA = Ecole Nationale Supérieure Agronomique or National Higher Agronomy School
- ETA = Ecole Technique d'Agriculture or Technical Agricultural School

- IAE = Institut d'Administration des Entreprises or
Institute of the Administration of Enterprises
- INADES = Institut Panafricain pour le Développement Economique
et Social or Panafrican Institute for Economic and
Social Development
- IPD = Institut Panafricain de Développement or Panafrican
Institute of Development
- ITA = Institut des Techniques Agricoles or Institute of
Agricultural Techniques
- NAC = National Agriculture College
- NCCB = National Cooperative College, Bamenda

C. Cooperative Societies and Organizations

- ACOSCA = African Cooperative Savings and Credit Association
(with headquarters in Nairobi, Kenya)
- Cam CCUL, Ltd = Cameroon Cooperative Credit Union League,
Limited (with headquarters in Bamenda, North
West Province)
- CAPLABA = Coopérative Agricole des Planteurs du Bamoun,
or Farmers Agricultural Cooperative of the
Bamoun (Foumban, Bamoun Division, West Province)
- CAPLABAM = Coopérative Agricole des Planteurs des
Bamboutous, or Farmers Agricultural Cooperative
of the Bamboutous (Mbouda, Bamboutous Division,
West Province)
- CAPLAHN = Coopérative Agricole des Planteurs du Haut-Nkam,
or Farmers Agricultural Cooperative of the
Haut-Nkam (Bafang, Haut-Nkam Division, West
Province)
- CAPLANE = Cooperative Agricole des Planteurs de la Menoua,
or Farmers Agricultural Cooperative of the
Menoua (Dschang, Menoua Division, West Province)
- CAPLAMI = Coopérative Agricole des Planteurs de la Mifi,
or Farmers Agricultural Cooperative of the
Mifi (Bafoussam, Mifi Division, West Province)
- CAPLANDE = Coopérative Agricole des Planteurs du Ndé, or
Farmers Agricultural Cooperative of the Nde
(Bangante, Nde Division, West Provision)
- COOPACROM = Coopérative des Planteurs Africains de Café
Robusta du Moungo, or African Farmers Robusta
Coffee Cooperative of the Mungo (Melong, Mungo
Division, Littoral Province)
- COOPAGAL = Coopérative Agricole de Galim, or Agricultural
Cooperative of Galim (Galim, Bamboutous Division,
West Province)

- COOPAGRIL = Coopérative Agricole de Loum, or Agricultural Cooperative of Loum (Loum, Mungo Division, Littoral Province)
- COOPARD = Coopérative Artisanale de Djingliya, or Djingliya Handicraft Cooperative (Djingliya, Margui-Wandala Division, North Province)
- COOPCOBE = Coopérative de Consommation de la Benoué, or Consumers' Cooperative of the Benoue (Garoua)
- COOPCONYA = Coopérative de Consommation de Yagoua, or Consumers' Cooperative of Yagoua (Yagoua)
- COOPCOPEL = Coopérative de Production et de Commercialisation des Produits d'Elevage, or Animal Breeding Production and Marketing Cooperative (Bafoussam, Mifi Division, West Province)
- COOPELGUI = Coopérative d'Elevage de Guidiguis, or Guidiguis Animal Breeding Cooperative (Guidiguis, Kaelé Sub-Division, Diamaré Division, North Province)
- COOPLABAM = Coopérative des Planteurs Bamilékéés du Mungo, or Bamileke Farmers Cooperative of the Mungo (Nkongssamba, Mungo Division, Littoral Province)
- COOPLACARM = Coopérative des Planteurs du Café Robusta du Mungo, or Robusta Coffee Farmers Cooperative of the Mungo (Nkongssamba, Mungo Division, Littoral Province)
- COOPLAMEL = Coopérative des Planteurs de Melong, or Melong Farmers Cooperative (Melong, Mungo Division, Littoral Province)
- COOPROCAM = Coopérative de Production et de Commercialisation Agricole du Moungo, or Agricultural Production and Marketing Cooperative of the Mungo (Loum, Mungo Division, Littoral Province)
- COOPRODICAM = Coopérative des Produits Divers du Cameroun, or Cooperative of Diverse Cameroonian Products (Loum, Mungo Division, Littoral Province)
- COVENPROVEX = Coopérative de Vente des Produits Vivriers et d'Exportation, or Sale and Export of Foodstuffs Cooperative (Manjo, Mungo Division, Littoral Province)
- NWCA, Ltd = North West Cooperative Association, Limited (Bamenda, North West Province)

- SOCOODER = Société Coopérative de Développement Rural, or Cooperative Rural Development Society .
- SOCOOPED = Société Coopérative d'Epargne et de Développement, or Cooperative Savings and Development Society
- SOCOPLACACAM = Société Coopérative des Planteurs de Café et de Cacao du Moungo, or Coffee and Cocoa Farmers Cooperative Society of the Mungo (Manjo, Mungo Division, Littoral Province)
- SOCOPAM = Société Coopérative des Planteurs de Monatéle, or Farmers Cooperative Society of Monatele (Monatele, Lekie Division, Center South Province)
- SOCOPE = Société Coopérative des Planteurs d'Evodoula, or Farmers Cooperative Society of Evodoula (Evodoula, Lekie Division, Center South Province)
- SOCOPO = Société Coopérative des Planteurs d'Okola, or Farmers Cooperative Society of Okola (Okola, Lekie Division, Center South Province)
- SOCOPSA = Société Coopérative des Planteurs de Saa, or Farmers Cooperative Society of Saa (Saa, Lekie Division, Center South Province)
- UCCAO = Union Centrale des Coopératives Agricoles de l'Ouest, or Central Union of Agricultural Cooperatives of the West (Bafoussam, West Province)
- UNISOCOOPED = Union des Sociétés Coopératives d'Epargne et de Développement, or Union of Cooperative Savings and Development Societies (Garoua, North Province)

D. Miscellaneous

- B.O.D. = Board of Directors
- C.D.C. = Cameroon Development Corporation
- C.P.M.S. = Cooperative Produce Marketing Society
- P.M.O. = Produce Marketing Organization (now N.P.M.B. or National Produce Marketing Board)

APPENDIX II:

VARIOUS EDUCATIONAL LEVELS IN
ANGLOPHONE AND FRANCOPHONE CAMEROON

A. General Education

	FRANCOPHONE	ANGLOPHONE
Degree:	C.E.P.E.	F.S.L.C.
Requirement:	7 years of primary school	7 years of primary school
Degree:	B.E.P.C.	G.C.E. Ordinary (O) Level
Requirement:	4 years of secondary education	5 years of secondary education
Degree:	Probatoire	
Requirement:	6 years of secondary education	
Degree:	Baccalaureat	G.C.E. Advanced (A) Level
Requirement:	7 years of secondary education	7 years of secondary education

B. Technical Education

	FRANCOPHONE	ANGLOPHONE
Degree:	C.A.P.	R.S.A. Stage I
Requirement:	4 years of secondary education	3 years of technical secondary education
		R.S.A. Stage II
		1 further year of technical education following R.S.A. Stage I
Degree:	B.P.	R.S.A. Stage III
Requirement:	4 further years of secondary education	3 years of technical education following R.S.A. Stage II

C. Agricultural Education

	FRANCOPHONE	ANGLOPHONE
Degree:	Brevet of Agricultural Studies	Assistant Agricultural Certificate
Requirement:	2 years of agricultural secondary education	2 years of agricultural secondary education
Degree:	Agricultural Technician	Agricultural Technician
Requirement:	3 years of agricultural training after First Cycle Secondary School (BEPC)	3 years of agricultural training after G.C.E. O Level
Degree:	Engineer of Agricultural Works	Engineer of Agricultural Works
Requirement:	3 years of agricultural training after BEPC	3 years of agricultural training after G.C.E. O Level
Degree:	Agricultural Engineer	Agricultural Engineer
Requirement:	5 years of agricultural training after Baccalaureat	5 years of agricultural training after G.C.E. A Level
Degree:	Assistant Advisor in Cooperation	Certificate in Cooperative Principles
Requirement:	1 year at CNFC	1 year at NCCB after G.C.E. O Level
Degree:	Advisor in Cooperation	Diploma in Cooperative Management
Requirement:	2 years at CNFC after BEPC	2 years at NCCB after G.C.E. O Level

D. Higher Education

	FRANCOPHONE	ANGLOPHONE
Degree:	Superior Technician Brevet (E.T.S.)	Superior Technician Brevet (B.T.S.)
Requirement:	2 years after Baccalaureat of university-level education	2 years after G.C.E. A level of university- level education
Degree:	Licence	Bachelor's Degree
Requirement:	3 years of university education after Baccalaureat	3 years of university education after G.C.E. A Level
Degree:	Maîtrise	Master's Degree
Requirement:	1 year of graduate studies after Licence	1 year of graduate studies after Bachelor's Degree
Degree:	Doctorat du 3 ^{eme} Cycle	Doctorat du 3 ^{eme} Cycle
Requirement:	3 years of post- graduate studies after Licence	3 years of post-graduate studies after Bachelor's Degree

N.B. All higher education degrees are the same for Anglophone and Francophone since the institutions granting these degrees are only located in one area of the country (Francophone).