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"CO-OPERATION IN AGRICULTURE AND BANKING IN BRITISH WEST AFRICA"

BY

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This thesis is dedicated to the memory of my grandfather Joseph William de Graft Johnson (1860-1928), farmer, statesman, merchant and educationist, who was killed by a falling tree while working on his farm on Monday, the 27th of February, 1928.

"He had a deep sense of duty and with it great courage and firmness in purpose. We are all pretty familiar with his readiness to respond to the call of duty wherever it proceeded and the diligence he applied to all good causes having in view the intellectual, economic, and political advance of the people." (The Gold Coast Times, March 3rd, 1928).

PREFACE

This thesis attempts to fill in one of the numerous gaps in our knowledge of the economic development of the British Colonial Empire. During the last hundred years or more, several books have been written on the geography, political history and ethnology of the component parts of the Empire. Some of these books have paid very little attention to accuracy, but the works produced in the fields referred to are so numerous that it is possible for the unbiased student in search of the truth to find the truth.

On the subject of the economic development of the Empire, however, very few books have been produced, and even these are of very recent origin. The task of building up an economic consciousness in the British Colonial Empire was first begun by the late Professor Knowles in 1924, in his book entitled "The Economic Development of the British Overseas Empire." Since then, young scholars interested in colonial economics have focussed their attention on specific regions in the Empire and have produced a limited number of very useful economic books on the colonies.

Dr. Allan McPhee, a former student of Commerce and Economics at Edinburgh University, published, in 1926, the first systematic work dealing with the economic development of British West Africa. Professor Shephard, Lord Hailey, Sir Alan Pim and a few others have since supplemented Dr. McPhee's pioneer research by publishing very useful material on the West African Colonies.

In spite of these fairly recent works, much remains to be written about the economic development of West Africa, both from a general and from a specific standpoint. An amazing ignorance still prevails in Britain about the West African colonies. The Gold Coast is commonly supposed to be in Liberia; Nairobi is regarded as being a British possession in West Africa; and Ibadan, with a population of over 300,000, and, indeed, the largest indigenous town in the whole of Africa, has never been heard of.

The time has come for more specific economic research work on the Colonial Empire to be undertaken; and in this thesis I have sought to give a comprehensive survey of the Co-operative Movement in British West Africa in so far as the movement is related to agriculture and agricultural credit.

It must be borne in mind that the Co-operative Movement in British West Africa is comparatively young, and, in fact, dates from 1929; and, what is more, the war which has just ended arrested the normal expansion of the movement. We are therefore dealing with a very young movement, a movement with great possibilities for the future prosperity of the whole of British West Africa.

It is essential that the movement should develop along lines which are not alien to the African peoples; and this being the case, I make no apologies for devoting the first part of the thesis to a historical survey of British West Africa. It will be necessary to give a clear picture of the African in his natural setting and to correct certain

false ideas about West Africa which prevail at the present time. For instance there are some who believe that the African has always existed in a primitive state and is incapable of developing for himself the social and economic fabric of his society. There is no historical justification for this belief.

I owe more than I can say to the inspiration and advice of Professor Alexander Gray and Dr. Mary Theresa Rankin, who, as my teachers, gave me every possible assistance in my research work. I am also deeply indebted to Dr. R. E. G. Armattoe, Director of the Lomeshie Institute of Anthropology for having awakened in me a new interest in Africanistics; to the British Council, whose timely financial aid rendered it possible for me to complete this thesis; and to Dr. Harold A. Moody, President of the League of Coloured Peoples for the consistent moral support he has given me throughout the course of my research work.

John Coleman de Graft Johnsen.

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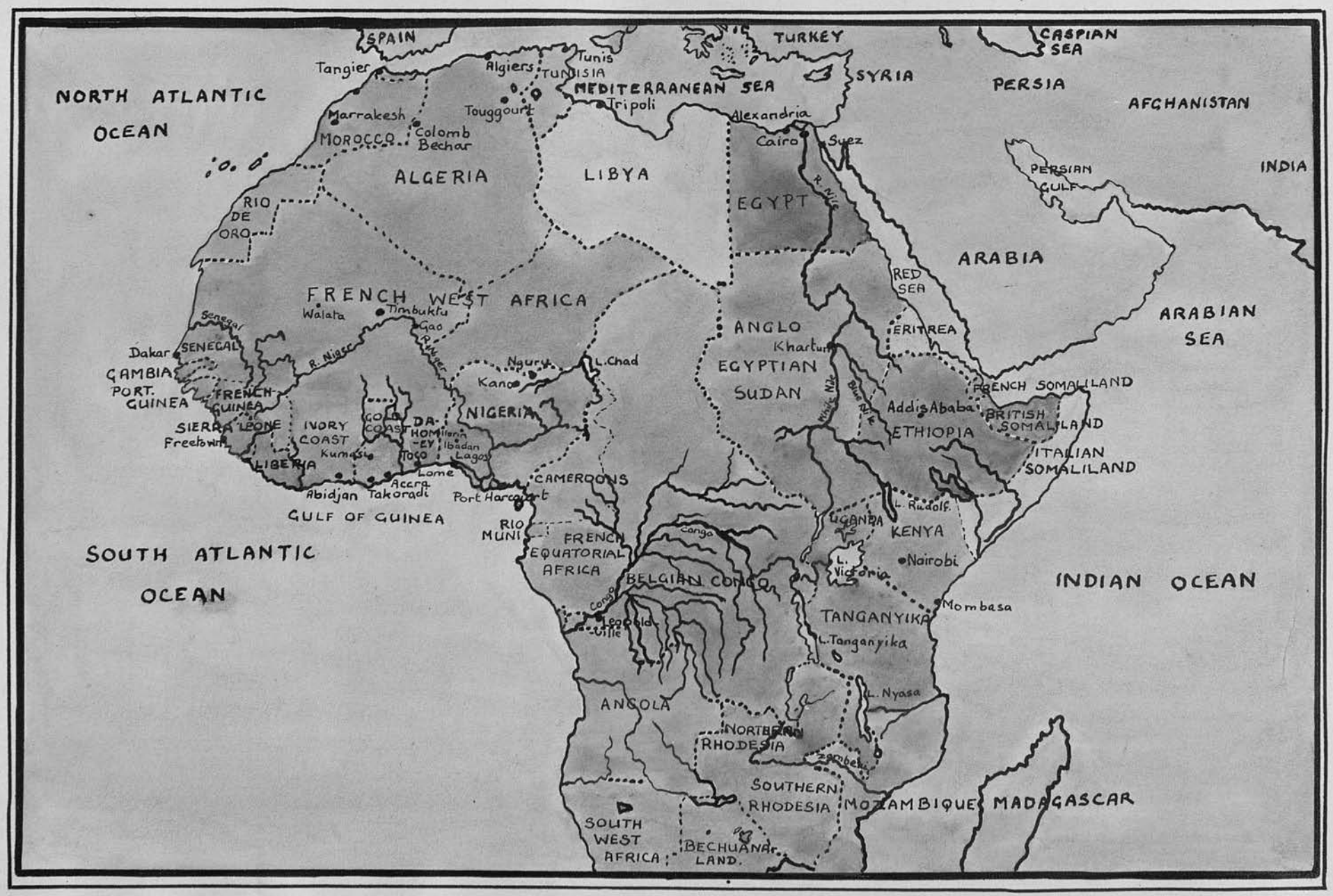
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CHAPTER 1.

HISTORICAL SURVEY OF WEST AFRICA



AFRICA NORTH OF THE LIMPOPO

Historical Survey of West Africa.

"Who steals my purse steals trash; 'tis
something, nothing;
'Twas mine, 'tis his, and has been slave to thousands;
But he that filches from me my good name
Robs me of that which not enriches him,
And makes me poor indeed."[1]

.....

The social, political and economic history of West Africa is hardly known to a very large section of the English-speaking world. In fact, the whole history of Africa is dismissed with the short phrase - "The Dark Continent." A correct appreciation of the historical background of West Africa is essential for a full under-:standing of the present social, political and economic life of the people, and, for the adoption of the requisite measures necessary for the healthy development of the Co-operative Movement throughout British West Africa.

"When I was born," writes Dr. Armattoe, "and during the whole of my boyhood, the general idea held by practically all educated opinion, African and European alike, could be summed up in some such form as the following: The African peoples are or were, until very recently, savages, but thanks to missionaries and the much maligned British Colonial officers, the Dark Continent has begun to see the light. To most Sunday-school children in Europe, but especially in Great Britain and the U.S.A., Africans became demons and dervishes, clad in straw skirts where

1. Othello, Act III, Scene III, Lines 157-161.

they had any decency or modesty, but in general going stark naked, beating tom-toms and performing all sorts of antics. Lurid travellers' tales of perpetual heat, evergreens, torrential rains, and crazy natives, leopardmen, pygmies, and leprosy, kraals full of lazy men, over-worked women and half-starved children and dogs; and somewhere in a banana grove in the virgin forests some roasting remains of some forgotten and unfortunate white trader or missionary! Is that not the Anglo-Saxon picture of the African? Is this not the stock-in-trade of the third rate novelist?"[2]

Various writers on West Africa have tried to paint a picture of the West Coast before the advent of the European. The picture generally given is one of impenetrable, gloomy, primaeval forest, sparsely inhabited by human life. It has been argued that the dense tropical forest rendered West Africa one of the few places in the world where it was most difficult for man to get food, and according to Schweitzer, the Guinea Coast still remains one of the most difficult places in the world for food production.[3]

It has further been argued that the dense forests militated against an early development of agriculture and that the hunting and fruit gathering stage in human evolution tended to be unduly long in this part of the world. It is suggested that agriculture did not begin in West Africa until about five thousand years ago, when other races began to migrate into West Africa from Asia.

The suggestion, that even the discovery of agriculture did not come naturally to the West African, is the spring-board from which rise the various slanderous assertions

2 The Golden Age of West African Civilisation by Dr, Armattoe, M.Litt., F.S.A., P.26.
3 On the Edge of the Primaeval Forest by A. Schweitzer.

concerning the Negro's inability to discover things for himself and the equally fallacious statement that the negro has contributed nothing to world civilization.

For centuries, the history of West Africa was shrouded in a dark mist of erroneous postulations, but to-day the correct historical data are available for all unbiased scholars to examine. The observations of most Anglo-Saxon writers on Africa have been casual; and what is more, these writers have always begun their investigations with pre-:conceived ideas and misconceptions, such as that of Dr. C. R. Fay, who writes: "the Gold Coast which in 1900 had hardly emerged from cannibalism was in 1925 producing half the world's supply of cocoa." [4] The truth is that there is no record of any cannibalism in the Gold Coast, not even if one were to examine records going back to the 15th Century.

No less an authority than Sir Harry Johnston tried to endorse the general picture of African backwardness by claiming that bulrush millet, rice, and several other cereals probably came from Asia; that bananas reached the Guinea Coast by way of Egypt; that cocoyams and yams also were introduced into West Africa from Asia; and that the ox, sheep, goat, dog and domestic fowl were not indigenous to the Guinea Coast. [5] Sir Harry was not prepared to be dogmatic about his claims, but the truth is that his claims were based on nothing more than imagination.

Sir Harry's mental fiction has however passed for gospel truth and has served to inculcate an inferiority complex in the minds of those Africans who have been brought

4. (Economic History of Great Britain from Adam Smith to the Present Day by C. R. Fay. Pp.84-85.

5. The Colonisation of Africa by Sir Harry Johnston. P.20.

up to feel that they are the scum of the earth, and that their contribution to world civilization and world progress is nil. We must rely on facts, not on fiction, if our historical data are to serve any useful purposes, and with this essential point in mind, we now pass on to consider the historical background of West Africa.

There is reason to believe that centuries before the birth of Christ the inhabitants of West Africa lived in two principal regions: first along the coastal regions which were not very thickly wooded, and secondly, to the north of a very dense forest belt, which curtained off the coastal dwellers from the savannah northern dwellers. The forest belt, however, appears to have been sparsely populated.

Agricultural production was undertaken in all three belts, namely the coastal belt, the forest belt, and the northern savannah belt. Owing to the difficulty of felling trees and clearing dense undergrowths, agricultural production in the forest belt was at a much lower level than in the coastal and the northern savannah belts. The tendency to concentrate on the cultivation of less wooded lands where agricultural implements are fairly primitive is a well known phenomenon in human progress. A typical example of this phenomenon is to be found in the tendency in early England and Scotland for farmers to keep to the high lands and to avoid the heavily wooded, waterlogged valleys. The ridges which are still discernible on many of the English and Scottish hillsides are vestiges of this primitive cultivation. The Dunsappie Terraces on Arthur's Seat, Edinburgh, the Romanno Terraces in Peeblesshire, and

the 'lynchets' to be found in various parts of England are examples of this primitive culture.[6]

Agricultural production in both the coastal and savannah belts of West Africa made very great headway, and, as in the valleys of the Nile, agriculture served as the basis for a new civilization. Progress in the coastal belt appears to have been fairly rapid, and when the Phoenicians visited the Guinea Coast in c.600 B.C.,[7] they were able to carry on a brisk trade with the inhabitants.

There is reason to believe that the Phoenicians did not find the ancestors of many of the present coastal tribes on the Guinea Coast during their visit, for many of the tribes were then living in the northern savannah belt. We must therefore turn to the northern belt and to the Bight of Benin for most of the early history of West Africa.

The period 600 B.C. to 300 A.D. is a pre-eminent missing link in the history of West Africa, but archeologists have been busy filling in the gap. It is no longer true, as Dr. Samuel Johnson believed in his day, that we can not know more than the historians tell us. To-day archeologists succeed where historians have failed, and we now know that as far back as 1500 B.C. West African agriculture, more particularly in the Bight of Benin, was yielding a large surplus which supported and maintained a class of craftsmen who produced first class bronze works which survive to this day.[8]

6. An Economic History of the British Isles by A.Birnie. P.10.
7. 'Aggrey Beads' still to be found in the Gold Coast are relics of the visit of the Phoenicians or Carthaginians.
8. To those who claim a Hamitic or Semitic origin of Negro civilization we must retort with Professor Emil Torday how "these people, who were ignorant of agriculture, of the production of iron and of all arts and crafts denoting a higher culture,.....had the power to give that which they never possessed." African Races, P.3. See also Dr. Armattoe, op. cit. P.72.

The northern savannah belt covered an area nearly as large as the whole of modern Europe. It included a large area of the southern regions of the present Sahara Desert, because the inhabitants of the Sahel, living under peaceful conditions, preserved their lands against the encroachment of the Sahara Desert.

The first major kingdom to be set up in the northern savannah belt of West Africa was the Kingdom of Ghana. Ghana was founded in the year c. 300 A.D.; but by 400 A.D., the kingdom had become a great and prosperous empire under the Sisse Dynasty of the Soninkes. The solid stone houses and the decorative architecture of its cities, now in ruins, show that their habitations were not mere encampments.

By the 8th Century Arab merchants were talking of the Empire which extended as far west as the Atlantic, as far east as the Sudan, as far north as the southern borders of Morocco, and as far south as the Gold Coast and Nigeria. "Its wealth and learning were the topics of conversation in the bazaars of Cairo and Bagdad, and the Emperor was probably the best known monarch of his age, and certainly the most enlightened."[9]

It was the rulers of Ghana who founded Djenne in c. 800 A.D. and inaugurated the prosperity of the Djennere.

The Berbers of the Sahara could not resist the temptation of plundering the territories of the rich and prosperous Ghana Empire. According to Ibn Khaldoun, a contemporary historian, the Berber king of the Lemtouna, with a force of 50,000 Mehairs, pillaged and burnt down the country of Aougam. The wives of the African chiefs

9. Dr. Armattoe, cit. op. P.32.

committed suicide in order to avoid falling into the hands of whites. "Again, in 1020, the Berbers allied themselves with the Almoravids,(a fanatical Mussulman sect properly called the El Morabethin) and, pretending a holy war, pillaged everything on their route."[10]

The Moorish attack on Europe, which had been checked in the centre of France at the Battle of Poitiers in 732,[11] was now directed at the Ghana Empire. The Moors had been thrust as far back as the Pyrenees. The Iberian peninsula had become waste and untilled, and the whole land was under-populated.[12] The landed proprietors needed labour and the Moors sought to meet this Iberian demand for labour by supplying slave-labour from North Africa. The supply of slave-labour in North Africa was, however, insufficient. The Moors therefore directed their attentions on the Ghana Empire, first because of the potential man power which the Empire possessed, and secondly, because of the wealth which could be seized during any raids on the territories of the Empire.

The combined Moorish and Berber raid on the Empire in 1020 proved only to be the first instalment of things to come. The Ghana Empire experienced another attack from the North in 1054. In 1060, the Emperor of Morocco, an Almoravid by birth, dispatched the Berbers against the Ghana Empire. In the ensuing battles, no quarter was shown by either side. According to the contemporary historian, El Bekri, Ghana put on the field an army of 200,000, including 40,000 archers. The Ghana army defended

10. African Empires and Civilisations by Raymong Michelet. (Translated from the French by Sir Edward Cunard,Bt.), P.2.
11. A Short History of the World by H. G. Wells. P.189.
    A History of Europe by H. A. L. Fisher. P.143.
12. The Economic Revolution in British West Africa by Dr. Allan McPhee, P.28.

the Empire with a courage and determination seldom equalled in the annals of world history. The Ghana Empire was saved, but the life and death struggle of the Empire was not yet over.

We must now pause to say something about Ghana, the capital city of the Ghana Empire, as it was in 1060. The city looked prosperous and many of the houses were built of stone. Lawyers and scholars were held in high esteem and the inhabitants were clothed in wool, cotton, silk and velvet. Jewels and weapons of gold and silver were numerous, and there was much trading in copper, cowries, textile fabrics, dates and gold. The whole Empire was highly organised and already possessed a growing commerce. Was Ghana to continue in the peaceful enjoyment of its prosperity?

The Moors soon took up the attack again. Aboubekr ben Omar undertook a holy war against the Blacks, because Ghana had refused to acknowledge Islam. In 1076, Ghana was captured and there was a wholesale slaughter of the Black Soninke population. In 1087, the Soninke succeeded in recapturing Ghana, but the Empire had fallen.

The capture of Ghana in 1076 is a high water mark in West African history, for it resulted in the southward march of several tribes. The Akan group of tribes formed part of the Ghana Empire, and in 1076 they occupied part of the eastern division of the Empire in the neighbourhood of Lake Chad; but the fall of Ghana caused the Akans to move south-westward and to-day they are 1000 miles from their original home. The Akans began their long march as

one political unit (bound together by common linguistic ties), but by the time they arrived on the borders of the Gold Coast, divisions had taken place, division which have survived to this day. The Ashanti group of Akans settled in the middle of the Gold Coast; the Akim and Akwapim groups settled in the south-eastern regions of the Gold Coast; and the Fanti group settled in the middle coastal regions of the Gold Coast.

There is reason to believe that the Fantis would have split up into three units or more had they not reached their destination in time. When they did make their appearance in the coastal regions of the Gold Coast, they were under the leadership of Oson, Aburumankuma, and Odapagyan. However, the three leaders combined to found their administrative and capital city, Mankesim (The Great City), which to-day is nothing more than an insignificant village, possessing less than forty dilapidated buildings.

The Akans had been used to savannah lands in their former home, but now they had to live in a forest belt. In their former home, the Akans had been using the plough for cultivating the land; but, in their new forest surroundings, the axe and the cutlass appeared more useful for cutting down the trees, and the hoe seemed to be a more reasonable agricultural instrument for the removal of stumps of trees. The plough could no longer be employed. It may be argued that once the farms had been laid out, the plough could be conveniently brought into use. This possibility, however, did not become a reality because the

Akans were now living not only in a forest belt, but also in a tse-tse fly belt. Cattle and horses could not live in the area, and even to-day it is not uncommon to find Fantis who have never seen any horses or cows in their lives.

Agricultural production among the Akans suffered a great set-back as a result of the switch over from the use of the plough to hoe-culture.

Some of the tribes now occupying certain southern regions in West Africa continued their stay in the northern savannah regions after 1076, and it is to these that we must turn for our further study of the historical background of West Africa.

The Ghana Empire had ceased to exist, and even the recapture of Ghana by the Soninkes in 1087 could not bring the Empire back to life again. By 1203 A.D. it had become clear that Ghana was doomed to become a vassal of the Sosso Empire, an empire which once ranked with the subject states of Ghana. The Sosso Empire succeeded the Ghana Empire, and, for a time at least, revived the power and grandeur which had been associated with Ghana for centuries. The Sosso Empire was superseded by Mali, and later on, Gao took the lead in the glorious series of great West African empires.

The Songhai Empire of Gao was founded in the 7th century while the Ghana Empire was still flourishing, and it was to the east of Ghana but on the same latitude. Before the 11th Century the Songhai Empire was merely the Kingdom of Gounguia, 150 kilometres to the south of Gao. Under the

Dia Dynasty, which began in 690, the Kingdom of Gounguia prospered and expanded until the 11th Century, when the Kingdom of Gounguia took on the name of the Songhai Empire of Gao. The 'Tarikh es Sudan' gives the history of a line of fourteen Dia rulers. In c.1010, the reigning Dia was converted to Islamism, but, according to El Bekri, the the population refused to accept the Mohammedan faith.

The Songhai Empire enjoyed peace and prosperity throughout the 11th, 12th, 13th and 14th Centuries, and places like Tirakha, Madassa, Gao, and Timbuktu became large, busy, commercial cities, trading in rice,millet, fish, gold, and textile fabrics.

In 1417, Benedetto Dei, a Florentine agent of Portinari, visited Timbuktu and he has left us the following description of the city: " I have been to Timbuktu, a place south of the Kingdom of Barbary, the most arid country in the world. A great trade is carried on there in the sale of cloths, serges and material alongside those made in Lombardy."[13]

The most important dynasty of the Songhai Empire of Gao was the Sonni Dynasty, which was founded by Ali Kolen in 1335. Between that date and 1493 there were 19 Sonni rulers. Specific mention must now be made of the 18th Sonni ruler, Sonni Ali, who mounted the throne of Gao in 1474.

When Sonni Ali mounted the throne, Gao had been under Mali domination for 149 years, and Timbuktu had been in the hands of the Tauregs for 31 years. Sonni Ali set about mending the fortunes of the Songhai Empire and restoring the defamed name of Gao. In 1478, he recaptured Timbuktu and freed Gao lands which had been suffering from plundering and excessive

13. Quoted by Dr. R. E. G. Armattoe. cit. op. P. 26.

taxation at the hands of the Taureg. He was also able to free Gao from Mali domination.

Sonni Ali was indeed a remarkable conqueror and statesman. Upon his orders a canal was begun at two points which would link the Niger with the distant Walata, in order to stimulate trade and commerce; furthermore, he executed important irrigation works in order to ward off the encroaching desert. "Himself a heathen, he persecuted the Mussulmans, but recognised the merits of scholars; 'without them' he said, 'this world would lack pleasure and charm' - and he loaded them with gifts."

In 1493, Mohammed Toure, a former lieutenant of Sonni Ali, mounted the throne of Gao and took on the new name of Askia Mohammed 1. Mohammed Toure is often referred to as Askia the Great. He esteemed scholars and surrounded himself with them. He recalled the scholars and learned men of Timbuktu from Walata, where they had taken refuge, and he succeeded in transforming Walata, Gao, Timbuktu, and Djenne into university cities. Timbuktu became a first class university city, second to none in the whole of the Mediterranean area and the African Continent; and students from Asia Minor, Arabia, Egypt, and Libya came to Timbuktu to complete their legal studies. The University of Sonkore, twenty miles from Timbuktu became one of the world's greatest seats of learning.

It was not only in the learned professions that Askia the Great excelled himself as a ruler. If anyone ever understood the art of governing a vast empire on the basis of full civil liberties and justice for minorities, the Askia Mohammed 1 did. He created a vast regular army for the protection of the Empire. For administrative purposes, he divided his country into regional governments and instituted a House-hold with duties at court. There were

14 Raymond Michelet, cit. op. P.4.

governors for Dendi (Gounguia), the district between Lake Debo and that part of Sahel to the west of the Niger, Gurma, Hombori and the Aribinda. He had a Master of the Palace, a Commander of the Flotilla, officers responsible for tax-collecting, and ministers for forestry and fisheries.

Askia the Great knew the true meaning of religious toleration; for, though he was himself a Mussulman, he never displayed the religious fanaticism which had hitherto been associated with the Mohammedan Faith. As a full-blooded African, he appreciated the qualities in indigenous African religions and he created the post of High Priest in charge of the Ancestor and Spirit cult.

He encouraged the development of the natural resources of the country. He sank new wells and created water courses in order to bring water to desert regions, thus succeeding in extending the agricultural area far to the north of the Niger. This positive action on the part of a highly enlightened ruler checked the encroachment of the desert on the regions further south.

Askia Mohammed 1 was in constant communication with the Moroccan reformer, El Merhili; and it can definitely be stated that the Askia never lacked the universal outlook which is the hall-mark of true greatness and which has always resulted in high spiritual and cultural values.

West Africa was indeed at the zenith of its material, spiritual and cultural glory. Askia the Great died in 1528, happy in the thought that he had served his people well and had left the world a better place than he had found it.

The inhabitants of the northern savannah belt had at last been able to withstand the attacks of the Berbers and the Moors, and had built up a fine culture and civilization, and initiated a high level of material prosperity. The Berbers and the Moors had been unable to supply the Iberian peninsula with sufficient slaves, in spite of the periodic raids which they had made on the northern West African empires. The landed proprietors in the Iberian peninsula were determined to have more slaves, and "To this end Dom Henrique of Portugal (1394-1460), latterly known as Prince Henry the Navigator, began sending ships southward along the Atlantic coast of Africa in the hope of procuring slaves in large numbers. He shipped horses on board to enable the sailors to hunt down their human prey on the Saharan coast, and great was the rejoicing in Lisbon as each succeeding cargo of African natives was landed."[15]

The Portuguese reached the Gold Coast in 1471, and, after negotiating for a site on which to build a trading post, began the building of Elmina Castle in 1482. Christo-:pher Columbus was one of the people who took part in the building of this castle. Ten years later he discovered America - a discovery which was to have the effect of intensifying the demand for slaves.

These early European visitors to the Guinea Coast were "surprised at what they saw; streets carefully laid out, planted, league after league, with avenues of trees. Days of Travelling showed nothing but magnificent fields, and inhabitants richly clad in materials of their own weaving.....magnificent plushy velvets,

15 Dr. Allan McPhee, cit. op. P.28.

made with layers of the tenderest leaves of certain banana plants; supple and downy stuffs with delicate sheen of silk, woven from fibres suitably prepared from a raphia palmtree; ceremonial spears with blades inlaid with the finest copper; a bow, so graceful in shape and adorned with such designs, that it would be the gem of any armoury; gourds decorated in the most perfect taste; sculptures on ivory and wood, admirable in their simplicity of form,..."[16]

Those scholars and explorers who accompanied the slave expeditions as far as the Congo were more than impressed by what they saw and experienced. "Such famous scholars as Diego Cao, who reached the Congo for the second time in 1486, when he brought specimens of ivory sculpture from the King of the Congo to the Court of Portugal, D'Elbee, Pigafetta and others not only wrote erudite memoirs on the splendours of the palaces and the habitations of the people, of internally placed moats of the castles of the nobility, of their high degree of culture and the exquisite knowledge of Portuguese and Castilian, but also brought tangible evidence and confirmation of their stories and travels in the form of art treasures and gifts from the West coast of Africa. These art treasures, which form the delight and wonder of aesthetes for five hundred years, are still to be seen in the old Royal Arts Chamber at Dresden, in the Weydmann Collections in the City of Ulm, in the National Museum at Copenhagen, this last the best dated and catalogued in Europe."[17]

16. The Voice of Africa by Professor Frobenius. See also Raymond Michelet, cit. op. P.29.

17. Dr. R. E. G. Armattoe, cit. op. P.42.

"There is no doubt," writes Professor Frobenius, "that Negro Africa of that period, stretching south from the edge of the Saharan deserts, was in the heyday of an uninterrupted efflorescence which the European conquistodores callously destroyed as fast as they succeeded in penetrating into the country."[18]

The Slave Trade and its aftermath.

The Iberian peninsula needed slave-labour recruited from a tropical country, and Africa was the nearest land to hand. Chattel slavery on a mass scale could not be easily sanctioned in Christian Europe, for it was this same mass slavery which led Pope Gregory to send the African, St. Augustin, to convert the Anglo-Saxons. The difficulty was solved by a new formula. Overnight, the negro was degraded from the status of a dignified human being, possessing all the attributes and qualities of man, to the status of a sub-human and therefore a commodity which could be bought and sold in the open market. The new formula however was not accepted by all. "Some squeamish traders and some pious women furtively thought he might be human after all. To assauge their conscience a religious trade-mark was fostered on the unsuspecting Negro; it was of course, made in Portugal and was called Fetishism. The Church, not to be outdone of any profits, stepped in and granted a Papal Bull allowing of the slave trade."[19]

18. Prof. Frobenius, quoted by Raymond Michelet, cit. op. P.28
19. Dr. Armattoe, cit. op. P.42.

Antonio Gonsalvez and Nuno Tristan called at Rio d'Ouro in 1441 and brought with them to Portugal some gold dust and ten Africans whom Prince Henry the Navigator handed over as slave gifts to Pope Martin V, who there and then conferred on Portugal the right of possession and sovereignty on all lands to be discovered to the east of Cape Blanco.

And so, when America was discovered by Columbus in 1492, slavery had already been legalized by the Church. The legalization of slavery was confirmed by Pope Alexander VI, in a Papal Bull of May, 1493, which also affirmed Portugal in its rights of possession and sovereignty to all lands to the east of Cape Blanco, and Spain was then given similar rights to all lands to the west. Thus the coast was clear, and the slave-trade became a pious undertaking, the Church pretending to justify its attitude by claiming that it saw in the slaves "men and women once fettered in heathenism now offered the liberty of Christianity - the Christianity of Christ which teaches the universal brotherhood of man.[20]

The slave-trade soon became extremely profitable, and other European powers joined in the trade. The Danes and the Dutch built castles or trading posts on the West Coast of Africa, and in the middle of the 16th Century England entered the slave-trade and began to participate in the trafficking of human-cargo.

Sir John Hawkins arrived in Koromanting in the Gold Coast and treacherously carried off many of the inhabitants after getting them drunk. From then on the slave-trade assumed an unprecedented magnitude.

20. Dr. Allan McPhee, cit. op. P.29.

The Berbers and Moors of North Africa were soon impressed by the magnitude of the slave-trade and the profits which Portugal, Spain, Denmark, Holland and England were making out of it, and they decided once and for all to break down the curtain of resistence which they had been experiencing in their periodic and spasmodic slave raids on the northern West African empires.

In 1591, White Moroccan troops, armed with muskets and commanded by Djouder Pasha, made a determined attack on the Songhai Empire of Gao and reached the very walls of Gao. This was the first appearance of fire arms on the Niger. Panic and confusion spread everywhere. In spite of the panic, the West Africans stood up and fought resolutely in a vain attempt to preserve their freedom. The Moroccans, seeing that the people were not prepared to yield, now sought to break their spirit by filling in the wells and destroying the cultivated lands. Timbuktu, Djenne and Gao were razed to the ground.

Sultan Ahmed el Mansur of Morocco soon sent fresh forces further south to complete the task which Djouder Pasha had begun. "There after," writes Colonel Meynier, "the Sudanese, whom we have seen so full of energy, loses all initiative under the despotic rod and constant threats to his life, his family, and possessions.....Vast agglomerations of people dwindle into insignificant villages.....Even moral standards are relaxed in the midst of this universal distress. For the Niger states, the Arab colonisation denoted the beginning of the end."[21]

21. Quoted by Raymond Michelet, cit. op. P.6.

Every part of West Africa had now been fully initiated into the slave-trade. According to Professor Emil Torday, it was on a peasantry, in many respects superior to the serfs in large areas of Europe, that the slave trade fell.[22] National and tribal life was broken up or undermined and millions of detribalised or decentralised Africans were let loose upon each other. The captive women became concubines and degraded the status of the wives, thus introducing a social problem hitherto unknown in Africa, that of inequality between the sexes. Tribes had to supply slaves or be sold as slaves themselves. Violence, brutality and ferocity became the necessities of survival; for generosity and good neighbourliness had now lost their meaning.

The stockades of grinning skulls, the selling of one's own children as slaves, the unprecedented human sacrifices were all the sequel to this diabolical finale, the rape of African culture and civilization. The African could not understand what he had done to the Almighty God and to the spirits of his ancestors to merit such cruelties and horrors; and under the circumstances his methods of atonement became even more exaggerated.

The attempts of some of the West African states, such as those of Dahomey, Ashanti, Mossiland and Benin, to retrieve part of their past glory and renown met only with limited success, for the slave-trade was gathering new momentum, and by the middle of the 18th Century more than 100,000 slaves were being shipped annually from West Africa.[23]

22. From a speech delivered by Prof. Torday at the International Conference on African Children held in 1930-31.

23. Dr. Allan McPhee, cit. op. P.29.

The figures for those killed in the hunt during the same period are not available, but they must be many times the number of those actually captured and shipped. Dr. Du Bois, the Afro-American historian, estimates the total number of Negroes massacred or carried off as slaves to America and elsewhere during the centuries of slavery as 100,000,000.

No culture, no civilization could have gone through centuries of chattel slavery without losing much of its grandeur and character. Belsen has shown the 20th Century Europe how easily man can degenerate under conditions of mental and physical slavery and starvation. In less than five years, the conditions of Belsen produced cannibalism; and the West African must be commended for not giving way to cannibalism after experiencing and enduring for several centuries the worst slavery ever known in human history.

The anti-slavery movement, when it did arise, was not altogether philanthropic in its origins. Sir Alan Pim writes that "The great movement for the abolition of the slave-trade and slavery coincided in time with European changes in social customs and industrial requirements. England, for example, began to take washing seriously and therefore to need soap, though the change was not very rapid. It is recorded that at one old public school in 1819 on Wednesdays and Saturdays the scholars' necks and faces were washed, and every other Tuesday their feet. A great demand sprang up for raw materials required by the new industries of soap and candle-making and for lubricants needed by the new machinery."[24] These raw materials could be found in West Africa and in the case of palm oil, West Africa was then the only source

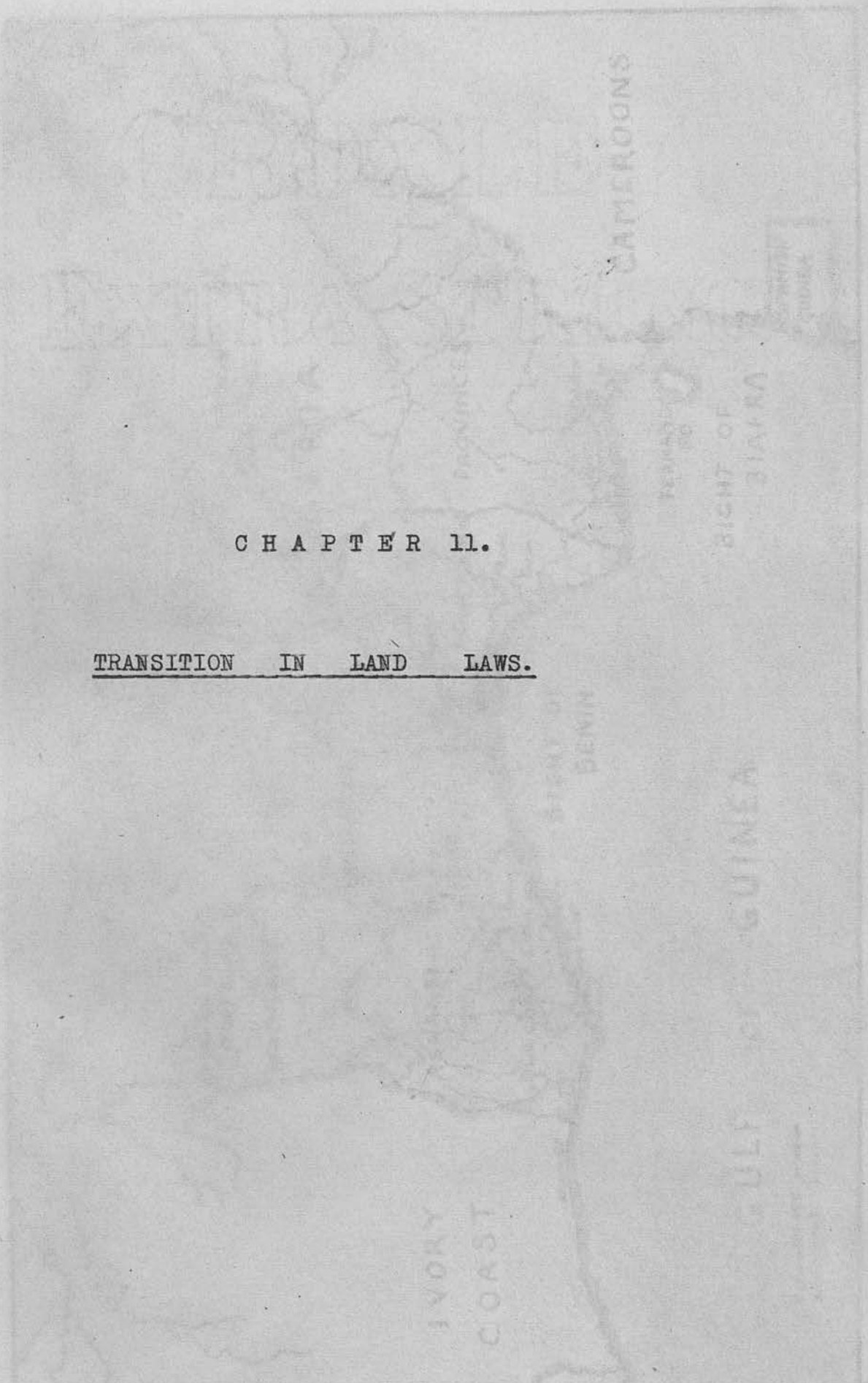
24. Economic History of Tropical Africa by Sir Alan Pim. Pp.1-2.

of supply. Europe was no longer interested in the West African as a potential slave; Europe was now interested in West African agricultural products.[25]

The new European interest in West African agricultural products soon resulted in a direct interest in West African lands. Long before the Berlin Congress of 1884, the desire of certain European powers to assume sovereignty rights over West African territories had become more than perceptible and the British and French Governments played the leading roles in the subsequent partitioning of West Africa.

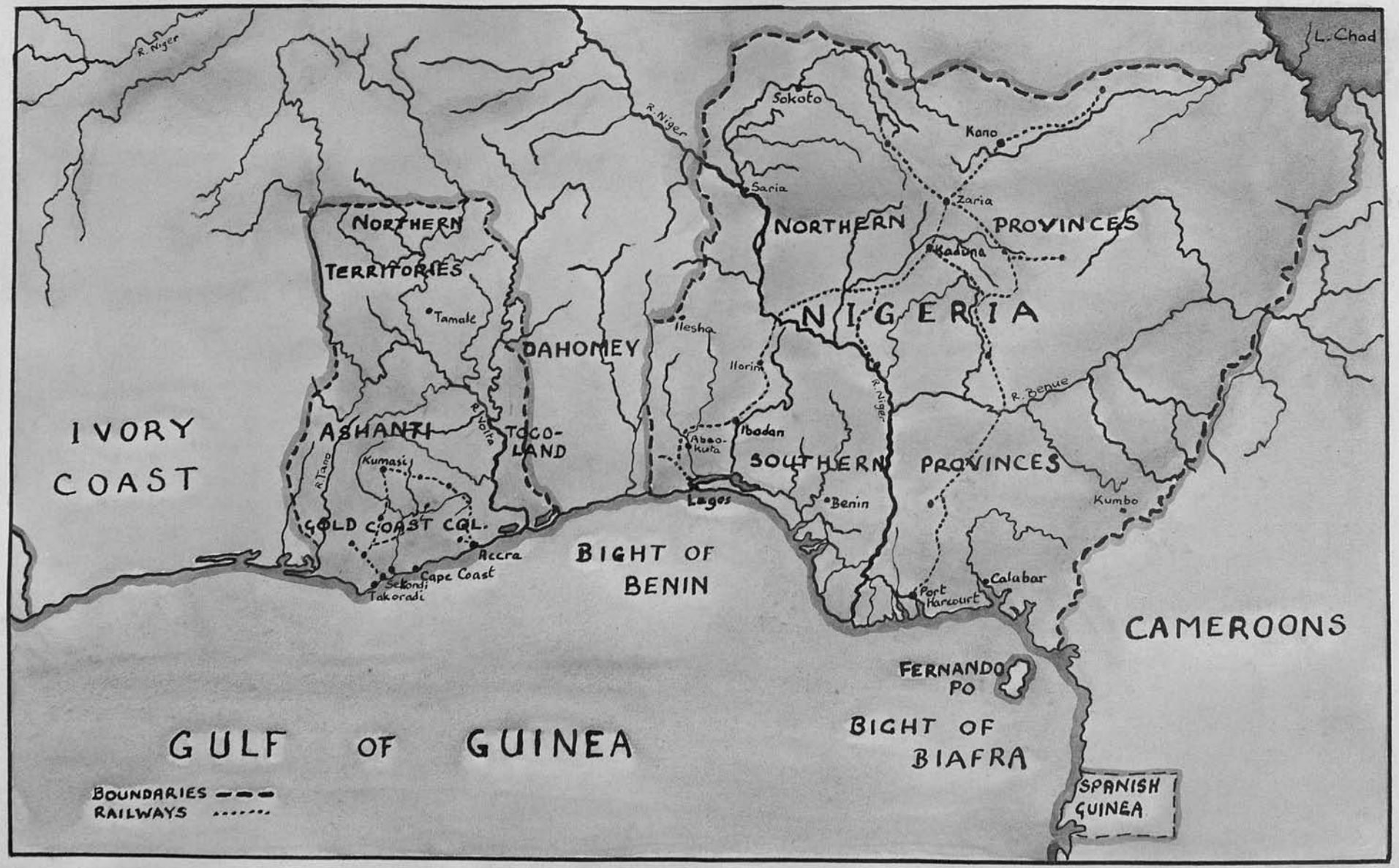
As Britain carved out an Empire in West Africa, she came face to face with indigenous West African customary land laws which she either endorsed, rejected or modified; and in the next chapter we shall examine the various strains and stresses which these indigenous West African customary land laws were called upon to endure.

25. Bossman began a casual study of West African agricultural products in 1703. His example was followed by Barbot in 1735, and in 1795, the Botanist Alzelius took up the study. Their observations with the exception of a few mistakes were on the whole accurate, but one must not forget that the slave-trade had already knocked West African agricultural practices out of shape.



C H A P T E R 11.

TRANSITION IN LAND LAWS.


R. Niger
L. Chad
Sokoto
Kano
R. Niger
Saria
Zaria
NORTHERN
PROVINCES
NORTHERN
TERRITORIES
Kaduna
NIGERIA
Tamale
Ilesha
DAHOMEY
Ilorin
R. Niger
R. Benue
IVORY
COAST
ASHANTI
R. Volta
TOGO-
LAND
Ibadan
Abeo-
kuta
SOUTHERN
PROVINCES
R. Tano
Kumasi
Lagos
Benin
Kumbo
GOLD COAST COL.
Accra
BIGHT OF
BENIN
Sekondi
Takoradi
Cape Coast
Port
Harcourt
Calabar
CAMEROONS
FERNANDO
PO
BIGHT OF
BIAFRA
GULF OF GUINEA
SPANISH
GUINEA
BOUNDARIES
RAILWAYS

TRANSITION IN LAND LAWS.

> The physiognomy of a government may be best judged in its colonies, for there its features are magnified and rendered more conspicuous.
>
> Alexis de Tocqueville.

No West African who is uninfluenced by foreign ideas and conceptions can conceive how land can be owned. He may speak of land belonging to his tribe or his paramount chief or his family or clan, or of his own fields; but in all these cases he is thinking merely of the powers of control or usufruct rights, and never of ownership.

In every part of British West Africa the earth and all things that grow on the land or have the earth as their foundation are sacred. Even lakes, rivers and the sea are considered sacred; for, as the Akan saying goes, "nsu gyina detsidu" (water stands on 'terra firma'). The African holds that the land is more ancient than the tribe and that the link or tie between the two is never complete. Where tribes have migrated from other regions, distinctions are drawn between the gods of the land and the gods of the tribe, for the gods of the land alone possess the land, control the fertility of the soil and protect it from misuse or abuse by mortal tenants. Some generations ago, no clay or salt or mineral was mined, no tree was felled, without a sacrificial offering or invocation to the gods of the land. The real owners of the land were spirits or the departed members of the tribe (the 'asamanfo'), who had become the guardian spirits of the tribe.[2]

1. Towards Nationhood in West Africa by Dr. J. W. de Graft Johnson, M.A.,D.C.L.,F.R.G.S. P.91.

2. Ashanti by Captain R. S. Rattray, F.R.A.I. P.216.

The gods of the land and the guardian spirits of the tribe were all subordinate to the Great Earth Goddess, the Mother Earth, the "Asase Ya" of the Ashantis, the "Asase Efua" of the Fantis, and the "Anyigba" of the Ewe speaking people. The Great Earth Goddess is the second greatest superhuman acknowledged by the West African, the greatest being the Almighty God or the "Twiranpon Kwami" of the Akans. So long as these conceptions about land persist, the alienation of land will remain for the West African an "abomination of desolation".

Though these sacred ideas about land made the West African regard land as being ownerless, the uses of land were restricted by customary,tribal and national laws. The restrictions placed on land by customary rights and laws reflect not merely the uses to which land is put, but also the balance of social rights inside the social unit, whether the unit is the tribe or the clan or the family. The pastoral tribes have customary laws and rights which differ slightly from those of agricultural tribes; for the former group of tribes, being nomadic, have moulded their laws and customs to fit in with their migratory or nomadic existence. In these pages, we shall confine ourselves almost exclusively to agricultural tribes.

Amongst the agricultural tribes "A stranger could acquire rights in land only by adoption by the family and tribe it belonged to, a procedure always hedged round with exacting and expensive ceremonial. And a tribesman could only lose his rights in land by banishment, commonly the

severest penalty for crime, when his family's rights passed to the injured.....
.....Whatever the constitution of the tribe, however, personal rights in land are limited to land that has actually been cultivated. Grazing land is free to all who live near it. Products of special value, like salt and copper, were formerly monopolies of clans who alone knew, not merely how to mine and treat them, but how to perform the right ceremonies that would bless their users...
.....But everywhere firewood, rubber, honey, fruits and small game were the property of none but their finders."[3]

The possession of land in West Africa has a political and social significance; for the individual's usufruct right in land is not only his source of livelihood, but it is also a tangible proof of his membership of the social unit. The size of the land under his control is an index to his social status either in the family or the clan or the tribe.

Everything in West African society precipitates to the family, for the family is the most important unit in the community. In England, the individual is the basic social and economic unit, but in West Africa, the individual is only mirrored by the family and the family is, without exception, the basic social and economic unit. The West African family is not made up solely of father, mother and children. The family bears an appreciable resemblance to the Scottish clan, and it is accordingly more numerous

3. Land Law & Policy in Tropical Africa by Dr.Norman Leys.Pp3-4.

and more heterogeneous than the composition of the English family.

Three categories of land are recognised in West Africa: namely, family land, tribal land, and stool land. Family land is land which is under the supervision or control of the head of the household. Tribal land is land which is not under the control of any family head, but which lies within the borders of the tribal area; this land is under the supervision of the Paramount Chief who has the power to allot portions to individuals, families and strangers as occasions arise. Stool land is land belonging to the Stool or to the Chief as head of the ruling family. The size of the Stool land is generally larger than any other family land because of escheats and forfeitures arising out of treasonable activities of individual members of the tribe. Furthermore, certain unoccupied tribal lands are often added to the Stool lands. Thus the Chief excels all other families in the size of the land under his personal control.

Large areas of family lands are generally uncultivated and unoccupied, and an individual in need of land would first apply to the head of his family for the necessary land. Sometimes, families get so large that no unoccupied land can be allotted by the family head or the "abusuapanyin" of the Akans. In such cases a member of the family in need of land can apply directly to the Chief for land. The Chief as the 'grandfather'[4] of every member of the tribe then makes a grant of tribal land to the applicant. The granting

4. A chief is known as "Nana" to the Akans and "Nee" to the Ga-Adangbes, and in both cases the words mean grandfather.

of tribal land by the Chief constitutes the recipient as a new family head, if the recipient so desires. The creation of new family heads in this manner tends to restrict the size of any family which has outstripped its means of sustenance, i.e. the size of land which it can cultivate as its own.

In the late 19th and early 20th Centuries, certain influences, partly political, partly social, and partly economic, began to make deep inroads into the African's conception of land. To illustrate this last point, specific reference must be made to the Gold Coast for "the present West African land question has largely grown around the Gold Coast land question."[5] The Gold Coast land tenure system, prior to the influence of British ideas, possessed all the characteristics which have been described as typical of West Africa. Alienation of land was unknown, except where European influences had given rise to the granting of land concessions for trading and mining purposes. Though these concessions possessed practically all the attributes of a sale, the lands were never regarded by Africans as having been sold. What had been bartered away was usufruct rights, which could be revoked by any acts on the part of the recipient which were contrary to the safety and well-being of the tribe.

Mortgage was unknown, for this was contrary to the customary laws of the land. Clever manipulations of the customary laws sometimes made disguised forms of pawning possible, and under this same legal circumvention, distraint was practised to a limited extent.

5. Truth about the West African Lands Question by the Honourable Casely Hayford. P.1.

European contacts with the Gold Coast have done much to undermine the land tenure system. The first Europeans to influence indigenous ideologies and actions were the Portuguese, but the British have maintained a continuous and an unbroken influence over the Gold Coast from 1662 to this day.

The British originally had no territorial aspirations in the Gold Coast or in any part of West Africa. They were only interested in trade and they kept to their original aspirations and intentions for nearly two centuries.

In 1844, a bond was a signed between the British and most of the Chiefs of the coastal tribes in the Gold Coast. The Chiefs signed on behalf of their tribes. By the Bond of 1844, the tribes recognised the authority of the Queen of Great Britain and her local representative, the Governor of Cape Coast Castle. The Bond was for a period of 100 years and it expired in the first half of 1944. The Bond of 1844 gave the Queen no rights over the lands of the people.

The first attempt made by the British Government to legislate on land in the Gold Coast was in 1876. This piece of legislation is generally referred to as the Gold Coast Land Ordinance of 1876. The Ordinance provided for the acquisition of land in the Gold Coast by the British Government.[6] The acquired land was to be used expressly for the service of the colony. The type of services envisaged was the construction of roads, railways, hospitals, Government offices; the construction of market places and bungalows for European Civil Servants. The British

6. Gold Coast Land Tenure by the Honourable Casely Hayford. Pp.24ff.

Government paid compensations to farmers for crops destroyed and for houses and permanent fixtures, but no payments were made for lands.

Less than a decade after the Land Ordinance of 1876, the Gold Coast was inundated by gold prospectors and mining companies. This episode in the economic history of the Gold Coast is referred to as the "Gold Rush" of the early 'Eighties. The mining companies obtained vast land concessions from the chiefs and their councillors. Most of the chiefs and elders granted concessions without realizing exactly what they were doing; and as there were very few lawyers in the country at the time, the chiefs and their councillors could not avail themselves of legal aid. It is therefore not surprising that the companies in every case succeeded in getting the best of the bargain.

The Colonial Office and its local representatives did not interfere with the alienation of lands from the indigenous population and allowed the mining companies to acquire as much land as possible. It was only after the Gold Rush had subsided that the Government decided to warn the chiefs against concession-hunters. Dr. McPhee has described this belated warning as a case of bolting the stable door after the horse had been stolen.[7] Luckily for the chiefs and their elders, most of the mining companies failed, and the concession rights perished with the companies; and, what is more, the British Government elected to abrogate a number of concession agreements.

Soon after the Gold Rush, the Colonial Office began to

7. Dr. Allan McPhee, cit. op. P.145.

think seriously of taking the unilateral step of renouncing the Bond of 1844 and of declaring the whole of the Colony as Crown Land. It was Lord Knutsford who, as Secretary of State for the Colonies in 1890, proposed this conversion of land. In 1894, the Crown Lands Bill was introduced. The original draft had been modified because of certain suggestions which Chief Jusctice Hutchinson of the Gold Coast Supreme Court had made to Lord Knutsford.

The Bill of 1894 did not aim at converting all lands in the Colony and the Protectorate into Crown Lands as had originally been intended, but the modified Bill aimed at converting all unoccupied lands into Crown Lands. The Bill was withdrawn after its very unfavourable reception and after the people of the Gold Coast had succeeded in pointing out to the Colonial Office that there was no such thing as "unoccupied land" in the Gold Coast. The arguments were reminiscent of the old French saying that there was no land without a lord.

Between 1895 and 1896, the Gold Coast Government under the direction the Governor, Sir Brandforth Griffith, presented the colony with a new Crown Lands Bill. The main object of this bill was to place the management of the land in the hands of the Government. According to the Customary Laws of the Gold Coast, the lands belong to the people; therefore the bill was a direct challenge to Native Custom. "A deputation[8] from the people waited upon and interviewed Sir Brandforth at Accra, and succeeded in convincing him that the bill would be viewed with suspicion and vehemently

8. The deputation was made up of T.F.E.Jones for Abura, Kobina Fo (John Forson) and J.W.de Graft Johnson for Cape Coast. Dr. J. W. de Graft Johnson, cit. op. Pp.29-30.

opposed. The measure was accordingly withdrawn."[9]

The withdrawal of the bill was only provisional. Sir William Maxwell, who succeeded Sir Brandforth Griffith as Governor of the Gold Coast, passed the Lands Bill of 1897 in the face of well organised local opposition. Mr. J. W. de Graft Johnson of Cape Coast, who was on a visit to Accra, obtained a copy of the new bill and immediately rushed back to Cape Coast to summon a council of elder African statesmen. The summoning of this council led to the creation of the 'Aborigines Rights and Protection Society.'

In 1898, the Aborigines Society sent a deputation to London to seek an interview with the Right Honourable Joseph Chamberlain, who was then Secretary of State for the Colonies. The deputation was made up of Messra J. W. Sey, T. F. E. Jones and George Hughes. The deputation returned to the Gold Coast on the 4th of October, 1898, amidst public jubilation; for the people of the Gold Coast had proved their case and won their point. The Aborigines Society had succeeded in preserving the land rights of the Gold Coast peasant.

The victory was not destined to last, for the Colonial Office was soon ready with another ordinance, the Concessions Ordinance of 1900, which embodied sections of the Ordinance of 1897. Under the Concessions Ordinance of 1900, no concession to a mining company was to exceed a period of 99 years, and furthermore, all rents and royalties payable on the deeds were to be paid to the Gold Coast grantors through the Government.[10]

9. Dr. J. W. de Graft Johnson, cit. op. Pp.29-30.
10. Annual Report, Gold Coast Government (1912). P.18.

The people of the Gold Coast raised no objections to the Ordinance, because the chiefs and heads of families were confirmed in their asserted right of freely disposing of their customary lands.

The Concessions Ordinance of 1900 appears to have been full of loop-holes, and the Ordinance had to be amended almost every subsequent year in order to check certain abuses which had arisen because of the existing loop-holes. The need for closing up the loop-holes had been rendered imperative by the fact that British Concession-hunters had intensified their activities. In less than a decade, large areas of forest land were denuded of trees by the Concession-hunters, for timber is essential for mining operations.

Three factors contributed towards the wholesale destruction of Gold Coast forests. First, the activities of mining companies; secondly, the expansion of the cocoa industry, notably in the Eastern Province and parts of Ashanti; and thirdly, the export of timber to Europe.

Since 1883, the Gold Coast Government has been trying to arrest the systematic deforestation of the colony. The Native Jurisdiction Ordinance of 1883 provided for the possible creation of forest reserves, but the Ordinance was never put into operation. An Ordinance of 1907 sought to protect certain immature trees from felling and there is reason to believe that this ordinance protected the mahogany and cedar trees from excessive exploitation.

In 1909, as a direct result of the recommendations of Mr. H. N. Thompson, the Gold Coast Government established a Department of Forestry. In the following year, a very

badly drafted Forestry Bill was presented to the Legislative Council of the Gold Coast. The intentions of the Government were genuine and honourable, but the people of the Gold Coast opposed the Bill because it had been badly worded and, under the circumstances, could be interpreted at a later date into something quite different. The Land Ordinance of 1897 had not been forgotten, and because of this, the people were not prepared to endorse an ambiguous Forestry Bill which could at any time take on the full shape of the much detested Land Ordinance.[11]

The Forestry Bill was subsequently withdrawn only to be re-issued in an amended form in 1911. The Aborigines Society raised objections to certain clauses in the amended Bill and once again a deputation was sent to London, this time to see the Right Honourable Lewis Harcourt. The Colonial Office agreed to suspend the Bill pending further investigation on the spot. Sir (then Mr.) Conway Belfield was sent out to the Gold Coast by the British Government to report on the "Legislation Governing the Alienation of Native Lands in the Gold Coast Colony and Ashanti; with some observations on the 'Forest Ordinance, 1911'."

The Forestry Ordinance was regarded by the people of the Gold Coast as a direct challenge to their land tenure system, and the electrified atmosphere which characterized the Land Ordinance of 1897 was in evidence everywhere. Sir Conway Belfield issued his report,[12] but the report was supported by no one and was severely criticised in every quarter. State control of land was something new to Sir Conway and

11. The Gold Coast Land Tenure by the Honourable Casely Hayford. Pp. 27-29.

12. Cmd. 6278, 1912.

he found it impossible to endorse the state control of land envisaged by the British Government. On the other hand, he failed to satisfy the African, because he saw African conditions through the eyes of one accustomed to Asiatic conditions. The commercial treatment of land which was prevalent in the Far East served as his pattern, because he forgot, as many others do, that Asiatic conditions are not African conditions. If reforms are needed in Africa, they must not be either Western or Eastern reforms, but measures suited to the people, and not other peoples. The assumption that reforms must be constructed upon Western or Eastern models is a pure product of Western exclusiveness and is dynamically opposed to scientific thought and pure common sense.

The Aborigines Society criticized the Belfield Report because the report stated that the Government should be endowed with powers to create forest reserves by compulsory means. The British Government, on the other hand, found the report unsatisfactory because it did not go far enough; for the report had, in fact, recommended the reduction of the Government's interference in land transfers to its barest minimum. The Secretary of State for the Colonies decided to shelve the Belfield Report, and, in the second half of 1912, appointed the West African Lands Committee. The Committee was instructed to carry out an exhaustive enquiry into land problems, not only in the Gold Coast, but also in all the British West African colonies. This was indeed a gigantic task, and when war broke out in August, 1914, the Committee was still sitting and was nowhere near

issuing a report. The war brought the Committee's deliberations to an untimely end.

The Forestry Ordinance of 1911 was suspended until 1923, when Sir F. Gordon Guggisberg, Governor and Commander-in-Chief of the Gold Coast, informed the paramount chiefs that if they did not take steps to create forest reserves, he would be compelled, in the interest of the people of the colony, to introduce a Forestry Ordinance.[13]

A S H A N T I

When Ashanti was annexed in 1901 after the Ya Santiwa War, the British Government did not declare the lands of the Ashanti Kingdom as Crown Lands. Only Kumasi town lands were reserved to the Crown. The Ashanti Ordinances 1 and 2 of 1902, which reproduced the Colony Ordinance of 1876, provided for the acquisition by the Crown of lands needed for public services.

Later on, the British Government began to think seriously of declaring the lands of the Ashanti Kingdom as Crown Lands, but the idea was discarded because it was obvious that such a declaration would have led to another war with Ashanti. Lord Lugard is of the opinion that, since Britain had failed to declare the lands Crown Lands immediately Ashanti was annexed, Britain had lost her right to do so.

13. The Post-War Gold Coast: A Review of the Events of 1923. Pp. 53-55.

There is, however, a fairly large area of land in Ashanti which is under the direct control of the British, but oddly enough, not the British Government. This "imperium in Imperio" is a unique phenomenon in British West Africa. Mr. Cade, who was British Resident at Kumasi in 1895, undertook to carry out a prospecting journey in Ashanti. This was in fact a dubious venture for a servant of the Crown, but in spite of this Mr. Cade managed to get certain illiterate Ashanti Chiefs at Bekwai and Adansi to sign a document giving him sovereign rights over 100 square miles of territory. Even if the Chiefs had been literate, the document would still have remained invalid, because the transfer of such a large area of Ashanti territory had not the sanction of the King of Ashanti.

With the agreement in his pocket, Mr. Cade returned home to London and endeavoured to float a company for the exploitation of the concession. "The Imperial Government was doubtful about recognising the monopoly, but at the sight of the written document it was convinced of the legality of the undertaking. In those days the Government still worshipped the fetish of a written treaty, even although it was signed by chiefs who did not understand what they were doing. The company was floated in 1897-98 under the name of the Ashanti Goldfield Corporation. The Concessions Ordinance which came later in time expressly declared that the Corporation was beyond its ambit. Nor did the annexation of Ashanti in 1901 make any difference to the rights of the Corporation. It has the same powers over its territory as the Crown has over Crown Lands."[14]

14 Dr. McPhee, cit. op. P.159.

The lease is for 99 years and expires in 1994, and so this monstrous anomaly is to be maintained for a further half century. An agreement, which was not only voidable, but in fact void, from its very inception, has been given a tacit official legality by the very Government which has, since the end of the last century, expressed itself strongly against concession-hunters.

In fairness to the British Government it must be stated that, between 1900 and 1913, the total area of concessions invalidated by the British Courts in both the Gold Coast Colony and Ashanti was 10,279 square miles, or over 20% of the whole area. By the end of 1914 the total area of land alienated in the Gold Coast Colony was 1,112.646 square miles out of some 23,937 square miles of territory, or roughly 5% of the whole area; and the area alienated in Ashanti was 399.766 square miles out of some 24,379 square miles of territory, or roughly 1.5% of the whole area. Since the beginning of 1915, concession-hunters have intensified their activities, and furthermore they have acquired the technique of securing faultless concession rights. The result is that the "total concessions validated by the High Court covered in 1935 some 8,805 square miles out of 23,937 in the colony, and 2,986 square miles in Ashanti out of 24,379 square miles."[15]

Concessions for agricultural purposes in both the Gold Coast Colony and Ashanti have been few. Only one European company was able to survive the agricultural depression of the 1930's. Plantations like those so common in Malaya are

15. An African Survey by Lord Hailey. P.778.

therefore conspicuously absent in both the Gold Coast Colony and Ashanti; and agricultural production remains the sole responsibility of the indigenous population.

THE NORTHERN TERRITORIES OF THE GOLD COAST

"Circumstances," writes Lord Hailey, "gave the administration a freer hand in framing its land policy in the Northern Territories. Exposed to the attacks of Moslem forces from the countries south of the Sahara, these regions had, nevertheless, escaped absorption in the Fulani empires which occupied Northern Nigeria. They had been subjected to the full force of slave raiding, and as a result the population was sparse and disorganised; there were no strong political authorities such as were encountered in the colony and Ashanti. In its administrative policy government was, as already shown, able to adopt a system which has gradually taken the form of indirect rule similar to that of Nigeria or Tanganyika, and its land policy has developed in the same direction as in these territories."[16]

The British Government did not elect to control the lands in the Northern Territories of the Gold Coast, until communications between the Colony, Ashanti and the Northern Territories had been improved. The Government was afraid that the south would influence the north, and cause the north to demand to be treated in the same light as the south. In order to forestall this, the Northern Territories Land and Native Rights Ordinance was passed in 1927. The Ordinance declared all lands in the Northern Territories to be public

16. Lord Hailey, cit. op. P.778

lands, but with a qualifying clause to the effect that the validity of existing titles would be recognised if proved within three years. The Ordinance also empowered the Governor to levy rents in all urban areas throughout the north. The Ordinance was severely criticised in the Gold Coast Colony on the grounds that it was a 'confiscatory' measure. It was obvious that practically all the inhabitants of the Northern Territories could not read the Ordinance, let alone understand it. Neither the average man in the street nor his Chief could therefore make use of the clause which provided for the recognition of titles.

The criticisms which came from the inhabitants of the Colony and Ashanti were brushed aside because, this time, the Government was dealing directly with an area which had an illiteracy of 99.9%. The criticisms served, "on this occasion merely to secure, in the revised Ordinance 8 of 1931, the substitution of the term 'native' for 'public' lands, with the added declaration that they were at the disposal of the Governor 'for the use and common benefit' of the native.....The Crown has so far used its powers only to alienate five square miles, but the occasion for a more extended use may arise if the surveys now being made prove the existence of gold."[17]

Thus we find a people, who bore the full weight of Moslem and European attacks, and who, according to Lord Hailey, experienced the full rigors of the slave-raids, dispossessed of that which at least they had clung to and called their own. To-day these suffering, starving, and humiliated

17. Lord Hailey, cit. op. P.779.

inhabitants of the Northern Territories of the Gold Coast are but 'tenants at will' of the Crown.

SIERRA-LEONE AND THE GAMBIA

Both in Sierra-Leone and the Gambia the small colony areas present for the African the biggest break with tradition and customary land laws. English influence has been predominant, and any land which is not Crown Land is held in free-hold. English Land Law has replaced customary land laws, and land-sites are bought and sold as freely as in the United Kingdom.

In the Protectorate area of Sierra-Leone the theory of African ownership has been maintained on the same lines as in the Gold Coast Colony and Ashanti. The Protectorate Native Law Ordinance 16 of 1905 and Ordinance 16 of 1907 affirmed the indigenous legal principle that the land was vested in the tribe. The Protectorate Lands Ordinance of 1927 (extended by Ordinance 32 of 1933) reaffirmed the British Government's recognition of African customary land laws by stating that "all land in the Protectorate is vested in the tribal authorities, who hold such land for and on behalf of the native communities concerned."

Just as in the Gold Coast Colony and Ashanti, the British Government in Sierra-Leone has sought to control the granting of concessions to aliens by the indigenous population. A series of ordinances, commencing in 1902 and consolidated in Ordinance 29 of 1931, regulate the alienation of lands by tribal authorities. The Governor's assent is

required in all cases of alienation of lands to non-natives. The Governor is empowered to sanction to non-natives concessions of not more than 1000 acres, if he is satisfied that the granting of the concessions are in the interest of the chiefdoms.

In the case of larger concessions, the Governor must satisfy himself that they are in the interest of the country as a whole, but in no case must the Governor give his assent to concession-grants covering areas of more than 5000 acres without first obtaining the approval of the Secretary of State for the Colonies.

Mention must now be made of the Palm Oil Ordinance 7 of 1913, which empowered the Governor, with the assent of the tribal authority, to grant renewable leases to European firms desireus of developing the palm oil industry. A lease was not to exceed twenty-one years in the first instance, and the area leased should not be more than ten square miles. The leasee was at liberty to erect oil mills, but he was debarred from engaging in other enterprises.

The people of Sierra-Leone showed extreme unwillingness to market their produce at the oil mills which were erected as a direct result of the ordinance, because the prices paid by the mill owners were exceptionally low. The people of Sierra-Leone elected to extract the oil on their own, and in due course the European-owned oil mills were forced to cease operating. An official committee appointed in 1924 reported that in their opinion, if the West African Palm Industry was to be placed on a proper basis, the oil

companies could not be left entirely dependent on the unwilling African farmers, and suggested that the companies must have their own plantations. [18]

In order to give effect to the Committee's recommendations, the Concessions Ordinance of 1922 was repealed and a new Concessions Ordinance was passed in 1931. A special clause was inserted in the 1931 Ordinance, to the effect that a grant of land made with the consent of the Governor, and, where necessary, with that of the Secretary of State for the Colonies, is not a concession in the meaning of the Ordinance and may be regarded as valid without submission to the Concessions Court. No grants of land have so far been authorized under this Ordinance for the cultivation of the oil palm, and the production of palm oil and palm kernel remains predominantly in the hands of the indigenous population.

In the Protectorate of the Gambia, the alienation of land from the Gambians has not gone far. This happy state of affairs is perhaps due to the fact that the Protectorate Ordinance of 1902 stated that all native laws which were not repugnant to natural justice, or incompatible with English Law, would continue to remain in full force. The virtual absence of alienated lands has rendered agricultural production in the Gambia the sole responsibility of the native population.

18. West Africa, Palm Oil and Palm Kernels, Colonial No. 1925, P.9.

N I G E R I A

In any study of recent trends in the land laws of Nigeria, a distinction must first be drawn between the Colony and the Protectorate, and within the latter a further distinction must be drawn between the southern and the northern provinces. The Colony deserves mention mainly because of the unique position it occupies in the legal history of colonial land rights.

King Docemo of Lagos is held to have made extensive grants of land under titles stamped by the British Consul before the cession of Lagos in 1861. In 1863 the British Government called in these titles and issued Crown grants to Africans claiming land. The British argued that, as a result of the treaty of abdication signed by King Docemo, they had assumed all the powers and prerogatives which formerly belonged to King Docemo, and the assumption of these powers and prerogatives involved control of all lands falling within the former jurisdiction of the abdicated king. The British did not stop there, but, ignoring customary land laws, declared that no private ownership of land could exist except under direct grant from the Crown.

It appears however that the British Government failed to push its new theory to its logical conclusions, because lands held in communal tenure were not subject to Crown grants. This fact later on led to two important land cases, both of which were finally settled by the Privy Council. The first was in 1915, when the Privy Council laid down the

ruling that the lands had been ceded to the Crown in 1861, subject to the condition that all rights existing in the inhabitants by grant or otherwise from King Docemo, or his predecessors, would be respected.[19] The second was the Apapa Case of 1921, in which the Privy Council laid down the ruling that the rights of ownership are not disturbed by a change of sovereignty, adding that a customary right of the nature of that existing in Lagos, though of a communal nature, could be recognized as a private right to be respected and upheld.[20] These two important legal decisions have had the effect of rendering negligible, the Crown's interest in the lands in the Colony.

We must now turn our attention to other parts of Nigeria. When Benin was conquered in 1896, the Crown treated all rights in the land as having passed to itself, and issued leases to the indigenous population; but in 1916, after the Oba had been restored to his throne, he was allowed to resume control over lands occupied by his people.

The Southern Nigerian States of Abeokuta, Ibadan, Oyo and Ilesha were for nearly two decades regarded by the British as Treaty States. An Order in Council, issued in 1899, ratified these treaties, and Yorubaland became virtually a protectorate, possessing a substantial amount of internal autonomy.

After Lord (then Sir) Frederick Lugard had conquered the Northern Provinces of Nigeria in a war in which even the most elementary principles of civilised warfare were ignored by the British,[21] he decided to amalgamate Southern and Northern

19. Attorney-General of Southern Nigeria and John Holt&Co.Liverpool Ltd. (1915). A.C.599.
20. Amodu Tijani V The Secretary, Southern Nigeria(1921)2A.C.399.
21. Five Long Years by Brigadier-General Crozier.

Nigeria. On the 1st of January, 1914, Lord Lugard implemented his decision by electing to abrogate the treaties which Britain had solemnly concluded with the natural rulers of Abeokuta, Oyo, Ibadan and Ilesha. Thereupon Lord Lugard, the ruthless conqueror of African territories, the breaker of solemn treaties, was acclaimed in one and the same breath as the greatest modern architect of British Imperialism and, ironically enough, as one of the greatest friends of the African people.

The present British land policy in Southern Nigeria follows the principle that the authority derived from the treaties made with the natural rulers did not extend to interference with rights over land. Ordinance 32 of 1917 states that no alien shall acquire any interest in land from a native except under an instrument approved by the Governor. Under this Ordinance the Governor has been enabled to authorize a few sales of land in urban areas for trading purposes. Ordinance 7 of 1918, now appearing as Cap. 84 of the Laws, has produced a certain amount of legal confusion in the Land Laws of Southern Nigeria, for the Ordinance defines Crown Lands as all public lands which are for the time being subject to the control of His Majesty by virtue of any treaty, cession, or agreement, or by virtue of His Majesty's Protectorate. In practice, however the definition has not been pushed to its logical conclusion, and Crown Lands refer solely to lands acquired by escheat, purchase and the like, and not to native lands generally.

The British Government's recognition of African land rights in Southern Nigeria provoked adverse comments in

certain British business quarters soon after the Great War. These British business circles were desirous of exploiting Nigerian agricultural resources through the medium of the plantation system. Leverhulme and other interests made serious efforts between 1920 and 1926 to secure a freehold area for oil palm plantations, but the people of Nigeria viewed the efforts with suspicion, for they felt that the Government might be forced by big business to adopt the 'Kenya System'.

Mr. W. Ormsby Gore, who was afterwards Secretary of State for the Colonies, was authorized by the British Government to visit Nigeria and to report on the situation. He issued a report in 1926 and in it Mr. Ormsby Gore expressed himself as opposed to any system of compulsory acquisition of land and to the use of compulsory labour. He also opposed the granting of buying monopolies, but added that the whole Protectorate of Nigeria would have much to gain from the introduction of scientific oil-palm cultivation on a large scale. He expressed the belief that the people of Nigeria would raise no objections if vacant lands were given on leasehold, asserting that the Nigerian Chiefs had merely opposed the granting of permanent rights in the land.[22]

The British Government decided to reject applications from would-be planters not only for permanent rights in lands, but also for leaseholds, on the grounds that even a lease could not be obtained without infringing fully acknowledged African rights. It appears, however, that the British Government was unable to say 'no' to the United

22. Cmd. 2744. Pp.108-109.

Africa Company (Unilevers), because, since the official pronouncement was made, the United Africa Company has obtained long leases for some 12,400 acres of rubber and oil-palm plantations. In spite of this apparent inconsistency in official land policy in Southern Nigeria, agricultural production remains predominantly in the hands of the indigenous population.

British land policy in Northern Nigeria must now be considered. By the Land and Native Rights Proclamation 9 of 1910, the Crown claimed the right to dispose of land not in actual occupation, and to control all leases to aliens. This law has now been modified and set down as Chapter 85 of the 'Laws'. Chapter 85 of the 'Laws' declares all lands, whether occupied or unoccupied, as native lands, subject to the disposition of the Governor, to be held and administered for the use and common benefit of the natives of Northern Nigeria. The law further states that no title to the occupation and use of such lands would be valid without the consent of the Governor, who, in exercising his control, was to have regard to native law and custom. The Governor was empowered under the law to fix rents when granting rights of occupancy to natives and non-natives, and he was further empowered to revise these rents periodically. The rights of occupancy could be for a definite or an indefinite period; but no single right of occupancy granted to a non-native could exceed 1,200 acres, if granted for agricultural purposes, or 12,500 acres, if granted for pastoral purposes. The law as it now stands is a law of 'expropriation' and renders the indigenous inhabitants of Northern Nigeria 'tenants at will' of the Crown.

Summing up the land laws in British West Africa, we can say that official policy tends to lean heavily on the preservation and support of customary African land rights; as is seen in the case of the Gold Coast Colony, Ashanti, Protecterates of Gambia and Sierra-Leone and Southern Nigeria. The British Courts in all these areas have recognized the validity of tribal laws in regard to land.

In direct contrast to the official policy outlined above is the policy which is now being carried out by the British Government in Northern Nigeria and the Northern Territories of the Gold Coast and which has led Dr. Norman Leys to write, "There are abundant signs that the very different policy pursued elsewhere in Africa has recently influenced British West African policy. But the change in ideas came too late. Even if new land was alienated to Europeans and the natives urged to cultivate it for wages, they could never be induced without direct compulsion to abandon for wage earning the more profitable industries, such as cocoa growing, which have grown to prosperity under the double security of free land and free markets."[23]

Taken by and large, the West African still retains his full rights over his lands, and in the next chapter we shall say something about the peasants who make use of these lands.

23. Land Law & Policy in Tropical Africa by Dr. Norman Leys, M.D., P.8.

CHAPTER 111.

THE WEST AFRICAN PEASANT.

THE WEST AFRICAN PEASANT.

The West African is a peasant, and he loves the cultivation of the soil and in it finds his real vocation. Few people acquainted with West Africa will elect to challenge this statement. In several West African languages the same word is used to express "work" and"to cultivate the soil". Generally speaking, agriculture nourishes and maintains every household and is the source of all material wealth and happiness. Agriculture, in short symbolises the material life of the people of the Guinea Coast.

Boys and girls accompany their parents to the fields from very tender ages. When the boy reaches the age of puberty, the father generally allows him to start a little field of his own as a first step towards economic independence.

The son continues to cultivate this piece of land until he gets married. Once he gets married, he is at liberty to approach the head of the family (Abusuapanyin) for a fresh allotment of land from the family lands. If all the family lands have already been taken up, he is free to approach the Chief for an allotment of land from the tribal lands. Such an approach to the Chief by any member of a family is an indication that the particular family has become too large for the lands at its disposal, and a sure sign that a new branch of the family is needed. Therefore the Chief, in allotting tribal land, gives the son the right to constitute himself as a new head of a family. The son's independence is then virtually complete.

EX BIBL. UNIV. EDINBURGEN

It must not be imagined that economic independence is ever absolute in West African society; for the West African conception of the individual differs from the European conception of the individual. The link between the individual and the community can best be explained when one begins to determine the relation of the individual to the land which he is cultivating, to the society in which he lives, to religion, to poverty, and to the political life of the community. "Individualistic notions," writes M. Delafosse, "are foreign to the majority of negroes. With them collectivism carries the day in every sphere, be it of society, religion, poverty, economics or even politics."[1]

Until the beginning of this century, property in land was virtually unknown in West Africa, nobody, not even the collective unit itself, had the ownership of the land. The peasant was not interested in his right to transfer the property he occupied, but in his right to farm it and benefit by the cultivation. This perpetual usufruct could only be conferred on the peasant by the collective unit. The principle of the inalienability of titles to land was so engrained in the African's conscience, that in his view the conquest of a territory in no way implied the acquisition of right to the soil of the conquered territory. Land could not be an unconditional property and this included whatever the land yielded by natural law.[2]

The West African believed and still believes that work, or rather man's productive activity, is the only title-deed to property. Where the work is performed by the collective

1. Quoted by Raymond Michelet in African Empires & Civilisations.

2. Fanti Customary Laws by John Mensah Sarbah, C.M.G., Barrister-at-Law.
See
Gold Coast Native Institutions by Casely Hayford.
Hansard May 4th, 1874.
Akan Laws and Customs by Dr. J.B.Danquah,LL.B.,Ph.D.

unit, the benefit accrues to the collective unit; but where the work is undertaken by the individual, the benefit accrues to the individual. But the individual has to contribute to the collective unit which has been robbed of the individual's assistance in the collective work.

Labouring in the fields has always been looked upon by the West African as a dignified type of work. Chiefs and the comparatively well-to-do normally take pleasure in working on the farm. The Chiefs usually cultivate their own fields with the assistance of their domestic circles.[3]

Both the Chiefs and the comparatively well-to-do have helped to raise the standard of peasant agriculture in West Africa. Amongst the agricultural tribes that have known a long fixity of abode, cultivation of the soil is carried on systematically, methodically and carefully. For example, the Kubara in the hilly country to the north of Togoland have stone walls round their fields. These people were protected by natural barriers and escaped the frequent ejections experienced by other states and tribes during the southward drive of the Arabs, Moors, Berbers and Spaniards from the north. As a result of this comparative fixity of abode, the Kubara, despite their scanty land, irrigated their lands with skilfully constructed ditches and made use of animal manure from cattle pens. According to Dr. Westermann, the smallest piece of land is used, even when numerous stones have first laboriously to be removed. He adds that the whole country, in spite of its mountainous nature, gives the

3. Lord Hailey, cit. op. P.881.

impression of a large, carefully tended garden.[4]

The average West African peasant burns the bush at the height of the dry season with the object of clearing the land of grass and bush, lightening the hoeing, fertilizing the soil with ash, destroying snakes and other dangerous vermin, and making hunting easy. This practice of burning the bush has been criticised by competent observers,[5] on the grounds that it leads to the destruction of the forests, gradual desiccation, decrease in protection of the farms from wind, lack of adequate shade for the plants, and deterioration in the quality of the soil or soil erosion. These criticisms are undeniably sound, but in support of the bush-firing practice of the peasant, it must be argued that besides the fertilization of the soil with ash-salt, coarse and less valuable grasses are destroyed and the growth is of fine nourishing species encouraged.

Generally speaking, however, it must be admitted that bush-firing is wasteful and inconsistent with any form of intensive agriculture. It is very easy to criticise and condemn, but constructive criticism is called for in this particular instance. The majority of the peasants have no cattle, so that animal manure is quite out of the question. Artificial manures are at present too expensive and the peasant can ill afford to buy them.

The peasant's tradition of cultivation is empiric, and this has taught him methods of crop rotation, usage of

4. Der Afrikaner heute und morgen by Dr. Diedrich Westermann. P.68. Copyright 1937 by Essener Verlagsanstalt, Berlin, Essen, Leipzig.

5. Lord Hailey, Professor Shephard, etc.

soils, means of fertilization, and sometimes anti-erosion measures, which, though they may not be suited to modern demands on the soil, are well adapted to the prevailing conditions of income, labour, and climate. The present implements of cultivation are the axe, the cutlass and the hoe, and these the peasant wields with skill and effect. Except in the northern savannah regions, where the plough is still in use, the hoe has completely replaced the plough.

Hoe-culture is now closely interwoven with the whole economic life of the country and this observation is likely to hold true for a long time yet, because peasants are conservatives by nature and the West African peasant is no exception.

The West African peasant's conservatism, however, does not amount to a taboo. He is prepared to accept changes in agricultural methods and practices, once he is convinced that changes are necessary and desirable. The present practices and institutions of the peasants "were not wafted into being as if by magic, nor received by succeeding generations as fully developed and perfect gifts from the hands of the originators; but are to-day the net results of the travail of the souls of many generations."[6] Thus it was that when tribes moved from the northern savannah belt to the southern tsetse fly infested forest belt, they discarded the plough for the hoe, and several scientific observers agree that hoe-culture yields very good results.

6. The Significance of some Akan Titles by J. C. de Graft Johnson, O.B.E., F.R.A.I., Gold Coast Review, December, 1926.

Hoe-culture has led to a division of labour between the sexes. The men fire the bush, proceed to cut down surviving trees with an axe or a cutlass, and then remove the stumps of the trees with hoes. In all these activities sons assist the men. The women remove stumps of smaller trees and do a certain amount of light hoeing, assisted by their daughters. When the fields have been prepared, the men make holes in the ground with pointed poles, and the women put the seeds in the holes, while the daughters cover the holes over with earth.

After the fields have been sown, both the men and the women return to the village and pay regular visits to the farms. One would expect the peasant to live on the farm, but this seldom happens in actual practice, for the peasant's tendency to collective action is strengthened by the fact that his home is in a village which has an active social life that appeals strongly to his gregarious instincts. It is only when it is imperative for him to live at his farm that he elects to do so, and even then, very reluctantly.

At dawn the peasant leaves his village home for his farm, which is generally a mile or more from the village. He works on his farm from just before six in the morning until about an hour before noon and then takes shelter from the tropical sunshine. He gets a meal and does whatever work can be done under cover, but goes back to the open field in the early afternoon, returning home at sunset.

It is indeed an interesting sight to see the peasant

and his family marching in single file along the country path into the village, the children and the wives carrying loads on their heads, and the peasant walking in the rear carrying a gun. This common sight has caused certain British writers to assert that the West African peasant leaves his women-folk and children to do all the work, but one can not help asking these critics what they would do if they were in the peasant's place and a leopard or any other wild animal attacked the convoy? Could they honestly say that they could defend the convoy promptly if they were carrying loads on their heads? The European peasant may not need to worry about wild animals, but the West African peasant lives in the midst of them. The division of labour between the sexes is therefore based on commonsense and on an egalitarian principle.

Quite apart from hoe-culture having produced a division of labour amongst the sexes, it has also served to maintain equality between the sexes in spite of polygamy and concubinage, which are relics of the slave-trade. The man normally allots part of his lands to his wife or wives. Quite apart from the man cultivating the lands under his direct supervision, he also does all the heavy and strenuous work on the wife's farm, and the wife carries out the lighter but more monotonous duties.

"The character of the marriage relationship in various tribes," writes Lord Hailey, "and the general status of women in the community is closely related to the share which they take in the provision of food."[7] The women are free to market the crops they have produced and thus enabled to

7. An African Survey by Lord Hailey.

acquire property for themselves.

Throughout the rural areas of West Africa, men and women stand on an equal footing, politically, socially, and economically, for the political authority of the whole community is derived from their right to cultivate the land. Thus we find that agriculture has determined the social and political life of the peasantry, and the same division of labour which is seen in hoe-culture is reflected in the art of governing the community; for, though in the majority of cases no woman is allowed to become a chief, only the Queen-Mother has the right to authorise the removal of a chief, subject to popular consent. In matters of defence and attack, where no such division of labour is possible, women are allowed to become full generals in command of both men and women, although no woman is under obligation to fight. It was one such woman-general, Nana Ya Santiwa, the Queen-Mother of Ashanti, who led the Ashantis against the British in the Ya Santiwa War of 1900-1.

Thus we find that the political, economic and social life of West African has been determined and conditioned by the way in which the sexes combine to produce their food - a way of life which has been dictated by the hoe.

In modern times, the hoe has accomplished new feats, for it is with the hoe that the peasant has demonstrated his willingness and desire to welcome healthy changes and has embarked on the production of agricultural products for the world markets instead of production for home consumption. The peasant being a realist has retained the old whilst welcoming the new. He has retained the hoe, and furthermore

he has not altogether given up production for domestic consumption. The cultivation of market crops, which require several years before they can yield any returns, has been undertaken side by side with the growing of food crops. The peasant's realism, which was conditioned by his lack of capital, has produced unexpected benefits; for, in the case of cocoa and other market crops, the food crops have given shade to young plants.

The hoe is a difficult implement to handle, for it entails much labour, and the peasant depends on man-power alone for all agricultural operations. He is thus forced to attempt to achieve the maximum production from the unit of labour rather than from the unit of land. Since the peasant does not employ animal drawn implements, he has found it unnecessary to plant crops in straight rows, and he has elected to practice mixed cropping, which, coupled with a certain amount of weeds, has served to preserve the fields against soil-erosion. In spite of the handicaps imposed by hoe-culture, the peasant has learned to turn even these handicaps to advantage.

Thus we find the peasant, armed with the hoe, developing the cocoa industry, which was practically unknown in the Gold Coast in 1880, into an industry producing and exporting 311,151 tons of cocoa beans in 1936. The mushroom-like growth of groundnut production in Sene-Gambia also testifies to the potentialities of hoe-culture and endorses Dr. Westermann's dictum that West Africans have succeeded to an astonishing degree in acquiring the skill necessary for production for export.

Production for export has given birth to social and economic consequences. Workers from other parts of the country flock to these export-growing areas and settle permanently in these regions. Colonies of strangers arise, whose inhabitants inter-marry with the indigenous population, leading to a decrease in the homogeneity of the group, but with the added advantage that the outlook of the group is widened and the prior isolation of the group nullified.

This widening of outlook has not however affected religious beliefs about the land, for these beliefs are basically the same for the whole of West Africa. Long before the advent of Christianity and Mohammedanism, the West African peasant had a name for the Almighty God. To the Ibo tribe of Nigeria, He was "Chineke", The Creator; to the Akans of the Gold Coast, He was "Nyankopon", The Friend Who Surpasses All Friends. Second only to the Supreme Being is the Earth Goddess, the Asase Ya of the Ashantis of the Gold Coast. The Supreme Being dwells in the skies above and is regarded as being wedded to the Earth Goddess, the Goddess of Fertility.

Of the Ibo Earth Goddess, Amaury Talbot writes, "She is the Great Mother Goddess, the spirit of fertility, the nearest and dearest of all deities. Some of her statues in the Ibo Mbari temples.....with a child in her arms or on her knees and a halo round her head and the crescent moon often depicted on or near her, are reminiscent of some Italian Madonnas."[8]

8.The Peoples of Southern Nigeria by Amaury Talbot.

The Asase Ya of the Ashantis is indeed the personification of fertility; she is the deification of the elusive and inscrutable life forces of growth and reproduction. In short, the Earth Goddess is the West African peasant's equivalent of agricultural science, the vitalistic forces whose kindly co-operation must be assured before a plant can achieve the fertility which is generally known as a good yield. The European in modern times, looks upon living things from a mechanical point of view; the West African peasant looks upon them 'vitalistically', or from what may be termed a 'Harvest Festival point of view'.[9] The peasant's ideas about living things are changing, but they must change gradually. To him, agriculture leans on Providence and to this he attaches a certain amount of religious reverence.

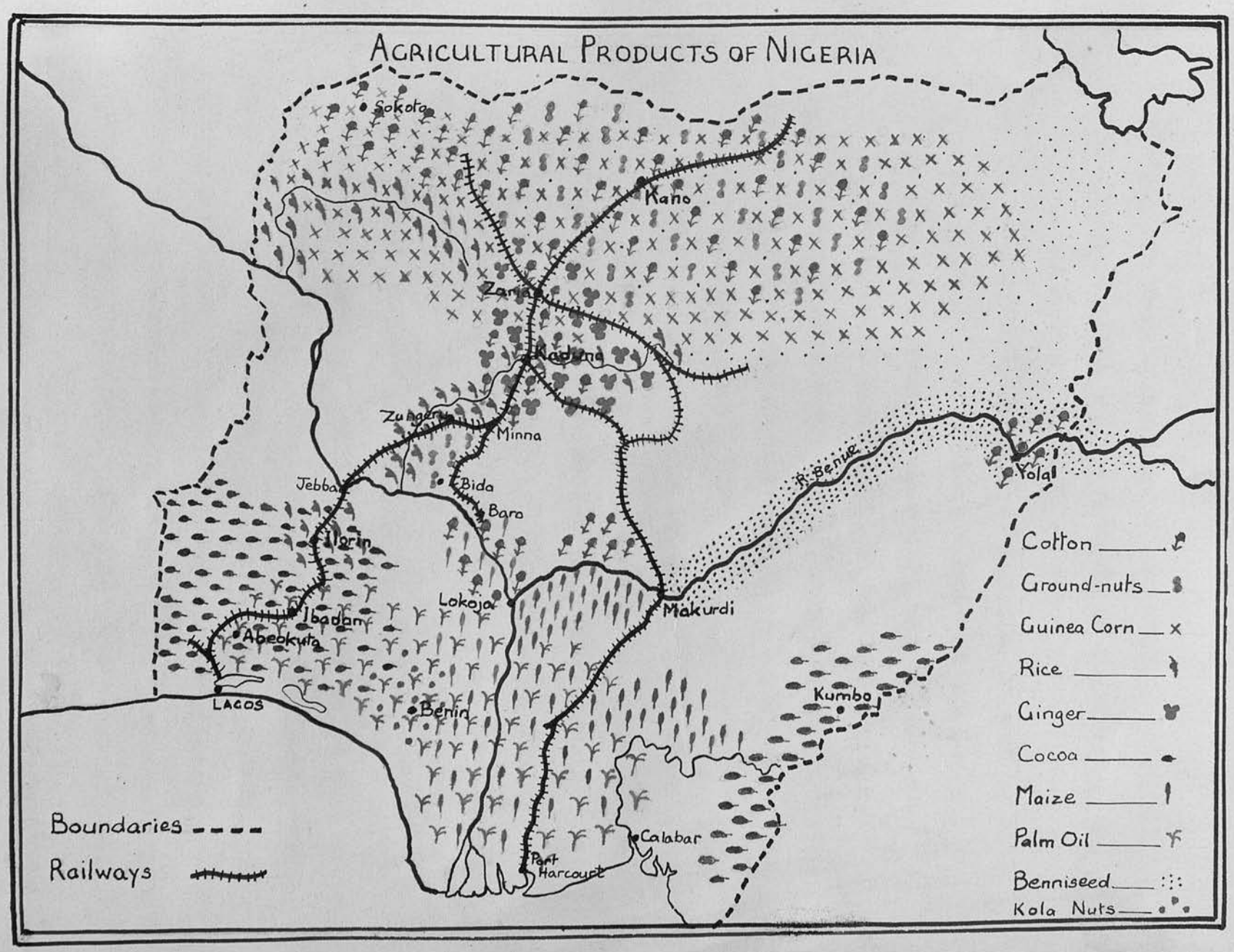
It will be easy to condemn the peasant's conception of an Earth Goddess, but it must be noted that many of the practices which result from this conception are sound and well fitted to West African conditions. There is a general tendency for most British writers on West Africa to compare and contrast whatever practices and institutions they find in the country with those prevailing in the United Kingdom, and to appraise or condemn the African practices and institutions according as they approximate to British practices and institutions or differ from them. This superior attitude must be avoided, for British and West African systems of agriculture have their separate peculiarities. The religious, collectivistic agricultural

9. The Earth Goddess by Jones

ideals of the West African peasant, which have been conditioned by production for domestic consumption, cannot be reconciled with the narrowly individualistic agricultural economy of the United Kingdom. There is a tremendous difference between farming for domestic consumption and farming for a world market. Farming for a world market is a new experience to the West African peasant, and no doubt, through time, this new experience will tend to modify his existing conceptions and ideals. By studying the most important agricultural products which the West African peasant cultivates, we shall see how far he has succeeded in producing for a world market.

C H A P T E R 1V.

AGRICULTURAL PRODUCTS OF BRITISH WEST AFRICA.


AGRICULTURAL PRODUCTS OF NIGERIA
Sokoto
Kano
Zaria
Kaduna
Zungeru
Minna
Jebba
Bida
Baro
Ilorin
Lokoja
Ibadan
Abeokuta
LAGOS
Benin
Makurdi
R. Benue
Yola
Kumbo
Calabar
Port Harcourt
Boundaries
Railways
Cotton
Ground-nuts
Guinea Corn
Rice
Ginger
Cocoa
Maize
Palm Oil
Benniseed
Kola Nuts

AGRICULTURAL PRODUCTS OF BRITISH WEST AFRICA.

British West Africa has on the whole a uniform type of agriculture, both in the methods of cultivation and in the actual crops produced.

Speaking specifically of Nigeria, it can be said that the principal agricultural products are cocoa, groundnuts, palm kernels, palm oil, cotton, cassava, kola, castor seeds, castor oil, citrus fruits, date palm, tobacco, benniseed, ginger, rice, chillies, rubber, sisal hemp, sweet potatoes, wheat, vegetable seeds, peas, soya beans and cinchona.[1]

The Gold Coast produces dried shallots, plantains, green vegetables, beans, peas, groundnuts, guinea corn, rice, palm kernels, palm oil, maize, sweet potatoes, potatoes, sugar cane, rubber, citrus fruits, bananas, coffee, castor oil, cotton, tobacco, copra, yams, cassava, and coco-yams; but cocoa is by far the most important agricultural product of the Gold Coast.[2]

Sierra-Leone and the Gambia now fall to be considered. Rice, palm oil, palm kernel, coffee, citrus fruits, cocoa, bananas, pawpaw, pineapples, cassava and ginger constitute the main products of arable farming in Sierra-Leone.[3] The Gambia produces guinea corn, cassava, sweet potatoes, yams, citrus fruits, groundnuts, palm oil, palm kernels, and vegetables.[4]

1. Government Report on Nigeria. 1941.
2. Government Report on the Gold Coast. 1943.
3. Government Report on Sierra-Leone. 1943.
4. Government Report on the Gambia. 1942.

Judging by the listed agricultural products, the uniformity in the actual crops produced in all the four British West African colonies does not appear to be complete, but even where certain crops are not specifically mentioned in relation to a particular colony, it must not be concluded that they cannot be found in the colony. The uniformity is in fact almost water-tight.

We shall now attempt to study some of the more important agricultural products in detail in order to link them up with the peasant economy of the colonies; to throw additional light on the factors governing their cultivation; and to demonstrate how far the peasant has been successful in producing for a world market. In order to achieve all these objects, we propose to discuss the products individually, starting with the oil palm.

The Oil Palm (Elaeis Guineensis).

The oil palm is indigenous to West Africa, and until recently, its cultivation was unknown in any other part of the world. It is to be found in the whole region extending from the Congo to the Gambia, wherever the average annual rainfall amounts to about sixty inches distributed over not less than eight months of the year. The oil palm is closely associated with the most densely populated parts of West Africa, although to-day there are some thinly populated areas where numerous palm trees can

be found. The plant grows semi-wild, and, as a rule, very little time is spent on its cultivation.

The peasant sometimes prepares a small nursery for the oil palm and afterwards transfers the seedlings. The young plants are unevenly spaced and they receive very irregular and spasmodic attention. Some of the plants even grow by accident, but they all go to make up the oil palm farm.

The oil palm farm is generally a field with dense undergrowths interspersed with food-crops, such as the coco-yam, and with the oil palm trees stalking majestically some five to twenty feet above the surrounding vegetation. If the oil palm trees in or near the villages were given such attention as would relieve the palms of shade and entangling bush, the yield could be augmented and there would be a corresponding decrease in the amount of labour required for collecting the fruits. Unfortunately, under a communal system which has lost much of its spiritual force, it is no one's business to do this.

The best fruiting oil palm trees are generally found on old farms, where, for the sake of cultivating food crops, they have been thinned out and relieved of competition with weeds and scrubs. When the trees are spaced some thirty feet apart, they tend to give good yield and a single tree can produce as many as 198 bunches of fruits in a single year, each bunch weighing some 25lbs. These observations hold good for all the colonies, but more particularly for the trees found in the Gold Coast and Southern Nigeria.

The importance of the oil palm industry in the local economy of Southern Nigeria cannot be over-estimated. In the oil palm districts of Southern Nigeria, palm kernels and palm oil are the only commodities that the people produce for export and they represent the people's sole source of income or their only cash crops. The whole region between Benin and Calabar once constituted the paradise of the notorious "palm-oil ruffian"[5]. The indigenous population then, as now, existed in the most abject poverty. The people grow their own food which serves to keep them from starving; but if life means something more than living just above starvation level, then the future well-being of these Southern Nigerian farmers depends solely on the oil palm.

Monoculture is the curse of many regions in British West Africa and perhaps there is no place in the world where the disadvantages and the precarious economic existence associated with monoculture are more clearly demonstrated than in these densely populated regions of Southern Nigeria. The cost of caskage, transport and handling of oil palm products is very high, and quite often the margin between the price paid for the palm products and their cost of production is so small, that the farmer's income is negligible. Whenever prices show signs of falling, even the small margin of profits is wiped out and the farmer is involved in positive losses. The experiences of the Southern Nigerian farmer are shared by the farmer in the Gold Coast.

5. The Economic Revolution in British West Africa by Dr. Allan McPhee. P.298.

The oil palm industry was at one time the most important industry in the Gold Coast, but within the last three decades, the industry has declined in importance. Exports of oil palm products from the colony were at one time valued at £1,000,000 per annum; but, for the years 1931-36, palm oil exports from the Gold Coast averaged only £66,000. Many oil palm trees have been destroyed in order to create living space for the more remunerative cocoa trees. The result is that to-day, the principal oil palm areas can be found between the semi-open plain and scrub country on the coast and the evergreen forest of the hinterland. These oil palm areas, which lie immediately south of the cocoa producing areas, to which they afford protection from the dry savannah conditions, extend for about 250 miles from the mandated territory of Togoland to Cape Three Points, and are from five to ten miles in width.

The average density of the oil palm trees per acre throughout the whole belt is twenty-five, but in the neighbourhood of Appam, a survey carried out by the Agricultural Department of the Gold Coast Government shows that there are 103 oil palm trees to every acre of land. The close planting of oil palm trees found in the neighbourhood of Appam is very similar to the close planting to be observed in Sierra-Leone, where the farmers cannot be induced to destroy any of the trees. The farmers of Sierra-Leone attach the utmost importance to the oil

palm trees because their livelihood depends on them, and the experts figures show that in 1936, no less than 84,578 tons of palm kernels and 1,222 tons of palm oil were exported from the colony.

The oil palm industry is, however, not only of importance to the people of Sierra-Leone and indeed to all the West African colonies, but is also of importance to all Europeans, for the palm oil which is extracted from the pericap of the nuts and the oil expressed from the palm kernel are used in the manufacture of soap, candles, magarine and various lubricants.

The West African peasant has his own uses for the oil palm products. He uses the pericap of the nut in the preparation of palm oil soup, and palm oil and the oil expressed from the kernel for various other culinary purposes. The expressed oil is also used as a base for various local medicinal preparations. Palm wine is another oil palm product which is used locally.

In Nigeria and Sierra-Leone the wine is collected by tapping the base of the trees. In the Gold Coast the palm wine producer fells the palm for the production of the wine, and he refuses to be converted to the more laborious, but less destructive, method employed in the sister colonies. In June 1933, the Governor of the Gold Coast drew attention "to the serious situation created by the indiscriminate destruction of oil palm trees in the coastal areas";[6] but the felling of the

6Report on the Economics of Peasant Agriculture in the Gold Coast by Prof. C. Y. Shephard. Pp.77-78.

trees continues.

Palm wine is never exported, but finds purchasers in local markets. It is a mild intoxicant and constitutes a very sweet and refreshing drink when it is not diluted or distilled. Distilled palm wine is an extremely potent intoxicant and cases of death resulting from the consumption of the distilled wine are not infrequent.

The Governments of the British West African Colonies have been forced to take punitive measures against anyone who is found distilling palm wine or in possession of distilled palm wine, but these punitive measures have merely served to create a lucrative black market for the product. There are at present no visible signs that the punitive measures are producing the desired results, and in fact, the distillers are intensifying their illicit activities, as a result of the excessive duties now being charged on imported spirits, and also as a result of the restrictions on the importation of gin.

So long as the West African continues to use oil palm products locally, and so long as there is a world demand for some of these products, the West African peasant will continue to cultivate the oil palm tree. He will continue to cultivate the tree in spite of the fact that he suffers from a chronic lack of capital, which makes it impossible for him to resort to large-scale methods of production. It is obvious that the peasant, handicapped by lack of capital, cannot carry out the necessary improvements generally demanded in production for world markets. But there is reason to believe that the encouragement of co-operation

amongst the producers may go a long way towards mitigating the effects of lack of capital and towards rendering it possible for large-scale methods of production to be adopted.

It is perhaps only through the medium of co-operative societies that oil presses, which have now been introduced into Nigeria, can be multiplied and rendered accessible to all producers, not only in Nigeria, but in all the other British West African Colonies. Through the medium of co-operation it may even be possible for new oil palm mills to be set up to replace those which have been forced to close down through lack of patronage from the indigenous population.[7]

Groundnuts (Arachis Hypogaea).

British and French West Africa taken together constituted, until 1931, the greatest groundnut producing area in the world, but British India has now taken the lead. In any case, the exports of groundnuts from West Africa still exceed 500,000 tons per annum. In the British Colonies, the industry is confined principally to the Gambia and Northern Nigeria, although the Gold Coast and Sierra-Leone continue to produce groundnuts for the local markets.

7. The Pretsia Oil Mill is the only oil mill which continues to function successfully in the Gold Coast.

By far the most important export product of the Gambia is the groundnut, which accounts for about 95 per cent of the total exports: in 1936 the Colony exported 49,654 tons of this commodity.[8] The industry is over a hundred years old; for in 1836, £838 worth of groundnuts were exported from the Gambia. The undecorticated nuts were shipped principally to the French ports and to Hamburg, for the expression of their oil. During the war, the bulk of the groundnuts came to Britain, but it is too early yet to say whether this new orientation will be a permanent one.

Groundnuts will grow almost anywhere in West Africa, but, since in normal times the world price for the commodity is very low, the industry cannot develop into an export trade in any particular district until that district has been provided with adequate and cheap means of transport. A low price can never serve as an incentive for the farmer and his family to carry loads of groundnuts on their heads for considerable distances.

Northern Nigeria increased its output of groundnuts only after the completion of the railway to Kano, and in 1936, the Colony exported as much as 218,389 tons of the commodity. The Northern Territories of the Gold Coast are suitable for the development of the groundnut industry, but the absence of cheap and adequate transport facilities in this region has militated against the industry. Where transport facilities are inadequate and expensive, the

8. Pre-1939 figures are being quoted mainly to show the exact state of affairs before the war. The war has resulted in certain changes or modifications, which may prove to be either transient or permanent.

farmer prefers to grow cotton.

Agricultural scientists state that the groundnut is a crop for light sandy soil and that cotton is a crop for heavy land. However, this has not prevented the farmers of Northern Nigeria from developing a first rate groundnut industry on what is claimed to be heavy soil. On suitable soil, a yield of from 1500 - 2000 lbs. of undecorticated nuts per acre is quite a normal harvest, but on heavy and wet soils, such as those of Zaria in Northern Nigeria, the average yield is from 500 - 600 lbs.

In normal times, the Nigerian groundnuts found their way chiefly to the port of Marseilles, which is the manufacturing centre of the world's groundnuts trade. Considerable quantities of the commodity were imported into the United Kingdom and to-day the continental quota is also imported into Britain by way of the ports of Hull and Liverpool, where they are expressed for an oil of excellent quality. The oil is used in the manufacture of margarine, but its chief use is as cooking or salad oil, in substitution for olive oil. The cake remaining after the expression of the oil is used for the feeding of cattle. English farmers often use the groundnuts in their pure state, but it must be observed that an important constituent of the proprietory brands of compound cakes and meals for cattle is groundnuts.[9]

Groundnuts find a ready market locally, for they are used in the preparation of groundnut soup, and fried groundnuts, alone or mixed with fried guinea corn serve

9. Lord Hailey, cit., op., Pp. 897-899
West African Agriculture by Faulkner & Mackie
See also The Agricultural & Forest Products of British West Africa, by Dudgeon.
Sir Alan Pim, cit. op. P.70

as an appetizing after-dinner dish.

The West African peasant is likely to continue producing groundnuts for local consumption as well as for world markets, but lack of capital and inadequate transport facilities are tending to check the rapid expansion of the industry. The producers are unorganized and this has made it possible for organized buyers to dictate very low prices. There is reason to believe that the encouragement of co-operative societies and co-operative marketing associations amongst the producers may serve to mitigate the transport difficulties, since the societies can run their own vehicles; and the marketing associations may succeed in obtaining higher prices, part of which can be mobolized to meet the peasant's need for capital.

Kola (Cola Acuminata).

Kola is a masticatory - it is chewed, but it is not swallowed, and the active principles which are liberated include alkaloids, caffeine and theobromine (2% of each).

Superior species of kola grow wild in some parts of the Gold Coast and Sierra-Leone, and until recently, some 5000 - 8000 tons were exported from these two colonies to Nigeria every year. In 1923, Nigeria imported 7,800 tons of kola from the Gold Coast alone.

Inferior varieties of kola grow wild in Southern Nigeria, but superior varieties were introduced into Nigeria some forty years ago.[10] The production of kola in Nigeria is on the increase, and the increase has been accelerated because of a decrease in the exports of kola nuts from the Gold Coast. Very little kola reaches Nigeria to-day by the sea route, but a considerable amount is still exported from Ashanti in the Gold Coast through the Northern Territories to Northern Nigeria. Caravans are principally employed on this overland route and the journey involves the crossing of French territory.[11]

The kola tree in the Gold Coast is of moderate height, usually from 15 to 20 feet, but it appears that in Nigeria the tree assumes an average height of 30 feet. The average annual yield per tree is about 246 nuts. The kola tree does not begin to bear nuts until it is seven years old and the average annual yield increases steadily until the tree is about twelve years old. The average annual yield of 246 nuts mentioned above applies only to the older trees, but anything from 100 - 250 nuts can be considered as the normal annual yield of the younger trees.

Kola is rather like cocoa in regard to the soil and climatic conditions best suited for its cultivation, and it is generally grown in areas where the annual rainfall is between 55 and 61 inches. The kola tree is much hardier

10. West African Agriculture by Faulkner & Mackie. P.115.
11. Agricultural & Forest Products of British West Africa by G. C. Dudgeon. P.73.

than the cocoa tree, but it is more exacting than cocoa in its requirements. Kola trees, planted by the Department of Agriculture at Benin and several parts of the Eastern Provinces of Nigeria, where cocoa has never responded to cultivation, have grown well and are now bearing fruit. The example of the agricultural authorities has been zealously copied by the local farmers, and the trees on the peasant farms are giving good yields. The nuts are taken from the trees in August and September - the kola harvest coinciding, more or less, with part of the cocoa harvest.

The kola nuts are irregular in shape and have an inconstant number of cotyledons or seed leaves, varying from two to five. The colour of the nuts is not stereotyped, and the same tendency towards variation is to be noted in the shape of the nuts. Elongated and nearly round nuts can be found side by side. Pink, red, and white nuts can be found on the same tree and sometimes even in the same pod. Attempts by certain agricultural scientists to be too learned on the subject of these variations have resulted in some confusion of analysis.

Careful attention is given to quality in the cultivation of kola. This recognition of quality is due to the fact that the producer is in close touch with market requirements and he knows that he is paid a high premium for a good product. This development

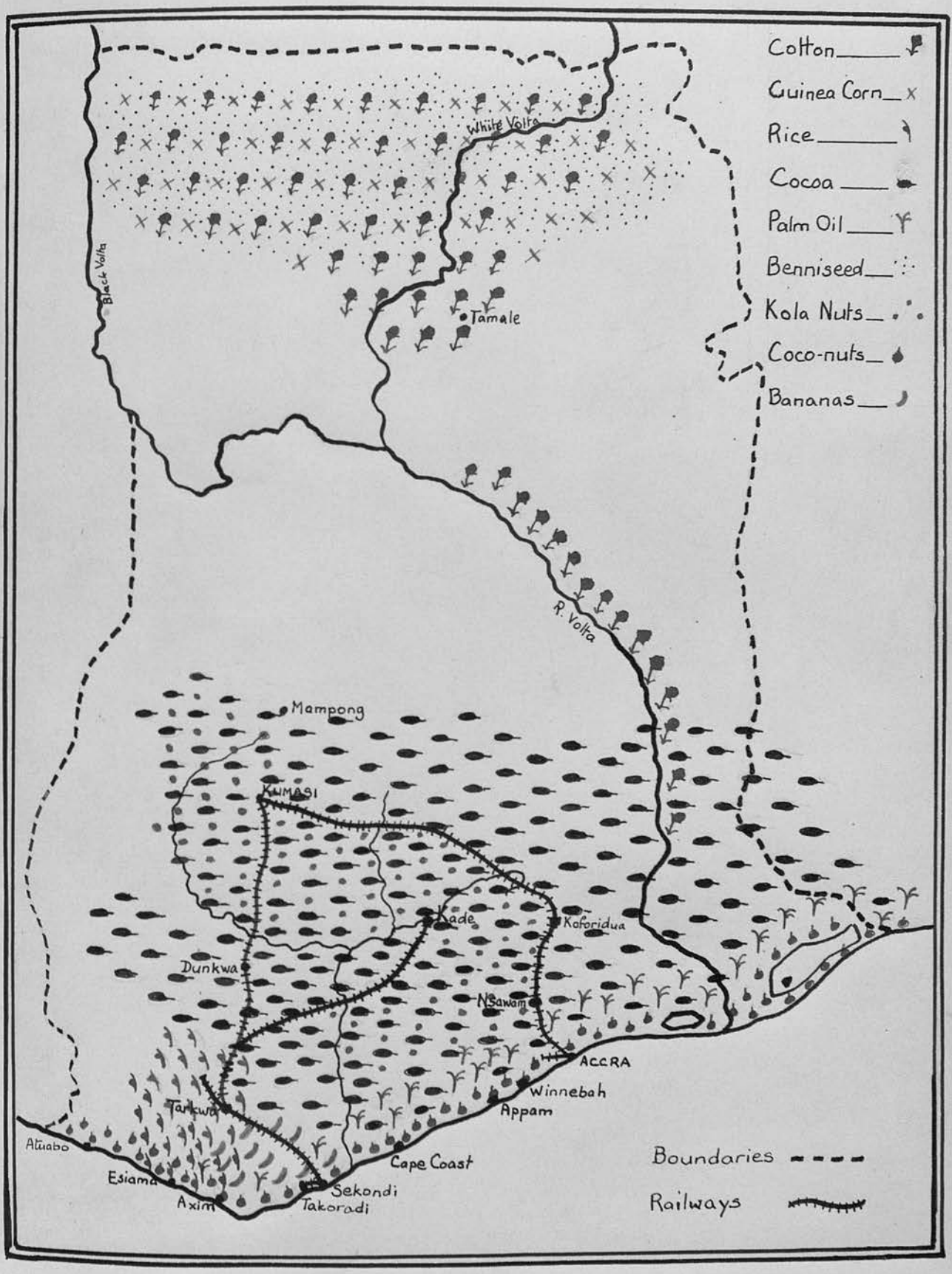
has occurred without any direct stimulus from Europe, and it is concrete evidence that the West African peasant is quite willing to respond to demands for improvement in the quality of his produce so long as sufficient financial inducement exists.

The African's use of kola dates from times immemorial. The Commodity is now used in the making of light drinks, drugs, malt extracts, chocolate and baby foods. The value of kola as a sustaining drug is fully appreciated by Africans; with its aid they make long journeys with heavy loads. Kola lessens the desire for food to a marked degree and it is classed as an "endurance", rather than as a "lift" drug. Manufacturing chemists have used the commodity in the preparation of a product called "forced march".[12]

West African kola has certainly become an item of international trade, but the peasant's methods of production and marketing fall far short of international trade standards. Large-scale methods of production and organized marketing are now essential for the healthy expansion of the industry and there is no form of organization which is likely to be more fitted to the African's communal instincts than co-operative production and marketing.

12. The Gold Coast, Gold Coast Government Publication for the Empire Exhibition held in Glasgow in 1938. P.32.

Agricultural Products of The Gold Coast



B A N A N A S .

Banana-growing on a commercial scale is a very recent development in British West Africa, and the Gold Coast Colony must take the credit for the new development. The first shipment was made in 1933, when 229 bunches were exported, but the export trade in bananas has grown considerably since that date.

There are two main types or varieties of bananas, namely the Gros Michel variety and the Cavendish or Canary banana. People in the United Kingdom are more acquainted with the Gros Michel variety which is bigger and thicker skinned, and it is the type usually seen in retail shops in the British Isles. The Gros Michel is popular with shippers and handlers because the thick skin protects the flesh from severe damage, and the fruit, therefore, can be shipped in cold storage without any covering on the bunch. The Cavendish variety has a finer flavour, but it is thin skinned and is liable to be severely damaged in transit, unless specially wrapped in some kind of fibrous material or packed in crates. Farmers in the Gold Coast, however, show a decided preference for the Cavendish variety. This variety which is not susceptible to Panama disease, is less exacting in soil requirements, and is also less liable to damage by wind, on account of its shorter growth; and the same short growth renders it easier to harvest.

The difficulty now facing the banana industry in the Gold Coast, is lack of shipping space. This lack of shipping space is not due to the war, and it can be ascribed to the fact that shippers are not too keen to handle the Cavendish variety which is so popular with the Gold Coast producer. The attitude of the shippers, however, has not prevented the banana industry from expanding.

For the years 1933-36, the exports of bananas from the Gold Coast showed the following upward trend:-

Exports of Bananas, 1933-36.

1933.....	229 bunches	1935.....	15,856 bunches
1934.....	3,387 bunches	1936.....	53,862 bunches

The industry continued to expand after 1936. Exports have fallen off in the course of the war owing to war-time shipping difficulties, but the increased production has been absorbed by British troops stationed in West Africa. The difficulties associated with the handling of the Cavendish variety can only be solved if the producers undertake to wrap the bunches carefully and properly with fibrous material and to pack them into special containers. It is only in this way that shippers can be induced to give more shipping space for the product. The producers, however, can never hope to pack the bunches properly and economically if they elect to act in isolation. There is, therefore, a crying need for a rapid development of marketing associations amongst these banana producers.

Rice (Oryza Sativa).

Rice is more widely grown in West Africa than is generally realized; and, what is more, the cultivation has increased in recent years.

In Sierra-Leone rice growing is a well-established industry and rice forms the most important item of food in the country. In the Protectorate areas, the rice tax is regarded as the most important source of revenue. The estimated annual output of rice in Sierra-Leone is given as being 175,000 tons; but in spite of this high output, roughly 2,000 tons of rice are imported into the colony every year.[13]

In the Gold Coast and in Nigeria the Governments have attempted to stimulate the industry by erecting experimental rice mills. The rice from the mills is consumed locally, but the West African is not a rice eater in the sense that the Indian or the Burman is, and rice is regarded as a semi-luxury by large sections of the community.

There are many varieties of local rice in Nigeria, but all these varieties have a grain with red skin, which makes them unsuitable for export to European countries, for the red varieties are as yet unknown in European markets and there has been no desire on the part of shippers to introduce these varieties into the overseas markets.

It must be observed that the red varieties shed

13. Lord Hailey, cit. op., P.894.

their grain very easily and much of the crop is normally wasted on the farm. They are however very adaptable to changing conditions and are able to withstand rapid changes in water depth.

Those who regard white rice as an improved type of rice have made numerous attempts to introduce the cultivation of white rice into Nigeria, but the success which has so far attended these efforts is insignificant. The white varieties are not hardy enough for some of the local conditions, as they can only be grown under the most favourable conditions.

In Northern Nigeria, the cultivation of rice extends over a much larger area of the country than wheat culture. Rice is extensively grown in the low-lying districts to the south of Sokoto where large tracts of swampy country exist. It is also cultivated on the banks of the Kaduna River near Dagomba and Dakman, as well as in the valley of the Baku River in the Nupe country. In the Nupe country excellent irrigated rice fields are common and the standard of cultivation is fairly high.[14] The rice from the Nupe country is superior to that produced in Ilorin, but it is significant to note that, as far back as 1909, the Imperial Institute held rice from Ilorin to be equal to Bengal rice.[15]

14. The high standard of farming in the Nupe country testifies to the fact that, when a country in the very heart of Africa is able to withstand the ravages of the slave-trade, it can preserve for ~~prosperity~~ posterity some of the high standards to which the African was once accustomed.

15. Bulletin of the Imperial Institute, Vol.Vll.(1909). P.149.

In the Protectorate of Sierra-Leone, two methods of rice cultivation are employed, one under irrigation or in swampy ground near rivers, and the other entirely without any conservance of water, depending solely on the rainfall. In the Timani country and in the neighbourhood of Port Lokko, rice of the choicest quality is grown, and the husking of this type of rice is removed by a prolonged process of drying, without previous parboiling or soaking. Once the rice has been thoroughly dried, the husk comes off easily on pounding.

The quality of rice produced throughout Sierra-Leone is excellent, but it has a somewhat reddish appearance. The imported varieties are usually white, but they have a less nutritive value than the local coloured varieties.16

Rice is also grown on the banks of the Gambia River, but the industry is completely eclipsed by the groundnut industry which takes pride of place in the agricultural economy of the Gambia.

The cultivation of rice is an unimportant industry in the Gold Coast. Small quantities of both upland and swamp rice are grown in several parts of the country, but attempts to encourage a large scale development of the industry have not met with success, and the Gold Coast continues to import large quantities of rice annually. Some 10,000 tons of rice are imported into the colony every year, although it is estimated that the Western Province alone can produce sufficient rice to cover the country's needs.17

16. G. C. Dudgeon, cit. op. Pp.35-36.
17. Prof. C. Y. Shephard, cit. op. P.79.

The Gold Coast Government has tried to ginger up the production of rice by the establishment of a mill at Esiama. This mill was set up in 1926 and it cost £3,250 to erect. Agricultural officers have given the closest possible attention to the problems of the rice industry and particularly to those of the mill; but they have not succeeded in solving the problems, for the simple reason that the uniformly white type of imported rice is preferred to the coloured local varieties, and the government mill is unable to obtain sufficient quantities of local paddy for full working capacity.

The rice industry in the Gold Coast is not likely to expand; but, in Sierra-Leone and Nigeria, such an expansion is already visible, and there is reason to believe that co-operative production and marketing may well serve to introduce a healthy trend into the expanding industry.

Coco-nuts (Cocos Micifera).

The coco-nut is not extensively grown in West Africa, but the Gold Coast is perhaps the most important colony so far as this industry is concerned.

Southern Nigeria produces a certain amount of copra,[18] and the industry is centred around Badagri, where a large coco-nut plantation exists. Soon after the Great War, the plantation at Badagri was threatened with complete

18. It must be observed that "copra" is just the dried flesh which lines the shell of the coco-nut.

destruction. A scale insect (Aspidiotus Destructor) attacked the trees and destroyed the leaves; however, as if by a miracle, the advent of this pest was quickly followed by the rapid multiplication of a species of ladybird beetles, which soon exterminated the aspidiotus destructor.

But, the Nigerian export trade in copra still remains negligible and we must turn to the Gold Coast if we are to obtain a correct impression of the copra industry in West Africa.

The coco-nut industry in the Gold Coast is established along the 334 miles of coastline and it extends in parts some distance inwards from the littoral. The most important centre of the industry is the Keta-Ada district, where production is estimated at some 3,000 tons of copra per annum.

In 1921, the Agricultural Department established a coco-nut plantation at Atwabo, with the object of developing an industry in the neighbourhood; and all observers agree that this plantation has been a great success. It is definitely an impressive sight to look at. The world depression of the early thirties did not fail to have an appreciable effect on the plantation, for in March, 1932, agricultural officers were withdrawn as an economy measure and the control and general supervision of the plantation was vested in the Political Officer[19] for the district.

[19] The Political Officer or District Commissioner in the Colonial Administrative Service is expected to act as an economist, an educationist, a sociologist, a legal and Commercial expert, a magistrate, an agriculturist, and an adviser extraordinary to the indigenous inhabitants.

The industry is regulated by the Coco-nut Industry Regulation Ordinance (No.18 of 1934), which came into force on the 1st of January, 1935. The Ordinance prohibits the export of inferior and adulterated copra. On the whole, the Government appears to have given the industry very serious attention.

Between the years 1927 and 1936, there was an appreciable increase in the exports of copra from the colony; but the prevailing prices were such that the African farmer was not rewarded for his resourcefulness and for his untiring labour. In 1927, 1454 tons of copra[20] were exported at the value of £30,674, and 145 nuts exported in their shells were valued at £1. In 1936, 2541 tons of copra were exported at the value of £25,942, and 441,835 nuts exported in their shells were valued at £922. Obviously, no African engaged in the industry can keep himself much above the subsistence level.

In spite of the prevailing low prices, the industry has continued to expand. In September 1933, the Agricultural Department recommended the extension of the industry in the Axim district, and in 1934 the recommendation bore fruit in the establishment of nurseries in Esiama, Bonyere and Half Assini. Between 1934 and 1937, over 230,000 seedlings from the established nurseries were issued to local farmers. According to the 1938 official statistics, the Gold Coast now possesses 808,862 bearing, and 556,822 non-bearing or immature, coco-nut trees. As each bearing tree produces

20. A ton of dried copra can be produced from 6,000 coco-nuts.

on the average some forty nuts per annum, it has been calculated that the annual crop is 32,000,000.

There is no doubt that the indigenous population assisted by the Agricultural Department has succeeded in ensuring the continued expansion of the copra industry. The farmers are, however, forced to accept ridiculously low prices for their copra, because they are not organized. In my opinion, the only way to ensure a just and fair price for West African copra, is for the farmers to organize themselves into co-operative societies and marketing associations which are directly linked up with the world markets.

RUBBER.

In the early part of the present century, there was a considerable export of wild rubber from West Africa; but in recent years, this has ceased almost entirely. There are a few African-owned farms of Para Rubber (Hevens Braziliensis), but rubber plantations have never developed and may never develop in West Africa. The peasant is highly sensitive to prices and he finds the rubber prices unattractive; in addition to this, the'Congo atrocities' have served to dissuade many West African farmers from cultivating rubber.[21]

21. " Red Rubber " by E. D. Morel.

In 1898, which was the peak year for the production of Funtumia Rubber in the Gold Coast, the colony exported 6,000,000 lbs. of rubber. It looked as if the rubber industry was destined to expand and in 1906, the Agricultural Department distributed over 3,200,000 seedlings of Funtumia. The expansion of the cocoa industry seems to have militated against the growth of the rubber industry, and by 1927, the colony was exporting only 711,288 lbs. of rubber annually. The export figures showed no signs of rising during the subsequent years and in 1932, the colony exported only 23,990 lbs. of rubber. The farmers just refused to touch the rubber trees; but in 1936, when the world prices for rubber showed an upward trend, the Gold Coast exported as much as 964,836 lbs. of Funtumia Rubber.

In Nigeria, where several varieties of rubber exist, the export trade in rubber has shown a considerable decline in recent years. The varieties of rubber found in Nigeria are Funtumia Elastica, Landolphia Sp. (which is contemptuously and insultingly called "red nigger" by certain agricultural scientists), Landolphia Florida, Carpodinus Hirsutus, Ficus Vogelii and Hevens Braziliensis.[22]

After the fall of Malaya, all the rubber trees in Nigeria and the Gold Coast assumed a new importance in the eyes of the British Government and the Chiefs were asked to induce the farmers to collect as much rubber latex as possible. But now that the Malayan plantations are functioning again it is most unlikely that West African farmers will show any keen desire to export rubber.

22. The Agricultural & Forest Products of British West Africa by Gerald C. Dudgeon, C.B.E. P.128.

Ginger (Zingiber Officinale).

Ginger is not found in a wild state in West Africa, but it is grown in small quantities in several parts of the country for local medicinal uses.

Ginger cultivation on a fairly large scale has already begun in certain parts of British West Africa. Ginger now ranks as one of the chief export crops of Sierra-Leone, and in the Zaria Province of Nigeria, ginger growing has become a major industry.

In Zaria, the ginger is peeled before it is exported, but in Sierra-Leone, the ginger is not peeled. The ginger of commerce is the rhizome or the thickened underground stem. The cultivation of the crop requires a light, well-drained soil and plenty of manure or organic matter. In Zaria, manure is absent, but the practice is to grow the ginger in the wooded valleys where the soil contains leaf mould derived from the leaves of surrounding trees. The seed consists of short pieces of rhizome preserved from the previous year's harvest. It is sown in April or May and harvested in the dry season.

After the ginger has been harvested, the peeling commences. The task of peeling the ginger is not easy. First the ginger is thoroughly washed so as to remove all attached roots and sand; then it is soaked overnight in clean water; and in the morning it is scraped with a blunt knife. When the scraping is over, the ginger is washed several times and then allowed to dry in the sun. It must be observed that ginger is usually very small in size, about the size of a finger, and it is shaped like a

finger but with some acrobatic bends and twists. An energetic African woman can peel about 20 lbs of it in a day. As is the case in European society, women have the misfortune of performing the most monotonous tasks, and the peeling of ginger is solely the responsibility of the African woman.

It remains for us to consider the possible financial gains which are entailed in the laborious peeling processes. In order to assess the gains accurately, we must first find out how much ginger is produced on an acre of land. The yield of ginger per acre is generally less than 6 tons. The fresh ginger loses much weight when dried, and the weight of the dry-peeled ginger is approximately one-sixth of the fresh ginger. The price paid for the dry-peeled ginger by the European merchants is 2½d per pound or roughly £23 per ton; thus, if an African farmer is lucky enough to harvest 6 tons of fresh ginger from an acre-plot, he obtains only £23 for the combined labour of himself and his whole family. It must be noted that it takes 672 full working days for an energetic woman to peel 6 tons of fresh ginger. The 20 lbs. of fresh ginger which the energetic woman peels and cleans in one day fetches only 8d. Surely, it is not the indolence of the African farmer which keeps him and his whole family rooted in poverty.

Nigerian ginger has been known to fetch as much as £70 per ton in London after being bought for £23 per ton from the peasant. Allowing for freight charges and other expenses, it can still be seen that the middle-man stands to make substantial profits on the transactions. It must

be added that the London purchaser is prepared to pay up to £70 per ton only, because he knows how cheaply the middleman has bought the ginger in Nigeria.

The farmer in Sierra-Leone does not bother to peel the ginger, and accordingly the merchants elect to pay him incredibly low prices for his crops. There have been years during which more than half the annual ginger crop of the colony has been left to rot in the fields because the cost of harvesting alone was in excess of the price being paid by the merchants.

The Gold Coast has from time to time exported small quantities of ginger, but production on a large scale has never been attempted in the colony.

In Nigeria, Sierra-Leone and perhaps the Gold Coast, the ginger industry is likely to expand considerably during the coming years, but the producers are unorganized and thus unable to hold their own against organized buyers. There is therefore a crying need for organization amongst these producers; and having regard to the communal instincts of the West African peasant, no organization will appeal to him more than a co-operative marketing association.

C O T T O N.

The cotton industry and the allied industry of cloth weaving are two of the oldest industries in West Africa,

and some competent anthropologists have pointed out that Africans wore clothes at a time when some European communities were practising the art of painting their skins.[23] No one can dispute the fact that the cloth industry existed centuries before Europeans ever visited this part of the world.[24] Benedetto Dei, a Florentine agent of Portinari relating his travel to West Africa in 1417, stated: " I have just been to Timbuktu, a place south of the Kingdom of Barbary, the most arid country in the world. A great trade is carried on there in the sale of cloths, serges and material alongside those made in Lombardy."[25]

West Africa at one time exported cloth to the West Indies, South America, and the Panama Zone, for the use of peoples of African descent; but to-day, the West African cloth industry is being systematically strangled as a result of the importation of cheap imitations of African designs from Lancashire, and also as a result of restrictions which have been placed on inter-colonial trade in cloth.

The practice was for the greater part of Nigeria, Sierra-Leone, the Northern Territories of the Gold Coast, and the Gambia to produce durable cloth for everyday use, and for Benin, Togoland, and Ashanti to specialize in the production of cloth for ceremonial wear. This regional specialization has been maintained to this day, and Nigeria

23. Unpublished thesis presented to London University for the Post-graduate Diploma in Anthropoly in June 1937, by J. C. de Graft Johnson,Snr.,O.B.E.,F.R.A.I.
24. West African Agriculture by Faulkner & Mackie. P.117.
25. Quoted by Dr. Armattoe in his "The Golden Age of West African Civilisations". P.26. (Footnote).

alone consumes over 10,000 bales of locally produced cotton for its internal weaving industries.

Yarns prepared from the cotton are used in local looms in which strips of cloth, known as "pagns", are woven. These strips are generally sewn together along their lateral edges and made into gowns and other articles of wear and use. In order to keep local looms well fed, and in order to supply European shippers with raw materials, the West African peasant has maintained a high standard of cotton cultivation.

Several species of indigenous cotton can be found in various parts of the country, and these are again subdivided into different strains which are specially suited to particular localities. The south-western provinces of Nigeria mainly cultivate the Gossypium Peruvianum or "Meko" cotton; Benin Province, the Benue and Kabba Provinces cultivate the Gossypium Vitifolium or "Ishan" cotton; and the northern provinces which formerly cultivated the Gossypium Punctatum, now cultivate the "American Upland Cotton" (Allen's Longstaples) which was introduced into Northern Nigeria in the course of the present century.

Cotton in Southern Nigeria, unlike that in the north, suffers from insect pests and disease. The "Cotton Stainer" (Dysdereus Sp.) is perhaps the most notorious insect pest in the south; but, in spite of the destructive activities of this insect, much higher yields can be obtained in the

southern provinces of Nigeria than in the northern provinces.

In the Gambia, the Jolahs and the Mandingoes cultivate cotton and the Mandingo cotton lint can hold its own with the commercial type known as "Middling American". Egyptian cotton seeds were introduced into the Gambia in 1902 and were extensively cultivated, but very little cotton is exported, because the European exporters are only prepared to pay very low prices and the African has elected to use the cotton for the local cloth industries.

According to Professor Dunstan, the export of cotton from the Gambia began to fall off after 1904 and by 1921, the cotton export trade had ceased entirely.[26]

The cotton industry in Sierra-Leone reflects the same phases as in the Gambia. The British Cotton Growing Association was prepared to pay only 1d for a pound of seed cotton, but the African weavers were prepared to pay 2d, and it was not surprising that the farmer decided not to sell his cotton to the European exporters. The British Cotton Growing Association was however determined to hold its own and accordingly erected a cotton ginnery at Moyamba and furthermore established a very large cotton plantation; but in 1909, the Association had to admit complete failure, and the project was terminated. The farmers of Sierra-Leone continue to produce cotton for the local looms and so do the farmers in the Gold Coast.

26. Professor Dunstan's "British Cotton Cultivation" (Colonial Reports - Miscellaneous Series Cmd. 3997, 1908), Page 26.

Three main varieties of cotton are grown in the Gold Coast, namely the "Green Seed", "Volta" and "Kidney" cottons. In habits they all differ from the American and Indian plants, but in form, they are similar to Sea Island and Egyptian cottons. "Seed Bugs" do a lot of damage to the cotton. Three species of seed bugs have been identified in the Gold Coast and their technical names are Oxycarenus Hyalinipennis, Oxycarenus Dudgeon and Oxycarenus Gossipinium. These bugs infest the lint as soon as the bolls open and they undergo their complete and rapid metamorphoses during the period between the opening and throwing out of the cotton seed, feeding meanwhile on the juices which they suck from the seeds.[27] A cotton stainer (Dysdereus Nigrofasciatus) is also common in the Gold Coast and it damages the unopened bolls by puncturing.

The Agricultural Department of the Gold Coast Government has done much to mitigate the incidence of pests in the colony. The Department has found it expedient to establish cotton plantations for experimental purposes. In 1903 a plantation for experimental purposes was established at Anum, but this was afterwards transferred to Labolabo on the east bank of the Volta River. Different kinds of American cotton were experimented with on the Government plantation at Labolabo, but the experiments were, on the whole, unsuccessful. Similar experiments were carried out at Kumasi, Aburi and Obuasi, but the failures in these cases were even more disappointing.

[27] The Agricultural & Forest Products of British West Africa by G. C. Dudgeon. P.76.

The British Cotton Growing Association, unperturbed by the failures which had attended the efforts of the Agricultural Department, made a determined effort to establish cotton cultivation on a commercial scale among the industrious inhabitants of the Northern Territories of the Gold Coast, but the venture was abandoned in 1916. The colony now exports on the average about 160,000 lbs, of cotton every year, but cotton plays only an insignificant role in the national economy of the country.

It is only in Nigeria that cotton cultivation continues to be a major agricultural industry, and more than 50,000 bales[28] of cotton are exported annually.

The Nigerian cotton industry has reached the stage at which large -scale methods of production can safely be introduced, but the producers suffer from a chronic lack of capital. The producers can never hope to achieve large-scale production if they act individually and it will be necessary for them to revive their communal methods of production and to give these communal methods a modern co-operative character. It is perhaps only through the medium of co-operation that these peasant-producers in Nigeria can hope to achieve all the benefits of large-scale production and yet avoid the disadvantages of the plantation system.

28 A "bale" is equivalent to 400 lbs.

Benniseed (Sesamum Indicum).

Benniseed is grown on a very small scale in West Africa and the most important area for the crop is Northern Nigeria. The plant grows best in areas where the rainfall is moderate. The seed contains a type of oil which is regarded as a very good substitute for olive oil by epicures. The African uses the oil with great relish in the preparation of food.

The establishment of an agricultural station in the Benue Province of Nigeria in 1924 gave a direct encouragement to the Munshi farmers to extend the cultivation of benniseed, which is their only cash crop. The exports of benniseed from Nigeria rose from 2,000 tons in 1924 to 13,186 tons in 1936.[29] According to Faulkner and Mackie, the price paid for benniseed in Nigeria "seems always to leave a greater margin of profit for the exporter than is obtained on other Nigerian exports."[30]

In the Gold Coast some amount of benniseed is cultivated in the Northern Territories, but the entire output is consumed locally. Sierra-Leone also grows benniseed on a small scale and 409 tons were exported in 1936.

The industry is not likely to assume a new importance in the Gold Coast and Sierra-Leone in future years, but there is reason to believe that Nigeria stands a good chance of increasing its benniseed exports, and of giving the industry a new importance in the national economy of the country.

29. Lord Hailey, cit. op., Pp.899-900.
30. O. T. Faulkner and J. R. Mackie, cit. op., Pp. 127-128.

M A I Z E (ZEA MAYS).

Maize is grown practically everywhere in the Gold Coast and Nigeria except the extreme north. In the districts within a hundred miles of the coast, it is practically the only cereal crop grown. The consumption of maize in these districts can best be appreciated when it is borne in mind that Accra, a town with a population of about 71,000, consumes approximately 200 tons of maize every month. The consumption of large quantities of maize flour has led to an interesting development, namely the use of numerous small grinding mills operated by crude oil 3-6 b.h.p. engines of the compression ignition type.[31] The introduction of these labour-saving machines has done much to stimulate the maize industry.

Competent observers are of the opinion that shortage of rain is the only factor which seriously affects the yield of maize in West Africa, provided that it is grown on suitable soil, for maize is particularly free from disease and from insect pests.[32]

The absence of insect pests which can do harm to the maize has made it an easy task for the Gold Coast peasant to produce maize not only for the local markets, but also for export. Exports from the colony are almost unpredictable, for they tend to vary considerably from one year to the next. In 1929, the colony exported 8,903 lbs. of maize valued at £39; in 1930 only 347 lbs., valued at £2, were exported; in 1934 as much as 356,240 lbs. of maize, valued at £612, were exported;

31 The Gold Coast. Government Publication for the Empire Exhibition held in Glasgow in 1938. P.45.
32 Faulkner & Mackie, op. cit. P.135.

but in the very next year, 1935, exports of maize from the colony dropped to 11,436 lbs., valued at £30.

Nigeria has also built up an export trade in maize. Between 1919 and 1930, the exports of maize to Europe were quite substantial and the exporters paid £4 for every ton of the grain. In 1930, the exporters decided that the price was too high and that it was militating against their profits. The exporters were now only prepared to pay £2 for every ton of maize, but they were still able to get £5 per ton for the grain in the Liverpool market.

It now remains for us to assess the profitability of the industry to the peasant-producer. The Agricultural Department of the Gold Coast has estimated that a moderately fertile land can yield 1,636 lbs. of maize per acre. In Nigeria, the estimated yield per acre is just slightly above 1,000 lbs; but scientifically and carefully supervised experimental farms of the Agricultural Department itself have recorded yields of 2,000 lbs. per acre.

Since the Nigerian peasant receives £2 for every ton of maize he produces, it follows that he receives roughly, £2 for every two acres of cultivated maize, and this amount is expected to compensate him for his labour and for the labour of his entire family.

Faulkner and Mackie are of the opinion that the price paid for maize in the Gold Coast is too high and that the high price militates against maize exports from the colony. It must be admitted that the price paid in the Gold Coast is higher than in Nigeria, but it is erroneous to assume that the higher price is militating against exports. The

Gold Coast farmer does not regard the price paid as being high. In fact, he regards it as being very low, and he accordingly sells most of the grain locally, as there is a substantial internal demand for the product.

The Gold Coast peasant-producer is highly sensitive to prices and he is certainly the last person on earth to refuse to take advantage of any prevailing high price; but how can anyone regard the £612 paid for the 356,240 lbs. of maize exported by the colony in 1934 as a high price? This insignificant sum of £612 represented the reward for growing some 238 acres of maize. Dare we speak of indolence on the part of the African farmer as the cause of his poverty, and can we honestly blame his poverty on his lack of scientific knowledge in agricultural matters, when we bear in mind that a scientifically farmed land yields 2,000 lbs. of maize per acre as compared with an average yield of 1,636 lbs. per acre recorded on the farms of the poverty-stricken peasant?

The peasant producers are completely unorganized and so long as they fail to organize themselves into marketing associations, they will remain at the mercy of organized buyers. What form such marketing associations should take is of little consequence, but in any case, the communal instincts of the peasants must not be ignored when marketing associations are being created.

Guinea Corn (Sorghum Vulgare).

Guinea corn is the most important food-grain of the inhabitants of the ultra-forest regions of West Africa. There are numerous varieties of Guinea corn and the main varieties are the Asidinous, Farafara, Boganderi, Janari, Bokin-sosia, Kaura-ferin-sosia, Makafo-dewayo, Asidigero, Mazgua, Karandeffi, and Takanda or Karantalaka.

It must be stressed that not all the varieties are employed as human food. Some are considered unfit for human consumption and are employed solely in the feeding of cattle and horses. On the other hand, green Guinea corn at certain stages of its growth is known to be poisonous to cattle and other domesticated animals, and because of this goats, sheep, and cows are muzzled in the Kano and Zaria Provinces of Nigeria.

Some varieties of Guinea corn are six months crops; others are three months crops. The most important of the three months crops is the Asidigero, which is cultivated mainly in the Sokoto Province of Northern Nigeria. In Bornu, the Mazgua variety is cultivated with the help of adequate systems of irrigation. In the Kano and Zaria Provinces, the use of manure is well understood, and animal manure is constantly employed in the cultivation of the crop.

Two varieties of Nigerian Guinea corn have been examined at the Imperial Institute and they were found to be superior to Indian Guinea corn.[33]

[33] Bulletin of the Imperial Institute, Vol.V11(1909), P.148.

The African has found several uses for the Guinea corn. "Every part of the plant is used: the flour for human food, the bran for feeding stock, the leaves for fodder, and the stalks for building houses and fences."[34] It is therefore in the field of domestic consumption that the Guinea corn is of importance to the peasant. In the next chapter, however, we shall deal with an agricultural product which has come to the forefront in recent years as an export crop of the first magnitude: namely, cacao.

[34] Lord Hailey, op. cit., P.894.

CHAPTER V.

Cocoa Production and Co-operative Beginnings.

Cocoa Production and Co-operative Beginnings.

Cocoa (Theobroma Cacao) is not indigenous to West Africa; nevertheless cocoa production has become in recent years the most important agricultural industry in British West Africa. Cocoa is cultivated principally in the Gold Coast and Nigeria: Sierra-Leone produces a negligible amount.

The history of the cocoa industry in West Africa is worth recording. "On the 30th of August, 1864, Kew Gardens consigned a number of young cocoa plants to the Glasgow Botanical Gardens for shipment to West Africa. It is highly probable that the Kew plants were sent to Freetown, the capital of Sierra-Leone, and planted in the gardens of that town. There is reason to believe that none of these Kew plants found its way to the Gold Coast and Nigeria, for it is significant that the Sierra-Leone cocoa of the present day is entirely different in type from that of the Gold Coast, 1000 miles further east, and the present Sierra-Leone plantings are probably the descendants of the Kew introduction."[1]

Cocoa is first mentioned in a Dutch book published in 1815 as having been grown in the Gold Coast. This cannot be substantiated. It has further been claimed that, in 1857, the Basil Mission obtained seedlings from Surinam and began interesting the people of Akwapim in cocoa production. This claim goes so far as to assert that at Akropong in 1866 ripe pods were harvested from two trees, and some were distributed to other mission

1. Quoted from a speech delivered in 1946 to the Royal Society of Arts by Professor E. J. Salisbury, Director of Kew Gardens See West Africa(Magazine). March 2nd 1946,P.172.

centres at Aburi, Mampong and Odumasi.[2] This would seem to suggest that the Basil Mission was responsible for the introduction of cocoa culture into the Gold Coast; but the Basil Mission's claims are not endorsed by responsible British and African writers, or by the local farmers. The fact is that it was Tetteh Quarshie of Akwapim who first popularized the cultivation of cocoa in the Gold Coast.[3]

"Cocoa in the second half of the nineteenth century was rapidly growing in the public estimation of Europe. At that time one of the chief sources of cocoa was the two Portuguese islands of San Thome and Fernando Po off the west coast of Africa. The Portuguese were well aware of the value of the cocoa culture of those islands, and they attempted to prevent its spread to the mainland opposite. As their labour force was recruited from the mainland the Portuguese had set themselves a difficult task."[4] In 1879, an Akwapim labourer, by the name of Tetteh Quarshie, managed to smuggle away from the island of Fernando Po several cocoa beans, and with them he set up a small cocoa farm at Mampong in the Akwapim District of the Gold Coast. Tetteh Quarshie's pioneering work proved to be an immediate success, and it was only then that the Basil Mission Trading Association brought more cocoa beans from Fernando Po and began to plant them in the Gold Coast on their own account.

In 1887 Governor Griffith procured further cocoa

2. The Gold Coast. 1938 Empire Exhibition Number. P.14.
3. The Historical Geography of the Gold Coast by Dr. J. W. de Graft Johnson, D.C.L.,F.R.G.S.
4. The Economic Revolution in British West Africa by Dr. Allan McPhee, Ph.D., P.40

beans from the island of San Thome and had them planted in a special nursery in the Gold Coast, the young plants being distributed among the farmers in the Akwapim district. Governor Griffith established botanical gardens at Aburi on the model of the West Indian botanical gardens in 1890. Through the medium of the botanical gardens object lessons were given to the peasantry in methods of planting, tending and curing cocoa; furthermore, the gardens distributed young plants periodically to the local peasant-proprietors.

The cocoa industry however can never be described as the foster child of the Government, because the object lessons given on the Government's botanical gardens at Aburi had no relation to peasant agriculture and were therefore virtually useless. Secondly, the distribution of young plants by the Government nurseries was so local and so spasmodic in character, that had the farmers been dependent on this source for their young plants, the industry would never have expanded as it did. The Government must however be congratulated for having appreciated the potentialities of the industry from the very beginning; and for having done something concrete to assist it.

Once the cocoa industry had been established it expanded at a phenomenal rate. The first shipment of cocoa from the Gold Coast was in 1891. On that occasion only 80 lbs. of cocoa were exported, but within four years

the average annual export had reached 12 tons and in the following four years, 329 tons. In 1900 the cocoa exported from the Gold Coast was 536 tons, but by 1906 the figure had risen to 8,975 tons. The rapid expansion of the industry continued, and export figures for 1912 and 1914 were 38,647 tons and 52,888 tons respectively. By 1919 the exports had reached 176,155 tons. Seldom has an industry in any part of the world expanded so quickly.

Nigeria was impressed by the achievements of the Gold Coast, and it also took to cultivating cocoa on a grand scale. A Nigerian, by the name of David Henshaw, had introduced cocoa seeds into Nigeria in 1880. Just as in the case of Tetteh Quarshie, he had obtained the seeds from the island of Fernando Po. Henshaw established a cocoa plantation near Calabar.[5] The plantation was a success, but it was not until the Gold Coast had demonstrated the profitability of the cocoa industry that the peasants of Southern Nigeria took cocoa culture seriously.

Other parts of West Africa also followed the example of the Gold Coast. In the present British Mandated Territory of Togoland, the Germans sought to establish cocoa plantations in 1903 and granted a large concession to the Deusche Togogesellschaft for the purpose. In 1910, the area of the concession was considerably reduced by the German authorities after special inquiries had been instituted. Thereafter, the authorities concentrated on encouraging the peasant population to cultivate cocoa, and

5. "Cocoa in Nigeria" by W.H.Johnson, in the Transactions of the Third International Congress of Tropical Agriculture. 1914, Vol. 11, Pp. 189-190.

GOLD COAST COCOA EXPORTS. 1917 - 1929.

Year	Quantity(tons)	Value (F.O.B.) £	Value as % of total Domestic Exports
1917	90,964	3,146,851	57.2
1918	66,343	1,796,985	45.3
1919	176,155	8,278,166	77.3
1920	124,773	10,056,298	82.3
1921	133,195	4,764,067	74.6
1922	159,305	5,840,743	77.7
1923	197,664	6,566,973	78.2
1924	223,329	7,249,878	75.6
1925	218,151	8,222,263	77.4
1926	230,835	9,187,263	77.6
1927	209,910	11,727,566	82.6
1928	225,077	11,229,512	82.4
1929	238,066	9,704,493	78.3

cocoa production in Togoland has been maintained to this day.[6]

In the British Mandated Territory of the Cameroons (the former German Kamerun), the Germans established cocoa plantations on the pattern of the British rubber plantations of Malaya. When the British took over part of the German Kamerun after the Great War, the German planters were allowed to buy back their plantations. The existence of cocoa plantations run by Europeans has however not prevented the indigenous peasantry from producing cocoa on their own account, and at least 66% of the cocoa exported from the Cameroons is produced on peasant farms.[7]

The success of the cocoa industry in West Africa can be ascribed to the following factors. In the first place, there were no absentee landlords in the country to deprive the peasantry of their incomes through exacting rents. Secondly, in the early stages of the industry no class (such as the money-lending class) existed in West African society which could make its living off the labour of the toiling peasants. Thirdly, in contrast to the situatiion in East and South Africa, the West African peasant was not living in an inhospitable and infertile reserve, for the mosquito had made it possible for him to be left in peaceful possession of his lands. Fourthly, the system of land tenure prevailing in West Africa, coupled with the communal system of production and

6. Funfzig Jahre Togo by August Full, published by the German Colonial Society.
7. The Cameroons and Togoland by R. R. Kuczynski.

"the communistic basis of native political organisation", served to check any spirit of selfishness which might have retarded the rapid expansion of the cocoa industry. Fifthly, the fair prices paid for cocoa served as an incentive for increased production.

The establishment of cocoa farms in both the Gold Coast and Nigeria was always simple and straightforward. The peasant cleared an area of high forest by felling the trees with an axe and a cutlass. He burnt the bush and then with the assistance of the hoe he prepared the soil for planting. The peasant then planted food crops in the normal manner and interplanted cocoa at stake. The food crops were normally grown for two, three, or four years, and the cultivation which they received benefited the young cocoa plants, while their presence protected the soil from erosion. The cultivation of food crops on the cocoa farm was abandoned immediately after the cocoa trees had grown to such an extent as to render the growing of food either impossible or unprofitable. Thereafter, the cocoa trees were left to compete with weeds and bush until they reached maturity: the dense undergrowth was then cleared and the cocoa farm took on a definite form.

The West African peasant's methods of cocoa production must now be critically analysed. The cocoa trees were often exposed to strong harmattan winds as a result of the systematic desiccation of the surrounding forest.

8. The Gold Coast, Government Publication for the Empire Exhibition of 1938.

It is possible that originally the surrounding forest provided adequate protection and that exposure has resulted from the destruction of forest for firewood, the construction of roads and railways, food-farming, and the export trade in timber. Many farms are fringed with a belt of dying or dead cocoa trees, which afford diminishing shelter to the rest of the farm. A number of farms which appear exposed are in fact sheltered from the prevailing winds by the natural configuration of the land. Wherever farms are exposed as a result of the desiccation of forests and where no natural shelter is afforded by the configuration of the land, provision must be made for the creation of wind-breaks. These wind-breaks can be provided by the voluntary creation of forest reserves by the peasants and the natural rulers.

Another factor which tends to limit the profitability of the cocoa farm is the cutlassing and hoeing of the weeds and the bush which envelope the lower portions of the trunks of the cocoa trees. The practice is universally carried out in West Africa, because without it many pods would be lost in the dense undergrowth. The farmer could definitely lower his farming costs if he aimed at cultivating on his cocoa farm a non-climbing leguminous plant which would grow under dense shade, for this would lessen the need for cutlassing and weeding the undergrowth. Any step or practice which tends to reduce working costs or results in an increased yield must be welcomed by the peasant, and it is with this important end in view that we mention manuring.

Manuring is almost unknown amongst the West African cocoa farmers, although it is practised on the Government experimental stations. The cocoa areas are in the tse-tse fly belt so that stock cannot be kept and animal manure can only be procured from goats. Unfortunately, the goats are very few in number, and what is more they are seldom penned. Chemical manures are too expensive for the average farmer, and although the Gold Coast, for example, imported an average of 26 tons of "chemical manures" annually between 1928 and 1932, these were almost exclusively utilized on the Government experimental stations. The all-important practice of manuring is therefore beyond the reach of the average West African cocoa farmer.

The subject of 'drainage' must now be discussed. Drains are lacking on most of the cocoa farms; and the absence of drains has tended, with certain types of soil, to reduce the vigour of the trees. In some farms, however, drains are unnecessary as the nature of the soil and the configuration of the land provide natural and efficient drainage. Wherever the absence of drains is known to reduce the vigour of the trees, the digging of drains must be recommended.

Spacing is another important feature of cocoa cultivation. There are many well-known authorities on Tropical Agriculture who hold that cocoa trees in the Gold Coast and in West Africa generally are planted

too close to one another. They point out that close planting tends to reduce the growth of bush, and it also tends both to stimulate an earlier maturity of the cocoa trees and to lead to higher yields of cocoa in the earlier years. Professor Shephard is of the opinion that, though close planting is not inimical to high yields in the earlier years, a wider spacing of the plants would be desirable as this is conducive to good yields over a long period.[9]

So far as the Gold Coast is concerned, there are no reliable statistics about the yield of cocoa per acre. The Government experimental stations in the country, however, are known to give an average yield of 600 lbs. per acre, but it must be borne in mind that the spacing of trees on these experimental stations is much wider than on the peasant farms. A yield of 1,335 lbs. per acre was at one time recorded on a peasant farm in Anyinam, thus bearing out the statement that close planting is not inimical to higher yields in the earlier years.

In Nigeria, a yield of 930 lbs. per acre was once recorded, and it is perhaps safe to assume that West African cocoa farms generally yield about 550 lbs. per acre, if not more. This figure takes into account yields from both the young and the old cocoa farms. In the British West Indies, where the cocoa trees are widely spaced and where adequate draining facilities

9. Report on the Economics of Peasant Agriculture in the Gold Coast by Prof. C.Y.Shephard. Pp.2-3.

exist, the average yield per acre is about 390 lbs. Trinidad is known to have parhaps the most up to date methods in the cultivation of cocoa, but the yield per acre is much below the average for the whole of the British West Indies. The actual yield per acre in Trinidad is only 260 lbs. Grenada, which also specialises in the use of modern methods of cultivation, has an acre yield of 500 lbs. The disparity in the figures can possibly be attributed to the respective ages of the farms in the two mentioned West Indian islands.

On the basis of the analysis given above, the conclusion may be reached that close planting is a very wise policy. This is a doubtful and perhaps a dangerous conclusion; for, as Professor Shephard has pointed out, the cocoa trees of Trinidad and Grenada are much older than those in West Africa and there is reason to believe that the West African trees will show a more spectacular decline in yield as the years go by. The forecast of a diminishing total production in West Africa is based on two assumptions: first, that the history of the industry in other countries will be repeated in West Africa; and secondly, that the planting of new trees on a large scale will not be resumed. However, neither of these assumptions may turn out to be correct.

The cocoa industry in West Africa is capable of considerable expansion. There are large areas of suitable land that have not yet been utilized for cocoa culture,

and when these lands are ultimately cultivated, a substantial increase in the production of cocoa can be expected. It may be argued that labour problems may arise which may well militate against such an expansion, but it must be borne in mind that in certain parts of the West Indies, notably Trinidad, an agricultural labourer is normally responsible for 7½ acres of cocoa, whereas in West Africa, a farmer and his family, assisted by a seasonal labourer, maintain only 4 acres of cocoa. In fairness to the West African farmer, it must be stressed that he is not concerned solely with the cultivation of cocoa, as he normally grows his own food.

At present, cost of transport and inadequate modes of transport serve as a check to the expansion of the cocoa industry, and it is to be expected that, when more roads and railways have been constructed and the present railway rates reduced, a stimulus will be given to the industry throughout West Africa.

Another factor which will lead to an increase in the production of cocoa is a fair price for the cocoa produced. Between 1891 and 1920, cocoa prices were maintained at a fairly high level in spite of the appreciable increase in production, but in recent years, the prices have been excessively low, and they are already tending to kill any incentive which the peasant may have had to expand the industry still further.

One of the main reasons given by merchants for the

recent decline in the prices offered is that the peasant's methods of reaping, fermenting and drying the cocoa are so defective that the cocoa produced is of questionable purity and quality.

It must be admitted that the methods employed by the peasant in preparing the cocoa for export are not perfect, and there is room for improvement. The peasant's methods must now be critically analysed.

The individual peasant farm is too small to yield sufficient ripe pods to ensure proper fermentation of the wet cocoa. The peasant therefore delays picking until the trees are laden with pods and then removes all except the youngest pods. The result is that the heap of pods contains a large percentage of over-ripe, unripe, diseased and germinated beans. Not even the most skilful and properly equipped planter can transform this mixed raw material into first grade cocoa. Many of the defects in the quality of West African cocoa can therefore be attributed to delays in picking. The actual interval between pickings in West Africa is from two to three months as compared with three to five weeks in Trinidad and Grenada. If the West African peasant is to obtain good wet cocoa which can be fermented and dried to the satisfaction of merchants, he must reap only ripe pods, and this would necessitate his having to reduce the interval between pickings to about four weeks. This change appears simple enough, but if individual effort alone is

to be relied on, the peasant would never obtain sufficient wet cocoa for proper fermentation to be undertaken. Furthermore, the processes of picking, gathering, heaping, breaking and extracting are much less laborious and much less expensive for each unit when the quantity of cocoa pods reaped is large than when it is small. The defects attendant on the delays in picking can therefore not be completely and economically remedied by the individual effort of the peasant.

An additional factor which contributes to the production of defective cocoa is the method employed in breaking the pods. In order to break the pods two pods are either banged together; or the pod is struck with a mallet; or it is slit open longitudinally with a knife or cutlass; or the shell of the pod is cut transversely with a knife or cutlass and the pod is then wrenched in two with a quick turn of the wrist. Some farmers use a sharp knife or cutlass which is liable to damage the beans if not the breaker's hand. The method of wrenching the pods with a quick turn of the wrist is the safest and the best method, though not necessarily the easiest, as it requires a high degree of skill. The task of breaking the pods is indeed laborious. In the Gold Coast, for example, 6,000,000,000 pods have to be opened during the main cocoa season, and it is not surprising that the farmer prefers to use the knife or cutlass, but if the beans are to escape damage

then some labour-saving method must be devised or the farmer and his assistants must aim at acquiring the necessary skill required for wrenching the pods with a turn of the wrist.

Once the breaking of the pods and the extraction of the beans are complete, the task of fermenting begins. The farmer has not only to contend with mixed and inferior wet cocoa, but also with poor improvised methods of fermentation. He may elect to ferment the wet cocoa in a heap on a clean, level and well-drained piece of ground, by covering the heap over with banana or plantain leaves. Or he may dig a basin shaped hole in the ground about 2 feet in depth and 3 feet in diameter, line the hole with leaves, and then deposit the wet cocoa in the hole, covering the hole up with more leaves; or he may use a cheap container lined with leaves.

The use of the hole is dying out because it produces inferior cocoa. The inferior product is due to the fact that the sweatings are unable to drain away freely and furthermore, aeration is imperfect. In the case of fermenting in a heap, inferior cocoa may be produced as a result of imperfect aeration and drainage. The use of a cheap container however yields more satisfactory results.

The establishment of proper fermentaries would no doubt serve to improve the quality of the cocoa produced, and in Nigeria the Government has already set up a number of fermentaries, but this very desirable and necessary

measure has not been adopted by the other British West African Governments.

Drying represents the last stage in the process of curing cocoa for export. Manufacturers prefer sun-dried to artificially dried cocoa, and, generally speaking, West African producers are able to dry their cocoa in the sun, except during the rainy season. In the Cameroons, the atmosphere is so humid and the rainfall so heavy that artificial dryers are employed. Wherever the drying of cocoa is imperfect moulds may result; hence the drying operation must be carried out carefully and systematically. In order to make sure that the cocoa is dry, a few farmers have resorted to the undesirable practice of using open fires for drying the cocoa during the rainy season, and the practice has led to complaints from European merchants.[10]

Many of the complaints of the merchants can be substantiated with reference to particular and specific cases, but some of them appear to be unfounded. The merchants have persistently complained about the purity of West African cocoa, and they have recorded purity standards much lower than those certified by the official inspectors in the West African ports. The official inspectors are more thorough and more rigid in their examinations than the European importers. Therefore to accuse the officers of carelessness or negligence is quite

10. The Agricultural Department of the Gold Coast reports that in January, 1933, complaints were made by the Association of West African Merchants, Liverpool, and by the Union of Cocoa and Chocolate Makers in Holland, of the presence of "smoky" or "hammy" beans in the shipments of cocoa.

out of the question. If it is really a fact that a discrepancy does exist between the certified purities and the purity standards registered in the European ports, then these discrepancies can be ascribed to the following causes: (a) Some of the cocoa bags may have become wet while being conveyed into the ships by surf-boats: (b) Storage accommodation in the ships may not have been designed to ensure that the cocoa would arrive at the European and American ports in the same condition as it left the West African ports: (c) Some of the warehouses in the European and American ports, notably in the English ports, are too damp and are therefore liable to cause a deterioration in the purity and quality of the cocoa after the cocoa has been delivered at the destined ports. It is therefore unfair to accuse the West African peasant unduly and to lay at his door all the defects found in cocoa after it has finally reached the factory.

On the whole, having regard to the limitations, the West African peasant takes great care in the preparation of cocoa for export, and it would be unreasonable to expect the peasant to adopt more laborious and expensive methods in the curing of cocoa since he receives no premium for any high qualified cocoa produced.[1]

In 1925 Mr. G. G. Auchinleck of the Agricultural Department of the Gold Coast, who had a first hand knowledge of co-operative movements in other parts of the world,

1. Professor C. Y. Shephard, op. cit. P.14.

became so worried about the complaints appertaining to the purity and quality of Gold Coast cocoa that he suggested that the Government should introduce co-operative societies into the colony with the object of impressing on the cocoa farmers the need for improving the quality of their product. After studying local conditions, he came to the conclusion that the cocoa industry was introducing a marked degree of individualism into the former communal system of production, a type of individualism which was not particularly healthy for the industry. He felt that the communal basis of production could be revived and given a more modern character through the medium of the co-operative movement, and that once the social sense of the African had been reawakened he would do his best to improve the quality of his cocoa, if only to redeem the good name of his people.

Mr. Auchinleck's suggestion was turned down by the Government, but the complaints from the merchants kept on coming in. During 1925 and 1926 the United States of America rejected several shipments of Gold Coast cocoa, which were said to contain mouldy and wormy beans. The rejection of Gold Coast cocoa by America caused a certain amount of embarrassment to the Agricultural Department of the Colony, and the Department was compelled to adopt stricter methods of inspection. The inspections however could not remedy the defects in the cocoa offered for export

and it soon became clear that the defects could only be remedied if the farmers were induced to take the curing of their cocoa more seriously. There was however no existing avenue of approach to the 300,000 independent cocoa producers in the colony, and things were allowed to drift until 1929.

In 1929, Mr. G. G. Auchinleck, who had now become Director of Agriculture, decided to push through his former plans for the introduction of co-operation into the Gold Coast. Henceforth the formation of co-operative societies was to become an important feature of departmental policy, and the societies were to concern themselves with the marketing of cocoa and to seek to secure price discrimination by improving the methods used in the preparation of cocoa for export.[12] Marketing was however to be subordinated to the task of improving the quality and purity of the cocoa produced by the members of the societies.

The agricultural officers were duly acquainted with the plans for the introduction of co-operation into the colony and they were instructed to execute the plans. These officers had no knowledge of co-operation, but they were expected to act as the van-guards of the co-operative movement. The only officer who had any experience of co-operation was the Director of Agriculture himself; nevertheless, this was not to prevent the execution of the plans.

12. Co-operative Societies in the Gold Coast. Journal of the Gold Coast Agricultural and Commercial Society, by G. G. Auchinleck. Vol. Vl, No.2.

One of the agricultural officers was sent to Ceylon and India (Madras and Bombay Presidencies) for a period of four months to study co-operation.[13] On his return from Asia, this officer was placed in charge of the new Division of Rural Economics, which was to be responsible to the Director of Agriculture. The other agricultural officers were given practically no co-operative training, but they were expected to play a vital part in the proposed co-operative movement.

Political officers were authorized to give the agricultural officers every possible assistance in the rural areas and to make it easy for the latter to have access to the chiefs and elders. With the full backing of the political officers, the agricultural officers and their assistants went from town to town, from village to village, trying to induce the peasants to form co-operative societies under the tutelage of the Agricultural Department. An agricultural officer first approached the chief of a village or town, and the latter in turn either assembled men he could rely on (including members of his own family)[14] or he sent his court-crier through the streets beating the gong-gong and announcing a special meeting to be convened under the auspices of an agricultural officer, or the Chief just gave instructions to the effect that the talking-drums should be employed to convey the message to the people.

13. Studies in Co-operation in India and Ceylon by A. W. Paterson. No.17, Dept. of Agric. Gold Coast, 1929.
14. In the township of Anyakrome for example, the Chief's sister and brother-in-law were among the first to join the town's cocoa co-operative society.

In a matter of weeks cocoa farmers in such places as Aburi, Peki Blengo, British Kpeve, Anyakrome, Kibi, Fwefwe, Nsuta, Pechi, and Asamankuma assembled in their various villages and townships and were informed of the benefits of co-operation. By the beginning of 1930, thirty - one societies with a total membership of 946, had been established; and the whole of the Gold Coast had begun to take an active interest in co-operative principles and co-operative organizations.

The Gold Coast farmer now looked forward to a return to the former collectivistic way of life and an end of the rugged individualism which was fast creeping into the social life of the community. He also looked forward to a new era of economic values, and the maintenance of the economic prosperity which cocoa production had brought to his village. Instead of a thatch-roofed mud house he now possessed a house roofed with corrugated iron or slate; he could now afford a gramaphone and other more expensive articles. Cocoa culture had increased the number of items in his shopping bag; he was conscious of the new prosperity. It is true that he dreaded the future with its promise of accentuated individualism, but in co-operation he saw the means whereby he could safe-guard all social and economic values.

C H A P T E R Vl.

Agricultural Co-operation.

Agricultural Co-operation.

Approximately a hundred and seventy years ago Adam Smith stated that consumption is the sole end and purpose of production. That statement is as true to-day as when it was first made. Production for a world market has given rise in countries where individualism holds sway to the mistaken idea that profit is the sole end and purpose of production; but it is to be hoped that this mistaken idea never gains ground in the minds of the West African peasants.

Individualism and production for profits are new and alien factors with which the West African peasant has to contend; but the ideas of mutuality and co-operation or the appreciation of solidarity, be it the solidarity of the family, the clan, the tribe or the nation, have long been accepted as the cardinal factors in human existence. European influence on West African agricultural life and production for world markets have given rise in recent years to a marked degree of individualism in West African agricultural production, an individualism which has not proved beneficial either to the individual peasant or to the community in which he lives. Already there is a discernable disintegration of existing social units unaccompanied by the integration of new units, and West African agricultural life runs the risk of being torn up by its roots. There is however reason to believe that modern co-operative technique will save the day.

Whether we deal with a highly individualistic society like that of Britain or with a collectivistic society like that of West Africa, agricultural production[1] is always found to rest on a family basis. The farmer and his family supply most of the labour required to cultivate the land, although in some cases seasonal hired labourers are employed. It is significant that mechanisation and complicated world marketing schemes, far from undermining the family basis of agricultural production, have only served to fortify it and to give it an even more permanent character. The object of co-operative agriculture has been to strengthen this family basis of agricultural production on its business side, and certainly not to replace it. Co-operation is not collective farming, but individual farming for the better supply of its requirements and for better marketing of the agricultural products. Without disturbing the family basis of production, co-operation in its federal form is still capable of carrying out enterprise of massive proportions.[2]

The word "co-operation"[3] connotes partnership in enterprise and common enjoyment, but the word itself

1. The communal mode of agricultural production in West Africa which was very similar to collective farming is now non-existent and there is little hope of reviving this method of production in the immediate future. The family basis of agricultural production has however taken its place, but even this basis of production will not last without the aid of co-operation, for individualism is a plague which, once it infects the body and soul of the African, deprives him of all his most cherished principles and mode of life.

2. Co-operation at Home and Abroad, by C. R. Fay. P.36.

3. The German word for co-operation, "genossenschaft" connotes partnership and common enjoyment. The French word "mutualité" emphasises a similar idea.

is not very important. What is important is that co-operation is the dynamic opposite of capitalism; historically, it is an organized protest against the worst aspects of the capitalism of the Industrial Revolution.

The capitalist merchant had evolved by specialization into a great employer and had succeeded in reducing the wage-earner and the agricultural producer to a new subordination. The wage-earners organized themselves into trade unions and the agricultural producers also found the need for organization, if only to eliminate the middleman. There was no more reason why the farmer should have been expected to confine his efforts solely to the production of crops than that the manufacturer should have been expected to confine his attention solely to the mechanical process of manufacturing his goods. "No one," states Henry C. Wallace, "questions the right and the propriety of the manufacturer's selling the products of his factory to the best possible advantage, once he has produced them, and many manufacturers carry their products through the various channels of trade to the ultimate consumer to the satisfaction of both. The right of the farmer to do this same thing can therefore not be questioned.....

"Neither can there be any question as to the right of farmers to organize themselves into associations,

co-operative or otherwise, for the purpose of marketing their crops."[4]

Production for export has rendered the farmer's need for organization more imperative. This fact was clearly endorsed by President Coolidge in his Annual Message to Congress in December, 1923. The farmer must have organization. "His customer with whom he exchanges products of the farm for those of industry is organized, labor is organized, business is organized, and there is no way for agriculture to meet this unless it, too, is organized.....Unless the farmer can meet the world market at a profit, he must stop raising for export.....Systems of cooperative marketing created by the farmers themselves, supervised by competent management, without doubt would be of assistance, but they cannot wholly solve the problem."[5]

Co-operation can certainly not be expected to solve all agricultural problems, but it serves as the best and most effective means whereby farmers can hold their own in the world's markets, improve their agricultural practices and overcome the difficulties associated with lack of capital.

Lack of capital and organized business were partly responsible for the exploitation which the agricultural co-operative societies set out to combat. To the West African peasant, however, the agricultural co-operative societies did not necessarily imply a mechanism for

4. From the Speech of Henry C. Wallace, Secretary of Agriculture, delivered at Chicago before Grain Dealers. Quoted in "Outlines of Agricultural Economics" by Dr.Henry C. Taylor,Ph.D. P.504.
5. Dr. Henry C. Taylor. Pp.503-4.

combating the worst aspects of capitalism. He welcomed co-operation as a means of preserving certain rules of conduct which he has always found indispensable in life. The co-operative spirit or the spirit of solidarity in West Africa has received a severe shock within the last four decades, and agricultural co-operation has been welcomed both as a means of warding off the individualism of Europe and as a means whereby the peasant can hold his own and stand up to new and more complicated economic factors.

The agricultural co-operative societies which were established in the Gold Coast in 1929 soon proved to be the best machinery for getting the peasant-proprietors together, and the societies also afforded the most effective means of improving agricultural practices and the material, educational and moral welfare of the independent farmers.

The Gold Coast Cocoa Co-operative Societies. 1929-33.

The early days of the agricultural co-operative societies in the Gold Coast were characterised by the absence of definite co-operative principles, and furthermore, the societies had no legal status of their own. These obvious limitations however did not militate against the expansion of the newly founded

co-operative movement. The Agricultural Department stuck to its limited aim of encouraging the societies to produce cocoa of high quality and purity, and agricultural credit and co-operative marketing only received spasmodic and partial attention. The co-operative movement therefore became sharply differentiated from other farmers' organizations, such as the Gold Coast and Ashanti Cocoa Federation, which was endeavouring to obtain higher prices solely by combined sales.[6]

In spite of the opposition, indifference, and suspicions of many farmers, the agricultural co-operative societies showed much vitality during the 1930-31 period: the number of societies increased from 31 to 116, and the membership increased from 946 to 2,176. It was now clear that the co-operative movement had come to stay. The lack of definite co-operative principles and absence of a legal status for the societies had now to be remedied, and the British Government set about drawing up the necessary legal document.

The granting of a legal status to the societies could not be undertaken without reference to the experiences of other countries, and the Government turned its attentions to Europe and Asia.

The experiences of the Agricultural Co-operative Movements of Britain and Denmark were carefully examined. Britain, with its highly individualistic farming characteristics could not provide an agricultural

6. Economic History of Tropical Africa by Sir Alan Pim. P.51.

co-operative model for the Gold Coast. Therefore the authorities began seriously to study the Danish Agricultural Co-operative Movement, and the following salient facts were noted:

(a) Denmark has no mineral resources, and furthermore her industries cater more for the internal market than for exports.

(b) In the export trade, Denmark is purely an agricultural country which has achieved comparative prosperity through co-operation.

(c) The Danish co-operators had throughout observed certain cardinal co-operative principles, namely: (1) the Organization must perform definite and clearly defined functions; (2) the Association should be built around a single commodity; (3) an adequate amount of the produce must be controlled by the co-operative society; (4) the society must be under good management; (5) membership contracts must be used in all cases to ensure the fidelity of the individual members to the society; (6) the members must be educated to understand the contents of the literature supplied and the accounts of the society; (7) the co-operative society must be controlled by the members; (8) financial risks should be distributed.

The British Government in the Gold Coast recognized that part of the success of the Danish Co-operative Movement was due to the fact that compulsory contracts

had long formed part of the official policies of the various societies. These contracts, in the case of co-operative credit, had served as securities or guarantees when the societies were negotiating long-term loans with commercial banks for the erection of expensive installations and for other specified purposes.

In the case of the supply associations the compulsory contracts made it obligatory for the members to sell their entire agricultural produce to the societies during a specified period of years.

The above observations on Denmark however did not lead the British Government in the Gold Coast to adopt the Danish agricultural co-operative principles, because it was argued that self-imposed discipline was only possible amongst a fairly homogeneous and highly educated people and that the West African peasant could not be expected to exercise the same sense of self-imposed discipline. The Gold Coast Government therefore turned to Asia for its co-operative model.

Mr. C. F. Strickland, who was in the Indian Civil Service and who had played a major part in the development of the co-operative movement in the Punjab, made a copious study of co-operation as practised in China, Japan, British Malaya, Siam, Ceylon, India, the Philippine Islands and the Dutch East Indies and published a book entitled "Co-operation for Africa." The contents of this book

were soon to find their way into the co-operative legislation of the Gold Coast Colony and the adjoining Mandated Territory of Togoland.

According to Strickland, "the co-operative method, while creating many problems of its own, is free from the demoralizing consequences of charity, the danger of unsympathetic treatment by subordinate officials, and the complexities of company procedure. Its virtue resides in the simplicity of its principles, the voluntary nature of the joint effort involved, and the exercise of control by the members themselves over the conduct of their society. The most retiring tribesman appreciates the conveniences of an arrangement whereby he, and those of his neighbours who wish to do so, join in a group for a common purpose, choose their own leaders to guide the group's working, and discuss with them in open meeting from time to time the major questions of policy which arise."[7]

Strickland however does not appear to have been concerned solely with elucidating co-operative principles, for he saw in the co-operative movement an effective means for pushing Lord Lugard's doctrine of indirect rule to its most detestable limits. "One merit of such a system," writes Strickland, "will be obvious from the outset. It is excellently suited to fit in with a plan of government through native authorities, wherever these survive or

7. Co-operation for Africa by C. F. Strickland. Pp.7-8.

have been re-constituted."[8] It is rather odd that Strickland should have outlined a political programme side by side with a co-operative programme, and it is not surprising that educated Africans grew suspicious about the real intentions behind the introduction of the co-operative movement by the British Government.

The educated West African had hoped for a co-operative movement similar to that of the independent peasant-proprietors of Denmark; but instead, a rehashed Indian version of co-operation was to be further trimmed and made the co-operative model for the West African peasant.

The underlying factor in the co-operative policy advocated by Strickland was that, though co-operation contained enormous potentialities for good amongst the non-European peoples of Asia and Africa, these peoples could only understand and use co-operative methods if they were wisely guided.[9]

The general impression which "Co-operation for Africa" gives is that the human race is divided into two water-tight compartments, white and coloured, and that as these two groups have their own particular characteristics it would be wrong to import European co-operative methods into Asia or Africa. Strickland held that though there was no reason to suppose that European co-operative methods would succeed in Africa there was every reason to believe that Asiatic co-operative methods would succeed in Africa.

8. C. F. Strickland, op. cit., P.8.
9. C. F. Strickland, P.14.

This fallacious assumption failed to take into account the differences between Asia and Africa and furthermore it failed to realise that the African, with his collectivistic economic outlook, was in a better position to appreciate co-operative principles than even the individualistically-minded English farmer.

In spite of Strickland's false approach in "Co-operation for Africa", Strickland's recommendations were fully embodied in the first co-operative legislation ever to be passed in British West Africa - The Gold Coast Co-operative Societies Ordinance of 1931. Lord Hailey acclaimed the Ordinance as being best suited to the needs of West Africa, but within a year of the passing of the Ordinance[10] its main provisions had become obsolete. Seldom have the formulators of a piece of legislation shown so much lack of foresight. Within a few months of the passing of the Ordinance, co-operative societies had expanded beyond the limits set by the Ordinance. The Ordinance had failed to provide for the union of societies because too much emphasis had been placed on the improvement in the quality and purity of the cocoa produced by the agricultural co-operators and far too little attention had been paid to co-operative marketing and co-operative credit. However, years were to elapse before the new activities of the societies could receive legal recognition.

10. An African Survey by Lord Hailey, P.1475.

During the 1931-32 period the number of cocoa co-operative societies increased from 116 to 270 and the total membership from 2,176 to 4,847. For the first time in the history of the co-operative movement in the Gold Coast and the adjoining Mandated Territory of Togoland, non-cocoa co-operative societies began to force themselves on the scene, but they were still too few in number to attract much attention.

What did attract a great deal of attention during this period was the formation of the first joint marketing cocoa association. The Oda-Kade Joint Marketing Association was founded in October, 1931 by 34 primary cocoa co-operative societies with a total membership of 751. This Association however could not be legally recognized under the Co-operative Societies Ordinance of 1931, but this did not prevent the Agricultural Department from instructing its officers to keep a firm grip on the association.

The agricultural officers also kept a firm hold on all the primary societies and continued to concentrate their energies in the limited field of improved cocoa production; and during 1931-32 the officers were able to boast that the co-operative societies produced cocoa with a purity of 97.3% as against a purity standard of only 89.1% registered by the non-co-operative cocoa producers. But as the co-operative societies marketed only 2% of the total cocoa produced in the country, one is inclined to feel that to compare the two standards of purity is somewhat unfair to non-co-operative producers.

The Gold Coast cocoa co-operative societies were able to record a purity standard of 97.8% during 1932-33, in spite of the fact that the total number of societies had increased from 270 to 390 and the total number of members from 4,847 to 7,905. Obviously for the co-operative movement in the Gold Coast to have begun in 1929 with thirty-one cocoa societies and a total membership of 946, and to have expanded in 1933 into 390 cocoa societies with a total membership of 7,905 is an achievement of which the illiterate peasant-proprietors of the Gold Coast have reason to be proud.

The Gold Coast Co-operative Societies Ordinance had been based on Indian and Ceylonese models, and it is only fair that we should compare the progress made by the co-operative movement in the Gold Coast with the progress made in Ceylon and India over a similar period of years.

The Indian Co-operative Credit Societies Act was passed in 1904 and by 1912 there were 8,000 registered societies with a total membership of 400,000. In 1912 an Act was passed in India to replace the Act of 1904 and the new Act was intended to make it possible for co-operative activities to be extended into fields other than credit. According to the report of the Committee on Co-operation in India issued in 1915, British India at that time had 14,566 societies, of which 13,882 were

agricultural co-operative societies. On the basis of the statistics supplied by the Committee, there was one society to 15,000 of the agricultural population and one society to 38,000 of the non-agricultural population. The Gold Coast in 1933 had an estimated population of 3,271,557 and as there were 390 societies at the time, there was one society to 8,300 persons, irrespective of whether they were engaged in agriculture or not. The Gold Coast therefore made better progress with co-operation in four years than India did in eleven.

The co-operative movement in Ceylon was initiated in 1912 and by 1930 there were 459 societies, with a total membership of 22,416. This meant that over a period of eighteen years the Ceylon Co-operative Movement had developed to the stage where there was one society to every 10,000 persons, while the Gold Coast after four years of co-operative activity had one society to every 8,300 persons.

The comparisons with India and Ceylon are even more encouraging from the point of view of the Gold Coast peasant-proprietor, since in India and Ceylon different societies cater for savings, loans, and marketing; whereas in the Gold Coast, a single society combines all the three functions.

The achievements of the Gold Coast in the co-operative field did not fail to impress farmers in other parts of British West Africa, more particularly the farmers of Nigeria.

The Nigerian Cocoa Co-operative Societies. 1933-37.

The Nigerian Agricultural Department, following the example of the Gold Coast, introduced co-operation amongst the cocoa producers of Nigeria and the Mandated Territory of the Cameroons in 1933. These cocoa producers were very small farmers cultivating from half an acre to six acres of land, and, like their neighbours in the Gold Coast, they were all village dwellers. None of these Nigerian peasants lived permanently on their cocoa farms, for their gregarious instincts made them regard the village as the centre of their social, political and economic activities.

In the village they lived a life of egalitarian democracy, the chiefs themselves in most cases being farmers of much repute. The cultivation of cocoa had not produced any marked inequalities in incomes and social standards, and individualism in Nigeria had therefore not influenced the collectivistic life of the village to any appreciable extent. Cocoa culture in Nigeria unlike the Gold Coast had not produced much accretion to the existing wealth of the community since the cocoa produced was only a third of that produced in the Gold Coast and furthermore Nigerian cocoa production was in the hands of peasants who cultivated much smaller farms than in the sister colony.

In the Gold Coast, a few large cocoa farmers had already made their appearance, and in Ashanti a farm of 27 acres could be found. Very small and comparatively large farmers were living side by side, and the larger farmers were already sending their sons to secondary schools and to British universities to study Law and Medicine; but in Nigeria, the cocoa farmers could not register similar social changes.

It was therefore into a peasant community, reflecting an appreciable degree of uniformity of wealth, agricultural methods, educational, social and political outlook, that the Agricultural Department of Nigeria introduced co-operation in 1933. Just as in the Gold Coast, political officers were instructed to assist agricultural officers, and the latter went from village to village, and from town to town, addressing the peasantry through the medium of interpreters. The chiefs, who were themselves practical farmers, gave the agricultural officers every possible assistance and always managed to assemble the villagers and townsmen together for the all important meetings between the agricultural officers and the people.

The agricultural officers carried their co-operative activities even into the few existing large towns. The most notable example of this urban co-operative work was associated with Ibadan, which is a town with a population of over 300,000, of which more than 70% are farmers. In Ibadan we see the perfect example of the gregarious

instincts of the West African farmer, and the officers, who were too well acquainted with West African conditions, did not confine themselves to the villages and small towns, but elected to carry agricultural co-operative ideas even into the larger urban areas.

The cocoa producers of Nigeria and the Mandated Territory of the Cameroons responded favourably to the words of the officers of the Agricultural Department, and by December, 1933 there were 4,850 agricultural co-operators in the country. In 1934, the number of co-operators increased to 6,200. Co-operation in Nigeria definitely made good progress between 1933 and the beginning of 1935. Throughout the two years of co-operative activity there was very little attention paid to co-operative marketing and co-operative credit, for the agricultural officers of Nigeria, like those of the Gold Coast, were only desirous of using the medium of co-operation as a means of getting the farmers to improve the quality and purity of their cocoa.

The Nigerian cocoa co-operative societies had no legal status during the first two years of their existence, but in 1935, the Nigerian Government decided to pass a Co-operative Ordinance based on Asiatic models, and in essence very similar to the Gold Coast Ordinance No.4 of 1931. The Nigerian authorities however showed more foresight and vision than their counterparts in the Gold Coast, for they realized that if the development

of the co-operative movement was not to be unduly hampered, the envisaged legislation should make provision for the union of societies and for co-operative credit, and accordingly in 1935 the Nigerian Co-operative Societies Ordinance was passed.

The essential points in the Ordinance were:

"§5: Subject to the provisions of this Ordinance, a society which has as its objects the promotion of the economic interests of its members in accordance with co-operative principles, or a society established for the purpose of facilitating the operations of such societies, may be registered under this Ordinance with or without limited liability.

"§6.§§1: No society, other than a society of which a registered society is a member, shall be registered under this Ordinance which does not consist of at least ten persons qualified for membership under this Ordinance.

"§6.§§2: No society established for the purpose of facilitating the operations of registered societies shall be registered unless at least two registered societies are members thereof."

"§6.§§3(c): Save in the case of a central financing society, the word 'bank' or 'banking' shall not form part of the name of any society registered under this Ordinance."

"§12: Every registered society may, subject to the approval of the Registrar, make bye-laws for any such things as are necessary or desirable for the purposes

for which such society is established."

"§15.§§1: No amendment of the bye-laws of a registered society shall be valid until the same has been registered under this Ordinance, for which purpose two copies of the amendment shall be forwarded to the Registrar.

"§15.§§2: If the Registrar is satisfied that the amendment of the bye-laws is not contrary to this Ordinance or the regulations he may, if he thinks fit, register the amendment."

"§18.§§1A: A registered society shall not make loans to any person other than a member: Provided that, with the general or special sanction of the Registrar, a registered society may make loans to another registered society."

"§18.§§2: The Governor may by Order prohibit or restrict the lending of money on mortgage of immovable property by all or any registered society."

"§19: Subject to the provisions of §20, a registered society shall receive deposits and loans from persons who are not members only to such extent and under such conditions as may be prescribed by the regulations or bye-laws.

"§20: A registered society may receive deposits from or for the benefit of minors, and it shall be lawful for a registered society to pay to such minors the interest which may become due on such deposits. Any

deposit made by or on behalf of a minor may be paid to him personally, or to his guardian for his use if the deposit was by any person other than the minor, together with the interest accrued thereon.

"§21: Save as provided in Sections 18,19, and 20 the transactions of a registered society with persons other than members shall be subject to such prohibitions and restrictions, if any, as may be prescribed."

"§24: Subject to the prior claims of the Government on the property of its debtors and of landlords in respect of rent, or any money recoverable as rent - (a) any debt or outstanding demand owed to a society by any member or past member shall be a first charge (i) upon crops or other agricultural produce raised in whole or in part with a loan taken from the society by such member or past member, and (ii) upon any cattle, fodder for cattle, agricultural and industrial implements, or raw materials for manufacture, or workshops, stores or places of business, supplied to such member or past member by the society, or purchased by him in whole or in part with any loan, whether in money or goods, given him by the society; provided that nothing contained herein shall affect the claims of any bone fide purchaser or transferee for value without notice of any such crops, or other agricultural produce, cattle, fodder for cattle, or raw materials for manufacture, or agricultural or industrial

implements or workshops, stores or places of business.
(b) Any outstanding dues payable to a housing society by a member or past member in respect of rent, share capital, loans, purchase money, or any other rights or amounts payable to such society, shall be a first charge upon his interest in the immovable property of the society."[11]

The Registrar of Co-operative Societies has virtually been given the power of life and death over any co-operative society through his very wide powers in connection with bye-laws. He has even the right to refuse to sanction any amendment to bye-laws even though the amendments are not contrary to the Ordinance or to any existing regulations. In short the Government has the power to determine the rate of co-operative expansion, and with the assistance of Sections 18 and 21 of the Ordinance, the Government has a further power to delimit the extent of co-operative credit and co-operative marketing.

Compared with European co-operative legislation, the Nigerian Co-operative Societies Ordinance of 1935 is extremely harsh, but this has not prevented the Ordinance from becoming the basis of all existing co-operative legislation in British West Africa.[12]

11. An Ordinance to make provision with respect to Co-operative Societies - Colony and Protectorate of Nigeria. Enacted by Sir Bernard Bourdillon, K.B.E.,K.C.M.G. Governor and Commander-in-Chief.

12. The Gold Coast Co-operative Societies Ordinance of 1931 for example was amended in 1937 and the amended Ordinance is essentially the same as the Nigerian Co-operative Societies Ordinance of 1935.

The immediate effect of the Ordinance was to slow down the rapid expansion of the Nigerian Co-operative Movement. During the 1935-36 period, the number of members in the co-operative societies actually decreased by nearly 100 persons. The farmers had hoped that the official domination of the societies would be gradually relaxed, but the Ordinance had made it clear that the Government was determined to strengthen the official control of the societies, and the farmers became very resentful and suspicious of the Nigerian Government's policy. During the 1936-37 period the same resentment and suspicion persisted in the minds of the farmers and only 300 new members were enrolled by the Government controlled cocoa co-operative societies, and the total number of agricultural co-operators was now 6,500 grouped in some 100 societies.

The farmers had learned to appreciate the potentialities of co-operation; but, since many of them did not wish to enrol in the controlled societies, new independent and unregistered co-operative societies were soon set up by the resentful and suspicious farmers. During the second half of 1937 however, an adverse development in the marketing of cocoa[13] rendered it expedient for these independent co-operative societies to seek official recognition, and the number of officially recognized co-operative farmers reached the high-water mark of

[13] The setting up of the "Cocoa Pool" by a group of European merchant buyers headed by the United Africa Company

9,300, an increase of nearly 3,000 over the previous year.

The co-operative achievements of Nigeria were shared by the Mandated Territory of the Cameroons, which for administrative purposes is considered part of Nigeria. The officers of the Nigerian Agricultural Department had not confined themselves to Nigeria proper but had shown much activity amongst the cocoa producers in the adjoining Mandated Territory.

Co-operation had been introduced into the Kumba, Mamfe and Victoria divisions of the Cameroons in order to facilitate the task of produce inspection and to encourage the peasants to produce high quality cocoa, but just as in Nigeria proper, these very narrow co-operative aims were soon widened and provisions were made for co-operative credit and marketing. The Nigerian Co-operative Societies Ordinance of 1935 was designed to cover the Cameroons, and by the end of that year co-operation was already firmly established in the territory. In 1936, there were 93 registered cocoa societies in the Kumba division with a total membership of 1,568, and the Mamfe division had forty-one societies of a quasi co-operative character.

Attempts to interest the tribes in the Balong and Victoria divisions in agricultural co-operation however met with very little success, but on the whole the

Cameroons had made definite headway with co-operation. Comparing the populations of the Cameroons and Nigeria it can safely be claimed that the Cameroons in 1936 had developed co-operation to a much greater extent than Nigeria.

Both Nigeria and the Cameroons had certainly learned a lot from the Gold Coast, but they had also improved on all that they had borrowed from the sister colony and had in fact carried the West African Co-operative Movement to new heights. The Gold Coast co-operative societies however had not been standing still since Nigeria adopted co-operation in 1933, but had continued to show much vitality and had, in their turn, drawn fresh inspiration from Nigeria and the Cameroons.

C H A P T E R V11.

The Co-operative Societies and Marketing in the Gold Coast, Togoland, and Sierra-Leone.

EX BIBL. UNIV. EDINBURGEN

The Co-operative Societies and Marketing in the Gold Coast, Togoland, and Sierra-Leone.

The Agricultural Department of the Gold Coast had encouraged the formation of co-operative societies in the Gold Coast and Togoland solely with the object of getting the local peasant-proprietors to improve the quality and purity of their cocoa; but it soon became clear that if this limited object was to prove successful, co-operative activities must be centred around the preparation of the produce immediately prior to marketing, and the ultimate marketing of the produce. It was, however, considered expedient to retain the individual cultivation of the soil; thus it was principally in the marketing of agricultural produce that co-operative activity became paramount.

In the very first year of co-operative activity in the Gold Coast (1929-30), the 31 cocoa societies marketed 355 tons of cocoa and the total amount realized from the sales was £10,731. The 946 co-operative farmers carried their cocoa on their heads from the farms, through country paths, across small rivers, and over varying distances, to the societies' stores, where the cocoa was carefully weighed by officers of the Agricultural Department. The Stores were generally situated in the villages or small townships, which also served as headquarters for the various co-operative societies.

The agricultural officers claimed that, by taking over the duties of weighing and inspecting the cocoa in the stores, they were performing two very necessary services for the peasant community in general. First, by recording accurate weights, they were protecting the farmers from the juggling-with-weights tactics which some brokers had often employed to cheat the illiterate peasant-proprietors. Secondly, inspection at the stores did away with inspection at the ports, and the co-operators were in a better position to argue that the cocoa had left their stores in perfect condition.

The agricultural officers, however, did not attempt to market the cocoa for the societies, and members either marketed their cocoa individually or in bulk to brokers or to the exporting merchants.

During the 1930-31 cocoa season, in spite of the fact that the number of societies had increased from thirty-one to one hundred and sixteen, the total amount of cocoa marketed through the societies was only 619 tons. The sales realized only £9,893, as compared with £10,731 realized for the sale of 355 tons during the previous year. The general world agricultural depression was already influencing agricultural prices in the Gold Coast, and the co-operative farmers felt that bulk sales might afford them better prices; and, furthermore, the fact that they were producing very good cocoa meant that they could secure a premium in the market. Marketing the

cocoa of less than twenty very small farmers could not guarantee sufficient cocoa to influence prices; hence the co-operators began to think seriously about forming joint marketing associations which would link up a number of existing societies.

The first of these joint marketing associations (secondary societies) to come into existence was the Oda-Kade Marketing Association which was founded in October, 1931 by some 30 primary cocoa societies. By the 1st of January, 1934, this Association had 34 societies affiliated to it, and the total number of persons associated with the secondary society was 751.

In October, 1932, three more joint marketing associations were established. These were the Manya-Yilo-Krobo Joint Marketing Association, the Nsawam-Kibi Marketing Association, and the Offinso Marketing Association. In December, 1932, another joint marketing association came into being, namely the Koforidua-Akwapim Joint Marketing Association. On the 1st of January, 1934, thirty-nine societies with a total membership of 1,338 were affiliated to the Manya-Yilo-Krobo Association; 27 societies with a total membership of 612 were affiliated to the Nsawam-Kibi Association; 15 societies with 611 members were affiliated to the Offinso Association; and the Koforidua-Akwapim Joint Marketing Association had affiliated to it seventeen societies with a total membership of 360.

The Gold Coast Co-operative Societies Ordinance of 1931 had not provided for the union of societies, but this had not prevented the formation of joint marketing associations. The Agricultural Department, anxious not to lose its hold on the co-operative movement in the colony, released some of its officers from their duties with primary societies and sent these officers to control the activities of the newly formed secondary societies.

Theoretically the secondary societies or joint marketing associations are being run by joint marketing committees democratically elected by the co-operative farmers. Theoretically again, many of the committees, in addition to effecting the sale of all their members' produce, assume control of the finances of the member-societies. In actual practice, these joint marketing committees have no such powers, for not only do the government agricultural officers take upon themselves the task of marketing the members' produce, but the District officers retain "their trusteeships of the funds of the Central Accounts."[1]

The agricultural officer follows one formula when marketing the cocoa of both primary societies and joint marketing associations. The officer first circularizes all the principal merchants and asks for tenders. He examines the tenders and without consulting the peasant-

1. Bulletin No.35. Dept. of Agriculture. Gold Coast. P.3.

proprietors decides which tender to accept. The educated people in the Gold Coast have often stated that European firms are favoured in these sales, but the charge has been vehemently denied by the agricultural officers. The officers are right when they say that they do not discriminate against African merchants, but the educated Africans are also right when they assert that such a discrimination in fact exists. The explanation is that all the principal exporting merchants are Europeans, and the fact that the agricultural officers circularize only the principal exporting merchants means that their actions virtually lead to the exclusion of all African exporting merchants from the sales of co-operative cocoa.

During the 1931-32 cocoa season, the agricultural officers marketed 2,248 tons of co-operative cocoa for £40,296 and in the following season the cocoa marketed was 4,217 tons and the sum realized was £70,334. The 1933-34 cocoa season saw 4,258 tons of cocoa being marketed through the societies and the sales realized £49,818.

The agricultural officers continued to control and manage the affairs of the societies in spite of the increase in the number of joint marketing associations. By the beginning of 1935 there were 417 primary cocoa co-operative societies with some 29 joint marketing associations in the Gold Coast alone, and 21 primary

societies and two joint marketing associations in the adjoining British Mandated Territory of Togoland. "Agricultural officers," writes Professor Shephard, "still undertake the collection, transportation and distribution of proceeds of cocoa sales, even in the case of joint marketing associations. This procedure is laborious and costly, and distasteful to most officers. It relieves the societies of responsibilities, and deprives them of education in the handling of their funds."[2]

The rigid official control of the co-operative societies and of co-operative marketing have been bitterly commented upon by all responsible people in the Gold Coast, but there are, as yet, no signs that the peasant-proprietors will be given the opportunity to market their own cocoa, unless they decline to have their societies registered. All the joint marketing associations are capable of managing their own marketing if only they are permitted the necessary freedom. There is also reason to believe that the co-operative farmers would have larger net incomes if the present non-co-operative attitude of the official bureaucracy were dropped. Furthermore, if the British Government really wants to see true co-operative marketing organizations develop rapidly in the Gold Coast, it should not hesitate to banish the growing suspicions and resentment of the peasant population and the educated people of the

[2]Report on the Economics of Peasant Agriculture in the Gold Coast by Professor C. Y. Shephard. P.31.

colony. The present marketing procedure has made it possible for the peasants to conclude that the Agricultural Department is working hand in hand with the European merchant exporters, who, the people have reason to believe, are systematically exploiting the country.

In spite of the general resentment directed against the agricultural officers by farmers and urban dwellers alike, the cocoa co-operative societies did not show any appreciable decline during 1935. At the beginning of that year there were 417 societies with a total membership of 8,975. However, by the end of the year, 398 societies were still functioning and the total membership was 8,610. Obviously, the societies had not made any real progress during the year except for the fact that the remaining members showed more confidence in the movement and contributed nearly £4,000 towards the paid-up share capital of the societies. Another encouraging factor was that members marketed 6,385 tons of cocoa through their societies as compared with 6,004 tons marketed during the previous year. Again, although 2,441 members had failed to market any cocoa through the societies in 1934, the number of members who marketed no cocoa through their societies during the year under review was 2,363.

During 1936, the cocoa societies succeeded in enrolling new members, although the number of societies declined by one. Instead of 398 societies with a total membership

of 8,610, there were now 397 societies with a total membership of 9,638. What was even more encouraging was that during the year members contributed a little more than £11,400 towards the paid-up share capital of the societies. The number of members marketing no cocoa through their societies was 2,121 as compared with 2,363 during the previous year, and the cocoa marketed was 7,870 tons as compared with 6,385 tons in the previous year. There was every reason to believe that the success achieved by the cocoa societies would be maintained in subsequent years.

COCOA SOLD THROUGH SOCIETIES. 1936-37.

Districts	No. of Societies Selling Cocoa	Cocoa sold (Tons).
Sefwi-Denkera.....	28	243.6
Bekwai.....	30	511.2
Kumasi.....	109	1,550.1
Juaso.....	17	210.9
Koforidua.....	18	898.1
Kwahu.....	16	399.3
Krobo.....	30	301.6
Nsawam-Kibi.....	31	1,663.6
Trans-Volta.....	35	726.9
Oda-Kade.....	35	403.9
Cape Coast.....	10	55.0
Saltpond.....	8	30.8
Winneba.....	14	875.3
Totals.....	381	7,870.3
1935-36.....	388	6,384.8
1934-35.....	395	6,004.2
1933-34.....	397	4,214.1
1932-33.....	353	4,178.6
1931-32.....	206	2,248.3

QUANTITIES OF COCOA SOLD BY MEMBERS. (1936-37).

NUMBER OF MEMBERS IN EACH CLASS.

District	Quantity in Loads of 60 lbs.				MEMBERS
	No Cocoa	From 0-55	From 55-100	Over 100	
Sefwi-Denkera	90	404	20	5	519
Bekwai.....	65	504	68	20	657
Kumasi.....	425	1388	182	109	2104
Juaso.....	114	219	33	8	374
Koforidua....	84	337	76	86	583
Kwahu.....	66	181	39	43	329
Krobo.....	587	511	23	10	1131
Nsawam-Kibi..	133	614	191	155	1093
Trans-Volta.. Division	66	908	80	28	1082
Oda-Kade.....	239	441	44	33	757
Cape Coast...	50	130	2	-	182
Saltpond.....	129	89	3	-	221
Winneba.....	73	192	58	91	414
	2121	5918	829	588	9446

3

3. The above figures show quite clearly that the majority of the co-operative farmers are very small farmers. Again, the number of members selling no cocoa through their societies is worth noting. The worst cases during the year under consideration were in the Saltpond District where the percentage of completely disloyal members was 58.4% of the total number of co-operative farmers in the area, and in the Krobo District where the percentage was 51.9

In 1937, a new Gold Coast Co-operative Societies' Ordinance was passed in order to legalize the union of societies which had been initiated in October, 1931 in order to facilitate co-operative marketing. The new Ordinance also legalized the granting of agricultural credit by the societies. The main provisions of the 1937 Ordinance will not be set down because they are essentially the same as the Nigerian Co-operative Societies Ordinance of 1935 which has been discussed at great length in previous pages.[4]

One event, however, overshadowed every co-operative activity, and indeed every agricultural and social activity in the Gold Coast in 1937.

During 1937, the European merchants trading in West Africa, headed by the United Africa Company (Unilevers), formed themselves into a Buying Cartel, and began a policy of random reduction in the prices offered for cocoa. Hitherto, the price for a load of cocoa had varied from 25/- to 12/6, but from May to September 1937, the price for a load of cocoa in Jasikan varied from 2s.6d to 6s, and from September to December of the same year, the average price was 6s.9d. The policy of the merchants was obviously to dislocate the market, create uncertainty, and then take advantage of the uncertainty of market conditions to perform more tricks with prices. The oscillation in the price level in Togoland was purposely intensified by the European merchants, because the merchants

4. See above, pp.143-7.

felt that the peasants of Togoland could never lodge any protests in official quarters, since they were illiterate, and had neither a voice in the Gold Coast Government nor power to refer their difficulties to the Colonial Secretary. Only the League of Nations could consider their grievances, and obviously the League, which had turned a deaf ear to the pleas of the ruler of a sovereign state, could not be expected to listen to representations from a Mandated Territory.

The European merchants, however, overlooked certain important historical factors. A people, who have lived for centuries under a well organized and well administered kingdom and who have succeeded in preserving much of their culture, in spite of the slave-trade, can always be relied upon to show originality, initiative, and resourcefulness. Although during the previous thirty years, Togoland had been under the domination of three successive European powers, first the Germans, then the French, and lastly the British, the indigenous inhabitants had managed to maintain a high standard of orderly conduct, initiative and resourcefulness; and not even the rapid changes in the official languages used in the territory had served to curb these qualities, let alone produce a state of apathy.

The co-operative societies in Togoland, not wishing to be dictated to by the agricultural officers, or have their plans vetoed by the officers, decided to defend their interests, and to secure themselves against the Unilever-sponsored Buying Cartel. The Kpedze group of co-operative societies immediately arranged for a trial shipment of cocoa direct to the United Kingdom and other overseas markets. The co-operative societies in Togoland were determined to manage their own affairs, as they were getting tired of the official control and supervision of their societies. Furthermore, Togoland suspected the agricultural officers, who were Europeans, of surrendering the interest of the local farmers to European Big Business.

Courses of instruction in co-operation for honorary and paid co-operative workers, which were held annually at Kpeve, attracted a large number of co-operative enthusiasts. Some of the farmers, however, felt that so long as the societies were under the Co-operative Ordinances, full co-operative independence could never be achieved, since the Governor, the Registrar of Co-operative Societies, and the agricultural officers had been given special powers under the Ordinances. Therefore, a number of farmers, who were keen to form new co-operative marketing associations, but who resented the control exercised by the Government co-operative officers, organized themselves into semi-co-operative marketing associations. Three such associations

were formed in 1937, and two of them exported cocoa direct to Europe. By the beginning of 1938, eight more independent marketing associations had been formed at Kajebi.

The peasant-proprietors of Togoland were not oblivious to the importance of capital in large scale marketing, and they solved their financial problems by establishing a central co-operative bank at Kpeve (the first of its kind in any part of British West Africa). The farmers of Togoland (the descendants of the Great Dahomey State) showed the whole of British West Africa that, though they were predominantly illiterate, commonsense, organizing ability, and sound business acumen are not the monopoly of the lettered.

Meanwhile, in the Gold Coast, the co-operative farmers were finding the inimical price policy of the Unilever-sponsored Buying Cartel unbearable and were making common cause with non-co-operative farmers. The Gold Coast farmers decided to hold back their cocoa from the market, but many co-operative farmers were prevailed upon by the agricultural officers to sell their cocoa in spite of the general agreement among all cocoa producers in the colony. The co-operative farmers did not need much persuasion as they were short of funds, and therefore unable to hold out indefinitely. In fairness to the co-operative farmers it must be added that the same economic hardship compelled

many non-co-operative farmers to break their undertaking not to sell cocoa to the European merchants.

In spite of many black-legs, the majority of the cocoa farmers remained faithful to the general agreement. "Cocoa was withheld from the market by growers in the Gold Coast and in Nigeria, who showed a remarkable degree of unanimity in what they considered to be their interests, and a Commission of Inquiry was appointed by the Colonial Office to examine and report on the marketing of cocoa in the Gold Coast and Nigeria, with special reference to the buying agreement entered into between certain firms. It is interesting to note that the agitation on the part of the peasant producers also took the form of a boycott of imported goods."[5]

The Royal Commission (Nowell Commission) issued its report in 1938 and laid down the following fundamental principles: "(1) the strengthening of the economic position and morale of the producers in relation to the buyers, both European and African. (11) The recognition of the legitimate interests of both African community and the shippers. (111) The maintenance of free competition in the purchase of the cocoa crop."[6]

The members of the Commission sought to find a formula which would embody the principles which they had laid down. The formula was expressed by the members in the

5. An African Survey by Lord Hailey. P.908.
See also, Parliamentary Debates, House of Commons, Vol.CCCXXXV, No.103, May 4,1938, c.836

6. Memorandum of West African Cocoa Delegation.1945.

following words: "After consulting many opinions and after prolonged thought, we see no other way of meeting these conditions than by .....the association of producers for the collective marketing of their produce and for the representation of their joint interests."[7]

The formula was greeted enthusiastically by all cocoa producers including the co-operative producers. The co-operative societies were still marketing less than 3% of the total cocoa produced in the country, and it was hoped that a much more responsible collective marketing scheme, which would cater not only for co-operative farmers but also for the needs of the non-co-operative farmers, would emerge.

The cocoa producers in the Gold Coast had grown more resentful of the official control of the co-operative societies. The attitude of the agricultural officers during the 'cocoa crisis' had rendered the officers even less popular with the cocoa producers. Hence "the association of producers for the collective marketing of their produce" was interpreted as putting collective marketing beyond the orbit of the Co-operative Ordinances and, incidentally, beyond the control of the ubiquitous agricultural officers.

The farmers looked forward to having the recommendations of the Nowell Commission implemented, but nothing was

7. The Report of the Commission on Marketing. Cmd.5845 (1938). P.157.

done by the British Government. Like most other colonial reports, the recommendations had been shelved. By 1939, all cocoa producers (including co-operative producers) had given up every hope of the report being implemented. Then came the war.

At the outbreak of the war, His Majesty's Government guaranteed the purchase of the total cocoa production of the British West African Colonies. In fulfilment of this guarantee His Majesty's Government undertook "on the one hand to bear any eventual loss on resale, and on the other hand to invite Parliament to vote a sum equivalent to any eventual profit realised for payment directly to the producers or, in agreement with the Colonial Governments concerned, for expenditure on objects of benefit to them."[8]

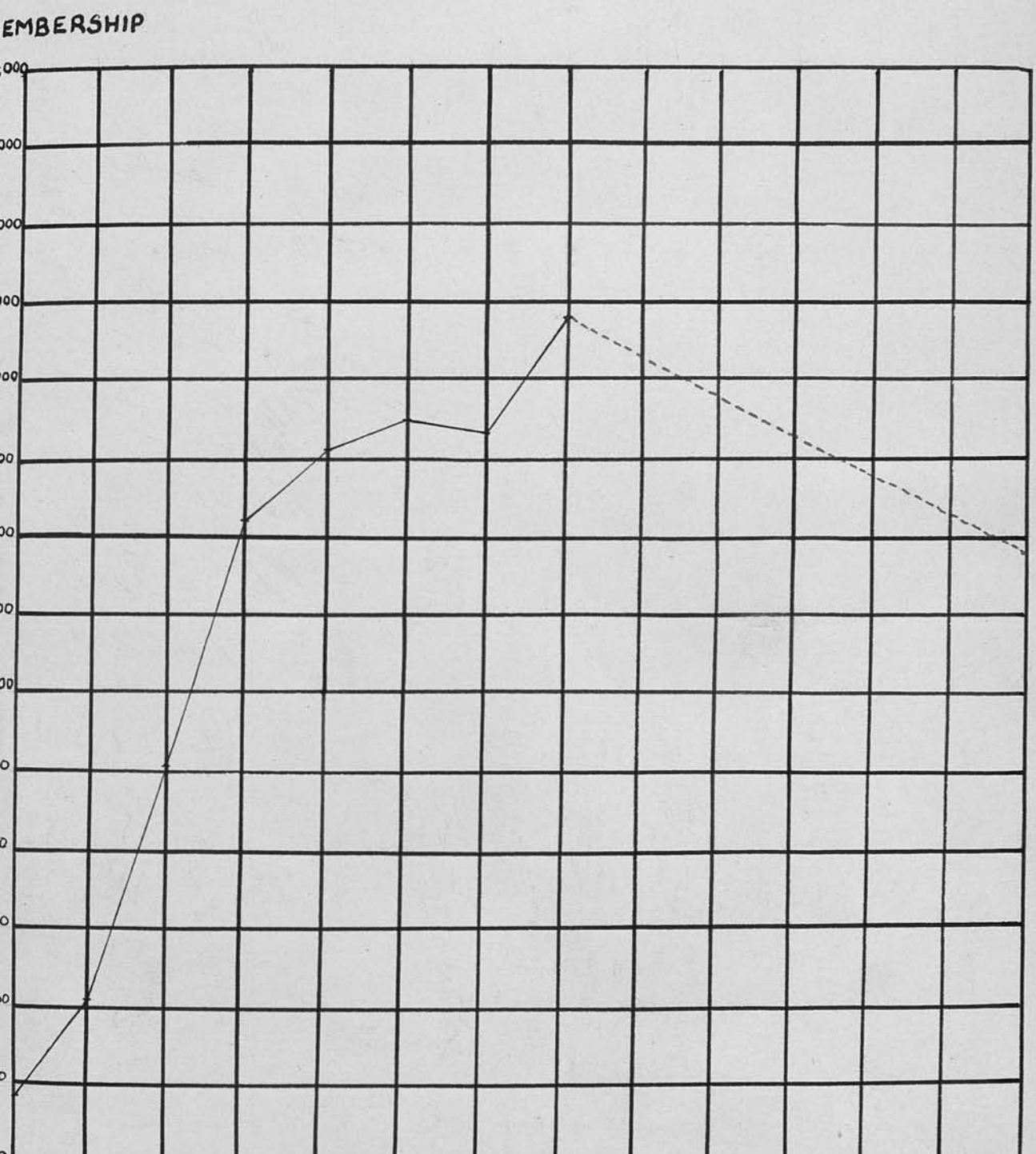
The reason which led the British Government to give the above undertaking was the fact that "Cocoa is the mainstay of thousands and thousands of peasant farmers (cocoa is not produced in British West Africa on European-run plantations) and provides a livelihood for countless numbers of wage-labourers who are employed by the farmers in the maintenance of their farms and the harvesting of the crops. Cocoa is the great provider of external purchasing power, and, in the case of the Gold Coast, the budgetary position of the Government depends to a very large degree on the prosperity of the cocoa industry."[9]

8 & 9 Report on Cocoa Control in West Africa, 1939-1943, and Statement of Future Policy, Cmd.6554. P.2.

The effect of the Government's purchase of cocoa was to reduce co-operative marketing to a purely routine operation. Hitherto the societies had been able to secure higher prices for their produce than other producers, because the quality and purity of their cocoa was such as to make it possible for them to obtain a premium from shippers, but under the control scheme the societies were practically in the same position as other producers. There was no longer any real incentive for co-operative farmers to concentrate on the production of first grade cocoa. The farmers watched thousands of tons of excellent cocoa being burnt by the Government, and they were hurt to see the fruits of their labour being so singularly destroyed. What was the use of producing first class cocoa for a bonfire?

The co-operative farmers not only found themselves in the same position as other producers, but in fact in a worse position. The cost of running the societies with the costly services of the Government co-operative and agricultural officers was sufficient to wipe out any financial gains which the co-operative farmers could hope to secure from their combined sales. Added to this, the co-operative farmer found out that whereas other producers could obtain immediate payments for their sales, he had to wait for weeks before getting his money.

Progress Chart of the Co-operative Movement in the Gold Coast



---------- shows the decline in the number of co-operators since the end of 1937.

Before the control scheme was introduced this long waiting was already in evidence, and had given rise to much disloyalty amongst members, but then, the long waiting brought its own recompense because of the premium offered for co-operative cocoa.

In the absence of such a premium, and with the heavy costs of the societies to be met, the cocoa co-operative societies suffered a serious set back. The misgivings of the cocoa producers, which originated during the cocoa crisis of 1937-38, increased under the control scheme, and the number of cocoa co-operative societies in the country showed an appreciable decline. Instead of 397 cocoa societies with a total membership of 9,638, which we noted in 1937, there were only 253 societies with a total membership of 6,149 in 1943. The societies marketed 9,446 tons of cocoa during the 1942-43 season, but this was rather less than 4% of the total cocoa marketed by the colony. Even the paid-up share capital had failed to keep pace with the times, and the figure of £22,424 recorded in 1943 was nearly £3,000 below the figure for 1937.

The cocoa co-operative societies were literally being controlled out of existence by the combined efforts of the ubiquitous Government co-operative and agricultural officers and the Government's Cocoa Control Scheme.

Other Co-operative Societies.

Co-operative cocoa societies are the backbone of the Gold Coast Co-operative Movement, but it does not follow that co-operation has not been encouraged amongst other agricultural producers, notably the copra, banana, coffee, rice and citrus fruit producers. In all these cases, however, co-operative success has been extremely insignificant; yet our study of co-operative marketing in the Gold Coast and Togoland can not be complete without a passing reference to the above mentioned agricultural co-operative societies. Unlike the cocoa societies, co-operative marketing was the main factor which led to their establishment.

Banana Marketing Associations: The production of bananas for export is a new experience for the Gold Coast peasant.[10] Hitherto he had produced bananas to meet internal demands, but now he had to cater for world markets as well as local markets.

On the 6th of January, 1934, Professor C. Y. Shephard suggested to the Gold Coast Government that the farmers should be organized from the very outset into co-operative societies for the purpose of enabling the Agricultural Department to provide instruction in methods of cultivation and marketing. He pointed out that the world's banana market was discriminating and that inefficient and

[10] The first shipment of bananas from the Gold Coast was in 1933, when 229 bunches were exported.

haphazard methods, such as those which had been adopted in the cocoa industry, would not yield profitable results.

"Hundreds of growers," writes Professor Shephard, "must be enlisted to build up a substantial industry, but the department does not command sufficient staff to permit the education of individuals. I therefore recommend that extension work should be conducted through co-operative societies, or individuals whose production would approximate to that of a society.. Once a society has attained a reasonable degree of efficiency, it should be capable of undertaking all routine work, and of educating new members, with very little assistance from the department. Co-operative and agricultural officers can then concentrate on the formation and education of new units."[1]

It appears that even before the Gold Coast Government received Professor Shephard's recommendations, the Agricul-:tural Department was already busy organizing co-operative societies among the banana producers, for three banana societies had been established before the 31st of March, 1934. In any case, recommendations from an expert seldom fail to make their mark, and the agricultural officers intensified their efforts, knowing full well that they were working in the right direction.

Professor Shephard's recommendations did not stop at the mere creation of co-operative societies, for he went on to write: "I recommend that primary societies,

1. Prof. C. Y. Shephard, op. cit., P.76.

and large individual growers should be organized into a Banana Marketing Association, which should be granted an exclusive right to export bananas. There must be some responsible body with which shipping and distributing firms can enter into contracts. The industry will fail if farmers are unable to ship their bananas, but a company will not incur the heavy expense of installing cool chambers, or of providing special vessels, unless it can be certain of securing cargo. Government could relieve both farmer and company of responsibility by guaranteeing the freight, but it could not undertake to produce the bananas. The responsibility should rest with the growers, who will derive the principal benefit from the industry, because they are the only persons who can provide the necessary cargo. A company cannot negotiate with a multitude of growers unless they are organized. Petty and irresponsible producers and dealers are already attempting to enter into arrangements with distributors in England. If numerous independent exporters compete with one another in the purchase of fruit, it will be impossible to forecast the demand for space, and chaos will ensue. An association, entitled to exclusive rights of export, would be competent to enter into contracts with shippers and distributors. It may be noted that the Ivory Coast, Trinidad, Dominica, St. Lucia and St. Vincent have granted similar exclusive rights,

despite the fact that many of the producers are large planters. This privilege is even more necessary in the Gold Coast where reliance must be placed upon small growers.

"The Banana Marketing Association should be organized on a co-operative basis, because the individual producer will be denied alternative means of exporting his fruit, and must be protected against unfair discrimination. Every bona fide grower should be entitled to membership, and to have a voice in the management of the association, so long as he abides by the rules."[12]

There is no doubt that Professor Shephard's recommendations made a profound impression on the Gold Coast Government, and this agricultural expert must be congratulated for having been indirectly responsible for making the banana industry an industry in which there are more co-operative farmers than non-co-operative farmers.

The three co-operative societies in existence in 1934 increased to seven in 1935, and to eight in 1936. The eight societies had a total membership of 112. In 1933, a year before the banana societies were first established, the Gold Coast had succeeded in exporting only 229 bunches of bananas; but in 1934, no less than 3,387 bunches were shipped. In 1935 the banana shipments reached 15,856 bunches, and the following year saw the Gold Coast exporting 53,862 bunches. By 1937, sixteen registered banana

12. Prof. C. Y. Shephard, op. cit., P.76.

co-operative societies were exporting 38,415 bunches of bananas, thus the societies alone marketed more than half the total exports of bananas from the Gold Coast.

The most important banana societies in 1937 were the Takoradi Society, with a membership of 25, which exported 13,593 bunches; the Nsuaem Society, with a membership of 33, which exported 10,023 bunches; and the Aiyam Society, with 27 members, which exported 7,032 bunches of bananas.

During the war years the number of banana societies increased to 23 and the total number of members, which had been only 251 in 1937, increased to 438 in 1943. Lack of shipping space made it extremely difficult for the societies to export the produce; but lack of shipping space did not put a ceiling to output, because the increased banana output was diverted to meet the needs of the British forces stationed in the Gold Coast and other parts of West Africa. The banana co-operative societies have shown that the Gold Coast peasant is only too willing to take part in any co-operative marketing scheme, provided he is assured that official supervision of the scheme is temporary and advisory in character. With the return of peace, there is every reason to believe that the banana co-operative marketing societies will set the standard for all agricultural co-operative marketing societies throughout the Gold Coast and Togoland, if not the whole of British West Africa

Citrus Producers' Societies: In 1936, the grape-fruit industry in the Gold Coast was in an experimental stage. The Agricultural Department, which was responsible for the experiment, succeeded in enlisting the support of peasant-proprietors in the neighbourhood of Asuantsi. The agricultural officers were very straightforward in their approach and acquainted the peasants with all the difficulties which had to be overcome. They pointed out to the farmers that the experiment was not necessarily going to be a success. This approach proved a wise one indeed, for the agricultural officers gained the full confidence and enthusiasm of the peasant-proprietors by their method of factual presentation.

The Asebu Grape-fruit Producers' Society was immediately formed by 150 farmers, who undertook to subscribe 1/- per head per month in order to keep the society in funds. These co-operators, though fully aware of the experimental nature of the work in hand, did not hesitate to subscribe to a share capital to meet the capital expenditure which the establishment of packing and canning plants would eventually entail. There were certainly no suspicious or indifferent groups of farmers amongst these co-operators, for the agricultural officers had not attempted to blind them, unlike most other co-operative producers, to the full facts.

In 1936, the very year in which the Asebu Society was founded, a second society was established in the same

area. The new society also had a membership of 150. The two societies established nurseries and employed a nursery-overseer to look after the young plants. The societies undertook to bear the cost of carrying and planting the young trees, and the plantings were supervised by agricultural officers.

One thousand and eight hundred trees were planted out before the end of the year. In 1937, each member took out 10 young trees from the nurseries and planted them on his own farm, so that in all, 3000 trees were planted out during that year.

A third society was established in the same year. This society, which had only 10 members, was at a place called Bosuso in the Eastern Province. Here again a common nursery was set up.

The formation of new societies did not, however, become a particular feature of co-operation amongst citrus producers, because very small societies did not seem to be particularly suited to the needs of the industry. By 1943 there were only four citrus producers' societies, with a total membership of 465; and this would seem to suggest that 150 members in any particular society was considered ideal. The subscribed share capital of the citrus societies, which was £287 in 1937, had risen to £903 in 1943.

The efforts of the co-operative citrus fruit producers during the last few years are already yielding good results,

and the societies are producing 202,432 fruits annually. The societies would no doubt have been in a position to export all their fruits to the United Kingdom during the war, had there been no lack of shipping space. But because of shipping space, most of the citrus fruit output was diverted to meet the requirements of British and American forces stationed in the Gold Coast and other parts of British West Africa.

The grape-fruit output is bound to increase in the coming years, and it is more than likely that the fruits will be exported to the United Kingdom. There has been a general longing for fresh fruits in Britain during the war and the vitamin contents of the fruits have received increasing attention for health reasons. Therefore it is to be hoped and expected that United Kingdom consumers will buy more grape-fruits, and that grape-fruits will become a normal item in the shopping bags of the masses. This will provide a fresh stimulus for the grape-fruit co-operative societies in the Gold Coast to increase their output.

Copra Producers' Co-operative Societies: The Keta-Ada district is the most important copra producing area in the Gold Coast and Togoland. It has been estimated that the region produces at least 3,000 tons of copra annually. In 1931, the Agricultural Department began encouraging

the formation of co-operative societies in the Keta-Ada district, with the object of improving methods of production and marketing. By the end of the year two copra societies had been established.

The Agricultural Department also sought to establish co-operative societies in the Western Province, and in order to prepare the way for these, nurseries were established at Bonyere, Half Assini and Esiama. These nurseries were expected to yield seedlings to supplement those from a plantation at Atwabo, which was established as far back as 1921. By the end of 1933 the first copra society had been established in the Western Province, thus bringing the number of copra societies in existence in the Gold Coast and Togoland to three. By the beginning of 1937 there were nine copra co-operative societies, with a total membership of 444. Five of the societies were situated in the Keta-Ada district, and four in the Nzima district of the Western Province.

In the Keta-Ada district, the Avoeme Copra Society had a total membership of 29, and during the year under review it marketed only 6 cwts. of copra; the Agbosome Society, with a membership of 67, marketed 55.2 tons of copra; the Weh Society, with a membership of 17, marketed 4.1 tons of copra; the Srohume Society with a membership of 30 marketed 4.7 tons; and the Adina Society with a membership of 10 marketed no copra. The Keta-Ada group of copra co-operative societies therefore marketed between

them only 64.3 tons of copra.

It is obvious from the above quoted figures that co-operation in the copra industry in the Keta-Ada districts has not made much headway. Out of a potential output of 3,000 tons of copra per annum, of which this district is known to be capable, the co-operative societies marketed only sixty-four tons.

In the Nzima district, the Atwabo-Bakanta Copra Co-operative Society, with its 56 members, marketed 60.6 tons of copra; the Epun-Half Assini Society with its 135 members marketed only 23 tons of copra; the Esiama-Asanta Copra Society with its thirty-two members, marketed 49.1 tons of copra; and, lastly, the Beyin-Bonyere Copra Co-operative Society, with its 68 members, marketed 52.4 tons. The Nzima societies therefore marketed a total of 185.1 tons of copra out of a total potential output of the district which has been estimated at 1,500 tons.

The position of the copra co-operative societies in the Gold Coast and Togoland has not shown any improvement since 1937. In 1943, only four societies with a total membership of 438 were functioning as against nine with 444 members in 1937.

The four co-operative societies marketed only 260 tons of copra as against 249.4 tons marketed by the copra societies in 1937. Obviously there is not much hope for the future of co-operative marketing of copra, unless the officers

of the Agricultural Department revise their present policy of unprecedented rigidity in supervision and control.

Coffee Producers' Societies: A co-operative society was established amongst the coffee growers of Kwahu in 1936. The society began with 64 members, but in 1937 the number of members increased to 71, and by 1943, the membership was 74. This society is the only coffee society in existence in the Gold Coast and Togoland. It was able to export 15 tons of coffee during the trading year 1942-43; but it is too early yet to say whether co-operation amongst coffee producers is likely to prove popular. Since scarcely any coffee is consumed locally, the industry is entirely dependent on the export trade, and the expansion of the industry will depend entirely upon the prices offered for the coffee produced.

Rice Producers' Societies: Rice producers in Esiama were among the first group of farmers to receive special attention from the Gold Coast Government, and more particularly, from the Agricultural Department. The Government knew that the Gold Coast could produce sufficient rice, not only to meet internal demand, but also to meet the needs of the export markets. The Gold Coast was, however, importing rice in large quantities.

In 1921, 3220 tons of rice, valued at £93,471, were imported into the country; in 1924 the tonnage imported rose to 8,330, valued at £161,571; and during the trading year 1926-27, the tonnage reached 10,303, valued at £201,925.

Something had to be done, and in 1926 the Government erected a rice mill at Esiama at the cost of £3,250. The mill was capable of handling 1,000 tons of paddy annually, but the rice producers failed to supply the factory with sufficient quantities of paddy. The District Commissioner and the Ohene(Chief) of Esiama, together with the agri-:cultural officers did all in their power to persuade the rice producers to produce more rice for the factory, but persuasion proved of no avail.

As soon as the co-operative movement was introduced into the Gold Coast in 1929, the Agricultural Department established a co-operative society among the rice producers at Esiama with the object of strengthening the organization of the rice industry. As a result of the introduction of co-operation, the amount of paddy supplied to the mill rose from 106.2 tons in 1929-30 to 289 tons during the 1930-31 season. The paddy was contributed by no less than 38 villages. Yet this was obviously a very poor show. During the trading year 1931-32, the paddy supplied to the mill rose to 413 tons and this time the supplies came from 47 villages. This figure was not maintained during the following year, as only 354 tons reached the mill.

The Ohene of Esiama and the Agricultural Department were completely disappointed in the rice producers, for the success of the mill was to determine the erection of similar mills in several parts of the country. The Ohene of Esiama, in order to encourage his people, went out and cultivated 26 acres; but he obtained a yield of only 492 lbs. per acre in 1933-34. At the price[13] then ruling, the Ohene got only £1. 0s. 7½d. for every acre he cultivated.[14]

The Ohene of Esiama's efforts failed to impress his people, and what was more, the price for 100 lbs. of rice, which had stood at 14/- from 1926 to 1931, fell by stages to 7/6 in 1933-34.

The single rice society however continued to function. From 1931 to 1933 the number of members was 79, but in 1934 a new member was enrolled. This, however, was not a sign of better days ahead, for in 1935, the society lost 32 members; and in 1936, the society came to grief. There has been no attempt since then to establish any more co-operative societies amongst rice producers. The sad experience of the Gold Coast in co-operation amongst rice producers can be compared with a similar experience in Sierra-Leone.

Rice Producers' Co-operative Societies in Sierra-Leone.

In Sierra-Leone, the first attempt to introduce co-operation was made in 1936, but unlike the Gold Coast and Nigeria, where the movement was initially linked up

13. The prices tend to fluctuate within any one year and where any particular price has been quoted, it is the average.
14. Rice Yields at Esiama, Gold Coast Farmer, Vol.11, No.11.

with cocoa producers, Sierra-Leone began by organizing the rice-growers. In 1938, Sierra-Leone had only three rice co-operative societies, and even these showed very little vitality. In 1939, two new co-operative societies were established at Tumbo and Rinso, thus bringing the number of societies existing in the country to five. These five societies had between them a total of 149 members and they marketed a total of 9,000 bushels of rice.

The 1939-45 War arrested the development of the co-operative movement in Sierra-Leone; for the officers attached to the Agricultural Department were not able to give sufficient time to fostering the movement; and, added to this, the general control of prices by the Government, coupled with the restrictions on the movement of rice, served to limit the activities of the existing societies.[15] Though the five societies continue to operate, their vitality has diminished still further, and it still remains to be seen whether the return of peace will lead to an increase in vigour in the existing rice societies and to further expansion of co-operative marketing in Sierra-Leone.

15. Sierra-Leone Government Reports. 1939-43.

CHAPTER VIII.

The Co-operative Societies and Marketing in Nigeria and the Cameroons.

The Co-operative Societies and Marketing in Nigeria and the Cameroons.

The Agricultural Department had introduced co-operation into Nigeria and the Cameroons in 1933 with the sole object of getting the cocoa producers to improve the quality and purity of their cocoa; but, as in the case of the Gold Coast and Togoland, the Agricultural Department soon found it necessary to foster co-operative marketing.

In the very first year of co-operative activity in Nigeria and the Cameroons, the 4,850 newly enrolled co-operative cocoa producers marketed 1,600 tons of cocoa. This was a good beginning; but it was clear that, if the co-operative societies were to market cocoa economically and profitably, this could only be done if the cocoa was marketed in bulk. The new societies were far too small and numerous to market cocoa individually to an advantage.

The need for larger marketing units, which would command adequate funds for marketing purposes, led to the creation of co-operative unions in Nigeria and the Cameroons. "A union is a combination of co-operative societies which unites the activities of the affiliated societies, introduces a uniform mode of conducting their businesses, establishes mutual control, obtains capital from outside, and organises joint purchases and sales. A union, combining in itself all these activities, represents

the highest rung of the ladder in a process of growth, and in this ideal form the Union"[1] does not exist, so far as Nigeria and the Cameroons are concerned.

The Co-operative Unions which were established in Nigeria and the Cameroons were very similar; and, furthermore, they came under the same administration; therefore co-operative unions in the two British dependencies can best be treated together.

The established co-operative unions were the Ibadan Union, the Ilesha Union, the Ife Union, the Kumba Union and the Mamfe Union. The two last mentioned unions were actually in the Cameroons. An analysis of the activities of the Mamfe Co-operative Union in the first year of its existence, 1934, will serve to throw light on the general character of all the co-operative unions.

The Mamfe Union had an individual membership of 353. These 353 cocoa producers were grouped in some forty-one primary cocoa co-operative societies. The Union possessed thirty-seven cocoa fermenting sheds. The members carried their cocoa from their farms to the Union's fermenting sheds, which were situated in all the principal small townships and villages of the Mamfe district of the Cameroons. During the year under review, the members brought about 228 tons of wet cocoa to the fermenting sheds to be fermented. The fermented cocoa was subsequently dried in the sun or in the special drying sheds provided

1. The Co-operative Movement in Russia by J.V.Bubnoff. P.61.

by the Union. Drying sheds were often used because of the humid atmosphere and the torrential rains which are a particular feature of the climate of the British Cameroons. The cured cocoa, now weighing only 38 tons, found its way to the Union's stores, where it was carefully weighed and stored prior to marketing. During the trading year the Union sold 34 tons of the cocoa for £388. The remaining 4 tons were still awaiting buyers when the year ended.

The Union refused to have its produce inspected by Official Produce Inspectors and Agricultural Officers in accordance with the produce regulations in force in the Cameroons, because the members resented undue interference by civil servants in their internal affairs. They argued that these inspections had made it possible for agricultural officers to dominate the activities of the other four co-operative unions, and that they were not going to sanction a move which would rob them of the power to manage their own affairs.

On the surface, the Mamfe Union's decision not to submit to produce inspection appears to be ill-advised, since the quality and purity of the cocoa marketed through the Union could not be officially certified, and therefore could not command a high premium in the market. On the other hand, the suspicions and fears of the members were well-founded.

The position of the other four unions serves to endorse this view. Theoretically, the unions were being run by the member-societies. Theoretically again, the unions, in addition to effecting the sale of all their members' produce, assumed control of the finances of the member-societies. In actual practice, the unions' powers were not so absolute, for not only did the government co-operative and agricultural officers take upon themselves the task of marketing the members' produce, but these government co-operative and agricultural officers, together with political officers, retained the trusteeship of the funds of the central accounts.

Under the system of produce inspection the produce inspectors and the agricultural officers weigh the cocoa when it arrives in the Unions' stores; they examine and grade the cocoa; and then they circularize merchants for tenders. These government officers take upon themselves the sole responsibility of deciding which tenders to accept, and they furthermore arrange for the transportation of the cocoa to the merchants' stores. The activities of these civil servants do not stop there, for they also collect the proceeds, convey the money to the Unions' headquarters, and distribute the proceeds on sales to the members. It is therefore not surprising that the Mamfe Union refused to have its powers undermined by agreeing to produce inspection. The Kumba, Ibadan, Ilesha,

and Ife Unions had all agreed to produce inspection, and thereby, unwittingly, surrendered their powers to manage their own affairs.

Perhaps the reasons which prompted the last four mentioned unions to submit to official domination of their organizations was the fact that, in 1934, neither the primary co-operative societies nor the co-operative unions had any legal status. This lack of legal status was, however, remedied in 1935, by the passing of the Nigerian Co-operative Societies Ordinance; but it was then too late for the unions to assert their rights; and furthermore, the new Ordinance had endorsed the existing servility of the unions to official control. The Co-operative Unions had therefore to carry out their activities under the patronage of the civil servants.

In 1936, ninety-three primary societies affiliated to the Kumba Union had 1,568 members. The members, who were concentrating on the production of first class cocoa, marketed 456 tons of first-grade cocoa through the Union.

The Mamfe Union with its forty-one member-societies marketed 90 tons of cocoa in 1936, as compared with 34 tons in 1934.

The amount of cocoa marketed by all the co-operative cocoa producers through the Ibadan, Ife, Ilesha, Kumba and Mamfe Unions, and through the non-affiliated co-operative societies, during the 1936 cocoa season was 3,698 tons, as compared with 1,600 tons in 1934. The total number of

co-operative cocoa farmers had increased from 4,850 to 6,500 over the same period. What was even more encouraging was the fact that 71% of the cocoa marketed by the co-operative cocoa producers was first-grade cocoa. The societies were still only marketing a small fraction of the total cocoa produced in the country, but this could not detract from the general impression of steady progress which the co-operative societies had created in the minds of all well-wishers.

During 1937, the European merchants in Nigeria, headed by the United Africa Company (Unilevers), set up a Buying Cartel with the object of playing havoc with the prices offered for cocoa, and in the hope of augmenting their profits. The Nigerian cocoa producers (including co-operative producers) agreed to withhold their cocoa from the markets. The Nigerian action was **exactly** the same as the course of action which had been agreed upon by the producers in the Gold Coast and Togoland. The co-operative cocoa producers of Nigeria, however, were not able to fulfil their part of the agreement, partly because of financial reasons, and partly because practically all the co-operative societies and unions were dominated by civil servants who were not sympathetic to the agreement to withhold cocoa from the markets.

Whereas, in the Gold Coast, a similar attitude on the part of the agricultural officers had led immediately to a falling off in the membership of the societies, in Nigeria,

however, the reverse was what happened. Non-co-operative farmers who wanted to free themselves from the general agreement for purely financial reasons, and who wanted to benefit from the premium paid for co-operative cocoa, joined the cocoa co-operative societies, and, by the beginning of 1938, the number of co-operative farmers had increased from 6,500 to nearly 9,300, and the cocoa marketed had increased from 3,698 tons to 4,300 tons. The small increase in the cocoa actually marketed lends support to the view that only the very small farmers, who could not be expected to stand up to the financial implications of a hold up of sales, elected to free themselves of the general agreement reached between the cocoa producers.

In any case, those cocoa producers who remained faithful to their pledge coupled their refusal to sell cocoa with a boycott of imported goods and, in the end, compelled the Colonial Office to send out a Commission of Inquiry to West Africa. The recommendations of this Commission, which were intended to cover both the Gold Coast and Nigeria, were dealt with in a previous chapter.[2] In short, the Commission concluded that the West African cocoa producers' view, that the Buying Agreement between the European merchants was detrimental to their legitimate interest, had been proved beyond any shred of doubt. The Commission therefore suggested the setting up of an

2. See above, pp. 165-7.

organization composed of the producers, with the object of securing the collective marketing of cocoa.[3]

This was interpreted by the cocoa producers of Nigeria as meaning the setting up of a marketing organization which would cater for the marketing needs of both co-operative and non-co-operative cocoa farmers. The Report of the Commission on Marketing was, however, ignored by the Colonial Office, and nothing was done to implement the Commission's recommendations.

The co-operative societies, which had succeeded in enrolling new members during the 1937-38 crisis, now found themselves unable to attract new members, and for two years, there was practically no change in the number of cocoa co-operative farmers in Nigeria and the Cameroons.

The crisis had, however, left the existing societies and unions in a much stronger position, with the single exception of the Kumba Union, which lost 43% of its members in 1938 because of the temporary disorganization of the market and the scarcity of cash. Furthermore, the Balong tribe of the Victoria division of the Cameroons refused to make use of the facilities offered by the Kumba Union.[4] But in spite of this set back, the Kumba Union still had a considerable influence in co-operative circles; for, during the year under review, it succeeded in converting the Mamfe Union to the idea of Produce Inspection.

3. The Report of the Commission on Marketing. Cmd.5845. P.157.
4. Cameroons Under British Mandate. 1938. Colonial No.170.P.102.

The Mamfe Union had expanded considerably since 1934: instead of a membership of 353, it could now boast of 848; instead of 37 fermenting sheds, the Union now possessed 66; and instead of only 38 tons of cocoa being delivered at the Union's stores, 130 tons of cocoa were delivered in 1938.[5] The war was, however, to alter the whole trend of co-operative marketing, for in September, 1939, His Majesty's Government decided as a special war measure, to purchase the entire Nigerian, and, indeed, the entire West African, cocoa crop.

The British Government instituted a Cocoa Control Scheme, whereby the Government assumed the functions of the numerous merchants who had hitherto bought cocoa on their own account. The immediate effect of the Control Scheme was to limit the full scope of co-operative marketing in Nigeria. It was no longer necessary for merchants to be circularized for tenders, as the cocoa prices were officially fixed for all the gazetted buying centres. In spite of the routine nature of the enforced method of co-operative marketing, the Government co-operative and agricultural officers insisted on handling the cocoa after it had been delivered at the society's or the union's stores. These civil servants still arranged for the transportation of the cocoa to the gazetted centres, collected the proceeds and distributed the sums realized on the sales amongst the members.

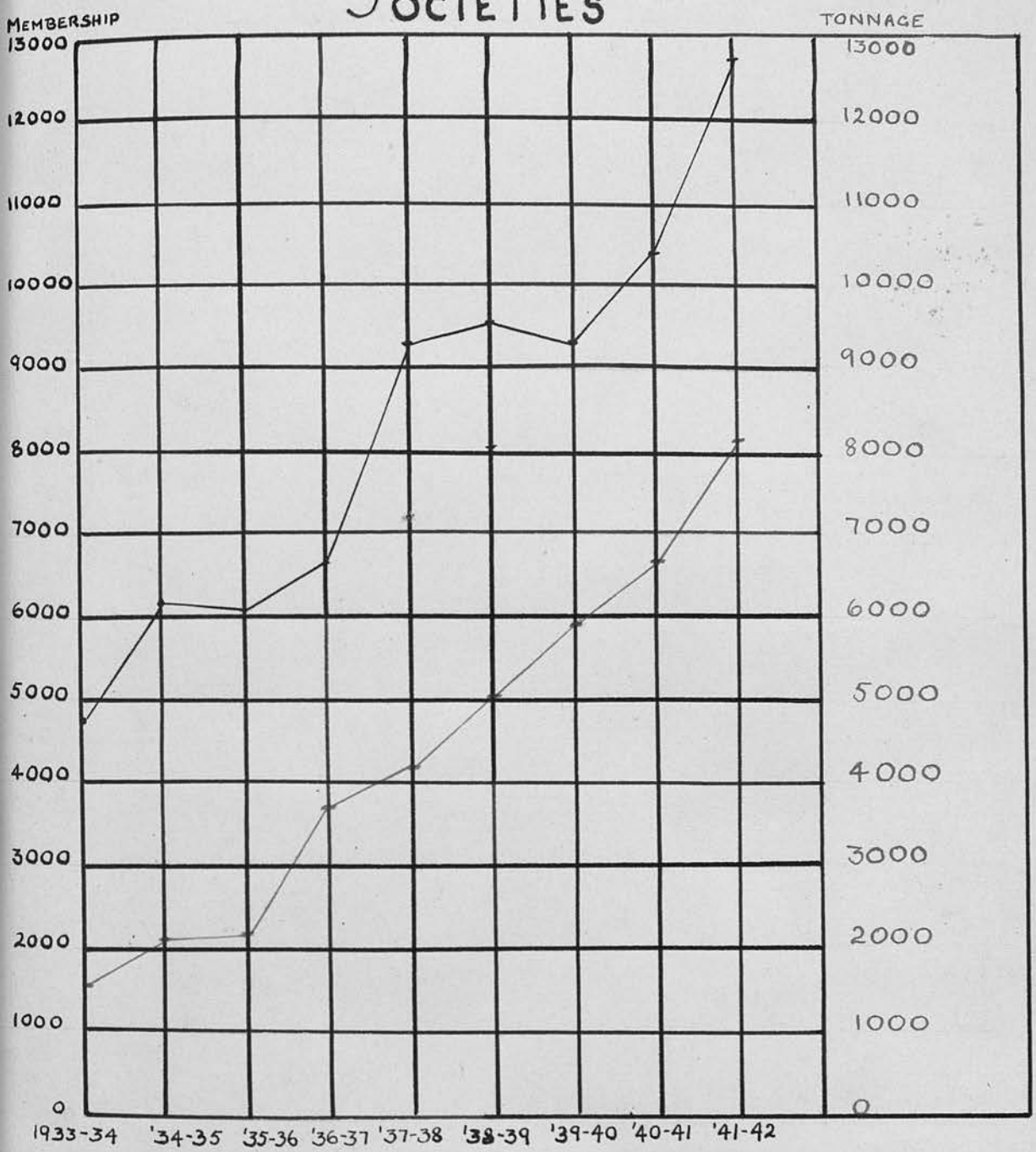
5. Colonial Annual Report. No.1919. Published in 1939. P.28

Those societies which objected to this undue official interference in their internal affairs were refused registration by the Registrar of Co-operative Societies. Others were refused registration because there were not enough co-operative and agricultural officers to supervise their marketing activities. The result was that by 1943 there were as many as 412 co-operative societies in Nigeria; but only 119 were registered.[6] This meant that 293 societies had no legal powers under the Co-operative Societies Ordinance of 1935. During the year under review, Mr. Cheesman, the Acting Registrar of the Nigerian Co-operative Societies, expressed the view that registration of co-operative societies should be automatic; but it appears that not even the Registrar of Co-operative Societies has the right to take final decisions on registration matters, and that the real powers are either vested in the Governor or in the Colonial Office in London.

In spite of the heavy hand of officialdom, the Nigerian co-operative societies made much headway during the war and the annual amount of cocoa marketed through them increased. During the 1939-40 cocoa season, the societies, with their membership of 9,300, marketed nearly 5,800 tons of cocoa. In the next season, 1940-41, the membership increased to 10,400. The cocoa marketed was 6,700 tons. During 1941-42, the total membership of the societies increased /

6. Co-operation in Nigeria by W.J.W. Cheesman, Acting Registrar of Co-operative Societies. Year Book of Agricultural Co-ope-:ration, 1943-44. Pp.242-7. Mr. Cheesman has now taken up similar duties in the Gold Coast.

Progress Chart of Nigerian Cocoa Societies



Number of Members: _____ Tons of Cocoa: _____

Based on a chart in Co-operation in Nigeria by W.J.W. Cheesman. [Acting Registrar of Co-operative Societies], P.244.

to 12,825, and these marketed 8,302 tons of cocoa. The tonnage marketed represented a turnover of £100,000.

By far the largest single co-operative marketing unit was the Ibadan Union, to which forty-seven primary co-operative societies were affiliated. This Union alone marketed 2,919 tons of cocoa in the 1941-42 season. The Kumba Union marketed 684 tons. This Union had been experiencing certain difficulties as a result of its unwieldy size. In 1937, the Union had as many as 93 societies affiliated to it, and it became necessary for the Union to be decentralized. The breaking down of the unwieldy central organization, which had been going on for some years, was completed during the trading year 1941-42, at which time the Union had 24 affiliated societies with a total membership of 2,106.

The Ilesha Union improved considerably during 1941-42, for the number of affiliated societies increased from sixteen to nineteen; individual membership from 542 to 1,112; and the tonnage of cocoa marketed from 200 to 531. The Ife Union also showed much vitality during the 1941-42 cocoa season, and, indeed, with its individual membership of 1,962, became the second largest union in Nigeria proper. The Union marketed as much as 1,216 tons of cocoa. All the Nigerian Co-operative Unions, therefore, have a reasonable prospect of being able to show increasing vitality in the years ahead, and of maintaining a very

high standard of co-operative marketing. Should the registration of primary co-operative societies ever become automatic, all the Unions will stand to benefit for there is no doubt that they will be able to market their cocoa in much larger bulks.

A rapid and healthy expansion of co-operative marketing in Nigeria will, however, depend on a number of factors, such as the abrogation of the Cocoa Control Scheme and the freeing of the Nigerian Co-operative Movement from too rigid a system of official supervision and management. The effects of the Cocoa Control Scheme on the Nigerian Co-operative Movement will be fully analysed in the next chapter. The Control Scheme was not intended solely for Nigeria and the Cameroons, but for the whole of British West Africa. Hence the full analysis of the Control Scheme must cover not only Nigeria and the Cameroons, but also the Gold Coast and Togoland.

C H A P T E R IX.

The Control Scheme and the Future of Co-operative Marketing.

The Control Scheme and the Future of Co-operative Marketing.

The Cocoa Control Scheme for British West Africa was instituted by His Majesty's Government in September, 1939, as a special war-time measure. During the 1939-40 season the Ministry of Food undertook to purchase the entire output of British West African cocoa, "with the understanding that since a main reason for the purchase was the maintenance of the social and economic well-being of the West African Colonies, the Colonial Office should share in the framing of general policy."[1]

The prices fixed by the Ministry of Food in conjunction with the Colonial Office were those ruling in West Africa at the time the Control Scheme was introduced. The European merchants, who had been responsible for the Buying Agreement of 1937, acted as agents for the British Government, both as regards purchases and as regards sales. The European merchants were reimbursed for their out-of-pocket expenses and they were furthermore paid for their services at an agreed profit rate per ton.

At the end of the 1939-40 cocoa season, His Majesty's Government decided to transfer the responsibility for the purchase of the cocoa from the Ministry of Food to a buying organization specially created for the purpose. The organization, which was to carry out trading operations under the authority and supervision of the Secretary of State for the Colonies, was to be known as the West African

1. Cmd. 6554.

Cocoa Control Board (now the West African Produce Control Board). The Parliamentary Under-Secretary of State for the Colonies was made the ex-officio Chairman of the Board, and the head of the West African Department of the Colonial Office became ex-officio Vice-Chairman. Other members of the Board were the head of the Economic Department of the Colonial Office, Messrs. John Cadbury and E. C. Tansley. Later on, the composition of the Board was extended to include Mr. G. H. Findlay, C.M.G., formerly Resident Commissioner in Nigeria; Capt. C. C. Lilley O.B.E., formerly District Commissioner in the Gold Coast; Mr. A. J. Findlay, C.M.G., formerly Deputy Director of Agriculture in Nigeria; Mr. H. B. Balmforth,M.C., of the Co-operative Wholesale Society; and Mr. G. B. Spry, M.C., of Messrs. Frank Fehr and Company.

There was not a single West African on the Control Board. This meant that there was no one on the Board who could so much as pretend to have common interests with the cocoa producers; but the British Government had taken pains to include representatives of the manufacturers of cocoa products. The composition of the Board angered the cocoa producers; but, since the whole scheme was set forth by the British Government as a temporary war measure, and since Britain was engaged in a life and death struggle with 'Nazism and the Herrenfolk Ideology', the West African producers elected to remain silent.

The West African Cocoa Control Board bought all the cocoa through "A" shippers, who were all old established European firms, such as the United Africa Company (Unilevers), Cadbury and Fry, and Rowntree . Indigenous West African firms, which before the war had been in the habit of exporting cocoa, were classed as "B" shippers and denied direct contact with the Control Board. They were compelled to place their services at the disposal of the "A" shippers. The "A" shippers received allowances to cover all expenses, and they also received remuneration for their services.

The shippers were bound to pay fixed prices when they bought cocoa at all the gazetted stations.

"Theoretically," writes Mr. W. J. W. Cheesman, Acting Registrar of the Nigerian Co-operative Societies, "all middlemen pay the fixed price to farmers and receive a commission of 7/6 per ton when they hand over the cocoa graded and bagged to the shippers. Co-operative societies also receive this commission, but as it costs about 2/6 to grade and bag the cocoa the societies would be left with only 5/- over the fixed price and all expenses to meet. In pre-control days competition gave the societies about £1 per ton over local price. From this they deducted a levy of 10/- to cover working costs and passed a premium of 10/- on to members. It can be seen that under the Control Scheme a deduction of 10/- per ton for working costs would have meant paying the members 5/- less than the fixed price,

and most societies could not manage with less. The situation was saved by the payment of a grant by the Association of West African Merchants. For the period October, 1939 to September, 1940 the grant was £3,116: 7s:6d; for 1940-41, £3500; and for 1941-42, £4000. From this the societies were paid a premium of 10/- per ton, and they were thus enabled to keep 10/- per ton for expenses and pass on 5/- per ton commission to members. In the 1941-42 period a further £346 was required, and this was contributed by the Nigerian Government. The Association of West African Merchants found that they could not continue this subsidy, and the Government of Nigeria had to assist in 1942-43. The continuance of a subsidy is under consideration, the future of many of the societies depending upon the Government's decision."[2]

The decision of the Association of West African Merchants to subsidize the Nigerian co-operative societies may at first sight appear to be a philanthropic act. As a rule "no businessman enters business for the sake of his health";[3] superficials therefore must be discarded. The Association of West African Merchants was nothing more than the old group of established European firms, who were already well represented on the Cocoa Control Board, and who had in 1937 attempted to create a Buying Cartel. The success of the buying monopoly, which the State had now created with their full support, could be

2. Co-operation in Nigeria by W. J. W. Cheesman. (Year Book of Agricultural Co-operation. 1943-44.). Pp.242-3.
3. Quoted from a lecture by Prof. Wm. Oliver. of Edinburgh.

used as a weapon at a later date to justify the establishment of a similar Buying Monopoly, this time without the participation of the State.

Again, the co-operative societies under the control of European civil servants had for a long time supplied the European merchants with cocoa of high purity and quality to the exclusion of all West African merchants. Failure to pay a subsidy would have meant the winding up of nearly all the co-operative societies, and this would have subsequently militated against the interests of the European merchants. This second argument appears far fetched and the language I have used may seem unfair to the civil servants and the European merchants alike; but, when one remembers that, as recently as 7th February, 1945, Colonel Oliver Stanley, then Secretary of State for the Colonies, admitted in the House of Commons that, in the colonies, the European firms had sometimes been allowed to grow so powerful that on occasions they had even threatened to challenge and overthrow the authority of the local Governments,[4] one can appreciate the partial subservience of the European civil servants to the European merchants in Nigeria.

Through the Government co-operative and agricultural officers, the co-operative societies had become mere pawns in the hands of the old established European firms. The Association of West African merchants only elected to

4. Parliamentary Debates, House of Commons Official Report. (Hansard). Vol.407, No.28, P.1200, Wednesday, 7th Feb., 1945.

discontinue paying the subsidy after the Association had got enough representatives on the Control Board as to be in a position to persuade the Nigerian Government to undertake the responsibility of paying the subsidy out of the revenue of the country. The Nigerian Government subsequently undertook to subsidize the co-operative societies, and the subsidy is still being paid.

Obviously, the Control Scheme has not proved beneficial to the co-operative societies, because, without the annual subsidies, the co-operative farmer would have received 5/- less for every ton of cocoa he sold as compared with the non-co-operative farmer, although, before the Control Scheme was introduced, he received 10/- more than the non-co-operative farmer for every ton of cocoa. With the subsidy, the co-operative farmer was still receiving 5/- less for every ton of cocoa than he did before the introduction of the Control Scheme. The paying of the subsidy is a perfect example of robbing Peter to pay Paul.

So long as the Control Scheme continues to operate, co-operative marketing in Nigeria will continue to suffer; because, not only is all incentive for the production of cocoa of high purity and quality by the co-operative farmers curbed, but co-operative marketing is reduced to a merely routine operation, and the co-operative farmers are furthermore denied every opportunity of receiving the necessary training in centralized co-operative marketing.

The effects of the Control Scheme on the Gold Coast co-operative farmers are exactly the same as the effects on the Nigerian farmers. The Gold Coast co-operator, however, does not appear to have received any subsidies either from the Association of West African Merchants or from the Gold Coast Government. Thus, we find that, whereas the Nigerian subsidy has made it possible for the societies to hold on to their members and even recruit new members, the exact opposite has been taking place in the Gold Coast.

In Nigeria, the number of cocoa co-operative farmers increased from 9,300 in 1939 to 12,825 in 1942. The Gold Coast, on the other hand, possessed 371 cocoa societies with a total membership of 9,399 in 1939; but by 1943, only 253 societies, with a total membership of 6,149, were still functioning. In the absence of a direct subsidy, the Gold Coast cocoa co-operative societies, upon which the whole future of co-operation in the Gold Coast depends, are fast breaking up. Even if the Gold Coast societies were subsidized, this would not solve the problem; for the Control Scheme merely accelerated a breaking up process which had begun nearly two years previously, partly as a result of the rigid control and supervision of the societies by the Government co-operative and agricultural officers, and partly as a result of the attitude of these officers to the European merchants during the cocoa crisis of 1937.

At the risk of repeating myself, I must state categorically that co-operative enthusiasm in the Gold Coast can only be revived if the Control Scheme is abolished and the rigid control and supervision of co-operative activity by the Government co-operative and agricultural officers relaxed.

The British Government has, however, made it clear that it has no intention of abolishing the Cocoa Control Scheme, and it has now extended the Control Scheme to embrace all West African agricultural exports. The extension also came as a special war measure, and the cocoa co-operative societies were employed by the Government as points of contact between the Government and all other agricultural producers. The farmers were led to believe that everything that was being done was solely in the interest of the war effort, and that all profits which the Government would make as a result of the Control Scheme would either be paid out directly to the farmers or used on objects of benefit to them.[5]

In September, 1944, the Report on Cocoa Control in British West Africa was published by His Majesty's Government. The report made it clear that, by the end of the trading year 1942-43, the profits made by the Control Board amounted to £3,676,253; but there was no suggestion that the promise made to the cocoa producers (including the cocoa co-operative producers) was to be kept. Instead,

5. Cmd. 6554. P.1 § 1.

the British Government decided to spend £1,250,000 out of the profits on research work and the rest of the money on financing a new Cocoa Control Board.

In an attempt to justify this flagrant breach of promise the British Government stated:

"For some time past consideration has been given, in consultation with the Resident Minister in West Africa (Viscount Swinton) and the Governors of the Gold Coast and Nigeria, to the whole question of the post-war organization for the purchase and export of British West African cocoa, having regard both to the Report of the Commission on the Marketing of West African Cocoa (Command Paper 5845 of 1938) and to the experience gained during wartime control.

"It is evident that it would not be in the genuine interests of either producers or consumers to revert after the war to pre-war market conditions, with excessive price fluctuation and the other undesirable features to which attention was drawn in the report of the 1938 Commission. War experience has added weight to the view that a prime need of the cocoa industry, if it is to attain prosperity and efficiency, is a reasonably stable price basis, by which is meant not necessarily prices fixed over periods of several years, but the avoidance of short-term fluctuations. To achieve this result it is necessary to break the direct link between the producers'

price and world market prices, the existence of which in the past has caused the local purchase price to reflect every vagary of speculation on the world's produce markets. Careful consideration of this problem has led to the conclusion that the means best adapted to this end in the circumstances of the West African cocoa industry would be the continuance in essence of the present system whereby all cocoa would be bought at uniform prices, fixed at any rate seasonally, and sold to the world markets by special organizations created for that purpose, which would operate as regards both purchase and disposal either direct or through such agents as it might seem expedient to employ.

"It is therefore proposed that there should be established in the Gold Coast and Nigeria, as from the beginning of the 1945-46 cocoa season (i.e. in October, 1945), organizations empowered by law to purchase the total production of cocoa, to prescribe the prices to be paid to the producers, and to be responsible for the disposal of the cocoa. These organizations would be established by, and responsible to, the Colonial Governments, and would be required to act as trustees for the producers.

"In the Gold Coast it is intended that the organization to be set up should be presided over by a senior Government Officer, and should have an official majority..... The Government majority will represent the interests of the producers and will act as trustees for them until such time as the producers' Co-operative Societies have

developed sufficiently to enable them effectively to provide their own representation. It is contemplated that representatives of the producers should eventually constitute the majority in the proposed organization.

"In the case of Nigeria, it is proposed that the functions in question should be entrusted in the first instance to the Supply Branch of the Nigerian Administration or whatever post-war organization may be created to succeed it, and that there should be an Advisory Committee presided over by a senior Government Officer and representative of the producers and other interests concerned."[6]

The British Government's claim that the continuance of the wartime Cocoa Control Scheme was in accordance with the Report of the Commission on the Marketing of West African Cocoa (Cmd. 5845 of 1938) is, to say the least, inaccurate: in the opinion of the Commission, "the main contention of the Africans that the legitimate interests of sellers were prejudiced by the abolition of competitive buying could not be refuted. The Commission's solution of the problem was the association of the whole body of producers with a statutory scheme for the collective marketing of their produce and for the representation of their joint interests."[7]

6. Report on Cocoa Control in West Africa 1939-43 and Statement on Future Policy. Cmd.6554. P.10-11, §33-§37
7. Economic History of Tropical Africa by Sir Alan Pim. P.54. See also Cmd.5845. P.157.

Obviously the Control Scheme abolishes competitive buying; but it institutes a Buying Monopoly, which is in essence very similar to the Buying Agreement of 1937. Again, the very merchants who established the Buying Agreement act as buyers for the Government; and thirdly, the Control Board is made up of representatives of the State and representatives of the very merchants in question.

The Commission never recommended the setting up of a Buying Monopoly of any kind. The fact that the State dominates the new Buying Cartel or Trust does not alter the findings and recommendations of the Commission. What the Commission recommended was "the association of the producers for the collective marketing of their produce..."[8] Thus we find that the British Government has not only gone back on its promise to the farmers; but, knowing that the farmers had accepted the principle of centralized marketing as set forward by the Commission, the Government deliberately elected to misrepresent the letter and spirit of the Commission's Report.

The Control Scheme which had been introduced by the National Government, received the blessings of the Labour Government, and in August, 1945, the farmers of the Gold Coast and Nigeria found it necessary to send a delegation to London with the object of having a frank exchange of views with the Secretary of State for the Colonies, and to protest against the continuance of the Control Scheme.

[8] Cmd. 5845 of 1938, P.157.

On the 27th of September, 1945, the delegation addressed a memorandum to the Right Honourable George Hall, M.P., Secretary of State for the Colonies. The full text of this memorandum is to be found in Appendix 1. Mr. Hall refused to see the delegation. The Under-Secretary of State for the Colonies (Mr. Creech Jones) followed up this rebuff by attempting in the House of Commons to discredit the members of the delegation, contending that the members of the delegation were not representatives of the farmers.[9] An excuse for the Secretary of State's refusal to meet the delegation had been found.

A few months later, the Secretary of State visited West Africa, and his visit gave occasion to the following press comment in Britain: "When the Secretary for the Colonies made his brief call in Nigeria, he was unable to meet and hear the views of cocoa farmers elected as representing the cocoa-growing districts, who had made no secret of their desire to put to him their arguments for changes to include their participation in the work of the board which disposes of their produce. That the Minister and the farmers did not have a frank exchange of views seems a pity, not only as regards the cocoa situation, but further, because such a meeting, when it has got really to work, might have yielded some useful suggestions whereby Nigeria's contribution of oils and fats, so sorely needed, could be increased.

9. Parliamentary Debates. House of Commons. Hansard, Vol.416. No. 50. 30th of November, 1945.

"Mr. Hall gave, as a reason for not holding the meeting, the statement that soon a White Paper would appear which would satisfy the farmers."[10]

The new Control Scheme which is to replace the old one should have come into operation in October, 1945, but so far, the old Control Scheme is still being operated.

At this stage an attempt must be made to study the attitude of the old established merchant firms to the Control Scheme which has been in operation since 1939. The merchants were in favour of the Scheme when it was introduced in 1939, and supported the Scheme until 1944, when the Government White Paper (Cmd. 6554) caused some of them to raise certain objections. Some of the objections were directed at the continuation of the Control Scheme itself, some at the possible inclusion of Africans on the Board, and some at the scheduled prices to be paid to the producers.

Mr. Stewart Gillies, the City Editor of the 'Daily Express', writing on the 3rd of October, 1945, states, "Talked yesterday to the head of one of the big cocoa combines about the West African growers' complaint that the Government fixed price of 15^{s} per load of 60lbs. is inadequate.

"Found him entirely unsympathetic. In fact he suggests cutting the price to 13^{s}. 6.^{d} instead of raising it to 25^{s} (pre-war was 12^{s}.6^{d}.) as requested by the West African

10. West Africa. Weekly Magazine Published in London. 27th April, 1946. P.364.

delegation now in London trying to see the Colonial Secretary.

"Combine chief's arguments were unconvincing. Existing or higher prices, he claimed, might make the natives lazy or encourage a black market in consumption goods, now in short supply.

"He also justified the Government's policy of buying from the native at £28 per ton and selling here and in America at £45 and £50. Claimed that the Government would spend the £4,000,000 profit to date on research and education to much greater advantage than if it were given to the natives direct through higher prices.

Financial democracy?"[1]

It is not hard to see that the Government's policy is in consonance with the Buying Agreement of 1937. The Government has merely stepped into the shoes of the merchants and has mobilized the full support and co-opera-:tion of the merchants in the furtherance of its aims, which are certainly not in the interest of the West African producers. The Financial Editor of the Manchester Guardian was right when he stated on the 20th of April, 1946, that "At present the producers, or some of them, suspect that the scheme will simply continue the war-time practice by which from 1939 to 1944 the buying prices were kept lower than they should have been; which is shown by the larger

[1] "Cocoa Prices are too high, Combine Chief says," by Stewart Gillies. Daily Express, 3rd October, 1945.

surpluses.....

.....The active support of all the interests concerned, without which the Government's cocoa scheme would fail, depends largely on the composition and the marketing policy of the two control organisations. As these bodies are set up as trustees for the native producers it seems natural that the Africans demand a large voice in their operations."[12]

The Financial Editor of the Manchester Guardian got at the real reason behind the Government's desire to create a Buying Monopoly when he stated that "Cocoa growing is not only the greatest native industry in Africa but its product is one of the largest dollar-earning crops in the Colonial Empire."[13]

It now remains for us to discuss the possible effects which a continuance of the existing Control Scheme is likely to have on the West African Co-operative Movement as a whole, and more particularly on co-operative marketing.

The Gold Coast Joint Marketing Associations, such as the Oda-Kade Association, the Manya-Yilo Krobo Association, the Nsawam-Kibi Association, the Offinso Association, and the Koforidua-Akwapim Association, have all been denied the opportunity of ever becoming exporting associations because of the Cocoa Control Scheme. There is no doubt that these joint marketing associations could have developed into exporting associations, either collectively or

12. 13. Cocoa Marketing Scheme From our Financial Editor. The Manchester Guardian. P.2. Monday, April 29, 1946.

individually, in spite of the fact that the Government agricultural officers have tended to usurp the functions and powers of the members and in spite of the fact that even to-day, "agricultural officers still undertake the collection, transportation and distribution of cocoa sales."[14]

Official domination of the co-operative societies did not prevent the Kpedze group of societies in Togoland from exporting cocoa direct to the United Kingdom markets during the 1937-38 cocoa season. This particular group of co-operative societies was not alone in the new development of co-operative marketing in Togoland. The British Government commenting in 1938 on the activities of the Togoland exporting societies stated: "It is encouraging to note that these farmers are trying to adapt themselves to modern methods of marketing."[15] Yet the same British Government has elected to terminate the exporting activities of these societies. Surely, this is a very queer way of demonstrating a recorded official appreciation.

The British Government may well argue that both the existing and the proposed Control Schemes for the Gold Coast and Togoland are intended as temporary measures which will be suspended or withdrawn as soon "as the producers' Co-operative Societies have developed sufficiently to enable them effectively to provide their own representation."[16]

But in the first place, this ultimate transfer of powers is only intended to be partial; for the societies will only

14. Prof. C. Y. Shephard, op. cit., P.31. 125
15. Togoland Under British Mandate. 1938. P.75.
16. Cmd. 6554, P.11.

be invited to take part in the running of the Control Board. In the second place, it is most unlikely that the societies will be invited to take part in the running of the Control Board several years hence, if the British Government does not consider them developed enough for the invitation to be issued now.

From the time of the introduction of the Control Scheme to March, 1943, the co-operative societies in the Gold Coast and Togoland decreased from 371 to 253, and their individual membership decreased from 9,399 to 6,149. The Control Scheme is therefore gradually liquidating the co-operative societies, and it is sheer irony for the British Government to state that the Government officials on the Control Board will "represent the interests of the producers and will act as trustees for them until such time as the producers' Co-operative Societies have developed sufficiently to enable them effectively to provide their own representation." In short, the Government's statement amounts to the perpetual exclusion of all producers (including co-operative producers) from the Control Board.

The British Government can afford to hold out hopes and promises to cocoa co-operative producers in the Gold Coast and Togoland, because it knows full well that the Control Scheme is already causing a disintegration of the cocoa co-operative societies. In the case of Nigeria, where the war-time subsidies had made it possible for the

societies to keep together and to increase their individual membership from 9,300 in 1939 to 12,825 in 1942, and where there are at least 295 co-operative societies seeking registration, the British Government tactfully elected to ignore the co-operative societies when discussing the future of the Control Scheme in Nigeria. It was certainly not safe to hold out hopes and promises, which the Government could be called upon to redeem.

The Nigerian co-operative societies were not disheartened by the Government White Paper of September, 1944; but decided to intensify and expand their activities. By the beginning of 1945, the societies had founded the "Association of Nigerian Co-operative Exporters" and compelled the Government to recognize the new organization. The Government, however, felt that 8,000 tons of cocoa should be regarded as a safe ceiling quota for the new association. The Association of Nigerian Co-operative Exporters was not prepared to be tied down to any ceiling quota, and during the 1945-46 cocoa season, the association exceeded the quota. The cocoa marketing societies are now handling no less than 15% of the Nigerian cocoa crop of 100,000 tons.[17]

Already, the old established European firms are showing anxiety about the new co-operative development in Nigeria, because they hate competition from the indigenous population. The Government, on the other hand, has made no

[17] Co-operation in Nigeria by Capt. A. G. C. Stainforth, M.C. Published in the 'Empire', July, 1946.

new pronouncement on the marketing of Nigerian cocoa, but it is difficult to see how an association of co-operative exporters can function successfully under the Control Scheme. It is more than likely that the "Association of Nigerian Co-operative Exporters" will compel the British Government to give up all attempts at maintaining a buying monopoly over Nigerian cocoa.

So long as the Control Scheme operates, it is unlikely that co-operative marketing in British West Africa will make much progress. The Scheme affects not only cocoa producers, but all other agricultural producers; hence those, who are inclined to think that the further extension of co- operative methods to include non-cocoa producers would still make it possible for co-operative marketing to develop along new lines, will find that they must face the same problems. It is only the abrogation of the Control Scheme and the freeing of the co-operative societies from the rigid supervision of the ubiquitous Government co-operative and agricultural officers which will make it possible for a sound co-operative marketing scheme to be established by the producers themselves. In the words of the Nowell Commission, the real answer to the marketing problem is "the association of producers for the collective marketing of their produce, and for the representation of their joint interests."[18]

Any proposed marketing scheme must take into account

[18] Cmd. 5845. P.157.

other rural problems. For example, no collective marketing scheme is likely to succeed, unless producers make a full study of rural indebtedness in British West Africa, with the object of setting up a sound system of agricultural credit, which will make it possible for them to finance agricultural production and agricultural marketing. In the next chapter, therefore, the problem of rural indebted-:ness in British West Africa will be discussed.

CHAPTER X.

Rural Indebtedness in British West Africa.

Rural Indebtedness in British West Africa.

It is an accepted fact that the cocoa industry has raised the standard of material welfare of the average Gold Coast farmer to a level much higher than what it was thirty years ago and superior to that of the indigenous population in other parts of British West Africa, not to mention East and South Africa. The Gold Coast farmer has concentrated his attention on the cultivation of cocoa and has tended to ignore the cloth-weaving industry, which was, at one time, part and parcel of the peasant economy of the colony. English cotton goods are imported in large quantities. Other imports include cigarettes, tobacco, fish, meat, flour, rice, and salt. These imports have been possible because of the economic prosperity which the Gold Coast has experienced in recent years as a direct result of the expansion of the cocoa industry. The peasant is no longer self-sufficing; he no longer produces all he consumes, nor does he consume all he produces. His economic welfare is now indisputably based on a money economy.

Although the cocoa farmer consumes large stocks of imported food stuffs, he has not given up the task of growing his own food. The rise in the general standard of living has meant that, now, more things go into the shopping basket than a generation ago; and, since the farmer is concentrating his energies on the production

of one cash crop, it follows that he cannot possibly grow all the food stuffs he wishes to consume and must import certain items of food.

What has been said of the Gold Coast is substantially true of all the British West African colonies. The cocoa farmer's income, unlike that of other producers, is not spread evenly over the year, but is concentrated into a comparatively short period, lasting generally from three to four months.

Prudence dictates that a farmer should set aside a substantial part of his crop proceeds for the slack season, (which in the cocoa industry lasts from February to September), but this is not always possible in the case of a farmer who is producing for a world market; furthermore, convenience dictates that he should borrow. Borrowing is the alternative to setting aside a substantial part of the crop proceeds; and, in West Africa, the farmer generally elects to borrow. The adoption of this line of least resistance by the average West African farmer is not surprising, as man has been described as "the debt contracting animal."[1]

The existence of a borrower postulates the existence of a lender. The lender is generally either a money-lender, a relative, or a friend. The money-lender is, however, in a better position to furnish credit than a relative or a friend, and accordingly his importance to the farming

[1] From a lecture on Money by Professor Alexander Gray.

community has become paramount. The money-lender in British West Africa is generally an African cocoa broker acting as the agent of European shippers and Syrian traders, and the loans afford him the opportunity of controlling supplies before they are actually available for the market. The broker generally demands the hypo-:thecation of crops as security for agricultural loans.

The cocoa broker is often a local resident who has a shrewd idea as to the character of the farmer and therefore gives loans, confident that, even if the loans are not repaid, he can still benefit from the farmer's labour. Normally, the broker makes loans on half the estimated value of the cocoa pledged; thus, if the price of a load of cocoa is 12/-, he will advance 6/- on every estimated load, and if the price of the load is 15/-, he will advance 7/6.

At first, the farmers borrowed small sums for purely agricultural purposes and they were generally in a position to make repayments within a year; but the continued prosperity of the cocoa industry gave most farmers the feeling that things would continue to improve. Purely economic considerations were soon discarded and extravagant expenditures on religious and social customs soon absorbed substantial proportions of the loans borrowed. Marriage and funeral expenses and litigations over land soon absorbed still further sums.

The peasants of the cocoa belts hold the belief that the spirits of deceased kinsmen can work good or evil in the lives of those who remain on earth. Relatives therefore seek to acquire merit in the estimation of the deceased and of their fellow-men, by staging very impressive and costly funeral ceremonies. The customs of the land demand that the near relatives shall provide as elaborate a display as their resources will permit. Economic considerations are swept aside; and, in cases where they have not enough funds of their own, the relatives resort to borrowing.

Borrowing is limited solely by the willingness of lenders to grant loans, and not by a prudent calculation of the amount which these peasants can afford. The borrowing power of the peasants inreased by leaps and bounds as a direct result of the development of the cocoa industry; and expenditure on funerals rose to new phenomenal heights, which were quite out of proportion to the social or financial standing of the deceased. The loans obtained were often beyond the joint capacity of the near relatives to repay within a year. Funerals therefore contribute towards rural indebtedness.

Marriage has also resulted in heavy expenses. The suitor always pays a sum to the parents or guardians of the bride, and the sum varies with the social, political, and economic standing of the bride's parents or guardians in the community. Polygamy is permitted, but not enjoined; and the prestige of the individual peasant is enhanced by

the number of wives he can support. Marriage is perhaps an encouragement to practice thrift; but it is even more of an inducement to incur debt. Among the peasant population wives not only indicate, but also contribute towards, wealth. Marriage can therefore be regarded as a form of investment; for the wives contribute towards the maintenance of the family by the assistance they give on the farms. The recurrent expenditure attached to marriage may be small, but the initial outlay is definitely large; and under the circumstances, marriage can be regarded as an important cause of rural indebtedness.

Another contributory factor to rural indebtedness is litigation. Litigations over land are a sequel to a new orientation in the West African's concept of land, for land is now acquiring a financial value: without land no cash-crop can be cultivated. The West African lawyers have been accused of encouraging these litigations; but, in fairness to the lawyers, it can be said that the accusations, though well-founded, are often exaggerated. African lawyers trained in England have naturally acquired the English legal concept of land rights, and it is not unnatural that they should tell their clients that they can put forward a very strong case in a British court. No one can blame the lawyers for seeking to earn their living by putting forward the claims of their clients. But these legal actions often dragged on for years and certainly involved West African farmers in debt.

The farmer's keen desire to negotiate credit for purely agricultural purposes, coupled with his desire for funds to meet costly funerals and marriages, made it possible for the brokers or money-lenders to raise their rates of interest to prohibitive heights. It was clearly a case of the demand for credit exceeding the supply of credit; for the supply of loan capital in British West Africa is extremely limited.

The prosperity which the West African farmer had enjoyed in the twenties, and which had led him to envisage continued prosperity, turned out to be short-lived. The depression which convulsed the whole world after the Wall Street crash of 1929 did not fail to make itself felt in West Africa. Agricultural prices fell and the peasant-proprietor soon found it impossible to meet his liabilities. Repayment in kind became very common. Many farmers found themselves producing as much cocoa as they did before the depression, but now they were living a hand-to-mouth existence.

The West African cocoa farmer was no longer in a position to buy large quantities of imported articles of wear, furniture, gramaphones and guitars. The impoverished farmer had now not only to cope with poverty, but also with a new marketing problem; for the broker, who in times of prosperity had shown no interest in the quality of the

cocoa, elected to be more critical of quality in times of falling agricultural prices. To the farmer, the broker's emphasis on quality appeared harsh and almost unintelligible. Some brokers even resorted to the dishonourable practice of deceiving illiterate farmers as to the weights of the cocoa supplied and sought to recapitulate their prosperity of the pre-depression period at the expense of the already impoverished farmers.

The new unexpected economic set-back came as a shock to the farmers, but most of them felt that the agricultural depression would not last and that prosperity was just round the corner. The farmers therefore did not hesitate to borrow money for their general maintenance and for other purposes. The brokers continued to give credit, but they demanded a new form of security. Hitherto, they had only demanded the hypothecation of the next season's crops, but they now asked the farmers to pledge their farms.

Often whole farms were pledged; and, in many cases, the lenders were known to take possession of the farms and reap the crops until the debts were finally discharged. The crops reaped were not regarded as part payments plus interest charges, but purely as interest; thus several brokers found themselves holding usufruct rights in perpetuity over cultivated cocoa farms. It stands to reason that, if the farmer cannot afford to pay even the

interest charges on loans while still in possession of his farm, he cannot possibly afford to pay the capital when dispossessed.

The interest rates charged by the brokers vary. The figures often quoted are 25%, 50%, and 100%, but the final figure in every case is always determined by individual bargaining. The duration of the loans normally ranges from two to five years; but where the lender is expected under the terms of a holographed document to recoup himself by reaping the crops from the borrower's farm, the duration of the loan varies from six to twelve years. Where no such time limit is agreed upon, the lender continues in possession of the farm until the borrower or the borrower's heir elects to redeem the debt.

The pledging of farms, as distinct from the pledging of crops, is fast becoming an important feature in West African agricultural credit. The term "Mortgage" is not being used in this case, for the simple reason that property in land is still in a transitional stage, although some of the pledged farms are actually mortgaged farms. It has been estimated by the Agricultural Department of the Gold Coast that no less than 30% of the cocoa farmers have pledged one or more of their farms. Comparative estimates for Nigeria are not available, but there is reason to believe that the Nigerian figure will not fall far short of the Gold Coast estimate.

By 1932, the hypothecation of crops in the Gold Coast had gone very far indeed; for about 75% of the cocoa farmers had pledged a portion or the whole of their crops to brokers. The farmers were indeed in a hopeless plight, and they were prepared to pledge everything pledgeable with the object of obtaining credit.

Cases arose where the borrower placed a member of his family (usually a female) under the care of the lender until the debt was repaid, there being no other security that the farmer could offer. Where the member of the family thus pledged was a female, it was the accepted rule that, if the lender married the girl or gave her in marriage to a third party, the debt was automatically cancelled. The cancellation of the debt arises from the fact that a girl takes no dowry with her when she gets married; but, instead, the fiancé pays a handsome fee to the girl's parents or to whosoever is the girl's guardian at the time of the engagement. The amount paid varies with regions and with the social standing of both the man and the woman.

The practice of pledging members of one's family is now practically non-existent, but it was fairly common less than two decades ago. Pledging of human beings is perhaps a relic of the slave-trade, and it is gratifying to note that this abominable practice has now practically died out in West Africa.

Several interesting facts arise from the study of of the indebtedness of farmers in the West African cocoa growing areas. A detailed analysis of a few loans will throw more light on these interesting facts:-

Loans for Funerals.

Twenty-six farmers borrowed a total sum of £637 to meet funeral expenses. The largest single sum borrowed was £100, and the smallest was £4. The average sum borrowed per head was therefore £24:10s. After six years the lenders had received, in cash, the sum of £303:16s: and 553 loads of cocoa valued at about £345:12:6; but the poor farmers still had £660 to pay. (a) Thirteen of the farmers had been dispossessed of their farms by the lenders. In six out of these thirteen cases, the lenders were reaping the crops as interest alone; and in the seven remaining cases the reaping of the crops was to cover both the principal and the interest charged. (b) One of the original twenty-six borrowers had pledged his grand-daughter. (c) Two of the borrowers were lucky enough not to be charged any interest; but, in spite of the lapse of nearly six years, they had not been able to redeem the debt. (d) Out of the original twenty-six borrowers, the position of sixteen of them, after a lapse of six years, has already been dealt with. The remaining ten agreed to pay interest charges ranging from 25% to 50% per annum. Six out of these ten borrowers paid their

interest charges in full and one of them even managed to repay part of the principal. Three paid nothing and one only paid part of the interest.

Loans for Marriages.

Fifteen farmers borrowed a total sum of £212 for marriages. The largest single sum borrowed was £40 and the smallest was £4.[2] The average indebtedness of the fifteen farmers was therefore £14. At the end of three years, the farmers had repaid only £12 out of the original £212 borrowed and they had given the creditors 235 loads of cocoa valued at about £146:17s:6d; but they were now due their creditors the sum of £318:10s. Further details have been left out because they are very similar to the details already set down in our examples of non-economic loans for funerals; but it is significant to note that not even the farmer who borrowed only £4 was able to discharge his obligations in full.

Loans for Litigations.

Fourteen farmers borrowed, between them, the total sum of £270:10s to pay for the costs of litigations. The largest sum borrowed was £40 and the smallest was £2. After three years, the creditors had received £32 in cash; 325 loads of cocoa valued at about £203:2s:6d; one wife; and there was still £329:10s to be paid.

2. The above figures are insignificant compared with the sums spent by young men in the towns on their weddings: the figures in the towns range from £100 to £300.

Loans for Purely Agricultural Purposes.

Economic loans or loans given to farmers for farming purposes will now be considered. Thirty-four farmers borrowed £799:10s for farming purposes. The largest single sum borrowed was £80, and the smallest was £2. The average sum borrowed was therefore, £23:10s. At the end of three years, the creditors had received £79:12s in cash, plus 1,282 loads or 76,920 lbs. of cocoa valued at about £801: 5s; and the creditors were expecting a further £1,023:15s from the farmers.

(a) Ten out of the thirty-four farmers had pledged their farms for periods varying from 3 to 15 years. (b) Two farmers had agreed to pay interest rates of 25% and 50% per annum respectively, but they had failed to do so, and the creditors had taken possession of the farms for a period of five years. (c) Four other farmers had been dispossessed of their farms and the crops were being reaped by the creditors to cover interest charges only. (d) One farmer retained possession of his farm, but he was handing over to his creditor two-thirds of his crops to pay for interest charges. (e) Two loans were granted free of interest, but the loans had not been repaid. (f) One farmer, who had agreed to pay an interest rate of 25% per annum, had failed to do so; and the creditor was now reaping the crops to recoup himself of the interest charges only. (g) Twelve farmers agreed to pay rates of interest

varying from 25% to 50% per annum. Five of these twelve farmers had paid the interest rates in full. Five others had paid nothing and were now due £366:15s to the creditors instead of the original £183:10s which they had borrowed. The remaining two had paid part of the interest charges. (h) Two out of the original 34 borrowers had died in the interval and their sureties had been called upon to shoulder the responsibility of repaying the loans.[3]

The cases just cited show quite clearly that the economic position of the West African farmer is an extremely weak one. Even allowing for the extravagant marriages, litigations, and funerals (which are few and far between and which, on the average, do not appear to be extremely high for the farming community), it must be admitted that the British West African farmer's ability to repay his debts is questionable.

The rates of interest charged by the brokers and money-lenders are extremely high; but, side by side with this, must be recognized the fact that the farmers are seldom able to meet their liabilities. It is possible, however, that with a more liberal interest rate, the farmer could to all intents and purposes meet his liabilities, instead of finding himself saddled with a large debt in the course of a few years. It is easy to see how a debt can assume excruciating proportions when it is borne in mind that the interest rates vary from 25% to 100% per annum, and

3. Report on the Economics of Peasant Agriculture in the Gold Coast by Prof. C. Y. Shephard. Pp.42-43.

furthermore, when it is remembered that the rates are calculated at compound interest.

Much as extravagant marriages, funerals and litigations must be deprecated, the fact that thirty-four farmers borrowed, on the average, £24 each for purely agricultural purposes, but were still unable to repay the amounts borrowed, shows quite clearly that the annual income of these farmers is very low indeed. These farmers were certainly not lazy; otherwise, they could not have supplied their creditors with 1,282 loads of cocoa. The crux of the problem is to be found, first, in the price paid to the farmer for his cocoa, and secondly, in the present unsatisfactory arrangements whereby the farmer is called upon to pay prohibitive interest charges for economic loans.

The whole problem of agrarian indebtedness in British West Africa has been worrying not only the farmers, but also the natural rulers, who are particularly perturbed by the social and political consequences arising out of the pledging of farms and the hypothecation of crops.

Some of the natural rulers have prohibited the pledging of farms in their areas; but when one sets himself against the avalanche of economic forces, one's actions are doomed to failure. The chiefs soon discovered that their anti-pledge decrees were being evaded at every turn; but, since they were not in a position to provide adequate agricultural

credit for the farmers, they made up their minds to mitigate the abuses of agricultural credit.

The chiefs had been unable to prevent evasions of their decrees prohibiting the pledging of farms, because pledging of farms was continued in a disguised form and farmers were reluctant to reveal their indebtedness and the conditions attached to the debts which they had contracted. The only step which the enlightened chief could take was to restrict non-economic expenditure amongst the farming communities. The enlightened chiefs prescribed maximum sums which different classes of individuals could spend on funerals. This was indeed a step in the right direction; but this time, the chiefs were up against social, as distinct from economic, factors. The African family radiates to cousins ten times removed; and, as most adults contribute towards the funeral expenses of any member of the family, the actual amount which any one individual pays towards any one funeral is not as important as the number of contributions which that individual is called upon to make, say in the course of any one year.

The failure of the chiefs to check the growing rural indebtedness in British West Africa rendered it imperative that the Colonial Governments should enact remedial laws.

The various Governments of the British West African colonies felt that it was about time that anti-usury laws were passed in order to give farmers some degree of

protection against rapacious creditors. Experience has however taught the world that, wherever anti-usury laws are felt to be most urgent, these laws generally prove ineffective. In the Gold Coast, the Loans Recovery Ordinance, (Cap.91), was passed and this Ordinance gave debtors the right to appeal to district political officers against harsh and unconditional credit transactions. The farmers have so far failed to make use of the provisions of the Ordinance, not because they are ignorant about the existence of the Ordinance, but simply because they are afraid of being boycotted by money-lenders and brokers. In a country where the ubiquitous broker or money-lender is the chief source of agricultural credit, it is not surprising to find the farmer reluctant to allow himself to be shut off from all sources of credit.

In India, legislations, which were intended to curb the worst aspects of usury, failed for the same reasons as the measures in British West Africa. Between 1870 and 1926, the Government of India passed a number of laws against usury, but these laws failed to get at the core of the problem. The Report of the Royal Commission on Agriculture in India stated that "legislative measures designed to deal with the problem of indebtedness have proved a comparative failure."[4]

Both in British India and British West Africa, mere

[4] Report of the Royal Commission on Agriculture in India, Cmd. 3132. H.M.S.O. 1928.

legislative enactments have proved to be no antedote to the rapacious activities of the money-lender. One reason for the ineffectiveness of mere legislation was supplied by Professor F. W. Taussig when he wrote: "The village usurer, who lends at high rates to the improvident or necessitous, is a familiar figure. The peasant.....lives upon a very narrow margin.....At the marriage of a daughter or at a funeral, he will squander sums quite out of proportion to his means, and will borrow on any terms to raise the money.....
.....the money lender of small sums to agricultural producers is a usurer. That is, he is removed from the influence of competition, he lends to poor and ignorant persons, and he exploits the possibilities of the case."[5]

It is not only ignorance which has led to the indebtedness of the peasants of British West Africa. The peasant very often "has no occasion to borrow as a producer. When he does any borrowing of money, he does it to secure personal necessities."[6]

The West African peasant was accustomed to a fairly high standard of living during the hey-day of the cocoa industry, and he has not found it easy to accept a much lower standard of living. A lower standard of living means a reversion to fairly primitive conditions and this spells disaster for any form of agricultural progress.

5 Principles of Economics, Vol. Xl, P.36 (by Prof. F.Taussig)
6 Das Capital by Karl Marx. Vol.lll, P.698.(1909) Kerr&Co.

The peasant is therefore faced with an obvious disparity between income and expenditure; for, not only has he to find money to pay for the necessaries of life, but he must also find the necessary capital essential to production for a world market.

In the meantime, the growing indebtedness arising out of the increased borrowing and the prevailing prohibitive rates of interest were producing sinister results; for the principal effect of rural indebtedness is that it serves as one of the principal obstacles to efficiency because it destroys the incentive to effort.

The Governments of Nigeria and the Gold Coast felt that the farmers should be freed from the shackles of the money-lenders. Legislative enactments had proved ineffective, therefore they had to resort to a new formula. The formula was found in this passage from the Report of the Royal Commission on Agriculture in India: "We have no hesitation in recording our belief that the greatest hope for the salvation of the rural masses from their crushing burden of debt rests in the growth and spread of a healthy and well-organized co-operative movement based upon the careful education and systematic training of the villagers themselves."[7]

The Agricultural Departments did not wait for special

7. Report of the Royal Commission on Agriculture in India, Cmd. 3132. H.M.S.O. 1928.

legislation legalizing co-operative credit, but immediately set to work to get the newly created producers' co-operative societies to build up the funds necessary for the granting of agricultural co-operative credit. Co-operative saving must as a rule precede co-operative lending, and the Agricultural Departments of the Gold Coast and Nigeria can take credit for not having overlooked this essential point.

The introduction of co-operative saving and co-operative credit turned the West African co-operative societies into triple-purpose societies. The societies combined the functions of thrift, loans and marketing. Opinions differ as to the advisability of encouraging the establish-:ment of multiple-function societies. Some authorities believe that single-purpose societies are the most efficient, because the incorporation of additional objects creates an unhealthy divergence of interests, complicates the management and confuses the accounts. Those who favour multiple-function societies argue that it is best to have a single village society which caters for the varied needs of all the inhabitants. There is much to be said for both points of view; but there should be no objection to a multiple-function society, provided that the objects of the society serve to promote the interests of all members, and provided also that a member

is not compelled to shoulder liabilities for a function in which he is uninterested.

These provisions are useful, but not comprehensive; and it must be borne in mind that the optimum areas for marketing and credit are not identical. Co-operative marketing is best conducted on a large scale; but co-operative credit, on the other hand, must be confined to a very limited area in order to secure mutual trust and supervision. The village is therefore an efficient unit for co-operative credit; but the village is not an efficient unit for co-operative marketing.

It is, however, always possible to secure the advantages of large scale marketing, without sacrificing the advantages that can be secured when the village is made the co-operative credit unit. This can be achieved by combining multiple-function primary village societies in a district into joint marketing associations, without disturbing the village as the unit for co-operative credit. The British West African co-operative societies paid the fullest possible attention to the above provisions, when they elected to combine the functions of marketing, thrift and loans.

CHAPTER XI.

Co-operative Credit in British West Africa.

Co-operative Credit in British West Africa.

The Gold Coast.

In 1931, the Agricultural Department of the Gold Coast came to the conclusion that the elimination of usury could only be achieved by supplementing legal regulations with new social and co-operative credit organizations. They envisaged the establishment of credit organizations which would supply credit efficiently on lines of mutual help and which would teach the agricultural population new provident methods of spending and saving.[1]

The agricultural officers, realizing that in the case of co-operative credit saving actually precedes borrowing, considered it inexpedient to establish co-operative credit societies which would be distinct from the newly established co-operative societies which were undertaking marketing operations. The existing societies were already building up funds to assist them with their marketing, and they were now persuaded to accelerate their thrift activities with the object of granting credit to their members.

The cocoa societies had subscribed a capital of £1,329 during the 1929-30 cocoa season; and during the 1930-31 season, the subscribed capital rose to the figure of £1,708. The sums had been subscribed for purely marketing purposes, but the introduction of thrift and loans rendered it imperative for the societies to subscribe capital at a quicker rate than they had hitherto been doing. The

1. cf. Co-operative Banking by N. Barou. P.23.

capital subscribed in the 1931-32 season was £3,353. During the same period, the cocoa societies began granting credit to their members. The loans granted, amounted to £865; and the arrears at the end of the financial year amounted to £12.

The task of building up the financial resources of the societies continued smoothly during 1932, and by the end of the 1932-33 cocoa season the paid-up share capital was £5,754. Loans granted by the societies during the same period amounted to £2,738, and the amount overdue at the end of the financial year was £230. The paid-up capital of the societies rose to £7,528 during 1933-34. Loans overdue at the end of the same period amounted to £642:16s:10d.

The increases in the amounts overdue are relative; for, when compared with the actual sums loaned, the overdue amounts do not appear so disheartening. The figures quoted do however give the impression that the farmers are not meeting their liabilities promptly enough. Though the delays in repayments must be deprecated, it is only right that we should compare them with the amounts which are normally overdue in the case of sums loaned by brokers and money-lenders.[2]

Comparing the sums overdue with the total sum loaned in any one financial year, it is perhaps accurate to

2. See Pages 231-234 of this thesis.

assume that the defaulters are generally non-productive borrowers. The co-operative societies have not limited themselves to the granting of loans for productive purposes. The following analysis of loans granted to farmers by the Marketing Societies in the Gold Coast during the 1932-33 period will testify to this statement.

Analysis of Loans Granted to Farmers in the Gold Coast by Marketing Societies. 1932-33.

Purposes for which the Loans were granted.	No. of Loans	Total Amt. Lent £.	S.	D.	Percentage of Total Amount
Expenses of Cultivation	455	1,075.	2.	0.	47.4
Redemption of mortgaged farms.....	225	482.	10.	0.	21.2
Old Debts.....	94	240.	3.	0.	10.5
Purchases of farms ...	34	126.	3.	6.	5.5
Building expenses.....	33	80.	5.	0.	3.5
Funeral Expenses.....	30	66.	15.	0.	2.9
Maintenance.....	72	65.	16.	0.	2.9
Education Expenses....	19	55.	10.	0.	2.4
Hospital Fees.....	14	49.	0.	0.	2.2
Marriage Expenses.....	6	23.	10.	0.	1.4
Purchase of Firearms..	1	2.	8.	0.	0.1
Court Fees.....	1	1.	0.	0.	-
	984	2,268.	2.	6.	100.0

3

The co-operative societies of the Gold Coast have definitely concentrated on credit for productive purposes, for it is true to say that 87.6% of the loans granted in the financial year 1932-33 were for productive purposes. Funeral, marriage and court expenses only accounted for 4.3% of the total amount loaned by the societies.

3. Agricultural Co-operative Societies. Annual Report. Bulletin No. 26. Gold Coast. 1933.

The societies were, however, determined to cut down all non-productive loans to the barest possible minimum, as such loans were leading to an increase in the number of defaulters.

The demand for co-operative credit was steadily increasing; but the societies were not in a position to build up sufficient funds to satisfy the growing demand for credit. The societies therefore decided to supplement their own capital by loans from other sources. These loans took the form of deposits from members and non-members. In 1933, seventeen out of the 390 existing cocoa societies held deposits. During the year members of twelve societies deposited £230:8s:10d; but the members of the other societies withdrew £167:18:9 because they had not sufficient confidence in their societies.[4]

The acceptance of deposits by the societies did not involve any alteration in the policy of building up a sound financial back-ground through the system of paid-up share capital. In 1935, the paid-up share capital stood at £9,632, and the societies continued to give credit very cautiously. The rules governing the granting of co-operative credit were adhered to by most societies, but some societies were not prepared to be tied down by rules and regulations. A word must now be said about these rules and regulations.

4 Deposits and their Uses. The Gold Coast Farmer, Vol.11., No. 10.

The rate of interest charged was not to exceed 10% per annum. This compared very favourably with the interest rates charged by the money-lenders, which generally varied from 25% to 100%. It may be argued that an interest rate of 10% is too high; but one must take into account the rates of interest charged by the brokers and money-lenders, and the fact that, apart from there being a general lack of loan capital in the colony, the co-operative societies themselves possess very limited financial resources.

The bye-laws state that the total indebtedness of any member to his society is never to exceed £10. This rule is perhaps a wise one, since it ensures in the first place that every member shall have a fair chance of obtaining credit out of the limited funds available, and secondly that no member shall burden himself with a liability which he may never be in a position to discharge. On the other hand, it must be stated clearly that £10 is wholly inadequate for any capital improvement which a farmer may care to undertake; and it is to be hoped that the £10 limit will be raised, if and when the societies have enough funds in hand.

The societies are permitted by their bye-laws to lend only to their own members or to other societies. The granting of loans on the security of immovable property, such as land and houses, is not permitted. The bye-laws further state that no loan shall be given to any member unless that member can produce two persons who are willing

to stand surety for him.

The societies have shown extreme unwillingness to call on sureties to shoulder the liabilities of defaulting borrowers. There is a general tendency to renew the loans for further periods in preference to calling upon the sureties to redeem the debt. The members are of the opinion that it is harsh and unreasonable to make sureties pay, because they have neither benefited from the loan nor is it their fault that the principal debtor has failed to meet the liability. They follow up this point by arguing that the friendly gesture of giving a borrower another chance is more in accordance with the letter and spirit of co-operation, than the rigid enforce-:ment of the society's claims.

It is easy to appreciate these arguments, because, to a people who have long been used to a communal way of life, the taking of drastic actions against fellow farmers seems preposterous.

The new economic forces have only touched the surface of the existing social and economic concepts, and it will take some time before sureties and borrowers alike are made to appreciate the nature and extent of their under-:takings. The members are certainly not contributing towards the creation of new economic and social values, because they even support renewals of loans in cases where the borrowers have sold no cocoa through their societies,

and have made no attempt whatsoever to observe their obligations.

No co-operative society can be run on philanthropic lines; for co-operative credit is intended to afford the industrious, intelligient, thrifty and business-like peasant an opportunity of escaping from the economic bondage imposed on his weaker neighbours by money-lenders and brokers. A co-operative credit society is not based on the principle of "from each according to his ability, to each according to his needs"; hence the claim of the Gold Coast co-operative farmers, that their friendly gesture is in accordance with the letter and spirit of a true and sincere conception of co-operation, cannot hold. If the general tendency amongst co-operative farmers to evade unpleasant actions against defaulting members continue it is more than likely that many societies will be forced to dissolve of their own accord. The sureties should be acquainted with the full extent of their responsibilities, for it is only through the creation of a correct sense of mutual reliance and mutual trust that co-operative credit in the Gold Coast will have any chance of success.

Social and customary habits in the Gold Coast often tend to render the efficient running of the co-operative societies impossible. The members are inclined to ignore the bye-laws, whenever these bye-laws conflict with their social and customary habits. Bye-laws are certainly not

made to be ignored at every conceivable turn, but are designed to make it more profitable and more convenient for the whole body of co-operative members to be loyal, not only to their fellow members, but also to the society of which they are part and parcel. An economic unit which endeavours to strengthen the moral fibre of its members at the expense of their economic interest would be going against the grain and it is not likely to succeed.

"Societies which practice a sound loan system", writes Shephard, "will be able to approach other sources of credit with some degree of confidence. Before outlining the steps to be taken, I wish to draw attention to a few breaches of the bye-laws, which, if not promptly checked, will lead to a general inefficiency or divert co-operative effort into undesirable channels. A few isolated examples will illustrate the dangers. An individual **A**, who is not, and never has been, a member of any co-operative society obtained a loan from a money-lender. His sureties were **B** and **C**, two officers of a co-operative society. **A** was unable to repay, and **B** and **C** were threatened with imprison-:ment if they failed to do so. **B** and **C** appealed to their society which lent **A** £17 to repay the money-lender, and obtained a 'mortage' on two of **A**'s farms. The society will own the cultivation if **A** does not repay within three years, and in the meantime it reaps the crops as interest."[5]

5. Report on the Economics of Peasant Agriculture in the Gold Coast, by Professor C. Y. Shephard. P.57 § 241

The society had broken no less than six clauses in its bye-laws by its action. In the first place, the society was not to lend to non-members. Secondly, the bye-laws clearly stated that lending on the security of immovable property was not to be permitted. Thirdly, no loan was to be given without two sureties. Fourthly, the rate of interest charged was never to exceed 10% per annum. Fifthly the total indebtedness of any one borrower was not to exceed £10. Sixthly and lastly, the period of a loan was never to exceed twelve months. Obviously such flagrant breaches of bye-laws can never be conducive to the efficient running of any co-operative society and must be discouraged.

The members argued that, in the first place, they had saved two of their officers from prison; secondly, that they were co-operating for the purposes of farming; thirdly that they could get more profits if they lent to non-members; fourthly, that the money belonged to them, and under the circumstances, they could do as they pleased with the money; fifthly, that the loan came within the category of "useful and necessary purposes."

These arguments, though fairly reasonable, cannot be entertained. The principles of co-operative credit have yet to be clearly understood by the Gold Coast peasants. The essence of co-operation is not profit or the paying of dividends,[6] as some co-operators in Britain (the home of the Rochdale pioneers) tend to think. A co-operative

EDINBURGEN * EX BIBL. UNIV.

6. Co-operation, Essence and Background by Fletcher Durell, Pp. 74-76.

society is not a company which is established with the profit motive. A co-operative society is expected to render services to its members, and "profits" are merely incidental to the society's activities. The society, however, must be in a position to meet all its liabilities; and if the society is not to make "profits" its primary object, it must not make "losses" its object either.

It is now clear that the co-operative societies in the Gold Coast are labouring under a series of misconceptions. Some of the misconceptions can be attributed to the fact that the societies are directly under the control of the British Government.

"One large society, of long standing, announced its intention of repaying only half the loans due. It decided to disband and to induce other societies to follow its example, unless Government afforded it a moderate amount of immediate assistance, such as a loan of £100, with the promise of more substantial help in future. The society is a promising one, but suffers from lack of education in co-operation. Some members appeared to be under the impression that the movement was run by, and for, the benefit of the government. They considered it reasonable that government should undertake the entire work of marketing cocoa, and ought to reward members for their assistance. They eventually decided that they could repay

the entire amount outstanding, even without government assistance."[7]

Whatever motives prompted these co-operators to adopt the particular attitude just referred to, it is clear that not all Gold Coast co-operative farmers regard the British Government's control of the co-operative societies as a philanthropic act. Those colonial administrators, who are now of the opinion that the old view-point that a Government can start co-operative societies and then withdraw is false, and who further add that sound policy requires that the Government, once in, should always remain in somewhere, must of necessity revise their views. Sound policy requires that when a Government undertakes to initiate a co-operative movement, it should do so cautiously; and furthermore, it should make its progressive assistance contingent with the self-help of the members. Once the final object has been achieved, the Government should withdraw from from all co-operative activities. It is only after this final official withdrawal has been achieved that co-operative farmers will appreciate the full meaning of self-help and mutual aid.

The agricultural officers, who are supposed to be explaining co-operative principles to the peasants, have contributed to the miseducation of the peasants in these very principles. For example, during the 1932-33 cocoa

7. Professor Shephard, op. cit., P.58 § 248

season, a district agricultural officer persuaded the members of one society to buy the usufruct rights in two farms for £17. The members farmed the farms gratuitously; and during 1933-34, the members paid £13: 0: 8d out of the proceeds towards the funds of the society. Another society was persuaded to acquire a farm for £5 and an annual revenue of £3:19s: 4d was paid into the society's coffers.

The agricultural officers had prevailed on the societies to buy the usufruct rights in the farms because of the possibility of earning large profits. Profit making is not the primary object of co-operative societies; and it is to be regretted that agricultural officers, who should have been explaining co-operative principles to the peasants, should have elected to miseducate them. The agricultural officers, however, should not be blamed unduly, because they were not qualified by training to lead a co-operative movement; and, furthermore they seem to have been impressed by certain modern sinister co-operative developments in their own country.

In spite of the above mentioned unhealthy co-operative innovations, which arose directly as a result of the need for building up the necessary funds for credit purposes, the co-operative societies in the Gold Coast made up their minds to establish a sound credit system.

During the 1935-36 cocoa season, the Joint Marketing

Committees were called upon to add a new function to their marketing activities. Hitherto co-operative credit had been the responsibility of the primary village societies alone; but during the period under review, it was felt by the agricultural officers that the funds of the primary societies must be centralized. Banking Sub-Committees were set up with representatives elected from the Joint Marketing Committees. This meant that there were now two central committees in each district, one concerned primarily with co-operative marketing, and the other concerned with co-operative credit.

The new development did not involve any change in the attitude of the agricultural officers to the societies, for neither the primary societies nor the Banking Sub-Committees were regarded as responsible bodies. The district agricultural officers instituted themselves as trustees of the funds of the Central Accounts, just as they had done in the case of the Marketing Associations.

When member-societies applied to a Banking Sub-Committee for loans, the district agricultural officer normally granted the loans without referring the applications to the Banking Sub-Committee; and it was only in cases where the agricultural officer had a very limited knowledge of the societies in question, and therefore desired to shift the onus elsewhere, that he referred applications to the Sub-Committee.

The Banking Sub-Committees therefore had very little to do with the routine administration of the central funds which they were supposed to operate. They were denied the necessary education in the management of their own affairs, and they existed merely as bodies which could be called upon to accept the onus for loans which appeared un-safe.

In spite of the fact that members were denied the chance of operating their own funds, the members raised their paid-up share capital to £13,615 in the 1935-36 cocoa season, as compared with £9,632 during the previous season.

The financial position of the co-operative societies improved tremendously during 1936-37. "Subscriptions to share-capital and deposit accounts showed a phenomenal increase; in fact the share-capital of the organisation was nearly doubled in the one season, so that on the 30th of April, 1937, the total for the Cocoa Producers' Societies was £25,048. 9s.

"After allowing for the fact that there was more money in the country during the year, it is nevertheless evident that members showed increased confidence in the financial stability of their organisation, by entrusting to it their surplus cash to a degree never previously attained."[8]

The total amount deposited by members during the year was £22,057, which represented an increase of nearly 300% over the preceding year. The fact that members were

8. Agricultural Co-operative Societies. Annual Audit Report. 1936-37. Bulletin No.35. P.1.

prepared to entrust to the care of their societies a sum of this magnitude indicated that the financial stability of the cocoa societies was no longer in question.

The financial position of the societies was a follows: twenty societies had a paid-up share capital of over £200, each; fifty-two societies had over £100 each; and only fifty-five out of the 397 existing societies had less than £10 each, but most of these were young societies. It is common experience in the Gold Coast for one to find young societies with very small share-capital, for it takes some time to overcome the initial suspicion which any innovation inevitably arouses in this part of the world.

The total amount of loans granted by all the societies out of the co-operative share-capital of £26,861: 6s: 0d and the total co-operative deposits of £24,000 was £11,727:17s:8d. The cocoa co-operative societies alone granted loans to the extent of £11,193:5s: 0d. This is not surprising, since these cocoa societies possessed £25,048: 9s out of the total co-operative share-capital of £26,861, and since they furthermore held £22,057 out of the total co-operative deposits of £24,000. Without the cocoa co-operative societies, therefore, co-operative credit in the Gold Coast would not be worth discussing.

We shall now analyse the loans granted by the cocoa societies during the 1936-37 season. 2,429 loans amounting

to £5,167:6s were granted to members for cultivation purposes. The peasants generally devoted the loans to the payment of labourers who assist them in weeding the farms and in harvesting, curing and transporting cocoa. One hundred and sixty-three members received loans amounting to £3,676:10s for the redemption of mortgaged farms. This class of loans was of such a nature that the clause in the bye-laws imposing a limit of £10 for all loans granted had to be waived. The societies felt that, so long as the farms of certain members were mortgaged, these members could not market their cocoa through their societies, and furthermore they would not be in a position to meet their financial obligations to their societies. It was only by redeeming the mortgage that the members could be in a position to maintain their loyalty to the societies and also earn an income for themselves. The societies had previously shown extreme unwillingness to grant loans for the redemption of mortaged farms, but the fact that 32.8% of the total sum loaned by the cocoa societies during the 1936-37 season was for such redemptions meant that the societies had overcome their former unwillingness.

The Gold Coast, to begin with, ignored the experiences of India, Ceylon and the British West Indies by insisting that all loans should be given for economic purposes only. But "experience has gradually taught co-operators that loans cannot be refused for all non-productive purposes, as owing to custom and sentiment, some non-productive

expenditure must be accepted as necessary."[9] The Gold Coast co-operative societies were therefore compelled by the force of circumstances to introduce into their bye-laws the "useful and necessary purposes"[10] clause.

Under this clause, in the 1936-37 season, one loan of £2 was granted for the purchase of a gun; eight loans amounting to £34:10s were granted for marriage expenses; forty-four loans amounting to £91:10s were granted to meet funeral expenses; and 117 loans amounting to £140:12s were granted for maintenance expenses. Hospital fees accounted for sixty-six loans amounting to £220: 2s; old debts accounted for 128 loans amounting to £262:11s; and seventy-six loans amounting to £334: 4s were granted to meet educational expenses. Economic loans, however, accounted for more than 90% of the total loans granted.

ANALYSIS OF LOANS GRANTED TO FARMERS BY COCOA MARKETING SOCIETIES. 1936-37.

Number	Amount £ S.	% of total amt.	Purposes
2,429	5,167: 6:	46.2	Expenses of cultivation.
163	3,676:10:	32.8	Redemption of mortgaged farms.
108	766:15:	6.9	Building expenses.
79	497: 5:	4.4	Purchase of farms.
76	334: 4:	3.0	Education expenses.
128	262:11:	2.3	Old debts.
66	220: 2:	2.0	Hospital fees.
117	140:12:	1.3	Maintenance expenses.
44	91:10:	0.8	Funeral expenses.
8	34:10:	0.3	Marriage expenses.
1	2: 0:	0.0	Purchase of gun.
3,219	11,193: 5:	100.0	

9. The Law and Principles of Co-operation by H. Calvert
10. Model By-Laws of Cocoa Producers' Co-operative Societies Ltd., Department of Agriculture. Gold Coast.

Quite apart from the credit given to peasants by their own producers' societies, the only Thrift and Loan Society in existence in the Gold Coast (Department of Agriculture Thrift and Loan Society) gave loans to twenty-five farmers during the 1936-37 cocoa season. The loans granted by the society amounted to £404.

ANALYSIS OF LOANS GRANTED BY THRIFT AND LOAN SOCIETY.1936-37.

Number	Amount £. S.	% of total amount	Purposes
14	236: 10:	58.5	Building expenses
2	57: 0:	14.1	Marriage expenses
4	56: 10:	14.0	Education expenses
1	20: 0:	5.0	Old debts
1	14: 0:	3.5	Purchase of farms
1	10: 0:	2.5	Personal effects
1	6: 0:	1.5	Funeral expenses
1	4: 0:	0.9	Expenses of cultivation.
25	404: 0:	100.0	

The Department of Agriculture Thrift and Loan Society was established by the Department of Agriculture of the Gold Coast Government and its members are all civil servants belonging to the Department. An earlier attempt had been made to establish a thrift society amongst the students at the Agricultural Training Centre, but the society was dissolved in 1936, because the students had only a short tenure at the Training Centre.

Summing up, it can safely be stated that the producers' societies have had to build up for themselves the funds necessary for the operation of agricultural credit.

SUMMARY OF LOANS. 1936-37.

Cocoa Societies DISTRICT	Loans Granted £. S.	Loans Repaid £. S.	Loans Outstanding But not overdue £. S.	Loans overdue £. S.
Sefwi-Denkera..	399: 3:	367: 4:	33:10:	-
Bekwai.....	715: 5:	616: 7:	100: 0:	7:15:
Kumasi.....	1257:15:	1377:10:	8: 0:	11: 7:
Juaso.....	184: 5:	180: 5:	4: 0:	-
Koforidua.....	2539: 3:	1179:15:	2034: 0:	-
Kwahu.....	115:10:	352: 5:	22: 0:	-
Krobo.....	519:18:	707: 7:	-	2: 5:
Nsawam-Kibi....	3623: 9:	2389:15:	2355: 0:	7:10:
Trans-Volta....	474: 8:	505: 9:	-	10:10:
Oda-Kade.....	606: 6:	878: 3:	367:10:	-
Cape Coast.....	131: 0:	196:10:	51: 0:	0:17:
Saltpond.....	21: 1:	18:15:	2: 6:	3: 0:
Winneba.....	606: 2:	622:12:	-	-
Totals	11,193: 5:	9,391:17:	4977: 6:	43: 4:
Other Co-operative Societies				
Dept. of Agric.	404: 0:	483: 0:	181:19:	-
Keta Copra Soc.	22: 0:	17: 0:	-	6: 0:
Nzima Copra Soc.	55: 0:	26: 0:	24: 0:	7: 0:
Banana Prod.Soc.	38:10:	0: 5:	25: 5:	13: 0:
Kwahu-Tafo Coffee Society	15: 2:	15: 2:	-	-
Totals	534:12:	541: 7:	321: 4:	26: 0:
Grand Totals	11,727:17:	9,933: 4:	5208:10:	69: 4:

The above statistics show quite clearly that repayments of loans did not present any difficulties to the societies during the 1936-37 cocoa season. Borrowers had at last realized that it was their duty to honour their debts within the agreed time limit. Hitherto members had not concerned themselves with defaulters, but they had come to realize that their societies would fail if they encouraged defaulters by their indifference or friendly gestures.

Co-operative credit was by this time firmly established on sound lines, and it looked as if the societies were on the threshold of a new era of unqualified success. However, in the course of 1937, the societies began to experience their first major set-back. The Buying Agreement between the European merchants dealt a severe blow to co-operative finance, because the farmers were deprived of any surplus cash which they could entrust to the care of the societies. The societies were faced with fresh demands for credit amounting to £30,000 in all, but this time they were unable to give credit as liberally as they had done during 1936 and the early part of 1937. The confidence of members in their societies, however, did not suffer, and members did not show any desire to withdraw their capital; but the lack of fresh supplies of capital was a very serious blow indeed.

The shortage of loan-capital continued throughout 1937 and 1938. The financial position of the societies in the

Trans-Volta area became very grave, and the co-operative farmers in this area decided to carry out a further centralization of their funds. The central society established a central bank at Kpeve in 1938. This was the first co-operative bank ever to be established in any part of British West Africa. The Kpeve Bank concerned itself not only with agricultural credit, but more particularly with co-operative marketing. The Bank does not seem to have made much headway, because the Control Scheme, introduced by the British Government in 1939, dealt a fatal blow to the marketing basis of the Bank.

The Control Scheme tended to aggravate the lack of capital which all the co-operative societies had been experiencing as a direct sequel to the Buying Agreement of 1937. The co-operative farmers received very poor prices for their cocoa and other agricultural products under the Control Scheme, and they were therefore not in a position to entrust fresh funds to the care of their societies. The decline in the membership of the societies, which arose partly as a result of the official controls on co-operative marketing, and partly as a result of the termination of the premium obtained by the co-operative farmers for their first-grade cocoa, involved a corresponding decrease in the paid-up share capital of the societies. By the 31st of March, 1943, the paid-up

capital of the cocoa societies had decreased to £22,424: 5s: 4d as compared with £25,048 in 1937. The farmers of the Gold Coast have, however, not lost faith in co-operative credit; but they are finding it extremely difficult to contribute to the funds of the societies out of their meagre incomes.

CHAPTER XII.

Co-Operative Credit in British West Africa.(Continued).

Co-operative Credit in British West Africa. (Continued).

N I G E R I A.

The cocoa co-operative societies of Nigeria, which had been established in 1933, found it expedient to raise funds from their members for the bulk marketing of cocoa. The members contributed to the funds of the societies by taking up shares in the societies to which they belonged. The paid-up share capital of the cocoa societies mounted slowly but steadily; and by 1935, the societies had raised sufficient funds to make it possible for them to turn their attention to non-marketing problems.

Hitherto, all cocoa producers who were in need of agricultural credit could only approach money-lenders and brokers, who, besides charging prohibitive rates of interest, also insisted on the hypothecation of the next season's crops. Co-operative farmers who had to resort to this form of agricultural credit found themselves unable to deliver cocoa to their societies, because the cocoa had been pledged to the money-lenders and brokers. Loans from money-lenders and brokers therefore led to a wide-spread disloyalty of members to their societies.

In order to ensure the loyalty of the members to their societies, and in order to ensure that large quantities of cocoa were delivered at the societies' stores, the agricultural officers introduced a system of co-operative credit. Loans were given to members

out of the accumulated share-capital of the societies. The practice was greeted with enthusiasm by all the members because the general problem of rural indebtedness in Nigeria was becoming acute, and the producers could never hope to free themselves from the shackles of the money-lenders and brokers, unless an alternative form of credit was available.

The unfortunate position, however, was that not all the primary societies and joint marketing societies had sufficient funds to enable them to meet the full demands of their members for credit. The Kumba Joint Marketing Society was the only joint marketing society which could meet the full demands of its members in the early stages of co-operative credit in Nigeria. In 1936, this joint marketing society, with a membership of 1,568, granted loans exceeding £3,000 to its members.

All the societies which were in a position to grant agricultural credit confined their credit operations to their own members, and non-members could not apply to the societies for credit.

The maximum rate of interest which the societies were allowed to charge was 15%. However, shortage of loan capital, coupled with the increased demand of members for credit, rendered it expedient for the societies to adopt the maximum rate as the normal rate of interest. An interest rate of 15% per annum is certainly high, but

one must not forget that the only alternative form of credit available to farmers is that supplied by the money-lenders and brokers, who charge rates of interest varying from 25% to 100% per annum.

The Kumba Joint Marketing Society, which rendered valuable financial service to its members during 1936, experienced difficulties during 1937. The Buying Agreement of that year, which had been drawn up by European merchants trading in West Africa, militated against all cocoa producers, for the producers were forced to accept very low prices for their cocoa. The producers were thus deprived of any surplus cash which they could entrust to the care of their societies. The Kumba Joint Marketing Society and other existing joint marketing societies, such as the Ife Union, Ilesha Union, Mamfe Union and Ibadan Union, found themselves unable to meet the demands of their members for credit. The shortage of co-operative loan-capital continued throughout 1937, 1938, and 1939.

In September, 1939, the Cocoa Control Scheme was introduced by the British Government. The Control Scheme had the effect of worsening the already unhealthy state of co-operative finance. The societies even found it impossible to finance their marketing operations, let alone grant credit to their members.

It is more than likely that most existing societies

would have been compelled to cease functioning, had not the Association of West African Merchants elected to subsidize the co-operative societies. The subsidies enabled the societies to meet their marketing expenses, and rendered it possible for the societies to devote part of their existing capital to agricultural credit.

On the 31st of March, 1942, the total assets of all the societies amounted to £10,134, of which £5,864 were liquid assets and £4,270 fixed in buildings. Quite apart from these assets, the societies had a reserve fund of £6,550. The societies could only grant loans out of their liquid assets, thus only £5,864 could be devoted to the credit needs of some 12,825 co-operative farmers.

The societies did not hesitate to grant loans out of their meagre resources, and the interim accounts for the financial year 1941-42 show that the members repaid the loans punctually, and that only £404 was outstanding(but not overdue) by the 31st of March, 1942.

The societies have found it almost impossible to have their accounts audited and published in time, owing to wartime difficulties. The Government auditors and co-operative officers have been unable to attend to these duties regularly owing to a depletion in their numbers. Therefore an accurate statement on the amount of loans granted by the co-operative societies during the war years does not exist.

Statements on marketing are available because the societies are principally marketing societies and credit operations are regarded more as a side-line.

The farmers of Nigeria have, however, established rural thrift and loan societies; and at the beginning of 1942, thirty-seven such societies were in existence in the country. These thrift and loan societies reflect the general poverty which exists in the rural areas of Nigeria, because the total savings of the thirty-seven societies on the 31st of March, 1942, amounted to only £587. The rural thrift and loan societies lent a total of £424 to their members during the financial year 1941-42. The number of rural thrift societies increased to forty-seven in the course of 1942.

The only encouraging development in co-operative credit in Nigeria is the establishment of thrift societies in the urban and semi-urban areas. These societies came into being as a direct result of the efforts of heads of Government Departments. The Agricultural Department of the Nigerian Government led the way by encouraging its officers and clerks to organize themselves into thrift and loan societies, and in due course this commendable example was followed by other Goverment Departments such as the Nigerian Railways.

By the beginning of 1941, the urban and semi-urban thrift societies had an individual membership of 2,651. The urban movement, though young, was very much alive; and in the course of 1941, the movement expanded still

further; and by the beginning of 1942 there were 107 urban thrift societies with a total membership of 3,443. The savings of these societies during the financial year 1941-42 amounted to £18,000. The societies gave credit cautiously and wisely not only to their own members, but also to agricultural producers.

It is perhaps difficult for an urban dweller in Europe to visualize an urban thrift society granting credit to agricultural producers; but in Nigeria, urban areas are often agricultural areas as well. For example, about 70% of the people of the City of Ibadan (with a population of over 300,000) are farmers, and naturally it will not be too difficult for a thrift society formed by wage earners in the city to grant credit to the agricultural producers.

Between January, 1942 and January, 1943, the urban thrift societies expanded still further; the number of societies increased from 107 to 182, and the savings increased from £18,000 to £70,000. The urban thrift societies were now in a unique position to come to the assistance of the agricultural producers; however, instead of the societies employing their funds for credit purposes, they deposited the funds at the Post Office Savings Bank as they had been led to believe that they would be helping the war effort by doing this.

1. Co-operation in Nigeria by W. J. W. Cheesman. Year Book of Agricultural Co-operation. P.242-7.

During the years 1943 to 1946, co-operative thrift societies amongst wage and salary earners in Nigeria made a remarkable progress. "They are extremely popular," writes Captain Stainforth, "but their extension has been limited to the number of staff available for their supervision, and as yet they embrace only a small fraction of the potential membership of government, native administration, mission and commercial employees. Even so, in a few years their funds have reached a total which must now be approaching a quarter of a million pounds, and are becoming restless for more profitable investment than in the Post Office Savings Bank. Note that the disposal of these funds lies ultimately in the hands of the societies themselves, but many have fanciful ideas as to what is reasonable return for capital outlay. When the Thrift Societies were invited to finance the export operations of the Cocoa Association to the extent of £40,000 at 4% and under government guarantee, only about half the amount was subscribed. Will a Government Loan Issue, which was mooted, have a greater appeal? Some societies are toying with ideas of grandiose housing projects which may not accord with co-operative principles."[2]

In spite of this phenomenal development in co-operative finance and co-operative credit in the urban areas in recent years, and in spite of the attempts of the marketing societies and the rural thrift societies to counteract

2. Capt.A.G.C.Stainforth,M.C., was an Administrative Officer in Nigeria who, for the last six of his twenty years in the country, was engaged on Co-operative duties.
Co-operation in Nigeria by Capt. Stainforth. Published in the magazine "Empire" in July, 1946. P.7

the worst aspects of rural indebtedness in Nigeria, the problem of agrarian indebtedness remains as grave as ever.

Co-operative credit has failed to solve the problem of rural indebtedness both in the Gold Coast and Nigeria. The failure can be ascribed in the first place to the rigid official control of co-operative societies and co-operative funds by the district agricultural officers and government co-operative officers, which has had the effect of keeping the majority of agricultural producers outside the co-operative movement. Secondly, the Buying Agreement of 1937 had the effect of diminishing the incomes of farmers, and of producing a general impoverish-:ment of the peasant population. The co-operative farmers were compelled to resort to money-lenders and brokers because the co-operative societies were not in a position to furnish them with the full amounts they needed. Non-co-operative farmers borrowed more money than usual from the money-lenders and brokers, and thus increased their liabilities. Thirdly, the Control Scheme, served to intensify the poverty of the farmers, because the controlled prices paid to the farmers were too low.

The farmers had to pay very high prices for all imported goods, and this had the effect of widening the gap between income and expenditure. The gap could only be bridged by increased borrowing; and the money-lenders

and brokers, taking advantage of the increased demand for credit, tended to raise their rates of interest to new prohibitive heights and to impose more onerous conditions on all borrowers.

The problem of rural indebtedness in British West Africa has ceased to be a fresh sore; it has now become a malignant cancer. In the next chapter we shall attempt to find a cure, or at least a palliative, for this new cancerous growth in the economic life of British West Africa.

CHAPTER XIII.

Recommendations for the Solution of the Problem of Rural Indebtedness in British West Africa.

Recommendations for the Solution of the Problem of Rural Indebtedness in British West Africa.

The problem of rural indebtedness in British West Africa is engaging the full attention of all sections of the population. At one time, most farmers as well as the British Government believed that, since rural indebtedness was a new experience in British West Africa, the co-operative societies could easily combat it; but these high hopes have failed to materialize. In spite of the failure of the co-operative societies to keep even their own members away from the clutches of the money-lenders and brokers, there are many West Africans who still believe that only sound co-operative credit institutions can save the peasants.

The future prosperity of the existing agricultural co-operative societies will depend partly on the amount of financial resources which they can build up for themselves or which they can otherwise mobolize internally or externally, and partly on the speed with which they succeed in freeing themselves from the strangle-hold of everlasting controls. It is now recognized by competent West African opinion that the societies can never build up adequate financial resources under the regime of controls from Boards on which there are no West African representatives. The days of chattel slavery or physical slavery are over, but the days of economic serfdom are

certainly not over. "In the view of Europeans," writes Dr. Norman Leys, "slavery is the ownership of one person by another. In the view of the African, slavery is the being compelled, somehow or other, directly or indirectly, to leave his home and his work for himself and his family to work for the profit of others."[1]

The West African farmer, whether a co-operator or not, is working as hard as ever; but, far from improving his economic position, he sees a gradual but systematic deterioration in his economic well-being. What has been achieved by direct methods in British East Africa is now being achieved in British West Africa by indirect methods. The peasant-proprietor works but as a labourer, earning barely enough to keep body and soul together, whilst Control Boards, Mercantile Cartels, and Industrial Trusts operating in West Africa declare millions of pounds of profits and dividends.

Mercantile Cartels, not satisfied with paying the farmer very low prices for his agricultural products, and not content with charging prohibitive prices for imported goods, have sought to impoverish the farmer still further by acting as the principals behind the money-lenders and brokers. The money-lenders and brokers, who are merely agents of the European Mercantile Cartels, have been able to gain possession of farms for their

1. Land Law & Policy in Tropical Africa by Dr. Norman Leys. P.16.

principals and to fill the coffers of their principals with the large interest returns generally collected; for it must be borne in mind that a money-lender or broker is but a sponge in the hands of the Mercantile Cartels. His duty is to draw in the meagre income of the rural dwellers, and to squeeze himself dry into the coffers of his masters.

Obviously, there is no escape for the peasant, and any steps which he may take to secure himself against further encroachment on his economic interests can only be palliative in character, because he can never hope to get at the core of the new economic serfdom now facing him. Indeed, Professor Tuft's statement that "an African may be deprived of his possessions quite as effectively by trade as by violence"[2] has been borne out by the present economic plight of the West African peasant.

The peasant had held high hopes about the co-operative societies, only to find that there was a close link between the agricultural officers, who were directing the affairs of the societies, and the Mercantile Cartels, whose only desire was to squeeze the last farthing out of British West Africa. The peasant then turned to the British Government, believing that as a British Subject he had a right to put his grievances before the Imperial Government; but, instead of being heard, he has been

2. The Ethics of Co-operation by Professor James H. Tuft. P.61.

promised a new lease of economic serfdom.

The problem of rural indebtedness can never be solved so long as the Mercantile Cartels and Industrial Trusts keep on exploiting the rural inhabitants of British West Africa, and so long as the British Government elects to associate itself with these sinister economic interests through the West African Produce Control Board. So long as the present system of controls and exploitation of the agricultural producers persists, any measures which may be adopted to combat rural indebtedness in British West Africa will only skim over the surface of the problem.

Granted that the British Government has a sincere desire to foster the economic well-being of the peasant population and granted that the Government is prepared to abide by the letter and spirit of the Nowell Commission Report of 1938, constructive steps can be taken to keep the agricultural producers out of the clutches of money-lenders and brokers.

In the first place, it will be necessary for the Government to mitigate the effects of the present debt burdens. This can be done by one or more of the following methods: (a) conversion; (b) reduction of the capital amount of the debt; (c) consolidation; (d) composition; (e) moratorium; and, finally, (f) protection of debtors from measures of execution taken by their creditors.

The Government can authorize the lowering of the interest rates payable on all agricultural loans. This conversion should be applied only to current transactions, because conversion of old standing debts would be unfair to those borrowers who had strained every nerve in order to meet their liabilities. In short, the conversion would confer special benefits on past defaulters, and under the circumstances, it must be limited to current transactions only.

In all cases where the debts have been overdue for a couple of years, an attempt should be made to persuade the creditors to agree to a reduction of the capital amount of the debt. This procedure will not be popular with creditors. In most cases the creditors have obtained several times the amount originally lent because they have been able to harvest cocoa from the farms of the debtors. It is therefore not a moral injustice to persuade, and if need be, to compel, the creditors to agree to a general reduction in the capital amount of agricultural debts of long standing.

Creditors who have given short-term agricultural credit can be persuaded to convert the loans into long-term ones. This would give the farmers a long enough time to recover from their present plight, and render it easier for them to meet their liabilities when they mature.

The Government and the Chiefs can further persuade creditors to accept composition payments from their debtors. Composition is normally permitted in the legal winding up of commercial institutions, but the Governments of Canada, Switzerland, Poland, Yugoslavia, Bulgaria, and British India have found it necessary to grant this power to farmers; and the gravity of rural indebtedness in British West Africa to-day demands the adoption of similar drastic measures.

Another step can be taken by the British Goverment to ease the burden of debts on the West African peasants: the repayment of all agricultural debts can be suspended for a minimum period of one year. There is nothing novel about this recommendation, because in Greece and Brazil moratoria on agricultural debts lasting for periods of five and ten years were enforced shortly after the Great War. I am recommending a shorter period of suspension for British West Africa, because a longer period might seriously interfere with the credit transactions of the co-operative societies.

Finally, the Government should take steps to protect rural debtors from measures of execution taken by their creditors. Farmers who have been deprived of their farms should be given back possession of their farms, because it is only if they remain in possession of their farms that they can ever hope to repay their debts.

The measures discussed are mere palliatives which will only serve to alleviate the crushing weight of the debt burdens; but palliatives are not enough. Quite apart from the indebtedness resulting directly or indirectly out of the unfavourable marketing conditions now existing in British West Africa, one must recognize a contributory factor to rural indebtedness originating this time from amongst the farmers themselves. Funeral and marriage expenses must be kept very low, and unnecessary litigations done away with. The Chiefs can do much to bring home to their people the folly inherent in expensive funerals and marriages. It is true that some enlightened Chiefs have taken the matter in hand and issued several decrees limiting the amounts that can be spent on funerals and marriages, but their own lives belie these noble decrees. The Chiefs must try and set an example for the rest of the community, because actions speak louder than words. Recently a Chief, speaking on the subject of marriage, took great care to impress on young men in a particular college in Nigeria that they should not follow his example nor the example of his elder sons. Though the Chief was very convincing and sincere in his arguments, one could not help feeling that his task would have been much easier if he was not in the same class as the people he was condemning.

It should be possible for the British Government, the Chiefs, the elders, and the educated people to convert the peasant population to the idea of inexpensive funerals and marriages.

Once all the measures outlined above have been adopted, it should be possible to institute a sound system of agricultural credit. Much as I favour co-operative credit, the task of making credit available to the masses of peasant-proprietors is so urgent that the co-operative societies cannot shoulder the responsibility alone. If credit is to be found for the agricultural producers in British West Africa, it must be found as speedily as possible, because delay will be fatal to the economic life of the community.

The co-operative societies can assist in any scheme which may be set up, because they appreciate the gravity of the problem of rural indebtedness, and in the Gold Coast they have, within the last two years, established a Co-operative Bank with a capital of £7,000. Obviously, £7,000 is inadequate for the credit needs of some 7,439 co-operative farmers,[3] and certainly the 500,000 remaining agricultural producers in the colony can never hope to benefit from the bank.

The British Government in West Africa has recognized the fact that the co-operative societies alone cannot

3 This figure includes 6,149 cocoa co-operative producers.

procedure. In both France and Czecho-Slovakia the discount rate for agricultural bills is lower than the rate for commercial bills. The "Caisse nationale de Credit agricole" in France, for example, keeps its agricultural discount rate at 3% even when the bank of issue discount rate is 5%. In both the two mentioned European countries the agricultural discount rates are closely related to the rate of interest charged on agricultural loans. These agricultural loans are granted at moderate rates of interest, and furthermore they are granted for longer durations than commercial loans.

The proposed West African agricultural banks must therefore aim at charging moderate rates of interest. I should recommend a 5% rate of interest for short-term loans, a 4% rate of interest for medium-term loans, and a 3% rate for long-term loans. In fixing the rate for any particular loan, the banks must naturally take into account the economic standing and character of the borrower, and the rate must be altered to meet special cases, but on no account must the interest rate charged exceed 7%.

Agricultural credit should be primarily a personal credit. This statement must be qualified, because admittedly, the position of the lending institutions would be extremely compromised and rendered very precarious if loans were

solve the credit needs of the farmers. The Governor and Commander-in-Chief of the Gold Coast, Sir Alan Burns, on the 2nd of January, 1946, appointed a committee to consider the need for agricultural credit facilities in the country. The committee was made up of the following:- The Honourable G. M. Puckridge, Financial Secretary, as Chairman; the Honourable F. A. Reed; the Honourable W. A. Peters; the Honourable Nana Amanfi 111, (representing the Joint Provincial Council); the Honourable Nana Tsibu Darku 1X, (representing the Joint Provincial Council); B. D. Addai, Esq., (representing the Ashanti Confederacy Council); Nana Owusu Afriyie 11, Apagyahene; W. Hinterman, Esq.; C. S. Otteng, Esq.; and A. O. Mate, Esq.[4]

At the time of writing this part of my thesis, no such committee had been set up for Nigeria, or for either of the other two British West African colonies; but the recommendations which follow are intended to apply to all the four colonies. The Gold Coast Committee has not yet issued its report, and so I am not in a position to say what their findings are likely to be; but this will not deter me from putting forward suggestions and recommendations of my own.

The British Government should establish agricultural banks in all the four West African colonies, more

4 The Gold Coast News Bulletin. 2nd January, 1946.
See also 'Gold Coast Observer', P.303. 13th January, 1946.

particularly in Nigeria and the Gold Coast, where the need is greatest. The capital for such banks must be supplied from the profits made by the West African Produce Control Board. I suggest the profits of the Board as the source of capital, because it is now more than obvious that the British Government does not intend to distribute the profits amongst the agricultural producers. The Government must, however, attempt to redeem the second half of its promise, which was to use the profits on objects beneficial to the producers.[5]

In the case of the Gambia, the capital must be supplied out of the undisclosed profits arising out of the sale of ground-nuts by the Control Board. A small fraction of the profits arising from the sale of cocoa and a fairly substantial part of the profits arising out of the sale of palm products can be ear-:marked for the Sierra-Leonean agricultural bank; and, so far as Nigeria and the Gold Coast are concerned, the capital should be supplied out of the disclosed profits made by the Board through the sale of cocoa.

The agricultural banks should cater solely for the credit needs of the agricultural population, and their head offices should be located at the following centres: Bathurst in the Gambia, Freetown in Sierra-Leone, Kumasi in the Gold Coast, and Ibadan in Nigeria.

5. Cmd. 6554, P.1.

The Nigerian and Gold Coast banks should have a capital of at least £2,000,000 each. Half of the profits of the banks should be put into a special reserve fund, and the other half should be set aside for granting competitive scholarships to students for the study of scientific agriculture, co-operation, banking and agricultural economics.

The banks should be run by an administrative personnel composed of men and women who have received special training in agricultural credit, but who have not necessarily obtained actual banking experience. The General Managers, Managers, and Cashiers should be men who have obtained actual banking experience.

The banks must establish branch-offices in all the principal towns in the agricultural areas. In Scotland, for example, the Commercial Bank of Scotland was able to operate agricultural credit successfully only because personal contact was established between local agents and the farmers; and if agricultural credit in British West Africa is to prove a success, such personal contact must exist between officers of the banks and the farmers.

In West Africa it will be necessary for the lending institutions to distinguish between various forms of credit which the peasants may need, such as short-term loans for current expenses, medium-term loans, and long-term loans.

In the case of short-term loans repayments must normally be made within a year. Medium-term loans, which are intended to enable the farmer to buy live-stock and agricultural implements, should be repaid over a limited period of years. Long-term credit, for the creation of farms or for the setting up of agricultural co-operative societies, should be repaid over several years.

It must be pointed out that agricultural credit differs from commercial credit in certain essential details; for in the first place short-term agricultural credit covers a much longer period of time than short-term business credit. The need for lengthening short-term agricultural credit must be stressed, because it is often overlooked by bankers who are accustomed to commercial credit.

Secondly, the yield on capital invested in agriculture is generally much lower than the yield on a similar capital investment in commerce or industry. The farmer is seldom in a position to fix or dictate the prices to be paid for his produce, whereas the merchant and the manufacturer are quite often in a position to dictate their own prices. The farmer generally has the unfortunate experience of having prices imposed on him. The result is that the farmer's margin of profit is limited and occasionally he even suffers positive losses. Logically

therefore, it can be argued that the vital importance of agriculture to any national economy should warrant that the farmer be compensated for his extremely weak economic position by being granted loans at a rate of interest which is lower than the rate demanded from merchants and industrialists. This however is not sound business.

The logical reasoning which has just been advanced is contrary to normal banking practice, but if this form of reasoning must be pushed to its logical conclusions, then it can further be argued that, since long-term agricultural credit for capital expenditure brings in even lower returns than short-term agricultural credit, the rate of interest charged on long-term loans should be lower than on short-term loans. The force of logic, however, cannot undo banking practices, at least so far as Britain and her colonies are concerned.

British banks are adapted to the needs of industry and commerce and not so much to the needs of agriculture. In the proposed West African agricultural banks therefore, British banking practices must be altered to meet the local needs of agriculture. The West African agricultural banks will have to follow the example of France and Czecho-Slovakia, where the force of logical reasoning generally tends to supercede accepted business and banking

granted without adequate security. Some irresponsible West African farmers would be tempted to abuse the credit facilities offered, if securities were not demanded by the lending institutions. It is therefore clear that though it is generally recognized that agricultural credit should be primarily a personal credit, if it is to serve a really useful purpose, it should also be recognized that it is imperative that agricultural credit institutions should demand sound security as guarantee that the sums lent will be repayed by the borrowers.

The nature of the security itself will depend on the amount and the duration of the loans. In British West Africa it will not be possible for the agricultural banks to demand all the types of securities known to similar banks in Europe. The following securities are normally demanded by European agricultural banks in the case of short-term agricultural credit: (1) Deposit of paper securities; (2) an agricultural warrant; (3) an agricultural lien; (4) cession of standing or growing crops; (5) pledge; (6) a surety or guarantor.

(1) The deposit of paper securities is a form of guarantee practically unknown even amongst the majority of European farmers, as very few farmers possess this form of property. In the case of West Africa it would be absolutely impossible for farmers to furnish paper securities, hence the proposed West African agricultural

banks will have to do without paper securities.

(2) The agricultural warrant is generally used in all countries where agricultural development is in a highly advanced state, but as this form of security involves many risks for lending institutions, it would be inexpedient to introduce the 'agricultural warrant' into British West Africa.

(3) The 'agricultural lien' constitutes a sort of mortgage on movable property and gives the lending institution a preferential claim which remains valid irrespective of any interim change of ownership. The introduction of this form of security into West Africa would prove unworkable, because the peasants have only a limited amount of movable property.

(4) 'Cession of standing or growing crops' resembles the agricultural warrant, since the pledge remains in the possession of the borrower. This type of guarantee involves considerable risks, because the value of the crops can depreciate within a matter of weeks or months as a result of a rapid fall in agricultural prices. Normally when loans are granted on the security of standing crops, the loans are limited to a specified proportion of the estimated value of the crops, usually a third. Furthermore, the loans are granted within four months of the harvest so that the banks can be in a position

to determine whether there are reasonable chances of the loans being redeemed.

This form of security can be employed by the proposed West African agricultural banks, provided the banks insist that all farmers who propose to borrow on the security of standing crops should sign a declaration in a special register stating their intentions one month before the date on which they propose to ask for credit. Each branch of a bank must have a special register which should be open to the public, so that creditors, who hold a mortgage on the property or a lien on the crops or a similar authentic claim against the prospective borrower, can lodge a protest and forestall the granting of the loan. If, in spite of this public notification, no exception to the loan is made, then the bank can assume the position of a preferential creditor, irrespective of any other prior claimants to the crops.

Failure to repay the loan on the specified date should give the bank the right to issue a fortnight's notice to the debtor, after which the bank would be entitled to take possession of the pledged crops.

(5) The pledging of farms has already become a common practice in British West Africa, and it is quite likely that the proposed agricultural banks, will elect to make use of this form of security.

(6) In my opinion, the best security which a West African agricultural bank can demand is a surety, or guarantor, or a joint undertaking to repay, backed by a third party reputed to be solvent. Wherever possible, this form of security should be given preference over all the other forms of agricultural securities discussed above.

The types of securities which the West African agricultural banks can demand when granting short-term credit have been fully analysed, and we must now discuss the securities which can be demanded by the banks when granting medium and long-term loans. The 'mortgage' is perhaps the best type of security for medium and long-term agricultural credits, but unfortunately, this type of security entails heavy incidental costs.

As a rule, mortgages cannot be constituted without the intervention of the courts and the cost of stamping and registering the deed is generally prohibitive. Even in France, where special provisions, favourable to those who borrow from the agricultural credit banks, exist, the cost of a mortgage represents nearly 6% of the amount of the loan. Obviously it would be absurd to expect the West Africa peasant to bear such costs.

Quite apart from the heavy initial costs attendant on mortgages, it must be stressed that in cases where the borrower's title is not absolutely sound, mortgaging

is impossible. Titles to land are generally not absolutely sound in British West Africa, for the simple reason that the traditional land tenure system merely gives a farmer a usufruct in perpetuity over the land he cultivates. It is true that a new orientation in land concepts is now developing amongst the peasant population, but this has not gone far enough.

The condition most favourable to the introduction of a mortgage system is a land tenure system which affords absolute certainty as to the ownership and identification of immovable property. Usufruct rights in perpetuity do not amount to absolute ownership, and under the circumstances an agricultural bank in British West Africa must do without the 'mortgage'.

Certain salient points arise out of the foregoing recommendations and discussions. For agricultural credit to serve a truly useful purpose, it should conform to the following criteria:- (1) It should be granted at a low rate of interest. (2) It should be granted for sufficiently long periods, commensurate with the length of the operations which they are intended to facilitate. (3) It should be adequately secured in order to avoid any abuse of credit facilities, but the security should not necessarily be a tangible or material asset; it should wherever possible take the character of a personal credit secured mainly

by the farmer's moral and professional standing.

Agricultural co-operative societies will be in a position to borrow money from the agricultural banks without having to furnish any securities because the members stand surety for one another. There is no doubt that co-operative societies will benefit immensely from any comprehensive scheme for the establishment of agricultural banks, and that farmers will find it advantageous to organize themselves into co-operative societies in order to ensure that they are not called upon to provide securities which are quite beyond their capacity.

The existence of agricultural banks in British West Africa will make it possible for co-operative marketing societies to concentrate their energies on production and marketing. This concentration of energies will result in increased co-operative efficiency, an efficiency which will no doubt bring its own blessings to the co-operative movement, provided always that the societies have well trained officers to manage their affairs.

C H A P T E R XlV.

Co-operative Staff.

Co-operative Staff.

The selection and training of co-operative officers are matters of the utmost importance for any co-operative movement. In British West Africa, the co-operative movement was introduced by the British Government. The Government therefore took upon itself the responsibility of running and directing the policies of the co-operative societies.

The introduction of a co-operative movement by any Government has its disadvantages, but there is no doubt that in the British West African Colonies the decision of the various Colonial Governments to sponsor and initiate co-operative societies was a very necessary and expedient step.

A judicious admixture of State direction and voluntary organization of co-operative effort made Denmark a country of prosperous peasant-proprietors,[1] and there was no reason why a similar policy should not have been adopted by the British Government in West Africa to bring economic and social benefits to the peasant population.

When the Gold Coast Co-operative Movement was first introduced by the Government, only Mr. G. C. Auchinleck, the Director of Agriculture, had any knowledge of co-operation either in the tropics or elsewhere. An agricultural officer[2] was sent to Ceylon and the Madras and Bombay Presidencies for a period of four months, to study co-operation.

1. Cf. Rural Denmark and its Lessons by H. Rider Haggard. P. 242.
2. Studies in Co-operation in India and Ceylon by A.W. Paterson, Bulletin, No.17. Dept. of Agric. Gold Coast. 1929.

When the officer returned to the Gold Coast, he was placed in charge of the Division of Rural Economics. The Division of Rural Economics administered the co-operative ordinance and it was responsible to the Director of Agriculture.

Seventeen Inspectors of Plants and Produce were appointed for co-operative and inspection duties in the rural areas, and during the co-operative year 1930-31 ten of these inspectors who had all received their appointments in the United Kingdom, arrived in the Gold Coast and were given a fortnight's course of instruction in the following subjects: "The economics of local agriculture, history and development of the local cocoa industry, purposes of certification and grading of produce, deficiencies in local methods of marketing produce, cocoa producers' co-operative societies, the local scheme of certification and inspection of cocoa, co-operative marketing, cocoa defects and market prices, co-operative legislation, local results to date with co-operative societies."[3]

In January, 1931, seven assistant political officers were seconded to the Department of Agriculture for a period of six months to assist in the formation of co-operative societies. These political officers received a fortnight's course of instruction from officers of the Department of Agriculture.

3. Report of the Department of Agriculture, 1930-31. Gold Coast.

"The seconded political and administrative officers," writes Professor Shephard, "were enabled to appreciate the aims and difficulties of the Department of Agriculture. The two departments have been brought into closer contact. Nevertheless, I consider it a serious error to employ political and administrative officers on intricate and important work of which they had no previous experience, and for which they received merely a fortnight's training. It should be made clear that the Gold Coast is by no means unique in entrusting co-operative work to inexperienced officers. This mistake has been repeated in several colonies, despite the experience accumulated during the past 30 years."[4]

When accumulated experience is ignored, and the same mistake is repeated in each successive colony, the British Colonial Subject cannot help feeling that the mistake is deliberate and that it is part and parcel of official policy.

The members of the newly formed co-operative societies received little education in the principles and technique of co-operation, partly because the official co-operative advisers were themselves in need of this very necessary training, and partly because the co-operative officers were only keen to carry out intensive propaganda for the rapid multiplication of societies, without any reference

4. Report on the Economics of Peasant Agriculture in the Gold Coast, by Professor C. Y. Shephard. P.28

to the need for fostering a co-operative outlook amongst the farmers.

The educated Africans declined to give any assistance to the movement, because they could recognize nothing co-operative about it. In a number of agricultural countries in different parts of the world, the educated members of the community have done much to encourage and promote co-operative societies. In Imperial Russia, where the co-operative movement did not spring up like Minerva from the head of Jupiter, but was the final outcome of a long history of attempts and ill-starred experiments, of passionate enthusiasm and of government measures, the intellectuals did much to foster the movement.[5]

Just as in Imperial Russia, the intellectuals in Denmark have done much to stimulate the spread of co-operative ideas and principles in their own country; and special mention must be made of Professors Segelcke and Fjord of the Royal Veterinary School, who did much to assist the Danish co-operative dairy farmers, and the Reverend Mr. Sonne, who can be described as the founder of the Danish Co-operative Movement.[6]

But, in British West Africa no such support of the co-operative movements is forthcoming from the intellectuals, and until the official control of the societies is relaxed, whatever support the intellectuals give will be spasmodic

5. The Co-operative Movement in Russia by J. V. Bubnoff. P.35.
6. Co-operation in Denmark by Smith-Gordon & O'Brien. P.20.

and inadequate. In the Gold Coast, a young Edinburgh-trained African engineer, Mr. Joseph S. Annan, is doing much to foster the growth of independent consumers' co-operative societies; but it is too early yet for us to determine whether these newly established consumers' societies will really succeed in becoming independent organizations. Since the societies in question are consumers' societies and not agricultural societies, we shall pass them over and concentrate on the agricultural co-operative societies.

In 1936, more than six years after the introduction of the co-operative movement into the Gold Coast, Professor C. Y. Shephard recommended to the Gold Coast Government the recruitment of a small well-trained and well-equipped co-operative staff to deal with the technical aspect of co-operation and to release agricultural officers for the functions for which they have been specially trained.

Professor Shephard went on to make the following observations: "A small co-operative staff will be incapable of undertaking the strenuous duties at present performed by the larger agricultural staff. It is therefore essential that members should undertake a larger measure of re-:sponsibility for the management of societies. At present, almost the entire work is carried on by agricultural officers.

"The books were first kept by European officers, then by African officers, and finally by 'skilled learners', all employed and paid by the department. I failed to discover a single society in which the books were kept by a member. Agricultural officers have also been re-:sponsible in many societies for examining cocoa brought in, certifying its quality, calling for tenders from merchants, accepting the highest offered, arranging for delivery of cocoa to the merchant's store, collecting the proceeds and distributing them to members, and making and recovering loans; in short, for everything except the production and delivery of cocoa to the society's store. Officers are fully occupied, particularly during the crop season, with detailed routine affairs of the societies."[7]

The above statement is worth noting, for it was made by an expert with a copious knowledge of Agricultural Economics in the Tropics, and one who was specially appointed by the Colonial Office to make a thorough first-hand study of peasant economics in the Gold Coast. Professor Shephard's findings clearly show that the Government-run co-operative societies of the Gold Coast violate the Rochdale principles and ideas at every turn. The members of the societies are only expected to grow and reap the crops and then carry the crops to the societies' stores. Obviously, these societies cannot be regarded as true

7. Professor C. Y. Shephard, op. cit., P.29.

co-operative societies, and it is not surprising that West African intellectuals have failed to find anything co-operative about them.

It is worth recalling that on the 6th of April, 1934, Professor Shephard, in a memorandum addressed to the Gold Coast Government, recommended that agricultural officers should not keep the books of the co-operative societies except where the societies had no literate members and where there were no persons willing to perform the duties either on an honorary or renumerative basis. The re-:commendations appear to have been ignored by the Gold Coast Government.

The Agricultural Co-operative Societies Annual Audit Report, 1936-37, which was issued in 1938, gives the impression that an attempt was made later on to implement some of the recommendations just referred to, for in this annual report we read the following:-

"During the year conditions made it necessary to withdraw a number of agriculturists from the co-operative organization. These officers were replaced in some cases by Inspectors of Plants and Produce, and elsewhere the area under the control of one officer was increased. This process will be continued as Inspectors become available, until all agriculturists except two have been replaced.

"The acceptance of responsibility by society office-

holders has enabled the Department's officers, both European and African, to supervise a far greater number of societies than was hitherto possible and also enabled them to give close attention to the activities of the newly formed secondary societies, i.e. Joint Marketing Committees, which functioned in all districts throughout the year."[8]

Elsewhere in the same report appears the following passage: "Training classes for office-bearers were held at different centres during the year and were attended by 126 individuals. Those attending were chiefly secre-:taries and they were given short courses in book-keeping and general management of the affairs of a primary society. The usefulness of these classes has been proved by the general improvement in the standard of book-keeping and an increase in the number of secretaries paid by primary societies."[9]

In spite of this belated and half-hearted attempt to implement a few of Professor Shephard's recommendations, it is still true to say that, in both the Gold Coast and Nigeria, the co-operative movements are run and directed by government co-operative officers and that these officers busy themselves even with the routine administration of the societies. In 1946, we still find the government

8. Bulletin No.35. Department of Agriculture, Gold Coast. Agricultural Co-operative Societies, Annual Audit Report, 1936-37, by B. T. Steemson, B.A.(Oxon.). Accra. 1938. P.2.

9. Bulletin No.35. Accra, 1938. Pp.5-6.

co-operative officers more or less certifying and grading the crop, arranging for the dispatch of the crop, collecting the proceeds and distributing the proceeds amongst the members. This is surely a new concept of a co-operative society. The only change since the early thirties is that, under the Control Scheme, the circularizing of merchants for tenders is no longer necessary, for the British Government is now the ultimate buyer, and the merchants merely act as middlemen for the Imperial Government and are paid commissions and remunerations for their services.

Some people may be tempted to argue that the Government has not found it possible to entrust the running of the societies to the members or to non-civil servants appointed by the societies themselves because the societies have no literate members, or that the societies cannot find literate non-civil servants who are willing to undertake the duties of routine administration and book-keeping.

"An exploration of the potential sources of secretaries," writes Professor Shephard, "shows that almost every society in certain districts possesses one or more literate member. In some areas, non-members have expressed a willingness to act as secretaries either on an honorary or remunerative basis. The Senior

Inspector of Schools, Ashanti, informed me, in an interview, that schoolmasters are eager to undertake such public work. I understand that Postal Agents, who are not government officers, would be willing to accept such duties for a small remuneration. I attach importance to the contribution which Achimota may make towards a solution of the problem. This institution endeavours to inculcate a high standard of public spirit in its students. The senior students appear interested in co-operation and have indicated their readiness to act as secretaries. They should be approached as soon as they have completed their courses, and have returned to their villages."[10]

It is essential that secretaries of the societies should not be civil servants; and what is more, the secretaries must be allowed to perform their full duties as secretaries and should not be regarded as rubber stamps registering the wishes of the government co-operative officers. The responsibility of a secretary is not to a government co-operative officer, but to members of the society he is serving. Wherever possible, a member should be elected secretary; failing this, a local resident or someone who has a good knowledge of the locality in question and who is willing to reside in the area must be elected or appointed secretary.

10. Prof. Shephard, op. cit., P.29.

One important fact which is often ignored in the appointment of the government co-operative officers is that a good and efficient civil servant is not necessarily a good co-operator. When the co-operative outlook is lacking, co-operative enthusiasm wanes and an efficient society merely takes on the character of an efficient one man's business.

In the British Colonies it has become the practice for the administration of the co-operative ordinances to be entrusted to either the Department of Agriculture or to a separate Co-operative Department. It must be stressed that in the initial stages of the movements, official control is not only desirable, but necessary, though even in the very initial stages, this control must not be made irksome and repugnant to the majority of the peasant population. The entrusting of the administration of the ordinances to separate Departments of Co-operation can be defended on the grounds that the co-operative movement is inclined to extend beyond the purely agri-:cultural field. In the British Colonies,however, the entrusting of the administration of the ordinances to the Agricultural Departments cannot be condemned, because in these colonies the co-operative movement generally begins with agricultural societies, and the agricultural societies always tend to dominate the movement, for the

simple reason that all these colonies are agricultural countries.

The Agricultural Departments of the Colonies have therefore played a major part in sponsoring and developing the colonial co-operative movements. It is essential that the Departments which elect to give co-operative leadership should possess trained personnel. Not only must these van-guards of the co-operative movement be well-trained and experienced co-operators, but they must also be in a position to impart their knowledge. In the United Provinces of India, the Oakden Committee stated that "the staff appointed to teach was itself untaught, insufficiently trained and unfit for the work it was supposed to do."[11] Yet one year after the Oakden Committee had issued its report, an agricultural officer was on his way from the Gold Coast to India for a four months' study of co-operation.

There is reason to believe that the Gold Coast, when it entered the field of co-operation, was more fortunate than most British colonies. In the first place, the Director of Agriculture, Mr. G. C. Auchinleck, was familiar with the movement in other countries; and furthermore, it was possible for the Gold Coast to send an agricultural officer to study the movements in Ceylon and India. Though

11. Report of the Royal Commission on Agriculture in India. Cmd. 3132. H.M.S.O. 1928.

this study lasted only four months, and though both Ceylon and India were not the best schools for the study of agricultural co-operative movements, it is perhaps true to say that these two British possessions taught the agricultural officer some of the things to avoid.

In spite of these initial advantages, so far as the rest of the agricultural officers engaged in co-operation are concerned, "a few have shown great aptitude for their new functions, some have accepted with resignation the diversion of their energies from duties in which they are skilled to those of which they are relatively ignorant; and others intensely dislike co-operative work."[12] Obviously, to ask someone who dislikes co-operative work intensely to sponsor the formation of co-operative societies, particularly when that person has very little or no co-operative training whatsoever, savours of folly.

The Co-operative Movement in British West Africa, as in other British Colonies, is not the outcome of a popular demand, but an attempt on the part of the British Government to educate the people in organizing themselves for the amelioration of their precarious economic existence. If this official aspiration is to be fulfilled, then the best that the British West African Colonial Governments can do is to provide technical co-operative training and

12. Prof. C. Y. Shephard, op. cit., P.85.

advice for the agricultural co-operative societies, since the African's own earlier attempts to establish co-operative organizations failed because of lack of technical knowledge.

In Nigeria, political officers, some of them with as many as fourteen years' experience in the Administrative Service, suddenly found themselves seconded to the Agricultural Department as co-operative officers. It is to the credit of many of these political officers that they were able to cultivate a keen interest in the co-operative movement in spite of this singular and unwarranted diversion of their energies. It is, however, very difficult to see how political officers can provide technical co-operative training and advice for agricultural co-operative societies. In the first or second year of co-operative activity in Nigeria, the seconding of political officers could have been explained away; but to-day there is no excuse for such wasteful and costly practices.

Both the Gold Coast and Nigerian Governments continue to spend thousands of pounds annually out of public revenue in running and directing the co-operative societies. The co-operative movement in British West Africa has now been in existence for over sixteen years, and it is perhaps true to say that during this period close on a million pounds have been spent on the movement.

The Gold Coast and Nigerian Governments are determined to spend still further sums on the co-operative movement. The recent extension of the Co-operative Registries in Nigeria and the Gold Coast; the appointment of Major E. F. Haig as Registrar of Co-operative Societies in Nigeria on a new superscale salary; and the transfer to the Gold Coast of Mr. W. J. W. Cheesman, formerly Acting Registrar of the Nigerian Co-operative Societies, show quite clearly that the British Government intends to spend still further sums on the movement, and it is furthermore determined to maintain supervision over the societies.

The Governments of Sierra-Leone, the Gold Coast and Nigeria will do well to send enthusiastic West African co-operative students abroad for both theoretical and practical training. These students should be as free as other colonial scholars to enter the Co-operative Department of the Civil Service or, as non-civil servants, to take up duties as paid secretaries of primary and secondary agricultural co-operative societies, subject to the approval and consent of members of the societies. I must add that in my opinion the Co-operative Department of the Civil Service should relax its control of the co-operative societies, and if this is done it will mean that those students who will be trained abroad will be in

a position to devote their full energies to a true co-operative movement founded on the Rochdale principles.

Some of these co-operative scholarship students may well prove to be excellent teachers, and in my opinion these gifted teachers should be asked, after their training overseas, to take up teaching duties in three co-operative colleges. These co-operative colleges should be attached to Yaba College in Nigeria, Achimota in the Gold Coast, and Fourah Bay College in Sierra-Leone. In these co-operative colleges, future secretaries and assistant secretaries of co-operative societies can be trained. The very able students from these local co-operative colleges can be sent overseas for further training, so that personal contact with co-operative movements abroad can be maintained and a fresh nucleus of highly trained co-operators, from which teachers may be recruited, can be created.

The original students sent abroad should visit the British West Indies, Denmark, India and Ceylon. It is my view that agricultural co-operative students should begin their studies in the Imperial College of Tropical Agriculture in Trinidad. The theoretical training in the College should cover a period of not less than eighteen months. Students who show special ability should be

allowed to take a degree in Agriculture or in Agricultural Economics. After the theoretical training, the students should be given six months' practical training in agri-:cultural co-operation in the West Indian Islands.

The students should then be sent over to Denmark to make a six months study of Danish co-operative agriculture, and after this, a further six months' training in Ceylon and India will complete the course of studies. I feel certain that after such an exhaustive training the students will be in a position to give British West Africa the benefit of their accumulated knowledge.

I do not consider Britain one of the best fields for studying co-operative agriculture, although I should have no hesitation in recommending Britain, more particularly Manchester, to students of consumers' co-operative societies. One's loyalty to the British Government should not blind one to the unsatisfactory nature of British agricultural co-operative societies, and it will be a major blunder if colonial agricultural co-operative students are sent to study in Britain.

Mr. James McFayden, who has taken an active interest in British Co-operative Agriculture for some thirty years or more, writes, " Most farmers looked upon their societies as simply another trading organization. They were, in the

main, unwilling to provide the capital necessary for their undertakings. They were reluctant to trade regularly and consistently with their societies, and prone to buy or sell elsewhere for a real or apparent temporary advantage. They were usually willing to market their produce co-operatively when markets were difficult for sellers and reasonable returns problematical, but easily tempted to sell through other channels, when the demand for their produce was good. It was not infrequent for farmers to build up a direct trade for their highest quality goods and dump the remainder on their co-operative societies."[13]

The above impression of British Co-operative Agri-:culture testifies to my statement that agricultural co-operation in Britain is unsatisfactory. Mr. H. A. Izant, who is another co-operative enthusiast, has had occasion to comment on British Agricultural Co-operation between 1941-43. During the war, the restrictions on imports brought much prosperity to the farmers throughout the United Kingdom. "Owing to the comprehensive control of supplies, prices, and distribution, it is difficult to attribute any definite part in promoting this prosperity to the Co-operative Movement, though there is no doubt of the value of the distributive machinery which it has had to offer. Nor can we try to guess to what extent the

13. Impressions of Agricultural Co-operation in England by James McFayden. P.204, Year Book of Agricultural Co-operation, 1943-44.

war has succeeded in breaking down the stubborn individualism of British farmers, and thus leading them through their increased reliance on their associations, or through new developments, such as the joint use of machinery initiated by the County War Agricultural Executive Committees, to a permanent revival of interest in co-operation."[14]

A country whose farmers are rugged individualists can never serve as the model for students of agricultural co-operation; yet, "periodically," writes Dr. C. R. Fay, "civil servants arrive in London, entrusted with the duty of studying co-operation with a view to its introduction in Nigeria, the Gold Coast, British East Africa and elsewhere."[15]

It is to be hoped that the British Government will relax its control of the agricultural co-operative societies in West Africa in the immediate future, and that the Government will furthermore take steps to assist in the training of African co-operative personnel, who will undertake the task of educating their fellow countrymen and giving them a true co-operative outlook.

The creation of voluntary and independent co-operative societies in the British West African Colonies is essential for the well-being of these Colonies, and the British

[14] Agricultural Co-operation in England, 1941-43, by H. A. Izant P.206. Year Book of Agricultural Co-operation, 1943-44.

[15] Co-operation at Home and Abroad by Dr. C. R. Fay. P.30.

Government would be rendering a unique service to the Empire and more particularly to the West African peasants if it did all in its power to make the above recommendations possible.

In spite of the numerous criticisms which have been set down, it is my firm belief that the British Government has real cause to be proud of the co-operative achievements in West Africa. Complacency must, however, be banished, for there is still room for improvement, and, relying on the traditional British policy of taking into account past mistakes and of aiming at ultimate perfection, I have no doubt that co-operative perfection will be achieved in British West Africa.

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B I B L I O G R A P H Y.

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