

## **RURAL INSTITUTIONS, ACCESS TO PRIMARY ASSETS AND POVERTY IN TWO VILLAGES IN CAMEROON**

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**Abstract.** The view is advanced that institutional environments significantly influence access to economic assets that determine the welfare status of the rural people. Within the framework of institutional economics, the paper illustrates the influence of rural institutions in determining access and returns on primary assets that influence poverty outcomes in Cameroon. At varying degrees, the two villages surveyed — Vekovi and Ekona — are poorly endowed with road infrastructure; access to financial resources for investment; water and electricity supply, health facilities and radio and TV signals. These amenities are indispensable in building the capacities of households to accumulate primary assets and enhance returns on them — an outcome that affects general economic activity. As the issue of land awareness comes to the fore, conflicts develop — farmer-grazer conflicts in Vekovi and farmer-farmer conflicts in Ekona. Public officials continue to take advantage of the ignorance of the local populations to perpetuate their rent-seeking behaviour — an outcome that limits the possibility of negotiating lasting solutions to land related conflicts in rural areas. The social cost of this behaviour is enormous as it includes the opportunity costs of both time and financial resources used by the parties in conflict to follow-up legal procedures. The conflict between the traditional land tenure system and the national land laws creates insecurity, which restricts investments in land. Land inheritance in Vekovi is gender biased since women have only use-rights. As an asset, social capital appears to matter more for women than for men, and more in Vekovi than Ekona. Land markets are more developed in cosmopolitan centres (Ekona), where farm-to-market roads are fairly developed than in poles of out-migration (Vekovi). More homogenous communities (Vekovi), in terms of ethnicity, are more likely to be dynamic and to synchronize group effort than less homogenous ones.

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## I. INTRODUCTION

In 1970s and early 1980s — period of prosperity, the Cameroon government pursued its rural development policies through heavily subsidized agricultural projects that were charged with participating in production and marketing, supporting and advising other agricultural institutions and farmers in their areas of operation (Baye and Amungwa, 2002). Subsequent to initially performing well, these structures, because of mismanagement, became costly and inefficient providers of services to small farmers. Like other public enterprises, they became a haven for political favours. This situation was exacerbated by the economic crisis that began in mid-1980s. The crisis was fuelled, at least in part, by the poor macro-economic performance and the short-term effects of the ensuing policies designed to achieve macro-economic stability.

The harshness of the crisis led to the abandonment of the long-term development planning system pursued since independence in 1961, and the adoption of the IMF/World Bank medium-term structural adjustment programmes (SAP) from 1988.<sup>1</sup> The crisis also led to considerable shortfalls in public finances, making it difficult for the government to pursue with vigour its rural development strategy. Even some of the achievements in rural areas in terms of infrastructure deteriorated for lack of maintenance. Many of the rural infrastructures put in place by the state collapsed, thereby aggravating the poverty of the people that benefited from the services provided.

Cameroonian authorities tried to cope with the economic crises by reducing public expenditures — including a 60% cut in civil services' wages and cuts in producer prices — but the measures did not stimulate growth. The authorities also tried to cope by borrowing to finance budgetary shortfalls in the system. Unfortunately, debt-servicing grew rapidly and started crowding-out investments (Mbanga and Sikod, 2002). By 1993, small-scale coffee and cocoa farmers were some of the most acutely affected and the sub-sectors were liberalized. The provision of public services declined markedly, due to lack of investment and poor performance of state owned enterprises. Government reduced basic health and education funding leading to a major decline in health delivery systems and school enrolment (Khan and Nomba, 2001).

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<sup>1</sup>For a succinct presentation of the development planning policies executed through Five-Year Development Plans in Cameroon, *see* Baye and Fambon (2001).

Although the 1994 realignment of the CFAF helped in the restoration of macro-economic stability and the welfare of some farmers, on the average, it worsened the welfare situation of individuals. These outcomes deepened overall poverty in Cameroon, and rural poverty remained more widespread, deeper and severer than urban poverty (Fambon *et al.*, 2001).<sup>2</sup> The implication is that poverty reduction and sustainable growth cannot be achieved without sufficiently empowering the rural population.

One important way of responding to the plight of the rural poor is to facilitate their access to economic assets that are essential for their survival and well-being. Economic assets in this context include primary assets (natural, physical, human and financial) and secondary assets (formal and informal institutional environments) (Nissanke, 2000). Poverty, therefore, results from a deficiency in the level of and returns on primary assets, a situation that is the outcome of economic, social and political processes and their interaction's. These interactions are mediated through a wide range of institutions that affect access to asset holdings. Institutional structures that motivate and regulate actions and interactions of economic agents have two components: (i) a set of incentives and (ii) a set of constraints on access to and returns on asset holdings. It is the influence of these two components on rural welfare that this study attempts to examine.

The objective of the paper is to assess the role of rural institutions in determining access to and returns on primary assets in two villages in Cameroon — Vekovi and Ekona. This objective is guided by the view that access to asset holdings that determine the welfare status of the rural people are significantly influenced by the institutional environment. The remainder of the paper is organized in five main parts. Section II presents the conceptual framework of the paper. Section III outlines some methodological issues and situates the villages under study. Section IV summarizes the research findings and Section V submits concluding remarks.

## II. CONCEPTUAL FRAMEWORK

The conceptual framework motivating the findings of this paper articulates on the role of institutions on access to assets that determine poverty outcomes in rural areas. It presents the concepts of institutions and poverty, and then establishes the linkage between them.

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<sup>2</sup>This observation is consistent with conclusions from many other studies (DSCN, 1996; Njinkeu *et al.*, 1997; World Bank, 1995, etc.).

## THE CONCEPT OF INSTITUTIONS

The concept of institutions implied in this paper is different from that used in common parlance, where the words institutions and organizations are sometimes used interchangeably.<sup>3</sup> We consider institutions here as the governance structures (the gamut of rules and regulations) imposed by both formal and informal arrangements that regulate the way economic agents — organizations, businesses and individuals: (i) articulate their interests; (ii) exercise their rights and obligations, and (iii) mediate their differences, in the process of asset acquisition (Baye *et al.*, 2002). This perception of institutions is well articulated in North (1990).

According to North (1990, 1994), institutions are the humanly devised constraints that shape human interaction. By defining and limiting the set of choices of individuals, institutions structure incentives in human exchange in political, social and economic domains. Institutions can be: (i) formal rules, regulations and enforcement, which include political, judicial and economic rules and contracts, or (ii) informal constraints, which refer to conventions, codes of conduct and norms of behaviour that are culture specific. Hence, as intimated by North (1990), the same formal rules and constitutions could produce different outcomes if they are applied to different societies. A good example here, is the variation in the outcomes of the democratic culture imposed by the “wind of change” that swept through sub-Saharan Africa from 1990s.

In this regard, institutional arrangements include community culture, which is the set of norms, attitudes and values of an entire community, that induce individuals to behave in particular ways. This anchors with Commons’ (1961) characterization of institutions as “collective action in control of individual actions”. Community culture tends to reinforce and be reinforced by specific patterns of behavioural innovations in the community that may emanate from corruption, migration and/or democratic culture. It is, therefore, obvious that the behaviour patterns and associated cultural norms can be serious obstacles or incentives to economic progress, whose trickle-down effects influence the welfare outcomes of rural communities.

Whether rules are formally written down and enforced by officials or unwritten and informally sanctioned, the respect or non-respect of these rules depend on the credibility of the prescribed or implied punishment strategies. The rules need not be uniformly obeyed to be considered institutions, but the

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<sup>3</sup>Indeed, organizations are a subset of economic agents whose behaviour and actions are regulated by institutions.

concept does imply some degree of rule obedience (Clague, 1997). If the rules are generally ignored, we would not refer to them as institutions. Institutions can be classified into three categories: the constitutional order; the governance structures of organizational arrangements; and the cultural endowments.<sup>4</sup>

As pointed out by North (1992), the mental models that may prompt economic or political entrepreneurs to contemplate institutional changes are partly culturally derived, partly acquired through experience, and partly through training. Sources of institutional changes are both externally and internally driven. External changes in the institutional environment may be sanctioned through changes in relative prices, which are often the most important source of institutional change, or through the process of indigenisation of the western style democratic culture. Internal sources are manifested through education and training, which may suggest to the political entrepreneurs new opportunity sets that will eventually lead to institutional changes. Institutional changes, however, are generally motivated by some blend of external changes and internal learning, which determines choices available to the leadership of organizations.

Interest in setting-up new institutions or modifying existing ones is based on the recognition that they significantly affect access to and returns on assets, which determined poverty outcomes, especially in rural areas. It is, therefore, important to discuss the concept of poverty in what follows.

## THE CONCEPT OF POVERTY

The concept of poverty encompasses both monetary and non-monetary aspects. Monetary poverty can be considered as an absolute concept (*see* Ravallion, 1994), or a relative concept (*see* Ali, 1997). As an absolute concept, poverty may be defined as the inability of an individual (or household) to command sufficient resources (or assets) to satisfy basic needs. These basic needs may include food, clothing, shelter, health care, basic education and other non-food necessities of life (Fields, 1997), which may vary from one society to another. These requirements are costed out and expressed in local monetary units as the poverty line. The relevant unit — individual or household — is then classified as poor if its income (or expenditure) is below the poverty line and non-poor if it is above.

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<sup>4</sup>For a succinct discussion of these categories of institutions, *see* Ostron *et al.* (1993). In this paper, we limit our attention on the governance structures of organizational arrangements and, to some extent, on cultural endowments.

As a relative concept, the poverty line can be measured, say as the average real income of the poorest 40% of the population. In this context, the poverty line rises in proportion to increases in the mean income (or expenditure), that is, the richer the population in which poverty is being measured, the higher the poverty line.

World Bank (2000) Draft Report on Poverty and Development, as reviewed by Nissanke (2000), takes a specific position with respect to the concept of poverty. In particular, poverty is viewed as a multi-dimensional phenomenon arising because of poor access and low returns on primary assets, caused, at least in part, by inadequate exposure to secondary assets. It is this concept of poverty that we adopt in this paper.

### **INSTITUTIONS — RURAL POVERTY LINKAGES**

Poverty results from insufficiency in the level of and returns on primary assets — a situation, which is the outcome of economic, social and political processes and their interactions. These interactions are mediated through a wide range of institutions. For example, while the law governing the disposition and use of land in Cameroon is defined formally by an act of parliament and promulgated to law by the President of the Republic in a judicial sense, how the rights over the use of land and related assets as well as over the returns on them are determined and interpreted in practice, depends largely on the socio-economic implementation context, including informal societal conventions. In this regard, both formal and informal institutions tend to affect and determine poverty outcomes.

To render the framework for understanding poverty, which is built on the concept of assets and returns on assets more tractable, Nissanke (2000), inspired by the World Bank (2000) Report on Poverty and Development, classifies the myriad of assets highlighted in the latter into two main categories — primary assets and secondary assets.

The primary assets can be sub-divided into four groups, which include: (i) natural assets (land, pastures, forests, fisheries, water, etc.); (ii) human assets (household composition and size, health and nutritional status, education and skills); (iii) physical assets (productive and household assets, livestock and food stocks); and (iv) financial assets (cash, savings, access to credit and insurance markets). Poverty at the individual level is seen as being caused by a blend of low levels of primary assets, low returns on these assets, and high volatility in returns on these assets (World Bank, 2000).

The secondary assets encompass the entire institutional environment that affect and determine the level and returns on primary assets, which

individuals possess. The institutional environment is, therefore, composed of all market and non-market formal and informal arrangements that may influence poverty outcomes. The institutional environment also affects and determines the distributional mechanisms of the returns on primary assets. By the same token, changes in the institutional environment could act as a constraint on primary asset accumulation and their returns; or provide the poor with new opportunities to access different primary assets or extract higher returns from existing ones. Thus, the institutional environment can have a profound effect on inequality and poverty outcomes of a given society.

The secondary assets implied by this framework of analysis could include those governing: production relations; marketing arrangements; gender relations; labour market arrangements; financial market arrangements; provision of social services; and social networks and safety-nets.

In general, economic policies are executed directly or indirectly within the ambit of the institutional environment that are constantly changing and whose effects on the level of and returns on primary assets naturally trickle-down to the rural poor.

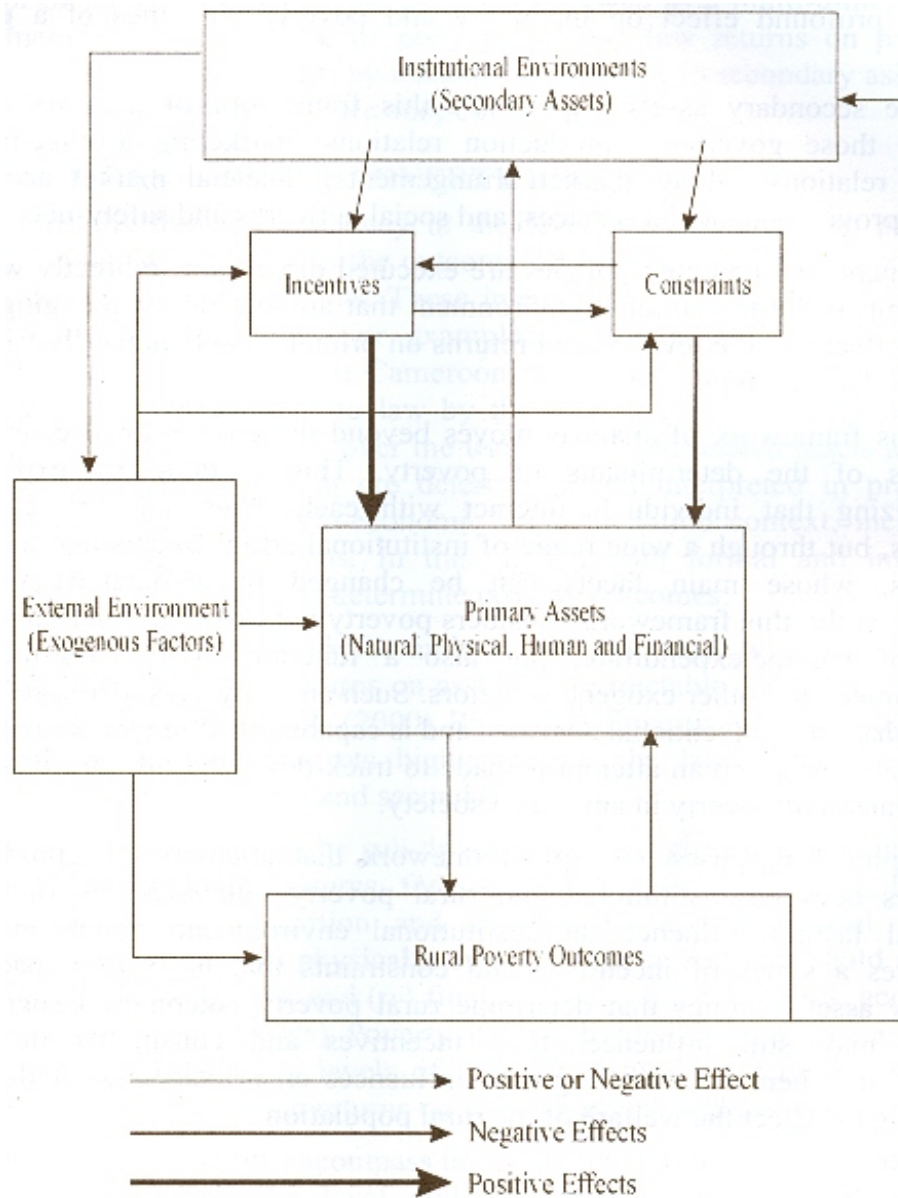
This framework of analysis moves beyond the conventional economic analysis of the determinants of poverty. This is done by explicitly recognizing that individuals interact with each other not just through markets, but through a wide range of institutional arrangements that include markets, whose main facets can be changed by exogenous forces. Consequently, this framework considers poverty not just as a function of the level of income/expenditure, but also a function of the institutional environment and other exogenous factors. Such an analysis is therefore more robust than the conventional analysis, and is capable of filling the knowledge gaps that exist when an attempt is made to track-down the full ramifications of the causes of poverty in any given society.

Figure 1 proposes a simple framework that attempts to capture the linkages between institutional and rural poverty outcomes. Internal and external factors influence the institutional environment, which in turn generates a series of incentives and constraints that have an impact on primary asset holdings that determine rural poverty outcomes. Exogenous factors may still influence these incentives and constraints directly, intensifying them or mitigating their influences on primary asset holdings, which again affect the welfare of the rural population.

The incentives reduce rural poverty, while the constraints worsen the poverty situation through their influence on access and returns on primary assets. The outcome of activities in the rural economy can also transmit signals that may influence changes in both the formal and informal institutional environment.

FIGURE 1

## Institutions and Rural Poverty Linkages





### III. METHODOLOGICAL ISSUES AND THE VILLAGES UNDER STUDY

#### SOME METHODOLOGICAL ISSUES

The results presented here are based on fieldwork conducted in the month of October 2001. Both formal and informal methods were used in collecting data from the field. Data were informally collected by direct observation and through discussions with administrators and delegates of sectoral ministries in the Sub-Divisional Headquarters as well as some individuals in the two villages. Data were formally collected at the community level through a structured questionnaire, which was administered by way of focus group discussions with key informants (village chiefs, quarter heads, retired teachers and teachers, health providers, agricultural field workers, farmers, grazers, women and youth). The focus groups were composed of 43 and 29 persons in Vekovi and Ekona, respectively (Table 1). The difference in the numerical strengths of the focus groups is thought not to significantly affect the findings. This view is maintained because our focus was on the qualitative assessment of responses arrived at by consensus, thus, any representative group of persons above twenty could have sufficed for the exercise.

The questionnaire captured demographic information; road infrastructure and distance to markets; ethnic/religious composition; institutional arrangements related to land tenure; gender relations, migration, rural financial and product markets, technology, social services (education, health, water and electricity); risk and coping strategies (*see Baye et al.*, 2002). The limited resources (time and financial) did not make possible a sampling framework such that the studies would be representative of all the villages in Cameroon. Instead, we narrowed the fieldwork to two villages — Vekovi in the highland and Ekona in the lowland ecological zones in Cameroon. The choice of the two ecological zones was made after some preliminary discussions with colleagues and practitioners in aspects of rural development in the country. These ecological zones, however, help to capture rural behaviour in the main ecological zones in the country.

Three main components of the institutional environment are developed from field observations to guide our discussions. These are production and marketing arrangements, land tenure arrangements and access to social infrastructure and amenities.

TABLE 1  
Basic Features of the Villages Surveyed

	Variables	Villages	
		Vekovi	Ekona
1	Population	11000	15185
2	Participants in the focus group discussions:		
	• Male	26	21
	• Female	17	8
3	Ethnic groups (%)	Nso 75 Bororos 15 Oku 8 Others 2	Ngi 30 Lebialem 25 Bakweri 10 Bakossi 10 Eroko 10 Others 15
4	Number of communities speaking a different local languages	3	About 15
5	Number of local chiefs/quarter heads	60	12
6	Number of non-resident NGOs	2	1
7	Number of religious denominations	5	7
8	Number of credit unions	1	2
9	Number of co-operatives	0	2
10	Presence of informal money lenders	2	/
11	Number of Njangi groups	>55	21
12	Dominant land tenure system	Communal (lease)	Rents
13	Number of local enterprises	15	8
14	Proportion of indigents in the village	75%	10%
15	Number of active political parties	2	2
16	Number of women groups	62	54
17	Proportion of villagers practising witchcraft	40%	/
18	Number of traditional "Sundays" per month	8	4
19	Number of households	1572	5530
20	Average household size	7	2.8
21	Distance to nearest town (km)	10	7
22	Average drive-time to nearest town (mins)	45	15

Source: Compiled from the Survey.

## PRESENTATION OF THE AREAS OF STUDY

### **Vekovi in the Highland**

Vekovi is located in the Jakiri Sub-Division, Bui Division, Northwest Province. It is mostly a savannah grassland region, with limited forests in the higher areas and lies between 1500 and 2100 metres above sea level. Increasing human activity has degraded the forests. The temperatures are mild, ranging from 10° to 19° Celsius. The soils in the lower areas are fairly fertile and suitable for crop cultivation, but most of the land is more suitable for grazing. The high points of Vekovi serve as watershed for various lowland areas beyond the village.

Because of population pressure and the need to feed the growing population and provide additional shelter, some Nso people (the main ethnic group in the Division) were obliged to move southwards to 'Dzeekwa' (meaning the road to the farm) today known as Vekovi, with fertile and available space for settlement. 'Vekovi' means those who own the forest.

Vekovi has a population of about 11000 people (2000 estimates by the Jakiri Rural Council). With 75% being of the Nso ethnic group, it can be said that this is a fairly homogenous population. Other ethnic groups are the Bororos (15%), Oku (8%) and others (2%). The Bororos are a nomadic tribe of grazers, who are beginning to have permanent homesteads. Forty percent of the surface area of the village is grazing land, 30% is used for rain-fed agriculture, 20% for housing/settlement and 10% is forest (Table 1).

Vekovi is under the traditional leadership of a sub-chief, assisted by 59-quarter heads, only 8 of them are landlords (Table 1). They oversee the activities of the traditional village councils and report to the Fon of Nso, who is the main traditional ruler.

### **Ekona in the Lowland**

Ekona is in the Muyuka Sub-Division, Fako Division, Southwest Province. This is an old roadside rural village along the Buea-Kumba road. Ekona is some 800 metres above sea level and is a fairly warm area with heavy rains during the rainy season. Humidity is high year round (76% to 90%). There is an abundance of water, which facilitates the growth of crops that consume a lot of water like bananas and plantains. The soils are volcanic and very fertile, making Ekona a suitable agricultural area.

Ekona village has a population of 15185 people (1999 estimates by community leaders) and is situated on the northeastern slopes of Mt Cameroon. The mountain is an active volcano. The Cameroon Development

Corporation (CDC) has large plantations of rubber and oil palms in this area and many of the settlers are either former casual workers of the CDC or offsprings of former workers. These workers come mostly from Ngie in the Northwest Province and Lebialem in the Southwest Province. Some Bamilikes, who fled the war in East Cameroon over fifty years ago, have also settled in Ekona. The native population, even if they now constitute a minority (about 10%), are the Bakweris (Table 1). There are over 15 ethnic groups speaking some 15 different Cameroonian languages in the village.

Ekona is a fairly concentrated village in that the population is confined in a relatively small area, yet it has become very cosmopolitan, thanks to the activities of the CDC. The total land area of the village is 127.5 square kilometres (excluding the forest), with 75% under rain-fed agriculture. Twenty-five percent is taken up for housing/settlements. There are 5530 households in Ekona (1999 estimates by community leaders). Houses are constructed using mostly cheap white wood (caraboard) reflecting the welfare of the people and also because these apparently temporary structures can withstand volcanic eruptions and tremors more than the more permanent structures.

The Head of Ekona village is a second-class chief, assisted by a sub-chief and 10 quarter heads. There is a traditional council with a council chairperson.

#### **IV. RESEARCH FINDINGS**

##### **PRODUCTION AND MARKETING ARRANGEMENTS**

###### **Production and Marketing Arrangements in Vekovi**

In the past, the government was very active in the dissemination of crop and livestock technology. With the advent of economic crisis and structural adjustment policies from the later half of the 1980s, the role of the state started waning. Improved seeds in the year 2001 were reported to have been provided for sale by the federated co-operative association based in Jakiri — some 10 km away, while improved livestock breeds were provided to herders association in the village by the American cattle development project in developing countries — the Heifer Project International (HPI), in the form of a rotating loan package (Table 2). They are required to pay back in kind after a number of years to assist other breeders. To ensure that the breeds remain improved HPI also provides artificial insemination services for livestock.

The Kilum Mountain Project — a British funded reforestation project, has been active in the distribution of tree seedlings to interested farmers (Bih Kov Community Forest Committee), who are actively involved with agro-forestry activities. Agricultural extension services in the village are mainly provided by the government through an Agricultural-Post that has only one extension officer and also by the two NGOs operating in the village (Table 2). The HPI (from 1992) provides some assistance in the domain of micro credit and education. The Kilum Mt Forest Project (from 1997) provides technical advice in the domain of education, public works, including cash-for-work in some occasions.

TABLE 2  
Institution Providing Inputs and Support Services in 2001

No.	Variables	Government	NGOs	Cooperatives
1	Improved seed • Vekovi • Ekona	✓	✓	✓ ✓
2	Improved livestock breeds • Vekovi • Ekona		✓	
3	Artificial insemination • Vekovi • Ekona		✓	
4	Tree seedlings • Vekovi • Ekona		✓ ✓	
5	Agricultural extension • Vekovi • Ekona	✓ ✓	✓ ✓	
6	Agricultural credit • Vekovi • Ekona		✓ ✓	

Source: Compiled from the Survey.

In the past, the government was also involved in the provision of specialized credit to farmers in the village, but nowadays there is no formal credit of this nature. As far as financial resources are concerned, apart from some minimum targeted assistance from HPI, the villagers rely on their own efforts as exercised through their participation in credit union activities and Njangi (Tontine) associations. There are many more Njangi associations in

the village organized by women than those organized by men. These Njangis permit women to pool together their risks and uncertainties from a crop failure or destruction by animals. In this regard, women tontines function as an insurance fund, which offer each of them some degree of security and a credible safety valve.

Men groups are usually “juju” societies in which the main motive is to promote cultural values than to financially empower the members. These men groups tend to perpetuate inequality in the village as the richer members use goats, chickens and palm wine to acquire influential positions in the society. This enables them to determine the distribution of initiation or promotion requirements provided by others or the *modus operandi* and the direction of the group. As an asset, therefore, social capital (measured by membership in Njangi and other associations) matters more for women than for men. It is also a source of some empowerment to the women.

Agriculture is the main activity and the backbone of the village economy. The traditional cash crop is the arabica coffee. Irish potatoes are produced in large quantities due to the cold nature of the climate. Beans and maize are some of the crops that do well after Irish potatoes. These crops face storage problems and are affected by pests like weevils, giant rats, cut worms or insects, and birds. Other crops grown include cassava, cocoyams, sweet potatoes, groundnuts, plantains, bananas, avocados, tobacco, guavas, oranges, raffia palm, kola nuts, tomatoes, carrots, huckleberry, cabbages, pepper, etc. (Table 3).

The cultivation of eucalyptus trees in Vekovi is favoured by the climate, soil, altitude and the high demand for the trees. Eucalyptus trees serve a multitude of purposes such as fuel wood, timber for roofing and furniture and electric poles. As such, they are an important source of income to the people. Unfortunately, eucalyptus trees have considerably reduced water supply, farming land and settlement area, and at least in part, one of the sources of the acute farmer-grazer problem.

As far as marketing at the village level is concerned, there is no formally organized collection and sale of crops or livestock products. Generally, sales are conducted in the open market. Recently, some private individuals are involved in the purchase and collection of milk and dairy products to supply the industries requiring these inputs in towns like Bamenda and Bafoussam, yet their scale of activity is still rather small.

Market days fall in the village once a week (8 days/week). Buyers come from Jakiri, Kumbo, Bamenda and Fumban to buy food crops during market



days. The traditional measurement units are dominant if not exclusive. The villagers believe that the prices they get for their produce is very low compared to other goods and services that they require. The degree of price fluctuation in the village for farm products is very volatile and highly seasonal in nature — being very low immediately after harvest and high between planting and harvesting (Table 3). The poor state of roads during some periods of the year helps to exacerbate the seasonal price instability.

TABLE 3  
Production, Marketing and Price Behaviour

	Variables	Vekovi	Ekona
1	<b>Production</b> <ul style="list-style-type: none"> <li>• Main crops grown</li> <li>• Livestock/Fisheries</li> <li>• Hunting</li> </ul>	Arabica coffee, Irish potatoes, Beans, Maize, Cassava, Cocoyams, Sweet potatoes, Ground nuts, Plantain, Bananas, Avocados, Tobacco, Kola nut, Guavas, Oranges, Raffia palm, Tomatoes, Carrots, Huckleberries, Cabbages and Pepper  Poultry, Goats, Sheep, Cattle and Milk  Rat moles	Cocoa, Robusta coffee, Plantain, Yams, Cocoyams, Maize, Sugarcane, Sweet potatoes, Cassava, Mangoes, Oranges, Plums, Grape fruits and Pepper  Poultry, Goats, Pigs and Fish  Antelopes, Monkeys, Pangolins and Reptiles
2	<b>Marketing</b> <ul style="list-style-type: none"> <li>• Frequency of market days</li> <li>• Major buyers of produce</li> <li>• Means of transport from farm to home</li> <li>• Means of transport from home to market</li> <li>• Mode of payment</li> </ul>	Once a week Private Head load and donkey back Head load and vehicle Cash	Twice a week Cooperatives Head load and pushcart Head load and pushcart Cash
3	<b>Price Behaviour</b> <ul style="list-style-type: none"> <li>• Measurement units</li> <li>• Average level of farm-gate prices</li> <li>• Degree of price fluctuation</li> <li>• Importance of seasonal factors</li> </ul>	Traditional Very low  Very high Very important	Metric system Low  Fair Moderately important

Source: Compiled from the Survey.

The traditional division of labour in Vekovi is such that women engage in food production and men in cash earning activities, especially arabica coffee cultivation. Low historical farm-gate prices of coffee blamed on heavy taxation of farmers, led men to reduce effort in their coffee fields. This tendency was intensified as increase demand in urban centres for field crops like Irish potatoes, beans and corn as well as the commercial value of eucalyptus trees acted as incentives for men to transfer their resources to the production of these crops. The position that arabica coffee occupied in 1960s and 1970s as the main cash earner is now history. This perhaps explains the closure of the Vekovi coffee co-operative since 1984. With the liberalization of the sub-sector since the early 1990s and the recurrent low world prices, the situation remains much the same.

### **Production and Marketing Arrangements in Ekona**

The South West Development Authority (SOWEDA), a para-public organization, is the main source of inputs for the farmers. Farmers do purchase plantain suckers, maize seeds and some chemicals when they can afford. The Institute of Agronomic Research for Development (IRAD) is located in Ekona. This institute is one of the oldest agricultural research structures in Cameroon. IRAD also sells tubers and banana suckers to the villages (Table 2). Occasionally, they buy some seeds from the CDC and PAMOL, a palm oil processing para-public company.

The only source of formal finance available to the villagers is through the Investment Fund for Agricultural and Communal Micro Projects (FIAC, *French acronym*), a World Bank funded rural financing arrangement (NGO) operated under the auspices of the Ministry of Agriculture (Table 2). Otherwise, they depend on group efforts, manifested through Credit Unions and Njangis (Tontines), some of which are organized on ethnic lines. This enables them to do some savings and contract soft loans.

The main economic activity of the population is farming. Crops produced can be divided into traditional exports crops — cocoa and robusta coffee — and crops for local consumption. Increasing quantities of food crops are being sold to meet food needs in urban centres that are usually accessed and to some businessmen for shipment to the Republic of Gabon. Ever since the collapse of the economy, more and more food crops are being produced for the market. These crops include plantains, yams, cocoyams, sugarcane, peppers, sweet potatoes and cassava. The population also grows some fruit trees — mangoes, oranges, plums and grape fruits (Table 3). There is virtually no animal husbandry done here. The terrain is not appropriate for any such economic activity. Small ruminants like goats, pigs



and poultry are however raised. They serve as a store of value and insurance against sudden income shortfalls to their owners (Table 3). Some fishing for local consumption is done, but the catch is usually not enough to meet local consumption.

Another major source of protein for the population is through poaching. The forests above the village, on the lower slopes of the mountain, provide a good poaching ground. Animals caught include antelopes, monkeys, pangolins and reptiles (Table 3). In addition to these animals, the forest is also a source of non-timber forest products harvested and used by the villagers. Women are the principal gatherers of some of the NTFPs. The NTFPs are used for food, medicines, construction and cultural purposes. Although most of the non-timber forest products are for subsistence use, they are increasingly becoming a source of cash income as some of it is sold to others, especially on market days, creating pressure on the forest reserves.

Ekona has a biweekly market, where a variety of produce is sold. While the villagers of Ekona sell agricultural produce, customers and traders come from Douala, Limbe and Buea to buy farm products and sell their own products. Marketing of agricultural produce is mostly by the farmers themselves or by their children. The commonest means of transporting goods is by head, with most of the burden falling on the women and children. Prices fluctuate seasonally. Generally the villagers feel the price they receive for their produce is low and that this keeps their incomes low as well (Table 3).

The marketing of cocoa and robusta coffee is mainly through the co-operatives. These sub-sectors were liberalized in early 1990s. The liberalization exposed farmers to the world commodity markets. The process coincided with two lucky episodes — the 50% devaluation of the CFA franc in January 1994 and July 1994 world commodity market price hikes following the Brazilian frost. The coffee business became very lucrative and there was panic buying at all levels in the marketing chain. A multitude of agents entered the business, buying coffee in all its forms. Subsequent seasons witnessed the same scale of activity and speculative expectation that prices get better towards the end of the season developed. The buying of coffee at the farm-gate was done with no premium for quality. This acted as an incentive for farmers to seek artificial ways of increasing the quantity marketed by introducing foreign matter into produce and/or harvesting unripe fruits. These mal-practices were further exacerbated by the laxity in quality considerations at the port of shipment. Of course, Cameroon exports were soon rejected for not conforming to quality norms. The attempt by

exporters at the port of shipment to dry and reduce the moisture content to conform to quality norms led to the non-respect of contract deadlines and attracted enormous penalties, which led to the near collapse in marketing produce abroad.<sup>5</sup>

## LAND TENURE ARRANGEMENTS

### Land Ownership and Market in Vekovi

Despite the observation that there has been a net out-migration from Vekovi, the average size of land owned by a farm household has been decreasing (Table 4). This tendency is attributed to demographic factors (high birth rates and low death rates). The issue of land markets is sanctioned by the traditional system and the legally established system as provided by the land laws. The strict traditional system does not endorse the sale of land, yet the strict administrative system endorses the sale or ownership of land when land titles are drawn. What is effectively practised is some mix of the two systems. Although the sale of land is traditionally not allowed, the sale of the property on the land is allowed, which of course cannot be dissociated from the land. For all practical purposes, however, land market is quite inactive in the village in the sense that sales and purchases of land occur rarely.

Land can traditionally only be inherited by the male as the females have only use-rights (Table 4). Our survey identified a wide range of contractual arrangements. Some land is leased by the landlords who in return demand a fowl (chicken) and a calabash (half a jug) of palm wine to grant use-rights to the land for annual crop production (this is the traditional system). Recalcitrant landlords demanding money for this purpose are called to order if brought to the knowledge of the Village Traditional Council, in which case they may be required to pay fines. Elements of sharecropping can be identified in the sense that after harvest, some cultivators are expected to hand over part of their harvest (which is not necessarily a fixed proportion of the harvest) to the landlord in order to maintain his favour. At times, the cultivator also gives up some labour hours to help the landlord in the preparation of land or in harvesting, especially arabica coffee.

Another contractual arrangement was identified between the grazers (Bororos) and farmers. The Bororo landlord gives out a fenced parcel of land, which is split into two distinct plots to a farmer. The farmer cultivates one for himself and the other for the landlord. Instances do occur where the

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<sup>5</sup>For more discussion on these lines, see Baye *et al.* (2002).

Bororo landlord provides some farm inputs. This form of arrangement may, however, not survive for long because some Bororos are beginning to cultivate their own crops and become sedentary.

Land with title is legally allowed as collateral, yet not upto 1% of the land in the village is titled. Traditionally, land with property on it can be allowed as collateral, yet not legally enforceable if it has no title.

TABLE 4  
Migration and Dominant Modes of Land Ownership

	Variables	Vekovi	Ekona
1	Migration <ul style="list-style-type: none"> <li>• Net direction of migration</li> <li>• Destination of emigrants</li> <li>• Reasons for out-migration</li> <li>• Sources of immigrants</li> <li>• Reasons for immigration</li> </ul>	More departures than arrivals Ber, Kwanso, Fumbot and Big towns Agricultural and non-agricultural work Oku and Kwanso Agricultural work	More arrivals than departures Muyuka, Buca, Limbe and Big towns Agricultural and non-agricultural work Bamenda (mainly Ngie), Kumba, Douala and the Federal Republic of Nigeria Agricultural and non-agricultural work
2	Land Ownership <ul style="list-style-type: none"> <li>• Dominant mode of land ownership</li> <li>• Dominant contractual arrangements</li> <li>• Gender preference in land inheritance</li> <li>• Use-rights to land</li> <li>• Main conflict in the village</li> </ul>	Communal (lease) Lease, share-cropping Male Gender neutral Farmer-grazer	Rent, Squatting Rents, Share-cropping Neutral Gender neutral Farmer-farmer (natives vs non-natives)

Source: Compiled from the Survey.

The Village Council of Chiefs does sanction problems related to contractual arrangements in the village. When some plaintiffs fail to be satisfied with the verdict of the Village Council, they forward the matter to the administrative court. The modal outcome is usually a contradictory pronouncement. This possibility exacerbates the main problem in the village, which is the farmer-grazer conflict (Table 4).

The demarcation of farming and grazing land that took place some 20 years ago is highly contested now because of the growing population, which is in need of more farmland. This is even worsened by the demarcation of forest reserve areas by the Kilum Mountain Project. The villagers appeared to have generally understood, from experience, the necessity for conserving the mountain forest area since it constitutes the watershed of many streams passing through the village.

Many farmers are generally not satisfied with the manner in which cases between grazers and themselves are handled. The general belief by the farmers is that the Bororos sell their cattle to corrupt the Divisional Officers and Judges in order to twist judgements to their favour. The conflicts contribute in depleting the primary assets of farmers as well since both the farmers and the grazers use their scarce resources on several occasions to hire the services of lawyers — resources that could have been used to equip and send their children to school. Generally the conflict between the farmers and the grazers involve the encroachment of farmers into grazing land and/or the destruction of crops by cattle or goats.

Although it was apparent from our discussion that the Bororos make gifts to the administrative authorities and the judges with their cattle, the legal jurisdiction is generally in their favour because farmers encroach rampantly into demarcated grazing land. Legally grazers have a more favourable case, yet they keep using their cattle for bribe with the belief that it turns the verdicts in their favour.

While there appears to be some wisdom in re-demarcating land between grazing and farming, until this is done, the farmers' position remains relatively weak from the legal point of view. The rent-seeking attitude of the administrative and judicial officials, increase their incentives to allow the Bororos ignorant of the fact that their positions are usually stronger, given the present legal dispositions in this matter. The various stakeholders in this situation tend to complicate the possibility of negotiating lasting solutions to the farmer-grazer problem because by doing so, avenues of rent seeking will be narrowed. The rent-seeking behaviour of administrative authorities indicates that the farmer-grazer conflict will remain a binding constraint in the accumulation of or returns on primary assets for some time to come. The social cost of this behaviour can be substantial; it includes the opportunity costs of both time and financial resources used by farmers and grazers to follow-up court cases.

### **Land Ownership and Market in Ekona**

As a rural community, land is the most important resource here. To a large extent, it shapes relationships and is the most important determinant of the welfare status of households. Unfortunately, land arrangements are mostly informal. People acquire land through various types of arrangements. The traditional arrangements are when people rent or buy land from the natives (the Bakweris) informally (Table 4). Although the land laws are there, the *de facto* situation is that of the traditional land arrangements. Some people may be aware of the land laws, but most people are not. The Bakweris sell and lease land to the large immigrant population that has settled in the area (Table 4). Some immigrants who bought land from the natives' decades ago do resell the land to other people. The sanctioning of these sales is mostly between the two parties concerned. However, in the event of disputes, these are settled by the village council upon the payment of fees or taken to the courts.

The dynamics of land ownership in Ekona today is driven by the influence of the Cameroon Development Corporation (CDC). As an agro-industrial corporation, created by the then colonial "masters" to produce crops (rubber, palm oil, bananas etc.) for the metropolis, a lot of labour was needed, which the native population, the Bakweris, could not provide. Labour was therefore imported from other parts of the country. Before the CDC was created in the late 1940s, there was excess land, compared to the needs of the people, and land awareness/speculation was minimal.

Because of the low wages paid the immigrant workers, most of them resorted to farming after official work, to supplement their incomes. While they worked at the CDC plantations, their wives and children worked the farms they acquired through various arrangements with the natives for then relatively little payments.

The second generation of natives, who are educated, came to realize that the contractual land engagements arrived at between the non-natives and their parents needed to be reviewed. With this emergence of land awareness, land became an issue and numerous moves are being engaged to contest earlier arrangements. The CDC is therefore at the heart of introducing the issue of land awareness in Ekona and the Southwest Province in general.

Some of the settlers who have been in Ekona for many decades started claiming the status of natives; but this claim is viewed with suspicion. As the natives observed that the non-natives were actively participating in

development activities in their villages of origin and generally conveyed corpses of deceased comrades out of Ekona to bury there,<sup>6</sup> the issue of illegal occupation of their land was brought to the fore. Tenure conflict in Ekona is therefore between the natives and non-natives (Table 4). Many pressure groups, notably the Bakweri Elite Association, are insisting on the need to renegotiate the contractual arrangements reached between the non-natives and their parents. Moreover, the early contractual engagements had no legal support as no titles were drawn and thus, ownership of such land by the non-natives is legally contestable. With population growth, this issue is becoming more precarious — an atmosphere which, because of a feeling of insecurity, does not favour productivity enhancing investment on the land.

Many landlords do practice sharecropping. The tenants cultivate the land, sometimes with assistance in the form of inputs from the landlord, who later assesses the harvest and modalities of their shares are then determined. Land market is more developed in Ekona than in Vekovi due to the cosmopolitan character of Ekona. The dominant contractual understanding is that in which fixed annual rents are charged per plot (Table 4).

Some people have simply colonized land that the CDC has left fallow. These squatters claim temporary ownership to the land they are farming and do transfer portions of this land illegally to other squatters against the payment of some money. The situation of these squatters is the most precarious because from time to time, the CDC sends its workers out to cut down all plants on such land.

Although a negligible number of people in Ekona have registered the land where they have built their residences, no farmland has been registered. The law does not, therefore, recognize most land arrangements in Ekona. It is evident from this uncertain tenure system that investments in land would be limited.

## **ACCESS TO SOCIAL INFRASTRUCTURE AND AMENITIES**

The rural poor on average face barriers to economic, social and political opportunities. They generally lack an efficient political voice because they lack civic education, a handicap that limits their access to infrastructure and their ability to obtain or use social services and, in some instances, reduce their rights to own or access land-related assets. The degree of access to markets and ease of communication through proximity to major roads and

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<sup>6</sup>In Cameroon, corpses of dead people are usually buried in their place of origin (tribe). Using public cemeteries is not common.

access to electricity affects primary asset holdings and general economic opportunities. The provision of social services is very instrumental in the process of asset acquisition as with returns on these assets. Prior to the economic crisis, social service provision was more or less the preserve of the state. With the economic crises from 1986, the role of the state dwindled in favour of rural institutions with a disproportionate role played by local communities and NGOs operating in the locality.

### **Access to Social Infrastructure and Amenities in Vekovi**

Access to the village is relatively poor. It is by dirt road and is done on foot or by old battered vehicles that use five litre plastic containers as their petrol reservoirs attached just next to the engine. The nearest town is 10 km from the centre of the village, which takes an average of about 45 minutes drive due to the rocky and undulating nature of the road. Since 1984, access to other towns has been greatly improved due to increased availability of transportation made possible by private investment in clandestine taxis and the seasonal filling of potholes on the road by the community. The enclave nature of the village in terms of road infrastructure and the total absence of radio and TV signals is a vivid indication that the village is yet to take full advantage of information that could help enhance the asset holdings of the local population.

The role of formal institutions in the provision of services that assist in the accumulation of assets by households is therefore marginal compared to the efforts of the people themselves. This is thanks to the cultural norms as enhanced by the traditional institutions and the homogeneity of the people. The indication here is that community effort is well synchronized and has a well-developed history in the village.

Vekovi has a working Village Development Association (VDA) whose present form dates back to 1982 (Table 5). Its main activities are centred on support for social service provision, which includes assistance in the construction of roads, schools, a health centre and water supply. The association is particularly dynamic and innovative. Contributions from members have generally been in cash or kind and in some circumstances in the form of labour services. Stipulated contributions to the VDA are 500 and 1000 CFA francs for females and males per annum, respectively. Apart from dues, other sources of funding for the VDA include fines from defaulters in community tasks and assistance from external elite. Generally 70% of the budget goes to capital improvement and 30% to operating expenses. About 51-75% of male-headed households and 26-50% of female-headed



households participate in VDA meetings (Table 5). In general, male-headed households participate together with their spouses in VDA meetings.

TABLE 5  
Village Development Association (VDA)

	Variables	Vekovi	Ekona
1	Presence of VDA	Yes	Yes
2	VDA since?	1982	1973
3	External branches of VDA	8	0
4	Payment of dues	Annually	As per project
5	Mode of paying dues	Cash, Kind, Labour	Cash, Kind, Labour
6	Amount paid in cash as dues (CFAF) • Male • Female	1000 500	Depends on project
7	Participation rate in VDA meetings • Male headed households • Female headed households	51-75% 26-50%	51-75% 26-50%

Source: Compiled from the Survey.

### Electricity and Water Supply in Vekovi

The 1572 households in Vekovi use mainly Kerosene lanterns as lamps for lighting in the evenings, meaning the area is hard hit in terms of rural electricity supply (Table 6). Electricity supply by the National Electricity Corporation (AES SONEL) is absent. Only one businessman has a diesel engine that generates electricity and operates for a few hours in the evenings in the market square, especially on market days and Sundays. The apparent absence of electricity stifles the development of handicraft and some small-scale activities like battery charging, welding and other iron works in the village.

Generally, about 15% of households have access to drinking water (pipe borne water). Majority of the people still drink water from streams and springs that often get completely dry during the dry season. As observed by the resident nurse, this is one of the causes of the many water borne diseases prevalent in the village. Scan-Water had by 1984 initiated the Vekovi pipe borne water project, but supply of this water in the village remained insufficient. Today, the Vekovi pipe borne water supply project under the supervision of the Vekovi Water Management Committee has extended the pipe borne water to many more areas with assistance from HELVETAS-



Cameroon (Table 5). Stand taps have, however, not reached newly created quarters.

TABLE 6  
Access to Utilities and Services

	Variables	Vekovi	Ekona
1	Utilities in the Villages		
	• Electricity (%)	0	75
	• Water, since?	1984	1968
	• Households with piped water (%)	0	25
	• Most frequent sources of water	River, Springs	Piped, Springs
	• Provision or extension of water by:		
	– Government	Yes	Yes
	– VDA	Yes	Yes
	– NGO	Yes	Yes
	– Cooperative	No	No
	– Company	No	Yes
2	Services in the Villages		
	• Police/Gendarme Station	None (10 km)	None (7 km)
	• Fixed Telephone	None (24 km)	1
	• Post Office	None (10 km)	None (7 km)
	• Bank	None (24 km)	None (7 km)
	• Agricultural Extension Office	1	2
	• Agricultural Cooperatives	None (10 km)	2
	• NGO Office	None (24 km)	None (40 km)
	• Daily Market	None (24 km)	None (7 km)
	• Veterinary Medicine	1	1
	• Radio and TV Reception	None (7 km)	Yes

Source: Compiled from the Survey.

Note: Distance to the nearest village or town with the utility or service in parentheses.

### Education in Vekovi

The role of the church has been quite significant in the provision of primary education in Vekovi. The Presbyterian, Baptist, Catholic, Moslem churches etc. have been playing a leading role in this domain. Of 8 primary schools in the village, 7 are denominational schools and another 1 is a government school. The denominational schools by October 2001 employed 39 of 47 primary school teachers in the village (Table 7). The teacher-pupil ratio is

1:45 in the lone government school and 1:31 in the denominational schools. The teacher-pupil ratio of the closest school to the centre of the village is 1:37. The Village Development Association (VDA) has been very instrumental in the construction of classrooms in 8 schools. By 2001/2002 academic year, the VDA constructed 35 classrooms, while NGOs supported with the construction of 7 additional classrooms, and the government constructed only 1 classroom. Secondary and high schools although not found in the village can easily be accessed (Table 7).

TABLE 7  
Education and Health Services

	Variables	Vekovi	Ekona
1	EDUCATION		
	Number of:		
	• Primary Schools	8	6
	• Secondary Schools	None (7 km)	2
	• High Schools	None (10 km)	None (7 km)
	• Adult Literacy Programmes in the last 12 months by October 2001	4	2
	• Number of Teachers	47	NA
	• Primary school teacher-pupil ratio in the lone government primary schools	1:45	NA
	• Primary school teacher-pupil ratio in the 7 denominational primary schools	1:37	NA
	• Boy-girl ratio at the primary school level	2:3	NA
2	HEALTH		
	Number of:		
	• Government Hospitals	None (10 km)	None (7 km)
	• Private Hospitals	None (24 km)	1
	• Government Health Post	1	1
	• Private Clinic	None (10 km)	1
	• Private Maternity Clinic	None (10 km)	1
	• Doctors	None (10 km)	1
	• Traditional Healers	>100, but only 7 reliable	3

Source: Compiled from the Survey.

Note: Distance to the nearest village or town with the utility or service in parentheses.

NA Not Available

Vekovi lacks elite in the administration today. This is blamed on the low rate of schooling in 1970s, a situation which is attributed to the fertile soils that were used to grow commercial Irish potatoes and the presence of highly valued non-timber forest products (NTFPs) like rat moles in the Kilum Mt Forest, coupled with the ignorance of the people, then. The importance of schooling is well recognized now. Of the pupils attending the primary school in the village about 60% are girls (Table 7). At the level of secondary schools, the proportions are reversed, as a result of early marriages amongst the female population. In spite of recognition in the village concerning the importance of education, both schools and children are poorly equipped with textbooks and other didactic materials.

There are 6 and 5 secondary and high schools in the vicinity of the village with the closest ones being 9 and 11 km from the centre of the village, respectively. The teacher-student ratios in the closest secondary and high school to the village are 1:15 and 1:21, respectively. This is an indication that post-primary education is likely not to be a binding constraint to the formation of human capital in the village.

Adult literacy programmes are frequently organized in Vekovi with the assistance of the two international NGOs operating in the village (Table 7).

### **Health Facilities in Vekovi**

The development of human capital via education and health care accompanied by clean water and electricity helps the rural inhabitants to acquire more assets or enhance the returns on existing assets. There is no hospital in Vekovi but there are 3 hospitals that are usually accessed by the villagers. One owned by the government with only one medical doctor is 10 km from the centre of the village and 2 owned by religious denominations are about 24 km from the village with a wide range of medical doctors and specialists (Table 7).

The village is endowed with a Health Post that was started by the village development association and later appended to the Ministry of Public Health. It has only one trained nurse and four other non-technical staff employed by the community and trained by GTZ, the German Technical Assistance. The health post has a diesel engine that generates electricity for the health unit. Since 1984 there has been an extension of the medical facility supported by the government and the village development association. The Health Centre has 7 rooms with only 22 beds, meaning that the inhabitants per hospital bed ratio is 500:1 bed. In addition to the Health Centre in Vekovi, there are more

than 100 practising traditional healers with only about seven reliable ones with various specializations, according to the resident nurse.

The resident nurse and villagers acknowledged that enough basic drugs are frequently supplied at affordable prices by the Northwest drug supply fund for common diseases like malaria and typhoid. Serious cases, especially with delivery, are referred to the Bansa Baptist Hospital (BBH) or Shisong Catholic Hospitals in Kumbo, about some 24 km away.

### **Access to Social Infrastructure and Amenities in Ekona**

As for infrastructure, Ekona is a roadside village with a deteriorating highway running through the village. To cover the 7 km from Ekona to the main administrative office in Muyuka takes about 15 minutes by car or bus. Traffic on the road, in spite of its deteriorating condition, is relatively dense. There are farm-to-market roads linking the villages to most of the farms. The CDC constructed some of these roads for the evacuation of its produce and the Village Development Committee constructed others with donations from some international NGOs and foreign donors. Most of these roads are deteriorating as maintenance is not regular.

Ekona has a village development association that was formed in 1973 to initiate and support development activities in the areas of road construction, schools, health, water supply, etc. This Association does not have branches outside Ekona (Table 5). Rather it appeals for aid outside Ekona either through the elite of Ekona, to NGOs, or to the government. Depending on the project, it levies members of the villages and their contributions can be in cash, kind or labour. The participation rate is usually higher for men than for women (Table 6). The activities of this community effort are not as buoyant as in Vekovi because of heterogeneous nature of the population, 90% of whom were attracted to Ekona by the existing formal institutions.

Even though, a rural village by Cameroon standards, Ekona has had electricity for a long time (since 1970s). Some 75% of the households have electricity (Table 6). The village is on the path of the main electricity supply line. The village also has pipe borne water which was installed in 1968 by the CDC. About 25% of the households have water facilities within their homes (Table 6). Others use mostly public taps. Other sources of water are springs and streams. The streams serve as sewage facilities for dumping faecal waste and other household garbage. Drainage ditches are also popular toilet facilities. Wastewater is disposed of by throwing outside the house.

Ekona does not have a Police Station, but it has a checkpoint for the para-military police known as Gendarmes. They come to Ekona four days in

a week, but are stationed in Muyuka. There is an active agricultural extension office, a veterinary post, two common initiative groups and a co-operative (Table 6). The Ekona Co-operative was created in early 1960s to take care of cocoa and robusta coffee. There are no banks in the village. There are also no resident NGOs. There are, however, some NGOs that come to the village to carry out specific activities. For instance, CERUT (Centre for the Environment and Rural Transformation) based in Limbe has a trial farm in Ekona.

Ekona has six primary schools with over 3,000 pupils. The CDC opened the first school for its workers' children in 1947. There are two secondary schools with no high school (Table 7). The secondary schools have over 500 students. There is also Community Education Programme under the Ministry of Agriculture that organizes seminars and workshops on home economics and home management, social/health issues like AIDS, etc.

In terms of health facilities, Ekona has a District Health Centre. This appellation is based on WHO health programme where villages like Ekona qualify for a District Health Centre. This is actually a hospital that was started in 1947 by the CDC for its workers (Table 7). The Health Centre has a resident doctor and a number of nurses. Drugs are sold mostly at the health centre as there are no pharmacies in the village.

## **V. CONCLUSIONS AND POLICY RECOMMENDATIONS**

The paper appealed to the framework of institutional economics to illustrate the influence of rural institutions in determining access to and returns on primary assets that are contingent to poverty outcomes in two villages in Cameroon — Vekovi and Ekona. Poverty is quite common in the rural areas, in part, because of the lack of civic education and the institutional arrangements that influence rural activities and asset accumulation. Moreover, the lives of the rural people, like that of every other citizen, are conditioned by the institutions that mediate and enforce laws and regulations to govern their harmonious existence.

As an asset, social capital appears to matter more for women than for men and more in Vekovi than Ekona. As the issue of land awareness comes to fore, conflicts develop — farmer-grazer conflicts in Vekovi and farmer-farmer conflicts in Ekona. Public officials continue to take advantage of the ignorance of local populations to perpetuate their rent-seeking behaviour — an outcome that limits the possibility of negotiating lasting solutions to land related conflicts in rural areas. The social cost of this behaviour is enormous

as it includes the opportunity costs of both time and financial resources used by parties in conflict to follow-up legal procedures. The rural people in Vekovi and Ekona are therefore victims of an institutional arrangement that does not favour them. The traditional land tenure system is apparently in conflict with the national land laws. This creates insecurity which restricts investments in land. The traditional land system, especially in Vekovi, where, as a more homogenous society, tradition is stronger, land transfer is only through males while females have mostly use-rights.

Land markets are more developed in cosmopolitan centres (Ekona), where farm-to-market roads are fairly developed than in poles of out-migration (Vekovi). More homogenous communities (Vekovi), in terms of ethnicity, are more likely to be dynamic and synchronize group effort than less homogenous ones. Changes in relative prices between traditional cash crops and food cash crops tend to modify the division of labour by gender.

There is limited provision of social services in these villages, even if the situation is much better for Ekona than for Vekovi in infrastructure, health and education. These amenities are essential to build the capacities of households to accumulate physical assets and enhance returns on them — an outcome that affects general economic activity. Both formal and informal rural institutional arrangements that are being modified in a dynamic fashion by both internal and external forces sanction access to these amenities. Improvement in social infrastructure and amenities, especially farm to market roads, electricity, health facilities and radio and TV signals, will enhance the ability of households to accumulate primary assets.

Population pressure on the land calls for commitment from both administrative and traditional authorities to support a monographic study of Vekovi, which will inform a re-demarcation of grazing land with a view to permanently address the farmer-grazer problem. Eucalyptus plantations could be relocated from central Vekovi to more barren land for the same purpose. To eradicate, or at least reduce, farmer-farmer conflict in Ekona, there is a need to increasingly formalize land tenure arrangements.



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