INTEGRATED RURAL DEVELOPMENT: PERSPECTIVES AND PROSPECTS; A STUDY OF THE NORTH WEST INTEGRATED RURAL DEVELOPMENT PROJECT (NWIRDP) OF CAMEROON

BY

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MAY, 1997

DECLARATION

I hereby declare that this thesis is a product of my own research. It has not been accepted anywhere for the purpose of awarding a higher degree. All references have been acknowledged by way of bibliograpgy at the end of the thesis.

SAMA, E. KHAN

CERTIFICATION

This thesis entitled "Integrated Rural Development: Perspectives and Prospects; A Study of the North West Integrated Rural Development Project (NWIRDP)" of Cameroon by SAMA EMMANUEL KHAN, meets the regulations governing the award of the degree of MASTER OF SCIENCE of Ahmadu Bello University, Zaria and is approved for its contribution to knowledge and literary presentation.

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DEDICATION

This thesis is dedicated to my Dad and Mum for their patience and relentless efforts to make sure I obtain a higher degree in Economics.

To my Late Uncle Major Sama George Muluh who did much to encourage me but never lived long enough to reap the fruits of his labour.

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ABSTRACT

Increasing agricultural productivity is an important factor in improving the standard of living of rural dwellers, since without it, most rural family incomes can not rise. But the extent to which agricultural productivity will in fact lead to the amelioration of rural poverty depends on a number of factors. Firstly, not all rural dwellers are farmers or farm labourers. Some are employed in various service activities or are currently underemployed or unemployed. For them, family incomes must rise from some other sources than farming. Secondly, some aspects of improving rural standards of living are largely independent of family incomes. These depend more on the availability of social services - education, clean drinking water, public health facilities, farm to market roads, and family planning services.

Orthodox Rural Development (ORD) defines rural development only in terms of agricultural development (AD). It neglects the provision of social services and the fact that not all rural dwellers earn farm incomes. In the study area of this thesis, 47 per cent of rural dwellers depend on non-farm incomes for their livelihood.

Integrated rural development (IRD) on the other hand recognizes the fact that even when increasing agricultural productivity is the main objective of a development project, the provision of social services is of vital importnce for increased productivity in the rural economy. It also

recognizes the fact that the design of a rural development project must make provision for rural dwellers who are involved in non-farm occupations if the objective of alleviating rural poverty is to be achieved.

This study has three main objectives:

1. to determine the extent to which the NWIRDP can be classified as an IRD project.
2. to evaluate the performance of phase I of the project and establish the strength of the relationship between agricultural production and some independent variables.
3. to examine the prospects of the success of phase II of the NWIRDP.

Using qualitative and quantitative analysis, the following conclusions were arrived at:

that the NWIRDP is not an IRD project. At best it is an AD project.

that apart from the field staff training programme of the project, no other project component met the project appraisal report (PAR) targets.

Field staff training also comes out as the most significant determinant of agricultural production while credit is the least significant.

The thesis also arrives at the conclusion that barely 43 per cent of agricultural production is accounted for by the explanatory variables while 57 per cent is explained by variables outside the model. The provision of social services

and the incorporation of non-farm activities in the project design are isolated as factors that can raise agricultural production and at the same time alleviate rural poverty in the North West Province of Cameroon.

The thesis also concludes that phase II of the project will not be viable if the Government of Cameroon does not increase its financial commitment to the project. And if the project design is not reformulated to include the active participation of the main project beneficiaries.

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LIST OF ABBREVIATIONS

ADB	African Development Bank
BBA	Block Buying Allowance
CD	Community Development
DEF	Direction de etudes et projects
FONADER	Fonds National de Development Rural
EDF	European Development Fund
EEC	European Economic Community
FSC	Farmer Service Centre
FAO	Food and Agricultural Organisation of the United Nations
GTZ	German Technical Assistance Agency
IFAD	International Fund for Agricultural Development
IRA	Institute for Agricultural Research
KFW	Kreditanstalt fur Wiederaufbau
MIDENO	North West Development Authority (It is the supervisory Authority of the NWIRDP).
MINAGRI	Ministry of Agriculture
NPMB	National Produce Marketing Board
NWCA	North West Cooperative Association
ODA	Overseas Development Administration.
PAFSAT	Promotion of Adapted Farming System based on Animal Trade
PEM	Planning, Evaluation and Monitoring Unit
RDC	Rural Development Centre
SATA	Swiss Association for Technical Assistance

TDC	Trials and Demonstration Centre
UNDP	United Nations Development Programme
USAID	United States Agency for Internationa Development
VEW	Village Extension Worker.
ORD	Orthodox Rural Development
IRD	Integrated Rural Development
ADP	Agricultural Development Project.

CHAPTER ONE

1.0 INTRODUCTION

Rural development has been the policy of most African governments for a very long-time. Emphasise has been on developing the rural areas where over seventy percent of most Africans live. There has been varied opinions on what strategy rural development should follow in order to meet its objective of alleviating rural poverty. The question has been whether rural development should be mono-sectoral or multi-sectoral in approach. ORTHODOX RURAL DEVELOPMENT (ORD) literature recommends the mono-sectoral approach to rural development and considers it to be sufficient in uplifting rural standards of living. Recent literature has however, shown that this mono-sectoral approach to rural development has failed to solve the problem of rural poverty. A comprehensive and integrated approach to rural development is thus advocated for African countries.

Aboyade (1983) believes that to be effective, any strategy of African rural development must fulfill the following:

1. address directly the need to enhance the income earning capacity of the rural household.
2. offer the prospect that certain essential instruments of social and personal welfare are within reasonable reach.

AHMADU

3. provide opportunities for supplementary non-farm activites.

In addition, he suggests that rural development should be practiced by the rural communities as part of a generalized system of national reform to redress existing imbalances within the country.

The need for a multi-sectoral or Integrated Rural Development (IRD) approach is therefore implicit in the notion of rural development projects of which a number of African countries have had some long experience. There have been many project experiments in Africa, designed to address various problems of rural development. Many of them however proved to be a failure, some have shown limited sucess, but very few have had any significant influence on the rural economy (Aboyade, 1983).

In Cameroon, three approaches to rural development have been pursued at various times since independence.
These approaches are: (Cameroon Tribune 1st Oct., 1986).

A) Self Reliance This concept advocated that communities which benefit from development projects must assume responsibility for raising a reasonable proportion of the cost of the project. This was in the spirit of community development practiced during the colonial period. This concept had a major short-coming. Few sectors or communities could actually generate enough funds to execute development projects.

B) Planned Liberation It had economic and political goals. It aimed at promoting and encouraging private initiatives by assisting, coordinating and guiding these initiatives.

C) Balanced Development This concept upheld the idea that equal attention should be paid to the development of all regions and sectors of the economy.

From the above concepts, it is clear that the government of Cameroon had made very limited attempts at directing development in the rural areas to solve existing rural-urban imbalances. The various development policies failed to solve the problem of rural poverty in Cameroon. Rather, it widened the gap and lead to massive rural-urban migration.

It was in recognition of this failure that the government realised the need for development in the rural areas. Thus IRD projects, like Zones d'Action Prioritaires Integree (ZAPI), Societi de Development du Nkam (SODENKAM), NWIRDP and others, were launched in various provinces of the country. The NWIRDP, which is the case study of this research, was launched in 1982 in the North West province of Cameroon.

1.1 STATEMENT OF THE PROBLEM

The programmes, geared towards achieving the objectives of phase I of the NWIRDP hardly portrays it as an IRD project. An IRD scheme is needed in the North-West to replace the present project the design of which was based on the orthodox

philosophy of a mono-sectoral approach to rural development. The lack of integration among different economic activities is one of the major handicaps of underdevelopment in the rural areas. FREYHOLD (1979). MIDENO, puts its emphasis only on the agricultural sector, neglecting the fact that rural life is rapidly changing in scope and engulfing other occupations. Agriculture in other words must be seen as an integral part of a comprehensive rural development strategy. The structural shift in activities within the rural sector is of great policy significance and should influence the design of rural development projects. One logical consequence is that agricultural development programmes must take account of the non-agricultural pursuits on which an increasing percentage of rural activities and incomes now depend.

As MIDENO commences PHASE II of the project, there is need to incorporate an IRD scheme in the North West province of Cameroon. It is becoming increasingly acceptable that any meaningful programme of rural development must not only be based on peasant farming but also on cottage industry.

1.2 OBJECTIVES OF STUDY

The purpose of this study is to analytically asses the success of the MIDENO project in the Norht West province of Cameroon. The specific objectives are:

1) to determine the extend to which the NWIRDP can be classified as an IRD project.

2) to evaluate the performance of phase I of the NWIRDP and measure the strength of the relationship between agricultural production and some independent variables (see page 7 for variables.

3) to examine the prospects of the success of phase II of the NWIRDP.

1.3 JUSTIFICATION OF THE STUDY

The North West province has a population of 1,346,714 inhabitants. Above 75% of this number live in the rural areas of the province with a majority of them living below subsistence. The NWIRDP was launched in 1982 with the mandate of raising the living standards of this majority of the provinces population. Recent literature concludes that the success of any rural development project depends on the strategy or concept under application. It is therefore of importance to examine the strategy of MIDENO towards rural development. This is aimed at assessing if MIDENO's approach to rural development can achieve the objective of alleviating rural poverty.

1.4 SCOPE AND LIMITATIONS OF STUDY

The study covers a period of nine years - from 1982 to 1990 which marks the life span of phase I of the North West rural development project.

The data bank in Cameroon is at its infancy. This is a major limitation of this study. The collection of data through structued questionnaire also possed a problem because most farmers and especially rural farmers seldom keep any record of their farm activities. This study therefore mainly made use of secondary data.

1.5 METHODOLOGY AND DATA SOURCES

Qualitative and quantitative analysis was used in this study.

Qualitative analysis was used to meet the first objective of this study, which is to determine the extend to which the MIDENO project can be classified as an IRD project.

Quantitative analysis made use of three analytical tools - descriptive statistics, coefficient of correlation and coefficient of determination.

Simple descriptive statistics was used in tables to evaluate the performance of NWIRDP. This was done by comparing the targets set for the project at appraisal with its achievements at the end of the project. An Odinary Least Square (OLS) regression model was used to test the infleunce of various variables on agricultural production.

Coefficient of correlation was used to measure the strength of the relationship between:

i) Total agricultural production and number of extension workers trained.

ii) Total agricultural production and number of inputs supplied to farmers.

iii) Total agricultural production and amount of credit disbursed to farmers.

The coefficient of determination was used to calculate the percentage contribution of each of the above variables to total agricultural production in the study area.

DATA SOURCES

The North West Development Authority has five executing agencies which implement its decisions and programmes. These agencies are:

1) The provincial Delegation of Agriculture, takes care of extension training and the adaptive research component.

2) The North-West cooperative Association caters for input supply and co-operative development.

3) The department of Community Development handles the water supply component.

4) The Department of Highways is concerned with the rural roads component.

5) FONADER which is now defunct, took care of the credit component of the project.

These departments were contacted for data on their respective activities. These data were supplemented with information collected through interview of MIDENO staff. In

addition some farmers and non-farmers were interviewed about their impressions of the project.

The variables on which data were collected are:

a) Amount of inputs supplied.

b) Amount of credit disbursed.

c) Number of supervisors and VEWs trained.

d) Number of farmers reached.

e) Kilometers of roads constructed.

f) Pipeborne water sources constructed.

g) Total agricultural production (coffee, maize and beans).

1.6 AREA OF STUDY

The North-West is one of the ten administrative provinces of Cameroon. It covers an area of 17,300 Km^2 of the national territory. It is located between latitude $5^0 40'$ ^North of the equator and longitude 9.4^0 and 11.51^0 East of the meridian. The North West province shares boundaries with the Federal Republic of Nigeria in the West and North and in the South East with other Cameroonian provinces. It has five administraive divisions - Bui, Menchum, Momo, Donga-Mantung and Mezam division. It has a total population of 1,346,714 inhabitants (1987 Census Published in 1991).

Rural inhabitants who make up about 80% of the study area combine farming with other economic activities. These include: trading, carpentry, transport, shoe repairing, building, tailoring, watch repairing and a host of others.

Agricultural production is carried out in the province by smallholder farmers with average farm sizes of 1.6 hectares. There are about 796000 farmers in the province cultivating a total land area of 200,500 hectares. Fourty-nine percent of cultivators are illiterate. About 20% of farmers are members of a production cooperative.

The province accounts for over 18% of the value of agricultural production of Cameroon. It produces 45 percent of the country's arabica coffee and 65 percent of tea. Food crops produced in this area include: plaintain, Maize, Rice, Cassava, Banana, Coco-yam, Irish potatoes, Bean and Groundnuts. (Annual Report of the Provincial Service for Agro-Economic Surveys and Agricultural Planning. NWP. 1993-1994. P.3&4).

1.7 ORGANIZATION OF THE WORK

The thesis contains five chapters.

Chapter one is the introductory part of the work in which the problem statement, objectives and justification of the study are stated.

Chapter two, provides the theoritical background of the study. Relevant literature vis-a-vis ORD IRD and peoples participation in rural development are reviewed.

Chapter three, closely examines the NWIRDP the case study of this thesis. The following topics are treated:

i) The origin, concept and objectives of the NWIRDP

ii) Programmes of the NWIRDP

iii) The organization and management of the NWIRDP

iv) Project components of the NWIRDP

Chapter four contains the analysis of data collected. In this chapter, the objectives of the study are accomplished using the analytical tools discussed under 1.5 above.

Chapter five, contains the conclusion and policy recommnedations of the study.

CHAPTER TWO

LITERATURE REVIEW

2.0 INTRODUCTION

Much has been written on the concept of rural development. Authors have adopted various approaches to analyse this concept. They all however agree that the objective of uplifting the standard of living of rural dwellers is the ultimate goal of any rural development scheme.

There are various economic growth models which have been used to justify rural development strategies adopted by developing countries. Most of these models emphasize economic growth to the detriment of economic development. Thus where some of the models have been considered to be successful there has, more often than not, been growth without development. In cases where per - capita incomes have increased, it has been at the expense of the training of man power, social facilities and general rural infrastructure. The reality facing most less developed countries therefore, is that despite many years of development planning, the rural sector is still stagnant.

2.1 GROWTH MODELS AND RURAL DEVELOPMENT

Before going into the review of some growth models, it is necessary to make the distinction between economic growth and economic development.

Economic growth is defined as an increase in per capita real income over time. It involves an increase in an

economy's capacity to generate more goods and services which results in an outward shift in a country's production possibility frontier. Economic development on the other hand is defined as the process where by the real per capita income increases over time through changes in the quality and quantity of productive factors. Economic development involves something more than economic growth. Development is growth plus change. There are essential qualitative dimensions in the development process that are absent in the growth or expansion of an economy through a simple widening process. In particular, development implies not merely the growth of per capita real income, but also its distribution, the sources of growth, the development of infrastructure and an administrative framework essential to sustained and cumulative growth. As such economic development is a much broader concept than economic growth.

The distinction between growth and development has a major implication to the concept of rural development. If the management of a development project is interested primarily in economic growth, it may not bother very much about the process by which it is achieved. Many rural development projects in a quest for higher per capita incomes in rural areas adopt a development strategy which emphasises capital intensive and large scale projects in the industrial and agricultural sectors. Consequently, though these areas may achieve high

growth rates of per capita incomes they are plagued by problems of falling quality of rural life. While the designers of these development projects may appear committed to development they very often embrark on policies which foster the growth in per capita incomes at the expense of development.

2.1.1 CLASSICAL - NEO CLASSICAL MODEL

According to this model, the growth of any economy, whether rural or non-rural is a function of capital investment and employment of labour. The model emphasize that the amount of capital investment is a function of high rates of returns and high marginal productivity of capital. Labour equally moves to sectors with high wage rates. From this emerges the classical and neo - classical proposition that to promote economic growth in the rural areas, it is necessary to undertake measures which will raise the rate of return to capital investment and the earnings of labour.

The model has relevance in less developed areas where out-migration of labour and capital from agriculture is usually attributed to much lower returns to these factors of production in rural than in urban areas. The model however, ignores the importance of improved quality of labour as a factor in economic development. It ignores the fact that agricultural and economic development are positively correlated with the quality of the labour force. It also

ignores social services and rural infra-structure which can play a major role in increasing productivity.

2.1.2 EXPORT GROWTH MODEL

Myint (1958), the main exponent of this model explains economic development in terms of the emergence and expansion of markets for export production. The model holds that the opening of markets in other parts of the world expanded the demand for exports whose production was intensive in the use of the abundant land and labour resources of the less developed economies. This led to the fuller utilization of previously under utilised land and labour. The result was cumulative growth in incomes, employment and government revenue.

The export led growth model explains the process of economic development in most African countries in the 50s and 60s. This model has become discredited. By assuming the existence of a perfectly elastic demand for agricultural exports, the model ignores the crucial question of demand and market access for the agricultural exports of the less developed countries. The declining income demand elasticity for agricultural exports, the internal agricultural problems of the main consuming countries such as the USA, Britain and France and the considerable protection given to agriculture and the processors of agricultural products in these countries weakens the Myint model.

2.1.3 THE BASIC RESOURCE THEORY

The basic resource theory states that economic growth depends on

a) the presence

b) the quality and

c) the magnitude of basic natural resourse within particular areas or economic regions. The development of these resources attracts investment capital to these areas and increases income and employment.

The basic resource model has much relevance. In most cases, economic development at least in the initial stages requires the exploitation of readily available natural resources. Within a particular country, regions or areas with basic resources tend to have a higher income and to grow faster than those with meagre resources.

It is hcwever, wrong to assume that the mere availability of basic resources is enough to guarantee rapid growth. The availability of resources is a necessary but not a sufficient condition for economic growth. In many African countries poverty and stagnation prevail despite the availability of basic resources. Nigeria is a good example of a country in penury in the mist of plenty. On the other hand, both the Israelis and the Japanese have demonstrated that scantiness of basic resources need not constitute an inseperable barrier to development. The two countries have proved that rapid economic growth can be attained in the absence of basic

resources but so long as the available man power is of a high technical quality and is strongly motivated. What really counts in the long-run therefore is not the availability of basic resources but the existence of a technically competent labour force and a leadership strongly dedicated to the objective of economic development. Another limitation of the basic resource theory is that it does not sufficiently emphasise the operation of diminishing returns. This failure is unfortunate since most natural resources are characterised by diminishing returns to labour or capital in the face of rapid population growth and essentially static production technology.

2.1.4 INTERNAL COMBUSTION THEORY

This theory attributes economic growth and development to forces within the region or country other than the presence of basic natural resources. These internal sources of growth include technology, specialization, economies of scale and the existence of growth stimulating institutions. Political and administrative arrangements of growth can be deliberately created or modified. As such growth can occur in any region or country of the world.

The internal combustion theory has several limitations. It is only in exceptional circumstances that in the absence of basic resources, appreciable economic growth occurs purely as a consequence of internal processes. What usually happens in

practice is that in an attempt to exploit basic resources, entreprenuers are compelled to become creative and inventive. It need not be stressed that capability without opportunities is of little account. Certain economies may have people of inborn entreprenuerial and technological capacity, but these talents will avail nothing unless opportunities for exercising them are available. External forces also tend to have a critical influence on the pace of development. Countries are so increasingly influenced by external forces that development in any part of them cannot proceed in isolation from external influences.

2.1.5 THE DUAL ECONOMY MODEL

Less developed countries are considered by this model to have two distinct sectors -the modern sector and the subsistence (rural) sector. While the modern sector is market oriented and uses considerable capital equipments and technology, the subsistence sector produces for family consumption and relies on non-purchased inputs such as family labour and land for production. Unlike the modern sector, the subsistence sector is characterised by absence of savings and capital formation which explains why resources are under utilised in this sector.

To develop the rural sector, Ranis and Fei (1961) the authors of the model recommend the concentration of resources on the dynamic, commercial modern sector and withdrawing

resources from the subsistence sector for this purpose. It was believed that this strategy would ensure cumulative growth of incomes, employment and rapid structural transformation of the underdeveloped economies. Ranis and Fei believed that as development proceeded in the modern sector, a time would come when surplus labour would cease to exist in the subsistence sector. At this point government was to undertake measures to raise labour prductivity in the subsistence sector in an effort to prevent inflationary prices of farm products from putting a damper on the process of industrialzation of the urban areas.

This model has a major shortcoming by implying that the rural sector has a complete absence of savings and growth. The model has a resemblance to the classical - neo classical model which also recommends the concentration of resources on already developed areas. This approach towards development can hardly improve the rural sector. Following this model will result to a virtual neglect of the rural areas. The dual economy model assigns a very restricted role to agriculture. The role of agriculture in the model is to serve the ends of industrialization and the provision of cheap food, cheap raw materials and the release of labour and resource to the modern sector. The role advocated by the model to the rural sector definately will have adverse effects on rural purchasing power and thus undermine development in the rural areas. There is therefore need for a model which accords a

role to rural development in its own right and not as an appendage of industrial development.

2.1.6 HIGH - INPUT PAY OFF MODEL

Schultz (1964) assigns a strategic role to new high yielding input varieties and educated rural labour. In this model, farmers are pictured as rational, and positively responsive to price incentives. In addition, they are efficient resource allocators under the constraints imposed by static technology and the existing factor endowments. Inspite of all farmers in traditional societies remain poor because they have exhausted all the profitable opportunities to invest in the factors at their disposal. The operation of diminishing returns in a situation of static technology ensures that hard work and thrift do not bring high rates of return. Given the positive price response exhibited by farmers, Schultz argued that agricultural modernisation strategy must also emphasise a price policy which lowers input prices and raises those of output in an effort to obtain favourable input-output price ratio. More important, agricultural modernisation cannot proceed unless there is investment in research to produce and disseminate inputs embodying new technology and in the education of rural people on whom rests the task of allocating the resources for development.

The high input - pay off model has considerable relevance for agricultural development in less developed countries. First it provides a theoritical basis for a positive price policy in the context of agricultural development. Second, the model provides a justification for government investment in agricultural research and the training of agricultural scientists. By showing that investment in agricultural research and education have higher social returns than comparable investment in alternative projects, the model lends strong support to current efforts to step up and intensify investment in agricultural education, extension and research.

This model is criticised on the grounds that it assigns an exaggerated role to market forces in the course of economic development. Although market forces are important, it must be conceded that for a number of reasons they are not enough. It is virtually necessary to devise arrangements to ensure first that the village extension workers are properly deployed, Second, that the new varieties and chemical inputs get to farmers on time. And third, that access to these new technology and other sources of income are not closed against low income farmers with no political influence. Finally the model while emphasising the role of technological change, ignores the welfare implications.

This study is in conformity with the the classical and neo - classical model as well as the high input pay off model.

This author is however of the opinion that an integrated rural development strategy will greatly minimize the limitations of the above models.

The literature review therefore seeks to emphasize the importance of adopting an IRD approach as a strategy of rural development above all other strategies. In reviewing the literature therefore, this chapter will attempt to show the difference between agricultural development and rural development. It goes further to differentiate between ORD and IRD. Programmes executed under ORD abd IRD projects are also discussed in this chapter. Peoples participation leading to project sustainability is considered in this study as a major component of any IRD programme.

This chapter therefore brings out the theritical framework of this research work.

2.2 RURAL DEVELOPMENT - PROBLEM OF DEFINITION

Rural development is any activity which seeks to improve the quality of life of rural dwellers. This improvement should be in the social, economic and political needs and aspirations of the rural community. Thus the objectives of rural development should include the provision of social amenities, a planned utilization of labour and should emphasis self-help and self-sufficiency (Common Wealth Secretariat. 1976).

Famoriyo (1995) defines rural development as a "process in which a set of technical, social, cultural and institutional measures are implemented with and for the inhabitants of rural areas with the aim of improving their socio-economic conditions in order to achieve harmony and balance both on the regional and national levels".

Wilber (1979) Ruthenberg (1981) in defining rural development, makes a distinction between rural development and agricultural development. He states that agricultural development is essentially a sectoral activity. One which is concerned with the agricultural sector. In contrast, rural development is generally conceived of as a multi-sectoral activity which includes, besides agricultural development and rural industry, the establishment or improvement of schools, clinics, roads, water supply and other welfare services. The primary objective of rural development is the enrichment of the material and social welfare of the rural population while agricultural develoment is mainly concerned with the growth of agricultural output.

Famoriyo (1995) says agricultural development can be conceptualized as a process of transformation from a predominantly subsistance or semi-subsistence base, to an economy dominated by investment and market oriented agriculture. He considers agricultural development as consisting of:

a) Creation of more efficient animal strains and higher yielding varieties through genetic manipulation;

b) Development of chemical fertilizers and their widespread use as well as control of diseases and insect pests;

c) Development of agricultural business enterprises;

d) Infrastructural expansion particularly of the road network but also in the use of farm power and machinery;

e) Expansive development in mass communication and dissemination of information;

f) Increased entrepreneurial skill in intensified management of agriculture.

Rural Development is seen by Lele (1975) as having a spatial and occupational dimension. The "spatial index" involves the percentage of a country's population living in rural areas, while the "occupational index" indicates the number of people in the rural areas who depend upon agriculture for their livelihood. He adds further that any project geared towards rural development is expected to have three features.

1. The planning and implementation of rural development programmes should be able to mobilize and allocate resources in such ways as to strike a balnace between raising the welfare and providing productive services to the rural population.

2. *The process of development should aim at benefiting* the low-income regions and classes of the rural areas.
3. For the development process to be continued, appropriate skills, implimenting capacities and institutions will have to be developed at all levels.

In the following, an attempt will be made to discuss the main features of orthodox or traditional rural development and the new concept of IRD.

2.2.1 DEFINITION AND CONCEPT OF Orthodx Rural Development ORD

This approach to rural development, assumes that agricultural development is synonymous to rural development. It does not take into consideration the fact that the rural entity manifests itself in economic, sociological,psychological, ethnic, racial and geographical *forms FAMORIYO (1995). ORD does not consider that in* addition to agriculture, a proportion of the rural population also engages in non- agricultural occupations.

The ORD approach plans and implements projects like extension services, agricultural credit, cooperatives, community development, rural water supply and rural roads. It largely ignores the provision of social services. Uma Lele (1975) believes that "the provision of social services is of vital importance in any rural development scheme, even when increase agricultural productivity is the main objective of the programme. Improvement in health, diet and education will

improve the welfare of the rural population. This will lead to increases in agricultural productivity through an improvement in the quality and quantity of labour. Equally, incorporating the non-farming population in to the rural development scheme will help to increase non-farm incomes.

Aboyade (1983) states that often, rising productivity and rising incomes from these ancillary rural activities add positively to the incomes of farming families and foster production specialization within the rural household. He estimates that in Africa, non-farm activities account for about two-thirds of all non-farm employment. Thus making agricultural development synonymous with rural development might increase income but this might not lead to the melioration of rural poverty. FAMORIYO (1979). It is therefore save to conclude that the orthodox mono-sectoral approach to rural development, which assumes agricultural development to be synonymous to rural development explains why projects undertaken under this strategy have failed to effect any observable transformation in rural areas.

2.2.2 DEFINITION AND CONCEPT OF IRD

IRD as a concept is wider than that of ORD. It is a well defined concept showing a systematic, multi-sectoral approach to alleviate rural poverty by raising rural incomes. It is based on the assumption that economic and social progress are mutually re-inforcing. This requires that all natural,

technical, economic, social and institutional factors be combined to serve the well being of man with social integration as the goal. FAMORIYO (1979). The concept is based on the underlying premise that the development of rural areas cannot be successfully conceived as a closed system, but rather as a functional part of the national economy.
Rural development schemes should therefore be planned bearing in mind that the people in the rural areas are positively disposed to receiving the social amenities and economic infrastructures that have become the pre-requisites of urban life. As a concept therefore, rural development should be analysed both from the standpoint of increased production and of social advancement. This should lead to higher levels of income, of consumption and of the satisfaction of human needs above the basics.

IRD tries to re-emphasise the need for a comprehensive approach to rural development by taking into consideration the failures of past efforts to set a broad based development process in motion .Brown (1978). This approach recognizes that the process of rural development requires simultaneous action on several fronts. Hence programmes of agriculture, education and training, health and nutrition and of community development should be planned and implemented in isolation of the implications in other areas. IRD is thus more comprehensive than ORD. (Sefsabi, 1978).

The objectives of Integrated Rural Development (IRD) are to:

1) raise productivity in the rural sectors;
2) ensure equitable distribution of income and provide sufficient employment;
3) establish better social and physical infrastructure;
4) institutionalize political and administrative capability for the continued progress of rural areas.

IRD therefore is a process or movement from an unsatisfactory state of a rural society to a better, economic, political, social and cultural condition of life.

2.3 RURAL DEVELOPMENT PROGRAMMES

Programmes carried out under any rural development scheme are a function of the strategy or concept being applied. ORD programmes are different from IRD programmes. A close examination of the programmes show however, that ORD programmes area sub-set of IRD programmes.

2.3.1 ORD PROGRAMMES

The United Nations (1971) has identified four main activities of ORD projects. These are:

a) Community Development and Rural Animation

Community development is the process of developing rural communities with the resources of the communities themselves. Rural animation on the other hand, is the process of helping

people to improve themselves by emulating examples introduced by the project. Individual and respected citizens of villages and communities serve as "animators" of their neighbours or fellow workers. Community development and rural animation emphasize more the development of human than physical resources. They are reputed to have been successful in a number of countries such as Ghana and Egypt.

b) Agricultural Extension

Agricultural extension service is the educational element of any agricultural development programme. It often goes along side other development programmes such as community development, rural animation and co-operatives. Through the extension system, results of research of experimental stations and schools of agriculture are passed on to farmers. A good extension service is essential to agricultural development. It is however, fruitless to expend any appreciable amount of money and resources on extension unless the knowledge about new inputs and new techniques are able to solve farmers problems and serve their treatments. Extension is of vital importance when it can be effectively demonstrated that new factors of production and new methods of cultivation can be effectively combined to give the farmers a significant net increase in production.

c) Rural Credit

Scarcity of funds, has hampered rural development projects in most African countires. Uma Lele remarks that even where credit institutions exist credit procedures are most often tedious cumbersome and highly demanding to the recipients. The African farmers problem therefore is his limited access to rural credit establishment. This problem is compounded by the fear that farmers with small holdings will be unable to repay back their loans. Most credit institutions prefer to give out credit to large farm holders thus neglecting the majority of farmers who have small farms and much in need of money to buy farm inputs. This practice of giving out credit to mainly large farm holders defeats the objective of rural credit institutions.

Ume Lele (1975) points out five reasons to explain the poor repayment rate of rural credit.

a) Poor extension explains low repayment.

b) Inadequate yields from new technological packages cause low repayment.

c) Low harvest prices result in low profitability and hence, low repayment.

d) Repayment are inversely related to social status.

e) An over ambitions expansion of credit facilities with inadequate follow-up by the government or project authority responsible for collection leads to low repayment.

d) Co-operatives

These operate in an environment where the cultural values, the economic status and other attributes of members have a direct bearing on the way the organization performs. The basic functions of such an organisation are:

i) The farmer can obtain his farming requisites such as seeds, fertilizer and also mechanical services, e.g. ploughing, planting, spraying etc, through the co-operative.

ii) The co-operative acts as an institution through which credit can be channeled from government or private sources.

iii) Agricultural produce are marketed through the co-operative.

iv) Production programmes are undertaken on co-operative basis.

The motivation for the establishment of co-operatives lies in the fact that members are responsible for their own management and administration. "A co-operative society is not only an organisation with the purpose of raising agricultural productivity and achieving a more equitable distribution of wealth. It is also a system of informal social relations that reflect the general character of the social structure in society". UN (1971).

2.3.2 INTEGRATED RURAL DEVELOPMENT PROGRAMMES

Mosher (1967) identifies six types of IRD projects. Each project type is peculiar for its programmes or activities as shown in table 2.1 below:

Column A shows a list of the six activities under agricultural development.

a) Research to develop new technology to raise agricultural production.

b) Manufacture or importation of farm inputs to enable utilization of research results to farmers.

c) Rural agricultural support activities which provide new ldeas and grant credit to farmers, making it possible for them to raise agricultural production.

d) Provision of adequate production incentives to enable farmers increase production.

e) Land development activities such as irrigation and drainage.

f) Provision for training scientists, technicians, and administrators to handle agricultural development activities.

Column B consists of various programmes of most IRD projects. There is an inter-relationship between column A and B. Item B 1-6 are the various activities that taken together comprise the rural agricultural support activities (A III). Items b 7-16 represent activities that do not contribute directly to increasing agricultural production but help to improve rural life in various ways. Thus IRD projects normally include any combination of items B 1-13, depending on

which ones are considered to be needed locally and are feasible for the project to undertake.

The six major types of integrated projects below, consist of different combinations of the programmes listed in columns A and B of the table.

Type I, consists of projects of which one activity is a change in the land tenure system (Aiv). Such a project usually needs to include all agricultural support programmes (B1-6) that are not laready present and functional in the area. It may also include one or more non-agricultural rural development activities (B7-13).

Type II, is made up of projects of which one programme is the introduction of a new irrigation system (AV). The other activities are selected from within the same range as type I.

Type III, consists of projects with one programme being the opening of new agricultural lands to settlement (AV). The other programmes of such projects are selected in type I and II.

Type IV, are projects having the objective of rural development, but giving substatial attention to agricultural development in recognition of the importance of raising farm family incomes. Such projects contain programmes selected from among items B1-13.
Various IRD projects are of this type.

Type V, consists of projects that concentrate on agricultural development. They normally consist of items B1-4 only. Few of them include local verification trials (B5). Few include farm to market roads (B6), although the adequacy

of economical farm-to-market transport is essential to their full success.

Type VI, consist of projects that concentrate on non-agricultural rural development and therefore include programmes from among items B7-13 only.

FIG I: TYPES OF INTEGRATED RURAL DEVELOPMENT PROJECTS

A	B	
RESEARCH	1. MARKET FOR FARM PRODUCTS	1. AGRICULTURAL DEVELOPMENT PROJECTS
PRODUCING OR IMPORTING FARM INPUTS	2. RETAIL OUTLET FOR FARM INPUTS	
	3. PRODUCTION CREDIT	
RURAL AGRIC-SUPPORT ACTIVITIES	4. EXTENSION EDUCATION	2. RURAL DEVE-MENT PROJECTS WITH AN AGRI-CULTURAL COM-PONENT. (selection from among B1-13)
PRODUCTION INCENTIVES	5. LOCAL VERIFICATION TRIALS	
	6. FARM TO MARKET ROADS	
LAND DEVELOPMENT	7. RURAL INDUSTRIES	
TRAINING AGRICULTURAL TECHNICIANS	8. RURAL PUBLIC WORKS	3. RURAL DEVELOP-MENT PROJECTS WITHOUT AN AGRICULTURAL COMPONENT. (selections from among B7-13).
	9. COMMUNITY DEVELOPMENT CONSTRUCTION PROJECTS	
	10. GROUP ACTIVITIS RECREATIONAL CULTURAL	
	11. HOME LIFE IMPROVEMENT EXTENSION SERVICE	
	12. HEALTH FACILITIES	
	13. FAMILY PLANNING PROGRAMMES	
	14. SCHOOLS	
	15. LOCAL GOVERNMENT	
	16. RELIGIOUS ACTIVITIES	

SOURCE: MOSHER, A.T., Thinking About Rural Development. Agric. Development Council Inc. NY 1976. p.54.

2.3.3 PARTICIPATION AS A STRATEGY OF RURAL DEVELOPMENT

The former president of Tanzania, Dr. Julius Nyerere in 1968, defined rural development as the "participation of people in a mutual learning experience involving themselves, their local resources, external change agents and outside resources". He adds that "people cannot be developed," but rather, "they can only develop themselves by participating in decision and co-operative activities which affect their well being". He asserts that "people are not being developed when they are herded.... into new ventures. This definition underlies the prominent role participation of rural inhabitants plays in development projects.

Oakley et al., (1991) quotes Rohman A., who feels that the unfortunate thing about rural development is the fact that the people have remained poor not because they make no effort to improve themselves but they have been constantly inhibited by the status quo. He adds that elites have taken it as a right to develop society forgeting that no one can develop others. One can only stretch and make others poorer by trying to develop them. Rural people are therefore identified by development specialist as having the right to have a say in, and to have some influence on the forces which control their livelihood. Peoples participation in projects, the disgning and implementation levels, will not only change the nature and direction of development intervention but will lead to a type of development which is more respectful of poor peoples position and interest (see Barratt et. al., 1976).

Barratt et. al., (1976) believes that people resist ready-made packages of development programmes because they often contain elements that threaten mores and beliefs cherished for generations. He says "such fears in a traditional society can only be overcome through exhaustive consultation, according to the local community a part in the formulation of development projects.

Oakley (1991) shows the advantages of people's participation in development projects.

1. EFFICIENCY

Participation gives a better chance for project resources to be efficiently used. When rural people see themselves as part of a project they are usually more disposed to use project funds and materials judiciously. The involvement of rural people in projects, is thus cost effective.

2. EFFECTIVENESS

Projects are invariably externally designed and are supposed to benefit the rural people of a particular area. Participation, which allows the people to have a voice in determining objectives, providing their available skills and resources results in more effective projects (Lele Uma, 1975) p.162-163.

3. SELF RELIANCE

Participation helps to break the mentality of dependence which characterises much development work. It provides self

awareness and confidence encouraging rural people to examine their problems and find solutions to them. Participation therefore, is concerned with human development and increases peoples ability to control their environment to their advantage. In essence, participation, not only lays the groundwork for a more sustained influnce on development but gives people greater independence and control over their lives.

4. COVERAGE

Participation brings more rural people within the direct influence of development activities. It increases the number of rural people who potentially can benefit from development thus broadening the mass appeal to such services. Mass appeal has a positive influence on the success of the project.

5. SUSTAINABILITY

Most often, externally motivated development projects frequently fail to sustain themselves once the initial level of project support or inputs either diminish or are withdrawn. Participation serves as an antidote to this situation. It ensures the active involvement of rural people to meet the set objectives of the project. Mass appeal is derived from the active involvement of the rural people thus ensuring project sustainability.

Mary Hollnsteiner, list six different strategies of participation.

a) Representation by a solid citizens group;

b) Appointment of local leaders to official positions;

c) Allowing the community to select one of several project plans;

d) Consultation throughout the planning process;

e) Representing the public on decision making boards;

f) Control of the community over funds and expenditures.

Managing participation according to Bryant and White (1982) is more than involving rural people in designing part of the project. Rather, participation should be in the whole project. They accept that participation is an attitude of openness to the perceptions and feelings of others. It is also an awareness of the contributions which others can bring into a project. "It restores men's quest for esteem and freedom from manipulation".

According to the FAO, participation in community development is not just a goal in itself. Rather it is an indispensable tool for rural development. It is "a pragmatic *and necessary approach to rural development: pragmatic because* the cost of establishing and maitaining rural infrastructure and services is well beyond what most governments can afford necessary because many projects in Africa have failed because the rural poor were never fully involved in planning and decision making. The paper continues that Africa has a variety of well established institutional arrangement and mechanisms of peoples participation in rural development ranging from traditional chiefs to Ujamaa villages such as in Tanzania. Experience however shows that a coherent strategy is required for removing barriers hindering the introduction

of the participatory approach to development. It proposes intensive campaigns to explain the concept and practice of people participation to the staff of government ministries. At local levels, ways of promoting maximum participation of the local population without undermining the position of traditional village leaders have to be initiated.

2.3.3.1 PRINCIPLES OF PARTICIPATION

There are three major principles to the practice of participation. (Oakley, 1991).

(a) The Primacy of People

Participatory development must consciously be based on people, their needs, their analysis of issues and their decisions. It also implies an implicit faith that people, whatever the level of their poverty and oppression, can progressively transform their environment with the help of, but not dominated by, external agents. In essence, participatory development demands that rural people move from being objects to becoming subjects of development projects. The underlying assumption to this principle is that rural people have the knowledge and potentials to initiate their own development projects, but their environment has been made unconducive by external forces thus suppressing these initiating potentials of rural people.

b) PEOPLES KNOWLEDGE

A major assumption of participatory development is the principle that rural peoples knowledge is as appropriate for development as that of professionals. In certain fields, such

as health care, artisan production and irrigation control, local knowledge has, to some extent, been recognised. Until recently development projects have rarely sought to incorporate peoples knowledge into project design and planning Oakley (1991).

c) THE CRUCIAL ROLE OF WOMEN

The third fundamental principle of participatory development recognises that women are equal partners in the mass of rural people. Development strategies have for so long been largely directed at men as the main rural producers. As Uma Lele (1975) puts it, "agricultural extension programs have frequently overlooked the importance of women, both as major contributors to the farm-labour supply and as significant family bread winners. This principle implys that resources previously available only to men should now be made available to women, both as household heads and as legitimate agricultural producers. "Participatory development must not seek deliberately to divide women from men, but where possible, should see them as equal constituents of the rural people". Oakley (1991). In other words people include women.

2.3.3.2 OBSTACLES TO PARTICIPATION

Despite the importance of participation as a pre-requisite for the success of IRD programmes, many obstacles prevent its practice in most projects. These include:

A) STRUCTURAL AND ADMINISTRATIVE OBSTACLES

In countries where the prevailing ideology does not encourage openness, but maintains decision making concerning state affairs in strictly controlled hands, this environment is usually not conducive to genuine participation. This uncondusive environment is common in most countries of Eastern Europe.

Centralised government like those found under military regimes and one party states in Africa, encourage centralized administrative structures which are a major obstacles to peoples participation. These administrative structures retain control over decision making, resource allocation and the information which rural people require if they are to play an effective part in development activities. Administrators in such structures tend to have a negative attitude towards the whole notion of peoples participation. "This negative attitude is often manifested as arrogance and a disbelief that rural people can ever assume responsibility over administrative matters" Oakley, (1991).

B) SOCIAL OBSTACLES

The most powerful obstacle to participation is considered to be the mentality of dependence which is deeply and historically ingrained in the lives of rural people. Rural people, for generations, have been dominated by and dependent upon local elite groups. In practice, this has meant that the rural poor become accustomed to leaving decisions and initiatives to their "leaders". The result has been a wide

spread marginalization of rural people in decision making concerning their own very lives. "This dependent mentality is further reinforced by the fact that mere survival is for most rural people their greatest challenge and consumes much of their energies, leaving them little time to participate". Oakley (1991).

2.4 CONCLUSION

The literature reviewed provides a parameter that can be used to assess a development project. Programmes undertaken by a project determine if it is an agricultural development project or a rural development project. It also determines if it is an ORD project or an IRD project. It is within this theoretical framework that the NWIRDP, the case study of this thesis will be evaluated and the extent to which it is an IRD project determined.

CHAPTER THREE

CASE STUDY

3.0 INTRODUCTION

In chapter two, a distinction was made amongst, Agricultural Development Projects, Rural Development Projects and Integrated Rural Development Projects. The chapter came to the conclusion that the activities executed by a project determine whether it is one of the above mentioned. It also concluded that the ability of a project to alleviate rural poverty is a function of the activities undertaken by that project. Mosher (1976) argues that an agricultural project may succeed to raise farm incomes but it may not necessarily alleviate rural poverty. He continues by saying that increasing agricultural productivity is an important part of increasing the welfare of rural living. Without it, most rural family incomes cannot rise. He goes ahead to state that not all rural dwellers are farmers or farm labourers. Some are employed in various service activities. For the latter group he adds, family incomes must rise from some other source than farming. It is expected therefore that different projects will include different combinations of activities, depending on whether the major objective is agricultural or rural development.

This chapter, makes a close study of the NWIRDP. It examines the origin, objectives and activities of the project. This chapter also discusses the organisational and management structure of the project. Lastly, the sources of funds and the cost incured by MIDENO in carrying out development in the North-West Province are evaluated.

3.1 BACKGROUND OF THE NWIRDP

The NWIRDP has its origin in the late 1970s, when two studies were published by the German Technical Assistance Agency (GTZ) and CITEC respectively on rural development prospects in the province. The second of them served as a feasibility study for a project which aimed at increasing agricultural production and productivity. In addition, the project aimed at strengthening rural infrastructure by upgrading roads and constructing village water supplies in the province. The project was appraised by the International Fund for Agricultural Development (IFAD) in 1980, after which a loan agreement was signed in Rome in the same year. Another follow-up agreement was signed by the European Development Fund (EDF) and the Kreditanstalt Fur Wiederculfbau (KFW) with the government of Cameroon (GOC) in 1981.

At the time these agreements being signed, the Governments fifth "Five Year Development Plan" was launched. It envisaged a substantial financial input into the NWIRDP over the plan period. The project was seen as part of the over all strategy to develop the agricultural potential of the western highlands of Cameroon and therefore as a necessary supplement to the "Western High Plateau Development Project", already in operation through World Bank Funding.

At the time of appraisal of the project a number of constrainsts inhibited agricultural development in the province.

1. Although agricultural research was carried out in the province, there were no demonstration centers outside the research stations.
2. A very limited and ineffective extension force reached a very small segment of the farming population. This meant that research results scarcely reached the farmers.
3. The government, offered fertilizer subsidies, but there was no effective channel in the province for the distrubtion of inputs to farmers.
4. In situations where technical advice was provided, the farmers lacked the money to purchase the recommended inputs.
5. The poor conditions of the roads made many areas inaccessible for most part of the year.

Inspite of these constraints, a number of development opportunities existed in the province.

a) The farming population, consisting predorminantly of smallholders, were known to be very receptive to new ideas (Ndonyi and Langha 1989).
b) The production of food-crops, grown almost exclusively by women using traditional methods, could be increased through the introduction of modern farming methods.
c) The existing cooperative system covered a large part of the province and provided the channel for the distribution of credit and farm inputs.

It was in consonance with this background information on the province that the NWIRDP became operational late in 1982.

3.2 OBJECTIVES OF THE NWIRDP

The project is intended to act as a major development catalyst for the entire province. It was to be comprised of a number of investment projects which taken together, would form an integrated development programme.

Within the over-all objective of stimulating development in the province with a view of lessening regional imbalances in Cameroon, five key objectives were defined for the project. These are to:

1. raise family incomes;
2. improve income distribution;
3. increase food crop production;
4. improve communication and access to and from markets, and
5. increase foreign exchange reserves by raising the level of coffee production.

In order to achieve the above objectives, the project was to focus on providing assistance to small holder farmers, through measures aimed at increasing the production of coffee and food crops (maize, beans and groundnuts). The investment in the food crop sector, was to concentrate on:

a) increasing the provinces adaptive research capacity;
b) introducing a system of field trials and demonstration centres,
c) reorganizing and considerably strenthening the agricultural extension service; and
d) providing training and technical assistance.

In addition to these activities, provision was made for establishing a provincial input supply system and credit

facilities. This called for the extension of the area covered and strengthening the cooperative structures. This was with the aim of obtaining maximum benefit from already existing social groups at the village level. The cooperatives were also to be used as channels to distribute high yielding seed crops to farmers. The project also aimed at undertaking infrastructural support activities in order to facilitate the distribution of farm harvest. This was to be done through the rehabilitation and improvement of the road network, the removal of marketing constraints and the improvement of storage and transport facilities. Finally, an extensive village water supply was to be undertaken.

3.3 ACTIVITIES OF THE NWIRDP

To achieve its objectives, MIDENO operates four major project components.

3.3.1 EXTENSION AND ADAPTIVE RESEARCH

Extension services in rural development projects have two approaches. The "take it or leave it" approach and the "contract farming" method. Lele (1975). In the former, peasants are brought innovations and information which they are free to accept or reject. In the latter, farmers who volunteer to receive innovations are granted a license and failure to follow project guidelines leads to the withdrawal of the license and all benefits which come with it.

The "take it or leave it" approach is common in projects involving the development of both subsistence and cash crops.

Contract farming on the other hand is common in projects specializing in export crop production.

The NWIRDP has adopted the "take if or leave it" approach in its extension efforts. [illegible] projects extension programme, shows farmers how to impli[illegible]nt the results of adaptive research. The village extension workers (VEWs) work with farmers groups throu[illegible] contact farmers and leader farmers.

The reason ad[illegible]nced in favour of contract farming for export crops is that traditionally export crops yield high profit margins that are sufficient to cover the considerable expense of extension in closely supervised contract farming. Further, export crops involve sophisticated production techniques and high production standards. Hence, they cannot be left to independent field level control. In contrast, diversified farming and especially food crop production, tends to be less profitable and therefore has no justification for the use of heavy investment in extension personnel.

The MIDENO project concentrates in the production of coffee, which is an export crop, and in maize and beans, which are food crops traded by farmers in the project area. For this reason, although MIDENO has adopted the "take it or leave it" approach, it has equally invested much in the training of extension personnel expected to be done only under the contract farming approach.

Similar to the advice/coercion dilemma in agricultural extension, is the question whether extension workers should be trained as generalist or specialists. It may be easier to imbue field agents with an effective package of specific

recommendations for a particular crop than to train them in a wide variety of farming techniques. A specialist is also more effective in communicating his narrow but concrete expertise to the farming population. What one finds under the MIDENO project is the yearly training of VEWs on almost everything pertaining to farming. This lack of specialised training might be due to the high cost of training specialist in every field of farming techniques. Specialisation has however been criticised on the grounds that it may lead to bureaucratic skirmishes in the field with various experts pushing contradictory advice at the expense of an overall development effort. Given the frequent need to develop the entire farming system, and the limited funds available for specialized training, a generalized extension service designed to meet the needs of farmers seems the most appropriate to be adopted by the MIDENO project.

Investment in extension services is usually assessed in terms of extension workers/farmer ratios. This, in the project area, ia as tabulated below.

TABLE 3.1: Extension Worker/Farmer Ratios in the North West Province

DIVISION	EXTENSION/FARMER WORKER/RATIO
MOMO	228
MENCHUM	270
MEZAM	334
DONGA/MANTUNG	384
BUI	422
AVERAGE FOR PROVINCE	324

SOURCE: Provincial Delegation of Agriculture (PDA)

Concerning the geographical outreach of the VEWs, most of them were concentrated in areas with poor infrastructure and where most of the disadvantaged farmers reside.

Associated with the failure of many programs to reach majority of small-holders is the tendency for agricultural extension services to focus their attension on male farmers. This overlooks the importance of women both as major contributors to the farm labour supply and as significant family income earners. Thirty per cent of the extension force of the MWIRDP are women. This makes contact with foodcrop farmers who are mostly women easy.

Extension agents of the MIDENO project face the common problem encountered in most projects. They are ill paid and ill equiped. The main positive aspect of the project is its non-discrimination between export crop farmers and food crop farmers. Extension services are provided to all farmers who need them, following the "take it or leave it" approach.

3.3.2 AGRICULTURAL CREDIT

The agricultural credit policy of many developing countries was first framed as part of colonial economic policy. The main goal was to promote commercial production to regular supplies to the colonial power. This was typified by the Tropical Plantations and trading companies that ensured regular supplies to the metropolitan cities. Credit for this purpose was supplied by metropolitan financial markets.

In the newly independent states, credit policy has often been reoriented towards promoting food self-sufficiency, acquiring foreign exchange and creating jobs. This required an institutional frame work and led to several forms of establishments such as the new farm credit institutions. Extensively subsidized agricultural credit programs were implemented by the state through these institutions. This early approach brought only limited results and left most of the farming population practically untouched (Kehnert and Pischke (1982)). This realisation led to changes in agricultural credit policy. The new credit system viewed credit as an integral part of a complex of measures to promote development. Supervised credit was a first step in this direction. It combined extension and credit services.

Conventional approaches to agricultural credit policy most often consider only the demand for funds and overlooks the supply of savings. MIDENO credit policy has adopted this conventional approach with all its shortcomings. MIDENO, in its baseline survey, collected no information concerning the savings potentials of the farmers in the NWP prior to the

establishment of its credit scheme. Consequently little first hand information is available to program planners on the target population's saving propensities or the sources from which they obtain credit. Since incomes are very low and the savings potential appears to be very small, the credit component of MIDENO has been based on the assumption that seasonal credit is one of the major constraints to rural development. Studies carried out in similar projects suggest that rural farmers have a greater capacity to generate savings than is commonly assumed. (Lele, 1975).

The credit component of the NWIRDP is officially managed by the NWDA, FONADER and the NWCA Ltd. Its day to day administration is however coordinated by the FONADER agency in Bamenda. Grassroot workers and credit agents have the task of identifying the target farmers and groups eligible for credit. Farmers are then assisted to determine their credit needs.

The table below shows the loan disbursement and recovery record of the project during phase I.

Table 3.2: Summary of Loan Disbursement and Recoveries

In Million (CFA)	1984/85	1985/86	1986/87	1987/88	1988/89	1989/90
1. DISBURSEMENT Total loan demanded	38.851	86.686	177.554	302.321	384.453	148.31
Total effectively disbursed	36.705	58.001	154.711	107.885	200.366	Na
Disbursement ratio (%)	94	67	87	36	52	-
2. RECOVERIES Instalments due (31st March)	-	91.417	63.052	62.867	102.084	281.78
Amounts recovered (30th June)	-	66.879	42.979	56.384	10.036	75.077
Recovery rate (%)	-	73	68	90	9.8	26.6

SOURCE: Preliminary Project Completion Report. MIDEMO 1989 P.33

The screening of individual applications for loans is the responsibility of the cooperative primary marketing societies and food crop groups. Outright rejections of loans applications at this level rose from 10% in 1986 to over 35% towards the end of the project. At the level of FONADER, the rejection rate rose from 2% in 1986 to around 10% by 1990. This was attributed to the shortage of investment funds to meet up loan applications. This same trend is observed in recoveries, which were over 90% in 1987 and declined steeply to 9.8% in 1988/89. All loans to cooperative members are recovered by deduction, in instalments, from their coffee sales. Food crop loans are recovered in cash by credit supervisors after the harvest and sale of the crops.

Analysis of the repayment figures in similar projects

show that small scale farmers are by no means worse defaulters than large - scale farmers. In fact, a higher percent of defaulter were found to be the larger farmers, possibly because being politically powerful, they feel that they can renege on their debts with impunity. (Lele, 1975). No data is available to support the conclusion that this is true with the MIDENO project.

The customary approach of stimulating the economic development of small-farm agriculture stresses the necessity of generating loans for a large number of borrowers in a relatively short span of time. This necessity is based on the hypothesis that inadequate access to credit hinders development and that by controlling credit, it is possible to guide the development process. In the next chapter, the coefficient of determination will be calculated to asses the importance of credit to the development of agriculture in the North West province. It is however increasingly apparent that while credit may be important, it is almost never the most important element in the set of services that stimulate agricultural development. (Kehnert and Pischke, 1982).

3.3.3 CO-OPERATIVE DEVELOPMENT

Industrial market economies formerly characterised by pre-industrial small-farm agricultural structures developed their agriculture by means of cooperatives. The role of the state was restricted to providing a legal framework and retaining the right of supervision. The success of cooperatives in industrialized market economies led to their

introduction in the developing countries. Most of these cooperatives in developing countries have been a failure (Kehnert and Pischke, 1982). This failure is attributed to the difference in their origins with those in industrialized countries. While cooperatives were initiated by farmers in Europe, in Africa, the state thought that it had to seize the initiative and unite the farmers in cooperatives. The model generally adopted was the big, multipurpose cooperative with professional management offering marketing, input supply as well as financial services.

This was the model adopted by the NWCA. It had a professional management team with the functions of supplying inputs and credit to farmers within the project area. The sophisticated management of the cooperative precluded the management from working directly with most of the farmers at the level of primary societies. This impersonal organisational form of the NWCA failed to stimulate the confidence of the farmers. Mismanagement and corruption also plagued the organisation. All these problems culminated in the collapse of the cooperative in 1981, just when the NWIRDP was about to commence. It was only after a major rehabilitation of the cooperative programme that the NWCA was re-established in 1983. This delay greatly retarded the input component of the project.

With the realisation that cooperatives can only be effective and sustainable if initiated by the beneficiaries, the NWDA management went ahead to encourage farmers to form cooperatives at various levels. The project thus developed a

series of large stores at cooperative union level and small stores at cooperative society level. These stores are used as storage rooms for fertilizers, seeds, sprayers and other inputs. Request for inputs passes from the cooperative society level to the union and finally to the NWCA. The tables below indicate the type and number of cooperatives operating in each division of the province.

Table 3.3: COOPERATIVES

	MEZAM	MOMO	MENCHUM	BUI	DONGA MANTUNG	BOYO	NGOKE TUNJIA	TOTAL
APEX COOPERATIVE	2	-	-	-	-	-	-	2
COOPERATIVE UNION	4	2	-	2	1	1	1	11
COOPERATIVE SOCIETY	29	20	15	24	7	23	10	128
CREDIT UNIONS	31	12	3	24	8	21	7	106
TOTAL	66	34	18	50	16	45	18	247

SOURCE: Provincial Delegation of Agriculture, North West Province.

Table 3.4: COMMON INITIATIVE GROUPS (CIG)

	MEZAM	MOMO	MENCHUM	BUI	DONGA MANTUNG	BOYO	NGOKE TUNJIA	TOTAL
APEX CIGs	1	-	-	-	-	-	-	1
CIGs	28	10	1	2	-	-	4	45
TOTAL	29	10	1	2	-	-	4	46

SOURCE: Provincial Delegation of Agriculture.

About one quarter of project cost went into the creation of an input supply capability and the development of cooperatives (Ndonyi and Langha, 1989). Unfortunately, the project design did not actively involve the villagers in the process of initiation and construction of most village stores. Local participation was absent. Consequently, this colosal

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investment was made without much input from the beneficiaries. In some cases, the stores have never been put to use. The project management never consulted the villagers to find out their needs. Management wrongly assumed that village stores were a priority need of the village farmers.

3.3.4 SOCIAL SERVICES

Th provision of social services is one of the major component in rural development projects. Social services in this context include: improvement in rural communication, the introduction of broadbased immunization measures against disease and the construction of rural health clinic. It includes also improved water supplies, labour saving measures in homes, and improvement of local diets through new varieties of food crops. Mention should be made also of provision of educational and training programs which are crucial in any effort to improve the quality of life of low income rural populations.

There are sound economic reasons for introducing social welfare services in rural development programs.

Most often, better health, reduced domestic chores, and higher levels of education can contribute to increases in agricultural productivity through increases in the quantity and quality of labour. When health is affected, rural people are able to devote fewer and less productive hours to agriculture.

In addition to low labour productivity, low labour availability is also one of the chief constraints to increasing agricultural productivity. Inaccesible farm roads and poor health can greatly reduce the amount of labour available for farm-work. The migration of rural people to the cities is also attributed to the lack of social amenities in the villages. This migration significantly reduces the amount of labour left for agriculture.

Where absence of particular social services leads to adverse effects on welfare and hence on labour productivity, the allocation of scarce resources to such services is justified both on productive and welfare grounds.

The planners of the NWIRDP almost completely ignored the importance of social services in rural development. This was despite the baseline information collected by the monitoring and evaluating unit (M.E) of MIDENO before commencement of the project.

Data collected by the M&E unit indi ed that 30 per cent of the population suffered from chro under tion. This undernutrition was ttribut to e extr poor road infrastructure in the rovince, inadequate nut n knowledge

and poor health facilities. During phase one of the project, MIDENO made very insufficient attempts in its water supply and road construction efforts.

Under the project, 347 stand water pipes were constructed to serve a population of over one million rural inhabitants. This effort can rightly be described as being grossly inadequate considering the role clean water plays in the improvement of health. Rural inhabitants in the province still rely largely on streams for their drinking water. This ofcourse exposes them to numerous health hazards.

The roads component of the project hardly took-off due to inconsistencies on the part of the government. First, the government requested the project to delay action on the "Ring Road" as major improvements were expected on it under a different programme. Secondly, in a review of specifications of rural roads, the ministry of equipment modified the specifications on the minor roads, increasing the gravelled width. Contract for the road was awarded in 1990 but construction work only commenced in 1995 under the supervision of the Ministry of Public Works and Transport but no longer under MIDENO.

The high cost of social services is usually advanced as the main reason why these services are difficult to realise. Most often, three sets of inter-related questions are normally asked when planning rural development programs.

1. Given that resources are limited, how should additional fiscal, organisational and manpower resources be raised within the rural areas?

2. Are such resources likely to be mobilised more easily if the services to be provided lead to a measurable impact on productivity or do they generate substantial enthusiasm for development programs among rural people?
3. How can low-cost provision of services be recognized? Is greater participation in planning and/or implementation of programmes more conducive to a low-cost delivery of services?

To reduce cost in its water supply efforts, MIDENO solicits the participation of the beneficiary villages towards the realisation of the project. This village participation is in two forms - in kind and in cash contributions. For the cash contribution, each member of the community is levied a fix amount depending on sex and on the individuals income. The non-cash contribution is in the form of manual-work which the villagers carry out. Village participation in each project is expected to be around 25 to 40 per cent of total cost.

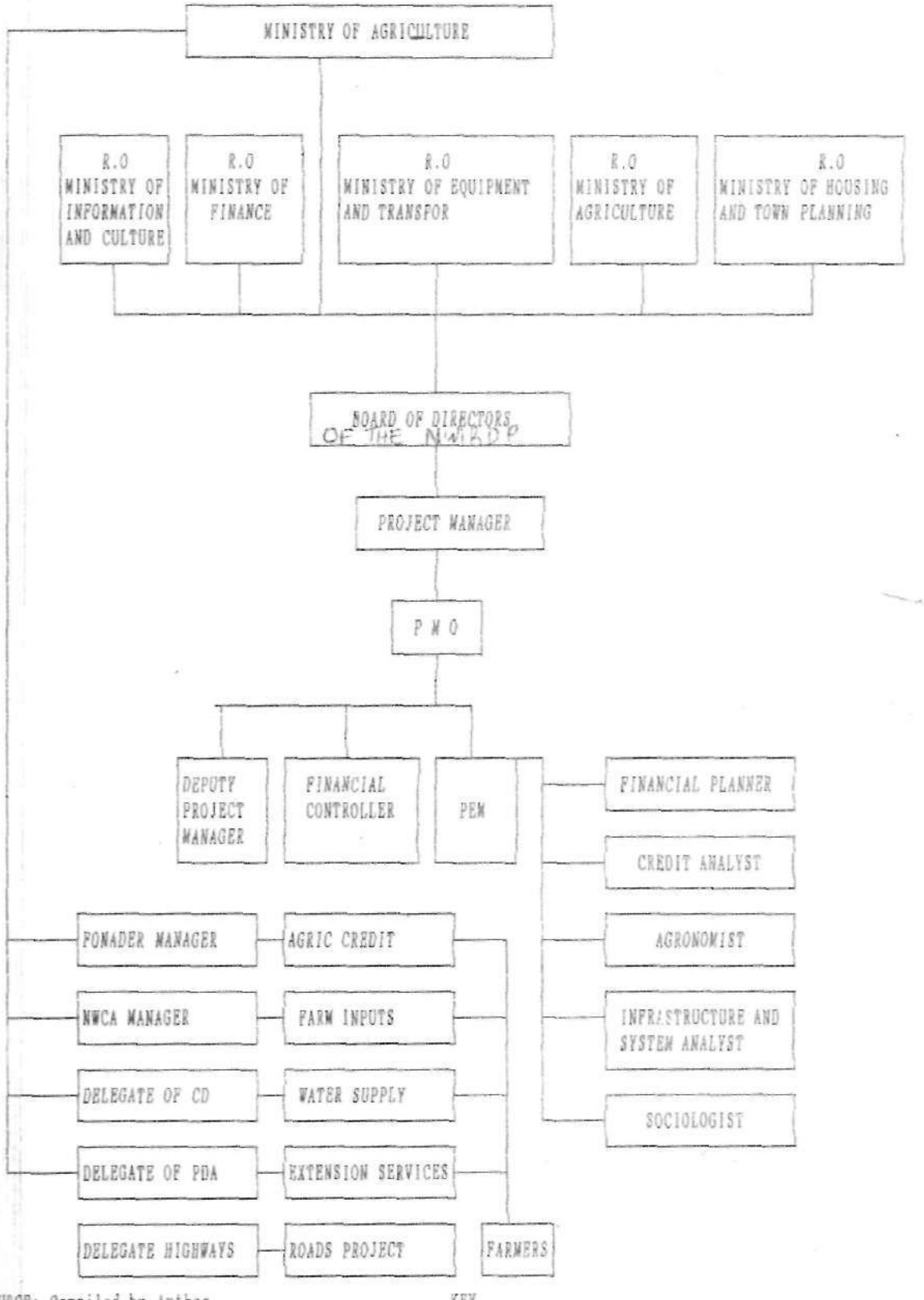
By using this method of community participation other forms of welfare services can be provided. This is however, not the case. Social services are almost totally absent in the MIDENO project design. MIDENO either finds the provision of social services unnecessary or management is unaware of the advantages of these services towards increased agricultural productivity. Social services provide considerable potential for involving, as opposed to merely reaching, rural people. Local participation and resource mobilization provide a means of over coming the problems of high recurrent costs of many social services.

3.4 THE ORGANIZATION AND MANAGEMENT OF THE NWIRDP

The organisational structure of a development agency portrays a management which is either authoritarian or democratic in nature. Unlike in a democratic structure where farmers are represented in the decision making process, an authoritarian management excludes farmers from this process. Under an authoritarian management few people in a project, compared with the total number involved, have a command of technical knowledge and only a few, mostly foreign trustees control the capital. Blume (1971). This means that there are basic power blocs in the system, and this situation is more likely to give rise to authoritarian than to democratic management. It will be justifiable to conclude that democratic structures lead to increase in productivity, since more people are involved in decision making but Blume (1971) thinks otherwise. He believes that democratic leadership produces greater satisfaction amongs colleagues but that the effect on productivity is the exact opposite. He however, does not elaborate on how authoritarian management leads to higher productivity.

The NWIRDP has an authoritarian management structure. Farmers who are the beneficiaries of the project are not represented in the decision making organs as is the case in similar projects. In the Mulindi in Rwanda, farmers are appointed to the Board of Directors. Also in Kenya's agricultural development project, growers elect their representatives to become members of the Board of Directors (Blume, 1971). In the case of the NWIRDP, decisions are made

FIG II : ORGANISATIONAL CHART OF THE NWIRDP.



SOURCE: Compiled by Author

KEY

RO = Representative of
PMO = Project Management Office
PEM = Planning, Evaluation & Monitoring
CD = Community Development
PDA = Provincial Delegation of Agriculture

from the top and passed down to the farmers who are expected to implement these decisions. The organisational chart below shows the hierarchical structure of the NWIRDP.

The management of the NWIRDP is vested in MIDENO with the minister of Agriculture as the supervisory authority. The responsibility of administering MIDENO on the other hand is vested in a board of directors, which is a broad based inter-ministerial group of appointed officials who provide direction for MIDENO as well as take responsibility for its actions. The organisation of MIDENO is based on the following three principles.

i. To ensure that the PMO is not a complicated organisation with many levels of administration which might slow down the movement of information either from below or from the top.

ii. To establish an organisational structure with broad spans of control, including appropriate linkages with the implementing agencies.

iii. To ensure that the organisational structure eliminates overlaps in fucntions with other established rural agencies.

A look at the organisational chart of the NWIRDP raises doubts if these objectives were achieved. There is no indication that there is flow of information from below to the top. Without farmers' representation in the management team, it is unlikely that their views are heard or known by top management. It is equally not clear if the project manager is answerable to the board of directors or to the

minister of agriculture. Apart from the highways department which executes the roads component of the project, all other agencies are answerable to the minister of agriculture not to the project manager nor to the Board of Directors. Another point of concern is the absence of the representatives of the ministry of Health and the ministry of woman Affairs in the Board of Directors. The inclusion of the ministry of housing and town planning on the Board of a rural development agency is also questionable.

Often, the primary constraint to rural development is not technological or even financial, but essentially organisational and administrative. To realise the full potential of donor-aided programs means not only short-term production increases but also the development of effective rural administration and the concurrent training of indigenous manpower. The improvement of administrative capacity and technical competence at the regional and lower levels is necessary to ensure that socio political considerations do not become the exclusive criteria for the allocation of development resources.

3.5 SOURCES OF FUNDS FOR THE NWIRDP

The NWIRDP has four sponsores. These are IFAD, EDF, KFW and the government of Cameroon.

1. INTERNATIONAL FUND FOR AGRICULTURAL DEVELOPMENT IFAD:
An IFAD loan of twelve million dollars was approved in 1980 and it became effective in november 1981. The first

disbursement of the loas was made in may 1983. Two methods of loan disbursement are used.

a) DIRECT DISBURSEMENT: In this case contractors and or suppliers are paid directly by IFAD through their bank accounts. This payment is done after MIDENO must have verified and approved their invoices.

b) REINBURSEMENT OF PRE-FINANCED EXPENSES: Here, MIDENO prefinances expenses. Applications are then made by the Authority to the fund for reimbursement.

2. The European Development Fund (EDF) provided grants amounting to 10.2 million dollars. EDF funding was to take care of the input supply and institutional support components of the project. The disbursement of the EDF funds were received by MIDENO and the NWCA.

3. Kreditanstalt fur wiederaufbau (KFW), financed the credit and roads components of the project. KFW gave a total grant of DM 8.00000 million to the project. This amount was given to MIDENO and FONADER.

4. The Government of Cameroon's contribution in financing the project was estimated at 7.8 million dollars. The disbursement of funds to the project is on a quarterly basis. Funds are paid directly from the Government treasury to MIDENO's bank account on request by the project.

3.6 CONCLUSION

This chapter has been able to make an assessment of the project comoponents of the NWIRDP. This has been done by fitting each activity within a theoritical framework. By doing this, the extent to which practice deviates from the theory is emphasised. The disadvantage or advantage of the method of implementation of each activity is also noted. This section, read alongside the literature review gives a better undestanding of the data analysis in the next chapter.

CHAPTER FOUR

4.0 PERFORMANCE OF THE NWIRDP DURING PHASE I AND PROSPECTS FOR PHASE II

4.1 INTRODUCTION

In this chapter, an attempt will be made to achieve the objectives of this study. By the end of the analysis, efforts will have been made to:

1. determine the extent of integration of the MIDENO project;
2. evaluate the performance of the agricultural component of the project;
3. establish the relationship between agricultural production and some explanatory variables (input supply, credit and field staffs);
4. determine the percentage contribution of explanatory variables to total agricultural production; and
5. examine the prospects for the success of phase II of the NWIRDP.

The theoritical framework of chapter two, viewed in relation to chapter three, will facilitate the attainment of the above objectives.

4.2 EXTENT OF INTEGRATION OF THE NWIRDP

For a project to be known as an IRD project, its design has to take into consideration farm and non-farm occupations and the provision of social services. In the NWP, which is the study area of this thesis, 46% of the population depend on non-farm incomes for their livelihood. It is therefore

reasonable to expect that any IRD scheme in this area should incorporate non-farm activities in its development programme.

The NWIRDP during phase I carried out six activities.

1. training of agricultural extension workers,
2. granting of credit to farmers,
3. carrying out of extension and adaptive research,
4. supplying of farm inputs.
5. construction of water points
6. rehabilitation of rural roads

From the above activities of MIDENO, provision was not made to improve the livelihood of non-farmers. This could have been done through the promotion of cottage industries. It equally ignored health and education in its development scheme, thus neglecting the fact that the provision of social services is of vital importance in any rural development scheme, even when increase agricultural productivity is the main objective of the programme. Improvement of health, diet and education improves the welfare of the rural population. This leads to increase agricultural production through an improvement in the quality of labour.

Wilber (1979) clearly distinguishes between agricultural development (AD) and rural development (RD). He states that AD is essentially a sectoral activity, one which is concerned with the agricultural sector. In contrast, RD is generally conceived of as a multi-sectoral activity which includes, besides AD and rural industry, the establishment or improvement of schools, clinics, roads, water supply and other welfare services. The primary objective of rural development

is therefore the enrichment of the material and social welfare of the rural population while agricultural development is mainly concerned with the growth of agricultural output.

The integrated priority Action Zones (ZAPIs) in the South Central Province and the East Province, the Nkam Development Corporation in the Litteral Province (SODENKAM) are IRD schemes in other provinces of Cameroon, which combine their agricultural projects with non-agricultural activities and also engage in the provision of social amenities. ZAPI also runs womens assistance programs, training programmes aimed at young adults, health campaigns and housing improvement projects. SODENKAM on the other hand by 1973 had built ten primary schools, six health dispensaries, cultural centres and a training centre for artisants. MIDENO, in phase one of the project, failed to promote any non- agricultural activity. Neither was there any significant improvement in social amenities.

Orthodox Rural Development (ORD) assumes agricultural development to be synonymous to rural development. It does not consider that in addition to agriculture, a proportion of the rural population also engages in non-agricultural occupations. MEDINO, in adopting this orthodox strategy towards rural development, leaves one in doubt if the objective of alleviating rural poverty can be achieved in the North West Province. This is in consideration of the fact that 46 per cent of the population of the province are involved in non-farm occupations. Thus making AD synonymous to RD, as is the case with the NWIRDP, might increase farm

incomes but this might not lead to the improvement of the social and economic welfare of the majority of rural inhabitants.

For the MIDENO project to be called an IRD project. programmes of agriculture, education and training, health and nutrition and of community development should not be planned and implemented in isolation. Rural development requires simultaneous action on several fronts. This is hardly the case with the NWIRDP. Adopting A.T Moshers' (1976) classification of types of projects, the NWIRDP only comes close to type IV projects Mosher classified type IV projects under agricultural projects (see page 19 20).

From the above concepts, the MIDENO project is neither a Rural Development project, neither is it an integrated Rural Development project. At best, it is an Agricultural Development project.

4.3 EVALUATION OF PHASE I OF THE NWIRDP

To evaluate the performance of the agricultural component of the MIDENO project, targets set will be compared with the achievements at the end of phase one. The activities to be examined (compared) are:

a) Field staff training.

b) Provision of farm credit

c) Input supply

d) Maize and coffee seedling production

e) Hectarage planted with maize and coffee.

f) Total agricultural production.

4.3.1 VILLAGE EXTENSION PROGRAMME

The training of village extension workers was considered to be the main activity of the NWIRDP. This was based on the assumption that the low agricultural productivity in the province could be attributed to the absence of extension services. Because of this absence, farmers were considered to have limited knowledge of new farming techniques and the use of farm inputs.

TABLE 4.1: FIELD STAFF TRAINING DURING PHASE I

PROJECT YEAR	TARGET	VEW/FARMER	ACHIEVEMENT	VEW/FARMER RATIO
1982/83	17	1:3058	0	1:0
1983/84	18	1:1485	90	1:577
1984/85	29	1:812	138	1:228
1985/86	34	1:530	94	1:16
1986/87	32	1:400	94	1:125
1987/88	0	1:400	0	1:125
TOTAL	130	1:400	416	1:125

VEW = Village Extension Worker
SOURCE: Compiled by the Author.

From table 4.1, the project more than doubled its target for field staff training in each of the project years. At appraisal, the project envisaged an extension worker/farmer ration of 1:400. This was to serve a farmer population of about 52.000. It however, by 1988, had a ratio of 1:125. These are particularly high ratios for the province, given that prior to the NWIRDP, there had been hardly any evidence of agricultural extension workers in the region. These ratios

however provide only rough estimates of the magnitude of intensity. They do not indicate whether a greater number of agents in proportion to farmers population means that more farmers are being reached. They also fail to indicate what reaching a farmer signifies.

The increase in the number of extension workers trained was due to the reduction of the training duration from six months as envisage to three months during implimentation. It seems the project became more interested in the quantity and not the quality of its extension staff.

The project also envisaged to train leader farmers. This was to be an attempt by the project to involve local participation in its extension program. The leader farmers were to be selected farmers who would work in close conjunction with extension agents to adopt a wide range of new farming techniques. The increased yields produced by these model farmers were expected to popularise the program and encourage other farmers to adopt innovations. The objective was however a failure. No leader farmers were trained due to lack of facilities at the training center.

On the whole, however, and in terms of numbers, the projects VEWs programme was a success. Their qualitative value is however hard to determine.

4.3.2 MIDENO's CREDIT PROGRAMME

MIDENO gave out most of its loans in kind to meet the direct agricultural needs of the farmers. This was to make sure that loans are not diverted into other uses by farmers.

TABLE 4.2: CREDIT ADVANCED TO FARMERS

CREDIT ITEM	1984/85	1985/86	1986/87	1987/88	1988/89	1989/90
COFFEE SEEDLINGS (tons)						
PAR TARGET	540	3000	3535	4000	4200	4000
ACHIEVEMENT	453	1619	2611	3275	3324	-
KNAPSACK SPRAYERS						
PAR TARGET	945	1600	1570	3000	1066	1250
ACHIEVEMENT	627	-	473	103	916	344
COFFEE PULPERS						
PAR TARGET	855	900	1260	2000	694	1000
ACHIEVEMENT	641	603	763	460	38	218
MAIZE SEEDLINGS (tons)						
PAR TARGET	2400	5000	5000	5000	6000	15000
ACHIEVEMENT	711	2056	4685	3542	1575	800
HAND TRUCKS						
PAR TARGET	-	-	800	2000	1739	2000
ACHIEVEMENT	-	-	569	10	12	298
POTAGE STORAGE STORES						
PAR TARGET	-	-	-	10	-	-
ACHIEVEMENT	-	-	-	-	-	-
CORN MILL						
PAR TARGET	-	-	-	20	-	10
ACHIEVEMENT	-	-	-	0	-	10
GRAIN STORAGE STORES						
PAR TARGET	10	75	150	200	300	-
ACHIEVEMENT	-	-	-	-	-	-

PAR = Project Appraisal Report

Table 4.2 shows the project appraisal report (PAR) targets set at appraisal for various years and how far the project met these targets. It is worth noting that the project did not meet any target set for itself. Achievement fell far below expectations. In most cases the targets more than doubled from 1984 to 1990. In the case of achievements a downward trend can be noticed within the same period. In the case of grain and potatoe storage facilities no farmer got credit on these lines. This is despite the crop wastage reported every year due to lack of storage facilities. The targets can simply be described as being over ambitious considering the range between targets and achievements.

FONADER, the agency that had the responsibility for the

credit component of the project, has widely been described as being inept and a total failure. It is estimated that over 60 per cent of credit was given to civil servants who were not farmers nor owned any farms (Ministry of Agriculture 1990. p.10). The rest went to large landowners or ranchers thus failling to fulfil the projects mandate of reaching a large number of small farmers who are thought to be more in need of credit.

4.3.3 MAIZE AND COFFEE PLANTING MATERIAL PRODUCTION

The projects production of improved planting material concentrated on coffee and maize seedlings. The appraisal report envisaged the introduction of hybrid maize, but none was available for multiplication. However, the composites are reported to have given yield increases comparable to those envisaged from hybrids. It is therefore not felt that the lack of hybrids was a constraint.

TABLE 4.3: MAIZE AND COFFEE SEEDLING PRODUCTION DURING PHASE I

YEAR	MAIZE SEEDS ('000 tons)			COFFEE SEEDS ('000 tons)		
	PLANNED	ACTUAL	% RATE FULFILMENT	PLANNED	ACTUAL	% RATE FULFILMENT
1982/83	-	-	-	-	-	-
1983/84	34	20	66	69	44	64
1984/85	67	36	54	287	700	244
1985/86	67	76	113	1100	608	55
1986/87	296	91	31	1408	983	70
1987/88	90	42	46	1630	591	36
1988/89	105	29	28	1580	906	57

SOURCE: COMPILED BY AUTHOR

In 1984/85 and 1985/86 crop seasons, coffee and maize seedling production respectively met their targets. Apart from these two years, all other targets were not met during the life-span of the project. No multiplication of bean seeds for distribution to farmers took place. This was so despite the fact that beans was one of the target crops of the project within the study area.

4.3.4 HECTAREA PLANTED WITH MAIZE AND COFFEE SEEDLINGS

The hectares planted with maize and coffee seedlings were estimated using the sales of seedlings by the project. In later years however, most farmers started selecting seeds from previous harvest and no longer purchased seeds from the projects seed farms. This to an extent, explains the fall in hectare planted with maize and coffee from 1986. The percentage rate of fulfilment of project target for maize dropped from 88% in 1983/84 to 6% in 1988/87. Coffee dropped from 341% in 1984/85 to 7% in 1989/90. This was because it became difficult to estimate the extent of private seedling production. The high intensity of extension workers did not make things better. They failed to report realistic estimates of the amounts of hectares covered by maize and coffee during the project years.

The table below shows hectares planted with maize and coffee estimated only from sales of seedlings. This exludes private seedlings production. It implies that more hectares might have been planted than seen on the table. Thus whether targets were met or not was difficult to ascertain. However,

the large gap between targets and achievements in some project years shows that even if private seed production is added to project seed sales these targets will still not be met.

TABLE 4.4: HECTARAGE PLANTED WITH MAIZE AND COFFEE

	MAIZE			COFFEE		
YEAR	EXPECTED	ACTUAL	% RATE OF FULFILMENT	EXPECTED	ACTUAL	% RATE OF FULFILMENT
1983/84	420	370	88%	24	81	337%
1984/85	1260	1159	72%	129	440	341%
1985/86	2940	2650	90%	396	667	169%
1986/87	5880	2059	35%	878	589	69%
1987/88	9744	4065	41%	1509	400	26%
1988/89	12012	764	6%	2143	577	27%
1989/90	14868	2250	15%	2595	188	7%

SOURCE: COMPILED BY AUTHOR.

In the first three years of the project, the actual amount of hectares planted with coffee was more than that envisaged by the project. From the 1986/87 crop season available figures indicated a drastic drop in the hectares planted with coffee seedlings. Apart from private seed production, which was not accounted for, the fall in world coffee prices was the main reason advanced for the drop in coffee farming. From 1986, the price of coffee on the world market dropped considerably. This drop made coffee farming unprofitable. Most farmers either abandoned their farms or converted the farms to the production of food crops. Thus from 1986, coffee planting targets were not met, not due to project failure, but due to factors external to the project. Maize targets were not met even in early project years

because of the failure of the project to introduce hybrid maize seedlings. Farmers were not interested in the composites sold by the project. Thus. concerning maize planting the project failed to achieve its targets.

4.3.5 AGRICULTURAL PRODUCTION

As mentioned earlier, the NWIRDP was concerned with encouraging the production of beans, maize (the main food. crops of the NWP) and coffee (the main cash crop of the NWP): In this aspect of extension, input and credit facilities were provided mainly to farmers who specialized in growing these crops. The table below shows the trend of agricultural production in the province from the inception to the completion of phase one of the project.

TABLE 4.5: AGRICULTURAL PRODUCTION IN THE NWP 1983-1990 (tons)

YEAR	MAIZE	BEANS	COFFEE
1983/84	285737	95120	4498228
1984/85	255086	72050	8100460
1985/86	261015	72885	6880578
1986/87	194681	26591	7371
1987/88	180000	25040	5350
1988/89	172500	23200	2720
1989/90	168000	24000	2608
1991/91	184000	26000	3425

SOURCE: Compiled from data contained in NWP provincial delegation of agriculture, Statistical year book.

From table 4.5, there is a downward trend in the production of all crops. Maize production in the first year of project stood at 285737 tons but started dropping since then to 184000 tons at the end of the project. This is the same situation with beans production which was 95120 tons in 1983 to 23200 in 1989. It however, rose to 26000 tons by the end of the project.

The drop in coffee production is alarming. From 4498228 tons in 1983 to as low as 3425 tons in 1990/91 crop season. The drastic drop started in 1986. As indicated earlier the fall in the price of coffee, as was the case with other primary export commodities in the world market, could explain the drastic fall in coffee production. From table 4.4 we notice that from 1986, the targets set by the project for the expansion of the area planted with coffee far exceeded the actual hectares occupied by coffee plantations in the province during the same period.

This statistics can only lead to one conclusion. That is, the NWIRDP failed to increase agricultural production in the province during phase one of the project.

4.4 EMPIRICAL RELATIONSHIP BETWEEN AGRICULTURAL PRODUCTION AND CREDIT, INPUT SUPPLY, EXTENSION SERVICE

The management of the NWIRDP was more concerned with achieving these intermediate targets shown on tables 4.1, 4.2, 4.3 and 4.4 than meeting the project objective of raising agricultural production in the province. The management believed that if, having attained the targets of its various

project components, the ultimate objective was still unachieved, then either the strategy was wrong or other exogenous factors and influences had hindered the attainment of the objectives.

Below, the coefficient of correlation and the coefficient of determination will suggest the following:

1. If agricultural production has a direct or indirect relationship with agricultural credit, input and extension services.
2. The percentage contribution of credit, input and extension to agricultural production.

From these statistics we will conclude either that meeting project targets can lead to the achievement of project objectives or that exogenous factors such as social amenities can be a major contributing factor in the attainment of project objectives.

4.4.1 EMPIRICAL RELATIONSHIP BETWEEN AGRICULTURAL PRODUCTION AND EXTENSION WORKERS.

Calculations on the MIDENO project, using the ordinary least squares (OLS) method produced the following results.

AGRIC-PROD = 7775998 + 17641 EXT-WORK

(4.74) (3.51)

$R = 0.78$

$R^2 = 0.61$

t - ratios in parenthesis

The results show that agricultural production and extension - work are highly positively correlated as indicated

by the R-value (0.78). The statistics also show that 61% of the changes in agricultural production is explained by the variations in extension work as depicted by the coefficient of determination R^2. The positive value of the t-ratio also go to emphasize the high positive correlation between the two variables. The relatively high farmer/extension ratios indicates the importance extension plays in agricultural production within the project area.

4.4.2 EMPIRICAL RELATIONSHIP BETWEEN AGRICULTURAL PRODUCTION AND CREDIT

The customary approach to stimulating the economic development of small-farm agriculture stresses the necessity of generating loans for a large number of borrowers in a relatively short span of time. This necessity is based on the hypothesis that inadequate access to credit hinders development and that by controlling credit it is possible to guide the development process. Since many agricultural credit programs have been disappointing in practice, this hypothesis is being questioned and weakened.

Regressing the two variables gave the following results:

AGRIC-PROD = 3786037 - 0.0298 CREDIT

(2.28) (-1.01)

R = 0.14

R^2 = 0.02

t - ratios in parenthesis

The low R value shows a positive but weak relationship between agricultural production and credit in the project

area. The negative credit co-efficient and its t-ratio further emphasise the weak link between the variables. The R^2 value indicates that only 2 per cent of agricultural production is explained by the model. This low credit contribution to agricultural production goes to confirm the fact that more than 60 per cent of the projects credit was advanced to civil servants who were neither farmers nor owned farms. Credit which reached farmers were either diverted into other activities like funeral celebrations or marriage ceremonies. The absence of knowledge of the savings potential of farmers within the project area may also explain this weak correlation of credit and agricultural production. These results also confirms the conclusion that credit is almost never the most important element in the set of services that stimulate agricultural development (Kehnert and Pischke (1982)).

4.4.3 EMPIRICAL RELATIONSHIP BETWEEN AGRICULTURAL PRODUCTION AND INPUT SUPPLY.

Making use of data from the MIDENO project and applying the ordinary least squares method produced the results below.

AGRIC-PROD = 4525908 - 0.200 INPUT

(2.59) (-1.42)

R = 0.34

R^2 = 0.12

t - ratios in parenthesis

The results show a low positive correlation between input supply and agricultural production. The results equally

indicate that only 12% of agricultural production is explained by the regression model. This tells us that input supply by the project had very limited impact on agricultural production. The negative sign of the input coefficient and the t-ratio confirm that input supply on agricultural production is not significantly positively related.

4.4.4 EMPIRICAL INFLUENCE OF CREDIT, INPUT SUPPLY AND EXTENSION WORK ON AGRICULTURAL PRODUCTION.

In order to assess the significance of these variables jointly on agricultural production, a multiple regression analysis was carried out. The analysis came out with the following results:

AGRIC PROD =7814067-17681 EXT WORK+0.0054 CREDIT-0.024 IN-SUPPLY

(3.91) (-2.14) (0.21) (-0.18)

$R^2 = 0.43$

The above results indicate that 43 per cent of agricultural production in the North West province under the MIDENO project is accounted for by these variables. This implies that 57 per cent of agricultural production under the project is explained by other variables apart from those in the model.

From tables 4.1, 4.2, 4.3, 4.4 and 4.5, it is clear that the NWIRDP more often than not failed to meet the targets set for the project of appraisal. Apart from the extension component of the project where the extension/farmer ratio of 1:400 was reduced to 1:125, no other project component met the project appraisal report targets. The analysis also shows

that the major activities of the project which are: training of extension workers, providing credit facilities and provision of inputs to farmers did not contribute significantly to the agricultural development of the NWP. These variables as seen from the regression analysis account for barely 43 per cent of the agricultural production of the province. It implies that there are other exogenous variables which are not included in the project design which, if taken care of, will account for as much as 57 per cent of the agricultural production of the province. These other variables will likely include most importantly the provision of social services in the rural areas which the NWIRDP has almost completely ignored. As mentioned earlier, the provision of social amenities in rural areas is of utmost importance in rural development projects even when increase agricultural productivity is the major objective of the project.

4.5 VIABILITY OF THE NWIRDP

The intention here is to assess the viability of the MIDENO project, given the environment and circumstance in which its activities are being executed. To do this, economic and non-economic parameters will be used.

4.5.1 ECONOMIC FACTORS

The availability of funds to effectively implement components of a development project is of vital importance to its success. Without adequate funding, the project can not be

viable and is bound to fail up. Phase one of the NWIRDP ended in 1990. From government projections, phase two had to commence in 1991 but the second phase has not started six years after. Information from MIDENO staff indicate that the delay of phase two is due either to the unwillingness or inability of donors to meet up with their financial contributions. Suprisingly also, the government of Cameroon has not equally shown interest in providing its portion of the money.

TABLE 4.6: CONTRIBUTION OF CO-FINANCIERS TOWARDS PHASE I (IN MILLION CFA)

		Percentage contribution
IFAD	3170.6	77.4
GOC	4.7	0.11
EDF	1.8	0.04
KFW	920.0	22.5
TOTAL	4097.1	

It is worth noting that the government of Cameroon's (GOC's) contribution to the NWIRDP is less than one per cent of the total cost of the project during phase I. Despite this insignificant contribution, the GOC's disbursments to the project became irregular from 1986. Either the GOC can not without foreign donors, meet up the cost of development in the NWP or rural development in the province is not a government priority. The second proposition is likely correct. The GOC should be the major sponsor of the project and not the

reverse. The irregularity in government contributions was attributed to the financial difficulties it was going through due to the economic crisis of the 1980s. However, with the economic crisis still unabated, and foreign donors still not ready to fulfil their financial contributions, the viability of phase II of the project is definately in question. The mere fact that phase II of the project is still to commence six years after, is enough evidence of the lack feasibility of the MIDENO project.

Making deductions from the regression analysis above, one realises that agricultural production dropped during the project years. (see table 4.4 p.77). This implies that the sum total benefits of the project may not have covered project cost over the nine year period, thus meaning that the project is not self-sustaining. The situation could possibly be different if non agricultural production projects and social services are included in project activities during phase II. The project in its second phase can make provision for small-scale industrial loans to take care of the 46% of rural inhabitants who rely on non-farm incomes for their livelihood. This will go a long way to make the NWIRDP sustainable and viable.

4.5.2 NON-ECONOMIC FACTORS

Participation in the design, and implementation by project beneficiaries of a development project is one of the most important determinant of the success and sustainability of that project. Some development specialists even predict that any project in which the beneficiaries played no main part in its formulation is bound to fail, no matter how technically sound it may be (ERASMU 1984. Since previous essentially top-down strategies of rural development have clearly failed to make any substantial impact upon rural poverty, there is a case for reversing the direction and approach of development, more from the bottom-up. The impetus towards development should come from below and not always from above. This is because rural people are in the best position to define their own needs and their involvement will lead to a viable and sustainable rural development program. The identification of felt-needs (needs as the rural citizens identify them) is an important aspect of development programmes. It creates popular support for the project which guarantees the projects sustainability. This line of erguement is based on the fact that rural people are not ignorant, idle or apathetic as they are often made out to be by top-down development strategist. Rather they are resourceful, knowledgeable and hard-working. Rural people have a reservoir of indigenous knowledge which could be tapped for development if they are involved during the initial stages of a development programme. Projects which fail to recognize this fact are bound to face problems of viability or sustainability in the long-run.

The NWIRDP is not endogenous but external in origin. The project owes its origin to the GTZ and CITEC studies, followed by an appraisal by IFAD on the request of the GOC. Problem identification was not endogenous and therefore suffered from the lack of insight which an insider could have provided. Thus, despite a solid survey at appraisal, designers failed to consider the gravity of the conflict between livestock breeders and crop farmers that has devastating effects on production in the project area. Consequently, livestock development was excluded from the whole program and no attempt was made to integrate crop and livestock farming. Integrating crop and livestock farming would have accelerated the viability and sustainability of the project.

Equally, because of the external origin of the program, the designers failed to investigate the savings potential of the rural dwellers. They based their assumption on the notion that credit to farmers will be a major determinant in the agricultural development of the province. From the regression results however, we discover that agricultural credit in the study area had the least significance in the overall agricultural development of the NWP.

Lack of participation in project design also explains why a purely agricultural production program was designed for the province, despite the fact that as many as 46 per cent of rural inhabitants of the project area rely on non-agricultural activities for their incomes. If the bottom-up approach to rural development had been adopted, the project could have made provision for non-agricultural assistance in the form of

improving and encouraging cottage industries. The felt-needs of the people could have included other productive activities apart from farming.

The organizational chart of the NWIRDP in chapter three page ..... shows no bottom up information flow. Every decision is taken from above and the farmer is only expected to impliment the directives. This constant form of information flow creates a lack of popular interest in the project. The only form of participation in the project is at the stage of implimentation. Project design is wrongly assumed to be too complicated for the rural inhabitants to understand. In similar projects in Kenya and Tanzania, elected farmers representatives are members of the board of directors where major decisions are taken concerning the project. Participation which allows rural people to have a voice in determining objectives, and which makes their knowledge, skills and resources available surely results in more effective and viable projects.

The GOC has to increase its financial commitment towards the development of the NWP in order to make phase II viable. The GOC should be the major sponsore of the project and should only be assisted by foreign donors and not the reverse as was the case during phase I, where its contribution was less than one per cent of total project cost. There is equally, the need for the project design to be reformulated before the start of phase II. This time, beneficiaries should be involved in the formulation of the project objectives and not only in implementation. These are important conditions that, if met, will ensure the success and sustainability of phase II

of the NWIRDP.

4.6 CONCLUSION

From the analysis in this chapter, three conclusions have been arrived at:

Firstly, that the NWIRDP is not an IRD project. That, at best, it is an AD project. To be an IRD project, farm and non-farm activities as well as the provision of social amenities should be part and parcel of the project.

Secondly, the analysis points to the fact that apart from the field staff training activity of the project, no other project component met the project appraisal report targets. Field staff training also comes out as the most significant determinant of agricultural production while credit is the least significant. In all, the explanatory variables account for barely 43 per cent of agricultural production while 57 per cent is explained by other exogenous variables.

Thirdly the chapter ends with the conclusion that phase II will only be successful if the GOC increases its financial commitment to the project and, secondly, if the project design is reformulated to include major contributions from the project beneficiaries.

The next chapter will very broadly conclude the ideas and central theme of the thesis. It will also proffer recommendations on how the MIDENO project can be restructured to meet the aspirations of the NWP of Cameroon.

CHAPTER FIVE

CONCLUSION AND RECOMMENDATIONS

The central theme of this thesis is that rural development should involve the development of rural persons, both economically (increasing agricultural and non-agricultural productivity - hence per capita income) and socio-culturally (providing social amenities, increasing the level of awareness of rural people, encourage full participation in their affairs and generally improving the standard of living of the rural inhabitants). It is only by adopting this integrated strategy that the objective of rural development, which is the alleviation of rural poverty, can be achieved.

This central theme is based on the premise that rural development has spatial and occupational dimensions. The "spatial index" tells us the percentage of people living in the rural area while the "occupational index" is an indication of the number of people in the rural area who depend upon agriculture for their livelihood. In the area of study, over 83 per cent of the inhabitants live in the rural areas while 54 per cent depend on agriculture for their livelihood. This implies that 46 per cent of the inhabitants in the study area depend on non-agricultural occupations for their livelihood. The NWIRDP however, concerns itself only with the agricultural development of the province, leaving out the non-agricultural and socio-cultural aspects of rural development.

There is serious underdevelopment in the rural sector of the North West Province with respect to infrastructure such as water supply, transportation and electrification. Although

the area is well populated (it is the second most populated province of Cameroon, with an average population density of 73 in h./Km^2, more than three times the national average), little surpluses are produced because of transportation problems. There are therefore great losses during crop harvest due to the poor state of the feeder roads. The response of rural youth to the absence of amenities is rural-urban migration. The response of rural adults to the same problem is the lack of interest in producing food beyond family subsistence. Consequently, as indicated on table 4.5, food production in the province dropped during the project period. This clearly suggests that the provision of social amenities is of utmost importance in rural development projects, even when agricultural production is the main objective of the scheme.

The factors involved in rural development are complex. In trying to develop one aspect, other aspects may present problems or constraints thus frustrating the expected results. Therefore, if concerted efforts are made to develop all essential aspects in an integrated fashion, significant improvements can be made into achieving rural development. IRD is therefore anti-thetical to isolated project programmes. The high cost of IRD projects notwithstanding, the benefits are definitely more in the long-run.

There is a distinction between participatory development and participation in development. The former essentially means a situation in which elements of discussion are introduced into an already predetermined structure of a project framework. The latter, on the other hand, is derived from the characteristics of the rural poors conditions:

dependence, submission, limited access to resources etc. It concerns efforts to change these characteristics and to bring the vast majority of rural people within the armpit of local and national development initiatives.

Participatory development as practiced by MIDENO is essentially top-down participation while participation in development is bottom-up participation, which can be successful in building up the basis for sustained local involvement. Realizing the full potential of rural development programmes must not be geared only towards short term production increases but also the development of effective local administration and the concurrent training of indigenous manpower. To this end, far greater national involvement in planning and implementation of rural development programmes is necessary. However, if participation of nationals is to be meaningful in the long-run and if programs are to benefit from knowledge of local needs and local constraints, it is also essential that rural people and local level officials who posses such knowledge play a major role in planning and implementing rural development programmes.

To attain a viable and sustainable rural development scheme in the North West Province, the following recommendations should be considered and implemented.

1. Conscious should be made to impart new ideas to the farmers at the farm level which will encourage the farmer to adopt innovations.
2) Village extension workers should be provided with

incentives (better pay, transport facilities and should be well equipped), which will encourage them to perform their task efficiently.

3) The duties of MIDENO Agents should be limited and specific rather than being involved in areas of activities outside their training.

4) For VEWs to succeed, the support and participation of the farmers has to be encouraged. Farmers should be involved directly in the extension effort. This can be done by devising a method of organizing systematic group exchange of ideas and experiences regarding adoption of new innovations. Through learning from each other, a process of mutual help can be fostered among farmers.

5) With regards to credit procedures an alternative approach of matching credit grants in proportion to the amount of resources mobilized and effectively utilized from within the rural areas can be adopted. This approach to granting credit in rural areas implies that limited, formal administrative manpower could be best utilized initially for institutionalizing ways of mobilizing and distributing rural credit rather than for the rapid expansion of an institutionalized credit program as was the case in phase one. As with VEW, a group approach to credit distribution requires considerable oral exchange with the rural people. They must be able to identify for themselves their own need for credit. They should be involved in administering credit and should understand the importance of repayment to keep the scheme alive.

6) The inadequate marketing and transport facilities, which results in uneconomic and unpredictable prices are a major bottleneck to rural development in the study area. These constraints faced by farmers should be tackled individually rather than through tailor-made marketing programs. This will require several simple but explicit steps to improve the farmers knowledge of the process of price formulation, of the standard weights and measurements and of the role that these factors play in bringing high market margins. The provision of infrastructure, training programs and small merchant loans can stimulate investment in service activities and can be a major source of employment generation.

7) A wide range of social amenities should be provided. However, the financial, manpower and organizational resources for effective provision of these social amenities are extremely limited. Social services provide considerable potential for involving as opposed to merely reaching rural people. Local participation and resource mobilization provide a means of overcoming the problem of the high recurrent costs of many social services. While it may not be possible to undertake self-help health or education programs on a massive scale in less disadvantaged communities, it may nevertheless be feasible to attempt to mobilize local resources through fund-raising drives.

8) There is need for far reaching reforms of the administrative structure to include existing indigenous administrative systems if the objective of rural development is to be realized. The organizational

structure of MIDENO is autocratic in nature. A meaningful involvement in the planning and implementation of local development programs can only take place when the social structure is democratized. In other words, meaningful local participation cannot take place in a society based on a rigid hierarchical structure. Whether planners of programs are expatriates (as is the case with MIDENO) or indigenous administrators, their understanding of the rural people and of local leadership tradition has to be adequate to ensure a strong and viable development project.

9) Greater planning efforts are necessary if effectiveness is to be quaranteed in phase II.

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APPENDIX I

PROJECT INFORMATION

1. COUNTRY : REPUBLIC OF CAMEROON
2. PROJECT : NORTH WEST INTEGRATED RURAL DEVELOPMENT PROJECT (NWIRDP).
3. LOAN NUMBER : IFAD LOAN NO. 42-CM
4. CO-FINANCIERS IDENT : EDF SUBVENTION PROJECT NO. 4100039/643
   - KFW LOAN NO. AL 80 66 409
   - Annual Investment Budget of Cameroon Gov't
5. BORROWER : GOVERNMENT OF CAMEROON
6. EXECUTING MINISTRY : AGRICULTURE
7. EXECUTING AUTHORITY : NORTH WEST DEVELOPMENT AUTHORITY (MIDENO) it supervises the NWIRDP.
8. TOTAL PROJECT COST : US $ 43.7 MillionS
   US $ 39.7 Millions (excluding taxes and duties of 4 million $ US)
   - MECU 31.65 (excluding taxes and duties)
9. DATE OF PROJECT FEASIBILITY STUDIES - 1978 AND 1979.
   . GTZ Rport : Development Rural dans la Province du Nord-Quest. Etude de factibilite 1978.
   . CITEC Report : Rural Development in the North West Province, Final Proposals, 1979.
10. DATE OF PROJECT APPRAISAL : JULY 1980
11. DATE OF IFAD BOARD APPROVAL : SEPTEMBER 1980
12. DATE OF IFAD LOAN SIGNATURE : 11 DECEMBER 1980

13.	DATE OF EDF SUBVENTION AGREEMENT SIGNATURE	: 31ST APRIL 1981.
14.	DATE OF KFW LOAN SIGNATURE	: 5TH NOVEMBER 1981.
15.	DATE OF IFAD LOAN EFFECTIVENESS	: 6TH NOVEMBER 1981
16.	DATE OF IFAD FIRST DISBURSEMENT OF LOAN	: 13TH MAY 1983
17.	OFFICIAL CLOSING DATE OF IFAD LOAN	: 31ST DECEMBER 1986
18.	EXTENDED CLOSING DATE OF IFAD LOAN	: 1. 31ST DEC. 1988 2. 30TH JUNE 1990 3. 31ST OCT. 1990