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International Co-operative Alliance
Alianza Cooperativa Internacional
Internationaler Genossenschaftsbund
Международный Кооперативный Альянс**

SEARCH FOR NEW LINES OF ACTION AND
STRATEGIES FOR COOPERATIVE DEVELOPMENT
SPECIFIC TO WEST AFRICA

PHASE ONE

THE LIBERIA COUNTRY REPORT



DET KGL. SELSKAP FOR NORGES VEL
ROYAL NORWEGIAN SOCIETY FOR RURAL DEVELOPMENT
SOCIÉTÉ ROYALE NORVÉGIENNE DE DÉVELOPPEMENT RURAL

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REGIONAL OFFICE FOR WEST AFRICA (ROWA)

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SEARCH FOR NEW LINES OF ACTION AND
STRATEGIES FOR COOPERATIVE DEVELOPMENT
SPECIFIC TO WEST AFRICA

REPORT / PAPER

ON

ICA/ROWA COOPERATIVE RESEARCH PROJECTS



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THE INTERNATIONAL COOPERATIVE ALLIANCE

THE International Cooperative Alliance (ICA), a Non-Governmental Organization, was established in LONDON, England, in 1895.

It is made up of Cooperatives from over seventy (70) countries with a membership of some 500 million people including their families.

The main objectives of the Alliance are to:

- act as world representative of all Cooperatives irrespective of their field of activities;
- promote friendly and economic relations among Cooperatives both nationally and internationally;
- foster economic and social advancement of the working classes; and
- help to establish a Permanent Secretariat with its headquarters in GENEVA, Switzerland.

For closer contact with the people requiring its assistance, ICA has set up three Regional Offices: NEW DELHI (India), MOSHI (Tanzania) and ABIDJAN (Côte d'Ivoire).

The ABIDJAN-based Regional Office became operative in March 1981 and covers sixteen (16) countries in West Africa. The ICA/ROWA has two Statutory Bodies: the Regional Council and the Executive Committee on which there is an equal number of representatives from Cooperative Movements and from Government institutions responsible for Cooperatives in the sub-region.

The Regional Office (ROWA) is currently working in three programme areas:

- Education and Training in Cooperatives,
- Cooperatives' Research and Projects, and
- Assistance to Small-Scale Cooperative Projects undertaken by Women.

P R E F A C E

THE International Cooperative Alliance is pleased with the inter-institutional cooperation that has enabled it to implement the "Search for New Lines of Action and Strategies for Cooperatives' Development Specific to West Africa" project.

Institutional collaboration offered opportunities for:

- West African experts to conduct comparative studies of their experiences in Cooperative Movements in the sub-region since independence, thereby making use of the available human resources within the countries;
- ending the compartmentalization of Cooperatives' promotional experiences between countries in West Africa and especially between English-speaking, French-speaking and Portuguese-speaking countries;
- setting up a Data-bank and a Pool of African Consultants on Cooperatives' issues in West Africa, a first step towards innovative future action; and
- publishing documents under Phase I in order to provide interested individuals and institutions with information and data on Cooperatives, their administrative, economic, legal and social contexts.

The information in the various national reports were provided by national consultants and supervisory institutions.

"The Search for New Lines of Action and Strategies for Cooperatives' Development Specific to West Africa" Project was funded, on the request of the International Cooperative Alliance, by a three-year subvention granted by the Canadian International Development Agency (CIDA) to ROWA through the Canadian Cooperatives Council (CCC).

The project also received financial support from Desjardins International Development Corporation (SDID) and the Agency for International Development Cooperation (SOCODEVI).

The National Federation of Consumer Cooperatives (FNCC-France) also provided material support on several occasions.

With regards to the publication of Anglophone reports, we owe special thanks to the Royal Norwegian Society for their financial assistance, within the framework of their support to ROWA's Cooperative Education and Research Programmes.

The preparation and publication of the study were undertaken with the assistance of the Centre for Food and Agricultural Development of the German Foundation for International Development (DSE/ZEL) as part of the "Appropriate Management of Small-Holder Cooperatives" (GACOPEA) programme aimed at using research results, and which is jointly run by DSE and the United Nations Food and Agricultural Organization (FAO) in the Franco-phone countries of West Africa.

ICA wishes to express its appreciation to the donor and funding institutions mentioned above for their invaluable assistance in the smooth conduct of the study. Its gratitude also goes to Governments, National Consultants, Research and Training Institutes and Non-Governmental Organizations for their unflagging

support and helpfulness in carrying the common task. As in any human endeavour, the study does not claim to be either perfect or exhaustive. The study, however, is a compendium of data, a basis for reflexion and improvement, and a guide to future action.

The study, which raised considerable enthusiasm and expectations, is a practical demonstration of North-South and South-South cooperation. Such multilateral cooperation is born of our faith in mankind's ability to develop and of its desire to make man both the agent and beneficiary of progress in the countries of the sub-region.

THE SEARCH FOR NEW LINES OF ACTION AND STRATEGIES FOR COOPERATIVES' DEVELOPMENT SPECIFIC TO WEST AFRICA

1. Inception, Background and Objectives of the Project

The first meetings and consultations with representatives of West African Cooperatives organized in 1979 by the International Alliance pointed to a general need for programmes designed to assist them to better understand their problems (research programme) and to acquire the capabilities for resolving them (training programmes).

At the IBADAN Symposium held in 1979 top priority was given to education and training.

In May 1983 in FRAIA a Committee of the Regional Council drew up a five-year research and training programme beginning 1984.

The Research Programme was aimed at enabling national experts to assess the current situation, analyze the reasons for success and failure, prepare the ground for new strategies and draw up programmes and projects for Cooperatives' Development that meet the needs of the concerned people. The Regional Council at its session in May 1983 recognized the need to set up a Research and Information Section and a Projects and Consultancy Section as early as possible at the Regional Office in Abidjan. The Sections would enable the Office to provide consultancy services and assistance to applicant Cooperatives and countries.

It was against this background that a project entitled "Search for New Lines of Action and Strategies for Cooperatives' Development Specific to West Africa" was mooted and submitted to the Canadian Cooperatives Council (CCC) which agreed to finance it over a three-year period with an initial grant from the Canadian International Development Agency (CIDA).

2. Justification of the Research Project

At the time of independence considerable hopes were placed in the Cooperative method. It was often presented as a tool of African socialism, a cross between the "traditional" sense of community action and modern techniques of management. Twenty-seven years later, it was found that wide gaps existed between expectations and achievements as well as between countries. In some countries the Cooperative movement has petered out while in others its success has been limited.

The West African sub-region has been experiencing the adverse effects of the world economic crisis in recent years.

For more than a decade many countries have been afflicted by the so-called "cyclical" drought while other regions have been grappling with quasi-permanent drought. The effects have been a drop in production especially of agricultural produce, unemployment among women and young people, rural migration, a plunging purchasing power, poverty and frequent political and social unrest.

What to do, in the circumstances: in other words, what are the targets to pursue, what resources to mobilize and by what method? Food self-sufficiency through the raising of agricultural production levels is still top priority in a number of countries.

One of the options adopted, at least in official statements, is to organize the population into autonomous self-managed units able to take an active part in development actions, projects and programmes because human resources are yet to be fully utilized in the continent.

3. Method and Organization of the Study

The study comprises two phases.

Phase I

This phase comprises a general situation analysis of the sixteen (16) countries in West Africa, and collection of standardized data based on a commonly designed plan that can be adjusted to take account of the special features of each country, and thereby allow for temporal and country comparisons.

Thirteen (13) national reports and summaries were prepared under this phase. The publication of the present documents forms part of the first phase.

Phase II

This phase is now underway and aims at conducting an in-depth study for each of the countries for which a national report was submitted. A sampling of 21 (twenty-one) units of formal Cooperatives and informal mutual assistance organizations per country has been effected. The survey and analysis document has been designed. The questionnaire is made up of one hundred and eleven (111) questions divided into six (6) themes on six (6) cards. Each question is framed to ascertain an aspect or part of the structure concerned (Cooperative, Pre-Cooperative) by using criteria and methods appropriate for each case.

At the end of Phase II national evaluation and recommendations seminars will be organized in each country. These seminars will bring together individuals, representatives of Government agencies and non-Governmental donors and support organizations and, obviously, Cooperative organizations.

For the conduct of the study under Phase I multi-disciplinary teams of consultants and national experts were set up for each country, drawn from among research workers, field experts, trainers, and sociologists involved in the promotion, development or supervision of Cooperatives and mutual assistance organizations.

Individuals were designated to coordinate activities within the countries and regional coordination was effected through several seminars. The officer-in-charge of ICA/ROWA Projects and Research undertook several missions to monitor, lend support to and evaluate activities.

Moreover national experts were selected from among the consultants to assist the Regional Office in the analysis and preparation of summaries of national reports, which led to the drafting of the synoptic analytical documents.

At a later stage all the data collected will form the basis of a data-bank for the use of countries, Cooperatives, research and training institutes, and donor and funding organizations.

For regular supply and updating of the information in the Data-bank, a network for the collection and collation of Cooperatives' data will be set up in the sub-region.

The final goal of the study is to develop programmes and projects based on a new approach to the promotion of Cooperatives specific to West Africa.

The results of the current research will be determined by the intellectual honesty, political commitment, professional integrity and the faith of those involved, be they Cooperative Members, National Institutions, Non-Governmental Organizations, ICA/ROWA or Bilateral and Multilateral Donors that give assistance to Cooperatives and informal mutual assistance associations.

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FINAL REMARKS/CONCLUSION

In concluding, we the Liberia National Consultants for this Cooperative Research Project, would like to extend our heartfelt thanks and appreciation to the ICA/ROWA for counting us worthy to serve on this very meaningful programme. We are indeed privileged.

In spite of everything, we must admit here that this work on this Research Project has made us, the National Consultants, even more aware and brought us into sharper focus to the colossal task we have at hand with respect to our own Cooperative development efforts/activities. It is our hope, however, that you will find the information herein contained to be adequate.

Kindest regards.

Cooperatively yours,

Joseph T. Kettor
National Coordinator
On Behalf Of Other Team Members

Monrovia, Liberia
April 19, 1986

CHAPTER I

GENERAL INFORMATION

INTRODUCTION

Liberia, unlike many Third World Societies, has never experienced direct colonial rule. It was declared independent in 1847 by the Free colored who were repatriated from the United States of America in the 1800's. The present population of 2 million is constituted of the repatriates from America (their descendants) and indigenous people. The indigenous population is about 90% of the total population. Meanwhile, from 1847 till 1980, the settlers, commonly known as Americo-Liberians, constituted the ruling class. The concentration of the wealth of the country in the hands of a tiny minority gave rise to political resistance among the indigenous majority against the domination of such a tiny colonial-like faction of Americo-Liberians. In an attempt to break the political resistance exhibited by the indigenous majority in the rural areas, therefore, the ruling class developed a political network or machinery which not only operated in urban class but also penetrated into the rural sector, thereby bringing local leaders under the wings of the political machine which was known as the True Whig Party (TWP). Such a system helped in one way or the other to weaken political resistance since rural traditional leaders became part and parcel of the ruling class. As time went on, the economic and social problems that faced the nation under the TWP proved so serious that the Government was overthrown in 1980 and replaced by a military one. The new Government is therefore working hard to unite the Liberian people and bring prosperity to the people.

The formal and Western concept of cooperation was officially launched in 1970 by the State with the aim of utilising Cooperative organizations as channels to help the peasantry in raising agricultural production and consequently their standard of living. The long run purpose of the State was that the Cooperatives will have to be run by their members in accordance with their felt needs.

The structure of Agricultural Marketing Cooperatives in Liberia has been changed many times in line with changes in the socio-economic and especially political structure, supposedly to meet the needs of their members and above all, to serve the State policy or rural and urban development. Notwithstanding, up to the present time, there are very few Cooperatives operating by the peasantry without State initiative. Because of this, most Agricultural Cooperatives in Liberia have been criticized as ineffective and inefficient organizations due to their heavy reliance on Government assistance. After fifteen (15) years of existence, the trend is now changing to that of self-reliance. You will see later that the Cooperatives are making progress in spite of unfavourable situations every now and then.

OBJECTIVE

The objective of this study is to investigate and present a clear picture of the Liberia's Cooperative Development situation to the International Cooperative Alliance (ICA) Regional Office for West Africa in consonance with the Cooperative Research Project which is aimed at finding new lines of actions and strategies for Cooperative development within the sixteen (16) member countries in West Africa.

METHOD AND APPROACH TO THE STUDY

The imperial base of this paper is to confine secondary sources and experience of the National Cooperative Consultants. It will also be drawn from the various integrated rural development projects (3 in all) and above all, the Cooperative Development Agency and Ministry of Agriculture (between 70's and 80's, looking at the past and present).

ORGANIZATION OF THE STUDY

For the organization, we shall follow the guidelines as stipulated in the draft plan and necessary alterations will be made when the need arises.

Chapter I - General Information.

Chapter II - Institutional, legal and non-Government support in the promotion of Cooperatives.

Chapter III - Analysis and Importance of Mutual Assistance Organizations.

Chapter IV - Conclusion and Recommendation.

GEOGRAPHICAL LOCATION

Geographically, Liberia has a total land area of about 43,000 sq. miles and is located on the West Coast of Africa, bounded on the east by Ivory Coast, West by Sierra Leone, North by Guinea and South by the Atlantic Ocean. Liberia has many forests (natural), small savanna land and few mountains. Three mountains are being mined for iron ore. Coastal areas provide beautiful beaches.

CLIMATE

Liberia is divided into humid coastal plane, on which rice, the staple food, is grown and lush hills covered with rain forests interspersed with farming communities that have cleared sufficient land for their own use; as many as 145,100 agricultural households grow rice annually. The major crop is rice which is grown either on upland tracts cleared by the traditional hoes and cutlass methods or in paddies provided by the abundant rainfall. Cassava is the second most important staple food crop in the country; about 85,000 households grow this annually.

The climate is divided into two main seasons: Dry and Wet seasons. For instance, the dry season starts from October to April while the wet season starts from May to October each year. Please see tables for demographic features.

There is little variation in the daily high and low temperatures recorded throughout Liberia during the year. The average temperature rises slightly during the dry season and falls during the rainy season. For instance, in Monrovia the capital city of Liberia, the average high temperatures range from 81 to 87 degrees Fahrenheit and the average low range from 72 to 74 degrees. Temperatures inland vary more widely. At Nimba and Bomi Counties, the highest may average close to 100 degrees while the lowest can average down to 60 degrees Fahrenheit.

MAJOR SOCIO-ECONOMIC DEVELOPMENT OPTIONS

A. DEVELOPMENT POLICY

After World War II, when Liberia decided to commit itself to rapid economic growth, the nation was faced with a number of acute problems such as how to obtain investment capital, equipment, management, expertise,

and the skilled work force required to exploit its natural resources. The solution to this problem was what has come to be known as an "Open Door Policy". It was first enunciated in 1945 and it has been scrupulously adhered to since that date. This policy solved the problems of attracting foreign investment capital into the country by offering positive profit incentives to foreign exchange; special tax concessions; preferential treatment in so far as import and export duties were concerned; almost complete freedom to engage in foreign exchange transactions without Government interference; in general, the minimum of Government control. In return the Government shares in the profit of foreign investors either as shareholders or through the collection of taxes. This gave Liberia not only increased revenue but foreign exchange to use in its development programs. Another obvious benefit is that the foreign concessions created jobs for Liberians. These enterprises have trained many Liberians in semi-skilled jobs. In accordance with positions in concession agreements, investors provided some social services such as education in the form of schools, health services and roads.

It goes without saying therefore that the Liberian economy in the past has been largely based on rubber plantations and iron ore mining by foreign owned companies. Mining accounted for 30 percent of gross domestic product and Agriculture accounted for 21 percent of GDP in 1970/73. The foreign ownership of these main sectors meant that part of the profit derived from them had to be repatriated from the country of origin to the foreign owners. In 1972, foreign concessions, i.e. rubber, timber and mining accounted for 90 percent of export earnings, of which 30 percent was repatriated as profits, interest and salaries. Apart from mining, Agriculture plays an important role not only as a foreign exchange earner, but as a sources of food for the urban population. The

main participants in export Agriculture have been the large commercial farms and a few leading Liberian politicians (absentee farmers). Rubber has been the major export crop grown on plantations and other large farms.

While commercial farms have concentrated on rubber production, small farms have existed mainly in the areas of food production such as cassava, rice, groundnuts, and other vegetable fruits. In addition to this, most small farmers grow cocoa, coffee and oil palm for the export markets. These cash crops form the major source of monetary income in the rural areas apart from the wage employment from rubber plantations and iron ore mines.

By the 1970's the State re-emphasized the need to improve and develop effectively small holder Agriculture (Cocoa, Coffee and Oil Palm production) because:

- (a) the rubber market was becoming increasingly competitive and other rubber producing countries were eroding the Liberian rubber market;
- (b) iron ore prices in the world market were falling drastically;
- (c) rural-urban migration and high unemployment (as high as 30 percent) and importation of rice which is the staple food were becoming unbearable for the economy as a whole.

B. RURAL DEVELOPMENT

Consequently, Liberia Rural Development Programs and Policies were sharply shifted with renewed emphasis on rural development. This effort on the part of Government brought about Liberia's first 10 years Development Plan. This Plan for the first time in the economic history of Liberia sought to give attention to the rural population and the economy; a systematic approach which led to the rural development programs of Liberia.

It was in line with these National Development Plans and programs that the Ministry of Agriculture convinced national Government to embark upon the establishment of Integrated Rural Development Projects to be mainly agriculture-oriented.

C. CONSTRAINTS

Before presenting a detailed description of the problems of Liberia's Rural Development Programs, it must be stressed that relative to its neighbours, Liberia is a wealthy country, with a GNP per capita of over \$500.00 per annum which doubles that of most of its similarly situated neighbours. The country's infrastructure is very well developed with tarmac roads linking the capital with four important regional centers, and with more roads being planned. There are schools in adequate numbers if not always quality and the same applies to regional health centres. To this relative wealth must be added the undoubted fertility of the country. Fruits and vegetables abound, the forests are rich in bush meat, wild buck or dicker, or wild pigs, and soil is fertile enough to yield rice, rubber, palm oil, cocoa, and coffee. 80% of the population is engaged in Agriculture, and 71% is engaged in subsistence farming. Added to these two facts, the further fact that Liberia's currency is the U.S. dollar, is another element added to the equation.

The strong dollar has cushioned the country against inflation and permits the importation of cheap food (mainly rice) from South East Asia, in addition to the rice donated under the U.S. PL-480 program. The existence of the strong dollar has given impetus to the existence of an active international trading community mostly Lebanese/Indians who can import rice at a price lower than that at which farmers are prepared to grow it and can make excellent profits at the same time.

We shall now begin listing the constraints facing the Rural Development Projects in Liberia as follows:

FOOD PROBLEM

- (a) American Rice and Asian rice are formidable barriers to agricultural improvement schemes. The farmers work hard and they do feed themselves, but unless the incentives are there to sell the surplus, the surplus will not necessarily be grown. Furthermore, the interphase between the producer and consumer and as a result most of the Liberian subsistence farmers like most of their colleagues in West Africa, live on the very margin of money economy.

On the question of food problem, we must say that Liberia is most fortunate among her West African neighbours as stated earlier. However, Liberia could face food problems should the present trend continue whereby urban dwellers in particular refuse to patronize local farmers on a meaningful scale by insisting on eating the American/Asian imported rice to the disadvantage of the local farmers who have insufficient markets for their surplus. The problem will definitely arise in the future should America/Asia decide abruptly to cut off the exportation of rice into Liberia.

- (b) The managerial areas of rural development projects over the thoughts and feelings of the small farmers as well compelled them directly or indirectly to accept changes in their traditional cultural practices of Agriculture, within a limited period of time. For instance, farmers are involved in the initial planning of the project as such it becomes difficult for the project to achieve its objectives; they see it as another Government project institution.

- (c) Liberia, like other developing countries, is no exception to the problem of illiteracy. This is clearly manifested in the fact that about 75 percent of the population is illiterate with the majority living in the rural areas. As such, rural development program implementors find it exceedingly difficult to interpret project goals and objectives to target audiences (farmers). As the result of this, coupled with other constraints, such as the lack of finance, mismanagement, managerial set up, employment of unqualified staff, etc., farmers find it difficult to take advantage of project services.

PROBLEMS OF SUPPLY AND DISTRIBUTION

Many of Liberia's Rural Development Projects do not give the farmers all of the necessary inputs stipulated by the projects' donor agents. Even though the necessary funds are provided in the project appraisal, such project management donors allow rural extension officers assigned to these projects to handle documents for fear that they might expose management and compel them to supply and supervise the farmers as set out by the appraisal. As a result, many of these projects end up as a failure.

Referring to the distribution of inputs, many Extension Officers don't supply the farmers with the right types of inputs that the farmers need; they then become discouraged when crops are destroyed because of the use of wrong inputs at the wrong time. (The above can be considered as discrepancies also of our Rural Development Projects. Such attitudes of extension officers are considered non-professional).

Many times the delay in the distribution can be due to the negligence of management, especially the Credit Section responsible for the projects to supply the necessary inputs to farmers. One of the delays can also be due to the guidelines given to these Rural Development Projects Appraisal restricting them to order inputs from specific countries of the choice of the donor agencies.

PROBLEMS OF STOCK BREEDING

Even though agricultural activities are most concentrated in the rural areas of Liberia, the emphasis is placed on crop production rather than livestock breeding because of the following reasons:

- (a) The rural people are mainly engaged in the traditional livestock breeding exotic breeds/species; the south-eastern counties are noted for breed livestock.
- (b) The lack of adequate and suitable facilities for these exotic breeds such as: light, water supply, food, shelter, treatment.
- (c) The subsistent farming is labour-intensive and time-consuming and cannot permit the farmers to engage in extra activities as they see it.

- (d) It is generally believed by the traditional farmers that farming is only crop production and the animals should take care of themselves with the help of nature.
- (e) Nevertheless, there are a few people in the rural areas with ideas on modern stock breeding and could do well in the area but the lack of initial capital cannot permit them to breed livestock. However, there is quite a number of absentee farmers living in urban areas who are engaged in livestock breeding of some sort because they can afford to acquire facilities and employ technicians to work for them. About twenty-five (25) of such groups are seen near urban centres.

DEFORESTATION AND RE-AFFORESTATION PROBLEMS

The tropical rain forests of Liberia consist of a number of tree species but with only a few being presently marketable. the occurrence of the economically important species averages only three trees per acre. The forests are being exploited by Timber concessionaries but little action so far has been taken to regenerate these national forests.

Consequently, the Government of Liberia, recognizing the urgency to redefine its forest policy in the light of new pre-occupations and new aspirations, launched the national reforestation program in 1971. Its objective was to establish plantations of exotic and indigenous fast growing tree species to complement the existing natural forests for the production of wood and wood products for both local and export markets.

The National Reforestation Program is one of the sections within the management division of the Forestry Development Authority (Agency responsible for Forest activities). This section is responsible for plantation development and maintenance.

FISHERIES

Fishing as practised by the rural people is mainly on the subsistent level. The modern method of constructing fish ponds in the rural areas in recent times has imposed extra burdens on the traditional farmers. Like animal breeding, the rural farmers feel that caring for fish in the fish ponds is not necessary and is not beneficial especially so when they can go to any nearby creek or river to carry on traditional methods of fishing.

Even though the Government is doing its best to encourage the construction of fish ponds throughout the country, especially in the rural areas to improve on the traditional method of fishing, farmers still find it difficult to accept the new concept because of the extra burden it adds to their farming activities.

Meanwhile, there are large fishing companies and individuals engaged in fishing in the urban areas on a large scale that supplies both urban and rural areas with fish in abundance which also enables rural farmers to buy their supply of fish which has contributed to their lack of interest in the construction of fish ponds in their areas.

INDUSTRIAL PRODUCTS AND EXPORT POSSIBILITIES

Before Liberia's Independence (1847), she benefited from the traditional arts and craftsmen in the rural areas. These men made their own farm equipment and implements, as well as shoes, clothing, furniture, cooking utensils, guns, bow and arrow, etc.

Since then, there has been little done to improve their skills and because of this and many other reasons traditional farmers have been forced to depend on modern industries for the farm inputs and other supplies.

The rural areas in fact have not benefited on a large scale from industries as we know them in the urban centres even though the raw materials are available in the rural areas, the technical knowledge is lacking.

The raw materials from the rural areas which could form a base for the industries are exported in the primary stages due to mainly the lack of finance to set up an industrial complex coupled with the lack of adequately trained manpower to harness the industries.

AGRICULTURAL OR RURAL COOPERATIVE PROMOTION STRATEGY

In a developing country like Liberia, the important role which Cooperatives are playing in the rural development efforts cannot be over-emphasized. Indeed, experience in the western world, for example, points to the various advantages to be gained by the rural people through the formation of Cooperatives. Here in Liberia, the concept of cooperation is not new. Under the traditional system cooperation known as Kuu, a group of voluntary farmers work on each other's farms in turns. During the time when one member farm was being worked the beneficiary was expected to provide food and drinks as customary. The same group then moves to another member's farm until the members are all served.

Looking at the benefits of the above approach over the years, the Government of Liberia, through the Cooperative Development Agency (CDA) thought it best to inculcate this traditional Kuu system into the Cooperative Development Program since farmers are already familiar with the system. As the result of this, Government has not found it very difficult in launching a Cooperative promotion campaign; so much so now that the farmers are coming forward willingly to be educated and registered into a modern Cooperative Society. There are presently about 314 registered Cooperatives in Liberia including 50 pre-Cooperatives on the way of registration.

The Liberian Cooperative Movement is divided into the following:

- (a) Agricultural Cooperative
- (b) Marketing Cooperative
- (c) Arts and Crafts Cooperative
- (d) Consumer Cooperative
- (e) Credit Union Cooperative
- (f) Multipurpose Cooperative, etc.

AGRICULTURAL CREDIT (STRATEGY)

In Liberia, farmers receive Agricultural Credit in different forms and through various institutional arrangements. The terms and conditions under which each credit is granted vary from completely free issues of inputs to full payments of interest charges. Banking and other institutional facilities for providing agricultural credit exist in some areas of the country while in other areas farmers receive credit under less formal arrangements.

Of the various systems, non-institutional credit has played an important role in financing agriculture in Liberia. In some cases, the chiefs may grant loans; the extended family system is expected to help the members in need; traders may give cash advance for produce which will be covered at the time of crop harvest and above all, the informal village money lender is a foremost important source of funds to finance subsistence farming than credit from public institutions.

In addition, household savings, even among small farmers, is another important source of financing for new investment. Also, some tribes or groups have Savings Cooperatives called Susu, whose members contribute a small amount to a pool which is given to one person at a time. There are approximately 100 Susu Clubs spread all over the country. Its difficult to have exact figures because these are informal groups. Institutional sources of credit especially for small scale farmers have been almost negligible. After the operations of Agricultural Credit Corporation were discontinued, the situation remained dormant for two years. Therefore, plans were made by the Government of Liberia for the purpose of establishing a special credit institution which could undertake agricultural lending for Food Crop expansion in a more business-like manner. Thus, the Agricultural and Cooperative Development Bank (ACDB) was established in 1979. Also the various Rural Development Projects such as LCADP, BCADP, LRDU, NCRDP, LPPC, LCCC produce credit facilities for project farmers. Farmers repay these loans through ACDB which are received to form a revolving fund for continual lending purposes.

The LCADP stands for LOFA County Agricultural Development Project, while the BCADP stands for the Bong County Agricultural Development Project and so forth. All of these projects are placed in strategic positions to promote Government's rural development programs.

FIGHT AGAINST DESERTIFICATION (STRATEGY)

There is no sign of drought and desertification emergency in Liberia. This situation is endemic in drought and desert-oriented regions.

However, there are areas in Liberia where savannah growth is noted as a result of the over-utilization of the land (shifting cultivation) and uncontrolled logging activities, uncontrolled bushfires which cause disturbance to the natural ecobalance which of course is pregnant with erosion and degradation of the soil.

Moreover, the movement of savannah growth is today apparent in certain parts of Liberia; for example:

- (1) North West Liberia - Foya, Lofa County
- (2) North East Liberia - Yekepa, Nimba County
- (3) Southern Liberia - The Coastal Belt

We are, however, taking precaution to control savannah growth in the following manner:

- (1) Reforestation - planting of fast, exotic and indigenous tree species;
- (2) Permanent Agriculture System in the framework of a well-defined land use policy in an effort to minimize the pressure on the virgin forests; the greater utilization of bottom land and swamp rice farming would be to a large extent an added advantage; and

(3) The creation of social or community forestry to be promoted in two ways:

(i) Incorporation of farmers into the forestry sector via agro-forestry practices, i.e. inter-cropping of forest trees with appropriate agricultural crops; and

(ii) Community wood lot promotion whereby farmers would be allocated plots of land to meet their immediate social needs.

OPTIONS IN THE SOCIAL SECTOR

As stated previously, there are many activities aimed at rural development programs in Liberia.

In view of the foregoing, we shall now look at the major socio-economic roles played by each of these sectors and their level of development.

Meanwhile, this portion of the paper will probe into the level of development in Mass Communication and Information, Primary, Secondary, Technical and University Education, Health, Creation of Employment opportunities, Options in the industrial sectors as well as Options in other sectors.

OPTIONS IN THE RURAL DEVELOPMENT SECTOR

In recent years, rural development has received a great deal of attention in development literature, in national plans, or political platforms and on the lending programs of most donors. This is because it has now been realized that an improvement in the working and living conditions of the rural population is a first step towards the achievement of a balance to be regarded as a sine-qua-non (overall) in any worthwhile development program. However, the need for

rural development is more pressing in the developing countries where the sector is appreciatively larger than the urban sector and where the population is predominantly rural and rural activities are the basis of national income generation.

As either a concept or policy prescription, rural development has been variously conceived, interpreted and applied. In fact, there are as many approaches to the rural problems as there are objectives. The result is that at the moment there is no single program package which is universally applicable or relevant to all situations. Each program should perforce be taken into consideration the existing local conditions, personnel, and endowments if it is to be viable in the long run.

A combination of all various approaches discussed earlier led to an integrated rural development program. It involves the design and implementation of intersectoral programs for raising agricultural productivity and improving associated rural economic services such as marketing, processing, storage, and providing social and economic infrastructure. The approach is geared towards integrating the rural and regional economy into the national economy and also integrating rural population into the decision-making, planning and implementation processes of development projects.

There is no doubt that a package program of rural development should be comprehensive enough to cover all the various factors which affect the working and living conditions of the rural population. For the purpose of this section, a few topics have been selected which are considered to be salient features of any worthwhile program for rural development in Liberia. These include:

- (1) Self-sufficiency in Food
- (2) Land Reform
- (3) Agricultural Credit
- (4) Cooperative Development

A. SELF-SUFFICIENCY IN FOOD

Self-sufficiency in food is one of the policy objectives a nation can pursue in an attempt to lift rates of increase in food production, at least, to levels of population growth. This development in agriculture is necessary to keep human diets from deteriorating and real income from declining on an average per capita basis.

It is important to note that the demand for agricultural products and for food in particular is not dependent upon population growth alone (the number of stomachs to be filled). It is also dependent in part on the level of consumer incomes and changes in these incomes. When the average consumer in an African country begins to experience an increased income as development processes take place, the composition of his diet changes.

He shifts away from rice and food crops and towards fish, meat, fresh fruits and vegetable products. It is, therefore, necessary for a country to devise strategies for diversifying her agricultural production to meet the demand for increased consumption. It is also necessary to raise rates of increases in the total demand for food. The achievement of such rates of growth in agricultural production is necessary to avoid raising food prices and thereby the average consumer can realize his expectation of an improved diet.

CHARACTERISTICS OF LIBERIAN FARMING SYSTEM

The average farmer in Liberia, with the help of his family labour and relatively little capital, works a crop area of 3-5 acres a year, using traditional husbandry methods. The opportunity for a high rate of capital formation and technological advance under this system are limited. The marketable surplus of these food crops producers could obviously not support the growing urban population, and yet they account for 60 to 70 percent of the farming population in Liberia, and they produce the bulk of the country's overall food output. To bypass the small-scale producers, in the strategy for agricultural development, would mean well over 50 percent of the Liberian rural population will fail to share in the real gains from agricultural development processes. Also, the economic implication is that if fruits of development continue to be denied to a large sector of rural population while prosperity accrues to some, the resulting tensions, social and economic, may not only upset the process of orderly and peaceful changes in rural economy but even frustrate the national effort to set up agricultural production.

Although the overall growth in output of cereals has not been encouraging between 1981-1984, one crop in particular, i.e. rice, has shown considerable increase in production during the period. The rate of growth in rice production between 1981-1984 was 9.5 percent. Acreage under rice cultivation rose to 520,000 acres.

The sharp increases in the production of rice is no doubt a result of the general response of the population of Liberia to self-reliance, operation production programs which entailed expansion in acreages essentially and to some extent the increased participation of modern methods of farming such as the use of fertilizers and improved seeds. In spite of the

market increases in the production of rice, imports of rice between 1981-1984, according to records revealed, averaged \$30 million per annum to meet the growing demand for that crop.

Accurate records on the production of starchy and vegetable crops are not available.

Except in the case of cassava, the performance of other root crops and plantain has not been partially satisfied from domestic production, the production of yams has either stagnated or declined. In the case of yams, the stagnation has been the result of competition from eddo (Cocoyam). Additional factors include the unavailability of enough yam seeds, the high degree of partiality of tubers and difficulties of obtaining transportation for this commodity between production areas and market centres.

With the exception of palm oil, growth in the production of pulses, nuts and oil seeds is negligible. Groundnuts and coconuts grew at about 0.5 percent between 1981 and 1984 0.2%. Oil palm production, however, grew at a rate of about 3.2 percent during the same period. There was an increase in oil palm production from 20 tons in 1981 to 25 tons in 1984. As a result of low rate of production of nuts and oil seeds during the period, there were significant imports of various forms of oils of vegetable origin between 1981 and 1984. No figures are available.

The main vegetable crops of Liberia are tomatoes, pepper, okra, bitter balls, cabbage, collard greens and vegetable leaves of various types. Due to their very perishable nature, because most consumers do not have adequate facilities for preserving and storing these items for more than about a week, there have not been sufficient incentives for farmers to engage in their production on a large scale. It is estimated that between 20 and 25 percent of vegetables produced need storage facilities. Most farmers inter-crop vegetables

with other crops such as rice, cassava, eddoes (cocoyams) etc. and produce just about enough mainly to meet the farmers own domestic food requirements. In the cities and towns some households have backyard gardens to produce these vegetables for their own subsistence requirements. In the larger urban centers such as Monrovia, Gbarnga, Buchanan, etc. there are small scale growers who produce and sell to supermarkets and for use in making fresh vegetable salads. Data on the production of vegetables are not available.

MAJOR PROBLEMS OF FOOD CROP PRODUCTION

From the analysis of current production levels of major food crops in Liberia, there appears to be some factors which have contributed towards the relatively slow pace of growth and development in the crops sector. However, the most important of these relate to problems associated with:

- (a) the lack of coordinated effort on the part of the institutions serving farmers to provide agricultural technology, inputs and services to a large number of small-scale farmers in a regular and timely manner;
- (b) insufficient access to credit, input-supply, improved planting materials (seeds), small tools and marketing services;
- (c) lack of adequate adaptive research. Thus, the low productivity of the farming population is a consequence of very low output which in turn leads to low incomes.

Little or nothing is left over for savings or investment after what is listed as important to the causation of low productivity. The fact that farms are small and dispersed, husbandry methods are poor which leads to soil deterioration, farm tools are rudimentary, manually operated and inefficient, farmers are unable to protect their crops and livestock against pests and diseases, storage facilities are non-existent and farm-to-market roads are generally inadequate.

As a result of all or a combination of some of the above, farm output is low, marketable surplus and net incomes are consequently low. Yet the answer to Liberia's agricultural development lies with the small-scale subsistent farmer who produces the bulk of the country's agricultural output but who had always been virtually neglected.

The solution to the above problems lays in the strengthening of extension services; provision of credit facilities; provision of farm preparation services; supply of improved inputs; strengthening of research stations; acceleration of farmers' education programs, etc.

LAND REFORM

Any discussion on rural development programs must involve a detailed analysis of the land ownership pattern and the associated power structure. This is because the inequalities, in access to credit, to water management (irrigation) and capital gains on account of development programs themselves, all ultimately follow from the underlying distribution of land ownership. Basically, a program of land reform should include two main aspects, namely:

- to create additional employment opportunities in agriculture.

- (a) A redistribution of property or rights in land, and
- (b) Measures to increase productivity and improve production of land.

In connection with agricultural development, land reform should have three main objectives, namely:

- (a) to create greater equality of social justice through a better income distribution system;
- (b) to contribute to improve agricultural productivity;
- (c) to create additional employment opportunities in agriculture.

However, in order to achieve these objectives, certain basic pre-conditions should be fulfilled.

In the first place there should be security of expectation. This means that usufructuary rights as well as the eventual reward from the investment must be specific to the person who is to make the investment. Secondly, there should be security of tenure for those who economically obtain the greatest reforms from the land. This includes exact demarcation of areas, clearly specified establishment covering rights of use both in nature and duration, as well as precise and complete information about respective Governments, including obligations to pay tributes and other dues. Indeed, the duration will have to be long enough to make it possible to reap the benefits of the investment made. Thirdly, there should always be sufficient land for people with the necessary aptitude for farming. On the whole, there should be the elimination of all the impediments to be adopted for improved and more intensive agricultural practices.

Fourthly, there should be the encouragement of Cooperatives to make for the economic sizes of farms. This will help solve the problems of land fragmentation and share cropping which tend to hinder progress and help the movement towards more intensive farming practices.

Finally, there should be easy acquisition of land by Government and individuals, especially for farming purposes. What is being advocated is an arrangement under which the Government can control and minister selected portions of land earmarked for agriculture and ensure that secured tenure is obtained on terms reasonable both to the owning authority and the tenants.

A. LAND TENURE SYSTEM IN LIBERIA: THE PRINCIPAL COMPONENTS AND IMPORTANCE OF LAND TENURE

The major sharing, it must be noted of land ownership extended by the land-owners could change the life, outlook and performance of a tenant. The three principal aspects of land tenure in order of importance are ownership, transfer and use because it is ownership that creates access to using, occupying, leasing and redeeming a piece of land. Land ownership plays an important role in determining the status of each individual in a rural agricultural community. Assurance of regularity in food supply is linked with land tenure in so far as a landlord can dictate to a tenant, conditions of land use. Land use and tenure may also be closely governed by moral and religious principles. The major importance of land tenure in the development of agriculture is the land tenure arrangement. It seems imperative that before any headway can be made in developing Liberia's agriculture, the land tenure question has to be solved first.

B. CONCEPT OF LAND OWNERSHIP

All over Liberia, the Government is the overall owner of the land. However, there exists individual, family or group and community ownerships. Family permission is sought when any member wants to use a vacant plot but, in many cases, the family counsel with the chief as chairman can grant the request on behalf of the family. The chief as a family member is allotted a piece of land but, if and when he desires to have an additional piece of land he is expected to ask for it through the family council.

C. COMMUNITY OWNERSHIP

Community ownership as a concept, implies that the community retains the absolute collateral letters and grants only cultivation rights to individuals. Lands are always secured for community development programs.

D. GROUP OWNERSHIP

In Liberia, as is customary in land tenure, group ownership has been almost universal. Detail arrangements in ownership structure may differ from county to county, but essentially an individual derives rights of ownership from the group to which he belongs. One belongs to an ownership group either by being born into or absorbed by the group. In this way ownership is that of the group and the individual member has mere position (usufructural rights). He can neither sell nor pledge the land.

E. FAMILY OWNERSHIP

Among many tribes in Liberia, land is vested in the family. Land is said to belong to a common ancestor and the land can be used when vacant by any member of the family even when that comes from a different village. When a man from one community wishes to acquire cultivation rights in land belonging to another community, he must negotiate through his chief. The consent of the community where the land is located is thus passed through its own chief to the chief of his own community (would-be user). This is desirable even if both communities are under a common high-ranking chief.

F. INDIVIDUAL OWNERSHIP

Individual ownership of land may exist in two forms in almost all parts of Liberia. These are (a) by purchase and (b) by inheritance. In case of purchase all agricultural lands are to be purchased for a token fee of fifty (50 cents). The process of acquiring agricultural land is as follows:

The owner of the land family, group or individual is sought with a white kola, if he agrees he will then inform the chiefs and other tribal authorities who prepare a tribal certificate as a first stage to entitle one to the cultivation right of the land. The tribal certificate has to be signed by a Paramount chief, tribal authorities, commissioner and the superintendent. This certificate will then have to be converted into deed to have ownership after payment of a simple fee for duty and signed by the President of Liberia; registered and probated in court.

Any society seeking land reform must make a choice between economic efficiency and the retention of the traditional ties and institutions. That society must ascertain what type or types of ownership it desires; that is, individual or collective, state or private or a mixture of any or all of these. It must be found out if the existing customary tenure provides scope for enterprise, fixity of tenure, and fair compensation, and if it is flexible enough to yield to the pressures of commercial agriculture, taking into consideration the varying plots and size requirements of the different enterprises. It must explore whether the present small-scale farmers can work more efficiently if the extension services were directed to making them more efficient.

It is necessary to see if the land is easy to prove in case of court challenge and if the boundaries can be constantly reviewed in order to avoid or minimize litigation.

CHAPTER II

INSTITUTIONAL, LEGAL AND NON-GOVERNMENTAL SUPPORT IN THE PROMOTION OF COOPERATIVES

As stated before in Chapter I, the State recognized the need to assist the peasant producers/farmers to participate to the best of their ability in the processing and marketing of the cash crops produced by them; namely, cocoa, coffee, rice, palm kernels, oil palm, piassava, etc. by initiating and encouraging them to organize themselves into Cooperatives Societies, which will not only be responsible for the marketing of these crops but also assist them in the production of the crops on a larger scale.

As such the Ministry of Agriculture which is the principal Government institution responsible for the overall development of agricultural programs repeatedly put forward several factors for the Government on diminishing support for the establishment of the Liberian Cooperative Movement. Some of these arguments are as follows:

- (a) Marketing Cooperatives offered optimum protection for peasant producers of marketable crops such as coffee, cocoa, oil palm and the rest as listed supra, against unpredictable market conditions and unscrupulous and exploitative middle buyers.

In the long run it was maintained that Cooperative Societies can facilitate and sustain a redistribution of income in favour of farmers.

- (b) It was further argued that Cooperative Societies can serve as "reliable mechanisms and channels" through which peasant producers can gain access to much needed inputs such as fertilizers, improved seeds and modern systems of farming; as well as other economic infrastructures such as roads, processing plants, construction of schools, clinics and bridges, all on self-help basis from would-be surpluses that they may accrue from combined efforts.
- (c) That Cooperatives can boost the resource base of Government or foreign exchange earnings. In addition, Cooperative activities can curtail urban migration by providing job opportunities for the rural dwellers especially young school leavers who are most often children of these farmers; thus making the burden of Government lighter.

EXECUTION OF STATE PROMOTION POLICIES

In keeping with the development goal of the total economy, the Ministry of Agriculture at that time recommended that Government support the Liberian Cooperative sector.

THE CENTRAL PROMOTION AND CONTROL SET-UP (CDA)

The Cooperative Development Agency (CDA), which is the sole organ of Government for the development of Cooperatives within Liberia has a total workforce of 80 including field staff and office workers. Notwithstanding, one can clearly see that this number is grossly inadequate to satisfy the Cooperative development and promotional needs of the entire nation. This is one of the major areas of constraints.

MATERIAL AND FINANCIAL RESOURCES

For the fiscal year 1984/85, the Government of Liberia made available the amount of \$469,799.00 for CDA operation. Of this amount, \$399,799.00 represented recurrent basic budget while \$70,000.00 went towards Cooperative development programs. In addition, the Cooperative Development Agency (CDA) also received the amount of \$38,000.00 as contribution from the Cooperative Societies for the same period. This amount also covers the costs of transportation and office equipment.

INTERNATIONAL ASSISTANCE

The FAO program amounted to \$44,000.00. Assistance to farmers was realized out of this amount. Five small farmers from Cooperatives within the different regions received a total of \$18,872.70. A consignment of supplies, materials were purchased with \$14,000.00 of which 19 Cooperative organizations, including CDA, also benefited. We also acknowledge, with thanks, financial assistance from the ICA Regional Office for West Africa, USAID/Liberia, ILO and CLUSA of the U.S.A. assistance in the form of technical manpower and training.

OPERATION STRATEGIES

The Cooperative Development Agency (CDA), like any other development institutions, is headed by the Registrar and is divided into several departments which are as follows:

- (a) Administrative Department
- (b) Training and Cooperative Members Education Department
- (c) Department of Adults
- (d) Field Support Services Department.

A. ADMINISTRATIVE DEPARTMENT

The Department of Administration is charged with overall supervision and management of the entire CDA operations.

In short, the Administration coordinates the activities of the various other departments including field extension activities among others.

B. TRAINING AND COOPERATIVE MEMBERS EDUCATION

The Training Division is charged with the responsibilities of introducing new employees in the form of on-the-job orientation training, prepares and conducts training activities for Cooperative officers, staff, members as well as solicits training assistance from outside sources among many other tasks. It is also the Research Department of the Agency. The department has a workforce of seven (7) including the Chief Training Officer.

C. DEPARTMENT OF AUDITS

The Audit Section of the CDA is responsible for inspecting and auditing the accounts of all Cooperative Societies, including Credit Unions throughout the length and breadth of the Republic of Liberia. Presently, however, there are eight auditors within this Department, including one lady auditor.

D. FIELD SUPPORT DEPARTMENT

In line with the other divisions within the Agency, the division of Field Support Services serves as a liaison between the Central Office and the County Regional Offices. In addition, this division also conducts feasibility studies for proposed and pre-Cooperative Societies. It also prepares the proposal for final registration within the Agency.

Last but not least, this division summarizes all field reports submitted to it by the Regional Offices for the easy reference and action of the Registrar and his officials. There are 30 employees working with this division. It is the division with the largest number of workforce within the CDA because of the nature of its operation.

ANALYSIS OF OFFICIAL SPEECHES, DEVELOPMENT PLANS

On the whole, we can safely say that regarding speeches so far by national leaders and the views on Cooperative development, the future of Cooperatives in this country is great. This can clearly be seen not only in the speeches but also in the volume of logistical support as manifested in the gradually increasing size of the Agency's operational budget in view of the current overall negative national financial situation.

COOPERATIVE TRAINING STRUCTURE -- COOPERATORS AND OFFICERS : NUMBER

Since 1983 when the CDA became fully autonomous, there has been about four training programs per annum on the average for various target population including Cooperative board or committee members, the general membership, the management staff, the CDA field staff as well as the CDA administrative head office staff members; all in all there has been about 15 training programs conducted for the past two and a half years.

OBJECTIVES

The aims or objectives for launching the various training programs are varied depending on the training needs and particular target audience. On the whole, however, training programs are designed to assist in the training of anyone who has responsibility and interest in the Cooperative way of life. In particular

therefore, training programs are meant to improve trainees' abilities to relate more fully to their Cooperatives through active participation which comes as a result of consistent and continuous Cooperative education.

LEGAL STATUS - PRIVATE OR STATE

All training packages conducted by the CDA training wing have the full legal backing of the Government of Liberia since the Government charged the CDA, among other things, to train and educate Cooperative members constantly for continuous growth in line with one of the Cooperative principles.

Private/international institutions such as the International Cooperative Alliance, Cooperative League of the U.S. (CLUSA), Africa Cooperative Savings and Credit Association (ACOSCA) and the International Labour Organization (ILO), through its MATCOM Project continue to assist us with our training programs, either financially or by way of trained human resources.

STAFF NUMBER/RANK

The Training Division of the CDA is staffed with seven employees with ranks such as the overall Educational Officer or Director of Training, Deputy Director of Training, four Cooperative Education Officers and one Training Secretary.

MATERIAL RESOURCES

The Training Division as part of the national Government is equally faced with the problems of inadequate material resources which is also faced by other Government institutions within the country. Notwithstanding, the national Government, out of its concern to develop and improve the lot of the Liberian

people especially low income earners, is making great sacrifices by making available funds for the purchase of basic training materials and resources such as typewriters, camera projectors or the ordering of a training van. To put this in monetary terms, the approximate figure is around 15,000 U.S. dollars, about 5 percent of total CDA fiscal budget. As stated earlier, international organizations and donor agencies do assist financially also to make up for the great deficit since we all are aware that training is a very expensive venture.

TEACHING METHOD AND PROGRAMS

Under this sub-topic the method and program employed during training activities rests heavily on the participative teaching methods since we, the educational officers, play the role of facilitators rather than the formal school teacher. We realize that we are dealing with adults who have their own experiences and we therefore encourage them to discuss in groups and ask questions as well as answer questions letting all participants take an active part in the teaching and learning exercises.

TARGET POPULATION

As already stated the target population or audience including Cooperative Membership, Committee or Members of the Board of Directors, Cooperative management staff, Government Cooperative Officers, as well as Government Cooperative administrative staff of the CDA including auditors.

OVERSEAS TRAINING INSTITUTIONS: MERIT AND DEMERITS

The following overseas training institutions have trained personnel from the CDA in the areas of Cooperative management and development among others. They are:

- Coady International Institute, Canada
- Cooperative College, Loughborough, England
- Pan-African Institute, Cameroon.

It has been observed that the overseas training afford our trainees the opportunities to see and do for themselves those things that they have over the years heard other people talking about with respect to Cooperative activities in the developed and developing countries. Trainees develop a broader horizon and are more fully prepared to execute cooperative ventures upon their return home. Trainees also learn to appreciate their own effort at home and those of their colleagues since they now have something to compare and contrast.

Demerits with respect to the above include the inability of trainees to adopt or apply adequately what they have learned to their home situations due to inadequate logistical and moral support; or trainees may choose to defect or remain in areas of training due partly to reasons already stated.

FUNCTIONAL LITERACY AND NON-FORMAL TRAINING FOR NON-COOPERATORS

Apart from the national Government program spearheaded by the Ministry of Education on adult literacy, the Cooperative Development Agency (CDA) in itself has not done very much with regard to functional literacy, even though plans are on the way to launch this program nation-wide in collaboration with the Ministry of Education. We also strongly believe in the

saying that "Cooperatives composed of illiterate members are seldom successful". Please note that the national financial picture is not too healthy to allow the CDA to carry out such training programs single-handedly, on a desirable scale.

THE NON-GOVERNMENTAL ORGANIZATIONS (NGO)

Here in Liberia we have the following non-governmental organizations (NGO's):

1. The Liberia National Drivers Union Association
2. Liberia National Teachers Union
3. Family Planning Association of Liberia
4. Liberia National Trade Union
5. Liberia Marketing Association
6. Traditional Susu or Money Clubs
7. Cooperative/Credit Unions.

The total membership of all of the above associations combined is in the neighbourhood of 400,000 with financial standing that varies in accordance with the number of membership and constitutional provisions (if any) regarding the financing of each of these associations, since all of them are self-supporting with a very limited assistance from the outside. The largest of these groupings in terms of numerical and financial strength is the Cooperative which has a membership of approximately 63,774 followed by the Trade Union which includes the National Agricultural and Allied Workers' Union with a total membership of 30,000, and the smallest in terms of numerical strength is the Family Planning Association. But this association is, however, among the best in terms of the calibre of office staff and the resultant quality of service. This association is also among the few that receives external assistance from donor agencies and the Liberian Government.

OPERATIONAL STRATEGIES/WORKING METHODS

On this question we can clearly state here that the operational strategy of these organizations are similar to those of other organizations with parallel functions. By this we mean, that the Government of Liberia serves as the overall guiding factor or chairperson on the advisory boards of almost all of these organizations. For instance, all of them have an advisory board put into offices by the membership through elections which are headed by a President or Vice-President or Secretary-General plus the usual office bearers who carry on the day-to-day running of these organizations. The team then consists of a Managing Director and similar organization structures can be found throughout Liberia.

ACHIEVEMENT AT FIELD LEVEL IN THE AREA OF
COOPERATIVES AND PRE-COOPERATIVES, ACTION
RESEARCH/TRAINING

As you see from the table below, almost all of the regions in Liberia have been touched or influenced in one way or the other by the Cooperative Movement. In other words, the Government in its quest to find new and better approaches to rural development and food self-sufficiency thought it best to introduce and encourage the formation of Cooperative Societies to be used as instruments for development activities. It was against this background, therefore, that a separate and distinct agency for the promotion of a government mandate was established. Since the establishment of this agency, one can see marked improvement in the area of Cooperative and pre-Cooperative from the standpoint that many more Cooperatives are being registered now than ever before at the initiative and request of would-be members who have the felt need, unlike in the past where Government took the initiative instead.

For instance, the Cooperatives have suddenly come to realize that they do play an important role in the national development programs and are therefore making demand on Government so that they can be allowed to participate in the management and running of the Liberian Produce Marketing Corporation (LPMC) or the Marketing Board. Around 75 percent of produce delivered to the LPMC comes from the Cooperatives. There are about 214 of these Cooperatives plus 56 Credit Unions with a combined membership of 63,774.

Even though the Credit Unions disbursed a substantial amount of money to their members, thus leaving an outstanding loan of \$3,789,448.00 as compared to \$2,325,238.00 in 1983/84, their total savings increased from \$4,000,000.00 in 1983/84 to \$5,261,875.00 in 1984/85, an increase of 1.2 million or 38 percent.(1)

ACTION RESEARCH/TRAINING

With reference to the above, it can be stated that action, research and cooperative development training are going on simultaneously within the cooperative program/plan of the Agency. This was done mainly through:

- observation
- participation
- demonstration, among others.

There has, however, not been any separate action research program other than that which was routinely carried out by Government and Cooperative field staff for purposes of finding out areas of problems and training needs.

(1) Annual Report from the CDA 1984/85.

RELATIONSHIP BETWEEN NGO'S AND STATE PROMOTION SET-UP

The relationship thus far is good but as we are all aware, the largest room in the world is the room for improvement. These organizations continue to receive the much needed technical and moral, or even at times, direct or indirect financial assistance from Government so as to buttress their activities. The Government is fully aware that the NGO's are its partners in progress because they play very vital roles in the national development.

For instance, Farmers' Cooperatives in Liberia are noted for undertaking self-help activities such as construction of roads, schools, bridges, clinics and community development centers, among others.

On the other hand, Credit Union Cooperative Societies play their role by easing the financial burden on the employers of their members thereby freeing management from the embarrassment of having to make frequent advances in salary payments to employees in cases of emergencies. The Credit Unions have now taken over those responsibilities in the industrial centres and communities where they are allowed to exist and operate freely. Similar things can be said about the other NGO's mentioned earlier.

OTHER SUPPORT INSTITUTIONS:

THE NATIONAL AGRICULTURAL CREDIT FUNDS OR BANK/
AGRICULTURAL AND COOPERATIVE DEVELOPMENT BANK/ACDB

This bank is the financial institution for the Cooperative Movement in Liberia and farmers' development as a whole. It, therefore, works in conjunction with the Cooperative Development Agency (CDA) when lending out money to the Cooperatives at the beginning of every produce season.

It is regrettable, however, to state that during the 1984/85 produce season only 18 Cooperatives were eligible and therefore recommended by the CDA for marketing loans. The total loan portfolio recommended for these Cooperatives amounted to \$2,257,270.00.

GOVERNMENT'S STRATEGY/AGRICULTURAL DEVELOPMENT

The main objective of Government as spelled out are:

- (a) to increase the involvement of the large mass of Liberia's farm families in the development of the agricultural sector;
- (b) to stimulate production, employment and income of Liberian farmers;
- (c) to promote diversification of production in the agricultural sector;
- (d) to promote equitable access to means of production and corresponding widespread and equitable distribution of benefits from agricultural development; and
- (e) to expand agriculture as a principal base for self-sustained development.

To accomplish these objectives, therefore, public sector allocations for agriculture have increased from about 4 percent of the development budget in 1970 to about 30 percent in 1980/81. This increase is due to the agricultural development projects launched by Government in Lofa, Bong and Nimba Counties and also on account of rubber, oil palm, forestry, research and training and training projects as well as the establishment parastals like the Liberia Produce Marketing Corporation (LPMC), the National Palm Corporation (NPC), and the Liberia Cocoa and Coffee Corporation (LCCC).

Government's strategy is also to increase agricultural production through the development of large scale public sector plantations (oil palm and rice) simultaneously with small holders' development. Through the agricultural credit projects at Bong, Lofa and Nimba, Government intends to utilize simple, relatively inexpensive technologies coupled with rural labour for the development of infrastructures and institutions for providing farm support services.

DUPLICATION AND COMPLEMENTARITY OF THEIR STRATEGIES

The level of duplication is not so outstanding for the simple fact that each of these institutions carries out specific tasks within particular geographic confines or regions of the country. They may have identical objectives, but they do not necessarily conflict. As a matter of fact they do complement one another where necessary.

COOPERATIVE TRAINING AND INFORMATION PROGRAMS THROUGH THE MASS MEDIA

At the moment, the CDA does not have any cooperative training and information programs through the mass media. It is, however, working very closely with an American Government initiated and financed rural radio project known as the Liberian Rural Communications Network (LRCN). When formally launched in the middle of 1986, the radio program will cater mainly to the rural dwellers, educators, health workers, students, cooperators, government ministry representatives in the Counties/provinces and the like.

Currently, two CDA personnel are undergoing an intensive nine months' training so as to be able to produce Cooperative Radio Programs for the listening public including cooperators. Occasionally, however, CDA conducts public awareness campaigns such as debates on Cooperative issues over the national television station as well as the radio stations. But, this is rather limited because most of these institutions are highly commercial in their dealings and it is our hope that this will not be the case with the LRCN.

LEGAL FRAMEWORK OF COOPERATIVES
AND PRE-COOPERATIVE SOCIETIES

With activities as wide and numerous as those of the Cooperative Movement, legislation affects it at various points. An Agricultural Produce Marketing Cooperative Society, for instance, is involved in legal relations with its members as members, embodied in the Cooperative Society Act of 1936, but these by no means cover all its legal obligations. It is also an employer of labour and subject to all the laws governing the employment of labour. Pre-Cooperative Societies for their part are guided under the Cooperative law partially until such a time when they shall have become fully registered. The period of waiting for these pre-Cooperatives may take up to 2 years depending on the level of progress.

HISTORICAL DEVELOPMENT OF COOPERATIVE LEGISLATION/
PRESENT FORM

The present Cooperative Societies Act was formulated and enacted by the Liberia National Legislature in the year A.D. 1936. It did not, however, take full effect until 1970, when a formal Division of Cooperatives was established within the Ministry of Agriculture so as to encourage the development and promotion of the Cooperative Movement within Liberia. An attempt was, however, made in 1976 to amend the 1936 Act giving most of the powers to

the Minister of Agriculture who was also serving as the Registrar of Cooperatives. Fortunately or unfortunately though, this Act was never approved and we therefore find ourselves today using the 1936 Act. Nevertheless, attempts are being made to amend and update this 1936 Act to suit the present-day Cooperative realities.

LEGAL ANALYSIS:

ESTABLISHMENT, APPROVAL AND REGISTRATION

As stated earlier, the Act governing Cooperative legislation was enacted and approved and registered in 1936. Members' rights and liabilities can be found on Page 3, Chapter 100 of said Act which reads thus:

"No member of a registered society shall exercise the rights of a member unless and until he has made such payment to the society in respect of membership or acquired such interest in the society as may from time to time be prescribed by rules or regulations issued under this Chapter or by the bye-laws of such society."

SET-UP RIGHTS AND OBLIGATIONS OF COMMITTEE MEMBERS

The set-up rights and obligations of committee or board members are defined by the law and rules of the society; powers conferred upon them cannot be withdrawn except by alterations of the rules, and the members cannot override the decisions of the board if the rules empower the board to make such a decision. As regards their functions, most of it depends upon circumstances like competences of officials and the board's confidence in them.

ADMINISTRATIVE AND FINANCIAL CONTROL, SUPERVISION

In line with the Cooperative rules and regulations, the management/administrative team is constantly guided and monitored to ensure that societies' policies and programs are carried out in accordance with national and internationally accepted standards. The Government-run Cooperative Agency (CDA) serves as a watch-dog by carrying out financial spotchecks occasionally so as to ascertain that the management teams of cooperatives are performing their duties satisfactorily.

ROLE OF AUTHORITIES IN CHARGE OF TECHNICAL ASSISTANCE AND THOSE IN THE DEPARTMENT RESPONSIBLE FROM THE LEGAL STANDPOINT

The role of the authorities in charge of technical assistance is a very crucial one in the national development effort since they serve as a coordinating body that determines the quality, type and the amount of technical assistance that the nation needs to augment national expertise. Most importantly, the body also ensures that technical assistance is relevant to national development needs and priorities.

With reference to authorities in the Department responsible for legal matters, it can be said that they play a key role in keeping the Cooperatives on an even keel as a result of constant legal advices and tutoring. This is regarded as vital for the proper growth and development of our relatively young Cooperative Movement which may not be aware of all of the legal implications that go into the running of a successful and viable Cooperative Society. It may interest you to know that the CDA does not have at the moment a fully staffed Legal Department but nonetheless is doing all within its powers to address legal problems that confront the Cooperatives from day to day

through such needs as making full use of the existing limited facilities and trained manpower (one to be exact) or making appropriate recommendations for affected Cooperatives to seek legal counsel from outside sources if and when deemed necessary by the Registrar. This is actually one of the major problem areas for our Cooperatives.

ROLE OF COOPERATIVES INDUSTRIAL AND OTHER ORGANIZATIONS (UNIONS AND FEDERATIONS)

The Cooperatives like many other Liberian institutions are more in the nature of an organic growth, responding to changing needs and circumstances slowly but surely by developing new shoots, by the withering away of what has become unnecessary but withal on the other hand by the continuous thickening and toughening of the main limbs. As it is still growing, still developing, still adapting, any analysis of its organization unrelated to its history would leave out of account what is literally its vital elements, its power and process and growth and change.

Industrial and other organizations play an equally important role especially so that they serve as a measuring instrument or yardstick for the Cooperatives to watch from time to time thus guiding themselves against mistakes that could be or are made by these organizations, since they are all working for the common good of national development but with different approaches and emphasis. These organizations also assist Cooperative members in comparing services for one organization like Cooperatives as opposed to the other private and profit-oriented institutions.

FINANCIAL RULES AND REGULATIONS

One of the many ways in which Cooperative Societies in Liberia are financed is by putting a charge upon the shares or interest in the capital and on the deposits of a member or past member as well as upon any divided bonus or accumulated funds payable to a member or past member for any debt due from any member or past member to it; and it may set off any sum credited or payable to a member or past members in or towards payment of any such debt as stipulated in Section 115 of the Liberia Cooperative Societies Act.

In addition, the registered society may receive deposits from members without registration. It may receive deposits and loans from persons who are not members to such extent and under such conditions only as may be prescribed by rules and regulations issued under Chapter 131 of the Cooperative Societies Act and Bye-laws.

COMPENSATION FOR A MISAPPLICATION OF FUNDS

If it appears during the dissolution of a registered Society that any person who has taken part in the organization or management of a Society or any past or present chairman/president, secretary, member of a committee, or other officer has misapplied, retained or become liable or accountable for any money/property of the Society or has been guilty of any misfeasance or breach of trust in relation to the Society, the Registrar may on the application of the liquidator or any creditor or person compelled to contribute, examine into the conduct of such person and order him to repay or restore the money or property or part thereof with such interest as the Registrar deems just or to contribute such sum as he deems just to the asset of the Society by way of compensation for the misapplication or retention of funds or the misfeasance or breach of trust.

SPECIAL LEGAL PROVISIONS

Under the Cooperative laws of Liberia, there are no special provisions governing savings and credit, consumer, housing, handicraft or school, or special legal provision relating to pre-Cooperative groups for that matter. The Cooperative Societies Act of 1936 which is still in use is a sort of blanket law governing all Cooperative activities within the country. Frankly speaking, these laws seem to be heavily tailored to suit agricultural and produce marketing Cooperative Societies since those were the areas of emphasis at the time. The Cooperative Development Agency (CDA) is now working seriously on a revised Cooperative Society's Act that will apply fully and equally to all Cooperative Societies within Liberia.

MARKETING OR PRICE STABILIZATION FOR
SUPPORTING COOPERATIVE PROMOTION

The agency of Government responsible for the stabilization of marketing prices in general is the Ministry of Commerce, Industry and Transportation. This Ministry is also a member of the Board of Directors of the Cooperative Development Agency (CDA). By virtue of this, the interest of Cooperatives/Farmers is constantly brought to the forefront and the Commerce Ministry is therefore made more aware of the problems and can influence the necessary organs of Government to keep the prices of farm produce stable. The next in line is the Liberia Produce Marketing Corporation (LPMC) which handles paddy rice and tree crops that is coffee, cocoa and oil palm products.

GENERAL

The Liberia Produce Marketing Corporation (LPMC) was created under a Statute on April 20, 1961 by the Republic of Liberia mainly with the objective of fostering and developing to the fullest extent the export trade of Liberia produce. The LPMC has its head office in Monrovia with its branches at Voinjama, Lofa County, Gbarnga, Bong Country, Ganta, Nimba Country. Under the Statute LPMC has powers in consultation with the Government of fixing up at the beginning of every crop season prices and setting standards for purchase and sales of paddy rice, coffee, cocoa, palm products, and cassava throughout the Republic. Once the prices are fixed for the commodities they are communicated by the Corporation to sellers and buyers through news organs that may reach the general public, within 24 hours of fixing the prices. The Corporation has created a fund called "Agricultural Development Fund" (ADF) by earmarking on an average of 6 to 7 cents per lb. of commodities (of coffee, cocoa, etc.) out of the differential between purchase and export price after deduction of its operational costs every year. The highest amount outstanding to the credit of this Fund was 1.45 million dollars in 1973 to 1974 but, however, as LPMC has taken the responsibility of implementing a number of agricultural development projects, in various Counties on behalf of GOL to introduce advanced technology in production of better quality of food and tree crops and also in increasing yield per hectare.

Besides the Agricultural Development Fund, LPMC has established "Price Stabilization Fund" by allocating a portion of its annual profit and the maximum outstanding amount to the credit of this Fund at one time was nearly 10 million dollars, but as on date, December 31, 1984, there was only a credit balance of 2.4 million dollars. The Corporation is meeting the high cost of subsidy on paddy rice fixed by

GOL every year to the advantage of both producers and consumers out of this Fund. This price incentive policy which is mainly geared to achieve self-sufficiency in Liberia's staple food, rice has proved very expensive over the years. In the years prior to fiscal years, 1981/82, subsidies were of smaller volume and could be easily reimbursed from the annual contribution being made to the price stabilization fund, but thereafter, with the increase in the incentive purchase price of paddy rice at 18 cents a pound, the withdrawal from the fund has been quite sizeable as may be seen from the following table:

<u>Fiscal Year</u>	<u>Subsidy</u>	<u>% Increase</u>
1) 1981/82	802,301.74	-
2) 1982/83	2,582,775.93	221.92
3) 1983/84	2,865,332.00	10.94
4) 1984/85	10,284,165.00	258.90

AGRICULTURAL DEVELOPMENT AGENCIES AND VENTURES,
THEIR RELATIONSHIP WITH AGRICULTURAL COOPERATIVES
AND PRE-COOPERATIVES

We will start this section with the Agricultural and Cooperative Bank (ACDB). The Agricultural Cooperative and Development Bank (ACDB) was established by an Act of the National Legislature and approved by the President of Liberia on November 1, 1976. The Statute under which the Bank functions is specific that it should promote integrated rural development by building up appropriate institutions for development of the country's rural economy.

Its Objectives are:

- (a) to provide financing in the form of short-term, medium and long-term loan to individuals, farmers, cooperatives or farmers to facilitate the establishment of agricultural enterprises and the development of rural industries in Liberia;
- (b) to encourage and promote the development of cooperatives farmers organizations, cottage industries as well as mobilize savings in the rural areas;
- (c) to provide credit and such other facilities as shall be conducive for the development of training in the rural agricultural economy; and
- (d) to render technical advice and assistance to individuals, farmers cooperatives and farmers' organizations and conduct research on agricultural projects and cooperative societies engaged in agriculture. Provide training facilities for farmers and cooperatives and assist in promotional work in organizing and establishing cooperative societies.

Capital Structure

The initial authorized capital was 2 million dollars to be subscribed by the Government of Liberia (GOL), Union of County Cooperative Federation, Liberia Credit Union Credit Association (LCUNA) and the Liberia Produce Marketing Corporation (LPMC) in the proportion of 65 percent, 10 percent and 15 percent respectively.

The stock holdings of the Bank as at 31st December, 1983, were as under:

STOCK HOLDINGS OF AGRICULTURAL AND
COOPERATIVE DEVELOPMENT BANK (ACDB)

1. Government of Liberia	..	5,542,658 /98%
2. LPMC	..	105,000 / 2%
3. Liberia National Federation of Cooperative Societies	..	18,900 / -
		<hr/>
		5,666,558/100%
		<hr/>

ORGANIZATION AND MANAGEMENT

The Board of the Bank consists of 10 Directors including the Minister of Agriculture as Chairman, a representative of the Ministry of Agriculture, Finance, Planning and Economic Affairs, Local Government, Rural Development and Urban Reconstruction, Union of County Cooperatives Federation, LPMC, and the President of ACDB. The ACDB head office is in Monrovia and there are seven branches stationed within the political sub-divisions of the country.

The Agricultural Development and Agencies, that is, the Development Projects plus the various parastatals like the National Palm Corporation (NPC), the Liberia Cocoa and Coffee Corporation (LCCC), are all working more or less in the same direction for the expected common good of all. Because of this, the Projects are working very closely with the Cooperatives and the CDA so as to ensure that they are sufficiently prepared to take over the functions of the projects when they shall be phased out.

For instance, in an effort to assess the level of development of the Cooperatives in one of the Project areas (the Bong Project to be exact) the Government of the Republic of Liberia (GOL) on the recommendation of the World Bank appointed on October 4th, 1984, a consultant on Cooperative Credit and Marketing to review the present Cooperative Credit Structure in Bong County consisting of Cooperative Services Units (CSUS), District Cooperative Societies (DCS) and Tungban Cooperative Union (TCU) and suggest a viable structure capable of taking over input supply and marketing by 1987, and improving linkages between the Cooperatives and the ACDB in credit delivery and recovery. The recommendations of the study were to include steps for strengthening the three tiers for coordinated functioning of input supply and marketing or alternatively to suggest and improve structure.

The Bong County Cooperative Union has 280 Cooperative Units as members. They are known as Cooperative Service Units and have a total membership of 10,061.

AGENCIES FOR THE PROMOTION OF SMALL
AND MEDIUM-SCALE ENTERPRISES

As of date, there is only one of such institutions within Liberia, and it is catering for indigenous Liberian businesses by means of financial and technical assistance. It is not necessarily limited to Cooperatives, although Cooperatives are free to request for assistance if they so desire.

CHAPTER III

ANALYSIS AND IMPORTANCE OF MUTUAL ASSISTANCE ORGANIZATIONS

The sine-qua-non of mutual assistance organizations, which as we all know embraces Cooperatives as just what the name says; organizations that have their objectives, such as good intention to practise working together for the common good of all members. Indeed, all of its businesses is a means not the need or the purpose of its being. Since we have already named NGO's or mutual assistance organizations within Liberia earlier in this document, we shall now go on to discuss the other sub-topics.

1. HISTORICAL DEVELOPMENT OF THE COOPERATIVE MOVEMENT

Agricultural Cooperatives can play a role in assisting the rural poor in contributing to the rural development program of Liberia. The problems are not insurmountable but there is a need for a more careful and detailed analysis of the problems faced by Cooperatives and some creative and imaginative planning which resolves to practical programs that are culturally appropriate and feasible in this setting, Liberia.

Cooperative Societies do not exist in a vacuum. For example, the lack of farm-to-market roads are generally inadequate; infrastructure are factors that must be considered when analyzing the viability of a given Cooperative Society. Furthermore, development technicians and planners always expect too much too soon. The attempt to improve Liberian Cooperatives is a case in point. The Movement started in 1971 and they therefore expect dramatic results in 15 years. It is thus counter-productive in terms of sound development strategy.

THE COOPERATIVE DEVELOPMENT AGENCY (CDA)

In view of the above situation, and the less than satisfactory pace of progress of the Cooperatives, it was recommended by Government Cooperative staff and a team of American Cooperative Advisors that there be an autonomous Government Unit dealing solely with Cooperative matters; and this they believed would be a significant step forward in strengthening the Cooperative Movement. This was so because it was generally accepted that existing structural and organizational arrangements for the establishment, administration and regulation of Cooperatives has proven to be largely ineffective in assisting the rural and urban poor to improve their well-being through participation in Cooperative Societies. With this in mind the Ministry of Agriculture formed a task force to prepare a proposal to establish the CDA.

PRESENT SITUATION OF THE COOPERATIVE MOVEMENT

Consequently, therefore, by an Executive Order N° 10 of the People's Redemption Council, the Cooperative Development Agency (CDA) was established on the 7th day of April, A.D. 1981, replacing the then Cooperative Division under the Ministry of Agriculture. This Agency became operational and financially equipped (autonomous) in fiscal year 1983/84. It is charged among other things, with the responsibility of supervising, regulating, promoting and administering all Cooperative activities within the Republic of Liberia in accordance with the Cooperative Society Act of Liberia; and the internationally-accepted cooperative principles and practices. From this stage, one can safely say that great strides are being made by the Registrar of Cooperatives and his staff members at the Agency so as to efficiently and more speedily execute the mandate of the Government and the Liberian people. Resultantly therefore, one can today see that

more and more Cooperatives are being organized and registered at the request of the local people. For instance, during the operational period, 1984/85, 20 new Cooperatives were fully registered to operate and function under our Cooperative Act. This brings a total of 312 Cooperative Societies in Liberia. During the same period, nine otherwise (sleeping) Cooperatives were reactivated.

As of date, our statistical data shows that Cooperatives in the country have contributed to the reduction of unemployment problems facing the nation. The data went on to show that 250 men and women gained employment in various disciplines both in the rural and urban areas, and there are potentials for further increases in this area to match the steady growth of Cooperatives.

BUSINESS TURNOVER

During the 1984/85 fiscal year, the audit report for 32 Marketing Cooperatives and 9 Credit Unions revealed 11.5 million dollars for Cooperatives and 5.2 million dollars as Savings for the Credit Unions. The total turnover of Cooperatives increased by 3 million dollars or 35 percent, while the total savings of Credit Unions was increased by 1.2 million dollars or 30 percent. In concrete terms, 32 Marketing Societies realized a net surplus of 108,000 thousand dollars. For the nine Credit Unions audited, a capital reserve of \$276,000.00 was realized.

MEMBERSHIP

The membership of Cooperatives including Credit Unions has increased from 60,000 to 63,774 individual membership. Out of this new figure, 13,286 belong to Credit Unions; while 50,488 belong to both the Agricultural and marketing Cooperative Societies.

42,516 of this figure or 66 percent live in the rural areas while 21,258 members live in the urban areas(2). All in all, it can be said to a large extent, Liberian Cooperative Movement is slowly moving on the ladder of success in the right direction.

COOPERATIVES: PROBLEMS OF MEMBERS' PARTICIPATION

First and foremost, the majority of our Cooperatives (about 75 percent) have a membership composed of people who can neither read nor write and this to a large extent affects the ability to actively participate in the running of the various Societies. As one veteran cooperator puts it, "Cooperatives composed of illiterate members are seldom successful." Another is the age-old African tradition that forbids free association among the members of the opposite sex. In the village, for instance, it is difficult to see women present in large numbers at Cooperative or any other called meetings, though the trend is gradually changing. Thirdly, the management team employed may become financial giants at the expense of the members, causing them - the members - to feel remote or alienated within their own Cooperative Societies. For instance, you may have a village cooperative where the Chairman for that Cooperative walks on foot while the business manager rides in an air-conditioned Peugeot 504. These are some of the major problems or discrepancies confronting the Cooperative membership.

(2) Annual Report of the Cooperative Development Agency - July, 1984 to June 30, 1985.

PROBLEMS OF SELF-HELP MUTUAL ASSISTANCE

The problems of this group are very much similar to those of the Cooperative organizations in Liberia. They all have the same socio-cultural environment within which to operate. The same high rate of illiterate membership which hampers progress. Most of these organizations are closely bound together without formal or legal recognition from the national Government. This, of course, makes it difficult for legal proceedings to take their course and the interest of the members is very often jeopardized when officials of such groups embezzle funds belonging to this organization. There are approximately 125 of such groupings scattered all over the country with a larger concentration being in the urban centres.

PROBLEMS OF TRAINING MEMBERS: WOMEN, YOUTH AND ADULTS

One of the major problems within this area is that of adequate finance to support training activities. Besides the need for sufficient training materials, the need for extension staff to be fully mobile cannot be over-emphasized if they must reach to every village hamlet to carry out their functions. This equally affects all age groups. Another problem that affects this area is the gross lack of trained trainers. There are not many local cooperative training institutions. So, Government Cooperative trainers find it difficult to carry out training programs as the need arises because training facilities belonging to other institutions can only be used if and when those institutions do not have similar programs in their pipelines. This problem is very often the cause for cooperative training and members education activities coinciding or conflicting with farming or the harvest seasons. This then results in poor attendance at the program and the training objective may then not be realized. The mass media including Government radio stations are highly commercialized thus making it more difficult, if not impossible, to launch a Cooperative education radio program among others.

PROBLEMS FACED BY FACILITATORS OR SUPERVISORS:
STATE INTERFERENCE

Apart from the global economic problem which is equally affecting Liberia, it can be said with all sincerity that the degree of interference by the Government in Cooperative matters is very minimal and is often done as points of correction with the aim of bringing affected Cooperatives back on course for them to know that they operate within a human system and not in a vacuum.

IMPACT OF SOCIOLOGICAL REALITIES
ON COOPERATIVE SOCIETIES

The impact of sociological realities on the Liberian Cooperative Movement can be seen in almost all aspects of existence, especially so with the Agricultural and Marketing Cooperative Societies. A vivid example of this is in the case where a one-time sleeping and remote village suddenly sees itself booming with activities such as the holding of meetings to decide on how to appropriately use a Bank loan that they have just obtained.

It was finally decided by the majority to purchase a vehicle to serve the village and the Cooperatives since there was not a single transport unit within the area before the vehicle was purchase. One of the village sons was made Manager for this newly-formed Society and he started off with a very simple ware-house where the Cooperatives' Office was also located. As the days passed and the Cooperative matured in age and financial strength, so did the management staff. The boy became gradually powerful and strong along with the Cooperatives. The entire village then was in a different situation where everyone began to receive some money for their produce,

and the whole village and nearby towns became happy and gay. The village will equally be in trouble should the Cooperatives fail to pay the Agricultural Bank on time and Government soldiers move in to arrest delinquent debtors.

Another example is where the villagers are provided with deep wells using hand pumps installed in the center of the town. The women in the town were happy in the beginning but as time went on, they regretted it somewhat because even though it was now easy for them to get water a portion of the opportunity to gossip was gone since they no longer had to travel the long distances in groups to fetch water and use the long travelling time to talk about happenings in their villages and towns.

STATISTICAL DATA ON COOPERATIVES BY TYPES

Agricultural/Marketing Cooperative Society	205
Consumer Cooperative Society	6
Arts and Crafts Cooperative Society	3
Credit Union Cooperative Society	56

They all aim at enhancing the economic well-being of their members in accordance with the generally accepted cooperative principles.

As their names imply, the Agricultural and Marketing Cooperatives are multipurpose in activities, that is, the members are farmers who desire to do business together or sell their produce in common so as to reduce costs of transportation and maximize net surpluses.

The Consumer's Cooperative Societies are composed of a group of people living within a community who feel the need to operate their own shops or stores for purposes of buying in bulk from producers or wholesalers at reduced prices so as to sell to themselves at reasonable rates; and benefiting from whatever surplus they may accrue in line with the business transaction. The member that does the greatest volume of business with his consumer cooperative receives the greatest bonus at the end of the financial year.

Arts and Crafts Cooperative Society is also made up of groups of craftsmen and women who come together to do business for mutual benefits. By so doing they are able to bargain with one voice for better prices, as opposed to individualized and scattered bargaining systems which can be easily exploited by the consuming public.

Credit Union Cooperative Societies for their part they are financial institutions composed of members living within the community or who are part of a club, a group of church members, school teachers, government workers or employees of an industry who see the need to save portions of their income regularly so as to borrow wisely at the appropriate moment.

It is indeed the poor man's bank. The concept was introduced in Liberia by the Roman Catholic Church. Some of the other types of Cooperatives started as a result of Government's initiative while others started because community dwellers had the felt need.

PRE-COOPERATIVES: ORIGIN, DEFINITION
AND PLANNED DEVELOPMENT TRENDS

Like the Cooperatives, the pre-Cooperatives came about as a result of conscious effort on the part of Government to ensure the proper development and growth of Cooperatives. When cooperation was first introduced

formally by Government, this was not the case. Consequently, a lot of Cooperatives began to mushroom all over the country because almost everyone thought that Cooperatives were the automatic panacea cure-all for the economic problems that were confronting the nation. It was soon discovered that this was not the case and that for Cooperatives to give their desired results they must be formed properly from the very beginning and nurtured for quite some time.

It was, therefore, based on the experiences of the past, where hurriedly formed and registered Cooperatives died a premature death that Cooperative Authorities thought it best to give all proposed Cooperatives a period of up to two years or even more so as to guide and monitor the progress of said proposed Cooperatives and at the pleasure of the Registrar they may then be registered. It is during this waiting period that they are considered as Pre-Cooperatives.

TYPES OF PRE-COOPERATIVES OR ASSOCIATION

The types of pre-Cooperatives commonly seen, are proposed Marketing Cooperatives, proposed Agricultural Production Cooperatives, proposed Consumer Cooperatives and proposed Credit Unions or Thrift and Credit Cooperatives.

The aims and objectives are the same as those of fully developed and registered Cooperative Societies as stated before. For our purposes here in Liberia, pre-Cooperatives are usually advised not to engage in multipurpose activities since they are only beginners. Therefore, almost all of the pre-Cooperatives found in Liberia are single-purpose groups.

ORGANIZATION AND DESIGNATION:
SOCIO-ECONOMIC GROUPS

In this group, we have

- The Union of Liberian Teachers
- Liberian National Student Union
- The Liberian Bar Association
- Liberian Chamber of Commerce
- Liberian National Press Union
- Liberian Bankers Association
- Liberian Nurses Association
- Liberia Football Association
- The Liberia Basketball Association, among others.

ORIGIN AND LEVEL OF INITIATIVE

- (A) There are numerous groups here in Liberia that came about as a result of the people themselves feeling the need and necessity to organize themselves into such groups.

Prominent among these are:

1. The Traditional Kuu groupings;
2. The Susu groups for Savings mobilization;
3. Various Prayer Bands/Praying Groups in addition to the regular Church activities.

- (B) Groups resulting from outside efforts.

Before now most of the groups named already in this paper, came into existence one way or the other through some external initiative and we are going to name a few of these once more.

- The various Trade Unions;
- The Marketing Association;
- The Federation of Cooperative Societies.

RATE/DEGREE OF COOPERATIVE INTERACTION BETWEEN THE
LOCAL PEOPLE/POPULATION AND THE COOPERATIVE SOCIETIES

As stated earlier also, in spite of the fact that Cooperatives in Liberia have been around for a relatively short period, their economic impact on the national Government and the areas within which they operate cannot be over-stated. (Please see figures already given.)

SUPPLY OF INPUTS

The Cooperatives are not fully engaged into this area because, for the moment, much of the inputs are being given out by the Agricultural Development Projects in those areas where they operate. There are for the time being three of such Projects in areas with strong and potentially viable Cooperative Societies. Cooperatives are, however, giving out inputs to farmers and Cooperative members in those areas where there are no ADP's even though the level of credit is limited.

PRODUCTION: PLANT, ANIMAL, FOREST, FISH, INDUSTRIAL

Apart from a very few Cooperatives, about 5 in number, which are engaged in extra activities besides the regular ones of cash crop farming and marketing of agricultural produce as well as consumer activities. It is these few that are investing in the areas of fishing, animal husbandry and small cottage industries. Again, we cannot present here on production levels because these are still in the embryonic stages.

MARKETING: SALES, CONSUMPTION, EXPORT

As we stated before, about 75 percent of the export trade carried out with the Liberia Produce Marketing Corporation (LPNC) is done by Produce Marketing Cooperatives. Please see figures already given in previous chapters.

SAVINGS AND CREDITS

These are playing a great role in the national economy. Their accumulated savings have reached the 2 million dollar mark, and you will agree with us that for a small economy like ours we can term this as remarkable.

HANDICRAFT AND SMALL-SCALE INDUSTRIES

there are only three of such Cooperatives within Liberia as of date. Their development has been rather slow but steady. Cottage or small-scale industries are being encouraged for Cooperative undertakings. The problem with this has been the location of trained and dedicated staff to manage the industries. We should not forget that the majority of our Cooperative members are illiterate.

SOCIAL AND CULTURAL DEVELOPMENT

Social and cultural development activities are high on the nation's Government priority lists, because it is fully aware that a nation without serious cultural development programs has no pride in its way of life. For these and other reasons the Government is encouraging the formation of social cultural clubs in all parts of the country and the citizens are going along very beautifully.

PROBLEMS OF FINANCING THE COOPERATIVE MOVEMENT

The problems concerning the financing of Liberian Cooperatives stems from the fact that because of reasons known to themselves, Agricultural and Marketing Cooperatives feel that monies loaned to them by the ACDB are not only Government funds, but also theirs, since they have a share in the Bank, however small. This notion has sometimes influenced their paying abilities.

As we see it, farmers have not cultivated the habit of dealing with banks in terms of proper financial management which should result in the prompt payment of any money owed the bank or any lending institutions for that matter.

INDIGENOUS OR TRADITIONAL MUTUAL ASSISTANCE STRUCTURES
HYBRID SET-UPS:
TRADITIONAL COMMUNAL MUTUAL ASSISTANCE STRUCTURES

The most common of those found in Liberia is the Kuu system which can be considered as a sort of pre-Cooperative set-up. This structure is found mainly in the northern, central, and north-western parts of Liberia. In this region, one will also see the traditional bush school societies known as the Porro for men and the Sande for women. Perhaps these can fall in the category of territorial unit mutual assistance structures.

PARTNERSHIP STRUCTURES

Not applicable in traditional setting.

PROBLEMS OF TRADITIONAL MUTUAL ASSISTANCE STRUCTURES

These structures are rather limited in scope and operation since they usually cater for a relatively small group of people because so much labour goes with them. They cannot be easily exported.

HYBRID GROUPS OF ASSOCIATION

Not applicable.

PROFILE OF NATIONAL CONSULTANTS

INTRODUCTION

A brief profile of the four Liberian National Consultants who worked to produce this research paper:

1. Honourable Joseph Tamba Kettor/Registrar of Cooperatives and National Coordinator on ICA Research Project. Kettor/Registrar

Qualification:

Since 1974 when Mr. Kettor entered the Cooperative profession, he has been very actively involved with Cooperative activities in the line of education, supervising, administering and promoting. He is indeed one of the pioneer builders of the Liberia Cooperative Movement. In addition, Mr. Joseph T. Kettor has attended the Loughborough Cooperative College, England. He holds a Master's degree in Economics from the United States of America, among other countless certificates on Cooperative Development Programs.

Honourable Kettor is the Editor-in-Chief of this Research Paper.

2. Mr. George Gblortay Farngalo, now serves as Director of Training and Cooperative Member Education.

Qualification:

Mr. Farngalo took an active and full-time duty with the then Cooperative Division of the Ministry of Agriculture in 1981 upon the completion of college work. He now holds a Bachelor's degree in Sociology with minor subjects in Political Science and Government.

Mr. Farngalo has attended quite a number of seminars/courses on Cooperatives both at home and abroad. He has been responsible for organizing and streamlining the work.

3. Miss Alice Kromah presently works with the Ministry of Agriculture as Research and Planning Officer.

Qualification:

Miss Kromah worked with the then Cooperative Division for several years before transferring to the Ministry of Agriculture. She now holds a Master's degree in Research from the Institute of Social Studies in the Hague, Netherlands. She has been mainly responsible for gathering the information herein contained.

4. Mr. Samuel Ford Tabolo now serves as Assistant Registrar of Cooperatives assigned to the Central Province of Bong County.

Qualification:

Mr. Tabolo has also worked with the Cooperative Sector for a little over 10 years now. During this period, he was privileged to attend a series of courses on Cooperatives including one at the Cooperative College in Loughborough, England. He holds a Bachelor's degree in History and Government. Because Mr. Tabolo works out of the city, he is the contact person on data and questions relating to the extension of farm inputs.

PROBLEMS ENCOUNTERED WHILE CARRYING OUT
ICA/ROWA COOPERATIVE RESEARCH ACTIVITIES

For us here in Liberia, it can be said that the period chosen for this work is one of the most difficult in our national political and economic history. The situation is made worse by the prevailing bleak financial situation which has caused the writers of this paper to sometimes go without basic salaries for a period of up to four months. In the face of this, the amount of money allotted by the ICA to carry out the project is grossly inadequate and does not leave room for giving handouts to people who may provide information. People generally suspect that research projects on such an international scale carries with them large sums of money. You will, therefore, find traces of these difficulties throughout the entire Report/Research paper.

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POPULATION BY FUNCTIONAL AGE GROUP
1962, 1974, 1982

CENSUS/ ESTIMATE	AGE GROUP					
	<u>0-9</u>	<u>0-14</u>	<u>5-24</u>	<u>10-64</u>	<u>15-64</u>	<u>65+</u>
<u>Both Sexes</u>						
1962	299,144	377,739	380,012	676,195	598,201	405,504
Percent	29.4	37.2	37.4	66.6	58.9	3.9
1974	499,807	683,909	696,520	965,783	781,681	37,778
Percent	33.2	45.5	46.3	64.2	52.0	2.5
1982	709,790	958,937	941,341	1,292,837	1,043,690	5,887
Percent	34.4	46.5	45.7	62.7	50.6	2.8
<u>Male</u>						
1962	150,434	193,917	186,297	331,171	287,689	21,980
Percent	14.8	19.1	18.3	32.6	28.3	2.2
1974	253,170	346,148	351,884	488,528	395,550	17,411
Percent	16.8	23.0	23.4	32.5	26.3	1.2
1982	359,128	485,550	476,568	654,324	527,902	27,435
Percent	17.4	23.5	23.1	31.7	25.6	1.3
<u>Female</u>						
1962	148,710	183,822	197,715	345,624	310,512	18,521
Percent	14.6	18.1	19.1	34.0	30.6	1.7
1974	246,637	337,761	344,636	477,255	386,131	20,367
Percent	16.4	22.5	22.9	31.7	25.7	1.3
1982	358,554	474,164	465,243	639,559	516,632	3,143

Source: Population Division, Bureau of Statistics, Ministry of Planning and Economic Affairs, Monrovia, Liberia.

POPULATION GROWTH AND DENSITY BY COUNTIES/TERRITORIES
1962, 1974, 1982

<u>Area</u>	<u>Total Population</u>			<u>Percentage</u>		
	1962	1974	1982	1962	1974	1982
LIBERIA	1,016,443	1,503,368	2,061,498	100.00	100.00	100.0
Bomi Territory	39,388	62,140	84,119	3.88	4.13	4.1
Bong County	130,405	182,199	231,148	12.83	12.12	11.2
Gibi Territory	31,970	47,298	72,675	3.14	3.15	3.5
Bassa County	99,566	123,400	169,572	9.80	8.20	8.3
Cape Mount Co.	32,190	56,601	71,451	3.17	3.77	3.5
Grand Gedeh Co.	48,256	71,833	111,769	4.75	4.78	5.4
Kru Coast Terr.	21,280	27,115	26,504	2.09	1.80	1.3
Lofa County	131,554	180,737	235,622		12.02	11.4
Marshall Terr.	12,664	20,732	25,088	1.25	1.38	1.2
Maryland Co.	34,805	64,483	81,168	5.39	4.29	3.9
Montserrado Co.	168,575	321,808	459,567	16.58	21.41	22.3
Nimba County	162,855	249,692	379,521	16.02	16.61	18.4
Rivercess Terr.	28,756	27,746	29,834	2.83	1.85	1.4
Sasstown Terr.	9,540	9,952	11,988	0.94	0.66	0.6
Sinoe County	44,639	57,642	71,472	4.39	3.83	3.5

	<u>Growth %</u>		<u>Area in</u> <u>Sq. miles</u>	<u>Density per Sq. Mile</u>		
	1962-74	1974-82		1962	1974	1982
LIBERIA	47.90	37.13	38,250	26.57	39.3	53.90
Bomi Territory	57.78	35.37	755	52.2	82.3	111.42
Bong County	39.72	26.87	3,127	41.7	58.3	73.92
Gibi Territory	47.94	53.65	846	37.9	95.9	85.90
Bassa County	23.94	37.42	3,382	29.4	36.5	30.14
Cape Mount Co.	75.83	26.24	2,250	14.3	25.2	31.76
Grand Gedeh Co.	48.86	55.60	6,575	7.3	10.9	17.00
Kru Coast Terr.	27.42	-2.25	473	45.0	57.3	56.03
Lofa County	37.40	30.36	7,475	17.6	24.2	51.52
Marshall Terr.	63.71	21.01	414	30.6	50.1	60.60
Maryland County	17.68	25.88	1,202	45.6	53.6	67.53
Montserrado Co.	90.92	42.81	1,058	159.3	304.2	434.37
Nimba County	53.32	52.00	4,650	35.0	53.7	81.62
Rivercess Terr.	3.50	7.53	1,693	17.0	16.4	17.62
Sasstown Terr.	4.32	20.46	391	24.4	25.5	30.66
Sinoe County	29.13	23.99	3,959	11.3	14.6	18.05

DISTRIBUTION OF THE POPULATION OF LIBERIA BY COUNTIES AND TERRITORIES 1981-1982

County/ Territory	Estimated Pop. for 1981		Population Based on Structural Count for 1982		Percentage Change Between 1981-82
	Both Sexes		Both Sexes		
	Number	Percent	Number	Percent	
LIBERIA	1,971,636	100.00	2,061,498	100.0	+1.6
Bomi Territory	84,804	4.3	84,119	4.1	-0.8
Bong County	236,770	12.0	231,148	11.2	-2.4
Gibi Territory	81,857	4.1	72,675	3.5	-11.2
Grand Bassa County	140,814	7.1	169,572	8.3	+20.4
Grand Cape Mt. Co.	82,114	4.1	71,451	3.5	-13.0
Grand Gedeh County	94,680	4.8	111,769	5.4	+18.0
Kru Coast Territory	31,764	1.6	26,504	1.3	-16.6
Lofa County	225,277	11.4	235,622	11.4	+4.6
Marshall Territory	28,992	1.5	25,088	1.2	-13.5
Maryland County	70,057	3.6	81,168	3.9	+15.9
Montserrado County	458,091	23.2	459,567	22.3	+0.3
Nimba County	335,335	17.0	379,521	18.4	+13.2
Rivercess Territory	23,457	1.3	29,834	1.4	+27.2
Sasstown Territory	9,317	0.5	11,988	0.6	+28.7
Sinoe County	68,307	3.5	71,472	3.5	+4.6

TOTAL POPULATION OF LIBERIA BY COUNTIES/TERRITORIES FOR THE YEARS
1981-1982

	Total Pop. Estimated for 1981	Total Pop. Based on Structural Count 1982	Area in Sq. miles	Population Density (Based on 1982 Structural Count Pop.)		<Base< »n 1982
				1981		
LIBERIA	1,971,636	2,061,498	38,250	50	54	
Bomi Territory	84,804	84,119	38,250	112	111	
Bong County	236,770	231,148	3,127	76	74	
Gibi Territory	81,857	72,675	846	97	86	
Bassa County	140,814	169,572	3,382	42	50	
Grand Cape Mt. Co.	82,114	71,451	2,250	37	32	
Grand Gedeh County	94,680	111,769	6,575	14	17	
Kru Coast Territory	31,764	26,504	473	67	56	
Lofa County	225,277	235,622	7,475	30	32	
Marshall Territory	28,992	25,088	414	70	61	
Maryland County	70,057	81,168	1,202	58	68	
Montserrade County	458,091	459,567	1,058	433	434	
Nimba County	335,335	379,521	4,650	72	82	
Rivercess Territory	23,457	29,834	1,693	13	18	
Sasstown Territory	9,317	11,988	391	24	31	
Sinoe County	68,307	71,472	3,959	17	18	

POPULATION OF LIBERIA BY SEX AND RURAL/URBAN RESIDENCE
1974 and 1982

	1974		1982	
	Number	Percentage	Number	Percentage
LIBERIA				
Both Sexes	1,503,368	100.00	2,061,498	100.00
Male	759,109	50.49	1,040,931	50.49
Female	744,259	49.51	1,020,567	49.51
RURAL				
Both Sexes	1,065,197	70.85	1,294,695	62.80
Male	526,166	35.00	653,645	31.71
Female	539,031	35.85	641,050	31.09
URBAN				
Both Sexes	438,171	29.15	766,804	37.20
Male	232,943	15.50	385,439	18.70
Female	205,228	13.65	381,365	18.50