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**INTERNATIONAL
CO-OPERATIVE ALLIANCE**
Regional Office for East and Central Africa

SUMMARY REPORT
ON A
**STUDY TOUR OF
CO-OPERATIVES
IN WEST AFRICA**
(The Gambia, Ivory Coast and Nigeria)

BY TOP CO-OPERATIVE LEADERS FROM
EAST AND CENTRAL AFRICA

November 6th - 27th, 1976

**ICA Regional Office for East and Central Africa
P. O. Box 946, - MOSHI - Tanzania.**

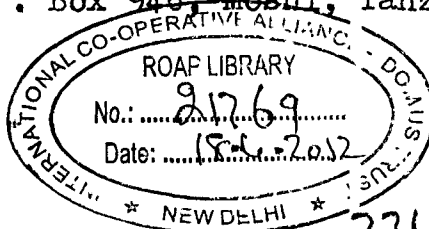
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IN WEST AFRICA

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(The Gambia, Ivory Coast and Nigeria)
By Top Co-operative Leaders from East and Central Africa
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F O R E W O R D

The idea of a study visit to the West Coast by co-operative leaders from Eastern Africa first came from Dr. Herbert Kriesel, the Agricultural Adviser of Ford Foundation's Nairobi Office, who had earlier established contact with the ICA Regional Office at the first Regional Co-operative Research and Planning Conference in 1974. He suggested that a study by East African co-operative leaders of certain rural development projects in which significant involvement by the masses in West Africa had been achieved, could benefit co-operative development hereby similarly increasing member involvement.

After protracted negotiations which later involved the Canadian International Development Research Centre's Nairobi office too, emphasis shifted, and the project eventually came off as a general familiarization study tour of co-operatives in three countries of West Africa by five top co-operative leaders from the ICA Region of East and Central Africa, accompanied by the ICA Regional Director as tour leader, and the Regional Office Research Officer as Consultant to the team.

The entire project was financed by the Ford Foundation's regional office in Nairobi, with their Lagos and Abidjan offices providing local administrative support, which contributed in no small measure to the success of the tour. The second part of the project intended for a team of analysts to carry out in-depth studies of selected projects already visited by the top leaders, was later cancelled by the team as being inopportune at that moment. Consequently, the IDRC did not participate in sponsoring the West African visit project as earlier planned. The ICA Regional Office organized and co-ordinated the tour, a task which entailed sending one of its officers (Mr. Okumu Odede) ahead of the team, in an effort to overcome communication and other co-ordination difficulties.

The tour, which primarily aimed at providing the team with an over-view of the co-operative movements of the three countries visited (the Gambia, Ivory Coast and Nigeria), also

gave them an opportunity of studying problems as well as achievements in the various aspects of co-operative development. Also, members of the team were able to establish contacts with their hosts in a manner that could, it is hoped, result in broader future collaboration - all to the mutual benefit of co-operation on both sides of the continent. For example, the team received several inquiries in both the Gambia and Nigeria regarding prospects for personnel training at the various East African Co-operative Colleges. Last but not least, the trip enabled top co-operative leaders of East and Central Africa to live and work together (perhaps for the first time ever), for a total continuous period of three weeks. The usefulness of such an opportunity as a means of fostering mutual understanding and collaboration back at home cannot be over-emphasized. Suffice it to state that the Region could well benefit by more similar opportunities, and in this connection it is to be regretted that some of the top leaders invited to the tour (notably the Commissioners for Co-operative Development of Kenya, Tanzania and Uganda), were prevented from participating by pressures of work at home.

It is not easy to find words that can adequately express the deep sense of gratitude and indebtedness which the team has for its various hosts, whose warm hospitality and generosity in terms of time and elaborate facilities alone led to the success of the whole tour programme. An attempt has been made to express the team's feelings in this regard in the form of personal letters, and it is only to be hoped that an opportunity may present itself in the not too distant future for the co-operative leaders of East and Central Africa to reciprocate.

Although the current idea of the ICA establishing a regional office in West Africa had no relationship whatsoever with the study tour, the visit happened to have taken place at a time when this issue was upper-most in the minds of many co-operative leaders on the West Coast. The matter was therefore raised with the team on several occasions throughout the visit. Although there would appear to be several regional

problems to be resolved prior to the establishment of a regional office in West Africa, it is hoped that a satisfactory solution will soon be found by the ICA authorities, as the team evidently saw a need for an early ICA presence in the area.

As regards the following report, it is a summary of the major aspects of the tour, primarily for submission to both the sponsors and organizers of the project, as well as for the record of members of the study tour team and their various hosts. For a better understanding of co-operative development in the countries visited, the report should, ideally, be read in conjunction with statistical and other background data which were collected individually by members of the team, but which have not been reproduced here for fear of making the report bulky and delaying its immediate production. In preparing the report, a genuine effort has been made to reflect the impressions and summary views of the group, although ultimate responsibility for any errors and omissions rests with the ICA members of team. In this connection, it is necessary to clarify too, that any opinions expressed in the report should not be taken as official ICA views.

Finally, as will be readily observed, no attempt has been made in this summary report, to analyse in detail any of the various aspects of co-operative development studied, nor the impressions gained. All that has been attempted is to group under eight different headings the studies and impressions during the three weeks spent in three countries in summary form. If the following notes succeed in conveying this information, then the report will have served its purpose.

ICA
Regional Office
MOSHI.

December, 1976.

2. MEMBERS OF THE MISSION, WEST AFRICAN STUDY TOUR*

- Kenya: Mr. J. J. Musundi,
Secretary General,
Kenya National Federation of Co-operatives,
P. O. Box 49768,
NAIROBI.
- Tanzania: Mr. A. L. Mfinanga,
Secretary General,
Co-operative Union of Tanganyika,
P. O. Box 2567,
DAR ES SALAAM.
- Uganda: Mr. Y. Ekojot,
General Secretary,
Uganda Co-operative Alliance,
P. O. Box 2215,
KAMPALA.
- Zambia: Mr. E. P. Mughandila,
Director of Marketing & Co-operatives,
Ministry of Rural Development,
P. O. Box 1229,
LUSAKA.
- Chief B. L. Nalubamba,
Chairman,
Zambia Co-operative Federation,
P. O. Box 3579,
LUSAKA.
- ICA Regional Office: Mr. D. J. Nyanjom,
Regional Director,
ICA Regional Office for East & Central
Africa,
P. O. Box 946,
MOSHI, Tanzania.
- Mr. K. C. W. Verhagen,
Research Officer,
ICA Regional Office for East & Central
Africa,
P. O. Box 946,
MOSHI, Tanzania.

The following persons were intended to be part of the mission but were unable to participate due to pressure of work at home: Mr. M. S. Kauzeni, Commissioner for Ujamaa and Co-operative Development, Dodoma, Tanzania; Mr. J. K. Muthama, Commissioner for Co-operative Development, Nairobi, Kenya; Mr. R. Edyangu, Commissioner for Co-operative Development, Kampala, Uganda.

3. D I A R Y

3.1. INTERCOUNTRY TRAVEL PROGRAMME

Saturday : 12.00 hrs. Meeting and lunch of mission members
6th Nov. with Ford Foundation representative
at Nairobi Embakasi Airport, Kenya.

15.45 hrs. Departure from Nairobi by PA 189.

Sunday : 01.00 hrs. Arrival at Dakar for transit stop.
7th Nov.

08.00 hrs. Departure from Dakar by GH 545.

08.30 hrs. Arrival at Banjul, the Gambia.

Monday 8th : TWO DAYS' GAMBIA STUDY TOUR (see 3.2. for
& Tuesday details).
9th Nov.

Wednesday : 10.00 hrs. Departure from Banjul by WT 962.
10th Nov.

15.30 hrs. Arrival at Abidjan, Ivory Coast.

Wednesday : ONE WEEK IVORY COAST STUDY TOUR
10th to (see 3.3. for details).
Wednesday
17th Nov.

Wednesday : 14.40 hrs. Departure from Abidjan by WT 962.
17th Nov.

17.50 hrs. Arrival at Lagos, Nigeria.

Thursday : NINE DAYS' NIGERIA STUDY TOUR
18th to (see 3.4. for details), including a short
Friday 26th evaluation session.
Nov.

Friday : 14.40 hrs. Departure from Lagos.
26th Nov. 21.50 hrs. Arrival at Nairobi, Kenya.

Saturday : 11.00 hrs. Meeting with Ford Foundation
27th Nov. representative, Nairobi.

- N.B.
1. Mr. D. J. Nyanjom stopped over in Lagos to confirm final preparations of Nigerian tour programme and rejoined the group in the Gambia on Tuesday, 9th November.
 2. Mr. A. L. Mfinanga was unable to travel with the party on Saturday 6th November, and only joined the tour on Wednesday 10th.
 3. Mr. J. J. Musundi had to return home on Wednesday, 24th November, ahead of the group due to urgent business back at home.

3.2.

THE GAMBIA STUDY TOUR PROGRAMME

Monday : MORNING - DISCUSSIONS AT BANJUL

8th Nov.

- 09.00 hrs. Discussions with Registrar of Co-operatives.
- 10.30 hrs. Discussions with Manager and Principal Accountant of the Gambia Co-operative Union Ltd.
- 11.30 hrs. Discussions with Agricultural Credit Expert (World Bank project).
- 13.00 hrs. Discussions at Ministry of Economic Planning and Industrial Development.

AFTERNOON - FIELD TRIP

- 14.30 hrs. Departure from Banjul for a visit to Birkama Co-operative Union Society.
- 16.30 hrs. Visit to Seyfo Sanjali Bojang at Kembaje.
- 19.30 hrs. Back at Hotel.

Tuesday : MORNING - DISCUSSIONS AT BANJUL

9th Nov.

- 09.00 hrs. Discussions with Registrar of Co-operatives.
- 10.30 hrs. Discussions with Managing Director of the Gambia Produce Marketing Board.
- AFTERNOON - FIELD TRIP
- 14.30 hrs. Departure from Banjul for a visit to Faraba Banta Co-operative Society.
- 18.00 hrs. Back at Hotel.

EVENING

20.00 hrs. Evaluation meeting with Registrar.

3.3.

IVORY COAST STUDY TOUR PROGRAMME

Thursday
11th Nov.

: VISIT TO CENAPEC AND PINEAPPLE GROWERS'
CO-OPERATIVE

07.30 hrs. Departure from Abidjan to Bingerville.

08.00 hrs. Discussions with Director of the
National Centre for the Promotion
of Co-operative Enterprises (CENAPEC).

09.30 hrs. Departure from CENAPEC for Bonoua.

11.00 hrs. Visit to Bonoua Agricultural
Co-operative Society.

12.30 hrs. Departure from Bonoua for Grand
Bassam.

13.30 hrs. Lunch at Grand Bassam.

15.00 hrs. Visit Grand Bassam town.

18.00 hrs. Back at Hotel.

Friday
12th Nov.

: VISIT TO CO-OPERATIVES IN AGBOVILLE PROVINCE

07.30 hrs. Internal meeting of mission
members at Hotel Ivoire.

08.30 hrs. Departure from Abidjan for Agboville
Province.

10.30 hrs. Visit to CENAPEC provincial office
at Agboville.

- 10.45 hrs. Discussions with Provincial Commissioner (Prefet).
- 11.45 hrs. Departure for Loviguie.
- 12.30 hrs. Visit to Co-operative Oriented Group (C.O.G.) of Loviguie.
- 14.00 hrs. Lunch at Loviguie.
- 15.30 hrs. Departure for Oress-Krobou.
- 16.30 hrs. Visit to C.O.G. of Oress-Krobou.
- 20.30 hrs. Back at Hotel.

Saturday : VISIT TO CENAPEC

13th Nov.

- 08.00 hrs. Visit to Abidjan town.
- 10.00 hrs. Departure from Abidjan for Bingerville.
- 11.00 hrs. 2nd visit to CENAPEC, discussions with Director.
- 13.00 hrs. Lunch at CENAPEC Director's house.
- 16.00 hrs. Back at Hotel.

Sunday : TRAVELLING TO YAMOISSOUKRO

14th Nov.

- 11.00 hrs. Internal meeting of mission at Hotel Ivoire.
- 13.00 hrs. Departure from Abidjan for Yamoussoukro.
- 18.30 hrs. Arrival at Hotel at Yamoussoukro.

Monday : VISIT TO CO-OPERATIVE DEVELOPMENT PROJECTS
15th Nov. IN THE AREA OF THE BANDAMA VALLEY AUTHORITY
(A.V.B.)

- 08.00 hrs. Departure from Yamoussoukro.
- 10.30 hrs. Visit to Aka N'Guessankro Housing/
Construction Co-operative Oriented
Group.
- 13.00 hrs. Lunch at Bouaffle with District
Commissioner and A.V.B. officials.
- 14.30 hrs. Visit to N'dehoukro Co-operative
Oriented Group.
- 19.30 hrs. Back at Hotel.

Tuesday : VISIT TO COFFEE FACTORY, AND TO CO-OPERATIVE
16th Nov. "RETURN TO THE LAND" PROJECTS FOR THE YOUTH

- 08.00 hrs. Departure from Yamoussoukro for
Wadga Village in Yabra area.
- 09.00 hrs. Visit to youth settlement project
and Co-operative Oriented Group
of young rice-growers at Wadga.
- 11.00 hrs. Visit to Coffee factory at
Toumbokro.
- 12.30 hrs. Visit to Kossou Dam.
- 13.30 hrs. Lunch at Yamoussoukro.
- 15.00 hrs. Departure from Yamoussoukro for
Dabou.

17.30 hrs. Visit to Development Volunteers' Training Centre at Dabou.

19.30 hrs. Back at Hotel.

EVENING

20.00 hrs. Dinner with CENAPEC officials at Hotel Ivoire.

Wednesday : FINAL DISCUSSIONS AND TRAVELLING TO NIGERIA
17th Nov.

08.00 hrs. Visit to Abidjan town.

11.00 hrs. Final discussions with CENAPEC Director and staff.

12.00 hrs. Departure for airport.

3.4.

NIGERIA STUDY TOUR PROGRAMME

Thursday : DISCUSSIONS WITH LAGOS STATE CO-OPERATIVE
18th Nov. OFFICIALS

07.30 hrs. Departure from Lagos to Ikeja.

10.30 hrs. Introduction to Perm. Secretary representing Hon. Commissioner of the Lagos State Ministry for Trade, Industry and Co-operatives. Discussions with Registrar of Co-operative Societies, his staff and co-operative leaders at Ministry.

14.00 hrs. Lunch with Registrar, his staff and co-operative leaders.

16.00 hrs. Departure Ikeja for Lagos.

19.00 hrs. Back at Hotel.

Friday : TRAVELLING TO KANO STATE, DISCUSSIONS WITH
19th Nov. KANO STATE CO-OPERATIVE OFFICIALS AND VISIT
TO THE CO-OPERATIVE UNION

06.30 hrs. Departure from Hotel to airport.

09.15 hrs. Departure for Kano by WT 670.

11.35 hrs. Arrival at Kano.

12.45 hrs. Discussions with Registrar of
Co-operative Societies, Kano State.

13.30 hrs. Meeting with Hon. Commissioner
for Finance, Acting for Hon.
Minister for Trade, Industry and
Co-operatives.

14.30 hrs. Lunch at Hotel.

15.30 hrs. Departure Kano for visit to
Kano South West Co-operative Union.

19.00 hrs. Back to Hotel.

EVENING

20.00 hrs. Dinner with Permanent Secretary,
Registrar and co-operative
leaders of Kano State.

Saturday : MORNING - VISIT TO CO-OPERATIVES IN KANO STATE

20th Nov.

08.30 hrs. Visit to Kano State Co-operative
Bank.

09.30 hrs. Visit to Kano State Co-operative Federation and supermarket.
Discussions with Federation staff.

13.30 hrs. Lunch at Hotel.

LATE AFTERNOON - VISIT TO KANO TOWN

EVENING - RETURN JOURNEY TO LAGOS

20.50 hrs. Departure from Kano by WT 689.

22.25 hrs. Arrival at Ikeja airport.

01.00 hrs. Arrival at Hotel
(21st Nov)

Sunday : JOURNEY LAGOS - ENUGU

21st Nov. 06.00 hrs. Departure from Lagos by coach for Enugu.

14.00 hrs. Lunch at Benin City.

21.00 hrs. Arrival at Hotel in Enugu.

Monday : DISCUSSIONS AND VISITS TO CO-OPERATIVES,
22nd Nov. ANAMBRA STATE

09.00 hrs. Discussions with Registrar of Co-operative Societies, Anambra State, Enugu.

10.00 hrs. Meeting with Permanent Secretary, representing the Hon. Commissioner for Trade, Industry and Co-operatives, Anambra State.

- 11.00 hrs. Visit to Co-operative Bank of Eastern Nigeria.
- 12.30 hrs. Visit to Anambra Co-operative Wholesale Association.
- 13.30 hrs. Visit to Anambra Co-operative Financing Agency.
- 14.30 hrs. Lunch at Hotel.
- 17.00 hrs. Visit to Enugu town.
- 19.00 hrs. Cocktail/Dinner with Anambra State Co-operative Officials and Leaders.

Tuesday : JOURNEY ENUGU - IBADAN

- 23rd Nov. 08.30 hrs. Departure from Enugu.
- 15.00 hrs. Lunch at Benin City.
- 23.00 hrs. Arrival at Hotel at Ibadan.

Wednesday : DISCUSSIONS AND VISITS TO CO-OPERATIVE ORGANIZATIONS, OYO STATE.

24th Nov.

- 08.30 hrs. Discussions with Chief Registrar, and his Deputy.
- 09.00 hrs. Visit to Federal Co-operative College, Ibadan.
- 09.45 hrs. Visit to Oyo State Co-operative Union & the Federal Co-operative Union of Nigeria offices. Met Federal Registrar of Co-operative Societies (on leave).

- 11.00 hrs. Visit to Co-operative Bank of Nigeria Ltd.
- 12.30 hrs. Visit to Association of Nigeria Co-operative Exporters Ltd.,
- 13.30 hrs. Lunch with Oyo State Co-operative Officials and Leaders.
- 15.00 hrs. Visit to Co-operative Transport Service Ltd.
- 17.00 hrs. Back to Hotel.

Thursday : DISCUSSIONS AT OYO STATE MINISTRY, JOURNEY
25th Nov. IBADAN - LAGOS AND EVALUATION SESSION

- 09.00 hrs. Discussions with Chief Registrar and his Deputy at the Ministry of Trade, Industry and Co-operatives, Oyo State.
- 10.30 hrs. Departure Ibadan for Lagos.
- 15.30 hrs. Arrival at Hotel at Lagos and Lunch.
- 17.00 hrs. Internal meeting of mission for evaluation of ~~three weeks'~~ study tour.
- 20.00 hrs. Attended farewell Dinner at Hotel hosted by the Hon. Federal Commissioner for Co-operatives and Supply.

Friday : DISCUSSIONS AT FEDERAL MINISTRY AND RETURN
26th Nov. FLIGHT LAGOS - NAIROBI

- 08.30 hrs. Discussions with Deputy Federal Registrar, Federal Ministry of Co-operatives and Supply.
- 09.30 hrs. Discussions with Permanent Secretary, Federal Ministry of Co-operatives and Supply.
- 10.45 hrs. Departure for airport.

4. CO-OPERATIVE DEVELOPMENT PROBLEMS STUDIED AND DISCUSSED
WITH WEST AFRICAN CO-OPERATIVE LEADERS

4.1. MULTI PURPOSE CO-OPERATIVES AS INSTRUMENTS FOR
RURAL DEVELOPMENT

In all the three countries it is the accepted policy to pursue rural development by the promotion of multi-purpose co-operative societies. The single purpose society serving, usually, only a part of the farmer's community and touching a single aspect of his economic activities, is considered to be too limited in scope to bring about integrated rural development.

Over the past 20 years, co-operatives in the Gambia have been concentrating on marketing of groundnuts and providing cash "subsistence" loans to members. Recently, a pilot project has started, to be extended on a national basis with World Bank support, to make the societies less seasonal and broaden their range of functions. Through his society, the farmer will get access to a package of short term credit for the purchase of seed and fertilizer, and medium term credit for the financing of oxen and ox ploughing equipment.

Moreover, a functional literacy project by the ICA is to start soon, and will support and complement the World Bank project.

In the Ivory Coast the most striking feature of the multi-purpose orientation is the financial support from "Co-operative Oriented Groups" (C.O.G.s) towards the realization of village projects in the social and educational sectors. Operating as coffee and cocoa marketing societies, they allocate the greater part of their surplus to financing village projects such as the construction of dispensaries or cultural centres, the extension of primary schools, the acquisition of buses, electrification of villages, the establishment of "emergency funds" for assistance to members,

in addition to the usual economic investments for the better running of the society's business*. Similarly, a district-based modern pineapple growers' co-operative visited in the south of the Ivory Coast, contributes to the development of the district by carrying out road construction and maintenance works, and financing of the medical welfare and school projects.

The importance of the multi-purpose approach was also emphasized in visits to Anambra and Oyo State co-operatives in East and West Nigeria respectively. As opposed to the pre-Civil War situation farmers' Multi-Purpose Co-operative Societies now constitute the majority of Anambra State Co-operatives. In Oyo State, it is planned to merge the existing thrift and loan societies with the marketing societies so as to form one multi-purpose society in each village which will cater for all the needs of the farmer.

Multi-purpose societies as promoted in West Africa are in general more production oriented than their single purpose predecessors. One particular aspect of this orientation is the encouragement of block farming (Nigeria and Ivory Coast). The advantages of grouping of farms into one homogeneous plot are evident. (It facilitates application of fertilizer, irrigation, mechanization, storage, standardization of quality, control of diseases, extension work, etc.). In Lagos State block farming projects are promoted for palm kernel production. The plantations average 50-90 hectares, and sub-division is not allowed. The farmer is paid according to his input recorded in the society's books. (This could be referred to as collective rather than block farming). In

* The setting up of separate "Saving Funds" as COGs in villages where multi-purpose COGs are already operating successfully seems to be an inconsistency in the Ivory Coast Rural Development policy. The "Savings Funds" are promoted by a parastatal organization, the "Office de Promotion Rurale" supervised by the Ministry of Planning, while the CENAPEC is a specialized service of the Ministry of Agriculture in charge of the "Promotion of Co-operative Enterprises".

Anambra State both forms are existent, viz. the jointly owned collective farm and the block farm with individual ownership of plots maintained. In the Ivory Coast, too, co-operative blocks are promoted in collaboration with Crop Authorities. (Coffee and cocoa, pineapple, bananas and rice farms in the South; cotton and rice in the North).

4.2. MEMBER PARTICIPATION AND SELF-ADMINISTRATION

The tour programme did not allow for a systematic study of member participation and related problems of self-administration, as originally intended. Yet, during field trips and discussions, in particular in the Gambia and Ivory Coast, some interesting information was collected relating to modes of expression, determining factors and effects of member participation and self administration.

Visits to two villages in the Gambia gave the mission members the impression that there was a tremendous potential for genuine co-operative development: traditional village leaders are honest, loyal to their communities and capable of maintaining discipline; mutual assistance in agricultural work and other activities is widely practiced and villagers were said to be keen on improving their yields by using better farming techniques. But illiteracy of members as well as administrators seems to be a major obstacle for effective membership participation in discussion of development plans, implementation and control of operations. This forms part of the explanation why Gambian co-operatives are still looked upon by many farmers as government institutions.

In an effort to enhance members' involvement within a short space of time the co-operative department has embarked on training of societies' secretaries and government inspectors for a member education programme. In addition, secretaries have become answerable to their Executive Committees and their

nomination (formerly done by the Gambia Co-operative Union), now needs the committee's approval to become effective. A fundamental change of the present situation however, cannot be expected until the functional literacy project (see 4.1.) has become fully operational).

In Gambia the primary society is an inter-village form of co-operation. Each village is represented by one delegate in the "Management Committee" (M.C.). In most cases the M.C. is too large (10 to 13 persons in the two villages visited) for frequent meetings and decision making. For actual administration the M.C. appoints an Executive Committee (E.C.) of five persons. Members of the E.C. are chosen for and replaced after a period of three years. They are sometimes selected from outside the M.C.

Those matters which can be better administered at the village level are left to the authority of the "Village Committees". Within the scope of the Village Committee fall for example, the admission of new members, the supervision of members' loyalty, scrutinizing of loan applications, distribution of loans from the society's funds and disciplinary measures to be taken against loan-defaulters.

In the Ivory Coast, self-administering coffee and cocoa marketing Co-operative Oriented Groups (C.O.G.s) are directly delivering to the export houses or their representatives. They have proved capable to operate at much lower costs than the combined expenses of the former primaries and government staffed provincial co-operative collecting centres, dissolved in 1964.

Basic decisions regarding collecting, transport, storage, sale and the appropriation of the surplus are taken by the Committee of the C.O.G. in consultation with the members. The CENAPEC* as a promotion, training and education centre, provides

* "Centre National de Promotion Enterprises Co-operatives" based at Bingerville, near Abidjan.

only guidance and direct assistance in negotiations with private produce buyers (mostly export houses) and transporters. Most of the C.O.G.'s are village based and regarded by farmers as a communal village undertaking rather than a co-operative enterprise belonging to a group of associated individuals. Concerning member participation the impression was gained that controversial issues could well be raised in co-operative meetings but that their discussion in an orderly manner proved rather difficult (at least in the presence of outsiders such as the mission members). The study tour observations were too limited to permit drawing any conclusions as to whether vital issues regarding the functioning of the C.O.G. can be discussed in a co-operative meeting and, if so, whether they are solved in a way respectful of the co-operative idea:

In Nigeria the tour programme concentrated on the functioning of co-operative apexes and the role they have been given by State and Federal authorities in the realisation of national development targets. The top-to-bottom development strategy is not without consequences for nature and intensity of membership participation, but an assessment of implications would have required considerable more time for discussion and observation than the programme could allow.

4.3. STRUCTURING OF THE MOVEMENT

The traditional three-tier pyramid structure (Primary Society - Union - Apex) is no longer regarded as the only valid approach for developing countries.

In the light of the recent re-structuring of the co-operative sector in Tanzania, and ongoing discussions in other countries on the most appropriate structure for the movement, this aspect was of special significance to the mission.

The village based multi-purpose society, as the most appropriate development structure at the primary level, has been discussed under 4.1. It is only in the Gambia where inter-village primary societies are promoted in order to reach the "break even" turnover for economic viability of 750T (groundnuts). The policy is to bring down the present number of groundnut marketing societies from 65 to 32 using the village sections as focal points for education, information, and savings and loan operations.

Considering the size of that country and stage of co-operative development, the present simple structure of one national co-operative union to which primary societies are directly affiliated, appears to be the most appropriate.

The Ivory Coast's co-operative movement has a large basis in the form of some 1600 Co-operative Oriented Groups. The COGs are bodies corporate deemed to function as co-operative primary societies during a probationary period which in normal cases should not exceed three years. The application for registration as a co-operative society has to be lodged with a specialized section of the Ministry of Agriculture in charge of "co-operatives and agricultural training" and approved by a Registration Committee*. Difficulties in assembling the Registration Committee was given as the main reason why little progress has been made with registration of co-operative societies.

In some special circumstances, Unions of COGs have been created but these are exceptional cases not representative for the Ivorian situation. As a general policy, COGs and their CENAPEC advisers are reluctant to form co-operative

* As opposed to English speaking African countries where full powers of registration has been given to the Registrar of Co-operative Societies.

unions in view of the bad experiences in the past with the Provincial "Agricultural Co-ordination and Co-operative Centres" (see 4.2.).

In Anambra State, Nigeria, a two tier structure is promoted. Unions were in existence before the Civil War, but generally, were considered as an obstacle towards achieving greater business efficiency in the co-operative sector. In the new set-up there are only "Divisional Co-operative Councils" (DCCs) between the 525 primary societies and the two State Apexes. Though DCC By-laws state as their purpose, "to act as a secondary co-operative society", the councils serve mainly as a forum for co-operative education and information, while their economic functions are restricted to the passing on of primary commodities to the village co-operatives.

It was decided in Anambra State to reduce the number of apex organizations at state level from four to two: one multi-purpose apex, the Anambra Co-operative Wholesale Association Ltd. (ACWA), responsible for marketing of agricultural produce, supply of farming requisites, and wholesale and retail distribution of consumer goods, and one other apex for co-operative financing. (ACTA, discussed under 4.5).

As to co-operative structure there is no single blue-print for the whole of Nigeria. Four co-operative apexes have their offices at Ibadan, Oyo State. Only one of them, Oyo State Co-operative Union Ltd., engaged in wholesale and retail distribution, is limited to serve Unions and Primary Societies situated within the boundaries of the newly formed state. The geographical area of operation of the three other apex organizations, the Association of Nigeria Co-operative Exporters Ltd. (ANCE 4.4.), the Co-operative Transport Service Ltd. (C.T.S.) and the Co-operative Bank Ltd. (see 4.5.) extends to 3 or 5 States.

The CTS was a branch of the ANCE up to June 1974. It evacuates produce from the societies' stores but does not work exclusively for co-operatives. Out of its fleet of 58

vehicles, 14 are oil tankers, working for the National Oil Company.

The changes in State boundaries which have taken place in Nigeria early 1976, resulting in the creation of more States (19 instead of 12), have entailed a re-structuring of the movement at State level. The latest reorganizations were still being carried out during the time of the visit. In the opinion of the mission, the splitting-up of apexes according to new State boundaries might well have the effect of retarding the co-operative development process in the country generally.

4.4. RELATIONSHIP WITH MARKETING BOARDS AND CROP AUTHORITIES

In all the three countries the mission members discussed at some length with their hosts the relationship between agricultural co-operatives and parastatal "boards", "funds", or "authorities" regulating production, processing and marketing of the main crops in which co-operatives are dealing.

There were some examples of fruitful collaboration such as between a modern pineapple growers' co-operative and the pineapple authority in the Ivory Coast (see also under 4.8., the role played by crop authorities in co-operative youth settlement programmes); in the same country, other instances of co-operation were related to the mission members in the promotion of block farming (see 4.1.). However, the general impression gained by the mission was that the nature of the above relationship in the countries visited does not differ essentially from elsewhere in Africa: in the course of time, government backed parastatal organizations tend to increase their powers of regulation, direction and intervention thereby reducing the area of operation and scope for freedom of action to farmers' organizations such as co-operatives.

Representation of co-operatives in an "advisory board" (e.g. the Gambia) is not enough to safeguard the farmers' or co-operatives' interests. The Gambia Co-operative Union is one of the six licensed groundnut buyers of the Gambia Produce Marketing Board and markets over 40% of the national production. Still, it has no say in the use of the Board's surpluses. In addition to this, the Union has to put relentless pressure on the Board to review the operating margins for the Union and its affiliates. The allowances set by the Board for covering marketing costs incurred at primary and secondary levels are too small to enable co-operatives to build up reserve funds for self-financed expansion and reinforcement of credit-worthiness. In the Ivory Coast, on the contrary, this margin or "differential" is substantial enough to provide a powerful incentive to villagers to enter in direct competition with the middlemen by setting up their Co-operative Oriented Groups for coffee and cocoa marketing. But in the Ivorian price structure the producer prices set by the "Equalization Fund" appear to be low* compared to prices presently paid to the East African coffee farmer.

In the Ivory Coast the CENAPEC, provided it receives a proper statute, could well perform the function of spokesman of the small and medium scale farmer until the creation of, or the CENAPEC's transformation into, a National Co-operative Apex Organization. But in its present set-up as a specialized "Service" of the Ministry of Agriculture, it is still lacking the autonomy, authority and structure to act as the co-operators' mouthpiece.

In Nigeria, producers' prices were said to have been eroded in the past by low efficiency of marketing boards. To redress the situation a new Price Fixing Authority has been

* Ss. 6/- kg. against about Ss. 15/- kg. in East Africa.

established in addition to seven "Commodity Boards" which will act as residual buyers of farmers' produce at guaranteed minimum prices.

In Oyo State, the Association of Nigerian Co-operative Exporters Ltd. ensures the export on behalf of its 25 affiliated Unions of uncontrolled crops such as ginger, gum arabic, rubber sheets, etc. but the more remunerative coffee export was taken over by the Marketing Board.

Admittedly, in all the three countries the parastatal bodies under discussion render services of unesteemable value to the producer by way of price stabilization, guaranteeing minimum prices, fertilizer subsidies, technical advice, etc; but all this, so it was felt by the mission, could be obtained at lower costs and better tuned to the need of the farmer if he had a greater voice in the administration of those organizations set up to serve him.

4.5. CO-OPERATIVE BANKING AND FINANCING

In the Gambia it was noted that the National Co-operative Union also acts as a bank for its affiliates (channelling of payments and loans, accepting of deposits etc.).

There is no co-operative bank either in the Ivory Coast, where the National Bank of Agricultural Development appears to offer all banking facilities the movement requires at its present stage of development. Interest free advances from the coffee and cocoa exporting private companies constitute the main source of working capital of the Co-operative Oriented Groups. Some Groups succeed in operating practically without any working capital by paying farmers after the lorry load of their assembled produce has been delivered and sold to the coffee and cocoa exporter, or its representative in the province.

The subject of co-operative banking and financing was mainly discussed in Nigeria in connection with visits to Co-operative Banks, a Co-operative Investment and Trust Society and a Co-operative Financing Agency.

The three existing Co-operative Banks have their registered offices at Kano (Kano State), Enugu (Anambra State) and Ibadan (Oyo State). They are commercial banks and carry out all usual commercial banking operations. Where State Governments are the major shareholders in the Bank's capital, as the case at the Kano State Co-operative Bank Ltd. and the Co-operative Bank of Eastern Nigeria Ltd. at Enugu, they also occupy a dominant position on the Board of Directors.

The Kano State Co-operative Bank opened its doors in 1976. The State Government paid-in contribution to its share capital amounts to N.2.000.000 (against N.20.000 from co-operative societies)*.

The Co-operative Bank of Eastern Nigeria Ltd. at Enugu, started in the mid-fifties and covers two states (Anambra and Imo). It has 12 branches. It went commercial 10 years ago. Because of its inability to meet the capital requirements as stipulated in the Banking Decree of 1969, the bank could not re-open at the end of the Civil War in 1973. The Government of the former East & Central State came to its rescue and loaned it N.700.000, later converted into share capital.

The Co-operative Bank Ltd. at Ibadan, registered in 1953, is in a different position. Its Board is composed of representatives of share holding co-operative organizations only. The Bank is however, facing a problem of "capital inadequacy"** which has "dragged on for many years without improvement". The Bank covers 5 Western States and is a

* 1 Niara = approx. U.S.\$ 1.6

** Quotation from the Co-operative Investment & Trust Society Ltd. annual report of 1975.

subsidiary of the Co-operative Investment & Trust Society Ltd. (CIT). The CIT was established to take over all those properties which the Co-operative Bank cannot legally own according to the 1969 Banking Decree. The CIT's main source of income is rent on property.

Co-operative Banks in Nigeria are dealing with the largest possible public and only a minor part of their business concerns co-operatives. Their general commercial orientation makes them concentrate on co-operative apexes. This, in addition to the banks limitations resulting from the Banking Decree, explains the existence of the Anambra Co-operative Financing Agency (ACFA), along with the Co-operative Bank of Eastern Nigeria in Anambra State. Established shortly after the end of the Civil War ACFA's initial capital was raised by the "Catholic Relief Services" and invested in a "Revolving Fund for Co-operatives" in East & Central State. The ACFA is dealing essentially with primary societies using the Co-operative Bank facilities for payment and repayment services. It attracts loans for onlending from outside and inside* Nigeria and from member organizations. Loans issued serve purposes such as food production, livestock farming, agro-based small scale industries, and marketing and distribution.

The mission members were impressed by the commercial efficiency of Nigerian Co-operative Banks. It was also felt that financing institutions such as ACFA might be more geared towards serving co-operative development purposes.

4.6. DISTRIBUTION OF CONSUMER GOODS THROUGH CO-OPERATIVES

Promoters of multi-purpose co-operative societies in the Gambia and Ivory Coast are not encouraging the inclusion of the distribution of consumer goods in the co-operative

* N 4.8 m from the Nigerian Agricultural Bank Ltd. for the 1977-1980 planned period.

societies' objects. It is feared that the societies' involvement in this sector would complicate management beyond the capacity of local managers and, consequently, put a heavy claim on government assistance and supervision.

Moreover, in both countries retail distribution networks with widespread ramifications into rural areas, have been set up as State or "joint venture" enterprises. Selling a wide range of commodities at "cut throat" competition prices, they leave little room for co-operative consumer shops.

Contrary to the Gambia and Ivory Coast, multi-purpose societies in Nigeria aim at supplying members with domestic requirements, including foodstuffs, but, up to the recent past, little progress was made in this field. For about a year, the situation in the co-operative consumer sector is changing rapidly with State Co-operative Apex Organizations* being used as major vehicles in the implementation of two important schemes, launched on a nation-wide level by the Federal authorities, viz. the "Operation Feed the Nation Campaign" and the "Anti-inflation Battle".

The operations are inter-related in purpose and action. They aim to make the country self-sufficient in food production and to combat current rampant inflation.

In order to enable the co-operative sector to play its role effectively in the Operation Feed the Nation Campaign, some co-operative apexes have been provided with lorries and warehouses for transport and storage of agricultural produce**

* "State" in "State Co-operative Organization" refers to the geographical coverage of a co-operative being equal to the boundaries of a State.

** From the "silos" now under construction throughout the whole of Nigeria, only smaller types will belong to the State co-operative apexes. Others (above 1000T) will either belong to the Federal government or the Nigerian Grain Production Company.

To combat inflation, States are in the process of establishing centrally organized co-operative distribution and retail systems operating department stores and supermarkets in the main towns and branches in the country side.

Forms of assistance given by the various State governments to support the co-operative consumer sector include:

- the provision of buildings for department stores and supermarkets;
- guaranteeing of overdrafts with commercial banks;
- the promotion of managerial expertise (see 4.7.) through the secondment of civil servants;
- exerting pressure on reluctant local manufacturers and importing companies to supply the co-operative shops. (In Lagos State a decree will be issued instructing manufacturers to sell a certain per cent of their turnover to the co-operative consumer sector).

In KANO State where the newly established retail network is making rapid impact, the State Government has encouraged the Kano Co-operative Federation to set up a special section for the bulk purchase and reselling to the general public of building material. Items such as iron rods, roofing sheets, cement and galvanised pipes are imported directly. Total working capital of the section amounts to over 5 million.

The Federation also served as a good example of inter-co-operative collaboration between co-operatives of different countries. One of its main supplies is the U.K. based Co-operative Wholesale Society. It was discussed that there was scope for increased international collaboration between co-operatives, in particular, in the consumer sector.

4.7. INVOLVEMENT OF GOVERNMENT IN THE RUNNING OF
CO-OPERATIVE ENTERPRISES

In many developing countries "co-operation" has been chosen by national policymakers as a major salutary instrument for rural development. Experience has shown that some form of state fostering and assistance is necessary for co-operation to grow at a speed and in a direction commensurate with national aspirations and development targets. Without strong outside support, in particular from the government, the movement in any developing country, is unlikely to bring about rapid economic and social change on a nation-wide scale involving the greater part of the population.

In the Gambia, the existence of co-operatives has not yet led to fundamental changes of living conditions in the villages, but projects initiated by government, such as the functional literacy and agricultural credit projects (see 4.1.) will help them play a more dynamic role in the development of the rural peasantry. The future development of the Gambia Co-operative Union will also depend to a great extent on government support. Following the 1975 report of the Commission of Inquiry on the Co-operative Movement, the Union's administration has been placed under close supervision of the Registrar with Annual General Meetings being formally replaced by "Conferences". Management also is being ensured through government appointees.

The Ivory Coast is experiencing, since 1969, a revival of the co-operative movement. Both marketing and production co-operative groups will need for their further development, continued assistance in the fields of education, training and management, as well as protection of co-operators' interests against powerful private companies and parastatal organizations.

In view of the active and crucial role played by the National Centre for the Promotion of Co-operative Enterprises in co-operative development, the mission wondered what CENAPEC's future will be, once the present UNDP/ILO support comes to end. It would seem that CENAPEC, irrespective of its future status,

will continue to depend, largely, on government assistance for being able to perform its present vital functions.

In Nigeria, the movement has been in existence for 40 years, but its low coverage of potential membership in rural areas has prompted the Federal Government to set a 25% coverage as the national target to be reached within a year's span of time. The target seems to have been set too high. Even in Western Nigeria with Ibadan as "the cradle of co-operation", co-operative membership does not reach 5% of its potential coverage. Whatever increase in membership may be achieved in the short-run, it appears evident, that as is the case in Eastern Africa, in Nigeria too, the movement still has a long way to go towards becoming a major tool for economic development. It will be unable to do this successfully without energetic support from Federal and State governments, in setting up a complete service structure for co-operative promotion covering all essential areas such as education and training, research and planning, and managerial assistance.

Of the various forms of government assistance discussed between the mission and its hosts, particular attention was given to problems related to the secondment of government staff to large co-operative enterprises.

Firstly, there is a danger of perpetuation of such assignments. Reasons are the absence of a well established scheme of service for high calibre movement staff, compounded, in many cases, by the problem of financial weakness of co-operatives. Incapability to bear the full burden of salaries of qualified staff is not necessarily the result of operational inefficiency. It might well be occasioned by low operating margins fixed by marketing boards, crop authorities, etc. (see 4.4.) or funding organizations*.

* The case of Anambra Co-operative Financing Agency (see 4.5.) in its relation with the National Agricultural Bank.

Secondly, civil servants occupying top managerial posts in co-operative enterprises usually receive their directives directly from their supervisors in the government hierarchy. Consequently, committee members have little opportunity to learn to administer their own affairs, develop an attitude of undue reliance on government officials. Moreover, such conditions impose serious restrictions on participation of co-operators in decision making, which make them regard co-operatives as government institutions, with member education programmes being conducted in a vacuum.

Other, sometimes unforeseen, and undesirable complications of government assistance, brought forward in discussions were the issue of "responsibility of co-operators" when an operation initiated by the government accompanied by important capital investments turns out to be incurring losses and, further, the situation of a "false economy" created by an over-dose of financial assistance at the start of an operation, which becomes difficult, if not impossible, to redress at a later stage.

The above problems are certainly not unique to the West African countries where they were fruitfully discussed as above. Problems related to government assistance are not less complex in the countries the mission were representing. This explains the request from co-operative leaders in the East and Central Africa Region to the ICA Regional Office to undertake research on this particular topic with special attention given to supervision and control problems.

4.8. CO-OPERATIVE SETTLEMENT PROGRAMMES FOR THE YOUTH

In the Ivory Coast a youth training centre was visited near Dabou. Administered by the CENAPEC, its purpose is to assist the urban youth willing to "return to the land" in their "re-adaptation" to the conditions of agricultural life and work as members of a co-operative society.

During the first six months, trainees learn and practice the cultivation of subsistence crops and animal husbandry. During the second six months they concentrate on growing one cash crop under the technical guidance of extension officers of the crop authority concerned. Work in the field is organized in a way as to foster solidarity and co-operative spirit. Besides theoretical co-operative education, the young farmers acquire experience in co-operative decision making through group discussion of practical problems related to the organization of work and live at the training centre. After the one year "adaptation" period, the group settles down in a village, near-by a suitable piece of land prepared and allocated to them by the same crop authority as has participated in the technical training. The first established village, a settlement of 176 young rice growers, was visited by the mission. The revenue the former trainees obtained from their individual irrigated rice plots (2 to 3 hectares) was sufficient to provide them with a reasonable income for their families and allow reimbursement of housing loans in five yearly installments.

The most interesting aspect of this apparently successful operation is that it concerns urban youth*, all literate, some of them educated up to Form IV level and without employment when applying for a place at the Centre. The Dabou Centre is called "Centre of the Development Volunteers' Corps" to avoid any confusion with the classical agricultural training schools.

Notwithstanding certain difficulties the young settlers created the impression of being satisfied with their new way of life. "Money has no colour", so were the mission

* As Candidates should be between 20 and 30 years old to qualify, it is questionable if the term "youth" does apply.

members told by the chairman of the rice growers' group. "It makes no difference if you earn it out of the mud or an air-conditioned office".

Other efforts in the Ivory Coast to involve youth to a greater extent into agricultural work are made in the villages where Co-operative Oriented Groups are in operation. Groups of young farmers are formed which work in the plantations of the older farmers against payment. This provides the young farmers with additional income to modernise, expand or purchase their own plantations.

The mission did not find any similar efforts towards involving the youth into agricultural production through co-operatives, in a direct manner, in the three other countries visited.

APPENDIX

PERSONS MET AND MAIN ADDRESSES

T H E G A M B I A

DEPARTMENT OF CO-OPERATIVES:

14 Marina,
BANJUL,
The Gambia

- Mr. John Rooke - Registrar of Co-operative Societies.
Mr. Mohamed Diba - Assistant Registrar of Co-operatives.
Mr. Tayib Thomas - Senior Co-operative Officer (Educ.).

THE GAMBIA CO-OPERATIVE UNION:

- Mr. C. Wray - Manager Gambia Co-operative
Union Ltd.
Mr. Mohamed Abdulahi - Manager designate, Gambia Co-operative
Union.

The Chief Accountant of the
Gambia Co-operative Union Ltd.

OTHER PERSONS:

- Mr. Hamid Meinuddin - F.A.O. Agricultural Credit Expert,
Ministry of Economic Planning.
Mr. D'Ndow - Managing Director of the Gambia
Produce Marketing Board.
Seyfo Sanjali Bojang - Traditional Chief, Kembuje area.

I V O R Y C O A S T

CENAPEC (CENTRE NATIONAL DE
PROMOTION DES ENTREPRISES
CO-OPERATIVES),
B. P. 75,
BINGERVILLE,
Ivory Coast.

- Mr. Adama Coulibaly - Director CENEPEC.
- Mr. Aguié Amaffon
Germain - Agricultural Engineer,
(Co-ordination), CENAPEC.
- Mr. N'da Kouadio - Agricultural Engineer, CENAPEC.
- Mr. Assanro N'guetta - Agricultural Engineer (Production),
CENAPEC.
- Mr. Zahou Koula - Zonal Co-operative Officer
(South), CENAPEC.
- Mr. Yader - Co-operative Officer (Youth
Programme), CENAPEC.
- Mr. R. de Munck - ILO expert, CENAPEC.
- Mr .G. Gaajetaan - ILO associate expert, CENAPEC.

OTHER PERSONS :

- Mr . Coulibaly - Prefet of Agboville Department
(Province).
- Mr. Djaya Jean Baptiste - Sous-Prefet of Bouafle, Sous -
Prefecture (District)
- Mr. P. Debouvry - Senior Officer, Bandama Valley
Area Authority.

N I G E R I A

FEDERAL MINISTRY OF CO-
OPERATIVES AND SUPPLY:
Awolowo Road,
ONIKAN,
P. M. B. 12703,
Lagos.

- Alhaji U.A. Mutallab - Federal Commissioner for
Co-operatives and Supply.
- Mr. I. Akade - Permanent Secretary.
- Mr. G. N. O. Sefia - Secretary for Co-operatives,
- Mr. J. O. Taiwo - Federal Registrar of Co-operative
Societies.
- Mr. S. A. Gbenebichie - Deputy Federal Registrar of
Co-operative Societies.
- Mr. M. G. Akpan - Assistant Registrar of Co-op-
erative Societies.

LAGOS STATE (Nigeria)

MINISTRY OF TRADE, INDUSTRY
& CO-OPERATIVES,
P. M. B.
IKEJA,
Lagos State, Nigeria.

The Permanent Secretary

- Mr. M. Odubanjo - Registrar of Co-operatives.

CO-OPERATIVE ORGANIZATIONS - LAGOS STATE

Several State co-operative leaders met in the Registrar's
Office in Ikeja.

K A N O S T A T E (Nigeria)

MINISTRY OF TRADE, INDUSTRY
& CO-OPERATIVES:
P.M.B. 3085,
KANO,
Kano State, Nigeria.

- | | |
|--------------------------|---|
| Dr. Aminu Dorayi | - Commissioner for Trade, Industry and Co-operatives. |
| Alhaji Ibrahim El-Yakubu | - Commissioner for Finance, Acting Commissioner, Ministry of Trade, Industry & Co-operatives. |
| Alhaji Muhammadu | - Secretary, Ministry of Trade, Industry & Co-operatives. |
| K. K. Nambiar | - Registrar of Co-operatives. |
| Hamza Adamu | - Ministry of Trade, Industry & Co-operatives. |

KANO CO-OPERATIVE FEDERATION LTD:

No. 1 Zaria Road,
P.M.B. 3030,
KANO,
Kano State,
Nigeria.

- | | |
|--------------------|---|
| Mallam Garba Habib | - General Manager,
Kano Co-operative Federation Ltd. |
|--------------------|---|

A N A M B R A S T A T E (Nigeria)

MINISTRY OF INDUSTRY, CO-
OPERATIVES, TRADE AND
TRANSPORT:
ENUGU,
Anambra State,
Nigeria.

- Mr. V. N. Muoneke - Permanent Secretary.
- Mr. F. O. Ikikpeazu - Registrar of Co-operatives,
Anambra State.
- Mr. C. M. Okonkwa - Deputy Registrar.
- Mr. B. D. Achu - Public Relations Officer.

CO-OPERATIVE ORGANIZATIONS, ANAMBRA STATE:

- Mr. E. D. Okoye - General Manager,
Co-operative Bank of East Nigeria
Ltd.
- Mr. D. T. Ajiri - Deputy General Manager,
Co-operative Bank.
- Mr. E. I. C. Uche - General Manager,
Anambra Co-operative Wholesale
Association Ltd.
- Mr. A. N. Ezianozie - General Manager,
Anambra Co-operative Financing
Agency, Ltd.

OYO STATE (Nigeria)

MINISTRY OF TRADE, INDUSTRY
AND CO-OPERATIVES:
IBADAN,
Oyo State,
Nigeria.

Mr. C. A. O. Makanjuola - Chief Registrar of Co-operatives Societies.

Mr. T. O. Olanipekun - Deputy Chief Registrar of Co-operative Societies.

CO-OPERATIVE ORGANIZATIONS, OYO STATE:

Mr. S. T. Ogunwale - Secretary,
Oyo State Co-operative Union Ltd.

Chief G. A. Onagoruwa - General Manager,
Co-operative Bank Limited.

Mr. O. O. Bello - General Manager,
Association of Nigerian Co-operative Exporters Ltd.

Mr. P. A. Oke - Deputy General Manager,
Association of Nigerian Co-operative Exporters Ltd.

Chief Funsu Afelumo - General Manager,
Co-operative Transport Service Ltd.

Mr. Adetuberu - Deputy General Manager,
Co-operative Transport Service Ltd.

Mr. M. A. Adekola - Principal,
Federal Co-operative College,
Ibadan.