NIGERIA

Annual Report of the Co-operative Department Eastern Region of Nigeria for the years 1951-53

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TABLE OF CONTENTS

Report of the Registrar of Co-operative Societies, Eastern Region, for the Years 1951-2 and 1952-3

INTRODUCTION

The last published Annual Report on Co-operation in Nigeria was that written by Mr R. H. Gretton, Registrar of Co-operative Societies, Nigeria, for the year ended 31st March, 1951, and published in 1952. In October, 1951, Mr Gretton became Adviser on Co-operatives, the office of Registrar, Nigeria, ceased to exist, and a separate Registrar was appointed for each of the three Regions of Nigeria.

2. This Report therefore covers a historic period for Nigeria, during which the new Constitution was introduced. In January, 1952, a new Eastern House of Assembly held its first meeting, followed by the first meeting of the House of Representatives at the Centre. For the first time elected Ministers were appointed in the Regions and at the Centre.

3. In the Eastern Region, co-operative development was included in the portfolio of the Minister of Local Government, Honourable E. I. Oli. In its Central aspects the subject is the concern of the Central Minister for Land and Local Development (Honourable Okoi Arikpo). The Co-operative Department was fully regionalised in accordance with the new Constitution. The Senior Assistant Registrar, Eastern Region, became the Registrar, Eastern Region. The former headquarters staff at Ibadan was redistributed among the Regions. The only remaining link at the Centre was the Adviser on Co-operatives. A new registry of Co-operative Societies in the Eastern Region was opened at Enugu at the end of 1951. The Co-operative Staff Training School was made the responsibility of the Registrar, Western Region.

4. In line with this regionalisation, steps were taken to liquidate the Nigerian Co-operative Federation. A new apex organisation, the Co-operative Union of Eastern Nigeria and the Cameroons, which was registered early in 1952, took over from the Nigerian Co-operative Federation its responsibility for organising audit of societies in the Eastern Region on the Registrar's behalf.

5. A Bill for a new Eastern Region Co-operative Societies Law came before the Eastern House of Assembly in February, 1953. On the Second Reading the Government suffered a defeat, and the Bill has still not become Law. The Co-operative Societies in the Eastern Region are therefore still being administered under the old Co-operative Societies Ordinance (Cap. 39). The Government defeat on the Co-operative Societies Bill was not due to hostility to the Bill itself or to the co-operative movement, (this is clear from the speeches in the House) but was the first event in the constitutional crisis in the Eastern Region which culminated in the dissolution of the House of Assembly in May, 1953. In fact

it is desirable to place on record that development of the co-operative movement appeared to be sincerely desired by all sections of the House, as it was actively promoted by the Executive Council and the Minister. The Eastern Regional Government's statement of Policy concerning Co-operative Societies is reproduced as Appendix II to this Report.

6. In August, 1952, Mr R. H. Gretton, the Adviser on Co-operatives at the Centre, retired. No successor has yet been appointed. There is at present therefore no link, other than the Central Minister and the Nigerian Secretariat, between the three Regional Co-operative Departments.

7. Apart from historic constitutional developments, the period now reported upon will also be long remembered as a period of unparallelled economic prosperity. This prosperity was due to a combination of several factors, including a check in the rise of the cost of imported goods, adequate production of local foodstuffs, a buoyant revenue, and, above all, a continuation of the record prices obtained in the world's markets for Nigeria's exports. In addition, the hardships of the salaried classes were relieved by the general revision of salaries in the middle of 1952, with milder inflationary consequences than expected.

8. The first sign of the ebb of the tide of economic prosperity came at the end of 1952 when the Nigerian Oil Palm Produce Marketing Board, announcing a small reduction in prices for producers for 1953, revealed that a very serious and probably lasting fall in the world price for palm produce had occurred. A serious fall in the producer price for palm produce would of course have the most far-reaching effects upon the economy of the Region. It is fortunate, however, that the Marketing Board's past policy of accumulating large surpluses (now abundantly justified) will enable it to cushion the shock to some extent by temporarily subsidising the producer price.

9. For the co-operative movement, the period under review was marked by the end of a phase of consolidation (necessitated by the movement completely outstripping during the preceding years the Department's capacity to provide advice and supervision) and the beginning of a phase of development. What has made this possible has been a considerable strengthening of the staff of the Department. For there can be no doubt that a strong Co-operative Department is still a necessary condition for the development of a strong co-operative movement in Eastern Nigeria. The development of co-operative businesses is hampered by the same obstacles which obstruct any indigenous business development in Nigeria: these include (*i*) the illiteracy and conservatism of the masses, (*ii*) primitive techniques of production and also immature attitudes to work, savings and leisure, and (*iii*) an educational system which does not seem to produce the managerial type that is so badly needed, with practical commonsense, drive, and integrity The co-operative movement, however, as an agency for the education of adults in practical business matters, is helping to surmount these and other obstacles to the economic development of the country; and the Co-operative Department, in its promotional, advisory and supervisory functions, can claim to be playing an important part in this endeavour.

PART I

General Progress

10. This part of the Report deals with progress generally in each branch of co-operation, leaving more detailed treatment for the succeeding parts. Here, first of all, are some figures to give an idea of the recent expansion of the co-operative movement in the Eastern Region:—

Year		*Number of Societies*	*Membership*	*Total Working Capital*
				£
31st March, 1950	...	512	29,755	149,300
31st March, 1951	...	538	31,803	163,674
31st March, 1952	...	575	30,384	216,647
31st March, 1953	...	690	35,261	274,314

11. A table of figures for 31st March, 1952, and 31st March, 1953, is given in Appendix I. The distribution of societies by provinces was as follows (31st March, 1952, figure in brackets):—

Province	*Bamenda*	*Cameroons*	*Calabar*	*Ogoja*	*Onitsha*	*Owerri*	*Rivers*	*Total Eastern Region*
Type								
Credit ..	— (—)	3 (—)	501 (413)	5 (—)	1 (—)	29 (13)	10 (10)	549 (436)
Thrift ..	2 (2)	1 (2)	11 (12)	6 (5)	20 (22)	5 (6)	13 (15)	58 (64)
Consumer & Supply	— (—)	— (—)	1 (2)	— (—)	5 (5)	1 (1)	— (—)	7 (8)
Marketing –	6 (2)	23 (22)	— (—)	1 (1)	1 (—)	4 (4)	— (—)	35 (29)
Crafts & Industries ..	— (—)	— (—)	3 (3)	— (—)	1 (1)	— (1)	— (—)	4 (5)
Others ..	— (—)	— (—)	1 (1)	— (—)	5 (5)	— (—)	— (—)	6 (6)
Total Primaries..	8 (4)	27 (24)	517 (431)	12 (6)	33 (33)	39 (25)	23 (25)	659 (548)
Secondaries	— (—)	3 (3)	21 (19)	— (—)	2 (2)	4 (2)	1 (—)	31 (27)
Total (All Societies)..	8 (4)	30 (27)	538 (450)	12 (6)	35 (35)	43 (27)	24 (25)	690 (575)
Women's Societies ..	— (—)	— (—)	91 (73)	— (—)	5 (5)	1 (2)	— (—)	97 (79)

12. The main feature of the period was the striking development of the "co-credit" movement. These limited liability Thrift-and-Credit Societies constitute four-fifths of the total number of societies. During 1952-53 the total working capital of co-credits outstripped that of the co-thrifts (salary-earners' Thrift-and-Loan Societies), hitherto the wealthiest group of societies. The remarkably low percentage of overdue loans at the end of 1952-3 (less than 1 per cent) is just one proof of the high general standard of management of these co-credits.

13. In the co-credit movement, Calabar Province predominates. In his last Annual Report (paragraph 18), Mr Gretton hinted that saturation point might soon be reached. This has certainly not occurred yet. Uyo Division

reached a total of 319 societies by 31st March, 1953, and there is no sign yet of saturation. The greatest increase in number of societies in 1952-3, however, was in the Enyong Division, where there were seventeen societies at 31st March, 1951, twenty-seven at 31st March, 1952, and sixty-five at 31st March, 1953.

14. The period was also notable for very satisfactory development of the co-credit movement in the Owerri Province, where the number of societies increased from eight at 31st March, 1951, to twenty-nine at 31st March, 1953. The greatest expansion occurred in the Aba Division.

15. An event, humble enough in itself, but of great importance as a forerunner of things to come, was the first co-operative venture in the field of agricultural processing in the Eastern Region. This was the Coffee Hulling Mill at Ngomboku in the Kumba Division (Cameroons Province), established and operated by the Bakossi Co-operative Marketing Union with the aid of a loan from the Eastern Regional Development Board.

16. The period has been one of great activity in co-operative development in the Cameroons under the energetic and enterprising leadership of Mr P. C. Bond, Assistant Registrar, who was responsible for conceiving and pushing through the coffee mill project. His success in organising co-operative banana marketing in the Victoria Division, with the active assistance of the Cameroons Development Corporation, also deserves special mention.

17. The Co-operative Union of Eastern Nigeria and the Cameroons has made a good start, but has difficult financial problems to solve and has done very little yet in the field of co-operative education and publicity. There has been further development of Local Co-operative Unions in Calabar Province, supervisory secondary societies set up by groups of co-credits (referred to by Mr Gretton in paragraphs 95 and 96 of his 1950-1 Report). Local Supervisory Unions have also been formed in Aba Division and by the group of salary-earner's Thrift and Loan Societies at Enugu.

18. There was no development in consumer co-operation; nor are conditions in the Eastern Region favourable for such development in the future. The little rural consumer movement in Udi Division scarcely survives.

19. Progress in co-operative local industries has been disappointing. The liquidation of the Ikot Ekpene Co-operative Raffia Marketing Society has been a major set-back. Yet such is the need for developing local industries that there should be an important future for this type of society; provided that adequate supervision can be ensured and the co-operatives given some protection from the vagaries of trade conditions which proved the downfall of the "Co-Raffia."

20. In August, 1951, the Nigeria Oil Palm Produce Marketing Board passed a resolution urging the Co-operative Department to try and get co-operative palm produce marketing societies started in the Eastern Region. The Department since then has received a generous grant from the Board (guaranteed to continue until 1961) to recruit extra staff for this purpose, but owing to delays in recruitment no progress in organising co-operatives has yet been made, although extensive investigations have been initiated.

21. The cost to the Regional Government of the Department of Co-operative Societies was £13,640 in 1951-2 and £20,180 in 1952-3. The increase in 1952-3 was due to regionalisation and the redistribution of the former headquarters staff, and also to the general revision of salaries in 1952. £7,813 reimbursable by the Nigeria Oil Palm Produce Marketing Board (*see* paragraph 20 above) was also spent in 1952-3 on construction of quarters and recruitment and training of junior staff.

22. The improved staff position is illustrated by these figures showing staff at various dates:—

	1-1-50	1-1-51	1-1-52	1-1-53
Sen. Asst. Registrar/Registrar ...	1	1	1	1
Assistant Registrars	0	2	5	6
Co-operative Inspectors	19	26	30	41*
Clerical	4	5	9	10

*Including eight Temporary Inspectors paid for from Nigeria Oil Palm Produce Marketing Board funds.

Some increases in establishment of higher grades of the Inspectorate which were included in the 1952-3 Estimates were "frozen" in order to find funds for the Regional Scholarship Scheme. Appendix III gives a chart showing the organisation of the Department.

23. The Department and the Co-operative Movement were delighted by the award of the M.B.E. in the 1953 New Year's Honours to Mr J. U. Eka, Assistant Registrar, who can be regarded as the Father of the "co-credit" movement in Calabar Province.

PART II

Credit

24. *Sources of Credit.*—Agriculture, including the exploitation of wild oil palms, is the chief occupation of the people of the Eastern Region. But a large proportion of the population of the densely populated areas of Calabar and Owerri Provinces occupy themselves, part-time or full time, in petty trade of one sort or another. There are also many people engaged in fishing and in handicrafts, and many of these are also part-time traders and part-time farmers. There has been no adequate investigation of the part which credit plays in these economic activities or of the relative importance of various types of credit, such as commercial credit, advances against growing crops, the money-lender, the system of pledging and leasing palm trees, Bank Credit, the Loans Board, the Isusu Club, and the "co-credit."

25. *The Isusu.*—The Isusu (Esusu, Susu, Osusu) is a widespread indigenous system of thrift and credit. Each member of the Isusu Club has to subscribe a fixed and uniform contribution on every meeting day and the total amount subscribed goes to one member, less (very often) the deduction of a commission for feasting. At subsequent meetings each member in turn receives his "hand"

and when all members have done so the Isusu Club comes to an end. On the whole the Isusus seem to be fairly well managed; although in some areas (such as the Ngwa clan of Aba Division) the Isusu has degenerated into a notorious money-lender-controlled "racket." There are vast numbers of Isusu Clubs in the Region and the total amounts of money involved must be very large. Some Local Government Bodies have recently instituted a system of registration of Isusu Clubs, which should in future yield interesting information about the extent and scale of the system. It is almost certain that even in Uyo Division, where "co-credits" are so numerous, the amount involved in Isusu Clubs are far larger than in co-credits.

26. *The Co-credit.*—The Co-operative Thrift and Credit Society resembles the Isusu in that it is based on regular contributions from each member. It differs from the Isusu in that the contributions are not uniform (although minimum monthly savings are fixed); that the co-credit is not self-terminating, but has an indefinite life; and that instead of each member getting his "hand" in strict rotation, at a time when he may not really need the capital, the funds of the co-credit are used to make loans to any member who is in need of money at any time.

27. *Thrift operations.*—It should be explained that in a co-credit the members pay shares, varying from 10s to £5, as well as thrift savings (minimum varying from 1s to 3s). Shares cannot be withdrawn except on leaving the society. Thrift savings can only be withdrawn for special reasons approved by the Committee. Shares tend to be static, but thrift savings mount up steadily all the time. Members are also at liberty to make special savings, withdrawable on demand with due notice. The excellence of the thrift operations of co-credits can be judged by looking at the figures showing the accumulation of working capital in paragraph 30 below. 97 per cent of this working capital is derived from member's savings and shares, the remaining 3 per cent coming from outside in the shape of non-members' deposits, deposits by Thrift-and-Loan Societies (through the Calabar Provincial Co-operative Bank), and a small loan from Community Development Funds to the Aba Divisional Co-operative Thrift and Credit Union.

28. *Credit operations of Co-credits.*—The period of loans is limited by the bye-laws of most societies to one year. Cases occur where extensions are given beyond this limit and inevitably there must be cases of fictitious repayments. A few societies have been permitted to amend their bye-laws to permit grant of loans beyond one year but not exceeding eighteen months, with the approval of the General Meeting. These societies are mostly fishermen's societies, where a term of eighteen months is necessary to repay a loan given for the purchase of a relatively expensive fishing net. The average period of loan is eight months. All loans are secured by two other members standing as sureties, each surety's commitment being taken as half the amount of the loans. Credit-worthiness is somewhat arbitrarily assessed by reference to the member's savings in the society rather than by ability and character. The Registrar has issued a general limitation (under the Regulations) that maximum credit limits should not normally exceed six times the member's paid-up shares plus thrift savings at the time of

the Annual General Meeting (when maximum credit limits for the year are fixed), provided that in special cases the Registrar can increase the limit to eight times.

29. *Liability, etc.*—Apart from five societies in Calabar Township, all the Co-operative Thrift and Credit Societies are rural rather than urban. All the societies in the Region are of limited liability. Unlimited liability has very little meaning in a country where land is not individually owned and readily alienable. Members' liability is usually limited to £3 each.

30. *Progress.*—Here are some figures to illustrate the development of the co-credit movement in recent years.

		Societies	*Membership*	*Working Capital*	*Loans Issued during year*	*Percentage Overdue Loan*
				£	£	
31-3-50	...	350	13,396	43,514	71,716	1.8
31-3-51	...	383	14,105	60,545	103,657	1.8
31-3-52	...	436	16,224	95,483	145,336	0.9
31-3-53	...	549	20,601	141,160	197,910	0.8

The Local Co-operative Unions have undoubtedly played an important part in the expansion of the co-credit movement. As mentioned above, the greatest expansion has occurred in the Enyong Division of Calabar Province and the Aba Division of Owerri Province. The large number of women members also deserves mention (5,976 at 31st March, 1953).

31. *Rates of Interest.*—During 1952-3 many societies reduced their rate of loan interest from 20 per cent or 15 per cent to 12½ per cent or 10 per cent. The percentage of societies charging a rate of interest over 12½ per cent fell from ninety-two to eighty-one. One-tenth of the societies charged a rate of interest of 10 per cent. This trend naturally has the effect of reducing surpluses a little, but 85 per cent of the societies were able in 1952-3 to pay interest of 5 per cent or over on thrift savings, and only one society failed to make a net surplus. The bye-laws limit interest on Thrift savings to 7½ per cent and do not permit payment of a dividend on shares where the rate of loan interest exceeds 12½ per cent.

32. *Purposes of Loans.*—The period under review revealed a change in the emphasis of societies' loan operations. Loans for trading purposes fell from 78.9 per cent in 1950-1 to 68.3 per cent in 1951-2 and 65.4 per cent in 1952-3. Loans for agricultural purposes increased from 11.9 per cent to 21.3 per cent and 22.5 per cent respectively. Loans for fishing and for local industry accounted for 3 per cent each of the total. The loans for agricultural purposes included a majority of loans for purposes described as "redemption" or "acquisition" of palm bush. The significance of this apparent increase of productive loans should not be exaggerated, as the stated purposes are probably not entirely reliable; nor would it be safe to conclude that the co-credits are achieving much in the direction of debt redemption. The most difficult part of a Committee's wor

of course, is to choose between the various applications for loans, and in most societies it is probably true to say that there is little real effort at weighing needs and priorities, but some sort of just but arbitrary share-out occurs.

33. *Overdues.*—The percentage of overdue loans (0.8 per cent at 31st March, 1952), continues to be astonishingly low. In Calabar Province the percentage was 0.5 per cent. Rivers Province had the highest percentage with 6.6 per cent. There were overdue loans in only thirty-four out of 549 societies. The total of overdue loans (£1,007) can be compared with the total of Reserve Funds (£3,737).

34. *Management.*—The co-credits are on the whole remarkably well-managed in Calabar Province. The standard elsewhere is lower. In Calabar Province most societies utilise the services of Travelling Secretaries employed by their Local Unions as bookkeepers, although in most cases a member of the society is also employed as "Home Secretary" to assist at meetings. The audit gradings of co-credits give a fair idea of the standard of management. 7 per cent of the societies were graded "A" (requiring no supervision other than the annual audit), 38 per cent "B," 20 per cent "C," and only 2½ per cent "D" (in danger of liquidation). 32 per cent of the societies were either graded "E" (first audit) or not audited (because registered in the course of the year). Owing to staff shortage, co-credits in two areas of Uyo Division, Ibesikpo and Oku, had to be left virtually without supervision for the greater part of the year. It is gratifying to see from subsequent audit reports that there has been little or no deterioration and no disasters in these areas. In addition to this involuntary relaxation of supervision, an effort was made to reduce the number of routine checks and inspections by Co-operative Inspectors during 1952-3, so as to concentrate upon the work of training Committees, teaching members at General Meetings, and assisting Local Co-operative Unions in their supervisory work. Difficulty was found, however, in implementing this policy, due to shortage of experienced staff to direct it. Records kept by the Assistant Registrar, Calabar Province, show that, during 1952-3, 436 societies out of 501 received four visits or fewer by Inspectors.

35. *Other activities of Co-credits.*—Fertiliser was distributed free by the Eastern Regional Production Development Board in 1953 to stimulate future demand, and the co-credit and Local Union organisation in Calabar Province was utilised for the distribution. Altogether, 37 tons were distributed to some thousands of co-operators. One or two societies owned and operated hand palm-oil presses, and some societies leased groves of wild palms for exploitation by the members. Great interest was shown in many co-credits in Calabar Province in the project for co-operative marketing of oil palm produce.

36. *Credit Societies linked with Marketing Societies.*—An interesting experiment during the year was the formation of Village Farmers Thrift and Credit Societies in the cocoa-growing areas of Ikom and Mamfe Divisions. The bye-laws of Co-operative Produce Marketing Societies include provision for thrift and credit activities. But experience shows that a C.P.M.S. is not the ideal body for performing credit functions. The fact that 48 per cent of loans in

marketing societies in the Region were overdue at 31st March, 1953, illustrates the weakness of C.P.M.S. in credit transactions. On the other hand, both savings and loan repayments can most easily be made in marketing societies if authority is given to deduct from payments to members for produce. The experiment attempted in Ikom and Mamfe was to organise the members of a marketing society into a series of village credit societies. The hope was that the village credit society with its more intimate knowledge of its members would be better able to give loans wisely and supervise their application effectively. The intention was that the village society would obtain authorities from its members for deductions, for savings and loan repayments, to be effected by the marketing society on its behalf. The experiment failed in the first year owing to the reluctance of members to sign such authorities, but four societies have started with small monthly savings, and it is too soon to pass a final judgment.

37. *Aba Division*.—The very satisfactory progress in Aba Division has already been referred to. In this area there is a particularly vicious type of Isusu and until recently it has been a hard struggle to get any Thrift and Credit Societies started. The Department has now reached the stage where not much active propaganda is needed and there is a steady flow of demands for assistance in organising new societies. But there is still a long way to go: at 31st March, 1953, there were 325 Isusu Clubs registered with the Native Authorities in the Aba Division, whereas registered "co-credits" numbered only twenty-seven.

PART III

Thrift

38. The importance of thrift in co-credits has been stressed in the preceding part (paragraph 27). Marketing societies also aim to promote thrift, but although the balance of members' savings rose by £600 to a total of £1,162 this is a disappointingly insignificant figure in a total turnover of over £60,000. It remains to consider the type of society whose primary object is thrift, namely, the Co-operative Thrift and Loan Society or "co-thrift."

39. *The Co-thrift*.—The idea of these societies is simple : salary-earners who become members engage to save for the rest of their salary-earning career a minimum amount every month, called "Ordinary Savings," and are free to make "Special Savings" in addition. These savings are usually made by automatic pay-roll deduction authorised by the member. The Special Savings are withdrawable freely, provided only that reasonable notice is given. Ordinary savings are not withdrawable until the member retires from salaried employment, except for purposes which can be regarded as permanent investments (such as house building), which must be specially approved by the Committee in each case. The unforeseen emergency is catered for by a system of loans to members on the security of the member's ordinary savings at a rate of interest of $12\frac{1}{2}$ per cent.

40. *Weaknesses*.—During the years before 1950 when the Department was seriously short-handed there had occurred a serious deterioration in the management of co-thrifts. A membership had grown up ignorant of the bye-laws and

of the purpose of the societies. Committees had become hopelessly inefficient and too dependent on close supervision by the Inspector, which was often not forthcoming or not effective enough. The prime object of thrift was generally forgotten. The withdrawal of Ordinary Savings for innumerable inappropriate purposes was permitted, thus abusing the privileges given by Government and other employers to this type of society in order to encourage thrift and combat indebtedness. Members had ceased to attend meetings and exercise democratic control and had even omitted to check the accuracy of their own accounts. Committees had lapsed into complete inactivity, leaving the affairs (and the funds) of their society in the hands of the only member willing to do any work for the society—a great temptation that sometimes was too great to withstand. Occasionally, no member at all could be found to keep the books, which thereupon became fatally confused. In nearly all societies, book-keeping was of a low standard and serious discrepancies occurred in the accounts. Loans given were often in excess of members' savings and due repayments were not properly enforced. There was a general pathetic faith that the Co-operative Department would ensure that nothing went wrong.

41. *The treatment, and the results.*—There were some spectacular crashes, notably that of the Enugu Prisons Department C.T.L.S. in 1949 with a loss of over £900, or over half its members' savings. As a result, the Department decided to adopt a stern policy of liquidating any society which failed to put its affairs in order and operate according to its bye-laws and with reasonable efficiency. The result of this policy has been a great decrease in the number of societies, as the following figures show :—

Year	*Number of Societies*	*Number of Members*	*Total Funds*
			£
31-3-49 ...	101	3,338	83,634
31-3-50 ...	100	3,188	84,399
31-3-51 ...	75	2,853	86,845
31-3-52 ...	64	2,669	96,567
31-3-53 ...	58	2,527	104,550

42. *Thrift.*—What is encouraging is the steady increase in the total funds in spite of the decrease in number of societies and the number of members. This indicates that in spite of apathy and weak management there is a core of thrifty members who are at least saving regularly and well. Although the rate of increase of savings in 1952-3 was not quite so high as in 1951-2, there was a satisfactory reduction of overhead expenses and increase of net surpluses, and greater use was made of loans.

43. *Withdrawals, and overheads.*—Although frivolous withdrawals of ordinary savings have been much reduced, one-fifth of withdrawals permitted by Committees in 1952-3 were for improper purposes ; and of the £8,620 withdrawn for building and other legitimate purposes no doubt some at least was in fact applied to purposes different from those stated. In a well-run co-thrift, the extra income from loan interest should cover the overhead expenses and enable the

society to credit members' savings with interest at the Post Office Savings Bank rate or above. This was in fact achieved in 1952-3 by about a third of the societies. The ten Port Harcourt societies in particular suffer from excessive overheads and only one of them was able to pay $2\frac{1}{2}$ per cent in savings. This was, however, partly due to the P.O.S.B. (Amendment) Ordinance, 1952, which reduced the rate of loan interest on amounts over £2,000 and seriously affected some of the larger societies.

44. *Loans.*—Loan transactions have been very much improved since the Accountant-General permitted co-thrift members in the Civil Service to make supplementary authorities for deduction to cover instalmental repayments of loans with interest. There is now no excuse for overdue loans except in those few societies where employers are unwilling to grant a similar concession. At 31st March, 1953, overdue loans totalled £152 or 1.6 per cent of those outstanding.

45. *Publication.*—As part of its campaign for improving the management of Thrift and Loan Societies, the Department published early in 1952 a booklet "Questions and Answers on Co-thrifts," which was supplied free to every co-thrift member.

46. *Superloans.*—In two societies amendments to the bye-laws were registered permitting what are called in co-operative jargon "superloans" (that is, loans in excess of the borrower's ordinary savings), subject to certain safeguards including special security and approval in each case by the General Meeting. Although this experiment has so far not led to any losses, it has required the vigilance of the Department to prevent abuses. This development, in the direction of the North American "Credit Union," may have an important future, but cannot safely be encouraged on a large scale so long as the general level of management is so bad.

47. *Enugu Local Co-operative Union.*—There are two concentrations of co-thrifts, at Enugu and Port Harcourt. In 1951 the Enugu societies federated in a Local Co-operative Union. Although a few members did some excellent work in maintaining a monthly programme on the local rediffusion service until May 1952, the Enugu Local Co-operative Union has been rather disappointing. Evening accounting classes under the tuition of an Inspector were organised for officers of societies, but attendances were very poor. Nevertheless the Local Union deserves some credit for the fact that the Enugu societies are better managed than those elsewhere. A similar federation has since been organised at Port Harcourt.

48. *Investment of Funds.*—The bulk of the funds of co-thrifts is deposited in the Post Office Savings Bank. About £7,000 is invested in Nigeria Government Stock, and £2,535 by co-thrifts in Calabar Province in the Calabar Provincial Co-operative Bank.

49. *Participation in the Co-operative Union.*—It is of interest that four of the nine members of the first elected Committee of the Co-operative Union of Eastern Nigeria and the Cameroons were co-thrift representatives. The superior education of the salary-earner (although it has lamentably failed to achieve good management of his own society) has proved a considerable asset in the building-up of secondary

societies ; and it is hoped that some genuine co-operative leaders will emerge from this wider activity. Thrift-and-loan societies have also played an active part in the management of the Calabar Provincial Co-operative Bank and also in many cases participate in the activities of Local Co-operative Unions in Calabar Province.

PART IV

CENTRAL FINANCE

50. *Financing Secondaries.*—There are two financing secondary societies: one is the Calabar Provincial Co-operative Bank (formerly known as the Calabar Provincial Co-operative Thrift and Credit Union), now six years old; the other, the infant Aba Divisional Co-operative Thrift and Credit Union, which has since changed its name and extended its area of operation to become the Owerri Provincial Co-operative Bank.

51. *The Calabar Provincial Co-operative Bank.*—As the co-credit movement in Calabar Province grows and expands, so does the Calabar Provincial Co-operative Bank, which serves it, as the following figures show:—

Year	*Number of Societies*	*Share Capital*	*Fixed Deposits*	*Working Capital*
		£	£	£
31-3-49	132	845	291	1,570
31-3-50	190	1,189	1,461	3,617
31-3-51	243	1,490	2,552	4,725
31-3-52	344	2,025	4,248	8,093
31-3-53	436	2,750	6,107	11,694

52. The membership includes co-thrifts in Calabar Province and Local Co-operative Unions. The bye-laws provide for a Finance Committee, nominated by the Registrar, with powers to set limits to the acceptance of deposits and to approve the Banks' annual budgets. The members of this Finance Committee are two officers of the Department, three representatives of co-thrifts which are members and depositors and three representatives of Local Co-operative Unions.

53. In its early years, the "Calabar Cobank" as it is now called occupied premises within the compound at Uyo of Mr J. U. Eka, its organiser. It has now moved into rented premises and intends in the future to construct its own building.

54. During 1952 as a result of its rapid expansion the Bank experienced management difficulties and for a period needed the loan of an experienced Auditor from the Nigeria Co-operative Federation as Acting Secretary. Management in 1952-3 remained somewhat unsatisfactory, owing to an inexperienced new Secretary and a somewhat over-confident Committee. Improvements in the accounting system have resulted from two audits carried out by Mr J. S. Pollock, Assistant Registrar.

55. All loans are issued for one year. All except one were issued to co-credits for the purpose of lending to their members. One was issued to a co-credit for the purpose of leasing palm trees for exploitation by its members. At 31st March, 1952, one loan of £80 was overdue, at 31st March, 1953, one loan of £50.

56. The deposits in the Bank (all at 3½ per cent) at 31st March, 1953, can be analysed as follows:—

	£
Fixed Deposits (one-year) from Members—Co-credits ...	1,354
Fixed Deposits (one-year) from Members—Co-thrifts ...	2,535
Fixed Deposits (one-year) from Members—L.C.U.s ...	967
Fixed Deposits (Members' Reserve Funds)	369
Fixed Deposits (one-year) from Non-members	682
Fixed Deposits from Co-operative Union of Eastern Nigeria and Cameroons	200
	£6,107

Other deposits were as follows:

Deposits at Call (from members)	2,235
Accrued Deposit Interest and Share Dividends	388
Staff Security Deposits	79
	£2,702

57. The Bank's net surplus was less in 1952-3 than in 1951-2, in spite of increased income. This was partly due to a rise in salaries, and partly to some ill-advised special expenditure by the Committee. The Bank paid a dividend of 4 per cent on shares.

58. The Bank maintains a book store in Uyo market in which it has invested £500, is agent and distributor of Efik Adult Education booklets for the Education Department, and supplies societies in Calabar Province with stationery requirements. The turnover of this business was £652 in 1951-2 and £1,030 in 1952-3. A not very successful experiment in 1952 of retailing at Uyo fresh fish from West African Fisheries, Port Harcourt, was the only other trading activity of the Bank.

59. *The Aba Divisional Co-operative Thrift and Credit Union.*—When this Union was formed in 1952, it received a small loan from Community Development funds, because of its potential importance in the campaign to start co-credits in Aba Division as an alternative to the vicious Isusu system prevalent in the Ngwa clan. Of its working capital of £210, half comes from members' shares, and the other half from a non-members deposit of £40 and the Community Development loan. No deposits have yet been made by members. Loans totalling £425 were issued to members in 1952-3 and none were overdue at the end of the year. Membership was nineteen.

PART V

Consumer and Supply Societies

60. *Co-operative Village Shops.*—The period saw a further decline in rural consumer societies, as the following figures indicate:

Year		*Number of Societies*	*Number of Members*	*Turnover*	*Net Surplus*	*Net Loss*
				£	£	£
1949-50	...	15	7,359	2,299	—	130
1950-51	...	11	5,174	2,409	—	88
1951-52	...	6	3,194	2,378	69	—
1952-53	...	6	3,225	2,508	15	—

The main obstacle to the development of consumer co-operation in the Region is the fact that the consumer does not feel any need to improve by co-operative action the manner in which he obtains the necessities of life. In fact it might be said that there is no consumer-consciousness as such. The average man or woman in Eastern Nigeria is more conscious of his or her opportunities as a trader than of his or her needs as a consumer.

61. *Udi Division.*—The network of Co-operative Village Shops in Udi Division established by the inspiration of Mr E. R. Chadwick's great community development work should have provided a suitable field for testing the possibility of organisation of a successful rural consumer movement. Unfortunately the number of shops rapidly dwindled to five, when the apathy of members and the tiny turnover of the shops led to the closing of the majority of them. Nevertheless, with the initiative entirely from the Department, the surviving five shops were organised in 1951 into a Purchasing Association, which did have the effect of increasing turnover. At the end of 1952-3, however, the Association's future seemed uncertain, due to the inability of its members either to play an active part in its business or to agree upon selecting the right man as the Association's Manager. It is unlikely that either the Association or the Udi "Co-shops" themselves will survive.

62. The weakest of the shops in Udi Division, Ogulogu C.V.S., experimented with palm kernel marketing as well as sale of consumer goods. But even with this two-way trade its turnover did not reach £200.

63. No dividends on purchases are paid in these shops, partly because their staff would not be able to cope with the more complicated book-keeping involved, partly because the members would probably prefer to use any profits for community development, and partly because any profits made so far have been used to make good past deficits.

64. *Ndi Uche C.V.S.*—There is one other Co-operative Village Shop, at Ndi Uche in the Owerri Province. This shop is no less unsatisfactory, but made a small surplus in 1952-3 on a turnover of only £219. The bulk of the sales was to non-members. A dividend on purchases was paid.

65. *Fishermen's Supply.*—There is also a sad tale to tell of the Fishermen's Supply Co-operatives in the Eket Division, which appeared to be so promising. One, Oniong Nung Ndem, went into voluntary liquidation. The turnover of the other, Ibeno, fell from £721 in 1951-2 to £510 in 1952-3, and there was a net loss of £33. The members proved to have no conception of loyalty: when, as so often happened, the society's price to members was a fraction higher than the local market price, the members purchased in the market. The supply problem became more difficult during the year, when the Fisheries Officer of the Department of Commerce and Industries, who had previously given considerable assistance in purchasing nets at Port Harcourt, was transferred from Port Harcourt to Enugu.

PART VI

Producers' Marketing and Processing

66. The period has seen marked progress in the field of agricultural co-operation, with the first co-operative processing mill, the successful organisation of coffee marketing, and the establishment of co-operative banana marketing. Progress in cocoa marketing was however disappointing. Here are some comparative figures for co-operative marketing societies:

Year	*Number of Societies*	*Number of members*	*Working Capital*	*Turn-over*
			£	£
1949-50	30	1,374	6,324	81,679
1950-51	32	1,218	4,944	77,074
1951-52	29	1,299	5,655	149,440
1952-53	35	1,623	6,574	160,628

The figures for turnover do not include coffee sales, as the coffee season did not end until July, 1953.

67. *The Ngomboku Co-operative Coffee Mill.*—The Bakossi tribe straddles the international boundary that divides the British from the French Cameroons. The great need of the Bakossi coffee farmers was for processing facilities on the British side of the border, without which they could only sell their robusta coffee for francs across the frontier. Accordingly, the Bakossi Co-operative Produce Marketing Union, hitherto only marketing cocoa, applied in October, 1951, for a loan of £2,000 from the Eastern Regional Loans Board to erect a coffee Hulling Mill. The loan applied for was not actually received until April, 1953, but meanwhile the Kumba Native Authority had advanced the money necessary to purchase a Gordon's $1\frac{1}{2}$ huller with fuel-oil engine and to construct the building. The union was fortunate to have the assistance of a Development Officer to supervise the construction and installation. The mill started operating in March, 1953, and by July had hulled over 40 tons of clean coffee.

68. Ngomboku, the site chosen for the mill, was five miles from the nearest motorable road, a scarcely motorable road at that. It was chosen for its central position in the coffee-growing area, in the somewhat rash hope that the villagers

would duly build a road to connect it with the outside world—rash, because the scantily-populated Bakossi area had not previously been known to perform any feats of communal labour. The road was eventually constructed, although the machinery had to be man-handled the last mile to the mill site, and was just motorable by the time the coffee was ready for evacuation. Now the villagers north of Ngomboku are hard at work extending the road northwards. The mill has therefore had a remarkable effect in stimulating community development in a backward area. The part played by the Roman Catholic missionaries at Baseng in guiding this work deserves mention. The fact that the mill was able to hull the 1952-3 coffee crop reflects great credit on all concerned.

69. *Coffee Marketing.*—In addition to the robusta coffee grown by the Bakossis and marketed through four co-operative marketing societies, there is arabica coffee grown in the Bamenda Province of the British Cameroons, where there are now six registered co-operative marketing societies. Only one firm in the British Cameroons has hitherto taken an interest in the purchase of coffee. When this firm offered in 1952 a considerably reduced price, the societies in Bamenda refused to accept it and it was assumed that they would market their coffee to French traders. However, arrangements were made with another firm, John Holt's, at Victoria, to market the Bakossi robusta coffee hulled at Ngomboku Mill. It was a surprise when over 40 tons of arabica coffee arrived in Victoria from the Bamenda societies. Those societies showed an admirable determination in holding on to their coffee until a satisfactory outlet was found and in organising with the help of the Co-operative Inspector the 300-mile haul to Victoria. The last chapter of this story cannot yet be told, as the final result of the sale to John Holt's is not yet known.

70. *Banana Marketing.*—The plantation lands of the Victoria Division in the Cameroons, originally acquired by the Germans from the Bakweri tribe, were purchased after the war from the Custodian of Enemy Property by the Cameroons Development Corporation. Many Bakweri farmers outside the Corporation's estates imitated the Corporation in growing bananas, for which, however, there was no export outlet. These farmers were organised into the Bakweri Co-operative Union of Farmers in 1952. The Corporation agreed to purchase the union's bananas for export and to pay a bonus after deducting from the final proceeds of sale the actual freight and handling charges and export duty and 20 per cent for supervisory and sundry expenses. The arrangements worked very smoothly. The percentage of co-operative bananas rejected at the Corporation's collecting points has been small. Nearly 10,000 stems were marketed. Bonus up to the end of March, 1953, amounted to £1,026, which gave the union a net surplus of £1,131. The members agreed that the distribution of this surplus, after deducting Reserve Fund, should be on a patronage-bonus system according to each member's stem counts, but that instead of this bonus being paid out in cash it should be credited to each member's share account. With this capital, the union has purchased its own lorry, so as to be less dependent upon unreliable private transporters. The success of this venture has stimulated banana planting in the Victoria Division, and it is expected that the union's turnover will increase considerably.

71. It is of interest that a clause in the agreement between the union and the Corporation binds the members to plant an equal acreage with food crops as with bananas. Although difficult to enforce, it is believed that this condition is being adhered to. The union intends in future to market members' food crops and also their cocoa. Long-neglected cocoa farms, neglected since the purchase of wet cocoa by German plantations was discontinued, are now being rehabilitated, members are being taught how to process their own cocoa, and a demonstration cocoa drying oven has been erected near the union's headquarters at Muea.

72. *Cocoa Marketing.*—During the period, there was not much progress in co-operative cocoa marketing, but at least there was no serious falling off, as the following comparative figures show:—

Area	*Number of Societies* 31-3-52	31-3-53	*Membership* 31-3-52	31-3-53	*Tonnage* 1951-2	1952-3	*Percentage of Total Gradings* 1951-2	1952-3	*Surplus or Loss* 1951-2	1952-3
									£	£
Umuahia ..	4	4	290	297	304	340	76	72	127	218
Ikom	1	1	160	187	80	98	62	53	101	157
Mamfe	7	7	454	502	135	127	76	76	78	30
Bakossi ..	7	4	246	255	133	136	74	74	19	5
Kumba ..	7	6	355	333	177	131	8	5	130	Loss 59
Others	1	2	55	92	26	29	5	4	Loss 25	3
Total.. ..	27	24	1,560	1,666	855	861	22	20.2	£430	£354

The decision of the Nigeria Cocoa Marketing Board to discontinue paying the "premium" of 10s a ton to co-operative societies five years after registration was a factor that affected many societies adversely.

73. *Umuahia.*—The Umuahia societies had successful seasons, but their co-operative merketing is still in a very primitive condition. In 1951, they federated to form a new secondary organisation, the Umuahia Co-operative Produce Marketing Union. The Aro Ibere C.P.M.S. gave birth to two new societies wich attracted many new members. But neither the union nor the primary societies yet possess stores or equipment. Members brought in their cocoa individually to Umuahia, sold it in the society's name to the Buying Agent, G. B. Ollivant's, and paid a levy to their society's funds. There are no roads to the cocoa-growing areas of the Inyang valley in Bende Division, although on the application of the societies the Eastern Regional Production Development Board in 1951 voted £16,000 for the construction of a road, which has not yet been begun. The members of the Umuahia societies have proved very difficult to teach and reluctant to take advice, but nevertheless they seem determined to continue and develop their co-operative organisation. The union has obtained the lease of a railway siding plot at Umuahia, where it is now constructing a store.

74. *Ikom.*—The Ikom Co-operative Produce Marketing Society has developed well. In 1951-52 it constructed its own store, and in 1952-3 graded its own cocoa there. The readiness of the Buying Agent, the United Africa Co., to

facilitate this, by registering the store in its own name, deserves mention. Two village Farmers' Co-credits were established within the area of the marketing society (*see* paragraph 36 above).

75. *Mamfe.*—The most striking improvement has been in the Mamfe area in the Cameroons, where the co-operative societies increased their percentage of the total crop from 55 per cent in 1950-51 to 76 per cent in the last two years. With the aid of a grant of £650 from the Nigeria Cocoa Mraketing Board, the secondary organisation in this area, the Mamfe Co-operative Farmers' Association, has constructed a store at Mamfe costing £1,470. Experimental Village Farmers Thrift and Credit Societies were also established.

76. *Bakossi.*—The co-operative cocoa marketing primary societies in the Bakossi area (Kumba Division, Cameroons Province) are mostly being wound up, as they performed no useful function. The Bakossi Co-operative Produce Marketing Union has become a hybrid organisation with mainly individual membership, but two cocoa marketing societies and four coffee marketing societies still affiliated. The union nearly met disaster in 1952-3, when 20 tons of cocoa deteriorated because heavy rains in September made the Kumba road impassable and prevented evacuation. Fortunately the deteriorated cocoa was finally purchased at a very fair price by the Nigeria Cocoa Marketing Board.

77. *Kumba.*—The greatest disappointment was in the Kumba area of the Cameroons, where the co-operative percentage, already the lowest in the Region, declined still further. It had been hoped that the Kumba Federation of Co-operative Produce Marketing Societies, successor of the ill-fated liquidated Kumba Co-operative Marketing Union, would succeed in reviving the weak societies and attracting back to active marketing the disloyal members. The federation, in spite of a grant of £500 from the Nigeria Cocoa Marketing Board, was not even able to complete the construction of the store left unfinished by its predecessor. Five of the six primary societies made a net loss. Tonnage dropped both absolutely and relatively. The societies were offered materials free of charge by the Cocoa Survey to erect village drying-ovens, but with one or two exceptions were too apathetic even to collect the materials.

78. *Quality of Cocoa.*—Quality of cocoa remained good, except in the Bakossi area (*see* paragraph 76 above) and in the isolated societies of Mbonge in Kumba Division and Muyuka in Victoria Division. Kumba cocoa was 99.7 per cent Grade I. Mamfe, Ikom and Umuahia cocoa was 100 per cent Grade I.

79. *Palm Produce Marketing.*—In paragraph 20 above, reference has been made to the grant made to the Regional Government by the Nigeria Oil Palm Produce Marketing Board to enable extra departmental staff to be recruited for an investigation into the co-operative marketing of oil palm produce. The special staff has not yet been recruited and trained for this work, but the problems of palm produce marketing have been studied at length. The main difficulty is that the production of palm oil and palm kernels is so complex a process that it is impossible to make a clear-cut distinction between producers and traders. The owner of the wild oil palm tree may himself perform no further part in

the production of oil and kernels. Someone else may lease or buy the right to harvest the trees. Yet another person may do the arduous work of climbing the tree and cutting down the bunch of palm fruits. He or his employer may then sell the bunch or his wife may take over the next stage of removing the palm fruits from the bunch. Before the palm fruits become marketable oil and kernels, several other people may take it over for delivery to an oil mill, or for cooking and pressing at home or with a hand press, cracking the nuts and separating the kernels from the shells. It is therefore still uncertain how exactly co-operation can come into the business, but very likely that it will be in a novel form that may cause the purist to raise his eyebrows.

PART VII

Crafts and Industries

80. The period under review has been a dismal one for the handful of industrial productive societies. First, there was the dissolution in 1951 of the important Ikot Ekpene Co-operative Raffia Marketing Society. In 1952 another society, the Akwete Co-operative Weavers' Society, also fell by the wayside. Of the remaining four societies, three operated at a loss in 1952-3 and are unlikely to survive. The only society of this type which has been at all successful is the Awka Co-operative Carvers' Union.

81. *The Ikot Ekpene Co-Raffia.*—The Ikot Ekpene Co-operative Raffia Marketing Society had developed, under the wise guidance of successive District Officers and Development Officers, from the Ikot Ekpene Raffia Guild, and had become an important local industry. The shortage of floor coverings in England after the war was successfully exploited by a switch of production from raffia toys and bags to woven raffia-and-cotton floor mats. In four years, sales amounted to £18,000. Membership expanded to 700. Unfortunately, the imposition of purchase tax in 1948, followed closely by a resumption of normal imports into the United Kingdom of carpets and other floor coverings, brought this flourishing business to a sudden end, and the society was incapable of adjusting itself to the new circumstances. Even the suspension of its co-operative organisation and a period of direct management by the Department of Commerce and Industries in 1950-1 failed to save the society. The liquidation is still uncompleted. Slow progress has been made in realising assets, and the final loss on realisation of assets will amount to several thousand pounds.

82. *The Akwete Weavers.*—The women of Akwete in Aba Division weave on hand-looms in their homes a special type of patterned cloth, which is deservedly famous. Their co-operative society was formed to assist them in the purchase of yarn and the sale of the cloth. The society has at various times been active in one or other of these functions, but has lacked efficient management and capital. When the members found that they could not get yarn more cheaply by purchasing in bulk than by buying individually in the local market, and that they could sell their cloth individually as profitably as through the society, they decided to go into voluntary liquidation.

83. The following table illustrates the fortunes or misfortunes of the other societies of this type:—

Society	*Membership* 1951-52	*Membership* 1952-3	*Sales* 1951-3	*Sales* 1952-3	*Net Surplus or Loss* 1951-2	*Net Surplus or Loss* 1952-3
			£	£	£	£
Awka Carvers ..	17	19	965	1,088	13	62
Aro Women's Embroidery ..	159	159	258	148	14	Loss 57
Ikot Ekpene Soap Makers ..	17	18	562	394	49	Loss 58
Ikot Andem Itam Cane Workers	22	20	37	21	—	Loss 1
Total.. ..	£215	216	1,822	1,651	76	Loss 54

84. *The Awka Carvers.*—Awka in Onitsha Province is noted for its craftsmen, particularly carvers and blacksmiths. The hall-mark of the Awka carver is the decoration of stools, doors and windows, and nowadays furniture, with characteristic incised patterns. A group of carvers and carpenters at Amawbia in Awka town formed the Awka Co-operative Carvers Union in 1946 with the assistance of the District Officer. The society is a fully co-operative productive society: as well as purchasing timber and selling the finished products co-operatively the members (who are all workers) work together in a co-operative workshop. In 1951-2, the society increased its output and achieved record sales, but due to the greatly increased cost of timber made only a small surplus. The union's selling prices were then raised, and the 1952-3 results were more satisfactory, sales reaching four figures for the first time. The union's chief weakness is on the business side, but vigilance is also necessary to check a falling-off in quality of workmanship.

85. *The Aro Embroideresses.*—Presbyterian missionaries taught the ladies of Arochuku to embroider linen with the attractive traditional patterns used in body-painting. The co-operative society organised in 1950 to purchase materials for embroidering by the members at home, and to market the embroidered table-cloths and table-mats co-operatively has only proved successful when there has been a District Officer's wife at Arochuku to provide constant assistance and supervision. Without such help the society seems unable to achieve its objects.

86. *Ikot Andem Itam Cane Workers.*—Since the end of the period under review the Cane Workers' Society, which had never operated satisfactorily, has been dissolved.

87. *Ikot Ekpene Soap Makers.*—The small co-operative soap works at Ikot Ekpene had a bad year in 1952-3. The members make a poor quality of soap with primitive equipment and have had to sell the bulk of it at cost, due to intense competition with other local producers of soap of a similar quality. The society will either have to invest in proper plant in order to turn out soap of superior quality, or go into liquidation.

88. *Co-operative Industries in general.*—Our experience in the Eastern Region with co-operative industrial productive societies has not been encouraging. Yet the conditions of high density of population, particularly in the Calabar and Owerri Provinces, and resulting under-employment make the development of local industries a matter of importance for the Region's economy. But the development of co-operative industries cannot be taken in the stride of a short-staffed Co-operative Department. Special staff for organisational work and special staff on the technical side are needed, and Government may have to consider providing some sort of protection against adverse trade conditions beyond the power of the societies to control.

PART VIII

Women's Societies

89. Women comprise about one-third of the membership of co-operative societies in the Region. Here are the comparative figures for the last three years:—

Year	*Total Membership*	*Women members*	*All Primary Societies*	*Women's Societies*
31-3-51	31,803	10,200	517	80
31-3-52	30,384	10,765	548	79
31-3-53	35,261	12,303	659	97

90. Ninety of the societies with exclusive membership of women at 31st March, 1953, were Thrift-and-Credit Societies, eighty-nine in Calabar Province and one in Aba Division (Owerri Province). Two of the industrial societies described in the preceding part were women's societies, the Akwete Weavers (liquidated during 1952-3) and the Aro Embroideresses. The remaining women's societies are Co-operative Maternity Societies, five of them in Udi Division (Onitsha Province) and one in Arochuku district (Calabar Province).

91. *Maternity Co-operatives.*—In 1951, two Co-operative Maternity Societies were dissolved. One of them, alas, was Unana Umuwawo, which featured in the film "Daybreak in Udi." These societies have proved disappointing in that the women members are reluctant to learn how to manage their own affairs. What usually happens is that the Maternity Centre carries on so long as there are funds, and only when closing-down is imminent is anything done about collecting long-overdue subscriptions.

92. Nevertheless these societies are making a modest contribution to the improvement of rural health as these figures show, however unsatisfactory they may be as co-operatives:—

Year	*Number of Societies*	*Membership*	*Income*	*Expenditure*	*Deliveries*	*Fatalities*
			£	£		
1950-51 ...	8	6,993	960	581	489	6
1951-52 ...	6	5,859	1,155	914	855	26
1952-53 ...	6	5,964	1,045	842	1,017	13

And even where such a venture fails as a co-operative and is taken over by a Mission or a Native Authority, it has succeeded in as much as if no co-operative had ever been organised there would probably be no Maternity Centre in that village today.

PART IX

Other Societies

93. *Farming Co-operatives.*—The only co-operative farms in the Region were registered after the end of the period under review. Discussions were held with a group of young men, including three trained at the Rural Training Centre at Asaba, who started to farm as a group on leased land at Ogoja, assisted by Community Development funds; but the group, which in any case did not reach the legal minimum of ten members, decided not to apply for registration.

94. *School Co-operatives.*—There are no co-operatives in schools in the Region.

95. The rest of this section deals with secondary societies, all types of primary society already having been reported upon in preceding parts. The period under review was notable for an important development of secondary societies, as these figures show:—

Year	*Financing*	*Marketing*	*Supply*	*Local Supervisory*	*Apex*	*All Secondaries*
31-3-50 ...	1	1	—	17	—	19
31-3-51 ...	1	1	1	18	—	21
31-3-52 ...	2	4	1	19	1	27
31-3-53 ...	2	4	1	23	1	31

The financing unions have been described in Part IV above, the Marketing Secondaries in Part VI and the Udi Co-operative Village Shop Association in Part V.

96. *Co-operative Union of Eastern Nigeria and the Cameroons.*—Reference has already been made in paragraphs 4 and 17 above to the new apex organisation of the Co-operative movement in the Region, the Co-operative Union of Eastern Nigeria and the Cameroons. The formation of the union was discussed and decided upon during the Calabar Provincial Conference in August, 1951, at Eket, to which representatives of societies all over the Region were invited. The inaugural meeting took place in January, 1952. In April, 1952, the union took over from the Nigeria Co-operative Federation (under liquidation) the responsibility for audit of all societies in the Region. Seven auditors previously employed by the federation were taken on by the union. The union was faced with a difficult problem when the Government revised salaries of its staff in 1952. In view of the fact that conditions of service of Co-operative Auditors must be comparable with those of Government Inspectors in order to obtain and retain the right type of man, it was decided to follow Government's lead and revise salaries accordingly. The result was a deficit in its first year of £159.

97. There is no doubt that the union enjoys the support and loyalty of co-operators in the Region in a way that the Nigeria Co-operative Federation never did. This has since been demonstrated by the uncomplaining acceptance of a substantial and unpalatable increase in the rate of audit fees in order to avoid further deficits. Again, meetings are well attended although the cost of transport to Aba is borne by the societies themselves.

98. The union's first committee consisted of three representatives of co-credits in Calabar Province and one from Owerri Province, four representatives of co-thrifts (from Port Harcourt, Enugu, Owerri and Bamenda) and one representative of the Udi Rural Consumer Movement. The committee worked hard and meetings were well attended.

99. The union has not yet achieved much in the fields of education and propaganda, but has formed sub-committees for Education and Propaganda, Printing and Publications, and for Palm Produce Marketing.

100. *Local Supervisory Unions.*—Since 31st March, 1951, five new Local Co-operative Unions have been registered, three in Calabar Province, one in Aba Division and one at Enugu. The latter, composed of co-thrifts, has been referred to in paragraph 47 above,

101. The Local Co-operative Unions in Calabar Province are mostly very lively organisations. Their prime object is to exercise supervision over the primary co-credits, affiliated to them. The hope is that in time they will take over from departmental staff much of the work of supervision of this simple type of society, leaving the staff free to pay more attention to more complicated types. The first stage in achieving this will be the employment by Local Co-operative Unions of trained Supervisors, but at present their income is insufficient to make this possible. Many Local Co-operative Unions, however, have made a real attempt to exercise supervision, by sending experienced co-operators to advise weak societies.

102. The staff of trained Travelling Secretaries employed by these unions (total number was forty-four) plays an important part in maintaining an adequate standard of book-keeping in co-credits. The Local Unions have also proved effective and active in the promotion of new societies, co-operators themselves being more persuasive propagandists than civil servants.

103. *Trading activities.*—The bye-laws of local co-operative unions also permit them to engage in supply and marketing activities if desired by the members of affiliated societies. The Ikot Ekpene Local Co-operative Union has a book-store at Ikot Ekpene for the sale of stationery. The Ibesikpo Local Co-operative Union and the Offot West Local Co-operative Union organised marketing of palm-kernels, but the difficulties were so obvious that it was decided to suspend this activity until separate marketing societies could be established. Fertiliser from the Eastern Regional Production Development Board was distributed through Local Co-operative Unions in Calabar Province.

104. *Some statistics concerning Local Unions.*—544 societies were affiliated to the twenty-three Local Co-operative Unions. The largest Local Union was Ibesikpo with a membership of sixty-seven. Only one union made a net loss in 1952-3. The majority erred in the other direction, by fixing contributions of affiliated societies at an unnecessarily high figure. The total net surplus of all Local Unions was £860. Similarly there has been a tendency to call up unnecessarily high shares from member-societies. Total share capital was £1,483. Surplus funds were mostly invested in the Calabar Provincial Bank (£825). Several Local Unions constructed meeting houses, two of them (with assistance from Community Development Funds) of a superior type with corrugated iron roof and concrete block walls.

PART X

Education and Propaganda

105. *Staff Training.*—Four Inspectors from the Region attended the 1951 Course at the Co-operative Staff Training School at Ibadan. Two Local Co-operative Union Secretaries also attended the course, but their lack of educational qualifications proved too serious a handicap and they both failed the passing-out test. There was no course in 1952, but ten Inspectors and two Auditors attended the course at Ibadan which began in January, 1953. Under the regionalisation arrangements, the school is organised and staffed on behalf of all three Regions by the Registrar of Co-operative Societies, Western Region. One Inspector from the Region was sent each year on Government Scholarship to the Co-operative College, Loughborough, for the nine months' course for overseas co-operative staff.

106. *Staff Conferences.*—Staff conferences were held at Ikot Ekpene in June, 1951 and June, 1952. The latter was attended and addressed by the Minister, Honourable E. I. Oli. The President and Vice-President of Co-operative Union of Eastern Nigeria and the Cameroons were also present. Owing to shortage of funds, these conferences could not be attended by Inspectors stationed in the Cameroons. Conferences of Provincial Staff were held regularly in the Calabar Province. The first Provincial Conference for staff in the Owerri and Rivers Provinces was held in March, 1953.

107. *Calabar Provincial Co-operative Conference.*—The Calabar Provincial Co-operative Bank continued to organise its annual conferences. The 1951 Conference was held at Eket on 31st August and 1st September. For the first time, guest delegates were invited from every part of the Region; and the opportunity was taken to hold a special meeting to discuss the proposal of a Regional Federation (resulting some months later in the registration of the Co-operative Union of Eastern Nigeria and the Cameroons). Unfortunately the bad weather prevented the Registrar, Mr R. H. Gretton, from attending. The Ninth Conference was held at Uyo in September, 1952. It was attended and addressed by the Minister, Honourable E. I. Oli. Mr E. R. Chadwick, O.B.E., also gave a talk on Community Development, and Reverend Mother Liew on the status of women.

108. *Baby Show.*—The Umuezedike Co-operative Maternity Society (in Udi Division) held a successful baby show in February, 1952.

109. *Training of Secretaries.*—The usual training courses organised by the Calabar Provincial Co-operative Bank with the help of departmental staff were held in August, 1951 and August, 1952, for travelling secretaries employed by Local Co-operative Unions and secretaries of co-credits. Seventy secretaries attended the 1952 course. Local training courses were organised by secondary societies elsewhere, such as Mamfe and Kumba (Cocoa Marketing Secretaries), Enugu (Sales Clerks of Udi Co-operative Shops), Aba and Orlu. Three Secretaries of Cocoa Marketing Societies from Umuahia and Ikom attended a training course arranged by the Assistant Registrar, Akure (Western Region) in 1951.

110. *Talks to Schools.*—Senior staff gave talks to the older pupils of some of the more important secondary schools and to students at Teacher Training Colleges. Inspectors have instructions to assist Headmasters of Senior Primary Schools, in which the approved Rural Science syllabus includes a study of the elements of co-operation. Many talks were given by Inspectors at such schools. The Assistant Registrar at Aba also gave lectures at an Adult Education course at Aba and at the Rural Training Centre at Umuahia.

111. *Activities of Co-operative Union.*—The Co-operative Union appointed a sub-Committee for Education and Propaganda, which held its first meeting in December, 1952. The Sub-Committee reviewed the possibilities of action and drew up a tentative programme for the future, which includes a Regional Co-operative Congress in 1954.

112. *Broadcasting.*—The Enugu Local Co-operative Union with the Registrar's assistance managed to put out a monthly half-hour programme on the Enugu rediffusion service from May, 1951, until May, 1952, when the Nigerian Broadcasting Service took over programme control from the local services. The quality of the programmes varied considerably, but nevertheless this was a meritorious effort.

113. *Publications.*—A new edition of the pamphlet "Co-credits the way to Ready Cash" was published in English in 1951, financed by the Nigerian Co-operative Federation. An Ibo version of the same pamphlet was also published, at the cost of the Regional Government. Both pamphlets are being sold at 3d a copy: but sales have beeen disappointing. The pamphlet "Questions and Answers on Co-thrifts" has been referred to in paragraph 45 above. It might also be mentioned here that the Regional Public Relations Officer's weekly, *The Eastern Outlook and Cameroons Star*, has been generous with space for co-operative news and features.

114. *Newsletter.*—The monthly newsletter sent out by the Registrar, Nigeria, was discontinued in 1951. After an interval, a monthly Eastern newsletter composed by the Registrar began to be circulated to departmental staff. The Registrar has also written circular letters from time to time to leading co-operators

discussing various problems of co-operative development; the intention is to widen the co-operative interest and knowledge of leaders of the movement, who at present naturally tend to know and care little beyond their own area or type of co-operative activity.

PART XI

Registration and Liquidation

115. *Unregistered Societies.*—The category of "unregistered societies" was eliminated entirely in 1952. The figures for 1952-3 given in this report relate only to registered societies. But it may be of interest to note that at the end of March, 1953, there were about eighty other societies in process of formation or awaiting registration under the Department's supervision.

116. *Registrations and Cancellations.*—The following table shows the numbers of societies registered during each year, and also the numbers of cancellations of registration. In order to give a clearer picture, the 1951-2 registrations are divided into (first column) registrations of old "unregistered societies" and (second column) new registrations.

	1951-2			1952-3	
	"Unregistered" registered	*Newly registered*	*Cancelled*	*Registered*	*Cancelled*
Credit	73	74	2	116	3
Thrift	9	—	8	4	9
Consumer	—	2	1	—	1
Marketing	7	2	2	14	2
Other Primaries ...	5	—	1	—	1
Secondaries ...	13	6	—	4	—
Total	107	84	14	138	16

117. *Inquiries.*—During 1952-3, twenty-one inquiries were ordered. Ten resulted in liquidation. In six cases, decisions were deferred to allow for re-organisation. Three inquiries were pending at 31st March, 1953. In two cases, the ordering of an Inquiry had the desired effect of stimulating the members to an immediate improvement.

118. *Reasons for Cancellations.*—The reasons for cancellations of registrations can be analysed as follows:—

	1951-2	1952-3	*Remarks*
Voluntary Liquidation	2	3	
Membership below minimum ...	—	3	Thrift Societies.
Compulsory (insolvent)	1	—	Ikot Ekpene Raffia.
Compulsory (overdue loans) ...	1	1	Credit Societies.
Compulsory (inadequate turnover)	2	3	Marketing and one Crafts.
Compulsory (bad management) ...	8	6	Mostly thrift societies.
Total	14	16	

119. *Liquidations.*—The Liquidator of the Awgu Co-operative Thrift and Loan Society after protracted legal proceedings obtained and enforced judgment against the Society's ex-Treasurer, as a result of which the members who had received only 11s 3d in the £ at the first distribution, received a further 3s 8d at the final distribution of assets. The most complicated liquidation was that of the Ikot Ekpene Co-operative Raffia Marketing Society (*see* paragraph 81 above). At the time of cancellation, raffia goods on consignment worth over £3,000 were lying unsold and unsaleable in warehouses in the United Kingdom. This liquidation is not nearly completed, but it is clear that the members will not get any of their shares back and the principal creditors will only get about half of what they claim. The liquidation of the Enugu Prisons Department Co-operative Thrift and Loan Society (referred to in paragraph 41 above) still remains open.

120. *Appeals against Cancellation.*—The two appeals against orders of cancellation of registration which were pending at 1st April, 1951, were rejected by His Excellency the Governor. There were no further appeals in 1951-2 or 1952-3.

121. *General.*—Two observations are necessary on the subject of liquidation. First, a false impression among the public is created of a co-operative movement in collapse by the fact that whenever a society is under liquidation the liquidator publishes a Notice to Creditors in the *Regional Gazette*, whereas no such publicity is given to registrations. This is now being remedied by the frequent issue of Press Releases comparing figures of cancellations and registrations. Secondly, the conduct of liquidations necessarily occupied a great deal of time of Government staff which would more desirably be spent upon constructive work.

PART XII

Miscellaneous

122. *Audit.*—In 1951-2, 412 societies were audited. Only five societies registered for more than a year were left unaudited. In 1952-3 the Co-operative Union, which organises the audit service on the Registrar's behalf, was faced

with the serious problem of trying to audit a very much larger number of societies without any increase in staff. During the last quarter of the year, it became necessary to put several Co-operative Inspectors on to audit work in order to make up the arrears. Of the 559 societies due for audit, 497 were audited, leaving sixty-two audits outstanding at the end of the year.

123. It can be claimed that the quality of audit work has been improved. But it will not be possible to institute the system of check audits, which is really needed, until the Union is able to afford a considerable increase of staff.

124. Early in 1952, the system of audit gradings was revised to give a double audit classification. Capital letters (A, B, C, D) referred to the conduct, business, management and co-operative spirit of the society, small letters (a, b, c, d) to the book-keeping and accounts. It must be explained that in the Eastern Region of Nigeria co-operative audit aims to cover every aspect of a society's affairs and not only its accounts.

125. *Arbitrations.*—The two arbitration awards made in 1950-51 have not yet been settled. In neither case did the successful party apply for enforcement by the courts. In 1951-2 two disputes were referred to the Registrar for arbitration. The Registrar dealt with the cases in person and the awards have been complied with.

126. In 1952-3 thirty-six disputes were referred for arbitration. Thirty-one of these came from three co-credits in Opobo Division. Awards given in thirty-two cases amounted to £310, of which £205 has been satisfied without recourse to enforcement measures. In one case the reference was withdrawn before arbitration. Three arbitrations were pending at the end of March, 1953.

127. *Senior Staff.*—A second Nigerian (Mr C. C. N. Chukuani) was promoted from the junior service to the rank of Assistant Registrar in 1952. One new expatriate Assistant Registrar was recruited in 1951. Mr H. S. Brown, Assistant Registrar, attended the Second Devonshire Course at Oxford University in 1951-52. Appendix III illustrates the weakness in the departmental staff at the Centre. As the movement grows, it will be essential to strengthen the Headquarters staff of the Department.

128. Mr H. S. Brown, the Assistant Registrar, Calabar Province, had to give a good deal of his time in 1953 to construction of quarters at Uyo for the additional staff to be recruited with funds provided by the Nigerian Oil Palm Produce Marketing Board.

129. The arrangement by which the Cameroons Development Corporation re-imbursed to Government the salary of Mr P. C. Bond, Assistant Registrar, Buea (Cameroons), referred to in Mr Gretton's 1951 Report, was brought to an end in 1951 at the request of the Regional Government, which has since then borne the full cost of Mr Bond's emoluments. It had become clear that whereas the paternal administration of the Corporation's estates left little opportunity for the organisation of co-operatives there were tremendous opportunities for co-operative development in the Cameroons and Bamenda Provinces outside the Corporation's estates.

130. *Junior Staff.*—The Inspectorate suffers from the disadvantage of immaturity. There is a serious shortage of experienced Inspectors able to take on special responsibilities and relieve the burden on Senior Staff. This however is only a temporary and passing disadvantage. Some of the younger members of the staff show promise of becoming excellent field workers as their experience grows. It is difficult however to recruit men of the right type for co-operative work. The work is hard and exacting, and does not rank high in popularity in the Labour Exchange.

131. *Departmental Consultative Committee.*—Regular meetings have been held of the Departmental Consultative Committee, where senior and junior staff meet to discuss staff problems of departmental relevance.

132. *West African Conference.*—The Registrar, Eastern Region, attended the first West African Registrars' Conference, held at Ibadan in January, 1952, during the visit to West Africa of Mr B. J. Surridge, C.M.G., the Secretary of State's Adviser on Co-operation. Mr R. H. Gretton, Adviser on Co-operatives, presided over the conference, which was attended by five Registrars.

133. *Elections, Census, etc.*—The staff of the Department has been called upon to assist the Administration on many occasions in connection with the organisation and supervision of elections to the House of Assembly, Local Government elections and the Census. All this has inevitably interrupted the work of the Department. Incidentally, when the series of elections began in 1951 it was interesting to learn how much easier District Officers found it to explain the idea of democratic elections in areas where there were numerous co-operators already well schooled in democratic procedures.

134. *Relations with the public.*—Relations of the Department with the public have been good. Naturally, they have been best in the Calabar Province, where there are so many co-operative societies. The Assistant Registrar, Calabar Province, relates how touring in Eket Division at the time of the disturbances over local rating in that division his car was stopped on more than one occasion by road blocks. The word "co-operative" proved to be an effective pass-word and the road was soon opened to let him pass.

R. M. LESLIE,
Registrar of Co-operative Societies,
Eastern Region

November, 1953.

APPENDIX I

STATISTICS OF CO-OPERATIVE SOCIETIES IN EASTERN REGION OF NIGERIA, 31ST MARCH, 1953

(FIGURES AT 31ST MARCH, 1952, IN BRACKETS)

Type of Society	*Number*	*Membership*	*Paid up Shares*	*Savings and Deposits*	*Reserve Funds*	*Net Surplus*	*Working Capital*	*Loans Issued*	*Loans Repaid*	*Loans Outstanding*
			£	£	£	£	£	£	£	£
PRIMARIES:										
Thrift and Credit	549 (436)	20,601 (16,224)	25,127 (18,337)	85,144 (58,607)	3,791 (2,809)	9,034 (6,178)	141,160 (95,483)	197,910 (144,336)	155,109 (117,300)	131,012 (87,770)
Thrift and Loan	58 (64)	2,527 (2,669)	—	100,093 (92,081)	1,101 (992)	2,109 (1,658)	104,550 (96,567)	14,253 (10,790)	12,484 (8,450)	9,539 (7,882)
Marketing	35 (29)	2,564 (1,854)	2,162 (1,914)	1,162 (716)	837 (751)	981 (691)	6,574 (5,656)	674 (593)	543 (430)	403 (244)
Consumer and Supply ..	7 (8)	3,389 (3,441)	1,016 (1,044)	274 (303)	118 (90)	18 Loss (124)	1,680 (2,066)	—	—	—
Crafts and Industries ..	4 (5)	216 (337)	286 (380)	102 (97)	90 (78)	54 Loss (83)	801 (1,026)	—	—	—
Maternity	6 (6)	5,964 (5,859)	613 (598)	— (53)	217 (129)	212 (242)	491 (1,356)	—	—	—
TOTAL, PRIMARIES	659 (548)	35,261 (30,384)	29,204 (22,273)	186,775 (151,857)	6,154 (4,849)	12,264 (8,976)	255,256 (202,154)	212,837 (155,719)	168,136 (126,180)	140,954 (95,896)
SECONDARIES:										
Co-operative Union ..	1 (1)	496 (337)	291 (—)	30 (—)	—	160 Loss (11)	1,108 (27)	—	—	—
Banking Unions	2 (2)	455 (356)	2,855 (2,067)	6,148 (4,381)	114 (60)	140 (219)	11,903 (8,137)	10,430 (6,095)	7,168 (4,541)	9,460 (6,198)
Marketing Unions	4 (4)	20 (22)	1,287 (860)	446 (516)	448 (208)	210 (726)	2,502 (4,286)	—	—	—
Supply Association ..	1 (1)	5 (6)	— (—)	263 (—)	6 (—)	4 Loss (30)	22 (27)	—	—	—
Supervisory Unions ..	23 (19)	544 (411)	1,483 (984)	695 (482)	154 (75)	859 (265)	3,506 (2,043)	—	—	—
TOTAL, SECONDARIES ..	31 (27)	— —	5,719 (3,911)	7,582 (5,479)	722 (343)	1,045 (1,261)	19,041 (14,570)	10,430 (6,095)	7,168 (4,541)	9,460 (6,198)
Total	690 (575)	35,261 (30,384)	34,923 (26,184)	194,357 (157,336)	6,876 (5,192)	13,309 (10,237)	274,297 (226,674)	223,267 (161,814)	175,304 (130,721)	150,414 (102,094)

POLICY PAPER—CO-OPERATIVE SOCIETIES

LAID ON THE TABLE OF THE EASTERN HOUSE OF ASSEMBLY AS SESSIONAL PAPER NO. 4 OF 1953

The Government of the Eastern Region believes that co-operation is the best method by which the mass of the people can take part in their own economic advancement and gain invaluable experience of democratic procedures and business methods.

2. The policy of the Eastern Region Government is to encourage and facilitate the expansion and development of a strong and self-reliant co-operative movement throughout the Region and to assist co-operatives to take a prominent place in the retail trade of the country.

3. The need for close supervision of the societies in their early stages is recognised and for efficient and regular audit at all times. Government recognises, too, the danger of ignoring the limitations set by the availability or otherwise of suitable departmental staff and considers that the maintenance of an adequately staffed Department is the best method by which it can assist the progress of the co-operative movement.

4. It is the intention to foster the greatest degree of independence and self-reliance amongst Co-operative Societies by developing suitable secondary societies and by progressively relaxing supervision (other than periodic audit) of primary societies. In special cases societies may be assisted by loans.

5. Government appreciates the development already made by the movement in the Region; and hopes to see a continued development on similar lines with the extension of the Credit and Thrift Movement to all parts of the Region. Further efforts will be encouraged in the sphere of agricultural co-operation (particularly cocoa, coffee, bananas, rice and palm produce), and the development of secondary institutions, particularly Co-operative Banks, Local Supervisory Unions and the Co-operative Union of Eastern Nigeria and the Cameroons.

6. It is realised that co-operatives can only be formed where the members genuinely demand them, and that it is impossible and undesirable for Government to dictate the manner in which a voluntary movement of the people should develop. But, bearing this in mind, the Government intends to urge strongly upon the people of the Region the desirability of extending co-operatives into new fields such as co-operative and group farming, where land-owners can be persuaded to agree to pool their lands.

Note.—Owing to the constitutional crises, this Policy Paper was never adopted by the House.

CHART OF ORGANISATION OF CO-OPERATIVE DEPARTMENT EASTERN REGION OF NIGERIA

Regional Office	Provincial Offices	Field Staff
Enugu—Registrar Eastern Region.	1. *Calabar Province, Uyo.*—Assistant Registrar, Calabar Province (Second Assistant Registrar at Ikot Ekpene when available).	Inspectors at Uyo, Nung Udoe, Mbiaso, Etinan, Eket, Itu, Ikot-Ekpene, Abak and Calabar.
	2. *Onitsha-Ogoja, Enugu.*—Assistant Registrar, Onitsha-Ogoja.	Inspectors at Enugu, Udi, Awka Abakaliki and Ikom.
	3. *Owerri-Rivers, Aba.*—Assistant Registrar, Owerri-Rivers.	Inspectors at Aba, Orlu, Umuahia, Port Harcourt and Bori.
	4. *Cameroons-Bamenda, Buea.*—Assistant Registrar, Cameroons-Bamenda.	Inspectors at Buea, Kumba, Tombel and Mamfe.

GPE 37/854/800