

Working Paper #24

**The Role of Microcredit in Conflict and Displacement Mitigation:
A Case Study in Cameroon**

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List of Acronyms

AAOB	Appui aux Initiatives de Base et des Groupements de Soutien, a GTZ project in Cameroon
CVEC	Caisse Villagoise d'Epargne et de Credit
DAT	“Depot a Terme”: a non-interest bearing savings account at CVEC
DAV	“Depot a Verse”: an interest-bearing savings account at CVEC
FCFA	Communaute Financiere Africaine Franc
GTZ	<i>Gesellschaft fur Technische Zusammenarbeit</i> : the German development agency
IRB	Institutional Review Board
NGO	Non-Governmental Organization
RDPC	Rassemblement Democratique du Peuple Camerounais
UDC	Union Democratique du Cameroun
UNHCR	United Nations High Commissioner for Refugees

Executive Summary

This research, generously supported by the *Mellon-MIT Inter-University Program on Non-Governmental Organizations (NGOs) and Forced Migration*, sought to explore the question of whether the revolving fund of a small credit union in rural Cameroon contributed to the mitigation of conflict and displacement in the immediate area. The starting hypothesis was that the process by which loan recipients implemented their borrowed funds caused them to come into contact with people with whom they had major differences or tensions. This contact, it was argued, provided an opportunity to ameliorate the tension and thus stabilize the village.

Two months of field research during the summer of 2003 identified several conflict factors in the Foyet community, including agro-pastoral problems, political and religious problems, family issues, and generalized problems of poverty. The last of these issues was found to cause a fair amount of emigration from Foyet, with the other problems being sources of destabilization in the area but, by and large, not sources of out-migration. The credit union in question, *Caisse Villagoise d'Épargne et de Crédit (CVEC)*, was found not to play the mitigation role through the process of loan implementation as originally hypothesized. However, it does seem to be playing a stabilizing role economically, in that some credit union members explicitly stated that they had chosen to remain in the village despite the problems listed above, because they had access to loans in times of need. This broadened the realm of possible conflict/displacement mitigation roles for the CVEC microcredit program from a process-oriented mechanism to an indirect stabilization role through general livelihood support. From there a hypothetical “direct” role was also envisaged for CVEC, in which loans might be used to directly address or solve the conflict factors identified by interviewees.

This research agenda has broader implications. To the degree that the research shows CVEC’s microcredit services could be an effective conflict mitigation tool, other organizations providing microcredit programming in regions vulnerable to the outbreak of violence may wish to consider incorporating more explicit conflict mitigation mechanisms into their operations.

A Note on Research Protocol. Federal Policy for the Protection of Human Subjects establishes guidelines for the conduct of research involving living human subjects. All Tufts University research projects involving data collection through interaction with human subjects or collection of identifiable private information is subject to review by the Tufts University Institutional Review Board (IRB). There are exceptions to this requirement, however; the Code of Federal Regulations states that under the following circumstance this review is not required:

Research involving the use of educational tests, survey procedures, interview procedures, or observation of public behavior UNLESS the information is recorded in a manner in which the subject can be identified AND disclosure would place the subject at risk of criminal or civil liability or be damaging to financial standing, employability, or reputation. This does not apply where the subjects are children except where it involves passive observation of public behavior.¹

¹ *Research Involving Human Subjects and the Institutional Review Board (IRB) at Tufts University*, (accessed 19 December 2003), available at: <http://www.tufts.edu/provost/initiatives/tuftsaficaforum/medford-irb.doc>.

The field research met this exemption criterion in that disclosure of the subjects' responses will not place them at risk of criminal or civil liability or be damaging to their financial standing, employability, or reputation; as such, the project was not reviewed by IRB. All interviewees were told of the nature of the research and that their responses would be used to assist CVEC in better understanding its role in conflict and displacement mitigation.

The Role of Microcredit in Conflict and Displacement Mitigation: A Case Study in Cameroon²

Stacy Heen³

I. INTRODUCTION

This research project explored current and future trends in displacement in a conflict-prone region of northwest Cameroon. More specifically, research focused on the impact of the *Caisse Villagoise d'Epargne et Credit (CVEC)*, a savings and credit union located in the village of Foyet, on the mitigation of local conflict tensions with an eye toward examining whether and how the caisse reduced local displacement of residents. This research proposal originated with CVEC itself, on whose behalf Flaubert Djateng⁴ applied for funding from the Tufts University Feinstein International Famine Center's Alchemy Project.⁵

Foyet is a village of some 5000 residents in the Noun Department, a division of the Western Province of Cameroon bordering Nigeria. The predominantly Muslim area, whose capital is Foumban, is largely rural, and access to the larger commercial centers is limited due to poor road conditions. According to Djateng's *Alchemy Project* grant proposal and subsequent email correspondence with him, the area CVEC serves is susceptible to destabilization from a variety of factors. There are a number of open conflicts in the community including disagreements between farmers and cattle raisers, Muslim factions, and political parties, as well as conflicts over land tenure and the exploitation of natural resources. Reportedly, a number of latent conflicts exist as well. These include differences between the Muslim community and the small but active Christian minority, groups of young people, the educated and the non-educated, and conflicts related to cattle theft and unequal access to infrastructure. The potential for conflict escalation is further exacerbated by national-level issues including extreme government corruption⁶, limited political freedoms under the Paul Biya regime (whose party the sultan of Noun belongs to), and the actual or potential cross-border flow of refugees from Nigeria.

² I am indebted to many people for making this research possible. I am grateful to Professor Karen Jacobsen for assistance with my research proposal and to the Mellon-MIT Inter-University Program on Non-Governmental Organizations (NGOs) and Forced Migration, with generous support from The Andrew W. Mellon Foundation, for funding the research. Words cannot express my gratitude to Flaubert Djateng, my Cameroonian "Papa," for his professional and personal assistance throughout my stay in Cameroon. The entire *Projet Appui aux Initiatives de Base et des Groupements de Soutien (AAOB)* staff in Foumban was exceptionally helpful, from the drivers to the staff accountant. Christiane Kayser offered invaluable insights into all things Cameroonian, and the CVEC management committee was tirelessly helpful in arranging interviews and translating for days on end. All errors in this report are solely mine.

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⁴ Djateng is the *Projet AAOB* director for the German development agency *Gesellschaft für Technische Zusammenarbeit (GTZ)*; his work focuses on capacity building of local institutions in and around Foumban.

⁵ This funding is intended to augment CVEC's revolving fund and increase its capacity to meet the needs of its 20,000-strong potential client base.

⁶ Transparency International ranked Cameroon the 124th *least corrupt* out of 133 countries in its *Corruption Perceptions Index 2003*, available from <http://www.globalcorruptionreport.org/>.

To date, violence in the area has been localized, short in duration, and small-scale in nature. There are occasional skirmishes between cattle raisers and farmers when the cattle owned by nomadic tribes passing through the area eat or trample the crops grown by local growers; and in 2002, factional differences between the Wahabi and Tidjiani communities over prayer rituals led to clashes that required police intervention and the six-month closure of the main mosque in Fouban. Many young people tend to see no future for themselves in the Noun department, and leave the villages for the larger towns where they may become petty criminals in order to survive. They often return to the villages after being chased out of Yaoundé or Douala by the police; these communities then tend to see a rise in crime and increased family tensions.⁷

This, then, is the environment in which CVEC—the largest financial services institution in the immediate area—operates. In terms of its revolving fund, CVEC grants two general types of loans. The predominant type of approved application involves some productive project such as buying agricultural inputs, paying field laborers, transporting produce, paying storage fees, or buying small equipment. The second type of credit is for school fees for children (viewed by the community as an important social investment and a deterrent to their taking up criminal activity) or for medical needs.

Djateng makes the case that “the planning and implementing of these investments force people to get together regularly⁸ and opens doors for social dialogue. The most difficult conflicts are those where people do not communicate. So a lot of minor and middle level conflicts can be handled this way.”⁹ This provocative and interesting claim suggests the possibility of microcredit programs being an effective tool for the mitigation of conflict and displacement. This claim is at the heart of this research agenda.

II. CENTRAL RESEARCH QUESTION AND HYPOTHESIS

The central research question is: does CVEC’s revolving fund contribute to the mitigation of conflict and displacement in the area, and if so, how? Djateng hypothesized in his proposal to the *Alchemy Program* that the *process* by which CVEC loans are implemented causes beneficiaries to come into contact with, discuss, and ultimately resolve other conflicts to which they are a party. He further suggested that this, in turn, helped to stabilize the area.

This research sought to address three main threads of this hypothesis. First, are the beneficiaries of CVEC’s micro-credit programming party to the tensions that put the community at risk of conflict and displacement? Second, does the CVEC micro-credit lending program contribute to the amelioration of these tensions? Third, what is the relationship between the amelioration of tensions at this level and the broader potential for conflict and displacement in the area?

⁷ The problems described in this section come from Djateng’s “Research Project Cameroon: CVEC Foyet/Alchemy” as translated by Christiane Kayser.

⁸ Djateng gives the examples of beneficiaries pooling their CVEC loan funds to buy seeds at discount prices, or beneficiaries working together to build storage buildings or school rooms. Email from Flaubert Djateng to Tsering Gellek, 5 March 2003.

⁹ Ibid.

In addressing this issue, this research agenda has broader implications. To the degree that the research shows CVEC's microcredit services to be an effective conflict mitigation tool, organizations that offer microcredit programs in regions vulnerable to the outbreak of violence may wish to consider incorporating more explicit conflict management goals into their operations. The advisability of this proposal will be discussed in the Conclusions section.

III. RELEVANT LITERATURE

A. Definitions

Before reviewing the various related literatures on this subject, the use of the terms *micro-credit*, *conflict*, *conflict mitigation*, and *displacement* in this report should be clarified.

The Grameen Bank defines microcredit as “programmes [which] extend small loans to very poor people for self-employment projects that generate income, allowing them to care for themselves and their families.”¹⁰ These programmes can be administered via various institutional structures such as associations, bank guarantees, community banks, cooperatives, credit unions, groups, individuals, intermediaries, non-governmental organizations, rotating savings and credit associations, small businesses, or village banks.¹¹ CVEC's structure is that of a credit union, a member-driven arrangement in which each member's long-term savings go into a pool from which loans are available to other members at an agreed-upon interest rate. It is a democratic non-profit cooperative, which is to say that CVEC's members “own” the *caisse*, electing its directors and committee members at regular intervals. Further, membership in CVEC is open to all, regardless of religion, ethnicity, political persuasion, or gender, provided individuals are considered to have good “moral character”¹² and are able to meet the modest initial savings deposit requirement and pay the non-refundable one-time 100f¹³ membership fee.

The term *conflict* refers to the use of armed, lethal violence by individuals or groups against other groups; in other words, this means more than individual-on-individual violent crime. To distinguish between acute violence of this nature—which is thus far not occurring in this part of Cameroon—and the underlying or motivating causes of such violence, the terms *tensions* or *conflict factors* are used to describe the latter.

¹⁰ “What is Microcredit?” Grameen Bank (accessed 29 September 2003), available at: <http://www.grameen-info.org/mcredit/definit.html>.

¹¹ “Microfinance-Credit Lending Models,” Grameen Bank (accessed 29 September 2003), available at: <http://www.grameen-info.org/mcredit/cmodel.html>

¹² Despite efforts to obtain a clear definition of this term, I was unable to clarify what “good moral character” entails. It is not elucidated in any CVEC documents.

¹³ Cameroonian currency is the *Communaute Financiere Africaine Franc* (FCFA). At the time of the field research, the exchange rate was approximately 600 FCFA = \$1 USD.

Conflict mitigation refers to the amelioration of conflict factors or tensions. Unlike the definition promulgated by Creative Associates International,¹⁴ it is not used here in reference to the reduction of violence but instead to the reduction in misperceptions, misunderstandings, and non-violent disagreements or disputes.

Displacement in this report refers to migration that results from conflict or economic factors.

B. Peacebuilding in Development Literature

Most broadly, this research is about the nexus between development and conflict resolution, a nexus that has gained prominence and attention over the last decade as post Cold-War intra-state violent conflicts have become progressively more destructive and widespread. Increasingly, the international community has shifted from crisis response to crisis prevention mode, as seen in such publications as Boutros Boutros-Ghali's 1995 *An Agenda for Peace* and the 1997 Carnegie Commission report *Preventing Deadly Conflict*. Indeed, Edward Luck argues that "[s]ince 1990, much of the United Nations community has taken to the challenge of conflict prevention like a duck to water."¹⁵

Mary Anderson is one of the leading proponents of the connection between development aid and conflict. In her 1996 book *Do No Harm: How Aid Can Support Peace—or War*, Anderson argues persuasively that aid projects need to consider the conflict impacts of their work and offers a “connector/divider” analytical framework to assess a given development project’s impact on conflict. Anderson and Heinrich further advocate the need for “local capacities for peace” an approach that “seeks potential entry points for conflict transformation through development aid.”¹⁶ In the *Berghof Handbook for Conflict Transformation*, Bigdon and Korf write on the role of development aid in conflict transformation, citing its potential for facilitating empowerment. However, most of these writers focus on development *during* conflict, not in a pre-conflict context as exists in the current research inquiry.¹⁷

Anderson and Bock’s 1999 article “Dynamite Under the Intercommunal Bridge: How Can Aid Agencies Help Defuse It?” addresses this gap in the literature. In considering communal conflicts, they argue that “the difficult question facing aid agencies is how to combine what they have done traditionally and often, well...with strategies that effectively foster harmonious

¹⁴ “A Glossary on Violent Conflict Terms and Concepts Used in Conflict Prevention, Mitigation, and Resolution in the Context of Disaster Relief and Sustainable Development,” CRInfo (accessed 29 September 2003), available at:

http://www.crinfor.org/link_frame.cfm?linkto=http%3A%2F%2Fwww%2Ecerti%2Eorg%2Fpublications%2Frelated%5Fpapers%2Fterms%2Fcover%5Fterms%2Ehtm&parenturl=http%3A%2F%2Fpayson%2Eetulane%2Eedu%2F&reffrom=http%3A%2F%2Fwww%2Ecolorado%2Eedu%2Fconflict%2F

¹⁵ Edward C. Luck, “Prevention: Theory and Practice” in Fen Osler Hampson and David M. Malone, Eds., *From Reaction to Conflict Prevention: Opportunities for the UN System*, (2002, Boulder/London, Lynne Rienner), 251.

¹⁶ As cited in Bigdon, Christine and Benedikt Korf, “The Role of Development Aid in Conflict Transformation: Facilitating Empowerment Processes and Community Building” in A. Austin, Fischer M., Ropers N., Eds. *Berghof Handbook for Conflict Transformation* (2001. Berlin: Berghof Research Center for Constructive Conflict Management), 1.

¹⁷ Anderson has initiated a “Steps Toward Conflict Prevention” project that aims to address this knowledge gap.

relations among groups with differing identities who are prone to conflict.”¹⁸ Using two case studies, they describe two organizations’ *promotive* and *pre-emptive* approaches to conflict prevention. Promotive approaches are longer-term in nature and “are aimed at creating a foundation of trust between people of varying identities and engendering an appreciation for communal harmony. These approaches are used before, during, and after violent conflict to lay a foundation for the prevention of further violence or to reduce the likelihood of escalation of an existing conflict.”¹⁹ Pre-emptive approaches are “designed to prepare people to dispel communal passion when it flares up.”²⁰ The latter strategy seeks to avoid or ameliorate the effects of triggering events or flashpoints that often generate violence.

With respect to the current research project, promotive approaches are more closely descriptive of the Cameroon context and longer-term nature of microcredit programming in Foyet. However, this approach does not specifically address the use of microcredit programming as a promotive tool. We thus turn to the literature on micro-credit programming as a conflict mitigation tool.

C. Micro-Credit as a Conflict Mitigation Tool

Karen Doyle writes in her 1998 *Microfinance in the Wake of Conflict: Challenges and Opportunities* report that “microfinance is being viewed as a tool that can serve multiple goals. Predominantly, it remains an economic development strategy that focuses on rebuilding and restarting local economies by providing needed financial services for enterprise creation. But there is also consideration of its use as a relief and survival strategy in the immediate wake of disaster, and *as a tool for peace and reconciliation*” (emphasis added).²¹

The bulk of Doyle’s report focuses on post-conflict issues practitioners face in continuing or initiating microfinance services. Essential preconditions to the continuation of microfinance services are discussed, including such things as a low intensity of conflict and reopened markets.²² Considerable attention is also given to the market for financial services in post-conflict settings, as well as the need to target special populations such as returnees, internally displaced persons, refugees, demobilized soldiers, women, rural residents, and the like.²³ These issues, however, are not currently in play in the Cameroon context.

Of more direct interest is the “Program Characteristics” section of the report, in which the goals and strategies of microfinance institutions are revisited in the post-conflict context. Doyle notes that “secondary goals...of social and political development...are viewed as highly complementary to primary economic goals” though she notes that “no practitioner thought it wise to place a priority on secondary goals over economic ones.”²⁴

¹⁸ Joseph B. Bock and Mary B. Anderson, “Dynamite Under the Intercommunal Bridge: How Can Aid Agencies Help Defuse It?” (1999, *Journal of Peace Research*, Vol. 36, No. 3), 327.

¹⁹ *Ibid.*

²⁰ *Ibid.*, 329.

²¹ Karen Doyle, *Microfinance in the Wake of Conflict: Challenges and Opportunities* (1998, Bethesda, MD: Microenterprise Best Practices), vii.

²² *Ibid.*, 7-12.

²³ *Ibid.*, 13-25.

²⁴ *Ibid.*, 27-28.

Practitioners' adaptations to original microfinance strategies in post-conflict environments were wide-ranging; they included: changing the required size of solidarity groups in the face of extreme degrees of mistrust; targeting rural communities where levels of trust may be higher; lowering interest rates in the early stages of reconstruction; providing an interest-only grace period, halting deposits in post-conflict areas; adding new loan products such as agriculture loans; creating and training local partners; and offering more training to identify, assess, and select self-employment activities.²⁵

Djateng's hypothesis regarding the process of loan implementation as a key mechanism for conflict resolution in Foyet finds no direct analogue in Doyle's report. However, a United Nations High Commissioner for Refugees project initiated in 2000 does speak to this hypothesis. UNHCR's *Imagine Coexistence Initiative* in Rwanda and Bosnia funded income-generating projects to members of their respective communities only if opposing ethnic groups worked together to implement the projects. It was hoped that this contact would foster positive relationships and increased social ties between Hutus and Tutsis, Serbs and Croats or Serbs and Muslims.

A July 2002 evaluation of the UNHCR project revealed that merely bringing the groups together for joint projects was insufficient to cause a transformation in these relationships.²⁶ However, a detailed evaluation of the Rwandan part of the project three months later showed more positive results. With respect to the micro grants mechanism of Oxfam's *Peacebuilding Pilot Project* in Rwanda, evaluators found that "the project has influenced issues of cooperation, relationships, trust, tolerance, and justice...[and] the process of forming groups to handle the grants results in improved relations among community members."²⁷ It further found that "the nature of the grant process also seems to foster a positive approach among community members regarding their outlook on the future. They came to realize that the project will require their ongoing cooperation and focus on development issues in their communities in order to be sustainable."²⁸

IV. METHODOLOGY

Data collection in support of this research was done almost entirely in the field during a two-month period between June and August 2003. Methods included individual interviews, document reviews, and an eight-page conflict questionnaire administered to a 20-person sample group and a 10-person control group.

²⁵ Ibid., 31-33.

²⁶ Fletcher School of Law & Diplomacy, *Imagine Coexistence: Assessing Refugee Reintegration Efforts in Divided Communities*, July 2002. Accessed 22 April 2003. Available from: <http://fletcher.tufts.edu/chrcr/projects/imagine.html>.

²⁷ Amr Abdalla, Noa Davenport, and Mutahi Ngunyi, Oxfam Great Britain, Rwanda Programme: Peacebuilding Pilot Project Impact Assessment (October 2002), v.

²⁸ Ibid.

A. Individual Interviews

Individual interviews conducted throughout the course of the research are listed in Appendix I. Among these interviewees were the Special Representative of UNHCR in Yaoundé, three U.S. Foreign Service Officers, two micro-credit professionals, a microfinance consultant to the caisse, GTZ employees, two Peace Corps volunteers working for larger credit unions in the Noun department, and the CVEC management committee. UNHCR Representative Jacque Franquin provided information on refugees and internally displaced persons in Cameroon and in particular in the Foyet area. This information began to reveal which forced migration dynamics may be affecting the local situation in Foyet and whether or not refugees seek or may be in need of microcredit services.²⁹

The U.S. Foreign Service Officers provided valuable background information on the general political situation in the country and broad-level economic issues such as how the Chad-Cameroon pipeline is affecting the country's coffers. Consular Officer Elizabeth Pelletreau also had some knowledge of local-level tontines: her consular duties require her to obtain written financial information from visa applicants, which she occasionally suspects are made-up records from informal tontines³⁰. She stressed the importance, and general dearth, of accurate record-keeping in local level financial institutions. The two microcredit professionals in Yaoundé explained their work and provided the broader context of microcredit activities in Cameroon within which CVEC fits. Two American Peace Corps volunteers working in credit unions in Fombot and Fomban provided their perspectives on the relative effectiveness of these institutions; their combined assessment was that the credit unions are characterized by gross inefficiency and corruption. Volunteer Jennifer Conroy also described her institution's hope of emulating the CVEC model in new microcredit institutions throughout the Noun Department, although she was extremely skeptical of its capacity to open and operate these new organizations given its general inability to effectively run the Fomban institution.

Microfinance consultant Mr. Kengne was a valuable resource in providing information about CVEC's operations and practices. GTZ staff members were also helpful in providing broader context to their institution-supporting work and their impressions of CVEC's leadership and work with Foyet-area residents.

B. Documents Review

Demographic information for the Department of Noun was obtained from the Prefecture in Fomban. This information included general population data, the number of villages in the department, some descriptive economic, religious and political data, and a highly detailed geographic description of the department. However, it was not possible to obtain time series data showing the changing composition of the population, such as increases in the Bororo Fulani and Wahabi groups.

²⁹ This information was directly relevant to concurrent research I conducted for the *Alchemy Project*.

³⁰ These are informal groups of individuals who pool their funds to allow members to borrow on a rotating basis.

Governing regulations on the establishment of microfinance institutions in Cameroon provided general information on the legal and regulatory environment in which CVEC exists.³¹ Numerous GTZ management reports provided information on GTZ's overall operations and assistance to CVEC. Finally, I read CVEC's monthly financial statements from January-June 2003, and documents describing laws and policies governing microfinance structures in Cameroon.

C. The Survey Instrument

i. Designing the Questionnaire

The principal source of data for this research was obtained through an 8-page questionnaire, attached in Appendix III. Topics in the questionnaire included: demographic information, household revenue and expenses, sources of conflicts in the village, questions of displacement, methods of conflict resolution, and recent loan activity at the *caisse*. This questionnaire was created with significant assistance from microfinance consultant Mr. Kengne.³² The first two sections were included to gather information formerly unknown to the *caisse* about the composition and financial standing of its members. The latter four sections focused more directly on the conflict factors and tensions in the community, how those related to existing and future displacement, existing channels for conflict resolution within the community, and interviewees' loan activities with an eye toward examining whether and how loan recipients came into contact with or collaborated with others in using their loans.

The ensuing discussion occasionally draws upon interviews conducted as part of an *Alchemy Project* evaluation conducted simultaneously. The survey instrument for that research was a second questionnaire asking different questions about the impact of credit on beneficiaries' lives. At points where this information is relevant to the current research agenda, it will be discussed.

ii. Selecting the Sample

For the conflict questionnaire, a sample group of 20 *caisse* members was selected on July 1, with assistance from CVEC President Pentdap Inoussa and Controller Yacouba Ngambeket. The criteria for selection included seeking individuals reflecting:

- Gender diversity reflecting the village population;
- Variety of business activities to reflect diversity of commercial activities; and,
- Variety of marital status, religion, political parties, and village of residence.

In selecting this group, the priority was to find people who likely had differing perceptions of and perspectives on the tensions in the village. To that end, the third criterion was of particular concern.

³¹ These regulations are set forth in two documents promulgated by the Central African Regional Banking Commission (COBAC): *21 Reglements Relatifs aux Etablisements de Microfinance*, and *Relatif aux conditions d'exercice et de controle de l'activite de microfinance dans la communaute economique et monetaire de l'afrique centrale*.

³² Kengne introduces himself only by his last name and all associates refer to him by his surname.

The registration book of members contained only partial demographic information (sometimes marital status, sometimes the nature of business activity, etc.) so the President's and Controller's personal knowledge of each member was indispensable to the selection process. However, because so much demographic information was missing from the registration book, direct comparison of most key attributes of the sample and village populations was difficult. Nonetheless, Table 1 below compares the known information about the sample to known information about Foyet.

The most important aspects of this comparison relate to the under- or overrepresentation of certain characteristics in the sample group. For example, the gender mix of recipients slightly over-represented men and natives to Foyet. In terms of the conflict tensions that emerged, these slight divergences were not important. This was not the case ethnically, in that while the sample group exactly reflected the ethnic composition of the village, conflicts between Bamoun farmers and Bororo pastoralists figured prominently in the interviews. In retrospect it would have been wise to include Bororos in the interview sample. Similarly, although information on the Tidjiani and Wahabi population proportions was not available, it would have been good to include more Wahabis in light of the importance of the religious tensions interviewees discussed. One interesting divergence from the Foyet political profile was the fact that almost half the sample respondents declined to identify with either of the two major political groups.

Table 1. Sample Group Population Demographics, As Compared to Foyet Population

	<i>Conflict Sample</i>		<i>Village</i>	
	Number	%	Number	%
General				
Male	10	50%	2526	47%
Female	10	50%	2820	53%
Head of Household	10	50%	n/a	n/a
Native of Foyet	18	90%	4651	87%
Transplant from elsewhere	2	10%	695	13%
Ethnicity				
Bamoun	18	90%	4811	90%
Other	2	10%	535	10%
Religion				
Muslim	19	95%	5079	95%
<i>Wahabi</i>	1	5%	n/a	n/a
<i>Tidjiani</i>	14	74%	n/a	n/a
Christian	1	5%	267	5%
Political Parties				
RDPC	7	35%	2726	51%
UDC	4	20%	2620	49%
No Political Party	9	45%	0	0%
Economic Activities				
Agriculture	11	55%	4811	90%
Agriculture and Commerce	7	35%	n/a	n/a
Commerce	3	15%	374	7%

iii. The Control Group

The conflict questionnaire was also administered to a small control group of 10 interviewees in a different village. Criteria for selecting the village focused on finding a village of similar size with similar conflict factors but without access to credit via a comparable institution to CVEC.

Based on these criteria, GTZ staff selected the village of Ngoundoup, 15-20 kilometers west of Fouban en route to the large city Bafoussam. Village resident and GTZ partner Salifou Kpouyona translated for me. The control group interviews began inauspiciously. I wanted to select 10 individuals randomly from the village by visiting every fifth house starting from the main route. Due to a communication breakdown, however, Kpouyona invited more than 30 members of his and other associations to his house, where they waited for me the first morning for over two hours. I interviewed the group as a whole, and then explained the random selection process, to which Kpouyona was amenable. At his behest, however, I started by interviewing the village chief, and then proceeded with a more randomized process.

I immediately noted several differences between the sample population and the control group. The problems confronting the two groups did not overlap very closely; displacement did not seem to be a serious problem among the control group interviewees, and not one person interviewed said he or she would consider leaving the village because of problems there. This was in stark contrast to the response of CVEC interviewees, who largely said that they had considered leaving the village and knew of many others who had actually left.

D. Methodological Problems

This research suffered from numerous methodological problems. One was simply the lack of quality information. Demographic information about the department as a whole, for example, was piecemeal, dated, and *hand-written*. This was amusing at the time, but also emblematic of the general difficulty of obtaining quality information.

Other problems related more directly to the questionnaire and control group. As noted above, the control group varied significantly from the conflict sample in Foyet; consequently, comparisons between the two groups are fairly limited. There were at least four other problems.

First, the vast majority of interviewees spoke Bamoun so French-Bamoun interpretation was necessary during the interviews. Interpreters had been promised by GTZ and ultimately six members of the CVEC management committee took turns interpreting. From a methodological perspective, this was problematic since their presence potentially inhibited interviewees' ability to speak freely, particularly to criticize the *caisse*.³³ In addition, the presence of *caisse* leadership

³³ Even so, I observed a high degree of ease and comfortableness between interviewees and *caisse* leaders during my interviews. I attribute this to three things: (1) CVEC leaders are themselves members of the *caisse* and community, not outside technical experts brought in to manage the organization, thus enhancing a sense of trust among members; (2) CVEC members elected the management team, giving them a sense of ownership and control over who managed their accounts; and (3) every member of the management committee struck me as wholeheartedly committed to operating CVEC transparently and honestly as well as using CVEC to help bring area village residents out of chronic poverty.

during administration of the conflict questionnaires potentially biased interviewees' descriptions of conflicts and their ideas for resolution toward credit-based solutions. This seemed particularly evident in respondents' descriptions of marital problems in the village: all who mentioned it described this issue in economic terms.

A second perhaps more serious problem was that interpreters often suggested illustrative answers when interviewees were stuck. This was particularly the case in Section 3 of the conflict questionnaire, when interviewees are asked to identify the types of conflicts most frequently encountered in the village. The impact of this approach became apparent during the control group interviews, in which several interviewees spoke French so I could communicate directly with them. I refrained from suggesting answers in Section 3, and the responses among these interviewees differed significantly from the sample group.

Third, at times the interpreters misunderstood questions. For example, more than halfway through the concurrent Alchemy interviews I administered, one interpreter asked whether Question 26 referred to the amount of money earned each month or the amount of money required to run the business (the latter). In later interviews, I clarified the intention each time, although the confusion makes the accuracy of amounts recorded in earlier interviews questionable. There may have been similar confusion on some of the conflict questions.

Finally, a methodological problem never totally overcome was the loss of some amount of precision and detail due to my mediocre French skills. Where a native French speaker might report on the same data with more nuance and understanding, my analysis may be clumsy and somewhat more generic.

V. PROFILE OF FOYET

A. Socio-Political and Economic Context

CVEC is in the village of Foyet, a rural community of 5346 people located roughly 15 kilometers north of Fouban (see the map in Appendix III). For convenience, the table below replicates some information from Table 1 to provide a sense of the composition of the community. Note that CVEC members come from nearly a dozen surrounding villages, but demographic information on those villages was not available.

Table 2: Foyet Population Statistics

		<i>Number</i>	<i>Percent</i>
Gender	<i>Men</i>	2526	47%
	<i>Women</i>	2820	53%
	<i>Total</i>	5346	100%
Age	<i>0-4 years</i>	100	2%
	<i>4-19 years</i>	1930	36%
	<i>20-59 years</i>	3037	57%
	<i>Over 60</i>	279	5%
	<i>Total</i>	5346	100%

Foyet is located in the Noun Department. It is heavily Muslim and the center of the Bamoun ethnic group (the Bamoun sultan lives in a German colonial-era palace in Fouban, a large town about 20 kilometers south of Foyet). The Noun department has a largely rural economy, with agriculture, herding, and small commerce comprising the main economic activities. CVEC members typically sell their goods in the small market in Foyet (Tuesdays and Saturdays) or take them to larger markets in Fouban or Foubot. However, poor road conditions make this transport difficult and expensive.

President Paul Biya's party, the *Rassemblement Démocratique du Peuple Camerounais* (RDPC), and the opposition party *Union Démocratique du Cameroun* (UDC) are both strongly represented in Foyet with 51% and 49% membership, respectively.³⁴ Reportedly, the Noun department is a UDC stronghold although official government representatives belong to the RDPC. Complicating this administrative and political context is the traditional *chefferie* system in which chiefs govern the region at various levels. The sultan in Fouban, for example, is a "first degree" chief, while Foyet's chief is of the third degree. They remain at the center of village life, although their governmental responsibilities and influence are harder to pinpoint. Notably, the two village chiefs interviewed both had Paul Biya posters displayed prominently in their homes, although Foyet's chief said he had no official political party.

B. Existing Displacement

UNHCR's provisional 2002 *Population Statistics* report states that 63,596 asylum-seekers, refugees, and others of concern were living in Cameroon at the end of 2002.³⁵ The refugee population consists primarily of 39,289 Chadians and some 17,000 Nigerians who are, according to UNHCR Special Representative Jacque Franquin, largely self-settled. The map in Appendix III shows where they live as "areas of interest." Fouban is well south of these areas of interest.

CVEC is thus located in a fairly stable area and serves a local population that has been living there for years. Of the twenty *caisse* members interviewed, nearly all of them were born in Foyet or surrounding villages. Two women were born in villages farther away but had married men from Foyet some time ago. The main migratory population of concern in this area is the Bororo Fulani pastoralists, who do not use CVEC's services but whose cattle occasionally damage the crops of local farmers.

According to a village-wide survey undertaken in 2002,³⁶ emigration from Foyet is caused primarily by farmers seeking more fertile land, young people seeking employment in urban areas, women marrying outside the village, and individuals taking up temporary work (e.g. at harvest times).³⁷

³⁴ These numbers are reported in the *Foyet Sondage* but methodology and definitions are not included.

³⁵ UNHCR 2002 *Population Statistics*, Table 1 (accessed 12 September 2003), available at <http://www.unhcr.ch/cgi-bin/texis/vtx/home/opendoc.pdf?tbl=STATISTICS&id=3f3769672&page=statistics>.

³⁶ The methodology of this questionnaire, the results of which were summarized in a two-page document *Foyet (Sondage Septembre 2002)* is unknown; the data were presented to me as a *fait accompli* and I did not learn how the information was collected.

³⁷ Lamé Seidou and Pendtap Inoussa. *Foyet (Sondage Septembre 2002)*.

C. Available Financial Services

Three types of financial services are available in Foyet and the surrounding villages:

1. *Tontines*. These are informal groups of individuals who pool their funds to allow members to borrow on a rotating basis. Alchemy interviewees noted that loan amounts in tontines are typically very small and one has to wait for one's "turn" regardless of when financial need arises. Nonetheless, some CVEC members are also members of the six tontines in Foyet.³⁸
2. *Individuals*. Individuals with means make short-term loans to individuals in need and typically require in-kind repayment, the value of which is easily twice or even three times the amount of the loan. For example, a loan-seeker may receive a 10,000f (\$16 USD) loan in return for a sack of coffee beans whose market value is between 20,000f and 30,000f (\$32-50 USD).
3. *Caisses*. These village banks typically offer savings and credit services to members. They are organized more or less formally; eight caisses exist in Foyet, although CVEC is clearly the largest and most well-known. Some of these caisses, in fact, keep their cash holdings in the CVEC safe.

Larger credit unions and banks exist in Fouban, but no interviewees held accounts there, primarily because of lack of funds but also as a result of the difficulty and cost of transportation. One woman had held an account with a credit union in Foubot, a town some 40 kilometers away, but she moved her account to CVEC last year because of its closer location.

VI. CAISSE VILLAGOISE D'EPARGNE ET DE CRÉDIT

A. General Background

CVEC was founded 17 years ago under the leadership of its current president, Pentdap Inoussa. Starting with just a handful of members from Foyet, the caisse today has 277 members from over a dozen villages in the area. Until 1999, Inoussa was the sole administrator of the caisse, with a founding member guarding CVEC's cash holdings at his home. In 2002, the caisse obtained a safe, and in August 2003 CVEC's operations moved from Inoussa's living room to a new building constructed by the members.

In 1999, Inoussa contacted the German development agency *Deutsche Gesellschaft für Technische Zusammenarbeit* (GTZ) for technical assistance because, with its growing membership, CVEC's management needs were becoming burdensome. Since that time, GTZ has provided significant support to the caisse, including:

- Training workshops on basic accounting and management principles;
- Government registration (currently in process);

³⁸ Ibid.

- Writing the previously oral internal regulations on paper;
- Supporting a gender perspective and advocating women's roles in the *caisse*³⁹;
- Helping promote self-evaluation and self-management;
- Helping update the accounting system of the *caisse* for more accurate monthly reports; and,
- Contributing financially to the revolving fund.

GTZ intended to reduce these support roles in fall 2003, with CVEC becoming essentially self-sufficient.⁴⁰ At that time the 7-member management committee, elected last year by CVEC members, were slated to become entirely responsible for the *caisse*'s operations. This committee comprises the President, Secretary, Treasurer, two cashiers, and two controllers. CVEC is open for business to its members two days a week, and the management committee meets on Sundays to discuss loan applications. Their work is unpaid.

B. Products and Services

The *caisse* offers three products to its members.

1. *Savings*. Two types of savings accounts are available. A non-interest bearing account called "Dépot à Verse" (DAV) allows members to withdraw money at any time for a fee of 100f per withdrawal. Deposits can be made at any time, but members holding just a DAV account may not obtain loans from the *caisse*.

The "Dépot à Terme" (DAT) accounts pay one percent interest per month and require a one-year term on the initial amount deposited. Deposits may be made at no cost at any time, and DAT account-holders are eligible to apply for loans from the *caisse*.

2. *Credit*. Loans are predominantly made for "productive" activities, including agriculture, commerce, health, school fees, etc.⁴¹ The interest rate is 2% per month, with the borrower's DAT account providing a guarantee against the amount loaned. If the borrower defaults on the loan, the *caisse* can take possession of the DAT account and if this is not sufficient, may thereafter seize assets at the borrower's house. As of the May 2003 financial report, seven of 201 of active loans were in arrears, representing 2.1% of the 12.6 million francs currently on loan.

Terms for the short-term loans are flexible, although among the questionnaire respondents the most frequent loan term was 4 months. Payments may be made per month or in one lump sum at the end of the term.

³⁹ 56% of CVEC members are women and two members of the 7-member management committee are women.

⁴⁰ Microfinance consultant Mr. Kengne will continue to audit CVEC's books once a month.

⁴¹ CVEC financial documents list eight categories of loans: agriculture, animal breeding, commercial activities, school fees, health expenses, "social" projects, and "other." The management committee has, since June 2003, dispensed with the "social" category.

3. *Fertilizer.* Because of geographical conditions, productive farming in the immediate Foyet vicinity is not possible without fertilizer.⁴² Last year, CVEC began selling fertilizer to its members at 11,000f per sack for two reasons: to provide the much-needed product to its members at a lower price than is available elsewhere, and to make a small profit on the sales to augment the revolving fund.⁴³ Members may purchase fertilizer in one of three ways: in cash, by withdrawing funds from one's DAV account (for a 100f fee), or by using money in one's DAT account. With the DAT option, the member loses the interest on the amount withdrawn. If the amount of money in the DAT account is insufficient, the member may apply for a loan for the outstanding amount.

C. Loan Requirements

The CVEC management committee does not follow a rigid loan formula, although several criteria are important in evaluating loan applications:

- The money must be used for productive (i.e. income-generating) activities, with the exception of health care and school fees;
- Applicants must have a DAT account;
- The amount requested must be itemized;
- The amount requested cannot be substantially greater than the amount applicants hold in their DAT account (in the case of individual loans); and,
- Loan proceeds must be used as stated in the application (fungibility is thus discouraged).

CVEC makes loans to individuals and groups, and management committee members informally track loan recipients' use of funds by observing their activities after they receive their loan proceeds⁴⁴ and noting whether deposits to their savings accounts have increased.

Table 3 below summarizes key loan data for the caisse, current as of June 2003; this data comes from the *Alchemy Project* interviews.⁴⁵ Interviewees by and large receive multiple micro-credit loans (one each year, two each year, etc.), which they use for continuing business needs, school fees, and health expenses.

⁴² I was told, however, that fertile fields where fertilizer is not needed exist as close as four kilometers away.

⁴³ According to Mr. Kengne, if the caisse buys 500,000f worth of fertilizer, it can sell it to its members for 550,000f, thus contributing 50,000f or about \$100 to the revolving fund.

⁴⁴ Management committee members observe such things as whether recipients bought fertilizer as they said they would, whether their inventory increased, etc.

⁴⁵ As of June 2003, six loan recipients were in arrears, representing 3% of the number of active loans and 1.3% of the total outstanding loan balance. See Villagoise d'Epargne et de Cr dit. June 2003. *Fiches Suivi CVEC*.

Table 3: Key Loan Data for CVEC

<i>Number of currently active loans</i>	207
<i>Total outstanding loan balance</i>	\$21,502
<i>Average loan per client</i>	\$103
<i>Average savings per client</i>	\$56
<i>Repayment rate</i>	97%
<i>Loan period</i>	1 mo. to 1 yr; 3-4 mo. most common
<i>Interest rate</i>	2% per month
<i>Loan size</i>	\$50-\$250
<i>Repayment plans</i>	Clients may make periodic payments or single payment at end of loan term
<i>Gender of borrowers</i>	35% male, 56% female, 9% groups

VII. Conflict Research Results

A. Sources and Dimensions of Conflict Factors

At the start of the field research, GTZ staff⁴⁶ brainstormed a list of what they termed the “factors of instability”⁴⁷ in the area (Table 4 below). This session identified areas of tension to look for during interviews with CVEC members, but the discussion remained at a fairly high level of abstraction without much specific data. For example, staff members discussed at length the problem of “external elites” exerting undue influence in the villages, but between my poor French at the beginning of the summer and being pressed for time, I did not obtain more detailed information or anecdotes on the who, how, and where of this issue. In the course of the interviews, the dynamics of the external elite problem became clearer (and will be discussed below), although historical data as to how long the various problems have existed in the area were never precisely delineated.

Table 4: Local Instability Factors Identified by GTZ Staff Members

-
- General Conflicts
 - Confrontations*
 - Destruction of consumer goods*
 - Displacement of persons*
 - Confiscation of land*
 - Killings*
 - Agro-Pastoral Conflicts
 - Opposition against External Elites
 - Political Struggles
 - Corruption in Community Financial Institutions
 - Lack of Transparency in Community Financial Institutions
 - Illiteracy

⁴⁶ GTZ staff members are all Cameroonians who live in Foumban or the nearby city of Bafoussam.

⁴⁷ This term is synonymous with *conflict factors* and *tensions*.

This GTZ list differs somewhat from the list of conflict factors generated by the interviewees. Specifically, interviewees did not mention corruption in financial institutions, lack of transparency in same, or illiteracy as major tensions in the community. The problems they did elucidate are shown in Table 5 below and form the basis of the discussion that follows.

Table 5: Conflict Factors Identified by Interviewees, Listed by Frequency of Mention

- Farmers and Cattle Raisers (19 mentions)
- Wahabis and Tidjjanis (12)
- Political Parties (10)
- Marital problems (6)
- Parents and Children (5)
- Other (6)
 - Poverty (4)*
 - Intra-Christian problems (1)*
 - Tensions between the rich and poor (1)*

i. Agro-Pastoral Problems

By far the most frequently mentioned conflict was the agro-pastoral tension between area farmers and pastoralists resulting from crop destruction. Interviewees, none of whom raised animals as part of their livelihood strategy, blamed the animal herders for this destruction, which was caused either by the animals trampling or eating the crops. The problem of crop destruction had two dimensions: the first involved the loss of village garden crops from local goats and sheep; the second involved the loss of field crops from cattle belonging to Bororo Fulani pastoralists. A few interviewees said they had tried to construct natural barriers out of brush and branches, but animals could easily breach these fences, so they were not an adequate solution.

Reactions were mixed as to whether this destruction occurred through negligence or was intentional; two people with enclosed fields said that Bororos opened the gates to allow their cattle to graze on their crops. One person said that, while laws on the books require reimbursement for destroyed crops, Bororos avoided this payment by bribing public officials. Another said cows were in his fields two to three times per month; yet another said that the trespassing occurred at night when no one was around to drive them out. A fundamental weakness in understanding this problem was that no pastoralists were interviewed. Sheep and goatherders were not included because of poor sample selection, and nomadic Bororos were neither members of the community nor members of CVEC. I was told anecdotally of a handful of murders of Bororo by angry farmers over the last 6-8 years. This comported with the GTZ staff descriptions of this problem, but such killings were never verified.

As for solutions, eleven respondents believed that building durable enclosures around the fields or animals would solve the problem; three said the pastoralists needed to better guard their animals; three others said that compensation for lost crop yields should be better enforced. One said that greater cooperation between farmers and herders was needed. In total, nine respondents

said that loans were needed to make it possible to build a durable enclosure because farmers lacked the financial means to do so.

ii. Wahabis and Tidjianis

Problems between these two Muslim factions were the second-most named tension among interviewees, with twelve mentions. Anecdotal evidence suggests that Tidjianis are the majority Muslim population group in the area, at least some of whom consider the more conservative Wahabis to be “newcomers” to the region.⁴⁸ With only one self-identified Wahabi in the sample group, who did not identify this tension in the first place, what follows is how Tidjiani interviewees experience the problem.

Three respondents described the problem in theological terms: Wahabi and Tidjiani understandings of the Koran and the requirements of Islam differ substantially with Wahabis adhering to more literal and conservative interpretations and Tidjianis holding more liberal views on the same religious issues (e.g., prayer rituals). According to one interviewee, these differences led to occasional fistfights; another said there was no voluntary or purposeful interaction between the two groups. A second cluster of responses focused on leadership and responsibility within each confessional group; four people said that a lack of good leadership and internal corruption caused a breakdown between the two groups. The third set of descriptions focused around the influence of external religious actors. Five people said that Wahabis from Fouban and elsewhere used bribes, pressure, or spiritual favors to convert Tidjianis to their stricter, more conservative sect of Islam. Many respondents were angry and resentful as they described this bribery; one man described Wahabis as untrustworthy and bad-intentioned people who do not respect the laws. He said that killings had not occurred in the village, though another respondent described Wahabis hiring Tidjianis to go into the cities and kill for them.

Regardless of how respondents described the problem, there was near unanimity among them that a key cause of the problem was lack of adequate resources on the part of local Tidjianis.⁴⁹ This made them vulnerable to the influence of Wahabis in ways they would not have been, were they more financially secure. As such, six people believed that increasing Tidjiani incomes would solve the problem, while two believed that Wahabi leaders needed to refrain from bribery and exploitation. One person thought the two groups needed to be kept separate, and someone else believed no solution was possible. Seven respondents believed that a loan from CVEC or a comparable institution would ameliorate this problem.

iii. Political Tensions

The third most frequently mentioned conflict factor, the political one, was by every account cyclical in nature. As mentioned earlier, President Biya’s RDPC party is the dominant party in Cameroon, although the Noun department is a UDC stronghold. According to respondents, during election periods members of the major political parties descend on the village and seek to win votes through bribes; party members were also accused of denigrating or lying about the

⁴⁸ Ahmadou Njimbam El Hadj, personal interview (Prefecture of Noun Department, Fouban. 15 July 2003). Several interviewees intimated the same thing.

⁴⁹ Ten of eleven respondents mentioned poverty as a key reason why the problem existed. Unsurprisingly, other reasons cited were religious convictions, leadership, and corruption.

opponents, or of promising development assistance that never materialized. One person said there was no public violence during this period; another said that “private” fistfights occurred between more agitated proponents of the parties. One person said that division within families was acute during this period, as members of any given family might belong to different political groups.

There were significant divergences in respondents’ beliefs about the causes of this problem. Three people believed it was simply a matter of political conviction and inevitable ideological clashes between members of the political groups. Three others believed it to be a problem of financial means and/or livelihood activity—in their view, it was local men with nothing else to do with their time who got embroiled in the issues. If they were working, according to these respondents, this problem would not be as severe because they would simply be too busy to get involved. Three others pinned the problem on the politicians who, in their bids to keep their elected posts, used propaganda, bribery, and corruption in the villages to buy votes.

Five people believed that increasing revenue and/or livelihood activities for locals would help solve the problem. The idea here was similar to the idea mentioned above for the intra-Muslim problem: increasing revenue would make locals less vulnerable to the influence of the outsiders. Two others believed that an injection of responsibility on the part of political leaders and locals who involved themselves in the issue was in order. One respondent believed that external political actors needed to stay away and people needed to “sleep” during election period, while one other person believed a solution was all but impossible to find. All five interviewees who believed that increasing revenue was the solution to this problem believed that credit from the *caisse* would be helpful.

iv. Marital Conflicts

All six interviewees who mentioned this problem described it in economic terms: parents who had problems paying for food, clothes, medical needs, and school fees for their children found themselves blaming one another for not doing enough to support the family. Opinions ranged as to whether one spouse was willfully refusing to help provide income or whether opportunities to do so were lacking. Respondents were unanimous, however, in believing that increasing livelihood options for the spouses was the solution. They also unanimously believed that loans to start up or support small business activities would help, and four people specifically said that *each* spouse needed to have his or her own loan to finance independent income-generating projects.

v. Problems between Parents and Children

Four respondents described the problem between parents and children as being economic in nature. Youths who wished to continue their schooling beyond primary school⁵⁰ became frustrated with parents who could not afford to pay the fees or living expenses. Without the schooling option and needing to earn money, such youths would leave the village for the larger cities and small commerce opportunities. Two interviewees noted that even if their children

⁵⁰ The village of Foyet was starting construction on a second primary school while I was there, but all secondary schools were in Fouban or other far-away towns and cities. Youths who wished to go on to secondary school had to go live at school, making it an even more expensive undertaking.

were willing to forego schooling and start working in the village, parents did not have the means to help them start a small business so they were forced to leave. Two others said there was simply no work in the village for youths. One person described the problem as a generational one: children were becoming modern and did not respect the traditional ways or stories of their parents.

It was certainly evident that young people were not living in the village. In the sample group, the youngest interviewee was a 19-year old married woman and there was a nine-year difference between her and the next-youngest interviewee. More telling was the fact that I saw very few young people in Foyet village. By and large, village residents consisted of parents in their late twenties and beyond with very young children (age 6 and under).

Three interviewees believed that increasing resources was the solution, with two specifying that the *parents'* incomes should be augmented so they are able either to pay for secondary school fees or help their children start businesses in the village. Two others believed that village development was needed to create local opportunities to work, with one mentioning that parents should find ways to pay their children to work with them. All five interviewees saw credit as the solution.

vi. Other

Four people cited general poverty as one of the most pressing conflict factors in the village. One person said that even if one had products to offer at the local market, there was no one there to buy them. Another pointed to the general exodus of the youth as evidence of this poverty and lack of income-generating opportunities. All of these respondents said that credit would solve the problem, though this was somewhat curious since the problem of the local market seemed to be as much one of demand as one of supply. Another person mentioned tensions between the local rich and poor as a significant problem. Finally, one person described intra-Christian problems in the village and cited the lack of responsible religious leaders as the cause. She believed the solution was to find more honest and transparent leaders.

B. Conflict Factors as Sources of Displacement

Section 4 of the interview guide asked respondents whether the conflict factors they had just described caused people to leave the area.⁵¹ Interviewees unanimously agreed that people did leave because of these problems, although no one had a good sense of how many people had left over time.⁵²

When asked to elaborate, most people identified general poverty and difficulty of life in the village as the main motivating factors. One person said religious and political problems contributed to the exodus. Two people said that the agro-pastoral problem caused farmers to cultivate fields further away (requiring them to be away for weeks or months on end) or to seek commercial livelihood strategies in the larger towns and cities. However, another person said that the agro-pastoral problem did *not* cause farmers to leave; they seemed simply to adapt and

⁵¹ Clearly the weakness in this question was that it asked respondents to speculate on why others had left.

⁵² One person guessed 1000 people, another 720 people, but most others simply said that “many, many” people had left.

get used to having a certain amount of their crop yields be periodically destroyed by animals. The clearest trend, by far, was the steady departure of Foyet's young people, which for many people raises the serious question of how the village can survive, let alone develop, if its young people continue to leave just as they enter the prime of their productive lives.

In all events, these responses suggest that emigration from Foyet occurs for primarily economic reasons. It is possible that religious, political, agro-pastoral, and familial tensions act as accelerating factors in individuals' decisions to leave, but not having spoken to anyone who actually left, it is impossible to make conclusive arguments to this end. What did seem clear was that these conflict factors were sources of instability in the village but were not the prime or sole cause of any sort of mass exodus from the village. If any of the identified conflict factors *were* to cause such a migration, they would likely be the Bororo and Wahabi problems. These problems would probably have to escalate substantially in degree or severity to cause an acute migration problem, but this judgment is based in part on the relative "newness" of these issues in the area (both groups were identified as newcomers by several interviewees) and by the degree of resentment and anger expressed by some respondents in describing the problems.

One very surprising finding in the interview process was the statement by six people that they themselves have chosen to stay in the village despite economic hardship and other tensions *because they had access to loans from the caisse*. This direct and positive impact of CVEC's credit services on village residents' livelihoods and decisions to stay in the village could be a key strength upon which CVEC could build future conflict mitigation strategies. We will return to this idea presently.

C. Control Group Data

As mentioned earlier, the control group in Ngoundoup did not have the same community dynamics as Foyet and as such, data collected there is of limited comparative use. The main problems identified by interviewees there revolved around village boundary disputes, corruption among local authorities, lack of village development, and generalized poverty. Interviewees had limited access to formal financial services, using instead informal tontines for their borrowing needs. In Ngoundoup, interviewees did not think of microcredit as a solution to the problems they faced, which could be related both to translator issues as discussed in the methodology section and the fact that their problems simply did not seem amenable to solution via financial input. Not a single respondent considered leaving the village, which is likely related to the fact that Ngoundoup is adjacent to a major roadway connecting Fouban and Bafoussam, which in turn provides better access to markets and customers. Moreover, there is a major market in nearby Foubot, a town that is considered to be the breadbasket of the region. In short, the control group highlighted the greater difficulties residents of Foyet and other relatively isolated villagers face in terms of access to markets and availability of commercial opportunities.

D. Existing Conflict Mitigation Role of CVEC

Contrary to Djateng's claim at the outset of this research project, no evidence emerged showing that CVEC's loan recipients worked with others in the course of implementing their loans. Several Alchemy interviewees said the loan amounts were too small to generate work with

others⁵³ or the nature of the loan was simply not amenable to cooperation, as in the case of loans to pay for school fees or health expenses. This, however, misses the point a bit. Individuals who may have wished to do joint business projects with others were *self-selected* partnerships and thus unlikely to involve people in some sort of conflict with one another; the same was true of groups with accounts at the *caisse*.⁵⁴ The two groups interviewed for the *Alchemy* research project claimed to have diverse memberships of people across gender, political, and religious divides, but none admitted to any conflicts between members of their group: they either didn't exist, interviewees didn't know about them, and/or loans were not used in such a way that the group members discussed or were aware of the conflicts. Moreover, the example Djateng gave of loan recipients pooling their funds to buy fertilizer, seeds, and other supplies at discount rates, was made somewhat moot when the *caisse* began to sell fertilizer at a discount rate, facilitated by its own bulk purchases. As mentioned above, however, CVEC does appear to play a role in stemming economic migration from Foyet. The fact that six individuals made conscious decisions to stay in the village because they had access to loan funds is notable and promising.

E. Assumptions and Omissions

Before returning to the central research question, a few comments about assumptions and omissions in the research are in order.

i. Who is embroiled in these community tensions, anyway?

Except for the agro-pastoral problem, few interviewees admitted to being involved in any of the conflict factors they mentioned. In many interviews, the problems were described as being at arm's length, almost with an "us-them" dichotomy that seemed to deny their own involvement. It was *those* idle men who caused the political problems in the community, it was *other* couples who had marital problems, it was the religious and political *leaders* who were largely at fault. These responses could have been due to a flaw in the survey instrument, a failure on my part to ask better follow-up questions, or a simple reluctance on the part of interviewees to admit to being part of a given problem. In any event, the respondents' dissociation from the problems they described made it difficult to identify opportunities for CVEC to leverage its microcredit programs to mitigate tensions its existing members face. The other problem, of course, was that in some cases the other party to the tension was not a member of the community or of CVEC. This was particularly the case with respect to the Bororo and Wahabi populations.

ii. In what direction does causality run?

A fundamental assumption of this research is that CVEC was the entity exerting an influence (or not) on local conflict dynamics. The possibility of local dynamics exerting an influence on the operations or composition of the *caisse* was not considered. This relates to the following point.

⁵³ More ambitious business projects that may have been partnerships but were not fully funded became easier to implement individually as smaller income-generating projects.

⁵⁴ These groups ranged from 8-50 people in size.

iii. Does microcredit programming cause conflict?

A fundamental oversight in my research was the question of whether and how CVEC operations and microcredit services may be *creating* conflicts in the village and surrounding area. This could occur in at least two ways: first, membership in the caisse is ostensibly open to all, but the nebulous requirement of being a person of good “moral character” could be used to exclude individuals or groups deemed undesirable by the management committee. Second, the purposes to which CVEC loans are put could be a source of conflict through, for example, increased competition with existing businesses. Either way, more information on this aspect of local conflict dynamics could have been obtained had village residents who were not members of the caisse been interviewed.

F. Revisiting the Central Research Question

Notwithstanding the above limitations of and omissions from the research, the results of the field research did provide useful data with which to answer the key research question. To recap, this project sought to understand whether and how CVEC’s revolving fund contributes to the mitigation of conflict and displacement in the area. Djateng’s hypothesis was that CVEC does play such a role, particularly in the process by which loan recipients use their loans.

The above analysis leads to the conclusion that CVEC does not currently play such a role. As already noted, few interviewees discussed or admitted to their own involvement in the conflicts they described. It thus became clear that, at least in the sample group, loan recipients did not discuss or resolve these tensions in the course of implementing their CVEC loan projects. Further, the nature of the relationship between the resolution of conflicts at this level and the broader potential for reducing conflict and displacement in the area is difficult to establish for two reasons. First, since there was no evidence of conflicts being addressed during the loan process, no relationship between the two levels could be determined. Second, the types of problems preoccupying the interviewees were largely local in nature and many seemed to be perpetual issues that any poor community might face (e.g., family tensions and political issues.) The two major exceptions were the agro-pastoral and intra-Muslim tensions, which seem to be somewhat newer problems with possibly grave escalatory potential.

VIII. POTENTIAL CONFLICT MITIGATION ROLES FOR CVEC

All that being said, the surprising refutation of the initial hypothesis has served to broaden the field of possible mechanisms by which CVEC could mitigate local conflict and displacement. As Table 6 below shows, interviewees believe that many of the identified conflict tensions could be resolved through greater availability and use of credit. But how, exactly?

Table 6: Would Loans Solve the Problem? Percent Responding Affirmatively, by Issue

- Farmers and Cattle Raisers (19 mentions)	60%
- Wahabis and Tidjianis (12)	43%
- Political Parties (10)	33%
- Marital problems (6)	100%
- Parents and Children (5)	60%
- Other (6)	60%

Posited below are three mechanisms by which microcredit programming could theoretically contribute to the mitigation the above conflict factors.

A. Direct Mitigation

The direct approach to conflict mitigation would occur when the substantive projects funded with microcredit resources directly affect conflict pressures such as the agro-pastoral tension in Foyet. If farmers were to receive loans to build fences, the problem of neglected herds wandering onto cultivated fields and gardens would be greatly diminished. It is less clear that this approach would solve the problem of pastoralists or herders deliberately allowing their animals to graze on farmers' crops. However, this second aspect of the problem might be able to be addressed through a second form of conflict mitigation.

B. Process Mitigation

This mechanism would be in play when individuals or groups worked or otherwise cooperated with members of an "opposing" group as part of a microcredit strategy of some kind. This assumes that the "contact hypothesis" is operable⁵⁵ which, as amply discussed above, does not currently seem to occur between CVEC members as Djateng hypothesized. This may well be because CVEC has not been purposeful in doing so, as the UNCHR *Imagine Coexistence* project was. Adopting an explicit and purposeful strategy to encourage members of different groups to work together could be helpful in this regard. Another type of process mitigation might involve CVEC agreeing to fund workshops or other gatherings in which conflict participants gather to discuss, brainstorm, or otherwise work on the problems between them. Such an approach could be appropriate between farmers and Bororo pastoralists and could help them understand each others' motivations, limitations, and frustrations with the current situation. It might also be helpful on the Tidjiani-Wahabi front, although negative opinions seem to be much more entrenched on this issue and it is unclear how willing members of these groups would be to meet together.

C. Indirect Mitigation

A third conflict mitigation mechanism is so-called "indirect" mitigation, in which the general alleviation of poverty would yield benefits in conflict arenas that are fueled by the persistent lack of revenue and livelihood support. In the CVEC context, this would affect the religious,

⁵⁵ See, generally, H.D. Forbes, *Ethnic Conflict: Commerce, Culture, and the Contact Hypothesis* (1997; Connecticut: Yale University Press).

political, spousal, and parental problems described by interviewees. This mechanism corresponds to what the Carnegie Commission on Preventing Deadly Conflict calls “structural prevention.”⁵⁶ Indirect mitigation would address poverty as a root cause of these conflict factors.

Each of these conflict mitigation mechanisms should be viewed as complementary to other existing conflict resolution mechanisms in the village. Indeed, the Foyet village chief was widely viewed by interviewees as playing a key role in solving their interpersonal conflicts. If the chief were unable to solve their problems, or if the parties were dissatisfied with the results, they had recourse to the Tribunal in Fouban.

IX. CONCLUSIONS

The two big surprises in this research were (1) the refutation of Djateng’s initial hypothesis about process mitigation and (2) the degree to which emigration from Foyet was caused by economic hardship and not the conflict factors identified by interviewees. Even so, it was interesting to note the degree to which respondents believed that greater use and availability of credit could ameliorate these problems, as shown in Table 6.

In light of these comments, research in Foyet could productively continue in at least two directions. First, one could continue to focus on Foyet’s conflict factors and look more in depth at an increased conflict mitigation role for the organization. Even if the local tensions identified do not currently point toward an outbreak of violence or a sudden mass exodus, there does remain a migration outflow due to poverty and lack of livelihood opportunities. CVEC could focus on better understanding the “indirect role” it plays or could play in stemming this outflow.

A second research direction could pick up on the agro-pastoral and religious conflicts to better understand the nature and extent of influence the Bororo Fulani and Wahabi populations exert in the Foyet/Fouban area. As already mentioned, little information was gleaned as to the historic dimensions of these problems, although both groups seemed to be considered to be “new” to the area and as such, they could be destabilizing factors of a different type. According to World Fish Center biologist Randall Brummett,⁵⁷ the Bororos’ traditional grazing lands have been shifting in recent years as a result of desertification in the extreme north. They have thus been moving farther and farther south in search of grazing lands for their cattle. To the degree that this is accurate, how are the Bororo Fulani people adapting to this displacement? How are their livelihoods affected by moving into areas where conflicts with local residents become more prevalent? What role could financial services such as microcredit lending programs play in supporting their livelihoods? With respect to the Wahabi population, what has caused them to migrate to this part of Cameroon? How do they view relations with the Tidjiani majority?

With respect to the existing literature and research on microcredit as a tool of conflict mitigation, two things stand out. First, the three mechanisms described above have not been articulated as such in the literature reviewed to date. They may thus be a valuable addition to Karen Doyle’s list of strategies microcredit practitioners offer in service of secondary peace support goals.

⁵⁶ See Chapter 4, Carnegie Commission on Preventing Deadly Conflict. *Preventing Deadly Conflict: Final Report* (1997, Washington, DC: Carnegie Commission on Preventing Deadly Conflict).

⁵⁷ Personal interview, 20 August 2003, Nairobi, Kenya.

Second, it seems clear that more information and evaluation is needed on the existing mechanisms by which microcredit practitioners do attempt to address local conflict factors.

The broader implications of this research, namely whether and how microcredit programs in general can play conflict mitigation roles, are of central interest to the author. Indeed, this topic will be the focus of her master's thesis at the Fletcher School at Tufts University, due to be completed in May 2004. The brief discussion above of three possible conflict mitigation mechanisms leaves unanswered many questions, such as whether there is a difference between using conflict mitigation strategies in unstable peace contexts versus those in active conflict zones or those in post-conflict environments.

To the degree that these conflict mitigation mechanisms are adopted by CVEC or other microcredit organizations to ameliorate conflict factors and other communal tensions, they may constitute "promotive approaches" in conflict prevention. As Anderson and Bock write, "[p]romotive approaches undertaken regularly and consistently may, in fact, deter or prevent communal violence more than we know. We cannot know what would have been had such programs not existed. There is some evidence that groups who are involved in activities focused on achieving a common goal are not easily prone to manipulation that leads to violence toward each other."⁵⁸

In short, the potential of direct, indirect, and process mitigation strategies to be used "promotively" by microcredit entities operating in conflict prone regions is of considerable and continuing interest. It is hoped that continued thesis research in this direction will yield additional useful guidance for microcredit professionals and clients in leveraging their programs in support of peaceful development.

⁵⁸ Bock and Anderson, 332.

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Appendix I: Individual Interviews

16 June	Berthe Mafouo Tiomela, Regional Director Crédit Communautaire d’Afrique (Meeting took place in Yaoundé)
17 June	Wolfgang Ossoa, Director of Training and Resource Center MIFED Microfinance & Développement Projet Crédit Rural Décentralisé—PCRD (Yaoundé) UNHCR Representative Jacque Franquin (Yaoundé) Elizabeth Pelletreau, Consular Officer United States Embassy (Yaoundé) Robert Gonzalez, Political Officer United States Embassy (Yaoundé)
19 June	Andrew Veprek, Economic Officer United States Embassy (Yaoundé)
20 June	Christiane Kayser Consultant to <i>Appui aux Initiatives de Base et des Groupements de Soutien</i> (AAOB) (Yaoundé)
24 June	Pentdap Inoussa, President Caisse Villageoise d’Epargne et de Crédit (Foumban)
24 June	Célestine Lienou, GTZ/AAOB (Foumban)
24/25 June	Ahmadou Njoya Mforifoum, GTZ/AAOB (Foumban)
24/25 July	CVEC Management Committee (Foyet) Pentdap Inoussa, President Joseph Ngounga, Secretary Pasma Nkoualiagnigni, Principal Controller Yacouba Ngambeket, Controller Mohamed Bachir Ngoucheme, Principle Cashier Awawou Foupouapouognigni, Cashier Aminatou Mapon
June-Aug	Flaubert Djateng, GTZ/AAOB Director (Foumban, Bafoussam) Mr. Kengne, Microfinance Consultant Service d’Appui aux Initiatives Locales de Développement (SAILD) (Foumban, Foyet) Jennifer Conroy, Vijay Rajendran, U.S. Peace Corps Volunteers (Foumban)

August 20 Randall Brummett, World Fish Center biologist (Nairobi)

Appendix II: Interpreters

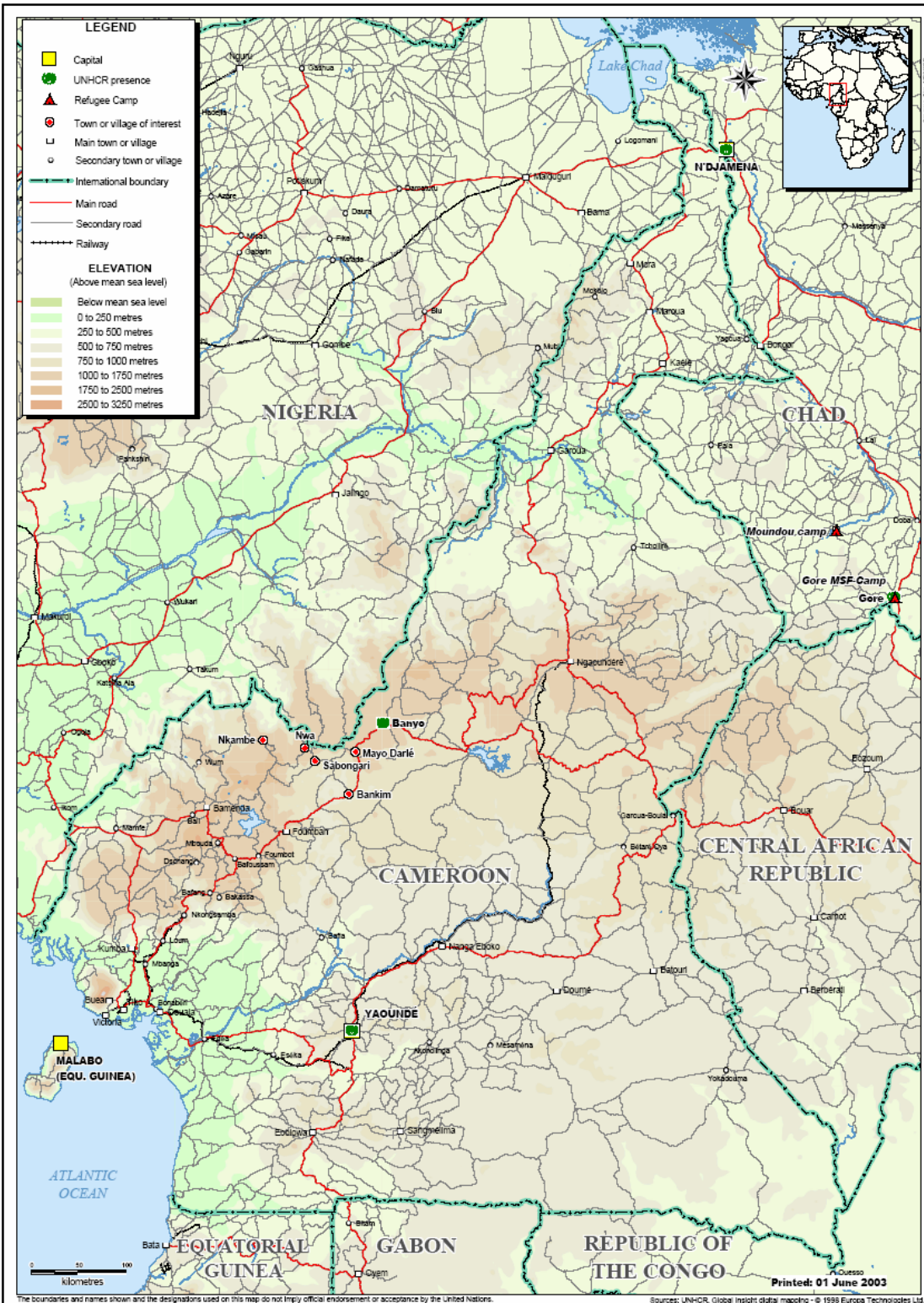
Pendtap Inoussa
Pasma Nkoualiagnigni Awawou
Joseph Ngounga
Yacouba Ngambeket
Awawou Foupouapouognigni
Salifou Kpouyona (in Ngoundoup)

Appendix III: UNHCR Map of Cameroon



Cameroon
As of June 2003

GIMU / PGDS
Geographic Information and Mapping Unit
Population and Geographic Data Section
[Email: mapping@unhcr.org](mailto:Email_mapping@unhcr.org)



Appendix IV: Conflict Questionnaire

Nom de la personne qui effectue l'entretien:

Date:

Lieu :

Code de la personne interrogée:

Section 1. Questions d'identification de la personne

100 Sexe

<input type="checkbox"/> Homme	<input type="checkbox"/> Femme		
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101 Âge

<input type="checkbox"/> _____			
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102 Langue parlé

<input type="checkbox"/> Français	<input type="checkbox"/> Bamoun	<input type="checkbox"/> Autres	
-----------------------------------	---------------------------------	---------------------------------	--

103 Situation Matrimoniel

<input type="checkbox"/> Marie	<input type="checkbox"/> Célibataire	<input type="checkbox"/> Veuf(ve)	<input type="checkbox"/> Autres
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104 Chef du Ménage

<input type="checkbox"/> Oui	<input type="checkbox"/> Non		
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105 Nombre de personnes dans le menage

<input type="checkbox"/> _____			
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106 Nombre de personnes à chargé

<input type="checkbox"/> _____			
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107 Religion

<input type="checkbox"/> Musulman	<input type="checkbox"/> Catholique	<input type="checkbox"/> Autres	
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107.1 Si musulman

<input type="checkbox"/> Wahabi	<input type="checkbox"/> Tidjiani		
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108 Parti politique

<input type="checkbox"/> UDC	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/> Autres
------------------------------	--------------------------	--------------------------	---------------------------------

109 Membre d'un groupe de travaille

<input type="checkbox"/> Oui	<input type="checkbox"/> Non		
------------------------------	------------------------------	--	--

110 Ethnie ou Tribu

<input type="checkbox"/> Bamoun	<input type="checkbox"/> Bororo	<input type="checkbox"/> Bamiléké	<input type="checkbox"/> Autres
---------------------------------	---------------------------------	-----------------------------------	---------------------------------

111 Education

<input type="checkbox"/> Primaire	<input type="checkbox"/> Secondaire	<input type="checkbox"/> Université	<input type="checkbox"/> Autres
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112 Origine (ce village ou autre)

<input type="checkbox"/> Autothone	<input type="checkbox"/> Allogene		
------------------------------------	-----------------------------------	--	--

112.1 Si allogene, pays/village d'origine

<input type="checkbox"/> _____			
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113 Statut

<input type="checkbox"/> Membre du village	<input type="checkbox"/> Personne revenue au village	<input type="checkbox"/> Déplacé interne	<input type="checkbox"/> Autre (à spécifier) _____
--------------------------------------------	------------------------------------------------------	------------------------------------------	-------------------------------------------------------

Section 2 : Questions des revenus et dépenses

200 Sources de revenus

<input type="checkbox"/> Agriculture	<input type="checkbox"/> Ilevage	<input type="checkbox"/> Commerce	<input type="checkbox"/> Petits métiers	<input type="checkbox"/> Autres
--------------------------------------	----------------------------------	-----------------------------------	-----------------------------------------	---------------------------------

200.1 Si petits métiers ou autres, préciser

<input type="checkbox"/> _____			
--------------------------------	--	--	--

201 Revenus

<input type="checkbox"/> Annuel	<input type="checkbox"/> Par mois	<input type="checkbox"/> Par semaine	
---------------------------------	-----------------------------------	--------------------------------------	--

201.1 Agriculture

	<i>Nombre de sacs de 100K ou cajots (tomates)</i>	<i>Revenu</i>
Mais		
Haricots		
Tomates		
Autres (à préciser la nature et quantité) _____		

<i>Prix des produits (approximatif)</i>	
1 sac mais	6000-15,000 FCFA
1 sac haricots	16,000-25,000 FCFA
1 cajot tomate	1500-6000 FCFA

201.2 Ileveurs

	<i>Nombre</i>	<i>Revenu</i>
Bœufs		
Chevres		

Autres (à préciser la nature et quantité) _____		
-------------------------------------------------	--	--

<i>Prix des animaux (approximatif)</i>	
1 Boeuf	80,000-150,000 FCFA
1 Chevre	10,000-25,000 FCFA

201.3 Commerçant

<i>Recettes par jour (FCFA)</i>	<i>Revenu (10% de recettes)</i>

202 Dépenses annuelles

202.1 Sources de dépenses

<input type="checkbox"/> Production	<input type="checkbox"/> Scolarité	<input type="checkbox"/> Santé	<input type="checkbox"/> Fêtes	<input type="checkbox"/> Autres _____
-------------------------------------	------------------------------------	--------------------------------	--------------------------------	---------------------------------------

202.2 Dépenses de production

<input type="checkbox"/> Agriculture	<input type="checkbox"/> Elevage	<input type="checkbox"/> Commerçant	<input type="checkbox"/> Autres _____
--------------------------------------	----------------------------------	-------------------------------------	---------------------------------------

203 Epargne annuelle (ou par mois ou par semaine)

<input type="checkbox"/> _____			
--------------------------------	--	--	--

Section 3: Sources des problèmes

300 Types de problèmes rencontrés

<input type="checkbox"/> Agriculture v. éleveurs
<input type="checkbox"/> Wahibis v. Tidjanis
<input type="checkbox"/> Partis politiques
<input type="checkbox"/> Jeunes v. Vieux
<input type="checkbox"/> Lettrés vs. Analphabés
<input type="checkbox"/> Ipouses v. Ipoux
<input type="checkbox"/> Autorités traditionnelle vs. Ilus de peuple
<input type="checkbox"/> Ilites exterieur v. Membres du village
<input type="checkbox"/> Autres (à préciser) _____

300.1 Problèmes agriculture v. éleveurs

300.11 Comment se manifeste?

300.12 Pourquoi est-ce que ce problème existe?

<input type="checkbox"/> Destruction de cultures	<input type="checkbox"/> Autres (à préciser) _____
--------------------------------------------------	----------------------------------------------------

300.13 Comment éviter?

<input type="checkbox"/> Bêtes dans l'enclos	<input type="checkbox"/> Champs dans l'enclos	<input type="checkbox"/> Autres (à préciser) _____
----------------------------------------------	-----------------------------------------------	----------------------------------------------------

300.14 Raisons pour lesquelles il peut ne pas avoir l'enclos pour les betes/cultures

<input type="checkbox"/> Manqué d'argent	<input type="checkbox"/> Manqué de volonté	<input type="checkbox"/> Autres (à préciser) _____
------------------------------------------	--------------------------------------------	----------------------------------------------------

300.15 Solution aux raisons évoquées

<input type="checkbox"/> Crédit	<input type="checkbox"/> Ipargne	<input type="checkbox"/> Formation	<input type="checkbox"/> Autres (à préciser) _____
---------------------------------	----------------------------------	------------------------------------	----------------------------------------------------

300.2 Problèmes Wahabis v. Tidjanis

300.21 Comment se manifeste?

300.22 Pourquoi est-ce que ce problème existe?

<input type="checkbox"/> Convictions religieuse	<input type="checkbox"/> Retombé financière	<input type="checkbox"/> Autres (à préciser) _____
-------------------------------------------------	---------------------------------------------	----------------------------------------------------

300.23 Comment éviter?

<input type="checkbox"/> Formation	<input type="checkbox"/> Augmentation de revenu	<input type="checkbox"/> Autres (à préciser) _____
------------------------------------	-------------------------------------------------	----------------------------------------------------

300.24 Si augmentation de révenu, comment?

<input type="checkbox"/> Crédit pour production	<input type="checkbox"/> Epargne pour production	<input type="checkbox"/> Autres (à préciser) _____
-------------------------------------------------	--------------------------------------------------	----------------------------------------------------

300.3 Problèmes partis politiques

300.31 Comment se manifeste?

300.32 Pourquoi est-ce que ce problème existe?

<input type="checkbox"/> Convictions politiques	<input type="checkbox"/> Retombé financière	<input type="checkbox"/> Autres (à préciser) _____
-------------------------------------------------	---------------------------------------------	----------------------------------------------------

300.33 Comment éviter?

<input type="checkbox"/> Formation	<input type="checkbox"/> Augmentation de revenu	<input type="checkbox"/> Autres (à préciser) _____
------------------------------------	-------------------------------------------------	----------------------------------------------------

300.34 Si augmentation de revenus, comment?

<input type="checkbox"/> Crédit pour production	<input type="checkbox"/> Epargne pour production	<input type="checkbox"/> Autres (à préciser) _____
-------------------------------------------------	--------------------------------------------------	-------------------------------------------------------

300.4 Problèmes jeunes v. vieux

300.41 Comment se manifeste?

300.42 Pourquoi est-ce que ce problème existe?

<input type="checkbox"/> Ideologie ou philosophie	<input type="checkbox"/> Leadership	<input type="checkbox"/> Retombé financière	<input type="checkbox"/> Autres (à préciser) _____
---------------------------------------------------	-------------------------------------	---------------------------------------------	-------------------------------------------------------

300.43 Comment éviter?

<input type="checkbox"/> Formation	<input type="checkbox"/> Augmentation de revenu	<input type="checkbox"/> Autres (à préciser) _____
------------------------------------	-------------------------------------------------	-------------------------------------------------------

300.44 Si augmentation de revenus, comment?

<input type="checkbox"/> Crédit pour production	<input type="checkbox"/> Epargne pour production	<input type="checkbox"/> Autres (à préciser) _____
-------------------------------------------------	--------------------------------------------------	-------------------------------------------------------

300.5 Problèmes lettrés v. analphabets

300.51 Comment se manifeste?

300.52 Pourquoi est-ce que ce problème existe?

<input type="checkbox"/> Ideologie ou philosophie	<input type="checkbox"/> Leadership	<input type="checkbox"/> Retombé financière	<input type="checkbox"/> Autres (à préciser) _____
---------------------------------------------------	-------------------------------------	---------------------------------------------	-------------------------------------------------------

300.53 Comment éviter?

<input type="checkbox"/> Formation	<input type="checkbox"/> Augmentation de revenu	<input type="checkbox"/> Autres (à préciser) _____
------------------------------------	-------------------------------------------------	-------------------------------------------------------

300.54 Si augmentation de revenus, comment?

<input type="checkbox"/> Crédit pour production	<input type="checkbox"/> Epargne pour production	<input type="checkbox"/> Autres (à préciser) _____
-------------------------------------------------	--------------------------------------------------	-------------------------------------------------------

300.6 Problèmes epouses/epoux

300.61 Comment se manifeste?

300.62 Pourquoi est-ce que ce problème existe?

<input type="checkbox"/> Insatisfaction de besoins financiers	<input type="checkbox"/> Opinions ou ideologie	<input type="checkbox"/> Autres (à préciser) _____
---------------------------------------------------------------	------------------------------------------------	-------------------------------------------------------

300.63 Comment éviter?

<input type="checkbox"/> Formation ou sensibilisation	<input type="checkbox"/> Augmentation de revenu	<input type="checkbox"/> Autres (à préciser) _____
-------------------------------------------------------	-------------------------------------------------	-------------------------------------------------------

300.64 Si augmentation de revenus, comment?

<input type="checkbox"/> Crédit pour production	<input type="checkbox"/> Epargne pour production	<input type="checkbox"/> Autres (à préciser) _____
-------------------------------------------------	--------------------------------------------------	-------------------------------------------------------

300.7 Problèmes autorités traditionnelle/élus de peuple

300.71 Comment se manifeste?

300.72 Pourquoi est-ce que ce problème existe?

<input type="checkbox"/> Leadership	<input type="checkbox"/> Retombé financière	<input type="checkbox"/> Autres (à préciser) _____
-------------------------------------	---------------------------------------------	-------------------------------------------------------

300.73 Comment éviter?

<input type="checkbox"/> Formation ou sensibilisation	<input type="checkbox"/> Augmentation de revenu	<input type="checkbox"/> Autres (à préciser) _____
-------------------------------------------------------	-------------------------------------------------	-------------------------------------------------------

300.74 Si augmentation de revenus, comment?

<input type="checkbox"/> Crédit pour production	<input type="checkbox"/> Epargne pour production	<input type="checkbox"/> Autres (à préciser) _____
-------------------------------------------------	--------------------------------------------------	-------------------------------------------------------

300.8 Problèmes lites exterior v. Membres du village

300.81 Comment se manifeste ?

300.82 Pourquoi est-ce que ce problème existe?

<input type="checkbox"/> Leadership	<input type="checkbox"/> Retombé financière	<input type="checkbox"/> Autres (à préciser) _____
-------------------------------------	---------------------------------------------	-------------------------------------------------------

300.83 Comment éviter?

<input type="checkbox"/> Formation ou sensibilisation	<input type="checkbox"/> Augmentation de revenu	<input type="checkbox"/> Autres (à préciser) _____
-------------------------------------------------------	-------------------------------------------------	-------------------------------------------------------

300.84 Si augmentation de revenus, comment?

<input type="checkbox"/> Crédit pour production	<input type="checkbox"/> Epargne pour production	<input type="checkbox"/> Autres (à préciser) _____
-------------------------------------------------	--------------------------------------------------	-------------------------------------------------------

300.9 Autres problèmes

300.91 Natures des problèmes

300.92 Comment se manifeste?

300.93 Pourquoi?

300.94 Comment éviter?

<input type="checkbox"/> Formation ou sensibilisation	<input type="checkbox"/> Augmentation de revenu	<input type="checkbox"/> Autres (à préciser) _____
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300.95 Si augmentation de revenus, comment?

<input type="checkbox"/> Crédit pour production	<input type="checkbox"/> Epargne pour production	<input type="checkbox"/> Autres (à préciser) _____
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Section 4: Questions des problèmes et déplacement

400 Est-ce que ces problèmes font que les personnes partent du village?

400.1 Si oui, combien de personnes pensez-vous sont parties à cause de ces problèmes?

400.2 où sont-ils allés?

401 Est-ce que les personnes sont parties du village à cause d'autres raisons?

401.1 Si oui, qui sont partis et pour quels raisons?

401.2 où sont-ils allés?

402 Y a-t-il de problèmes dans le village pour lesquels vous voulez fuir le village?

402.1 Si oui, quels problèmes vous feront partir, et pourquoi?

402.2 où est-ce que vous iriez?

403 Est-ce que le montant de vos revenus ferait une différence dans votre décision à partir? Comment?

403.1 De quels types de ressources est-ce que vous aviez besoin à décider à rester?

<input type="checkbox"/> les espèces	<input type="checkbox"/> élevage	<input type="checkbox"/> la terre	<input type="checkbox"/> Autres (à préciser) _____
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Section 5: Questions des méthodes de résolutions les problèmes

500 Comment est-ce que les problèmes dans le village sont résolus?

<input type="checkbox"/> Tribunaux	<input type="checkbox"/> Chefferie	<input type="checkbox"/> Chef du quartier	<input type="checkbox"/> Autres (à préciser) _____
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- 501 Quels sont les avantages de ce(s) processus?
- 502 Quels sont les désavantages de ce(s) processus?
- 503 Quand les membres du village utilisent ce(s) processus, est-ce que tout le monde est content avec la décision?
- 504 Si quelqu'un est malheureux avec la décision, qu'est-ce qu'on peut faire?
- 505 Si vous aviez un problème avec quelqu'un du village, à qui est-ce que vous demandiez l'assistance?

Section 6: Questions de prêts

- 600 Combien de prêts avez-vous obtenu depuis 2001?
- 601 Pour quel raison(s)?
- 602 Le montant était combien?
- 603 Pour combien de temps?
- 604 Quel était le taux d'intérêt?
- 605 Est-ce que vous vous êtes associé avec les autres pour utiliser votre prêt?
- 605.1 Si oui, avec qui vous vous êtes associé?

605.2 De quel nature est-ce que c'était la collaboration?

- | | |
|---------------------------------------------------------------|----------------------------------------------------|
| <input type="checkbox"/> Acheter les intrants à un mieux prix | <input type="checkbox"/> Autres (à préciser) _____ |
|---------------------------------------------------------------|----------------------------------------------------|