

CAMGEW is a not-for-profit organization created in October 2007 with authorization number N° 000998/RDA/JO6/BAPP to work on environmental and women's issues in Cameroon. CAMGEW works locally and thinks globally, integrating gender in solving environmental problems in Cameroon. CAMGEW believes that the future of our mother planet-earth is in the hands of men and women, young and old and also that this planet can be sustained by putting social and environmental justice at the centre of development.

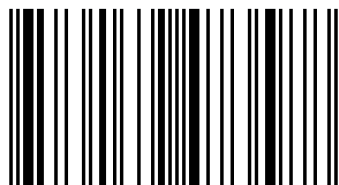


Wirsiy Emmanuel Binyuy is Team leader of CAMGEW and president of CAMGEW Micro-credit scheme project. He holds a Masters Degree in Environmental Restoration with 19 years' experience in the field. He has certificates in courses like Environmental leadership, Environmental Change Maker, Conflict Analysis, and Agroforestry.

WIRSIY EMMANUEL BINYUY
SEVIDZEM ERNESTINE LEIKEKI
NJIOH BERNADINE YAFE

WOMEN EMPOWERMENT THROUGH MICRO BUSINESS TRAINING AND FINANCING AROUND KILUM FOREST AREA

Engaging Peasant Women in Social Economy and
Solidarity Initiatives



978-613-9-47358-8

LAP **LAMBERT**
Academic Publishing

**WIRSIY EMMANUEL BINYUY
SEVIDZEM ERNESTINE LEIKEKI
NJIOH BERNADINE YAFE**

**WOMEN EMPOWERMENT THROUGH MICRO BUSINESS TRAINING
AND FINANCING AROUND KILUM FOREST AREA**

FOR AUTHOR USE ONLY

FOR AUTHOR USE ONLY

**WIRSIY EMMANUEL BINYUY
SEVIDZEM ERNESTINE LEIKEKI
NJIOH BERNADINE YAFE**

**WOMEN EMPOWERMENT THROUGH
MICRO BUSINESS TRAINING AND
FINANCING AROUND KILUM FOREST
AREA**

**Engaging Peasant Women in Social Economy and
Solidarity Initiatives**

FOR AUTHOR USE ONLY

LAP LAMBERT Academic Publishing

Imprint

Any brand names and product names mentioned in this book are subject to trademark, brand or patent protection and are trademarks or registered trademarks of their respective holders. The use of brand names, product names, common names, trade names, product descriptions etc. even without a particular marking in this work is in no way to be construed to mean that such names may be regarded as unrestricted in respect of trademark and brand protection legislation and could thus be used by anyone.

Cover image: www.ingimage.com

Publisher:

LAP LAMBERT Academic Publishing

is a trademark of

International Book Market Service Ltd., member of OmniScriptum Publishing Group

17 Meldrum Street, Beau Bassin 71504, Mauritius

Printed at: see last page

ISBN: 978-613-9-47358-8

Copyright © WIRSIY EMMANUEL BINYUY, SEVIDZEM ERNESTINE LEIKEKI, NJIOH BERNADINE YAFE

Copyright © 2020 International Book Market Service Ltd., member of OmniScriptum Publishing Group

FOR AUTHOR USE ONLY

**CAMEROON GENDER AND ENVIRONMENT WATCH
(CAMGEW)**

Act Locally, Think Globally



Website: www.camgew.com or www.camgew.org

Email: camgew@yahoo.com; camgew@gmail.com

Telephone: (237) 675184310, 697037417

Address: P.O. Box 17 OKU-Bui Division, Cameroon

CAMGEW's authorisation number N° 000998/RDA/JO6/ BAPP

***WOMEN EMPOWERMENT THROUGH MICRO BUSINESS TRAINING
AND FINANCING AROUND KILUM FOREST AREA. "Engaging Peasant
Women in Social Economy and Solidarity Initiatives"***

Produced by Wirsiy Emmanuel Binyuy and Sevidzem Ernestine Leikeki
PRODUCED IN DECEMBER 2017

Table des matières

| | |
|---|-----------|
| ACKNOWLEDGEMENT | 3 |
| ABOUT US | 4 |
| PREFACE..... | 8 |
| CHAPTER 1 PROJECT INTRODUCTION | 10 |
| CHAPTER 2 APPLICATION FOR A LOAN AND TRAINING | 15 |
| CHAPTER 3 SELECTION OF BENEFICIARIES, BISBURSEMENT AND FOLLOW-UP | 17 |
| CHAPTER 4 PROJECT IMPACT | 24 |
| CHAPTER 5 CHALLENGES, OPPORTUNITIES AND TETIMONIES | 28 |
| APPENDICES | 34 |
| ABOUT PROMIC COORDINATORS..... | 38 |

ACKNOWLEDGEMENT

Our gratitude goes to the following;

- Foundation Swissband, Switzerland for their moral, technical and financial support to this project.
- MIVA Swisszerland, for the vehicle which facilitates the transportation of project team during trainings, loan disbursement, loan collection and follow-up (coaching).
- The Senior Divisional officer for Bui Division, North West Region, Cameroon
- The Divisional officer for Oku, Kumbo and Jakiri sub Divisions North west Region of Cameroon
- The Police Public security agents in Oku, Jakiri and Kumbo Sub Division
- The Police Special Branch for Oku, Kumbo and Jakiri
- The Gandermerie National for Oku, Kumbo and Jakiri
- The Mayor of Oku, Jakiri and Kumbo councils
- Oku and Kumbo Women and Family Empowerment centers
- CAMGEW forest Partners
- Bee farmers in Kilum forest area
- Village heads of all communities where CAMGEW works
- Community women leaders in Oku, Kumbo and Jakiri sub Divisions

TEAM MEMBERS:

| | NAME | POSITION |
|---|----------------------------|--|
| 1 | WIRSIY Emmanuel BINYUY | Program chair person |
| 2 | NJIOH Banardine YAFE | Program coordinator for Oku |
| 3 | SEVIDZEM Ernestine LEIKEKI | Program coordinator for Kumbo and Jakiri |
| 4 | TANGWA Grace BANKUI | Community representative Kumbo/Jakiri |
| 5 | JII EMELDA KUNETA | Community representative for Oku |

ABOUT US

CAMEROON GENDER AND ENVIRONMENT WATCH (CAMGEW)

CAMGEW is a not-for-profit organization created in October 2007 with authorization number N° 000998/RDA/JO6/BAPP to work on environmental and women's issues in Cameroon. CAMGEW works locally and thinks globally, integrating gender in solving environmental problems in Cameroon. CAMGEW believes that the future of our mother planet-earth is in the hands of men and women, young and old and also that this planet can be sustained by putting social and environmental justice at the centre of development.

Taking in to consideration the numerous environmental and gender problems encountered in the world at large, and recognizing that solutions to these problems can only come through concerted action from all concerned persons and citizen organizations, CAMGEW is an initiative in this direction.

Considering that the Millennium Development Goals adopted by the 55th session of the General Assembly of the United Nations and the recently adopted Sustainable Development Goals places environment and gender issues amongst important international concerns, CAMGEW seeks to serve as a means to fill any gaps in Cameroon towards the realization of these cherished goals of protecting the environment and enhancing gender equality.

Considering that environment and gender issues are problems that exists worldwide and requires global or local solutions, CAMGEW hereby adopts the principle of equal but differentiated responsibilities in looking for solutions to environmental and gender problems at the local level.

CAMGEW seeks to achieve its objectives based on its credo of Think Globally and Act Locally by liaising with other like-minded organizations worldwide. CAMGEW therefore resolves to function according to its core values of engagement and dedication in respect of its constitution.

CAMGEW's Vision: A society free from poverty, gender inequality and unsustainable environmental practices.

CAMGEW's Mission Statement: We do environmental protection by strengthening the capacity of community members especially women and young

people in eco-businesses and forest regeneration for livelihood improvement in the Kilum-Ijim forest area.

CAMGEW's Global OBJECTIVE: An inclusive and sustainably managed Kilum-Ijim forest through forest regeneration and agroforestry for eco-business.

CAMGEW'S SPECIFIC OBJECTIVES:

- Local government actors supported and citizens' engagement promoted to ensure effective management of the Kilum-Ijim Forest.
- Eco-business operators in Kilum-Ijim Forest area master the techniques of production to produce good quality and sufficient quantity for the market.
- Eco-business operators have adequate capacity and have increased revenue through the commercialisation of their products.
- Women in the Kilum-Ijim area are empowered and participate in forest management and community development.
- CAMGEW will have developed projects and seek funds to handle challenges in the Kilum-Ijim area and develop a good system to manage funds.
- CAMGEW will work with like-minded organisations and people to share knowledge, experiences on forest local governance issues and learn from them.

Area of Action: Kilum-Ijim Forest and environs.

Opportunities: Consultancy on Bee farming trainings, Agroforestry and Forest regeneration.

Using of honey bi-products for the production of other products like wax, candles, and soaps.

Target GROUPS: Forest users, Less privileged children and Peasant women.

What we offer: Agroforestry training, Bee farming training, Nursery development, Child development, Forest regeneration, Honeyshop, Oku White Honey value chain development, Micro-credit schemes for women and Environmental education

CAMGEW AND SOCIAL ECONOMY AND SOLIDARITY FOR POVERTY ALLEVIATION, UNEMPLOYMENT AND GENDER INEQUALITY

CAMGEW has been working in Kilum-Ijim forest area since 2010 and fast discovered that forest conservation cannot be achieved if communities living around the forest suffer from poverty, unemployment and gender inequalities. CAMGEW then started thinking how to make conservation a success by addressing these challenges in an integrated and differentiated approach. CAMGEW then developed projects on vocational training for young people in dress making, shoe making and hair dressing. 24 youths were trained to be change makers within 4 years and capacities of trainers developed in the process to continue these activities as entrepreneurs. The trainers have continued with the training. CAMGEW has increase women and youth participation in apiculture, forest governance and conservation. CAMGEW has also developed a project for women economic empowerment through micro-finance in Kumbo, Jakiri and Oku. This project has trained close to 1000 women on business skills from 2015 to December 2017 and given them financial assistance. The project is still continuing and will last for a long time. CAMGEW is presently leading a project that is improving on the value chain of Oku White Honey produced from Kilum-Ijim forest and brown honey from around Kilum-Ijim forest. Bee farmers' capacity is being developed in qualitative and quantitative production of honey. They are organized in cooperatives and their leaders trained on management and leadership skills. CAMGEW is helping in marketing of the honey in Bamenda town through CAMGEW-HONEYSHOP and bees wax through identified international and local partners. Trees are planted in the forest to increase bee forage and the forest is monitored to prevent activities that destroy it. This is ensuring continuous supply of honey from the forest. We are building present and future forest lovers through forest education to conserve the forest. CAMGEW has continued to work to create jobs for communities' especially vulnerable groups, increase income for communities and promote gender balance. Jobs created out of forest like Women Micro Credit Scheme for small businesses and vocational training have helped to reduce pressure on the forest and jobs created in the forest through apiculture have helped conserve the forest better as they help fight the greatest forest threat which is bushfire. Women businesses are growing from micro to small and medium businesses.

CAMGEW has been working in Kilum-Ijim forest area since 2010. She has planted 63000 trees in the forest, trained 774 bee farmers, donated 480 beehives and 590 persons trained on agroforestry to help them conserve the soil and increase bee forage. The bee farmers have been organised in 5 Oku White Honey Cooperatives around Kilum-Ijim forest to develop the Oku White Honey value chain. CAMGEW has created a HoneyShop in Bamenda to help sale bee farmers' products. CAMGEW HONEYSHOP also sale bee farmers' material and equipment for honey harvesting and transformation. Forest education has been going on in the community radios, schools and communities around Kilum-Ijim forest. CAMGEW has set 3 tree nurseries around Kilum-Ijim forest to nurse trees for forest regeneration and the tree nurseries currently have about 150000 trees ready for planting. CAMGEW also run a micro-credit scheme for peasant women empowerment programme and 987 women have been trained with more than 907 women receiving loans to do business from 2015 to December 2017. This is an alternative source of livelihood to the forest.

PREFACE

CAMGEW PEASANT WOMEN MICRO CREDIT SCHEME

Since 2015 CAMGEW has been running a micro-credit scheme for peasant women. This scheme assist women with business training on how to start a business, organize them into groups and provide them with small loans to start or expand existing micro businesses. This is aimed at developing female entrepreneurs who can create jobs, inspire other women and create wealth locally and expand nationally. The first Micro-credit Scheme project (PROMIC 1 meaning Promotion of Micro Enterprise Programme) started in Oku in April 2015 and the second Micro-credit Scheme project (PROMIC 1) started in Kumbo and Jakiri in October 2016. Oku, Kumbo and Jakiri are found in Bui Division of the North West Region of Cameroon. Our success story in Oku was a motivation factor for the approval of our second project.

In the present era women have much to offer than only doing domestic work. They make up the largest population of the nation. They are embedded with much potential that need to be unblocked. The present world gives opportunity for all to develop especially as we talk of social economy and solidarity. Solidarity is insurance for people with less opportunities and with solidarity they can move mountains. The developing world needs people who think out of the box and who do not only have education certificates but people who make things work. Creativity and innovation is what can change the developing world from the challenges of gender violence, poverty and unemployment. Women now have no limits in carryout social and economic activities. Everyone is born free and equal. Peasant women suffer from depression, poverty and unemployment. This project has come to give them hope to peasant women. We can solve problems in these communities like child trafficking, domestic violence against women and low literacy rate for the girl child. This project has come to create opportunities for women and help them build wealth so that they can participate in socio-economic and cultural development of their families and communities. CAMGEW listened to the challenges of peasant women, worked with them to identify activities that bring solutions to their challenges, then train them, support them with financially to start-up businesses and follow-up their businesses as they grow. Many peasant women are building wealth now, belonging to groups, participating in education of their children, eating well, going to hospital when sick and speaking out thanks to our

capacity building activities. CAMGEW has discovered that peasant women are creative and innovative. They are taking ordinary activities and doing them in an extra-ordinary way to change their lives. Our women are engaged in a variety of activities. They are now entrepreneurs turning their ideas to action. We must be the change we want and also bring the change we want to our women. CAMGEW has chosen the path to stand by women and support them meet their needs and create wealth. CAMEW has defined peasant women who benefit from our scheme as women living in rural areas and with monthly wage below basic wage (36.270 FCFA) approved by government. Each of the 2 projects (PROMIC I and PROMIC II) are run with US\$ 22.000. CAMGEW submit quarterly detail financial and activity reports to partner with support documents like attendance list, filled payment forms, decision report of committee, group pictures for various trainings, place where training took place, various businesses financed and businesses not financed.

FOR AUTHOR USE ONLY

CHAPTER 1

PROJECT INTRODUCTION

1. DESCRIPTION OF THE AREA

This project is carried out in villages of Oku, Kumbo and Jakiri Sub Divisions found around Kilum forest area. These three Sub Divisions are found in Bui Division of the North West Region of Cameroon. Oku and Kumbo count a female dominance of about 52%.

2. PROJECT RATIONAL:

Oku, Kumbo and Jakiri are communities where unemployment, poverty, poor nutrition and poor health are critical issues that affect peasant women and their children especially those around the Kilum forest where she work. Some of these communities lack access to electricity and potable water, access to finances, collateral security, and are not able participate fully in decision making processes locally. Opportunities on entrepreneurship, capacity buildings and access to land are limited. Where these facilities are available they are not reliable, affordable and accessible. Some of these women are marginalized, less educated; suffer from domestic violence and their girls fall victims of child trafficking and early marriages. The majority of this population is made up of women and young children given that there is high rate of rural exodus by men who form the work force. 51% of Cameroon population is made up of women and these women have to contribute in nation building. Some peasant women in Oku, Kumbo and Jakiri suffer from HIV/AIDS and other diseases. Some of them are infected or affected by these diseases. Agriculture is the main occupation of the population in the outskirts of Oku, Kumbo and Jakiri. Poverty hit hard and women lack farm inputs like tools, organic manure and improved seeds. Their crops easily get bad because they lack storage facilities. Paying school fees for children, hospital bills, food and clothing for themselves and their children has remained challenging. They are forced to sell their crops at low cost to meet these needs because they lack credit facilities and lack access to entrepreneurship opportunities. They are poorly organized and lack basic skills in business planning and record keeping. These problems need to be addressed in ways that are environmentally, socially and economically sustainable.

CAMGEW developed this peasant women project together with them to solve the above mentioned problems. CAMGEW has been working in Kilum-Ijim forest area

and discovered that communities living around the forest need more sources of livelihoods to get jobs, fight poverty and reduce pressure on the forest resources. This project is also an initiative in this direction.

3. ACTIVITIES

Economic activities of women in Oku, Kumbo and Jakiri area are surrounded around agriculture and tertiary activities. Women cultivate food crops such as Irish potatoes, vegetables such as cabbages, carrot, huckleberry, beans, groundnut, bananas and plantains, poultry farming, domestication of goats, sheep and pigs. Some of these women transform these food crops into corn bear, Gari, patch corn, palm wine and restaurant businesses. Others are engaged in marketing of fish, meat, fruits, palm oil, organic manure, various crop seedlings.

Some women are also involved in tertiary activities such as retailing of communication airtime, ICT equipments, second hand dresses, hair dressing and beauty parlor, dress making, homemade detergent, car fuel and engine oil, traditional embroidery, stationeries and community first aid health services.

CAMGEW train these women in Micro business skills to improve on their existing business activities and/or guide them start new ones. Our trainings are facilitated by an experienced team. These trainings create a forum for experience sharing on various business ventures. By learning new skills in micro business management they benefit from each other's experience.

4. TARGET GROUP

This scheme targets active poor women and adolescent girls of communities close to the Kilum forest area between the ages of 18 and 65. Women whose income are below the minimum monthly paid wage in Cameroon (36.270 FCFA) are eligible to apply for a loan, receive training, get loans and be coached to develop or to start-up micro-enterprises in our priority sector of agriculture, trade & commerce.

5. TARGET AREA

This programme target women close to Kilum forest area in the Oku, Kumbo and Jakiri Sub Divisions. This is to provide alternative sources of livelihood to forest communities especially for rural forest women. Most of these women cryout

farming around forest peripheries and through slash-and-burn in their farms there is often bush fires in the forest. Through this project, CAMGEW engage women in the management of the forest. CAMGEW uses this opportunity to sensitise them on the importance of protecting the forest. This funding from Swisshand Foundation does not cover running cost for this project (office rents, utilities and equipment) but forest project cover these cost. Women engaged in this project learn new ways to manage farms for greater yields without burning. There is a gradual behavioral change pattern and with the provision of alternatives to slash-and-burn like trainings (business skills and agroforestry) and provision of seed capital (money and farm seeds) is promising in poverty alleviation and job creation. This approach can be responsible for the recent reduction of the number of bush fires in the forest that CAMGEW has witnessed. Forest resources suffer greatly when community members are poor and unemployed. Providing them with job opportunities and poverty alleviation opportunities can reduce pressure on forest resources.

6. METHODOLOGY

CAMGEW saw the need to empower women for the sustainable management of Kilum Forest. This sustainability is guaranteed if women are involved and participate in decision making processes about forest and other social issues. CAMGEW has been working hard to engage women in forest decision making process. CAMGEW contacted Swisshand Foundation to support her empower women economically. She got a positive response and her staff then received online training from Swisshand Foundation for six months on cooperative management. This training was to help us manage funds and women properly. CAMGEW then received funding to train women on micro businesses, provide them Loans and do follow-up. CAMGEW informed various authorities about this project through written letters and visits. This was for information and to request their support where need may be. CAMGEW project team then raised awareness and did sensitisation to inform peasant women about this opportunity through the local radio stations like Oku Rural Radio and Bui Community Radios, womens social groups, flyers, women cultural groups and through door-to-door sensitisation. Women then come to apply for the loan, received training and got loans. The trainings are organised monthly. One in Oku and the other in Kumbo or Jackiri area. CAMGEW project team hold regular meetings weekly and monthly to look at project successes, challenges and chat the way forward.

7. INVOLVEMENT OF COMMUNITY LEADERS

CAMGEW Micro Credit Scheme project is supporting government's action to fight poverty and create jobs. Before the project began, it was presented to community leaders in Oku, Jakiri and Kumbo. These leaders included:

- The Senior Divisional officer for Bui Division, North West Region Cameroon
- The Divisional Officers for Oku, Kumbo and Jakiri sub Divisions
- The Police Public Security for Oku, Kumbo and Jakiri
- The Police Special Branch for Oku, Kumbo and Jakiri
- The National Gendarmerie for Oku, Kumbo and Jakiri
- The 2 Women Empowerment and the Family Centres in Oku and Kumbo
- Women local leaders and community representatives.
- Local councils in Oku, Kumbo and jakiri
- Traditional authorities in project sites and
- Village heads of communities where we work

CAMGEW solicited their help to make this project work. There has been great support from these leaders. The Senior Divisional officer and the Divisional Officers had given instructions to government services linked to our activities to support us when need arises and make this project a success. We have seen this happen through the responses we get from various services when need arises. During selection of beneficiaries, leaders from Women Empowerment and the Family centres, community women leaders and Village Heads play a vital role. They assist in selection of women to benefit from loans in their community because they know their community better. During cases of default in loan repayment the various authorities has been of great assistance. CAMGEW uses the community leaders, guarantors of women receiving loans and group members to handle this locally. When this gets difficult for us(CAMGEW, Women groups, beneficiaries' guarantors, community women leaders and village heads) to handle we consult the Police services for advise. This is very rare. CAMGEW has always requested every loan beneficiary to be proactive when they get loans and in case of challenges they should report or consult our project staff for support. When this fail

to happen and project team come closer to know what is not moving well and there is failure to collaborate we look for another way to solve the problem. The funds CAMGEW received from Swissland Foundation is a revolving fund for peasant women and when a woman receives the money it should help her become an entrepreneur and then readily and happily pay back to enable another woman benefit too.

FOR AUTHOR USE ONLY

CHAPTER 2

APPLICATION FOR A LOAN AND TRAINING

SENSITISATION: Peasant women are informed of this opportunity through door-to-door sensitisation, the community Radios, womens social and cultural groups, flyers and sharing of experiences by previous beneficiaries to community members equally sensitises the community at large. CAMGEW offers counselling session to women and girls in distress. Through this service, women in need are also identified and encouraged to apply for loan. CAMGEW help them identify an activities that can boost them economically. Sensitisation is done by the project staff with support from all CAMGEW staff since we work as a team. Our project partners also help in this process.

APPLICATION: The procedure for a woman to benefit from this scheme starts with filling of an application form design to get enough information from peasant women. This information help CAMGEW to understand each woman and join her develop a good business that can succeed depending on her skills, knowledge, experience and motivation. This application form contains information about the woman's identity, her micro business project, her proposed budget and her items that can serve as collateral security. Some women propose kitchen utensils, domestic animals reared, furniture, etc as collaterals. This is to make them know that it is important to think of what you will loose if you are not serious. CAMGEW is building them to be entrepreneurs who in a long run should operate in a liberal world to get better loans from bank, save money and get interest. Every month atleast 50 women apply to benefit from CAMGEW micro credit scheme.

TRAINING: Two trainings are done every month. A training is done in Oku and another in either Jakiri or Kumbo Sub Division. The trainings are facilitated by the project coordinators. We prefer using participatory approach than giving lectures. We use bottom-top approach in trainings. In each training there are averagely between 18 to 30 women. Each training run for about 7 hours. These trainings are intensive, covering the following areas of a micro business common in a rural area:

- Steps in becoming a successful entrepreneurs
- Advantages and disadvantages of micro-business
- How to prepare a simple business plan

- Sources of business funding
- The importance of savings in micro-business
- Venturing into business, what does it takes?
- Loan management
- Record keeping.

Women can apply to get loans from CAMGEW scheme 3 times. After completing the first training and doing business successfully with some encouraging take off, a woman can apply for the second loan to boost her business by either scaling-up or adding another activity to her started business that is complementary. *For example women involved in the marketing of groundnuts might decide to get another loan to buy a manual grinding mill to provide additional paid services to their customers. Many irish potatoe farmers have also engaged in variety of vegetable gardening because the community needs vegetable and spices on daily basis. They sell these vegetables and spices daily to get money for loan repayment while waiting for potatoes to get ready in 4 to 5 months time.* Women can apply for a third loan and after CAMGEW considers that her business has grown and so she can learn how to get bigger loans from bigger micro-finance or fiancial institutions where she can save money and get interest. CAMGEW still support her with coaching if she needs. The trainings for the different loan applications are different because the businesses are in different stages and faces different challenges that need to be handle differently. 987 women have benefitted from business skill training as of December 2017.

CHAPTER 3

SELECTION OF BENEFICIARIES, BISBURSEMENT AND FOLLOW-UP

1. SELECTION OF BENEFICIARIES:

After the training, the programme committee members meet to review the applications of the participants. This committee comprises of the programme chair person, the programme coordinators, some women leaders from community to represent their community women, the internal program auditors and two other members whom we judge are realistic. The application are reveiwed for selection of beneficiaries. Beneficiaries are validated by the committee based to the type of business, the location (must be within the programme zone), the age and capability of the applicant to do business, the type of business, the objectivity of the amount applied vis-à-vis the business project, the moral and financial reputation of the applicant in her community, applicant participation during business training, punctuality during training, longetivity of the women in the community and most importantly the respect of CAMGEW vision, mission and objectives. Some women can come new in the community and be interested in our loan but we do not give because they can run away with the money. Women who are not very stable in the community are doubted by us to give loans. That is why before we go for training in a community, we have to make proper investigation about the community where we want to do training, know the type of businesses they carryout, their behaviour, the behaviour of men, key women leaders, women we can confine on them, their village head and the size of the community. We inquire about this. Some women that we train decide not to receive our loans because a family member or friend decided to support them financially to start a bsiness. Some women attend our trainings because they need only business skills and not money. CAMGEW offer these training free for peasant women. US\$ 5 or 2500 FCFA was supposed to be fee for the training of each woman as prescribed in the contract with funding partner but because CAMGEW understand the local realities she decided to offer training for free. CAMGEW does not support activitis that are not environmentally friendly even if they are profitable.

2. DISBURSEMENT:

After the selection of beneficiaries, the program coordinator informs them for loan disbursement. The amounts given to women ranges between 30.000FCFA to 130000FCFA. Every month, CAMGEW disburse an average amount of 3.500.000FCFA for women to either start or scale-up an existing business. Women venture in to various businesses:

- Agriculture; Irish potatoes cultivation, beans, maize, vegetable gardening
- Animal farming: domestic goats, sheep, piggery, poultry farming
- Basic commodities: palm oil, rice, onion, gari, detergents, salt, second hand dresses and shoes, snacks from maize and cassava flour
- Hair dressing and dress making
- Traditional embroidery
- Services: ICT,
- Shops of assorted edible and basic commodities

Averagely, about 30 to 40 women receive loans monthly from the 2 trainings in Oku and Nso(Kumbo and Jakiri). Loans are disbursed after beneficiaries and guarantors sign loan contracts. CAMGEW give bigger loans to women receiving for the second and third time after training. 907 women have benefited from loans as of December 2017.

3. LOAN REPAYMENT AND FOLLOW-UP

Loan given to women are sheduled for payment within a period of six months in six monthly instalments. All instalments are due after every thirty days with an interest rate of 2% (compound interest) to support CAMGEW with salaries, transport and training cost for the programme. This is also to support the project last longer. Three days to the due date of payment, reminder messages are sent to the beneficiaries. This is because these peasant women with little or no formal education sometimes forget the due date of payment. When a beneficiary completes her loan repayment, appreciation messages are sent to guarantors who support the women get the loans. This is to build trust and keep in touch with women who received the loans. The community can only be stronger if we show love and acknowledgement when need be. Most women get support from their loved ones to repay their loans while they invest in long term businesses. This is because counselling played a vital role in changing the mindset of most people in the

community towards love and support for one another. Through counselling, husbands and children can understand that their wives and mothers needs support to grow economically and socially. In cases where the client is delaying or defaulting, she is called and advised on what to do. The guarantor is also called and informed of any irregularities to assist CAMGEW get the loan from beneficiaries. Guarantors are mostly husbands of our women, their children, brothers, sisters, other relatives or good friends.

CAMGEW provide free follow-up for beneficiaries who receive loans. During follow-up, beneficiaries share successes and challenges experienced in their various businesses. The follow-up team gives them business advice and moral support to make their businesses grow.

Till present CAMGEW has about 2 cases of women who have been delinquent. There has been some few cases that we had to invest resources to recover the money from some women. In case of death of beneficiary we talk out with the family, in case of accidents or sickness we work closely with the woman concerned and her family to make things easier and in cases of other challenges we need just to show love to women and we expect them also to show us love through their actions, talks and thoughts. Life is all about understanding and living to give hope to each other. CAMGEW hold this philosophy strong.

In case of non collaboration from beneficiary, project team visit and seek dialogue with beneficiary for amicable settlement. When this fails we approach the guarantor to get a solution. CAMGEW try to get a solution through consultation with community women leaders, village heads and councillors. This goes along with reminder written messages from CAMGEW. The last thing we can think to do if peaceful recovery fails is to involve the police. We need the money back so that it can continue to serve other women.

4. SAVINGS

During the business training, women are encouraged to save. This is an important factor for any business person. Most beneficiaries are involved in businesses that generate income daily. For example restaurant, flour snacks and retailing fruits and vegetables. Savings help them to secure the capital for their businesses, pay loans on due dates, and plan financially towards business development. CAMGEW micro credit scheme has a saving scheme that assists women save daily. This saving scheme has been applauded by both men and women in the community. Through

this scheme women save towards payment of their loans, plan financially towards education of their children and respond to emergency situations especially health. This saving scheme is opened to everyone in the community, so non beneficiaries also save in this scheme including men and boys. CAMGEW's saving scheme yields no interest, so bit-by-bit women save in CAMGEW and later create savings accounts in legalised Micro-Finance institutions where they can earn interest on their savings. CAMGEW saving scheme is purposely to help women save and pay their loans.

5. SOLIDARITY GROUPS

After training and selection of loan beneficiaries, loan beneficiaries form a social group in each village where the training is done. Each group decide the name for their group and elect an executive made up of the president, the secretary, financial secretary and adviser. The group members decide a name for their groups. These names have meanings. Here are some group names in Oku an Nso with their meanings: *'KONGFEYIN' meaning GOD LOVES; 'FOFEYIN' meaning GOD GIVES; 'KJOFEKEMBEGNENKEJUDE' meaning IT IS GOOD TO IMITATE A GOOD THING; 'NEYFEYIN' meaning MADE BY GOD; BONGSISIIY meaning BETTER TO DIALOGUE; 'WIRATUR' meaning STRIVE TO DO SOMETHING and 'BONG-A-MAN' meaning IT IS BETTER TO RESOLVE CONFLICTS and 'BONGATATI' meaning IT IS BETTER TO COME TOGETHER.*

The group decide a meeting day. They mostly meet twice a month and the second seatings are mostly closer to the due date for loan repayment. These rural women whom we train and give loans have almost the same status (complexes are absent) and therefore exchange ideas freely with information that can help their families flowing freely. They share opportunities that can benefit their children openly and learn from each other with no feeling of superiority and/or inferiority complex.

These groups function like a cooperative where they buy various goods like vegetable oil, detergents, flour, rice, table salt, education materials for their kids in school, farm tools, crop seeds, organic manure for their farms and so on, in bulk and share amongst members to enjoy from economies of scale. CAMGEW help them in purchase and transportation of goods found in towns. CAMGEW is thanking MIVA Switzerland for supporting her with a vehicle that ease transportation of her staffs and goods to remote communities. This has been

positive but our forestry and apiculture department share this vehicle with Women department. Our work need another vehicle to better serve communities.

Solidarity groups serve as community insurance for group members in times of sorrow (death, accidents, disasters, health, famine) and in times joy (birth, weddings, graduation ceremonies, child naming, christain and moslem celebrations). They support each other in their participation morally and materially. Their way of life is admired by many other women who are non beneficiaries of our micro credit scheme. Beneficiaries in these groups also have a saving scheme within their group which is different from that of CAMGEW where they save weekly and assist a non beneficiary to start her own micro business while waiting to apply for a CAMGEW loan. Savings is done to build trust and collateral by these members. Some women who attended the business training but could not benefit because of poor character joined the created groups and learned how to live amongst women. The group monitors them and could recommend and guarantee these women to get loans from CAMGEW when they see that they are ready. New members benefit also from group opportunities and resource person who come to train and/or visit the group. Some other women whom we trained and discovered that they could easily raise money to do business still decide to be members of a group just to belong. This attract new members in to their group and has made women in communities more organised and responsible.

Women operating the same type of business in the group form plateforms, where they consult each other as platform members in gatherings or on business sites to share successes, challenges and the way forward. Such platforms include poultry farmers platforms, vegetable farmers platforms, restaurant women platforms and so on. CAMGEW is now looking for funds to train women in various platforms to improve their businesses like women in restaurant businesses get better skills on cooking and sanitation and this help them grow and improve on community health and nutrition.

Through these groups, CAMGEW micro-credit scheme team can easily contact the beneficiaries, share new ideas with them and invite resource persons to enlighten them in various areas of life. Follow-up is also ensured amongst the group member. The group also serve as reminder points to each other and sometimes assist in repayment on the due date when their member is in difficulties before the member can repay to the group account later.

CAMGEW Rural Women network: Women who have benefited from CAMGEW women empowerment programme like micro credit scheme and gender equality programmes have always wanted to identify themselves. CAMGEW had always wondered how useful this will be. The women explained that many a times they have no opportunities to join in celebrations like International Women Day. Some women are at the centre stage and women like those that CAMGEW work with feel they have little or nothing to offer. CAMGEW during 2016 International Women Day celebration brought women who benefited from her activities together. They participated in the event in Oku through march-pass, dances and also in a CAMGEW workshop organised on child trafficking, women and land rights and on legalisation of marriages. Women shared experiences among themselves and learned from each other. Women spoke out and left the event satisfied that their problems have been heard. CAMGEW coordinated the event and provided snacks and drinks to women. Women meet each other, shared experiences with each other and learned from each other. The women asked CAMGEW to organise this type of events frequently. Some men participated and others clapped for the women as they marched. Men are supporting women to unblock their potentials.

6. COMMUNICATION

Various means of communication are used to maintain cordial relationship with the funding partner, community authorities and leaders, the beneficiaries and in the community. These include:

Language; English language is used in communicating with Swissland. During trainings, Pidgin English, Oku local language (for Oku) and Lamnso local language (for Kumbo and Jakiri) are used to reach out to peasant women. This means that coordinators in each area must understand local languages and Pidgin English.

Telephone; Telephone calls and messages assist during mobilisation for the business training, follow-up of women, loan recovery, sharing of information, organisation of exchange visits and reporting. Guarantors are informed by telephone calls and messages on the loan situations of those women they guaranteed.

Internet; Emails facilitate reporting, receiving information and technical support from partners and planing of exchange visits. Sharing of information,

communication through Social media especially facebook and Whatsapp help us to share information through videos, pictures and articles with the outside world for learning and criticisms. CAMGEW has a website too where project information is share.

Networks: She is in networks like Cameroon Women Thrive Network, Empowerment Women based in UK and USA, Young Africans Leaders Initiative (YALI), Cameroon Future In Our Hands Network (FIOH Network). CAMGEW share information and learn from members in this networks.

Postage; Through postage we send and receive mails from various partners.

Radio; Community radios are used both in Oku, Kumbo and Jakiri to sensitise and inform the community members of various opportunities, activities and happenings about the scheme.

Television; through the television, we share experience.

Publications; flyer, booklets and calenders about the micro credit scheme are produced and shared with partners, beneficiaries, community members, visitors, researchers and the public atlarge. Through these publications we share information, create awareness and sensitise the population on our activities.

University community: CAMGEW has been hosting students on internship and research interested in issues of rural women and micro-finance. We have had a student who did her Masters Thesis on micro-finance with case study of CAMGEW peasant women programme. She got an excellent grade.

CAMGEW Vehicle and Taxi motorcycle; These are used to visit clients and deliver messages, during trainings and loan collection, follow-up and during outdoor counselling.

CHAPTER 4

PROJECT IMPACT

1. ENVIRONMENTAL AND HEALTH IMPACT

CAMGEW believes in healthy environment, healthy food and healthy life. During our micro credit scheme, women are enlightened on the goodness of organic manure both to the soil and to crops. In her micro credit scheme project, CAMGEW only support women to carry out farming activities with the use of organic manure such as cow dung, fowl droppings, goat dung, compost manure and so on. Some women take loans and engage in marketing of organic manure to other farmers in their community. Women who received loans for longterm crop production are encouraged to retail organic manure while waiting for their crop yields. This is one of the profitable micro businesses amongst peasant women. Many rural women live close to fields where cattle are reared so can collect this its dung. Most of our women own domestic animals like goats, sheep, pigs and fowls. Farm products cultivated with organic manure have a high market value in the nearby towns like Bamenda and so CAMGEW team support these women in marketing of their farm products. CAMGEW help identify buyers for their products and sometimes assist the women in marketing of their products. The products are transported to Bamenda using CAMGEW-MIVA vehicle. This has encouraged many farmers to be serious with their activities.

Chemical fertilizers is often very expensive (about USD40 per 50kg) and farmers end up not breaking even. On the other hand organic manure is locally available and affordable. Some of these peasant women are involved in domestic rearing of animals. They have these resources locally available and communities just need enlightenment on these issues. Through our micro credit scheme, we reach out to communities on these issues. Most farmers now produce organic crops that are good for healthy living and through CAMGEW HONEYSHOP in Bamenda, we reach out to many consumers.

Most women in our scheme own farms around kilom forest peripheries. Through CAMGEW trainings they are sensitised and educated on how to cultivate their farms and prevent bush fires caused by slash-and-burn. CAMGEW organised agroforestry trainings for them on soil conservation and food production. It is difficult to practice slash-and-burn if a woman practice agroforestry system of

farming. Agroforestry permit the harvesting of variety of crops(vegetables, fruits, cereals, tubers, cash crops like coffee, fodder, fireword, etc) from the same farm.

CAMGEW can only supply members of the public who come to us for food crops quality products which we are sure are good for health living. We can certify that our women products are good for healthy living.

CAMGEW believes in a healthy environment, for healthy food and for healthy living.

2. SOCIAL IMPACT

Many social ills are identified amongst peasant women. Most often they have little or no knowledge about them. Reaching out to them through our micro- credit scheme project women are enlightened on several issues.

Most women in rural areas are hardly literate on the importance of having national identification papers. This has been CAMGEW's experience working with rural communities. Presentations of a valid national identification paper both for the woman and her guarantor is a pre-condition to receive a loan from our scheme. This has pushed many families to have their identification papers. This is appreciated by most community members as their women do not only benefit from the loan but that has facilitated movement and participation during elections. The Police national identification office in Oku confirmed that the number of women making identification papers have greatly increased thanks to CAMGEW women empowerment programme through micro-credit scheme.

During disbursement women are organized to form a solidarity group. In these groups, group members are members' keepers. They learn from each other's experience and shares each other's moments of joy and sorrow. The issue of inferiority and superiority complex is reduced because these women are of the same status, they feel belonging and can share their ideas freely. Women now see the need to build good reputation and maintain it to benefit from opportunities. There has been a positive change in behavior of many women, thanks to our trainings and created solidarity groups. Many parents also follow-up their female children to participate in our training even if they do not benefit from the loan scheme. We have women who attain our micro credit scheme project but are not interested in the loan because they see the training important. Many men have attested that our project has made their homes/families stronger with strong

cooperation between husband and wife. We see many men coming to guarantee their wives to get our loans; this was not the case before. The police public security in Oku attested that there has been a reduction of domestic violence cases at the police stations thanks to CAMGEW counseling and women economic programme. Through CAMGEW counseling services women have learned to focus on possibility and take responsibility over happenings around them.

3. ECONOMIC IMPACT

CAMGEW micro credit scheme build women skills to become entrepreneurs and have access to finances to start businesses and make them grow. Most of these women not only do domestic duties but participate in other aspects of life. They can support their children with school needs or in learning a trade. Because they are economically empowered, they now build asset or heritage that guarantees their health, nutrition, accommodation, social life and the welfare of their families. They depend less on their husbands financially and materially.

Women start their businesses in a small scale and gradually they are growing. These small businesses meet various communities' basic needs and reduce distant movement to get the same service out of the villages. There is the development of economic decentralization. Women have started their businesses small, learn in the process, make errors and correct them, they are growing slowly but steadily from micro businesses to small businesses and then to big businesses. Our trained and practicing beneficiaries are models to community. They are now trainers of trainers to other women. Their family members (husband and children) are learning from trained women and participating to build solid homes economically and socially. Other community members are learning through emulation and volunteering. The value chain of food crops is clearly seen and developed with various actors in each part of the chain identified. This is building a young generation of incubated entrepreneurs. This growth proves sustainable for the future.

The value chain of many food crops is being developed slowly and its impact on job creation is seen locally. Women are thinking and trying to turn ideas to reality. CAMGEW has a case where a woman been cultivating vegetable with a small local market. CAMGEW micro credit scheme helped her to increase production but she needed a market to meet the increase production. The woman's daughter is married in Bamenda and so she though the daughter could help in marketing of the vegetable. The first 2 bags of vegetables were sent to Bamenda town and the

daughter got a fast market where she made her own profit and sent her mum's money for the vegetable. She asked her mother to send it regularly and arranged a transportation means for the vegetable to reach Bamenda regularly. She has regular customers now. The demand might be getting above the supply and so all women producing vegetables in her village have to group together and sale vegetable as a group. This will permit a vehicle to come directly to the village and collect within a respected time and also in a steady quantity and quality. CAMGEW has promised the women that she will assist to see this become a reality.

FOR AUTHOR USE ONLY

CHAPTER 5

CHALLENGES, OPPORTUNITIES AND TETIMONIES

1. CHALLENGES

- Lack of means of mobility. CAMGEW needs a vehicle for this project. The vehicle will help in training, loan disbursement, follow-up of loan beneficiaries, buying basic needs for our trained women groups from town and also transporting their farm products from villages to town to sell in CAMGEW SHOP. The present vehicle which we got from MIVA Switzerland has been serving the women department and its main department of forest and apiculture. It is over worked and sometimes it is difficult to serve the two departments at the same time.
- Poor state of the roads to villages around Kilum forest. This has made movement difficult and it is also time consuming. In some communities CAMGEW team uses motorcycle taxis or prefers to move by foot if we access that the risk of accident is high.
- Agricultural loans need more time for crops to mature for the market. Six months seems short and sometimes waiting for the peasant women to pay all money after harvest is risky because of a lot of uncertainties like pest, early rainfall, early rain departure, market for produce items, lack of means to transport goods to a better market, fluctuation in crop prices, storage facilities, etc. There is need for a special loan fund to satisfy women peasant farmers' needs. CAMGEW need to develop a clear and realistic loan scheme for rural women in agriculture and seek funding.
- Request for training and loan by community members is more than our means. Women need these services but CAMGEW has limited means to meet their needs. CAMGEW need more support to expand this services to other communities.
- CAMGEW's needs an office in Kumbo. CAMGEW need funds to set an office in Kumbo to coordinate activities she carryout in Kumbo and Jakiri Sub Division. It is difficult to coordinate the women programme in Kumbo and Jakiri from Oku and Bamenda offices.
- Lack of a rolling fund to help women get goods at low cost from towns and reduce the loan amount used in transportation of their goods from towns to their communities. There is high risk involve in travelling (risk to theft and risk to accidents). Women groups need to function as cooperatives where they buy goods they need and share among themselves to benefit from economies of scale. This is

where women department vehicle will serve women. The rolling fund will be used to buy goods from town and transport to rural communities for our women. When the vehicle is returning from rural communities it can carry farm products to CAMGEW SHOP in Bamenda.

➤ Lack of a market for rural women farm products: **CAMGEW HAS A DREAM TO START AN ORGANIC SHOP:** CAMGEW hope to start a FARMER ORGANIC SHOP where she will market her farmers' products. The products will be certified locally by CAMGEW as organic. CAMGEW will develop her local organic mark for farmers' products. CAMGEW has confidence in her farmers' products considering that our product coordinators to follow-up for loans granted to women involved in farming. Our coordinators will also serve as CAMGEW controllers and the community solidarity that we have built will serve as brothers and sisters keepers in monitoring to ensure quality and expected good prices. This will be facilitated by a vehicle for CAMGEW women department.

➤ Lack of associated trainings on hygiene and sanitation and food transformation to improve on food crop value chain.

➤ Some women fear to get loans, they lack confidence in themselves to work with the loan money and repay.

➤ Some women lack guarantors because of domestic conflicts. Some women do not get support from husbands to get loans. They rely on husbands to be guarantors but when husbands fail them, they see it as abnormal and betrayal to the family setting if they get another person as guarantor. The society looks at this to be wrong if the husband fail to guarantee the wife. In some cases, husbands care less, so wives get their husbands friends/relatives to serve as guarantors. Many of our women have the support of their husbands and this trust is increasing will our social services like counseling, gaining community acceptance, building solidarity in communities and proofing to our communities that we are a trust to be trusted.

➤ Some villages lack communication/telephone networks and this makes mobilization for training, follow-up and loan collection difficult.

2. OPPORTUNITIES

- Internship openings for students
- Research opportunities on poverty, impact of the scheme and mitigation measures of domestic violence
- Volunteering openings to gain experience and build professional capacity

3. SOME SUCCESSES FROM PROMIC

MNKONG YVETTE is a housewife from one of the neighbouring villages in oku SIMONKOH. She has benefited 2times from CAMGEW Loan scheme. She cultivates Irish potatoes, Huckleberry and Cabbage and both wholesale and retailing. When she came during the second business training to receive the second loan, she shared with the participants how the loan rescued her family. She said that two days before the loans were disbursed; her house roofed with grass got burnt. When she received the loan, she worked hand in hand with her husband and cultivated Irish potatoes for commercialisation. With God's blessings, the yields were so high as she invested 70.000frs loaned on her farm. She harvested the Irish potatoes and sold to the amount of 300.000frs. This helped her pay back the loan on the due dates and roofed the new house (the husband struggled to build), feed the family and provide for her children basic school needs. She said this loan strengthened her family bond and made them see the power of team work. She shared her story with tears of joy saying that to her CAMGEW is like the mother hen that covers all her chicks under her wings, gives them comfort and protects them from danger.

NDITO MARTHA lives in Oku with her family. She invested her loan on retailing palm oil. She shared with other women that this loan scheme brought so much joy to her family. Her daughter had written the national examination for two years without succeeding. But after saving in the CAMGEW saving scheme under the Micro-credit scheme, she used the savings to register for the child's public examination and purchased her school need. She said with joy that her daughter succeeded in the national examination that year. MARTHA added that her business has increased greatly. she said previously, she could only buy 20litres of palm oil but when she attended CAMGEW business training and got the loan, she moved from 20litres to 80litres of palm oil. She said the training made her understood the importance of business planning, publicity or marketing and record keeping. she shared the lessons learned during the training with her family members for sensitisation and that has impacted the attitude of the family members positively in managing her business.

EUFERENCIA BIY is woman from Mbockenghas-Oku. She appreciated the knowledge acquired from CAMGEW business training saying that the orientation and follow-up helped her understood the goodness of organic manure in crop

cultivation. She said the vegetables she cultivated with organic manure had a higher market value and increased her customers as most people in her neighbourhood appreciated and trusted her crops. She gets a ready market for her crops. People scramble for her crops in the market and some others place command in advance and pay. Her experienced motivated other women to use organic manure on their farms.

NSODZEWAI ELFRIDA is resident in MELUF Kumbo. She attended CAMGEW business training in October 2017 but got the loan in February 2017. Despite the non approval of her loan application by the program committee due to lack of national identification papers, the knowledge she gained during the training changed her life. After the training she started retailing palm wine in her house. With the knowledge on micro business management, she could have some income that assisted her met basic needs of her kids. When she got the loan in February 2017, she added equipment and materials for her palm wine business. This made her business unique compared to other palm wine bars in her community. She has gain community trust in palm wine business and now supplies palm wine in quality and quantity during cultural events, death celebrations and retails daily in her shop. She told other women in the second training session that she has successfully shared the knowledge she got from the business training with her family and together with her husband they manage the palm wine business and are able to met basic needs of the family.

BIBIANA LAUGHA is a woman from Kai-Kumbo. She applied for the first loan in December 2017 to start a micro business on retailing banana. Her loan was approved. Her greatest desire was to generate income from her business, repay the loan and save some money. She desired to repay the loan and have some savings that could assisted her roof her house. The house leaked in the rainy season. Together with her husband they worked hard, buying raw bananas and plantain from neighbouring villages and transporting to nearby towns during market days for sale. From the profit they made, they repaid the loan. During the evaluation session after completion of loan, the husband was present and said it is quite amazing what little drops of savings every week did to his family. After repaying the loan within six months, the savings from the business assisted them roofed a 3bed room house and continued with the business.

LAIMO PASCALINE is a woman from VEKOVI in Jakiri Sub Division. She prepares koki beans and retails. During the second business training towards reception of CAMGEW second loan, she told other women that she shared the knowledge from the training with her son. This helped the son start his own business of retailing car fuel. Her son's business has been very successful as he is enlightened about the strategies of managing micro businesses. This business made her son very focused and skillful. She appreciated the knowledge on business publicity and said that she could promote her business in her social groups, during religious gathering and amongst her friend. She witnessed a great increase in profit.

TESTIMONIES:

Mama NGINDA HENRIATTA who sales corn beer in Oku says she does not borrow corn to prepare corn beer before paying. She can buy a bag of corn at once which was not the case in the past. Her children can go to school thanks to her business. She made this statement "CAMGEW is that husband that came for singles like us".

CHUNG GLADYS says since she joined CAMGEW her life has never been the same. The living condition in her family has equally improved. Her children have never been sent away for school fees. She has been able to pay her children's fee from the profit of her business and also feed them too.

DIOM ELIZABETH being the first beneficiaries of the project she shared her joy of benefiting from the program. She said when she came to MANCHOK she had difficulties. The loan from CAMGEW helped her to be able to pay her children's school fees, buy food for the children and meet other needs. Now she is feels empowered.

Mrs. WAMBENG ANITA in the training on record keeping she shared that for her as a business person on farming, to know the quantity of Irish potatoes harvested in her farm, when harvesting she note each bag of Irish potatoes harvested by keeping one seed of Irish potatoe in a separate basket which she calls record keeping container. At the end of harvesting the whole farm, she will then count the number of seeds in her container and will then evaluate how much cost she incurred in planting and her labour. This helps her know how much she will sell her potatoes and also evaluate whether it is a profitable business to continue.

PARTNERS:

Swissland Foundation has supported CAMGEW financially, and technically in business techniques, financial and cooperative management.

Associated Country Women of the World (ACWW) has assisted CAMGEW financially to work on gender equality, techniques of gardening, marketing of organic manure, practical skills in food and nutrition for balance diet, health and counseling.

International Association of Francophone Mayors (AIMF) and GROUP SOS supported CAMGEW to build skills on Social and Solidarity Economy especially on social Innovation and decentralization for innovation, job creation and poverty alleviation.

Centres for Women Empowerment and the Family for Oku and Kumbo have helped CAMGEW in mobilisation of rural women for training and support.

APPENDICES

| VARIOUS BUSINESSES THAT WOMEN DO | | |
|--|--|---|
| Patch Corn And Poultry | Gardening | Buying and Retailing of Cabbage |
| Retailing Of Palm Oil and Beans | Hair Dressing | Farmers Shop. Retailing Farm Inputs like seeds and manure |
| Puff-puff And corn Pap | Sell of communication credit | Sell of assorted basic needs And Foodstuff |
| Frying of Gateaux, Puff-puff | Cabbage Cultivation | Huckleberry and cabbages Cultivation |
| Selling Of Rubber Shoes | Petrol Business and Palm Oil | Palm Oil and Petrol |
| Selling of food stuff Like Beans, Maize, Rice, Garri, plantains, etc | Selling of Dresses | Pharmacy Business by technician |
| Selling Of Dry Fish (Mbunga) | Buying and Selling Of Maize | Dress Making |
| Selling of Plantains And Fruits | Retailing Firewood | Selling of Fruits like oranges, plumb, pears, bananas |
| Frying from wheat flour and sell Meat | Buying and Selling of Cassava. | Fries with wheat flour And sell of Fruits |
| Retails Baby wear | Cooking of Koki beans, Garri, And Fish | Poultry Farming |
| Corn Beer Business | Buying and Retailing of Irish Potatoes | Buying and Selling of Honey |
| Corn Beer, Fowls And Beans | Fry and sells cow, goat, and bush Meat | Irish Potatoes Cultivation |
| Petrol And Communication Credit Transfer Business | Grinding Mill And Petrol | Buying and Selling of Vegetables |

| | | |
|------------------------------------|---|--|
| Patch Corn And Groundnut | Selling Table Birds | Poultry Farming and Baking of Cake |
| Restaurant Business | Knitting Of Traditional Caps | Knitting of Pullovers And Baby Sets. (baby wear) |
| Cooking of Soya Beans And Beans | Roosting Of Fresh Fish | Tailoring (Embroidery) |
| Retail of Fresh Fish. (cool store) | Electronics | Traditional Marking of Dresses. (traditional embroidery) |
| Readymade Dresses | Fruits and vegetables Like Carrots And Cabbages | Bananas And Pear Business |
| Corn beer And Beer Drinks | Production and marketing medicinal Oilment for old people | Grinding Mill And Poultry |

OKU WOMEN MICRO CREDIT SCHEME

| GROUP | NUMBER OF WOMEN TRAINED | NUMBER OF LOANS DISBURSED | GROUP | NUMBER OF WOMEN TRAINED | NUMBER OF LOANS DISBURSED |
|---|----------------------------------|---------------------------------|-------------------|----------------------------------|---------------------------------|
| APRIL 2015 | 12 | 12 | AUGUST 2016 | 13 | 13 |
| APRIL 2015 | 17 | 15 | SEPTEMBER 2016 | 25 | 25 |
| MAY 2015 | 20 | 17 | OCTOBER 2016 | 25 | 24 |
| JUNE 2015 | 20 | 18 | NOVEMBER 2016 | 18 | 18 |
| July 2015 | 19 | 18 | DECEMBER 2016 | 17 | 17 |
| AUGUST 2015 | 23 | 20 | JANUARY 2017 | 19 | 18 |
| SEPTEMBER 2015 | 16 | 14 | FEBRUARY 2017 | 32 | 31 |
| OCTOBER 2015 | 20 | 15 | MARCH 2017 | 19 | 17 |
| NOVEMBER 2015 | 22 | 15 | APRIL 2017 | 22 | 22 |
| DECEMBER 2015 | 18 | 17 | MAY 2017 | 18 | 18 |
| JANUARY 2016 | 17 | 17 | JUNE 2017 | 20 | 20 |
| FEBRUARY 2016 | 13 | 13 | JULY 2017 | 16 | 16 |
| MARCH 2016 | 13 | 11 | AUGUST 2017 | 16 | 16 |
| APRIL 2016 | 23 | 14 | SEPTEMBER 2017 | 25 | 25 |
| MAY 2016 | 18 | 16 | OCTOBER 2017 | 52 | 22 |
| JUNE 2016 | 18 | 18 | NOVEMBER 2017 | 0 | 25 |
| JULY 2016 | 11 | 11 | DECEMBER 2017 | 19 | 15 |
| TOTAL NUMBER OF WOMEN TRAINED IN OKU | | | 656 | | |
| TOTAL NUMBER OF WOMEN WHO RECEIVED LOANS | | | 603 | | |

KUMBO WOMEN MICRO CREDIT SCHEME

| S/N | GROUP | NUMBER OF WOMEN TRAINED | NUMBER OF LOANS DISBURSED |
|-----|-------------------|----------------------------------|---------------------------------|
| 1 | October 2016 | 36 | 13 |
| 2 | November 2016 | 0 | 13 |
| 3 | December 2016 | 12 | 12 |
| 4 | January 2017 | 38 | 17 |
| 5 | February 2017 | 0 | 19 |
| 6 | March 2017 | 46 | 23 |
| 7 | April 2017 | 34 | 18 |
| 8 | May 2017 | 29 | 32 |
| 9 | June 2017 | 0 | 27 |
| 10 | July 2017 | 25 | 25 |
| 11 | August 2017 | 34 | 34 |
| 12 | September 2017 | 0 | 0 |
| 13 | October 2017 | 34 | 29 |
| 14 | November 2017 | 15 | 15 |
| 15 | December 2017 | 28 | 27 |
| | TOTAL= | 331 | 304 |

ABOUT PROMIC COORDINATORS

WIRSIY EMMANUEL BINYUY as President of Micro credit Scheme

Wirsiy Emmanuel Binyuy is Team leader of CAMGEW and president of CAMGEW Micro-credit scheme project. He holds a Masters Degree in Environmental Restoration with 19 years' experience in the field. He has certificates in courses like Environmental leadership, Environmental Change Maker, Conflict Analysis, Agroforestry and has done many other short courses. He has undergone microfinance and cooperative management training for 6 months under Swissland Foundation – Switzerland. He did another course with Greenpeace on balancing the conservation and marketing equation. Working on conservation has been challenging and he discovered that can be difficult to achieve if it fails to address poverty, unemployment and gender inequality which are local realities. From 2013 Emmanuel has driven CAMGEW to make conservation a success by addressing these challenges in an integrated and differentiated approach. Emmanuel has focused to build a green economy by making forest people use creative and innovative ways to conserve the forest and gain livelihood opportunities. When forest communities have ownership of the forest and see it meeting their needs they will protect it. This is the reason why Emmanuel leads projects on Oku White Honey and brown honey value chain development, tree nursery development and forest regeneration, vocational training for youths, the Honeyshop in Bamenda and the Women Micro-finance project. Emmanuel's dream is to make things work for local people and Kilum-Ijim forest conservation.

1. SEVIDZEM ERNESTINE LEIKEKI as Project Coordinator

SEVIDZEM Ernestine LEIKEKI is programme leader and founding member of CAMGEW with Bachelors Degree in Common law and has certificates in courses like Lay Counseling from Archdiocese of Bamenda Justice and Peace Commission-Cameroon, Agroforestry from Trees for the Future – USA, Conflict Analysis and Conflict Negotiation and Management both from United States Institute of Peace-USA, Advocacy and Citizen Engagement in Coady International Institute, St Francis Xavier University Canada in 2012. Ernestine has a strong drive for women empowerment and girl child development. She has undergone microfinance and cooperative management for 6 months under Swissland Foundation – Switzerland. She has been working with women and girls in CAMGEW from 2007 till now. She

coordinates the CAMGEW Micro credit schemes in Oku, Kumbo and Jakiri. She is Programme Coordinator for PROMIC II in Kumbo and Jakiri Sub Division. In 2008 and 2009 she worked with Rural Investment Credit Micro-finance as cashier. Since 2010 till now she has been working with CAMGEW. Ernestine has also read widely on social enterprise, social economy, community solidarity, making change a reality, provoking change, community conflict management and resolution without the use of legal procedure.

2. NJIOH BERNADINE YAFE as Project Coordinator

NJIOH Bernadine YAFE is program assistant and holds General Certificate Education (GCE)-Advance Level. Between 2010 and 2013 she was a teacher in Government Technical High School Oku on Citizenship. Bernadine joined CAMGEW in July 2013 as a volunteer and assisted in management of CAMGEW vocational school. In 2015, she became an assistant of women empowerment programmes doing training on micro-credit scheme and awarding loans. She has undergone microfinance and cooperative management training for 6 months under Swissland Foundation- Switzerland. She is Programme Coordinator for PROMIC I in Oku. She also assists on other women empowerment activities and the running of the organisation. She is young and dynamic.

OTHER MEMBERS OF THE TEAM

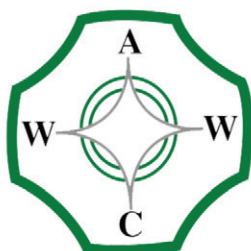
NGUM JIA RAYMOND, LANGJI PONDA SAAH and FONKA CYPRIAN have also assisted in this project in one way or the other. CAMGEW staff work as a team.

FOR AUTHOR USE ONLY

VARIOUS CREATED PLATFORMS TO MAKE BUSINESS WORK

| PLATFORM | BUSINESSES | TECHNICAL SUPPORT NEEDED |
|---------------------|---|--|
| Restaurant | Food, Fish and meat roasting | Hygiene and Sanitation Balance diet Customer service |
| Vegetable Gardening | Spices, Huckle berry, cabbages, carottes, green beans, garden eggs, | Organic gardening techniques Agroforestry techniques Vegetable preservation Marketing |
| Fruit marketing | Oranges, banana, pineapples, pawpaw, pear, etc | Preservation Marketing |
| Food stuff | Corn, beans, groundnuts, soyabeans, gari | Hygiene and Sanitation Customer service Pest management Preservation |

LOGOS needed



**Associated Country
Women of the World**

CAMGEW HONEYSHOP



Brown honey, Oku White Honey and Bumble beehoney of various quantities sold at different prices



Bees wax on sale



We provide bee suits, smokers, beehives and other bee equipment to customers.

WHERE TO GET THESE ITEMS



AT

CAMEROON GENDER AND ENVIRONMENT CAMEROON (CAMGEW),
NORTH WEST BEE FARMERS MESSENGER (NOWEFAM)

At

COFFEE COOPERATIVE BUILDING- FONCHA JUNCTION, BAMENDA,
CAMEROON

Opposite

NFC BANK or JANNA HOTEL Or AROUNA

Tel: (237) 675184310 OR 674732660 OR 697037417

(237) 678 310 269 OR 699 016 984

Email: camgew@yahoo.com, camgew@gmail.com

Website: www.camgew.com or www.camgew.org

Honey Shop is a resource Centre for learning about apiculture. CAMGEW train on apiculture and can supply apiculture materials to bee farmers. When you buy from us you are promoting the conservation of Kilum-Ijim forest and also assisting forest communities improve on their livelihoods. CAMGEW also has bee loving tree seeds and seedlings for sale.

FOR AUTHOR USE ONLY

FOR AUTHOR USE ONLY

**More
Books!**

yes
I want morebooks!

Buy your books fast and straightforward online - at one of world's fastest growing online book stores! Environmentally sound due to Print-on-Demand technologies.

Buy your books online at
www.morebooks.shop

Kaufen Sie Ihre Bücher schnell und unkompliziert online – auf einer der am schnellsten wachsenden Buchhandelsplattformen weltweit! Dank Print-On-Demand umwelt- und ressourcenschonend produziert.

Bücher schneller online kaufen
www.morebooks.shop

KS OmniScriptum Publishing
Brivibas gatve 197
LV-1039 Riga, Latvia
Telefax: +371 686 204 55

info@omniscryptum.com
www.omniscryptum.com

OMNIScriptum



FOR AUTHOR USE ONLY