



# NKONG DEVELOPMENT INSIGHTS

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Motto: Transforming Lives and Communities

## SMALL BUSINESS INITIATIVES: BREAKING POVERTY CHAINS AMONG LOW INCOME WOMEN



- BREAKING THE SILENCE ON TEENAGE PREGNANCY
- EXPANDING ADVOCACY AGAINST GENDER-BASED VIOLENCE



**NADEV BOARD  
MEMBER IS  
2018 WOMAN OF  
THE YEAR**



# SMALL BUSINESS INITIATIVES: BREAKING POVERTY CHAINS AMONG LOW INCOME WOMEN

*Twenty-two years down the development trail, the Small Business component of the Nkong Women Entrepreneurship Project (NWEPP) has demonstrated its potential to transform the lives of low income women.*

NWEPP continues to break the poverty chain among low income women of the South West Region through sustainable sources of livelihood. NADEV beneficiaries are delighted to share their success stories even in the midst of the current Anglophone crisis that continued to rock the region.

Serephine Younge of New Bonako along the Tiko-Douala road is now building her own house with profit generated from her snail business that she started two years ago with just 50,000 francs CFA.

During a monitoring visit in March 2018, Yonge said joyously, "I belong to the Rise and Shine social group. We were the very first in our community to be trained by NADEV. I learned how to calculate expenses and profit and also to keep business records. After the training, I was given 50,000 francs CFA as capital with which I started selling smoked fish then later diverted to snails when I realised it was more profitable."

After running her business for a year, Yonge said she received another loan of 100,000 francs CFA and today her capital has grown to 400,000 francs CFA.

"I have employed a young girl who assists in the business together with my son. I am now fine as a woman because I am able to solve many of my family problems especially as my husband, a mechanic, does not have work all the time. Presently, I am building my own house. I have moulded the blocks and have also started laying the foundation."

Younge said with another loan, she would reinforce her business.

"When I finally move into my house, I will build a store in front of the house," said Yonge.

As for Belinda Inong of Bomaka in Buea, her egusi business has enabled her to start a second business in cosmetics from which she is raking in a great deal of profit.



Small Business training in Mautu

Inong's life and that of her family has improved as she can now save at least 90,000 francs CFA weekly.

She says with unconcealed joy, "From the two businesses I am able to take care of my household needs such as food, medical bills, and clothing. I have bought sand to construct our house on my plot."

Inong adds, "All of these achievements are the outcome of a training that NADEV gave me and other women on Business Management at Mile 16 Bolifamba. The training enabled me to know the in and out of my business, evaluate my business and know whether I am making a loss or gain. I also learned how to take stock of my business, and how to receive my customers. Apart from the training we were also given 50,000 francs CFA each as capital to reinforce or start our businesses. I added the 50,000 I to 30,000 I had, so I had 80,000 francs CFA. I bought egusi from Muyuka market and sold in Buea.

According to Inong, her business took another shape when she applied the knowl-

edge she learned.

"I started making remarkable profit," Inong said.

Bih Awah Unice, a Tiko trainee, Ajara of Owe, Mopep Catherine and many more women have similar testimonies about the impact of the business component of Nkong Women's Entrepreneurship Project on their livelihoods.

Bih Awah, who had been selling for somebody else and found it very difficult to take care of herself and her two children, said she started a soft drinks business with 50,000 francs CFA loaned by NADEV and today the capital has grown to 200,000 francs CFA.

"I use part of the profit generated from the business to rent a house for myself and my children. I have also bought a bed, a gas cooker and a gas stand," says Awah.

Awah can now also comfortably pay her children's school fees and medical bills stress-free.

"I have also sent 200,000 francs CFA to my sister to finish our house. Meanwhile, I have employed three boys to assist me in selling. I thank Nkong Hill Top so much for this support because they have enabled me to take care of myself and children. I wish them long life and prosperity," says Awah.

Inspired by the positive results, NADEV entered the year 2018 with more small business trainings in Mautu and Tiko. Over 70 low income women were empowered with business management skills such as record keeping, risk management, savings, customer relationship and marketing.

At the end of the training participants received soft loans from Nkong Credit for Development amounting to 3.7 million as business capital to either start new businesses or reinforce existing ones.



Serephine Younge in her building site



# LIVESTOCK FARMING RELIEVES NEEDY WIDOWS

*Pig farming, a major component within NWEF, has over the years proven its worth as a sustainable source of livelihood for vulnerable widows.*

After reaching out to over 400 widows in the South West Region, the future of the piggery project as a life changing activity appears bright.

Remarkable success stories abound from widows who have received support from NWEF and are in the piggery business.

During follow-up visits, these women were very delighted to share their testimonies with the NADEV NWEF team. It is heartening to see what these beneficiaries are doing with income generated from the sales of their pigs.

"I was as helpless as a widow until the day I heard an announcement that some people wanted to meet widows at the school. We went there and we were told how some other widows like us were doing pig farming," said Mary Bih, a beneficiary in Ediki in Meme Division.

Bih and fellow widows were trained on pig farming. She did not only learn to feed pigs, detect common diseases, but also how to grow pigs as a business and cater for her family. After the training they were each given a pigsty, two

piglets and feed.

Bih applied the knowledge and skills she had received from NWEF and started feeding her pigs "The pigs grew very well. After eight months, I sold the pigs and got 280,000 francs CFA," Bih recalled. She quickly bought two new piglets for her pigsty and bought sand.

"I am now moulding blocks to construct a house and also planning to start another business that would enable me complete my house," said Bih. "I thank NADEV and may God bless them so that they can continue to help other people just as they helped us."

In the same light, Igong Helen has been able to sponsor her daughter at the University of Bamenda with income generated from the sale of her pigs. At the moment of telling her success story, Igong had six piglets in the sty.

Igong's cheerful story emanates from her female pig that gave birth to nine piglets af-



Beneficiaries receive piglets in Mpondo Balong

ter which she sold the mother pig.

"This enabled me to pay my daughter's school fees and rents at the University of Bamenda. I also paid my hospital bills," said Igong. Mangu Agnes Nkwetta, Masanda Rose Fonky and many more relieved widows also shared their success stories.

Based on the success stories, livestock farming is still at the forefront of development initiative that NADEV is executing in the year 2018.

Ombe and Mpondo Balong are some of the new communities that are benefiting from the piggery project where. Some Widows have been supported with each person receiving a backyard pigsty, two piglets, feed and technical assistance that will run for eight months.

All the widows were trained on feeding, record keeping, disease control, group dynamics and marketing to upgrade their skills on pig farm management.

## NKONG CREDIT FOR DEVELOPMENT OPENS NEW BRANCH

Nkong Credit for Development (NC4D) a Category 1 micro-finance institution in Buea has opened a new branch in Mutengene, Fako Division, South West Region.

The new branch is an addition to other branches in Douala (Bonaberi) Kumba, Muyuka, Menji, Muyenge and the Bomaka branch that was recently relocated to Mile 17 in Buea.

NC4D manager, Isidore Asongalem, said it became necessary to create a branch at Mutengene because of the rising number of beneficiary business women within the Nkong Women Entrepreneurship Project (NWEF) in Tiko and Mutengene.

Also Artisanal Miners of New Bomako and Mudeka whose activities were recently formalised by NADEV (Nkong Hill Top Association for Development) under the Development Minerals Program led by UNDP will soon be needing loans.

NC4D was created in 2009 with the goal to promote access to micro-finance for

members and the community at large especially the rural and urban poor. It offers many products and services which include; savings account, deposit account, group account, minor account, salary account, loans, public contract financing, mobile savings, consultancy/business solutions, money transfer and mobile money operations.

Over the years these services have improved the lives of over 4,000 persons especially women, through savings and loans.

"NC4D has been very supportive to me. So far, I have benefited over five loans which enabled me to send my younger sister and children to school. The recent loan I took enabled me to pay my younger sister's fee and accommodation at Government Higher Technical Training College (GHTTC) Kumba," said Emelda Kinde, who has been a member for over eight years.



NC4D member, Francis Ayamba testifies



She added, "I also took a loan and bought a chain saw which am presently renting out to generate income. NC4D is a nice place. I wish them more grace, May they continue to extend to other places."

Francis Ayamba, a Douala based printer and committed member of NC4D, said he has regularly enjoyed the services of NC4D.

"We are often encouraged to save during our General Assembly meetings. It's worth emphasising that NC4D is dedicated to providing customised services to the rural poor especially women and youths," said Ayamba.



# NADEV EXPANDS ADVOCACY AGAINST GENDER-BASED VIOLENCE



Gender and Widows Rights sensitization in Modoni, Fako division

The quest for gender equality and widows' rights remains one of the major preoccupations of NADEV due to prejudices such as early marriages/forced marriages, reproductive rights issues, widowhood malpractices and others.

After reaching 1000 men, women and youths in 10 com-

munities through gender and widows' rights sensitization workshops in 2017, 10 more communities were shortlisted for advocacy against gender discrimination.

In Ombe New Layout (Fako Division) and Mondoni, women, men, youths and some members of traditional coun-

cils were brought together in March 2018 to identify some socio-cultural practices that hamper women's progress in their communities.

The groups were also expected to learn about widows' rights then draw up action plans to reduce the plights of widows. This was done after carrying out a base line survey to determine the level of understanding of community members about gender issues.

Though many communities have little knowledge about gender issues, expectations ran high at the end of the workshop.

Mrs. Comfort, Director of Rhe-ma Grace Orphanage, said, "I pray and believe this meeting will also help to reduce the birth rate among teenage girls in Ombe New Layout, the number of 'come we stay', wife maltreatment and battering, and also the importance of

marriage certificates. I wish to say as I promised to mobilize the community to embrace the opportunity and legalize their unions and that of their children."

Action plans were elaborated aimed at trying to curb malpractices against girls, women and widows. In this vein, Zinkeng Patrick of the Bafia community committed himself and mobilised couples for mass marriage after being touched by the training.

Ngu Martin, a member of a traditional council, committed himself to give equal opportunities to his male and female children.

To monitor the impact of the training, the NADEV follow-up team would carry out monthly reporting to determine the level of attitude change in the respective communities in respect to gender-based violence.

## YOUTH ENTREPRENEURSHIP TRAININGS BEGIN TO PAY OFF

The Nkong Youth Entrepreneurship Programme (NYE2P) that was launched in January 2016 has begun impacting on youth businesses.

Shortly after being inspired by the training, Genevieve Gaissibe of Buea set up a restaurant business.

"Though I am a medical doctor I decided to open a restaurant after being inspired by the Youth Entrepreneurship Training I attended at NADEV," said Gaissibe during a coaching exercise at her business site at Clerks Quarters in Buea.

Others like Ntmark Felicia of Kumba and Gabriel Vuwesi have been able to save and expand their businesses. Gabriel has bought a new photocopier and employed one other youth to run his documentation at the University of Buea.

"My experience in business changed totally after the youth entrepreneurship training I attended at NADEV. I have also experienced 15% increase in my revenue," said Vuwesi.

Working with the unique goal to build entrepreneurial skills as well as create employment opportunities for youths, the Nkong Youth Entrepreneurship Programme (NYE2P) extended from Kumba, Muyuka Buea, Limbe 1, Tiko as of Decem-



Youth Entrepreneurship training at Limbe 11

ber 2017 to Alou and Limbe II by March 2018.

Workshop were opportunities for youths to be endowed with practical entrepreneurship and business managerial skills such as business idea generation, customer relationship, business plan writing and record keeping.

In Alou Subdivision, Lebiale Division, agri-business training was organised in February 2018 during which some 26 young persons were challenged to pick up

business ideas from the agricultural activities in their community then develop them into marketable business plans for possible funding.

Meanwhile at Limbe II, some partners concerned with youth development such as the National Employment Fund, the Limbe II Sub-Delegation of Youth Affairs and Civic Education, the Limbe II Council, entrepreneurs and NADEV presented some current opportunities for youths both in the private sector and within government programmes.

The youths were also encouraged to take the training seriously and more importantly

produce a marketable business plan at the end.

Apart from trainings, a youth entrepreneurship coaching team that was created at NADEV in 2016 is available to assist trainee youths in business plan writing and business coaching. In all of this NADEV will like to see youth potentials develop adequate sponsorship for their initiatives and also female youths should be able to compete with their male counterparts.



# BUEA COMMEMORATES GLOBAL MONEY WEEK FIRST TIME-EVER

A seminar on financial education, visits to financial institutions, TV and radio talks were top among the activities organised by NADEV to commemorate the Global Money Week under the theme "Money Matters Matter".

To commemorate the day for the first time in Buea, youths were brought together, and some reached through the media with financial literacy activities.

Budgeting, savings, investment, entrepreneurship and wealth creation were some of the key areas packaged in different forms to motivate youths to make smart financial decisions today and secure brighter futures.

Some youth groups that participated in the event were the Youth Empowerment Actors, Grooming Grounds for Female Legends, Association to Improve the Status of the Cameroonian Woman and more. At the end of financial education exercises, participants shared their views during evaluation.



Camera pose during visits to Financial Institutions

According to Tembe Henry, CEO of Youth Empowerment Actors in Buea, the seminar session opened his eyes to essential and non-essential expenditure which he needs to take into account when drawing a budget.

"We learned practical cases on how to save, how to create an account and how to

make smart financial decisions. I thank Nkong Hill Top Association for Development for organising the first-ever Global Money Week in Buea," said Tembe. He said they learned to plan for the future.

Another participant, Echarie Lisa, Founder of Grooming Grounds for Female Legends, she had a life-changing experience.

Said Echarie: "I got ideas, success stories and life experiences from other participants. I am taking a lot of information back home to share with other youths about services offered by financial institutions."

The Global Money Week is an annual money awareness campaign built to inspire children and young people to learn about money matters, livelihoods and entrepreneurship.

Initiated in 2012 by Child and Youth Finance International, a Netherlands-based organisation, the Global Money Week has today touched the lives of over 8.5 million children and young people through 27,500 organisations in 137 countries, including NADEV in Cameroon.

## NADEV SUPPORTS ARTISANAL MINERS FOR IMPROVED LIVELIHOODS



NADEV staff work with Mudeka Artisanal Miners

Cooperative creation among artisanal miners and artisanal miners' cards, capacity building on environmental, health, legal framework with regards to mining activities, entrepreneurship and data digitization are some supports that NADEV is currently rendering to four artisanal miners sites in the South West and North West Regions of Cameroon.

Activities started with sensitization accompanied by site

identification and the mineral type in the four pilot sites: Mudeka and Mounjo for Tiko Council sand, Bamessing for Ndop Council clay, Mile 24 for Bafut Council sand and Yoke for Muyuka Council sand.

Activities are geared towards equipping the miners with the needed skills to sustain and improve on newly created structures to cater for their needs with funds from the EU and implemented by

the UNDP in Cameroon.

Thanks to the cooperation between Africa, Caribbean and Pacific (ACP) and the European Union (EU), the initiative is to enable artisanal mining to become profitable businesses for actors to earn decent employment.

Business plans have been developed which miners' co-operatives would use to access funding.

Some beneficiary miners from the project pioneer site (Mudeka in Fako Division) have begun witnessing significant positive livelihood changes.

A beneficiary, Chong Chesangha Godlove, said NADEV has broadened his knowledge about artisanal mining.

"It appears we were working blindly at first. But now we have developed good business ideas and also learned how to protect our environment, and work without infections," said Chong Chesangha.

According to Njoh Mbange Louis, the new strategies put in place such as team work and planning have empowered him to witness a weekly revenue increase of at least 10,000 francs CFA.

Njoh now works in partnership with his wife for better financial management.



# BREAKING THE SILENCE ON TEENAGE PREGNANCY



Workshop on Teenage Pregnancy in Tole

Teenage pregnancy has been around for countless years, mostly caused by socio-cultural norms that encourage early marriages, ignorance of reproductive sexual health, myths and misconceptions about contraceptives, poverty and low self-esteem.

According to the WHO fact sheet 2014, 11% of all births result from teenage pregnancies, with 95% of these births occurring in low and middle income countries. In Cameroon about 12% of all births are to adolescent mothers. Pregnancy in adolescence is associated with higher risk of caesarean deliveries, low infant birth weight, neonatal asphyxia and prematurity.

In Buea, studies carried out in the Buea Health District between March and August 2013 showed that teenage birth stood at 13.3% characterised by low birth weight preterm babies, low five minutes Apgar scoring with teenage mothers having perineal tears.

It is in this light that NADEV added Reproductive Rights Workshops in its 2018 Operational Plan to sensitise young girls about the dangers of teenage pregnancy; to improve teenage girls' knowledge on reproductive health and sexuality, assist them in changing their behaviour and making healthy decisions and to examine values and attitudes towards gender relationships.

It is hoped that the reproductive health training workshops would reduce the rate of teenage pregnancies in the South West Region.

NADEV organised the first workshop from April 04th- 06th 2018 at Tole under the theme "the Impact of Teenage Pregnancy on our Society, What Way Forward? The aim was to assess and reduce the rate of teenage pregnancy in Tole, a cosmopolitan community embedded in the former tea estate of the Cameroon Development

Corporation (CDC).

Mofor Samuel of Global Health Dialogue presented key information on teenage pregnancy, gender roles, sex and society while Taniform Frinwie Emilia elaborated understanding the human body, causes of teenage pregnancies and strategies to mitigate teenage pregnancies; and Konang Jesse presented behavioural change communication to improve communication on teenage pregnancy, its consequences and prevention.

The workshop that started with baseline data collection on the incidence of teenage pregnancy in Tole was used as a tool to expose the dangers of premature sex and consequently early unwanted pregnancies to over 45 teenagers and some adults in the Tole community.

For many of the participants, the workshop was a rude awakening to the traumatising aftermath of early pregnancy.

Ambe Shaline said she now feels ashamed of early pregnancy considering the damages it causes to the future of the young girl.

"I am going to concentrate on my studies and avoid dressing like someone who is looking for a boyfriend," said Shaline.

Young participant adults committed themselves to educate others having been reminded about the threats that early pregnancies pose in the society.

"I have to educate my siblings and neighbours on the disadvantages of early sex, how it affects them in the family, school and community," Kuele Marie Noel said.

Meanwhile, Samson Mbole, having learned what female teenagers pass through in the hands of boys like him, said, "It is more profitable for me to focus on my education instead of going about taking drugs and pursuing girls. I will sensitise my friends who did not attend this workshop to avoid child

abuse and sexual harassment."

Young people, who are not yet victims of teenage pregnancies, were challenged to say 'no' to early marriages and sexual relationships, but rather concentrate on their education for a brighter future. Those already suffering the consequences of teenage pregnancy were encouraged to abstain from free unions and go back to school.

At the end of the workshop, action plans were taken against teenage pregnancy which included submission to parent's counselling and guidance, sensitisation and advocacy, among others.

According to Akwo Mabel Mbei, a teenager from Elio quarter, she will make sure that she submits herself to her parents no matter the condition.

"I will advise some parents to counsel their children and also advise my members in church on the issues of early pregnancy that are ruining the future of teenagers," Akwo promised.

Samson Mbole affirmed that he would advise girls not to approach boys for money.

"I will also advise my friends to stop going after teenage girls," Mbole said.

As for Njeka Emilien, she intends to create a social group "in order to stop teenage pregnancy in my community. I will form a group of men and women in my community to teach them the disadvantages of teenage pregnancy. I will advise the young people to dress properly in order not to seduce boys. I will stop accepting boyfriend friends."

Biaso Alvine said: "I will advise parents not to send their children out at night. I will manage my time well so as to avoid bad company. I will always read my Bible then advise others to do the same.

Meanwhile, the NADEV team will be going back to Tole community to assess the level of behaviour change.

## NADEV Hones Staff Skills In Project Management

The beginning of each year at NADEV is characterised by a needs assessment to identify the areas that need skills reinforcement. This is a key component in human resource development at NADEV.

This year, NADEV found it vital to repeat the training on project cycle management organised in 2013. New staff that had not benefited from that training also had the opportunity to build their capacity in project management.

For one week, the NADEV staff revisited the project cycle with emphasis on needs assessment, planning, monitoring, evaluation and crisis management.

At the end of the training, staff were positive that the workshop was worthwhile as they would now be able to write fundable projects.

"There are situations I observe on the field but did not know how to craft projects that would provide solutions. But now, I have understood the various steps of project writing. Henceforth, I will be able to write viable projects," said Emelda Aka, NWEP project staff, Fako.

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# NADEV BOARD MEMBER IS 2018 WOMAN OF THE YEAR

*NADEV staff were this year pleasantly surprised when one of their board members was spotted out as the 2018 Woman of the Year.*



SW Governor Okalai Bilai handing over the Woman of the Year award

The South West Regional Delegate of Women Empowerment and the Family, Moffa Judith Lyengu, declared Wangyia Mercy the Woman of the Year during the commemoration of the International Women's Day in Buea on March 8.

This declaration brought joy especially to Wangyia and the entire staff of NADEV.

As sponsor of the 2018 Woman of the Year Award, NADEV could not believe that her Board Member would emerge the winner.

"I could not imagine myself shaking hands with the Governor. I felt very happy on that day. Many people were calling me to say congratulations," Wangyia recalled.

The award was the second in four months. It came to add to NADEV's end-of-year award received from Nextel Cameroon and Youth Empowerment Actors for Impact Creation in Community Development in December 2017.

According to the Women's Empowerment

Delegate, the criteria used to select the woman of the year in Buea are based on the winner's active involvement in both community and private life. No doubt Wangyia Mercy won this award. She is an example in her community.

In terms of community participation, Wangyia is an early member and a Board member of NADEV. She has been the National President of the Bomi Area Development Association where she leads her association to the suburbs to prepare rural women to celebrate the International Women's Day.

In the Buea Women's Forum, she is the leader of the March-past Committee.

Wangyia is also a member of the Unity Sisters Great Soppo, Metta Development Association. She is a Presbyterian and a member of Christian Women Fellowship (CWF).

In her private life, Wangyia has been involved in different economic activities which have earned her a living. Due to her belief that a woman can do whatever tasks a man does, Wangyia roasts pork at Clerks Quarters.

She has also sold drinks, bread, fast food, puff-puff and carried out farming as well.

Wangyia Mercy was born in Buea. She is 52 years old, married, with four children. Though she ended her education at the primary level, she has upgraded herself with seminars and trainings organised at NADEV.

## PICTURE GALLERY



2018 Planning workshop



Collective Action Against Gender Based Violence in Buea



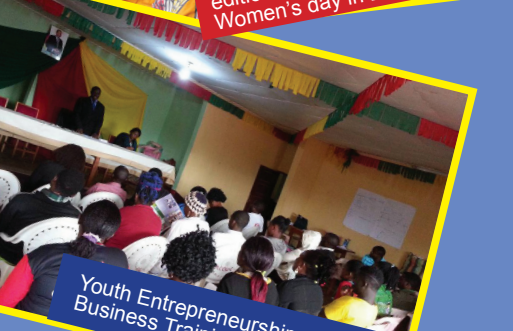
Media Advocacy on the 31<sup>st</sup> edition of the International Women's day in Buea



NADEV at Workshop on Personal Safety and networking in conflict Zones



Staff Capacity Building on Microsoft Project Management



Youth Entrepreneurship Agri Business Training Alou



# NADEV'S STRATEGIC PLAN 2016-2020

## Our Identity

*We are a hill Top Organization. We have a special name and position in Cameroon. We have developed and nurtured the ability to adjust in times of crises and become resilient. We have the ability to remain focused in our field of expertise and our credibility as a learning organisation is on the rise.*

## WHO WE ARE

### Our Vision

We want to see communities that are empowered, sustainable and living in harmony

### Our Mission

We are a Cameroonian based Organization dedicated to accompanying communities to become empowered, sustainable and living in harmony

### Our values

- Equity for all
- Accountability and transparency
- Upholding Human Dignity
- Dedication to community
- Our motto: Transforming Lives and Communities

### Goal

To improve the socio-economic status of the rural and urban underprivileged and marginalised population, especially women and youths

### Strategic Pillars

- Enterprise Development
- Sustainable Livelihood and Agriculture
- Strengthening NADEV's Capacity
- WASH

### Cross Cutting Themes

- Gender
- Governance



## NC4DCOOP-BD-MFI

### GOAL:

To increase access to Financial Services for members especially the rural and urban poor women and Youth

### RECOGNITION

By Central African Banking Commission (COBAC) Ref. No. D/2-2008/184 of 26/11/2008) By Cameroonian Government (Ministry of Finance), Ref, 'Agreement' No. 00204 of July 2009.

### MEMBERSHIP

For everyone, be you in Buea, Muyuka, Mutengene, Tiko, Limbe in Fako Division; Menji in Lebiallem Divisoion or Bonaberi - Douala, Littoral Region.

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