

# NKONG DEVELOPMENT INSIGHTS Transforming Lives and Communities

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### **SMALL BUSINESS INITIATIVES:**

# **BOOSTING ECONOMIC RESILIENCE,** SUSTAINING FAMILIES



**ACCOMPANYING IDPS FOR** A BRIGHTER FUTURE

NADEV CONTINUES TO BREAK THE SILENCE ON GENDER BASED VIOLENCE

LIVESTOCK FARMING PUTS SMILE ON FACES OF VULNERABLE WIDOWS

**NKONG CREDIT FOR DEVELOPMENT OPENS** A NEW BRANCH IN **DSCHANG** 

**NADEV INTEGRATES POULTRY FARMING** INTO LIVELIHOODS **DEVELOPMENT PROGRAMME** 

#### **SMALL BUSINESS INITIATIVES:**

### **BOOSTING ECONOMIC RESILIENCE, SUSTAINING FAMILIES**

The Nkong Women Entrepreneurship Project (NWEP) has, within the last 22 years, demonstrated its prowess at reducing poverty among low income women and building the economic resilience of their families.



By training women on basic business management skills and organising follow-up trips to assist them stay in business, the initiative has made many women become financially viable and they can now assist their spouses in running their homes. This has won them respect from spouses, in-laws and other family members.

33 year-old Mbui Loveline of Long Street Tiko now supports her husband, who lost his job thanks to the Anglophone Crisis, in raising the children and meeting other family needs with profits generated from a saloon business she started a few years ago with 50,000 francs CFA capital from NADEV's partner NC4D.

"I was introduced to NADEV's activities, most especially the Nkong

Women Entrepreneurship Project, by a friend. I became interested as I saw it as an opportunity to raise funds and support my husband take care of our children, which has always been my utmost desire. Luckily enough, I was selected alongside other women and trained on how to keep business records, relate with customers, and manage risk and finances. This was followed by a loan of 50,000Fcfa from NC4D, and follow up visits by NADEV staff. With this, I expanded my saloon business and also started selling some food stuff in front of the saloon, which was even more lucrative than the saloon," Mrs Mbui narrated.

After run ning her business for some time, Mrs. Mbui said she made a profit of 34,000Fcfa, paid her loan and supported her husband with the 34000Fcfa to acquire a piece of farm land for the family.

She is now able to sustain her family with proceeds from the business.

"My family feeds from the food stuff business, especially now that my husband has lost his job (as a work worker with CDC) due to the Anglophone Crisis. I now support my husband in raising our children. This gives me great joy and satisfactionall thanks to NADEV," she testified.

Mrs. Mbui indicated that the saloon business remains a main source of livelihood to her family as they pray for the Crisis to subside so her husband can start working again.

Further motivated by the impact of this initiative, NADEV has since the start of 2019 extended the small business component to Moungo Division in the Littoral Region of Cameroon, and have trained over 67 women in Souza and Kake villages, in three sessions.

Again, the women have welcomed the project with much euphoria and have seen it as an opportunity to boost profit margin and improve on their livelihood in the long run. They promised NC4D 100% recovery.



### NADEV STAFF, BOARD MEMBERS ACQUIRE SKILLS ON TRAUMA HEALING

ADEV staff and Board members have acquired skills on trauma healing that will enable them better assist in relieving those traumatised by the effects of the ongoing Anglophone Crisis. This was during a-five-day training workshop on Trauma Healing at Centre Spirituelle Bonamousadi Douala, May 13-17, 2019 facilitated by Bible Society of Cameroon.

Trauma Healing is a Bible based healing programme. Aimed at assisting those traumatised



to be relieved during this crisis period, staff and members received training on topics like: What is trauma?

If God loves us, why do we suffer? How can the wounds of our hearts be healed? How can we grieve in a way that brings healing? Taking your pain to the cross and others.

The lessons were so rich that NADEV staff and members left the training relieved of their worries. They are thus, expected to replicatethe lessons learnt during, sessions with displaced persons, GBV sensitizations, in church groups, quarter and social meetings.

# LIVESTOCK FARMING PUTS SMILE ON FACES OF VULNERABLE WIDOWS

Instituted some 12 years ago to alleviate poverty amongst vulnerable widows in rural communities, the Nkong Widows Piggery Program has within the last seven years put smiles on the faces of some 306 widows from 23 villages in the South West Region.



Madam Ngendo explained that prior to joining the Piggery Programme, she lived with her daughter and six grand-children in a plank house with dilapidated/leaky roof, which they supported with

hese widows, heading households with an average of 8 persons each, say the Nkong Widows Piggery Program has been of great help

Mami Ngendo Gemah Manda and her daughter Eveline Gemah Ngendo of Motombolombo village Tiko now have hope to relocate to their newly roofed block house left by their husband and father respectively thanks to the proceeds from NADEV-supported livestock farming.

"My daughter and I came in contact with NADEV during a sensitization on Gender and Widow's Rights that we attended and became interested in their piggery project. I was selected and my daughter was not. After some time, she too was selected when NA-DEV found out that she was chased away by her in-laws with her six children from her late husband's house with no source of income. We were trained on pig farm management and techniques. This was accompanied by the construction of a backyard-pigsty and donation of 02 piglets each, feed and veterinary treatment for six months and monthly coaching. I did breeding to yield more income. After raising the piglets to maturity, I sold my two pigs for 205,000FCFA. I used 35,000fcfa to restock my pigsty and110,000FCFA to purchase 20 sheets of 3m zinc which I will use to roof an uncompleted block house left by my late husband and 40,000FCFA to support my grandchildren in providing their school needs. A few months ago, I sold the other pig for 110,000FCFA and bought additional sheets and paid labour for the roof construction," Mami Ngendo Gemah Manda expounded.

stones and bowls during the rainy season to prevent the rains from soaking their beds and other valuables. Due to her poor health, she retreated from farming (her lone source of income), and faced difficulties providing for her family, talk less of repairing the dilapidated roof.

"I sold my pig at 80,000FCFA and added it with what my mother had to roof our house. As a lone child, I saw this as an opportunity to assist my mum who has always been of great help to my children and me ever since I lost my husband" said Eveline Gemah Ngendo. For Eveline to be sustainable in her activity, she has substituted piggery farming for poultry farming for fear of the African swine fever which is always accompanied by high mortality rate of pigs.

"We thank God for sending NADEV to wipe the tears of vulnerable widows like us. May God bless them and their funders to continue bringing hope to the hopeless in our society,"

said mother and daughter as they pledged to remain pig farmers and to use the subsequent proceeds from pig farming to continuously polish up the house for a more befitting structure for themselves and children. year-old Fri Bridget of New Layout Ombe cannot also hide her feeling, especially after recovering a piece of land inherited from her late husband with income from pig farming.

"NADEV selected me during need assessment visit to my community and trained uson pig farm management techniques. This was accompanied by the establishment of a backyard pigsty, donation of two piglets, feed supply and the provision of veterinary treatment for six months. From the training, I decided to do breeding from which I had four piglets. I then sold the boar and the sow and generated 195,000fcfa. I used the money, with assistance from my eldest son, to raise a wall round a disputed plot I inherited from my late husband,' she disclosed. Meanwhile, Mrs. Fri's piglets have grown to four pigs. She intends to sell two to prepare her children for the 2019-2020 academic year and continue with the activity. She is now appeased because she is sure of the academic year for her children. She is thankful to NADEV and Partners for coming to her help. Buoyed by these success stories, NA-DEV, after reaching out to 44 widows in 2018, has been determined to empower more vulnerable widows this 2019 through its livelihood program. Six months down the lane, the Association has already reached out to 23 widows; 15 in the villages of Ngwatta and E'fougwo (Menoua Division), 5 internally displaced



### NADEV CONTINUES TO BREAK THE SILENCE ON GENDER BASED VIOLENCE to meet their needs. To my greatest

sexual harassment, forced marriages, widowhood malpractices, male genital mutilation and child trafficking are just some of the violence that women are exposed to these days; yet many are not ready to tell their stories. In her quest to reduce this gender

based violence, given the devastating effects like broken homes, abortion, death and lasting scars among others, NADEV has been engaged in building awareness and sensitizing communities on the need to speak out.

The Association sensitized nine villages on Gender Based Violence and the need to speak out this



2019. These villages include; Mokindi, Mokundange, Limbola, Mokunda, Kie, Ngwatta, E'fougwo, Souza and Kake of Fako, Moungo and Divisions respectively. Menoua

The sensitizations re-awaken the consciousness and understanding of participants on Gender Based Violence. "I have been struggling alone to raise

I always confided in my first daughter because I thought she will understand everything I am going through

dismay, she got pregnant 6 months ago shattering all my dreams for her. Out of anger I sent her out and she parked in with the boy who got her pregnant. The sensitization on Gender Based Violence by NADEV reawakened my conscience and made me realize how I exposed my daughter to be violated," one of the participants, Mrs. PrudenceNgeufac,narratedherordeal.

She regretted sending out her pregnant daughter and promised bringing her home so she will continue with school, while she (the mother) takes care of the baby. "I have made every arrangement with the parents of her baby's father to take her home once she has the baby

because I know we can still realize those dreams," she said. NADEV plans to extend this awareness raising and sensitization campaign to 11 more communities before the end of 2019.

### COHABITING COUPLES OBTAIN **CIVIL STATUS IN DSCHANG**



In partnership with AMCODE. **NADEV** recently sponsored 09 couples formally cohabiting to obtain marriage certificates. This gesture brings to a total 201 couples, 192 and 09 from the South West and West regions respectively, who have obtained a formal marriage

status within the recent past pro-NApelled bv DEV and partners Prior to tying the knot, these couples go through marriage counselling and are schooled on issues of rights and obligations in marriage. This mass marriage and counselling change cou-

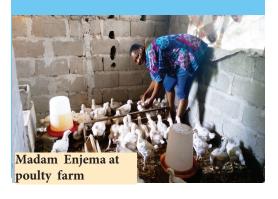
ples' perspective about the relationship they had prior to the exercise. "I am extremely happv because I have officially tied the knot as recognised by the Government. This gives my joy.

Each time I look at my ring, I recall the vow I shared with my wife. With this, the love between my wife and I will continue to break all barriers," one of the couples testified a few years after marriage.

### six children since my husband died. NADEV INTEGRATES POULTRY FARMING INTO LIVELIHOODS **DEVELOPMENT PROGRAMME**

At the request of her beneficiaries, NADEV has integrated poultry farming into its livelihood development programme. The package support for one poultry widow englobes disinfection of the poultry house, spreading of saw dust, provision of feeders and drinkers, 200kg composed feed, 50 chicks of 21 days old and treatment for two months

When the chickens are ready they are sold and the process continues. This novelty has been greeted with much joy by many vulnerable widows as it has a fast turnover and is very lucrative. Up to six widows in Batoke, a village in Limbe II Municipality have already benefited from the project.



### **ACCOMPANYING IDPs FOR A BRIGHTER FUTURE**



gan in March, 2019 has supported eight displaced widows and single mothfive of whom ers, now use business proceeds to meet up with basic needs like food and health. Others are still limping with the business due to pressure on the business capital from family and basic needs.

This support was

has become more resolute in its strive to improve the living conditions of displaced persons within the Buea Municipality, one of areas experiencing influx of internally Displaced Persons (IDPs) induced by the crisis rocking the North West and South West Regions of Cameroon.

In collaboration with Tasong Foundation, NADEV has initiated the Nkong In-

come Generating Project for IDPs (NIGP4IDPs), a pilot partnership project aimed at providing financial support (grants) to IDPs single mothers and widows. The financial support is to enable displaced single mothers and widows, most of whom have little or nothing doing, to make ends meet, set up small businesses that will improve on their living conditions. The implementation phase of the project, which be-

based on a baseline/ needs assessment survey during which some16 IDPs were identified and placed on a scale of preference according to levels of vulnerability. Eight IDPs are on waiting list and will be attended to once their project ideas are well fine-tuned.

Meanwhile, NADEV is ensuring strict follow up of those already supported, in book keeping and risk management.

### JTMT SUPPORT GIVES HOPE TO THE VULNERABLE

he Josephine Tita Memorial Trust (JTMT) fund in NADEV is giving a new meaning to the lives of vulnerable persons in the South West.

Instituted in memory of NADEV's pioneer staff-Josephine Tita, the JTMT fund gives support

in kind and cash to vulnerable persons. Recently, the Programme donated a pair of crutches to Ma Mary Okubo of Batoke village in Limbe II Subdivision.

This lady, who could not move to and fro her poultry farm without the help of neighbours due to disability, can now carrvout her activities withhelp. out She remains grateful to **NADEV** for coming to her rescue.



# NKONG CREDIT FOR DEVELOPMENT OPENS A NEW BRANCH IN DSCHANG





n line with its goal to promote access to micro-finance by members and the community, most especially the rural and urban poor, Nkong Credit for Development (NC4D) has opened a new branch in Dschang, West Region of Cameroon.

The creation of this new branch according to NC4D's Manager, Mr. Isidore Asongalem, is to let the people of Dschang also have a feel of the impact of this microfinance institution.

"Based on the strength of the activities of NC4D, it was imperative to create another branch in Dschang, which we view as expansion and a

plus to the management," he stated. Barely 10 years of existence, the category 1 microfinance institution has changed the lives of thousands, especially women through savings and loans.

"NC4D helps people achieve their dreams. I have been able to sponsor my children (three of whom are now in the USA) and expand my business thanks to NC4D loan. May God bless them mightily and may they continue to grow from strength to strength," Mrs Helen Asonglefac, NC4D member/beneficiary prayed. She imploredthose, who borrow to repay their loan promptly, and debt-

ors to pay their debts so they can be free to borrow again. As a category 1 microfinance institution, NC4D prides itself with quality services like savings account, deposit account, group account, minor account, salary account, loans, NWOCA, Consultancy/ Business solutions, mobile savings (Akoa), money transfer (Nkong

Cash) and mobile money operations. It also operates financial services like money transfer; Ria, Money-Gram, Western Union, Worldremit, Singue, Cash Express and others.

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### NADEV EXTENDS PROJECTS TO LITTORAL, WEST REGIONS OF CAMEROON

fter 22 years of existence and four years into the implementation of its Operational Plan, NADEV, which has hitherto limited most of its projects in the South West Region, has extended its tentacles to the Littoral and West regions of Cameroon.

This has been done via the introduction of the Piggery, Small Business and Gender Based Violence sensitization projects in Moungo and Menoua Divisions respectively.

The extension of these project activ-



ities has been accompanied by the establishment of an office in Douala with a staff and two volunteers. This is to ensure follow up, increase NADEV's visibility and ensure the effective implementation of projects in the Littoral and West regions of the country.

## NADEV, PNDP BRING COMMUNITIES CLOSER TO SOLUTIONS THROUGH PARTICIPATORY APPROACH

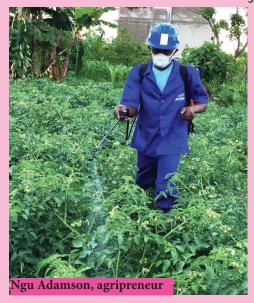


ommunities have a much better understanding of local development challenges and thus, remain the key to finding solutions to community development problems.

It is with this understanding that NADEV is engaging some 11 villages within the Limbe II Municipality in identifying problems, and developing micro projects and local solutions to solve them.

This activity is being carried out within the scope of the National Community Driven Program (PNDP) support to Limbe II Council, where NADEV is accompanying the Limbe II Council in the process of elaborating their Communal Development Plan (CDP). The project was launched, in January 2019 both at the Divisional and the Sub-Divisional levelto inform all stakeholders of the start of the planning process and to have them all on board for effective collaboration.

### TOMATOES CULTIVATION EXPERIENCE OF AN EMERGING AGRIPRENEUR



gu Adamson is a young Cameroonian reading agronomy in the Catholic University Institute of Buea (CUIB). Unlike most students nowaday, he has a rare passion for what he is reading that he has already engaged in tomatoes farming. "I decided to engage in tomatoes farming in order to raise income for my daily expenditure and to gain more experience in the field of agronomy," he disclosed.

The emerging agripreneur plans to transforms tomatoes cultivation into a veritable business and livelihood

source. "I intend to acquire one hectare of land, employ labour thereby producing in a large scale, helping family members and myself. I wish to use this medium to advice my fellow friends who are interested and those who do not have anything doing to venture in this business," Ngu said NADEV seizes this opportunity to sensitize the population especially youths and aspiring tomatoes farmers on this lucrative business. Tomatoes, known for its nutritional properties such as vitamins, are very important to the health of individual.

### Tomatoes Cultivation Basics from Mr. Ngu

Production starts from the nursery where the seed bed is prepared in order to nurse the tomato seed for transplanting.

After nursing, the field is mapped out with a tape, twine, and pecks, with a planting distance of 60cm by 60cm allocated. This is to provide enough space for movement within the farm and increase the surface area for the plant to develop fully. Within the planting spot, poultry manure is incorporated to serve as starter for the growth of the plants. At month old, seedlings one transplanted into the field. are

Three weeks after transplanting, earthen is done which help the plant to retain water and provide support for the roots. During the vegetative and reproductive stage, the plants are so much exposed to pest and disease such as early blight, whitefly, leaf miner and African bollworm.

These pest and diseases are controlled with the use of 70ml of monchamp 720WP to control early blight, 5grams of Emacot to control leafminers and Sauveur to control whitefly and other insect pest all mixed in 15litres of water and sprayed. Harvesting starts from the last week of the third month and extends to the end of the fourth month. At normal room temperature, some of the ripe tomatoes without physiological disorder can be stored for up to three weeks. Harvesting can equally be done half ripe in order to increase the shelf life of the vegetable.

However, there are some costs tomatoes farmers incur. For instance during my last production at my farm beside St Luke Medical Hospital, I incurred these costs; purchase of chemical, watering, transportation just to name few. Notwithstanding the cost, tomato production is very profitable especially during the dry season although it entails a lot of watering due to drought. Last farming season, I sold tomatoes for 270,000frs after investing just 85000frs. So I was able to make a profit of 185000frs.

### 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 Cameroon-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

