**Project Title**

**Income Generation for Women in Cameroon**

**Introduction**

Poverty and hunger affect almost 900 million people world wide. Women are most affected since they play an invaluable role in managing families as income generators, producers, and mothers.

Rural women are mostly affected since they do not have access to opportunities for investment in lucrative economic activities. They also lack equipment and inputs to improve agricultural production.

Another serious issue is little access to education, social inequalities and religious taboos that often treat women as being inferior to the men. It must be emphasized that women constitute an invaluable proportion of farmers in the world accounting for 43 % of the world’s labor force and 50%in Africa.

**Project prepared and submitted by**

**Organization***:* Integrated Rural Community Center for Agriculture *(*IRCCA Foundation Cameroon*)*

Local Non Governmental Organization

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**Project Budget $6000**

*Provided the funds are realized, we hope to:*

Assist women increase household income, farm yield, reduce malnutrition in children and improve their living conditions and that of their families.

In rural communities in Cameron women do not have the opportunity to invest in lucrative economic activities since they do not have access to capital, equipment and agricultural inputs to increase farm yield their main income earner.

**How the money will be used**

A micro finance scheme shall be set up to provide short term agricultural loans to beneficiary groups to invest in a business or farm

Short term loans shall also be given to individuals to either start a business or buy farm inputs and equipment which should enable them improve farm yield.

Women will also be given vocational training on income generating activities and sustainable agricultural practices.

A multipurpose grinding mill shall be bought for the various transformative activities. Money raised shall be used to strengthen the scope of the micro finance venture so that more loans shall be made available to the women.

A permanent office shall be set up and run by the women. This will include an audio visual training program for women to learn from others elsewhere.

**Project proposed on the initiatives of:**

Local women farmer groups in the Meluf community. These include:

**The Kintam Women group**

**Bongsum Women Group**

**The Kisoo Women Group**

**Progressive women group**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **N/S** | Women group | Membership | Direct beneficiaries | Indirect beneficiaries |
| **1** | **Kintam** | **25** | **25** | **100** |
| **2** | **Bongsum** | **20** | **20** | **100** |
| **3** | **Kisoo** | **30** | **30** | **150** |
| **4** | **progressive** | **25** | **25** | **100** |
| **5** | **Total** | **100** | **100** | **450** |
| **6** | **Total no. of beneficiaries** | **100+450=550** | | |

1. **The exact location of the project**

**Project Location:**

*Meluf Village found at the outskirts of Kumbo Town in Bui Division*

*(Geographic coordinates: 60 12’ 0” North and 100 40’ 0” East)*

*North West Region*

*Cameroon.*

**The situation that the project seeks to address**

The Meluf community is typically an agricultural community with over 95% of the population carrying out subsistent agricultural practices. Crop yields are always too low because farmers are unable to afford equipment and inputs to increase production.

The burden of all household chores here lies heavily on the shoulders of women who manage whole families single handedly with men contributing little or nothing at all. These together with other domestic activities place them in a position that they are forced to endure the unendurable or bear the unbearable whilst still taking the pains every day to fetch firewood and water in order to prepare food for the entire family.

These women trek several kilometers every day to distant farms in search of fertile land. This is because the soils here are very poor and can no longer support agricultural activities. The most tragic thing is that they trek these huge distances sometimes with children nestled to their backs.

Because of these inconveniences, women have a higher mortality rate. This is because they are exposed to many health risks.

**Problems women face in Cameroon**

* Domestic violence resulting from insubordination and marginalization
* Lack opportunities/capital to invest in profitable businesses
* Illiteracy resulting from unequal opportunities to study
* Lack of equipment and inputs to improve farm yield which is the main source of livelihood for them and families
* Selective health insurance as they are not covered by degenerative diseases like Diabetes. Mostly women are affected by this disease.
* Long working hours often under the blazing heat of the dry season sun or heavy down pours during the rainy season
* Long distant walk to farms
* Traditional taboos and religious beliefs do not allow women to participate equally in developmental programs like men.

**Project specific goals/objectives**

**(a)** Strengthening the evidence and knowledge base to address gender/women’s issues in agriculture. Empowering them to improve and have control over their own produce as a means of strengthening their financial background.

**(b)** Providing them with managerial and technical capacity building to enable them to run a business. This should improve their financial viability and thus act as a bridge to the solution to many of the problems they encounter.

**(c) T**he provision of vocational training/support in activities like marketing, tailoring and market gardening.

**(d)**Also help in activation of value chains in the transformation of primary less expensive products to more valuable products. Such include the processing of crops like cassava other valuable products like Garri, meyondo etc all of which have high demand in the market.

**(e)** To provide women with basic equipment to start a job and support them to become organised in community-based working units to effectively manage and run their businesses

**(f)** To establish women’s associations in marketing (business units) to exploit collective bargaining power as well as build strong coalitions with like groups elsewhere.

**(g)P**rovide them with technical, administrative and logistical support and promote their products in the formal market through the provision of publicity tools on the various media.

**(h)** Promoting collective action and leadership of these women in order to take advantage of opportunities and address discrimination

**(i)**Promoting women’s ownership and access to productive resources

**(j)** Making women/gender aspects in agriculture more visible and recognized

**Project Execution Plan/project time line**

The project has been planned to start in September. This is the most convenient time for women since they are not occupied with farming activities. The project is supposed to start with the formation of the project management committee made up of women elected from amongst the women groups involved in the execution of this project.

This will be followed by trainings from the various development stakeholders especially on matters concerning women. The trainings shall focus on project management, group dynamics and identification and execution of projects.

The women groups shall be brought together in a women cooperative from where all other activities involving them shall be monitored. They will in addition to communal ownership have individual advantages of getting loans to start a business and run farming activities with little or no difficulty.

This will follow the acquisition of a multipurpose grinding mill to serve their needs and the general public. This will help raise the capital required for the proper running of the project.

**Monitoring and Evaluation**

The monitoring of the project shall be carried out by the various elected officials of the groups concerned. However, the main applying organization Integrated Rural Community Center for Agriculture shall play pivotal role in the monitoring and evaluation of the project.

Other development stakeholders including the delegations of women affairs and women empowerment shall be involved to ensure the smooth implementation of the projects execution.

Other evaluation methods shall be through reports from the project management committee on the project as it progresses. Reports will enable adjustments to be made and measures put in place to ensure effective implementation and eventual success of the project.

**Managing Risks**

The most serious problem we may be facing is having some men to agree to allow their women benefit from this project. The general fear is always that once women are economically empowered they will be difficult to control.

So we plan to include men in the planning process and also in the execution. Men’s committee will be set up to monitor and follow up the project as it progresses. This will help restore confidence on those who might be skeptical about allowing their wives and children to benefit from the project.

The committee will also be charged with the education of other men on the need for economic empowerment of women.

The success of the project depends on the seriousness with which the beneficiaries treat the project. Roles shall be assigned and anyone who fails at any point along the project implementation will be held accountable. In this way risk related factors will be brought under control.

**6. Project Sustainability:**

To ensure that the project continues to have impact in the long term, we will be putting up a strong project committee composed of representatives from beneficiaries who would be expected to give regular reports for evaluation.

The main NGO applying for this project will keep tract of all activities relating to the project to ensure its effective execution. It shall put all the necessary measures in place to ensure that the project is sustained for an indefinite period of time.

Loans given out to women shall be on condition that a certain percentage be ploughed back to the cooperative for use in strengthening the scope of the project.

The communal business setup will generate enough income to be ploughed back to the business the cooperative is running and in this way all other things will be taken care of by the cooperative.

Continuous training of women will ensure the sustainability of the project. They will be able to train more women coming into this union.

**What we want to do**

A) Organize women into groups to benefit from communal ownership as well as support individual initiative to improve the quality of life. How we intend to promote this;

B) Acquire a multipurpose grinding mill for the women that will be able to

1. Transform cassava to a more valuable product called garri highly consumed within and without. This brings in a lot of revenue to the women and enable them to invest in other lucrative activities
2. Transform cassava to another product called meyondo with a high value as well
3. Also transform cassava to akra a more valuable product
4. They will also be able to grind maize for a token from people or grind theirs and sell flour. They will also carry out more transformation activities with maize to add value to it.
5. They will also be able to grind soya beans and package for the market.

C) Rally women to fight for their basic rights by approaching the various development stakeholders as a block including government agencies and the international community

D) Start adult literacy programs for women

E) Build a women’s cooperative hall with storage facilities and offices as well as training chambers.

F) Start a micro Finance Scheme that will provide loans for women to invest in a business/farming.

**B) Other areas include:**

1. Other activities include sewing, knitting and designing all of which will enable them to raise enough income to meet their household challenges.
2. Supporting them start a business which should enable raise money to buy equipment and farm inputs to help improve farm yield.
3. Providing them with sprayers and other farm implements like spades, wheelbarrows, hoes, hybrid seeds to invest in market gardening a very lucrative farming practice.

**What we have done**

We have trained women on the production of detergents mainly omo which is highly consumed domestically in communities in Cameroon. Women groups are able to make these detergents and sell at very good prices

Train women on market gardening which is a very lucrative form of farming

Set up an audio visual learning center where young girls are able to learn computer skills and carry out research on matters that affect them.

Working together with families, we have assisted families send especially young girls to school.

Introduce women to market gardening and assisted them market their produce

**Long term Impact of this Initiative**

Women have the capacity to build and develop and empowering them means ushering in long lasting improvements to whole communities. Any society without a woman cannot prosper and any household without a woman cannot function well. We need to give these women the right to make decisions that can bring change to the lives of everyone. They must be allowed to have a wider sphere of influence for it is only through this that their potentials can properly be evaluated and eventually developed. They must be at the heart of decision-making on allocation of resources and must be empowered through opportunity for growth and change.

* It will improve food production, reduce hunger and improve upon the quality of life.
* They will also be able to acquire financial independence and be able to make their own decision on issues that affect their lives since they do not have to rely on the men.
* Making fertilizer inputs available to them and on time means improving farm yields and eventually making it possible for them to sell excesses and raise enough for health needs and other domestic requirements.
* They will also have the ability to save for future use thus reducing dependence on the men who sometimes treat them as subordinates.
* Have enough to eat and feed families
* Sell and raise enough money to invest in other lucrative agricultural activities such as tailoring, knitting, marketing and including diversification as well as on non agricultural activities.
* Have enough money to buy the required equipment and tools

Observations have shown that women who have been given these opportunities have had their lives transformed in less than three months. If we embark on a massive campaign to involve a larger number of women then the effects will resonate over a wider sphere and many more lives will be transformed. This means improving the lives of 200 families a huge boost to the lives of all those involved.

1. **How the results or achievements of the project will be measured?**

The first measurement of this project will be the number of women who will successfully continue with the project during its first three months. This number will enable us predict with certainly what the future of the project holds for the community.

The reaction of women elsewhere and the enthusiasm with which the women concern shall have towards this project will serve as one of the major steps in the measurement of its success.

The project time line shall be the starting point for measuring its success. This project should start early September since dry season farming is done during this time. We hope to start first with the communal cultivation of Irish potatoes a highly consumed tuber crop. It’s production has never met demand and we would raise the much needed capital for this project.

The project committee will be charge with monitoring and evaluation of the progress of the project. The monitoring shall be done every week to see how the beneficiaries are coping with the project. This will include income levels with time and how much has been added to the initial capital

We shall be organizing periodic seminars, counseling programs and orientation exercises with business experts to train women on marketing skills. Their response will serve as an indicator to the success of this project.

Long term evaluation shall be based on marked changes in the family’s life styles. This will be measured by the number of children who are able to go to school, response to health emergencies and feeding habits.

**Project Message:**

We women need help and there is no one to give us that help. Please support us.