



# A WINDOW ON A BETTER WORLD

An innovative agroforestry development programme is transforming lives and landscapes in rural Cameroon



World Agroforestry Centre  
TRANSFORMING LIVES AND LANDSCAPES

Trees for Change

No 5



The World Agroforestry Centre, an autonomous, non-profit research organization, aims to bring about a rural transformation in the developing world by encouraging and enabling smallholders to increase their use of trees in agricultural landscapes. This will help to improve food security, nutrition, income and health; provide shelter and energy; and lead to greater environmental sustainability.

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We receive our funding from over 50 different investors. Our current top ten investors are Canada, the European Union, Finland, Ireland, the Netherlands, Norway, Denmark, the United Kingdom, the United States of America and the World Bank.



## A WINDOW ON A BETTER WORLD

An innovative agroforestry development programme is transforming lives and landscapes in rural Cameroon



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**Cover photo:** Members of the Mambu Self-help Women's Group with products made from cassava.

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# Contents

	Page
Foreword	iv
Introduction	1
1. CHANGING LIVES THROUGH AGROFORESTRY	5
A new approach	7
From poverty to progress	9
2. MAKING THE MOST OF A GOOD THING	13
Introducing new technologies	15
3. INFRASTRUCTURE MATTERS	21
A joint effort	22
4. FUNDS FOR PROGRESS	27
Banking on change	28
5. LOOKING TO THE FUTURE	31
Acknowledgements	33



## Foreword

Under the Food for Progress Act of 1985, the United States Department of Agriculture (USDA) has donated large quantities of agricultural commodities, such as rice, vegetable oil and wheat, to developing countries. Priority has been given to countries with low incomes, where 20% or more of the population is undernourished. Some countries have used the commodities to stave off famine and feed the poor. Others, such as Cameroon, have been able to sell the commodities and use the proceeds to support rural development programs.

This booklet tells the story of Cameroon's Agricultural and Tree Products Program, the fourth to be established in the country under the Food for Progress Act. There is no doubt that it has had a remarkable impact on the lives of many rural families, as I have seen for myself when visiting the Western Highlands.

The program has helped to increase crop production, supported income-generating projects, funded new infrastructure, and provided low-interest, small-scale loans, which have helped vulnerable and marginalized groups, especially women, to grow more crops and increase their incomes. Families who





struggled to feed themselves a few years ago now have a much better diet and the financial resources needed to pay for health care, school fees and other essential goods and services. At the same time, they are managing their land more sustainably.

A mid-term review, conducted in early 2009, described the Agricultural and Tree Products Program as a globally unique example of a rural development project promoting 'multi-functional agriculture' – in short, it is promoting farming systems that produce food, sustain communities and protect the environment. The stories told in this booklet give added weight to this assessment. It is a source of considerable pride for us that it has achieved so much.

A handwritten signature in black ink, reading "Janet E. Garvey". The signature is fluid and cursive, with a long horizontal line extending from the end.

Janet E. Garvey  
US Ambassador to Cameroon





*The programme has encouraged farmers to grow superior varieties of indigenous fruit trees, the African plum being one of the most popular.*



## Introduction

In November 2008, a group of women in the village of Mambu, in Cameroon's Western Highlands, took possession of a new cassava processing unit. It changed their lives. Now they no longer have to process cassava by hand; a laborious and sometimes painful task, and what used to be the work of days can now be done in a matter of hours. Their output has risen, and so have their incomes.

"I can now afford a balanced diet for my family," explains Magdalene Sirri. "Our main meal used to consist of cocoyams, with a little oil and salt. Now I can buy vegetables in abundance, as well as fruit, fish and meat."

Her colleagues in the Mambu Self-help Women's Group list other benefits that have flowed from their new processing business. They no longer suffer from backache, and they have more time to spend with their children. One of the women has bought a piece of land with her share of the profits. The youngest member of the group, still unmarried, says she can now afford to buy make-up and jewellery. Another says she no longer has to ask her husband for cash when she goes shopping for clothes or kitchen utensils.

These women are among the many thousands of people to benefit from an innovative and multi-faceted development programme funded by the United States Department of Agriculture (USDA) through the Food for



▲ A sack of gari, made from cassava.

Progress Act. Launched in 2007, the three-year Agricultural and Tree Products Program has addressed some of the most pressing problems facing rural communities in the Western Highlands.

The Northwest and West Regions, which make up the Western Highlands, boast some of the loveliest landscapes in Cameroon. But looks are deceptive. A variety of factors – a rapidly expanding population, declining soil fertility, fluctuating prices for commodities such as coffee and cocoa, poor infrastructure and a lack of clean drinking water – mean that many thousands of families are trapped in poverty. Life is particularly tough for farming families, who make up the majority of the three million people who live in the Western Highlands. Unable to afford fertilizers and other agricultural inputs, they have seen their crop yields, and therefore their incomes, decline. Poverty and hunger, in turn, have forced them to take desperate measures. The result has been overgrazing, unsustainable cropping practices and deforestation.

“One of the main aims of the Agricultural and Tree Products Program has been to break this cycle of poverty and natural resource degradation,” explains Ebenezar Asaah, who acts as programme manager on behalf of the World Agroforestry Centre.

The programme has encouraged farmers to increase agricultural production by improving soil fertility and integrating high value, indigenous tree species into their production systems. Income-generating activities have helped to improve the



▲ A degraded landscape in the Western Highlands.

processing and marketing of crops such as cassava, and enabled farmers and traders to raise their incomes. The programme has also provided funds to improve roads, construct bridges and establish drinking water supplies, and a micro-financing scheme has given loans to over 100 farmers' groups, thus providing them with the wherewithal to buy fertilizers and improved seeds.

This booklet provides a brief – and inevitably selective – overview of the Agricultural and Tree Products Program. It is largely based on an extensive field visit, and interviews with representatives of the key partners, including the World Agroforestry Centre, which acts as the implementing agency, the Centre d'Accompagnement de Nouvelles Alternatives de Développement Local (CANADEL) and Winrock International. The booklet also draws on an independent mid-term evaluation, conducted by Roger Leakey and Jean Tentchou in February 2009. "This uniquely integrated project," they concluded, "is truly transforming the lives of poor smallholder farmers."



*Elizabeth Mbakwa in a demonstration plot where maize is intercropped with Calliandra. By planting nitrogen-fixing fertilizer trees like Calliandra, farmers can significantly increase their crop yields.*



# 1. CHANGING LIVES THROUGH AGROFORESTRY

Early one wet, windy morning, Ebenezar Asaah, the programme manager, and Zachary Tchoundjeu, the World Agroforestry Centre's Regional Coordinator for West and Central Africa, arrive at RIBA Rural Resource Centre, which is perched some 2000 metres above sea level in Northwest Region. During the course of the next hour, 28 farmers – around two-thirds of them women – clamber up to the centre on foot, undeterred by the inclement weather. They have come to tell the visitors about the help they have received from RIBA.

"It is proof of the way that agroforestry has changed their lives that these farmers are willing to come so far on a day like this," says George Kangong, RIBA's coordinator. Some of the farmers had left their homes at 4.30 am, long before dawn, and walked as far as 28 kilometres.

Kangong, a keen environmentalist and farmer, set up a youth foresters' club in the mid-1990s, and they first came to this windy hilltop in 1995.

"The soils were so degraded that



▲ George Kangong with farmers he has trained at RIBA Rural Resource Centre.

the farmers who'd been here had abandoned the land," he says. "Where we are now was completely bare." Now, RIBA's 7-hectare plot boasts a sizable woodlot, a network of dense hedges, a thriving tree nursery and fertile fields growing wheat, potatoes and beans, as well as offices, a training hall and dormitories for visitors. Most of the development has taken place since 2003, when the World Agroforestry Centre helped Kangong and his colleagues transform the youth foresters' club into a 'rural resource centre.'

Like all the other rural resource centres in Cameroon, RIBA has benefited from the World Agroforestry Centre's long experience in West and Central Africa. Two strands of its research have proved to be particularly relevant. One has helped farmers to improve soil fertility and crop yields by planting leguminous plants, or 'fertilizer trees', which fix atmospheric nitrogen. The other has focused on the domestication of superior varieties of indigenous fruit trees, a programme described in *The Fruits of Success*, another booklet in the 'Trees for Change' series. The cultivation of African plum (*Dacryodes edulis*), bush mango (*Irvingia gabonensis*) and other species has helped to reduce farmers' dependency on cash crops such as cocoa and coffee, both of which have been subject to dramatic price fluctuations.

At RIBA, intercropping with nitrogen-fixing species such as *Calliandra*, *Sesbania* and *Tephrosia* has significantly improved soil fertility, leading to a doubling in crop yields. Boundary trees have been planted to act as windbreaks and the woodlot on the hilltop provides fodder for livestock and a habitat for



▲ Many farmers have increased their income by growing superior varieties of indigenous fruit trees like African plum.

bees. RIBA has also begun to domesticate various indigenous fruit species, using vegetative propagation techniques such as grafting and marcotting.

“The achievements here are impressive,” says Tchoundjeu. “However, the real importance of centres like RIBA lies in the help they are giving to large numbers of farmers’ groups in the surrounding areas.” In the words of one rural resource centre coordinator, they are places that make science available to tens of thousands of people who live on the land.

## A new approach

During the early years of the participatory tree domestication programme – participatory, as farmers and researchers work side by side to develop superior varieties – the World Agroforestry Centre decided to enlist the help of extension workers employed by the Ministry of Agriculture and Rural Development. Some 50 staff received training, but within a year or two, most had either left government service or been transferred to other divisions. A different strategy was required. Tchoundjeu and Asaah had noticed that some groups of farmers were already running successful nurseries and providing training to other farmers, with little external help. “So we began to work with them,” recalls Asaah, “and that’s how we came up with the concept of the rural resource centre.”



▲ Members of the Mboyni Farming Group in one of the many satellite nurseries established with the help of a rural resource centre.

Using a grant provided by the International Fund for Agricultural Development (IFAD), the World Agroforestry Centre helped to develop training packages at centres like RIBA and provided support for running costs, plant propagation, motorbikes and equipment essential for training and outreach. Since 2007, the Agricultural and Tree Products Program has helped existing centres to expand their activities and encouraged the development of new ones.

By mid-2009, there were three rural resource centres in Northwest Region and two in West Region. The former had helped satellite groups of farmers to establish 69 nurseries; the latter, 54 nurseries. Between them, they produced over 175,000 plants in 2008. Approximately 30% were fertilizer trees; most of the rest were indigenous fruit trees. The number of farmers who have received training has varied from centre to centre. To give just one example, the Twantoh Mixed Farming Common Initiative Group (MIFACIG) in Northwest Region, one of the first rural resource centres to be established, has provided agroforestry training to over 2500 farmers.

By mid-2009, RIBA had 16 satellite groups of farmers, with membership ranging from 10 to 45 individuals. All these groups have benefited from training in soil fertility management, nursery establishment and tree domestication techniques, and most are now growing superior varieties of indigenous fruit trees in their nurseries.

During their early years, nurseries make little in the way of profits, but once they



▲ By mid-2009, MIFACIG Rural Resource Centre had provided training for 2500 farmers.



are well-established they can earn a significant income from the sale of plants. At the same time, members also deploy their newly acquired nursery skills to improve their own farms. Between 2007 and 2008, the average number of trees planted by each household trained by RIBA rose from 10 to 120, and the number of farmers planting fertilizer trees rose from 208 to 360.

## From poverty to progress

It takes the farmers who have come to RIBA much of the morning to tell the visiting scientists about the impact that agroforestry training has had on their lives. The first to speak is Saka Abubacar, RIBA's secretary general. On part of his farm, he explains, he used to harvest one 50 kg bag of maize a year. Now he gets up to six bags from exactly the same plot of land, thanks to the increase in soil fertility brought about by planting nitrogen-fixing *Sesbania*, *Tephrosia* and *Calliandra* trees. These and other agroforestry activities have helped him to significantly improve his income. "My children have more to eat now, and I can pay their school fees in one go, rather than in installments, as I used to," he says.

Sylvia Leinyuy has a similar story to tell. "This is the fifth year that I've been planting *Sesbania* and *Tephrosia*, and my yields have steadily increased," she says. "Every year, I seem to get more beans and potatoes, and we have more to eat and more to sell." The extra income means she can buy things she could never afford before.



▲ A farmers' gathering at RIBA Rural Resource Centre.

Angela Bongbera believes that the medicinal plants she is now growing on her farm have helped to improve her family's health. "In the past, we always seemed to be going to hospital for one thing or another," she says, "but now we rarely go, and that is saving us money." Other women, eager to speak, tell the scientists that they are growing and eating much more fruit, and this has helped to improve the health of their children.

Estella Bondkela was farming a steep, heavily eroded piece of land when she first received training in agroforestry. George Kangong suggested she should construct contour bunds – earth ridges planted with nitrogen-fixing trees – as a measure to prevent erosion and improve fertility. "I wanted to abstain at first," she says, "but George convinced me that I should do it." Since then she has established seven bunds. "It seemed very labour-intensive, but now I see the benefits. The soil is much more fertile, and my crop yields have increased."

Not long ago, Estella was thinking of training to be a teacher. "But since I've been doing this, I've forgotten all about that," she says. "My ambition now is to have a farm like Saka Abubacar." Here, and in other areas where the programme is active, there is plenty of evidence to suggest that agroforestry practices, and particularly the domestication of indigenous fruit trees, is encouraging young people to stay in their villages, rather than migrate to the cities, or to distant plantations, in search of work.

Livestock farmers have also benefited from training provided by RIBA. Vitalis Kongnyuy, for example, says he used to have problems finding enough fodder at certain times of year. "But since I've been planting *Acacia* and *Calliandra* trees, I've been able to use their leaves as fodder during the dry season," he says. "I have also started applying green manure to my fields, and that has been good for my soil and my crops."

“Before I came here I was working in animal health, providing advice to farmers and using Western medicines,” recalls another farmer, Aloys Mbilam. “Then I learnt about the medicinal value of many local plants, and now I’m treating livestock with herbal medicines which I make up myself.” If it hadn’t been for RIBA, he adds, none of those here would have acquired the knowledge needed to practise agroforestry. “RIBA is always here for us, unlike some of the non-governmental organizations who’ve come to provide training, and we know that we will always have their support,” he explains.



*These women, processing cassava in Bafut, contributed towards the costs of an electric-powered grinder, a press and a sieve. Mechanization has helped to increase their incomes.*



## 2. MAKING THE MOST OF A GOOD THING

When the Agricultural and Tree Products Program was launched, scientists used baseline studies to identify the problems farmers were having in storing, selling and processing their produce. Among other things, the study found that processing methods were often rudimentary, producers were poorly organized, and markets operated in a way that favoured middlemen and wholesalers.

The programme has focused its income-generating activities on three sectors: the marketing of nursery plants, the sale and marketing of agroforestry products, and the processing and marketing of agricultural crops. By mid-2009, Innocent Edang, the programme's income generating officer, had provided training – covering everything from book-keeping to drawing up business plans and identifying markets – for 25 different groups.

In many areas, the marketing of improved planting materials has led to a significant increase in income. For example, during the past five years, plant sales have generated between 5 million CFA francs (US\$11,100) and 10 million CFA francs (US\$22,200) for MIFACIG Rural Resource Centre. Sales have been on a smaller scale at RIBA, but the number of plants in its nursery rose from 600 to 21,000 between 2007 and 2008, and sales from 40,000 CFA francs (US\$88) to 600,000 CFA francs (US\$1330) during the same period.



▲ Income-generating activities have helped to improve nursery sales. African plum seedlings ready to be planted out.

Among the many nurseries to benefit from advice provided by the Agricultural and Tree Products Program is one supervised by PROAGRO Rural Resource Centre in West Region. “In 2008, we conducted a study which revealed that PROAGRO was failing to take full advantage of the strong demand for fruit trees in the local area,” explains Edang. “At the time, the nursery had over 9000 plants belonging to timber species, and just 560 young fruit trees, despite the fact that the latter accounted for 50% of income from tree sales.”

PROAGRO has since changed its production plans to suit the market. According to Bertin Takoutsing, the programme’s agricultural production officer, the production capacity of PROAGRO has risen to 40,000 plants, with fruit trees accounting for more than 70% in 2009. This has significantly increased the income generated by the centre, which has entered into agreements with other projects and organizations to supply improved planting materials.

Among the most successful income-generating projects supported by the Agricultural and Tree Products Program are those involving the processing of cassava into *gari*, a popular staple food, which looks like a coarse-grained flour. During 2008, the programme worked with four groups, including the Mambu Self-help Women’s Group in Bafut, Northwest Region.

“When Innocent Edang came to visit us, he identified cassava production as one way we could increase our incomes,” recalls Magdalene Sirri. “Together, we assessed all



▲ Many farmers now pay the Mambu Self-help Women's Group to process their cassava.

the stumbling blocks that were preventing us from making a better business.” Hand-processing was time-consuming, and many of the women suffered from backache and sore hands. The group had no proper business plans, and no long-term strategy for selling in the market.

Over a period of several months, Edang visited the group twice a week to provide training in financial management, processing, marketing and all the other skills needed to run a successful business. The same exercise was repeated with the other groups, and each was provided with an electric-powered grinder, a press and a sieve, towards which they had to make a financial contribution. Mechanization dramatically increased processing capacity. Three groups, including Mambu Self-help Group, processed a total of 41 tonnes of cassava into *gari* between November 2008 and November 2009, generating about 1.5 million CFA francs (US\$3330).

## Introducing new technologies

For the past eight years, Elvis Tembeng has been selling spices and herbs at a stall in the crowded market in Bamenda, the regional capital of Northwest Region. Trading under the name of One Man Creation, he has built up a thriving business, selling around 50 different products, including many made from indigenous plants such as njansang (*Ricinodendron heudelottii*) and eru (*Gnetum africanum*), and his business is growing, largely because he is using a highly efficient drying machine.



▲ A new drying machine has helped Elvis Tembeng to increase production of herbs and spices.

“The machine has helped me to increase my production, improve the quality of my products and make them more hygienic,” he explains. His sales of dried eru, a popular vegetable in Cameroon, increased threefold during a period of just four months. His clientele is steadily increasing, along with his sales, to such an extent that some of the other traders in the market are becoming resentful.

Tembeng’s drying machine was provided by Winrock International, which manages the post-harvest processing component of the Agriculture and Tree Products Program. Numerous individuals, groups and small business are currently benefiting from Winrock’s experience in developing locally-made, low-cost processing machines.

Farmers in the Western Highlands produce a wide variety of foods that are sold locally and in neighbouring countries, but their capacity to add value is weak and often non-existent. Many farmers are forced to sell their crops during peak seasons, when prices are at their lowest, and the project has sought to address this by introducing processing machines that help farmers to add value and prolong the shelf life of fruits, greens, tubers, spices and medicinal plants.

Winrock has developed several machines under the auspices of the Agricultural and Tree Products Program. During 2009, its promotional campaign encouraged the



▲ A welder working on a Winrock-designed machine at Winco International's workshop in Bamenda.



sale of 19 forced air dryers and 59 bran discharge mills made by local metal workers. Some of these were sold to the programme; others to local entrepreneurs. Meanwhile, Winrock is developing other low-cost processing machines for chopping vegetables, pressing oilseeds and cracking nuts, as well as a larger dryer powered by a bio-mass boiler.

"I am very confident about the sustainability of the work we're doing," says Andrew Kovarik, Winrock's project director. "The machines are made with materials that are locally sourced, and if they break down after we've left, users will be able to contact local artisans who've been trained to repair them." Winrock has provided training for five metal workers and developed manuals for the machines in both French and English.

The local manufacturers have no doubts about the benefits of making and selling these machines. "It's going to be a very profitable business," says Ernest Onukwungha of Winco International in Bamenda, "and these machines have already helped to separate us from other metalworkers who haven't been trained yet. Innovation is very important."

One of the first recipients of a ventilated gas drier was Pius Chinfontah, a farmer



▲ Pius Chinfontah has helped Winrock to test the efficiency of its ventilated gas drier.

from Mankon village in Northwest Region. Convinced there is a good market for dried chili peppers, he has devoted a considerable area on his farm to growing the crop. Since he acquired a gas dryer, he has found the task of processing the peppers infinitely easier than it was in the past. “There are many advantages with this machine,” he explains. “It’s very convenient and economical to use, you can change the temperature quickly, it doesn’t smoke and the peppers retain their colour.”

In fact, Chinfontah’s machine has been such a success that he now has far more dried chilies than he can sell, and his challenge lies in finding a market for such a large volume. However, his experience, and that of others who are using the drying machine, bodes well for the future. The machines can be used to dry a whole range of products besides herbs and spices, including fish, mushrooms and fruits.

During the past 10 years, the World Agroforestry Centre’s participatory tree domestication programme has led to dramatic increase in the number of African plum trees – known locally as safou – grown on farmers’ fields, and if you travel through the Western Highlands in July and August you will see the glossy purple fruit on sale



▲ Business is thriving at Elvis Tembung's stall in Bamenda market.

everywhere you go. During this time of plenty, the price of safou is at its lowest, and much goes to waste, as the fruits have a very short shelf-life. Lengthening it, by drying the fruit, enables farmers to hold on to their crop and sell out of season, when prices are higher. An entrepreneur in Bafoussam is already using a Winrock dryer to produce dried safou chips. Several others are drying other fruits, ginger and medicinal plants.



▲ *By lengthening the shelf life of agricultural products, farmers can sell their crops out of season, when prices are often higher.*





*Mary Nyuyinwi, CANADEL's community development officer, at a new standpipe funded by the Agricultural and Tree Products Program.*



### 3. INFRASTRUCTURE MATTERS

The village of Njinikédjem sprawls across rolling hills in Northwest Region. Home to some 5000 people, it has six primary schools, two secondary schools, five churches, a health post and a large rural resource centre run by MIFACIG. However, like many other settlements in the region, Njinikédjem suffers from a lack of clean drinking water.

“Two years ago, we had just one standpipe, and most people had to collect their water from a stream,” says David Nsom, chairman of the committee that has been established to improve water supply. Unfortunately, it was seriously polluted with parasites and bacteria, causing widespread sickness, especially among children. “People have died because they’ve drunk dirty water,” explains Nsom, “but the situation is much better now that we have three new standpipes.” These were installed under the community development component of the Agricultural and Tree Products Program, which is managed by the Centre d’Accompagnement de Nouvelles Alternatives de Développement Local (CANADEL).

“As soon as the programme was launched, we carried out a study to assess what sort of infrastructure was needed to improve the welfare of rural communities,” explains Mary Nyuyinwi, CANADEL’s community development officer, as we judder our way up a steep track into the hills behind the rural resource centre. “We identified priority communities, and working with them we drew up a list of the projects that would benefit them most.” These included roads, bridges, accommodation for rural resource centres, a warehouse for storing potatoes and drinking water projects.



▲ Members of the Njinikédjem Water Management Committee with one of their new standpipes.

We arrive at Upper Twantoh to find Margaret Bih and her daughter, Sheila, filling buckets of sparkling water from a new standpipe. Before it was installed, she and her children had to make up to five journeys to a distant stream to get enough water to last just two days. “It wasn’t good water,” she explains, “and my children were always getting diarrhoea from it. Now they’re seldom sick, and it’s just a short journey from my house to this standpipe.”

Some 500 people have benefited from the Upper Twantoh standpipe and another 1000 from the other two standpipes supported by the programme. According to the secretary of the water management committee, Emmanuel Waindim, the community wanted 12 new standpipes. “But there was only enough money for three,” he says, “so we chose the most needy areas.” At present, just one primary school and one secondary school have access to a standpipe, but there are plans to extend the water supply, which comes from the hills some 6 km away, to another primary school and the health centre.



▲ Margaret Bi is one of many people to benefit from the new standpipe at Upper Twantoh.

## A joint effort

By the end of 2009, the programme had provided support for nine infrastructure projects. In every case, the communities were closely involved in the projects’ conception, design and execution. They also contributed towards construction and costs. Before each project

began each agreed to provide 5% of the cost in cash and 10% in materials. The projects cost, on average, around 4 million CFA francs (US\$8,880), with the road projects being the most expensive. The communities were fully involved in the selection of the contractors, who bid by tender, and the work was supervised by the communities' own development committees. Local councils have also supported the infrastructure projects, providing 5% of the cost and 10% in materials.

According to Zacharie Lame, the first deputy mayor of Foumban, a town of around 200,000 people in West Region, a bridge supported by the Agricultural and Tree Products Program, some 20 km to the east of Foumban, has helped to boost the local economy. "Before the bridge was built, people and cars would slide into the water, and farmers had to bring their goods to the riverside in order to sell them," he explains. "Now, trucks can cross the river and that has made a big difference to the farmers on the other side."

The bridge was one of four possible projects considered by CANADEL and the community. "When CANADEL arrived, we had a long process of consultation,"



▲ The old and new. Note the remnants of an ancient and inadequate bridge in the foreground.

recalls Kouotou Salifou, a local farmer. “Two road projects were considered too expensive, and the idea of building a shop was rejected on the grounds that it wouldn’t benefit the entire community.” A decent bridge, it was decided, would offer the greatest benefit to the people of Njiyoum.

“Now that we have this new bridge,” says Nji Moluh, speaking on behalf of Njiyoum’s village chief, “we think of ourselves as being a *quartier* of the United States!” He is alluding, of course, to the funds providing by the US Department of Agriculture.

Other villagers, standing near the bridge, also sing the praises of the project. A young man called Mama Moulzom says that he is one of several thousand people to benefit. “The bridge has made it much easier for us to get our goods to market,” he says. Another farmer, Michel Njemban, says the bridge has reduced transport costs for the traders, and there is now more competition to buy farm produce, which means farmers are getting more for their crops.

The women here are happy too. “The bridge has made it much easier for my children to get to school,” explains Peboura Ramatou, “and we now earn more money as it’s easier to sell our produce.” As a result, she says, her children are better fed, she can pay school fees and even afford medicine when they are sick.



▲ A sign of progress: the Agricultural and Tree Products Program has funded new infrastructure in many communities.



But is there a danger of this bridge falling into disrepair, like the inadequate structure it replaced? No, says Ibraï Founsie, an engineer employed by the local council. He provided technical advice during the building of the bridge, and he will continue to provide advice about maintenance. Having contributed financially to the building of the bridge, the local community has a vested interest in ensuring that it is kept in good condition. CANADEL is also keeping an eye on this and other structures built on its watch. “We are very aware of the importance of good maintenance,” explains Florence Achu, who manages CANADEL’s office in Bamenda. “The projects we have been supporting are not just ‘do and go’.”



*The small loans scheme has helped farmers to increase their yields of potatoes, seen here, and other crops.*



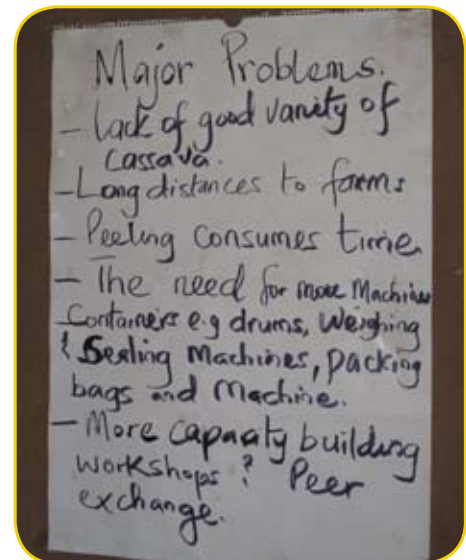
## 4. FUNDS FOR PROGRESS

Jouenfoura Pasma, a widow with 13 children, is one of many farmers to benefit from a small loans scheme introduced by the Agricultural and Tree Products Program. In 2008, she used a loan of 100,000 CFA francs (US\$220) to buy fertilizer and improved seeds. “I’ve increased my production and my income,” she explains, “and I’ve been able to expand the area where I grow crops.”

In the past, her children had to help her in the fields, and that meant they often missed school. “The loan enabled me to hire casual labour, so my children can now spend more time studying, instead of working on the farm,” she says. “I can also afford better food, and pay for health care when the children are sick.” Mrs Pasma, who lives in a village to the east of Foumban in West Region, is one of around 1300 farmers to benefit from a microfinance scheme overseen by CANADEL.

“The project is responding to the findings of a survey, which identified a lack of fertilizers and high-quality, improved varieties of seeds as being two of the main factors preventing farmers from getting better yields and earning more money,” explains Zacharie Eloundou Owona, CANADEL’s microfinance officer.

The loan scheme is managed by First Investment for Financial Assistance (FIFFA), which examines, approves and disburses loans. During 2008, CANADEL staff visited 82 villages, explaining how the scheme would work. Farmers interested in getting a loan organized themselves into groups, and successful applicants received training in various aspects of



▲ The poster tells a story familiar to farmers throughout Africa. The Agricultural and Tree Products Program is addressing many of the problems listed here.

loan management. The first phase of the project provided loans to 86 farmers' groups, worth 48 million CFA francs (US\$106,600); the second phase anticipated that 145 groups would receive loans amounting to 153 million CFA francs (US\$340,000) by the end of 2009.

The mid-term evaluation described the pilot phase as 'very beneficial', although there were some teething problems. Some of the groups interviewed said the loans were too small, the maximum for any one farmer being 80,000 CFA francs (US\$180) at the time. Loans had not always been made available at the appropriate time in the farming calendar, and some groups had failed to pay back their loans to FIFFA.

According to Eloundou, the scheme is now working more efficiently. Farmers can now get loans of up to 100,000 CFA (US\$220), and during the second phase, in 2009, farmers' groups were given seven months to pay back their loans, rather than just five. By December 2009, there was a 97% rate of recovery, compared to 91% for the previous six month.

## Banking on change

Talk to any of the farmers who have received loans and they will tell you much the same story. The money has enabled them to buy fertilizers and improved seeds, and as a result their yields and incomes have risen. Precisely how they have spent the extra money they have earned has varied according to individual needs.

"I used the loan to double the size of my vegetable garden," explains Ghariegem Salamatou, who belongs to the same farmers' group as Mrs Pasma. "I've grown more crops, sold more in the market, and been able to repay money I owed to a neighbour. I've also contributed towards my children's school fees for the first time."

Another woman in the group has increased her production of peanuts and cassava and used part of her loan to hire casual labour. "With the money I've made this year I'll be able to buy



good quality seeds for next season, even if I don't get another loan," explains Njoukassa Sanatou. "But I'd like another loan," she adds. "If I get one, I'll be able to grow even more crops, and especially beans, potatoes and cassava."

Members of the group have also used loans to create a community field, which they manage together. Here, they grow crops like cassava, tomatoes and maize, and they also rear some livestock. "Whenever we make any money, we put it in a joint bank account," explains Mbouo Ramaton. "We share some of the profits among the members, and use the rest to buy seeds and fertilizers and give small loans to people who need them." So far, nobody in her group has had any problems paying back their loans.

Ten minutes' drive away, in Njiyoum, we meet the Ngbia Foulé Common Initiative Group, which has 18 members, 10 of whom are women. They have also used their loans to buy fertilizers and seeds. They have increased their yields, and thus their profits, but they say that the loans are too small to achieve the sort of agricultural expansion they would like.

"It may be true that the loans are small," reflects Ebenezar Asaah, "but we have seen that relatively modest sums can go a long way and the money is mostly being put to good use. And we're confident that the microfinance scheme will continue to function efficiently when the programme comes to an end." Assuming the project steering committee, the Government of Cameroon and USDA are satisfied with FIFFA's administration of the loan scheme, they will give approval for FIFFA to continue providing loans, drawing on a pot of 118 million CFA francs (US\$262,000), to be placed at its disposal by the programme.



*The Western Highlands. A healthy landscape is a diverse landscape, with a good covering of tree crops, including indigenous fruits.*



## 5. LOOKING TO THE FUTURE

The mid-term evaluation described the Agricultural and Tree Products Program as a globally unique example of a rural development project promoting ‘multi-functional agriculture’. Put another way, it has promoted farming systems that produce food, sustain vibrant communities and protect and enhance the environment.

“The most important and exciting finding,” wrote the evaluators, Roger Leakey and Jean Tentchou, “was the wide range of positive livelihood impacts.” These include substantial increases in income, new employment opportunities, improved health and nutrition, better processing and many of the other benefits referred to in earlier chapters.

It would be wrong to suggest that every aspect of the programme has been a success. During the course of our research trip, not one mention was made by villagers of the waste management component of the programme, managed by the Centre International de Promotion de la Recupération (CIPRE). Its aim was to improve waste management in the country’s capital, Yaoundé, and produce compost that could be used to enhance soil fertility in Northwest and West Regions. The mid-term evaluation was unimpressed by this component, but this does nothing to detract from the programme’s achievements in the Western Highlands.



▲ ICRAF scientists Zac Tchoundjeu (4th from right) and Ebenezar Asaah (2nd from left) at one of the many nurseries established with the help of the programme.

One of the great tragedies of many development projects is that their impact diminishes once the funds have been spent and the project managers have packed their bags and returned to their offices. Well aware of this, the World Agroforestry Centre and its key partners, CANADEL and Winrock International, have done everything possible to ensure that the benefits experienced now will be long lasting and sustainable.

Leakey believes that one of the outstanding assets of the programme has been its philosophy of building rural development from the grassroots, using technologies that are simple, practical and easy to implement without spending large amounts of money. "The nurseries are a good example," he says. "The facilities needed are well within the reach of most farmers once they have had training in the simple technologies developed by the World Agroforestry Centre for soil fertility management and tree domestication."

The approach of working through the rural resource centres has encouraged very strong local participation, and this will ensure that the agroforestry activities encouraged by the Agricultural and Tree Products Program will continue, and spread into new areas, in the future.



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