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**EBAFOSA**  
Ecosystem Based Adaptation for  
Food Security Assembly



**African Union**  
A United and Strong Africa



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## **USING COMMUNAL COOPERATIVES (“JANGUI”) TO DRIVE UPTAKE OF CLIMATE ACTION SOLUTIONS TO CLIMATE PROOF & MAXIMIZE CAMEROON FOOD SYSTEMS**

*Report of survey of shortlisted “janguis” to determine entry points for uptake of climate action solutions of EBA, solar dryers, waste recovery to clean briquettes/biofertilizer, ICT, towards climate-proofing their food systems and enhancing their productivity*



**October 2021**

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## I- Introduction

From August 1-31, 2021, the Jangui Green Digital Invest project team carried out a mission in Adamaoua, East, Far North, North and South to assess the implementation of previously mentioned validated green projects.

The team worked on monitoring the following actions:

- The organization and operation of TVCs (Community Green Tontines – which are local-level community savings & investment cooperatives);
- The capacities for internal mobilization of funds through the tontines
- Mastery of Ecosystems Based Adaptation (EBA) techniques in agricultural fields among tontine members
- The needs in terms of post-harvest losses can be addressed using climate action technologies such as the implementation of solar dryers
- The level of development of small green processing units
- The level of mastery of digitalization tools for TVC activities.

The overall aim was to assess the level of implementation of the various TVC projects and explore the potential to refocus them inclusively towards leveraging climate action solutions. Including solar dryers, EBA, waste recovery to clean briquettes/biofertilizers and ICT for productivity enhancement towards ensuring the success of the various community investments. The approach taken was a survey of all the TVCs to establish members enterprises and how they can best benefit from the climate actions solutions. This work took place in plenary sessions, coupled with work in committees in some instances. Women's and youth projects were examined in more detail, and the risk analysis was in climatic and financial terms.



This green landscape in the Far North of Cameroon could make tourists dream  
As well as the rock paintings of Pouss at the border with Chad.



## II- Purpose of the assignment

The purpose of the mission was to survey initiatives undertaken by shortlisted TVCs, and determine entry points for uptake of climate action solutions of EBA, solar dryers, waste recovery to clean briquettes, biofertilizers, ICT, towards climate proofing their food systems and enhancing their productivity. The initiatives with the most elaborate ongoing actions that can benefit from these climate actions solutions were engaged formally for joint activities towards integrating the climate action solutions.

It should be remembered that the project is part of a participatory approach and intends to act in the mindset of the members of the TVCs for a transformational change:

- From Business As Usual (BAU) to low-carbon agriculture that is resilient to climate change through EBA techniques;
- From a social approach to agriculture towards a green business approach (Green agribusiness);
- From a wait-and-see spirit turned towards collecting donations, towards a commitment to the revolving fund through the pass-on-the gift approach for profitable projects;
- From purely physical transactions and market linkages towards the progressive digitization of operations and other activities of TVC, with the mastery of applications such as AFROSHOP.



*Women in Ngaoundéré sharing a tontine meal together*

## III- Course of activities

In each of the regions, the activities began with a meeting organized with members of the TVC. An update was made on the progress of activities by evaluating the progress. Each TVC president and each project manager took the floor to talk about the progress and challenges encountered during the execution of the work. A field trip was then made by the "Jangui Green Digital Invest" project team, members of the board and some members of the TVC to assess the results obtained in the field. They were to observe the difficulties encountered by women and young people during the work. Suggestions were then proposed to improve results leveraging climate action solutions in production, value addition & preservation, and marketing. Subsequently, meetings were organized with the mayors of the various municipalities. A working session ended with signing a memorandum of understanding between the TVCs & ADEID for guidance and support in taking up the climate action solutions.



*Meeting with the Mayor of Ngong*



*Meeting in Mogazang-Maroua2*

The activities with the TVC took place according to the timetable next:

Fieldwork took place from 01 August to 31, 2021. The activities mentioned above will be broken down according to the following dates:

<b>NOT</b>	<b>Region</b>	<b>Meeting place/TVC</b>	<b>Dates</b>
<b>1</b>	ADAMAOUA	Ngaoundéré 2, Méiganga , Mbe , Nyambaka , Velambaï , Ngan- han	From 02 to 06 August 2021 and from 24 to 26 .....
<b>2</b>	NORTH	Garoua 2, Pitoa , Figuil , Lagdo , Ngong	From 09 to 13 August 2021 and from 22 to 23 .....
<b>3</b>	EXTREME NORTH	Maroua I, Maroua II ( Mogazang ), Maroua III, Kaélé , Moutourwa , Maga	From August 16 to 21 , 2021
<b>4</b>	<b>EAST</b>	Abong -bang	August 30 to 31
<b>5</b>	<b>SOUTH</b>	Key- ossi	August 26 to 28

### **3.1 Organization of meetings**

The meetings took place organized as follows:

- In Meiganga, in the agricultural cooperative and with the chief of the village of Djallo in a second time;
- In Nyambaka , at the town's restaurant
- In Ngaoundéré, in the classroom of the school public
- the hotel conference and in the home of one of the members ;
- cassava producer women cooperative ;
- In Velem -bai, in the school classroom public ;
- In Mbé , in the TVC meeting room in Mbé ;

- In Ngong, in the party hall and the town hall's exploration ;
- In Lagdo, in the hotel party room.
- In Pitoa, at the esplanade of the municipality of Pitoa
- In Figuil, on the expansion of the municipality of Pitoa, with the displacement of the TVC team;
- In Moutowra in the room of the acts of the commune;
- In Maroua, in the party hall of the commune of Maroua1;
- In Mogazang , in the school classroom public ;
- At Maga, in the meeting room;
- In Kaelé, in the party hall of the commune of Maroua &, with the movement of TVC officials from Kaélé.
- In Abongbang in the meeting room of GIC AYI
- In Kéo-si, in the village of the sub-regional fair (FOTRAC), this unique step consisted of presenting the project to participants from all regions of Cameroon and the 11 ECCAS countries in partnership with the Central African Women's Network (REFAC).



#### **Members of the TVC in the Municipality of Pitoa in the North Group work , Ngan-Ha**

It should be noted that the visits exploration were carried out in the Center at the same time. They continue \_ until mid-November. A separate report will be made in November, by the way.

The indoor work included :

- A brief reminder of the teachings drawn from the two previous training sessions held in Bafoussam from 28 January to 30, 2021 on the functioning of the Green Tontines, and in Yaoundé from 22 February to 24 2021 on the theme "Economy green and employment young in the sector agricultural.'
- Then it was a question of discussing the vision, objectives and principles of TVC;
- The organization and functioning of TVC, with the evaluation of the quality of documents;
- In the end, we discussed the relevance of the projects, their start of implementation, the mobilization of funds and the problems encountered.

The following results were obtained as a result of the exchanges :

- Discussions on **The Business Spirit and the essence of tontines** have empowered women and youth to understand the project's philosophy. Then the women have listed the critical principles of the tontine, emphasizing trust and the word given. Here the social capital is of great weight. Beyond social guarantees, there was hope focused on the digitalization of operations.
- **Reframing women and young people projects:** Discussions and analyses of the different projects have allowed a reframing of projects to make them more realistic. The climatic risks were analyzed, and mitigation solutions were proposed. Aspects related to the greening of the product value chain agricultural and agrifood were discussed—the need for agroforestry and organic inputs in soil fertilization, crop treatment, and food storage emerged. The members agreed on the need for a new system of food where the protection of ecosystems and the health of populations is guaranteed.
- **Management of green tontines community:** presentation of written reports during meetings of tontines and TVC, accounts reports, work reports, attendance sheets, management tools, in particular accounting sheets, tontine management book, etc. Then the cooperative model was once again debated, and the passage in Cooperative of TVC members was selected. The TVC presents itself like the tontine of tontines, and its management should be transparent and professional.
- **Account report on the production of organic inputs:** After the training received by the young people and reinforced by videos on the technical aspect, pilot units for organic fertilizers, the manufacturing process and its application in the fields. The application phase was done later in a parcel of some producers and members of the TVC. It proved to be a great success for both young people and producers who were impressed by results in the fields.
- **Report on digitization actions**  
Discussions on the state of digitalization of TVC have found that more and more women were using android phones for the market. Exchanges have had places on the advances in terms of mastering applications such as Afroshop and Janguí. There emerged the need to organize another mission with ICT experts to improve the mastery of digitalization tools in the value chain agricultural and agrifood
  - Build capacity in terms of collection and transfer digital data; \_
  - Increase the digital monitoring capacities of projects by local teams ;
  - Speed up the implementation of platforms digital marketing and training;
  - To put in place green tontines digitized as \_ pilot to familiarise TVCs with the digitalization of their financial operations.





*Meeting with the TVC of Djalo-Meignanga*



*Adamaoua women in Ngaoundéré*

### **3.2- Field visits to projects**

Field trips have constituted an essential step in the maturation process of the green tontines community and their projects. We have worked on the different agricultural speculations and observed the difficulties and constraints. Good practices were raised as well as the "success stories" of traditional know-how. In terms of production, the emphasis has been placed on regeneration and sustainable management of soils, being understood that the soil is a living ecosystem that you have to know how to maintain and nourish. It justifies the establishment of experimental sites to produce and test ecological herbicides and organic pesticides to reduce soil pollution and increase its carbon storage capacity. We have too visited the technical and institutional partners.





*Visit to the District Delegation of Agriculture of Meinganga and Lamidat Pouss*

Field visits can \_ be summarised as follows:

**1- Speculations \_ agricultural :**

**- Organic cassava**

Although cassava is present in all regions with varying degrees of degradation, this crop is predominantly predominant in Adamaoua, the East and the Center. Gang-ha TVC is developing in Adamaoua an organic production project on 200 ha and cassava processing. The expected products are cosettes , flour for fofou and breadmaking, white and yellow gari, and starch. Plans to acquire mills, scrapers, press, hearths for gari, solar driers and the mode of transport were discussed. This will allow women to significantly improve their income being given that only cosettes \_ are products and many customers buy cassava in the field. With this evolution, the TVC of gang-ha will develop further and gradually enter the digital world. The other cassava production sites are Meinganga and Nyambaka in Adamaoua and Abongbang and Ndiki in the center. A work with cooperatives around Yaoundé is of course to develop the cassava value chain and especially the setting up of a dryer solar.



*Cassava fields in Ngan-ha and Djalo*

- **Organic corn and sorghum** \_

Sorghum presents itself as a plant needing minimum water and promotes the population's resilience in climatic changes. It is present in Mogazang in the commune of maroua2, Maga, and Moutourwa in the Far North. Corn is present in all regions of the country. It is grown in Ngong, figuil and pitoa in the North, in Djallo-Meiganga and Mbé in Adamaoua. Note the presence of several intermediaries such as the Bayam-sallam, which allows \_ the flow of products despite bad roads. However, better storage of this produced through quality infrastructure would enable women to enhance their livelihoods. It should be noted that the uptake of this culture for applying 100% organic taken up within the TVC.



**Sorghum** Maroua2, Mogazang    **Corn** with fertilizer chemical    **Corn** with biofertilizer

NB : Same cornfield with a parcel witness using the chemical fertilizer and a parcel pilot using organic fertilizer produced by young people from Ngong in the North region.

- **Organic rice** \_

The TVCs of the municipalities of Maga and Lagdo have opted for the cultivation of rice. 150 women in Maga and 75 in Lagdo produce organic rice . In Maga, women produce rice white . In Lagdo there is the production of rice flour for children and adults . Both TVCs have dehullers, and Lagdo has acquired a means of transport to facilitate the evacuation of rice from the fields to the village. The young people of Maga have started the production of ecological fertilizer with rice waste, and Lagdo is also waiting for this path.

Large extensive - scale breeding of ducks as an anti-pest agent is projected to reduce the use of chemical pesticides and persistent organic pollutants (POPs).





*Rice in nursery*



*Mature rice*



*Rice harvest \_*



*Women processing and selling paddy rice*



*Paddy rice in fields*



*Storing rice for sale to neighbouring Nigeria*





*Transport of paddy rice to Nigeria; Here trucks from Nigeria \_ neighbour to the boulevard du riz de Maga in the Far North.*

- **Yam**

Yam is cultivated by the TVC of Mbé , Gang-ha and Nyambaka . We work for the popularisation of organic farming and access to soil preparation machines. In effect, the use of herbicides by default of agricultural labour is more and more widespread in the country. To promote a new food security system, awe are looking for possibilities to have better access to weeding and to plough in addition to application of organic maure. On the other hand, organic herbicides are in testing to determine their efficiency on different harmful herbs.



*The excessive use of synthetic herbicides undermines yam production in Adamaoua. here is a pickup truck that loads yams for the market.*

- **Organic Onion and Garlic**

These speculations are products in significantly large quantities in northern regions and exported towards the southern part of the country. Fragile in the rainy season they are cultivated in Maroua<sup>2</sup>, Mogazang , Kaélé and NGONG. Ngong foresees a drying unit solar to produce dried powder onion as well as Kaele in Far-North.



*Cultivation of onions in mini stone squares anti-erosion and water retention. A traditional practice that allows soil conservation.*

- **Beans, cowpeas, soybeans and peanuts**

The culture of these legumes is intense in Adamaoua, the North and the extreme North. Peanuts are mainly cultivated in Ngong in the North, as well as cowpeas and soybeans. We find them also in Mbé in Adamaoua. Beans is grown intensely in Adamaoua, in Gang-ha and Meiganga .

In Ngong, the young girls of TVC have undertaken a cowpea processing project and plan to open a restaurant around this culture.

- **Organic Irish potato**

It is a plant that was introduced recently in Adamaoua with the support of GIZ. ADEID carried out an experimental project with Mvelem-baï on seed production, and the TVC of Velem-baï is today producer and distributor of potato seeds. Meiganga TVC also launched into the cultivation of this with seeds obtained near Velem - Baï .



*The leader Baguirou of Velem-Baï explains his project of irish potato seeds and traditional chicken, In the hotel'conference room*



**Potato at Velem - Baï**



**Potato in Meignaga \_ \_**



## 2- Small organic farming :

- Raising small ruminants
- Duck breeding
- Traditional poultry farming

We are more in the experimental phase with the chickens in Mogazang, Velem -bai and Ngong. The accent has put the traditional chickens, serving as insect repellents and caterpillars in vegetable gardens, for goats, only the Mogazang site experiment. As for the ducks, a reflection is in progress for use in rice production sites as an anti-pest. The importance of this activity shows \_ notably through the availability of raw materials for organic fertilizers and healthy proteins for nutrition.



## 3- Waste management and recovery agricultural and agrifood :

- Bioherbicides
- Bio fertilizers
- Biopesticides
- Coals \_ ecological

Experimental productions are on course, and mass production will follow. In Lagdo and Maga we use rice waste for charcoal production ecological at Abong-Bang, we use wood waste from sawmills .

Pesticides produced in Abonbang are called "vinaire de bois" because they are collected during the production of charcoal using Cassamencais ovens .

The production of biochar is planned also in Abong -bang. This powder will be mixed with dried organic fertilizers to increase the soil's carbon sequestration capacities sustainably.

Each pilot unit must set up pilot sites for testing organic inputs, like what is happening in Ngong and Pitoa . Plots will be identified and will make it possible to measure the differences between organic and chemical.





**Above slaughterhouse waste**

**Below is the rice waste**



*ecological charcoal*

### **3 .3- Other observations noted**

#### **1- Organization of TVC**

The TVC is working like the tontine of the tontines making it possible to pool the financial resources of small tontines and thus participating in the mastery of climate finance at the country level to implement the NDC in an efficient and decentralized manner by grassroots communities.

TVC is located at the level of a Municipality, which justifies signing an agreement with the municipalities.

The organization of each TVC is unique according to the local realities , the culture, the mode of organization and the mode of operation of the local tontines. The services offered vary according to the evolution of the tontine, but the basic principles remain the same. The structuring is still in Classes being given to the youth of TVC. Financial management does not yet respect the principles of the art in many cases . Trainings are planned to improve .

The TVCs represent a finance and socio-economic organization model that could allow Africa to spawn \_ a path and power to finally take the road to development.

Several weaknesses have affected organizational results, and local training will follow over the following months. These tailor-made training courses will be provided to young people and women. The digitalization of the sectors agrifood will also be in the chapter and constitute one of the desired innovations.



## 2- Traditional know-how and good practices

Traditional know-how represent resources adapted to questions of adaptation to climatic changes. So the project value, for example, the use of cow dung in soil fertilization. Better this practice is improved and modernized to create employment sources for young people through modern units input production organic .

This traditional knowledge enhancement approach also allow the identification of good practices. We can for example cite the use of small pepper and Garlic in traditional small chicken farming as a prophylaxis; \_ mixed cropping to reduce plant pests , agroforestry with plants \_ \_ adapted in corn and sorghum fields . Those trees lose their sheets in rainy season , allowing crops to take full advantage of the sun for their growth . It is a practice to be popularised because it will enable both to increase the carbon sequestration capacities of fields.

In the processing field, we have enjoyed recipes culinary which could be improved to be placed on the pre-baked market. Such a prospect would increase the income of women and young people and enhance our traditional dishes. Cooperation with the University of Ngaoundéré would be needed in the second phase of the project.



This tree, *Ferberia*, loses its leaves and allows cultivar corn under its branches. An example of traditional knowledge which allows increase soil carbon sequestration.

### 3- The initiative Green-Sare

The environmental issues are acutely posed in the parts of the northern regions of the country. Those problems arise \_ in terms of desertification, drought, warming and deforestation.

The component “Saré –vert” of the project *JGDI*, meaning literally "Green Concession" is positioned like a suitable solution in the greening process. Each concession should have at least two trees, benefiting from environmental, economic, and even economic social rendered by trees.

Here, the idea is to educate children and young people to love trees and power to get them involved \_ more in reforestation. The note is that the drills planted by the Sahel-Vert initiative is currently strongly threatened by intensive cutting of trees for fuelwood. So there is a need to act, bring each other to plant trees at the level of concessions and landscapes in general.

This mission provided the opportunity to visit the concessions, having benefited from the plants during the distribution in November 2020. Despite drought \_ seasonal, many of these trees are growing at a regular rate , beneficiaries having follow-up watering with determination.

For field plots, agroforestry practice has long been promoted despite the difficulties, including animal attacks ( oxen , sheep , goats , etc.) that ravage young plants in seasons dryness and the effect of water stress . TVC members need to have the number of plants desired to continue the operation Saré -vert. From incubator initiatives, community are in full greening of family concessions, plots of fields/farms be



all green



*nursery for reforestation in Mogazang , set up by young people as a source of income*

#### **4- Youth projects \_ \_**

Entrepreneurship for young people deployed in the field through several climate action initiatives. The flagship activity remains agricultural and livestock wastes treatment processing for the production of biofertilisers, biopesticides and bioherbicides.

In Abong -mbang, the production of bio-pesticides comes from the carbonization of wood waste, which allows the use of Casamance ovens offered by the project to collect the "wood vinegar". It is used against crop pests as insecticides.

In addition to, young people are interested in crops such as corn, cowpeas, onions and potatoes. For breeding, they prefer goats, traditional chickens , wild ducks, bee keeping etc.

As for young girls, they target product transformation such as cowpea, Foléré excellent in fast-food and non- timber forest products.

In the field of promoting forest plantations and the greening of landscapes, young people are engaged in the establishment of nurseries.

Another area of preference for young people is ICT. Young start-ups offer significant assistance as part of the digitalization of the project 's activities and reducing the digital divide vis-à-vis women.

Data collection has become an essential aspect in the monitoring and prospective programming of development actions. The project sets up digital tools for data collection and analysis. The introduction of blockchain and Artificial intelligence in the traceability of s agricultural products for better market access.

—

Finally, the young produce eco-friendly charcoal/charcoal briquettes with charcoal residue, rice residue and agricultural residue in general. The sites are currently Abong -mbang, Lagdo and Maga.



*Equipment for the production of biological inputs*



### **5- Production, post-harvest , processing and transport equipment .**

To improve productivity of agriculture, reduce post-harvest losses, increase women 's income, adequate soil preparation, agricultural machinery and equipments are useful. At the level of soil preparation, the scarcity of labour wage forces producers to use chemical herbicides to kill the weeds herbs. We know the consequences for soil health, the environment, water pollution and human health. Also, we work with local technicians for the production of weedkillers motorized to facilitate the work

In terms of culture, women are already using animal traction cultivation, especially in Ngan-ha. Once again, the deficit in agricultural labour is garish , and the unavailability of gear does not simplify things. This does not allow women to express all their potentiality, and they are forced to restrict themselves to small subsistence areas. The project envisages a partnership with local agri-machine providers in order to innovate with small equipment light and practical to reduce the arduousness of women's work.

In terms of post-harvest technologies, women use electric mills or diesel engines with the unavailability of electric current in several villages or partially seven months in dry season . This is the case of grain mills



for flour , rice hullers, corn peelers, etc. The communities of Maga, Lagdo and Ngan-ha and soon Figuil already benefit from its equipment.

Here, a particular emphasis is placed on the dryers solar thermal, solar photovoltaic, and electric dryers, with a comparative advantage. The construction of the solar dryers started in the communes of Ngong, Ngan-ha and soon in Lagdo, Maga and around Yaoundé.

In terms of transport, the all-around doors collect waste for processing sites and deliver finished products all around the production site.

The tricycle allows the transport of crops from the fields to the processing sites, towards the houses. Although it is not electric \_ like planned, it enters the production cycle of organic products and participates thus reducing losses. He is optimally used \_ to contribute to energy efficient. The project works on reintroducing Donkeys in the transport of agricultural products.



*transport equipment can \_ be motor skills animal Where mechanical with efficiency energetic*

Here the donkeys are used for traditional transport and a tricycle for modern transport of goods.





*Ngan-ha open air dryer Dryer solar*



*Construction of modern solar dryer*

## **6- The products**

Among the finished products expected we can quote:

### **1- For Inputs:**

- Potato seeds \_\_
- Organic fertilizers \_
- Organic pesticides
- Organic herbicides
- Plants for agroforestry
- Traditional chicks
- Young sheep \_

### **2- For agricultural production :**

- The manioc
- Potatoes \_
- Corn \_
- Sorghum \_
- Paddy rice \_
- Onions \_
- Cowpea and beans

### **3- For semi-processed products :**

- Cassava paste
- Cassava chips \_
- Cassava flour \_
- Corn flour \_ \_

- Rice flour \_ \_

**4- For finished products :**

- Children Food with rice flower
- white Rice
- The gari or tapioca
- Powder of onion
- Dried fruits and vegetables

**5- For breeding :**

- Motons \_
- Traditional Chickens
- Chickens \_ smoked

**6- For ICT:**

- digital Databases
- 4 updated applications
- digitized TVC, including digitized market linkages
- digital Platforms

**Table 4: level of project realization**

	<b>Number of projects own by women</b>	<b>Number of projects own by men</b>	<b>Number of projects own by young people</b>	<b>Level advancement</b>
<b>Agriculture</b>	15	07		ongoing implementation
<b>Breeding</b>	01		02	ongoing implementation
<b>Transformation</b>	05	01	01	ongoing implementation
<b>Coal production</b>			04	ongoing implementation
<b>Biofertilizers</b>			12	ongoing implementation
<b>Seed production</b>			08	ongoing implementation

## **IV- Impacts of activities**

The impacts of the project start to be felt by members of TVC. After the harvests and commercialization, we could see the implications at this stage of the process correctly.

### **1- Impact of the implementation artwork the EBA approach and greening in general of the value chain of products agricultural**

For this season, we will see the actual impacts of harvests and sales. Currently, the products are in the fields. The production of organic inputs and ecological charcoal accelerate with the end of the rains, allowing thus for the TVC to have organic inputs for a culture that respects the health of populations on the one hand, and which makes it possible to reduce GHGs while increasing yields, the capacity of the soil to sequester carbon and the incomes of women and young people.

### **2- Impacts on well-being**

green tontine allows women to equip themselves little by little and organise solidarity actions to respect African tradition.

### **3- Impacts on knowledge and practice of the EBA (Ecosystem-Based Adaptation) approach**

The EBA approach is gradually entering the habits of producers and allows sustainable management of soils as well a better adaptation to climate changes and an increase in production. As a whole, the project allow improve the knowledge of TVC members in terms of management, organization, fight against change climate, project cycle management, risk analysis, development of action plans and business plan. The project helps to reduce the digitalization gap between rural and urban populations, while facilitating data collection and analysis.

## **V- Signature of agreements with TVCs**

- Types of agreements  
They are of two types. - For pilot activities closer to action research, the convention is a subsidy with well- defined charges. - For activities generating income, the pass-on-the gift approach is practiced. It allows beneficiaries to replenish funds to be given to another group to realise their green activities. If the group wishes to reinject into another project, the possibility is offered in view of thier first performance.
- Prerequisites  
Discussions with the TVC preceded the signing of the agreement to ascertain how well the subject is mastered and that in terms of internal monitoring, everything is well planned. Each project has a manager at its head. Given that we rely on local know-how in the field of tontine, we require guarantees, in general in now social pressure.
- Principles  
Different principles have summer statements in order to facilitate the choice and management of projects. It is in particular, of the principle inclusion, to ensure that all members \_\_ have participated in the development of the project and carries it; principle of equity and equality of



opportunity between the sexes, although the best part is first of all granted to women and young people ; the principle of transparency in data and management, etc.

- Duration of the agreement

It is usually 12 months , but could go up to 18 in some case . The agreements are renewable being given that the action we are carrying out is meant to be sustainable.

As for the implementation, it must be ensured that all the prerequisites in terms of resources human , infrastructure , monitoring , security are in place . The waste management process must be well controlled to reduce environmental pollution \_ as well as GHG emissions .

Several TVC have summer failed at the end of this exercise . It is about Moutourwa , Kaélé all in the Far North, from Nyambaka and Meiganga in Adamaoua . Some case will be reviewed in November 2021. The cases of Ngong, Pitoa and Figuil all of the North are subject to special monitoring in order to raise the level of members .



signature of agreements between the project and TV



## VI- Next steps

### On EBA organic inputs and expansion of production capacity

In the northern regions, the various action plans were principally focused on the production of agroforestry plants (to green rural plots and family concessions). Another \_ activity requested by around 80% of groups youth is the production of biofertilizers, including organic fertilizers, pesticides, and herbicides, primarily a reunite. The account is given that some sites have already been used for experimentation , the primary emphasis will be placed on the realization of the enlargement of the production capacity of bio- fertilizers.



*organic inputs in Pitoa*

**Table 1: Next wave for the manufacture of bio fertilisers.**

Regions	Groups beneficiaries	Nature of bio fertilizers targeted by the training	Site managers
Adamaoua	Ngaoundéré II (Vela- Mbai )	Fertiliser organic beef dung and urine	BAGUIROU
North	Ngong	- Fertilizers organic beef dung and urine -Biological pesticides	Brahim Kassala Salted
	Pitoa	-Pesticides based on neem -Fertilizers organic Biological herbicides	HADI Emmanuel
Far North	Maga	- Fertilizers organic beef dung and urine	Malika Isaaco
	Mogazang	fertilizers and organic pesticides	Faisal
	Maroual	fertilizers and pesticides	Oumarou
East	Abong-Mbang	- Coal ecological from the grinding wheels casamance	NGONO Eric Narcisse

### 1- The implementation and monitoring of the various projects

In addition to the impacts, particular emphasis will be placed on :

- Equipment \_
- The digitization of data collection and analysis \_
- The data collection matrix \_\_ simplified
- Monitoring in situ and line

## 2- The mission of implementing digitalization tools

### It will focus on:

- Platforms \_
- The data matrix \_ digital
- Applications
- Pilot tontines digitised
- Market information \_ \_

## 3- to-face training and line

A number of trainings are planned on different areas of the project. The training takes place face-to-face , but should gradually be done on line as much as possible .

**Table 3: some training modules**

No.	TVC	Training	Types / training manuals
1	All	Training in monitoring and data collection _	Collection Modules / Tools
2	All	Digital TVC training	Modules / Practice
3	All	Training on the governance of TVCs	Modules / Management tools
4	All	Fertilizer manufacturing training organic	Theoretical modules and experimentation phase
5	All	organic pesticides	
6	All	organic pesticides	
7	All	Training on the use of E- Jangui and the computerized management of tontines	Modules / Tools / Practice
8	All	Training on the use of AFROSHOP	Modules / Tools / Practice
9	All	Training on the structuring of tontines	Modules / Tools / Practice
10	All	Project management training profitable	Modules / Management tools
11	All	Training on setting up a business plan	Modules / Tools / Practice
12	All	Charcoal making training ecological	Modules / practice
13	All	Training on the management of production units	Modules / Management tools
14	All	Training on building and managing a micro power plant solar	Modules / practice / Management tools
15	All	Training on the practice of greenhouse agriculture	Modules / practice
16	All	pyrolysis oven	Modules / practice
17	All	Training on product packaging ( standards )	Modules / practice
18	All	Training on the use of SAPGA	Modules / practice



**On solar dryers:**

All TVCs that were surveyed that are engaged in diverse agro-value chain actions that need solar dryers, will be engaged to enhance their capacity in the application and development of affordable solar dryers using locally available material. Specifics of engagement include:

- training in the fabrication of solar dryers
- the decentralization of these dryers for communal use in communal solar dryer centres for the tontine members for adding value – includes list of all those who benefit from this solar dryer centres
- details of the amount of post-harvest losses reduced & savings made through the value addition
- amount of income opportunities created from trade in the dried produce

**On ICT:**

All surveyed TVCs with potential for taking up EBA, fuel briquettes, and solar dryers for food pre-processing will be engaged to take up ICT for efficient market linkages. Specifics include

- training of members including young people in using an ICT application for closing market gaps called afroshop,
- refinements of the ICT tool to accommodate the different product lines of the TVCs,

**On fuel briquettes:**

All TVCs that were surveyed and with the potential for taking up fuel briquettes to substitute charcoal/firewood will be engaged to take up fuel briquettes. Specifics include

- training in making fuel briquettes, especially for young people,
- development and market testing of fuel briquettes,
- analysis of the market performance of fuel briquettes, including - the number of fuel briquettes made and the amount of charcoal that the fuel briquettes have displaced, amount of savings made from using fuel briquettes over charcoal,

## VII- The difficulties of the mission

- At the level of organizations it was not easy to get people to understand the project's philosophy. Lots of members are annoyed that we work based on results concrete. They are used to grants without specifications, which explains the effectiveness of several major development programs and projects supported by the state and international NGOs. In addition to training, women are almost paid to participate in workshops by international NGOs, which complicates our action, women demanding the same level processing on behalf of the JGDI project. To surmount this difficulty, the survey engaged only the willing.

- At the level of project implementation, many hesitations were observed and a certain misunderstanding in the use of materials and equipment. At the end, each TVC clearly defined the rules of use and the conditions to be fulfilled by each member.
- In terms of energy, the low rainfall and drought make the non-flooding of rivers severe in dry season. This reduced the energy production capacity of hydroelectric considerably—the scarcity of electric current forces the project to work instead on energy efficiency to reduce emissions. Cuts of electricity can last up to six months according to the localities.
- In terms of transport, our movements across the regions were made difficult by transport connectivity challenges and were very painful because of the low quality of the roads. This resulted in multiplying the travel time by two or three. The mission extended allocated time to cope with this difficulty, and in the end, all TVCs were covered.
- At the level of hazards climatic, significant rains caused us a lot of harm with flooding, and we were blocked for days at Maga in particular while waiting for the water to drop. In the end we were forced to walk nearly 150 km behind the motorcycle on roads degraded.



*Use of motorcycles to reach Maroua from Maga because of the significant rains followed by flooding. In the background the Maga lake allows irrigation of rice fields and fishing.*

### **VIII- Participation in the Fair of Keyossi : a special stage.**

This particular step aimed to present the project and its goals and its intermediate results to the participants of the sub-regional fair (FOTRAC) organized by the network of women of Central Africa (REFAC). The participants came from all agroecological zones of the country. We also noted the presence of participants from 11 other countries of Central and West Africa. Exchanges with participants have enriching discussions with the TVCs on EBA techniques and their impacts, the constraints of managing the TVCs, the conditions to be fulfilled for the project work with a community, etc. Women present have exchanged their experiences in terms of tontines with us, and the green aspect of TVCs was well noted. The project go to spread gradually over all the country's ecosystems. The mission lasted three days, including travel. It should be noted that Keyossi is located on the border of Gabon and Equatorial Guinea, in South Cameroon.



## IX- Implications for policy

This was a survey to establish optimal entry points for climate action solutions towards climate-proofing and maximizing the productivity of food systems leveraging on the elaborate structure of communal community level cooperatives. The specific climate action solutions prioritised included: EBA approaches like agroforestry, waste recovery to biofertilizer & clean cooking fuel briquettes; clean energy for value addition – more specifically solar dryers; and application of digital tools to enable low carbon footprint market linkages.



The engagement of the above provided potential entry points for data generation to inform policy based on feedback from the ground as follows:

1) structure of communal cooperatives provides the most accountable and low-risk framework to engage communities to invest and take up climate action solutions in a traceable way that can enable progress monitoring. National & sub-national policies need to prioritize incentivizing these community cooperatives. The exact nature of potential incentives will be refined as the work gets underway.

2) there is an urgent need for value addition to cut postharvest losses. This calls for accessible clean energy solutions like solar dryers which fit the level of activity of agro-value chain actors. Policy incentives catalyzing local development of these dryers affordably will go a long way to catalyze local investments.

3) waste recovery to solutions in clean energy & EBA/biofertiliser is a high potential area that is non-capital intensive that can ensure speedy implementation of climate smart agriculture and forestry policies in Cameroon.

4) ICT is an area popular with the youth. It, however, needs to be refined more from the applicability dimension to demonstrate value among informal sector actors in the agro-value chains and unlock more opportunities for tech-savvy youth. The successful deployment of digital tools to close market gaps in agro-value chain will provide a tangible area of implementation of Cameroon's ICT policy which cuts across digitizing different sectors.

## **X- Conclusion**

The mission in the regions of Adamaoua, East, Far North, North and South allowed us to frame the projects of the different TVCs better and improve the project's objectives by members of TVC. This mission helped to refine gaps and opportunities that the different TVCs have that can be bridged using climate action solutions. It helped to start the definition of activities undertaken in decentralising and applying climate action solutions to build the resilience of food systems and enhance productivity.

The mission made it possible to sign a certain number of agreements with municipalities and TVCs to establish the objectives better and ensure better chances for the success of the groups' projects.

Some female leaders and young people illustrated, and we can count on them for the smooth running of their projects.

The impacts can be observed gradually, and the harvests and marketing of products will allow shedding more light on the effects, including yields and income.

Agro-forestry and EBA techniques in fields, the planting of trees in the concessions with the Saré Vert initiative developed by the project, the greening of the landscapes with the commitment of the

communities are so many avenues for contributing to the reduction of forest destruction and the sequestration of more carbon .

Participation in the keyossi border Fair made it possible to present the project's objectives and results and exchange with the participants on their experiences in financing women's activities through the practice of tontines. We have learned from the experience of Burundi where women already have a certain degree of mastery of the tontine and local finances.

The JGDI project with its main instrument, the “Tontine Verte Communautaire” (TVC), places our action at the heart of climate finance for the fight against poverty by improving women's incomes and creating sustainable green jobs for young people .

The next step will focus mainly on monitoring the implementation of projects and capitalizing on experiences and lessons learned. They will especially focus on Solar dryer constructions, organic inputs massive production and, the digitalization of TVC to not leave women off the digital train. The mission was finished at the end of August , the 31st of the month .



Start of the game northern with sunset \_







## APPENDICES

Annex 1: Terms of reference of the mission

Annex 2: Report



### **ADEID**

**Action pour un Développement Équitable, Intégré et Durable**

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## **TERMS OF REFERENCE**

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### **History:**

ADEID in partnership with the municipalities and the continental platform EBAFOSA supported the establishment of the Tontines Vertes Communautaires (TVC), aimed at facilitating the mobilization of internal funds between the members of the communities and facilitating access to external funding for the implementation of green income-generating projects for women and young people.

Also, the last field mission enabled the following achievements:

The training on "*The management of TVC* " for women was a question of mobilizing about fifty members, mainly women from the northern, central and east regions from 29 January to 30, 2021 in Bafoussam through the same occasion the initiates to the cooperative models.

The training of young people was held in the same logic from 22 to 24 February 2021 in Yaoundé with the central theme "*Green economy and youth employment in the agricultural sector*". The training also focused on the production of biofertilisers.

These different trainings made it easier for young people and women to take ownership of the TVCs. One of the ultimate goals was the elaboration of action plans by women and young people who plan their activities in their respective communities. These action plans are roadmaps for these actors in the communities.

### **Context and Rationale:**

At the local level, the Tontines Vertes Communautaires began to be set up with more or less professionalism. However, in the communities, there are many local business-oriented tontines. At the regional level, we note the proliferation of tontines which differs according to the type of service offered to members. The confinement imposed by COVID19, to promote the birth of digital tontines or digital tontines with the services of Orange and MTN mobile money.

At the national level, Cameroon is going through a security crisis in the Far North and NOSO regions as well as in the east of the country with armed gangs from the Central African Republic. This situation forces the government to devote most of its financial resources to the war effort. Thus depriving women and young people of the resources necessary for the development of their activities. What is more, banks and microfinance have difficulty granting loans to this frank of the population. This is how several communities have organized themselves to mobilize internal funds. This is why ADEID and EBAFOSA have mobilized to provide technical and organizational support and facilitate these groups' access ADEID is currently working on the digitalization of these tontines and Fintech through the establishment of a crowdfunding site to smobilize external capital.

Field trips with training and exchanges in the wake of the effective and perfect appropriation of the TVCs will notably allow:

Follow the implementation of the training that had been done

Monitor the establishment of biofertilizer production units and formalize the existing relationship between ADEID / EBAFOSA and the TVCs

Relaunch town halls on agreements already passed and sign other memorandum of understanding with other town halls

Follow-up of the implementation of the action plan

After that, the actual launching of activities will be done under the supervision of experts in each field of activities.

**Overall objective:**

Launch 2021/2022 production and processing activities

**Specific objectives :**

Memoranda of understanding have been signed with town halls

The TVC support agreements have been signed

The reframing of community projects was done according to the evolution of the environment

Green sfertilizer and pesticide experimentation units have been set up

A monitoring and data collection system has been put in place

**Expected results :**

At least 02 town halls have memoranda of understanding with ADEID

At least 10 support agreements have been signed with the TVCs for the effective launch of their green projects

The outlines of the projects of each community were re-specified and the risks analysed

The experimental sites have been confirmed and their activities harmonised

The data collection matrix is mastered by the communities as well as the monitoring and digital monitoring system

### **Activities :**

Prepare, negotiate and sign memoranda of understanding with town halls

Formulate and sign the support agreements with TVC

Review projects with the community

Discuss the feasibility of the project as well as the management mechanisms

Arrange by mutual agreement the last version of the project

Define test protocols

Acquire the equipment and make it available to the sites

Acquire the raw material

Implement field tests

Produce sbiofertilizers and pesticides

Set up marketing and marketing

Design a data collection matrix

Train young people in filling out collection forms

### **Chronogram of activities**

The fieldwork will be held from 01 August to 20, 2021. The duration of the work will be approximately three (03) weeks. The activities mentioned above will be distributed according to the following dates:

<b>NOT</b>	<b>Region</b>	<b>Meeting place</b>	<b>Dates</b>
<b>1</b>	ADAMAOUA	Ngaoundéré 2, Méiganga , Mbe , Nyambaka , Velambaï , Ngan- han	From 02 to 06 August 2021
<b>2</b>	NORTH	Garoua 2, Pitoa , Figuil , Lagdo , Ngong	From 09 to 13 August 2021
<b>3</b>	EXTREME NORTH	Maroua I, Maroua II ( Mogazang ), Maroua III, Kaélé , Moutourwa , Maga	From August 16 to 20 , 2021



**Target:** the first beneficiaries of the green tontine are present at the negotiations in each locality

**The following table shows the operating and work chronogram with each TV over 05 days per zone in each Region**

<b>Day / Zone</b>	<b>Hourly</b>	<b>Action</b>	<b>Task</b>	<b>Responsible</b>
<b>Day 1 / Zone 1</b>	08h00-09:30	Meeting with the members of the group Development of their projects	Courtesy visit to the mayor Arrival and installation	Michel TAKAM Monique MAPENKA
	9:30 a.m.-11:30	Signature of the agreement	Reception sorganized by group members	
		Field visit	Presentation of the program and the objectives to be achieved	
	12h00-16h00	End of work	Closure of activities	Membership participants
<b>Day 2 / Zone 2</b>	08h00-09:30	Meeting with the members of the group Development of their projects	Courtesy visit to the mayor Arrival and installation	Michel TAKAM Monique MAPENKA
	9:30 a.m.-11:30	Signature of the agreement	Reception organized by group members	
		Field visit	Presentation of the program and the objectives to be achieved	
	12h00-16h00	End of work	Closure of activities	Membership participants
<b>Day 3 / Zone 3</b>	08h00-09:30	Meeting with the members of the group Development of their projects	Courtesy visit to the mayor Arrival and installation	Michel TAKAM Monique MAPENKA

	9:30 a.m.- 11:30	Signature of the agreement	Reception sorganized by group members	
		Field visit	Presentation of the program and the objectives to be achieved	
	12h00- 16h00	End of work	Closure of activities	Membership participants
<b>Day 4 / Zone 4</b>	08h00- 09:30	Meeting with the members of the group Development of their projects	Courtesy visit to the mayor Arrival and installation	Michel TAKAM Monique MAPENKA
	9:30 a.m.- 11:30	Signature of the agreement	Reception sorganized by group members	
		Field visit	Presentation of the program and the objectives to be achieved	
	12h00- 16h00	End of work	Closure of activities	Membership participants
<b>Day 5 / Zone 5</b>	08h00- 09:30	Meeting with the members of the group Development of their projects	Courtesy visit to the mayor Arrival and installation	Michel TAKAM Monique MAPENKA
	9:30 a.m.- 11:30	Signature of the agreement	Reception sorganized by group members	
		Field visit	Presentation of the program and the objectives to be achieved	
	12h00- 16h00	End of work	Closure of activities	Membership participants

Wednesday, 04 August, 2021.

### **Field mission report within the framework of the Jangui Green Invest project**

#### **Project reframing meeting of rural producers in Meiganga (Tontine Verte Meiganga )**

As part of the Jangui Green Invest project, led by ADEID, we carried out a project reframing mission within the Tontine Verte de Meiganga . The following observations were made:

- The projects chosen and stopped during the last project appraisal session in Ngaoundéré are potatoes, traditional hens and honey production.
- The project of the young doors on the production of 200 beehives. Other activities are the collection, processing and marketing of honey. After analysis, the group was asked to re-specify the project in order to make it mature.

In conclusion, it was suggested to the members of the Tontine Verte de Meiganga to focus on their organizations and the maturation of their projects.

#### **Project reframing meeting of rural producers in Djallo**

After this phase we went to the locality of Djallo where we worked on the projects of 04 groups which launched activities in particular on the cultivation of potatoes, corn, cassava, beans and traditional chicken farming. . It was noted that the members of each group actively participate in the srealization of their project.

In order to remove the constraints due to the low access of women to bank financing, the members set up a system of contributions for the srealization of each project. To do this, each group has registers allowing it to record the various contributions. The names of the groups are as follows:

- Alhamdou Barka
- Narral Djallo
- Kawtal
- Dynamic

Needs by speculation have been identified by the producers, including:

- Regarding beans, the needs raised focused on seeds (04 bags) and phyto products can pollutants.
- For maïse, the needs focused on fertilisers.
- Concerning potatoes, constraints were placed on the acquisition of seeds and fertilisers.
- Organic chicken farming is being considered by members of the group who have done tests and face constant chicken mortality. It was therefore suggested by the expert to consult a veterinarian to remedy the problem. It was later found during the exchange that two members of the group possessed the necessary skills for raising traditional chickens. It was therefore decided that the two members will follow the process of breeding the other members of the group for a better yield. A manager has been appointed to monitor activities in traditional chicken farming. Each member should build a farm with local materials at home and own at least 10 traditional chickens



as a personal contribution. To this will be added 10 pantalonnés acquired within the framework of the project.

- Managers have been chosen for each crop to allow better management of activities:
  - Maise speculation manager: Madame Koulsoumi
  - Head of organic hen speculation: Madame Inna Sadjó
  - Bean speculation manager: Madame Hawa Halimatou
  - Potato speculation manager: Mr. Aboubakar
  - Cassava speculation manager: Mr. Labbi Hasoumi
- Cassava cultivation was stopped for the following year.

In conclusion after assessing the management and structuring of activities within the different groups, it was decided that the project has reached a sufficient level of maturity to be carried by Tontine Verte and its partner ADEID / EBAFOSA.

#### **Meeting with the Green Tontine of Nyambaka**

The Nyambaka meeting did not take place between the project managers on mission and the leaders of the organisation. It should be noted that the communication networks have been very unstable lately and that the prolonged absence of electric current in this area has not favored the success of communication efforts.

#### **Meeting with the head of agricultural post and four producers of the EBAFOSA project**

Meiganga district of Agriculture as well as to the postmaster and four producers in Nyambaka in order to present the Tontine Verte project.

The day ended at 9:30 p.m. after the daily report was written.

Attendance list and photos of the day are attached.

Have signed:

- Yaya Aboubakar
- Mapenka Monique
- Mr. TAKAM Michel.

Thursday, 05 August, 2021.

### **Project reframing meeting of rural producers in Mbé**

The reframing meeting with Mbé's group focused on maize production over an area of 10 hectares. The 10 hectares were shared between producers for the production of corn and then the yield (product to harvest) will be grouped, stored and sold. Taking into account the difficulties of acquiring a plot, the members decided to do the field individually and the crops will be presented by each member to the group's account. A coordinator will be chosen by the producers for each speculation. Maize has been sown for two months and fertilizer needs have been mentioned in particular urea and zinc sulphate. The group will also need the pesticides to kill the weed. The members collectively raised funds (600,000 francs) for the launch of corn crops. Weeding is a major problem and the need for an expert to spray the weed avoiding contact with the corn has been identified.

The group has also chosen the yam crop which will be launched in November. The problem raised was the purchase of seeds, labor and post-harvest transport. Proposals on transformation projects such as restoration have been made to the group that will study the proposal.

In conclusion, the corn and yam projects have been validated. Having assessed the maturity of the projects and after analyzing the needs and risks, maize has been retained for the moment.

### **Courtesy visit to the district delegate for agriculture and rural development**

A courtesy visit was paid to the delegate of the district of Agriculture of Mbé as well as to the chief of agricultural post of Mbé in order to present the Tontine Verte project.

### **Minutes of the meeting Tontine Verte Ngaoundéré**

After the meeting held in Mbé, a new meeting was scheduled with the Tontine Verte of Ngaoundéré for the reframing of the producers' projects. During the meeting it was unanimously decided to exclude Ngaoundéré urban area due to the lack of involvement of these members while awaiting their reactions. The head of the Vélabay group took the floor to briefly explain the positive development of the activities carried out since their involvement with ADEID / EBAFOSA. An experimental project on organic beef dung fertilizers was launched to assess the scope of the project if launched on a large scale by the same group. The traditional chicken project was also brought up for more understanding on the part of the new members. Concrete proposals were requested from the president of COOP-CA UNIS.

In conclusion, new bases will be established with Tontine Verte de Ngaoundéré to obtain better results and a period of 08 months has been stopped.

06 August, 2021.

### **Project reframing meeting of rural producers in Holbali ( Ngan -Ha)**

The reframing meeting with the group to begin with the presentations of the ADEID / EBAFOSA team. Subsequently, the floor was given to the members of the groups (04) to introduce themselves and also present the activities to be carried out. Thanks were made by the members of the groups:

- Holbali
- Nyambaran
- Koubadje
- Vack

A brief history of the locality was made by the members of the groups. In time the use of primary utilities such as the hoe was used for the cultivation of fields, the cultivation techniques of before did not allow to obtain a great yield. The transformation system did not have a good structure. The movement of peoples over time in search of fertile land was also mentioned. The sharing of the meal was done after work in the fields creating a synergy between the members thus born the concept of tontine within the community. The idea of renting the fields was also born. There was a need to generate more funds to deploy more activities hence the arrival of the leader who allowed the groups to be restructured in relation to the management of the funds in the tontine, the advice on expenditure management and the sorganization of activities. The contributions are made more during the harvests and each tontine has a notebook to note the names and contributions of each member. Contributions are used for the purchase of agricultural needs (fertiliser, crushed mill, animal traction, sheep and motorbikes), for the purchase of household products, to pay for the education of the youngest and are also used for the expenses of ceremonies (mourning , marriage etc.). The groups welcomed La Tontine Verte with great enthusiasm.

The Tontine Verte project was introduced and explained to the members of the groups showing them the opportunities and advantages of this type of tontine on the development and expansion of activities with in each community. Emphasis was placed on the spirit of collective work in order to make the community grow faster. A proposal was also made on the production of by-products of the flagship production (cassava flour, tapioca, cassava stick, donut, chips, manure fertiliser, ash salt, soap, whiskey and traditional wine, mushroom cultivation , starch).

Apart from cassava, the groups also do group bean production. Some have mentioned the bad bean harvest due to the late arrival of the seed. Animal traction is used as a technique for cultivating fields. To plow a hectare it is necessary to pay 30,000frs via animal traction.

ADEID / EBAFOSA to encourage members by stressing the importance of having 01 hectare of minimum plot to be a member of the Tontine Verte.

The credits granted by FNE, Crédit du Sahel, ACEFA were reimbursed in full by the groups.

A proposal on the production between cassava and beans was made and the groups (04) voted on the production of cassava. Each village tontine must represent a Green Tontine and the central Green Tontine will be based in Holbali .

The groups were separated into teams to discuss the choice of cassava processing and the possible by-products as mentioned above. Each team will have to choose the type of by-product to transform.

Team 03 chose the processing of tapioca, cassava flour and starch.



Team 02 chose the transformation of starch.

Team 01 chose the transformation of starch.

The production of flour and tapioca was validated by the 03 teams.

The proposal on the cultivation of vegetables, traditional chickens and mushroom has been made.

A request for a sample of mushrooms, ash salt and tapioca is expected.

In conclusion, the ADEID / EBAFOSA team will return in ten days to ensure that the groups have found the necessary equipment for the production of tapioca, the contribution of each tontine and the signing of contracts with the Tontine Verte will be made. .

### **Project reframing meeting of rural producers in Velambaï**

Regarding the Velambaï group , the meeting began with a warm welcome from the group despite the team's delay due to the incessant rain. A briefing was made on the activities of the previous year. The focus was on the production and sale of seed potatoes. Group members confirmed the successful production and sale of seeds. The insufficiency of potato seeds was mentioned by other members. ADEID / EBAFOSA to express satisfaction with the results achieved in relation to the activities already carried out by the groups.

Emphasis was also placed on changes in the quality of life, housing, education, health, transport and better agricultural tools, thanks to the contribution of the Tontine Verte. Some activities have been proposed (fish farming, traditional chicken farming, organic sfertilizers and pesticides). A test period will be launched on the breeding of traditional chickens. Currently, each member owns between 03 to 04 chickens personally. ADEID / EBAFOSA to accompany the members, requires 10 chickens per member and will have to bring its turns 10 pants per member and housing of chickens must be built from local materials. The learning videos on traditional chicken farming will be sent to members.

Those responsible for the traditional chicken and organic sfertilizers and pesticides projects were chosen on behalf of:

- Didi Fadimatou (653 11 43 85) chicken project
- Abdulazis Babba Issa (671 26 90 81) sfertilizer and pesticides project

In conclusion, ADEID / EBAFOSA validates the Vélambaï group's project and an agreement will be signed in the days to come.

Saturday, 07 August, 2021.

### **Project reframing meeting of rural producers in Ngong**

The meeting in Ngong started with the president of the Ngong group . The SE of ADEID / EBAFOSA took the floor by introducing the impact of FinTech in the Green Tontine and the projects. A request for a debriefing on the development of activities has been made. An explanation on the functioning of the

Green Tontine was made. When the activities started by young people and young women, the absence of some members was noted. The organization of the group, the number of members registered in the green tontine, the difficulties encountered were requested by the person in charge of ADEID / EBAFOSA.

The group has 23 members from 23 associations except young people. The difficulties encountered are:

- Late members (non-observance of hours)
- Lack of involvement of some members (differences of opinion)
- The members of the office are constantly changed (05 changes)
- A calendar has been drawn up for an awareness campaign in other associations.

A suggestion on the selection criteria of the members of the office and members of associations established by the members of the office was given. A selection between the 23 associations will be made to keep the most dynamic and a list of the 23 associations and the names of the members will be drawn up. Those in charge of the office were asked to select associations with the large production basins. The associations' cash fund was 300,000 francs. The needs from the associations were made and credits drawn from the cash fund were granted. Some projects have experienced delays such as the corn project, pesticides and organic fertilizers have been produced by the young people, the cowpea project is still in progress, the cultivation of onions has not yet been launched.

sMaize fell behind in some groups because some members could not grow over a large area (02 hectares) without the use of chemicals (fertilizers and pesticides) as a test. Organic corn has been grown on a quarter of the field using organic fertilizers and pesticides and is on track for results in the field. Young people must develop a marketing plan to sell their stocks of fertilizers and pesticides and training videos will be sent to young people for production.

Concerning cowpeas, the sites have been prepared (02 hectares) and the project managers will contact all the groups concerned. Regarding the onion project, the project has not yet been launched due to the time of year and its members need to review the project expenses and processing. The sMaize project will be relaunched and the dryer project will be relaunched. The young people will present their projects. For the young girls, the project concerns the transformation of cowpea into koki and with a contribution of 200,000 francs and will apply for funding. A restoration project has been proposed as well as a fish farming project. The project coordinators were chosen on behalf of:

- Onion Project: Bale Samuel: 694578757
- Niebe Project : Dadel Yaouba : 694298026
- sMaize Project: Brahim Kassala: 694387631
- Bio Fertilizer Project: Katahen Jacques: 698767349/655029691
- Food processing project: Djabou Falama : 655355518
- Sare Vert project: Asta Atour: 690452523

In conclusion, a meeting will be scheduled for Monday to sign an agreement, the projects having been deemed sufficiently mature.

Sunday, 08 August, 2021.

### **Project reframing meeting of rural producers in Lagdo**

After the presentations of the different members of Lagdo TV , a brief presentation was made by the Fintech manager on Fintech and her role in TV.

16 groups (associations) have their sub-tontines. The TV sorganizes meetings which are held once a month with the managers of the office and the members of the green tontine. For those who have sorganizations they are represented by the delegates.

Each registered TV member contributes 5,000 francs giving a total amount of 60,000 francs for the month of June, 40,000 francs for July, 30,000 francs for August . Giving an amount of 130,000frs in the fund. Each member in the cooperative contributes 200 francs progressively. Regarding external waiters, the members wish to have a tricycle and a rice huller. As guaranteed can be solidarity contribution, harvests and equipment (mill). A payment slip (payment statement) will be made for all members to reimburse the tricycle and the rice huller. The president of the TV to present a list of beneficiaries, the TV and the contribution book.

The rice production project was selected on 10 hectares as well as the fish farming project. 18 hectares of rice have already been launched and will be husked. A huller will be purchased to hull the 18 hectares of cultivated rice and will be used to hull the rice of other local residents for money.

The project of organic pesticides and sfertilizers is not yet maturing. At the last meeting the members decided to start the production of sfertilizers and pesticides during the harvest period (dry season) because of the difficulty that the young people meet in collecting cow dung and urine. Unfortunately, trials of organic sfertilizers and pesticides have not yet been launched in the fields, faced with the difficulties mentioned. Training in organic sfertilizers and pesticides will be launched for the training of young people.

For the Sareh Vert project, nurseries have been launched in homes and other nurseries will be collected in the municipalities of Lagdo . A training platform will be launched.

Lagdo 's projects were deemed mature and a contract will be signed with the members of the group.

Monday, 09 August, 2021.

### **Presentation of rural producers' projects in Ngong Town Hall**

The opening of the meeting to begin with the reception of the mayor and his staff. The chair of the Ngong group projects took the floor to introduce the topic of collaboration with ADEID / EBAFOSA. The operating mechanism of the Tontine Verte was also mentioned and a presentation on youth projects will be made.

The floor was given to the heads of the various projects for a brief presentation of the respective projects, the progress of the activities and the expected results. The corn project coordinator took the floor giving the area on which the project will be done and then to talk about the production of organic sfertilizers and pesticides and their compositions, the duration before the mode of use. The head of the niébe project took the floor, detailing the project activities and the collaboration with the koki project. The onion project manager spoke about the production, processing and marketing of onions. The head of the youth association to discuss the importance of the use of organic sfertilizers and pesticides and the risks of using chemical sfertilizers and pesticides. The koki project manager discusses the marketing and marketing of koki and other traditional meals.

The Mayor took the floor giving his appreciation and asked questions about the various projects. Each manager took the floor to answer questions asked by the Mayor.

The floor was taken by the ADEID / EBAFOSA manager to talk about the model of the Green Tontine its role the development of cooperative projects, the impact of TV on the behavior of members and the creation of wealth, the advantage on the use of organic sfertilizers and pesticides. Organic sfertilizers and pesticides were presented to the mayor by showing videos of testing in farmers' fields and the marked difference in production results with the use of organic sfertilizers and pesticides and chemicals.

The project grant amounts were reviewed by the ADEID / EBAFOSA manager. A meeting between the project managers, the TV president and the ADEID / EBAFOSA manager was held. The endorsements and guarantees were requested by the ADEID / EBAFOSA manager as well as a list of beneficiaries (members of TV) for each project. A written request will be sent by Ngong TV .

In conclusion, a ceremony will be sorganized for the signing of contracts in Garoua. The project managers should each come with a sample of their project.



Tuesday, 10 August, 2021.

### **Project reframing meeting of rural producers in Figuil**

After the presentations of the various members of Figuil TV , a brief presentation was made by the Fintech manager on Fintech and its role in TV.

The person in charge of ADEID / EBAFOSA took the floor by greeting the members of the TV and asking for the list of the 11 groups with its members.

The President took the floor to talk about the flow of activities, meetings and production.

The cash fund enabled the members of the group to launch their productions (maize, sorghum) and the harvests will be stored in stores. The women started maize production in a community field. The maize produced will be stored in store on a community field of 02 hectares with a monthly contribution of 500 francs per member. After reimbursement of the fund, the money collected will allow the processing of corn. The need for a crushing mill and sachets will be foreseen and the expenses made on the production of maize and others will be listed by the members. The mill project will raise funds for TV. The transformation of corn powder into baby porridge has been mentioned.

The processed maize will be sold in Chad, which is 09 km from the border. The purchase of peanuts can be done upon return from the sale.

The investment tontine has not yet been established by members of the TV. Each end of the month, the young people mobilize a fund of 15,000 francs or 500 francs per member, giving an amount of 45,000 francs. The launch of corn and red millet seed production will be initiated by young people. A person responsible for traditional seeds will be chosen. Two quarters of corn seeds were made by the young people. The young people also plan to undertake the production of ecological charcoal to then resell in neighboring localities. With a plan to harvest stalks of corn, millets, rice waste, kitchens, cow dung etc. The planned equipment will be sought by the young people who will launch production. The project for the production of organic fertilizers and pesticides will be launched by young people with a budget of 500,000 francs planned.

The producers will work on the production basins and do everything to make the inhabitants of the members of the TV.

The GIC CHANTEKA will represent TV.

The person in charge of ADEID / EBAFOSA to assess the initiatives undertaken by the members of the group.

In conclusion, the agreements will be signed with TV de Figuil during the ceremony which will be presided over in Garoua.

### **Project reframing meeting of rural producers in Pitoa**

After the meeting with Figuil TV , a brief presentation was made by the Fintech manager on Fintech and her role in TV. Subsequently, the person in charge of ADEID / EBAFOSA took the floor to know the progress on the activities carried out by the various members of the TV.

20 members are part of the corn project.

A field trip will be scheduled by the managers of each GIC to talk about the vision and operation of the TV. The 05 production basins are found in the municipality of Pitoa in particular:

- Mbara - corn
- Banai - peanuts
- Nangui- corn + rice
- Bajouma - corn + peanuts
- Ndola- corn + peanuts

These production basins will be represented by GICs on TV. Cultivated smaize and peanuts are traditional seeds. The explanation on the use of the data collection was made by the person in charge of ADEID / EBAFOSA.

Tchasqui and Akaçia \_ Albida will be planted as a tree in all TV member fields. An explanation on the tree planting system was given by the ADEID / EBAFOSA manager and traditional trees will be chosen for agroforestry (reforestation).

The corn project is on 40 hectares and the peanuts 20 hectares. The smaize project has already been launched and the needs for smaize and peanut production have been mentioned. A list of corn producers will be drawn up taking into account the area under cultivation.

Organic sfertilizers and pesticides (dry in the dry season and liquid in the rainy season) were introduced to allow corn growers to nourish the soil and were not sufficient for growing corn because young people produced organic fertilisers. for smaize on 01 hectare but the expected results were not satisfactory. Work between the young people and the ADEID / EBAFOSA manager will be done to choose the formula of organic pesticides and fertilisers. Contracts between young people and SODEPA will be signed to have cow dung in slaughterhouses. A report with photos will be produced by the young people.

The maize, peanuts and sorghum processing project (oil, powder and boiled) will be programmed

In conclusion, in six months the youth project will be appreciated to be officially launched and the conventions will be signed with Pitoa TV during the ceremony which will be presided over in Garoua.

Thursday, 12 August, 2021.

### **Project reframing meeting of rural producers in Moutourwa**

The meeting began with an opening speech by the Mayor who passed the floor to the head of ADEID / EBAFOSA. Then the floor was given to the president of the TV who spoke about the progress of the activities, their follow-ups and evolutions of the tontine within associations and also on TV.

The activities chosen by the members of Moutourwa TV are the production of dry season sorghum and millet. Sorghum cultivation will be done on 05 hectares with a result of 50 bags of 100kg. For the cultivation of sorghum, the seeds will be made in August and the production will be done in March. Women need millet seeds to start production as they already have 10 cups of seeds available, fields and nurseries having already been prepared. Sorghum produced by women is sold in local markets.

Maise production will be done on 05 hectares with a result of 40 bags of 100kg.

The product is stored after the harvests ( cowpeas , weight of soil, maise, sorghum, small weights etc.)

The large production basin villages outside Moutourwa are:

- Nouhgoup
- Tchofi
- Damay
- Tchitin : red millet, corn
- Ghanaha : maise

The Mayor will contact the villages of the large production basin.

The young people will be responsible for the production of cowpea seeds , the production of organic sfertilizers and pesticides, and the production of ecological charcoal. Rotten carp are used as pesticides to prevent insects from attacking sorghum leaves.

The meetings of the TV are done once a month with a sum of 2000 frs per member and the contributions have started since March 2021. The tontines allow to support a member or to launch projects for others for example in one of the tontine named "Femmes Battantes" two members have the possibility of eating the tontine. The sorghum cultivation needs are to clear the fields of 200,000 francs, tricycle of 1,500,000 francs, the planters. Members already have 450,000frs and ADEID / EBAFOSA will grant a loan of 1,000,000frs. Members will pay the repayment of ADEID / EBAFOSA funds in 06 months.

A transformation project was offered to women and started selling in Nigeria.

Traditional trees will be chosen for agro forestry (reforestation).

A monitoring sheet manager will be chosen as well as smaize and sorghum project managers. These project managers must all have Android phones for training and show the evolution of their activities in the various training platforms and monitoring of ADEID / EBAFOSA.

In conclusion, a ceremony will be sorganized for the signing of contracts in Maroua. The project managers should each come with a sample of their project.

Friday, 13 August, 2021.

### **Project reframing meeting of rural producers in Mogazang**

After the meeting with Mogazang TV , a brief presentation was made by the Fintech manager on Fintech and its role in TV. Subsequently, the head of ADEID / EBAFOSA took the floor to further explain the implications and responsibility of each member of the TV.

Mogazang is made up of 13 tontines, of which 06 groups are actively working to carry out the respective projects.

A request for the list of each tontine, the tontine notebooks by group, the register of TV contributions was made. The person in charge of ADEID / EBAFOSA also asks to know the projects that have been validated by the groups:

- The production of cowpeas , corn and onions
- Nursery production and ecological charcoal

Women (11) produced cowpeas , men (02) produced the nursery, men (07) also produced onions.

The ADEID / EBAFOSA manager to raise the notion of community spirit, mutual aid and trust in the launch of Mogazang TV activities .

An amount of 523,000frs contributed by the 06 member groups of the TV has made it possible to launch agricultural activities and forecasts will be made for next year's activities. The members of the TV have a need in traditional beef, sheep, goat and hen breeding raising the possibility of risk during the course of activities.

ADEID / EBAFOSA will subsidize the breeding of traditional goats, sheep and hens for an amount of 1,500,000 francs, underlining the importance of trust and the commitments made by each TV member. Mogazang TV has 84 members. Each member will have to provide 100,000frs. 30 trusted members will be selected for funding. 900,000 francs will be provided for the breeding of sheep and goats (300,000 francs from members and 600,000 francs from ADEID / EBAFOSA).

10 traditional hens will be brought by each member with a well-equipped space and ADEID / EBAFOSA will give 10 pantend hens (ie 500,000frs from members and 600,000frs from ADEID / EBAFOSA).

A manager will be appointed for the Sareh Vert project and each member will have to plant moringa at home. A ceremony on this occasion will be organized by ADEID / EBAFOSA to reward the 05 best of TV from Mogazang .

The young people will launch the production of fertilisers, pesticides and green herbicides and will begin with the production of sfertilizers with an amount of 300,000 francs to be given in support by ADEID / EBAFOSA.

All project managers and young people must all have android phones for training and appreciate their work and the development of activities in the various training and monitoring platforms of ADEID / EBAFOSA.



In conclusion, a ceremony will be organized for the signing of the convention in Maroua with Mogazang TV .

Monday, 16 August, 2021.

### **Project reframing meeting of rural producers in Maga**

The meeting to begin with the speech of the president who welcomed the members and the ADEID / EBAFOSA team.

- Members meet every second Friday of the month.
- Start them with the silver tontines and want to continue with the equipment tontine
- The tontines made are recorded in a notebook and according to the contribution amounts that each member will have chosen for a total amount of 300 00frs

Wednesday, 18 August, 2021.

### **Meeting to refocus rural producers' projects and signature of contracts in Maroua**

- Members of the Mogazan group will go to the livestock delegate and a veterinarian for more advice on sheep breeding in the face of the concerns raised by a member of the Maroua I Youth group.
- A marketing platform will be made for the sale of onions for the Kaélé group
- Chicken project for Mogazang 500,000frs
- Mogazang will be entitled to a loan of 2,500,000 francs for the launch of activities, i.e. 20 for the sheep project and 20 for the cultivation project and young people will have 300,000 francs for the launch of the production of organic fertilizers and pesticides.
- 20 members of Mogazang TV will be chosen for sheep breeding and will be entitled to 5 sheep per person

Friday, 20 August, 2021.

**Meeting to refocus rural producers' projects and signature of contracts in Garoua**

The SE ADEID and responsible for EBAFOSA took the floor speaking about the investment issue proposing as a solution the Tontine Verte model after investigation in the field or several groups who have practiced the tontine, without thinking about the investment aspect that participates in the sustainable development and climate change hence the word green. ADEID / EBAFOSA also thinks about the Sare Vert aspect to reduce the climatic effects in the Sahelian zone by involving, raising awareness and empowering each child who plants, protects and watches over the plans that will become trees. Regarding projects, outside of production ADEID urges women to the processing and dangers of using chemicals (pesticides, sfertilizers and herbicides) in the fields and their harmful effects on health for consumption by giving the benefits to the use of organic pesticides, sfertilizers and herbicides.

The youth leader from Ngong took the floor to talk about the advantages of using organic products in the fields and the appreciation of producers for their yields.

The youth manager of Pitoa spoke about the experience in the production of biological herbicides which has had a positive effect more on young herbs but on older ones. Research is being carried out in this direction, following the recommendations of the ADEID / EBAFOSA manager.

The women of Lagdo will produce the fertilisers, pesticides and herbicides.

The ADEID / EBAFOSA manager semphasizes the good management of work and smonetization of services to make profitable the activity of each association which will allow the launch of each activity or project of certain members.

A credit committee will be set up in the TVC of Lagdo and Pitoa .

An external manager will be chosen to grant credit to members.

A credit committee has been set up in the Ngong TVC .

A business plan manager will be chosen in all the TVCs.

The contracts and agreements will be signed by the managers of each TVC.

Monday, 23 August, 2021.

**Meeting to refocus rural producers' projects and signature of contracts in Ngaoundéré**

Thursday, 26 August, 2021.

**Presentation of TV at the fair sorganized by FOTRAC**

The head of EBAFOSA / ADEID took the floor by introducing the operation of the tontine and the benefits in rural development and entrepreneurship. This would allow women to carry out activities by investing in entrepreneurship projects. The experiences of the participants were solicited to provide constructive input and advice.

A participant took the floor speaking about her experience in tontines among which one has subsequently become a micro finance supporting women entrepreneurs to launch their activities "WOMEN'S INITIATIVE FOR SELF EMPOWERMENT" today called "WISE". Another spoke by evoking the difficulty which is the abandonment of certain participants after having contributed to the first rounds by asking for a possible solution.

The head of ADEID / EBAFOSA to talk about lobbying by approaching the authorities to make the tontines grow. He also spoke about the values on the selection of the members of a tontine and the fact of bringing in the members by sponsorship semphasizing the notion of trust and speech. He also suggested investigating which member to choose.

Another participant took the floor trying to find out about the follow-up going to the maturation and srealization of a project and evoking the notion of pairs. The ADEID / EBAFOSA manager responded with the notion of trusting and a relationship of interest.

In conclusion, the manager focused on improving the functioning of the tontines and its availability for those who would like to succeed in their activities. He also suggested putting in place laws that will govern the operation of the tontine and the contribution by digital voice on the JANGUI Green Digital Invest platform.