

International Labour Organisation
SRO-Central Africa

Project on poverty reduction within communities vulnerable to child trafficking through the promotion of decent work in Cameroon

*Socio-economic Assessment of Three Councils
Areas in the North West Region*

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March 2009

Table of Content

ABBREVIATIONS	V
EXECUTIVE SUMMARY	VII
RESUME EXECUTIF	X
1.0 INTRODUCTION	1
1.1 Methodology	1
1.1.1 Study Area	1
1.1.2 Sampling Frame	1
1.1.3 Data Collection	1
1.1.4 Data Analysis	1
1.2 Work Approach and Strategy of Implementation	2
1.2.1 Literature Review and other Mechanisms check	2
1.2.2 Data Collection	2
1.3 General Information	2
1.3.1 Income Leakages	2
1.3.2 Capacity/potential to attract Foreign Investment	3
1.3.3 Taxes and taxation policy	3
1.3.4 Cost of Business Start-up	3
1.3.5 Adding Value	3
1.4 Conclusion	4
2. INTRODUCTION TO THE ECONOMY OF THE NORTH WEST REGION	4
2.1 Administrative Structure	4
2.2 Population and Employment	4
2.3 The Economy	6
2.3.1 Primary Sector	7
2.3.2 Secondary Sector	8
2.3.3 Tertiary Sector	9
3. BALI COUNCIL	11
3.1 Introduction	11
3.2 Socio-economic Profile of Bali Council Area	11
Human and Social Capital	11
3.2.1 Business and Market	11
3.2.2 Economy of Bali Council	11
3.2.3 Social Infrastructure and Capital	12
3.2.4 Quality of Life	13
3.2.5 Demographic	13
3.2.6 Manufacturing and Physical Infrastructure	14
3.2.7 Natural Capital	15
3.3 Key economic products and value chain analysis	15
3.3.1 Key Products with Potential to value add within Bali Municipality	15

3.3.2	Other potential areas to generate income (Closing leakages)	19
3.4	Key Production Areas and Stakeholders	19
3.4.1	Crop Production	19
3.4.2	Animal Rearing and Fishery	20
3.5	Sociological analysis of key actors	20
3.6	Comparative economic analysis of the area	22
3.7	Financial Systems Available to Vulnerable groups	23
3.8	Services offered by financial institutions	23
3.9	Key Investment, Economic and Social Development Initiatives in Bali	24
3.10	Representative micro-enterprises by the Target Groups	25
3.11	SWOT Analysis of Bali Council Area	25
3.11.1	Labour Market Situation	26
3.11.2	Child Employment	27
3.12	Resource mobilisation by Bali Council	27
3.13	Training Needs of Target Groups	28
4.	KUMBO COUNCIL	29
4.1	Introduction	29
4.2	Socio-economic profile of Kumbo Council Area	29
	Human and Social Capital	29
4.2.1	Business and Markets	29
4.2.2	Economy of Kumbo Council	30
4.2.3	Social Infrastructure and Capital	30
4.2.4	Quality of Life	31
4.2.5	Demographic	32
4.2.6	Manufacturing and Physical Infrastructure	33
4.2.7	Natural Capital	33
4.3	Key Economic Products and value chain analysis	34
4.3.1	Key Products with Potential to add value within Kumbo Municipality	34
4.3.2	Other potential areas to generate income (closing leakages)	37
4.4	Key Production Areas and Stakeholders	37
4.4.1	Crop Production	37
4.5	Sociological Analysis of Key Actors ()	37
4.6	Comparative Economic Analysis of Kumbo Municipality	40
4.7	Financial Systems Available to Vulnerable groups	40
4.8	Services offered by financial institutions	40
4.9	Key Investment, Economic and Social Development Initiatives	41
4.10	Representative micro-enterprises promoted by the target groups	41
4.11	SWOT Analysis of Kumbo Council Area	42

4.11.1	Labour Market Situation	42
4.11.2	Child Employment	42
4.12	Resource Mobilisation Potential of Kumbo Council	43
4.13	Training Needs of Target Groups	43
5.	WUM COUNCIL	44
5.1	Introduction	44
5.2	Socio-economic Profile of Wum Council Area	44
	Human and Social Capital	44
5.2.1	Business, Market and Economy	44
5.2.2	The Economy of Wum	44
5.2.3	Social Infrastructure	44
5.2.4	Quality of Life	45
5.2.5	Demography	45
5.2.6	Manufacturing and Physical Infrastructure	46
5.2.7	Natural capital	46
5.3	Key economic products and value chain analysis	47
5.3.1	Key Products with Potential to add value within Wum Municipality	47
5.3.2	Other potential areas to generate income (closing leakages)	48
5.4	Key Production Areas and Stakeholders	53
5.4.1	Crop Production	53
5.4.2	Animal Rearing and Fishery	53
5.5	Sociological analysis Key Actors	53
5.6	Comparative economic analysis of Wum Council	55
5.7	Financial Systems Available to Vulnerable groups	56
5.8	Services Offered by financial institutions	56
5.9	Key Investment, Economic and Social Development Initiatives	57
5.10	Representatives micro-enterprises promoted by target groups	57
5.11	SWOT Analysis of Wum Council Area	58
5.11.1	Labour Market Situation	59
5.11.2	Child Employment	61
5.12	Resource Mobilisation by the Wum Council	61
5.13	Training Needs of Target Groups	61
6.	GENERAL CONCLUSIONS	62
6.2.	Specific recommendations	62
6.2.1.	Bali	62
6.2.2.	Kumbo	62
6.2.3.	Wum	62
ANNEXES		63
Objective and Scope of the Study		63

Questionnaire

63

REFERENCES

67

Abbreviations

BACCUL	Bali Central Cooperative Credit Union
BANDECA:	Bali Nyonga Development and Cultural Association
BBH	Banso Baptist Hospital
CBCHB	Cameroon Baptist Convention Health Board
COMINSUD	Community Initiative for Sustainable Development
CTE	Cameroon Tea Estates
FEICOM	Council Mutual Support Fund
KUBWOSCCO:	Kumbo Business Women's Saving and Credit Cooperative
NFF	Nkumu Fed Fed
NGO	Non-governmental Organizations
NWR	North West Region
MFI	Micro Finance Institution
MIRUDEP	Menchum Integrated Rural Project
MTN	Mobile Telephone Network
OFFP	Ozone Friendly People
SPACE	Society for the protection of Animal Life and Environment
USD	United States Dollar
UNVDA	Upper Noun Development Authority
WINHEDCAM	Women Initiative for Health Education, Economic Development Cameroon
WUBUSALCO	Wum Business Women Savings and Loans Cooperative
UNVDA	Upper Noun Valley Development Authority
WEP	Women Empowerment Program
YES	Young Enterprise Scheme
COIC	Cameroon Opportunities Industrialization Center
LED	Local Economic Development
MC2	Mutuelle Communautaire de Croissance
BICEC	Banque Internationale Du Cameroun Pour L'Epargne et le Crédit
SGBC	Societe Generale de Banques au Cameroun
UBA	Union Bank of Cameroon
CAMWATER	Cameroon Water Utilities Corporation
CAMTEL	Cameroon Telecommunications
IDF	Integrated Development Foundation
MBOSCUDA	Mbororo Social Cultural and Development Association

CIG	Common Initiative Group
ROFEC	Royal Financial Exchange Company
FIMAC	Investment Fund for Agricultural and Communal Micro Projects
MIDENO	Mission de développement du Nord Ouest
INADES	Inades Formation

Executive Summary

The North West Region is predominantly an agricultural area with more than 60% of the population engaged in one form of agriculture or another. In terms of industries, there are presently there are 3 main industries from 8 in 1998 reflecting a 62.5 % fall in industrial activities in 3 decades. Of the remaining three, two are closely linked to agriculture –UNVDA and CTE.

Although agriculture is the main stay of the economy the region does not still produce enough of what it consumes for staple likes like maize. And agriculture does not give adequate income for farmers to enjoy life above the poverty line.

The result presented is an assessment of the economies of three councils in the region, as an entry point of developing local economic development strategies. These councils are the target areas for ILO, project ‘CMR/06/50NET: Promotion Poverty reduction within communities vulnerable to child trafficking through the promotion of decent work’. These council areas are those of Bali, Kumbo and Wum.

The work was realised through literature review, consultation with stakeholders and data analysis. The three areas like the region strongly depend on agriculture and none has any industrial based. Business is basically commerce and a few financial services.

The informal sector in all three is big and continues to hide the true unemployment situation. Young people, educated and uneducated jump to any thing that can bring income. The commercial motor bikes for example have engaged thousands of young people in the council areas; a clear sign of the level of unemployment in this areas.

The target areas have educational institutions for general and technical education. But what is clear is that the educational institutions are poorly equipped and lack basic infrastructure. Kumbo has two medical institutes that train nurses and midwives, Wum has a vocational training centre – COIC.

Medical facilities in all the councils are concentrated in the urban centres, poor road networks and cost continue to prohibit rural people from accessing the full benefits of modern medicine.

All the areas are rich culturally and have good natural tourist attractions. But these resources are not exploited and the tourism sector remains non-lucrative. Although some tourists do visit the areas yearly especially during the traditional dance period ‘lela’. Hotel facilities area poor and of the existing hotels are below standard.

Living standards are low, given that many of the people depend on agriculture. The agricultural produce are perishable which forces sales during harvest periods making the incomes of the farmer unstable.

With low living standards, lack of employment opportunities many young people migrate out of the council areas. Some move from the rural parts to the urban as others leave the urban centres to bigger towns like Bamenda and beyond. The migratory pattern makes all council areas net population losers.

Access to capital is a serious problem in all the areas especially for women and poor people. However, there are financial systems in all the councils that meet the needs and exigencies of different classes of people. Found in all three is the thrift and loan system called njangi. This financial transaction system makes it possible for poor people to access to money for business or social commitments. There are other possibilities such revolving funds schemes and cheaper loans such as the WINHECAM scheme.

There are financial houses that give loans to their varied customers, but again women and the vulnerable have little access. In Bali for example of loans given by BACCUL in 2006 only 26% loan receipts were women, looking at the situation in terms of volume women received only 23 %. Again in the same institution loans to agriculture was the lowest and this is the area where women can easily enter the main stream economy. Mbororo generally are not involved in the sector, in Wum they hardly take loans and in Bali there is none in the biggest financial institution – BACCUL.

The main financial houses are small MFIs and it is only in Kumbo where there is a full fledged commercial bank.

Despite all the difficulties, there are still some possibilities that within the agriculture value can be added to farmers' produce and increase income; more detailed and precise work has to be done for each of the domains.

The councils are suffering from drop in revenue especially external revenue from FEICOM. Since 2007, councils have not attracted foreign donor money. While money is slow coming in, it flows out through traders who continue to buy manufactures goods from beyond the council areas.

Key Recommendations

General Recommendations

- Improvement in the road infrastructure connecting the region, especially the tarring of the ring road. Wum Council will benefit most from road improvements to neighbouring areas as it is worst served with roads among the three.
- Spreading of basic facilities like electricity, potable water and other social services to the hinterlands as a means of making such areas attractive to people and businesses.
- Revitalising the technical education sub-sector so that students are properly trained and can be practical after schooling.
- The government should facilitate the process of importing special inputs to the sector such as semen needed for improvement of our local livestock breed.
- Obnoxious and ubiquitous farmer grazer problem should be solved through a proper and well-planned and executed land use planning exercise. This should be done scientifically including consideration of the ground water conditions, cultural and social structure of the various grazing areas in the region. This is a particular concern for the Wum council which has suffered numerous conflicts between grazers and farmers during which crops, animals and even human lives were lost.
- Improvement in security for business and tourists.

Specific Recommendations

- To impact on the lives of the poor and vulnerable people, it is good strengthen the production base of agriculture and introduce processing and marketing packages depending on the different councils.

- Financial means (as loans) should be provided through projects like the NFF revolving scheme, the CBCHB WINHECAM system or as loan guarantees in viable MFIs.
- Promotion of pasture improvements schemes especially for the communities of Bali and Wum.
- Build capacities of the various stakeholders to handle their roles and meet their interests in LED.

Conclusion

The study is very important for the elaboration of LED in councils but much still has to be done to meet the specific challenges each council, which has been buried in their similarities. The study has been realized with much difficulty in collecting data. Any future study requiring economic data should involve the mayors as links to the departments and business people.

Résumé Exécutif

La Région du Nord Ouest est une région à vocation agricole avec plus de 60% de la population s'y investissant d'une manière prédominante. Quant au domaine industriel, il n'y a pour l'instant 3 principales industries contre 8 en 1998. Soit une chute des activités industrielles de l'ordre de 62% en 3 décennies. Des trois industries identifiées, deux sont liées à l'agriculture. Ils s'agit de : UNVDA et CTE.

Bien que l'agriculture soit le pilier économique de la région, l'autosuffisance alimentaire n'est pas encore atteinte dans certains secteurs comme le maïs. Par ailleurs, l'agriculture ne donne pas de revenu adéquat permettant aux fermiers de vivre au dessus du seuil de pauvreté.

Les résultats présentés sont une évaluation de la situation économique de trois communes dans la région de Nord Ouest. Ceci est un point de d'ancrage pour le développement des stratégies pour le développement économique local. Ces communes (Bali, Kumbo et Wum) sont les villes cibles du projet promu par le BIT, 'CMR/06/50NET: Promotion du travail décent pour la réduction de la Pauvreté dans les communautés vulnérables à la traite des enfants au Cameroun.

L'étude a été réalisée à travers la revue documentaire, les rencontres avec les parties prenantes et l'analyse des données. Ces trois communes comme toutes celles de la région du Nord Ouest, dépendent fortement de l'agriculture et aucune ne dispose d'une base industrielle. Les affaires dans ces localités sont basées principalement sur le commerce et quelques institutions financières.

Le secteur informel dans ces trois communes est grand et continue de cacher la vraie situation du chômage. Les jeunes (scolarisés ou non) s'engagent dans toutes activités suceptibles de leur apporter des revenus. Ainsi, à titre d'exemple, l'activité de « Moto taxi) emploie aujourd'hui des milliers de jeunes dans la zone du projet. Ce qui est évocateur du chômage dans ces communes.

Ces communes cibles du projet disposent d'institutions d'enseignement général et technique. Ces institutions manquent cruellement d'équipements et d'infrastructure. Kumbo dispose de deux centres médicaux qui forment des infirmières et des sages-femmes, tout comme la commune de Wum, elle dispose également de centres de formation professionnelle tel que COIC. A Bali « Prescraft » Prescraft forme à l'artisanat et appui la production des objets d'art.

Les centres médicaux dans toutes ces communes sont concentrés en zone urbaine, l'état de la route et les coûts (trop élevés) réduit l'accès des plus pauvres à la médecine moderne.

Toutes ces communes ont des cultures riches et des attractions touristiques naturelles. Ces ressources naturelles et culturelles ne sont pas exploitées et le secteur du tourisme reste faiblement exploitée. Néanmoins, quelques touristes visitent ces communes annuellement surtout pendant les périodes des danses traditionnelles comme le 'LELA' à Bali. L'hôtellerie dans ces communes est pauvre et les structures qui existent sont d'un très bas niveau.

Le niveau de vie reste encore très bas et beaucoup des personnes dépendent de l'agriculture. Certains produits agricoles sont périssables et la vente se fait uniquement pendant les récoltes. Ce système rend le revenu des agriculteurs instable.

Egalement en rapport avec le niveau de vie, il y a manque d'opportunité d'emploi et la plupart des jeunes quittent les villages pour les centres villes et d'autres partent pour des centres urbains comme Bamenda. Ce système de migration amène les communes cibles du projet à perdre une grande partie de leur population

L'accès aux capitaux est un problème majeur dans toutes ces localités surtout pour les femmes et les personnes pauvres. Cependant, il existe des systèmes financiers qui satisfont les besoins et exigences des différentes classes de personnes. Dans toutes ces trois communes, on trouve un système financier informel suffisamment ancré dans les mœurs appelé « njangi ». Ce système permet aux plus pauvres d'avoir accès aux ressources financières pour le commerce ou pour résoudre certains besoins sociaux. Il existe d'autres possibilités comme les « revolving funds » ou encore les crédits moins chers octroyés par l'association WINHECAM.

Les institutions financières octroient des crédits à leurs clients avec un faible niveau d'accès pour femmes et autres groupes des vulnérables. A BACCUL par exemple, en 2006, seulement 26% de crédit sont octroyés aux femmes et en terme de volume de crédits octroyés, seulement 23%. Les crédits agricoles dans ces mêmes institutions sont les plus bas, pourtant, c'est un secteur permettant facilement aux femmes d'intégrer les circuits économiques. Les Mbororo ne sont pas engagés dans la collaboration avec les institutions de microfinance. A Wum, ils prennent à peine le crédit et à Bali, BACCUL (la plus grande institution financière de la place) n'a enregistré à ce jour aucun membre d'origine Mbororo.

Les principales institutions financières sont établissements de micro finance. Il n'ya que la ville de Kumbo qui dispose d'une banque commerciale.

En dépit de toutes ces difficultés, il y a possibilités dans le secteur agricole pour accroître les revenus. Un travail détaillé et précis doit être fait dans chaque des domaines.

Les communes souffrent d'une baisse de revenus et ont du mal à mobiliser les ressources externes, surtout celles du FEICOM. Depuis 2007, elles n'ont pas bénéficié des fonds des bailleurs étrangers.

Recommandations clés

- Pour créer l'impact sur la vie des pauvres et des plus vulnérables, il va falloir renfoncer la base de la production agricole en y introduisant les éléments de transformation et de commercialisation selon les spécificités de chaque commune.
- Les moyens financiers (comme des crédits) devraient être fournis à travers les projets comme le « revolving funds » de NFF, de CBCHB et WINHECAM ou comme garanties de crédits dans les entreprises de micro finances viable.
- Promouvoir l'amélioration du pâturage surtout pour les communautés de Bali et Wum.
- Renforcer les capacités de plusieurs parties prenantes à bien jouer leur rôle et d'y trouver leur intérêt dans le processus de développement économique de leur localité.

Conclusion

L'étude est très importante pour la démarche DEL dans les communes mais beaucoup doit être fait pour atteindre les défis spécifiques de chaque commune. L'étude a connue beaucoup de difficulté dans la collecte des données. Les maires des communes doivent être directement impliqués dans toutes autres études exigeant la collecte des données socio-économiques. Ceci permettra de rentrer facilement en contact avec les responsables des différents services déconcentrés de l'Etat et les opérateurs économiques.

1.0 Introduction

This report presents the findings on the socio-economic conditions of three council areas in the North West Region. The research has been plagued with a lot of difficulties due to the lack of interest of business operators and even government officials to provide information. To counter the problem of data paucity, a lot has been drawn from previous regional studies and researcher's experience. Data used is not recent and conclusions drawn are based on extrapolation especially for data relating to population.

The report is structured in this manner: -

- The first section (which is this one) presents an introduction, objectives of the study, methodology and recommendations.
- Second two gives a general situation of the North West Region (culled from a previous study by the same author)
- Sections - three, four and five, provide details per concerned council. The structure for each council remains the same and where data was not available it is left as such.

1.1 Methodology

The study adopted a mixture of quantitative and qualitative analysis techniques in seeking the perceptions and facts that obtain in the domain of developing the local economic potentials of the council areas of Bali, Kumbo and Wum. The objectives of the study are found in Annex 1.

1.1.1 Study Area

The study concentrates on the three councils in question. The councils of Bali, Kumbo and Wum are the operational sites for TC-RAM project intervention in the region. These areas are diversely endowed with resources and potentials and have problems that make each unique.

1.1.2 Sampling Frame

The population of the study includes all stakeholders within the study area involved in different economic activities – formal and informal sectors. Hence the study population includes carpenters, traders, bankers, hair dressers, farmers, livestock breeders among other economic operators. The sample for the research is drawn from this population through a stratified random process. All sectors in the economy were investigated since the problems and opportunities are different. Apart from economic operators, community and opinion leaders form part of the sampling frame for the purpose of assessing the community perspective of the local economy.

1.1.3 Data Collection

The exercise employed a lot of free discussions using a topical guideline and questionnaire. Quantitative data was obtained from two sources – secondary information from reports of government ministerial departments and council sources. This information is supplemented with information from literature review (primary data source). A topical guideline gathers information of people's perception of the economy. Basically, the discussion is held with people who are well informed about the economy of the council area as well as are knowledgeable about the country's economy.

1.1.4 Data Analysis

The data has been analysed using nominal measurements and presented in graphs, tables and charts. The qualitative data is presented using SWOT (strength, weakness, opportunity and threat) technique.

Due to the lack of proper business information and data relating to the business situation, in this study revenue from global taxes have been used as proxy indicators to show business and the state of the economy. Global taxes are direct taxes paid to the council by small businesses

(small shops, tailors, bikers etc) in the area. The market tolls are payments for tickets to sell in local markets in the area; it is paid by local people who sell their farm produce and those who come from outside the area to sell items like fish, clothes etc. hence for each council we will examine the trend of these taxes as a gauge of the state of the economy. Here again the data provided by the councils does not meet the aspiration of the studies as there are many information gaps.

The only official population figures are those of the 1987 census. The extrapolated populations for all the councils is done using the $P_x = P_o (1+r/100)^{n-1}$, P_x = extrapolated population, P_o = population in reference year (1987), N = years from reference year to extrapolated year (1987 – 2008) and r = annual growth rate (3)

This formula is also used by many studies and we use the established data from different sources established as far back as 2000 and 2005. Given the time span of 20 years the true population figures using the above is just guess work, hence we have not extrapolated to 2008.

1.2 Work Approach and Strategy of Implementation

The research is done in a participatory fashion with the business operators and community leaders involved in information collection, data analysis and drawing of conclusions.

The implementation strategy is broken down into 3 main phases which build into each other.

1.2.1 Literature Review and other Mechanisms check

Literature review involved the consultation of previous works done in the area and other parts of Cameroon. Apart from hard material, lots of information was gleaned from the internet from sites carrying information on councils (Kumbo Council Official website, the postonline etc). The list of consulted material is included as references.

1.2.2 Data Collection

The second phase of the work was for data collection – both qualitative and quantitative. The quantitative data was collected through visits to the council areas and visit to regional delegations. This phase was the most frustrating as many people see information on issues of employment, income, taxes etc. as delicate. Even at the level of government departments, many personnel were unwilling to share information or do not even collect data and store information as expected. Hence there are lots of information gaps.

1.3 General Information

The information presented here are common to all the councils and it is useful for the final analysis of the LED potentials

1.3.1 Income Leakages

Though there are no precise data on income leakages from council areas, two main sources of leakages were identified - Most civil servants receive salaries through commercial banks out of the council area, mainly Bamenda. There is a general tendency for these people to do long month shopping for household needs once in Bamenda causing leakages from residents of the council.

The second major source of economic leakage is from retailers of manufactured items who mostly buy from outside the area. This causes a great leakage as there are no industries in the area.

1.3.2 Capacity/potential to attract Foreign Investment

Foreign investment (that is money from without the council) to any council comes in three major ways. The first is from people of the area resident out of the council area who carry out investment at home or send remittance to family. Money from this source provides income to residents in terms of hiring of labour for construction, paying of fees and the other provisions. Data from this source is difficult to determine as people find it difficult to disclose income sources and major money transfer services are found out of the study areas (especially for Bali and Wum).

The second source of investment income to councils comes from FEICOM. This is government subvention to local councils which comes in as council additional taxes. This is the major source of council revenue which is used for investment and payment of salaries in the municipality by the council. In addition to council revenue from government, government also acts as a source of investment in the sense of constructing structures in the municipality. With respect to FEICOM, there has been a general tendency for municipal areas to witness a drop this source of capital inflow.

The third source of foreign investment comes in the form of grants through the council or other NGOs and community groups. Most of these grants come in the form of sponsorship for social/economic projects such as water supplies, construction of classrooms and other village projects.

1.3.3 Taxes and taxation policy

Taxes in the council are defined by national law. Yearly the state based on the budget makes the taxation policy for that year which is passed by parliament. The councillors in session determine the rates for their respective areas based on guidelines from the government, as council direct taxes (global taxes). The collection is done by council staff based on assessment of businesses. Other taxes are collected by government taxation department and centralised in Yaoundé. It is part of the latter that comes to the council through FEICOM.

1.3.4 Cost of Business Start-up

The cost of starting up a business is hardly determined because different officers interpret the law differently and business operators spend differently. Part of the cost cannot be accounted for by the business people and have no receipts. The general complaint is loss of time and money that cannot be explained. However, to start a small business, the new operator just needs to start and inform the taxation department. The latter then comes in to assess and determine the operator's level of tax. At the level of assessment is when the major problem is as no one seems to know what should happen.

1.3.5 Adding Value

Simple value chain diagnosis has been carried out for two main economic domains. There are no concrete figures in terms of prices, quantities of production and other economic/financial data to give specific and scientific analysis. The analysis is based on personal experiences and other economic information about the area. The crops selected are chosen on three main criteria:-

- The potential of the area to produce
- The involvement of a large proportion of the population in the activity especially the poor and vulnerable groups
- Where the poor and vulnerable groups are not yet involved, the cost of entering the primary stage) of production is not prohibitive

1.4 Conclusion

The exercise is an important step towards realising a strong economic policy for the target councils. The exercise has been frustrated by the general unwillingness for people to share economic information. The volume of data to be collected and paucity of data at council level.

2. Introduction to the Economy of the North West Region

The Northwest Region is found within the highlands of Cameroon. It lies between latitude 5°40' and 7° to the North of the equator and latitude 9°45' and 11°10' to the East of the Meridian. It is bordered to the East by the West Region, to the North West by the Federal Republic of Nigeria, and to the South by the South West Region. It has a total land area of 17'300km².

2.1 Administrative Structure

The Region comprises seven administrative divisions viz.: - (Mezam, Ngoketunjia, Momo, Boyo, Bui, Menchum and Donga Mantung). Each division has sub-administrative units called subdivisions and districts. Presently the Region has and 34 councils. The regional capital is Bamenda.

2.2 Population and Employment

The population of the North-West Region is a conglomerate of many ethnic groups, comprising the native population and a significant proportion of immigrants from other regions and from foreign countries, particularly Nigeria, with whom the region shares boundaries in the North and North West. The native population comprise a variety of ethno linguistic groups. However, the main ethnic groups are: Tikari, Widikum, and Fulani.

The population of the region is projected at 1.8 million people as of 2001 based on the 1987 census figures. The population has a density of 99.12 persons per square km against a national average of 22.6 persons per square km. The population dynamics is characterised by a high growth rate unevenly distributed between the urban and rural areas of the Region. The urban growth rate stands as 7.95% against a national average of 5.6%, whilst the rural growth rate is just above 1% in line with the national average.

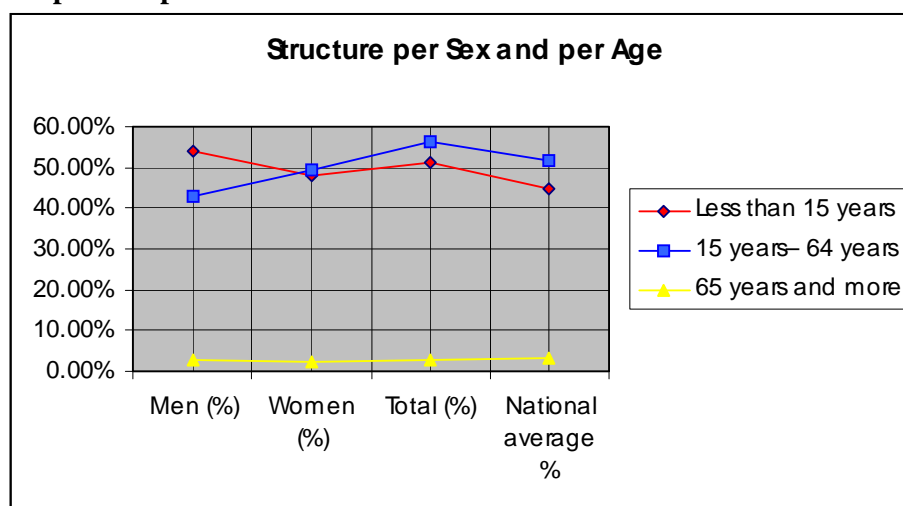
This broad picture hides those rural areas that suffer from negative population growth rates in some divisions such as the Menchum. Population movements explain the disparity in the urban and rural areas population growth rates; with people generally moving from the rural to the urban centres in search of jobs and other social amenities. Economic failures like the closure of the Wum Area Development Authority (WADA) explains in a large part the negative growth rate of the rural population in Menchum. See Table 1: Migratory balance per division. This phenomenon leaves the rural areas with disproportionately the old and female persons to take care of the Region's agriculture, which is the main stay of the economy. One can argue with fear of little contradiction that a revamp of the North West economy cannot be achieved without a sustained strategy to industrialise the agriculture.

The population movement is not limited within the Region as there is inter regional movement of persons. In the realm of inter regional movement the North West is an emigrant Region. Many people leave the Region in search of 'greener pastures' to other regions especially South West, Littoral and Centre; these are regions with better industrial bases and chances of sustained employment. Lack of industrial units is a speed break to the economic growth of the Region. The figures in the following table speak for themselves.

Table 1: Migratory balance per division

Divisions	Migrations within the Region			Migrations out of the Region		
	Comings (C)	Goings (G)	C - G	Comings (C)	Goings (G)	C - G
MEZAM	12'087	5'120	+ 6'967	18'265	39'254	-20'989
BUI	2'672	4'040	- 1'368	1'538	3'372	-1'834
DONGA MANTUNG	2'463	3'530	-1'067	2'411	7'691	-5'280
MENCHUM	2'191	3'933	-1'742	3'125	9'317	-6'192
MOMO	1'931	4'721	-2'790	2'425	10'070	-7'645
Total Region	21'344	21'344		27'764	69'704	-41'940

Reference: RDGPH 1987, Tome 2, Volume II as culled from Togho Lumumba Mukong (2006)

Graph 1: Population Structure

Reference: Statistical Provincial Services of North West

Table 2: Structure by sex and age

Age Group	Men (%)	Women (%)	Total (%)	National Average %
Less than 15 years	54,19	48,07	51,04	45,0
15 years – 64 years	42,88	49,53	56,26	51,8
65 years and more	2,93	2,40	2,70	3,2

Source: Provincial Service of Statistics North West Region

Employment: The population is having a high rate of unemployment leaving it with low purchasing power causing a general low turnover for all forms of business enterprises in the Region. For most divisions, more than 60% of the population is engaged in agriculture which itself is a subsistence activity; except for Mezam Division where only some 40% for male population is engaged in agriculture. This is explained since it is the heart of administration, seat of many development initiatives and hub of business in the region. The figures are show in the following table 3: population distribution by sex and occupation.

Table 3: Population distribution by sex and occupation

<i>Division and Activity</i>	<i>Total</i>		<i>Urban</i>		<i>Rural</i>	
	<i>Male</i>	<i>Female</i>	<i>Male</i>	<i>Female</i>	<i>Male</i>	<i>Female</i>
MEZAM	100	100	100	100	100	100
Agriculture	41,4	84,0	9,8	46,9	62,8	94,1
Others	58,6	16,0	90,2	53,1	37,2	5,4
BUI	100	100	100	100	100	100
Agriculture	66,3	91,9	28,1	77,9	74,9	94,1
Others	33,7	8,1	71,9	22,1	25,1	5,9
MENCHUM	100	100	100	100	100	100
Agriculture	74,9	93,1	46,5	87,2	80,5	94,1
Others	25,1	6,9	53,5	12,8	19,5	5,9
DONGA MANTENG	100	100	100	100	100	100
Others	72,0	94,6	28,4	82,1	77,8	95,8
	28	5,4	71,6	17,9	22,2	4,2
MOMO	100	100	100	100	100	100
Agriculture	64,1	94,5	25,8	81,8	68,3	95,5
Others	35,9	5,5	74,2	18,2	31,7	4,5
Total Region	100	100	100	100	100	100
Agriculture	60	90,6	19,4	66,9	72,4	94,8
Others	40	9,4	80,6	33,1	27,6	5,2

Source: Archive RGPH 1987/ Regional Service of Statistics North West Region.

2.3 The Economy

The economy of the Region can be described as a commerce – *buyam sellam* – economy. All the major business operators are engaged in a form of buying and selling of goods. The goods bought are resold with little transformation adding little or no value to the product. Such business activities that do not add value can hardly serve as an engine of economic development. Trading in the Region is both internal and external. The economy comprises in addition to commerce, the primary, secondary and service sectors

Internal trading is done mainly in the buying of agricultural produce from the rural areas and reselling in the urban centres. The buying in rural areas takes place every other eighth day keeping cash circulation in rural areas at a bare minimum. In a reverse direction, manufactured goods from urban areas are also sold to the rural area acting as a leakage to rural economies. The informal sector accounts for much of the activities in the Region: metal, household appliance repairs, motor garage, carpentry and small wood- processing workshops, mechanical and electronics workshops, phone booths, taxi, motor-taxi, secretarial, health, education services. If better understood, it could be encouraged and promoted towards formal activities.

Without any significant manufacturing concerns the Region imports a great deal to meet is demand of manufactured items. These are imported from other regions and from neighbouring Nigeria. The importation of the latter needs better control as a means of generating customs revenue and improving commerce in the Region.

2.3.1 Primary Sector

Agriculture

Compared with other provinces the North West is characterized by a low cultivation of its farmland (less than 20%) despite the potentials of the arable land. It is only in Ndu and Ndop Sub Divisions where agro industrial activities are well developed for tea production and rice cultivation respectively. The rest of the Region practice scattered traditional farming on smallholdings of averagely less than 0.7 hectare per family using rudimentary tools and limited use of external inputs. Production is mostly for subsistence with very low yields despite the enormous potentials it has. The main kinds of food and cash crops produced in the North West are outlined in Table 4: Main agricultural products of the Region.

Despite the low utilisation of the potential agricultural land, agriculture still remains the main stay of the economy and the highest user of manpower both for men and women except for the male population in urban centres. Due to the poor utilisation of the land, the Region imports some of its main food staple from other provinces.

Table 4: Main agricultural products of the Region

Main products of the Region						
Products	Production in tones			Percentage consumed	Percentage sold	Remarks
	1996/7	1997/8	Difference			
1. Cash crops						
Arabica coffee	2520	1,146	- 1374	0	100%	
Robusta coffee	899	141	-7			
- Tea	1,597	1,533	- 64	1%	99%	
2. Vegetable and by-products						
3 Cereals						
Maize	73,530	183,000	+109,47	98%	2%	Deficit
Rice	6,243	-		70%	30%	Deficit
4.Carbohydrates			+142,97			
Banana/Plantain	26,026	169,000	17,263	100%	0%	Deficit
Irish potatoes	17,737	35,000	+211,20	98%	2%	Deficit
Cocoyams/cocoyam colocachia	16,493	227,700	94,178	80%	20%	Deficit
Cassava	13,822	108,000	+24,274	98%	2%	Deficit
Yams	726	25,000	+9,282	80%	20%	Deficit
Sweet potatoes	518	9,800		100%	0%	Deficit
5 Leguminous crops			+12,485			
Beans	18,515	31,000	+1,697	605	40%	Deficit
Groundnuts	9,303	11,000		98%	2%	Deficit
6 Vegetable oil			+10,833			
Palm oil	667	11,500		95%	5%	Deficit

Source: North West Regional Delegation of MINDAR 1999

Livestock Sector

The Region has great potential for livestock rearing with about 60% of the area good for animal husbandry activities. However, this potential is also limited by climatic and hydraulic conditions. In terms of the economy, animal husbandry is dominated by small producers and breeders generally managed on individual household basis. Table 5: Number of livestock per division in 1989/1990 gives the livestock data for the production period 1989/1990.

Table 5: Number of livestock per division in 1989/1990

Divisions	Cattle	Sheep	Goats	Horses	Assess
Momo	30'500	8'600	10'400	276	10
Mezam	72'100	16'500	18'500	480	23
Bui	72'000	32'600	31'500	860	535
Donga-Mantung	148'300	86'000	18'700	760	62
Menchum	149'600	21'200	12'700	830	60
Total	472'500	164'900	91'800	3'206	690

Reference: MINEPIA 1980-1990 Quoted by PNGE 1992

Fishery Sector

There are three types of fishing practiced in the Region. These include:

Continental fishing that takes place in the Bamendjin dam up stream in Bambalang village and the major specie is tilapia. The canoes used as fishing vessels are rudimentary and the nets are old. River fishing is carried out in the rivers especially in Menchum, Kimbi and Katsina. Fish farming (pisciculture) in 1986 the region had 650 stocked fish ponds covering an area of 75,356 M2 involving 525 fish farmers producing more than 15,000 tonnes of fish notably tilapia and cat fish annually. As a result of the closure of fishery centres in Bambili and Bamenda fish farmers abandoned their ponds for lack of fingerlings.

Forest Sector

Although some patches of natural forest exist in the region, the region is not a forest area and natural forest plays very little in the economy. Planted forest with eucalyptus is widely spread and is a source of income, employment and trade. The forest enterprise is predominantly in the supply of timber for housing and furniture making. The majority of wood used in the region is imported from other regions.

Mines and power

There is an absence of mining in this Region and some rivers have good potentials for the generation of hydroelectricity. However, quarries for stone and sand do exist and a lot of sand extraction takes place in the valley of Upper Menchum and Bafut. Clay is also mined in small quantities for the craft sector.

2.3.2 Secondary Sector

Industries and agro-industries

There is a significant absence of industries in the North-West Region; by 1998 there were only seven-registered production units. The Cameroon Tea Estate which employs some 800 workers with annual turn over of 3,825 million FCFA. The Upper Noun Valley Development Authority (UNDVA) under privatisation used to process some 35,000 tones of rice produced by farmers in their 3,000 hectares estate. The UNVDA annual turn over is about 260 million FCFA. Details of other industries are outlined in the Table 6: Production and Characteristics of Agricultural Products. Of all the industries mentioned in the table below, only 3 are still operating – CTE, UNVDA and International Soap Factory giving an industrial downturn of 62.5% over the last decade.

The Handicraft industry under going some reorganisation in the Region is the third source of employment after farming and animal breeding. The biggest organisation promoting groupings of crafts people is the North West Craft Association, which is a regional unit having divisional structures. Products are generally masks, tools, portraits, traditional attire, earthen pots, statues, bowl and pipes and have created jobs to more than 90.000 people.

Table 6: Production and Characteristics of Agricultural Products

Categories	Production (t)	Years	Producers
Tea	1'500	1998	CTE
Rice	35'000	1998	UNVDA
Palm oil	95'000	1998	Ngie Teze Oil Industry
Soap	9'700 50'000	1998 1998	Ngie Teze Oil Industry. International Soap Factory.
Refined oil	30'000	1998	CAMKING
Milk	180'000	1998	SOTRAMILK
Eucalyptus trees	-	1998	SITEP-CAM

Compiled by Togho Lumumba Mukong (2006)

2.3.3 Tertiary Sector

The tertiary sector is made up of five principal sub sectors of tourism, finance, transport, communication and professional service providers. Though currently not a major employer, the sector has potential and makes some high turnover.

The tourism sector is made up of restaurants, hotels and few travel (tourist) agencies. These services are generally concentrated in the administrative capitals but the tourist potentials are found in the hinterlands (poorly served by all forms of communication infrastructure). The sector is not well organised and leaves much to be desired as a major arm of the economy.

Table 7: Hotels distribution in 1998/99

<i>Division</i>	<i>Number Hotels</i>	<i>of Number of rooms</i>	<i>of Number of beds</i>
Mezam	40	680	746
Bui	14	163	174
Donga- Mantung	8	129	129
Menchum	3	52	52
Boyo	2	19	19
Momo	4	35	35
Ngoketunjia	3	32	32
Total	74	1110	1187

To meet the standards for tourists only 11 out of the 74 hotels, 389 rooms out of 1110 rooms and 461 beds out of the 1187 beds can be selected. (Source Helvetas Cameroon).

In the entire Region five well-known banks and four insurance companies can be identified Amity, Union Bank of Cameroon, BICEC, SGBC ECOBANK and UBA. There is one big Cooperative League of Credit Unions (CamCCUL) with headquarters in Bamenda. Cooperatives are more dynamic than banks and tend to meet the needs of the people more. As financial houses, these institutions play an insignificant role in the mobilisation of the economy especially in the provision of financing for projects. They generally serve as cash vaults for business people and channels for the transfer of civil servant salaries. Their financing conditions remain deterrent to business enterprises especially the young ones.

Main stream financing for the poor is through small thrift and loan schemes call njangis. Here people pool financial resources and take loans with much conventional securities and guarantees. However, the loans are given at very high interests – 60% per year.

Communication is a vital tool for the success of business and the use of modern communication technologies such as phones; computers and the Internet are essentials for engaging in the present globalisation trend in the world socio-political and economic domains.

The Region is poorly served by these services. Only the major towns are 'privileged' to have access to modern communication means. Internet services are available only in Bamenda, Kumbo and Ndop and in a limited way in Bali, Wum and Nkambe. However, there is much potential in this areas as mobile telephone networks coverage increase.

Telephone airwaves (P+T, MTN and Orange) serve only the main administrative head quarters and near by areas, with an increasing but weak coverage to rural areas. TV and radio signals are poorly received in the Region especially the national radio and television which hardly covers, Bui, Donga Mantung and Menchum. Local FM stations serve the radio communication airwaves.

Professional services such hospitals, clinics, pharmacies and veterinary services are poorly utilised by the population despite their great contribution to the health of the labour force and that of animals. These services are few and located mainly in administrative capitals, although making some business and employing, the full potential is far from being achieved; suffering from implementation of existing laws and regulations that are supposed to protect the sector.

Utility (electricity and water) are important services to the economy that is also not properly distributed and as such hampers the progress of many enterprises. National water supply through CAMWATER is limited only to major towns. Smaller towns and rural areas survive through community water schemes.

3. Bali Council

3.1 Introduction

Bali Council is situated about 20 km from Bamenda, on latitude 5.54N of the Equator and Longitude 10 East of the Greenwich Meridian. Bali is bounded to the North East by Nchomba, Nsongwa, Mbatu and Mankon in Bamenda II Divisional Council, to the East by Pinyin, Baforchu and Baba II in Santa Council, to the West by Njaitu, Osum, Ngemuwah, Guzang and Asong in Batibo Council and to the North West by Ngembu and Bome in Mbengwi Council area in Momo Division. Bali council was created in 1921 as a native authority called Bani Native Authority. It covered the present Bali council area, Santa tea estate right up to Baligham (see Southern Cameroon Gazettes). By 1960 Bali native authority was transformed into a full council status (Southern Cameroon law No 74 of 1960 caption 140) page 83/84 signed by M.N.H. Milne. This council had its headquarters in Bamenda because it was one of the three councils under the Bamenda Division. This Bamenda Division was made up of, Bali, Ndop and Bamenda. Bali was made an Administrative District on the 26th of August 1966 and later on was raised to a Sub Division on the 14th of November 1979. By 1960 Bali council had 25 councillors. Meanwhile, from 1960 to 1966 the municipal administrator of Bali was Fon Galega II. From 1966 government administrative officers were appointed as municipal administrators. Later by 1986 local elite were appointed municipal administrators. By 1996 mayors were elected in the local council. Bali council area was granted a separate independent parliamentary constituency in 1974, which it enjoyed till 1997, the year the Bali and Santa constituencies were merged together. Due to increase in population, the number of councillors in Bali council was raised to 35 and the number of deputy mayors was raised from 2 to 3 by 1996

3.2 Socio-economic Profile of Bali Council Area

Human and Social Capital

3.2.1 Business and Market

The businesses in Bali are limited to commerce and financial services including banks and insurance services. There are no specialised services supporting the business sector. Information concerning businesses is nearly none existent, as there are no services that provide such services even at a cost. Within the limited internet access facilities (mainly 2 functioning cyber cafes) coupled with low literacy of the business community, the business community is inadequately serviced with correct information and at the right time; with respect to business, markets (local and external) and the economy in general.

Bali Sub-Division has one main market at Jingong 1 (Bali Town) called Ntanko'o weekly market. In addition to this, there are 16 other markets, which rotate following their traditional calendar.

3.2.2 Economy of Bali Council

In line with the realities of the region, the council's economy lies heavily on agriculture with little transformation taking place. Farmers carry out Njangi farming among with in group. They have formed selling cooperatives to determine prices for their produce and these cooperatives help sell the produce of members. There are some groups that supply fertilizers and chemicals to members to be paid back with what they harvest. Bali council organises Agro-Pastoral shows annually to promote agriculture.

Bali Council area has no major agro-transformation industries, but there is there potential to add value to cassava by transforming it, on a large scale, to garri. As a predominant maize

growing area with the potential of more than 2 crops a year, corn transformation can be a source of added value in the economy. But pineapple and dairy produce have the greatest potential for adding value.

Within the region, the only cooking gas filling facility is located in Bali commonly called the green bottle. This facility is called Aza-afrigaz. The cooking gas is imported in large quantities and filled into the regular 27 liter bottles for household use. It adds very little to the economy of the council as no taxes are paid to the council and most of the workers stay in Bamenda.

Tourism in Bali as in the country is poorly organised and run in an unprofessional way. Bali is endowed with a wealth of tourist attractions relating to its history, culture and natural beauty. The Bali annual dance 'Ilele' alone attracts thousands of tourists every year from as far as Europe and America. The sector contributes little as the visitors come only during the day and spend the night out of the locality. If properly organised with overnight facilities, tourism would contribute substantially to the economy of the area.

The informal sector remains a very large part of the local economy. It accounts for most of the employment, without formal registration with the government. In the recent past commercial motor bike riders numbering more than 300 have swelled the ranks of the informal sector. This sector is characterised by young people between the ages of 17 to 40 years. However in the more traditional informal sector of crafts – tailoring, carpentry, and motor mechanics etc the average age is higher.

3.2.3 Social Infrastructure and Capital

Administrative Infrastructure

Bali has a good number of administrative units. There is the education, health, youth and sports, agriculture, the police, the gendarmerie, social affairs and others. They all have limited logistic coupled with staffing problems and poor infrastructure.

Education and Training Infrastructure

The Bali Sub-Division has a total of 32 primary and 7 secondary schools. The Council spends over a million francs annually towards support to schools. This support is also beefed up by the efforts of NGOs in the area and some foreign partners. In the early 2000 Nkumu Fed Fed in collaboration with British Council Cameroon helped to construct classrooms in some villages in the locality. There are no regular vocational training schools, however, Prescraft carries out some training on crafts making

Health Care Infrastructure

There are seven health centres in Bali and one district hospital. All of these health centres are short of staff. In most villages where there are no health centres, women give birth at their homes and many people die on their way to the district hospital in Bali Town due to bad roads. However, Bali cultural association in U.S.A, the NFF women and the Friends of Cameroon from Frankfurt Germany have done much to assist the District hospital and health centres.

Entertainment and Socio-Cultural Activities

Bali sub division has a very rich cultural heritage. This diversity is due to the presence of different ethnic groups found in this land. Because of this diversity, there are different dances, arts, and festivals, historic and cultural rites.

Sport Infrastructure and Recreational Facilities

Bali does not have well constructed sporting and recreational facilities such as football stadiums. There are equally no well established sporting activities.

Hotel and Catering Infrastructure

There are many eating houses in Bali that serve food mostly during the day. The hotels found in Bali: Safari Lodge, Nkici Palace Inn, Major Inn, and Heritage Hotel; some have good facilities and catering services.

3.2.4 Quality of Life

Living standards

A large part of Bali Sub-Division is rural where income is low and poverty is manifest. This has led to low living standards which project the people negatively. Very few people live averagely good lives. Many people live below I USD a day.

The staple meal that is commonly consumed in the Bali sub division is “*corn fufu*”, which is highly nutritive. It is consumed with vegetables and “*kwi*”. Though nutritive it is low in protein and vitamin. Living cost is high as people can hardly afford the basics of life. Housing especially in villages is free but lack basic hygiene and sanitation facilities.

3.2.5 Demographic

The extrapolated population is 53,305 people (Monographic Study 2005). This figure contradicts with population head count done by the councillors of Bali council during the monographic study which showed the population of Bali Sub Division is 85,058 people. This gives an average population density of 188 inhabitants per km². High concentrations of population are found at the market squares of Ntanfoang, Bossa, Mbufung, Mantum, Bawock and Wosing.

The adult population of people above 18 years is more than the population below 18 whereas the national population trends should show more youths than adults. This is because many youths are out of the village. The young move out:-

- To look for job opportunities
- For Further studies
- For Business purposes
- To visit relatives who reside out of the village

Non-government institutions and service agencies (see stakeholders list)

There are few well organised and functional NGOs in the area. The main local NGO that is visible is the Nkumu Fed Fed group which provides assistance to women. Their activities range from women empowerment, child trafficking and revolving loans for women. Other NGOs intervene from outside when the means are provided by donors.

Local Knowledge

There is a wealth of local knowledge in the area of traditional crafts which can be harnessed and develop to add value. This is going on in a limited way through the Presscraft.

Gender

Decisions on marital affairs as far as the woman is concerned differ from area to area. In Bawock, a girl is free to get married from the age of 18 but her parents largely decide to whom she gets married to. In Jingong, the girl can get married at 18 but she is the one who decides whom she marries.

Women's issues related to the local economy

Most of the daily activities such as: trading, farming, cooking, washing, moulding of blocks, child care, house cleaning, planting and harvesting of crops are done by women and girl children while men and boys assist on few occasions. Though of economic value, it is not reflected in economic statistics. Women have access to land, sand, coffee, cocoa, forest and stones (quarry), but lack full control.

Job opportunities for women

There are generally few job opportunities in the municipality and no specific ones for women. No department or even the council has specific jobs for women or training programmes to empower them access the job market. The only known institution empowering women is Nkumu Fed Fed group that provides different training opportunities leading to some gainful employment in the informal sector.

Women's constraints to entering the job market¹

Women's constraints to full participation in the economy stem from various factors that include cultural beliefs and practices. These have led to many women not having the same level of education and training like their male peers. Secondly, there is a bias towards women as they are seen only as good for non paid family work and they have limited access to credit.

3.2.6 Manufacturing and Physical Infrastructure

Transport

Bali sub division is situated along the Bamenda – Mamfe high way. The high way passing through Bali is tarred but other roads linking Bali town with the neighbouring villages are earth roads. Bali has more than one means of transportation including:-

- Transportation by vehicles such as taxis, buses and trucks
- Transportation by bikes (motorcycles and bicycles)

Electricity

Only the villages, which are considered as urban, have electricity. Electricity supply here is by AES Sonel (only supplier of electricity in the country). Only 10 villages out of the 17 villages have electricity, and even in villages with the electricity less than 50% of households have it in their houses.

Telecommunication

The postal services in Bali are not bad but the activities have greatly reduced due to the advent of other means of transmitting information like the Internet. Bali Sub-Division has a CAMTEL telephone network and other mobile network services. Apart from Mbufung and Mudum, all villages receive the MTN network though not at all spots. Naka, Wosing, Jingong 1 and Jingong 3 receive the ORANGE network. Some villages do not receive Radio and Television signals.

Drinking Water Supply

Bali Sub-Division has one main water supply scheme. This water supply covers most villages. It is managed by BANDECA (the Bali Nyonga Development and Cultural Association). Subscribers pay water levy to BANDECA. There are possibilities of other water sources to supply villages with potable water. Apart from managing the water scheme, BANDECA is responsible for the cultural and social development of the Bali people. This association to which all Bali people belong meets annually and examine the development of the village and what can be done to improve on it. The leaders of the association are democratically elected to promote the potentials of Bali.

3.2.7 Natural Capital

Climate

Bali sub division has two distinct seasons a rainy season that goes from March to October and the dry season that last from November to March, with short spells of rain in the dry season around December and short spell of dry weather in the month of June. The average rainfall is 2080mm. Bali municipality is averagely cold. Temperature rises during the day to about 31°C and falls during the night to about 15°C in the dry season. However, these temperatures are not constant. They vary from day to day and from month to month.

Hydrology

There are many streams and springs in Bali. One of them is the Gola stream where the source of the Bali supply is tapped. Because of water supply problems, people consume water from some of these water sources. There are many water falls in Bali Sub Division such as: Mbeluh water fall, Kombella water fall, Ngwandikang water fall, Torniben water fall, etc and there is one lake (lake Gawala) These streams have their sources from the hills and out of Bali and empty themselves in the Batibo Sub Division and Manyu Division. There are equally many marshy lands where maize, cocoyams and other food crops are cultivated during the dry seasons.

Soil

The most common soil type within the Bali Sub-Division is; tropical sandy-clay, found in Bawock. Clay and sandy loam soils are in most parts of the sub division. The soil is good for agriculture which is the main occupation of the inhabitants. There is a portion of laterite soil at Jingong 4.

Vegetation

The Sub-Division is situated within Sudan Savannah zone having mainly grass and woodland. There are patches of forestland dotted all over the place. Landowners plant some of the forest trees. The Bali/Ngemba forest reserve in Mantum covers about 281 hectares of the Bali Sub-Division - in Koppin, Mbufung, Bossa, Naka, Koblap, Mbatnchubu, Kobdeng etc. Bali council also promotes fuel plantation and forest at Mbatnchubuh, Koblap, Ngwandikang, Koppin and Kufom. Dominant trees are Acacia, Eucalyptus, Sapelli, Trianthus.

Land Use

The most important form of land use in the Bali Sub-Division is for agriculture. Cattle rearing and grazing of small ruminants also use a good part of the land.

3.3 Key economic products and value chain analysis

As in all of the NWR, the economy of Bali is highly dependent on agriculture (crop and livestock production). From the mid 1980s, coffee that had a potential in the area saw a price decline and it affected production and today has become a weak area to improve on the economy of the council area. In terms of production volumes and price, maize, plantains and Cassava are some key areas where production is high, which can be increased and will impact a large portion of the population including women and minority (a large majority of the Fulanis also grow maize).

3.3.1 Key Products with Potential to value add within Bali Municipality

Pineapples


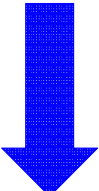
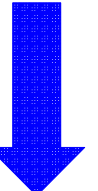
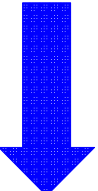
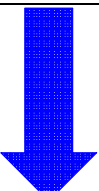
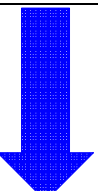

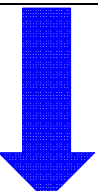
Within the Mezam Division, Bali is the main source of pineapples. The fruits are produced by a vast majority of farmers. It is sold along roadside markets at individual levels; and also transported to Bamenda on weekly basis. This produce is seasonal and highly perishable.

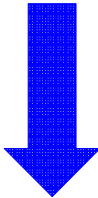

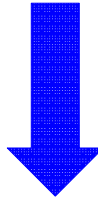
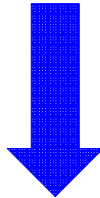
Potentials for Adding Value

- Favourable climatic and soil conditions for the growing of pineapples

- A large portion of the people grows the fruit making (potential area for a pro-poor LED)
- Growing government interest in the processing of primary products.

Table 8 Value Chain for Pineapples Bali

<i>Stages of Produce Processing</i>	<i>Activities</i>	<i>Potential Actors</i>	<i>Potential Added Value</i>
Farm gate	Harvesting by farmers & Collection by women's group	Women groups (who buy at the farm gate) Transporters	
			
Selling in local markets	Group selling within Bali at their shops	Women groups or cooperatives specialised in marketing of agricultural produce Transporters	Better selling price Farmers receive payment in bulk
			
<i>At the present state of the pineapple chain, processing into juice has not started. Hence processing and organised marketing are the possibilities that are available to improve the income of people engaged in the pineapple sub sector. If processing is started, the backward effect is that those producing will increase production and those not yet in the sector will likely come in due to the gains in increased production.</i>			
Processing into drinks	Fruit juice production	Women's groups Private business people Transporters	Better price to women's groups involved in selling of pineapples Increase money circulation within Bali

			
Marketing to regional outlets	Distribution	Marketing agents Transporters	Better prices from bigger towns like Bamenda

Horizontally, the value added for pineapple within Bali Municipality comes from the potentials of various actors along the vertical value chain to work together. More will be gained by the farmers working in groups.

- i. The gains will come from the possibility of buying at the farm gate. This means the individual farmers will have more time to attend to production (not only for pineapples but other crops).
- ii. Secondly, bulk collection and selling places the Bali growers at a better bargaining position with potential buyers (either traders from Bamenda or processors in Bali).
- iii. Group processing within Bali by groups or individual business people will bring more revenue and employment in the area.

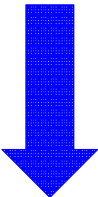
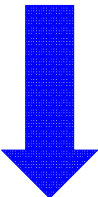
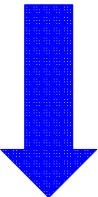
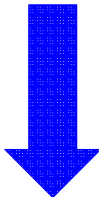
Dairy Produce

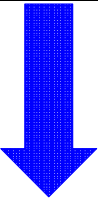
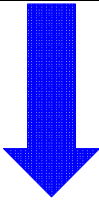
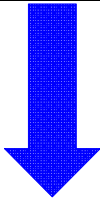
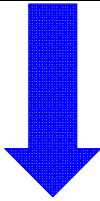
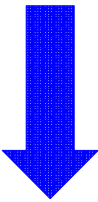
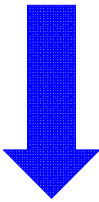
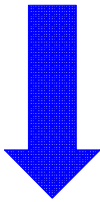
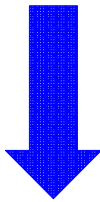
Rearing of cattle is the key economic activity of the Fulani (Mbororos) in Bali. This is a minority group, whose women are hardly involved in the main economic activities of the municipality. Presently milk production is primarily consumed in its raw form with little processing. Processing is limited to boiling and marketing by Fulani women and girls moving from house to house.

Potentials for Adding Value

- i. There are natural favourable conditions for rearing cattle (climate and grazing land)
- ii. Fulani women have the potential of working in groups for the production of dairy produce and such groups can attract funds (e.g. Fulani women group in Sabga is working well in dairy and has support from FAO)
- iii. There are potential technical and financial supporters for groups working in dairy production (Heifer International Cameroon, supports groups working in dairy sector)

Table 9 Value Chain for Dairy Products Bali

<i>Stages of Produce Processing</i>	<i>Activities</i>	<i>Potential Actors</i>	<i>Potential Added Value</i>
Farm gate	Milking & Collection by women's group	Women groups (who buy at the farm gate) Transporters	
			

Selling in local markets	Group selling within Bali at their shops	Women groups or cooperatives specialised in marketing of agricultural produce Transporters	Better selling price Bulk payment to farmers
<i>Presently not much value is added in the milk value chain since the stages that follow have not yet been developed. Developing the processing stage, means the value will be added at the local level, since people are prepared to pay more than what it will cost the women or processors to get engage in this stage.</i>			
			
Processing into yogurt, cheese and pasteurised milk	Processing activities	Women's groups Transporters	Better price to women's groups involved milk production Increase money circulation within Bali
			
Marketing to regional outlets	Distribution	Marketing agents Transporters	Better prices from bigger towns like Bamenda

Horizontally, the value added for the dairy sector within Bali Municipality comes from the potentials of various actors along the vertical value chain to work together; especially the Fulani women. The gains will include:-

- Bulk buying by groups engaged in processing
- Better prices and programmed payment for produce. There are possibilities of reviving the biggest dairy processing plant in the region (SOTRAMILK Nkwen, Bamenda) – studies and discussions are on going with the liquidators, FOGAPE. If this happens a good market will be opened to organised groups of milk producers.
- Group processing within Bali by groups or individual business people will bring more revenue and employment in the area.

3.3.2 Other potential areas to generate income (Closing leakages)

As mentioned in earlier Bali is a prominent maize production area. It has favourable conditions for two crops a year. All farms families are engaged in its production. It has a string potential to generate income in the area through:-

- ❖ Imported production better techniques.
- ❖ Improved storage such that it is available to meet demand throughout the year.
- ❖ Better marketing, through cooperatives and better market information system.

Cassava is also becoming a major crop in the municipality. Value can be added through large scale transformation into garri. This will bring in buyers from as far as Douala on a daily basis in to the area.

Tourism is a potential income generation source for the Council, given all the natural and cultural potentials. This is sector that be improved through professional organisation of the actors, which can cause visitors to stay day in Bali with out returing to Bamenda on a daily basis.

3.4 Key Production Areas and Stakeholders

3.4.1 Crop Production

Nearly all types of crops produced in the region also grow in Bali, but the area is known for certain key crops listed in the table that follows. In terms of village distribution, crops do well in all parts of Bali. Crop production is also done by everyone but remains the main source of livelihood for the poor, women and other vulnerable groups.

The key actors in the production of crops, especially women have a tendency of working in groups. The groups work towards providing labour to members – by working in each member’s farm; rotating from farm to farm. This happens especially during land preparation. The second area where farmers work in groups is in the marketing of their produce; by forming common initiative groups.

Table 10: Average annual production of food crop and problems encountered

No	Food crop	Average annual production (tons)	Problems encountered
1	Maize	2500	Stock borer
2	Beans		Beans rot
3	Plantains	7500	Panama
4	Cassava	1500	Mosaic and root rot
5	Cocoyam	120	Root scale (panama)
6	Sweet yams	180	Yam beetle
7	Soya beans		Rot
8	Sweet potatoes		Unimproved variety
9	Bananas		Panama
10	Ground nuts		Rot
11	Vegetables		Blight
12	Dwarf beans	215	Rot
13	Arabic coffee	186	Leaves fall off and rot
14	Robusta coffee	122	Buds get dry and fall off
15	Sugar cane		Cracks on the stems
16	Pineapple		Un-improved variety
17	Kola nuts		Parasites

Source: Sub-Divisional delegation of agriculture Bali (1998-1999) as compiled in Bali Council Monographic Study

3.4.2 Animal Rearing and Fishery

Here, animal rearing is done in two ways. The indigenes rear animals/birds such as fowls, pigs, goats, rabbits, ducks and sheep. Few indigenes rear cattle. The Fulani especially at Upper Koppin and Kufam rear cattle. The Fulanis move with their cattle over the hills settling at spots where vegetation is good for cattle consumption.

There is low propensity of cattle rearing people in Bali to work cooperatively as a group to tackle problems of production, processing and marketing. Animal rearing has a big potential especially for cattle and other small ruminants. The climate is favourable and there vast expanse of grazing land. However, this potential is limited because of poor management of pasture and conflicts with crop farmers.

Table 11: Animal Rearing

No	Type of animal	Problems faced
1	Cows	-Animal disease -Lack o modern techniques /improved pasture -Farmer grazer problem
2	Fowls	Coqsidiiasis
3	Goats	Animal disease
4	Pigs	-Swine fever -Lack of feed -too much work involved
5	Rabbits	
6	Sheep	

3.5 Sociological analysis of key actors

The Bali Council community is well organised from the cultural to social aspects. The traditional rulers provide good leadership and there are strong political leadership as well as leadership in women movement. Businesses in the area are mostly owned by indigenes and recent settlers such as the Fulanis. The key actors for LED are listed in broad categories and key examples given. The actors are too many to be listed individually.

Table 11: Key Stakeholders for LED in Bali

<i>SN</i>	<i>Stakeholder</i>	<i>Interest</i>	<i>Potential Contribution</i>	<i>Partnership Assessment</i>
	State MINADER, MINEPIA, MINCOMRECE,	The economic development of every council area as a means of job creation and revenue generation.	-Elaborate procedures and legal frame work conditions -Define economic development policies -Sign trade and economic agreements which favour the country/council -Promote the country's goods and services at international level -Include council priorities in the elaboration of the economic development plan	As the legislature for enabling environment, the state is an important actor in the economic development of every council area.

	Private sector Provision store owners, Hotel and restaurant operators, Transporters, Communication service providers e.g. cyber cafes	Private business people have an interest in LED, because it creates opportunities to make profit and possibilities to raise capital for investment.	-Develop economic activities -Create enterprise -Make use of results of research -Improve the financial status of the local Council by paying taxes -Fight unemployment and develop economic activities/enterprises -Attract economic investors and carry out investment.	Indispensable (without them, there would be no real actors to promote the economy). This is very important in this era when the need of public private partnership is most urgent.
	Council	Employment opportunities for the citizens Source of revenue through business taxes	-Develop LED strategies -Lead and serve as a catalyst for local economic development -Acquire information on all programs at national and international levels that could benefit the local economy -Develop partnership at local, national and international levels to develop the local economy -Ensure there is synergy between economic, social and environmental interests -Define economic incentives -Put in place necessary infrastructure for economic investment -Make public information for investors -Gather information, analyse and promote the economic potential of the Council area -Sensitise and prepare the population for sustainable LED -Negotiate land for stakeholders -Development of natural resources e.g. encourage agriculture -Ensure proper management of infrastructure e.g. roads	Indispensable (guarantor of an enabling environment). The council has good reputation of partnership with traditional authorities.
	Financial Institutions (MC2 Bank, Bali	Opportunities to have more clients	-Provision of financial needs -Mobilisation of funds	Indispensable (source of financing)

	Cooperative Credit Union, other credit unions in villages)	Increase profits through loans and overdrafts	-Facilitate saving -Could carry out investment -Networking (partnership with other organizations) -Educate and sensitise the population on better working methods -Seek and provide material/financial/technical assistance for communal development	
	Civil Society Organisations e.g. Heifer Cameroon, COMINSUD, Kumu Fed Fed	Better organised groups (with whom they can work) Training opportunities for the target groups	-Create job opportunities for the people -Provide technical assistance -Could carry out investment -Offer loan and saving services and mobilization of funds -Carry out feasibility studies	Important (since they also operate programmes that help in the economic and social development of council areas.
	Religious Institutions and Traditional Institutions	More employment opportunities (as this can lead to a reduction of criminality in the area)	-Educate the population through schools -Assist in transmitting information to the population -Provide technical advise and develop technology -Train human resource	Important (they act as a medium for communicating information to groups and also provide support in curbing crime.

3.6 Comparative economic analysis of the area

The comparative analysis of Bali as with the other councils, is to put each council vis a vis neighbouring councils. National analyses are not included as the results would not add much towards the development of a LED strategy for these small councils.

Table 12: Comparative Analysis Bali

Aspect	Analysis	Comments
Economic Structure	Bali council compared to the council of Bamenda II has fewer economic structures and facilities such as banks, communication means, road network and electricity. But with respect to the other councils of Santa, Batibo and Mbengwi Bali is better off.	Bali council would benefit from the services of Bamenda, rather than trying to build hers within the medium term.
Territorial Empowerment	Within the domains of the key crops for Bali – pineapple juice production and dairy processing, Bali has a comparative advantage over her neighbours. None of them produces pineapples as her and for dairy although Santa council has a good cattle population and a dairy processing	Bali Council should still pursue her economic plan on in this domain.

	plant, Bali's small scale production can still compete on price based on cheaper labour costs.	
Human Resources	Human resources are crucial for any economic operation. Except for Bamenda where there is a concentration of more opportunities, which pulls skill labour, the others have similar labour resources. For unskilled farm labour Bali has a comparative advantage over Bamenda.	
Institutional Milieu	Bali stands tall over most of her neighbours in the availability of institutional facilities – social and economic. Except for Bamenda.	This comparative advantage of Bamenda does not hinder the economic potentials of Bali given the easy of movement between Bali and Bamenda.

3.7 Financial Systems Available to Vulnerable groups

Njangis² are the main form of financial transactions that meet the needs of the poorest of the poor. Generally, these fraternity groups give out loans easily but are very expensive charging as high as 60% annual percentage rates. Apart from this system, poor people working in groups can hold accounts with the credit unions and the community bank (MC2) and benefit from njangi financing. This is a loan system where the financial houses give a loan to the group and the members each receive an equal amount; and repay monthly in small instalments.

There are schemes that provide low interest loans to women groups, without any special interests as to whether they Mbororo or victims of child labour or trafficking. One such scheme is run by the CBCHB (WINHECAM) which provides loans at 10% interest for one year. The funds are managed from Bamenda

Revolving funds run by NGOs also avail themselves to vulnerable people. This financial system is generally short term and based on external funding and external timeframes. Presently Nkumu Fed Fed is operating such a system with women groups. Though it is working well the money available (approximately USD 8,000) is small. This is a potential financial system since it is locally based and operated.

3.8 Services offered by financial institutions

Bali has a number of small financial units. There are credit unions, the community bank (CM2) and the post office. The Bali Central Cooperative Credit Union - BACCUL (is the biggest credit union in the municipality) it offers diverse financial assistance to its members; the Bali Community Bank deals with loans and savings. There is only one post office in the sub division. It runs a post office savings unit which as at 1999 had 1000 (one thousand) accounts holders prominently women. But with the advent of money transfer agencies in the 2000s and other problems, the post office financial transactions have fallen drastically.

The Central Credit Union in Bali mirrors the situation of other credit unions in the area. These credit houses provide savings and deposits services and are a major source of loans to small businesses. Loan provision in these unions is biased against women for lack of proper collateral such as land titles. Secondly women also save small amounts of money. The central credit union presently serves no Mbororo. A study (Mangem Bridget, 2008) shows that of all loans granted in 2006 women made up only 26% of loan recipients and in terms of loan

amounts women received 23% of the total loans disbursed. This means women receive smaller amounts for loans than men, limiting their full participation in the economy.

In terms of loans given out business/trade loan is the highest, followed by construction, education and farming. And farming which receives the lowest loans is the predominant area where women interact in the economy. Capital generation through financial institutions is low and the next significant source of capital injection in the economy is from the local council.

Apart from the credit union and MC2 bank, other financial services available include, insurance houses.

Table 13: Financial Institution and Services offered in Bali

Name	Service offered	Comments
BACCUL	Deposit and Saving Accounts Loans (school fees, construction, business) Payment of civil servant salaries	It is a grassroots oriented financial house. It gives loans to the poorest so long as they are members and are regular in savings. Low interest rates 2% (24 apr) per month for most loans All customers are shareholders and receive annual dividends
MC2 ¹	Savings and deposits Loans	Community oriented bank, plows back profits into community projects Low interest rates
Insurance	Life and car insurance	No poor and vulnerable clients Key clients are car/motor bike owners

In all the financial houses in Bali, loans are granted based on guarantees:-

- Land title showing ownership of a piece of land (developed or undeveloped)
- Total savings (longevity with institution)
- Sureties by one or more members

These institutions do not offer the full range of services for which they have the capability (e.g.; term deposit) because of the financial and business levels of their clientele. To assist the local communities and especially the target groups of the project; focus can be on:-

- Provision of financial capital can be made available to these groups as loan guarantees based on well elaborated business plans; using the credit unions/community bank.
- Involvement of revolving fund managers e.g. Nkumu Fed Fed and
- Pro-poor loan schemes like WINHECAM

3.9 Key Investment, Economic and Social Development Initiatives in Bali

Economic and social investments in Bali are few and far between; apart from private construction. Presently some initiatives are going on in Mbawock area with small economic initiatives to rehabilitate Bali-Mbawock war victims. Groups like the Justice and Peace Commission of the Catholic Church is helping with items like grinding mills, farm inputs etc. However, in the past through the municipal council and the central government many social initiatives had taken place including construction of potable water, farm to market roads, construction schools and health centres among others.

¹ Could not have a good discussion with the manager because he was busy

Table 14: Development Initiatives in Bali

<i>Promoter</i>	<i>Initiative</i>
Presbyterian Church in Cameroon	Building of a university institution. Project to take off by 2010
Bali Council	Construction of Town Hall
Private individuals	Investment in small businesses and farms
	Agro pastoral shows by the council as a means of boosting agricultural development
	Lela is a cultural show that brings thousands of people to Bali and helps promote tourism.

3.10 Representative micro-enterprises by the Target Groups

The key businesses owned and managed by women, Mbororo, victims of child labour and trafficking are small businesses and some have growth potentials.

Table 15: Target Group Micro-enterprises Bali

Target Group	Representative Business	Potential/Comment
Mbororo ² (Fulani/Hausa)	Livestock Rearing (cattle and small ruminants)	There is enough pasture land and local skills. There is a big potential if processing of milk is introduced especially through the women.
Women	Hair dressing, dress making and group farming (processing and marketing)	Available technical service providers (e.g. government technical and NFF) All these services have the skills but lack the means of providing help.
Victims of child labour and trafficking	Handicraft, farming, transportation especially motorbike taxis	Available technical service providers (e.g. government technical services and Handicraft Centre) All these services have the skills but lack the means of providing help.

3.11 SWOT Analysis of Bali Council Area

The socio-economic profile of Bali Council for developing and sustaining a LED strategy is analysed using SWOT analysis.

Table 16: Strengths, Weaknesses, Opportunities, Threats (SWOT) Analysis of Bali

Strengths	Weaknesses
<ul style="list-style-type: none"> ➤ There are hospitals with above average services ➤ Schools exist which fulfil the needs of education from primary to secondary education ➤ Potable water supply is available in most villages ➤ Electricity coverage is available in big 	<ul style="list-style-type: none"> ➤ Transportation faces many of problems such as: congestion at the central square Ntangoang, resistance to use the council park at Ntango'o market which is spacious, delay in payment of transport taxes, bad roads linking Bali central town and other villages: Pinyin, Guzang, Baba ii,

² Though not working directly in Bali, a MBOSCUA loan scheme for women benefit Bali Mbororo women through Mbengwi.

<p>towns</p> <ul style="list-style-type: none"> ➤ Road infrastructure ➤ Communication network from mobile service providers covers most areas (though expensive) ➤ There are 17 markets in which villages can sell their farm produce and council generate revenue ➤ The area is good for the cultivation of a wide variety of crops and rearing of livestock 	<p>Mbengwi, Baforchu, Asong, Ngembo,</p> <ul style="list-style-type: none"> ➤ High transport cost charged by loaders, drivers and unauthorized persons, too many police and gendarmerie check points along the road which slow down circulation. ➤ Electricity problems: only the villages, which are considered as urban, have electricity, constant blackouts, and high electricity bills retards business transactions, a lot of bottle necks during new connections or extension. No extensions to needy areas ➤ Council faces difficulties including: difficulty in collection of taxes from business people, poor knowledge of certain stakeholders on how to work with council, insufficient funds to run projects ➤ Problems faced in some of these schools are: complete lack of teachers when some schools in Bali town are over staffed, schools has untrained staff, no classrooms. none payment of PTA teachers ➤ The main problems of farming: bad farm to market roads, lack of chemicals to kill disease, lack of fertilisers to improve production, low sales and post harvest handling.
Opportunities	Threats
<ul style="list-style-type: none"> ➤ Reinforce the dynamism of Union/Groups (Farming/Livestock) ➤ Enough land for crop farming and livestock rearing ➤ Upcoming university is an economic opportunity especially for the housing sector 	<p>Uneasy calm between belligerent villages especially Bali Bawock.</p>

3.11.1 Labour Market Situation³

Information on employment is not available at the sub-divisional level. The authorities concerned were not available and at the regional level the available information is summarised by divisions. Because of the poor information on available skilled labour and corresponding vacancies, business people generally employ within family or through friends and family. This means the unemployed have no place to visit to know about existing job opportunities.

The main source of employment is farming. People are hired as labourers to work on other people's farmlands for money or form groups and hire out their labour for cash or kind. Other

sources of employment are petty trading, carpentry, bricklaying, council employment and workers for the state.

3.11.2 Child Employment

Though child labour is evident, no agency keeps comprehensive information about child labour. In the region as a whole the issue of child labour remains controversial as child labour is sometimes interpreted as training, albeit providing hard labour without pay. There is however a small but growing voice particularly from the civil society sector working towards decent labour and child labour issues. These groups include entities like the churches, NFF and department of Social Affairs.

3.12 Resource mobilisation by Bali Council

Bali Council has a strong but untapped potential for the generation of revenue both from internal and external sources. Internally, the council can generate and increase its internal revenue generation through better management of revenue sources. Bali has 17 local markets. Each market operates every eight day, but with 17 there is at least a market that is operational every day. With proper management, income to the council can be increased and a good cash flow maintained.

Table 17: Council Revenue from Global Taxes and Market Tolls Bali Council

Year	Global taxes	Market Tolls
2004		
2005	4,897,575	5,393,450
2006	5,654,989	5,242,200
2007	5,023,785	3,840,000
2008		
	15,576,349	14,475,650

Source: Bali Council 2009

Although available data shows a general decline in the revenue from internal sources (global taxes and market tolls), this does not mean there is no potential. The fall in global taxes is smaller than the market tolls. There is no logical explanation for the big fall in market tolls given that this comes from small farmers who sell in the local markets and in this period there has been no significant disaster to agricultural production.

Externally income to the council has been declining. This is due first to the fall in support to the councils from FEICOM and lack of a clear strategy to generate income from donors. From Table 18 FEICOM incomes are falling, but there is failure to capture revenue from grants, though between 2004 and 2007 the council benefited from grants through Helvetas Cameroon.

The council has the potential to generate income from external sources if there are proofs of transparent management:-

- More than 2,000 people of Bali origin are in the Diasporas; the council can get development contributions from them.
- Presently the council has attracted funding for the ongoing construction of a new council hall; the same strategies can be used to get other funding.

Table 18: Total Income Council Income (for 2004 -2008)

Year	Total	FEICOM	Internal revenue	Grants
2004	123,258,389			

2005	102,442,088	62,570,030	39,872,058	
2006	136,211,981	93,758,821	42,453,160	
2007	112,562,111	75,066,468	37,495,643	
2008				
Total	474,474,569	231,395,319	119,820,861	

3.13 Training Needs of Target Groups⁴

Table 19: Training Needs Bali

Target Group	Training Needs	Comment
Mbororo (Fulani/Hausa)	Pasture Improvement	<p>These training will support:-</p> <ul style="list-style-type: none"> ➤ The main base of production for livestock (pastures). Better pasture management leads to fewer conflicts with farmers and higher yields. ➤ The livestock itself and the drugs are crucial inputs to the economic system of this target group. Proper handling has the potential of increasing production and ➤ There are potential services providers for this such as Heifer and SPALE – all based in Bamenda.
	Livestock and drug management	
	Dairy processing	➤ This particularly targets Mbororo women.
	Management	➤ Important to all groups especially resource and financial management training
Women	Management	
	Group dynamics	➤ Many groups have been formed and are not operational today because the members couldn't manage themselves together
Victims of child labour and trafficking	Life skills (tailoring, crafts making, hair dressing, farming, record keeping and management)	➤ These are people who operate at individual levels and these areas will open them to better economic chances.
Bali Council	Resource Mobilisation	➤ There is a general drop in revenue in the council.
	Planning and programming	➤ There is need to help in the production of strategic planning documents for the various sectors. This should always be accompanied by a follow up plan that ensures full utilisation. There is poor management of documents in the council e.g. the Monographic study document could not be found in the council.
CSO groups	Project Writing	➤ These are the key resource people to the target population so any training to them will have multiplier effect on the target group.
	Resource mobilisation	
	Management	

4. Kumbo Council

4.1 Introduction

Kumbo Municipal Council (KMC) is comprised mainly of villages and Kumbo town. KMC area plays host to Kumbo town, the capital of Bui Division. It is some 80 km from Bamenda and the second biggest and economic town in the region.

4.2 Socio-economic profile of Kumbo Council Area

Human and Social Capital

4.2.1 Business and Markets

Commercial and marketing activities range from the sales of products of local origin, the sales of imported processed goods, to the provision of services.

Locally produced goods mainly comprise of:-

- Agricultural products (beans, maize, potatoes, bananas, pepper, plantains etc.)
- Partially processed agricultural products (garri, pap, groundnut oil, palm oil, bread etc.)
- Hawked food items (accra, cokie, bakuru, pofpof et.)
- Items of livestock (goats, sheep, chicken, pigs, cows)
- Items of local craft.

Although some of the items sold are produced around Kumbo town and the villages within Kumbo Municipality, much more is bought from other local markets and resold in Kumbo where prices are better.

Goods imported into the area are mainly processed food items, semi finished and finished products which are manufactured out of the area and include:-

- Processed spices (salt, soy bean oil, additives to food etc.)
- Ordinary food items (rice, smoked and frozen fish, flour, palm oil)
- Industrial goods (Cosmetics and Toiletries, Fashion items, Household goods, Books and stationery,
- Items for construction (cement, rods, tiles, roofing sheaths, paint, locks etc.)
- Motor spare parts,
- Electrical parts, cables and bulbs

Available commercial services include;

- Cyber cafes and computer secretariats
- Barbers and hair dressers,
- Tailors and seamstresses,
- Commercial transport services,
- Mechanics and auto electricians,
- Builders and electricians
- Restaurants, bars and hotel services
- Banking services

Much buying and selling takes place in the municipal markets. There are;

- The main market in Mbve,
- The modern market at Tobin Motor Park,
- The Bamkikai Market
- The small market at Kumbo squares.

These markets operate on daily basis with the sales of manufactured goods taking place alongside the sales of agricultural products. Apart from these daily markets in Kumbo town every village operates a weekly market.

4.2.2 Economy of Kumbo Council

This is strictly a commercial economy, wherein very little is processed but almost everything is sold. There are no industries within the area. The informal sector is strong and contributes to employment of recent commercial motor bike⁵ riders numbering more than 1,000 have swelled the ranks of the informal sector, employing mainly young people.

Agriculture is the main economic engine of Kumbo municipality. Most of the crops produced are bulky and susceptible to attacks by pests. Many are easily perishable. Main food crops produced are; cocoyams, maize, beans, plantains, groundnuts, sweet potatoes, bananas and pepper. Coffee, which used to be a main cash crop, is gradually taking a relegated position, albeit there are some new opportunities through OLACAM Sarl.

The home garden farming system is very developed, even in some parts of the urban area. The home gardens encourage the recycling of household wastes and thus environmentally friendly. Market gardening is practiced along the banks of the streams that flow in the many valleys producing carrots, cabbages, tomatoes etc.

The people rear cows, sheep, goats, pigs and chicken of traditional and improved breeds. Cane rats are domesticated at a small scale. There are a few horses and donkeys; productivity per animal is very low, characterized by the use of low quality traditional breeds, and poor feeding and flushing. Much of the pastureland has undergone degradation through the action of bracken fern and other destructive agents.

There are several financial houses in the municipality as well as restaurants, hotels and transportation services.

4.2.3 Social Infrastructure and Capital

Administrative Infrastructure

Government services in Kumbo Council include technical services such as agriculture, livestock, social affairs, health etc. To these are added security services mainly the Gendarmerie and Police forces. Being a divisional headquarters it has more and higher government services than Bali but same as Wum.

These services suffer from staff shortages and inadequate infrastructure. More than 90% of the government services have no buildings of their own but are housed in rented accommodation which, do not meet the exigencies of the offices.

Education and Training Infrastructure

Primary schools are located all over the council area. There are about 67 schools into which more than 80% of the children of school going age in the Kumbo Municipality are enrolled. There is a special blind school run by the Baptists, the blind school prepares blind children for primary and secondary education. There are about 20 secondary schools and high schools, some of them oriented towards technical education. The area has no university. There are however, two training schools for Nurses and Midwives attached to the BBH and the Shisong hospitals. There is the Opportunities Industrialisation Centre OIC where vocational training is provided. Other professional institutions exist mainly for computer classes.

Health Care Infrastructure

The Kumbo area has two of the most popular and most attended hospitals in the Region - The Saint Elisabeth's Catholic Hospital Shisong and Bansa Baptist Hospital (BBH). Departments in these hospitals include:-

- The Dentistry
- The X-Ray and Ultra Sound Departments
- The Counseling service.
- The Primary Health care Department,
- General Medicine and surgery.

There is the cardiac centre, in Shisong, inaugurated in November 2002. There are several district health units and government district hospital.

Entertainment and Social and Cultural Activities

A few natural attractions such as caves waterfalls, hills and other exotic features exist. Specifically we have; caves of historical and cultural value. The Nso Palace is one of the biggest tourist attractions in the Region

Nso cultural manifestations are very picturesque especially during:-

- the annual festival week,
- death celebration and,
- one of the many traditional occasions.

There are museums having precious artefacts of Nso history and culture. Prominent is the Musa Heritage Gallery (Mus'Art), a privately owned museum, created in 1996. This art gallery has close to 500 pieces that depict aspects of Nso culture such as dressing, hunting, food and drink, music and dances etc.

Sport Infrastructure and Recreational Facilities

The people of the Kumbo Municipality area taken to sports seriously especially football; practiced at various levels. The Primary and secondary schools have their sports competitions in football, handball, volleyball and other disciplines. There is no good football stadium.

The Kumbo horse race is a popular sporting event, and can only be compared to the Buea mountain race, where athletes from outside Kumbo equally participate. Marathon races of smaller magnitude are organized

Hotel and Catering Infrastructure

There several big hotels in Kumbo Council with high concentration in the main town of Kumbo. These hotels provide rooms, restaurants services, bars and night clubs. Key ones include Fomo 92, Merryland, Tourist Home and Bannis Hotel among others. Some even provide games like table tennis.

4.2.4 Quality of Life

Living standards

The municipality is essentially rural and people depend on agriculture for income. Although housing facilities in the urban and peri-urban centre are good; it is poor in the low income rural areas. Despite the fact that Kumbo Council area has the best concentration of medical facilities in the region, the population do not have easy access to the facilities because of costs and poor access roads. The majority of people live below the poverty line.

There are some recreational facilities for sports, relaxation such as the Catholic Youth Centre etc but mainly in Kumbo Town. With their meagre incomes the people of the area can hardly afford leisure or recreation. Apart from the year round culture leisure events, youth during holidays organise all kinds of sporting competitions.

4.2.5 Demographic

Population

The population of the Kumbo Municipality stands at around 100,000 people. Population concentration is in Mbve, Tobin, Kumbo Squares and Shisong; which are the main urban centres.

Non-government institutions and service agencies

The Kumbo Municipality has a high concentration of NGOs. They intervene in all domains of social and economic life. Details are given in the section of profile of actors.

Local Knowledge

Local knowledge in the domain of crafts, agriculture and animal rearing is plenty.

Gender

The traditional titles awarded to the female sex carry little weight in state matters. There are many other domains where the woman is still relegated to the background such as;

- Access to land,
- Ownership of livestock,
- Control over productive resources,
- Determination of family sizes,
- Funeral rites

Women's issues related to the local economy

There are several programmes within the municipality that promote women employment. Some key examples are:-

KUBWOSCO: With the assistance of the International Labour Organization, the Kumbo Business Women's Savings and Credit Cooperative has been launched. This is aimed at helping women have access to finances. The cooperative is made up of some 176 groups of about 12,000 women. The cooperative is run by a Board of Directors (BOD) that was elected in 2004. The cooperative later on came up with a project whereby fertilizer is purchased and shared out to women in form of loans, at give away rates. In addition to this, small-scale loans are given to members. As at now, about 82 groups have already acquired loans and are refunding regularly.

WEP PROGRAM: Some 30 female business operators, and with the financial assistance of the Canadian Gender Fund were trained on business management and there is a regular follow up of these women to see how this training has impacted on their turn over and growth. This Program known as the Women Entrepreneur Program (WEP) shall be enlarged based on its results, to include many other women who are still to start small businesses.

Job opportunities for women

Apart from the special projects of WEP and KUBWOSCO, the Council decided to plan and implement income - producing activities for the poor and to reduce youth unemployment in a participatory manner. Under this YES Project, 20 youth were trained and 14 projects were financed as.

Women's constraints to entering the job market

As in other councils, it stems from historical, cultural and traditional factors (see endnote 3)

4.2.6 Manufacturing and Physical Infrastructure

Transport

All roads within the municipality are earth roads, except those leading to Kumbo from Bamenda. The earth roads constantly undergo degradation and the Kumbo Council is thus obliged to spend a considerable amount of money annually on the rehabilitation and maintenance of these roads. To arrest the situation, the council has acquired some road equipment that has been put into maintenance work on council roads

The transport facilities/means in the area are varied;

- Buses of organised travel agencies such as; Amour Mezam, Guarantee express, Patience Express, etc. have agencies in Kumbo that serve travellers leaving or arriving, or on transit.
- *Bend skin* (motorcycle transport, numbering over 1,000), ensure inter-village and inter-quarter transport of persons and goods. They are used mainly in areas where there are no road networks or where vehicles are rare.
- Transportation by horse back is mainly common among the Fulani. It is a form of personal transport mainly reserved for men.

Electricity

Part of the municipality lies along one of the main power line of the National electricity Grid. The municipality especially the rural parts are not served with electricity.

Telecommunication

Modern forms of communication are available. The Subdivision has a postal service that handles letters, parcels, telegrams, and other services. Telephone services are handled by CAMTEL, which is in charge of fixed phone installations and there mobile telephone service suppliers like CAMTEL Mobile, MTN and Orange Cameroon.

The advent of the mobile communication technologies has greatly opened Kumbo Municipality to the rest of the country and the world. Vast parts of the municipality are covered by these mobile networks. There are quite a number of businesses in the Kumbo area, which offer Internet services. These are heavily exploited and communication with the outside world is now quite easy.

Drinking Water Supply

The main water supply for the Kumbo Town area is controlled by the Kumbo Water Authority. This is the only urban town in the country where water is privately produced and managed.

Most villages that cannot be reached by this network have Village Water Supplies (VWS). Assistance has been provided by the Government, the Catholic Mission and Donor organizations like Helvetas and SCANWATER,

4.2.7 Natural Capital

Climate

The Kumbo Municipality; has a rainy season (Mid March to mid November) and a dry season (Mid Nov to mid March). Average annual rainfall stands at around 1862 mm. However, the heaviest rains fall between September and October. Experiences cold dry Hamattan winds in the dry season and cold wet monsoon winds in the rainy season. Experiences temperatures very low with a biting cold at night (between 6pm and 9am) in the dry season, and fairly low temperatures during the rainy season, worse during rains and strong winds. Annual maximum temperatures range between 27°C and 33°C. Variations of the seasons determine the types of activities that are carried out by the populations.

Hydrology

Many small streams flow from the hills, some seasonal in nature, flow down to the valleys to form bigger streams. The main streams are the *Bui* that meanders through Kumbo town and the *Rokimbo*. These streams are of little economic value apart from a few gardening activities along their banks.

Vegetation

It is similar to that characteristic of the Sudan savanna, influenced by rainfall and altitude. Valleys are dominated by swampy grassland characterized by species adapted to wetland ecosystems like reeds, the *Raffia vinifera* and *Raffia guinenis*. Farmlands have soft grass and elephant stalks.

4.3 Key Economic Products and value chain analysis

Economic development in Kumbo must pick up from agricultural transformation. Although it may not have comparative advantage in producing most agricultural crops, its central location and availability of different social and technical infrastructure makes it a potential place for agricultural processing units.

4.3.1 Key Products with Potential to add value within Kumbo Municipality

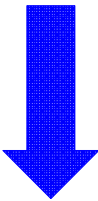
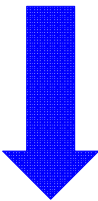
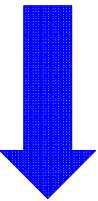
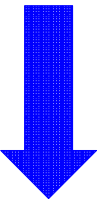
Potato Processing

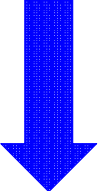
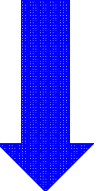

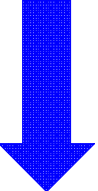
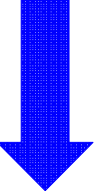
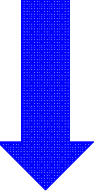

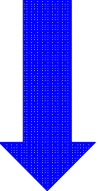
Potatoes are highly produced with the municipality and its environs. Most of what is produced out of Kumbo is sold in Kumbo or through Kumbo to other places. This makes potato a primary source of added value. Processing can include transformation into chips or flour. There is a feasibility study for the project already, it will require only little up dating.

Potentials for Adding Value

- Favourable climatic and soil conditions for the growing of potatoes
- A large portion of the people grows the potatoes making it is a potential area for a pro-poor LED
- There are possibilities of constant supplies from neighbouring councils/divisions

Table 20: Value Chain Potatoes Processing Kumbo

<i>Stages of Produce Processing</i>	<i>Activities</i>	<i>Potential Actors</i>	<i>Potential Added Value</i>
Farm gate	Harvesting by farmers Collection by women's group	Women groups (who buy at the farm gate) Transporters	
			
Local market	Group selling within Kumbo especially using the	Women groups or cooperatives specialised in marketing of agricultural produce	Better selling price Farmers receive payment in

	purpose built vegetable market in Kumbo Town	Transporters Potato transformers	bulk
			
<i>Although processing has not started, the feasibilities are already done and the marketing facilities are in place. What needs to be done first to examine the old studies.</i>			
Processing into potato chip or flour	Production of chips/flour	Women's groups e.g. KUBWOSCCO Private business people Transporters	Better price to women's groups involved in selling of potatoes Increase money circulation within Kumbo
			
Marketing to regional/national outlets	Distribution	Marketing agents Transporters	Better prices from bigger towns like Bamenda and Yaoundé

Horizontally, the value added for potatoes within Kumbo Municipality comes from the potentials of various actors along the vertical value chain to work together. More will be gained by the farmers working in groups.

- The gains will come from the possibility of buying at the farm gate. This means the individual farmers will have more time to attend to production
- Secondly, bulk collection and selling places the Kumbo growers at a better bargaining position with potential buyers (either traders from Bamenda or processors based in Kumbo Town).
- Group processing within Kumbo by groups or individual business people will bring more revenue and employment in the area.

Honey Products

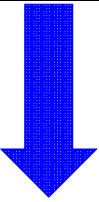
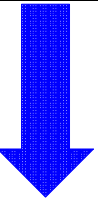

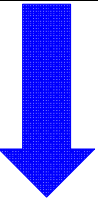



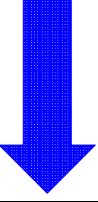
Honey production is not a significant activity in the municipality. However, surrounding areas especially Oku and Mbiame are two main producing areas for honey in the region. These areas are enclaves as compared to Kumbo. Kumbo stands a chance of adding value to honey in terms of providing good packaging and marketing services. Honey from the main areas is

presently processed and bottled *in situ* but without any professional touch. Given the financial and other expertise in Kumbo, valuable services such marketing, branding and bottling are possible.

Potentials for Adding Value

- Surrounding councils are great honey producers but lack skills for adding packaging and marketing value
- Oku white honey is nearby and is unique in the country
- There are potential technical and financial supporters for exportation of Cameroon Honey such SNV, French Cooperation etc.

Table 21: Value Chain Honey Kumbo

<i>Stages of Produce Processing</i>	<i>Activities</i>	<i>Potential Actors</i>	<i>Potential Added Value</i>
Buying from local markets (such as Oku and Mbiame)	Bulk buying selling Quality control	Business operators Transporters	Bee keepers will have better prices (though not Kumbo based)
			
<i>Branding and making honey from this area to meet international quality standards is a sure way of creating employment and raise incomes. This stage will bring along bottling and other tertiary services to the area.</i>			
Branding	Packaging into various shapes and forms	Business operators Transporters	Added income into the economy through employment and taxes
			
Marketing to regional outlets	Advertising Distribution	Marketing agents Transporters	Better prices from bigger towns like Bamenda and Yaoundé

Horizontally, the value added for the sector is not within Kumbo Municipality.

4.3.2 Other potential areas to generate income (closing leakages)

The Kumbo Council is endowed with a huge craft potential (especially traditional craft-dress marked, bamboo works, carving etc). presently these crafts are operated on an individual basic and the craft become a major source of generating local income through:-

- Better organisation of craft people, such as under NOWECA by providing structured training and better marketing outlets.
- Coffee, through a declining sector, is a sleeping economic grant within the Kumbo municipality. The future of coffee production and marketing in Kumbo is bright. Presently OLAMCAM Sarl is a leading exporter of Cameroon coffee; hence their interest in the area can be used to help more farmers have better income through
- Quality and quantity production of beans quality process
- Better market access through OLAMCAM Sarl.
- Fresh fish supplies to the hinterlands are inadequate, given the high demand. The Kumbo council is experiment with fingerlings production. Encouraging the individual retain money in the economy which presently goes to cold store operators in Douala. Fish farming has the potential and use of technical serves from nearly Jakiri Veterinary School.
- NOWECA- North West craft association is a regional association of Craftpeople.

4.4 Key Production Areas and Stakeholders

4.4.1 Crop Production

Crop production involves all the villages. The keys crops are maize, vegetables, potatoes and pepper. The Oil Palm has not been common in the Kumbo Municipality. Attempts have been made to introduce this vital source of cooking oil into the area. The Kumbo Council has developed an oil palm plantation in Nkuv.

There is general tendency for farmers to work together especially women. Presently KUBWOSCCO brings together thousands of women for combined actions in the training, purchasing of fertilisers and accessing credit.

4.4.2 Animal Rearing and Fishery

Animal rearing is common for both birds, cattle, and other small ruminants. The Fulanis and locals are all involved animal production.

Fish production has fallen over the years, but there are attempts through the council to revamp the sector. If properly developed, fish production will become a source added value.

Cooperation and group linkages are not common in the livestock sector.

4.5 Sociological Analysis of Key Actors ()⁶

The Kumbo Community is among the most organised in the country. There is good community leadership in municipal administration and business. The major businesses in the area are owned and managed by Nso people.

Table 22: Key Stakeholders in Kumbo

<i>SN</i>	<i>Stakeholder</i>	<i>Interest</i>	<i>Potential Contribution</i>	<i>Partnership Assessment</i>
	State MINADER MINCOMERCE MINEPIA	The economic development of every council area as a means of job	-Elaborate procedures and legal frame work conditions -Define economic development policies	As the legislature and proper of enabling

		creation and revenue generation.	<ul style="list-style-type: none"> -Sign trade and economic agreements which favour the country -Promote the country's goods and services at international level -Include council priorities in the elaboration of the economic development plan 	environment, the state is an important actor in the economic development of every council area.
	Private sector Provision store owners, Hotel and restaurant operators (FOMO 92, Merryland, Tourist Home etc Transporters (Armour Mezam, Guarantee, Patience Express etc Communication service providers e.g. cyber cafes	Private business people have an interest in LED, because it creates opportunities to make profit and possibilities to raise capital for investment.	<ul style="list-style-type: none"> -Develop economic activities -Create enterprise -Make use of results of research -Improve the financial status of the local Council by paying taxes -Fight unemployment and develop economic activities/enterprises -Attract economic investors and carry out investment. 	Indispensable (without them, there are no real actors to promote the economy)
	Council	Employment opportunities for the citizens Source of revenue through business taxes	<ul style="list-style-type: none"> -Develop LED strategies -Lead and serve as a catalyst for local economic development -Acquire information on all programs at national and international levels that could benefit the local economy -Develop partnership at local, national and international levels to develop the local economy -Ensure the synergy between economic, social and environmental interests -Define economic incentives -Put in place necessary infrastructure for economic investment -Make public information for investors -Gather information on, analyse and promote the economic potential of the Council area -Sensitise and prepare the 	Indispensable (guarantor of an enabling environment). The council has good reputation of partnership with traditional authorities.

			<p>population for sustainable LED</p> <ul style="list-style-type: none"> -Organize seminars or workshops -Sensitisation of stakeholders -Negotiate land for stakeholders -Development of natural resources e.g. encourage agriculture -Ensure proper management of infrastructure e.g. roads -Provision of social services as education, hospital, electricity and water supply. 	
	<p>Financial Institutions (Amity Bank, Cooperative Credit Unions, TOPROC etc)</p>	<p>Opportunities to have more clients Increase profits through loans and overdrafts</p>	<ul style="list-style-type: none"> -Provision of financial needs -Mobilisation of funds -Facilitate saving -Could carry out investment -Networking (partnership with other organizations) -Educate and sensitise the population on better working methods -Seek and provide material/financial/technical assistance for communal development 	<p>Indispensable (source of financing) commercial bank link Amity can provide international banking services</p>
	<p>Civil Society Organisations e.g. Heifer Cameroon, OLAMCAM, Himalayan Institute, NASEN Solution, Navti Foundation etc</p>	<p>Better organised groups (with they can work) Training opportunities for the target groups</p>	<ul style="list-style-type: none"> -Create job opportunities for the people -Provide technical assistance -Could carry out investment -Offer loan and saving services and mobilization of funds -Carry out feasibility studies 	<p>Important (since they also operate programmes that help in the economic and social development of council areas.</p>
	<p>Religious Institutions and Traditional Institutions</p>	<p>More employment opportunities (as this can lead to a reduction of criminality in the area)</p>	<ul style="list-style-type: none"> -Educate the population through schools -Assist in transmitting information to the population -Provide technical advise and develop technology -Train human resource 	<p>Important (they act as a medium for communicating information to groups and also provide support in curbing crime.</p>

4.6 Comparative Economic Analysis of Kumbo Municipality

Table 23: Comparative Analysis Kumbo

Aspect	Analysis	Comments
Economic Structure	Kumbo is well endower with economic structure compared to its neighbours. The councils of Nkum, Mbiame, Oku and Jakiri presently use the better organised economic structure of Kumbo.	Kumbo has absolute advantage in pursuing its economic programmes.
Territorial Empowerment	Although Kumbo has got good honey production sites, but its economic and institutional superiority compensates for it. So not only can Kumbo Process potatoes it can handle honey.	Maintain economic sectors
Human Resources	Human resources are crucial for any economic operation. Except for Jakiri where there are trained veterinary officers, the rest of the councils are less equipped with human resources.	Where there are opportunities, human resources follow. There is free labour movement within Cameroon.
Institutional Milieu	Kumbo has a comparative advantage above all her neighbouring councils as with to institutional concentration.	

4.7 Financial Systems Available to Vulnerable groups

The njangis are the main form of financial transactions that meet the needs of poor people in the municipality. Generally, these fraternity groups give out loans easily but are very expensive charging as high as 60% annual percentage rates.

Kumbo also benefits from CBCHB (WHINHECAM) which provides loans at 10% interest for one year. The funds are managed from Bamenda

4.8 Services offered by financial institutions

The AMITY bank has over 6,000 customers and operates various products including the Moneygram an International Money Transfer Service.

There are equally; Credit and Savings Cooperatives, which carry out certain banking functions (Community Unit Trust, United Savings and Credit, MUFIGCIG, TOPROC), post office Savings Bank. Credit Unions and various money transfer businesses (Express Union, Money Express etc). Insurance companies also provide insurance covers.

Table 24: Financial Institution and Services in Kumbo

Name	Service offered	Comments
Credit Unions	Deposit and Saving Accounts Loans (school fees, construction, business) Payment of civil servant salaries	It is a grassroots oriented financial house. It gives loans to the poorest so long as they are members and are regular in savings. Low interest rates 2% (24 apr) per month for most loans All customers are shareholders and receive annual dividends
Small MFIs	Savings and deposits Loans Payment of pensions	Low interest rates and deal a lot with agricultural businesses. Some are registered with the MINADER not MINIFI

Amity Bank of Cameroon	Full range of standard banking services	Biased towards big businesses and the rich. Stiff loan guarantees usually beyond the reach of the poor and vulnerable classes.
Insurance	Life and car insurance	No poor and vulnerable clients Key clients are car/motor bike owners

In all the financial houses, loans are granted based on guarantees:-

- Land title showing ownership of a piece of land (developed or undeveloped)
- Total savings (longevity with institution)
- Sureties by one or more members

4.9 Key Investment, Economic and Social Development Initiatives

Kumbo Council area has been blessed with a lot of initiatives given the dynamic nature of its people and strong social, traditional and political leadership.

Table 25: Economic and Social Development Initiatives in Kumbo

<i>Promoter</i>	<i>Initiative</i>
Kumbo Council	<ul style="list-style-type: none"> ➤ Purchasing of heavy road maintenance equipment for council and public use ➤ Fish pond project for the production of fingerlings (though weak technically it is a good initiative) ➤ Palm plantation at Nkuv ➤ Museum and Library project (ongoing)
Navti Foundation	➤ Organisation of sporting competitions
OLAMCAM	➤ Promotion of best practices in Arabica coffee production
NASCENT Solution	➤ Schools social programmes to promote children's attendance rates, which will lead to the construction of schools.
SHUMAS	<ul style="list-style-type: none"> ➤ Eucalyptus replacement programme ➤ Promotion of sustainable agriculture ➤ Support to schools
Himalayan Institute	<ul style="list-style-type: none"> ➤ Promotion of jatrufa as alternative fuel ➤ Promotion of carpentry
	➤ Agro pastoral Shows
KWA	➤ Provision of potable water to the Kumbo Municipality

4.10 Representative micro-enterprises promoted by the target groups

The key businesses owned and managed by women, Mbororo, victims of child labour and trafficking are small businesses and some with growth potentials.

Table 26: Target Group Representative Enterprises in Kumbo

Target Group	Representative Business	Potential/Comment
Mbororo (Fulani/Hausa)	Livestock Rearing (cattle and small ruminants)	There is enough pasture land and local skills.
MBOSCUDA	Small micro scheme to women to start trading and sheep fattening	There is a big potential if processing of milk is introduced especially through the women.
Women	Hair dressing, dress making and group farming (processing and marketing)	Available technical service providers (e.g. government technical and many NGOs) All these services have the skills but lack the means of providing help.

Victims of child labour and trafficking	Handicraft, farming, transportation especially motorbike taxis	Available technical service providers (e.g. government technical services) All these services have the skills but lack the means of providing help.
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4.11 SWOT Analysis of Kumbo Council Area

The socio-economic profile is analysed using Strengths, Weaknesses, Opportunities, Threats (SWOT) Analysis

Table 27: SWOT Analysis Kumbo Council

<i>Strengths</i>	<i>Weaknesses</i>
<ul style="list-style-type: none"> ➤ The area has with the best medical facilities in the region (good hospital with equipment) ➤ There all types of including medical training centres for nurses and midwives ➤ Good housing systems especially in Kumbo Town ➤ Water is available in all parts, though short in the heart of the dry season ➤ Electricity is available in most parts ➤ Road infrastructure is poor except for roads going in and out of the municipality ➤ Communication network ➤ Easy access to support services such as banks ➤ There good markets with well built structures such the Tobin Market ➤ Good transportation services into and out of the municipality 	<ul style="list-style-type: none"> ➤ Transportation faces many of problems such as: poor road network within the municipality, poor utilisation of the new motor park at Tobin ➤ The main problems these farmers encounter are; bad farm to market roads, lack of chemicals to kill disease, lack of fertilisers to improve production, low sales and post harvest handling. ➤ Electricity problems include: frequent outages, High electricity bills which retards business transactions, A lot of bottle necks during new connections or extension.
Opportunities	Threats
<ul style="list-style-type: none"> ➤ Existence of a participatory strategic plan ➤ Enough land ➤ New road equipment ➤ New programmes and projects in the area – OLAMCAM etc ➤ Potential developed hydro electricity power supply locally in the villages of Kingomen and Kiko. 	<ul style="list-style-type: none"> ➤ Farmer grazer problems ➤ Reduced council funds

4.11.1 Labour Market Situation

Authentic information about the labour market is hard to come by. What is clear however, is that all council areas the government is the highest employer.

4.11.2 Child Employment

Situation is the same as in Bali and Wum Council. Please describe again

4.12 Resource Mobilisation Potential of Kumbo Council

Kumbo council has over the years displayed a high propensity to generate revenue especially from external sources. Figures for both external show a decline as seen in tables 28. These figures hide important grants that have flowed in during the past and are still flowing in. Within the last two years the council has been able to raise funds for the purchase of road equipment and the construction of a town hall; through a combination of loans and grants.

Table 28: Council Revenue from Global Taxes and Market Tolls Kumbo

Year	Global Tax	Market Tolls
2003	26,715,655	12,271,490
2004	25,729,816	4,737,800
2005	26,485,312	5,351,400
2006	24,208,310	7,323,600
2007	20,311,373	7,667,895

Source: Kumbo Council

The global tax is showing a gentle downward trend while the market tolls are increasing.

4.13 Training Needs of Target Groups

Table 29: Identified Training Needs

Target Group	Training Needs	Comment
Mbororo (Fulani/Hausa)	Pasture Improvement	<p>These training will provide support</p> <ul style="list-style-type: none"> ➤ The main base of production for livestock (pastures). Better pasture management leads to fewer conflicts with farmers and higher yields. ➤ The livestock it self and the drugs are crucial inputs to the economic system of this target group. Proper handling has the potential of increasing production ➤ There are potential services providers for this such as Heifer Cameroon
	Livestock and drug management	
	Small business management	
	Management	➤ Important to all groups especially resource and financial management
Women	Management	➤ Many groups have been formed and are not operational today because the members couldn't manage themselves together
	Group dynamics	
Victims of child labour and trafficking	Life skills (tailoring, crafts making, hair dressing, farming, record keeping and management)	These are people who operate at individual levels and these areas will open them to better economic chances.
Kumbo Council	Resource Mobilisation	There is a general drop in revenue in the council.
	Planning and programming	There is need to help in the production of strategic planning documents for the various sectors. This should always accompanied by a follow up plan that ensures full utilisation.
CSO groups	Project Writing	These are the key resource people to the target population so any training to them will have multiplier effect on the target group.
	Resource mobilisation	
	Management	

5. Wum Council³

5.1 Introduction

Wum central lies in the North West Region of Cameroon, Menchum Division. This Council is bounded to the North by Fungom, to the North East by Bum and to the South East by Fundong. Wum is a composite of several chiefdoms (14 villages), with 4 different ethnic groups namely: the Aghems, Tikaris Fulani, and the Widikums. The Aghems, Tikaris and Fulanis are in Wum town while the Widikums are in Agulli, Akwe, Mentang, Itiaku and Bangwe. The British recognized this municipality officially in 1948 after the Second World War. The population stands at 51.000 inhabitants, with 51% being female; according to the 1987 census figures.

5.2 Socio-economic Profile of Wum Council Area

Human and Social Capital

5.2.1 Business, Market and Economy

The principal business in Wum is trading. Shop owners go to Bamenda and buy in bulk and retail in Wum. The main agricultural produce are: cocoyams, maize, beans, groundnuts, yams, soya beans, plantains, bananas, pepper and palms oil. Cattle rearing is widely practiced, mainly by the Fulanis. Other animals reared are goats, sheep, pigs and horses. Business is limited to trading and few services such as financial and professional services related to livestock and agriculture

The municipality has several small markets and three principal ones from which reasonable income come to council and generates income for the local population. The three principal markets are Wum Central Market, The Bu market and the Cattle market. All the markets are accessible and have basic facilities like light in the Wum Central Market. The Bu market has much land available for eventual expansion.

5.2.2 The Economy of Wum

The main economic activity in the Wum municipality is agriculture (farming and cattle rearing), with about 90% of the population involved in it. The kind of agriculture practiced is mostly subsistent and excesses are taken to the market. Wum council organises Agro-Pastoral shows periodically as well as organises the Wum Maize festival.

The private sector is generally limited by low productivity, low incomes, limited employment possibilities and limited business opportunities. There are no industries in Wum. The economic problems are further aggravated by the high rate of rural exodus of youths who go out to seek greener pastures.

This municipality has many outstanding tourist attractions like lakes, the Menchum waterfall, forests, rivers, plains and rolling hills covered with grass (Savanna).

5.2.3 Social Infrastructure

Administrative Infrastructure

Wum Council has all the designated administrative functions; couple with the fact that Wum town is divisional head quarters. However, the infrastructures are either rented and/or are in poor state of repair and begging for good equipment.

³ Information concerning Wum council was difficult. The council couldn't provide enough information on natural capital etc. The report in this section looks different since a LED programme had once been initiated.

Education and Training Infrastructure

Wum has many key government training institutions including teacher's training college, technical secondary education schools and general education schools. COIC provides vocational and practical technical education to many young people in Wum. COIC runs 6 streams which include agriculture, carpentry etc. all need better streams lining

Healthcare Infrastructure

There are very few healthcare providers in Wum with national standard level services. Those that are available are based in Wum Town.

Entertainment and Socio-cultural Activities

Wum is not known for tourist activities; but has a lot of potential including its lakes, cultural artefacts and palaces. Hotels in Wum are few and hardly have visitors so are of low standards.

Sport Infrastructure and Recreational Facilities

Sporting infrastructures in Wum are inexistent in the true meaning of the word. However there are facilities in which football is played and some private games centres.

Hotel and Catering Infrastructure

Hotels are few and include Morning Star and Lake Nyos. Compared to Bali and Kumbo these hotels are below standards.

Local Knowledge

Local knowledge is available that may need some training in farming, crafts and hunting.

Government resources and services

These services suffer from staff shortages and inadequate infrastructure. Many of the government services have no buildings of their own but are housed in rented accommodation which, do not meet the exigencies of the offices.

5.2.4 Quality of Life

Living Standards

Generally low due limited sources of income even in the urbanised areas. Except for civil servants and a few business persons the rest live below the poverty line.

5.2.5 Demography

The Wum population is estimated at 51,000, which is predominantly rural. The population is also aging due to high exodus by the youthful population.

Non-government institutions and service agencies

There are very few NGOs base in Wum, prominent among the few is OFP. Many NGOs intervene from outside such COMINSUD, Rotary Club IDF, and MBOSCUDA etc.

Gender

The Wum woman is quite dynamic and is strongly engaged in socio-economic issues especially the farmer-grazer problems. But are still weak in the economic front except for WUBUSALCO, which brings women together for economic promotion

Women's issues related to the local economy

Within the economy the presence of women is seen in the sectors of small crafts and catering services and agriculture. They are involved in agriculture as well and are increasingly getting into small cooperative schemes. The main women cooperative WUBUSALCO has more than 70 registered women's groups.

Job opportunities for women

The opportunities opened to women for employment are not there. Unlike in Kumbo, there no special schemes for women.

Women's constraints to entering the job market

As in other councils, it stems from historical, cultural and traditional factors (see endnote 3)

5.2.6 Manufacturing and Physical Infrastructure

Technical Infrastructure

Wum is poorly served by all types of technical infrastructure.

Transport

The road leading to Wum from Bamenda is in the greater part an earth road, making access to Wum in the rainy season a very difficult exercise; and within the municipality the road network is not better.

Electricity

Electricity is poorly served and covers only the main urban areas of Wum town and a few surrounding villages.

Telecommunication

There is poor coverage of television and radio coverage. But for MTN and Orange mobile networks, the area would have had a communication blackout.

Drinking Water Supply

Wum central has for long been without potable water, but in the last few weeks, through rotary club rehabilitation works is going on in the Wum giant water scheme.

5.2.7 Natural capital

Climate

Being part of Cameroon, the geographical area covered by the Wum Municipality falls within the tropical climatic zone with distinct rainy and dry seasons respectively. Rains set in from between mid March and last till mid November when the dry season begins. The total annual rainfall ranges between 2512.5mm and 2829.6mm (1989). The total annual raining days ranges from 173 to 196 in the same year. August and February are the coldest and hottest months respectively. There are two farming seasons practiced. Wum presently witnesses low and high temperatures.

However the Municipality has a moderate climate. The climate condition is moderate at the upper part and the valleys are warmer thus, a good climate. It influences cultivation of all types of food and cash crops especially maize, groundnuts, tuber crops, Irish/sweet potatoes, cassava, paddy rice, plantains, cocoa and Arabica coffee.

Hydrology

Wum Municipality falls within the North West plateau, full of running springs, streams and waterfalls. All these enable village development associations to provide water for the population through the construction of water catchment schemes. Few villages have benefited from Aid through Helvetas for the provision of drinking water. But a greater part of the municipality remains without water. This is the case of the villages of Atwe, Bangwe, Ketcha, Ngouh and Kesu.

Soil

Wum municipality is dominated by tropical sandy clay, ferruginous and silt soils, organic and part volcanic soils which permits the growing of a variety of agricultural products. Erosion is common as the soil lie on steep slopes.

Vegetation

Wum is within Sudan Savannah zone covered mostly with grass and stunted trees.

Natural Resources

There are natural resources like minerals, lakes, crater lakes, afro-alpine vegetation, and Montane forest. The knowledge of minerals in the municipality is very limited. There is no exploitation. There is no discovery of the existence of minerals.

5.3 Key economic products and value chain analysis

Agriculture and cattle rearing are the dominant economic activities. Due to population pressure, conflict over land between farmers and cattle owners are common, sometimes with deep negative consequences on the production system. Processing remains weak in Wum given its enclave nature and poor servicing but support services; i.e. Wum has weak enabling environment for industrialization.

Five key economic poles, mainly from agriculture have been identified as potential for LED programme.

5.3.1 Key Products with Potential to add value within Wum Municipality

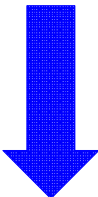
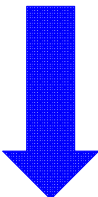
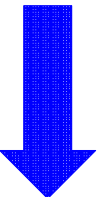
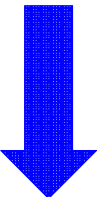
Cattle Production

Wum has high population of cattle dominated by the white aku which is poor beef and milk producers. The valued added is through increased beef production – having healthier cows for the market.

Potentials for Adding Value

- Favourable natural conditions for cattle production
- Local knowledge of cattle production is in the area

Table 30: Value Chain for cattle production in Wum

Stages of cattle fattening Processing	Activities	Potential Actors	Potential Added Value
Farm gate	Pasture improvement	Cattle breeders	
			
Selling in local and regional markets	Selling within Wum	Cattle breeders	Better selling price in Bamenda due to healthier cattle

There are no possibilities of horizontal added value in this sector as there no existing groupings of cattle rearers.

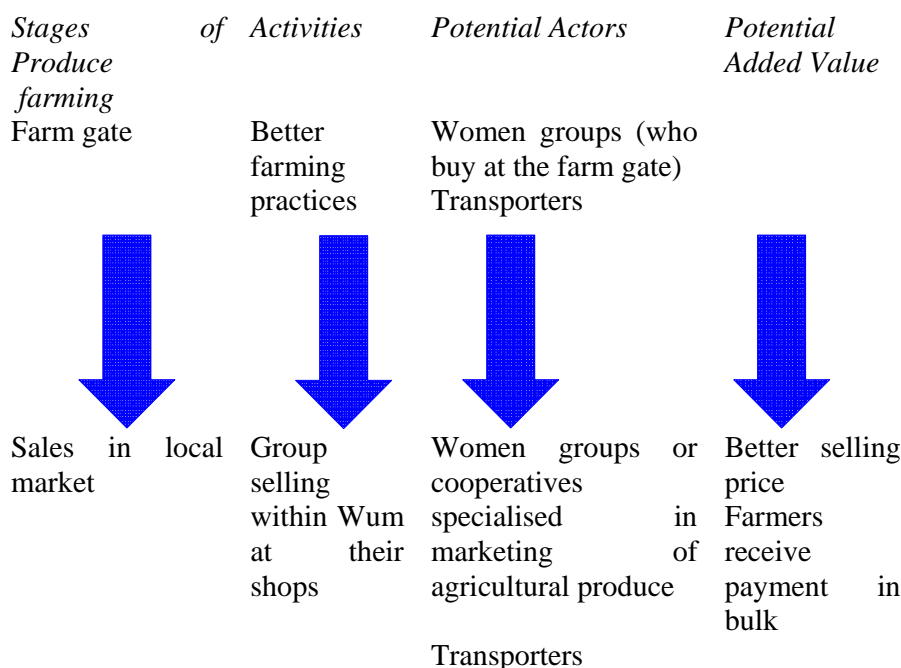
Maize Production

Maize is the staple food – fufu. There are limited possibilities of adding value except by producing better quality produce. Within the short run increased production will be consumed within the municipality, and in the medium to long term, exporting is a possibility.

Potentials for Adding Value

- There good and adequate farming land
- There is local knowledge in farming
- There are technical advisory services

Table 31: Value Chain Maize Production



Horizontally, the value added for the maize sector within Wum Municipality comes from the potentials of various actors along the vertical value chain to work together; especially the women. The gains will include:-

- Bulk buying of inputs
- Joint trainings
- Bulk selling

5.3.2 Other potential areas to generate income (closing leakages)

Rice Economic Pole

SWOT Analysis of Rice pole

<p>Strength</p> <ul style="list-style-type: none"> -Vast land for rice farming -Available rice farmers 	<p>How to improve it</p> <ul style="list-style-type: none"> -Improve land usage and use modern techniques/technology -Increase farm size to ensure optimum land usage -Encourage highland/upland rice cultivation -Constant mobilization of farmers
<p>Weaknesses</p> <ul style="list-style-type: none"> -Low quality and quantity production 	<ul style="list-style-type: none"> -Research into high yielding (paddy) and resistant species -Use improved seeds at low basic cost -Use sustainable irrigation methods and fertilisers of good

-Insufficient processing capacity -Pests -Poor water management -Transportation difficulties	quality -Invest in high performing machines -Promote elite farming -Improve the farm to market roads - Seek loans for investment
Opportunities -Existence of a regional technical corporation for Rice production, UNVDA -Unexploited farm lands -Unexploited market	-Strengthened information, Education and Communication System - Improve marketing of products and marketing information
Threats -Flood -Foreign cheap rice in the market and stiff competition	-Building embankments where possible -Carry out advocacy on the protection of local products -Improve processing, production and make it competitive

Actors in the Rice economic pole

Category	Actor	Role/Activity	Interest in LED
The State	-MINAGRIC (divisional) -Delegation of Agricultural and Rural Development	-Provide experts and technical assistance -Sensitization of farmers	-Improve productivity and empowerment of farmers -Poverty alleviation
Financial Institutions	-Credit Unions -Njangi houses -Banks	-Provide loans and saving services	-Safe guard funds -Increase individual and collective capital
Grassroots Organizations	-CIGs -Rice Cooperative Union -Rice farmers	-Coordination and improve productivity -Rice cultivation and marketing	-Increase production and productivity
Owners of Companies	-Contractors -Jean Bamelike -Educational Institution	-Purchasing Rice -Hauling rice	-Sale of Rice
Civil Society Organizations	Development Association	-Mobilization	-Development
NGOs, Religious/Traditional Institutions	-Churches -Traditional council	-Pray for good yields -Sensitize -Protect the cultural aspect of the land	-Peaceful co-existence -Welfare of elites

Plantain Economic Pole

SWOT Analysis of Plantain Pole

Strengths -Fertile soil -Less labour intensive -Conducive climate -Knowledge on production	How to improve it -Planting demarcations/distances be respected and serious planting between March and June
Weaknesses -Pests -Transportation -Operation is still on a small scale	-Suckers should be treated before planting and pest be controlled regularly -Construction/improvement of farm to market roads to facilitate transportation of mature plantains -Quality suckers should be planted in order to have better

	<ul style="list-style-type: none"> yields and suckers should be treated before planting -Farm sizes be increased to get a larger harvest -Increase farm sizes as soil favours plantain cultivation
Opportunities <ul style="list-style-type: none"> -Large internal and external market exist -Improved methods -Fertile land 	<ul style="list-style-type: none"> -For technical assistance contact Delegation of Agriculture -Seek external market through local/grassroots and national organizations
Threats <ul style="list-style-type: none"> -Wind, Fire and Landslides may destroy farms 	<ul style="list-style-type: none"> -Prawn plantains during the rainy season -Shed trees be planted around the farm to prevent it from winds -Stake plantains -Avoid planting on risk zones.

Actors in the Plantain Pole

Category	Actor	Role/Activity	Interest in LED
The State	Ministry of Agriculture	<ul style="list-style-type: none"> -Sensitization -Technical advise -Organize best farm competition 	<ul style="list-style-type: none"> -Improve plantain production -Help to train farmers on new techniques
Financial Institutions	<ul style="list-style-type: none"> -Credit Union -Cooperatives -Express Union 	<ul style="list-style-type: none"> -Provide loan and saving services 	<ul style="list-style-type: none"> -Improve productivity to enable farmers pay back their loans and interests
Grassroots Organizations	<ul style="list-style-type: none"> -CIGs -Farmers groups -Farmers 	<ul style="list-style-type: none"> -They work collectively to cultivate and sell plantain 	<ul style="list-style-type: none"> -Improve living conditions of members
Owners of Companies	<ul style="list-style-type: none"> -Owners of big shops and businesses e.g. Zengue Boys, Establishment Wallang Richard 	<ul style="list-style-type: none"> -Supply/rent out farm tools to farmers 	<ul style="list-style-type: none"> -Make farm tools more accessible to farmers
Providers of Economic infrastructural services	<ul style="list-style-type: none"> -MTN -Orange 	<ul style="list-style-type: none"> -Facilitate transfer of information 	<ul style="list-style-type: none"> Facilitate communication between farmers and buyers
Key persons involved in Commerce	<ul style="list-style-type: none"> -Transformers -Transporters 	<ul style="list-style-type: none"> -Facilitate the supply of the community with immediate services and goods 	<ul style="list-style-type: none"> -Help reduce unemployment -Expand the business sector
Civil Society Organizations	<ul style="list-style-type: none"> -NGOs -Churches -Chiefs and Ardos 	<ul style="list-style-type: none"> -Organize workshops -Help in passing out information 	<ul style="list-style-type: none"> -Ensure the well being of the local community

Pepper Economic Pole

SWOT Analysis of the Pepper pole

Strengths <ul style="list-style-type: none"> -Enough land is available -Availability of seed -Labour (man power) required is low 	How to improve it <ul style="list-style-type: none"> -Increase the scale of production -Improve our nursing techniques -Improve the accessibility of pepper farms
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-Available market (local, national and international) -Easy to store and process locally	
Weaknesses -Insufficient quantities produced as only a small proportion of the farming population produce pepper. -Inadequate financial means to buy pesticides/chemicals for the pepper production -Virus disease attacks -Misunderstanding among the Common Initiative Groups (CIGs) members when pepper project is on	-Sensitize farmers on pepper production -Increase production by using appropriate production techniques -Mobilize funds to boost production -Seek advice from technical services -Train the CIGs on group dynamic record keeping and marketing techniques
Opportunities -Pepper union could be created -Sufficient land to expand production	-The Council should seek for technical services/NGOs to enhance the exploitation of these opportunities.
Threats -Poor marketing due to competition	-Keen follow-up of pepper projects

Actors in the Pepper Economic Pole

Category	Actor	Role/Activities	Interest in LED
The State	-Ministry of Agricultural and Rural Development -Administration	-Technical support -Regulate the land tenure system -Issue CIG certificates	-To see that people have good living standards -To ensure social peace in the area
Financial Institutions	-Credit union -ROFEC (Royal Financial Exchange Company)	-Provide saving facilities	-Finance/promote trading and farming businesses
Grass root Organizations	-Farmers groups -Farmers	-Cultivate Pepper	-Ensure that the farming business is successfully carried out
Civil Society Organizations	-Njangi groups -Farming groups	-Njangi group members contribute money to each other in turn/members save and borrow money at interest cost to the needy ones -Farming groups work on each others farm in turn/have a group farm and meeting to discuss group issues	-Ensure that each member develops his activities in order to improve his/her family status/situation
-NGOs -Religious / traditional institutions	-Ozone Friendly People Organisation -Traditional Rulers/quarter heads	-OZONE trains CIGs on good farming methods and assist producers in drawing-up projects -Traditional authorities allocate land to farmers as custodians of the said land	-OZONE' ensures the reduction of soil erosion and proper use of land -Traditional Authorities keep social peace and harmony in LED

Sweet Potato Economic Pole

SWOT Analysis of the Sweet potato pole

Strengths -Vast land -Large quantity of vines (planting material) -Sufficient/available labour for production -Less labour intensive -It grows throughout the year -Though cannot be kept fresh for too long, can be boiled and dried -Used as food for animals e.g. pigs	How to improve it -Selection of high quality/productive species -Improve planting and mulching method, large quantity of local knowledge on production exist -Sensitize on the advantages of the pole and planting throughout the year
Weaknesses -Difficult to store for long/has a short life span -It weevils too fast that is, after it matures -There is limited knowledge on how to preserve in the farm/at home -Poor farm to market roads	-Seek technical advice from agricultural services -Seek help from the Council/State for road construction
Opportunities -Could be dried to produce flour	-Exploit local storage and preservation methods -Seek technical advice from agricultural technicians for the preservation and marketing of this pole
Treats -Cattle destruction	-Fence or farm where animal destruction is not easy

Actors in the Sweet Potatoes Pole

Category	Actor	Role/Activity	Interest in LED
The State	-Delegation of Agriculture	-Technical advice	-Improvement in agricultural growth -Improve agricultural production -Employment of youths
Financial Institutions	-Cooperative Credit Union -FIMAC -MIDENO	-Provide savings and loan services to farmers -Provide technical assistance on farming methods	-Saving and loaning of money for farmers -Education of farmers -Provide means for farmers to save and loan money -Provide technical knowledge on farming methods -Make profit through the provision of productive loans
Civil Society Organizations/(NGOs)/support organizations	-INADES Formation -COMINSUD -Traditional Organizations	-Train groups on economic activities -Provide basic commodities to the community and training on Local Economic Development (LED) -Sensitization of stakeholders on LED	-Improve agricultural growth -Improve health and sanitation and Local Economic Development of Wum
-Grassroots Organizations -Key persons involved in Commerce	-Farmers and Buyers and sellers -Farmers groups -Transporters	-Farming of potato -Buying and selling of potato -Transportation of potato	-Improve agricultural and economic growth of individuals in the Municipality

5.4 Key Production Areas and Stakeholders

5.4.1 Crop Production

The Wum area has the potential of producing more than it consumes, presently its production looks as below.

Table 32: Production Figures for 2008 Farming Season in Menchum Division

SPECULATION	WUM CENTRAL	
	HA	Tonnage
Maize	5193.6	7790.4
Groundnut	389.5	233.7
Colocasia	1558	14080
Cassava	779	7000
Cocoyam	129.84	950
Sweet Potato	1298.4	15500
Plantain	973.8	8764200
Banana	292.14	2629260
Yams	32.46	320
Rice	194.76	292
Oil Palm	292.14	438.5
Coffee	97.38	194
Cocoa	58.42	47
Huckleberry	32.46	49
Pepper	12.98	90.86
Okra	12.98	13
Soya Beans	129.8	103.84
Beans	389.52	390
Egusi	6.49	9.7
Tomato	3.24	58.30
Cabbage	3.24	48.8
Ginger	0.259	0.30

Divisional Delegation MINADER Wum, 2009

5.4.2 Animal Rearing and Fishery

Except for cattle there are no major livestock breeders at a commercial scale, which employs people or is capable of generating employment.

5.5 Sociological analysis Key Actors

The key actors and potentials in Wum are shown in table 30 below.

Table 33: Key Stakeholders in Wum

SN	Stakeholder	Interest	Potential Contribution	Partnership Assessment
	State	The economic development of every council area as a means of job creation and revenue generation.	-Elaborate procedures and legal frame work conditions -Define economic development policies -Sign trade and economic agreements which favour the country	As the legislature and proper of enabling environment, the state is an important actor

			<ul style="list-style-type: none"> -Promote the country's goods and services at international level -Include council priorities in the elaboration of the economic development plan 	in the economic development of every council area.
	Private sector Provision store owners, Hotel and restaurant operators, Transporters, Communication service providers e.g. cyber cafes	Private business people have an interest in LED, because it creates opportunities to make profit and possibilities to raise capital for investment.	<ul style="list-style-type: none"> -Develop economic activities -Create enterprise -Make use of results of research -Improve the financial status of the local Council by paying taxes -Fight unemployment and develop economic activities/enterprises -Attract economic investors and carry out investment. 	Indispensable (without them, there are no real actors to promote the economy)
	Council	Employment opportunities for the citizens Source of revenue through business taxes	<ul style="list-style-type: none"> -Develop LED strategies -Lead and serve as a catalyst for local economic development -Acquire information on all programs at national and international levels that could benefit the local economy -Develop partnership at local, national and international levels to develop the local economy -Ensure the synergy between economic, social and environmental interests -Define economic incentives -Put in place necessary infrastructure for economic investment -Make public information for investors -Gather information on, analyse and promote the economic potential of the Council area -Sensitise and prepare the population for sustainable LED -Organize seminars or workshops -Sensitisation of stakeholders -Negotiate land for 	Indispensable (guarantor of an enabling environment). The council has good reputation of partnership with traditional authorities and external partners.

			<p>stakeholders</p> <ul style="list-style-type: none"> -Development of natural resources e.g. encourage agriculture -Ensure proper management of infrastructure e.g. roads -Provision of social services as education, hospital, electricity and water supply. 	
	<p>Financial Institutions (Cooperative Credit Unions, other financial institutions villages)</p>	<p>Opportunities to have more clients Increase profits through loans and overdrafts</p>	<ul style="list-style-type: none"> -Provision of financial needs -Mobilisation of funds -Facilitate saving -Could carry out investment -Networking (partnership with other organizations) -Educate and sensitise the population on better working methods -Seek and provide material/financial/technical assistance for communal development 	<p>Indispensable (source of financing)</p>
	<p>Civil Society Organisations e.g. Heifer Cameroon, OFP, COIC</p>	<p>Better organised groups (with they can work) Training opportunities for the target groups</p>	<ul style="list-style-type: none"> -Create job opportunities for the people -Provide technical assistance -Could carry out investment -Offer loan and saving services and mobilization of funds -Carry out feasibility studies 	<p>Important (since they also operate programmes that help in the economic and social development of council areas.</p>
	<p>Religious Institutions and Traditional Institutions</p>	<p>More employment opportunities (as this can lead to a reduction of criminality in the area)</p>	<ul style="list-style-type: none"> -Educate the population through schools -Assist in transmitting information to the population -Provide technical advise and develop technology -Train human resource 	<p>Important (they act as a medium for communicating information to groups and also provide support in curbing crime.</p>

5.6 Comparative economic analysis of Wum Council

Table 34: Comparative Analysis Wum

Aspect	Analysis	Comments
Economic Structure	Wum council and her neighbours depend on Bamenda for most economic transactions for lack of the structures. But Wum is better than Benakuma, Befang,	In following up any economic programme, Wum is more competitive than her neighbours because of her

	Zhoa and others.	economic structure better links to Bamenda.
Territorial Empowerment	In the domains of agricultural improvement, Wum Council though not the most productive but has an advantage as the main road linking Bamenda.	Maintain economic sectors
Human Resources	Human resources especially skilled ones are not readily available in the Menchum area. But Wum has the bulk and stands to gain from any development than her neighbours	
Institutional Milieu	Wum council has more institutions for training, social services than all her neighbours put together.	Presently, it does not stand a chance of developing in that area because of the concentration of other supporting services in Bamenda.

5.7 Financial Systems Available to Vulnerable groups

The main financial institutions in the municipality are the Credit Unions such as Aghem Cooperative credit Union, Money Express and insurance agents and private initiatives WUBUSALCO such as.

5.8 Services Offered by financial institutions

Institutions	Services rendered	Comments
Credit Unions	<p>Savings</p> <ul style="list-style-type: none"> ➤ Give loans – njangi groups, bikes riders, contract loans ➤ Pay salaries ➤ Pay council salaries ➤ Bank overdraft ➤ Standing orders for loans from banks. ➤ Educate on credit union activities - money transfers. 	<ul style="list-style-type: none"> ➤ The Credit Union handles the bulk of financial transactions and offers the following services: <p><i>Difficulties in giving out loans</i></p> <ul style="list-style-type: none"> ➤ Not everybody possesses collateral ➤ Documents not usually binding to customers ➤ Difficulty in recovering loans since documents are not legal ➤ Poor business – poor repayment ➤ Enclave nature of environment <p><i>Types of loans given out for the past five years</i></p> <ul style="list-style-type: none"> ➤ Business loans ➤ Consumption ➤ Production ➤ Real estate (building)

		These loans were given to Membership - Groups: 534 - Men: 863 - Women: 827
WUBUSALCO	➤ Savings and loans	This women's cooperative offers loans to 3,000 women at 18.000 per annum. The loan though small helps the women in starting small trading business and in farming.
MBOSCUDA Loan Scheme	➤ Loans to members especially women	A small loan scheme in the area by getting Mbororo female population for small trading business and sheep fattening.
<i>Express Union Wum</i>	➤ Money transfer though has some Savings account ➤ Deposit account.	Express Union makes about 6,000 transfers monthly with women and youths being major recipients and men major senders.

5.9 Key Investment, Economic and Social Development Initiatives

Local initiatives are few and limited to self by communities or the council and in recent past includes:

Social and Economic Development Initiatives

Promoter	Initiative
The Wum Council	Opening of roads Maize Festival Agro-pastoral show Water supply to villages
MBOSCUDA	Loan scheme to women for petite trading and sheep fattening
Village communities	Partnering for social projects such water supplies, construction of schools

5.10 Representatives micro-enterprises promoted by target groups

Target Group	Representative Business	Potential/Comment
Mbororo (Fulani/Hausa) MBOSCUDA	Livestock Rearing (cattle and small ruminants) Small micro scheme to women to start trading and sheep fattening	There is enough pasture land and local skills. There is a big potential if processing of milk is introduced especially through the women.
Women	Hair dressing, dress making and group farming (processing and marketing)	Available technical service providers (e.g. government technical and many NGOs)

		All these services have the skills but lack the means of providing help.
	WUBUSALCO	Potential for raising finances for women entrepreneurs
Victims of child labour and trafficking	Handicraft, farming, transportation especially motorbike taxis	Available technical service providers (e.g. government technical services) All these services have the skills but lack the means of providing help.

5.11 SWOT Analysis of Wum Council Area

This is shown by the SWOT result that follows

Strength	Weakness
<ul style="list-style-type: none"> ⇒ Wum has a very favourable natural environment for the production of various crop types and the rearing of animals. ⇒ A good number of technical services both government and non-government operate in the Wum Council area such as; MURUDEP, INADES Formation, Heifer Cameroon, COMINSUD, OFP, Anembom Consulting. The government agricultural service is very much in the field with good and qualified technicians. 	<ul style="list-style-type: none"> ⇒ There area like most other areas suffers from diseases of plants and animals such as the mosaic disease. ⇒ The markets for agricultural produce is poorly organised such that the farmers do not benefit much from their actions because of lack of cooperative selling and purchase of inputs. Rice farmers for instance face a lot of competition with imported rice, this situation make the farmers uncomfortable to invest a huge capital in this venture. ⇒ Although the road linking the capital town is good, the main production zones are poorly linked by all season motorable roads to the markets.
Opportunities	Threats
<ul style="list-style-type: none"> ⇒ All the economic poles are pro poor offering every family a means of sustenance with further employment opportunities if developed into micro-enterprise. There is already a wealth of technical know-how in the area since a lot of families are engaged in agricultural activities. ⇒ There are transformation possibilities and the use of by products as inputs to other sectors that offers great investment opportunities for investors, i.e. cattle can form the bases of a dairy industry, while the potentials for the production of rice is great and under exploited. ⇒ There is sufficient demand for all the poles within and out of the municipality; the improvement of the road that links the council area to the 	<ul style="list-style-type: none"> ⇒ There is a generalised problem of post harvest loss in all the domains of agricultural production. ⇒ Conflict over land especially for farmers and cattle breeders is a long standing that has the possibility of always resurfacing.

<p>main provincial capital, Bamenda, has further enhances marketing outlets.</p> <p>⇒ Vast unexploited arable land for crop production and the development of pastureland for livestock exist.</p> <p>⇒ There are ongoing state programmes for the promotion of some of the poles selected such cattle/dairy, maize, rice and plantains for which advantage can be taken by the concerned actors. These programmes can be sources of good quality planting, materials for plantains, and cassava (shorter growing varieties).</p>	
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5.11.1 Labour Market Situation

The informal sector remains a very large of the local economy. It accounts most of the employment, hence the non-registration with government officials. Of the recent past commercial motor bike riders numbering more than 300 have swelled the ranks of the informal sector.

Table 35: Listing of the largest employers Wum

No	Name of Establishment	Male	Female	Total
1	Wum Council	34	03	37
2	MIRUDEP Wum	19	01	20
3	St. Martins Health Centre Wum	08	06	14
4	C.B.C School Wum	02	04	06
5	SNEC Wum	03	01	04

Source: Labour Office Wum

The big employers are government (Wum Council) and MIRUDEP, which is a para-statal, and the churches. If these big employers reflect the labour market the women are approximately 18.5% of the total labour market.

Table 36: Employment statistics for 2006 – 2007 Menchum

S/N	Name of Structure of Service	FINANCIAL YEAR 2006				FINANCIAL YEAR 2007			
		P.W.	T.W.	S.W.	TOTAL	P.W.	T.W.	S.W.	TOTAL
		1	MIRUDEP Wum	20	-	140	160	20	-
2	Sub Divisional Office Wum	2	-	-	2	-	-	-	-
3	Express Union Wum	4	-	-	4	4	-	-	-
4	CBC Kesu Wum	-	6	-	6	-	6	-	6

5	Divisional Delegation Agric Wum	35	3	-	38	32	6	-	38
6	Divisional Delegation Labour	-	2	-	2	-	3	-	3
7	DDEFoP Wum	-	2	-	2	-	2	-	2
8	Divisional Control Finance Wum	1	2	0	3	1	2	0	3
9	Divisional Delegation Social Affairs.	2	2	-	4	3	2	-	5
10	Div. Del. Environment Wum	-	1	-	1	-	1	-	1
11	Benakuma Council	11	15	-	26	11	12	-	23
12	G.T.C Benakuma	-	4	-	4	-	2	-	2
13	Ets. Green Peace	-	-	-	-	-	-	-	-
14	GHS Benakuma	-	4	-	4	-	7	-	7
15	Basic Edu. Menchum Valley Sub-Division	-	4	-	4	-	23	-	23
16	Benakuma Municipal Council	-	-	1	-	-	-	-	-
17	Custom House Esimbi	-	-	-	-	-	-	-	-
18	Benakuma Credit Union	1	-	-	1	-	-	-	-
19	District Hospital Benakuma	1	10	-	11	3	12	-	15
20	St. Gabriel's College Bafmeng	20	10	-	11	3	12	-	15
		97	65	141	283	77	90	140	303
		34.28	22.97	49.82		25.41	29.70	46.20	

Source: Labour Office Wum

N.B P.W. – Permanent workers; T.W. – Temporary workers, Seasonal Workers

These figures cover the whole division for the period 2006 – 2007. Wum is the main employment centre and its figure should greatly influence the divisional situation. Permanent

workers make less than a third of the work force, temporal workers make another fifth and close to half are seasonal workers. The situation is greatly influenced by MIRUDEP which is an agricultural para-statal institution. This shows the influence of agriculture in the economy.

5.11.2 Child Employment

The labour office does not keep record of juvenile employment. However, many young people continue to provide services in drinking places, in home as house helps and some are sent to work for relatives out of Wum municipality.

5.12 Resource Mobilisation by the Wum Council

The Wum Council has in the last years shown a weakness in generating income from both internal and external sources. In the past it use to generate more than 25% of its annual budget fro donor funds.

5.13 Training Needs of Target Groups

Table 37: Training Needs Wum

Target Group	Training Needs	Comment
Mbororo (Fulani/Hausa)	Pasture Improvement	These training support The main base of production for livestock (pastures).
	Livestock and drug management Business skills development for MBOSCUDA women	Better pasture management leads to fewer conflicts with farmers and higher yields. The livestock it self and the drugs are crucial inputs to the economic system of this target group. Proper handling has the potential of increasing production There are potential services providers for this such as Heifer and SPALE – all based in Bamenda.
	Management	Important to all groups especially resource and financial management
Women	Management	
	Group dynamics	Many groups have been formed and are not operational today because the members couldn't manage themselves together
Victims of child labour and trafficking	Life skills (tailoring, crafts making, hair dressing, farming, record keeping and management	These are people who operate at individual levels and these areas will open them to better economic chances.
Wum Council	Resource Mobilisation	There is a general drop in revenue in the council.
	Planning and programming	There is need to help in the production of strategic planning documents for the various sectors. This should always accompanied by a follow up plan that ensures full utilisation. There is poor management of documents in the council.
CSO groups	Project Writing	These are the key resource people to the target population so any training to them will have multiplier effect on the target group.
	Resource mobilisation	
	Management	

6. General conclusions

- Improvement in the road infrastructure connecting the region, especially the tarring of the ring road. Wum Council will benefit most from road improvements to neighbouring areas as it is worst served with roads among the three.
- Spreading of basic facilities like electricity, potable water and other social services to the hinterlands as a means of making such areas attractive to people and businesses.
- Revitalising the technical education sub-sector so that students are properly trained and can be practical after schooling.
- The government should facilitate the process of importing special inputs to the sector such as semen needed for improvement of our local livestock breed.
- Obnoxious and ubiquitous farmer grazer problem should be solved through a proper and well-planned and executed land use planning exercise. This should be done scientifically including consideration of the ground water conditions, cultural and social structure of the various grazing areas in the region. This is a particular concern for the Wum council which has suffered numerous conflicts between grazers and farmers during which crops, animals and even human lives were lost.
- Improvement in security for business and tourists.
- To impact on the lives of the poor and vulnerable people, it is good strengthen the production base of agriculture and introduce processing and marketing packages depending on the different councils.
- Financial means (as loans) should be provided through projects like the NFF revolving scheme, the CBCHB WINHECAM system or as loan guarantees in viable MFIs.
- Promotion of pasture improvements schemes especially for the communities of Bali and Wum.
- Build capacities of the various stakeholders to handle their roles and meet their interests in LED.

6.2. Specific recommendations

6.2.1. Bali

- A detailed Local economic Development plan should be developed for Bali Council specifying five key areas for intervention within the next five years.
- The Bali Monographic study should be updated and based on it a good strategic plan developed which incorporates consideration local economic development initiatives.
- Study the possibility of processing of dairy products within the municipality and

6.2.2. Kumbo

- The current Kumbo strategic plan should be revised by including a LED approach in the economic action sectors.
- Detail business study should be carried out in the sector of honey packaging and marketing in the Kumbo area

6.2.3. Wum

- Develop a pro-poor LED strategy for Wum council that considers the opportunities provided by the natural environment.
- The maize festival should be reinstated as a better means of boosting the economic potential of the municipality.
- The Mbororo community should be encouraged to take up joint cattle fattening projects so as to make gains through horizontal integration.

Annexes

Objective and Scope of the Study

The socioeconomic analysis of the TCRAM project target council areas aims at the following:-

- i. An understanding of the socioeconomic profiles of the area as a reference point from which priority for promotion are identified as well as the key actors and strategies to be put in place for a LED strategy.
- ii. Review and analyse available documents relating to LED in the target area (both documents written in French and in English)
- iii. Analyse key economic products – value chain analysis (added value) both vertically and horizontally.
- iv. Identify key production areas and generate statistics for each area (agriculture, livestock, fisheries, crafts etc). And for each of these sectors analyse the tendencies of producers forming associations (grouping) to increase production, for better marketing etc
- v. A sociological analysis of the actors and the types of agreements they enter into.
- vi. Make a comparative economic analysis of the area, in relation to the nation, Region and neighbouring councils.
- vii. Identification of the types of financial systems available and a global diagnostics of the business with respect to the project target groups (Mbororos, Women, victims of child trafficking etc).
- viii. Analysis of the services offered by financial institutions (loans, saving & current accounts, leases etc) and for MFI reasons why they do not offer certain services, their types of guarantees etc.
- ix. Identify of key investment and economic and social development initiatives within the target group groups and areas.
- x. Identify representative micro-enterprises (individual and groups) promoted by and managed by the target groups of the project area – Mbororos, women and victims of child trafficking.
- xi. Generate a data base of the socio-economic profile of the area – potentials and loopholes.
- xii. Prepare a diagnosis of resource mobilisation by the municipal councils both internally and externally and the possibilities of supporting LED initiatives.
- xiii. Analyse training needs by target group and by zones.

Questionnaire

LED Questionnaire for the Socioeconomic Analysis of the TCRAM Project Target Councils

1. An understanding of the socioeconomic profiles of the area as a reference point from which priority for promotion are identified as well as the key actors and strategies to be put in place for a LED strategy. Discuss this with SG and Mayor

SN	Stakeholder	What is the Stakeholders Interest in LED	Potential Contribution of stakeholder to the LED process	Partnership Assessment

Use additional paper if needed (stakeholders include business people, groups, NGOS etc)

Partnership Assessment

Is their involvement:

A= Essential: process will fail without involvement

B=Important: process is limited and implementation may suffer without it

C=Minor: nice to have the stakeholder.

1. Review and analyse available documents relating to LED in the target area (both documents written in French and in English)

Please collect LED strategy and any documents relating to council area such as monographic study report etc

2. Analyse key economic products – value chain analysis (added value) both vertically and horizontally.

From their LED Strategy what are the three main crops of the area?

2.1

2.2

2.3

3. Identify key production areas and generate statistics for each area (agriculture, livestock, fisheries, crafts etc). And for each of these sectors analyse the tendencies of producers forming associations (grouping) to increase production, for better marketing etc

From which zones do these key crops come from?

Which associations or CIGs have been formed which work on these crops/livestock

(If you have them talk to those that are close by)

4. Make a comparative economic analysis of the area, in relation to the nation, province and neighbouring councils.

Ask the mayor, SG and any prominent business people what areas (economic e.g. crops, livestock, roads etc) they think they are better than neighbouring councils?

5. Identification of the types of financial systems available and a global diagnostics of the business with respect to the project target groups (Mbororos, Women, victims of child trafficking etc).

5.1 What are the financial systems in place e.g. njangi, MC2, Banks money transfer (have real examples

6. Analysis of the services offered by financial institutions (loans, saving & current accounts, leases etc) and for MFI reasons why they do not offer certain services, their types of guarantees etc.

To the various financial institutions (banks, credit unions, insurance etc)

6.1 What are the services or product you offer customers?

6.2 What are the difficulties you face giving out loans

6.3 Services do they not offer which are available in other towns and why?

6.4 Loans given out in the last five years with respect type, gender of borrower and if possible to know if the Mbororos can be singled out.

6.5 Membership disaggregated for groups, youth, men and women

7. Identify of key investment and economic and social development initiatives within the target group groups and areas.

SG, Mayor and notables

Within the last five years what are major investments that have take place in the municipality?

8. Identify representative micro-enterprises (individual and groups) promoted by and managed by the target groups of the project area – Mbororos, women and victims of child trafficking.

Which businesses are owned and managed by

Mbororos

Women

Victims of child trafficking

9. Generate a data base of the socio-economic profile of the area – potentials and loopholes.

What are you strengths, weaknesses, opportunities and threats with respect to developing a LED strategy?

10. Prepare a diagnosis of resource mobilisation by the municipal councils both internally and externally and the possibilities of supporting LED initiatives.

SG/Mayor/MT

Please give us the figures for administrative accounts for the last five years broken down as

Year	Total	FEICOM	Internal revenue	Grants
2004				
2005				
2006				
2007				
2008				

For the same period what has been revenue from the following sources

Year	Global taxes	Market Tolls
2004		
2005		
2006		
2007		
2008		

11. Analyse training needs by target group and by zones.

Talk to some women groups, Mbororos, Victims of child trafficking and COIC (must)

What training do you need and where to boost your economic potentials

Management

Production
Marketing etc

12. To business people, what are their main problems in operating business in the municipality?

12.1 What is their assessment of the taxation policy of the council and the national government?

13. Records from various government offices (possibly for these one you can just make photocopies of the reports)

Population figures for the past five years disaggregated for sex, age, rural, urban etc

Production figures for crops from agriculture for the various crops for the last five years

Production figures for various livestock for the last five years

Production figures for crafts (from Tourism)

Labour market situation (by age, employment type, rural urban etc)

What is the ministry of sports, vocational training etc doing for the Youths?

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END NOTES

¹ The issue of women and their social, economic and cultural position is very similar through out the North West Region. Except where special efforts have been made it remains the same today. But the constraints to enter the job market are by and large historical – poor education, cultural beliefs, and poor access to productive resources.

² The Njangi is a traditional thrift and loan system that operates through out the grassfield and beyond. It is a simple financial system that avails itself to poor people. It is run in different ways but the underlying concept is pooling of financial resources and giving to one person rotating from member to member. This happens in all council areas. The interest rates charge by these groups is not regulated by the government every group decides but generally it is 50 frs per 1000 per month (60% per annum).

³ The labour market is not well developed. The official source of information is the government department of Labour. This department is supposed to record those unemployed and also receive information from potential employers are openings. This hardly happens making keeping labour market information difficult. This prevails everywhere, hence there are minimal differences between the councils under study.

The issue of child labour is real but remains debatable issue as people can not distinguish between training and child labour, especially for families that are very poor. Many of these children move out cities to help relatives or are sent to work as a means of getting money for a trade in future.

⁴ The target groups have the same characteristics and problems, so their training needs in a general sense are the same. But before any capacity building programme is developed it necessary to carry out per group and council a detail training needs assessment.

⁵ The issue of commercial bikes is everywhere and it has swollen the ranks of the informal sector. Most of the riders are not registered as commercial transporters. Hence it is a new source of employment in all three councils. The massive involvement in this acting indicates the high unemployment in all the councils.

⁶ Bali, Kumbo and Wum are all councils with similar features. They operate within the laws, and limited powers of councils to take major policy reforms to affect the overall economy. The main stakeholders are the same. The individuals and their effectiveness may differ but their roles and interest remain the same. In all previous LED strategies – Mbengwi, Wum, Tubah, Batibo, Kumbo these stakeholders have been identified as having the same roles/interests.