

**THE UNIVERSITY OF YAOUNDE I**

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**POST GRADUATE SCHOOL FOR  
HUMANS, SOCIAL AND  
EDUCATIONAL SCIENCES**

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**DOCTORAL RESEARCH UNIT FOR  
SOCIAL SCIENCES**

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**DEPARTMENT OF HISTORY**



**UNIVERSITE DE YAOUNDE I**

\*\*\*\*\*

**CENTRE DE RECHERCHE ET  
FORMATION DOCTORALE EN  
SCIENCES HUMAINES, SOCIALES ET  
EDUCATIVES**

\*\*\*\*\*

**UNITE DE RECHERCHE ET DE  
FORMATION EN SCIENCES  
HUMAINES**

\*\*\*\*\*

**DEPARTEMENT D'HISTOIRE**

**THE CAMEROON-ISLAMIC DEVELOPMENT BANK GROUP (IsDBG)  
COOPERATION AND SOCIO-ECONOMIC DEVELOPMENTS IN THE  
ADAMAWA REGION, 1999-2022**

A Dissertation Submitted in Partial Fulfilment of the Requirements for the Award of a  
Master's Degree in History

**Specialisation: Economic and Social History**

Presented by:

**OUMAROU OUSMANOU ALI**

B.A. in history

President:

**MOUSSA II Lissou**

MC

Reporter

**GEORGE FUH KUM**

MC



Member :

**FOUAPON Alassa**

CC

**July 2023**

To

My grandmothers: late Fatima (Dada touwo) and Oummoul Koulsoumi (Goggo) and my  
beloved parents Ousmanou Ali and Nana Bilkissou

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## ABSTRACT

This study examines the socio-economic contributions of the Islamic Development Bank Group (IsDBG) in the Adamawa Region. It focuses on Cameroon's adhesion to the IsDBG and the background to the Adamawa Region, the IsDBG's development projects in the region, notwithstanding their socio-economic impact. Also, it further outlines some of the challenges faced in this cooperation and proposes some solutions. Looking at the methodology used, we opted for the qualitative and interdisciplinary methods in order to smoothly assess both the primary and secondary sources. For primary data, we carefully made use of archives and oral sources. For the secondary sources, it was necessary to use intellectual works: books, articles, theses, dissertations and magazines that gave general and specific information on our study. The study reveals that the IsDBG is a financial institution of the Organisation of Islamic Conference (O.I.C.), where Cameroon belong among 57 other member countries. After examining the background of the Adamawa Region, we realised that the Region faced socio-economic problems, reason why IsDBG activities were extended to the region. The bank financed many socio-economic development projects from 1999 to 2022 and these projects significantly enhanced the socio-economic development of the area. However, these projects faced some challenges related to institutional and structural issues. It was in this light that we proposed some solutions to both the bank and the Cameroon government so as to achieve the objectives for which the cooperation was established.

## RESUME

*Cette étude examine les apports socio-économiques de la Islamic Development Bank (IsDBG) dans la région de l'Adamaoua. Il porte sur l'adhésion du Cameroun à la Banque Islamique de Développement (BID) et le contexte de la région de l'Adamaoua, les projets de développement de la BID dans la région, nonobstant leur impact socio-économique. En outre, il décrit plus en détail certains des défis rencontrés dans cette coopération et propose des solutions. Au regard de la méthodologie utilisée, nous avons opté pour les méthodes qualitatives et interdisciplinaires afin d'évaluer en douceur aussi bien les sources primaires que secondaires. Pour les données primaires, nous avons soigneusement utilisé les archives et les sources orales. Pour les sources secondaires, il a fallu utiliser des ouvrages de l'esprit : livres, articles, thèses, mémoires et revues qui ont donné des informations générales et spécifiques sur notre étude. L'étude révèle que BID est une institution financière de l'Organisation de la conférence islamique (O.C.I.), dont le Cameroun fait partie parmi 57 autres pays membres. Après avoir examiné le contexte de la région de l'Adamaoua, nous avons réalisé que la région était confrontée à des problèmes socio-économiques, raison pour laquelle les activités de la BID ont été étendues à la région. La banque a financé de nombreux projets de développement socio-économique de 1999 à 2022 et ces projets ont considérablement amélioré le développement socio-économique de la région. Cependant, ces projets ont été confrontés à des défis liés à des problèmes institutionnels et structurels. C'est dans cette optique que nous avons proposé des solutions tant à la banque qu'au gouvernement camerounais pour atteindre les objectifs pour lesquels la coopération a été établie.*

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## LIST OF ABBREVIATIONS AND ACRONYMS

<b>AAOIFI</b>	Accounting and Auditing Organization for Islamic Financial Institutions
<b>AFDB</b>	African Development Bank
<b>AsDB</b>	Asian Development Bank
<b>CCD</b>	Cooperation and Capacity Development
<b>CEMAC</b>	Economic and Monetary Community of Central African States
<b>DDLDC</b>	Department of Local and Community Development
<b>DDRCV</b>	Department of Rural Engineering and Improvement of Living Conditions
<b>DEPC</b>	Department of Studies, Programs and Cooperation
<b>DH</b>	District Hospital
<b>DRI</b>	Department of Regional Integration
<b>ECA</b>	Export Credit Agencies
<b>EPA</b>	Education Priority Areas
<b>EPI</b>	Expanded Programme on Immunization
<b>FADD</b>	<i>Fonds d'Abu Dhabi pour le Développement</i>
<b>FCFA</b>	<i>Franc de la Communauté Financière Africaine</i>
<b>FSAP</b>	Financial Sector Assessment Program
<b>FUIW</b>	Federation of the Universities of the Islamic World
<b>GESP</b>	Growth and Employment Strategy Paper
<b>GNI</b>	Gross National Income
<b>GNP</b>	Gross National Product
<b>GP - IRDP</b>	Grass field Participatory and Integrated Rural Development Project
<b>H</b>	<i>Hijra</i> Year
<b>HDI</b>	Human Development Index
<b>HDR</b>	Human Development Report
<b>HIPC</b>	Highly Indebted Poor Countries
<b>ICD</b>	Islamic Corporation for the Development of the Private Sector
<b>ICFM</b>	Islamic Conference of Foreign Minister
<b>ICIEC</b>	Islamic Corporation for the Insurance of Investment and Export Credit
<b>ICR:</b>	Irrevocable Commitment to Reimburse
<b>ID</b>	Islamic Dinar
<b>IDB</b>	Islamic Development Bank
<b>IDBG</b>	Islamic Development Bank Group

<b>IFI</b>	Islamic Financial Institutions
<b>IFSB</b>	Islamic Financial Services Board
<b>IINA</b>	International Islamic News Agency
<b>IIRA</b>	International Islamic Rating Agency
<b>IMF</b>	International Monetary Fund
<b>IRIC</b>	International Relations Institute of Cameroon
<b>IRTI</b>	Islamic Research and Training Institute
<b>ISESCO</b>	Islamic Educational, Scientific and Cultural Organisation
<b>ISFD</b>	Islamic Solidarity Fund for Development
<b>ISFD</b>	Islamic Solidarity Fund for Development
<b>ITAP</b>	Investment Promotion Technical Assistance Program
<b>ITFC</b>	International Islamic Trade Finance Corporation
<b>LC</b>	Letter of Credit
<b>LDC</b>	Less Developed Countries
<b>LDP</b>	Leadership Development Program
<b>LTN</b>	Lena-Tibati-Ngatt
<b>MC</b>	Member Countries
<b>MCPS</b>	Member Country Partnership Strategy
<b>MDG</b>	Millennium Development Goals
<b>MDP</b>	Management Development Program
<b>MDRI</b>	Multilateral Debt Relief Initiative
<b>MINADER</b>	Ministry of Agriculture and Rural development
<b>MINEPAT</b>	Ministry of Economy, Planning and Regional Development
<b>MINFI</b>	Ministry of Finance
<b>MINREX</b>	Ministry of External Relations
<b>MNIHSP</b>	Maternal, New-Born and Infant Health Support Project
<b>MT - LDP</b>	Mid - Term Leadership Development Program
<b>NWSSP</b>	National Water Supply and Sanitation Project
<b>OCR</b>	Ordinary Capital Resources
<b>OIC</b>	Organisation of Islamic Cooperation
<b>PD-COBIE</b>	Livestock Markets and Infrastructure Development Project
<b>PAQUEB</b>	Project to Improve the Quality of Basic Education in Cameroon
<b>PASZEP</b>	Support for Schooling in Priority Education Zones

<b>PLS</b>	Profit and Loss Sharing
<b>PMCT</b>	Prevention of Mother - to - Child Transmission
<b>PMI</b>	Project Management Institute
<b>PPP</b>	Public - Private Partnership
<b>PRSP</b>	Multi - partner Committee for Poverty Reduction Strategy Paper
<b>RL</b>	Reverse Linkage
<b>RSDS</b>	Rural Sector Development Strategy
<b>SA</b>	Special Assistance
<b>SAPEP</b>	Smallholders Agricultural Productivity Enhancing Program
<b>SDR</b>	Special Drawing Right
<b>SME</b>	Small and Medium Enterprises
<b>SOE</b>	State - owned Enterprises
<b>SPDA</b>	Special Program for the Development of Africa
<b>SPMS</b>	Staff Performance Management System
<b>SVP</b>	Sustainable Village Program
<b>TA</b>	Technical Assistance
<b>TCPP</b>	Trade Cooperation and Promotion Program
<b>UAE</b>	United Arab Emirates
<b>UDC</b>	Underdeveloped Countries
<b>UIF</b>	Unit Investment Fund WIE
<b>UN</b>	United Nations
<b>YPP</b>	Young Professionals Program

## GENERAL INTRODUCTION

Cameroon experienced a triple administration during the colonial period: The German, English and French, from which it inherited the roots to international cooperation. January 1, 1960 was the date French Cameroon gained its independence, few months later on October 1, 1961, former British Southern Cameroons merged with *la République du Cameroun* after they voted in favor of the former French Cameroon during the February 11 plebiscite organized by the United Nation Organization (UNO) that same year, with Ahmadou Ahidjo as President and J N. Foncha vice President of the Federal Republic of Cameroon<sup>1</sup>. Indeed, just after its accession to international sovereignty, Cameroon, immediately joined other independent states around the world on the international relations scene. This concerned the bilateral and multilateral cooperation depending on the interests involved.

At the African level, in December 1972, President Ahidjo declared as follows: "We do not build from the top. African unity must be based on regional solidarities that must expand".<sup>2</sup> Cameroon the strengthened cooperation with other fraternal countries, first in a sub-regional framework, a privileging complementarities, conducive to expressions of solidarity and the establishment of close ties of cooperation; leading to the inter-African stage, with chances to materialize and flourish, particularly in terms of coordination and harmonization of its economies.<sup>3</sup> In the field of inter-African organizations, Cameroon distinguished itself very early on by its total commitment to the definition, realization and consolidation of African unity.<sup>4</sup> It considered that only the solidarity of African States within the Organization of African Unity (O.A.U.) enable them to achieve their fundamental objectives of total liberation, development and affirmation of the African personality.<sup>5</sup>

In a study on Cameroon published in 1969, Professor Gonidec found that, at the international level, the country's internal choices inclined more towards the West than Eastern countries.<sup>6</sup> Despite various events, it did not seem, in 1976, that the situation had fundamentally changed. Certainly, Yaoundé conducted an all-out diplomacy and, as such, multiplied as far as possible its diplomatic representations in countries of the capitalist and socialist camps. According to President A. Ahidjo, his country intended to be halfway

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<sup>1</sup> V. J. Ngoh, *History of Cameroon since 1800*, Press book, Limbe, 1996.

<sup>2</sup> K. Ndiva "Cameroon and its Foreign Relations" *JSTOR* Vol. 80 N°319, April 1981. pp.195-217.

<sup>3</sup> *Ibid.*

<sup>4</sup> African Union. "Speeches and statements made at the first Organization of African Unity (O.A.U) Summit" May 1963, pp. 19-24.

<sup>5</sup> Ndiva, "Cameroon and its...", pp.195-217.

<sup>6</sup> P.F. Gonidec, *La République Fédérale du Cameroun*, Berger-Levrault, Paris, 1969.

between socialism and capitalism,<sup>7</sup> Cameroon kept away from the two blocs during the Cold War, proclaiming its attachment to non-alignment. While being close to its former colonial powers, it maintained diplomatic relations with the Soviet Union, as well as Eastern European countries such as Romania, Poland, the German Democratic Republic, Albania and Yugoslavia.<sup>8</sup>

Cameroon had to develop cooperation with international organizations dealing in economic, social and financial sectors. This decision was due to the growing needs for its development and the role of international financial institutions in the backdrop of the invading globalization. At this level, Cameroon's maintenance of successful cooperative relations with organization and institutions<sup>9</sup> like the UN, AU, Francophonie, Commonwealth, O.C.I., CEMAC, World Bank among others emerged. It joined the Organization of Islamic Cooperation (O.I.C) during the fifth session of its Conference of Ministers of Foreign Affairs (CMFA) held from 21 to 25 June 1974 in Kuala-Lumpur, Malaysia, just five (05) years after its creation in 1969.<sup>10</sup> The latest reform of the Ministry of External Relations (MINREX) of Cameroon consolidates a whole sub-directorate to this intra-Islamic multilateral cooperation, in charge of OIC and its specialized institutions will be devoted in 1996.<sup>11</sup> This consolidation was followed by the appointment of the Minister Delegate for Cooperation with the Islamic World the following year<sup>12</sup>. This cooperation between Cameroon and the OIC, paved the way for the Republic of Cameroon to joined the Islamic Development Bank Group (IsDB Group) one of its most important institutions on March 28,1977.

The Islamic Development Bank Group (IDB Group) is a south-south multilateral development financing institution comprising of five entities. There are: the Islamic Development Bank; Islamic Research and Training Institute; Islamic Corporation for the Insurance of Investment and Export Credit; Islamic Corporation for the Development of the Private Sector; and International Islamic Trade Finance Corporation. The is IsDBG considered one of the largest intergovernmental organizations, with a membership of 57

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<sup>7</sup> Ndiva, "Cameroon and its...", pp.195-217.

<sup>8</sup> *Ibid.*

<sup>9</sup> U.N.(United Nations), A.U.(African Union), CEMAC ( *Communauté Economique et Monétaire de l'Afrique Centrale*).

<sup>10</sup> OIC & its Organs and Institutions, " A brief on the organization of Islamic cooperation (OIC) and its institutions ", Jeddah: Kingdom of Saudi Arabia, 2016. p.1.

<sup>11</sup> Cf. décret n°96/234 du 09 octobre 1996 portant organisation du MINREX.

<sup>12</sup> Cf. décret n°97/205 du 07 décembre 1997 portant organisation du gouvernement.

countries spread over Asia, Africa, Europe and the Caribbean with a population of about 1.5 billion people<sup>13</sup>.

The IsDBG considers itself as the “collective voice of the Muslim world” and endeavors to safeguard and protect the interests of its member states. Such a self-definition of the organization as representative of the Muslim world stems from the belief that the IsDBG came as a culmination of Muslim efforts to establish a collective institution for joint Islamic action and solidarity. It should be noted that national interests of member-states, rather than Islam, became a central factor in the Organization’s work.<sup>14</sup> National interests, to some extent, explain why several states joined the IsDBG in the first place, although they did not have Muslim-majority populations. While the majority of the population represented in the membership of the IsDBG are non-Arab Muslims, African and Arab member states constitute a large majority of the IsDBG fifty-seven (57) member countries. This makes the IsDBG an organization that “reflects the political and socio-economic diversity of less developed states.”<sup>15</sup>

Thus, in forty-five (45) years of multilateral cooperation between the State of Cameroon and the IsDBG, it should be noted that each of the two partners has been able to benefit from one another in one way or the other. To take the case of Cameroon, it must be affirmed, without risk of being mistaken, that many achievements oriented towards development, have been made by the partner organization, through the financing of projects in terms of grants and/or loans; valued in terms of billions CFA Francs<sup>16</sup>. These projects thus concern all sectors of activity and related services, in the domain of health and education, through rural or social development, technical assistance, capacity building, investment and governance affecting all the regions of Cameroon in general and the Adamawa Region in particular, where these socio-economic projects were carried out in the domain of road infrastructures, agricultural development, rural development, health care and educational development.

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<sup>13</sup> IDBG, Islamic Development Bank in brief and Cameroon. 1977-2019. p.4.

<sup>14</sup> OIC & its Organs and Institutions, " A brief on the organization of Islamic cooperation (OIC) and its institutions ", Jeddah: Kingdom of Saudi Arabia, 2016.

<sup>15</sup> *Ibid.*

<sup>16</sup> Interview with Abakar Abdourasoul, 63 years old, former IsDBG field representative, 04/07/22.

## **Motivation of Study**

This study on the cooperation between Cameroon and the Islamic Development Bank Group (IsDB), is of capital interest, because of its particularity in the domain of development financing. A simple observation allows us to clearly identify its importance, in a country like Cameroon where there are ten regions that are perceptible through their developments and political demonstrations. It is important to study this cooperation and question its socio-economic impact on the development of Cameroon through the Adamawa Region. This study will permit us to complete our Masters cycle training in social and human sciences more precisely in the history department of the University of Yaoundé I. The contribution to the development of Cameroon through the Adamawa Region which is my home region and also improve my knowledge in the domain of international cooperation more precisely the south-south type.

## **Objective the study**

The main focus of this work seeks to study the socio-economic contributions of the Cameroon-Islamic Development Bank Group (IsDBG) cooperation to the development of the Adamawa Region from 1999 to 2022. This central objective, has been further structured in specific objectives as follows: to examine the origin of the Cameroon – Islamic Development Bank Group cooperation and the reasons why it was extended to the Adamawa Region; to analyze the socio-economic projects that were implemented; examine their impact in the region and to bring out difficulties faced during the implementation of these projects notwithstanding some solutions.

## **Significance of the study**

The cooperation between the Cameroon government and Islamic Development Bank Group and Bank operations in Cameroon in general and the Adamawa Region in particular is of great importance. This work studies the contributions of this cooperation to the socio-economic development of the Adamawa Region. The choice of this topic is as a means for us to make our contribution in one way or the other to the management and improvement of this cooperation and IsDBG development projects in the region.

The study is significant to the Cameroon government in that it deals with the socio-economic history of the Adamawa Region, which forms an indispensable part of the development of the country. The results obtain shall enable that government strategies be implemented such that future cooperation endeavours in the economic and social sectors, lead

to an improvement over the situation likely to prevail in its absence. It focuses principally on putting forward practical and sustainable results to policy makers, planners, donor agencies, and various interest groups in Cameroon and provides orientation on how such cooperation endeavours could be better managed, to the utter advantage of the state and communities directly concerned.

The study further provides valuable recorded information about the socio-economic situation of the study area, before and after the implementation of these projects. This is indispensable to researchers willing to research on the economic and social history of Cameroon in general and Adamawa Region in particular, as it will enable them make objective assessments on the strengths and weaknesses of cooperation endeavours aimed at improving upon the livelihoods of Cameroonians in general and the Adamawa Region in particular. The study will also set the pace for future research in this sector. It will provide vital information to researchers of various fields in the social and human sciences.

### **Scope and delimitation of study**

In view of the great importance of scope and delimitation in any research work, we shall be determining, not only the geographical space of the study, but also the period over which the present analysis extends; without forgetting to specify, of course, the field. To define the time frame is to present the period, in which the analysis will be made. This study deals with the period from 1999 to 2022. The first chronological milestone is 1999 the year the IsDBG financed its first project in the Adamawa Region, to improve the quality of basic Education in Cameroon.<sup>17</sup> The year 2022 is the year that marked the inauguration of the project that received the highest financing concerning the IsDBG operations in Cameroon and this was the Lena-Tibati- Ngat road received in march 2022 by the minister of Public work in Tibati.<sup>18</sup>

The space or geographical setting represents the territorial space in which this research was conducted as well as the sites that were used. From the title of our research work, it emerges that the spatial framework here is the Adamawa Region. The region was part of the former north province. Until 1983, the region was part of the Northern Province of Cameroon. On August 22, 1983, the number of provinces increased to 10 following the division of the province into three: North Province, Far North Province and Adamawa Province. In 2008, the

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<sup>17</sup> T. K. Myoukenyo, " The Islamic Development Bank Group (IDB Group) and the financing of Projects in Cameroon ", Master dissertation / CHAIR ISESCO/ FUIW, IRIC, University de Yaoundé II, 2017.

<sup>18</sup> MINEPAT/ Division De La Coopération Avec Le Monde Islamique, Note Générale de Coopération Cameroun – Monde Islamique.



administrative name changed from Province to Region that is, the Adamawa Region composed of five administrative divisions namely: Djerem, Faro et Deo, Mayo Banyo, Mbere and Vina. Our study was based on the central and deconcentrated administrative units that impacted, in one way or another, by this cooperation.

### **Definition of Terms and Concepts**

To understand and ease understanding of this study, it is very important to bring out the clarifications and definition of the terms and concepts that run throughout this work. This is because we cannot understand the main terms and concepts of the work unless we attempt defining them and how they relate to the study.<sup>19</sup> Durkheim opines that; “*le savant doit d’abord définir les choses dont il traite afin l’on sache et qu’il sache de quoi il est question.*”<sup>20</sup> The definition of concepts is therefore an exercise which consists of giving the different concepts which structure our research topic their essence and meaning. We shall therefore be defining, the following concepts: Cooperation, Development, Social and economic development.

### **Cooperation**

Cooperation, is one of the most important concept that many scholars use depending on their interpretations and area of interest. According to the dictionary of politics, from the Latin perspective it means: with, and operare, to do something and to act. It is the action of cooperating, participating in a work, in a common project, the ability to collaborate in this common action and the links that are forged to achieve it.<sup>21</sup> Cooperation is a mode of social organization that allows individuals with common interests to work together with a concern for the general goal. It requires a certain degree of trust and understanding. Fuchs<sup>22</sup> differentiates the perception of cooperation between developed nations and between developed and less developed states. For him, cooperation between developed nations is genuine and has no specificities, while that between developed and less developed countries refers to a collection of economic, political, technical and cultural relations which they undertake with them. The individualization of the term " cooperation " to me exclusively this kind of relations indicates that they are of a particular type, fundamentally different from that which exists between industrialized nations. Thus cooperation as conceived by the

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<sup>19</sup> G.F. Kum, “Wum Area Development Authority (WADA): Implementation, Economic and social Conversions in Menchum Division (1965-1994)” PhD Thesis in History, university of Yaoundé I, 2012, p.7.

<sup>20</sup> E. Durkheim, *Les règles de la méthode sociologique*, Paris, Flammarion, 1983, p.15.

<sup>21</sup> Kum, “Wum Area Development Authority (WADA)…”

<sup>22</sup> Y.Fuch, *La coopération, aide ou néo-colonialisme?* ,Paris, Edition Sociales, 1973,p.13.

industrialized nations is what should be directed to developing countries as a suppressive justification of underdevelopment. Also, it should be pointed out that cooperation is antagonistic to competition.

However, it should be noted that cooperation can take multiple forms, among others, bilateral cooperation between two original subjects of international law, that is to say between two sovereign States Example: Cameroon and the federal republic of Nigeria, this cooperation is therefore part of the bilateral international cooperation between the two brotherly countries<sup>23</sup>. The second type is multilateral international cooperation. It concerns cooperation between a State or States and an international governmental organization both of the United Nations and those that unveil a culturally colourful project such as the Commonwealth of Nations, the OIF or the IsDB. It is the latter that interests us particularly here, particularly through its specialized or affiliated organizations. In this regard, it should be recalled that the reports of the Division in charge of cooperation with the Islamic world - Cameroon 2012-2013 of the Ministry of Economy, Planning and Regional Development (MINEPAT) indicate that among the international organizations partners in the development of Cameroon over the last decade, At least six (06) financial and technical donors come from the Islamic world.<sup>24</sup>

Of these six (6) Islamic donors mentioned earlier, we must add the Abu Dhabi Fund for Development (ADFD) whose latest news has echoed the signing of two presidential decrees. The other donors, about thirty (30), are divided between the Western world, the Far East and Africa. This is the case of the World Bank (WB) or the European Development Fund (EDF); China Exim bank and the African Development Bank (ADB) respectively, not to mention those which intervene regularly or in major projects across the national triangle, notably for road construction projects and others.

In the same vein, it must be said that of the approximately forty (40) specialised, subsidiary and affiliated organisations of the OIC that exist, at least fifteen (15) maintain multilateral intra-Islamic cooperation with Cameroon in one way or another and the most important of them being the IsDBG<sup>25</sup>. This ranges from the financing of development projects as grants or loans, to private partnership agreements or the implementation of strategies or programmes in the sectoral domain, to the contribution of Cameroonians as

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<sup>23</sup> Dictionnaire politique toupictionnaire <http://www.toupie.org> accessed on 17/03/2022.

<sup>24</sup> MINEPAT (DCMI) note générale de coopération Cameroun – monde islamique.

<sup>25</sup> MINEPAT (DCMI) note générale de coopération Cameroun – monde islamique. p.2.

resources and human capital to the smooth functioning of various O.I.C. bodies throughout the world. Without forgetting the active participation in the various events, the contribution to the budget of the General Secretariat according to the quota reserved for it and the reception of diplomatic visits of very high personalities in Cameroon. Based on the above analysis and the framework of our study, we shall perceive IsDBG intervention in Cameroon as the effort put makes between cameroon and the IsDBG to promote socio-economic development of the Adamawa Region. What is then development?

## **Development**

The post-Cold War era partly experienced challenging debates and concerns on numerous perspectives, theories and deep differences in opinion (ranging from policies to strategies and approaches) on various dimensions of development. The emergence of development studies as an academic discipline in the second half of the twentieth century were in large part due to increasing concerns about economic prospects for the third world, after decolonization. In the immediate post-war period, development economics, a branch of economics, arose out of previous studies in colonial economics. By the 1960s, an increasing number of development economists felt that economics alone could not fully address issues such as political effectiveness and educational provision.<sup>26</sup> Development studies arose as a result of this, initially aiming to integrate ideas of politics and economics. Since then, it has become an increasingly inter- and multi-disciplinary subject, encompassing a variety of social scientific fields. In recent years the use of political economy analysis- the application of the analytical techniques of economics- to try and assess and explain political and social factors that either enhance or limit development has become increasingly widespread as a way of explaining the success or failure of reform processes. The era of modern development is commonly deemed to have commenced with the inauguration speech of Harry S. Truman in 1949<sup>27</sup>. In Point Four of his speech, with reference to Latin America and other poor nations, he said:

Development is a process that creates growth, progress, positive change or the addition of physical, economic, environmental, social and demographic components.<sup>28</sup> The purpose of development is a rise in the level and quality of life of the population, and the creation or

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<sup>26</sup> , U. Kothari, *A Radical History of Development Studies: Individuals, Institutions and Ideologies*, Zed Books,2006.

<sup>27</sup> LF. Abbott, *Theories of Industrial Modernization and Development: A Review*, Industrial System Research, Manchester,2013.

<sup>28</sup> *Ibid.*

expansion of local regional income and employment opportunities, without damaging the resources of the environment. It is visible and useful, not necessarily immediately, and includes an aspect of quality change and the creation of conditions for a continuation of that change.<sup>29</sup>

Through the years, professionals and various researchers developed a number of definitions and emphases for the term “development.” Amartya Sen, for example, developed the “capability approach,” which defined development as a tool enabling people to reach the highest level of their ability, through granting freedom of action, i.e., freedom of economic, social and family actions, etc.<sup>30</sup> This approach became a basis for the measurement of development by the HDI (Human Development Index), which was developed by the UN Development Program (UNDP) in 1990. Martha Nussbaum developed the abilities approach in the field of gender and emphasized the empowerment of women as a development tool.<sup>31</sup>

Chokwuokolo describes development as the advancement of societies in all aspects of life when he documents that development is " [...] a holistic evolution of all aspects of the society, namely politically, socially, psychologically, religiously. intellectually, technologically, scientifically and culturally for the advancement of the society as a whole as an aggregate of individuals “.<sup>32</sup> Like the others, the idea of change and progress is inherent but he does not limit himself to the provision of services nor material wellbeing. The United Nations<sup>33</sup> "examines development in the same light and refers to it as the process of interrelated economic, social and political changes with the ultimate aim of promoting improvement in the well-being of the entire population. This thus, employs full participation in the development process and fair distribution of its benefits.<sup>34</sup>

For the purposes of this work, we define term development as the socio-economic conditions within a nation, in which the authentic needs of its population are satisfied by the rational and sustainable use of natural resources and systems. This utilization of natural resources is based on technology, which respects the cultural features of the population of a given country. This general definition of development includes the specification that social

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<sup>29</sup> <sup>29</sup> LF. Abbott, *Theories of Industrial Modernization and Development: A Review*, Industrial System Research, Manchester, 2013.

<sup>30</sup> J.Tom and C.Leanne, “ Sen’s Capability Approach and the Measurement of the Communication Outcomes”, *Journal of Information Policy*, Vol.9, 2019,p.111-131.

<sup>31</sup> N.Martha, *Creating Capabilities: The Human Development Approach*, Harvard University Press, London, 2011.

<sup>32</sup> G.F. Kum, “Wum Area Development Authority (WADA)...”, p.14.

<sup>33</sup> *Ibid.*p.15.

<sup>34</sup> *Ibid.*p.15.

groups have access to organizations, basic services such as education, housing, health services, and nutrition, and above all else, that their cultures and traditions are respected within the social framework of a particular country. In this context, development shall be seen as improving the socio-economic life people in the Adamawa Region. The concept of development has been traditionally associated with economic development, but more recently it has evolved to encompass both social and economic development.

### **Social Development**

Over the last 50 years the concept of social development has emerged as a distinctive field of practice and academic enquiry, but it still lacks precise definition. The concept of social development is used to represent different issues. Although social development was originally formulated through local community projects, it now characterizes practice at the regional and national levels as well, and its approach has also been adopted by international organizations. Scholars working in different academic fields have applied the term in different ways. Actually, the concept of social development is closely discussed with developmental studies by the scholars of sociology, social work, and social policy<sup>35</sup>.

The concept social development is broad, flexible, and all-encompassing depending on our own disciplinary traditions, orientations, and limited thinking.<sup>36</sup> The two words social and development should be examined deeply to define the term “social development”. The root of the word social is found in Latin, where “socius” (noun) means ally, confederate, sharer, and partner; on the other hand, the Shorter Oxford English Dictionary describes the term social like emphasize, respectively, belonging, mutuality, group living and activities to improve conditions of a society by addressing problems and issues. Sociologists and other social scientists today apply the term social to describe the human interactions and the complex phenomena that arise from the specific interactions like a large number of groups and associations including the family, neighborhood associations, formal organizations, communities, and even societies which also give rise to social networks, values, cultures, and institutions<sup>37</sup>.

In this regard, the International Consortium for Social Development (ICSD) is an organization dedicated to responding to pressing human concerns from an international and

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<sup>35</sup> J.Tom and C.Leanne, “ Sen’s Capability Approach and the Measurement of the Communication Outcomes”, *Journal of Information Policy*, Vol.9, 2019.p.111-131.

<sup>36</sup> M. Pawar, “Social Work Practice with Local Communities in Developing Countries: Imperative for Political Engagement” *SAGE Journals*, Vol. 4. 2014 p.1-10.

<sup>37</sup>J. Midgley, *Social Development: Theory & Practice*. London: SAGE Publication Ltd. 2014 p. 3.

interdisciplinary perspective. It uses social development approach to expand capacity of individuals and communities; promote world peace and social justice; improve access to adequate health care and education; overcome discrimination against women and minorities in the Adamawa Region.

### **Economic Development**

The development of a country has been associated with different concepts but generally encompasses economic growth through higher productivity, political systems that represent as accurately as possible the preferences of its citizens, the extension of rights to all social groups and the opportunities to get them and the proper functionality of institutions and organizations that are able to attend more technically and logistically complex tasks (i.e. raise taxes and deliver public services). These processes describe the State's capabilities to manage its economy, policy, society and public administration.<sup>38</sup>

Meier, in his definition of the concept of development, posits that economic development is only one aspect or dimension of general development, because although the nation state is usually regarded as a unit of development, national development is a term which includes at least social and political changes as well as economic change.<sup>39</sup> Cold and Geiger add the aspect of growth, not just change. For them, the term development is not used synonymously with growth. They opine that in the underdeveloped countries, development requires social and cultural change as well as economic growth; that is, qualitative transformation must occur concurrently with quantitative increases. " There is indeed a reciprocal relation between the two and neither process is likely to continue for long or go very far without the other. Hence, development means change plus growth."<sup>40</sup>

With this in mind, economic development is typically associated with improvements in a variety of areas or indicators (such as literacy rates, life expectancy, and poverty rates), that may be causes of economic development rather than consequences of specific economic development programs. In the context of this study economic development shall be perceived as the improvement of the economic sector in our area of study. That is, the improvement of road infrastructure network and the agricultural growth in the region.

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<sup>38</sup> J. Tom and C. Leanne, "Sen's Capability Approach and the Measurement of the Communication Outcomes", *Journal of Information Policy*, Vol.9, 2019, pp.111-131.

<sup>39</sup> G.F. Kum, "Wum Area Development Authority (WADA)..."

<sup>40</sup> *Ibid.*

## Literature Review

The field of research in which we are to study is not a blank space. Researchers from diverse backgrounds and from all sides have each, according to their scientific trajectory, helped to shed light on Organizations and their contributions to local and national development. Taking into account these works of our predecessors, will allow us to better draw the line of our study. It is therefore a question here of presenting the stage of play on the said concern by highlighting not only the various contributions in relation to the theme of this work, but also the shortcomings concerning the study area. The literature that will interest us in this study covers for the most part, documents that focus more on organization and development.

Castillo outlines<sup>41</sup> that the IDB is the international finance guild for the entire OIC. Whist offering services such as equity participation, noninterest loans and lease facilities, which contribute to the promotion of social and economic development within individual Member States and other Muslim communities throughout the world, the Bank also supports technical cooperation between Islamic Countries. Moreover, like the (ISF), the Bank provides relief to Member States that suffer natural and man-made disasters. Even if there are many regional international organizations operating in these badly affected continents, the OIC has set the pace of the race to cope with the conflicts facing the Arab/Muslim world<sup>42</sup>

Ahidjo<sup>43</sup> in the study of Ahmadou Ahidjo's political philosophy intimates that next to giving a concrete form to national unity and building of a modern, strong and democratic state, the promotion of social and economic development, form it third major preoccupation and perhaps the most important. The two others appear as perquisites of realising the later. He points out that Amadou Ahidjo intends to further this development through Cameroonians' own labour, internal cooperation, planning and through a method he describes as African humanist socialism and planned liberalism. This was to ensure the full development of Cameroon, dignity, freedom and social justice.

Mustafa and Nor<sup>44</sup> in their work show that, the Bank in almost four decades of its inception and operations has been contributing immensely to the socio-economic

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<sup>41</sup> V.L.G. Castillo. *The Organization of Islamic Cooperation in Contemporary International Society*, Universidad de Jaén 2014. p.8.

<sup>42</sup> N. Shamsun Text Analysis of Social Development as a Concept. The University of Texas AT Arlington. December 2014.

<sup>43</sup> Ahidjo, *Political Philosophy of Ahmadou Ahidjo*, Paul Bory, Mont Carlo, 1968.

<sup>44</sup> M. Daud and N. A. Abdul-Razak? *Islamic Development Bank, Foreign Aid and Economic Growth in Africa: A Simultaneous Equations Model Approach International Journal of Economics and Finance*, May 2012 p.4.

advancement of its member countries and the world at large through its numerous activities and indeed, Africa has been one of the major beneficiaries. Africa alone has 27 countries as members of the Bank and thus, in the Bank classification of Least Developed Member Countries (LDMCs) of 28 countries, 18 of these countries are African. By virtue of being members of this special group, they enjoy a lot of privileges in terms of allocations and projects execution of the Bank, which aimed at poverty alleviation, boosting economic growth and enhancing institutional capacity so as to manage and sustain development projects and programs. More so, most of the activities in the LDMCs are concentrated in education, health, agriculture and water supply sectors<sup>45</sup>. Notwithstanding these developmental efforts and initiatives, the African continent contains the largest number of backward and least developed countries, while almost half of its population lives in poverty.

Ela,<sup>46</sup> deals with development in Africa and Cameroon in particular. It analyses the process of development in the Far North. But it is in his contribution to the book the power of knowledge from the Arctic to the tropics that he touches the region through his article: "the role of knowledge in the development of farmers and breeders in Northern Cameroon." where he analyzes development projects through the logics contributing to their implementation and which also contribute to their failure. For him, development projects must be set up not by initiatives outside rural societies but rather on the basis of their needs.

Yao,<sup>47</sup> emphasizes that as for local or community development that it is of the various forms, a concern of colonial and postcolonial policies. Local development policies were essentially state-owned, but from the 1980s, NGOs and associations entered the field of community development. Here, the initiatives of such a development approach are usually framed by development projects; some are leading to appreciable results, while others have failed. It also highlights the dynamism of farmers' organizations in Africa, as well as the role that the African diaspora plays or could play in local development. He also notes the renewed interest in social and solidarity economy practices.

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<sup>45</sup> M. Daud and N. A. Abdul-Razak? *Islamic Development Bank, Foreign Aid and Economic Growth in Africa: A Simultaneous Equations Model Approach International Journal of Economics and Finance*, May 2012 p.4.

<sup>46</sup> J. M. Ella, 2001, Guide pédagogique de formation à la recherche pour le développement en Afrique. Études africaines.

<sup>47</sup> A. Yao, 2008, Développement communautaire en Afrique : comprendre la dynamique des populations, Québec, Les Presses de l'université de Laval.



Fouapon Alassa<sup>48</sup> in his doctorate work defended in 2019 was based on “Local Islamic Associations and Transnational NGOs in the Development Process of Cameroon a Socio-historical Analysis of the Games and Issues of a Public-Religious Partnership, (1963-2015),” discusses on Cameroon’s adhesion to the OIC: between political-religious issues and the quest for Islamic financing for development (1974-1990). He further explain that Cameroon's accession to the Organization for Islamic Cooperation was based under a double prism: that of economic development which required the country to seek funding for the success of its economic planning policy and that of religion which requires the linking to international Islamic cooperation. He also stated that the above cooperation resulted to cooperation with OIC specialize institutions such as Islamic Development Bank Group (IsDBG) and then outline its impact and shortcomings

In the new logics of development, Lahsen Abdelmalki and Courlet<sup>49</sup> show that economic development takes a decisive turn in the analysis of the development of societies. Long stuck in a globalizing vision of development, the new development economy, by integrating the development of territories, nowadays looks at local development. The different variants of local development presented here refer to associative local development, territorialized industrial development, decentralization and small and medium-sized enterprises (SMEs). They castigate abusive state interventionism, without conceiving local development as autarkic, but rather open to other experiences.

Kum<sup>50</sup> in his doctorate study on the cooperation between Cameroon and Germany, examine the evolution of the Wum Area Development Authority (WADA) and its socio-economic transmutation of Menchum Division. It focuses on its implementation, activities, contribution and contending issues. It also accounts for and evaluates the impact of liquidation on the Division. His study was based around the initial motives of the government of the Federal Republic of Cameroon to meet the development needs of the people at the independence and reunification through structure like WADA. It studies the bilateral cooperation that existed between the Cameroon and Germany and its impact on the socio-economic development on Menchum Division.

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<sup>48</sup> A. Fouapon «*Les Associations Islamiques Locales et ONG Transnationales dans le Processus de Développement du Cameroun : Une analyse Sociohistorique de Jeux et Enjeux d'un Partenariat Public – Religieux*, (1963-2015 » PhD thesis in history, University of Yaounde 1, 2019.

<sup>49</sup> A. Lahsen et Courlet. C. (dir), *Les nouvelles logiques du développement : Globalisation versus localisation*, Paris, le Harmattan. 1996.

<sup>50</sup> G.F. Kum, “Wum Area Development Authority... 2012.

Also, Galéga,<sup>51</sup> in his doctorate work, defended in 1987 and entitled *International Cooperation for Rural Development: a case of study of the MIDENO in Cameroon*. Galéga compares the perception of the Cameroonian authorities on the one hand and the analysts of the questions on the notion of development on the other. For the Cameroonian authorities, development has long been synonymous with a single sectoral approach, and confined mainly to the agricultural sub-sector. However, it only addresses the agricultural domain, and not the other aspects that development takes, and that we intend to present in our work. On the other hand, analysts of development issues make development a whole including, in addition to the agricultural component, the construction of water points, schools, health centers... this explains why the central object of his study highlights the multi-sectoral approach to development, namely integrated development. Which development is to promote in a single project all the important aspects. He concludes by saying that this type of development is a much more effective way to generate economic growth.

From the above examined literature, we realized that the study area has indeed been a good array for research work in recent decades. We intend to investigate more on the Cameroon cooperation and the socio-economic development issues more specifically on the Cameroon-IsDBG Cooperation and its impact on socio-economic development. Scholars working on this domain were urged by particular objectives, focus and context which, though different, provoked the present research. This literature reviewed is of capital importance to our study because it gives us information on general and specific part of this study. Nevertheless, no major work exists that has paid particular attention on how this cooperation was extend to the Adamawa Region and its socio-economic impact in the region. Thus, this permitted us to go through the projects funded by IsDBG and assess their impact in the region.

### **Statement of problem**

According to J. Chevrier, presenting the research problem in a project, a report or a research article is basically answering the following question: Why do we need to carry out this research and know the results it proposes?<sup>52</sup>By definition, the problem refers to a "set built around a main question, research hypotheses and lines of analysis that will make it

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<sup>51</sup> R.Galega, "International cooperation for rural development: a case of study of the mideno in Cameroon", Phd thesis, International Relation, IRIC, University of Yaoundé II. 1987.

<sup>52</sup> J. Chevrier, *la spécification de la problématique*, Benoit Gauthier, (dir), Recherche sociale. De la problématique à la collecte des données ; 2<sup>ème</sup> édition ; Québec, presses de l'université du Québec ,1993, p.53.

possible to treat the chosen subject".<sup>53</sup> In this, "it is essentially an argumentative text presenting the research theme, a specific problem related to a general question, and the information necessary to support the argument used to justify the research itself".<sup>54</sup>

Indeed, just after its accession to international sovereignty, Cameroon, now a sovereign state, immediately joined other independent states around the world on the scene of international relations. This also concerns the bilateral and multilateral cooperation. It is in this wake that it is necessary to understand the accession of the country of Ahmadou AHIDJO to this multilateral organisation. The Islamic Development Bank Group (IsDBG) is a specialized financial institution of the Organization of Islamic Cooperation (O.I.C.) where Cameroon is member since 1974. One of the objectives of this financial institution is to fight poverty and promote socio-economic development. Thus, the Adamawa Region, like other administrative units in Cameroon, is concern by the Cameroon - IsDBG cooperation in all it aspect. This other type of cooperation is of great importance and contributed to the development of the region. IsDBG projects in the region has drawn our attention to examine the impact of these projects.

Adamawa Region is one the regions faced with the problem development. Socio-Economic development is an important key in eradicating poverty. It is through the respect of its objectives that the IsDBG financed development projects in the Adamawa Region. The Bank financed projects in both economic and social sector. The Bank financial assistance in the region are based on the Islamic laws. These projects are supposed to have a significant impact on the improvement of the living conditions of its population.

From the foregoing perspective, we were urge to posed the following central and secondary research questions: what were the socio-economic contributions of the Cameron-Islamic Development Bank Group (IsDBG) coperation to the development of the Adamawa Region? This was realized through the following secondary research questions: What was the origin of the Cameroon – Islamic Development Bank Group cooperation and why was it extended to the Adamawa region? What were the socio-economic projects implemented? What was their impact on the area of study? And what were the difficulties faced in their implementation?

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<sup>53</sup> D. Latouche et M. Beaud, *l'art de la thèse : comment préparer et rédiger une thèse, un mémoire ou tout travail universitaire*, Montreal, Boreal,1988, p,47, cité par Olivier Lawrence, Guy Berad et Julie Feron, l'elaboration d'une problématique de recherche : source, outils et méthode, l'Harmatton,2005.

<sup>54</sup> J. chevrier, *la spécification de la problématique* Benoit Gauthier, (dir) Recherche sociale. De la problématique a la collecte de données ,1993, op.cit., p.54.

## Theoretical Framework

The theoretical framework of this study builds on a number of development theories. This choice was made for the fact that the factors influencing the establishment of international development agencies were inherent in the history of development and economic development. These factors were diverse and controversial as seen in the arguments that shall characterize our analysis in the study namely: the human capital, public goods and sustainable development theories. The fact that we are dealing with the Islamic Development Bank Group (IsDBG), we understand that most of the projects that were financed by the bank were influenced by these same models over time as shall be seen developed in the paragraphs that follow.

To begin with, the human capital theory, highlights the importance of investing in human capital, such as education and health, in promoting economic growth and social progress.<sup>55</sup> It suggests that human capital is a critical factor in determining a country's competitiveness and productivity, within which intellectual and human capital are treated as renewable sources in the process.<sup>56</sup> Organizations try to cultivate these sources, hoping for added innovation or creativity. Sometimes, a business problem requires more than just new machines or more money. The idea behind this theory is that human capital makes people more productive and leads to higher incomes.<sup>57</sup> The standard approach in labor economics views human capital as a set of skills/characteristics that increase a worker's productivity thus improve in socioeconomic development. This theory influences our analysis of the contributions of the IsDBG as the bank engaged in assisting in educational development, for the same purpose as raised above.

In the same vein, the public goods theory deals with the role of development banks in financing public goods and services that are critical for socio-economic development, such as education, healthcare, and environmental protection. By providing long-term financing for these areas, development banks can help to ensure that these public goods and services are accessible to all members of society, and contribute to inclusive and sustainable

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<sup>55</sup> "What Human Capital is and how it is used, <https://www.investopedia.com/ask/answers/032715/what-human-capital-and-how-it-used>, retrieved on 28<sup>th</sup> May 2023.

<sup>56</sup> Ibid.

<sup>57</sup> M. S. Mubarik et al, *Measuring Human Capital in Small and Medium Manufacturing Enterprises: What Matters?* Springer Science Business Media, Dordrecht, 2017.

development.<sup>58</sup> the Industrial Revolution and the desire of the developed countries to embark on a campaign of massive transfers of capital and technology to developing countries, in order to force a rapid industrialization, intended to result to an economic take-off.<sup>59</sup> According to this model, technology was going to play a great role in the development of developing countries, in that It was believed that as soon as technology was developed and introduced to the lesser developed countries, it would spur growth. The IsDBG as one of its objectives is to assist the government to provide these amenities to the population for their social and economic wellbeing following the orientation of this theory.

The sustainable development theory on its part emphasizes the importance of balancing economic growth with environmental and social sustainability. It suggests that economic development should be pursued in a way that preserves natural resources, reduces inequality, and promotes social inclusion. In 1992, the United Nations hosted a conference, in Rio de Janeiro, Brazil, to address environmental issues and development. The conference passed and signed the “Rio Declaration on Environment and Development” and “Agenda 21”. Moreover, one agreement was identifying the “common but distinct responsibilities” of developed and developing countries in addressing global environmental issues, as well as the need for developed countries to fund and transfer technologies to emergent countries.<sup>60</sup>

This meeting further formulated goals and action plans to implement sustainable development and establish the principle of building a global partnership to jointly solve global environmental problems. This was the first time in human history that a sustainable development strategy was implemented into a global action,<sup>61</sup> establishing its importance at the international policy level. Since then, SD has become the consensus of the whole of mankind.<sup>62</sup> As far as the IsDBG was concerned in Adamawa region,

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<sup>58</sup> R.G. Holcombe, “A Theory of the Theory of Public Goods”, *Review of Austrian Economics*, vol.6, 1995, pp.1-22.

<sup>59</sup> S. Jackson and P.K. Ghosh (ed). *Appropriate Technology in Third World Development* London, Greenwood Press, 1954, p.76.

<sup>60</sup> X. Sun, *Review and Prospect on the UN's Efforts for Sustainable Development*, China Popul. Environ. 2012, pp. 1-6.

<sup>61</sup> D. Hu, M. Deng, *A Review of Sustainable Development Theory and Sustainable Development of Hospitals*, Chin. Hosp. Manag. 2004, p. 42.

<sup>62</sup> W. Niu, *Introduction to Scientific Development*, Science Press: Beijing, China, 1994.

The theories raised shall enable us to better enhance the centrality of our study, based on IsDBG projects and their socioeconomic impact in the Adamawa Region. This section introduces us to the next part which will define some key terms and concepts of our study which will give more meaning to the analytical framework.

### **Sources of Data and Methodology**

The method is the way to approach the object of study, the path traveled, the voice to be followed by the human mind to describe or evaluate a coherent discourse, to reach the truth of the object to be analyzed.<sup>63</sup> We are talking here about two things, namely the methods of data collection on one hand and on the other techniques of processing the data that are collected.

A good method and sampling procedure, give an insight of research instruments and discusses data analysis tools in order to produce a valid result. According to Grawitz, "l'ensemble des opérations intellectuels par lesquelles une discipline cherche les vérités qu'elle poursuit, les démontre, les vérifie..."<sup>64</sup> It gives detail information of both data collection and subsequent results of data analysis after scrutinization. In an effective and efficient attempt to systematically examine the role of the IsDBG on the socio-economic development of the Adamawa Region, varied and complementary sources were exploited, following the words Obenga: " A historian's curiosity ought to follow several trajectories at once. His work is not limited to establishing sources, but also a sound interdisciplinary culture to make himself master of man's past"<sup>65</sup>. For history is modern man's view of the whole of time past Both oral and written sources were consulted and used, they included primary and secondary sources.

In the process of this study, primary sources used included materials from management units of these projects and oral sources. Oral interviews were conducted and targeted informants were coordinators of these projects, mayors, traditional authorities and the beneficiaries. For this reason, it was therefore imperative to resort to the use of oral interviews as primary sources which constitute the first and sometime most important source of all sources. Vansina shares this outstanding perception when he declares as follows: « *Il*

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<sup>63</sup> Enjeguele Mbonji, L'ethno-perspective ou la méthode du discours de l'ethno-Anthropologie culturelle,

<sup>64</sup> M.Grawitz, *Methodes des recherches en science sociales*, Paris, Dalloz, 1993, p.34.

<sup>65</sup> T. Obenga, "Methodology and African Prehistory" *General History of Africa*, UNESCO, University of California Press, United States of America, Vol 1, p.73.

*n'y a pas de doute que les traditions orales sont des paroles qui font revivre le passé»<sup>66</sup>*. This shows that oral source is an integral part of history.

Interviews were conducted orally and the time allocated for each were between thirty minutes, one hour and one hour thirty minutes (30m, 1h, 1h 30m). These durations were chosen depending on the time each informant accepted to offer for the interview, due to their many occupations and responsibilities. Interviews were taped and in most cases, notes were taken. Also to complement the interviews, we resorted to participative observations, which offered several advantages over interview techniques alone. In participative observations, the researcher was allowed to hear the " unofficial story " and bring out the real characteristics and activities of the past<sup>67</sup>”

Written sources consulted and used here included secondary sources that is, any written material like: articles, books, dissertations, theses, journals, magazines and downloaded materials related to the work. They were gotten from both public and private documentation institutions and centres like: the library of the faculty of Arts, Letters and Social Sciences of the University of Yaoundé 1 (FALSH), *Institute des Relations Internationales de Cameroun* (IRIC) Yaoundé. We also got documents from centres such as: Ministry of Public Health (MINSANTE), Ministry of Economy, Planning and Regional Development (MINEPAT), Ministry of Public Work (MINTP) Ministry of Basic Education (MINEDUB), Management Units of IsDB Group projects Yaounde, the Regional and Divisional Archives (RDA), Council's archives Tabati (C.A.T). The documents used had broad knowledge of the issue varying from: the world, Africa, Cameroun and more specifically our area of study itself, the Adamawa Region of Cameroon.

The vacuum in data observed from both primary and secondary sources in the field urged us to resort to internet sources to complement the study in order to effectively and efficiently complete our work. Other documents related to the study were gotten from internet search engines like: Google ([www.google.com](http://www.google.com)), Google Scholar ([www.scholar.google.com](http://www.scholar.google.com)), Wikipedia ([www.wikipedia.org](http://www.wikipedia.org)). We also made good use of required methodological documents in order to write an accepted if not almost perfect dissertation, some of such

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<sup>66</sup> J. Vansina, *De la Tradition Orale : Essai des Méthodes Historiques*, Musée de l'Afrique Central, 1961, p.1.

<sup>67</sup> <http://www.cloudcredential.org> Accessed on 05/06/2022.

documents included: the research guide prescribed by the Faculty of Arts of the university of Yaoundé I<sup>68</sup> among others.

As far as data analyses is concerned, we made use of both the qualitative and quantitative methods. The qualitative method here tries to understand the people's behaviour by studying the state of its socio-economic development, while the quantitative method on the other hand, deals with operationalisation of empirical variables, prediction and testing of fact from statistics gathered during the research. This methodology is appropriate, because it provides an in-depth analysis and profound understanding of the contribution of IsDBG in our area of study.

The data collected was observed and carefully categorized according to the different segments of informants targeted above. We then resorted to both internal and external criticisms of the collected data following a malicious tedious screening and meticulous scrutinizing to establish concrete validity of facts, to reach objectivity and restore historical truth. This view binds with Dosse's vision concerning the treatment of data collected when he declares as follows : *“L'historien doit, en premier lieu, rassembler les documents et les classer dans un deuxième temps, il passe au traitement de ces documents par une critique de ceux - ci. Pui, par déduction, d'analogie, il s'efforcé de relier les faits entre eux, de combler les lacunes, enfin, il organise les faits en une construction logique”*.<sup>69</sup>

### **Problems Encountered**

It would not be proper to say that everything went smoothly in the process of the realization of this study. This view can be said to have been shared by Grand - Jean when he said *“... refuser de constater, c'est se condamner soit à l'utopie soit à des analyse superficielles”*.<sup>70</sup> This therefore means that difficulties encountered should not in any way be ignored or minimised because they constitute an important part of research. It was these difficulties that facilitated and created awareness on what awaited us and sharpened our appetite for further research. All these contribute to the perfection and accomplishment of an effective and efficient research work, though it is often said " to notice is to know, to know is to understand and to understand is to cure ". In the process of collecting data for this work, some difficulties were encountered as shall presented in the subsequent paragraphs.

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<sup>68</sup> FALSH, Norms for Presentation and Evaluation of Dissertation and Theses, Univerity of Yaounde I, October, 2008.

<sup>69</sup> Dosse, *L'histoire en miettes : des annales a la nouvelle histoire*, Paris, édition la découverte, 2005, p.33.

<sup>70</sup> Grandjean, *Guerre, Fluctuation et Croissance*, p. 2.



In the field, the unconducive and unpredicted nature of weather conditions impeded the process of collecting data rendering it very difficult if not impossible. Rain fell all the time rendering the area very cold, especially on the roads linking Ngaoundere to Tigner and Tigner to Tibati, these roads were muddy and almost impracticable for both pedestrians and vehicles. Also the non - availability of some informants due to one reason or the other negatively affected the process of data collection and the whole research chain.

The last but not the least, another major difficulty encountered during this project was that of the state of archival materials from administrations and project management units, the absence of maintenance of the latter deprived us of many precious documents, which would have allowed us to cover the subject further. There is also the fact that we are still novice in the field of research in general and that of historical research in particular, which has probably made us to commit some errors for which we plead for your indulgence. Furthermore, we were confronted with post field work problems concerning the objective transcription of research data and at the same time, preserving the anonymous secrets of units specially in the health sector.

Despite the aforementioned problems faced in the field, while collecting data, however, to curb these shortcomings, vignette studies on this area were used to complement fieldwork. We appreciated the great enthusiasm by which some informants wilfully accepted to answer questions. In the case of the poor climate condition, I bought a rainy coat and boots that permitted me to carry on the research. Also, for those informants who were unwilling to give the required information, I opted for an academic internship in IsDBG Rural Electrification Management Unit, Water and sanitation project management Unit and the Ministry of Economy, Planning and Regional Development (MINEPAT) all in Yaoundé and that permitted me to get some information, because I had access to their archives. relevant to the research work.

Similarly, as to what concerns the problem of post field work concerning objectivity, as historians aware of scientific rigour we made proof of objectivity and clarity in analysing the data collected till the completion of the study.

### **Organization of Work**

This study comprises of four chapters all connected to each other by a central theme. It begins with a general introduction and ends with a general conclusion. In the latter are the definition of key terms and concepts, objectives, significance of study, scope and

delimitation, literature review, statement of the problem, sources and methodology and problems encountered. Each chapter starts with a brief introduction and ends with a brief conclusion, which helps to sustain internal logic between chapters. The general introduction has as aim to give a panoramic view and orientation to the interest of the study.

Chapter one brings out the background to the study. It is pertinent to outline the origin of the Islamic Development Bank Group, for a better understanding of the study. This chapter is divided into two sections. In the first section, gives a general presentation of the Cameroon–IsDBG cooperation. this consisted of presenting the IsDB Group as a specialized financial institution of the Organization of Islamic Cooperation (OIC) followed by the presentation some aspects of this cooperation between the bank and the Republic of Cameroon. The second part presents the geographical setting, socioeconomic and political organization of the Adamawa Region. The geo-human factors of any area have a significant influence on it development.

The second chapter examines the IsDBG projects in the Adamawa Region, identifies two types of projects in the region, economic and social oriented projects. The first part examines the economic development projects which are made up of road transport and two agricultural projects and second part include social oriented projects composed of four health projects, two in the domain of educational and one in the water and sanitation sector. The last part of this chapter gives an insight into some prospects of the bank’s activities in the region.

The third chapter evaluates the socio-economic impact of the bank’s activities in the region, given that the purpose of the IDBG is to foster economic development and social progress of member countries and Muslim communities in non-member countries individually as well as jointly in accordance with the principles of the sharia. This is why it is very important to see through the impact of this cooperation from the socioeconomic development bases, based on the projects identified in the previous chapter.

Chapter four studies the challenges face by this cooperation, it focuses on the issues that stand as constraints to the socioeconomic development process, put in place by the Cameroon government and the Islamic Development Bank Group. The second part of the chapter enumerates some recommendations to both the government of the Republic of Cameroon and the IsDBG so as to facilitate and gear the development projects and cooperation in Cameroon and area of study in particular.

## **CHAPTER ONE**

### **BACKGROUND OF STUDY**

#### **Introduction**

In the first chapter of our research work, we present the general background to the study, before the cooperation between the republic of Cameroon and the Islamic Development Bank Group (IsDBG). This first part assesses the origin of this cooperation, presentation of the bank and in evaluation of the financing portfolio in Cameroon. The second part will present the background of our area of our study, that is the geographical setting and the socioeconomic background of the Adamawa region. This presentation will begin by giving the general profile of the Adamawa Region. This is very important because to know or evaluate the development of an area, one must know both the physical and human factors that are directly connected to its development. Both determine the activities that can be suitable for that area. On the other hand, this clearly shows that this chapter will be divided into two sections. The first section presents the Islamic Development Bank Group (IsDBG) and its cooperation with Cameroon, while the second section will give a general presentation of the Adamawa Region.

#### **I. Emergence, Entities and Cameroon's Admission into IsDBG**

This part, as the title indicates is going to examine the Islamic Development Bank Group. This examination is based on its emergence, entities and the admission of Cameroon into the bank. For a good understanding, we are going to start with the emergence of the bank group.

##### **A. Emergence of the Islamic Development Bank Group**

The Islamic Development Bank Group, a specialized institution of the Organization of Islamic Cooperation (OIC), is an international financing institution. The IDB Group was established in accordance with Articles of Agreement done at the city of Jeddah, in the Kingdom of Saudi Arabia on 12th August 1974, signed and ratified by all member countries. It was founded in 1973 by the Finance Ministers of member states at the first Organization of the Islamic Conference (now called the Organization of Islamic Cooperation) with the support of the king of Saudi Arabia at the time (Faisal), and began its activities on 20th October 1975. Its vision is to become by the year 2019 a World Class International Development Bank, inspired by Islamic Principles that has helped significantly in the landscape of comprehensive human development in the Muslim world and helped restore its

dignity.<sup>71</sup> There are 57 shareholding member States of the IsDB Group.<sup>72</sup> The IDB Group is a Specialized Institution of the OIC.

The Organization of Islamic Cooperation (OIC), was first known as the Organization of the Islamic Conference, was the second - largest intergovernmental organization in the world with 57 members States. It covers four continents which are: Africa, Asia, Europe and Latin America. The OIC is the collective voice of the Muslim world in the spirit of promoting international peace and harmony among various peoples of the world. The organization has institutions, which implement its programs. The OIC headquarters is in Jeddah, Kingdom of Saudi Arabia, it was established by the first ever meeting of Islamic Conference of Foreign Minister (ICFM) in 1970.<sup>73</sup>

The Islamic Summit is the supreme authority of the OIC that includes Kings and Heads States and Governments of Member States. It is convened once every three years to deliberate, take policy decisions, and provide guidance on issues pertaining to the realization of its objectives. The Islamic Summit is followed by the Council of Foreign Ministers that meets once a year and considers the means for the implementation of the OIC's general policy by adopting decisions and resolutions and reviewing progress in the implementation of decisions and resolutions adopted during previous Islamic Summits and Councils of Foreign Ministers. The General Secretariat is the OIC's executive organ and is entrusted with implementing the decisions of the OIC decision - making bodies.<sup>74</sup> It is headed by a Secretary General and various departments such as: Department of Political Affairs and Muslim Minorities; Department of Economic Affairs Department of Science and Technology and the Department of Legal Affairs just to name a few.

The OIC has specialized institutions such as the Islamic Educational, Scientific and Cultural Organization (ISESCO). this is an international organization with a core mandate to strengthen and promote cooperation among the Member States in the fields of education, science, culture and communication. The International Islamic News Agency (INA) has as objective to develop close and better relations between member States in the Information field and to promote contacts and technical cooperation between news agencies of member

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<sup>71</sup> Islamic Development Bank Group (2013), "Islamic Development Bank Group in brief «, pp.1-2. [www.idb.org](http://www.idb.org) Accessed 19th December 2021.

<sup>72</sup> OIC & its Organs and Institutions (2016), " A brief on the organization of Islamic cooperation (OIC) and its institutions «, Jeddah: Kingdom of Saudi Arabia, p.1. [www.oic.org](http://www.oic.org) Accessed 19th December 2021.

<sup>73</sup> Politics Daily Sabah (13th April 2016), " History of the Organization of Islamic Cooperation " ISTANBUL

<sup>74</sup> IDB Organizational structure (2016), " IDB Chart " Accessed 13th December 2021.

States as well as to work for a better understanding of Islamic peoples and their political, economic and social problems.

Also, the Islamic Development Bank Group (IDB Group) is one of the specialized institutions of the OIC on which this work focuses. The purpose of the Bank is to foster the economic development and social progress of Member States and Muslim Communities individually as well as collectively in accordance with the principles of the sharia. The functions of the IsDB Group are to provide equity participation and grant loans for productive projects and enterprises. It also gives financial assistance to member states in other forms for their economic and social development and to foster foreign trade among member countries. The IDB Group has five entities which are: IsDB, IRTI, ICIEC, ICD and ITFC each of which will be explained subsequently.

### **1. Membership**

The membership of the IsDBG consists of 57 countries. The basic condition for membership is that the prospective member country should be a member of the Organization of Islamic Cooperation (OIC); pay its contributions to the capital of the bank and be willing to accept such terms and conditions as may be decided upon by the IDB Group Board of Governors.<sup>75</sup> Ranked on the basis of paid - up capital, major shareholders include: Saudi Arabia (26.57 percent), Libya (10.66 percent), Iran (9.32 percent), Egypt (9.22 percent), Turkey (8.41 percent), United Arab Emirates (7.54 percent), Kuwait (7.11 percent), Pakistan (3.31 percent), Algeria (3.31 percent). and Indonesia (2.93 percent). According to the decision of the 38th Annual Meeting of the Board of Governors, the authorized capital of the IsDB Group was raised to ID<sup>76</sup>100 billion (approximately US \$ 150 billion) and its subscribed capital to ID 50 billion (approximately US \$ 75 billion). Capital Pursuant to the decision of the Board of Governors in their 31<sup>st</sup> " Annual Meeting held in Kuwait in May 2006, the Authorized Capital of the IDB was doubled from ID 15 billion to ID 30 billion. The

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<sup>75</sup> Board of Governors, is a Special Meeting held in Jeddah on 4 July 1992, decided to increase the authorised capital stock of the Bank ID 6000 million (Islamic Dinars Six Thousand Million) and the subscribed capital stock of the Bank to ID 4000 million (Islamic Dinars Four Thousand Million), vide resolution No. BG (SM) 3-413. During its 23rd Annual meeting in Cotonou on 18 November 1998 the board adopted Resolution No.BG/3-419 increasing the subscribe capital of the Bank to ID 4.1 Billion. Later, during its 26th Annual Meeting in Algiers on 24 October 2001, the Board decided to increase the authorised capital by ID 9 Billion to ID 15 Billion and the subscribed capital by ID 4 Billion to ID 8.1 billion (vide Resolution No. BG / 5-422)

<sup>76</sup> ID means Islamic Dinar is equivalent to one unit of Special Drawing Rights of the International Monetary Fund.

Issued Capital was also increased from ID 81 billion ID I5 billion; of which ID 13.87 billion has been subscribed with ID 3.07 billion paid - up as the end of 2007.<sup>77</sup>

## 2. Head Office and Regional Offices

Headquartered in Jeddah, the Kingdom of Saudi Arabia, and the IsDBG has four Regional offices: Rabat, Morocco (1992), Kuala Lumpur, Malaysia (1994); Almaty, Kazakhstan (1997), and Dakar, Senegal (2008). Three country gateway offices which are: Ankara, Turkey, Jakarta, Indonesia and Abuja, Nigeria. Sixteen Field Representatives in 16 member countries: Afghanistan, Azerbaijan, Bangladesh, Burkina Faso, Cameroon, Chad, Guinea, Libya, Iran, Mali, Mauritania, Pakistan, Sudan, Turkmenistan, Uzbekistan, and Yemen. The IDB Group financial year is the lunar Hijra Year (H).<sup>78</sup> The accounting unit of the IDB Group is the Islamic Dinar (ID) which is equivalent to one SDR Special Drawing Right of the International Monetary Fund. The official language of the IDB Group is Arabic, but English and French are additionally used as working languages.<sup>79</sup> The IsDBG supervised its activities through the above offices. The Group is represented in Cameroon by a field representative. He supervised the Bank operations through the project management units and these units have their focal points in the Adamawa Region.

## 3. Operation Pattern

The IDB Group operates under the legal framework of its "Articles of Agreement for example in article 1 it states. "The purpose of the Islamic Development Bank (here in after called the Bank), shall be to foster economic development and social progress of member countries and Muslim communities individually as well as jointly in accordance with the principles of Sharia."<sup>80</sup> A Muslim's life is ideally ruled by Islamic religious laws, the sharia. Literally, the word sharia can be translated as " the path that leads to the spring."<sup>81</sup> Figuratively, it means ' a clear path to be followed and observed. Islamic religious law springs from various sources. Separate attention is paid to the question of how Muslims living among a non - Muslim majority should observe the sharia.

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<sup>77</sup> www.isdb.org (2016), " Members of Islamic Development Bank Group and share capital «, Accessed, 20 November 2021.

<sup>78</sup> H means the Islamic lunar calendar refers to as Hijra calendar

<sup>79</sup> Islamic Development Bank Group (2013), " Islamic Development Bank Group in brief, p.3. Accessed, 6 November 2021. " Islamic Development Bank (1974), " Articles of Agreement " p.3.

<sup>80</sup> Ramadan, Tariq (2004), *Western Muslims and the Future of Islam*, New York: Oxford University Press, p.31.

<sup>81</sup> " Muslims do not universally agree on these chains. Shiites in particular have their own traditions, handed down, though they also accept part of the Sunni tradition. The most authoritative collections of ahadith are those by Bukhari, or Muhammad ibn www.gcu.edu .pk/Library/islam.htm lumail al - Bukhari and Muslim, or Abul Husain Muslim bin al - Hajjaj al - Nisapuri See www.halalco.com and "

Primary Sources of Islamic Law are: The Quran itself, which, Muslims believe, was revealed to the Prophet Muhammad, also called the Messenger of God, by the angel Jibril. The second one is the Sunna, that is, the deeds, utterances and tacit approvals of the Prophet, as related in the traditions, handed down. Through a dependable chain of transmitters.<sup>82</sup> And the secondary sources of Islamic Law: consensus and analogy. The underlying idea of consensus as a source of law is that truth is safe with the community of believers.<sup>83</sup> Support is provided by the tradition according to which Muhammad said that "my community will never agree on an error."<sup>84</sup> Analogy is the second important secondary source of Islamic law. It proved ruling on situation not covered in the Quran and Sunna, for instance the Quran prohibits the use of wine, and any product of similar harmful effects is assumed to fall under the prohibition as well.<sup>85</sup> Note that this is not a critical study of the origins of Islamic law. We try to understand the Muslim view of Islamic law.

#### 4. Group Activities

Activities of the IDB Group are involved in a wide range of specialized and integrated activities in the following areas: Development assistance;<sup>86</sup> Resource mobilization; Public and private sector financing; Investment; Trade financing; Insurance services; Information services; Research and training in Islamic economics and banking; Technical assistance for capacity-building; Technical cooperation among member countries; Scholarships for students in member countries and Muslim communities in non-member countries; Debt relief; and Emergency relief.

For enhancing the effectiveness of its operations, the IsDBG put in place rules that guide member states partnership with its specialized institutions. The Member Country Partnership Strategy (MCPS) remains the primary tool of engagement with member countries. In addition, the IDB Group is building on partnerships and collaborations with institutions such as Bill and Melinda Gates Foundation and initiating Sustainable Village Program (SVP).<sup>87</sup> The IsDBG Group has institutionalized south - south cooperation through Country Based Exchanges or Reverse Linkage (RL). Portfolio Monitoring and Reporting was improved to become more responsive to country needs. Field presence was also enhanced

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<sup>82</sup> C. Kenneth, *The call of the Minaret*, Oxford University Press, New York, 1964, p. 145.

<sup>83</sup> E. L. John, *The Oxford Dictionary of Islam*, New York: Oxford University Press, 2003, p.134.

<sup>84</sup> C. Kenneth, *The call of the Minaret ...*, p.145.

<sup>85</sup> Islamic Development Bank Group in Brief (May 2013), p.1-2. [www.idb.org](http://www.idb.org) Accessed 11 November 2021.

<sup>86</sup> Islamic Development Bank "The Islamic Development Bank Vision 1440: A Vision for human dignity", Dubai United Arab Emirates, 2006

<sup>87</sup> K.M. Tatah, "Islamic Development Bank Group cooperation (IsDBG) and the Financing of Project in Cameroon" IRIC,2017, p.22.

through the opening of new gateway offices and enhancing existing regional offices in order to serve member countries more effectively and efficiently.<sup>88</sup> After the presentation of the IsDBG Group, the next sub section discusses its various entities.

## **5. Principles and Financing of the IsDBG**

The IsDB Group was the first international financial institution to committed itself, the Bank conducted its activities in conformity with the sharia. As a result, the prohibition of interests in Islam and its implementation has motivated certain conceptual and operational features, which distinguish the IsDB Group from other international development banks and other institutions having simulate purposes. The IsDB Group tripled its authorized capital to better serve Muslims in member and non - member countries.<sup>89</sup> The Bank has received credit ratings of AAA from Standard and Poor's, Moody's and Fitch.<sup>90</sup> The IsDB Group is an observer at the United Nations General Assembly. The Bank is authorized to accept deposits and to mobilize financial sources only through sharia compatible modes and is authorized to levy a service fee to cover its administrative expenses instead of working on the basis of interest. The major source of the Bank's finance has been the capital subscriptions of its members. Repayment of existing lines of credit enabled to support the activities of the IsDB Group after the initial capital injections. As the bank is providing temporary assistance rather than making grants, the capital is revolving and replenishes itself. This point will be divided into two which are: purpose, scope and function as on one hand and finance of IsDB Group on the other hand.

## **6. Purpose, Scope and Function of the IsDBG**

This part is going to presents the principles of IsDBG, its objective, structure and functions. This will permit us to more understand the Bank and why and how it functions with member states.

### **6.1. Purpose**

The purpose of the IDB Group was to foster the economic development and social progress of member countries and Muslim communities individually as well as jointly in accordance with the principles of Islamic Law. In these perspectives, the mission of IDB Group was to promote comprehensive human development, with a focus on the priority areas

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<sup>88</sup>. Tatah, "Islamic Development Bank Group..."

<sup>89</sup> Economic and Policy Department, Chief Economist Complex, IDB

<sup>90</sup> IsDB in Brief, "IsDBG and Cameroon 1975-2019"



of alleviating poverty, improving health, promoting education, improving governance and prospering the people. To reach these specifics, the Bank mobilized financial resources using sharia compliant modes and provides technical assistance to member countries, including provision of training for personnel engaged in developmental activities in member countries.<sup>91</sup>

## **6.2.Scope**

The Islamic Development Bank Group was aimed to improved sustainable development indicators in member countries whose private sector was a key factor that complements the role of governments and helps lighten their developmental burden, it allowed them to carry out their prime missions. The IsDB Group foresees different ways of financial involvement with its clients from the ways of the conventional multinational development banks. The equity participation and profit sharing functions of the bank together with the sharia implied " restrictions on the powers of the Bank in so far as accepting deposits, raising funds and suitably investing funds not needed in its operations are concerned. There are some of the major issues that the Bank had to consider in its planning stages. Among activities undertaken by the IsDB Group there are participation in equity capital of productive projects, investment in economic and social infrastructural projects, the promotion of foreign trade, primarily in capital goods and acceptance of deposits or the raising of funds in any other manner.<sup>92</sup>

## **6.3.Functions**

The main functions of the Bank were to participate in equity capital and grant loans for productive projects and enterprises besides providing financial assistance to member countries in other forms for economic and social development. The Bank was also required to established and operate special funds for specific purposes including a fund for assistance to Muslim communities in non - member countries, in addition to setting up trust funds. One of the objectives of the IsDB Group was to improved and enhanced the level of intra trade among its member countries from the developing world. Therefore, the Bank assists in the

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<sup>91</sup> Islamic Development Bank Group (2015). " Development effectiveness review, Jeddah: Kingdom of Saudi Arabia, p.vi.

<sup>92</sup>. " Islamic Development Bank " The Islamic Development Bank Vision 144011 A Vision for human dignity " Dubai United Arab Emirates, 2006 pp.1-4

promotion of foreign trade among Muslim countries, by providing financial assistance to member countries in non - member countries and by developing human capital.<sup>93</sup>

Furthermore, one of the Bank's missions was to undertake research to enable the economic, financial and banking activities in Muslim countries to conform to the sharia and develop Islamic finance as a competitive advantage. In fact, thanks to the role played by the IsDB Group, the Islamic banking world has stepped up efforts to standardize regulation and supervision. The Bank plays a key role in developing internationally acceptable standards and procedures and strengthening the sector's architecture in different countries.

Unlike other multilateral financial institutions, the IsDB Group financed its operations through a number of modes of finance that are compatible with sharia. Loan financing is mainly intended for social, economic and infrastructural projects that are unlikely to be revenue generating and have a long implementation phase. These include schools, water supplies, health centers, hospitals, rural electrification, roads, ports, airports, irrigation schemes and land development. The IDB Group has been successful in applying Islamic principles in the field of finance despite the fact that the benefits to the poorer Islamic countries have been limited. It plays a central role in the development of the Islamic financial sector globally through cooperation with central banks, with national development banks and financial institutions and with regional and international financial agencies.

In fact, regular meetings are held between the Governors of the central banks and the representatives of OIC member countries to discuss ways and means of improving cooperation among the financial institutions of member countries.<sup>94</sup> The IsDB Group also expands cooperation with the national development banks of the member countries to grant lines of equity, lines of leasing and lines of instalment sales to these banks so that they can advance finance to viable local projects. This provides the banks with hand currency and facilitates financing operations for the IsDB Group. The Bank equally helps to promote a greater flow of resources to its member countries from other financial agencies, through its co - financing arrangements with regional and international financial institutions such as OPEC Fund, the BADEA and the Arab Fund for Economic Aid and Social Development.<sup>95</sup> The above financial institutions together with the IsDBG financed development projects in the Adamawa Region.

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<sup>93</sup> Islamic Development Bank " The Islamic Development Bank Vision 144011 A Vision for human dignity " Dubai United Arab Emirates, 2006 pp.1-4

<sup>94</sup> *Ibid.*

<sup>95</sup> *Ibid.*

## 7. Finance of the IsDB Group

The IsDB Group Financing the Bank extends loans to its member countries for the financing of infrastructural and agricultural projects. These projects included roads, canals, dams, schools, hospitals, housing, rural development, just to name a few both in the public and private sectors. With an impact on the economic and social development of the member countries concerned and are accorded priority by the Governments concerned. Such loans, in conformity with the sharia, are interest - free and the Bank recovers its administrative expenses by levying a service fee.<sup>96</sup> The Bank Group operates according to the Islamic principles. The principles of sharia that governed Islamic banking are: The Prohibition of interest in all financial transactions, such as: interest in debts, interest in sales, including forward currency deals and future exchanges and Participation in profit and loss sharing, since return is not guaranteed in an Islamic transaction.

The IsDB Group does not borrow from the market and its operations are sustained by share - holders ' capital, retained earnings and funds generated internally through its foreign trade and project financing operations. The IsDB Group finances trade and developmental projects both for the public and private sectors, finances large and medium sized projects and small enterprises in the member countries. In non - member countries the IsDB Group supports Islamic communities by providing scholarships and training facilities. Through the Islamic Research Training Institute (CTT), the IsDB Group conducts research on Islamic topics having modern day relevance.<sup>97</sup>

### 7.1. Projects Financing Strategy

The IsDBG projects financed were based on the strategic framework of the IsDB Group. The fight against poverty which is the overriding objective of the IsDB Group requires a multi - pronged approach. As a general rule of thumb, high and sustained economic growth was required to reduced poverty, assuming that such growth (The level of economic growth required to reduce poverty by half in the year 2015 (as per the MDGs) was estimated at a robust 74 percent for IsDB Group member countries in Africa for the period 2000-2015) was matched with a " fair " redistribution of wealth and deliberate moves by governments that targeted the poor segments in the society. This targeting included labour - intensive growth strategies, investment in human capital (for the poor) and safety nets for the

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<sup>96</sup> [www.indh.oraidim.brains financing strategies](http://www.indh.oraidim.brains financing strategies), Accessed 20 December 2021

<sup>97</sup> *Ibid.*

vulnerable groups.<sup>98</sup> Projects by mode of financing will be treated under the following main mode: concessional and ordinary mode of financing.<sup>99</sup> Concessional facilities that the IDB Group provides for financing development in its Member Countries are:

## **7.2.Loans**

Long -term concessional facility of the IsDB Group is provision of finances for developmental projects mainly in basic social infrastructure and rural development in its Member Countries. The IsDB Group charges a service fee to cover its administrative expenses. The different types of loans are as follows: Ordinary Capital Resources (OCR) Loans. These loans are classified into 2 types depending on their range of activities. The source of funds for these loans is the IDB's Ordinary Capital Resources (as defined in Article 9 of the IDB Group's Articles of Agreement) <sup>100</sup>Ordinary Loans. Long - term concessional loans provided for financing development and infrastructural projects

Furthermore, Technical Assistance (TA).<sup>101</sup> Loans with soft terms to assist Member Countries in obtaining consultancy services to conduct feasibility and other such studies for major projects. Islamic Solidarity Fund for Development (ISFD) loans. Loans with soft terms mainly directed at projects and programs that aim at poverty alleviation, achievement of Millennium Development Goals (MDGs) and micro - finance programs in various sectors (education, health just to name these) in the Member Countries, especially Less Developed Member Countries (LDMCs). Approval: Following a formal request from the Borrower, the Bank processes the request and approves to provide a loan to the Borrower. Signature: The Bank and the Borrower sign a Loan Agreement. Effectiveness: The Borrower provides effective documents to the Bank which reviews the documents and declares their effectiveness. Project implementation begins. Procurement: The Borrower signs a contract with a supplier for procurement of goods / services. Disbursement: The Borrower requests the Bank for disbursement. The bank disburses to the supplier directly. Repayment Schedule: At the end of the Grace period, the ' Final repayment schedule ' is confirmed between the Bank

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<sup>98</sup>Vivi Alatas, (2004), " Poverty Reduction, a Main Challenge in Islamic World, " The International Conference of Islamic scholars Jakarta, Indonesia, p.23-25.

<sup>99</sup> Islamic Development Bank ( 2014 ) . " Islamic Development Bank : Mode of finance " , Jeddah Kingdom of Saudi Arabia p.13-16 [www.sh.org/mode-of-financing-projects-by-idb-group](http://www.sh.org/mode-of-financing-projects-by-idb-group) , Accessed 20 December 2021

<sup>100</sup> [www.sh.org/mode-of-financing-projects-by-idb-group](http://www.sh.org/mode-of-financing-projects-by-idb-group) , Accessed 20 December 2021

<sup>101</sup> Islamic Development Bank . " Islamic Development Bank: Mode of finance " , Jeddah Kingdom of Saudi Arabia 2014 p.13-16

and the Borrower. Repayment: The Borrower initiates repayment of the loan to the Bank based on the terms and conditions that was agreed on.<sup>102</sup>

The Bank charges a service fee to cover its administrative costs. It ranges from a minimum of 0.75 percent up to a maximum of 2.00 percent per annum (OCR: 1.75 percent - ISFD: 2.00 percent) of the principal amount. All loan amounts are to be repaid in semi - annual, equal and consecutive instalments throughout the tenure of repayment. The service fee accumulates for payment immediately upon signature of the Loan Agreement, up to a maximum of 4 percent of the total service fee until the first disbursement. The request for the first disbursement is required to be submitted within six months from the date of effectiveness, failing which the project is liable for cancellation.<sup>103</sup>

### **7.3.Grants**

Technical Assistance (TA) Grant: These grants are provided for technical assistance and capacity building activities in the IsDB Group's Member Countries, with priority given to Least Developed Member Countries (LDMCS). Special Assistance (SA) Grant: These grants are provided for social projects (schools, hospitals just to name these) for the exclusive benefit of Muslim communities in Non-Member countries. They are also provided for disaster relief in Member Countries The request for the first disbursement is required to be submitted within six months from the date of effectiveness (which is the date of the signature of the Agreement), failing which the project is liable for cancellation. Anti - corruption and anti - fraud provisions are included in all legal documents. To ensure compliance, the IsDB Group has the right to audit and examine the records and accounts of all parties related to the project. Depending on the type of the project, the Agreement may provide for opening a Special Account in the country of the Recipient in accordance with the Guidelines for Opening a Special Account provided by the IsDB Group.<sup>104</sup>

### **7.4.Ordinary mode of financing**

Leasing, the Bank purchases the asset and leases it to the beneficiary for a specific period of time, up to 20 years. How it works at the IsDB Group operates the ' Lease - to - Own ' structure on a medium to long - term basis. The Bank remains the owner of the asset and lease instalments are not considered as debt. At the end of the rental period, the Bank

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<sup>102</sup> Islamic Development Bank. " Islamic Development Bank: Mode of finance ", Jeddah Kingdom of Saudi Arabia 2014 p.13-16.

<sup>103</sup> Islamic Development Bank. " Islamic Development Bank: Mode of finance ", Jeddah Kingdom of Saudi Arabia, 2014, p.13-16.[www.sh.org/mode-of-financing-projects-by-IDB-Group](http://www.sh.org/mode-of-financing-projects-by-IDB-Group), Accessed 20 December 2021.

<sup>104</sup> *Ibid.*

transfers the ownership of the asset to the enterprise as a gift. To provide for fixed assets and capital equipment (movable. assets in certain cases) such as machinery and equipment for projects the bank pays directly to the supplier. This Agreement provides for the terms and conditions of the Lease operation, including the mark - up rate, tenor of financing. Grant Agreement which provides for the transfer of the title of the Asset at the end of the Lease period. Agency Agreement: Through this Agreement, the Lessee is appointed to act as an agent on behalf of the IsDB Group, to procure the Asset. Service Agency Agreement: Through this Agreement, the Lessee is appointed to act as an agent on behalf of the IsDB Group, for the maintenance of the Asset. It includes the provisions for repairs and insurance of the Asset. <sup>105</sup>

Istisna'a,<sup>106</sup> a sale where an Asset is transacted before it comes into existence that is the asset is not available or existing at the time of concluding the agreement. The asset can be, for example, a road, hospital or electricity transmission network, to be delivered on a specific future date. A purchaser orders a manufacturer to manufacture a specific asset according to the purchaser's specifications and deliver it at a pre - agreed delivery date for a pre - agreed price, which is payable either in lump sum or instalments at any time as agreed. How it works at the IsDB Group operates Istisna'a on a medium to long - term basis, where the IsDB Group appoints the Purchaser (client) as its agent who gets the Asset constructed or manufactured. When the Asset is constructed or manufactured and accepted by the Purchaser, the Bank transfers the title of the Asset to the Purchaser. The Purchaser then pays the Sale price of the Asset in deferred payments.

Instalment Sale, a credit sale of an Asset, delivered on spot, in which the purchaser can pay the price of the Asset at a future date, either in lump sum or instalments. How it works at the IsDB Group, the IDB operates Instalment Sale on a medium to long - term basis, where the Bank purchases an Asset and sells it to the Purchaser (client) at an agreed Sale Price (cost plus a mark - up). The Purchaser pays the Sale Price in instalments. The ownership / title of the Asset is. transferred to the Purchaser on the date of delivery of the Asset. This is to provide for assets such as equipment and machinery for developmental

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<sup>105</sup> Islamic Development Bank. " Islamic Development Bank: Mode of finance ", Jeddah Kingdom of Saudi Arabia, 2014, p.13-16.[www.sh.org/ mode of financing projects by IDB Group](http://www.sh.org/mode%20of%20financing%20projects%20by%20IDB%20Group), Accessed 20 December 2021.

<sup>106</sup> *Ibid.*

projects. To ensure compliance, the Bank has the right to audit and examine the records and accounts of all parties related to the project,<sup>107</sup>

Profit Sharing, this instrument implies investing in a certain project together with another partner and both obtaining a percentage of the profit that corresponds to their respective investment profit sharing loss - bearing contract in which one party (the Bank) provides capital and the other party (enterprise) provides expertise to manage a business enterprise. Any profit earned is shared in a pre - agreed ratio and any loss is borne solely by the capital provider (the Bank), except in case of negligence and misconduct from the enterprise. Scope Investment in specific sector projects such as sustainable agriculture, renewable energy, youth employment programs just to name a few.

The financing mode and projects financing strategy above shows the mode and strategy the IsDBG used in financing development projects in Cameroon and the Adamawa region in particular and all of these are based on the Islamic principles

### **B. Islamic Development Bank Group Entities**

The IsDB Group is made of five entities which are: Islamic Development Bank (IsDBG); the Islamic Research and Training Institute (IRTI); Islamic Corporation for the Insurance of Investment and Export Credit (ICIEC), Islamic Corporation for the Development of the Private Sector (ICD) and International Islamic Trade Finance Corporation (ITFC). Each of these entities will be explained below and their various objectives respectively.

The Islamic Development Bank (IsDBG) was established in 1975 in fulfilment of the Declaration of Intent issued at the Conference of Finance Ministers of Muslim Countries held in Jeddah in 1973.<sup>108</sup> The membership of IsDBG stands at 57 countries from four continents Africa, Asia, Europe, and South America. To become a member of the IsDBG, a country had to achieve certain conditions. First, become a member of the Organization of Islamic Cooperation (OIC); second, pay the first instalment of its minimum subscription to the Capital Stock of IsDBG; and third, accept such terms and conditions that may be decided by IsDBG Board of Governors. Its objective is to foster the economic development and social progress of its member countries and Muslim communities in non-member countries

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<sup>107</sup> Islamic Development Bank statistic reporting to the OECD Development Assistance Committee (DAC) (March 2014). pp.1-3. [www.cod.orzidactats](http://www.cod.orzidactats). Accessed 21 November 2021.

<sup>108</sup> Islamic Development Bank Group ( 2013 ), " Islamic Development Bank Group in brief , p.3 . Accessed 19 December 2021.

individually and collectively in accordance with the principles of the sharia. To fulfil this objective, it provides financial resources through different modes of financing to finance developmental activities in member countries as well as in Muslim communities in non - member countries. It also, provides technical assistance for capacity building and scholarships for human capital development. It manages special funds and mobilizes resources through sharia - compatible instruments.<sup>109</sup>

### **1. Islamic Research and Training Institute (IRTI)**

IRTI was established in 1981 as the research and training arm of IsDB Group. It helps the Bank in discharging its functions in the fields of research and training assigned to it by its Articles of Agreements. It plays an important role in the transformation of IDB Group into a world - class knowledge - based organization by leading and sustaining the development of a dynamic and comprehensive Islamic financial services industry to support the socio - economic development of member countries.<sup>110</sup> As a center of excellence, IRTI conducts training, undertakes research, provides advisory services and enhances capacity building in basic and applied Islamic economics and finance.

The IRTI has the following objectives: Carry out research, training and knowledge - creation activities on Islamic economics, banking and finance, organize seminars and conferences on various subjects in collaboration with national, regional and international institutions; Carry out information management activities such as developing information systems for use in Islamic economics, banking and finance; and Maintaining data bases on experts as well as trade information and promotion. In all the IDB Group also published six research papers on various topics in Islamic Finance.<sup>111</sup> Since its beginning, IRTI has conducted numerous research studies and organized seminars and conferences in various member countries. It prepares seminar proceedings, lectures and articles, which are published in the IRTI Journal, entitled "Islamic Economic Studies."

### **2. Islamic Corporation for the Insurance of Investment and Export Credit (ICIEC)**

ICIEC was established in 1994 as the insurance of investment and export credit arm of IsDBG. Its membership comprises 40 IsDBG member countries from three continents: Africa, Asia and Europe. Objectives: To increase the capacity of trade transactions from the member countries of the Organization of Islamic Cooperation (OIC), and to facilitate foreign

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<sup>109</sup> [www.isdb.pilot.org](http://www.isdb.pilot.org). Accessed 19 December 2021.

<sup>110</sup> [www.irti.org/english/about](http://www.irti.org/english/about) IRTI Accessed 19 December 2021.

<sup>111</sup> *Ibid.*



direct investments into member countries and to provide reinsurance facilities to Export Credit Agencies (ECAS) in member countries.<sup>112</sup> ICIEC fulfils these objectives by providing appropriate sharia - compatible solutions: Export credit insurance and reinsurance to cover non - payment of export receivables resulting from commercial (buyer) and non - commercial (country) risks, and Investment insurance and reinsurance against country risks stemming mainly from currency inconvertibility and transfer restrictions, expropriation, war and civil disturbance, breach of contract and noncompliance with sovereign financial obligations. The ICIEC also manages IsDBG Investment Promotion Technical Assistance Program (ITAP), which was set up in 2005. The objective of ITAP is to unlock the development potential of member countries through a comprehensive and integrated program of foreign investment promotion and technical assistance. It provides advice to member countries on how to improve their investment climate, build the capacity of investment promotion agencies, and identify investment opportunities by organizing events designed to attract foreign direct investments.

### **3. Islamic Corporation for the Development of the Private Sector (ICD)**

ICD was established in 1999. At present, its membership comprises 53 IDB Group member countries from four continents: Africa, Latin America, Asia and Europe.<sup>113</sup> Its objectives are: to Support the economic development of its member countries through financing private sector development in accordance with the principles of Sharia; and Give advice to governments and private organizations to encourage the establishment, expansion and modernization of private enterprises. The ICD also has mandates for capacity building and creation of Islamic windows within conventional banks for example in Tunisia and Cameroon. In a bid to bring the activities of the private sector under a single entity, the ICD was assigned the management of the Unit Investment Fund (UIF) in 2008. The UIF mobilizes resources through the securitization of its leases and instalment sales to assets. It also complements IDB Group project financing and trade financing operations.<sup>114</sup>

### **4. International Islamic Trade Finance Corporation (ITFC)**

ITFC was established in 2007 and started operations in 2008. Its membership comprises 37 IDB Group member countries from three continents: Africa, Asia and Europe. ITFC is an autonomous entity established with the objective of enhancing trade in so doing improving

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<sup>112</sup> [www.icics.com](http://www.icics.com). Accessed 05 January 2022.

<sup>113</sup> [www.icd.ps.org](http://www.icd.ps.org) (2016) Accessed 05 January 2022.

<sup>114</sup> *Ibid.*

the economic conditions and livelihoods of people throughout the Muslim world. Its primary objective is to promote trade among OIC member countries. Besides, it acts as a facilitator in mobilizing private and public resources to attain its objective of fostering economic development through trade. ITFC's two main arms are: Trade Finance and Trade Cooperation and Promotion Program (TCPP). Its primary focus is to encourage intra - trade among OIC member countries.<sup>115</sup> It has the following as Objectives: Foster member countries ' trade and trade integration; Be approachable to customers ' needs with innovative sharia compliant solutions; Be the number one financier of choice for trade solutions; Deliver fair returns for shareholder.

As a member of the IsDB Group, ITFC has a unique access to governments in its member countries and it works as a facilitator to mobilize private and public resources towards achieving its objectives of fostering economic development through trade. The Corporation helps businesses in member countries gain better access to trade finance and provides them with the necessary trade related capacity building tools in order to help them compete successfully in the global market.<sup>116</sup>

## **5. Specialized Funds**

The Islamic Development Bank Group in its mission to assist members' states and Muslim community in non-member states put in place some funds generating billions of Islamic Dinars. These funds are named specialized funds, made up of Islamic Banks Portfolio for Investment and Development and Waqf fund both financed technical Assistance, promoting trade and social cases in member and non-member states

### **5.1. Islamic Banks Portfolio for Investment and Development**

The Islamic Banks Portfolio for Investment and Development (IBP) is a trust fund established under Article 23 of the Articles of Agreement of IsDBG and pursuant to the Memorandum of Understanding signed between IsDBG and 20 Islamic banks and financial institutions in 1987. Its objective is to mobilize liquid funds of Islamic banks and financial institutions and channel them for promoting trade and development in member countries, in accordance with the principles of the Shari'ah. IsDB, as a Mudarib,<sup>117</sup> manages the financing of the IBP which includes trade, leasing, instalment sale, equity, investment, profit-sharing,

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<sup>115</sup> [www.fb.me/conten/what-itfs](http://www.fb.me/conten/what-itfs). Accessed 19 December 2021.

<sup>116</sup> Islamic Development Bank Group (2013), " Islamic Development Bank Group in brief, pp.3-10.

<sup>117</sup> It is an Islamic finance technic the lender and borrower established a sharing profit partnership to undertake investment activity and cannot be invest in prohibited product.

and syndication. IBP has a fixed paid-up a capital of US Dollar 100 million and a variable authorized capital of US Dollar 280 million. In addition, it has access to funds of US Dollar 300 million placed by the IDB as a specific deposit. Up to the end of 1426H, the IBP has financed 305 operations for \$4.45 billion including syndicated financing initiated by itself. the Unit Investment Fund (UIF) was established in 1410H (1989). It pursues two main objectives: mobilization of resources for IsDBG and earning adequate return on investment for its unit holders. In its efforts to mobilize resources, the Fund aims at assisting IsDBG to source additional funds through the securitization of its lease and instalment sale assets. Cameroon-IsDBG Cooperation open the gate to the Adamawa region to benefit from this opportunity to boost it the socio-economic development

In addition, the Fund complements IsDBG by financing projects and Murabaha operations either directly or jointly with the Bank or its affiliates. The capital of the UIF has increased from \$100 million to US Dollar 325 million. Twenty institutional investors from 11 countries have subscribed to the Fund, which is listed on the Bahrain Stock Exchange. By the end of 1426H, the Fund had financed 185 operations for US Dollar 1.7 billion (ID1.1 billion).<sup>118</sup> The resources of the IBP are merged with the new entity ITFC. Awqaf<sup>119</sup> properties Investment Fund the Awqaf Properties Investment Fund (APIF) is a close-ended investment fund established in 1421H in pursuant to the Memorandum of Understanding between the IDB, Awqaf Ministries, and Institutions of member countries. Its objective is to develop and invest in awqaf real estate properties that are socially, economically and financially viable in member countries and Muslim communities in non-member countries. The Fund has been established for an extendable period of thirty years, unless terminated earlier, in accordance with the conditions laid down in its Regulations. The Fund is managed by the IDB as a Mudarib. Besides its own capital resources of US Dollar 57 million, APIF has access to US Dollar 50 million IsDBG's line of financing and technical assistance of US Dollar 250,000 for supporting the expansion of APIF activities. It has 12 participating institutions including IDB, ministries of Awqaf, Waqf organizations and Islamic banks.

Since inception, the Fund has approved 39 operations totaling \$198.9 million (ID148.5 million) in eight member countries and one non-member country. World Waqf Foundation the World Waqf Foundation (WWF) was established in Jumada Sani 1422H (2001) in collaboration with Waqf organizations – governments, NGOs, and philanthropists from

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<sup>118</sup> IDB Organizational structure (2016), " IDB Chart " Accessed 13th December 2021.

<sup>119</sup> Awqaf is charitable endowment (Waqf) receiving organisation. It invests endowment funds and spend only the income generated from.

private sector. The objectives of the WWF are to: (i) promote Awqaf with the view of contributing to the cultural, social and economic development of member countries and Muslim communities, and to alleviate hardship among the poor, as well as to sponsor and support Waqf organizations with expertise and coordination; (ii) promote organizations, projects, programs and activities in the educational, health, social, and cultural fields; (iii) provide support for studies and scientific research in the field of Waqf; and (iv) assist countries and organizations in drafting Waqf legislations. The WWF is composed of the Council of Waqifs (Endowers), Board of Trustees and the Executive Committee. The Council of Waqifs, like a general assembly, consists of contributors with endowments in excess of US Dollar 1 million. By the end of 1425H, fifteen organizations (governmental, NGOs, and private) the presence of these institutions in Cameroon are directly linked to our area of study.

## **5.2.Waqf Fund**

The Waqf Fund, formally called the Special Assistance Account, was set up in 1399H as a trust fund. Its total resources reached ID 903.5 million, consisting of the Principal Amount (ID 742.2 million), the Special Assistance (ID48.2 million) and the Least Developed Member Countries (LDMCs) Special Account (ID113.2 million). The income generated from the Waqf Fund is used for social development programs (mainly to finance the Special Assistance Program, the Scholarship program, and the Technical Cooperation Program (TCP)) as well as for financing the Islamic Research and Training Institute (IRTI).<sup>120</sup>

The activities of the Special Assistance program from the Waqf Fund cater to the needs of Muslim communities in non-member countries with particular emphasis on the social sectors like education and health. The program also aims at alleviating the suffering of communities afflicted by natural disasters in both member and non-member countries. Between 1399H and 1426H, the IsDBG has financed 1,126 special assistance operations for \$597.3 million in member and non-member countries. Since inception of the IsDBG Scholarship program for Muslim Communities in 1404H, the IsDBG has provided ID41.3 million (\$55 million) for 6,908 financially needy and students from 46 countries. For the IDB Merit Scholarship program for High Technology, which was established in 1411H, a total amount of \$12.4 million (ID9.3 million) was spent on 297 scholars including 170 Ph.Ds. For the M.Sc. Scholarship program for the Least Developed Member Countries, which was

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<sup>120</sup> *Ibid.*

established in 1418H, the IsDBG has financed 160 students for US Dollar 0.77 million (ID0.58 million).<sup>121</sup> The Waqf fund operations in the Adamawa Region is acted as an important key to the socio-economic development and poverty eradication.

### C. Cameroon's Admission into the IsDBG

The Organization of the Islamic Cooperation (OIC) also called the Organization of Islamic Conference is an international organization founded in 1969, consisting of 57 member states, with a collective population of over 1.5 billion people, with 53 countries being Muslim-majority.<sup>122</sup> It is the second largest Intergovernmental Organization after the United Nations. The *raison d'être* for establishing the OIC, however, was an aggression on Al-Aqsa Mosque in occupied East Jerusalem. On 21 August 1969, extensive damage was caused to the Al-Aqsa Mosque, the third holiest Islamic shrine, when a Jewish fanatic set the building on fire. The arson act caused anguished reactions throughout the Muslim world. On the same day, the Grand Mufti of Jerusalem reached out to Muslim heads of state requesting them to convene an emergency Islamic Summit to discuss the matter.<sup>123</sup>

It was as a result of this that the OIC was created in Rabat to the Kingdom of the Morocco, on the 25 September 1969, after the Criminal situation of al-Aqsa in Jérusalem occupied by Israel.<sup>124</sup> While the al-Aqsa fire is regarded as one of the catalysts for the formation of the OIC, many Muslims have aspired to a pan-Islamic institution that would serve the common political, economic, and social interests of the ummah (Muslim community) since the 19th century.<sup>125</sup> According to its charter, the OIC aims to preserve Islamic social and economic values; promote solidarity amongst member states; increase cooperation in social, economic, cultural, scientific, and political areas; uphold international peace and security in the world and Cameroon in particular.<sup>126</sup>

The cooperation between Cameroonian and the OIC in the economic and financial fields has developed through instruments such as the general agreement on economic, technical and commercial cooperation signed and ratified in 1978; the agreement on the promotion, protection and guarantee of investments signed and ratified in 1995; the

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<sup>121</sup> *Ibid.*

<sup>122</sup> B.A. Oumar, "Cameroon-OIC cooperation: the results of the foreign affairs between Cameroonian and the Arab states 1974-2018" *International Journal of Legal Development and Allied Issues*, Vol.6 N°5, 2020, pp. 260-281.

<sup>123</sup> M. Kramer, *Islam Assembled: The advent of the Muslim Congresses*, New York: Columbia University Press, 1986.

<sup>124</sup> [www.oic.org/creation-of-organisartionofislamicconference](http://www.oic.org/creation-of-organisartionofislamicconference) accessed on 24/02/2022

<sup>125</sup> *Ibid.*

<sup>126</sup> Oumar, "Cameroon-OIC cooperation..." 2020.

framework agreement on the system of trade preferences between member states.<sup>127</sup> Cameroon has, actively participated in negotiations aimed at establishing a system of trade and trade preferences among OIC member states.<sup>128</sup> These negotiations resulted in two legal instruments: The Memorandum of Understanding on the Preferential Tariff Scheme (PRETAS) and the Agreement on the Rules of Origin of Products. Cameroon ratified PRETAS by Decree that, several institutions play a major role in the development and strengthening of economic cooperation with the OIC<sup>129</sup>.

These were among others: the Islamic Development Bank Group (IsDBG); The Islamic Chamber of Commercial and Industry (CICI); the Islamic Center for the Development of Trade (ICDT); The Islamic Export Credit Insurance and Investment Guarantee Company; the Standing Committee for Economic and Commercial Cooperation (COMCEC) among member states (the 37th session of CFM, May 18-20, 2010 in Dushanbe, Tajikistan).<sup>130</sup> At the national level, the OIC contributes to the financing of several development projects. The Islamic Development Bank particularly plays a role, appreciated by the Cameroonian public authorities. Moreover, the very first project financed by this Bank, the day after its creation in 1975, was a Cameroonian project, namely the construction of the Song Loulou hydroelectric dam. The Islamic Development Bank Group (IsDBG) intervened through the granting of loans, technical assistance and private sector financing.

Concessional loans were generally granted for a repayment term of 20 years with a 10-year grace period, and an administrative charge of 0.7 percent. Non-concessional loans especially when it comes to the financing large scale projects. The conditions attached to this loan are: a repayment period of 15 years with 5 years' deferral and an administrative charge of percentages. Technical assistance, which consists of the Bank to providing know-how and or technical means to help in the development or implementation of policies or projects, or to help develop the capacities of institutions, organizations and human resources, responsible for carrying out these policies or projects. Several other projects were carried out thanks to the financial support of the (IsDBG), notably: Cameroon's economic crisis at the end of the 1980s made cooperation between Cameroon and the IsDBG less dense, particularly during the 1990s. However, the Cameroonian government compliance with its debt repayment schedules led its legal partners in their majority to decide to unfreeze the financing of current

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<sup>127</sup> K.M. Tatah, "Islamic Development Bank Group..." p.22.

<sup>128</sup> Oumar, "Cameroon-OIC cooperation..." 2020.

<sup>129</sup> *Ibid.*

<sup>130</sup> C. Zarour, 1989, Arab-African cooperation: review of a decade 1975-1985, Paris, L'Harmattan, p133.

projects, but also to again show increased interest in the country through the identification and financing of new projects.<sup>131</sup>

Since joining the Islamic Development Bank in 1976 (1396H) as a founding member, the Republic of Cameroon has received ID 546.92 million (US \$ 795.36 million) including three (3) Special Assistance Operations. Thirty - three ordinary operations amounting to ID 112.4 million (US \$ 147.1 million) have been completed and twenty - four operations amounting to ID 433.2 million (US \$ 646.43 million) are under implementation. The country has also received Trade Finance comprised of three operations totalling ID 34.2 million (US \$ 53.0 million). The Adamawa Region benefited an important part of thus IsDBG founding.

## **II. General presentation of the Adamawa Region**

This sub-section is devoted to the general presentation of the Adamawa Region of Cameroon. To better understand the development problems that were faced in the region, we further sub-divided this section into three, the geographical setting, early history and the socio-economic organization of the region. We are going to begin with the geographical setting.

### **A. Geographical Setting**

The geographical setting of an area is directly related to its development. The geographical factors that concern our study area are: the geographical location, soils, drainage, relief and climate. This section shall begin with the location of Adamawa Region.

#### **1. Location**

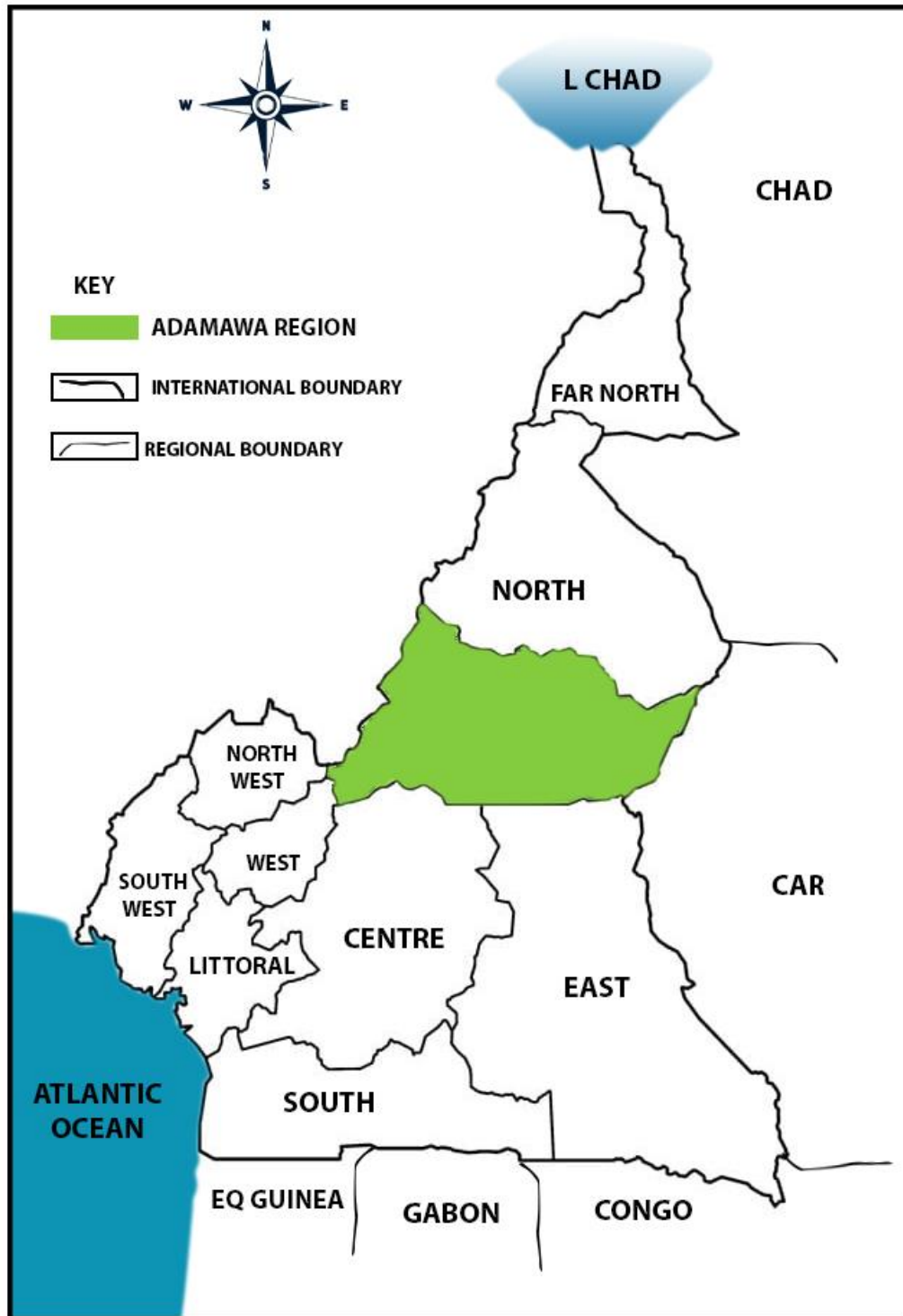
The Adamawa Region is a constituent region of the Republic of Cameroon. Before the advent of the IsDBG operations in the region, the region was part of the former north province. Until 1983, the region was part of the Northern Province. On August 22, 1983, the number of provinces increased to 10 following the division into three of the North (North Province, Far North Province and Adamawa Province). It borders the Centre and East regions to the south, the Northwest and West regions to the southwest, Nigeria to the west, the Central African Republic (CAR) to the east, and the North Region to the north. Regional capital is Ngaoundere and the region is subdivided into five (5) division that is: Djerem, Faro et Deo, Mayo Banyo, Mbere and Vina division.<sup>132</sup>

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<sup>131</sup> MINEPAT (DCMI) note generale de cooperationc ameroun – monde islamique. p. 2.

<sup>132</sup> Location of the Adamawa Region. <http://www.wikipedia.org>.

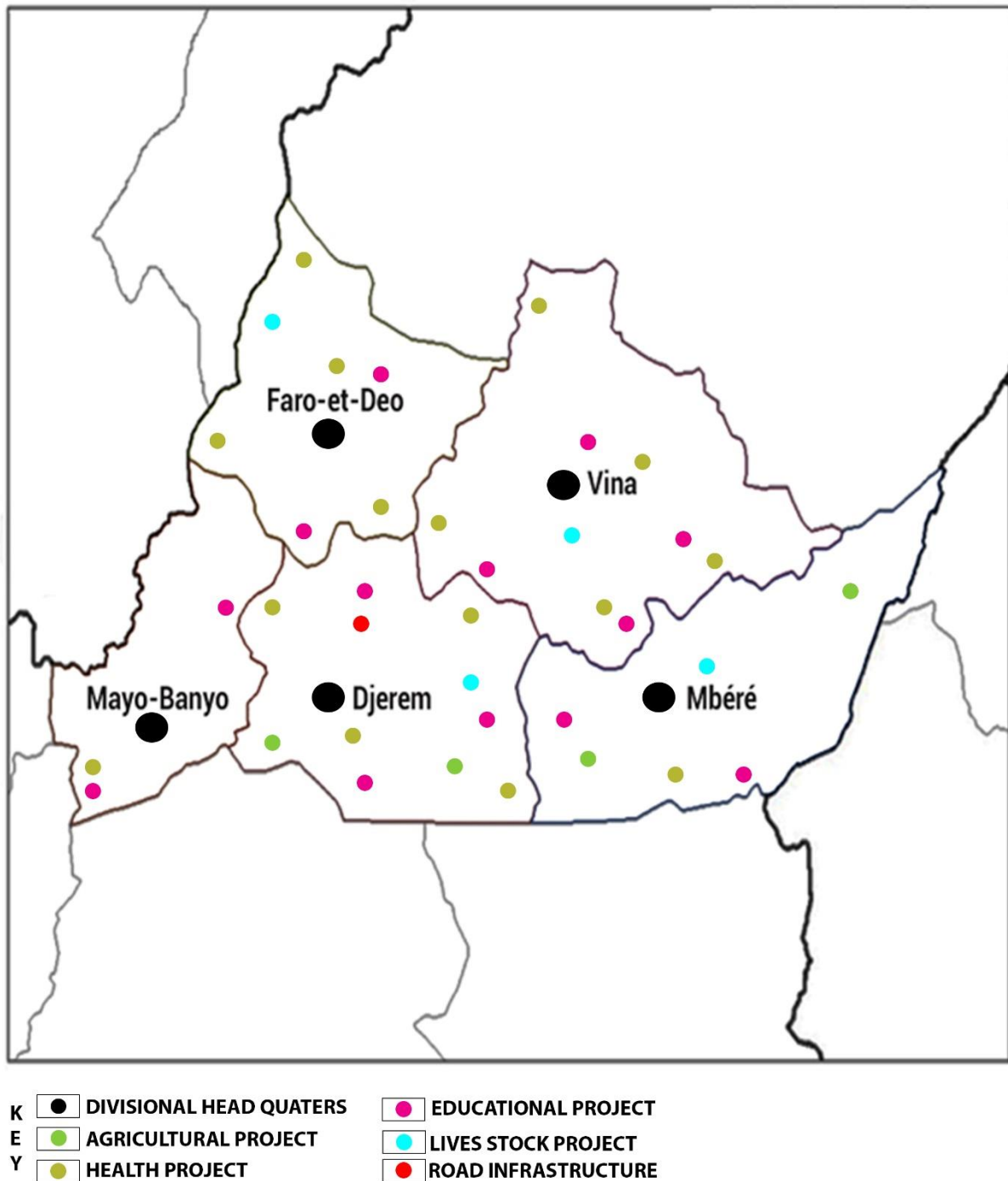
**Map 1 : The Republic of Cameroon locating the Adamawa Regio**



Adapted from, <http://www.wikipedia.org>



**Map 2: Sketch of the Adamawa Region locating various Division**



Adapted from, <http://www.wikipedia.org>

## 2. Soils

The Adamawa is one of Cameroon's most geologically diversified Region. The Gotel and Mambila Mountains at the border with Nigeria are largely composed of granite, which gives

way to crystalline and metamorphic rock such as mica, schists, and gneiss. These are often covered in volcanic basalt, a combination that dominates until the Faro River. East of this, granites once again prevail, though sedimentary rock forms the valley of the Mbéré River, and a zone of metamorphic rock surrounds this. The Lom River also rises in a region of metamorphic rock. Volcanic rock occurs in the northwest just east of the Gotel Mountains and northeast of Ngaoundéré, the provincial capital, along the border with the North region. Soils are mostly made up of brown or brownish-red laterites,<sup>133</sup> the result of the annual shift between dry and wet conditions and soil wash on the mountains. Iron and aluminium content is high, which causes hardpans, duracrust, or cuirasses to form near the surface due to oxidation. The soil of the Lom valley is a lightly evolved composition of raw materials, as is that directly northwest of the Mbakaou Reservoir and directly west of the Faro River.<sup>134</sup> The far northwest of the region has ferruginous soil instead, and many of the region's mountains, including the Gotels and Mambilas, contain mixtures of several soil types. From the above lines it is clear that the Region basement was rich in minerals but were not yet discovered. The soil was used only for agricultural and cultural activities which was not sufficient to its development. The soil in most part of the region were not fertile and agricultural production was low, there was the need to improve the quality of the soil for greater output.

### 3. Drainage and relief

The Adamawa is sometimes dubbed the "water tower" of Cameroon, since a large number of the country's rivers rise in the area. All of these fall into a tropical regime, with a period of high water from May to September during the rainy season, and a period of low water – or even complete dryness – from October to April. Some of these are subject to seasonal flooding as well, such as the Djérem in the area of the Mbakaou Reservoir.<sup>135</sup> The region's rivers fall into three different basins: those that ultimately flow into the Niger River, to Lake Chad, and to the Atlantic Ocean. The Mayo Deo River rises in the Gotel Mountains and then flows into the North region. The Faro River begins a short distance east of the Mayo Deo but follows a wide, arcing course east and north between the Vina division and the Faro and Deo division before entering the North region (the two rivers eventually join). Two major rivers lie in the Chad basin. The Mbéré rises north of the town of Meiganga and then flows northeast toward the border with the North region and the Central Africa Republic.

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<sup>133</sup> Neba, Aaron, Ph.D. (1999) *Modern Geography of the Republic of Cameroon*, 3rd ed. Bamenda: Neba Publishers.

<sup>134</sup> *Ibid.*

<sup>135</sup> M. WINTER, "Le niveau de Vie des Populations de L'Adamaoua" l'O.R.S.T.O.M. 1966.

The headwaters of the Vina River flow just north of Ngaoundéré before the river enters the North region. These two rivers eventually merge to form the Logone River. The Mbam, Kim, and Djérem are the major rivers of the Atlantic basin. The Mbam and Kim both rise in the southwest before flowing into the Centre region. The Djérem forms in eastern and western branches, which converge at the Mbakaou Reservoir. The river then flows south into the East region. Due to the reservoir (which holds two million cubic metres of water), the Djérem forms an important source of hydroelectric power for Cameroon. Finally, the Lom rises about 60 km east of Meiganga before flowing south into the East Province. The Djérem eventually becomes the Sanaga River, and these other rivers ultimately empty into it. A long history of volcanism has also created a number of crater lakes in the province, the results of collapsed volcanoes filling with water. Among the most well-known are Lakes Tison (Tyson, Tisson) and Mbalang near Ngaoundéré.<sup>136</sup> The drainage of the Region had a direct impact on its socio-economic activities like agriculture, fishing and also influenced on construction land and material. It also had direct link with communication network because bridges had to be constructed.

Powerful geothermal forces have shaped the Adamawa. The region begins to the south as part of the South Cameroon Plateau. The land rises gently but unevenly until about 6 degrees latitude. Here begins the Adamawa Plateau, a band of terrain that ranges from 1,000 to 2,000 m in altitude (averaging about 1,100 m) and stretches from Nigeria to the CAR. Altitude dips to as low of 500 m in the Djérem and Mbéré valleys and at the border north of Ngaoundéré.<sup>137</sup> The plateau continues to about 8 degrees north before descending to the Benué Depression in abrupt cliffs and active volcanoes (though this transitional zone is mostly in the North Province). Faults also cut across the area, the major one being the Cameroon Fault, dating from the Cretaceous Period. The Mbang Mountains follow this fault in a rough cut toward the east. Other mountains dot the province, as well. The Mambilas stretch into the extreme southwest from Nigeria and the Northwest and West Provinces. The Gotels are north of these along the border with Nigeria. All of these mountains form part of the Cameroon Ridge. Tchabal Mbabo, in the Gotels, is the highest peak at 2,460 m.

#### 4. Climate

The climate is a physical element that had great impact on the socio-economic activities of the Region. The region's high elevation lends it a relatively cool climate average between

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<sup>136</sup> Neba, *Modern Geography of the Republic of Cameroon...*

<sup>137</sup> Winter, *Le niveau de Vie des Populations...*

22 and 25 degrees Celsius. However, specific conditions vary between the South Cameroon and Adamawa Plateaus. The former experiences an equatorial climate of the Guinea type with four seasons: a long, dry period from December to May, a short, wet period from May to June, a short, dry season from July to October, and finally a long, wet season from October to November. The climate of the Adamawa Plateau is classified as tropical of the Sudan type. It has only two seasons; November begins the dry period, and April the wet. Rainfall here averages 900 to 1,500 mm per year and decreases further north.<sup>138</sup> May and June are the wettest, with occasional tornadoes; August is another rainfall peak. In addition, temperatures dip from November to January, as conditions similar to those that cause winter in temperate climates take at least a tentative hold. Temperatures rise due to the Harmattan beginning in January, reaching a high in April.<sup>139</sup> Torrential rains in May and June bring temperatures down once again. A third climate type characterizes the Adamawa's southwest corner (most of the Mayo-Banyo division). This region experiences an equatorial climate of the Cameroon type. Rainfall is within 1,500 to 2,000 mm with a long dry period followed by a long wet period.<sup>140</sup> This greatly influenced accessibility in the Region due to the heavy rain fall that rendered roads inaccessible for the population and the administrators. Thus a barrier on development activities.

#### **D. B. Early History**

This part shall examine the historical background of the people of the Adamawa Region. Their origin, migration and settlement of various ethnic groups that populated the region and we are going to start by presenting their origin and migration.

##### **1. Origin and Migration**

The ethno genesis of the Adamawa plateau is long and complex; it is beginning to be better known, but many aspects still remain in the shadows, or bathe in myth and legend. What is certain is that the Adamawa, the water tower of Central Africa, was for many peoples of Central and South Cameroon, a pole of attraction and a center of dissemination. Successive layers of peoples merged there, before setting off on a new migratory adventure, such as the Béti-Bulu who, having crossed the Sanaga, plunged into the equatorial forest. When, in the first decades of the 19th century,<sup>141</sup> the Fulani settled in the Hosere, most of the

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<sup>138</sup> WINTER, "Le niveau de Vie des Populations ..."

<sup>139</sup> *Ibid.*

<sup>140</sup> Neba, *Modern Geography of the Republic of Cameroon...*

<sup>141</sup> J. Boutrais, *peuples et culture de l'Adamaoua (Cameroun)*, Paris, l'ORSTOM, 1993. p.64

ethnic groups were constituted as such and had appropriated a relatively delimited geographical space.<sup>142</sup>

These groups, which we will refer to as paleo-nigritics, are multiple and varied. For the purposes of the study, we will limit ourselves to three of them: The Mbum, the Gbaya and the Vouté. The Mbum are the main ethnic group established on the Adamawa plateau before the arrival of the Fulani. Their origins are difficult to specify, the traditions relating to them being vague and questionable. A distant northern origin cannot be excluded, because in their traditions, the Mbum allude to the deluge which would have caused them to emigrate from one distant country. Other origin stories present obvious biblical reminiscences, relating to the Tower of Babel.

Indication that can be drawn from them is that the Mbum were autochthonous.<sup>143</sup> They were preceded by other groups, among which the Panyà people can be considered the oldest in the region. From the east, the Mbum are said to have migrated through the natural Darfur-Kordofan route, before reaching the Lake Chad Basin. A general surge of populations during the 16th century caused their withdrawal from the northern regions, towards Bénoué and then the Adamawa plateau.<sup>144</sup> If they were not indigenous, the Mbum were in the region for a very long time. It was thus possible to circumscribe a vast zone, between Tibati and Bagodo, east of Rey Bouba, around Betare Oya, with settlements throughout the Gbaya region, south of Upper Djerem and Mbéré.<sup>145</sup> A common historical tradition on origins, migrations and settlement thus constitutes the first foundation of the ethnicity of the Mbum

The origin of the Gbaya is the subject of controversy. A first hypothesis assigns them a Sundanese origin, in a region located between Lake Chad and the Benoue. This is opposed by the proponents of a southern focus, seen beyond the upper Sangha, in the Lobaye basin. On the other hand, the belief in an oriental origin is deeply rooted in the collective memory of the Gbaya.<sup>146</sup> Many stories of origin refer to the Nana basin, in the Central African region. In the first half of the 19th century, Gbaya migrations, no doubt ancient, were amplified under the pressure of slave raids organized from Darfur, Ouaddai and Baguirmi.<sup>147</sup> From then on, the displacements, which took place in a south - north direction, oriented towards the west, in

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<sup>142</sup>*Ibid.*

<sup>143</sup> E. Mohammadou, "Traditions historiques des peuples du Cameroun central" Cahiers d'études Africaines, vol. II, 1994, pp. 508-510.

<sup>144</sup> *Ibid.*

<sup>145</sup> *Ibid.*

<sup>146</sup> Boutrais, *peuples et culture de l'Adamaoua...*, p. 67

<sup>147</sup> *Ibid.*

the direction of the current territory of Cameroon. They came into contact with several peoples: Yangere, Laka, Mbum.<sup>148</sup> When in the 19th century, they were confronted with the Fulani, they were not yet territorially stabilized in the Adamawa, unlike the Mbum. Their way of life, based on hunting and gathering, allowed great mobility in space, over more or less short distances, depending on the circumstances.

The versions of the original traditions of the Vouté are numerous and sometimes contradictory, especially for the most distant sequences where it is difficult to distinguish between myth and historical reality. However, many testimonies overlap which locate the original home of the Voute to the east; these would have stayed in the Nilotic Sudan, then around Lake Chad.<sup>149</sup> From there, they undertook a long migratory march: a first group set off in a southerly direction, reached Bénoué, which it crossed, then settled in Faro. A second group headed west, reaching Kano and possibly Zaria in present-day Nigeria. From these centres, new migratory currents would allow the Vouté to invest the entire south-western part of the Adamawa plateau where the Wawa people had previously been established. In the first decades of the 19th century, they set up two bases there, Tihati and Banyo, from which they were able to ensure their progress towards the banks of an immense mythical river which fascinated them.<sup>150</sup>

The ethnicity of the fulani like that of the Mbum, was based on a multi secular historical depth. The most likely theories place their original home in the upper Nile,<sup>151</sup> where their distant ancestors would have stayed. A long migration led them during the Neolithic era to the still verdant Sahara. The drought led them to withdraw towards the south, in the region of Tekrour which constitutes a privileged framework of the ethno genesis of the Fulani: it is there indeed that the Fulani language (pular-ffulde) was developed; and it is from there that the second migratory wave set off which, between the 16th and 18th centuries, would lead them to invest all the regions favorable to breeding in the Sudano-Sahelian zone (Foutah-Djallon, Macina,<sup>152</sup> southern slope of the Chad Basin, Adamawa). In their migrations, the Pulani stayed in all the prestigious Empires of western and central Sudan: Ghana, Mall, Songhay, Kanem-Bornu.<sup>153</sup> If they invented nothing in the domains of the organization of the

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<sup>148</sup> *Ibid.*

<sup>149</sup> N. Mvoutsu, *L'histoire des Voute du Cameroun Central*, Yoko, 1985.

<sup>150</sup> *Ibid.*

<sup>151</sup> C.A. Diop, *Afrique noire précoloniale*, Paris, PrBsence Africaine, 1963,

<sup>152</sup> *Ibid.*

<sup>153</sup> Boutrais *Peuples et culture de l'Adamaoua...* p. 70.

State, of the armament and the conduct of the war, they had the patience to observe and the intelligence to quickly assimilate.

Also, many elements were integrated as a historical factor in the formation of the Fulani ethnic group. An important factor in the ethnicity of the Fulani is their conversion to Islam. This one is relatively recent because traditionally, this people of breeders in constant movement, adores the stars and some spirits. It was from the 18th century and especially in the 19th century that the Fulani put their neophyte zeal at the service of religious monotheism. Islam will have marked their collective consciousness so much that they sought an ideological alibi by invoking a hypothetical descent from Ogba ibn Nafi,<sup>154</sup> companion of the Prophet Mahomed and conqueror of Ifrigiya.

In the 19th century, the balance of power in the present Adamawa is clear: The Fulani, once pressured and humiliated by the leaders of the Paleonigrific groups, have reversed their social condition thanks to the jihad launched by Ousman dan Fodio. They now occupy, compared to the Mbum, Gbaya and Vouté, the position of dominant group and holder of the historical initiative.

## 2. Settlement

The Adamawa was sparsely populated. Large swathes of land are devoted almost entirely to the use of Fulani cattle herders, this pasture punctuated only by occasional settlements. The Cameroonian government has made efforts to persuade Fulani herdsmen to adopt sedentary ways, but the nomadic traditions show little signs of change. Because the savannah has been pushing south, however, there is now a substantial amount of immigration to the Centre and East Provinces. Ngaoundere was one of Cameroon's fastest growing cities due to its location at the terminus of Cameroon's north–south railroad. The modern city was thus a sprawling mass of winding streets surrounding the traditional town. It was also a microcosm of the province's ethnic diversity,<sup>155</sup> as representatives of most of the Adamawa's peoples can be found there. The Mayo-Banyo in the southwest has a slightly higher population density than the rest of the province, largely due to the highly concentrated Mambila and Konja of the Mambila Mountains and the Vute and Pere of the Gotel Mountains. The Pere were also known as the Kutin or Koutine, though this was in fact a

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<sup>154</sup> *Ibid.*

<sup>155</sup> A.H.M. Kirk-Greene, *Adamawa. Past and Present. An Historical Approach to the development of the northern Cameroon province.* Oxford University Press, London 1958. <http://www.google.com>.

highly derogatory term meaning "dogs" that was given to them by the Fulbe. The northern border also has a slightly higher population density than the Fulani interior.

### **E. C. Socio-economic Organization**

This part shall examine the socio-economic organization of the population in the region before 1999. This part will permit us to know the level of its socio-economic development and also to identify problems they encountered in their process of development. The first part of will present social organization.

#### **1. Social Organisation**

This sub part of socio-economic organisation shall be examining the social structure of the Adamawa Region. The social organisation of the region will base on the following factors: religion, education, health and cultural life, we shall begin with religion.

##### **1.1. Religion**

The people of the Adamawa Region like those of the north and far north regions practiced traditional religion though they believed in the super natural God before the Fulani djihad. Many of the tribes retain animist, or "pagan", beliefs, particularly in the mountains near the Nigerian border. The religious beliefs of the Mbum fall under animism.<sup>156</sup> Their migratory adventure was for a long time placed under the protection of a "great fetish", a sort of totem of the group. The disappearance of this totem would have marked, for the Mbum, the loss of the historical initiative and the dispersion of the group. The cults practiced by this people are related to agricultural activities and are of a propitiatory nature, with sacrifices of sheep and offerings of millet beer.<sup>157</sup>

Gbaya society steeped in a magico-religious universe populated by a multitude of spirits (so) and marked by the profusion of rites and symbols. In this society, the *labi* rite occupies a place of choice.<sup>158</sup> A secret and initiatory society and school of life, the *labi* is also a powerful socio-political organization. After years of retreat in the bush, the young initiates, shrouded in mystery and science, are promoted to the status of leaders: they direct migrations, choose sites for new villages and supervise hunting operations. In fact, the *labi*, which plays various functions, magico-religious, education and supervision, constitutes the

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<sup>156</sup> Froelich J.-C « Notes sur les Mboum du Nord Cameroun », Journal de la Société *des Africanistes*, n°29, 1959, p. 94.

<sup>157</sup> *Ibid.*

<sup>158</sup> Boutrais, *peuples et culture de l'Adamaoua...*, p. 68.



only coherent system.<sup>159</sup> The djihad of modibo Adama changed the religious situation in the region. Islam became the most influential religion in the Adamawa. The believed in one god “*ALLAH*” and the prophet Muhamed as servant and messenger of Allah.<sup>160</sup> This period marked the conversion of other tribes to islam. Islam was the religion followed by many in Adamawa, especially among the Fulbe majority.<sup>161</sup> Christianity has made many inroads through Europeans colonisation by Christian missionaries, though Christians are in a distinct minority.<sup>162</sup>

## 1.2.Education and Health

In Adamawa there were, in 1964-1965, 150 primary schools (78 official, 29 Catholic, 43 Protestant); these primary schools offered 312 classes for 13,840 pupils (10,339 boys and 3,501 girls) which gave a rate of 65 pupils in primary education per 1,000 inhabitants (the average for Eastern Cameroon was 144,70).<sup>163</sup> The Adamawa's education level was generally very low. The nomadic Bororo rarely send their children to school. Meanwhile, town Fulani often marry their daughters off early into puberty, and married girls do not go to school. Another obstacle was lack of schools and teachers. Most schools were located in larger towns or in the capital, meaning that students often must traveled long distances or stayed far away from home, particularly at the secondary level. The low education rate might have seen due to the total lack of schools in some villages, as well as by the distance to school and the lack of teachers in some schools. Several schools lack infrastructures, and most are dilapidated and poorly equipped. In some cases, the schools are supported by the students' parents or the village community. In addition, there are very few high schools and, given the transportation difficulties and lack of housing, those who want their children to pursue secondary studies generally must send them to school in the city and the economic condition of some parent acted as a barrier for children education.

Most of the Adamawa's towns had some form of health provider, if only a small clinic. The capital also had hospital. The region's major health concern was lack of sanitation.<sup>164</sup> the IHCs in the villages were very rundown and suffer from lack of medical equipment and personnel, hence the constant reliance on the large health centers. The poor condition of the

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<sup>159</sup> *Ibid.*

<sup>160</sup> E.Mohammadou, *Les royaumes foubé du plateau de l'Adamaoua*, Tokyo, 1978, p. 242.

<sup>161</sup> Boutrais, *peuples et culture de l'Adamaoua...*, 1993.

<sup>162</sup> H. Adama, *De l'adamawa à l'Adamaoua : histoire, enjeu et perspectives pour le nord Cameroun*, Harmattan, 2014. P.10.

<sup>163</sup> Winter, *Le niveau de Vie des Populations...*, 1966.

<sup>164</sup> Ministère de l'Économie, de la Planification et de l'Aménagement du Territoire/ Rapport régional de progrès des objectifs du millénaire pour le développement/Région de l'Adamaoua, exercice 2010.

road and the lack of a permanent connection between the existing health centers makes it difficult to evacuate patients and to ensure that the IHCs were staffed.<sup>165</sup> The inadequacy of the infrastructures and equipment was a great challenge in the region. In addition, almost all the furnishings, in particular sickbeds and birthing equipment were in poor condition. The health centers lack adequate medical staff, lack basic equipment, and the pharmacies have very few supplies.<sup>166</sup> Almost all of the existing centers had neither electricity nor drinking water. Traditional medicine was developed in region, in particular the use medicinal plants. Indeed, in the Adamawa region has a rich heritage in terms of plants medicinal, due to the diversity of its climate and the many varieties of plants found there and which are relatively well exploited by traditional healers, based on the administration of raw or processed plants.<sup>167</sup> However, this heritage is not the subject of research for measure the efficacy, dosage and safety of plants in order to develop their production on a large scale and in the form of modern drugs.

### 1.3.Cultural Life

Cultural values provide important social and economic benefits. Culture enhance people quality of life and increase overall well-being for both individual and communities. The relation between culture and socio-economic development is drawn from an assessment of the manner in which various culture traits enhance or hinder socio-economic development.<sup>168</sup> There existed different culture in the region within the tribes that made up of the region and each of them have their own peculiarities that make them unique. The Mbum culture attest to an antiquity and a high level of development, accrediting the thesis of an oriental, probably Nilotic origin: there is first of all the *Hâ*, a curiously worked piece of iron, with motifs appearing in hieroglyphic form, which suggests a distant influence of the Egyptian-Pharaonic civilization.<sup>169</sup> There are also the mbum trumpets, similar to those depicted on the friezes of ancient Chaldea.

In the field of material cultures, the Fulani conquest also had a certain influence, by introducing new models, new needs and a new framework. The mutations were particularly perceptible in the field of clothing; many communities were limited to the use of the *cache-*

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<sup>165</sup> MTP: Raport de l'ETUDES d'Impact Environnemental et Social. Aout 2014

<sup>166</sup> Tinyami E. Tandî, Y., and Jae W. C. Cameroon public health sector: shortage and inequalities in geographic distribution of health personnel. Yaounde, Int J Equity Health. 2015

<sup>167</sup> Fonds Africain de Développement CAM/PSHH/2000/01 Rapport D'évaluation Projet De Développement Du Système De Sante République du Cameroun

<sup>168</sup> G. Abigail, *Raising our quality of life: the investment in arts and culture*, 2014.

<sup>169</sup> Winter, *Le niveau de Vie des Populations...*

sex; others such as the Gbaya had a traditional dress made of braided bark or leather. Most adopted the loose boubou and the cotton cap provided to them by the Hausa traders.<sup>170</sup> The Islamo-Peul influence also spread the Sudanese-type loom which, by its higher yield, made it easier to obtain strips of fabric. In the area of housing, many communities adopted the round hut topped with a conical thatched roof; the rammed earth walls surrounding the inner courtyard became widespread.<sup>171</sup>

## **2. Economic Organisation**

The second part of the socio-economic organisation will be devoted on the economic factors. These factors are agriculture, industry and transport and shall start with agriculture.

### **2.1. Agriculture**

The vocation of Adamawa was essentially pastoral: its vast expanse and its very low population density and its high altitude climate, the poverty of the soils and the nature of vegetation make it a very favourable region for extensive farming. And indeed the breeding of cattle constitutes the essential wealth of the area. However, agriculture plays a significant role in the economy of the region since it provides a living for the population of the Region. Focused on subsistence and practiced according to rudimentary techniques, agriculture was based, depending on millet, maize or cassava. In the Dourou plain, in the district of Ngaoundere and to the east of the district of Tignere, the dominant crop was that of millet, especially among the Mboums and the Dourous who also cultivated groundnuts and yams.

Cassava was a supplementary crop, useful at lean season. Millet was harvested in December-January, yams and groundnuts from July to September. To the east and south of the plateau (districts of Meiganga and Tibati) the Bayas cultivate cassava and, to a lesser extent, maize. Cassava cultivation was a perennial crop that required little labour. Work on the maize farm begins in March after the first rains and the harvest is done in August and September. In the dry season, the Baya indulge in their favorite occupations: hunting and fishing.<sup>172</sup> To the west and south - west, in the districts of Tignère, Tibati and Banyo, the cultivation of maize clearly dominates. Cassava and potato crops were also important. In this zone, the crop-livestock association was much more advanced than elsewhere in the sense that the Fulani were both cultivators and herders and that the natives, who themselves own a

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<sup>170</sup> J.-P. Charnay, *Principes de stratégie Arabe*, Paris, L'Herne, 1984, p. 13.

<sup>171</sup> <https://www.cameroonadventuresandtours.cm> accessed on November 21, 2022.

<sup>172</sup> Winter, *Le niveau de Vie des Populations...*

few oxen, obtain livestock products from the Fulani and the Mbororos in both monetary and non-monetary transactions; This was also very favourable to their diet.

Breeding was centered almost exclusively on cattle. The Fulbe raised the Fulani zebu "*Foufouli*", an excellent breed of slaughter. On the contrary, the Mbororo beef "cut for long walks" was a mediocre slaughter animal. In 1963 exports to southern Cameroon and abroad reached 70,000 head: 52,000 on foot to the South, 13,000 by truck, 5,000 by plane in carcasses.<sup>173</sup> The food survey makes it possible to estimate local consumption at 29,000 head per year (only 10,000 slaughtering are controlled by the Veterinary Service). The annual exploitation of the Adamawa herd thus approaches 100,000 head per year. The off-take rate is almost 11percent, which is very close to the quantitative over-exploitation limit. A qualitative over-exploitation is also to be feared due to an excessive relative sale of cows under 10 years old and young bulls.<sup>174</sup> The increase in the possibilities of exporting cattle from the Adamawa is therefore linked, in particular, to an increase in the herd among the Fulani and especially among the Mbororos, breeding methods have remained very traditional.

The use of pastures does not proceed from any method or from any concern for conservation and leads to local overloading (near markets and natron springs and along transhumance tracks) which were the cause of serious degradation of the floor. The herd was considered as an outward sign of wealth, or rather of dignity, and the breeder is more sensitive to the number of heads and the appearance of his herd than to its meat yield. Conflicts with farmers whose farm were not enclosed by quickset hedges, may be ransacked by herds or burned by bush fires, are still quite frequent. The practice of bush fires is widespread, but the balance sheet of its advantages and disadvantages is controversial. To their credit we recognize the destruction of parasites, the enrichment of the soil in mineral elements and nitrates, the destruction of stubble and invasive plants not consumed by livestock, a regrowth of the dry season.<sup>175</sup>

It was noted that fire was the main cause of the destruction of the primitive forest. On the other hand, bush fires promote erosion, can accelerate the process of lateralization, destroy organic matter and, according to Ilurault,<sup>176</sup> have caused, correlatively to the passage of herds. The disappearance of the traditional system of rotation among indigenous farmers, a

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<sup>173</sup> Winter, *Le niveau de Vie des Populations...*

<sup>174</sup>F. Monnier et J. Plot *Le Cameroun agricole, pastoral et forestier' de Janvier et Février 1965.*

<sup>175</sup> Winter, *Le niveau de Vie des Populations...*

<sup>176</sup> M. Lacrouts et J. Sarniguet, *Le Cheptel bovin du Cameroun : exploitation, commercialisation, perspective d'avenir*, Mars 1955.

system which made possible an indefinite cultivation of the same soils. Milk, consumed by shepherds or exchanged for cassava snowy, does not constitute a significant source of cash income. The average milk production of a cow was not known and was put forward the figure of 2 litters per day for a good dairy cow. In 1959, the European Development Fund granted a loan of 123 million CFA Francs for the creation of a network of veterinary dispensaries, parks and vaccination corridors and for the development of *lahores* (narrated springs).<sup>177</sup> It was noted that a slow evolution among the Fulani towards a more profitable exploitation of their bovine capital and a progressive opening towards a market economy. The example of the "*Compagnie Pastorale Africaine*", which in Adamawa owns a ranch and a refrigerated slaughterhouse, and rationally operates a herd of about 18,000 head.<sup>178</sup> However, Lacourts concludes on the livestock breeding methods in Adamawa: "The passage from ambulatory breeding to authentic extensive breeding requires above all a change of mentality in the breeder. We cannot hope for this change as long as that the Fulani and Mbororos will not first be settled and educated".<sup>179</sup>

## 2.2. Industry

The Adamawa had a bit of industry, most located in the capital. Much of this is tied to the region's cattle-based economy. For example, leatherworking was an important industry in Ngaoundere, as evidenced by the *Société des Tanneries et Peausseries du Cameroun* (STPC) factory. Rubber, perfume, and dairy products are also processed in the capital.<sup>180</sup> Handicrafts, including woodworking and mat weaving, form another sector. Tin is mined near Mayo Darlé and the Nigerian border and southwest of Banyo, Crafts were not very developed in the area and were not mostly practiced to earn money. A few handmade products observed were mats, baskets, fish traps, grape baskets, and dryers made of woven lianas. More than 70 percent of the population (men and women) master the technique of weaving mats because this enables them to cover the roofs of their houses.<sup>181</sup>

## 2.3. Transport

Transportation is given priority in the development context in Cameroon in general and the Adamawa region in particular. there existed roads, rail, and river transportation. Road network had experienced constant deterioration and various problems: the transportation

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<sup>177</sup> Winter, *Le niveau de Vie des Populations...*

<sup>178</sup> *Ibid.*

<sup>179</sup> Lacourts et Sarniguet, *Le Cheptel bovin du Cameroun...*

<sup>180</sup> <https://prc.cm/en/cameroon> accessed on September 22,2022.

<sup>181</sup> MTP: Rapport de l'ETUDES d'Impact Environnemental et Social. Aout 2014.

system was not integrated, the roads were in poor condition, there were not enough means of transportation and those available were not rotated enough, the region was linked from the center region by rail, but the train has the reputation of being slow and expensive.<sup>182</sup> It is used more for transporting merchandise. It was most easily accessible from Southern Cameroons via the *Transcam* II rail line. The trip takes between 12 and 30 hours, but the presence of couchettes makes the journey bearable for those who can afford them. Other passengers crammed into all available seats, however, including those in the dining car. Due to the overcrowded conditions, thieves are another hazard.<sup>183</sup>

Road network from the south was also possible, but this was limited to poor roads from the Centre Province or else a long detour through the East Province, where the roads were not much better. Roads within the Adamawa itself were mostly unpaved and often in poor condition (particularly south of Ngaoundere) due to little maintenance. The road north from Ngaoundéré into the North region was paved after the independence, however, meaning that those traveling via train can continue to the North and Far North without too much discomfort. National Road 6 enters the region from Fouban in the West region and continues on to Banyo, Tibati, and Meïganga. National Road 15 comes from Sengbé in the Centre region to Tibati and on to Ngaoundéré. A regional airport services Ngaoundéré with flights to Yaoundé, Douala, Garoua, and Maroua. Tignère, Banyo, Ngaoundal, Tibati, and the Mbakaou Reservoir all have airstrips.<sup>184</sup>

## **Conclusion**

This chapter opened our work on the cooperation between Cameroon and the Islamic Development Bank Group. The chapter brought out the structural and institutional presentation of the bank. It was pertinent to outline the origin of this bank group, for us to know its background and then the geographical setting, human and background of the Adamawa Region. The chapter gives the brief presentation of Cameroon continuing with the geographical setting, socioeconomic and political organization of the Adamawa Region. Geo-human factors of any society have a significant influence on its development. In the following chapter we are going to study the IsDBG's socio-economic projects in the Adamawa Region.

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<sup>182</sup> MTP: Rapport de l'ETUDES d'Impact Environnemental et Social. Aout 2014.

<sup>183</sup> *Ibid.*

<sup>184</sup> Transport in the Adamawa region of Cameroon [http:// www.google.com](http://www.google.com)

## **CHAPTER TWO**

### **ISLAMIC DEVELOPMENT BANK GROUP SOCIO-ECONOMIC PROJECTS IN THE ADAMAWA REGION**

#### **Introduction**

The overarching objective of the IsDBG was to assist Cameroon in general and the Adamawa Region in particular, control the economic opportunities and resources it currently possesses to address key development challenges that were posing as binding constraints to growth and competitiveness in medium and long term. The IsDBG identified key engagement pillars in Cameroon that were in alignment with the development priorities of the Government of the country. This alignment was developed through extensive consultations with stakeholders at the national level to ensure national ownership and to identify programs and projects with maximum development impact. Within the framework of cooperation with the Islamic Development Bank Group (IsDBG), Cameroonian entities, the government as well as its breakdown and private economic operators in the Adamawa Region, received financial assistance in different development sectors from bank group. This through about 13 operations, revealed the IsDBG portfolio on the 31 December 2021. Preference here shall be given to economic projects like transportation and agricultural projects and social projects such as health, educations and water and sanitation.

#### **I. Social Development projects**

The IsDBG operation Adamawa in the region shows that there were many projects financed in the social domain in different factors, that is: education, health care and water supply and sanitation that are going to be examined. This section shall present details of these projects starting with education.

##### **A. Education**

School infrastructure has an important bearing on issues of educational access, retention and quality. When schools are close to communities and families, access and retention in school is enabled. Those pupils or students who live furthest from school tend to start late and remain at risk of drop out. Distance to schools has heightened significance for girls as concerns their safety been found to be one of the major reasons for not sending girls to school in the area of study. Meaning that the region was characterized by low participation in education at all levels due to the absence of school infrastructure that was a great challenge faced in the region. Also, the lack of, or poor quality school infrastructure seriously affected

the quality of pupils' learning experience: for instance, shortage of, and poor quality classrooms and furniture and buildings with leaking roofs, damaged floors and illegible chalkboards, insufficient teaching staff among others were the reason low educational level in the region. It was these reasons that the Islamic Development Bank Group accepted to finance primary schools' projects that is, PAQUEB and PASZEP respectively in the region as illustrated in the table below.

These projects were put in place to improve access to basic education and the school environment; both of them respectively improved the quality of basic education, improved access to basic education and the school environment. The component also covered: The construction and equipping of the following school infrastructure: classrooms, accommodation for directors of ecologists, on-call accommodation for teachers, administrative blocks and latrine blocks; Connection to the public electricity network or solar panel installations; Connection to the public drinking water network or drilling. More so, the construction of security fences, the supply of school furniture and office furniture, the supply of bedding material for accommodation: Improved the quality of education, this component was concerned with: the development of the new curriculum according to the competence base approach for nursery and primary education of the two English and French subsystems: The training and capacity building of pedagogical actors: The supply of didactic materials for teachers; The supply of IT equipment for the head master: The acquisition of educational servers and computers for the students and the teachers; Supply of school kits for girls; Raising awareness of girls' education in PASZEPs: Training members of Parents' and Teachers' Associations in the maintenance of school equipment and infrastructure. Project management This component has four sections: Support for the project management unit (PMU): Audit and procedures manual; Baseline studies and Monitoring and Evaluation.

## **B. Health Care**

Health care delivery is one of the index of development and a major determinant of the socio-economic development of citizens of a country.<sup>185</sup> Effective service delivery has been identified as a major component of healthcare system. Efficient health care system is a panacea to poverty reduction. Health they say is wealth. There are five main principles on which health care delivery concept hinges on; Promotion of health care delivery, accessibility of health care services, health related technology, collaboration between sectors, and

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<sup>185</sup>C. K. Obi, Ph.D. "Role of Road Infrastructure in Health Care Delivery in Wetland communities", Delta State, Nigeria Department of Economics, Delta State University, P.M.B 1, Abraka



community participation.<sup>186</sup> Being able to have access to health care will improve the lives of the Adamawa region dwellers and increase their life expectancy. This region faced challenges of accessing proper health care service, thereby resorting to traditional healers/practitioners. The ease to access health care services in these regions is a function of reinforcing the service and infrastructures. The non-availability of good health system in the region, was one of the indicators of low level of development in the region. That why the Cameroon government together with the Islamic Development Bank Group deemed necessary to improve the health sector through the following projects as shown in the table below.

### **1. Primary and Secondary Health Care Services**

The government of the Republic of Cameroon and the Islamic Development Bank Group cooperation did not ignore the problems that the population of Cameroon in general and the Adamawa Region in particular especially in this sector failed. In an attempt to improve the health of it population, the government through the IsDBG financed the Support Project for the Development of Primary and Secondary Health Care Services. The Republic of Cameroon has obtained from the Islamic Development Bank (IsDBG), a loan of some 12,035,460,000 CFA francs (Twelve Billion Thirty-Five Million Four Hundred and Sixty Thousand FCFA), i.e. an ordinary loan of 4,569,760,000 CFA francs (four billion five hundred sixty-nine million seven hundred sixty thousand FCFA). Also, a loan in the form of ISTISNA'A financing, of 6,202,0000,000 CFA francs (six billion two hundred and two million FCFA) to finance the construction of 30 Integrated Health Centers (CSI) in the 10 Regions. The completion works of 15 Integrated Health Centers (CSI) as well as 04 District Hospitals in 03 Regions of the Republic of Cameroon.<sup>187</sup> The Government proposes to use the funds to pay for supplies, works and services to be acquired under this project. 1. The project comprised of the following components:<sup>188</sup>

The first component was the Civil Engineering and Open National Call for Tenders. This component was based on the hospital infrastructures. That is the construction of 30 Integrated Health Centers (CSI) in the 10 Regions and the completion works of 15 Integrated Health Centers (CSI) as well as 04 District Hospitals in 03 Regions in the zone of intervention of the project in the given period. The second was the Technical medical

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<sup>186</sup> G.E.D. Omuta, Infrastructure and Health Care Services in the Niger Delta Region of Nigeria: A Case Study of Physical Amenities in the Primary Health Care System in Delta State. *Online Journal of Health and Allied Sciences*. 2015 Vol 14, N°4.

<sup>187</sup> Interview with Dahirou Amadou Mayor of the Tibati Council, Tibati, October 2022.

<sup>188</sup> Avis Specifique d'Appel d'Offres N° J13-123/ASAO/MINSANTE/CEP-BID. p.1 and Interview with Mouhamadou Toukour Ahmadou, national coordinator BID-SANTE, Yaoundé, 30/05/2022.

equipment. International invitation to tender was limited to companies from IsDBG member countries approved by manufacturers of medical devices. This component was concerned with medical equipment, laboratory and medical devices needed for the project. The next component was on the training of medical and paramedical personnel: Consultation restricted to training institutions; Human resource capacity building in all the 10 regions of the republic of Cameroon will be carried out. The training was also organized for 1,134 healthcare professionals.<sup>189</sup>

Furthermore, this component was the Support in essential drugs; (Procurement of drugs, medical supplies and equipment), procurement of medical equipment, drugs and supplies. Equipment were provided to 85 delivery rooms of integrated health centers (IHC) and maternity and health units neonatal from 21 district hospitals (DH). were equipped with furniture and materials, including teaching tools and skills laboratories. While the last component was the Support for the implementation of the project. Recruitment of 3 civil engineering works control offices: Call for tenders restricted to specialized firms from IsDBG member countries. PMU office furniture and computer equipment: Request for quotation from at least 3 selected suppliers, Audit: Consultation restricted to national firms affiliated to the National Order of Chartered Accountants. Contracts financed by the IDB were awarded in accordance with the procedures specified in the Guidelines for Procurement Financed by the Islamic Development Bank (November 2006 edition) and are open to all candidates who fulfill the conditions stipulated in the guidelines.<sup>190</sup>

## **2. Maternal, New-Born and Infant Health Support**

After the previous projects (Support to the Development of Primary and Secondary Health Care Service Project), the bank decides to undertake a project, in order to be able to accomplish its mission which is to fight against the maternal, new-born and infant mortality in Cameroon in general and the Adamawa region in particular. Indeed, the Maternal, New-Born and Infant Health Support project was approved by the IDB Group Board of Directors. To launch this project, an agreement was signed between IDB Group and the Cameroon government on November 27, 2016, at a cost of 31.16 million dollars<sup>191</sup>. The project covers 34 health districts in 5 regions (Centre, East, Adamawa North, and Far North) of Cameroon with limited access to MNCH services. These target health districts were selected because

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<sup>189</sup> *Avis Spécifique d'Appel d'Offres* N° J13-123/ASAO/MINSANTE/CEP-BID.

<sup>190</sup> *Ibid.*

<sup>191</sup> MINSANTE.Support to the Development of Primary and Secondary Health Care Service Project, Project Appraisal Document. P.11.

they were the most disadvantaged with the worst maternal and neonatal health indicators. The project comprises the following main components:

The first component was charged with Human and institutional capacity building, human resource capacity building in 12 district hospitals in 5 regions was carried out.<sup>192</sup> This training was to be organized for 1,134 healthcare professionals, 118 clinical mentors and 108 trainers in integrated management of childhood illnesses (IMCI) to 380 nurses, in emergency obstetric care (EMOC) to 230 nurses, while 230 other nurses were to benefit from training in neonatal care.<sup>193</sup> Training in midwifery and anaesthesia was also given to 18 teams. Health system strengthening was equally considered. An experienced consultant was recruited to assess needs and set up an operational referral and counter-referral mechanism for BECONs in 11 health districts (Meri, Mindif, Pette, Bibemi, Ngong, Tignere, Doume, Kaele, Golombe, Yagous, Mayo Oulo). This component supported the 47 HMIS focal points, 165 emergency health workers, 2,000 CHWs, 51,270 traditional birth attendants, 4,080 public health personnel.<sup>194</sup> maternal and child health, 105,000 WHO pantographs and delivery plans, internet connection costs in 34 district hospitals, 5 regional centers, and at the national management of the SIGS.<sup>195</sup>

A multi sectoral supervision team of 161 professionals were to be trained and provide regular supervision of MNCH activities.<sup>196</sup> A total of 975 supervision sessions of project activities at national, regional and district levels was to be organized during the first three years to monitor project activities. A total of 40 technical meetings on the MNCH Program will be organized at central and regional levels. The second component concerned civil works. In this regard, two dormitory complexes each capable of accommodating more than 60 students were constructed in the two existing midwifery schools. This component was to support the supply of solar panels, boreholes and improved latrines to the CSIs existing in the aforementioned regions.<sup>197</sup>

The third component was on the Procurement of drugs, medical supplies and equipment. Equipment was to be provided to 85 delivery rooms of integrated health centers

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<sup>192</sup> Interview with Mouhamadou Toukour Ahmadou.

<sup>193</sup> MINSANTE.Support to the Development of Primary and Secondary Health Care Service Project, Project Appraisal Document.

<sup>194</sup> *Ibid.*

<sup>195</sup> *Ibid.*

<sup>196</sup> *Ibid.*

<sup>197</sup> *Ibid.*

(CSI) and maternity and health units neonatal from 21 district hospitals (HD).<sup>198</sup> Three training sites (in the regional capitals of the Far North, North and Adamawa regions) will be equipped with furniture and materials, including teaching tools and skills laboratories. The project also provided health facilities with 1,300 caesarean kits and 26,000 delivery kits during the initial phase of the project.<sup>199</sup> In addition, 2,000 kits for 2,000 community health workers (ASC) will be purchased. Six hundred (600) obstetric fistula repair kits will be provided to 5 hospitals, namely Ngaoundéré (the only training site currently operational at the national level), Bertoua, Garoua, Maroua and Yaoundé, tin b) Acquisition of non-medical equipment 7 Eleven (11) four-wheel drive ambulances, 165 motorcycle ambulances will facilitate the transport of obstetric and neonatal emergencies from rural areas to the nearest health facilities.

Some one hundred and thirty-three (133) very high frequency radio systems for 111 health zones of the 11 selected health districts and 11 ambulances will be deployed together with 11 databases for the management of the CPR system at the district level.<sup>200</sup> A radio technician will be recruited to maintain the VHF radio systems. Three vehicles, 34 motorcycles and 2,000 bicycles will be acquired. An electronic registration system using GPS and smartphone technology will be designed and installed to inform pregnant women about MNCH services and the importance of early seeking maternal care during pregnancy. The 11 health districts are Meri, Mindif, Pette, Bibemi, Ngong, Tignere, Doume, Kaele, Golombe, Yagoun and Mayo Oulo.<sup>201</sup> The GC will equip these dormitories, each capable of accommodating more than 60 people. This equipment includes bunk beds, wardrobes, kitchen facilities, study tables, bookcases, etc.

The last Component was based on Community, social mobilization and Islamic solidarity "Micro Takaful". This component was financed for the implementation of the national communication action plan to sensitize the communities on the various issues related to family health, health maternal, neonatal and infant. Two thousand (2,000) CHWs, 23 members of community organizations, three representatives of civil society organizations and 700 traditional birth attendants will be trained in the area of MNCH promotion through the standard training program developed jointly by MSP and UNICEF.<sup>202</sup> Recognition of

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<sup>198</sup>Interview with Mouhamadou Toukour Ahmadou.

<sup>199</sup> MINSANTE.Support to the Development of Primary and Secondary Health Care Service Project, Project Appraisal Document.

<sup>200</sup> *Ibid.*

<sup>201</sup> *Ibid.*

<sup>202</sup> Interview with Mouhamadou Toukour Ahmadou.

dispersed populations, means of transport (2,000 bicycles for CHWs) will also be integrated into the package. Promotional training on MNCH will be extended to 48 media professionals and 600 peer educators. Forty (40) representatives of the Women's Empowerment Centers were to received training on the promotion of essential family best practices. Four hundred and sixty-eight (468) supervisions of community and civil society organization activities will be organized during the project period. (b) Promotion of MNCH interventions. Community sensitization campaigns will also target community leaders, local authorities, traditional chiefs, religious leaders, community-based organizations, women's networks, and women's associations. youth in targeted areas, with the aim of positively influencing cultural norms.<sup>203</sup>

### **3. Blood Transfusion System**

The need for blood transfusion was higher in Cameroon and the Adamawa Region in particular with higher morbidity of diseases leading to amenia. The project was jointly implemented the country through 98 health district and health units of the following five blood transfusion center (ii) interregional center for the 3 northern regions (Adamawa, North and Far North) in Garoua (iii) interregional center for the west and north west regions (iv) interregional center for littoral and south west regions and (v) the east regional center.<sup>204</sup>

The first component of National blood transfusion system reinforcement was to strengthening the institutional framework for efficient blood transfusion and transportation. The project to established national standards and guidelines for services of blood transmission and fund two workshops for updating the technical medical framework for blood transfusion. This component also supported the development of an action plan and management tools. of evaluation for the NCBT and its regional branches, the union of blood donors, the Red Cross, the groups of women, youth and students' associations, religious organizations and entities, etc. This included the preparation of specific plans for the development of each BTC, five epidemiological, operational and clinical. The project was to rationalised and transform the staff development program of the BTC.<sup>205</sup> This component included the training and retention of core staff for each BTC: one responsible for voluntary donations, one responsible in charge of the blood laboratory, one responsible in charge of blood production, collection and distribution, a quality assurance manager, a blood collection manager responsible for information systems, a management and maintenance officer; one

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<sup>203</sup> MINSANTE.Support to the Development of Primary and Secondary Health Care Service Project, Project Appraisal Document.

<sup>204</sup> Islamic Development Bank (2017). Project Appraisal Document (PAD). p. 14.

<sup>205</sup>Interview with Mouhamadou Toukour Ahmadou .

responsible for clinical training and an administrative and financial officer. Throughout the life of the project 740 visions of activities at national, regional and district level were planned. These was to eased follow up and the progress of the project.<sup>206</sup>

The second component was based on the Constitution of voluntary blood donor recruitment systems. An international consultant was set up, standardized protocol and mobilization to blood donation. One hundred media professionals were associated to the sensitization campaign, regional coordination meetings with organizations in charge of civil society activities were held during the duration of the project. In addition, television and radio stations participated in the dissemination of information and awareness of blood donation. The project funded more than hundred advocacy activities for traditional leaders, about 100 educational talks and 10 regional micro-planning meetings. Similarly, communication and visibility activities were included. The design and development of communication tools were funded. Also, publication of press releases, travel of press, documentation visits, joint field visits including the World Health Organisation (WHO). The project facilitated the social mobilization process developed by the PNTS through the signing of contracts with qualified national organizations and local agencies, the preparation of 41 public awareness campaigns on voluntary blood donation by the populations of the region, 30 blood collection sessions involving unlisted voluntary donors at fixed sites and routes throughout the country.<sup>207</sup>

The third component focus on the Creation of functional blood transfusion centers. The project financed the creation of five blood transfusion centers (one national and four interregional) the Adamawa Region was connected through the regional hospital and supplied boreholes and solar energy to each of them. Screening kits and essential laboratory equipment for testing, collection, storage and distribution were also made available to the NCBT and the four RCBT. The project also financed the equipment of Adamawa district hospitals for blood storage and data collection facilities. In addition, there were specialized trucks for the labelling, transport and handling of blood collected during mass campaigns, 3 for the interregional center serving (Adamaoua, North and Far - North), 4 vehicles equipped with freezers for the collection and distribution of untreated blood, blood derivatives and waste intended for hospital blood banks.<sup>208</sup>

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<sup>206</sup>IslamicDevelopment Bank (2017). Project Appraisal Document (PAD).

<sup>207</sup> MINSANTE.Support to the National Blood Transfusion System Reinforcement Project, Project Appraisal Document.

<sup>208</sup> *Ibid.*

The fourth component concerned the support for the Project Management Unit. The project called on civil and biomedical engineers in service at the Health Projects Implementation Unit - IsDBG. In addition, it employed other staff with the following mixed skills to strengthen the PMU: a deputy coordinator of the PMU, a bio-pharmacist, an accounting manager, a procurement specialist, an IT specialist responsible for the database, a monitoring and evaluation manager, an administrative manager and a driver. The project financed the services of the following consultants: A local consulting firm for the preparation of technical designs and engineering works, responsible for the supervision of the construction works. A nationally reputable audit firm was retained to review the project financial statements. It also directly signed a contract with the WHO thanks to a single source of selection for specific technical expertise related to blood transfusion. The WHO also signed contracts with national consultants for specific tasks. The IsDBG financed a start-up workshop and a familiarization visit as well as a mid-term evaluation of the project.<sup>209</sup>

#### **4. Prevention of Mother to Child HIV-AIDS Transmission**

The Project cover the entire country, through its 55 health districts in the West, South of East, Adamawa, North and the Far North regions. The Project covers the following components: Early diagnosis and care of the mother of the child, Establishment of an operational surveillance system based on the identification of and the control of resistance Anti-Retroviral (ARVs), Development of innovative community service delivery models for the Prevention of Maternal Transmission of HIV - AIDS (PMTCT), demand creation and retention of patients in anti-retroviral therapy, and (ARVs) Support for the management of the Project.

The first component concerned with early diagnosis and care of mother and child e Strengthening of human resources Organization of short training courses on the elimination of Mother-Child Transmission of HIV / AIDS by national experts for health professionals (doctors, etiologists, nurses, midwives and laboratory technicians) in accordance with the module designed by the WHO.<sup>210</sup> The initial training concerned 630 student midwives and qualified nurses. The first three groups trained in paediatric care in seven national schools. The curricula were designed and the training started immediately after the launch of the Project. The training of more than one hundred professionals in the PMTCT Program and in

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<sup>209</sup> MINSANTE.Support to the National Blood Transfusion System Reinforcement Project, Project Appraisal Document. *p.15*.

<sup>210</sup> MINSANTE. Support Project for the Prevention of Mother to Child HIV-AIDS Transmission. Project Appraisal Document *p.11*.

paediatric care (doctors, nurses and midwives) in the Regional Hospitals (HR), District Hospitals, and Integrated Health Centers (CSI) was aimed to provide quality child care. An innovative electronic application was created for continuing medical education in clinical, biological care, treatment and psychosocial care within the framework of the PMTCT Program, as well as the training of 220 practitioners and psychologists. In addition, mentoring towns were to be done each year for the PMTCT focal points.

During the forum, coordination meetings were to be organised for monitoring of activities, evaluation of progress, the sharing of experiences and continuous training in the evaluation of the Program, practices in paediatric care and the strengthening of their efficiency.<sup>211</sup> The program Strengthened the Health Information System at the District level (SISD) and the supply chain to the logistics chain involves. Also, the program trained of 485 pharmacists and assistant's pharmacists, the established five regional Quantification Committees, and a quality assurance mechanism. A consultant trained to assess the needs relating to the creation of a supply chain for essential drugs, including ARVs, in 55 health districts that are Purus. The sub-component also enables the creation of central and gale databases in these districts, all equipped with information technologies and networks to the logistics chain will cover the resources necessary to ensure the full functionality of the system, in particular logistical support for hard-to-reach districts 55 IHC, also network and internet connection for 55 district hospitals and 6 regional centers.

### **C. Water supply and sanitation**

The project was financed to supply potable water and sanitation in rural villages of Cameroon by adding water supply points in villages including wells, reservoirs addition, more than one hundred latrines, pipelines and water points built in public areas (hospitals, schools, and markets)<sup>212</sup>. The specific objectives of the project are : Provide access to piped water in rural villages , Equip schools , hospitals , and markets with latrines , Provide training to community - based committees in all aspects related to management of WSS including conflict resolution and Develop and implement the " Communication for Behavior Change " (CBC) action plan in regard to hygiene and sanitation The project will build water supply facilities in sixty rural villages and more than 2200 latrines in schools and hospitals. The detail of the project is shown in the following table.

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<sup>211</sup> Interview with Mouhamadou Toukour Ahmadou.

<sup>212</sup> MINEE. Rural Water Supply and Sanitation Project. Project Appraisal Document P11.



The Project management schedule details in the following components<sup>213</sup>; The first component of the Water Supply and Sanitation Works Sixty villages in 10 regions of Cameroon were to be equipped by potable water and WSS works included: 2200 latrines built in public places namely schools, hospitals, and markets. Basically, WSS works also included: Construction of 60 WSS facilities mainly: 60 Water boreholes: 80 water storages: storages with a capacity totalling 8900 m<sup>2</sup>, 995 standpipes, pipelines: length totalling 242 km, Water points in each of the targeted villages, more than 2220 ventilated pit latrines to be installed in schools, markets and health center, and Installation of solar energy panels for all pumping stations.<sup>214</sup>

The second component was concerned with Information, Education and Communication (IEC) This component provided technical assistance and capacity building for local communities: enable communities to manage the sustainability of the project.<sup>215</sup> The component strengthened participatory approaches to service provision including helping communities prepared and organized service deployment and operation, facilitated effective integration of hygiene management into the provision of improved water supply services and, identify the proper community management solution for each village and raise awareness on sanitation. Also, One NGO was hired to champion the following activities: Provide training to community - based committees in all aspects related to management of WSS including conflict resolution, develop and implement the " Communication for Behaviour Change " (CBC) action plan in regard to hygiene and sanitation and Transfer knowledge and best hygiene and sanitation practices to targeted communities.

Also, the third component was based on Project Management Unit (PMU) The PMU had the responsibility of the execution of the project including project management, monitoring, supervision, contracting, reporting. The PMU based in Yaoundé in addition to regional engineers based in the regional offices of the MINEE. The PMU was funded and staffed (staff salaries, IT equipment and furniture, vehicles and operation cost) this was to accelerate project execution.

The fourth component deal with Consultancy Services for Detailed Design and Supervision. This included the preparation of detailed design and tender documents as well as the supervision of works during project execution. The Water supply and sanitation

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<sup>213</sup> MINEE. Rural Water Supply and Sanitation Project. Project Appraisal Document pp.12-14.

<sup>214</sup> *Ibid.*

<sup>215</sup> *Ibid.*

engineering plans / designs was developed for each village including, source of water was to be used and all other details needed in the contracting process. The consultant assured responsibility of construction supervision and prepared quarterly and annual reports as well as provide information to better plan IsDBG missions.

The fifth component focused on land acquisition. This included the acquisition of required sites for construction works (reservoirs, boreholes and pumping stations). It's unlikely that land acquisition cause problems because less area of land was required for the facility needed, in rural areas, being proximities of water sources it was an advantage, and there was a similar project going on without serious issues. At the feasibility study, the communities were consulted for helping in needs assessment as well as the identification of sites suitable for WSS facilities. The sixth component worked on the Financial annual audit that was out in accordance with the International Standards and specific ToRs acceptable to the IsDBG. It enhanced the degree of confidence in the financial statements, a qualified auditor was to be engaged to examine the financial statements, including related disclosures produced and reflect financial performance.

Lastly, Start - Up Workshop The start-up workshop was conducted following the project approval to familiarize the EA with the IsDBG procurement, disbursement, and operation procedures.

## **II. Economic development projects**

This sub-section shall be examining the economic development projects financed by the bank in the Adamawa Region. The bank financed economic oriented projects such as road infrastructure and agriculture. The first point will be road infrastructure.

### **A. Road Infrastructure**

The road infrastructural project was part of the Transport Sector Support Program in Cameroon phase I approved in 2014.<sup>216</sup> The first phase of this program consisted of the development of the Batchenga-Ntui-Yoko-Lena-Tibati road, with a length of approximately 248.60 km.<sup>217</sup> This road is part of national roads RN15 (Batschenga-Tibati) and RN6 (Tibati Mambal), as well as regional No. 15A (Mambal-Lewa). Located in the Center and Adamaoua regions, in particular straddling the Mbam and Kim (Ntui) and Djérem (Tibati) division.<sup>218</sup>

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<sup>216</sup> MTP: Marche N°000082/M/PRMINMAP/CCPM-TR2017. p.1.

<sup>217</sup> *Ibid.*

<sup>218</sup> *Ibid.*

The development of this road axis contributed to the Government's efforts to drain production from the large agricultural basin of Mbam-Sanaga-Tibati to the main consumption centers of the Economic and Monetary Community of Central Africa (CEMAC) area, through the three corridors of Yaoundé-Ndjamena-Bangui, Yaoundé-Libreville-Bata and Yaoundé-Ouesso-Brazzaville.

In addition to its national vocation, the project was a strategic axis offering an alternative service for national and/or international flows to or from the northern and southern regions of Cameroon, as well as Chad. Upgrading and reducing the length of the link should therefore contribute to strengthening the competitiveness of this road, compared to other corridors, as well as consolidating the transit function of its area of influence. The works planned for this first phase relate to a length of 248.6 km of road and also include related activities relating to the development of rural roads, the rehabilitation of socio-economic infrastructure and the promotion of women's entrepreneurial activities.<sup>219</sup> The project also takes into account institutional support needs for the transport sector and urban development with a view to complementarity and diversification of Bank operations in the country. The duration of the project implementation is 4 years.<sup>220</sup>

The overall objective of Lena-Tibati-Ngat road was to contribute to the extension and modernization of Cameroon's road network in order to support economic diversification. The specific objective of the project was: To improve the conditions of transport and movement of goods and people between Batchenga-Ntui-Yoko-Lena-Tibati in order to enable the development and exploitation of the potentialities of the large basin agriculture in Mbam-Sanaga- Tibati and to strengthen governance sector.

The road infrastructure asset base remains limited and could not adequately meet the growing traffic demand, which is growing by about 7 percent per year. More specifically, out of a total national road network in the region and does linking to other regions, of more than 2,000 km, less than 700 km were paved and about half of the paved network was in poor condition, due to inadequate road maintenance funding and weak road asset management. Approximately 87 percent of the unpaved network were in poor condition, posing a problem of local access within the region and to other region. In the country where agriculture is a major source of income and accounts for about 70 percent of employment. The coordination and oversight responsibility over the project was assured by coordination and steering

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<sup>219</sup> Cameroon Tribune, March 29,2015.

<sup>220</sup> *Ibid.*

committee chaired by the Minister of Public Works. The Steering Committee was supported by Project Management Unit (PMU) in charge of monitoring project activities and monitoring the implementation of decisions of the steering committee. The project was implemented by SOGEA SATOM (SUCCURSALE CAMEROUN) a French enterprise under the accord N°023/AOIR/MINMAP/CCPM-TR/2017 of February 27, 2017. The project was scheduled to finished in 2021, but due to the advent of COVID-19 pandemic it was postponed to march 2022. SOGEA SATAM was able to complete the project due to the outsourcing of local enterprise. The realization of this project, resulted to great outcome.

### **1. Realization**

The Minister of Public Works, Emmanuel Nganou Djoumessi, received it on March 10, 2022.<sup>221</sup> This is a provisional acceptance which opens over a one-year guarantee period, before final acceptance. It now circulates more easily through Lena-Tibati-Ngatt. The 167.229 km that were under construction on this route have been completed. A link in the vast project to develop national road No. 15 to link the Center and Adamaoua regions, the project is part of the implementation of the Support Program for the Transport Sector in Cameroon, Phase 1, jointly financed by the State of Cameroon and the Islamic Development Bank (IDB) for an amount of 104.3 billion FCFA including tax, while the technical control will have mobilized an envelope of 3.9 billion FCFA. Initially, the project provided for the construction of 135.16 km of road between Lena and Tibati. The savings achieved made it possible to extend the length of the project and achieve the delivery of 167.229 km on the one hand, and to optimize the related facilities planned, on the other hand. The completed road has a subgrade width of 10 m including a surface course width of 7 m and shoulders of 1.5 x 2 m, with a reference speed of 80 km/h in open country and 40 km/h in built-up areas. Seven reinforced concrete bridges with a cumulative span of 400 ml were also built as part of this project, with a typical 2-lane cross-section, 3.5 m each.<sup>222</sup>

### **2. Related Works**

The construction of the Léna-Tibati-Ngatt road has not only improved the comfort of users of this axis who now drive on a paved road. Several related projects have been carried out, in accordance with the specifications of the company in charge of the works and the logic of the State of Cameroon, which would like that where the road passes, development follows. Thirteen blocks of classrooms; latrines; school fences; livestock markets;

<sup>221</sup> Journal du Cameroun 11/03/2022

<sup>222</sup> MINTP. Project Transport sector support program phase I general report.

agricultural posts and stores; community hold; market sheds; water points; equipped health centers are, among other things, the socio-economic infrastructure that has been built along the intervention area of the Lena - Tibati -Ngatt road construction project. Infrastructure that was assessed on Friday March 11, 2022 by the commission responsible for accepting the work of this important project.<sup>223</sup> To carry out these projects, the contractor for the road works called on local small and medium-sized enterprises; in total 9.

The related works for a total amount of CFAF 2,259,490,776 (Two billion, two hundred and fifty nine million, four hundred and ninety thousand, seven hundred and seventy six F CFA ) including tax, have been divided into nine lots, in order to guarantee their proper execution.<sup>224</sup> The first batch, for an amount of 164,239,925 CFA ( One hundred and sixty four million, two hundred and thirty nine thousand and nine hundred and twenty five F CFA ) francs executed by Ets ITKE, includes the construction of four blocks of two classrooms for the benefit of the public schools of Léna, Doume and Sengbe (02); the construction of four blocks of four latrines in the above-mentioned schools; the construction of 358 ml of fences in the public schools of Doume and Mba'am; the construction of a livestock market in Doume; the construction of an agricultural post in the same locality and the construction of two agricultural stores in Léna and Mba'am.<sup>225</sup> Lot 2, in the amount of CFAF 163,213,651, the work of which is carried out by the company Global Modern Services Cameroon, includes the following achievements: the construction of five blocks of two classrooms in the public schools of Mbangsiri, Mbangtimbang, Kaoutal, Gongontoua and Mbitom. The construction of five blocks of four ventilated latrines in the schools concerned by this lot and the construction of 552 ml of fences in the aforementioned public schools, including that of Nyadjidda.<sup>226</sup>

Four blocks of two classrooms in the public schools of Sola, Meidjamba, Bolagale<sup>227</sup> and Yoko Mamassi; four blocks of four latrines and 844 ml of fences in these schools, constitute the projects carried out by the company ICA SARL for an amount of 209,114,543 CFA francs.<sup>228</sup> The same company carried out on behalf of another batch, three integrated health centers in Malarba, Tella and Bantai, as well as the construction of integrated health

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<sup>223</sup> J. Matock, Cameroun tribune 15/03/2022.

<sup>224</sup> *Ibid.*

<sup>225</sup> MINTP. Project Transport sector support program phase I general report

<sup>226</sup> *Ibid.*

<sup>227</sup> EcoMatin: Axe lena- tibati –NGAT: là où la route passe...

<sup>228</sup> MTP: Marche N°000082/M/PRMINMAP/CCPM-TR2017. p.1

centers in Mbangtimbang, Mbiyoka and Mbella Assom, for an amount of 356,897,620 f CFA.<sup>229</sup>

The fourth batch, includes the construction of two integrated health centers in Léna and Sengbe, the rehabilitation of the Doume health center; the construction of two community homes in Léna and Mba'am and the construction of two market sheds in Doume and Sengbe, carried out by the company Ets les Merveilles, for an amount of 200,849,828 CFA francs.<sup>230</sup> The same company built a market shed in Tibati; two community homes in the localities of Sabongari and Tibati; a livestock market in the locality of Mangle; an agricultural store, an agricultural post and a bus station in Tibati and a dryer in Sabongari, for an amount of 166,395,169 CFA francs.<sup>231</sup> The Sogea Satom Cameroon branch has built, as part of the fifth batch, three integrated health centers in the localities of Gongontoua, Mbitom and Yoko district; integrated health centers in Meidjamba, Djombi, Mbakaou and Batara Gongo. Just as health centers were equipped with solar panels in Meidjamba, Danfilé and Beka Gotto on the one hand and the repair, the equipment of the morgue and the equipment in solar panels of the medical center of the district of Tibati, were realized on the other hand, for a total amount of 542 468 106 F CFA.<sup>232</sup> The Ets Group Welfare have built seven water points in the following localities: Léna, Doume, Sola, Kaotal, Mbitom, Meidjamba, Mamassi slaughterhouses and Mamassi chiefdom, as well as seven other water points have been built in other localities, for an amount of 91,572,334 CFA francs.<sup>233</sup>

## **B. Agriculture**

The agricultural sector was among the driving forces of Cameroon and the Adamawa region's growth and one of the foundations of structural transformation for economic diversification and resilience to exogenous shocks. Generally, this sector faces difficulties, including an infrastructure deficit that affects the opening up of production basins; post-harvest losses that sometimes wipe out 40% of food production (the average travel time between production basins and markets could reach 2 to 6 hours for distances of 100 to 200 km); lack of high-yielding plant varieties (only 12percent of farmers use improved seeds); limited access to financing; and a lack of skilled labour that is essential for the transition to second-generation agriculture.

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<sup>229</sup> MTP: Marche N°000082/M/PRMINMAP/CCPM-TR2017

<sup>230</sup> *Ibid.*

<sup>231</sup> *Ibid.*

<sup>232</sup> *Ibid.*

<sup>233</sup> J. Matock. Cameroun tribune 15/03/2022.

The food-producing, industrial and export agriculture sector was also the main provider of employment. The potential to expand the sector's contribution to economic growth was high given the region's abundant natural resources suitable for producing a wide array of agricultural and livestock commodities within its diverse agro-ecological landscapes. The livestock sector had a strong bearing on poverty-stricken communities, either directly through the provision of food products and services such as animal draught power and transport or indirectly through the provision of employment and wealth creation. It was for this reasons that the government of the Republic of Cameroon deem it necessary to implement these projects to improve the socio-economic development of the Adamawa Region.

### **1. Smallholders Agricultural Productivity**

The IsDBG launched Jeddah declaration initiative on food security as a response to the 2008/2009 world food crisis; and created a special program to enhance staple crops Productivity to the benefit member countries. This was mainly for sub-Saharan Africa states, it is in the line of Improving production apparatus that the Cameroonian Government signed bilateral agreement in May 2013 with IDB to fund the Smallholders Agricultural Productivity Enhancing Program (SAPEP).<sup>234</sup> This was to boost family agriculture mainly used for subsistence into second generation agriculture oriented to the market SAPEP is an Innovating program that is in line with the new projects backing the enhancement of productivity and competitively of crops networks program in Cameroon conducted by MINADER.<sup>235</sup>

The project was set up on the following components: Firstly, Improvement of Soil health and this component aims at improving soil health and fertility through the dissemination of integrated soil fertility management (ISFM) technologies. Secondly, Improved Seeds availability and accessibility This component aims at improving the production and availability of quality seeds of targeted crops to the smallholder farmers. And Assess to markets and financing through it two types of revolving funds are set in place to support smallholder farmers and agro dealers. These funds help the construction of adequate facilities to be managed by farmers based organizations (FBOs) in order improve storage and processing techniques They also support the acquisition inputs at affordable from sellers and distributors.

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<sup>234</sup> MINADER. Smallholders Agricultural Productivity Enhancing Program (SAPEP). Project Appraisal Document p.12.

<sup>235</sup> *Ibid.*

## 2. Livestock markets and infrastructure

Livestock Marketing and Infrastructure Development Project (PD-COBIE) is financing agreements N°22-CM-0091, N°2-CM-0092 and N°2-CM-0093, signed May 17, 2017, between the Islamic Development Bank (IDB) and the Republic of Cameroon. The PD-COBIE aspires to strengthen the development of infrastructures, the modernization of the production apparatus and the diversification of commercial exchanges. It is a tool for implementing Cameroon's vision within the framework of the National Development Strategy (SND 30) focused on accelerating growth, creating jobs and reducing poverty. This project is also consistent with the Agricultural Investment Plan in the thematic axes of the development of production sectors and the improvement of food and nutritional security, the modernization of production infrastructures in the rural world, capacity building of rural development actors and enhancement of natural resources.<sup>236</sup>

The project pursues the objective of improving the means of subsistence of the populations of the Adamawa, North and Far-North Regions of Cameroon through access to markets and good production practices. The project also worked on the following specific aims: Strengthen domestic and regional livestock trade, improve animal health, Increase animal production, Provide Islamic micro-finance to stockbreeders, and build the capacity of actors in the supply chain (cattle, sheep, goats, poultry). The development objectives of the project were achieved through the implementation of the following components:<sup>237</sup> Construction and modernization of markets and livestock infrastructure 16 livestock market complexes and equipped with the necessary capacities for inspection, adequate animal health care, and collection of data on activities sale of livestock; 48 km of access roads to market complexes constructed; 150 ha of land developed in 3 zoo technical stations for the production of fodder seeds; 640 ha of land developed for fodder production and fodder conservation; 58 water points will be constructed along strategic areas of transhumance corridors up to market complexes.<sup>238</sup>

There was also the Support for organizational and institutional capacity building. At least 5,000 actors in the sector (cattle, small ruminants and poultry) benefited from training in production techniques, demonstration activities and leadership development; A market

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<sup>236</sup> Rapport Annuel 2021 des Activités du Projet De Développement de La Commercialisation de Bétail Et Des Infrastructures d'Élevage 2021 p.1.

<sup>237</sup> *Ibid.* pp. 2-4.

<sup>238</sup> Rapport Annuel 2021 des Activités du Projet De Développement de La Commercialisation de Bétail Et Des Infrastructures d'Élevage 2021.



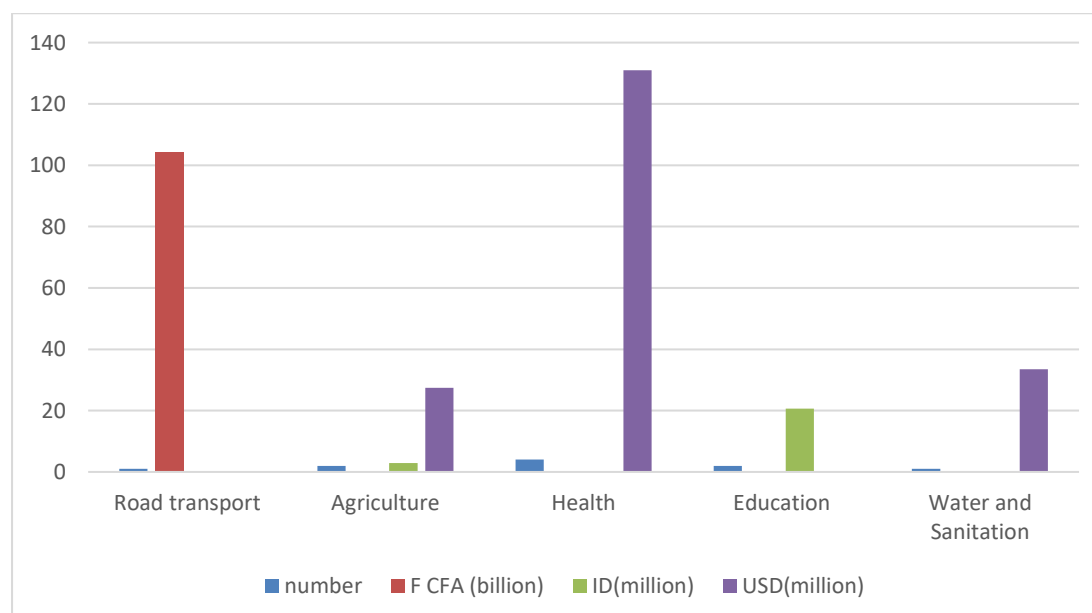
information system (SIMMARKET) will be available and at least 500 traders will be regular users.<sup>239</sup> Also the access to Islamic microfinance and livestock insurance for value chain operators. target sectors (sheep, cattle, goats, poultry) 2,100 breeders and traders will have access to Islamic financing; at least 450 producers, traders and butchers will have subscribed to livestock insurance. Project management and coordination, the cost of the project is 27,138,653,520 FCFA thus distributed IDB financing of a total amount of 25,440,343,104 FCFA (94 %); A contribution from the State of Cameroon in the amount of 1,698,310,416 FCFA (6%). The Project Management and Coordination Unit (PMCU) has within it a Central Unit based in Garoua.<sup>240</sup> The initial duration of the project was 5 years (2017-2022) The closing date was scheduled for April 2022.<sup>241</sup>

**Table 1: General Sector financing by the IsDBG in the Adamawa Region**

N°	Projects	Number	F.CFA(billion)	ID(million)	USD(million)
1.	Road transport	1	104	/	/
2.	agriculture	2	/	2,85	27,42
3.	Health	4	/	/	131,03
4.	Education	2	/	20,655	/
5.	Water and sanitation	1	/	/	33,46

Source: Oumarou Ousmanou Ali based on data collected from MINEPAT

**Chart 1: General sector financing by the IsDBG in the Adamawa Region**



Source: Oumarou Ousmanou Ali based on the table above

<sup>239</sup> Rapport Annuel 2021 des Activités du Projet De Développement de La Commercialisation de Bétail Et Des Infrastructures d'Élevage 2021.

<sup>240</sup> PD-COBIE En partenariat avec le CREDIT DU SAHEL, Accès à la micro finance Islamique.

<sup>241</sup> *Ibid.*

The table and pie chart above show the cumulative of the Islamic Development Bank Group financial operations in the Adamawa Region. The bank in its mission to fight poverty and promote socio-economic developments, financed these projects and the illustration above shows the number funded in each sector and the amount of each project. From these two illustration it can deduced that the health sector registered more projects that is, four (4) and then followed by agriculture and education with each two (2) projects and road infrastructure and water supply and sanitation with each one (1) projects

### **Conclusion**

The second chapter discussed on the projects financed by the bank in the Adamawa Region. In the course of this work, many projects were identified in both social and economic oriented projects. In the first part presented the social oriented projects were made up of two educational projects, four (4) health projects, and the water supply and sanitation project. The second part outlines economic oriented projects that is; the Lena-Tibati-Ngat road linking the center and the Adamawa region, the SAPEP and PD-COBIE agricultural projects. This chapter presented a general orientation of each project financed in the region. After identification of the above development projects, the next stage will permit us to evaluate their social and economic impact in the next chapter.

## **CHAPTER THREE**

### **ISLAMIC DEVELOPMENT BANK GROUP PROJECTS SOCIO-ECONOMIC IMPACT IN THE ADAMAWA REGION**

#### **Introduction**

This chapter is devoted to examining the socio-economic impact of the IsDBG projects in the Adamawa Region. The previous chapter presented the numerous development projects financed by the bank in both social and economic sectors. The purpose of the bank was to foster social and economic progress in the region by funding projects in education, health care, and water supply and sanitation in social sector and transport and agriculture in economic domain. This chapter then will evaluate the socio-economic impact these projects. The chapter will be divided into two; the first part will focus on the social impact, while the second part on economic impact. The evaluations will begin with social impact more precisely with educational development.

#### **I. Social Impact**

After presenting the social and economic projects development projects that were financed by the IsDBG in the previous chapter, this sub-section shall be examining the impact of social development projects starting with educational development. This shall be closely followed by health care system and finally by water supply and sanitation.

##### **A. Educational Development**

All development begins with education. The IsDBG did not escape this to achieve its targets, in order to offer a more sustainable socio-economic development to the population of the Adamawa Region. As it empowers people, creates choices, and reduces the burdens of poverty.

##### **1. Access to quality education**

Education is considered a basic human right and an anchor of a broad-based poverty reduction. Investing in basic education has moved to the center stage of strategies to promote economic growth, full employment and poverty reduction. Consequently, financing basic education has received a strong commitment from the international community in Jomiten (1990) and in Dakar (2000).<sup>242</sup> This commitment was reconfirmed at the United Nations

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<sup>242</sup> ABDEL-HAMEED M. B. Occasional Paper No. 10, Financing Basic Education in IDB Member Countries. 2004.

Conference on Financing Development held in Monterrey, Mexico (2002).<sup>243</sup> The efforts and strategies of the international agencies and institutions in financing basic education is culminated by the introduction of the Fast Track Initiative (FTI), the global partnership to accelerate the Millennium Development Goal of universal primary school completion (MDGII),<sup>244</sup> Education sector is one of most important project finance by the IDB in the Adamawa region and it contribute greatly to the socio-economic develop of the population.

Indeed, the impact of the offer is reflected in the increase in access to education thanks to: The offer of nearly one thousand (1,000) new seats provided to students from ten (10) schools and the sedentarization of ten (10) Head masters and the same number of security guards.<sup>245</sup> This ensure better security of the infrastructures and equipment in place, the improvement of comfort and sanitation thanks to electricity, water and latrines; Improved success rate in official CEP and FSLC exams from 2004.<sup>246</sup> Success rate for level I students (SIL/CP) in terms of reading and mathematics. The reinforcement of the number of teaching staff with the impact of respecting the pupil/teacher ratio. The transformation of twenty (20) public schools into Public Application Schools (EPA) thus allowing several generations of student-teachers to learn about the pedagogical integration of ICT during their initial training and several teachers to change of status in their career. The development and distribution to all teachers of specifications which explain in detail what is expected of head master and teacher of a pilot school;

The creation of a platform for collaboration through the setting up of a website This platform has not only made it possible to share experiences, but also improved teaching practices. The training of about two hundred and fifty (250) pedagogical actors in the integration of technology in teaching and pedagogical supervision.<sup>247</sup> This situation has enabled all the educational actors, students and teachers of ten (10) pilot schools having received the XO computers, this study shows a decline in the number of students per classroom in almost all PAQUEB schools. The construction of several classrooms explains this drop. In Adamawa, however, there is stability in the pupil/classroom ratio. See plate 1.

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<sup>243</sup> [www.olpc-cameroun.com](http://www.olpc-cameroun.com) accessed on 24/05/2022.

<sup>244</sup> <https://www.sdg.un.org/fr/goals> Un Department of Social And Economic Affaires.

<sup>245</sup> Interview with Ella Ondoua.

<sup>246</sup> *Idem.*

<sup>247</sup> *Idem.*

**Plate 1: A partial view of School constructed by IsDBG in Gbakoungue 2000**



**Source: Oumarou Ousmanou Ali, 27/07/2022**

The above plate shows one of the architecture constructed through the project in Gbakoungue (Meiganga). This included the construction of complete cycle of equipped seven class room, an office, head master accommodation, borehole, toilet and school fencing among others. This project greatly increased pupils access to basic education in the Adamawa Region. This is because these schools were constructed in areas where there were not schools and access to education was not easy the pupils and more specially for students with Anglophone background.<sup>248</sup> For instance, GBPS TIBATI before this project was subdivided into three due to the absence adequate infrastructure that can take a complete cycle, that is one school three different places the distance between them was not less than one kilometre (1km).<sup>249</sup> This implies that lack of effective control by the administration, absence of playing ground for students and no general assembly for all the classes due to the distance that existed between them. Due to this project, all of the above problems became history.

Furthermore, this project was one of the factors that promote bilingualism in the region. This is because before the advent of this project, there were few bilingual primary school in the region and those that existed before the project were at Ngaoundere, it was difficult for parents who wanted their children pursue their studies in the Anglophone sub-system and also Anglophone students whom parents where transfer to these zones. This project

<sup>248</sup> Interview with Doh Gregory, 52 years, Teacher GBPS, Tibati,15/08/2022.

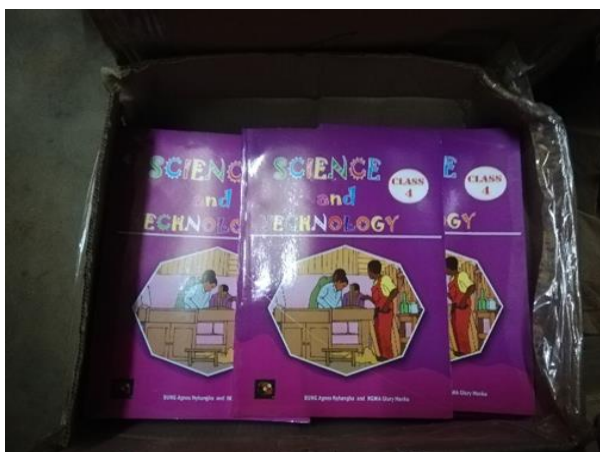
<sup>249</sup> Interview with Moussa Aime Elysee, 45 years, Head master EP Gbakoundere, Meiganga,27/07/2022. and Okomo Hermine, 52 years, Head master EP quartier residential, Ngaoundere,28/07/2022.

significantly resolved this problem to greater extent by making 70 percent of PAQUEB schools bilingual primary schools.<sup>250</sup>

## 2. Promotion of Digital Education and Reform

Curricular reform according to the competency-based approach for nursery and primary school in the two Anglophone and Francophone subsystems and encourage the development of digital culture by introducing ICT at school.<sup>251</sup> All the schools constructed under PAQUEB project were made pilot schools that is all the educational reforms are implemented there to see how it works before implementing other schools. Another most important aspect of this project is that it provides didactics materials that make easy the teaching and learning process for both teachers and students. More than fifteen thousand (15 000) textbooks in program have been distributed since the reception of this schools each year. the required quality reforms include all of the above, plus school reform, curriculum reform, governance (administrative) reform, and teacher reforms.<sup>252</sup>

### Plates 2 and 3: XO Computer and Text Books in GBPS Tibati from 2009 to 2021



**Source: Oumarou Ousmanou Ali, 15/09/2022**

The above plates show one of the significant offers that improved the educational sector. The first plate is the XO computer and the second is the carton of readers offered by the PAQUEB project to pupils in the Adamawa Region. More importantly, one necessary component that upgrade the quality of education is the development of quality assurance framework for monitoring progress made. The education reform proposals also include

<sup>250</sup> Interview with Yaya Suiven Lantang 48 years, Head master GBPS, Tibati, 18/09/2022 and Moussa Aime Elysee.

<sup>251</sup> Interview with Okomo Hermine.

<sup>252</sup> Interview with Bassong Ayangma G. Mbere divisional delegate MINEDUB.

measures establishing a system that adapts to the needs of globalization and the information age. In the process of preparing students for careers in the high-tech job market,<sup>253</sup> IDB is building foundations for school information programs such as the installation of multimedia classrooms and network systems to create the information education environment, which forms the key to the 21st century's intellectual and information society. Expand access to learning opportunities, and increase the efficiency of administrative processes.<sup>254</sup>

ICT is increasingly recognized as a tool for development and growth and as a means of empowering people, scaling up efforts in education, upgrading skills and productivity, and improving governance. The Bank supports the deployment of ICT across all sectors (e.g., education, health, financial services, agriculture, energy, infrastructure, trade, public service delivery, and e-government) to help achieve SDG9 (Industry, Innovation and Infrastructure) and higher productivity as well as achieve greater development impact. Digitalization of SMEs also constitutes an important area to further mainstream these aspects. More so, this project didn't forget the disable people's. Through this project, they are given a chance to go to school. All the PAQUEB and PASZEP schools are made pilot and inclusive schools.it welcome both physical and mental disables people and provide necessary materials that help in the process of their training.

After the PAQUEB project, the Schooling Support Project in Priority Education Zones (PASZEP) was also implemented with the aim of improving primary education. This project like the first one put in place different components so as to achieve its objectives. The project significantly impacted the educational sector in the region and contributes greatly to the socioeconomic development. Just like the first project, PASZEP constructed class room's blocks, accommodation for head master and two teachers, fences, toilets, boreholes offices and other school infrastructures. As far as education improvement is concern, the project develops new curriculum according to the Competency based approach (CBA) for nursery and primary education of the two sub-systems, training and capacity building of pedagogic actors and the project provides didactic materials that ease the process of teaching for both teachers and students. The above realizations are boosting primary education system in the region.

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<sup>253</sup> Interview with Nana Saidou, 49 years, Teacher EP nord CIFAN , Ngaoundere 18/08/2022, Hadja Diya 40 years, head master EP nord CIFAN , Ngaoundere 18/08/2022 and Enyengue Regine Rosalie.

<sup>254</sup> Interview with Tije Moussa.

### **Plate 4 and 5 Head Master and Teachers' Accommodation in Banyo constructed in 2021**



**Source: NOHA Service 2022**

The above illustrations are the equipped accommodation constructed by the IsDBG through the PASZEP project for head master and two teachers in all the intervention area of the project. The first plate is the apartment of the head master with a parlour, three bedrooms, kitchen, a store and toilets all equipped. The second plate illustrate the accommodation for two teachers each composed of a parlour, two bedrooms, toilets, kitchen and store all equipped. The main difference with the previous project is teacher accommodation which was not in the first project. These infrastructures are useful for the staff specially those transferred from other region and those who are not yet perceiving their salaries.<sup>255</sup> Another important aspect of the PASZEP project is the promotion of girl child education in the region. Mandela said in 1996<sup>256</sup>, “Education must once again become one of the essential value of our world, it must radiate again, it must impose itself as a force of happiness, fulfilment, hope.”

### **3. Improved Girl Child Education**

Significant problems that prevent the consolidation of universal primary education, especially among young girls in the zones covered by the PASZEP Project. More than six thousands of them are under-educated and this causes enormous harm to their right to education. The dreams of young girls, their potential, their desire to be economic agents in the same way as boys are solvent undermined by inequality. Equality of opportunity, discrimination, violence despite the fact that they are overflowing with initiatives of talent and creativity MINEDUB through PASZEP is committed to achieving the universal

<sup>255</sup> Interview with Tije Moussa.

<sup>256</sup> MINEDUB.PASZEP « Campagne de sensibilisation pour la scolarisation des filles dans les zones d'éducation prioritaires » p.4.



completion of primary education, one of the recommendations of the UN for the 21 century but the reality is still far from these goals. According to UNESCO, nearly 70percent of young Cameroonian girls suffer from illiteracy. The phenomenon is especially visible in the regions of Adamawa, East of the Far North and North of Cameroon, where it affects more than a million girls. from 10 to 19 years' old.

It is a widely accepted fact that the main pointer to social and technological advancement of any community is the level of educational development of its citizens. The role that education plays in the improvement of the quality of people's lives, acceleration of economic growth, harnessing of human intellect and potentials, realization of political stability, appreciation of tolerance and the institution of peace and unity, cannot be quantified. (Jasada, 1999). Education is an important means through which the society reproduces itself, passes its main characteristics to the next generation as well as a dynamic instrument of change and development (World Bank, 1994). Education is therefore not for the purpose of white – collar jobs alone, but for the individual and societal development, hence it is desirable that everyone should have it including the female. The female – child being the future homemaker and custodian of social, cultural and developmental values of the society, needs to be educated at least to secondary school level. An educated woman may have the ability to make a modern home, maintain a higher standard of cleanliness and attractive surroundings, socialize with her children, and maintain stable marriage and other ways of life necessary for human survival.

Educated female develops essential life skills, including self-confidence, the ability to participate effectively in societal welfares and protect herself from HIV/AIDs infection, sexual exploitation and complicate child birth. The educated female also gains the skills and competence for gainful employment which enables them to be an economically productive member of the society, likely mothers to send their children especially girls to secondary schools. Female-child education is very important for the overall development of the Adamawa region. The place of women in the overall development of any society is fundamental such that any deliberate neglect of their education could point to danger for the entire society. As it is often said, “to teach a man is to teach an individual but to teach a woman is to teach a family and the whole nation” (Frederick, 1998). This is because she

would pass on her knowledge to her peers and other family members particularly her daughters, thereby multiplying the effects of her own education.<sup>257</sup>

The Bank supports education infrastructure, education capacities and service delivery in order to contribute to SDGs (Quality Education).<sup>258</sup> While targeting the most vulnerable and deprived communities, the Bank supports provision of education for out-of-school children as well as promote e-learning. The Bank's support to the education sector remains anchored in the theme of "learning for human development" and focuses on: Investments in early childhood, basic, and secondary education supported by digitalization with a view to ensuring that every child has an uninterrupted primary cycle education; and Ensuring equitable access to quality education in low-income countries targeting deprived communities, especially girls.

### **B. Improved Health Care System**

The construction/rehabilitation of health facilities will enable them to meet to meet the expectations of the populations and consequently increase the rate of attendance at health facilities. This will necessarily result in an increase in revenue which will contribute to ensuring the financial autonomy of health facilities. The quality health services offered to the population by the project's health structures, combined with the availability of competent personnel and an efficient technical platform, make it possible to reduce the constraints linked to the disease, in particular, working days.<sup>259</sup> Lost and health expenditures that can be used for economic activities The project has a direct positive impact in terms of poverty reduction: by improving the supply of care, it allows vulnerable categories to access health services in the best conditions; by contributing to the general improvement of the state of health of populations of the country, it makes it possible to reduce the share of their income hitherto devoted to care and to be able, consequently, to improve their living conditions" and by contributing to the general improvement of the state of health of the populations.

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<sup>257</sup> MINEDUB/PASZEP Campagne de sensibilisation pour la scolarisation des filles dans les zones d'éducation prioritaires.

<sup>258</sup> <https://www.sdg.un.org/fr/goals> Un Department of Social And Economic Affairs.

<sup>259</sup> Interview with Gomna Ahmadou, 44 years, director IHC, Mbakaou, 11/05/2022.

### Plate 6 and 7: The Tignere District Hospital Financed by the IsDBG from 2012 to 2014



**Source: Oumarou Ousmanou Ali, 22/08/2022**

The plates above show the Tigner district hospital constructed under the support project to straightening the primary and secondary health care services. The hospital has five blocks, a pharmacy, and maternity, emergency and administrative bloc. A capacity of more than 60 hospital beds,<sup>260</sup> borehole and toilets among others. Specifically, the reduction in the mortality and morbidity rate benefit the poor populations, especially those in rural areas with higher than in urban areas. The creation of new health structures and rehabilitation of existing structures in the project implementation zones contribute to increasing the reception capacity of health facilities by 20% and will thus increase equity in terms of access to health services.<sup>261</sup> basic infrastructure, especially among the poor. The latter suffer less from severe cases of illnesses which has been taken care of fairly early on. This allows them to save on health expenditure related to the management of severe cases.

#### 1. Job Creation

The jobs created during the construction/rehabilitation works contribute directly to the generation of additional income and therefore to the poverty reduction in the area. The project contributes to the achievement of the objectives of Cameroon's Policy and responds to a real need of the population. It corresponds perfectly to the Bank's policy in health and is part of an overall plan to strengthen health services supported by the donor community. The establishment or rehabilitation of health structures in poor areas accompanied by the

<sup>260</sup> Interview with Saidou Ndotti, 45 years, superintendent DH, Tigner, 22/08/2022.

<sup>261</sup> Interview with Mouhamadou Toukour Ahmadou.

development of support structures and the training cells/modules in biomedical maintenance, necessarily contribute to improve the state of population health.<sup>262</sup>

## **2. Improved Mother and Infant Health**

Maternal, new-born and infant health support project (MNIHSP) finance by IsDB with the technical support of the United Nations Population Fund, (UNFPA), the Adamawa region health districts (District Hospitals and Integrated Health Centers) has since 2018 received considerable investments. the construction/rehabilitation and equipment of maternity, twenty community-managed tricycle-ambulances for transporting patients to the health center and for referrals; beds, delivery tables, baby couches, incubators, staff retraining, the drilling of an improved wells and the construction of water towers powered by solar energy.<sup>263</sup>

The project has a significantly impact, primarily on women and children by reducing general mortality and morbidity because they are the main beneficiaries of the project. The increase in the reception capacity health structures in the project areas coupled with the improvement of the quality of care offered by the network of health infrastructures created or rehabilitated, make it possible to reduce, in a very significant way, the rates of maternal and infant mortality.<sup>264</sup> This project reduces to greater extend deaths during delivery since the Maternal, New-born and Infant Health Support Project, MNIHSP, went operational in 2018. Before then, there were cases of death because families had to hire commercial motorbikes at high cost to transport pregnant women to hospital. Some could not afford the fare, while bikes sometimes got to hospital late, resulting in deaths, Prenatal monitoring of pregnant women is improved and allow better management of high-risk pregnancies.<sup>265</sup> The rate of attendance at health facilities has greatly improved because currently, deliveries at home, especially in rural areas persist due to the lack of qualified and motivated staff and equipment. The training of staff and the equipment of the health structures of the project increases staff motivation and service quality.<sup>266</sup>

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<sup>262</sup> Interview with Mouhamadou Toukour Ahmadou

<sup>263</sup> Interview with Atikatou Yero, 48 years, director IHC, Tigner,22/08/2022.

<sup>264</sup> Interview with Ahmadou

<sup>265</sup> Interview with Gnitahang Rachel,39 years, maternity head, Tigner, 22/08/2022. and Domini Biko Pauline,39 years, maternity head, Tibati,28/08/2022.

<sup>266</sup> H. Kimeng, Cameroun Tribune 25.08/2021

### Plate 8 and 9: Medical equipment financed by IsDB in Tignere and Tibati



**Source: Oumarou Ousmanou Ali August, 2022**

Plates 8 and 9 are part of the equipment offered by the Maternal, New-born and Infant Health Support Project in the Adamawa Region. The project equipped all the districts hospitals in the zone of intervention. Plate 1 show delivery beds and other materials offered by the bank in Tignere district hospital and the second plate show an incubator and baby bed in Tibati maternity. According to the 2018 Demographic and Health Survey, maternal mortality in Cameroon remains high. With 406 women dying per 100,000 live births. Hardest hit are the northern regions of Adamawa, North, Far North, and East. Infant mortality rates are higher in the North and East Regions; respectively standing at 133 deaths per 1,000 live births and 122 deaths per 1,000 live births. Meanwhile, Adamawa and Far North Regions record 96 deaths per 1,000 live births and 103 deaths per 1,000 live births, respectively. In the Littoral Region, infant mortality stands at 50 deaths per 1,000 live births, and 78 deaths per 1,000 live births in the West Region.

The national infant mortality average is 80 deaths per 1,000 live births.<sup>267</sup> It is this situation that informed government's decision to include Adamawa Region in the Maternal, New-born and Infant Health Support Project, MNIHSP from 2018-2021. A formal evaluation is carried out at the end of the project later this year; there are already indications of improvements made. «After three years of project implementation, we realized that the rate of hospital - assisted births rose from 40 per cent to 56 per cent in Tignere, Tibati, Bankim

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<sup>267</sup> Interview with Daouda.

and Ngaoundal Health Districts. There has also been a considerable reduction in newborn deaths. It now stands at 48 for 56,000 live births.<sup>268</sup>

These achievements are partly explained by the crucial role played by converted former traditional birth attendants trained by UNICEF. Having been convinced to abandon the practice, they now sensitize pregnant women on the risks of delivering at home; and accompany them to health facilities for safe delivery, Community-managed tricycle-ambulances that help in transporting patients to health centres and hospitals continue to function well. The 20 tricycle-ambulances offered to Tignere Health District by UNFPA have so far transported 1,300 referred patients to health facilities, announces with a sense of fulfilment. In order to ensure better monitoring of mortality, the regional delegation put in place two Obstetrics and New-born Emergency Care, SUNU networks.<sup>269</sup> They ensure that better performing rural health facilities assist those lagging behind, the Focal Point underscores. And so given the success of the Maternal, New-born and Infant Health Support Project.

"I have noticed many changes in Wogomdou Integrated Health Centre," notes His Majesty Yahaya Ndjoudhi, "The changes include the construction by UNICEF of a 50-metre-high water tower that uses solar power. Apart from health centre patients, the community also uses the water. We have never enjoyed drinkable water since our community was founded," explains Chief Ndjoudhi.<sup>270</sup> Who is quite satisfied that his subjects listened to him and cooperated in implementing the project. "Though I am not a health expert, I can attest that the project has helped in reducing maternal, newborn and infant mortality in my kingdom. It has been of immense benefit to my subjects," says HRH Aboubakar Garba,<sup>271</sup>. The first class traditional chief was given custody of the two tricycle-ambulances offered to his subjects by UNFPA. "Project tricycle-ambulances came in handy in 2020 in Konchta and Mayo Baleo - all border communities with Nigeria - when there was an incident. The two wounded people were promptly transported in the tricycles to Tignere District Hospital where their lives were saved," Essomba Auguste, the Senior Divisional Officer for Faro and Deo, recalls. "I am so grateful to the Ministry of Public Health, UNICEF and UNFPA for the immeasurable assistance brought to our people through the project."<sup>272</sup> There were fears in 2019 that we

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<sup>268</sup> Interview with Mouhamadou Toukour Ahmadou, Atikatou Yero, Gnitahang Rachel.

<sup>269</sup> Interview with Daouda.

<sup>270</sup> Cameroon Tribune "the Crucial Role of Traditional, Administrative Authorities" 24 August 2021.

<sup>271</sup> *Ibid.*

<sup>272</sup> *Ibid.*

would have a cholera outbreak. But the Ministry of Public Health and its partners reacted promptly and the situation was brought under control," the SDO remembers.

"As the project draws to a close this year, we have put in place a sustainability scheme to ensure that its gains are maintained," says Moutsina Jean, the Chief Medical Officer, Tignere Health District. "Concerning the 20 tricycle-ambulances we received, management committees have been set up at the community level. Members meet monthly to discuss fuelling and maintenance of the ambulances. Each household contributes 2,400 FCFA annually.<sup>273</sup> From this amount, a token is offered to ambulance riders," project sustainability measures include the training of community health workers to direct and accompany patients to health facilities. Former traditional birth attendants also direct and accompany pregnant women to hospital. "The aim is to prevent women from delivering at home. We recognise and appreciate the new role of former traditional birth attendants by offering them some financial token for each successful delivery they accompany to hospital.<sup>274</sup>"

Another important health project that significantly improve the maternal and newborn health in the Adamawa region is the MICRO TAKAFUL project. It is a form of solidarity fund put in place by the bank for pregnant women to accompany them throughout their pregnancy and after the delivery. The project consists of buying a ticket cost six hundred (600) F CFA and the pregnant woman is follow up and benefited from the following throughout the pregnancy and forty-two days after delivery:<sup>275</sup> 04 prenatal consultations, ultrasound childbirth, Secure caesarean, treatment of pregnancy-related illness, follow-up of the mother and the baby after delivery (42 days), free transport between the health center and the hospital in case of emergency and certificate of delivery. This project was implemented in the Faro et Deo division, a division where the rate of hospital assisted birth is very low. This project geared the hospital assisted birth and significantly reduces mother and infant mortality. More than five hundred women are benefiting from this project in the region.

The control of fertility by women, through IEC services and actions in reproductive health also has significantly impact on the health of women and children. It allows women to devote less time to motherhood and childcare, time that they can use to engage in income-generating activities. These activities have enable women to be economically independent,

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<sup>273</sup> *I* Cameroon Tribune "the Crucial Role of Traditional, Administrative Authorities" 24 August 2021.

<sup>274</sup> *Ibid.*

<sup>275</sup> MINSANTE.Support to the Development of Primary and Secondary Health Care Service Project, Project Appraisal Document.

which contribute to improve their social status.<sup>276</sup> Women are empowered within dialogue structures whose parity women/men is respected, their needs taken into account specific health matters within the structures for which they are responsible. The health personnel who benefited from the training, more than 60% are women. This participation contributes to improving service delivery through better communication between providers and clients, most of whom are women. They are recognized as partners in health development by public authorities, leaders of the community and the populations, which improved their status.<sup>277</sup>

The Bank continues to address the urgent needs to mitigate the challenge of low health service coverage in the region, the Bank focuses on the following, with the dual aim of also targeting SDGs 2 and 3: Ensuring affordable quality health services for all; Improving primary healthcare performance; Contributing to tackling the effects of pandemics; and Building critical health infrastructure, especially in rural areas due to public sector resource constraints.

### **3. Eliminating the Transmission of HIV/AIDS**

The Optimizing HIV Treatment Access for Pregnant and Breastfeeding Women (OHTA) initiative is one of the projects funded by the IsDB Group. The primary aim was to speed up access to treatment to provide lifelong antiretroviral therapy for pregnant and breastfeeding women living with HIV in the Adamawa region.<sup>278</sup> The project adapted the program to meet the needs of the population by training peers, lay counsellors and community health workers to provide counselling, psychosocial support and follow-up for pregnant women and new mothers to improve retention. For example, health workers, mentor mothers and health surveillance assistants contacted women who had missed their appointments by phone, SMS and/or home visits.<sup>279</sup>

They also provided individualized health education about the importance of regular diagnostic monitoring, treatment adherence, good nutrition and exclusive breastfeeding. PMTCT improves maternal and child health through preventing the spread of HIV infection in the Adamawa region. There is evidence of a positive impact of PMTCT on primary care for mothers and children, beyond HIV. The provision of PMTCT services increases the

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<sup>276</sup> MINSANTE.Support to the Development of Primary and Secondary Health Care Service Project, Project Appraisal Document.

<sup>277</sup> M. B. Abdel-hameed, "Financing Basic Education in IsDBG Member Countries" Occasional Paper No. 10 .2004 P viii.

<sup>278</sup> Interview with Mouhamadou Toukour Ahmadou.

<sup>279</sup> *Idem.*



availability, the accessibility and the utilization of antenatal care and other health care services, especially when the intervention is linked to PMTCT programs as part of mainstream MCH services.<sup>280</sup>

Over the five-year project, OHTA reached more than 1000 pregnant and breastfeeding women living with HIV and helped to get them started on treatment, with more than 1500 added in 2021. One key finding was that training and engagement in community settings helped to reduce the number of mother-infant pairs who stop attending clinics. For example, in Tibati and Tignere, more than 70 per cent of mothers and their infants who were traced in 2019 and 2020 returned to a health-care facility following an intervention.<sup>281</sup> Many health districts are close to achieving elimination of mother-to-child transmission of HIV. Progress in reducing mother-to-child transmission of HIV has been dramatic since the introduction of this project towards the Elimination of New HIV Infections among Children and Keeping their Mothers alive largely because of increased access to PMTCT-related services and increased number of pregnant women living with HIV being initiated on lifelong antiretroviral medicines.<sup>282</sup> The program accelerated treatment for all pregnant and breastfeeding women living with HIV to achieve elimination of new infections among children and halve HIV-related deaths among pregnant women and new mothers.

### **C. Water Supply and Sanitation**

#### **1. Provide potable water and Fight Against water borne diseases**

The main socio-economic impacts expected from the project include: Increased availability of potable water, a vital resource for human development in rural areas, Improved quality of water supplied to households resulting in a decrease in waterborne diseases, especially among children, Easier access to potable water resulting in less time spent in fetching water, especially for women and children, Increased availability and involvement of women in community - based associations; Creation of local jobs and mitigation of rural-urban migration through the improvement of rural living conditions, Raise awareness on sustainable practices for rural sanitation, Many ventilated pit latrines are installed in schools, markets and health centers, budgeting, conflict resolution, Two hundred local committee members are trained in regards to planning. At least 30 % of water management committee

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<sup>280</sup> Interview with Daouda

<sup>281</sup> *Idem.*

<sup>282</sup> Interview with Mouadou Nathalie, 27 years, PTME focal point, Ngaounbela, 26/08/2022.

members are women; At least one person per village is trained to provide maintenance of water supply

The Bank supports improvements in access to safely managed water supplies (SDG 6 Clean Water and Sanitation) by establishing, expanding and upgrading infrastructure. This includes: contributing to improved water services cost recovery; increasing water system efficiency; increasing waste-water treatment; mainstreaming the principle of ‘waste-water as a resource’ through a circular economy process operating in any other sector; building the resilience of water systems; expanding sanitation network coverage; and regulating stand-alone sewage disposal facilities.

## **II. Economic Impact**

After presenting the social benefit of these projects in the first part of this chapter, the second part is going to analyse the economic impacts of these development project in the Adamawa Region. The first part of this subsection will study the impact of road infrastructural project and then follow by that of the Agricultural projects funded by IsDBG in the Adamawa Region.

### **A. Improved Roads Infrastructure**

Impact on Transportations projects financed by IsDBG in the Adamawa region is of great importance. The region's economic performance is highly dependent on the efficiency of its transportation network. The vast territory, diverse landscape, land locked position, scattered population centers, and widespread natural resources generate high transportation demand. In addition, utilizing transport network is the only option available for the other regions in the country to link with their markets. Given the potential for future transportation demand to evolve rapidly, it is imperative that the existing transportation infrastructure is upgraded and in some cases not available to comply with international standards.

However, the regional transportation network is faced with the following major challenges: Higher Transportation Cost: The foremost challenge faced by the transport sector in the region is the issue of high transportation cost, as it is one of the major inputs to the cost of production. In the final cost of goods, the cost of a plantain produced in the Yoko and sold in the same region at 1500 CFA franc is sold between 2500 and 2800 CFA franc in the Adamawa region just less than 200 KM and old and Deteriorated Transport Network: Much of the transport networks, which were constructed during the 1970s, has been deteriorated

due to inadequate maintenance resulting from poor planning and limited institutional capacity.<sup>283</sup>

Although it took many years for the Cameroon government to approve the tarring of its section of the Lena-Tibati-Ngat road there is a strong believes that this depended on national priorities unlike from external influences. Agreeing to this fact, if international financial institutions did not implicate in it, many more years could be needed for the government of Cameroon to realize this project. Upon the completion of this road, alien population flooded the town and scrambled for the acquisition of large expands of land on strategic positions for business and plantation agriculture.<sup>284</sup> This was followed by an ephemeral boom in socio-economic activities; this study unit area could have got to another significant level of development appreciated by both the local population and economists.

At the national level, the completed construction of the Lena-Tibati-Ngatt road contributes to the strengthening of national unity by establishing a permanent link running through all the cities crossed. Specifically, the development of this road reduced both vehicle operating costs; transport costs and travel time of the route; to facilitate the traffic ability of the axis in all seasons to improve the competitiveness of products on the internal and external markets to open up several production areas and to improve the standard of living of the populations, both in the Center and Adamawa regions.<sup>285</sup>

### **1. Poverty Reduction**

Road transport plays an important role in the economic development of the region and country. On one hand, transport contributes to poverty reduction through its indirect impact on economic growth, while on the other hand there is direct impact on the personal welfare of the poor. Generally speaking, local access roads in poor rural and urban areas make only a modest contribution to national income growth, whereas they are likely to have a direct and significant impact on the daily life of the poor. On the other hand, inter-city transport is of strategic importance to a nation's relieving poverty. Internal mobility in the Division involves the displacement of people on relatively short distances such as from one subdivision to the other, from one village to the other or from one compound to the other in the same village on high way. However, the tendency is that they remain within a familiar cultural environment and therefore have few problems of adjustment to language, social customs, ideology and

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<sup>283</sup> <sup>283</sup> Interview with Mouadou Nathalie.

<sup>284</sup> J. Matock, "Lena-Tibati-Road" Cameroun Tribune, 15/03/2022.

<sup>285</sup> Interview with HRH Hamidou Bello, the **lamido of Djerem, Tibati**.

institutions. Though the constraints to internal migration include low incomes, family wrangling, settling of scores and deplorable road infrastructural network, the construction of this road has mitigated these constraints and further boosted the propensity to mobility from one place to the other. This is simply because transport fares, especially along the dropped tremendously with no seasonal variation as was the case before.<sup>286</sup>

## 2. Improved transport network

Before the tarring of the LTN road, people from this zone depend mostly on rail station in Ngaoundal and this mode of transport is highly demanded due to the bad nature of road transport in the area that link them to the capital city, as movements of goods and people using road were too limited. During the rainy season, trade between the adjacent rural communities on the high way with Tibati and across to center region was near inexistent.<sup>287</sup> The table below reveals a wide disparity of transport fares from one season to the other in displacing within or without the division. The deplorable nature of the road network at the time, coupled with the inaccessibility of some places triggered a hike in transport fares during the rainy season as opposed to the dry season. This discouraged many people from travelling and from trading.

Before its construction, the journey between the Center region and the Adamaoua region was really difficult, given the deplorable state of the road, more than 80% of travellers used the CAMRAIL train, which has one of its stations in Ngaoundal, a hundred kilometers from Tibati. This imbalance is the cause of many difficulties encountered by these travellers including the flow of passengers which put the cross on the comfort of travellers during the trip, the vanishing of luggage especially during the holiday period and back to school. Since then, the construction of this road has witnessed many changes, in particular the reduction of overpopulation in the travel stations (train) and we can even say that the road is now more suitable due to its efficiency. And as we generally say, wherever the road passes, development follows; the construction of this road makes room for great socio-economic development.

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<sup>286</sup> Interview with Hamamissa, 38 years, Driver *confiance voyage*, Tibati, 06/09/2022.

<sup>287</sup> Interview with Dahirou Amadou.

**Plate 10 and 11: Lena-Tibati road and the new bridge on Meng river**



**Source : Update-Africa/www.facebook.com 2022.**

These plates show the Infrastructure that improves the daily lives of beneficiary populations in several sectors of socio-economic life. The first plates illustrate an operational road with a car moving toward Tibati from the south entrance of the sub-division and second plate show two bridges on Meng river at the eastern entrance of Tibati, the older bridge in the left while new one under construction in the right. While the picture varies according to the zoning pattern, lack of adequate transport is a contributing factor to poor educational achievements of children from lower social classes. In Adamawa, pupils normally attend the school closest to their house or to their parents' workplace and where education is free of charge. In Tibati travel costs was very high and often considered a considerable barrier to obtaining a successful post-primary education.

### **3. Source of Employment**

The construction of this road generate employment opportunities in the area, while roads access is key factor that trigger income, increase employment opportunities and dampen poverty in the area revealed that access to basic amenities of life has a key role in social exclusion. Absence of transport infrastructure or poor roads was one of the main factors of unemployment and one of the causes for social exclusion.<sup>288</sup> Our investigation reveals that public infrastructure has a significant sustainable role in the economic growth of the area, an increase in investment in transportation leads to huge economic output. Public infrastructure works as a tool for regional development as the construction of these roads play

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<sup>288</sup> Interview with Dahirou Amadou.

a key role in the development and improvement of income and living standard of the local population. The LTN road changes the life of the local population by improving their income especially during work. Job creation with regard to the human resources mobilized for this project, 781 employees were recruited under the project, including 535 from the project area, with 23% women, for a total of hours worked of 8,477,000.<sup>289</sup> With regard to subcontracting, 115 local companies were contracted during the works, with 384 local employees recruited.

#### **4. Reduce Time and Cost of Transport**

The construction of this road have a significantly impacted reduce travelling time. Before it construction, it takes at least 24 hours to reach Yaoundé from Tibati, due to the bad nature of the road. And by train or through Bertoua, is almost 16 to 17 hi hours of trip. For instance, passengers leaving Tibati to Yaoundé usually leaves around 5pm and arrive Yaoundé around 11 am the next day.at times it goes beyond 17hours of road. The construction of this road couple to that of Lena- Yoko reduce the trip period to 10 hours of road and will be lesser of the Yoko - Ntui road portion is complete. The taring of LTN road has opened up this area to various socio-economic opportunities many transport agencies has opened their agencies in Tibati<sup>290</sup>. This includes Solidarité voyage and Confiance voyage. Touristique Express has also bought the land to build their agency. Due tremendous increase of Passengers, these traveling agencies operate at the same and departure is at the anytime contrary to the train. Add to the above factors, the transport fare considerably dropped with no seasonal difference. This boosted the demand for road transport through this corridor.

Also, the exchange of product from the Adamawa region to other regions of Cameroun through the center region. The delivery of manufacture products from factories in Yaoundé and Douala. The main economic activity in the region is agriculture. Just few months after the reception of this road by the government, the local farm product are highly demanded form other part of the country due to the accessibility to local producer.<sup>291</sup> Tons of yam and other farm products are being Transported to the center region through the newly constructed road. This therefore increases the production thus higher income. Businesses have sprung up in the whole division.<sup>292</sup> The delivery of goods is now faster to the extent that there is the non-decay of perishable goods. Relatively, business people now realize profits whose multiplier effect is the attraction of more people to take up Tibati as their permanent resident.

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<sup>289</sup> J. N. Mba, « Ça circule plus facilement » Afrik-View.

<sup>290</sup> Interview with Hamza Ahmadou,35years, headh of agency *solidarite voyage*, Tibati, 06/09/2022.

<sup>291</sup> J. N. Mba, « Ça circule plus facilement » Afrik-View.

<sup>292</sup> Interview with Dahirou Amadou.

The influx of people from other parts of Cameroon especially from the center Region is proof of the fact that businesses make profit. Given that most of the new comers are women,<sup>293</sup> they mostly focus on petit trading such as roasting of fish around bars, promiscuity and provision stores.

## 5. Proliferation of Industries

The LTN have a significant impact on the economy of the Adamawa region. The main role of every road and transportation project is economic growth It improves productivity and increases income by reducing shipping charges, providing easy access to the market, availability of raw materials and time-saving. Transport infrastructure generates a lot of different opportunities, which boost the economy of the host residents and help an eliminating poverty from the area. Located in the region, where the relief, fertile soils and climate are appealing, investors in large-scale agriculture are yet to exploit the area. TAWFIQ Agro industry is a company specializing in agriculture, livestock and agro-industrial processing. the industry requests an area of 40,000 hectares<sup>294</sup> in the private domain of the state to settle one of its branches in Tibati sub-division. The total amount of the investment is twenty-five billion five hundred and fifty million (25 550 000 000) Franc CFA.<sup>295</sup> The project consists of creating an agro-industrial complex for the production and processing of cereals and citrus fruits in the district of Tibati, department of Djerem. The project will create 4,445 direct and indirect jobs.<sup>296</sup> Which significantly reduce unemployment and poverty. This project is a catalyst for accelerating the socio-economic and cultural development of Djerem Division. In addition to job creation and the reduction of poverty and unemployment, the project will contribute to improving the living conditions of the local population.

The construction of the Léna-Tibati-Ngatt road has not only improved the comfort of users of this axis who now drive on a paved road. Several related projects have been carried out, in accordance with the specifications of the enterprise in charge of the works and the logic of the State of Cameroon, which implies that where the road passes, development follows. Thirteen blocks of classrooms; latrines; school fences; livestock markets; agricultural posts and stores; community hold; market sheds; water points; equipped health

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<sup>293</sup> Interview with Dahirou Amadou.

<sup>294</sup> Tawfiq News Agro Industry. N° 001 Juin-juillet 2022. p.2.

<sup>295</sup> *Ibid.*

<sup>296</sup> *Ibid.*

centers are, among other things, the socio-economic infrastructure that has been built along the intervention area of the Lena - Tibati -Ngatt road construction project.<sup>297</sup>

**Table 2: Related works**

N°	Realization	Quantity	Total amount (BILLION CFA)
1.	Class room	26	2 259 490 776
2.	Latrine	52	
3.	School fence	1 754 M	
4.	Livestock market	1	
5.	Agriculture post and store	3	
6.	Community hold	4	
7.	Market shed	3	
8.	Water point	17	
9.	Construction, rehabilitation and equipment of hospital	11	
10.	Solar energy	5	

**Source:** Oumarou Ousmanou Ali based on data from Tibati council and MINTP

The above table shows how this project is of great importance to the socioeconomic development of Cameroon through the Adamawa region. Each of the above related works contribute in one way or the other to the socioeconomic well-being of the local population depending on the area of intervention. One of these related works that retain our attention is that of the primary school constructed in Bolagale village. A village situated at 5km of Tibati, the construction of this school positively impacted the lives of students of this locality.<sup>298</sup>

<sup>297</sup> MINTP. Transport sector support program phase I general report.

<sup>298</sup> Cameroun tribune 15/03/2022 by Junior MATOCK and Interview with Kamwouo Tchuenta Yves



**Plate 12 and 13: The Makeshift shelter and Students in the Newly Constructed classroom in Bolagale in 2022.**



**Source: Oumarou Ousmanou Ali, 08/09/2022**

Before the construction of this school, pupils in this village received teaching in a makeshift shelter as shown in the above plate. The construction of LTN road along with the realization of related work eclipses the discomfort in which the pupils of this village receive teachings. The makeshift in which this student was divided into four (4) classes (SIL, CP, CEI and CEII), bare fit on ten faded plank. With roof threaten to fly away, in rainy season it was difficult for them to attain classes when it rains.<sup>299</sup> This does not dampen the enthusiasm of this student of this village. The first plate is more than ever a thing of the past. This is because thanks to the construction of LTN road, these students integrated a new block of modern class rooms where they acquire knowledge in better conditions. Latrines and fence where also built to guaranty their health and safety.

## **6. Improve the health sector**

Also, another aspect that significantly and positively impacted the population after the construction of this road, is the construction of integrated health centres and hospital roads by providing access to health centres. Road and transportation improve health and living standards of the host communities. Access to health services has a key role in the health system of the and is considered one the main factors that encourages health.<sup>300</sup> The effect of roads and transport on income and employment have been investigated earlier. However, little attention has been given to the sustainable effects of roads and transportation accessibility on health. road transportation has a very important role to play in the

<sup>299</sup> Interview with Kamwouo Tchuenta Yves, 45 years, head master EP Bolagale, Bolagale, 08/09/2022

<sup>300</sup> Interview with Dahirou Amadou

enhancement of health status in the division and the Adamawa region in general. With the provision of infrastructure, the population have easy access to health care services, their life expectancy has improved especially that of expectant mothers and their infants,<sup>301</sup> health workers are encouraged and willing to work in these communities and more health care centres are built. Health access inequalities have steadily decreased through the years, with the result that today, more and more people can easily reach medical care. This, however, should not distract from the fact that lack of adequate transport was a barrier reducing the opportunity to use medical services, resulting in increased costs to health care providers due to missed appointments and delayed interventions<sup>302</sup>

Thus, one of the main benefits of this one hundred and sixty-seven (167) km long line. is the development of the urban road of Tibati over a distance of nearly seven (07) kilometers? The mayor of Tibati council does not hide his satisfaction. He affirms that :

*La commune de Tibati est traversée par la route nationale N°15 d'environ quatre - vingt - dix (90) Km, allant de la limite avec la Commune de Yoko jusqu'à Ngatt. Et puis quand une route bitumée passe, elle apporte des choses, particulièrement le développement suit. Comme disent les Français, là où la route passe, le développement suit. Là c'est pour c train de changer. Par rapport aux projets connexes reçus, nous avons d'abord eu, la voirie urbaine de Tibati d'environ 6,5 Km bitumée, la construction des centres de santé, la construction de plusieurs salles de classes, la construction des clôtures des écoles, des forages et que sais- je encore ? Donc c'est pour dire que le passage de la route nationale numéro 15 a été un grand apport pour la commune de Tibati. Et puis économiquement, la route vient d'être ouverte, la circulation entre les localités de Tibati et Yoko a changé, la population bénéficie de cela l'évacuation des produits agricoles également. Nous sommes sûrs qu'économiquement les choses vont changer en termes de création d'emplois, au moment où la route s'exécute, les gars de l'arrondissement de Tibati ont été recrutés dans presque toutes les taches. Et avec le minimum gagné, que chacun d'eux a eu à construire sa maison, ouvrir une boutique, etc..<sup>303</sup>*

Finally, it should be noted that the historic *Lamidat* of Tibati has benefited from the repair and renovation of the fence and the main entrance. This first-degree chiefdom also benefited from the installation of a modern stand outside, to received authorities and distinguished guests during events. In the transport sector, the Bank focuses on the SDG 9 (Build resilient infrastructure) and SDG 11.2 (Provide access to safe, affordable, accessible and sustainable transport systems for all)<sup>304</sup> to: Develop sustainable and efficient transport systems, including improving rural access to connect rural areas, markets and urban centers, Support regional connectivity in particular for high-volume regional transport corridors, Support green transport to reduce adverse environmental impacts such as urban congestion,

<sup>301</sup> Interview with Ndocko Ahmadou, 30 years, director IHC, Meidjamba, 13/09/2022.

<sup>302</sup> *Idem.*

<sup>303</sup> Interview with Dahirou Amadou.

<sup>304</sup> <https://www.sdg.un.org/fr/goals> Un Department of Social and Economic Affaires.

air and noise pollution and CO2 emissions and Strengthen the resilience of transport systems by applying up to date technologies and fostering digital inclusion throughout transport infrastructure.

## **B. Agricultural Growth**

The IDB is a large humanitarian funding institution whose one of its missions is to eradicate famine in rural areas. The latter finances projects and works with the government to carry out these activities in order to eradicate famine in Cameroon in general and the Adamawa region in particular, that is why the bank deem it necessary to contribute in fighting against famine by financing the SAPEP project so as to improve food security in rural areas. The socio-economic life of the populations in the region is based on agricultural activities and specifically the cultivation of cassava, potato, yam, maize among others.<sup>305</sup> SAPEP has worked with organizations and CIGs in the field of the farmer to facilitate the execution and the achievement its objectives.

### **1. Food security**

The Project stimulated inclusive economic growth and poverty reduction in poor rural communities by improving access to productive infrastructure and services that are expected to lead to sustainable agricultural production and equitable returns. It tackles the lack of access to modern farming technologies experienced by the poorest smallholders in remote villages and to support private sector mechanized service providers and maintenance services. In the Adamawa region agriculture is an important fundamental in economic development promotes and creates various off-farm activities such as transportation,<sup>306</sup> research programs that look for better and improved methods to be applied in farming and livestock activities, Agricultural sector plays a strategic role in the process of economic development of the region. Through this project, it has already made a significant contribution to the economic prosperity in the project zones of intervention and its role in the economic development is of vital importance. Increase in agricultural production and the rise in the per-capita income of the rural community,<sup>307</sup> together with the industrialization and urbanization, lead to an increased demand in industrial production.

In order to improve socio-economic conditions of the local population, the project works in collaboration with implementing partners. They organized technical and practical

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<sup>305</sup> Interview with Abbo charge de statistique Tibati council, Tibati,.

<sup>306</sup> World Bank: Agricultural Global Practice Report 2016

<sup>307</sup> Interview with Dahirou Amadou

training for operators to better understand the objectives of these components. This strategic approach makes it possible to fertilize agricultural sites, develop boreholes and sustainable rural tracks. This project works and calls for the meaningful contribution of beneficiaries to achieve the expected results. It is a policy based on complementarity and the will of all.<sup>308</sup> From the outset, the projects organized training for the actors in this domain for better output. That said, from the beneficiaries, form committees for the management and maintenance of the site to be developed; awareness and animation sessions on basic activities. The projects provided agricultural equipment and working tools for the development of cultivation sites in Meiganga and Dir,<sup>309</sup> awareness-raising sessions for producers on the effects of climate change and its consequences on agricultural fields. To promote the proper functioning of the strategies and sustainable social development, the project constructed agricultural post and stores in it intervention zones.

**Plate 14: Partial view of the Agricultural Warehouse and Processing Unit Building in Tibati, constructed in 2014.**



**Source: Oumarou Ousmanou Ali, 14/09/2022.**

The above plate shows the achievement of the IsDB in the fight against food insecurity by building warehouses for stocks of agricultural products and processing.<sup>310</sup> This strategy contributes significantly to the achievement of the objective Zero hunger. It should be noted that the project has built two stores in Tibati and Ngaoundal. Then, through the execution of this international SAPEP program for Cameroon. there has been a considerable reduction in post-harvest losses of staple food crops stored by smallholders, from 40% to only 10%.

<sup>308</sup> Interview with Dahirou Amadou.

<sup>309</sup> Interview with Ebogo Fouda Liliane, 45 years, charge de suivi-evaluation PD-COBIE, Yaoundé, 12/06/2022.

<sup>310</sup> Cameroon-Islamic Development Bank cooperation. PD-COBIE, Project management Unit leaflet p.2-3

Finally, thanks to the international SAPEP program, the agricultural output of smallholders has increased remarkably. While the average maize yield will now drop from 1.2 tons/hectare to 2.7 tons/hectare, groundnut and bean yields will respectively increase from 0.8 ton/hectare to 01ton/hectare and from 0.65 tons/hectare to 0.8 tons/hectare and that of cassava which will also increase from 8 tons/hectare to 15 tons/hectare.

## **2. Improve Production in the Livestock Sector**

The livestock sector is the main source of income and food for a large majority of the population of the Adamawa region. It represents an important contribution for the Government of Cameroon through livestock export activities at the regional level. Cameroon has a great diversity of livestock species perfectly adapted to the different agro-ecological zones. The production areas of the Adamawa, the North and the Far North are investment niches. Unfortunately, the lack of investment undoubtedly constitutes a major obstacle in the sector and prevents it from increasing its contribution to the development of Cameroon despite its great potential.<sup>311</sup> Livestock is a pillar sector of the economy. Its development is essential for the reduction of poverty which affects the majority of young people, women and other vulnerable strata of society.

For the above reasons, the IsDB accepted to finance this important project. The project will contribute to achieving the objective of overall socioeconomic development and food security in the region through the modernization of livestock's marketing and production. At the end of this project, the following are expected to boost socioeconomic development: the project will increase in agricultural GDP from 4.9 to 7 percent by the year 2030, National per capita daily meat consumption from 9 to 13 percent thanks to the access to market and good production practices, the average income of actors in the value chain of production of sector targeted by the project will increase, the contribution of the livestock sub-sector to household budget will increase by 15% and one of the most important factor of this project is the access to the Islamic microfinance to the beneficiaries in collaboration with the CREDIT DU SAHEL SA.<sup>312</sup>

## **3. Credit Facilities**

In accordance with loan agreement No. 2-CM-0093 signed on May 17, 2017 between the Government of the Republic of Cameroon and the Islamic Development Bank (IDB), it is

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<sup>311</sup> PD-COBIE En partenariat avec le CREDIT DU SAHEL, Accès à la micro finance Islamique. p. 2-4

<sup>312</sup> *Ibid.*

planned as part of the implementation of the project development of livestock marketing and livestock infrastructure (PD-COBIE), the establishment of a line of financing for access to Islamic microfinance for an amount of 1.8 billion FCFA in the form of a revolving fund.<sup>313</sup> The purpose of this line of financing is to contribute to the development of the livestock sector. Specifically, this will involve supporting the creation and development of income-generating activities for producers and micro-enterprise processing and marketing in the Adamawa region. Beneficiaries are small and medium-sized livestock breeders, producer organizations, livestock traders and operators or actors in the value chain of the sectors: cattle, goats, sheep and poultry, including vulnerable groups.<sup>314</sup>

### **Services offered to beneficiaries**

The project through the *CREDIT DU SAHEL SA* Offered the following to the beneficiaries; local services to the beneficiaries of the project in the locality of the regions of intervention of the project allowing them to be supported in their economic activities, Support information, sensitization and mobilization of project beneficiaries, especially women, in favour of livestock microcredit, Offer loan products adapted to the needs of target groups and especially women, Propose procedures for granting and recovering credits adapted to the beneficiaries of the project, Release funds (credit) to successful loan applicants, Monitor credit management by beneficiaries, Ensure the recovery of credits put in place, Train the beneficiaries (breeders, livestock traders, etc.) and Monitor the implementation of micro-projects.<sup>315</sup>

The Bank supports the improvement of rural infrastructure to provide greater access to basic services and achieve SDGs 1 (No Poverty) and SDG 2 (Zero Hunger).<sup>316</sup> In the light of worsening water scarcity in the region, the Bank pays attention to investing in smart, resource-efficient agriculture and support introduction of digital technologies to improve production, distribution, access to information and innovative financial and non-financial services. There will be more opportunities for productive employment in the rural economies that are benefiting from the programs and smart partnerships to strengthen capacities through support for producers, cooperatives, and associations.

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<sup>313</sup> PD-COBIE En partenariat avec le CREDIT DU SAHEL, Accès à la micro finance Islamique. p. 2-4

<sup>314</sup> *Ibid.*

<sup>315</sup> *Ibid.*

<sup>316</sup> <https://www.sdgs.un.org/fr/goals> Un Department of Social And Economic Affaires

## **Conclusion**

The case study that was choosing for our work is the Adamawa region of Cameroon. This chapter examine the impact of IsDBG projects contribution in the socioeconomic development of this region. The Adamawa region benefited from this cooperation in many key factors such as: road infrastructure health projects, education, agriculture and rural development projects. After analysing these projects, it is clear that these projects contributed significantly to the socioeconomic development of Cameroon through the Adamawa region. More so, this study shows that there exist many challenges link to this projects, the next chapter will go throughout these challenges and propose some solution for better implementation and ensure sustainable development.

## CHAPTER FOUR

### CHALLENGES AND WAYFORWARD FOR THESE PROJECTS

#### Introduction

The fourth and the last chapter of our work on the cooperation between the Cameroon and the Islamic development bank group and its impact on the socioeconomic development, is going to examine the challenges or constrains that affect this cooperation and the projects finance by the IsDBG in Cameroon and then gives some recommendation to both the bank and the government. The bank activities in Cameroon are directed toward the financing of infrastructures, trade, technical assistance, special assistance, Grant etc. The bank multitude action in Cameroon date back to 1977 when it finances it first project in the world. The IsDBG projects in Cameroon encountered many constraints in the process of it implementation. To best elaborate this chapter, we are going to divide this chapter in to two sections. The first part will on the challenges while the second on the way forward to this cooperation the major constraints facing the development of this cooperation relate to several aspects

#### I. Challenges Facing IsDB Group Projects

This subsection shall examine the challenges facing the IsDBG projects in the Adamawa Region. The implementation of these was not without constrains. We are going to begin operational problems and then follow by others.

##### A. Operational Challenges

An abundant number of evaluation and non-evaluation studies at the Bank have pointed to long gestation and delays at project start-up as one of the main impediments to the performance of the Bank funded projects and programs in the region. the extent of start-up delay observed in these projects and isolates factors that affect time elapsed between subsequent steps after project approval. The objective being to identify project characteristics that affect probability of experiencing disbursement delays. Such identification could help set up efficient mitigation strategies.

Results from the analysis indicated that: Project procurement, disbursement process and implementation capacity continues to remain weak leading to implementation delays and sub-optimal utilization of aid resources. Significant start-up delays of development projects adversely affect achievement of project goals, contribute to cost overruns, increase cost of



borrowing, and result in poor development results.<sup>317</sup> Islamic Development Bank (IsDBG) financed projects are suffering perpetual start-up delays, in some cases averaging to over 2 years, mainly due to delayed loan effectiveness and the late setting-up/staffing of project management units (PMUs). Such protracted delays adversely affect project implementation schedules, often resulting in extension requests of the loan closing date. Repeated transfers of project directors, lack of qualified technical staff, poor accountability, and a complex decision-making process have also seriously affected project implementation. Due to unfamiliarity with IsDBG's procurement procedures and lengthy approval formalities within the executing agencies (EAs), contract awards have been inordinately delayed resulting ultimately in delayed project benefits.

Globally the total time elapsed between approval and first disbursement is twenty (20) months on average. This is a considerable length of time given that normally after loan approval, project documents will allow a maximum of 180 (6 months) days for the loan agreement to become effective. The avoidable service charges associated with such delay are a supplementary burden to the performance of Bank operations.<sup>318</sup> Close to half of the total time delay is attributed to delay between commitment and loan effectiveness. This indicates that borrowers bear a major part of the responsibility in the project delay at start-up. A loan will be declared effective after a certain number of conditions are fulfilled (mainly by the borrower). Multinational projects are significantly more efficient in term of delays at start-up.

This finding is important and could be used to improve other types of operations. What are the particular features of multinational projects which make them less prone to delays? Could these features be brought into non-multinational projects? Such good questions might warrant further investigations as a way of feeding good practice into programming. The smaller the operation, the greater the probability of experiencing long start-up delays. Small projects tend to receive less attention. An insufficient involvement of the Bank and/or the borrower in project preparation will usually be the cause for future modifications and delays. Giving limited attention to small projects is therefore a mistake as it leads to long delays and minimizes the probability of realizing project benefits.

The longer the implementation period of a project, the higher the gestation period will be. Operations expected to last long are usually more complex as it can span over several generations of staff. Those (generation) who initiate the project are not necessarily those who

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<sup>317</sup> Interview with Abakar Abdoulrasoul.

<sup>318</sup> MINEPAT (DCMI) note générale de coopération Cameroun – monde islamique.

will implement it, and in the same way, one can observe several generations of implementers. These types of projects are usually attached with cumbersome legal requirements and complex in-country loan ratification procedures which will impact the start-up delays. Projects with many components have lower probability of experiencing delays at start up. In the project design phase, some studies have noted the tendency of having ‘all-in-one’ components. Our results suggest that this situation will not only affect the implementation of the project but also the start-up. Having clear and specific components should be encouraged. After a project has entered into force, the time elapsed to first disbursement will be longer for IsDBG countries. This shows that the problem of disbursement delays is not only encountered in poor countries. It might be that IsDBG countries are demanding innovative projects that are more complex and take more time to get started.

The relatively low level of the ceiling for ordinary loans, limiting access to financing for the large-scale projects that Cameroon needs (roads, infrastructure projects, etc).<sup>319</sup> Low level of ordinary finance loans slows the government of Cameroon in its vision to become an emergent country by the year 2035. The available quota of funds that the bank provides for state of Cameroon for its development is not enough considering the large scale projects for the promotion of socioeconomic development and eradicate poverty. This problem slows the development of the cooperation between the Cameroon government and this specialized institute of Organization of Islamic Cooperation (OIC)

### **B. Inadequate Exploitation of Bank offers and lack of Communication**

Considering the multitude of operations and the diversified offer of the financing windows, the potential for cooperation with the IsDBG is dense, and the opportunities to be seized by Cameroon remain to a large extent still unexploited. The bank offers diversified services and operation like: private sector financing, youth development and empowerment, women development, Islamic finance among others. The non-exploitation of these operations slow the development of the cooperation between the government and the bank and the socioeconomic development in Cameroon.

Lack of communication, and insufficient involvement of local populations in the design of strategies. As another limit of the IsDB projects, we would like to mention an insufficient level of communication and a limited involvement of the local populations in the process of project implementation specially related works and in the design of their program, yet these

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<sup>319</sup> Interview with Petzeponi Gilbert. Charge d’étude N°3 DDMI/MINEPAT, Yaoundé, 05/11/2022.

populations should be or are supposed to be the main beneficiaries of this work. Indeed, during our study of these projects in the field, we were able to question the populations on the contribution of the bank through their support project of development of their localities. We were forced to note that most of them were not informed about the activities of such projects. This shows that the populations were little involved, and to a lesser extent consulted for the implementation of the activities planned by the program yet their development passes first by them, since they are better placed to know what would be the best for them and more beneficial for their daily development.<sup>320</sup>

## **II. Way Forward**

The project lifecycle includes the following stages: identification, preparation, appraisal, approval, signature, effectiveness, implementation and monitoring, and completion. To measure the efficiency of its operations, the Bank uses the financial ratios as well as the timeliness of project implementation. To ensure effectiveness of the project life cycle, the Bank have to reinforce its strategies in reducing the start-up delays, the average duration and number of projects that are delayed from their approval to signature, signature to effectiveness, effectiveness to first disbursement, and first disbursement to completion. The following suggestion will be of great importance to the improvement of operations issues. The following Guidelines, Policies, and Procedures provided the roadmap to the Bank Operations, enhance the efficiency of the decision-making process, streamline the Bank's Internal Processes, moreover, strengthen the governance, control, and risk management of the Bank.

### **A. Projects Procurement**

Delays in project procurement process related to project implementation is one the obstacles to the development of this cooperation. To remedy this problem that effect all the projects finance by the bank in Cameroon, the bank has to review its strategy of project implementation. Put in place some guidelines that will provide a more flexible approach to be adopted for project procurement based on local context and project needs. With the aim to ease the project procurement, the bank must assist the beneficiaries of this financed projects to obtain maximum Value for Money (VfM) by achieving the optimal benefits with the resources utilized. These guidelines have to allow Bidder to prepare Bids and execute contracts that meet the requirements of IsDB and the Beneficiary for high-quality

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<sup>320</sup> Interview with Ousmanou Dang Ajjoumi

Consultancy, Good Works, and related services. Consultancy services cover many tasks related to project implementation like engineering, architecture, economics and finance to project management and procurement, and/or a combination of these. Consultancy Services have to take into consideration the following elements: Advisory or counselling services, Pre-investment studies, Engineering and design studies, Implementation or supervision services, Project Management. Also without forgetting related services such as transportation, insurance, installation, commissioning, training, initial maintenance, and non-consultancy services of the Project Management Units. Core procurement principles of economy, efficiency, fairness, and effectiveness in development financing. Various tools and guidance notes have to be prepared to support management Units on projects implementation including preparation of Procurement Plan and Procurement Strategy for all projects/programs, noncompliance, beneficiary systems, hands-on support, partnerships and co-financing, electronic procurement, and procurement-related complaints.

## **B. Financial Management**

Financial Management (FM) is an integral part of the development process. In the public sector, it ensures accountability and efficiency in the management of the country's resources, while in the private sector it promotes sustainable investment and growth. Project Financial Management (PFM) is a process that brings together planning, budgeting, accounting, financial reporting, internal control, auditing arrangements, and funds flow management, intending to properly manage resources to achieve the intended development results. IsDB deals with countries and sectors that are at different stages of development with different resources and capacities.

The IsDB has to put in place a strongly committed system that will ensure that all its activities are governed by strict rules, procedures, and guidelines, the Policy aims to ensure the utmost regularity, transparency, integrity, and legality of all IsDB activities. PFM Policy is one of the key to the success of this cooperation through the following: (i) Ensure quality of PFM throughout the project's cycle, (ii) Contribute to providing reasonable assurance on the use of the IsDB's funds, (iii) Support member countries in improving their FM performance and enhancing their capacity to promote efficient project implementation and (iv) Harmonize the PFM practices with other MDBs and IFIs.

The bank has to review Policy PFM which aims to ensure the intended use of funds provided by IsDB to its member countries by contributing to building sustainable capacity of

their FM systems and guide IsDB's partnerships with other development institutions. The PFM Policy is anchored in Article 16 (2) of the Articles of Agreement establishing IsDB. The Policy is guided by the overall principle of "strict use of funds for the intended purposes" under Islamic financing which is mandatory for all IsDB financed operations (including technical assistance and grants) and non-financing operations (including guarantees). Guiding Principles: The PFM Policy is based on the following guiding principles: (i) Project Financial Management Requirements to maintain FM systems acceptable to IsDB to ensure accurate and timely information regarding project resources and expenditures. (ii) Follow of a Risk-Based Approach for assessing and managing PFM risks. (iii) Reflection of PFM Requirements into Member Country Partnership Strategy (MCPS) as an engagement tool with member countries and (iv) Combating Fraud and Corruption.

Strengthening PFM Capacity in member Cameroon so that the country can make sound decisions and respond to changes in operating conditions for fiduciary compliance, including accountability for results. The PFM Policy facilitates a more intensive engagement with member countries through the Regional Hubs to discuss Policy and Strategy and inform investment choices and other support for the member countries. It also reinforces the MCPS approach through the Bank Group principles. PFM Policy is implemented and operationalized through PFM and Audit Guidelines. FM Policy ensures compliance with IsDB's Integrity Policy, Disclosure of Information Policy, Conflict of Interest Policy and Whistleblowing Policy, with regards to anti-bribery, anti-corruption, anti-fraud and conflict of interests. PFM Policy also relates to existing and/or planned country Policy documents including the country engagement and programming, fragile and conflict-affected member countries, dealing with de facto governments, and various operational policy documents, and operations management and administration documents. In addition, at the operational level, it relates to all relevant thematic/cross-cutting policy and strategy documents.

### **C. Disbursements, Success and Sustainability**

Another constrains that negatively affect the implementation of IsDB project is the delays in disbursement of funds. The revision and provision of a new policy that will consolidate all existing IsDB policies related to project disbursements and provides clarity on the conditionality, requirements and provisions for disbursement. It highlights the pre-conditions that must be satisfied before any disbursement process can commence, namely: effectiveness of the financing agreement, and satisfaction of any express conditions of disbursement set out in therein. Serve as a reference tool for beneficiaries, executing

agencies, project implementation units, co-financiers, suppliers and other external contracting parties involved in the preparation and implementation of projects and programs financed by or through the Bank. Guiding Principles: The Bank must take necessary measures to ensure that financing made available by it will be used strictly for those purposes for which such funds have been provided. This will reinforce the implementation of already established policies. In order to enhance efficiency,

The staffing at the hubs include disbursement officers who will coordinate operational disbursements from commencement to completion of project implementation. External training is normally undertaken at the project level through instructional sessions for executing and implementing agencies held during start-up workshops subsequent to project approval by the Bank for the financing of relevant project. The planning and competency of individuals working in organizations can enhance the overall efficiency and effectiveness. Similarly, study based on the results and findings, we suggest that IsDB Group and the Cameroon government can improve the success rates of their projects by directing their attention to the initial planning of the projects, and by focusing on project managers' competencies.

Furthermore, it is recommended that the projects Management Units should not prepare the preliminary feasibility of the projects in haste. Instead, due consideration should be given to the planning of the projects by incorporating the major elements of planning, i.e., scope, time, cost, quality, risk, communication, procurements and stakeholders. Moreover, it is necessary that proper initial planning facilitates the implementation of the project, and aids in monitoring and controlling. Likewise, it is proposed from the outcomes of the study that if the IsDB Group wish to increase the likelihood of project success, they should focus on the knowledge, experience, technological skills, project management awareness, and interpersonal skills of the project manager. These competencies do not only help in achieving the project's objectives, but they also ensure the sustainable use of resources in public sector. Therefore, Projects Management Units should divert their attention towards improving their existing planning practices. Additionally, they should conduct preliminary screening tests for the appointment of project managers to determine the required competencies. This will not only allow the smooth execution of the projects, but will also assist in the efficient use of limited resources. Thus, the overall effort will be beneficial and sustainable for Cameroon and other member countries.

#### **D. Work with Other Organizations and Scale up Finance Ceiling**

Partnering with specialized UN agencies and other international and regional organizations present on the ground would improve effectiveness and expedite project implementation. As evidenced, such partnerships with these implementation partners and agencies speed up the delivery of emergency interventions through leveraging on their expertise, presence, and capacities, which plays a critical role in providing needed support in emergency situations such as construction and equipping the health facilities/ treatment centres and in procuring and distributing medical supplies. Harmonization of donor support and its alignment with country needs is crucial during emergencies. Harmonized support for emergency interventions from the donors aligned with the country's specific needs will improve complementarity and avoid duplication and missed opportunities. Therefore, there is a need for greater dialogue among the donors and the beneficiary countries to achieve effectiveness and efficiency. reparation of quality-feasibility and risk-assessment studies can improve project implementation efficiency and thus help to avoid project delays or re-scoping. Weak feasibility studies general lead to project delays, cost overruns, and inefficiencies in project implementation, and vice versa. Well-grounded feasibility studies can help in avoiding re-scoping of projects during implementation.

To remedy the problem of low finance ceiling, which significantly limit the government to have enough funds needed from the IsDB for the financing of mega projects in Cameroon that will permit the government in it vision to be emergent country by the year 2035. To help Cameroon in this sense, the have to increase it scale of funding so as to make it possible for the government to foster it socioeconomic development. This will in line with bank visions to eradicate poverty and help member countries in their development process. An increase financial ceiling is of great importance to the country, specially the Islamic form of finance which is free of interest and share the risk between the bank and the borrower. This increase will help the government to diversified it sector of intervention and thus will greatly contribute to the development of this cooperation. Also, they should work together with the government to identify and address where it financial need are and how best to serve them. Government commitment through mobilization of national counterpart funding and fulfilment of its obligations is critical to the successful implementation of projects.

In order to assist the region, meet it development targets, the IDB Group needs to increase its approvals in the health and education sectors which in the last few years have been fluctuating. The IDB Group needs to allocate more financing in the social sectors. It can

do this by setting targets at the beginning of each year and also by speeding up the development of policies in these vital sectors, which are at the heart of the development. Lack of adequate financial resources is one of the biggest constraints facing the government in meeting their development target. Therefore, there is a need for the government to make concerted efforts to mobilize domestic resources, build up financial infrastructure especially Islamic finance which is one of the world reference in promoting development and fighting poverty. Ensure appropriate regulatory measures and institutions put in place. Mobilizing resources is not enough; this must be accompanied by appropriate policy for effective utilization of the resources for the purpose intended.

#### **E. Good Communication Strategy and Strengthen Capacity Building**

Communication constituted a key element in all sector. However, better managed, communication enables to achieve higher outputs by encouraging information sharing, awareness campaigns, participation and ownership of the process by all the actors. The implementation of a communication plan will help in identifying the communication needs of the different actors as well as formats tailored to each user. Similarly, this communication plan will help strengthen dialogue and discussion on key strategy-related issues and facilitate the dissemination of information at all levels. Within this framework, both the bank and government could serve as a vehicle to facilitate exchange of information on a project to the beneficiaries at their head local authorities.

Most of the projects management units lack the relevant institutional and human capacity to develop and implement appropriate policies related to project implementation. In fact, majority of this institution that manage these development projects, face problems of making available quality data for monitoring the progress of these projects. Therefore, all the institutions and personnel, specially projects managers, have to be recycle on the Islamic development bank system and policy on projects procurement. This will significantly improve their management capacity and pave the way to the socioeconomic development of Cameroon, national statistical system and upgrade their statistical capacities to provide reliable, accurate, consistent, and timely data.

#### **F. Support Private Sector Development**

No country in the world can independently address all the needs of its population. Implementing the socioeconomic development require huge resources in key economic sectors such as health and education which are critical for inclusive and sustainable growth.



The government need to support private sector development through public-private-partnerships to finance projects-related sectors. The government of Cameroon, have to seized the opportunity offer by Islamic development bank group in this sector through it specialise institution that provide all necessary assistance to develop the private sector in the member countries. The IsDBG has set up two institutions for the financing of this sector namely: Islamic Corporation for the Development of the Private Sector (ICD) and the International Islamic Trade Finance Corporation (ITFC) Cameroon is member of these IsDB specialized institutions but our private sector operators did not yet gain from the opportunities offers by these institutions. To accelerate our development, the government need to work with the bank so as to facility access for private operators in Cameroon.<sup>321</sup>

The IsDBG is a financial institution that have as missions to promote socioeconomic development and eradicate poverty in member countries. To attain its objectives, the bank offers diversified services and operation like: private sector financing, youth development and empowerment, women development, Islamic finance among others. The Islamic Development Bank (IDB) seeks to foster economic development, in accordance with the principles of the *shari`ah*. In addition, the Bank is enjoined to pay due regard to the needs of the least developed member countries (LDMCs) in conducting its operations. Keeping these objectives in view, the above services and operations are crucial in the process of development and this is an opportunity that the government have to seized in it vision of emergent country by the year 2035. The following are IsDB operations and services that the government have to seized on its way to emergency:

### **G. Information, Communication Technology and Innovation**

Failure to mainstream ICT effectively into public services and private sector processes will lead to increased social and competitiveness gaps and disconnect countries from the benefits of inclusion in the global economy. With technology advancing at a rapid rate, it is essential to address member countries development challenges through efficient and effective use of ICT and to ensure that projects are designed and implemented considering ICT strategic adoption opportunities. This Policy intends to expand the IsDB's ICT traditional areas of operation, which have been focused on financing telecommunication networks infrastructure. The IsDB intends to support comprehensive digital strategies, aiming at advancing member countries toward knowledge-based economies and societies. The Policy

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<sup>321</sup> Interview with Ousmanou Dang Ajjoumi Village head.

has four pillars for IsDB intervention in ICT sector based on considerations highlighted by member countries and of the IsDB's comparative advantage: Regulations: Support the member countries to develop and implement regulatory and policy frameworks that attract private sector investments in ICT infrastructure in order to achieve universal affordable access for all. Infrastructure: Invest and incentivize ICT investments to provide access to infrastructure in underserved, rural and remote areas, where it is not profitable for the private sector to invest. IsDB will support efforts to provide broadband access to refugees and displaced populations. Applications: Support member countries in mainstreaming ICT to achieve the 17 SDGs targets. IsDB will support projects, initiatives, and activities that mainstream ICT in education, health, agriculture, water, transport and energy sectors in addition to enabling government and procurement services. Knowledge-Based Economies: Support member countries in developing their economies to become capable of knowledge production, dissemination and utilization.

The IsDB focuses on developing the human capacity to drive the digital transformation of people, businesses and governments. Enablers: The pillars of this Policy are supported by the following four enablers to be considered when preparing all ICT operations. These enablers include institutional framework, capacity and governance, cyber security, data and privacy protection, social inclusion, environmental & social sustainability and climate change. Guiding Principles: The guiding principles of the Policy are Country-focus and selectivity, Financing mechanisms including PPPs, Knowledge and advocacy

Main challenges include limited scientific and technological capacities of most member countries to deliver STI-led solutions to key development challenges; underdeveloped national ecosystem in many member countries; limited research and development in the industry with low involvement of the private sector in the innovation cycle. To address the above challenges, the policy will promote and strengthen Science, Technology and Innovation in the member countries for socio-economic development through a wide array of interventions including capacity building, policy support and adequate policy instruments. This will include support and guidance for the development of national innovation systems and STI ecosystems, in addition to integrating STI in IsDBG programmes and projects.

The Policy applies to all IsDB-financed projects, programmes and initiatives in STI domain and will ensure synergy among investments. There are three pillars: STI Policy Mix: Use of diverse range of direct financial policy instruments for design and implementation of new direct programmes, integration into current programmes and projects, joint

programmes/projects with other MDBs and regular evaluation and improvement of ongoing STI programmes, Strengthening STI Systems in member countries: Policy support and guidance to member countries for effective policies, national innovation systems and dynamic STI ecosystems, Monitoring and Evaluation: Design and maintain online STI Observatory for the member countries to support evidence-based policymaking and implementation and enable benchmarking of progress in STI performance.<sup>322</sup>

#### **H. Women's Empowerment and Youth Development Strategy**

The goal of the Women's Empowerment Policy is to contribute to sustainable and inclusive development in the IsDB member countries and Muslim communities in non-member countries by empowering women and girls to participate in and benefit from the development of their societies and communities. The Policy aims at improving the effectiveness of IsDB's development assistance to bring about greater socio-economic returns and deliver on its mandate. The Policy will cover all IsDB's sectors and areas of engagement. Recognizing that women's empowerment is applicable in each of these sectors and areas. The Policy will apply to all departments and units of the IsDB. Accordingly, the Bank will integrate women's empowerment at all levels, not only in projects/programmes but also in all policies, strategies and operational procedures.<sup>323</sup>

The Policy has four pillars, which reflect the challenges and priorities of member countries and IsDB's institutional and global commitments to support the countries to realize their national and international obligations. Access; Mainstreaming; Agency; and Learning (AMAL): Remove barriers to women's access to basic services and infrastructure to leverage their empowerment, skills and productive resources, thereby increasing their economic opportunities and assisting them to accumulate and store wealth and build resilience, Introduce approaches and actions to integrate women's empowerment measures throughout the IsDB country programming and project cycle – from the Member Country Partnership Strategy, to project identification, design, implementation, monitoring, and evaluation and learning – to ensure women participate in and benefit from IsDB interventions in member countries and Muslim communities, Enhance women's effective engagement in the socio-economic development process, thus enabling them to have control over resources and participate fully in the development process of their communities and countries, Develop and facilitate knowledge, capacity development and learning opportunities among member

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<sup>322</sup> Islamic Development Bank (IsDB) IN BRIEF 2010

<sup>323</sup> Islamic Development Bank (IsDB) 2012 Annual Report

countries, thereby scaling up good practices and driving innovation. The Policy will be implemented through an operational strategy and action plan. IsDB will also devise stand-alone projects and initiatives that target women to address gender disparities in sectors such as health, education, agriculture, or financial services.

The Youth Development Strategy (YDS) provides a focused and comprehensive approach to better integrate youth needs into the Bank's operations. It aims to (i) harness IsDB's combined knowledge, experience, and resources to foster youth development, (ii) build strategic partnerships to support youth empowerment, (iii) create more impactful development outcomes through positive and constructive interventions aimed at creating a productive population of future leaders in businesses, communities, and economies. The YDS provides a focused comprehensive approach to improve how IsDB's interventions integrate the needs of youth. It aims to create more impactful development outcomes through positive and constructive interventions aimed at creating a productive population of future leaders in businesses, communities, and economies.<sup>324</sup>

The policy supports a critical mass of youth, who are positively contributing members of society, the strategy will promote a state of engagement in which young people are aware of their society's needs, their own capacities and abilities, and ready to take the initiative and contribute positively to their own development and that of their communities and countries. To align the youth agenda with the IsDB's core operational priorities and the needs of member countries, the strategy suggests three mutually reinforcing pillars: Education, Economic Empowerment and Engagement. Successful implementation of this strategy will require strategic and targeted actions at the following levels: Organizational arrangements: The YDS is designed to encompass the whole Bank, engaging staff in headquarters and the regional hubs, as well as across departments and units, Youth champions: IsDBG will put in place a network of youth champions or focal points to generate a greater sense of ownership and increase support for youth mainstreaming, Country programming: The Women & Youth Empowerment Division will provide inputs to Regional Hubs and Country Strategy and Cooperation teams in the preparation of the MCPSs, Operations and programmes: Standalone Youth-focused initiatives will be established and specific interventions will be integrated within the Bank's operations. In both cases, special targets and budgets for youth-related activities will be reflected in the results-based framework to enable monitoring and tracking of results at the corporate and project level.

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<sup>324</sup> Islamic Development Bank (IsDB) 30 years of Human Development

## **Conclusion**

Looking at the challenges face by these projects and the cooperation between Cameroon and the Islamic Development Bank, this work shows that these problems are related to: operational issues, financing conditions, institutional and structural challenges the less exploitation of opportunities the bank offers to it member countries, lack of communication and implication of local population during decision making. These issues among other problems weaken the effectiveness of these projects. To overcome these challenges both the government and the bank must work hand in hand to the success of these projects and to reinforce this cooperation. Introducing a results-oriented monitoring and evaluation system. The information, monitoring and evaluation system will draw from lessons learned and be based on the principles of results-oriented management. This will enable the stake holders, to better formulating policies, implementing them and ensuring rational exploitation of these cooperation.

## GENERAL CONCLUSION

The cooperation between the republic of Cameroon and the Islamic Development Bank Group was the focus of this study. More precisely on the theme: Cameroon-Islamic Development Bank Group (IsDBG) and the socio-economic development of the Adamawa Region. The study was carried out with the following objectives: Investigating the cooperation that bind the republic of Cameroon and the Islamic Development Bank Group and the impact of IsDBG projects on the socio-economic development in the Adamawa Region. To answer to our problematic, the study was approached from an interdisciplinary perspective which was adopted as the Best method for this topic. this is because it suite this type of study. Data collection was based on primary and secondary sources.

To achieve the above objectives, the work was divided into four link chapters. The work examines the structural and institutional presentation of the bank and the background of our area of study. It was pertinent to outline the origin of the Islamic development bank group and the general knowledge on the Adamawa Region. The chapter started with the general presentation of the bank. The second part gives the geographical setting, socio-economic and political organization of the Adamawa Region.

The second chapter laid emphasis on the activities of the bank in the Adamawa Region. It examined the Islamic Development Bank Group development projects financed in the region. These projects were sub-divided into two, that is economic development and social development projects. The first part discussed on the economic project which was made up of road construction project and two agricultural projects. The second part of the chapter was based on social projects. It was composed of four health projects, two educational projects and one water and sanitation project. The ended with the banks future projects in the region.

Furthermore, the third chapter examines the socioeconomic impact of these projects in the Adamawa Region. The purpose of the IsDB Group is to foster economic development and social progress of member countries as well as jointly in accordance with the principles of sharia. This is why it is very important to see through the impact of these cooperation on the socio-economic development in the Adamawa Region. As presented in the previous chapter, the financed a lot of economic and social development projects. These projects significantly improved the socio-economic situation of the region through the improvement of roads infrastructure, agriculture, health, education and by supplying water and sanitation.

The last Chapter provides an insight into the challenges face by this cooperation. The first part examined and brings out issues that stand as constrains to the process of socio-economic development projects, financed by the Islamic development bank Group. The second part enumerates some recommendations to both the government of the republic of Cameroon and the bank so as to facilitate and gear the socio-economic development of Cameroon in general and the Adamawa Region in particular.

Our findings revealed that the Cameroon-IsDBG cooperation is one of the most important for the socio-economic development of Cameroon. The study shows that the IsDBG was the first Organisation of Islamic Cooperation (OIC) created in 1975 and Cameroon was a founding member. The background of the Adamawa Region shows that, many factors influence the socio-economic development in the region, that is the geographical, background history and the socio-economic organisation. The Region was facing many socio-economic problems, which despite the tremendous support from former colonial administrations and other national and international organisations. The bank had sprung up the financing of projects in the Region with respect to the Islamic laws and principles. The IsDBG financed numerous socio-economic development projects. The bank financed development projects such as transportation, health, agriculture, education and water supply. We realised that these projects geared up the socio-economic development process of the Adamawa Region.

The IsDBG operations in the Region contributed greatly to the development of the area. The impact of this operation is felt by the population despite the numerous difficulties encountered by both the Cameroon government and the IsDBG in the implementation of these projects. The implementation of these operations were not without challenges and for developing to be effective, these challenges have to be overcome.

The bank multitude action in the Region date back to 1999 when it financed it first project. The IsDB projects in Cameroon encountered many constraints in the process of it implementation. To overcome these challenges, face by both the bank and the government, many have to be done. The bank has to review it procurement and disbursement policies to solve the outline problems, the bank has to take into consideration the following: projects procurement project financial management, disbursements, projects success and sustainability, work with other organization, scale up finance ceiling, address MDGS in partnership strategy scale-up financing in social sectors, use innovative approach for social sector financing good communication strategy.

In perspective, a rail link project to link West Africa to East Africa, in particular Dakar (Senegal) to the port of Sudan and Djibouti, via Central Africa (in particular Cameroon and Chad), is under study.<sup>325</sup> Cameroon is a member of the Committee of the countries concerned by this project. As requested by the Prime Minister, Head of Government, the Ngaoundere-Garoua-Ndjamena route has been proposed for the section of this OIC project in Cameroon. At present, the feasibility of the project and the question of its financing are under examination by the General Secretariat of the OIC and the IsDBG. During its 17th meeting held in Istanbul, Turkey on October 4, 2010, the COMCEC requested the OIC General Secretariat to consider the proposal made by the IsDBG to incorporate this project into the Dakar - Djibouti Railway Project sponsored by the African development bank.

The Ministry of Public Works explained that the Batchenga-Ntui-Yoko-Tibati-Ngaoundéré road is an important north-south trade route linking the capital Yaoundé to the Centre, the South, Adamaoua, the North and the Far North.<sup>326</sup> Through a network of runways connected to the highway, it will also provide access to several towns and villages. According to the Ministry of Public Works, to complete the Batchenga-Ngaoundéré corridor, the Ngatt-Ngaoundéré section (185 km) needs to be paved.<sup>327</sup> In that framework, the government is discussing the mobilization of joint State of Cameroon-Islamic Development Bank-European Union funding.

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<sup>325</sup> OUMAR B.A. Cameroon-OIC cooperation: the results of the foreign affairs between cameroonian and the arab states 1974-2018 p. 264

<sup>326</sup> Journal du Cameroun: "BTP:Lena-Tibati-Ngatt circule » by Esther Fossi

<sup>327</sup> Ibid



## APPENDIXES

### Appendix 1: Question Guide and QUESTIONNAIRE

1. What is Islamic Development Bank Group?
2. What were its objectives?
3. When did Cameroon become a member of the bank?
4. How was the geographical setting of the Adamawa Region influenced the development of the Region?
5. Where did the people of the region come from?
6. How was the socio-economic life organised in the region?
7. Which type of projects financed in the region by the IsDBG in the region?
8. How many projects did the bank finance in the region?
9. What was the first project financed in the region?
10. When was it approved?
11. Are there other projects in negotiation?
12. Are there related works that were put in place for the benefit of the local population?
13. Do these projects impact the life of the local people?
14. How does it impact the socio-economic development of the region?
15. What are the factors that determine the impact of these projects?
16. How do the beneficiaries feel after the implementation?
17. What are the problems encountered during the process of implementation of these projects?
18. What do you think can be a solution to these problems?

### QUESTIONNAIRE

- 1- votre circonscription communale est traversée sur combien de Km par la nouvelle route de la nationale N°15 ? **R.**=      km
- 2- Aviez-vous été informée de ce projet?      Oui      Non.
- 3- Parmi les projets dits connexes ci-dessous, quels sont ceux que votre commune a bénéficiés?
  - La construction et l'équipement des salles des classes.
  - Les clôtures d'écoles.

- La voirie urbaine.
- L'aménagement des routes communales.
- La construction des foyers pour jeunes.
- La construction des centres de santé.
- La construction des foyers pour femmes rurales.
- La construction des hangars de stockage des produits agricoles.
- La construction des forages d'eau potable à motricité manuelle.
- La construction des hangars de marchés.
- La construction des aires de séchages communautaire.
- La construction des latrines.
- La mise en place des bacs à ordures,
- La construction des aires de jeux.
- Autre à préciser.....

4- Aviez-vous été concertée lors du choix de ces projets connexes qu'a bénéficiés votre CTD?      oui              non

5- Si non, quels sont les connexes qui ne devraient pas figurer ou qui devraient mais ne figure pas dans la liste actuelle de votre CTD pour des raisons éventuelles ?

6- En général, quel est aujourd'hui votre sentiment par rapport à ce grand projet d'aménagement de la nationale N°15 qui traverse votre CTD sur une distance de .....**km** comme vous venez de le préciser ci-haut?

Très satisfaite    Satisfaite    Pas satisfaite    Déçue    Très déçue.

7- Ce projet d'aménagement de la nationale N°15 Lena-Tibati a-t-il impacté également, de manière significative, sur les ressources propres de votre commune ?

Oui              Non.

1/2

8- Si oui, sur une échelle de 1 à 5, énumérez l'un des chiffres par rapport à l'amélioration des ces ressources propres. (5 étant la meilleure note):

1              2              3              4              5

9- Ya-t-il eu des groupements associatifs nés suite à ce projet? Oui      non.

10- Si oui, sur une échelle de 1 à 5, énumérez également l'un des chiffres en terme d'impact sur le développement local (5 étant la meilleure note):

1            2            3            4            5  
 11- Est-ce que votre circonscription communale a connu le phénomène de relogement suite à ce grand projet?            Oui            Non

12- Si oui, vos administrés sont-ils épanuis dans leur nouvel habitat?

Oui            Non            Ne sais pas

13- Pensez-vous que ce grand projet a permis le développement d'un certain nombre d'activités au sein de votre commune ?    Oui        non.

14- Si oui, parmi les activités ci-dessous, lesquelles sont principalement concernées? (en cochant sur la case correspondante):

Agriculture.  Peche.  Elevage.  Agrobusiness.  Chasse/cueillette.

Commerce.  Ecotourisme.  Artisanat.  Autre (à préciser) .....

15- Etes-vous satisfaites des mesures prises par les différentes parties en jeu, en ce qui concerne le respect des normes environnementales?    Oui        Non.

16- Parlant de l'O.C.I (Organisation de la Coopération Islamique) et de son organisme spécialisé, la B.I.D (Banque Islamique de Développement), quelle image en avez-vous d'elles tant qu'actrice du développement local? .....

## Appendix 2: Certificate of research

REPUBLIQUE DU CAMEROUN  
Paix-Travail-Patrie  
\*\*\*\*\*  
UNIVERSITE DE YAOUNDE I  
\*\*\*\*\*  
FACULTE DES ARTS, LETTRES ET  
SCIENCES HUMAINES  
\*\*\*\*\*  
DEPARTEMENT D'HISTOIRE



REPUBLIC OF CAMEROON  
Peace-Work-Fatherland  
\*\*\*\*\*  
UNIVERSITY OF YAOUNDE I  
\*\*\*\*\*  
FACULTY OF ARTS, LETTERS AND  
SOCIAL SCIENCES  
\*\*\*\*\*  
DEPARTMENT OF HISTORY

### CERTIFICATE OF RESEARCH

I the undersigned, **Pr. BOKAGNE BETOBO Edouard**, head of the Department of History certifies that **M. OUMAROU OUSMANOU ALI** Matricule **17D438** is a Master student at the Department of History, He works on the following topic *“Cameroon-Islamic Development Bank (IsDB) and its Impact on development. case study: The Adamawa region”* under the supervision of **Pr. KUM George FUH** (Associate Professor).

We recommend for the responsibility of the administrations, documentation centers and all the research institutions, national and international, to facilitate him with the research.

In testimony, I wish him to present this certificate is issued for the purpose it deserves.

Done in Yaoundé, the ..... 27 JAN 2022

The Head of Department  
  
*Bokagne Betobo Edouard*  
 Maitre de Conférences

### Appendix 3: Research authorization

**OUMAROU OUSMANOU ALI**  
**THE UNIVERSITY OF YAOUNDE I**  
 Tel: (+237) 679834138/ 690535669  
 WhatsApp: (+237) 679834138  
 Email: [oumarousmanali1@gmail.com](mailto:oumarousmanali1@gmail.com)

July 29<sup>th</sup>, 2022

To,  
 The Adamawa Regional delegate of public health

**Subject: Research authorization.**

Madam

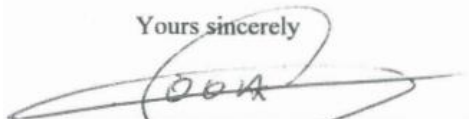
I am a master 2 student department of history (Economic and Social history) of the university of Yaounde I (NGOE-EKELE). Through this letter, I would request you to authorize me joint your prestigious institution for an academic research. I came across these projects while exploring ISLAMIC DEVELOPMENT BANK (IsDB) projects in Cameroon at the National management unit of BID-SANTE.

- **Development Support Project for Primary and Secondary Health Care Service**
- **Maternal, New-Born and Infant Health Support Project (MNIHSP)**
- **National blood system strengthening project**
- **Elimination of Mother to child Transmission of HIV Project**

In fact, my master 2 research topic is: CAMEROON - ISLAMIC DEVELOPMENT BANK (IsDB) COOPERATION AND IT IMPACT ON DEVELOPMENT. CASE STUDY, THE ADAMAWA REGION. I would get the perfect opportunity to gain hand-on experience in areas where my interest lies. As an essential part of my work. I am attaching to this letter a copy of my Research attestation and Student identification card.

While hoping for a favorable response to my application for an academic research, please madam accept my most distinguished feelings.

Yours sincerely



OUMAROU OUSMANOU ALI



Reçu le 29 JUIL 2022

Le CBACL

*Meali Chérif*  
 Cadre Contractuel  
 SAINT ANTE

## Appendix 4: Research authorization MINEPAT

REPUBLIQUE DU CAMEROUN Paix – Travail – Patrie MINISTRE DE L'ECONOMIE, DE LA PLANIFICATION ET DE L'AMENAGEMENT DU TERRITOIRE SECRETARIAT GENERAL <i>fan</i> DIRECTION GENERALE DE LA COOPERATION ET DE L'INTEGRATION REGIONALE DIVISION DE LA COOPERATION AVEC LE MONDE ISLAMIQUE N° <u>0000005793</u> <i>HT SP</i> MINEPAT/SG/DGCOOP/MI/MI2/CEA7/HM		REPUBLIC OF CAMEROON Peace - Work - Fatherland MINISTRY OF ECONOMY, PLANNING AND REGIONAL DEVELOPMENT SECRETARIAT GENERAL GENERAL DEPARTMENT OF COOPERATION AND REGIONAL INTEGRATION DIVISION OF COOPERATION WITH THE ISLAMIC WORLD 18 OCT 2022 Yaoundé, le _____
<p>Le Ministre,</p> <p style="text-align: center;"><b>A</b>  <b>Monsieur OMAROU OUSMANOU ALI,</b>  <b>Université de Yaoundé I</b>  <b>Tel :(+237) 679834138/ 690535669.</b>  <b>-Yaoundé-</b></p> <p><b>Objet :</b> demande d'informations et de la documentation relative à la          Coopération Cameroun- BID aux fins des recherches académiques.</p> <p><b>Monsieur,</b></p> <p>J'accuse réception de votre correspondance du 10 octobre          2022, dont l'objet est repris en marge,</p> <p>En réponse, j'ai l'honneur de marquer mon accord pour la          mise à disposition par mes services des informations          nécessaires en vue de vos recherches académiques.</p> <p>A cet égard, vous voudrez bien vouloir prendre attache avec          la Division de la Coopération avec le Monde Islamique sis à          l'Annexe I du MINEPAT, pour les modalités pratiques.</p> <p>Veillez agréer <b>Monsieur</b>, l'assurance de ma parfaite          considération. /-</p>		
  <b>Alamine Ousmane Mey</b>		

## Appendix 5: Research authorization MINSANTE

REPUBLIQUE DU CAMEROUN  
Paix-Travail-Patrie

REGION DE L'ADAMAOUA

DELEGATION REGIONALE DE  
LA SANTE PUBLIQUE



REPUBLIC OF CAMEROON  
Peace-Work-Fatherland

ADAMAWA REGION

REGIONAL DELEGATION OF  
PUBLIC HEALTH

N° 16617/AR/RA/DSP/BFP/NGE

Ngaoundéré, Le 10<sup>3</sup> AOÛT 2022

### AUTORISATION DE RECHERCHE

Le Délégué Régional de la Santé Publique de l'Adamaoua à Ngaoundéré, soussigné,

Autorise *Monsieur OUMAROU OUSMANOU Ali, Etudiant en master2, Département d'Histoire de l'Université de Yaoundé I*, à mener une recherche dans les hôpitaux de districts de la région de l'Adamaoua durant le mois d'Août sur le thème: **“Cameroon-Islamic Development Bank (IsDB) and its Impact on development. Case study: the Adamawa region”**. Cette recherche académique débouchera sur la rédaction du mémoire en vue de l'obtention du Master 2.

En foi de quoi la présente autorisation lui est délivrée pour servir et valoir ce que de droit.

#### Copies



- GRA
- Tous les CDS de la Région
- Tous les DHD
- Intéressé
- Archives



*Le Délégué Régional*

*Dr. Djamilatou Loïta  
Ejose Adamou  
Médecin*

## Appendix 6: Research authorization District de santé

REPUBLIQUE DU CAMEROUN PAIX – TRAVAIL - PATRIE ----- REGION DE L'ADAMOUA ----- DEPARTEMENT DU DJEREM ----- DISTRICT DE SANTE DE TIBATI -----		REPUBLIC OF CAMEROON PEACE – WORK- FATHERLAND ----- ADAMAWA REGIONAL ----- DJEREM DIVISION ----- TIBATI HEALTH DISTRICT -----
N° <u>217</u> /AR/RA/DD/DS TIB		Tibati, le <u>25</u> AOUT 2022
<p><b>Le Chef de District de santé</b></p> <p><b>Aux</b></p> <ul style="list-style-type: none"> <li>✓ Directeur de l'Hôpital de District de Tibati ;</li> <li>✓ Directeur de l'Hôpital Privé Protestant de Ngaoubela.</li> </ul> <p style="text-align: center;">-Tibati-</p>		
<p><b>Objet :</b> Autorisation de recherche.</p> <p>Faisant suite à la lettre N°661 /AR/RA/DSP/BFP/NGE en date du 03 Aout 2022 de Madame le Délégué de la santé publique de l'ADAMAOUA, relative a l'objet reprise en marge,</p> <p>J'ai l'honneur de vous informer que Monsieur <b>OUMAROU OUSMANOU ALI</b>, est autoriser mener une recherche vos formations sanitaires du 25 au 31 AOUT 2022 sur le thème <b>Cameroon islamis development BANK (ISDB) and its impact on development case study : the adamawa region.</b></p> <p>Je vous prie de prendre toutes les dispositions nécessaires pour l'encadrement de cet étudiant lors de cette recherche.</p>		
<p><u>Ampliations</u></p> <ul style="list-style-type: none"> <li>- Intéressés</li> <li>-Chrono/Archives</li> </ul>	<p>LE CHEF DE DISTRICT</p>  <p><i>Jembé Patrick Herobé</i>          Diplômé de l'ENAM          Chef de District</p>	



## Appendix 7: IsBD Group financing in Cameroon

Amounts in Millions

MODE	ACTIVE			COMPLETED			TOTAL			
	No	ID	US\$	No	ID	US\$	No	ID	US\$	%
Grant TA	2	0.42	0.66	10	1.18	1.66	12	1.60	2.32	0.28
Loan	11	71.27	107.65	17	92.83	122.38	28	164.10	230.03	28.91
Loan ISFD	3	7.68	11.54	0	0.00	0.00	3	7.68	11.54	1.35
Loan T.A.	0	0.00	0.00	3	1.67	1.92	3	1.67	1.92	0.29
Equity	0	0.00	0.00	2	8.76	10.63	2	8.76	10.63	1.54
Inst. Sale	2	12.22	18.88	0	0.00	0.00	2	12.22	18.88	2.15
Inst. Sale Jed.	2	5.34	8.63	0	0.00	0.00	2	5.34	8.63	0.94
Decl.	7	353.04	522.17	1	8.00	10.53	8	361.04	532.70	63.61
Istisnaa	1	5.19	7.79	0	0.00	0.00	1	5.19	7.79	0.91
<b>TOTAL</b>	<b>28</b>	<b>455.16</b>	<b>677.32</b>	<b>33</b>	<b>112.44</b>	<b>147.12</b>	<b>61</b>	<b>567.60</b>	<b>824.44</b>	<b>100%</b>

Amounts in Millions

SECTOR	ACTIVE			COMPLETED			TOTAL			
	No	ID	US\$	No	ID	US\$	No	ID	US\$	%
AGRICULTURE	14	82.55	122.93	9	15.89	20.60	23	98.44	143.52	17.34
EDUCATION	3	22.24	33.84	4	21.13	28.84	7	43.37	62.68	7.64
ENERGY	2	23.14	35.33	2	12.54	16.49	4	35.68	51.82	6.29
FINANCE	0	0.00	0.00	2	0.83	1.03	2	0.83	1.03	0.15
HEALTH	4	20.81	31.48	4	7.14	9.30	8	27.95	40.78	4.92
INDUSTRY AND MINING	0	0.00	0.00	2	8.76	10.63	2	8.76	10.63	1.54
TRANSPORTATION	5	306.42	453.75	6	27.62	36.00	11	334.04	489.75	58.85
WATER, SANITATION & URBAN SERVICES	0	0.00	0.00	4	18.54	24.23	4	18.54	24.23	3.27
<b>TOTAL</b>	<b>28</b>	<b>455.16</b>	<b>677.32</b>	<b>33</b>	<b>112.44</b>	<b>147.12</b>	<b>61</b>	<b>567.60</b>	<b>824.44</b>	<b>100%</b>

## Part II - Active Portfolio

DISBURSING

No.	Project ID	Project Title	Date Approved	Date Signed	Date of Effectiveness	Mode	Approved Amount (ID)	Disbursed Amount (ID)	Date of First Disbursement	Date of Last Disbursement
CM 0046		Foumban-Mamki Road Project	28-03-05	11-10-05	09-07-06	Loan	7.00	6.77	04-11-09	19-02-15
CM 0053		Chari/Logone Integrated Rural Development Project	07-07-07	04-06-08	16-12-08	Loan	7.00	4.58	20-04-10	02-06-15
CM 0055		Construction of Sangmelima-Ouessou Road Project (Sangmelima-Djoum Road Section in Cameroon)	18-08-09				47.12	11.88		
	2CM 0055		18-Aug-09	18-Jan-10	29-Mar-10	Istisnaa	40.12	10.47	12-Feb-13	16-Apr-15
	2CM 0056		18-Aug-09	18-Jan-10	29-Mar-10	Loan	7.00	1.42	08-Jul-11	09-Apr-15
CM 0059		Support to Technical Secondary Education Project	24-06-10	07-03-11	23-10-11	Loan	11.80	0.32	16-05-12	04-09-14
CM 0060		Malaria Prevention and Control Using Indoor Residual Spraying in Selected Target Districts Project	28-11-10	18-12-11	10-04-12	Loan	4.49	4.21	29-05-13	12-12-14

CM 0063	Support to the Prevention of Mother-to-Child HIV Transmission in the District of Bertoua, East Region	18-09-11	15-02-12	15-02-12	Grant TA	0.25	0.13	27-09-13	27-09-13
CM 0064	Livestock and Fishery Development Project in the North West Region	14-07-12	17-04-13	12-11-13	Loan	6.60	1.30	07-02-14	07-02-14
CM 0067	Smallholders Agricultural Productivity Enhancement Program for Sub-Saharan Africa	14-07-12				2.85	0.30		
		14-Jul-12	08-May-13	03-Nov-14	Loan	1.16	0.20	28-Nov-14	28-Nov-14
CM 0068		14-Jul-12	08-May-13	03-Nov-14	Loan ISFD	1.69	0.10	31-Oct-14	31-Oct-14
CM 0073	Basic Education Support Project in Priority Areas (PASZEP) in Cameroon	02-02-14				10.44	0.26		
		02-Feb-14	26-Jun-14	23-Dec-14	Loan	5.87	0.18	23-Apr-15	23-Apr-15
CM 0074		02-Feb-14	26-Jun-14	23-Dec-14	Loan ISFD	4.57	0.09	21-May-15	21-May-15
	Sub-Total					97.55	29.75		

### NOT-DISBURSING

No.	Project ID	Project Title	Date Approved	Date Signed	Date of Effectiveness	Mode	Approved Amount(ID)
CM 0061		Integrated Development of Cotton and Food Crop Production Project	31-07-11				10.00
	2CM 0061			04-Apr-12	09-Jul-12	Inst. Sale Jed. Decl.	4.70
	2CM 0062			04-Apr-12	09-Jul-12	Inst. Sale	5.30
CM 0064		Livestock and Fishery Development Project in the North West Region	14-07-12				28.29
	2CM 0065			17-Apr-13	12-Mar-15	Istisnaa	21.37
	2CM 0066			17-Apr-13	12-Mar-15	Inst. Sale	6.92
CM 0067		Smallholders Agricultural Productivity Enhancement Program for Sub-Saharan Africa	14-07-12				5.83
	2CM 0069			08-May-13	03-Nov-14	Istisnaa Jed. Decl.	5.19
	2CM 0070			08-May-13	08-Jul-13	Inst. Sale Jed. Decl.	0.64
CM 0071		Support to the Development of Primary and Secondary Health Care Services Project	01-09-13				16.07
	2CM 0071			20-Apr-14	10-Sep-14	Loan	6.67
	2CM 0072			20-Apr-14	10-Sep-14	Istisnaa	9.40
CM 0075		Rural Electrification Project Phase-II	23-03-14				23.14
	2CM 0075			10-Oct-14		Loan	6.49
	2CM 0076			10-Oct-14		Istisnaa	16.65
CM 0077		Olama-Kribi Road Project - Construction of Olama-Bingambo Section	24-08-14	11-10-14		Istisnaa	118.58
CM 0078		Batchenga-Ntui-Yoko-Tibati-N'gaoundere Corridor Phase I (Construction of Lena-Tibati Road Section)	26-04-15			Istisnaa	133.72

Source : *Ministère de l'Eau et de l'Energie (MINEE)*  
*Project management unit*

## Appendix 8 : ACCORD DE PRÊT N°02 CM-073/074 DU 26 JUIN 2014

4. Interested and eligible Bidders may obtain information from the PASZEP Management Unit, and review the Tender Documents at the address below:

**The PASZEP Management Unit**

BP 1 600 Yaoundé, Tel. (237) 242 06 67 06/699 64 95 60,

Email: paqueb2@gmail.com,

Monday to Friday from 7:30 to 15:30.

5. The French Tender File may be purchased by any interested Bidder by making a written request to the address below for a non-refundable payment of **one hundred thousand (100,000) CFA Francs**. The amount will be payable to the ARMP Special Assignment Account N ° 335988 opened at the International Bank of Cameroon for Savings and Credit (BICEC). The tender dossier will be sent by deposit to the secretariat of the PASZEP Project Management Unit.

6. Offers must be submitted to the address below no later than 18/02/2020 at 11:00 am. Electronic submission of tenders will not be permitted. Any offer arrived after the deadline and date of submission of offers will be rejected. Tenders will be opened in the presence of the bidders' representatives and those present at the PASZEP Management Unit meeting room mentioned below on 18/02/2020 11:20 am.

7. Offers must be accompanied by a Bid Security for an amount of: **two million five hundred and sixty thousand (2,560,000) CFA francs**.

8. The address below:

Secretariat of the PASZEP Management Unit

To the attention of the PASZEP Coordinator

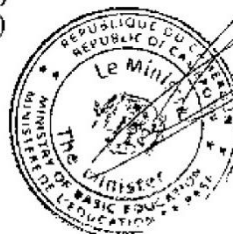
PASZEP Management Unit, BP 1 600 Yaoundé, Tel. : (237) 242 06 67 06/699 64 95 60,

Email: paqueb2@gmail.com Website: [www.PASZEP.minedub.org](http://www.PASZEP.minedub.org)

**Copies:**

- MINMAP (for information)
- ARMP (for publication and filing)
- President CSPM (for information)
- PASZEP (for posting)
- Archives/stopwatch

Yaounde, the 19/12/2019  
 The Minister of Basic Education  
 (The Contracting Authority of PASZEP)



*[Handwritten signature]*  
 Etoundi Nkoua

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### **D. Agreements**

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### **E. Decree**

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### III. Oral Sources

N°	Name	Age (Years)	Status	Place of interview	Date of interview
1	Okomo Hermine	52	Head master EPAG I&II	Ngaoundere	28/07/2022
2	Hadja Diya	40	Head master EP Nord CIFAN	Ngaoundere	18/08/2022
3	Nana Saidou	49	Teacher EP Nord CIFAN	Ngaoundere	18/08/2022
4	Gnitahang Rachel	39	Maternity head Tigner DH	Tigner	22/08/2022
5	Roukayatou Mouhamadou	30	Patient (beneficiaries) Tigner DH	Tigner	22/08/2022
6	Charifa	15	Patient(beneficiaries) Tigner DH	Tigner	22/08/2022
7	Saidou Ndotti	45	Superintendent Tigner DH	Tigner	22/08/2022
8	Ibrahim Mohamadou	52	Ambulance Driver Tigner DH	Tigner	22/08/2022
9	Atikatou Yero	48	Director Tigner IHC	Tigner	22/08/2022
10	Babadji Mamoudou	45	Parent	Tigner	23/08/2022
11	Baouro Killa	58	Head master	Tigner	23/08/2022
12	Domini Biko Pauline	39	Maternity head	Tibati	26/08/2022
13	Mama Marie Françoise	49	Maternity head	Ngaounbela	26/08/2022
14	Mouadou Nathalie	27	PTME focal point	Ngaounbela	26/08/2022
15	Elizabeth Neire		Doctor DH	Ngaounbela	26/08/2022
16	Hamamissa	38	Driver <i>confiance voyage</i>	Tibati	06/09/2022
17	Hamza Ahmadou	35	Head of agency <i>solidarite voyage</i>	Tibati	06/09/2022
18	Enyengue Regine Rosalie	49	Head Master EPA yoko	Tibati	08/09/2022
19	Mbe Febal Mathurin	44	Teacher EPA yoko	Tibati	08/09/2022
20	Kamwouo Tchuente Yves	45	Head Master EP Bolagale	Bolagale	08/09/2022
21	Ousmanou Dang Ajjoumi	52	Village head	Medjamba	13/09/2022
22	Kickimo Fantin	43	Head master EP	Meidjamba	13/09/2022
23	Francis	50	Head master EP	Gongontoua	13/09/2022
24	Ndocko Ahmadou	30	Director IHC	Meidjamba	13/09/2022
25	Jean Claude Kemeni	53	Coordinator NOHA Service	Tibati/Banyo	15/08/2022
26	Tenanfeu François	57	Director NOHA Service	Phone	15/08/2022
27	Yaya Suiven Lantang	48	Head Master	Tibati	15/08/2022
28	Doh Gregory	52	Teacher	Tibati	15/08/2022
29	Petzeponi Gilbert	56	Charge d'étude N° 3 division monde Islamic MINEPAT	yaounde	05/11/2022

30	Ayouba Damba	40	Chargé d'étude	Yaounde	05/11/2022
31	Abakar Abdoullrasoul	63	Former IsDB field representative	Yaounde	04/07/2022
32	Mouhamadou Awal	41	IsDB Field Representative	yaounde	10/01/2022
33	Adamou Garba	63	Village Head	Mbakaou	11/05/2022
34	Baba Koulagna	55	Village Head	Mbakaou	11/05/2022
35	Gomna Ahmadou	44	Head of IHC	Mbakaou	11/05/2022
36	Adama Harouna	53	Head of IHC	Mbakaou	11/05/2022
37	Dahirou Amadou		Mayor	Tibati	
39	Ella Ondoua	56	Education specialist	Yaounde	24/05/2022
40	Mohamadou Toukour Ahmadou	55	Coordinator BID-SANTE	Yaounde	30/05/2022
41	Ebogo Fouda Liliane	49	PD-COBIE	Yaounde	12/06/2022
42	Moussa Aime Elysee	45	Head master	Meiganga	27/07/2022
43	Bassong Ayangma G.	55	Divisional delegate MINEDUB	Meiganga	26/07/2022
44	Abbo	35	Charge de statistique	Tibati	
45	Djauro Oumarou	70	Village head	Gada mabanga	18/08/2022
46	Idrissou Abana	41	Mayor	Ngaoundere 2	18/08/2022