



An International Center  
for Soil Fertility and  
Agricultural Development

# Success Story

## Farm Families Benefit from Membership in Farmers' Organization

Both Madja and his wife Gbanyab are members of the Togolese farmers' organization—Center for Self-Promotion of Farmers (CAP) of Tidonti. In 1991, 102 farmer groups, each containing about 15 to 20 farmers, formed the CAP Tidonti. Now 303 farmer groups comprise the CAP Tidonti, and four other CAPs have been created since 1991.

The five CAPs are trying to form a union to have one voice in negotiating processes with other stakeholders, such as the agricultural chamber and the decision makers at the local and national levels. When CAP started its activities, it offered three services to its members: a small savings and credit program, a food security program, and a health care program. Later, a literacy program was added to enhance the functioning of CAP by developing the capacity of the leaders and members of the boards to read and write in the local language.

Nevertheless, the CAP has evolved greatly since its creation and in the year 2000, it was decided to separate the credit and savings activities from the other activities. A rural credit and savings bank called Mutual Savings and Loan Bank (CMEC) was created. The CMEC provides its members with credit for several agricultural activities equal to two or three times their savings for individuals and groups. Credit is provided for mineral fertilizer, a plow, an oxcart, or a wheelbarrow; the last two items are for transporting their compost to the fields and bringing the produce to the market. IFDC had established a revolving fund to facilitate farmers' access to input. The European Development Fund (EDF) donated 40 million CFA to CMEC to reinforce its capacity to buy mineral fertilizer. With this separation into the CAP and the CMEC, the CAP is now fully concentrating on capacity-building and extension activities.

Since its creation the CAP has received technical assistance from the nongovernmental organization—Research, Support, and Training for the Initiatives of Self-Development (RAFIA), but as the name of CAP reflects, it is aiming toward self-dependency and, therefore, more and more activities are conducted by farmers themselves. IFDC has been instrumental in this transition by providing assistance in capacity building and institutional development. Especially in the extension activities, farmers are informing and training others in agricultural techniques, and the adoption of innovations is based on farmer-to-farmer extension.

Gbanyab Koumboguedja, Madja's wife, has also joined the board of the farmer organization CAP as its vice-treasurer. At the same time she has started participating in a literacy program in the local language to facilitate her job on the board. According to Gbanyab, by joining the CAP board she is contributing to the smooth operation of her farmer organization, and it also provides her the opportunity of learning how to profit optimally from the credit possibilities available to her and her family.

The ISFM project has contributed to increase the family income and improve their living conditions. Now the children can go to school and prepare for a better future.

