
An assessment of the role of financial credit for rural women in extending their palm nut farms: Case study of South West Cameroon

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Table of statutes*National*

Cameroon Land Ordinance 1964

Southern Cameroon High court laws 1955(SCHCL)

Cameroon Land Ordinance 1974

Environmental Law 1996

Finance Law 2003

Civil Status Registration Ordinance 1989

International

Convention on the Elimination of all forms of Discrimination Against women (CEDAW)

African Charter on Human and Peoples' Rights

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CHAPTER ONE

Introduction

Lack of credit is one of the principal impediments faced by rural women in extending their farms. Among factors that promote this unfortunate situation is also ignorance. Ignorance in that these women are unaware of their legal right of access to credit and are hindered by socio-cultural and economic factors, gender roles and stereotypes, intimidating structures and cumbersome loan application procedures. Based on existing formal and informal sector findings and assumptions at the time, it was revealed that rural women encounter impediments in accessing credit.

This study is divided into seven main chapters. The first chapter is the introduction, chapter two covers methodologies and methods of data collection, chapter three deals with laws and the literature review, chapter four and five present the findings and discussions and chapter six encompasses the conclusions, recommendations and way forward.

Background to the study

This study was carried in the South-West Province of Cameroon. There are about one million two hundred inhabitants in this province. The entire population depends on subsistence agriculture, using little or no technology. Usually, it is the women who engage more in this activity and most often they are involved with cultivating food crops such as vegetables, maize, cocoyams and egusi.

Due to the age old traditional methods of subsistence farming they carry out, the yields are always low in spite of the high fertility of the soil. What they obtain is barely enough to feed the families and cannot be sold to bring in significant income.

Secondly, the women are obliged to combine their activities and their household chores of caring for their families, so that the former becomes almost secondary to the latter. In addition their average level of education is quite low so they cannot compete for the scarce jobs that may come up and may serve as a guarantee for them to access credit.

As a consequence the majority of rural dwellers are forced to live below the poverty line, which consists of surviving on less than \$1.00 (550frs cfa) per day as defined by the United ³Nations. It was against this backdrop that women, especially in rural areas, were encouraged to look for ways to access credit and improve their situations like their male counterparts, since they tend to put in more hours of work than the men.

When further investigation was done one reason for the gender disparity in wealth was revealed since their status was determined by what kind of credit they access and what projects they carry out. The women came to realize the unique opportunity that small-scale palm plantations, hitherto considered the exclusive domain of the male population, had become open to women. Due to the long periods that palm trees take before replacement (between 30 and 35 years), the farmers are compelled to own the land they work on.

³ United Nations
Usaid 1987 Washington

This is where another problem arises regarding traditional laws and customs; women cannot own land. Even though the law is gender neutral, custom says women cannot own land. It is deeply engrained in the community that favours the male being the one with access to credit.

Problem statement

Having assessed the situation of women's access to credit from many African countries, such as Ghana and Zimbabwe, studies have revealed that there are many reasons why women cannot access credit. These include illiteracy and poverty. This is even worse for rural women who are doubly disadvantaged since they are often ignorant of their legal rights and other factors also make it difficult for them to access credit. Furthermore, in order to access credit, one has to fill in forms and understand basic banking operations.

Further investigations⁴ revealed other factors which hinder rural women from accessing credit. Ncube (1997:70) brought it into the limelight that even women who can fill in forms and understand basic things still need to seek approval from men. Women are still bound by the confines of culture and stereotypes and find it difficult to operate on their own due to society's attitude to them. Thus one is given an opportunity to think about this kind of injustice what possible justification there could be for this kind of behaviour.

Justification

My interest in this area of women and access to credit

I have witnessed some women who work very hard and who have been branded 'man no rest' which is a pidgin English word which means somebody who never gets tired. The women in Obang Cameroon whom I am referring to get up before six in the morning and cook before going to their farms, come back late in the evening and continue with other household chores. These women owned about three to four farms of consumable crops such as egusi, cocoyams, cassava and others while the men may own just one or two farms of cocoa, coffee or palm plantations (cash crops).

It was realized that after some years, the men become richer and become managers of estates, who recruit workers to work for them while the women diminish in strength and in wealth instead. This had nothing to do with education. Some ended up as second or third wives to these so-called rich men in order to access resources like credit. This is because having a financially viable husband who can serve as a co-signatory is a requirement for access to credit.

The rationale behind women's hard work resulting in nothing was difficult to understand but investigations revealed that it was simple the choice of crops to cultivate that determined their financial status.

The women choose consumable goods which do not have much sales value and also do not have a long life span in terms of preservation, and yet are useful in sustaining the family. This choice keeps the women in a state of poverty while the men grow richer.

Furthermore, there are other factors that help to limit the women such as illiteracy and poverty. I saw access to credit as the most glaring factor although there are others. The advantages that the men have enable them to excel but the women cannot access credit, making her life difficult. Most rules of society do not favour women and even the regulations for accessing credit are not conducive for her.

⁴ Ekong mandem Obang group

The fact that she does not own land means that she does not have collateral and therefore cannot access credit.

In Cameroon there are two sectors from which one can access credit – either from the formal sector or the informal sector – and these involve different conditions of access. The formal sector seems almost impossible for rural women to access because of the structures available which do not recognize the importance of rural women and also the unfriendly environment for women to access credit such as legal, socio-cultural and economic factors and gender roles and stereotypes.

Assumptions

- 1 Access to credit is one of the impediments hindering rural women from extending their palm nut farms.
- 2 Rural women are not aware of their legal rights to access credit.
- 3 Socio-cultural attitudes, gender roles and stereotyping hinder women from accessing credit.
- 4 The structures are intimidating and the procedure is cumbersome for rural women in Obang.

Questions

- 1 Is access to credit an impediment hindering rural women in developing their palm nut farms?
- 2 Are rural women not aware of their legal right in accessing financial credit?
- 3 Do socio-cultural attitudes, gender roles and gender stereotyping hinder rural women from accessing credit?
- 4 Are the structures intimidating and procedures cumbersome for rural women in Obang who wish to access credit ?

Objectives

The objective of this research is to address access to financial credit by women in Obang (a village in south western Cameroon) but with an overview of the situation in the south west province to gain a better insight into the problem. The main aim of educating the rural women also is to check whether the method of credit used actually empowers the women, especially with micro-financing and the principle of liberalization by the World Bank in Cameroon under the project CGAP. The aim is for technical experts to gain more knowledge on managing the credit.

CHAPTER TWO

Law and literature review

Cameroon which is situated in the equatorial forest of Africa, in Central Africa, is the miniature of Africa. This country has a population of about 15,500,000 people (Cameroon census, 2003). Cameroon was granted independence by its British colonial masters in 1960. Cameroon is bilingual which means the two official colonial languages spoken are French and English. Eight provinces are French speaking while two are English speaking.

Sources of law

This nation is also bi-jural in nature which means there are two legal systems: common law and civil law. They also have the customary law which is not codified. The laws relevant to Cameroon that justify my research will be Article 13 of CEDAW under civil and political rights. These laws have been ratified by Cameroon as an international instrument and provide thus:

- a) State Parties shall take all appropriate measures to eliminate discrimination against women in other areas of economic and social life in order to ensure, on a basis of equality of men and women the same rights, in particular
- b) the right to bank loans, mortgages and other forms of financial credit .

The banking and finance laws are gender neutral. What this means is that they do not use specific terms like *men* and *women* or *boys* and *girls* but use terms like *the state, people, government* and *everyone*, meaning men and women. This area of study is more to do with banking regulations which require that for anyone, whether man or woman, to access credit, he or she must have collateral security. This same nation that has signed many conventions about equality between men and women has failed to back-up its legislature with facilities that rural women can use to access credit facilities, provided they are able to fulfill the bank requirements. Instead, the women are given laws that marginalize them further, as is the case with the 1964 Land Ordinance that prohibits a woman from owning land.

In other words, the above law causes hardship to the Cameroonian women who can read and write and double hardship to rural women who cannot read and write. The legislators needed to remind themselves of the previous legislation which prohibited any custom that resulted in hardship. Without any doubt the 1964 law was made with the custom or culture of the people in mind. Here is the piece of legislation that was passed to water down the harshness of the law, it provides in section 27 (1) of the Southern Cameroon's High Court laws 1955 (SCHCL):

'the court shall observe and enforce the observance of every native law and custom which is not repugnant to natural justice, equity and good conscience nor incompatible either directly or indirectly with any law for the time being in force.'

Going back to the principle of equality which applies to Cameroonian women as stipulated in international instruments ratified by the government making Cameroon a member, the 1964 Land

Ordinance served as a violation of the international principle of equality and the women have no land to access credit.

Then came the law reform and this amendment was made in 1974 giving a woman the right to own land. The reality is that women who do not have the purchasing power cannot acquire land, and even less the power to access credit facilities.

In 1974 the government actually launched a programme to provide credit facilities whereby the government agricultural bank (FONADER) worked with the Cameroon Development Corporation (CDC). FONADER acted as an intermediary between the individual farmers and the bank providing the credit facility, while the individual was expected to provide a land title free of encumbrance. The bank entered into a binding contract with the Cameroon Development Corporation accepting the responsibility of recovering the banks' money from farmers as soon as their farms started producing. The Cameroon Development Corporation provided the expertise as well. The arrangement was that when the produce of the farm was harvested, a certain percentage would be give given to the Cameroon Development Corporation until the whole loan was recovered. The reason for this sort of arrangement was that the farmers were planting mainly rubber and palms which are the produce of the Cameroon Development Corporation.

The 1996 environmental law which propagates the protection of environmental rights, was confirmed during the International Federation for Agricultural Produce day where agriculture was given its rightful place as the backbone of the economy.

It could be seen that rights can be protected and accessed if the structures, such as agricultural banks, are put in place.

The justification was that it was protection of the rural woman, as seen in Article 14 of CEDAW which states as follows:

- (1) that parties shall take into account the particular problems faced by rural women and the significant roles which the rural women play in the economic survival of their families, including their work in the non-monetized sectors of the economy and shall take all appropriate measures to ensure the application of the provisions of the present convention to the women in rural areas .
- (2) provides: states shall take all appropriate measures to eliminate discrimination against women in rural areas or to ensure on basis of equality of men and women, that they participate in the elaboration and implementation of development and implementation of development planning at all levels.

The literature review will allude to Article 14 of CEDAW above and attempt to show through the necessary literature how rural women can actually ensure that they access credit.

Ideological perspectives

Liberal feminist ideology believes that inequality in access does not exist because of the inequality between children at various stages of childhood – although it is acknowledged that there is a discrepancy – be it through education or the authority given to the boy child. For example, the girl child only qualifies as an adult at a later age. This puts women in a disadvantaged position.

The radical feminist ideology, believes (according to feminists and Simone de Behavior) that the female reproductive capacity is the main source of her subjugation and control by man. The fact that

girls or women can get pregnant while the boys or men cannot is a disadvantage. The law and the society subjugates her by virtue of this fact, which goes to contribute to the factors that hinder her from accessing credit in the future.

Capitalism and patriarchy

All women are subject to rape or physical abuse from men in the home, and to sexual objectification and sexual harassment. Women are primarily responsible for housework, while all women who have children are responsible for the care of those children and virtually all women who work in the market work in sex-segregated jobs.

In all classes women have less money, power, and leisure time and money than men. This exploitation of women and domination of male power over women deprives them of the freedom to acquire those resources that could enable women to access credit. For example, customs, over which men are the main custodians, that prohibit women from owning land through the customary laws and which are even taken as statutory because of the men's influence. Women are seen to have no money because the boy child was given more attention; even where the girl is sent to school she is overloaded with household chores that will not give her enough time to study and succeed in order to gain meaningful employment that would enable her to access credit in future. (Masters in women's law reading material, 2003:32.)

The issue of suppression could also be where a woman has accessed credit but she gives it to her husband who oppresses her. For one to get a better understanding of the rationale, it is worthwhile exploring what access to credit really means.

Furthermore the problem is not only where the woman is highly suppressed, in the situation where a woman has the enabling resources, even moreso than some men, what happens to her access to credit? Ncube (1997:70) holds the view that some women still refuse this right even when they are not marginalized or subjugated. Once again, in order to appreciate the rationale behind this, one needs to know what the words access and credit mean.

Concept of accessing credit

According *Sasakawa Global* (2000:123) credit is the acquisition of money, material input, services or labour, for example it can be for agro-chemicals or equipment, with the understanding of paying back in future, depending on the terms of the agreement. Rural women are mostly in need of credit, because equity capital is seldom to meet the requirements for higher productivity and expanded production. In rural areas the need for financial resources restricted by the low productivity and widespread poverty of rural people.

Following, *Sasakawa* (2000:124) which spells out the factors hindering women's access to credit, Article 14 falls short of ensuring this as previewed. The fact that banking institutions have conditionalities of collateral as some have been discussed above, very few women can afford the high interest rates charged for credit facilities. It goes to justify that Article 14 of CEDAW will not be a reality in the life of the Cameroonian woman in respect of accessing credit. This does not cancel the fact that there are some Cameroonian women who are so empowered and can access credit from the formal sector after fulfilling the conditions of providing collateral. There are very few of these women considering the target group for this research, and common sense will explain that they can conveniently access credit facilities from the informal sector as already seen above because of their activities.

The UNICEF Report of 1995 states that only 11 per cent percent of women in Cameroon are in managerial positions. It therefore comes down to the fact that many women will not be in positions to implement policies which can impact on the lives of other women, especially the rural women's access to credit facilities. To have a better insight into this, **Luta Shaba in the UNDP report of 1995** says with regard to women, 'illiteracy keeps them in the subordinate position which they occupy'. This means that fundamental issues need to be addressed before more women will be able to occupy decision-making positions as the above Article 14 of CEDAW advocates.

Ncube (WLSA, 1997: 76–79) shares the experience of how some women are socialized to be dependent so that even when a woman struggles and finally accesses credit in her name, she allows the man to control it. For example, the World Bank financed a project to alleviate a particular woman's poverty. This woman allowed her husband to take control and even when the World Bank went to inspect, the man kept on saying 'my project' in the presence of the donors and the woman was relegated to the background.

Anne Sigot and Jennifer Green see women as good managers and this means that if a woman accesses a credit facility, she will manage the funds properly. This is true in the micro-finance world of the Grameen Bank.

The Grameen Bank emerged from a small initiative started in 1976 to help landless poor to obtain credit. It was not originally gender targeted but became so when bank officials noticed that women's repayment rates were higher than men's. Instead of requiring collateral, the bank's customers are organized into five-person groups, and each member must establish a regular weekly pattern of savings before seeking a loan. The first two borrowers in a group must make several weekly payments on their loans before other group members can borrow.

Bank staff met weekly to disburse loans, collect savings deposits and loan payments and provide training for financial responsibility. Most loans are used to finance trading and purchasing with loan sizes averaging \$58 and in 1990, beneficiaries numbered **800,000, 87 per cent** of whom were women. This figure was up from 1987, when women constituted only 75 percent of the total.

(Bangladesh Women's Enterprises development project: Pid Excerpts and background papers Shai Barenach, Katherine Stearnes and Syed M Hashemi. Gemini Technical report No 2 October 1990)

This was micro credit which some countries are just embracing initiated by the World Bank and IMF to alleviate poverty in Africa.

Illiterate women are resourceful entrepreneurs they devise strategies to overcome their lack of literacy and numeracy. For example, an illiterate woman vegetable seller in Gambian arranges her produce in different piles on a tray. Under each pile, she puts the money earned from sales of that crop, thus creating an accounting system that allows her to calculate profits and losses on a particular product and determine future buying and selling strategies.

'Buy am sell am' in pidgin means traders involved in buying and selling – the Cameroonian women of Marche Mokolo, Muea market and Douala market. These are appropriate grounds for the micro-credit where women of low or no education level buy and sell a variety of items from food stuff to any fancy goods at the colourful African markets. These are both rural and urban women.

GATSBY trust targets low-income women's self help Some groups improve their lives through micro-finance and progress while others fail.

We cannot direct questions about the successes of this initiative back to the women who needed help and had it at that time. The impact of satisfying terms or not which came to the fore many years down the line, cannot compromise the vacuum it filled in the lives of the women at the time of accessing credit.

Grameen keep records of good women debt payers. The question of whether they are actually empowered or not is not easily answered by the women themselves but they intend to improve their lives financially and this is their only way out. The issue of empowerment remains the responsibility of the donors' objectives which are transmitted through non-governmental organizations. This point will be seen in discussing what Levis Karim believes are 'the liberalization and globalization policies in which the United Nations, non-governmental organizations and the government are key players.)

Blackwell page 76 (Changing experiences of women) looks at trends of women's employment. In attempting to evaluate a disability model, it is important to clarify exactly what the model proposes. On the other hand the idea that women cushion men from the full impact of recession can be taken to mean that any individual woman is more susceptible to redundancy and unemployment than a man in any equivalent situation. By implication this means that some rural women who have jobs in the rural areas who could have had the opportunity to use their meagre salary as security to access credit facilities and extend their farms or businesses, will now cushion the impact of recession on men (Blackwell, page 110).

The domestication of women discrimination in developing societies by Barbara Rogers (Page 29).

A common assumption among western-trained development planners is that the problems of women in developing countries are attributable to their status in traditional society. Hence the emphasis in the United Nations and similar organizations on raising the status of women by involving them in development often through special programmes and projects. The concept of status of women is one which conceals as much as it highlights.

Some women get into these programmes and improve themselves, but others do not, so there are two different outcomes. Some women accessed credit, paid it back and still survive while others have not even started.

In reference to Dawe's definition that a woman who attempts to act according to a male stereotype is controlled or objectified by it (but again it depends on her opinion about the situation).

There is the invisible woman basis again of identifying recipients for project services. The village growers register provides an extremely valuable census of growers in the area, but the pertinent issue is who keeps the money after sales ? The good woman principle is that women do not like to be called rebels and be unloved by their husbands.

Some projects are just imposed on the villages without thinking of what the villagers need to do which is necessary to access credit and to be guided, but not told, what to do because if the project fits the donors conditions, it might risk not fitting into the current structures.

1973/74 Micro level village a number of problems have been identified that clearly relate to the problem of omitting women and their work for the database without the authors making the

connection at all (Michael Lepton and Michael More) in the review of village study methodology identify several such problems (69).

In reality the ambiance that surrounds these women's activities are reflected in the good books of GATSBY TRUST in which the MBONWEH women record 100 per cent in repayment rates.

(Cameroon, KENYA and Tanzania) the FINCA AND GATSBY TRUST MBONWEH GROUP in Cameroon . On the other had when we think of examples like that we look back to the life of the woman whether actually she has been empowered or not.

Kassey Garba an economist and senior lecturer at the University of Ibadan said in her presentation on women in the global market trade through the African woman's eye, June 28-3 July 1998:

'I hope that in our lifetime, we will see the establishment of a women's bank of Africa which will be able to understand credit facilitation for the needs of women who, incidentally, happen to be amongst the best clients that banks have and yet one wonders why they are not given their dues.'

She adds that despite all these activities the gap between the rich and the poor still remains wide.

This explores the hardworking nature of women and their creditworthiness which would have merited them to become managers of their own banks in the quest for better progress. Despite the positive reports that include statistics from the various places about women having such good repayment rates and the GATSBY TRUST report where the Mbonweh women record 100 per cent repayment, the puzzling issue is that in their lives, the women have nothing to show for it.

Types of credit

Considering the fact that rural women are the focus here, it means we shall identify the sources through which they access credit. There are two sources of accessing credit: either the formal sector or informal sector. This will depend also on whether the individual or group of people can fulfill the requirements.

Accessing credit from the formal sector will mean that one is accessing credit from a commercial bank after providing all bank requirements (like collateral) to secure such a loan. This may be in the form of property or employment, depending upon the person or persons providing an undertaking and in case of default on the part of the borrower.

The informal sector is where loans or credit are accessed from a building society, from personal initiative groups or from non-government banks. Most women tend to access credit from the informal sector.

The nature of women's businesses has brought about certain misconceptions. Women may decide to discontinue the business themselves because they view it as secondary to domestic roles. Their husbands may feel ashamed that their wives must work, believing that a working wife is an affront to his masculinity.

Financiers may dismiss women's home-based small-scale enterprises as insignificant income-generating activities with little growth potential, neither needing nor deserving financial services, instead of viewing them as real enterprises contributing to economic growth and family welfare. These beliefs may be reinforced by general cultural notions about women's status. In Islamic countries women's businesses are not as visible as typical male-owned storefront operations because of the

practice of seclusion, and may not even be accessible to males outside the family. The ways in which women conduct their enterprises also may be different from those of men, as discussed in the section describing characteristics of women's business. These differences lead to the erroneous conclusion that women are not serious about their businesses (USAID, 1987 Washington Women Financial Fact Sheet versus fiction).

From the above, it can be seen that African rural women are marginalized in all business activities they undertake. They fail not because they are lazy and do not put in enough effort but because of the way their society views them and affixes gender roles on them.

Advantages of accessing credit

Sustainability

Where credit is sustainable, it is useful because it will fulfill the purpose of its access. By that it means the rural woman will be able to pay her debt and also survive and expand, therefore moving from the state of poverty and oppression to that of independence and control. For this to be achieved, there is need for training. The literature below reveals that the Ophavela Project aim to create financially independent savings and credit groups that continue on their own after a period training.

It was revealed from findings that the project is too young to confirm this objective will be reached. In Niger, an evaluation after five years of project activities found that nearly all the groups became independent.

Accordingly Annabell Rodda, page 102 'access', means the ability to get and use while 'credit', means borrowing money, material service in view of paying in the future according to the terms of the agreement.

Gender inequality

Gender inequality has hampered the rural woman's access to credit. Due to the woman being born into the society already disadvantaged, her future is shaped for her. With a low level of literacy, she is marginalized in accessing credit facilities because she lacks the enabling resources despite putting in more hours of work.

For example from the day a girl child is born she is received with words of responsibility like:

'God should bless the girl to find a husband who will take care of the whole family and for the boy that he should be blessed with the knowledge and wisdom of managing all the property including her mother and sister.'

These utterances imply that the girl child, in adulthood, is not treated as equal to her male counterpart. This is the determinant of a good and bad future. Until recently, many parents still preferred to send their sons to school if they had insufficient school fees for more than one person (Experiential data, El Frida Bih Lobe).

The basic rights like those which the international instruments in, for example, Article 10 of CEDAW (and Article 7 of the Educational Law of Cameroon abrogates) and national laws champion the cause of equality in education, yet nobody takes the pains to see that whether the girl child accesses education will later determine her success and access to credit as a rural woman. Nobody tries to ensure that the girl child is not marginalized in future.

The position which the girl or woman finds herself in is as disadvantaged even in accessing credit. The financial fact sheet by USAID (1987, Washington) shows that women do not have income and assets because they are not represented amongst the poor in addition to other factors which makes access to credit difficult for them.

Below are some statistics (UNDP, 1995):

- Women perform sixty-seven per cent of the world's working hours;
- They earn twenty six per cent of the world's income;
- Women constitute two thirds of the world's illiterate population;
- That the gap between the recorded economic participation of men and women is very wide and yet;
- Women put in more working hours if productive housework is taken into account;
- The women constitute the majority of service and sales staff but there are very few in management positions.

From the above statistics common sense will tell anyone that it is difficult for most rural women to access credit. The list will be alluded to as a point of justification in this study.

Significance of the study

Dissemination of information is necessary through local channels like the pidgin radio station in Buea (in Western Cameroon), town stations and also in the local languages for the women to understand what to if they would like to access credit. It is equally important to know what kind of credit facility the woman is applying for, with all its merits and demerits and what it entails to access such credit.

Another significance is that although women's businesses do not generate jobs as fast as manufacturing companies do, income is generated significance and employment is created while productivity increases. A recent Egyptian survey of 323 businesses showed 792 jobs created of which 30 per cent were part time. This equated to 2.45 positions per business. It therefore means that women need to access credit and contribute in their own small way rather than not have the opportunity to access credit at all.

Economic efficiency offers another argument for extending financial credit to women. Women's repayment rates are often excellent in programmes around the globe. Many programmes with high female participation rates such as PRODEM in Bolivia, Grameen Bank in Bangladesh, Working Women's Forum (WWF) in India and Self Employed Women's Association (SEWA) have correspondingly high repayment rates. USAID reports higher repayment rates for women than for men in all these countries: Honduras, Barbados, Guatemala, Senegal, Cameroon, Malawi, Niger, Chad and equal repayment rates of gender in Ecuador, (1987, USAID Washington report on financial fact sheet).

Another major significance is that a number of researchers claim that food purchases in sub-Saharan Africa, for which women are responsible, contribute substantially to income generation and regional multiplication effects. Therefore, women need to access credit in order to foster this domain.

CHAPTER THREE

Methodologies and methods

Methodology deals with the approach used to reveal the findings. Cameroon is a country with about 15.5 million inhabitants, bilingual and bi-jurial due to the colonial history of the French and the British Cameroon. It is the African miniature, full of rich cultural diversities, and gained independence in 1960. Cameroon is made up of ten provinces. Eight are French speaking while two are the English speaking and 'minority', occupying the South and North West Provinces respectively.

South West Province was the area of my research, specifically: Obang Three Corner in Manyu Division. The road to Obang is off the main road to Mamfe and through Bachuo Ntai Village (Nine kms from Mamfe). There was also Multiplication farm in Obang Village. This research looked at financial institutions in the nation and specifically farming parastatals like Cameroon Development Corporation (CDC), and PPL, Pamol Plantation Limited all based in the South West Province.

There are about 1.2 million people in this province and about 70 per cent of the population survive on subsistence farming and with little or no technology. Women are highly involved in this and lack of access to financial credit could be seen as the reason for little or no technology being used, worth mentioning because of its significance in the South West Province in general.

Data collection

This chapter will explain how I intended to go about with the research initially, how I actually went about it, who I interviewed, the instruments and the methods which I used in collecting the information.

I planned to do qualitative methods initially but this did not work because I got some data from which I did not have time to work out the number of men and women accessing credit exactly.

The qualitative approach was what applied, whereby many people shared their experiences

But details of this will be discussed under methods because it is treated as primary source of information about people's views about access to credit (Julie Stewart 1997 :17).

I did not succeed in visiting the places as originally planned but instead new places emerged since the responses that I got from the field now shaped the appropriate places to source the information that was going to fit my research proposal.

I visited Yaounde Ministry of Agriculture , Lobe Pamol Plantations Limited, Credit Union Bank, Njamama group, Cameroon Development Corporation, Bota, Moliwe and Tiko CDC, Limbe , CAPCOL BUEA, Douala Standard Chartered bank and ELI-ASSUR and finally my research site which was Multiplication farm, Ekong Mandem group and other women and the church.

I started with the Ministry of Agriculture where I met with the inspector who focused my research by giving me some information and directing me to the south west, to Lobe in connection with the HIPC (highly indebted poor countries) project.

I met with the general manager of Pamol who assisted me with some information concerning the question I raised on access to credit. Most of the time the impression is given that a project has begun but in reality the money has not been disbursed.

I also interrogated the Credit Union Lobe which is a small financial institution which was created by membership and they operate three different kinds of accounts but one must be a member to access it. I was told how much they have of significance to the rural community men and women alike. They could not differentiate the numbers of women and men that access credit but they said the number of men was higher because of the population. They remarked that in their whole history, a woman accessed the highest credit worth seven million francs (equal to US \$13 000) and with a good repayment rate.

I also interviewed the Njamanjama women's group of Lobe during the worldwide Rural Women's Day. They shared their experiences which portrayed their dismay due to all their hard work not realizing anything substantial.

They said there were about ten of them for that project so they used their initiative to split it into two to make it easier for management and commitments although this was not working very well but better than before. They also shared the financial difficulties they face when the micro-financiers come; some women even run away from the village when they do not have the. So the number of women keeps on reducing. They desire to have projects like their husbands because the repayment period is longer (Lobe).

Testimonies

The Obang women danced during their general session and brought their two testimonies from the group showing the reward for their labour: two female graduates whose hard work has yielded such. The woman testified that before, when they relied on the fathers, children were just kept at home after primary school and they engaged in hunting and fishing while the girls got married off early. Where the father realized that there was a need for school, he would send the boys. So women started to do whatever they could to access credit and pay school fees for their daughters. They shared their joy in having educated these young women and for the contributions that they are making.

Women's law approach

This approach which seeks to understand what the law says about women accessing credit, the reality and the way people feel about women who access credit.

This approach also took into account the biological issues on the basis of which culture refuses them access to credit and even the limitations of women engaging in some projects personally. For example, women not being able to grow palms without accessing credit because of the stage of harvesting during which the breasts of women makes it dangerous for her to indulge in this kind of an exercise.

Gender and development approach

This school of thought is about inequality as a product of gender and can be socially deconstructed . It means that the inequality that exists between men and women in ownership of land is just created by man to keep the women in an unprogressive state. Furthermore, society's belief that a woman cannot grow palms because of the harvesting stage seems to make it impossible for women to do; yet some women can and when credit is accessed, any woman can because labour and all other complicated stages of the farming will be paid for.

This approach which influenced society positively was in Obang. The first day the men felt that my research was about instigating the women with the Beijing teachings to be arrogant but when they were taken on board they saw that accessing credit was something that could benefit society so they

contributed more ideas. They said micro-credit is a good start for village women who have nothing but after working hard manage to do something else like Ekong Mandem group.²¹

Another testimony was about money changing hands. A woman tried to answer to the point which the male interviewee was making about his impression of women accessing credit. It was at the interview ground that the woman leader of Ekong Mandem (meaning of God) booked an appointment in order to gain an insight into the problems that women especially in Obang are having in accessing credit.

Key informants

Key informant interviews refer to the interviews with experts such as government officials, the inspector at the Ministry of Agriculture Yaounde and the group manager for palms CDC Limbe, who channeled me to the manager of the smallholders scheme who shared his experience in the domain where farmers access credit for the development of specific projects like cash crops (this happened in Moliwe). I moved to Tiko where I spoke to a traditional ruler and non-governmental organization officials.

The first were the chiefs with dual capacities as chiefs and also lawyers .Then another chief who was a farmer and said his opinion of women accessing credit differs from the others as he will share in the findings chapter. The credit manager for Standard Chartered Bank shared with me how their credit is accessed and some requirements of access.

In-depth individual interviews

Ekong Mandem Obang (love of God) group's leader was interviewed using this method same with the chiefs and some married women who were married and having a rough time so decided to book an appointment to give their experiences concerning women accessing credit in the absence of their husbands . This was on a one to one basis so each person was given the attention to express individual's opinions.

I could see the way people differ in thoughts, with different backgrounds and situations .

Some newly wedded couples opined that for them to access credit their husbands must authorize it.

Collective individual interviews

This kind of interview involves listening and probing thus becomes an important skill for the researcher, along with the ability to gently guide the interview.

This happens where it becomes difficult to isolate interviewees for the purpose of interviews because another person, if not a group of people, is curious and interested in being interviewed and in the issues being researched upon (WLSA 1997:46).

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men and women in Obang

During the Rural Women's Day I experienced this when one of the women's group finished dancing and they rushed towards me as I was trying to interview some of the Ekong Mandem group. It was not actually easy for them as they struggled to be heard over the others. These women were also rural women whose domains have been to grow egusi and vegetables. In fact those things that sustain the day-to-day running of the family. They said what they felt about accessing credit and how they would change their choice of cultivation to lucrative production.

Focus group discussions

A focus group discussion is a method that involves a group of persons with specific expertise. (WLSA, 1997:50). I carried out a focus group discussion with the CDC overseer of palm smallholders who is based in Tiko where he explained the stages that used to be involved in getting credit at the time.

He also explained the sources of this credit and co-ordinators who facilitated the livelihoods of the smallholder farmers. He explained that it was provided by the government bank .He shared the procedure or requirements in accessing credit under the smallholder scheme.

I also carried out a focus group discussion at the Credit Union in Lobe with two men in the office as the others just listened to the manager as he explained how credit was being accessed and the formalities.

Another focus group discussion was at Obang with Ekong Mandem group women. This was where they met me and formally explained where they came from, what they have done and what they intend to do (become palm growers). Mrs Nouton Elizabeth, an insurer, was also interviewed in her office as she explained some of those administrative bottlenecks around access to credit which were gender neutral although men accessed credit more often than women. This could also be explained with the requirement of being qualified. The condition that was attached to it at the time could be seen as a way of keeping the women away from accessing such credit.

This expert explained how the credit was accessed after the fulfillment of the requirement and managed by the corporation. This will be seen in the findings chapter. Land ownership qualifies any candidate who intends to access credit irrespective of sex. The fact that women do not own land and that the financial institution impose such a requirement, could be seen as a strategy to keep women away. This type of credit was financed by an agricultural bank, at the time called FONADER, which has since collapsed.

An agricultural head from the Multiplication farm Obang whose experience is similar to CDC was not there.

In the focus group discussion in Obang almost all were women apart from one man who thought women were going to indoctrinate his wife to change from being a submissive wife. The presence of women threatened him to leave before the end of the session.

Mrs Nouton Elizabeth who is not only an economist but also an insurance expert with experience in accessing credit says the conditions are there but once they are fulfilled the credit is accessed irrespective of sex. In reality very few women are able to access credit because of their disadvantaged background, earlier discussed (Eli Assur Douala).

The Standard Chartered Bank manager for credit was the one I spoke with and she was not convinced about gender, she shared that the deposit is 2000000francs and they are profit oriented.

Case studies

A case study is an in depth investigation into how an individual or group of individuals have dealt with certain issues, view their lives or interact with the wider community (Bentzon *et. al.*, 1998: 142).

I did three case studies. Two women who accessed credit from the micro-finance fund under GATSBY TRUST called Mbonweh women. This was a successful story.

Initially I intended to cover Lobe and Obang but after my supervisor's visit, I was advised to narrow down my sample size to Obang but I could have touched on other places in order to enable comparative study with the situation in Obang.

The reason for choosing Obang as my research site was Multiplication farm which practises the cultivation of cash crops and also the group of ambitious women who desire to do something for themselves to improve their situation. It is for this similarity in activities that I could get information from CDC and PAMOL.

Observations

Observation, which I used, is described (1959) as a scientific tool which serves systematically in the women's groups on the field, and the relevance was taken down accordingly.

I used passive observation but later I had to use intermittent glimpses to appreciate women as they entertained the men with traditional dances, which I also joined in with the women in order to help interview the women as an insider. The technique actually worked because after the dancing the women had to be rushed to the hall arrange to places and continued to serve food till night. On the contrary the men were the ones I interviewed sitting down.

Life histories

I came across two women who narrated their personal experience to me about credit to farmers or embarking on any project. The voices will be seen in the findings.

Problems encountered in the field

Resistance to release information

There are places, which I went and information could not be released for various reasons and they are the World Bank and the Central Bank. The World Bank receptionist after having read my introduction letter refused to grant me audience.

Some respondents refused to give information on the basis that they have to be given money because I will be paid for the research. The Central Bank promised to deliver information through the internet which they never did.

Information is a difficult thing to get from some structures in Cameroon. It was difficult in a village like Obang because the women had divided into two groups because of the chieftaincy crisis that was going on at the time. I exercised my knowledge of peace building from the women's law centre and they spoke out their minds and forgave each other and so I also got my information after which I shared a pallet of fish amongst the women.

Difficulties in penetrating some institutions

The queue that is always permanently at the entrance of the American Embassy in the morning makes its accessibility very difficult. There is too much security, which makes it difficult to see the programme officers. This situation makes it difficult for the receptionist to attend to people efficiently.

Although I presented my letter of introduction and did not hesitate, they thought it was something to do with schooling in America and neglected the content which clearly indicated the purpose of my research. Then I was taken to the second receptionist to whom I repeated the name of the person I had first asked to see. At last, I was lumped in a hall with some students taking the toefel examination to go to America. The sophisticated embassy which is not a place that one can move in and out of compelled me to stay put. I asked for permission from the instructor and told him that the topic did not tie in with my mission, and he immediately hushed me down and further said whatever I need from the embassy where do I think I will have to start, but I insisted again and by the time he allowed me to meet the real person whom I had to see it was closing time for the day so I did not get the information.

Another organization that apologised for not providing me with data was Standard Chartered Bank. They said if I could come back the story would have been different.

Inaccessibility due to bad roads

I could not access Obang at the time I arrived during the rainy season which starts from July and ends in October. I had to postpone and only visited the site after my supervisor had come and left in November. At the same time I concentrated my efforts on related areas which I could access for comparative study. Access to credit remains a problem in this area even for the Gatsby Trust that operates in a town called Mamfe which Obang is a village under. The Gatsby officials could not cope with the activities at that point in time in this sector. I doubt whether they have started by now.

The grounded theory

The grounded theory helps the women to access credit. Through their personal Njangi groups women have realized a lot of benefit which some men are happy about but others are very bitter about. Some women have been branded rebel women because they are involved in big projects. Men place embargoes on women just to tie them down but those who cannot afford a project like buying a piece of land single handedly team up and do it. The lived reality of this group of women who did not have the means to access the land as individuals is that they accepted buying the land collectively. The issue of inheritance came up strongly as women would prefer their sons to inherit their portion of the estate rather than the girls.²² The reason the chief is refusing them land is about a woman being a stranger who will not keep the family together.

HIV/AIDS increases poverty

The people in Obang still believe that HIV is poison and nobody will ever go for a test. HIV/AIDS is kept quiet and the relatives of a sufferer will be protective but some realistic families will just take the person to hospital in secret. The families that believe in tradition will move from one sorcerer to another until the victim dies amongst confusing accusations of relatives bewitching him.

²² Bina Agarwal Professor of Economics , Institute of Economic growth University of Delhi

The effect that this has on credit is that once a patient has accessed credit, it will be very difficult for her to repay because money which is meant for business or cultivation will be diverted to drugs and upkeep.

Members of Ekong Mandem take care of such a patient by reducing her shares and then every member has a day to give food to this sick person. In Obang credit is actually difficult to access because the structures are not even there and it is not even along the road linking to other towns or villages makes access to credit difficult.

The single women spoke for themselves with the exhibition of access, control and ownership (Lobe women).

The last group – the married women of about 45 years upwards – spoke with grief about the difficulties they have gone through to access credit and carry out a project together with husbands, sometimes the property being given to a new wife and the problems of some members who did not want their husbands to know.

CHAPTER FOUR

Findings and discussion

This chapter reveals findings and discusses the key issues that were raised pertaining to the research assumptions and questions. Some of the key findings revealed by the interviewees during the exercise will proceed as follows: primacy of credit, lack of collateral securities, enabling skills, ownership of land, misconceptions about women, socialization and a shift in paradigm, followed by emerging issues.

Primacy of credit

The term primacy of credit refers to the first assumption that credit is the first amongst the list of priority as one of the impediments hindering rural women to grow. It has been revealed that although women's businesses do not generate significant jobs as fast as manufacturing companies do, income is generated, employment is created and productivity is increased. A recent Egyptian survey of 323 businesses showed 792 jobs created of which 30 per cent were part time. This equated to 2.45 positions per business. It therefore means that there is need for women to access credit and contribute in their own small way rather than not have the opportunity of accessing credit at all.

Most of the women I interviewed were of the opinion that credit is an issue and top of their list in Obang. They said it is because with money everything could be bought or done. Furthermore without credit it is difficult for some of them to even begin.

Lack of collateral securities

Most interviewees said that they have never accessed credit from the formal sector. This is because they do not have the collateral securities, such as land.

This situation revealed that most rural women have a low level of education, therefore cannot gain meaningful employment to enable them to save and buy land. Some rural women cannot access credit because they cannot own land as the custom of the Obang and most tribes in Cameroon stipulate. I could also see male power being exercised through the use of laws and even customs to keep the woman in a subordinate position of cultivating only consumable crops for the sustenance of the family. As the man grows more empowered and authoritative a woman is suppressed with the load of caring for children and starts to feel depressed old, tired and more submissive in order to have a supportive husband, despite the way she is being exploited.

Another collateral which some women pointed out was education; they said they cannot attempt to go to banks because they will expect them to speak English and also fill in forms and they believe that some of those banks are not for 'just anybody'.

Education is another collateral which kept on coming up from the women – in pidgin English that 'I no know book' which means I am not educated. Most rural women in Cameroon have little or no level of education although Section 7 of the constitution states: 'The state shall guarantee the child's rights to education. Primary education at all levels shall be the bounden duty of the state'. I noticed that some of these women have no information about how the bank carries out their activities and at times they might have the land but they do not know where to go to ask for credit. On the hand, the way things are managed in Cameroon, having the land and education still might not be a guarantee of access to credit so the life of the woman still remains difficult.

Enabling skills

Rural women need enabling management skills to handle their own affairs. It is good to access credit and it is also good to be able to manage well, even to do the accounting. The leader of Ekong Mandem in Obang said if they needed training in keeping their own records. It was seen also by Gambian vegetable sellers who resorted to a traditional way of accounting; Overholt⁹ 1984 revealed that women heaped their vegetables and made sure money was put under each tray in order not to mix the money for the other items. Agriculture is also something that one needs to be taught; before, rural people and even intellectuals, did not need any teaching in farming but with the advent of modern technology this is no longer the case. Experience has shown that a farmer who has the technical know-how will be more efficient than the one who is still strictly traditional. Berger (1989) holds the opinion that women find it difficult to buy technological tools for the farm after having accessed credit.⁹ Women need training and the Ministry of Agriculture in Cameroon used to supply the instruments rather than the physical cash and train the farmers how to use the instruments.

This study shows that some women are poor and cannot afford collateral like land. Otero (1987) holds that women are more represented among the poor due to illiteracy. Another reason is that the nature of most women's businesses is invisible so that a bank will not be confident in dealing with such a business.

Ownership of land

I also realized that customs are used to keep women under subordination. This attitude that has been practised for a long time kills the spirit of women who want to fight for their rights and to have resources that enable them to access credit. Already discussed is that ownership of land does not necessarily mean that access to credit is guaranteed.⁸ This is because some banks are commercial – more profit-oriented – rather than just interested in seeing that rural women become something. The key informant at Standard Chartered explained that the number of men that access credit outweighs that of women but she believes that Cameroonian women are gradually coming up as far as empowerment is concerned. Although not many women have got accounts with them she expects things to improve in the future. Furthermore their clientele is not for those who do not have capital in the beginning: for one to have a deposit account with them they need a minimum of two million francs irrespective of sex.

This is a bank with stringent conditions because at Standard Chartered Zimbabwe, even a poor student can open an account. Anyway different banks have their regulations and those have nothing to do with laws because they have not gone against the government's regulations. On the same strength, government or international bodies cannot force the bank to make it possible for the rural woman to access credit because the international conventions say so.

A bank like Standard Chartered whose minimum deposit is two million francs – about four thousand five hundred US dollars – does not interest a rural woman who has land because their activities are different and besides the difficult condition is to take only those who can afford it, as the key informant manageress said.

I thought it was an impossibility to afford such an amount for a deposit and even working class women could not afford it, so it is completely out of the reach of a rural woman. Besides, the banks are so far

⁹ Overholt, cC M.B Anderson Gender roles in development projects West West Hartford kaurian press Inc.

⁹ Giving women credit as tools for alleviating poverty world development vol.7 Great Britain: Peagamon press

⁸ Usaid washington 1987 world bank working paper

from Obang, especially during the rainy season when the roads are not easily accessible, going to a bank situated in Douala would just be unrealistic for rural women.

So the fact that the financial institutions, like the agricultural bank, are no longer there makes it difficult for rural people to get bank loans from the formal sector.

In as much as some people feel it is unfair, another key informant got angry at why one should even suggest that a rural woman should attempt to access credit from a bank of this nature when she knows that she can do so in places like the Credit Union.

Misconceptions

Financial officials in some banks feel that women cannot fulfill their financial obligations but experience, as discussed in this study, shows that women are good repayers of loans. Another misconception about women not owning land which can help them access credit goes as follows. The chief, who claims to have knowledge and sympathy for women who are idling, has this to say:

They are rural women so what makes them think they can access credit anywhere .

Society is organized in a way that everybody should know where he or she can get what so rural women should go and find a way to access credit from micro-credit institutions and cultivate vegetables and indulge in petty trading. The men are the ones that can afford it and they will always take care of the women, at least its just good that a woman should not sit idle. I am a conservative and I will not tolerate any woman who gets up to get credit without her husband knowing.

‘Are you one of the Beijing women?’ he asked me and said that he does not like the kind of empowerment that the programme organizers are teaching the women. They are an affront to their masculinity. Women are now doing things that are against tradition without remorse.

From what I gathered from the chief he believes that the women are supposed to access micro credit and cultivate consumable crops that will not only bring a meagre income to the women but also some will be used to feed the family. Another issue is that he preferred women to get into even subsistence trading which could keep her going but not make her too empowered so that she feels like a man. The above-mentioned comment about Beijing is the way most men in Cameroon consider any woman who tries to be empowered. The issue of access to credit from an institution like the Standard Chartered can never be done by a woman without her husband’s knowledge, and such a wife will be banished for life and even her children. (chief of Tiko)(Bina Argawa:215)

Customarily women do not own land and considering that land is required as a security for some banks who deal with rural women, it makes it difficult for them to access credit. The fact that there are no banks in Obang contributes to the issue of women not accessing credit. The Ekong Mandem group quoted the means which CDC in collaboration with the defunct FONADER bank provided credit to the people in the agricultural sector in the 1970s and 1980s. Cameroon used to have agricultural banks which enabled many farmers to access credit. One of the Ekong Mandem’s member who used to be in CDC at the time shared that the pre-requisite for this credit was just to show proof of a land title which was free from all encumbrances then the banks disbursed the money to the farming co-operation that carries out all the development and the agreement was entered into the number of years to harvest the produce and, once the credit is paid including other management costs as stated in the contract, the individual owned the farms and could continue, considering the fact that palms take about thirty to thirty-five years before replanting.

The women said they would prefer such credit to vegetable cultivation (Njamanjama) because most women who accessed credit for vegetables and petty trading are not able to repay these debts. Some women took loans from more than one micro-credit institution and they are actually in hiding. This is not a good thing for the women in Obang to try because people do not buy things easily in Obang and it is not on the main route that attracts passing buyers. She also said the interest rates are very high for micro-credit. At the time she was like the spokesperson for most of the village women. The women also said that, despite the situation, they needed to try for micro credit (*Gambia vegetable sellers financial facts and fiction*, Washington 1987)

Micro-credit worked for the Mbonweh women with a one hundred per cent success rate of repayment (gatsby@camnet.cm).

‘We cannot help people more than they can help themselves.’ This is a slogan for micro-credit, which in other ways may be seen as a spur to make the rural women work hard. On the other hand, it could be seen as an insult because all the years the women have survived without this facility, then the first time they rush to access such a facility they get such a message. Some might decide to remain in their poverty because of the language used as it could be seen as if they might be abused later.

A message could be helpful if it was properly transmitted and might become powerful just because of the way it is passed on. For example, some HIV/AIDS messages are transmitted negatively (if you bring aids into this home you will die alone) so the man ends up not taking the message kindly and still takes risks (Noreen Kaleeba, 1997).

From all the research, it appears that micro credit is good for somebody who has nothing to start with but it should not be something to depend on.

Lack of enabling resources

For most women education was also seen as a handicap but because this group of women have been identified, the problem which arises is the skills to manage the credit they have accessed so that they can move on and also be able to manage their own activities to be able to pay back the loan.

Socialization

About 60 per cent of the women were of the opinion that they should continue collectively to promote the palm culture through which companies like CDC, PAMOL and even Multiplication farm of Obang have made a lot of money and keep on making money so that the women too will have an institution which is empowered.

There are other cash crops like cocoa and coffee whose prices are sometimes encouraging but palm plantation has a comparative advantage. The women also said it is true that it is labour intensive. This means it requires a lot of work from nursing the seedlings through to the harvesting stage. They acknowledged that pruning and harvesting are the stages that women cannot attempt (apart from one woman who tried the harvesting and still said it was difficult for the way a woman is created). It is not a job for a woman because the harvesting knife slips on the breast and it needs extra strength to cut off the comb. So pregnant women cannot even attempt this task. It was also revealed that it is capital intensive and since women cannot access large credit facilities they cannot afford things like the technology involved. Madam Celine who has been involved in palm cultivation said it is based on planning because it is not a venture to start from nowhere. It is only possible through systematic saving such as Njangi and egusi farming (egusi is a consumable seed that is cultivated by women in Cameroon.) where the credit is there women can excel because they are known to be good managers.

My observation from the above is that credit still remains the key because money opens all doors. With money land could be bought, labour paid for and capital acquired. For the fact that it is long term gives the creditor time to organize herself and some women even repay the loans before the farm starts producing because of their diverse activities.

I can also see how semi-autonomous social fields can intervene to influence homes but it does not really work where the woman is empowered financially. The wheel of finances is in the hands of the woman because of the so-called male domain crop which she is cultivating. Credit will be easy to access and she might expand so it remains an important resource for the rural women. As the CDC women mentioned, another way that credit was raised in the 1970s and early 1980s was through the agricultural bank which provided credit to rural women.

A key informant also revealed that women were socialized not to own cash crop farms – even those who worked for the big corporations like CDC even when the requirement for a person to own a palm plantation was just to present a land title that was free from all encumbrances. He further said that women saw the work of owning this kind of a venture as too much so they did not go into it.

Recently more women own farms which they inherited from their husbands and which enable them to access credit because it is a venture that guarantees credit. Again the condition of asking for land title as a pre-condition for accessing credit would have been a way of keeping women out because custom does not allow them to own land. Also, women come from a disadvantaged background often without education and even employment to enable them to save the money to buy land.

The chief started by congratulating the women that they could access credit from micro-credit enterprises and said that they are really doing well. He named a few groups like Gatsby Trust and talked about how helpful they have been to women and how he will encourage them. He expressed his worries about mismanagement that is making his smallholding scheme farming difficult which he said used to be lucrative.

The chief took a dim view of women owning land to make palms plantations and said there was a problem with emancipation and that he could allow women to excel in every domain apart from anything to do with land and a crop like palms.

Married women never wanted to be identified with this project as they were hiding it from their husbands. Some believed their husbands who deceived them saying they should not allow people or in-laws to feel that they are rebel women and also that they are free women.

Women access credit for various reasons. The manager of Credit Union said their bank is gender neutral and the highest amount that has ever been accessed was accessed by a woman who repaid. This was used to do supplies and to extend her palm plantation.

Presently, the demand in Cameroon for palm oil is 170,000tonnes (130.000 tonnes for industrial and 40.000 tonnes for non-industrial use). Consequently the deficit in palm oil in Cameroon is at least 30,000 tonnes. In real terms this deficit is higher than stated .One of the causes of this deficit is ageing of plantations (CDC, SOCAPALM, SAFACAM, PAMOL, FERME SUISSE). Faced with this situation, one of the several measures taken by the state was launching of the programme, *de Developpement de s palmerais villagoises* on the 28 April 2003, through the Ministry of Agriculture within the framework of HIPC(highly indepted poor countries). This programme is executed by UNEXPALM for 36 months and aimed at the development of 3740 hectares of smallholder oil palm plantations (*Cameroon Tribune* No 78274116 of April 15, 2003).

CHAPTER FIVE

Emerging issues

The key issues that emerged from the above discussion had been subsumed into various parts that can enhance the access of women's credibility to resources. We will be discussing the impact of women in nation building, the role of governments, the role of the church in international dimensions.

Impact of women on nation building

Women have been known in the good records of repayment rates. This is because women will not afford to risk bringing shame to their families especially husband and children. Other literature has shown the way women have created an impact in nation building in their own ways. The statistics are as follows, in Egypt 19.8 per cent and 25 per cent percent are savers.

This creates an environment for other who are in need to borrow.⁷⁸

The role of government

The government should take her responsibility and create a credit friendly environment as stated by her promises to the rural women during the celebration as initiated by the Beijing platform.⁶⁵

It is good to access credit and put it into meaningful projects and it does not only have to be from the formal sector banks as one could start from small contributions. Empowerment comes with a culture of saving. The⁷⁷ men really respect the women because of the paradigm shift from the women not having to those who now have. Of course the money will last longer and be usefully spent because women are good managers.⁷⁷

One key informant disclosed that normally credit has been approved but the money is now seeming impossible to reach, no matter how good the proposal concerned.

This project aims at developing 5000 hectares for 3.740 small holders in six provinces to be managed for seven years and leave to the owner who continues in their personal account.

The key informant highlighted the objective of assisting women easily but no special considerations will be given to them – they shall apply and contest just like any other person. The person who is fit to manage a farm will be given a loan irrespective of sex.

The above information was given by a government official who believes in nation building, who initiated a programme where the rural community were going to benefit from accessing credit. There

⁷⁸ John Parker and C Aleke Dondon Gemini working paper No. 1994 March 16

⁶⁵ Fida eye oper 2002 day of action for women's rights in Ghana

⁷⁷ Ekong mandem Ann Sigot and Jenniffer Green

⁷⁷ hipc project Lobe July 2003

are no banks that are designed for women alone in Cameroon apart from small micro-credit projects but some men still benefit from them by using women's names.

The government has seen the lucrative nature of palms. The Ekong Mandem group have realized the potential of this cash crop.

Culturally women are often denied good things and a traditional law can just be passed. It may become a role or a stereotype which mystic is attached to. For example saying that anybody who struggles to own land is considered a rebel woman and not many women like to be called a rebel so of course she will give up the struggle, in order to be a good wife.

The role of the church

In the Bible the proverb 31 talks about a capable woman who is difficult to find, her husband trusted her which means she was in control although the husband was the one to be seen in the public sphere. The Bible says she looked for a piece of land and bought it meaning she was empowered and certainly could access credit if she wanted. In Ephesians 5:23 the bible instructs husbands to love their wives and obviously this condition of love will attract submission which is not oppression. A fulfilling life where men and women respect and love each other as themselves as the Bible instructs it to be practiced would mean there would not be need for laws and customs that bring hardship to the woman. In such a system there would be nothing like impediments to accessing credit.

National and international dimension

It is necessary for the government to take the commitment and put proper infrastructure in place. This is because credit is not about the national laws and the international conventions but it is about credibility which is profit oriented. It implies that the first point of departure that the government will start with is creating agricultural banks. The lived reality is that without the infrastructure there cannot be anything like the applicability of Article 13 and 14 of CEDAW as stated above.

Micro-credit which exists in most countries in the informal sector have been formalized in Cameroon and literature on the <http://www.microsummit.org> says by 2015 this will be a serious capital drain of such an economy.

On the poverty alleviation project, the agricultural inspector said that unless there is an understanding between the government officials and the international bodies such projects will never succeed. This was due to the way the projects are being managed, the agricultural projects are being financed and yet the proposals are not clearly spelt out. Levis Karim says the purpose of non-governmental organizations is to play the politics of the poor. Furthermore the introduction of governance is always done through non-governmental organization but literature reveals that the poverty gap is still very wide.

CHAPTER SIX

Conclusions and recommendations

Micro credit a necessary evil

Micro-credit is a starting point for somebody who has nothing to start with. It has worked for some countries but the problem is whether the lives of the people accessing it has changed,

The first problem that villagers that are neighbours to Obang and have accessed credit regret about it is that the interest rates are high and this issue becomes the dominant one. The poverty never really allows one to become independent (Ncube: 76.)? For example, a woman who accessed micro finance in Masvingo village in Zimbabwe had all her things seized when she failed to repay her credit, and regretted forever accessing credit. She said she would have preferred to be poor the way she had been. Micro-credit has caused some rural women harassment.

When I look at the whole problem that people have in the course of accessing credit at very high rates and doing businesses without a large profit margin, I conclude it is a stepping stone for another venture , not a way of life.

Sustainability

Micro-credit can be successful as claimed in the Grameen because of good repayment rates but the economic growth rate of India and the capital income too will reveal whether the people are living well because of micro credit.

In conclusion, it would be wonderful for women to experience a paradigm shift whereby the world becomes matriarchal as it was before and puts women in a commanding position.

Rural women becoming people who own their own banks where they will not discriminate against them and the manager may understand where the rural women are coming from. The opinion below says it all:

Phumzile MlamboNgcuka(women in the global market trade Deputy minister Trade and Industry south Africa) has this to say:

In our lifetime, we will see the establishment of a women's Bank of Africa which will be able to understand credit facilitation for the needs of women who incidentally, happen to be amongst the best clients that banks have and yet wonders why they are not given their due.⁷²

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Kassey Garba an economis and senior lecturer in the university of Ibadan in her presentation women In the global market : trade through the African women's eye , june 28-3 july 1998

This explains the hardworking nature of women and their credit worthiness through which they merit becoming managers of their own banks for better progress. It is very important for rural women to have a network to enable them to move up to greater heights which may be macro finance or just their own small enterprises that they manage.

To crown it all about the above dream which not free because policies and laws will still have a way of influencing the situation so if we say a women's bank will solve the problem. Some women will leave the banks and access credit elsewhere instead of coming together to achieve the goal.

As women forge ahead to greater heights, the more complicated it becomes.

A paradigm shift which involves the men and the women in the better world of love which we intend to build as human beings irrespective of our differences. P. Kasey whose paper was co-authored by her husband has this to say:

'World trade is governed by self interest and that it is not rational, at least from a strict orthodox economic point of view, for sub-Saharan African counties, multilateral trading and financial institutions. Therefore the debate should move away from concessions and special treatment, to how developing countries can escape the debt burden and begin the process of its empowerment in the global economic system.

The above citation is related to the international dimension of alleviating poverty and the dependence of some governments who have willfully refused to take up the burden for their citizens by providing agricultural banks, putting their trust in international bodies with projects like micro credit and even international trade. The fact that the structures are not the same and one cannot eat his cake and have it back then, it will be difficult for debt burdens to go away.

The moment the developing world refuses free lunches from the developed world then can we start complaining about what is wrong. Until the government realizes that there is enough money which, if managed properly, will mean no need for micro credit. This will not only free the highly placed people but the rural woman will benefit in her own way of accessing better credit. Hopefully that the Ekong Mandem will find a bank that they will access without high interest in a different capacity. A partnership of equals is our desire, where the equals will be treated equally and the unequal unequally. Pius Njara (unpublished)

To crown it all, there is also the need for agricultural banks to be created.

There is a need for change of attitudes of transparency so that the institutions can survive. It is evident that the Cameroon government had agricultural banks but they collapsed. People must be punished for their crimes especially that which has to do with public funds.

The government should develop personal initiative groups – even traditional ones. The government should encourage women in the area of cash crop growing especially palms for the significance it carries.

They should be encouraged in crops such as Njangi. Government should create agricultural banks in order to backup both the national and international laws regarding credit for women.

Dissemination of information is necessary through local channels like the pidgin radio station in Buea (in Western Cameroon) town stations and also the local languages for the women to know what to do in case of going to access credit. It is equally important to know the kind of credit facility that the woman is applying for, with all its merits and demerits and what it entails to access such credit.

The way forward

Awareness raising campaigns

Strategy

Radio

Television

Posters

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