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# Elle doit s'épanouir: The Women's Entrepreneurial Program and Women's Empowerment in Dschang

Melanie Meisenheimer  
*SIT Study Abroad*

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# Elle doit s'épanouir

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## The Women's Entrepreneurial Program and women's empowerment in Dschang

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## **Abstract**

This paper provides a field study of the Women's Entrepreneurial Program (WEP) in Dschang, Cameroon. It looks at the obstacles that impede women's involvement in Cameroon's economic development and that keep them trapped in a cycle of poverty, especially their access to financing and socio-cultural influences. Notions of 'women's empowerment' are discussed and an overview of the WEP's functions and goals is provided. This study seeks to explore how access to micro-finance in conjunction with entrepreneurial training has impacted the economic situation of WEP participants as well as any corresponding changes in their culturally dictated roles and responsibilities. The gendering of household roles and responsibilities in the Grassfields region, heavily influenced by Bamiléké culture, is discussed in relation to the concept of 'empowerment.' A sampling of current and former WEP participants as well as staff involved in the WEP were interviewed to gain their perceptions of how financing and training have influenced the women's daily lives and to gain their perspectives of what it means for a woman to be 'empowered.'

## **Résumé**

Ce projet est une étude de terrain sur le Programme Entreprenariat Féminin (PEF) à Dschang, Cameroun. Il examine les obstacles qui empêchent la participation des femmes dans le développement économique du Cameroun et qui les maintiennent dans un cycle de pauvreté. Spécifiquement, leur accès aux financements et le rôle des influences socioculturelles sont discutés. Une discussion des notions de « l'émancipation de la femme » et une présentation des fonctions et des buts du PEF sont données. Cette étude explore comment l'accès aux microcrédits en conjonction avec une formation entrepreneuriale influencent les situations économiques des participantes du PEF et des changements correspondants de leurs rôles et responsabilités. La définition des rôles et des responsabilités ménagers dans le contexte de la région Grassfields, fortement influencée par la culture Bamiléké, est discutée par rapport au concept de « l'émancipation de la femme. » Des interviews ont été faites avec un sondage des participantes anciennes et actuelles du PEF et avec des membres du staff du PEF pour avoir leurs perceptions de comment la formation et l'accès aux financements ont influencé les vies quotidiennes des participantes, et également pour apprendre ce qu'ils entendent par « la femme émancipée. »

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## Introduction

Despite the fact that women make up a quantitative majority of the population of Cameroon, with approximately 51 percent of the total population,<sup>1</sup> they live their lives as a qualitative minority. They are more likely than Cameroonian men to live their lives in poverty,<sup>2</sup> are less likely to have access to the benefits of education as evidenced by the 16 percent gap in literacy rates between genders,<sup>3</sup> and lack access to financing and credit in order to improve their standing. Poverty among women in general is a complex subject because it includes so many different aspects beyond simple economics. In Cameroon, especially, one must examine several factors when considering women's poverty. These include culturally established gender roles, the legacy of colonialism, structural discrimination, and family structures. The fact that women are in fact a majority in Cameroon, yet somehow also face problems like discrimination and an increased poverty rate which are normally ascribed to minority groups, is both surprising and a roadblock to effective development. As Joyce B. Endeley states, "Cameroonian women's full potential has yet to be harnessed."<sup>4</sup> As long as the majority of the Cameroonian population is unable to recognize its full potential, Cameroon as a nation will also be unable to reach its full potential.

In terms of general economic development, microfinance is often lauded as an ideal solution. Individuals and groups who couldn't normally obtain credit in order to expand or start businesses, finance community projects, or other aspects of development, are able to do so in a sustainable way. Among women, microfinance can be even more important. Women, especially

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<sup>1</sup> Stella Nana-Fabu, *The Feminization of Poverty in Cameroon*. Yaoundé: Éditions CLÉ, 2009: 50.

<sup>2</sup> Ibid, 73.

<sup>3</sup> "Cameroon Country Facts," *CIA World Factbook*, April 8, 2013, <<https://www.cia.gov/library/publications/the-world-factbook/geos/us.html>>.

<sup>4</sup>"Conceptualising women's empowerment in societies in Cameroon: How does money fit in?" *Gender and Development* 9, no. 1 (March, 2001): 34.

in Cameroon, are less likely than men to have access to banking institutions, and generally have less economic power. According to Endeley, “Accessing money, let alone controlling it, is a challenge for the majority of women in Cameroon, especially the very poor, and women who are married” because they lack control of property or other resources that could be used as collateral against their risk of non-repayment.<sup>5</sup> This is where ‘la microfinance feminine’ enters the picture. How women use microfinance and how microfinance ultimately impacts their lives, on both an economic and social level, are questions whose answers hold a great deal of importance for the development trajectory of Cameroon.

Frequently, in discussions about development, the ability of women to gain access to resources like finance, create and grow their own businesses, or otherwise engage in economic activities outside the home is considered ‘empowerment.’ This is a problematic term however, because as Joanne Sharp et al. explain, “For many women, the issue of empowerment does not revolve around the ability to leave the home to be admitted into the labour force; for them their lifeworlds have always spanned both public and private spaces.”<sup>6</sup> This is the reality of a subsistence lifestyle. Rather, “What might appear as empowerment might simply add extra burdens to a woman’s work day.”<sup>7</sup>

I began my study with the intention of looking specifically at whether the ability to participate in microfinance does in fact add to women’s empowerment in Dschang, Cameroon.<sup>8</sup> Whether women in Dschang themselves view the ability to work outside of the home and obtain financing to grow their businesses as ‘empowerment’ or simply an addition to their already long list of household responsibilities is a complex question. In the context of Bamiléké culture in the

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<sup>5</sup>“Conceptualising women’s empowerment,” 35.

<sup>6</sup> Joanne Sharp, et al., “Doing Gender and Development – Understanding Empowerment and Local Gender Relations,” *Transactions of the Institute of British Geographers* 28, no. 3 (Sept 2003): 282.

<sup>7</sup> Sharp, “Doing Gender and Development,” 282.

<sup>8</sup> See Appendix B for map

Grassfields region of Cameroon, whether or not an increase in women's economic empowerment is translated into a similar increase in social empowerment is complicated by ingrained cultural influences and gendered power structures. My assumption was that access to financing would significantly increase women's feelings of economic empowerment. I felt that access to credit would give the women a more even playing field in their chosen sector of commerce, allow them to be better providers for their families, and give them a greater sense of self-reliance and independence. However, in considering the cultural context of Dschang, I assumed that there would not necessarily be a parallel increase in the women's level of social empowerment, as perceived and defined by themselves. As my research evolved to include the importance of entrepreneurial training, I added to these hypotheses the additional assumption that training would further increase women's self-assessed levels of economic and social empowerment.

## **Methodology**

When I decided to focus my research on the impact microfinance can have on the economic and social conditions in which Cameroonian women live, I began searching for an organization or program that concentrates specifically on helping women obtain financing. When I discovered the Women's Entrepreneurial Program (WEP), I decided it would be a good fit because it emphasizes the importance of both financing and education in helping women find opportunities. While Mutuelle Communautaire de Croissance (MC<sup>2</sup>), the microfinance institution involved in the WEP, is not a 'women-only' microfinance organization, the WEP gave me access to a program that focuses specifically on the unique obstacles that women face in the economic sphere, and also allowed me to look into the importance of training and education in ensuring that women are able to expand their economic presence in a sustainable way. Furthermore, working with a single program gave me the ability to better control for various variables while



looking into how the women perceive any changes that have - or have not - occurred in their lives since enrolling in the program. All the women had a similar level of entrepreneurial training thanks to the course they all followed, if not perhaps the same number of years of formal schooling. Moreover, all of the women have some form of prior experience in commerce. Each woman is subject to the same loan application process and are given loans with the same conditions and the same support network - provided by the NGOs Breaking Ground and Groupement d'Appui pour le Développement Durable (GADD). Finally, I found the location of the WEP to be an advantage. While Cameroon itself is an incredibly diverse country, Dschang is in comparison somewhat more homogenous. It is a small city strongly influenced by Bamiléké culture which I felt could have an interesting impact upon perceptions of 'women's empowerment.'

I chose to conduct my research through a series of interviews for a number of reasons. Firstly, 'empowerment' is a very subjective and qualitative subject. Because interviews are a more personal and flexible format, they allowed me to get a better sense of how women perceive any changes in the economic and social conditions of their lives. Additionally, the use of an interview format allowed me to avoid any problems with illiteracy among participants that may have altered my findings. I conducted interviews with women who are currently enrolled in the seven-week training course, women who have already completed the training course and have since received at least one microloan, and women who completed the training course but did not receive financing from Breaking Ground. This helped me separate the influence the training had on women's experiences, versus the influence of the micro-loans themselves.

In general, interviews were conducted at the women's places of business with the exception of those who did not yet have a place of business. Women were never interviewed in

the presence of their husbands or other men in the hopes of facilitating a more open and honest discussion of gender roles. I also conducted interviews with members of the staff of Breaking Ground, GADD, and MC<sup>2</sup> to learn more about the general functions and goals of the WEP. All interviews were conducted in French, with the exception of my interview with Erin Kelly, an American Peace Corps volunteer associated with the WEP.

I spent my first week in Dschang visiting the different offices of the organizations involved in the WEP, interviewing staff, and reading WEP program literature. A new session of training was scheduled to begin during the second week, but due to insufficient enrollment it was postponed indefinitely, and unfortunately observation was not a possibility. While I had hoped to be able to observe classes and interview women in the class during this time, I instead interviewed women who had already completed the training and either did or did not receive micro-loans at its close. Interviewees were located with the help of Breaking Ground and GADD staff. This enabled me to find women who fit the different categories I sought and also made my introduction to the women easier because they trusted the organizations that introduced me to them.

There were several limitations to my research. The fact that I was a foreigner, coming in for only a short amount of time, made it harder for me to establish a relationship with the women I interviewed. This may have caused them to hold back certain information or alter their responses. The short time span also limited my ability to follow up with interviewees as different themes and trends came to light. My ability to communicate effectively in French was occasionally a roadblock and I found that it is especially difficult to translate the concept of 'empowerment' as we understand it in English into French. Finally, the fact that Breaking Ground and GADD introduced me to the women also may have altered the responses I received,

depending on how the women viewed my relationship with these organizations, as well as the dynamic of power between themselves and the organizations that had had an impact on their economic situations.

I worked to limit any biases created by my reliance on GADD and Breaking Ground in finding women who had completed or are enrolled in the WEP to interview. I specified that I wanted to interview women who were currently enrolled, who had completed the training and had received financing, who had completed the training and had been refused financing, and who had completed the training but had chosen not to seek financing. The instructor of the WEP training class then helped me locate women who fit each of these categories. Therefore, despite my reliance upon Chymène, an employee of GADD and the instructor of the WEP's educational component, for introductions to the women, I believe I still received a representative sample of the overall population of women who have been involved in the WEP. In total 16 women were interviewed. Two women are currently enrolled, three have completed the training but were refused financing, two had chosen to only follow the formation and did not submit proposals for funding, and the remaining nine had received at least one microloan upon completion of the training.

### **Poverty Among Women in Cameroon**

The problem of poverty among Cameroonian women is by-and-large defined by a lack of access to resources, whether they be tangible resources like money and land, or intangible resources like education. To find the roots of women's poverty in Cameroon, one must trace a long sequence of events, beginning before the period of colonization. In the pre-colonial era, the 'status' of women was not a very applicable concept because of the lack of definite gender roles. "The position of women was complimentary to that of men... Each role, regardless of who

performed it was considered equally important because it contributed to the fundamental goal of community survival.”<sup>9</sup> With the onset of the colonial period however, the complementary relationship between genders began to fall out of equilibrium. With the implementation of a Western-style, capitalist, cash-based economy, “male domination in all spheres of life has been reinforced as the family has increasingly been eliminated as a productive unit in Cameroon.”<sup>10</sup> Men were drawn away from the traditional household productive unit to take part in the cash-crop and mineral extraction industries favored by Cameroon’s colonial masters, while women’s reproductive labor was assigned less and less value, both economically and socially. As Georges Tadjiotio Ngougni, coordinator and development consultant at GADD in Dschang, explained, it is still nonetheless expected that women will fulfill a long list of reproductive activities: “*c’est les femmes qui s’occupent de la famille, qui s’occupent des enfants, c’est elle qui va aux champs, c’est elle qui doit chercher de l’eau, c’est elle qui doit chercher du bois, c’est elle qui doit faire le ménage. Elle n’a pas de temps.*”<sup>11</sup> The difference is that in today’s Cameroon, cash is vital to a household’s survival, and women’s reproductive labor simply cannot bring cash-income to a household. While still essential to the survival of the household, women’s reproductive labor has been firmly placed below the more typically productive labor of men in the economic and social hierarchy of Cameroon.

Cultural influences also play a role in facilitating a continued cycle of poverty among Cameroonian women. These influences come together to confine women to the informal sector of the Cameroonian economy where “jobs are often low-paying, seasonal or sporadic, less likely

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<sup>9</sup> Oseni Taiwo Afisi, “Power and Womanhood in Africa: An Introductory Evaluation,” *The Journal of Pan African Studies* 3, no. 6 (March 2010): 230.

<sup>10</sup> Nana-Fabu, *The Feminization of Poverty in Cameroon*, 65.

<sup>11</sup> “Additionally, it’s women who take care of the family, who take care of the children, she has to go to the fields, she has to fetch the water, she has to fetch wood, she has to do the housework. She doesn’t have any time,” Formal interview April 9, 2013.

to be unionized and offer little protection against the vagaries of either the individual employer or the ups and downs of the marketplace.”<sup>12</sup> One of the primary cultural influences that feeds this cycle is that Cameroonian women generally are unable to meet the pre-requisites to receive credit from a standard banking institution. As Tadjiotio Ngougni explained, "*elles n'ont pas de garantie. Un homme peut aller à la banque pour chercher un peu d'argent parce qu'il a des garanties, mais elles n'en ont pas. Les femmes ne sont pas des propriétaires de terre ici.*"<sup>13</sup> Furthermore, tradition in Cameroon does not favor the education of girls and women, putting women at a further disadvantage. The literacy rate among females in Cameroon is only 67.8 percent, compared to 84 percent among men,<sup>14</sup> and the result is that "*elles n'ont pas suffisamment d'éducation pour se cultiver, pour se défendre.*"<sup>15</sup> Thirdly, there is the cultural expectation that women will be subordinate to their husbands. Oftentimes, "*les maris les empêchent,*"<sup>16</sup> if they seek an income outside of the home. Finally, there is the expectation that women will take care of the reproductive labor needed to keep a household running. In order to reconcile the long list of tasks they are expected to complete on a daily basis with the need to earn an income for their family, poor women are often left with few options beyond self-employment in the informal sector.<sup>17</sup>

The culmination of all these deficiencies and hindrances is a general lack of confidence that further prevents women from pursuing potentially risky entrepreneurial activities, including both starting businesses and seeking financing. Zangue describes this as "*la culture d'échec...*

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<sup>12</sup> Nana-Fabu, *The Feminization of Poverty in Cameroon*, 88.

<sup>13</sup> "They [women] don't have collateral. A man can go to the bank to get a little money because he has collateral, but women don't have any. Women aren't property owners here." Formal interview, April 9, 2013.

<sup>14</sup> "Cameroon Country Facts," *CIA World Factbook*, April 8, 2013, <<https://www.cia.gov/library/publications/the-world-factbook/geos/us.html>>.

<sup>15</sup> "They [women] don't have enough education to sufficiently improve themselves or defend themselves," Paul Zangue, Formal interview, April 12, 2013.

<sup>16</sup> "The husbands hinder them." Georges Tadjiotio Ngougni, Formal interview, April 9, 2013.

<sup>17</sup> "At a Glance: Women's Control over Economic Resources and Access to Financial Resources," *United Nations World Survey on the Role of Women in Development*, 2009 pdf.

*elles refusent d'essayer parce qu'elles ne veulent pas échouer*"<sup>18</sup> Tadjiotio Ngougni also noted this phenomenon, listing a lack of self-confidence among the many obstacles that hinder women's participation in the Cameroonian economy.<sup>19</sup> Whether or not the conditions actually exist for women to be more involved in economic development, their own lack of confidence in their ability to succeed holds them back from even trying. Psychologically and culturally ingrained obstacles like this lead us to a discussion of what it means for women to be empowered, both economically and socially.

## **Empowerment and Development**

The meaning of 'empowerment,' especially as it relates to development is a highly sensitive and subjective concept. Recent trends in development theory have emphasized the importance of helping populations build from the bottom-up and using "the concept of 'empowerment' as a part of this decentering of decisionmaking power."<sup>20</sup> Involving women in development therefore becomes essential, as they constitute a majority of Cameroon's base. However, there are multiple concerns that make discussing women's empowerment in relation to microfinance a delicate topic. Firstly, there is the definition of what exactly is included in the concept of 'empowerment.' Is empowerment the ability to work outside the home? Is it the ability to attain a good education, comparable to that of a man? Is it when women have an equal share of their society's power and income? According to Lotsmart Fonjong, "In fact, empowerment is only real when women have attained control over themselves, resources, factors of production and decision-making, be it at home or in the public arena"<sup>21</sup> Empowerment is not a

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<sup>18</sup> "The culture of failure... they refuse to try because they don't want to fail," Paul Zangue, Formal interview, April 12, 2013.

<sup>19</sup> Formal interview, April 9, 2013.

<sup>20</sup> Sharp, "Doing Gender and Development," 281.

<sup>21</sup> Lotsmart Fonjong, "Fostering Women's Participation in Development through Non-Governmental Efforts in Cameroon," *The Geographical Journal* 167, no. 3 (Sept 2001): 226.

concept that is confined to one sole sector of society. For example, it does not suffice for women to have incomes and salaries equal to those of men if they are not allowed to control how the money they earn is spent or saved. Similarly, having equal access to education is of little importance if women do not have equal access to jobs and other resources, like financing, upon leaving the academic arena.

Secondly, there is the question of *who* is defining the meaning of ‘empowerment.’ Until recently, feminist discourse was dominated by Western ideas and thinkers. However, the same theories and ideas cannot be applied uniformly to every woman and every society. It can be argued that it is much easier for a Western woman to both work outside the home and take care of her family. She has access to appliances and services that make housework quicker and less labor-intensive, she does not have to overcome infrastructural deficiencies like a lack of running water or electricity, she can take advantage of day-care services if she chooses, she generally has fewer children to provide and care for, and the culture in which she lives will expect her husband to take on a greater role in housework and childcare in order to make the balance between working and taking care of the family easier to maintain. Sharp argues that the Western idea of female empowerment “misses the point of the problem faced by many rural African women. For many, the problem is primarily one of time. Pressures to generate cash, in addition to other work, can be interpreted as a further (and in many cases, unmanageable) burden.”<sup>22</sup> Is it true then, that the ability to earn or augment one’s income and play a larger role in economic development is actually a sign of ‘empowerment?’ Do Cameroonian women themselves feel ‘empowered’ when they are able to obtain cash incomes and financing? I hoped to explore this question further through my research carried out in Dschang.

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<sup>22</sup> Sharp “Doing Gender and Development,” 282.

The third issue that surfaces when discussing women's empowerment and development is whether women themselves wish to change their current situation. Development actors and aid agencies can reiterate incessantly the need for female empowerment in developing countries, but if this goal does not match up with the desires of women themselves, it will be doomed to failure from the beginning. Cultural context becomes vital to the discussion at this point. In the case of Dschang, Cameroon, this includes the unique culture of the Grassfields region, strongly influenced by Bamiléké cultural traditions that place considerable value upon a gendered division of labor. Women are expected to take care of the domestic sphere while men are expected to be the breadwinners. While Western feminist rhetoric would label this system as oppressive to women, this dismissal would also reveal ethnocentric tendencies that pigeonhole "Third World women as tradition-bound victims of timeless patriarchal cultures... The consequence is 'an ongoing practice of "blaming culture" for problems in Third World contexts and communities' (Narayan 1997: 51)."<sup>23</sup> Development approaches that 'blame culture' will inevitably fall short of their intended goals because they will alienate the very populations they seek to help. It is for this reason that I was interested in hearing from the women themselves about how they perceive their roles and responsibilities.

### **Presentation of the Women's Entrepreneurial Program**

The women interviewed for this project were all either currently or formerly enrolled in the Women's Entrepreneurial Program. The WEP is formed by a partnership between three different partner organizations: Breaking Ground, an American NGO, Groupement d'Appui pour le Développement Durable (GADD), a Cameroonian NGO, and MC<sup>2</sup>, a microfinance institution with a presence throughout Cameroon and two branches in the area of Dschang, one located at

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<sup>23</sup> Susanne Schech and Jane Haggis, *Culture and Development: A Critical Introduction*, Malden, MA: Blackwell Publishing, 2004: 102-103.



Foto, and the other at Foréké. The WEP begins with a seven-week training course that seeks to give women the basic business skills and knowledge necessary to be successful and to obtain financing. Four sessions of the training course had been completed when this study began, and a fifth was scheduled to begin April 16, 2013, in the middle of my research, although its actual debut was delayed indefinitely due to insufficient enrollment. At the end of the seven weeks of training, the women are invited to submit a proposal for a microloan. If a committee comprised of representatives from Breaking Ground, GADD, MC<sup>2</sup>, and former beneficiaries judges the proposal to be sound and feasible, the women are given a microloan of up to 500,000 CFA (approximately \$1,000) for a duration of 12 months with a five percent interest rate, subsidized by Breaking Ground.

The number of women who decide to apply for financing as well as the number of women who receive loans varies with each cycle of the WEP, but not all women decide to seek a microloan. During the most recent cycle that ended in January 2013, 15 of the 24 women enrolled applied for financing and 13 of the 15 received financing,<sup>24</sup> while during the first cycle of the WEP in 2011, 23 of the 27 women enrolled applied for financing, and 20 were approved.<sup>25</sup> The women are monitored by GADD during the repayment phase. In general, according to Tadjiotio Ngougni the repayment rate is relatively high, around 90 percent for each cycle<sup>26</sup>. When women enroll in the WEP they also agree to open a savings account with MC<sup>2</sup>, and they can apply for future microloans from MC<sup>2</sup>. Breaking Ground provides technical planning and financing for the WEP, while GADD serves as the “*partenaire local*,”<sup>27</sup> bringing a longstanding understanding of the local culture as well as the local political and economic environment,

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<sup>24</sup> Erin Kelly, Formal Interview, April 15, 2013.

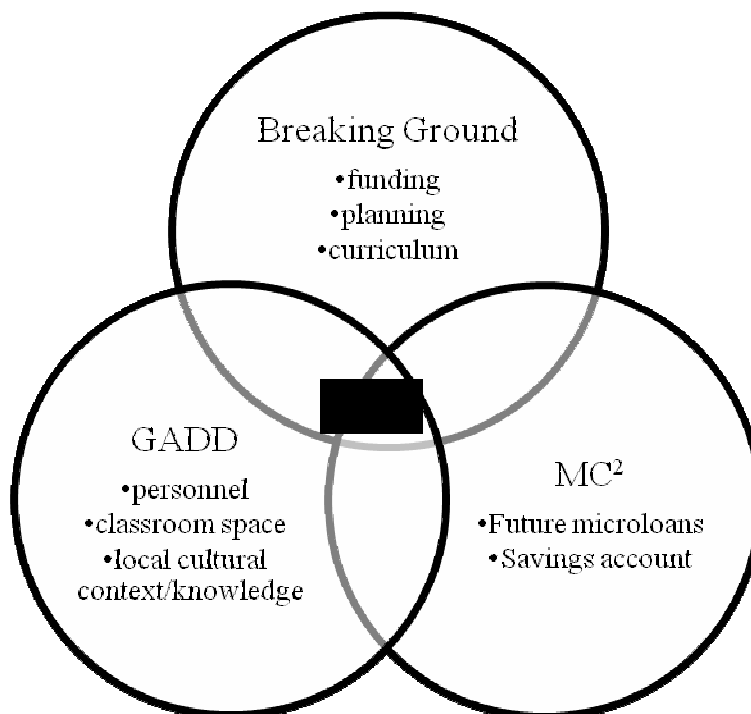
<sup>25</sup> “Rapport du comité de sélection des projets.”

<sup>26</sup> Formal Interview, April 9, 2013

<sup>27</sup> “local partner,” Paul Zangue, Informal Interview April 9, 2013.

human resources, and classroom space. MC<sup>2</sup> serves as the primary point of interaction for the women after they have completed the WEP, and serves as their banking and microfinance institution. The partnership between the three organizations in the functioning of the WEP works as demonstrated in the graph below:

### Graph



1

The WEP was designed to be “*un transfert progressif de la femme entrepreneur du portefeuille de BG [Breaking Ground] à celui de la micro finance,*”<sup>28</sup> a way of introducing women to the world of microfinance and easing their entrance into a microfinance institution. The ultimate goal is that the women will gain the resources, knowledge, and confidence they need to undertake future finance efforts alone, without the support of Breaking Ground or GADD. The seven-week training course consists of two-hours of class twice a week. The course

<sup>28</sup> “a progressive transfer of the female entrepreneur from the portfolio of Breaking Ground to that of a micro-finance institution,” from the “Document Projet de PEF.”

is taught by Chymène Mejoujieu Tsafack, using a curriculum designed with the support of the United States Peace Corps. Current Peace Corps Volunteer Erin Kelly provides support in developing additional curriculum as needed. The curriculum consists of a series of 12 different modules as follows:

1. Entrepreneurship
2. Goals, SWOT analysis (Strength-Weakness-Opportunity-Threat), and plan of action
3. Feasibility study
4. Accounting and bookkeeping
5. Inventory
6. The budget
7. Marketing I
8. Marketing II
9. Cost analysis, earnings report, and calculating the break-even point
10. The balance sheet, leadership and management
11. Running meetings, problem resolution, and the business plan
12. Financial services

Courses are taught in French, so women must be proficient in French, but no other formal education or training is required or expected, leading to a variety of educational backgrounds in each session of the WEP.<sup>29</sup>

### **Analysis of Interviews**

Each of the women interviewed for this project was either currently enrolled in the training course given by the Women's Entrepreneurial Program, had completed the training course and received one or more microloans, or had completed the training but did not receive a microloan. They represented a variety of ages, educational backgrounds, careers, and family situations. Ages of interviewees ranged from 25 to 52 years. Years of business experience varied,

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<sup>29</sup> Chymène Mejoujieu Tsafack, Formal interview, April 9, 2013.

with some women having worked in the market since they were children, and a young new enrollee in the program who had not yet started her own business. Some women had taken university classes while others had left school in the *quatrième année*.<sup>30</sup> All interviewees were married and had on average five children. Careers ranged from hair dressers, to seamstresses, to produce vendors, to poultry farmers. Interviewees were drawn from all four previous cycles of the WEP as well as the list of enrollees for the current cycle. Despite this diversity, several trends came to light over the course of the interviews, specifically in regard to how the women's economic situations and how their obligations to the family had or had not changed. In order to protect their anonymity, all names of PEF participants interviewed and discussed in the following sections have been changed, with the exception of cases in which permission was given by the women to use their real names.

### **Microfinance and Economic Empowerment**

When discussing what had led them to enroll in the WEP and seek micro-financing, the most common reason mentioned was that the women wanted to increase their capital, but were unable to do so through traditional lending programs. In fact, several women mentioned being unable to obtain microloans under normal conditions, in general because they do not have access to the necessary resources and collateral. Although microfinance is supposed to be a way for the poor to obtain financing despite their relative lack of resources and collateral, it appears that these women lacked resources to such a degree that not even the wider net cast by microfinance institutions could catch them. Each woman was asked what she had used as collateral, or what she could use as collateral if she had not yet applied for a microloan, and whether it is easy for a woman to have this type of collateral. A minority of the women were property owners, like

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<sup>30</sup> Fourth year, roughly the equivalent of 9<sup>th</sup> grade in America

Diane, a seamstress in Marché A<sup>31</sup>. She was able to use her sewing machine and her workshop at the market as collateral, independent of her husband.<sup>32</sup> Many other women however, were dependent upon their husbands for their collateral. Elizabeth, a vendor of second-hand socks, undergarments, and bedding, for example, used a land title as her collateral, but her husband was the actual owner of the land.<sup>33</sup> Elizabeth therefore had to apply for her microloan under the supervision of her husband.

A lack of independent ownership of funds or property is also one of the main reasons for women to be refused a microloan, even after completion of the WEP training and despite the favorable lending conditions provided by Breaking Ground. “Collateral is still a big issue,” explained Erin Kelly, the American Peace Corps Volunteer who helps design curriculum for the WEP training course, “You might have a woman put up a moto as collateral, but it’s not her moto, it’s actually her husband’s moto.”<sup>34</sup> When husbands are unwilling to provide the collateral for their wives’ financing, a large proportion of women are effectively shut out of the credit market, no matter how favorable the lending conditions. Diane illustrated this point when she recounted how, “*L’année dernière, j’ai amené quelques de mes camarades au cours de Chymène. Elles ont fini avec la formation, mais au moment pour leurs projets de sortir...leurs maris ont refusé de leur donner la garantie. Les garanties étaient aux noms de leurs maris. Elles étaient obligées de les laisser tomber.*”<sup>35</sup> In spite of the fact that microfinance aims to make credit available to those who are normally hindered by requirements of the loan application

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<sup>31</sup> Dschang is home to two main markets, Marché A and Marché B. Marché A is home to mainly seamstresses’ workshops, textile and linen vendors, and ready-to-wear clothing boutiques. Marché B is a little more eclectic and is characterized in large part by produce merchants and second-hand goods like shoes and clothing.

<sup>32</sup> Formal Interview, April 17, 2013.

<sup>33</sup> Formal Interview, April 17, 2013.

<sup>34</sup> Formal Interview, April 15, 2013.

<sup>35</sup> “Last year, I brought several of my friends to Chymène’s class. They finished the training, but when it came time to submit their proposals... their husbands refused to give them the guarantee. The guarantees were in their husband’s names. They were forced to drop their projects.” Formal Interview, April 17, 2013.

process, it seems that in general women in Cameroon are still frequently locked out of the system.

For those women who were able to obtain microloans, the economic benefits were described as real, but not inflated. All the women interviewed who had received financing stated that microfinance had allowed them to increase their level of capital, which helped them in running their businesses. The women used the loans to buy merchandise to resell and equipment like sewing machines in the case of a seamstress and printer ink in the case of *une librairie*.<sup>36</sup> Other examples include women who used their microloans to add call boxes to their road-side stands or to expand their poultry-raising operation. The degree to which women saw a change in their families' economic situations varied from woman to woman. Some women, like Véronique, who has a small boutique selling shoes, jewelry, and clothing at Marché B expressed significant improvements in her family's economic standing. She explained that, "*Avant, il y avait toujours des petits problèmes. Après le financement, moi, je pense que tout va bien. Maintenant, les choses avancent.*"<sup>37</sup> Other women were much more cautious in measuring any perceived economic improvements. Diane, for example, emphasized that her microloan had been helpful, saying that "*Voici, en face d'une grande montagne, je peux m'en sortir.*"<sup>38</sup> However, she was also hesitant about the extent to which the credit had changed her economic situation overall. She continued, "*Ça s'améliore légèrement parce qu'il faut faire attention, non ?*"<sup>39</sup> She explained that as soon as she started paying back the loan, her resources began to diminish again and that she takes a lot of precautions to make sure she has the money to pay back the loan on time.

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<sup>36</sup> This particular woman sold a variety of office supplies and provided photocopying and printing services.

<sup>37</sup> "Before, there were always little problems. After the financing, I think that everything is going well. Now, things are moving forward." Formal Interview, April 17, 2013.

<sup>38</sup> "Thus, facing a large mountain, I can make it." Formal Interview, April 17, 2013.

<sup>39</sup> "It's improving *slightly* because I have to be careful, no?" Formal Interview, April 17, 2013.

This concern about being able to pay back the loan was a frequently expressed sentiment. In general, the women who complete the WEP have a “*très haut*”<sup>40</sup> rate of repayment at MC<sup>2</sup>, in the neighborhood of 95 percent, depending on the year, in comparison to a rate of around 80 percent among MC<sup>2</sup>'s male clients.<sup>41</sup> This may be a reflection of the fact that it is much harder for women to obtain microloans than it is for men. As Tsamo Alain Hilair, the unit manager of MC<sup>2</sup> explained, “*Les femmes de GADD, elles remboursent toujours. Oui, parce qu’elles veulent d’autre financements. Si, la première fois, tu ne payes pas bien, on ne va pas plus te donner.*”<sup>42</sup> This is a strong incentive for the women to be cautious and responsible with their financing. Microloans are by nature short-term loans, so if the women want to be able to take advantage of more loans in the future, as a number of those trained by the WEP have already done, they cannot squander the first break they get with Breaking Ground and GADD.

This first foray into microfinance was generally where the women in the WEP saw the biggest improvements in their economic situations, with a phenomenon akin to a ‘diminishing return’ setting in when they sought further financing from MC<sup>2</sup>. This part of the process was the main cause for negative feedback from former participants of the WEP. Among the women who had completed repayment on their first microloan provided by Breaking Ground and had subsequently gone to MC<sup>2</sup> to submit a proposal for a second microloan, all voiced complaints with the process they encountered. Several complained that the 15 percent interest rate on loans from MC<sup>2</sup> was too high, especially after the 5 percent interest rate they had received on their first loan, subsidized by Breaking Ground. One textile vendor in Marché A explained that she had

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<sup>40</sup> “very high”

<sup>41</sup> Alain Hilair Tsamo, Formal Interview, April 16, 2013

<sup>42</sup> The women from GADD [the WEP], they always repay. Yes, because they want other financing. If, the first time, you don’t repay, you won’t be given anymore,” Formal Interview, April 16, 2013.

received a second microloan for 500,000 CFA<sup>43</sup> and that by the time she was done paying it back, between the 15 percent interest rate, the insurance fees, and other transaction fees, the 500,000 CFA loan will cost her an additional 100,000 CFA<sup>44</sup>. “*C’est vraiment difficile!*” she explained. “*Beaucoup de femmes ont fuit après le premier financement de GADD, mais j’ai accepté pour pouvoir expliquer les problèmes qui me tiennent aux dirigeants de GADD.*”<sup>45</sup> For many women, it seems that participating in microfinance becomes too complicated or too costly once the framework and support network organized by Breaking Ground and GADD is removed. The initial microloans give the women the financial boost needed to purchase important capital (like sewing machines for seamstresses, inventory for vendors, and chickens for poultry farmers), and the profits generated by this capital will theoretically continue to bring the women economic benefits into the future. However, the obstacles the women currently face in obtaining subsequent financing does limit the long-term economic benefits they can accrue from participation in the WEP. Once the women are required to fend for themselves in the world of microfinance, many of the advances they had made begin to dissipate.

### **Changes in Women’s Roles and Responsibilities**

While changes on the economic level of these women’s lives were generally noted, if to varying degrees, changes in the women’s roles and responsibilities in society were generally perceived to be either non-existent or sometimes even negative. With the exception of two women who noted that they had been able to hire outside help since taking out their microloans to help them with their housework or in their fields, all of the women who had received loans

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<sup>43</sup> Approximately \$1,000

<sup>44</sup> Approximately \$200

<sup>45</sup> “It’s truly difficult! A lot of women fled after the first loan from GADD, but I accepted in order to be able to explain the problems I’ve encountered to the leaders of GADD.” Adeline, Formal Interview, April 24, 2013.



stated that they were busier than ever. “*Je suis trop occupée maintenant,*” stated Diane.<sup>46</sup> The increase in the women’s ability to work outside the home did not correlate to a proportionate decrease in the amount of time they had to spend on labor- and time-intensive household tasks. It also did not correlate to a decrease in pressures that the women felt in regard to their household responsibilities.

The reason behind this can probably be linked to Bamiléké cultural expectations of the woman’s role in the family. All of the women interviewed described themselves as being part of the Bamiléké ethnic group, a proportion that is not out of the ordinary in Dschang. Within the Bamiléké culture, a strong emphasis is placed on the importance of the domestic role of the woman as a wife and mother. When asked to describe the role of the Bamiléké woman, Elizabeth laughed and then exclaimed, “*La femme est faite pour la cuisine! La femme est faite pour la cuisine et pour la mariage.*”<sup>47</sup> Similarly, Anna, a vendor who sells second-hand socks, undergarments, and bedding in Marché B, stated emphatically that “*La femme doit faire le ménage et s’occuper des enfants... la femme, c’est la femme !*”<sup>48</sup> In fact, it is considered so important for the woman to take care of the household chores, that if she is not able to fulfill this role, it is generally considered her responsibility to find and pay for a maid, regardless of how her income compares to that of her husband. Additionally, in many families, she is expected to pay for all the items needed by the household, from the children’s clothing, to soap, to school materials. What’s more, in some cases, because children are considered to be the wife’s responsibility, men will refuse to help pay their children’s school fees. If these children are to go to school, it becomes the mother’s responsibility to find the money to pay for school fees,

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<sup>46</sup> “I’m too busy now,” Formal Interview, April 17, 2013.

<sup>47</sup> “Women are made for the kitchen! Women are made for the kitchen and for marriage.” Formal Interview, April 17, 2013.

<sup>48</sup> “The woman must do the housework and take care of the children... the woman is the woman!” Formal Interview, April 17, 2013.

uniforms, and supplies. In these cases, it becomes a necessity for the mother to find a source of income.<sup>49</sup>

One a woman finds a way to generate income however, that does not mean that the financial pressures upon her will ease. Some women noted that the more money they earned, the less their husbands contributed to the household and family budget. In speaking of how the balance of responsibilities in her household had altered since she received her microloan, Diane stated that her husband “*est devenu plus négligent.*”<sup>50</sup> In theory, if a woman’s income increases, the whole family will benefit because there will be more resources at everyone’s disposal. However, if an increase in a woman’s resources is accompanied by a corresponding decrease in the amount a man contributes to his family’s welfare, little progress is made in terms of either economic or social ‘empowerment,’ let alone the economic development of Cameroon.

However, this was not the case with all of the women interviewed. A significant number of women stated that since engaging in microfinance and expanding their businesses they felt fewer financial pressures and greater parity with their husbands. Elizabeth stated that the training and microloan she had received had allowed her “*de sortir du sous-développement, de la misère, de changer la vie,*”<sup>51</sup> and that in terms of the balance of power in her household, “*nous sommes déjà presque aux plan égales.*”<sup>52</sup> Before the microloan, she said she always had to go to her husband to ask for money to take care of whatever expenses arose: “*Avant c’était toujours ‘pardon, pardon’. Tous les jours, ‘pardon, pardon.’*”<sup>53</sup> Elizabeth was also one of the women I spoke to who had been able to engage other workers to help her. She had been able to hire laborers to work in her field while she was away tending to her stall at the market. In addition,

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<sup>49</sup> Tsamo, Formal Interview, April, 16, 2013.

<sup>50</sup> “has become more negligent.” Formal Interview, April 17, 2013.

<sup>51</sup> “to escape under-development and misery and to change her life”

<sup>52</sup> “We’re already almost on even levels.” Formal Interview, April 17, 2013.

<sup>53</sup> “Before, it was always, ‘pardon, pardon.’ Every day, ‘pardon, pardon.’” Formal Interview, April 17, 2013

she had been able to employ a maid to help with the housework. This, she said was critical to her ability to balance her household obligations and the requirements of her business and small-scale farming operation.

Just as no two women live under the same circumstances, no two women saw the exact same influences upon their social and familial roles in regard to their microloans. This fits with existing trends in research on the impact of microfinance on women's social standing, whose findings are equally varied. Like in the case of Diane, some studies have found "that microfinance programs exploit women's structural vulnerability in patriarchal societies, making them more vulnerable to institutional pressures and reinforcing their supplicant relationships vis-à-vis their husband."<sup>54</sup> However, in other instances, like in the case of Elizabeth and Veronique, "others find positive effects... and improvements in individual power." In some cases, there was no real possibility for the women's roles and responsibilities to change. Three of the women were the sole providers for their families. One woman's husband was unemployed, another woman's husband was disabled, and the third woman's husband had chosen to retire while their children were still in school, transferring all of the financial responsibilities associated with their education to his wife.

### **Women's Perceptions of Empowerment**

Whether women wish to see themselves occupying a greater level of influence and power in the household was another question explored in interviews. None of the women responded that they think women should have more influence than men in making household decisions, even though they all emphasized the fact that it is women who take care of all household and childcare-related tasks. Very few of the women even felt that men and women should have equal

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<sup>54</sup> Paromita Sanyal, "From Credit to Collective Action: The Role of Microfinance in Promoting Women's Social Capital and Normative Influence," 74 no. 4 (Aug 2009): 531.

degrees of influence in making household decisions. Two of the interviewees who did feel this way are Juliette and Jeanette. Juliette stated that she believes men and women should have equal power in the household because, “*C’est elle qui est régulièrement là, et elle observe. Elle a beaucoup de propositions à faire dans la famille... Le point de vue d’une femme est très pertinent.*”<sup>55</sup> Jeanette, meanwhile, feels she is already in an equal partnership with her husband. When asked to specify her responsibilities and those of her husband in providing and caring for their family, she said “*on ne distingue pas vraiment. On ne se cache rien, chacun contribue.*”<sup>56</sup>

For the most part, however, the women valued, or rather were resigned to, the current social structure in the Grassfields region in which the man is always the dominant actor. Even Diane, who was upset by her husband’s ‘negligence’ in helping to provide for his family and who feels that Cameroonian women should “*se battent*”<sup>57</sup> for themselves in society, stated that “*La femme dans la prise des décisions familiales, est une guide... les femmes doivent toujours se baisser.*”<sup>58</sup> In her mind, the woman’s role is to be an advisor and an organizer in the community and the family, not necessarily to be a decision-maker and action-taker. She feels women should be more valued in Cameroonian society, but she does not go so far as to argue that men and women should hold equal positions of power. Anna perhaps summed up the majority position the most succinctly when she said “*C’est l’homme qui doit avoir le pouvoir non ? Surtout.*”<sup>59</sup> This does not mean that frustration with the gendered power structure typical of Bamiléké culture is non-existent, however. A recurring theme throughout conversations and interviews was the

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<sup>55</sup> “She’s the one who is regularly there, and she observes. She has a lot of recommendations to make in the family... The woman’s point of view is very pertinent,” Formal Interview, April 17, 2013.

<sup>56</sup> “We don’t really distinguish. We don’t hide anything from each other, each of us contributes.” Formal Interview, April 26, 2013.

<sup>57</sup> “fight”

<sup>58</sup> “The woman is a guide in household decision-making... women must always bend down,” Formal Interview, April 17, 2013.

<sup>59</sup> “It’s the man who must have the power, no? Above all.” Formal Interview, April 17, 2013.

tendency of the Bamiléké woman to ‘put up with’ whatever her husband decides to do, or to not do.

When women were asked to give their own personal description of who an ‘empowered woman’ was, the responses did not include descriptions of equality with men or any form of superiority over men. For Elizabeth, an empowered woman is simply “*La femme qui n’a aucunes responsabilités.*”<sup>60</sup> This is likely a reflection of the fact that, for generations, Cameroonian women have been active in both the domestic and economic spheres of society. Her problem is not that she is not allowed to earn an income; rather it is the perpetually expanding list of responsibilities that she is expected to assume. Time and balance are what she lacks. Véronique similarly described an ‘empowered woman’ as “*une femme qui peut faire n’importe quoi, qui n’a pas d’activités fixes,*”<sup>61</sup> and as having the ability to “*s’amuser.*”<sup>62</sup> Additionally, for the majority of women interviewed, the ‘empowered woman’ was a woman who was educated, in part because education meant a greater degree of independence and in part because education meant gaining an edge in commerce and in the job market.

### **The Role of Education**

The importance of education, and specifically the training program run by Breaking Ground and GADD, was a persistent theme throughout the interviews with all of the women. All of the women described the course as either equally important or more important than the microloans that followed the program. It may be in this part of the Women’s Entrepreneurial Program where the women found the most ‘empowerment.’ All the women interviewed stated that the training had taught them a lot, and a majority contended that the training had led them to

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<sup>60</sup> “A woman who has no responsibilities.” Formal Interview, April 17, 2013.

<sup>61</sup> “A woman who can do anything, who doesn’t have fixed activities.”

<sup>62</sup> “enjoy herself,” Formal Interview, April 17, 2013.

“*bien réfléchir*”<sup>63</sup> about how they currently run their businesses and in what aspects they could make improvements. The aspects most commonly mentioned were how to manage money in order to keep track of profits and losses, how to manage inventory, how to treat clients, how to present their products, and how to market their businesses.

For some of the women, the training was the most important aspect of the WEP. Two women interviewed had enrolled in the WEP but chose not to apply for financing. Both of the women explained that caution had prevented them from seeking financing. Jeanette, who runs a photo processing business in partnership with her husband in the center of Dschang stated that “*La formation seule était beaucoup et je ne voulais pas proposer un projet sans être préparée.*”<sup>64</sup> Similarly, Jacqueline, a commercante of clothing, shoes, and jewelry in Marché A, said that although she did need the money a microloan could bring her, “*J’ai compris que le marché ne tourne pas bien comme il faut. J’avais un peu de peur, si ça ne donne pas, je vais rembourser comment ?*”<sup>65</sup> She felt that the business climate in Dschang was not favorable enough to risk jumping into the credit market and has chosen to wait while applying the lessons she learned in the WEP classes to her boutique.

Similarly, the three women interviewed whose projects were not chosen for funding by the selection committee also expressed the sentiment that their lives had nonetheless been influenced by the training course. All three mentioned being able to apply the lessons learned in the training class, but all three were also noticeably bitter about the fact that their proposals had been rejected. One woman initially denied that she had applied for financing before admitting later on that she had in fact been refused, and the other two women declared that they didn’t

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<sup>63</sup> “really think”

<sup>64</sup> “The training alone was a lot and I didn’t want to propose a plan without being prepared.” Formal Interview, April 26, 2013.

<sup>65</sup> “I understood that the market doesn’t run like it should. I was a little afraid that if it doesn’t work out, how will I repay?” Formal Interview, April 26, 2013.

understand why their proposals had been rejected. They all stated that they were either in the process of reapplying or would reapply in the future for financing. Elise, who has a stall selling produce, beverages, and occasionally a variety of other items as well in Marché B, complained that, *“C’est vraiment la corruption parce que tu déposes un dossier quelque part et ils le prennent et puis le mettent à côté sans reconnaître que tu as vraiment besoin de cet argent pour travailler avec. Il n’y a aucune compassion... tu attends un an, deux ans, tu ne peux pas attendre comme ça, tu seras perdu.”*<sup>66</sup> Although these women appreciated the knowledge they gained in the WEP’s entrepreneurial training course; financing was still an elusive, sought-after goal.

## Conclusion

There is no panacea for any development-related issue. The question of how to increase women’s participation in economic development in Cameroon, while also addressing the culturally sensitive issue of ‘women’s empowerment’ is no exception. As previously stated, ‘women’s empowerment’ is a subjective concept that must be defined by each woman for herself. Nevertheless, NGOs, community development groups, and even the Cameroonian government, can certainly work to enable women’s empowerment in both economic and social aspects. In listening to the needs of Cameroonian women and giving them the tools to create the changes they wish to see, programs that incorporate education and training, like the Women’s Entrepreneurial Program, enable women to empower themselves without dictating the meaning of ‘empowerment.’ However, microfinance and entrepreneurial training alone do not seem to be a cure-all for the inequalities and burdens women face in their daily lives in Dschang.

The economic influences of the WEP curriculum in conjunction with subsidized micro-financing among the women interviewed were in general positive and notable, but not

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<sup>66</sup> “It’s truly corruption because you drop off a proposal somewhere and they take it and then put it to the side without recognizing that you really need the money to work with. There’s no compassion... You wait a year, two years. You cannot wait like that, you will be lost.” Formal Interview, April 25, 2013.

exaggerated, and not as noticeable as I had hypothesized. All the women who received financing mentioned a slightly higher income since having begun the program and taking out their loans, although financial burdens were still an every-day worry for many of the women, especially those who are the sole providers for their families, or who receive less support from their spouses. Stresses may be eased, but the women were still unable to ‘get ahead’ in their economic situations, especially once they were obliged to begin the loan repayment process. Additionally, many of the advances the women made in being able to access credit to expand their income-generating activities were diminished, if not completely erased, upon the completion of their first microloan. When the women present their proposals to MC<sup>2</sup> for subsequent financing, they find a cumbersome jumble of red-tape and fees as well as a significantly higher interest rate that makes further borrowing a costly and frequently cost-prohibitive endeavor. Similarly, their problems in presenting collateral remain persistent, as only a small minority of interviewees are property-owners capable of applying for a micro-loan without the co-participation of a spouse, family member, or other generally male figure.

As for whether the women saw a change in their daily household roles and responsibilities, the answer was generally in agreement with the hypothesis: a qualified ‘no,’ with the caveat that the women did not necessarily believe that a change should occur, except perhaps in the sense that women should be able to expand their current responsibilities by entering the business world. Although women in Dschang may be evolving and adapting to meet the economic demands of post-economic crisis Cameroon, their society’s expectations are not evolving at the same pace. More specifically, Bamiléké custom continues to demand that the woman fulfill a labor-intensive list of household and childrearing tasks, in addition to any income-generating tasks she made be compelled to take on. Meanwhile, societal expectations of



men have not greatly expanded beyond spending allowances and housing, regardless of whether his wife earns a sufficient income to cover other costs the family faces herself.

Therefore, when these women participate in micro-finance and begin transferring more of their time and energies to income-generating tasks, but their husbands give “no assistance in combining micro-finance tasks and household chores, the workload can become unbearable.”<sup>67</sup> This phenomenon was expressed with a general sense of fatigue and frustration among interviewees, highlighting the fact that Cameroonian women are responsible for the lion’s share of the work necessary to keep their households afloat. However, despite this frustration and exhaustion with workdays that begin at 4am and workweeks that may never include the respite of a weekend, all interviewees expressed the sentiment that the woman must take charge of household tasks and childrearing activities, while the man as the ‘chief’ of the family should maintain a position of dominance in the household. The result is that even as women work more hours, generate more income, and continue to take charge of the care of their families, they retain a subordinate position relative to decision-making power and household influence. This hinders their effective participation in Cameroon’s economic development as they lack control over the income they generate and household resources in general. Nevertheless, it is not necessarily a balance of power that the women themselves think should be altered.

The educational aspect of the WEP seems to be where the most consistent and sustainable benefits were found for the women involved. Regardless of whether they received a microloan, were refused financing, or did not even put forth a proposal, interviewees were unanimous in their assertions that the WEP training course greatly helped them to better run their businesses, manage their finances, and seek growth opportunities for the future. At least in this case, it seems

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<sup>67</sup> Cynthia Arku and Frank S. Arku, “More Money, New Household Cultural Dynamics: Women in Micro-Finance in Ghana,” *Development in Practice* 19, no. 2 (April 2009), 201.

that the old adage that “knowledge is power” holds some weight, because regardless of whether the women walk away with financing, they walk away with a new set of skills, an increased sense of confidence in their abilities, and a new array of approaches to use in addressing problems that they may encounter at any point in their future entrepreneurial endeavors. Because of the educational component of the WEP, all participants walk away with an increased entrepreneurial potential, and if they are able to find favorable financing and socio-cultural conditions, this potential will only multiply.

This study was of course limited in its scope as it considered only women who participated in one specific entrepreneurial training and microfinance program. It also looked specifically at women who live in the context of a small city in the western Grassfields region of Cameroon, heavily influenced by Bamiléké culture and tradition. A more representative look at women’s involvement in economic development and ‘women’s empowerment’ may seek to look at the situation of women in both more rural and more urban locations, in addition to women from a variety of ethnic groups. The majority of the women who participate in the WEP are somewhat more middle-class, relative to the overall Cameroonian population, with previously established business activities. Thus, a comparison between the influence micro-lending has on the lives of lower-income and middle-income women could yield more information yet. A longer-term study would be helpful as well in order to track specific social and economic changes in women’s lives as they undergo training, apply the principles learned, and are able to put into action their business and financing plans.

The future of Cameroon as a nation is closely tied to the future of the Cameroonian woman. As long as women continue to live out their lives without sufficient access to resources like education and financing, they will be unable to fully contribute to the welfare of their

families, their communities, and their country. However, there is hope for the situation. Multiple women interviewed for this study asserted that the training and access to financing they had received through the Women's Entrepreneurial Program in Dschang had allowed them to "*s'épanouir*;"<sup>68</sup> to unleash their full potential, and become more productive, independent individuals. This is not to say that these women's lives were miraculously altered overnight or even that all the changes they experienced were positive in nature. However, they were each able to harness to a greater degree their potential as actors in Cameroon's economic development. If the nation as a whole can work to more efficiently exploit the wellspring of latent productivity that resides in the female Cameroonian population – in part, perhaps, through more favorable financing and socio-cultural conditions – all Cameroonians will benefit.

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<sup>68</sup> To bloom, to blossom outward

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**Appendix A****Guide d'interview pour les femmes**

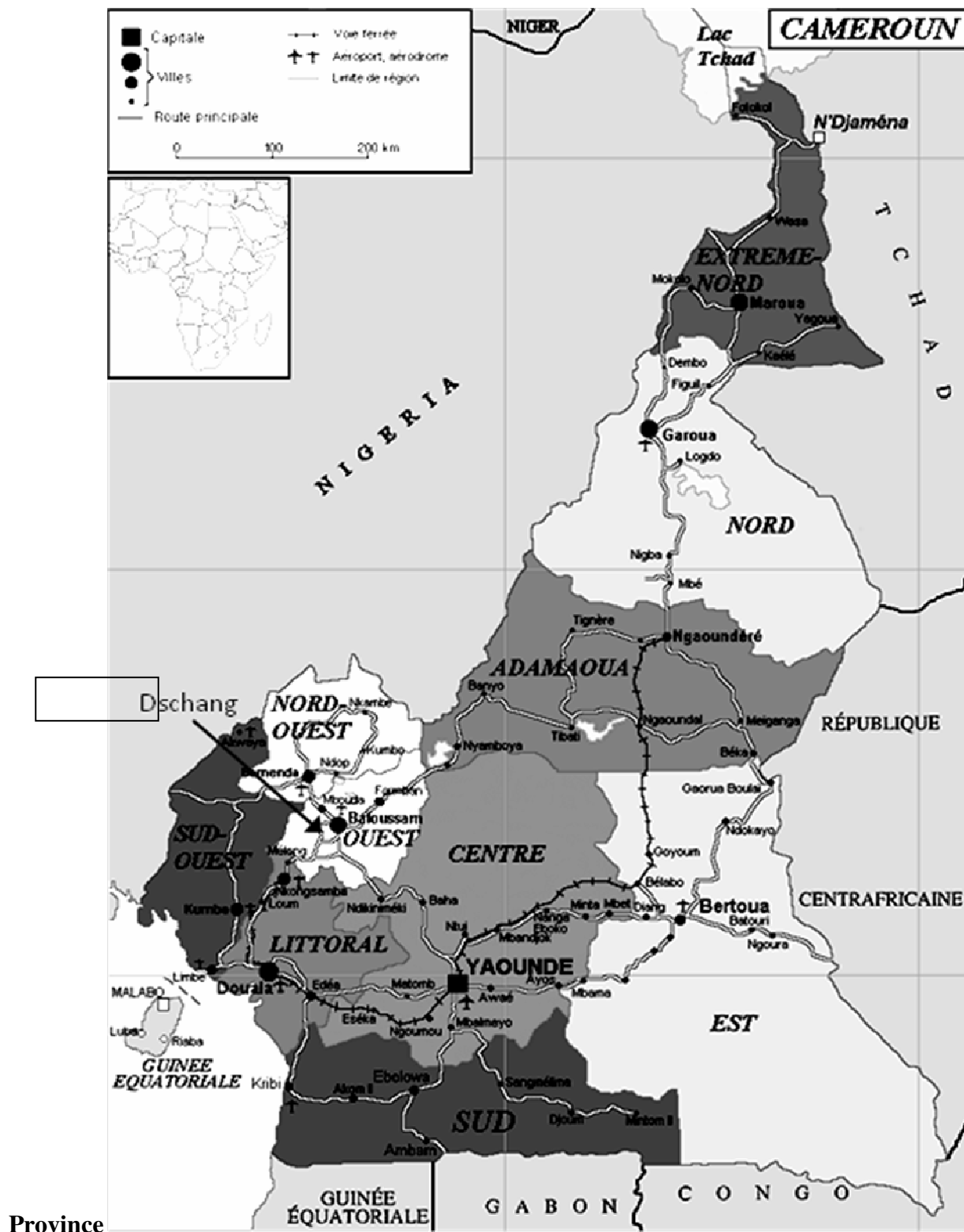
1. Quel est votre métier?
2. Etes-vous mariée? Avez-vous des enfants? Combien ?
3. Quel âge avez-vous ?
4. Quel niveau d'éducation avez-vous?
5. Avant votre formation avec le Program Entreprenariat Féminin, avez-vous suivi d'autre cours d'entreprise ou de financement ?
6. Avez-vous déjà reçu un microcrédit ?
7. Quand est-ce que vous avez reçu votre premier microcrédit?
  - a. C'était pour combien?
  - b. Pouvez-vous me dire comment vous avez utilisé les fonds?
8. Combien des microcrédits avez-vous déjà reçu?
9. Qu'est-ce que vous avez comme garantie ?
10. Est-ce que c'est facile pour une femme/pour vous d'avoir ce garantie ?
11. Pourquoi est-ce que vous ne vous adressez pas à une banque ?
12. Pourquoi est-ce que vous avez choisi de prendre un microcrédit?
13. Comment est-ce que votre vie a changé depuis que vous avez emprunté votre microcrédit? Sur quel plan ?
  - a. Économiquement?
    - i. Avant votre microcrédit, votre revenu/salaire était quoi ?
    - ii. Qu'est-ce que votre revenu/salaire depuis votre premier microcrédit ?
    - iii. Pouvez-vous comparer la situation économique de votre famille avant le microcrédit avec la situation économique de votre famille maintenant ?
  - b. Votre rôle dans la famille?
    - i. Est-ce que la manière de dépenser a changé depuis votre microcrédit ? (Qui a contrôlé les dépenses familiales avant ? Après ?)
    - ii. Quelles étaient vos occupations avant votre microcrédit ? Actuellement ?
    - iii. Pouvez-vous comparer combien d'heures vous travaillez (y compris les taches de ménage) avant que vous avez reçu votre microcrédit avec combien d'heures vous travaillez maintenant ?
  - c. Votre rôle dans la communauté?
    - i. Est-ce que d'autres dans la communauté vous demandent des conseils?
    - ii. Est-ce que vos rapports avec vos voisins et vos amis ont changé ?
14. D'après vous, qu'est-ce que l'importance de la micro-finance à la femme camerounaise?
15. Depuis que vous avez emprunté votre microcrédit, vos rôles, ont-ils changé ? (dans la famille, dans la communauté ?)
16. Quel est votre groupe ethnique?
17. A votre avis, quel est le rôle de la femme dans la société?
  - a. Pensez-vous que ce rôle devrait changer? Pourquoi? Comment?
18. A votre avis, quel doit être le rôle de la femme dans la prise des décisions familiales ? (i.e. combien on dépense sur la nourriture, si les enfants vont à l'école, combien d'argent on économise, etc.)
19. Quelles sont vos responsabilités typiques dans votre ménage ?
20. Quelles sont les responsabilités typiques de votre mari dans votre ménage?

21. Depuis que vous avez eu le microcrédit, vos responsabilités, ont-elles changé ? Et celles de votre mari ?
22. Pensez-vous que les femmes devraient avoir moins ou plus d'influence que les hommes concernant les décisions familiales? Pourquoi?
23. Quel rôle est-ce que les femmes devraient avoir dans la communauté?
24. Dans votre groupe ethnique, quel est le rôle de la femme ?
25. Qu'est-ce que vous pensez de la place actuelle de la femme dans la communauté ?
26. De ces deux activités, laquelle est la plus importante pour vous ?
  - a. Travailler hors de la maison
  - b. Faire le ménage
27. Qu'est-ce que c'est pour vous, la femme « émancipée » ?

### **Guide d'interview pour staff**

1. Quel rôle joue votre organisation concernant les femmes et le microcrédit ?
2. Suivant votre expérience, quels sont les obstacles qui contraignent la participation des femmes dans le développement économique du Cameroun ?
3. Quels sont les avantages du microcrédit pour la femme camerounaise ? Les désavantages ?
4. Comment décrivez-vous la femme typique qui vient à votre organisation pour la formation entrepreneuriale/pour le microcrédit ?
5. Combien de femmes participent en vos programmes de formation chaque année ?
6. Combien de prêts sont donnés aux femmes qui participent en vos programmes ?
7. Savez-vous le taux de remboursement parmi les femmes formées par votre organisation ?
8. En général, est-ce que les femmes reviennent pour d'autres microcrédits ?
9. Qu'est-ce que l'impact ou quels sont les changements que vous voyez dans les vies des femmes qui participent en votre programme ?
  - a. Économique
  - b. Sociale
  - c. Familiale
10. Selon vous, comment est-ce que le Cameroun pourrait mieux faciliter la participation des femmes dans le développement économique de leur pays ?
  - a. Est-ce qu'il y a des politiques qu'il faut changer ?
  - b. Est-ce qu'il y a des traditions qu'il faut changer ?
11. Qu'est-ce que c'est pour vous, la femme « émancipée » ? (Qu'est-ce que vous pensez des termes « émancipation » et « empowerment » ?)
  - a. Le rôle de l'occidentalisation

Appendix B - Location of Dschang, Cameroon in the West (Ouest)





## Appendix C - Photos



Marché A in Dschang, facing the main entrance.



The fabric and jewelry shop in Marché A run by Marie with her mother when she's not working as a teacher.



The clothing and accessories boutique in Marché B that Véronique stocked with her microloan.



The couture workshop in Marché A owned by Collette, including a sewing machine she bought with a part of her microloan.