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**THE ROLE OF NON GOVERNMENTAL
ORGANISATIONS IN FOSTERING WOMEN'S
ECONOMIC EMPOWERMENT AND DEVELOPMENT
IN CAMEROON: THE CASE STUDY OF THE
MBONWEH WOMEN'S DEVELOPMENT
ASSOCIATION**

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**A FULL DISSERTATION SUBMITTED IN FULFILMENT OF A
MASTERS OF SOCIAL SCIENCE DEGREE IN GENDER AND
TRANSFORMATION**

FACULTY OF THE HUMANITIES

UNIVERSITY OF CAPE TOWN

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DECLARATION

This work has not been previously submitted in whole, or in part for the award of any degree. It is my own work. Each significant contribution to, and quotation in this dissertation from the work, or works of other people has been attributed and has been cited and referenced.

Signature Date *6 March 2007*

Signed by candidate

ABSTRACT

In a monetarised global economy, money is not only central in all spheres of development but shapes relationships within the universal at all levels. Consequently, those who have money and are able to control it often wield enormous power; the reverse is true for those who do not have. Worse still, those who do not control their own money. Women particularly in the rural Sub-Saharan African societies are amongst the victims. The centrality of women in society worldwide, renders their vulnerability unacceptable. Therefore, states, governments, development agencies, NGOs and international bodies in the past, have been seeking ways of ensuring that women have sustainable source of generating money, as means to poverty alleviation, reduce women's burden and promote their empowerment.

This is being done by means of making credit accessible to women and the less privileged, to enhance their capacity to engage in productive family ventures that will satisfy women's basic needs as well as their necessities. However, having access to credit does not always guarantee total control over resources and assets within the household and participation in the decision making process in the household and community at large.

Cameroonian women, constitute about 52% of the population and play a very important role in nation building and development though their efforts often go unrecognised. They are known to operate from a subordinate position vis-à-vis their male counterparts: a situation that is inherent and supported by traditional and government institutions. Women's empowerment and development amongst other factors have become issues of national and international concern in most development discourses. So far attempts at mainstreaming women into the development process and enabling their empowerment have been difficult and produced mixed results.

Women have to be empowered to enable them meet the challenges of globalisation and participate in the development process. Empowering women has become one of the primary concerns of governments, donor agencies and NGOs. These institutions and organisations tackle the problem of women's empowerment using different approaches of which credit is one of them.

The Mbonweh Women's Development Association is one of such NGOs helping to promote women's empowerment by making credit accessible to them. It is therefore against this background that the study examines the role of the Mbonweh Women's Development Association credit scheme in fostering women's economic empowerment and development, and by exploring whether the availability of credit empowers women; and increases their participation in decision making process within the household and the community at large.

To determine whether or not the Mbonweh Women's Development Association is succeeding in empowering women by means of credit provision, the study made use of core concepts drawn from the gender theory and development such as the Women's Empowerment Framework and the Participatory Learning Approach Framework. Using these two concepts, data generated from the study was analysed quantitatively and qualitatively and presented in a tabular manner to ease reading and understanding.

The research method is qualitative in nature, using a case study with a single unit as strategy. The main instrument for data collection was semi-structured interview guides with (semi-structured) open-ended questions; other techniques of data collection included participant observation, field notes and relevant literatures on NGOs and credit delivery, women's empowerment and development policies to gather both primary and secondary data. The study was carried out in the Fako Division of the South West Province in Cameroon and the target population was made up of 35 respondents.

Findings from the study revealed that most of the respondents are married with children and between the ages 40 to 49 years. Majority of the respondents have had some form of formal education with the mode being primary education. Analysed

data shows that the women are active participants of the NGO as they are not just beneficiaries but also owners of the NGO and make up the board of directors. The women have been able to use the money borrowed to improve on the welfare of their families and themselves, all of which are an intended outcome of the credit scheme. However, majority of the respondents do not have control over the use of money borrowed and make decisions on how the money should be spent. There is evidence to suggest that in the case of married women, access to credit can in some instances cause tension in the marital relationships as their husbands feel threatened by their wives' economic independence.

In conclusion, the study found out that the credit scheme and the NGO as a whole do empower women at the access and participation levels, and to a certain extent control level. The scheme has potential to empower at the individual and collective levels given that the women are equipped with the right skills and not given credit in isolation without supporting mechanisms to assist them fight the vicious poverty cycle in which most of the women find themselves.

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LIST OF ACRONYMS

BRAC	Bangladesh Rural Development Committee
CCIC	Canadian Council for International Co-operation
CDC	Cameroon Development Corporation
CEDAW	Convention on the Elimination of all Forms of Discrimination Against Women
CEMAC	Central African Economic and Monetary Union
CERUT	Centre for the Environment and Rural Transformation
DFID	Department for International Development
GAD	Gender and Development
IFAD	International Fund for Agricultural Development
ILO	International Labour Organisation
IMF	International Monetary Fund
INSTRAW	International Research and Training Institute for the Advancement of Women
NGOs	Non Governmental Organisations
RYTEP	Rural Youth Training and Employment Programme
SAP	Structural Adjustment Programme
SONARA	Societe Nationale de Rafinage
UN	United Nations
UNDP	United Nations Development Programme
UNICEF	United Nations International Children's Emergency Fund
USAID	United States for International Development
WAD	Women and Development
WID	Women in Development
WHO	World Health Organisation

DEDICATION

In memory of my late dad (Prof. Herbert N. Endeley)

University of Cape Town

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I want to start by thanking the Lord Almighty for his guidance and protection.

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CHAPTER ONE

INTRODUCTION

1.1 BACKGROUND TO STUDY

Cameroon is situated at the extreme northern end of the Gulf of Guinea. It lies between longitudes 8 and 16 east of the Greenwich Meridian and between latitudes 2 and 13 north of the Equator covering a total surface area of 475.4 kilometre square (Neba 1997). It shares common boundaries with Chad to the north, Nigeria in the west, the Central African Republic in the east and Gabon, Congo and Equatorial Guinea in the south. UNDP Report book (2001) indicates that Cameroon has a total population of 15.8 million and women constitute about 52% of the total population.

Cameroon is a member of the Central African Economic and Monetary Union, known under its French acronym CEMAC.

The country is multilingual with French and English as official languages, while pidgin is the common lingua-franca spoken widely by literate and non-literate persons in rural and urban locations besides other ethnic languages. Situated at the meeting point between West and Central Africa, it is a melting pot of cultures and people bringing together more than 200 ethnic groups. Its rich cultural and geographical variety has earned it the description “Africa in miniature”.

The major ethnic groups of Cameroon are the Cameroon Highlanders 31%, Equatorial Bantu 19%, Kirdi 11%, Fulani 10%, North Western Bantu 8%, Eastern Nigritic 7%, other Africans 13% and non-Africans less than 1%. The capital of Cameroon is Yaoundé, which is also the capital of the Centre Province and its economic capital being Douala, which is also the capital of the Littoral Province. Other major towns in Cameroon are Garoua and Maroua, both situated in the northern part of the country.

Its varied climate and abundant rainfall favours agricultural activities, livestock breeding and fishing. These activities form the mainstay of the country's economy, and have made Cameroon one of the principal food producing countries in the Central Africa sub-region and still enables it to be food self sufficient. The country also has many mineral resources like bauxite, iron ore, gas and oil. Its main export crop products include cocoa, coffee, timber, banana, rubber, aluminium etc.

Throughout the economic history of Cameroon, women have always been regarded as daughters, wives and mothers as well as food producers for the family. They perform about 80% of the agricultural work in the country. Despite their contributions, these women who are a major force for development in the country do not have equal access too to the country's wealth and resources, compared to their male counterparts. Most often these women are overlooked in development projects. For example, they constitute two thirds of the work force, but receive one tenth of the total income and own one hundredth of the national property (Akutu 1997; Ngwa 1995).

1.2 WOMEN'S POSITION IN THE CAMEROON ECONOMY

In developing countries, women grow up to 80% of all food produced, but rarely hold land titles to the land they cultivate. World wide they constitute one third of the waged labour force. Much of the work however, is unpaid including: gathering of fuel wood and water among a wide range of other activities. Women dominate the informal sector of the economy and this work is not usually reflected in economic statistics. If all of women's work is taken into account, their economic contribution will increase dramatically and will be to a large extent greater than that of men. It is also clear that, women work longer hours than men. In Cameroon women work 1.5 to 3 times more than their male counter-parts (FAO fact sheet).

Regardless of the fact that women do contribute enormously to the economy of the country, their participation in the development process has been constrained by a number of practical factors such as limited access to production resources like credit,

education, health care, land, input (technologies), training, which hamper their productivity leaving them helpless, dependent, powerless and in a continuous poverty cycle. Also much of women's work in Cameroon like in most developing countries is not given its deserved recognition and therefore not fully incorporated in the calculation of the national income statistics. In Cameroon, only 49% of women's economic activities is accounted for, while only 38% of Cameroonian women are absorbed in the labour force (UNDP 2001).

Despite the fact that the Cameroonian government's constitutional provision, and in many other countries, recognizes women's rights, women, do not particularly enjoy the same rights and privileges as men. The Cameroon civil law theoretically provides equal rights and status for both women and men. However, no legal definition of discrimination exists, and some points of the civil law are prejudicial against women. However, the civil law offers more equal standards/status for both sexes than the customary law, which is more discriminatory against women. It would be worth mentioning that in Cameroon, the civil and customary law do co-exist.

In most African tradition a woman customarily, is regarded as the property of her husband. Because of the importance attached to customs and traditions, the civil laws protecting women often are not respected though this may vary from one country to another.

Development planning whether national or international has traditionally been gender neutral or even gender blind. As a result, there is the tendency to marginalize women in the development process. More often than not, development planners and agencies have often seen women as passive beneficiaries of social and health services. Women's productive as well as reproductive roles in the society were hardly given worthy recognitions and therefore not included or at best tokenized in development planning. This is clearly illustrated by Kabeer (1994) who reiterates that women over the years were brought into the development process not because they were being ignored but rather on very sex specific terms.

As earlier mentioned under background to study, women constitute about 52% of the total population in Cameroon. As a consequence therefore, no meaningful development can be achieved without the active participation of this very important

segment of the population. To emphasize on this point, (Inter-press Service 1997) in an article stated that “.....the challenge of over coming the economic crisis and other types of crisis in our society will be achieved with the Cameroonian women or else it will not be achieved”. Unfortunately, they function from a subordinate position as mothers, wives and daughters inherent in both traditional and state institutions. This is so because resources have continuously eluded women as a result of culturally rooted assumptions about gender division of labour, particularly in the identification of men as bread winners and women as home makers. These assumptions make development planners to direct their efforts at providing new skills and technology more to men than women. If at all any attention is being given to women, it is with regards to their roles as mothers and homemakers and mainly as part of the family planning projects or in achieving family planning goals and in training programmes for home economics.

Women’s empowerment is currently an issue of national concern, and both state and international efforts at mainstreaming women in development have so far produced mixed results. It is generally perceived that the grass root approach used by NGOs has not been very effective in reaching women at all levels. Their activities have rather had far reaching consequences with mixed effects in meeting both the practical and strategic gender needs.

Mackintosh in Young et al (1981) intimates that understanding the gender division of labour is crucial in any attempt to understand and change the social position of women as a group, as this contributes greatly to women’s subordination. This is clearly illustrated when women and men work for wages, women workers tend to be segregated to jobs regarded or defined as less skilled with working conditions that are relatively poor and occupy lower echelons in the hierarchy of authority. Whitehead (1991) argues that gender division of labour tends to ignore the scale and importance of women’s work/contributions, especially in the agricultural sector in Africa. Women’s labour is valued more in the light of family labour and therefore not considered as productive work and consequently not given full recognition and left unmodernised.

Mackintosh (ibid) goes on to say that gender division of labour is not limited only to the sphere of wage work but extends to non wage work like domestic or household

based activities performed by women which usually goes unnoticed, under valued and uncompensated.

At the family level, women's consent or opinion is rarely taken into account in many basic decisions that directly affect their reproductive and productive lives. In terms of women's productive role/waged employment, they are mostly found in the informal sector operating petty business with very little chance of possible expansion due to inadequate access to credit, labour and time. In terms of waged employment, they are mostly found in professions like teaching and nursing which are looked upon by the society as an extension of women's reproductive roles. In performing these roles, Cameroonian women to a very large extent exercise limited control over their own bodies. Very few Cameroonian women for instance decide on the number of children they want, and still suffer from forced marriages especially when they are still very young (Ngassa 1999).

As a result of these problems and issues, juxtaposed with the strategic role of the Cameroonian woman in the development process, national and international NGOs therefore saw the urgency and need in organizing training workshops for women and the underprivileged to equip them with tools and skills needed to enable them participate in the development process. These NGOs also allow women to participate in development by consulting with them and finally letting them to decide on the type(s) of project to be carried out, which will be beneficial to them and their community at large. This is evident by the existence of many NGOs working alongside women's groups/associations and whose activities are focused on women.

Although women constitute more than half of the country's population, and perform about 80% of the economic activities (mainly agricultural work) only 38% of women are absorbed in the formal labour force and only 49% of women's economic activities is accounted for (UNDP 2001). As earlier mentioned, Cameroonian women, are greatly disadvantaged compared to men especially in the areas of health, education and access to decision making positions and processes.

In the area of education, UNDP Report book (2001), statistics show that 36% of Cameroonian women are illiterate as opposed to 20% for men. While this difference is undesirable, it cannot be used to justify the minimization of women in positions of decision-making. Just 5.8% of women are in parliament. In 1998, the government's

expenditures on health stood at 1.0%, with very few women having access to basic health care facilities.

Fonjong (2001) emphasizes on the point that if the global situation of the Cameroonian woman mentioned above is narrowed down to particular sectors, then the realities of women's marginalization becomes more evident. For example, in the economic sector, they are mostly found in the informal sector where they operate as small entrepreneurs (petty trading) who most at times can not expand their businesses due to lack of access to credit. In waged employment, women are mostly found in the teaching and nursing professions, which are looked upon as an extension of their reproductive role.

In the social domain, women in Cameroon are constrained by very structured gender biases and socio-cultural practices. They can neither inherit land nor other valuable landed properties such as a house or cash crop farms like cocoa/coffee that belong to their spouse/father. The proportion of girls that enrol and complete primary school, particularly in the rural areas is lower than that of boys. The situation is more disheartening at the secondary and tertiary levels of education.

This is despite the fact that it is punishable by the Cameroon civil law to force anyone to marry let alone get into marriage before the age of 16 years (with parental consent for girls); otherwise the girl must be 18 years whereas the Cameroon customary law does not object to early marriage for girls. They also do not have control over their bodies.

The fact that women's contribution to development has been ignored for long and they have also been marginalised for too long as earlier mentioned has contributed to their absence from decision making positions and in politics where they could influence the decisions taken that do concern and affect women in the country (Zang 1997).

1.3 DEVELOPMENT AS A GENDERED PROCESS

The current international economic crisis has led to a number of negative effects on the world's population, especially the underprivileged and vulnerable groups of the society consisting mostly of women and youths. This economic crisis has resulted in drastic unemployment, marked with poverty associated with its social consequences in both developed and developing countries, Cameroon not being an exception. It is therefore common knowledge that the increasing burden of rural poverty is on women. It is also becoming increasingly clear that development cannot be fully achieved if women do not constitute part of that process.

Ostergaard (1992) argues that development must be a human centred process, where people are both the ends and the means of development. Therefore programmes that envisage human resource development must figure at the centre of economic development strategy. Everything else economic growth, fiscal policy, exchange rate management is no more than the means to achieve the fundamental objectives of improving human welfare and therefore must recognize the leading and crucial role women play in sustainable development. According to Pastizzi in INSTRAW (1990), women contribute an important human resource in development. For nearly two decades now, women have functioned as a "reserved labour pool" swelling the ranks of the fast growing informal sector of the economy. Generally women have little access to production resources like land, labour, capital input and access to credit facilities that give them a stronger base in the development process. In this respect, supporting women's role in development calls for an efficient use of a nation's human resources.

In Women 2000 (1992), Anderson says women should be addressed and involved in the development process to share the task of determining what type of development should take place. The objective of this is to transform the whole range of public policies that women imbue, gain more control over their lives and bodies through better education, health, access to skills and technologies, training, legal equality and access to credit. This would then place women in a position where they can

conveniently bring in their perspective on national and international development issues.

If poverty prevails and considering that women are primary income earners (World Bank 1994), there is therefore need to study and analyze women's economic activities and the constraints affecting their participation in development which normally differ from that of men. Anderson (in Women 2000(1992)) argues that when women gain access or are mainstreamed in the development process and resources, their productivity will rise and development will be spurred.

A survey carried out in Cameroon by the Ministry of Economy and Finance in 1996, reported that a significant percentage of poor people live in the rural areas. In Cameroon, women constitute the majority of the poor trapped below the poverty line. Poverty is acute for women living in rural areas and heading households (UNDP 1998). In spite of their tremendous contribution to economic growth and development of their communities, many women still live in abject poverty.

According to UNDP (1998), about 51% of the Cameroonian population live in households whose incomes are below the poverty line of one US dollar per day.

Since women constitute the largest proportion of the poor, they are central to any efforts at reducing poverty.

Considering the importance of women's resource(s), governments, national and international development agencies and most especially Non Governmental Organizations (NGOs) have therefore set up structures and programmes/projects to enhance women's agency into development. However, most of these programmes/projects initiated by development agencies and NGOs have not responded adequately in addressing issues and concerns in women's development.

1.4 THE ROLE OF NGOs IN THE ALLEVIATION OF WOMEN'S POVERTY

In order to fully understand the role of NGOs in women's development and their fight against poverty, it is of relevance to briefly discuss how the structural adjustment

programme of the World Bank and International Monetary Fund have affected most developing countries including Cameroon.

For the last 15 years, Cameroon has been undergoing economic restructuring imposed by the International Monetary Fund (IMF) and the World Bank (WB). The introduction of economic reforms following the implementation of the structural adjustment programme meant that the state could no longer fulfil its responsibility of providing basic social amenities. Ostergaard (1992) states that, evidence today testifies that development strategies like Structural Adjustment Programmes (SAP) which are based solely on macro economic theories, have failed to solve the problem of poverty in the developing countries. SAP has had unforeseen side effects of making the poor and underprivileged even poorer. In developing countries, the poorest of the poor are urban and rural household headed by women, who tend to suffer more because such policies tend to exclude them from earning a livelihood.

In country after country, SAP has reversed the development successes of the 1960's and 1970's, with millions sliding into poverty every year (Easterly 2000). The World Bank has had to accept that SAP has failed the poor, with a special burden falling on women and children. SAP programmes affected men and women in different ways. When governments reduce spending, often the first areas of cutback are social programmes such as price subsidies for the poor, health care, education and other basic support services. Women as primary providers of these services in the homes and the communities must fill the gap left by the government, adding to their already existing heavy burden of work inside and outside the home.

One of the areas where SAP has had a major effect is in the households. Women have to make do with the cut backs in income earned. Elson (1991) states that when households have to reduce food consumption because of rising prices and falling incomes, evidence have shown that the consumption of women and girls will be reduced by more than that of men and boys and that if charges are increased or introduced for education and health services, there are high possibilities that access of women and girls will be reduced. The state's inability to enhance the welfare of the population in service provision in general led, to the growth of NGOs in Cameroon.

It is against this background that the study seeks to understand the role of NGOs in women's development and in their fight against poverty; it would be of importance to attempt a definition of the term NGO to gain insight into the reasons behind the creation of NGOs

According to Green and Mathias (1997), various authors have attempted to pin down the term NGO with a precise definition. The importance of this stretches beyond any desire for semantic tidiness. An important reason why it is necessary to attempt a definition on this term is based on the fact that the NGO sector is still very much misunderstood. In Green and Mathias (ibid) the term NGO is defined as being outside direct state control and non-profit making. Smith in Green and Mathias (ibid) defines NGOs as having legal independence from the government, a non-profit status and a voluntary decision-making structure. Cumper in Green and Mathias (ibid) describes NGOs as organizations not mainly financed by the government and thus not under the control of the government, stressing the sense of distance from the state.

With regards to the reasons behind the creation of NGOs and their activities for women and the less privileged, it is necessary to explore their origins and evolution. There are several factors and quite definite paths along which NGOs have evolved. The UN International Year for women (1975) and the International Decade for Women (1975-1985), clearly showed a shift in international attention from the initial myopic and negative views held toward women participation in development to positive and broader ones. The decade was later on followed by conferences on women such as the Nairobi Conference, World Conference for Women Forum in 1995, organized by NGOs that centred on women and development and thus demonstrated international awareness of the role of women and NGOs in world development. The 1995 Beijing Conference on women that saw the active participation of NGOs was another milestone in international awareness of women's issues by both men and women (Fonjong 2001).

By any standards, the 1980's and 1990's have seen an explosion in the number of NGOs active in relief and development (Edwards and Hulme 1995) with their services ranging from service delivery (credit, health etc) to action oriented research and lobbying (human rights, environment etc). Although NGOs are not a novel social

phenomenon, the proportions, scales and pace at which NGOs have been multiplying and expanding, the new functions and roles they are taking up and their increased sophistication and mobilization capabilities, represent new and significant trends. These organizations command growing attention as possible alternative to government in addressing the needs of the population, otherwise unreached by official development programme.

In an era of declining financial resources available for development purposes in most debt burdened third world countries like Cameroon, the incremental resources supplied by NGOs are particularly valuable. At present, over 2,200 NGOs mobilize financial and human resources from foreign donors for projects they operate directly or in partnership with countless associations and groups in developing countries, towards women's development and poverty alleviation programmes (Cernea 1998). Despite the considerable increase in the volume of financial flow channelled through NGOs, it is, however beyond any doubt that the mainstay of NGOs contribution to the development is not financial but organizational. The organizational capacity that comes to life through NGOs and becomes engaged in development action represents its fundamental strategic resource and crucial contribution. The essence of these NGOs is not to induce development financially, but to mobilize people into organized structures of voluntary group action for self-reliance and development. In turn, NGOs mobilize voluntarism further, thus amplifying the social energy put in the service of people's self-development.

Also in an era where the governmental bodies are experiencing both a decline in fiscal support and in public credibility, Uphoff in Edwards and Hulme (1995) states that market institutions are gaining greater latitude and confidence with both ideological support and resources advantages. In such a situation, there is the tendency for NGOs, to be described as the "third sector" in development process. As such NGOs have come to increasingly occupy the space of development discourse and practice with the government's disengagement from local development and they operate close to the grass root as catalyst of community development (Yenshu 1998; Zih 2001). Considering the fact that development agencies and policies over the years have not been able to reach the poorest of the poor especially women in developing countries,

NGOs emerged with a philosophy that recognises the centrality of people especially women in development.

The urge to promote local participation of groups and organizations in development and poverty alleviation strategies and the expressed interest in promoting women's integration in the development process accounts for the emergence of NGOs in Cameroon. Considering that most developing countries came under pressure by the IMF and the World Bank to implement the structural adjustment programme caused many governments to cut down their service provision, especially in social welfare services such as education, food subsidies and health. This therefore led to many governments being unable to meet the most basic needs of its people, leaving the population to take charge of their destiny through self-reliant development. In Cameroon for example, the near 6% growth rate of the economy does not seem to have trickled down, as the impact of this increment is yet to be felt by the poor especially women and youths. As a result of this, community groups and NGOs have been doing their best by trying to close the ranks to reduce the development gap thus created.

The United Nations Development Programme (UNDP) in a 1997 survey identified over 150 NGOs operating in Cameroon, with a majority of these NGOs focusing on women and the less privileged people in the community. Their common areas of intervention are, access to credit, legal rights, health and agricultural innovations etc. However, not all registered NGOs featured in the survey.

Fonjong (2001) also states that the Liberty Law on Freedom of Associations passed in Cameroon in 1990, also facilitated the emergence of NGOs. These institutions have emerged to complement the government's efforts in poverty reduction through programme specific strategies, thus acting as effective players in the development process.

NGOs act as agents of change and channels for development assistance by providing the impetus and recipes for local development. The surge of interest in participatory development work, has found resonance in Cameroon where development initiative based on "community participation" has a long history (Hickey 2002). Also, they

complement government's efforts by exploiting the smooth development terrain in partnership with local communities. It is also argued that the empowering and participatory nature of NGOs, as well as their ability to encourage the poor especially women to articulate their political and social needs, can ultimately facilitate the emergence of a stronger civil society (Healey and Robinson 1993; Hyden 1995).

In spite of the absence of an established gender policy, gender considerations are crucial in livelihoods since men and women have differential assets, access to productive resources and opportunities. It has been generally perceived that NGOs in Cameroon especially international NGOs are increasingly conscious of gender targeting in their activities. They undertake programmes that encourage men and especially women to participate in development options geared at sustainable livelihoods. Such projects have a direct effect of bringing women to the mainstream of livelihood strategies. Through common initiative groups and farmer's organizations, NGOs address the practical gender needs of women and attempt to handle the strategic gender needs of women and men.

Edwards and Hulme (1992) hold that NGOs possess a number of characteristics, which give them a comparative advantage over the government and official donors in implementing projects and programmes, which aim at alleviating poverty and developing women. At the same time it is recognized that NGOs activities are generally small scale. Some NGOs are instrumental in the fight against rural poverty and their efforts do range from relief to development and empowerment of the poor. Their activities even if local and financially modest, have strongly influenced the quality and scope of development strategies and the techniques of project design. They have also contributed to a radical change in the concept of development by means of small scale projects aimed directly at the rural poor especially women (International Fund for Agricultural Development, 1992).

NGOs may provide instruments which whether invited or not by governments, emphasize the participation of the poor through a participatory development approach. This is by no means uniform and depends on the NGO, the government and other factors. NGOs may keep their distance from the state and run their own projects parallel to that of the state. They seek to represent the voice of the weak and help them organize in their communities to achieve a more powerful voice in the making of decisions and the allocation of resources (Edwards and Hulme 1997).

International NGOs have moved beyond the mere design of top to bottom policies to grass root approach in helping women participate fully in national life and, therefore are fighting inequality and poverty which have become household curses in Cameroon. However, even this switch might not be enough if these efforts fall short of meeting both the practical and strategic gender needs of women which are crucial to their empowerment and development (Fonjong 2001).

NGOs have an agenda of their own and often specialize in particular activities or approaches; relief, environment, child sponsorship, health services, human rights, credit programmes, training etc. The poor, for whom these services are intended, have little influence over most of these programmes. Bratton in Edwards and Hulme (1995) states that poor people have no control over the material and institutional conditions under which they exist, the poor lack the political “clout” to make their own preferences stick. In addition, development programmes from the state and development agencies have tended to target individuals rather than community problems. International poverty alleviation programmes tend to target women as beneficiaries, but do not tackle women’s subordination, nor do they transform structures and systems, which determine the distribution of power and resources within and between societies. The issue of women’s development and empowerment is part of the larger process of social transformation, to which the response from the state remains limited.

1.4.1 The Role of Women’s NGOs in Cameroon

It has been realised that the symptoms of poverty are not neutral and as such the poverty status of women tends to manifest itself more in the household, sectoral and occupational levels. Also, the negative economic and social effects of inflation, civil strife, population growth and environmental degradation have continued to reinforce the effects of poverty on women. In the face of all these odds, women as individuals or as a group do see the need to stand up together and fight against poverty and discrimination. It is therefore against this background that women’s NGOs in Cameroon have come up to play an important role in the development and

empowerment of women in Cameroon. As earlier mentioned (see section 1.4) several factors account for the emergence of NGOs in Cameroon; this is no different with women's NGOs. Women in Cameroon tend to come together and group themselves so that collectively, they can look for solutions to problems that plague them on a daily basis. In conformity with this notion, Synder and Tadesse (1995) hold the view that women's groups or NGOs offer women, group solidarity amongst themselves

It is a well known fact that poverty and discrimination against women can not be eliminated or reduced over night. Consequently, women's NGOs in Cameroon pull their resources together to assist their fellow women in the face of this plight by performing different roles. One of such roles Women's NGOs in Cameroon do perform, is to assist other women groups or CIGs access loan or credit from donor agencies and or sponsor group projects thereby acting as an intermediary. By assisting women access credit, these NGOs like the Mbonweh Women's Development Association help women to meet their immediate needs like taking care of their families. In line with this point of view Geertz (1962), says women use money to plan ahead such as paying children's school fees and taking care of other family problems. Also Women's NGOs like the Mbonweh Women's Development Association do not only fund or assist women's groups and CIGs get funding, they also operate a credit scheme of their own to enable women have easy access to credit. Ardener and Burman (1995) assert that these NGOs give women credit to help them become better and skilled entrepreneurs in their various businesses, which to a greater extent help the women, become economically independent and boost their self confidence.

Another role which Women' NGOs in Cameroon do play, is to help set up or form other women's groups and also help these women to start a rotating fund or cooperative that is aimed at improving the economic wellbeing of the women and their families in the short term and hopefully in the long term become economically empowered and independent. There are other Women NGOs like the Association of Female Lawyers (FIDA) that has as mission to educate and sensitise the woman and the girl child of their legal rights and at times perform pro bono work for women who find themselves in abusive relationships.

¹Meyih Magazine of April 1997 states that women NGOs in Cameroon have come a long way in the fight against poverty and women's empowerment. Sendze in the Meyih magazine, says Women's NGOs in Cameroon do not only provide women with credit but also help equip women with leadership skills, informed choices on health issues especially with regards to women's reproductive health care and they also organise adult literacy classes. This is done by sponsoring women for short courses, training workshops or seminars. In the Meyih magazine, it is stated that the Association of Female Lawyers organises seminars and workshops to sensitise the public on the right of the woman and the girl child and also on the importance and need for women to be empowered, if there is to be any sustainable development. Considering that women constitute more than half of the nation's population and as such their contributions and human resources can no longer be ignored. FIDA also sensitises women on their political rights and rights to be part of the decision making process in their homes and communities. Sendze in Meyih Magazine says that Women's NGOs in Cameroon contributions can not be ignored especially not when they are helping the government in the fight against poverty, development and the empowerment of women.

1.5 PROBLEM STATEMENT

Heavy demands are placed on women to maintain the domestic economy and contribute to production; increasing numbers of women are household heads and solely responsible for family maintenance. Yet at the same time they often cannot get access to key resources or support and at the same time they have to try to meet their responsibilities under adverse conditions.

In the last three and a half decades, it has been universally accepted that the world can no longer afford to marginalize women's resources in development. The lessons of the past have revealed that the consequences are formidable for family welfare and the development process as a whole.

¹ Meyih Magazine is a popular women's magazine in Cameroon that talks on women's issues, development, and empowerment for women and women's health amongst other issues. Sendze is one of the contributors in the edition cited above.

The successes of policies and projects in the areas mentioned above depend on women who, according to Helvi Sipilä (Oxfam 1994), are least equipped to carry them out for obvious reasons, namely, that although women make up about 51% of human resource in many countries, they constitute the most neglected and under resourced group of persons in the development process. Not only is their labour under valued; they are also most affected by structural and cultural inequalities (despite the recognized UN charter in 1945 on the principle of equality for men and women, UN Declaration of Human Rights in 1948 and CEDAW in 1979).

Despite the enormous contribution women have been making and are still making toward the development process, the International Labour Organization in its 1975 report states that, women perform two-thirds of work hours, they receive only one-tenth of the world's income and own less than one-hundredth of the world's property.

The impact of women's labour and their long workdays is often ignored, since the work, although it may include diverse and heavy tasks, is usually invisible, without any economic or social recognition. All too often, women find themselves working harder but having no greater control over their products or participation in family or community decision-making (Nici 1981). Unless development planners, agencies, NGOs and implementers consider equal roles, views and values for both sexes, their policies, plans and projects will only serve to increase the already existing inequalities between the genders.

Socio-cultural and economic policies have made it very difficult for women to access loans and credit, in spite of the fact that they constitute more than half of the world's population. Therefore any attempt to limit their ability to make money and accumulate wealth is directly discouraging growth and development. Women's inaccessibility to loans and credit from financial institutions only helps in the continuation of the poverty cycle, which in turn leaves women very dependent on their male counterparts and less economically empowered. This therefore, makes it difficult for women to improve on their socio-economic status.

Most often, micro credits are provided to women with the intention of either alleviating poverty or to empower women or both (Wignaraja 1994). However, no matter the objective of the credit schemes, their impact on women most often has

been assessed along the lines of productivity, efficiency in production, acquired knowledge and skills. In Cameroon, the impact of micro credit on the form and level of empowerment has hardly been assessed yet without empowerment, benefits may not be sustainable.

The role played by women in development is very glaring. They are of economic importance to nation building. Their marginalization therefore poses a serious and practical problem whose solution reposes on the full participation of women in the development process. In spite of the remarkable importance of women's contribution and participation in the development process, their jobs and contributions have been regarded just as an extra income to family survival to improve the living standard of their family. Most often this extra income has been considered, as a way to meet their primary or immediate needs instead of a profitable source of income.

However, the average woman especially those in the rural areas are still marginalized, their accessibility to obtaining credit should therefore be encouraged by making credit available to them.

Although women have been perceived for having better banking records than men in loan repayment, they do not attract the attention of financial institutions like banks, the reason being that the credit requested by women is relatively small and attracts very little interest and also very costly to administer (Department for International Development, 1997). However, micro credit institutions are being created to work alongside formal financial institutions in bridging the gap by reaching out to the less privileged who are mostly women.

As a researcher/student, my interest in how effective micro credit schemes are for women and the less privileged stems from the fact that, far too often I have come to notice that in my community (Buea) most women who do have access to micro credit end up not using it for any thing productive. The reason is that they do not have control over the money borrowed, as husbands and partners end up making and taking decisions on how the money should be used. This got me thinking; does access or making micro credit available to women as a strategy to poverty alleviation necessarily mean the end of poverty or a change in the living conditions or situations of these women? I am of the opinion that, making credit available to women does not

necessarily solve the problems, which most women face such as poor living condition, lack of education, poor health and also lack of skills. If they are not taught skills on how to use and invest the money wisely into any sustainable project or business of their choice either collectively or individually, it will make no difference in the lives of these women. Also if policies and structures that bar women from having access to resources that will improve on their status are not addressed, very little change will occur.

The Mbonweh Women's Development Association is thus researched to explore the following research questions:

- a) Does the accessibility and availability to credit help to enhance the life support of the women and their family, and does accessibility to credit as a strategy to alleviate poverty help improve the lives of the women by giving them that which they need to be self reliable, independent and empowerment?
- b) Besides the credit that women receive from Mbonweh Women's Development Association, what other skills are offered or taught to the women, which will help them in the long term?
- c) Does micro credit increases the awareness of women and also their control over their money and other resources and will women's perceived economic independence increase their chance or give them the opportunity to be part of the decision making process in their homes?

1.6 OBJECTIVES

Using Mbonweh Women's Development Association as a case study, the general objective of this study is to examine the role played by NGOs in helping women acquire skills through the availability of micro credit as a strategy in the fight against poverty, economic empowerment and development, and also to see if the programmes carried out do actually empower these women and also contribute to their development.

The specific objectives of the study are:

- To identify the development philosophy and methods used by Mbonweh Women's Development Association.
- Determine how gender assumptions are incorporated into the Mbonweh Women's Development Association activities, programmes and projects.
- Identify the types of programmes/projects carried out by the Mbonweh Women's Development Association.
- To determine the effects of the Mbonweh Women's Development Association on the women's livelihoods.

1.7 SIGNIFICANCE OF STUDY

Every research work well carried out contributes to furthering knowledge in one way or the other, be it in the short or long run. This study therefore is important in that the information derived from it will add to existing knowledge and literature in the domain of NGOs studies and development.

Using Mbonweh Women's Development Association as a case study approach through an in-depth examination, this study will be of particular relevance to women's organisations working in development, as it will help show the effectiveness and/or non effectiveness of micro credit schemes as strategy in the fight against poverty for women examining whether credit provision has other benefits (such as what other ways does it empower women).

This study also sets out to find out to what extent NGOs in Cameroon more specifically in the South West Province have contributed in improving women's status from that of their subordinate and poverty stricken position to a better one, by helping to provide women with some basic necessities to meet their immediate needs

through the provision of credit as a means that can enable them participate fully in all spheres of national life.

The study will also be of significance in that, the findings will provide empirical evidence that can contribute in the formulation of strategies in providing credit support schemes to women and also to help improve or maintain their credit scheme and reduce misappropriation if any. It is also hoped that the study will make contributions towards empirical knowledge on the relationship between women, credit, empowerment and development in Cameroon: information much needed in designing responsive policy.

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CHAPTER TWO

LITERATURE REVIEW

In this chapter, literature on development approaches and credit delivery will be examined. The aim of studying these literatures is to enable me and other readers get a better understanding of how development policies, programmes and projects have affected women's integration into the development process. It is of interest to understand the gains and challenges that have resulted from credit development schemes vis-à-vis women's economic contribution in the society.

2.1 DEVELOPMENT APPROACHES

Over the years theories in development discourses have emerged into different approaches and strategies. The different stances reflect the diverse perspectives on the root cause of gender discrimination as well as the dire need for effective approaches and strategies.

Further justification for feminist development framework lies in the failure of the modernisation and dependency development theories to make visible the contribution and plight of women compared to men in their respective societies. Thus not only did women languish in their societies, the neglect of women resulted in several universal predicaments like starvation, food insecurity, increasing levels of poverty, female and child mortality, slow and stagnant economic crisis, violence, civil and political conflicts.

The search for alternative policies and approaches emerged in the 1970's on ways of improving women's integration in the development process. The main feminist development frameworks include Women in Development (WID), Women and Development (WAD) and Gender and Development (GAD) concepts described in subsequent sections below.

2.1.1 Women in development

The first development approach to have emerged with its mission to address women's marginalisation and subordinate status in the development process was the Women in Development approach (WID). The WID approach developed out of women's/gender activists and scholars critiques of the modernization theory of the 1950's to the 1970's. The underlined assumptions of the modernisation theory, is that development was considered as a natural lineal process moving from a traditional, social and economic society towards a western styled economy. In other words modernization theory is concerned with turning traditional economies and societies into the image of industrialized western democratic societies.

The resurgence of the women movement in the Northern countries during the 1970's revealed women's anger on their marginalisation from positions of power. The United Nations came under severe attack on its appalling gender employment ratio in 1977, which showed that women occupied only 4.8% of the top two levels of geographic post (Young, 1993). With pressure on the United State to do something for women in the developing countries, the Percy Amendment Act was passed in 1973; the Act enforced by the United States senate encouraged and promoted the integration of women into all aspects of development planning and policy making bodies. Thus the United States Agency for International Development (USAID) set up a women in development office with the aid of feminists and other women. The Percy Amendment Act gave birth to the Women in Development approach. The WID approach is the oldest and most dominant in the language of development discourses. As Visvanathan (1997) clearly puts it, WID has manifestly influenced the course of the field.

The WID approach primarily focuses on women in isolation. The underlying assumption being that women's oppression is grounded in their lower economic status in the society and as such women were relegated to inferior and dependent position as house wives. As solution, WID approach measures and promotes women's access to credit and employment as means to engage women in the labour market and wage employments. Through such measures, women not only earn their own income, gain

independence from their husbands and partners but become better integrated into the development process (Mbilinyi, 1994 and Moser, 1993). Moser (ibid) notes that development process would be much better off if women were fully incorporated instead of being left to use their time unproductively. According to Kabeer (1994), there is conviction that if planners and policy makers could see women's valuable and concrete contribution to the economy, then women would no longer be marginalized in the development process.

Visvanathan (1997) on her part says WID tends to support traditional societies as authoritarian and male dominated because of its foundation on the modernisation theory as earlier mentioned. As such it appears to show sensitivity to the oppressions faced by women. Even though Kabeer (1994) is sceptical about the exact intention of WID, she is of the opinion that WID brought women into the development process on very sex specific terms; while men were allowed to enter into development process as heads of household and productive agents, women on the other hand were seen in their capacity only as housewives and as risk reproducers. As a result mainstream development efforts targeted mainly the male population while women were further relegated to more marginal welfare sectors.

Though WID is the first and most widely used feminist development framework approach to address gender in the development process, it has not fully achieved its goal. As far as the criticisms and limitations of WID are concerned, Mbilinyi (1994) says the start-off of WID failed to see that third world women were already integrated into the development policy though not given due recognition. Therefore, by integrating women into the development process they became "too integrated", adding more work for women without alleviating or reducing their other responsibilities in the production sector. Mbilinyi (1994) argues further to say that the emphasis on income earning activities and increasing the level of productivity in any women's activity, only helps to reinforce the already existing gender division of labour.

Kabeer (1994), on her part says the failure of WID as a development policy can be traced to the modernization theory, which forms the basis on which the WID was founded, and not just women's lack or limited access to economic resources like

access to credit and wage employment are responsible for women's inferior position in the society.

Kabeer (ibid) goes on to argue that a variety of factors affecting different cultural contexts, for example, in the Sub-Saharan Africa a predominantly female farming system, women in this part of the African continent were deprived access to land rights, training, education and technology by colonial and post colonial administrators whose biased perceptions against women's role and status in the society led them to favour male farmers. In consensus, Boserup (1970) says that the failure of the modernization theory to deliver its goods to women in third world is why development planners, promoters of the modern economy, brought new resources and opportunities to men and left women on the margins of development. Consequently men's and women's attitude to productivity began to diverge. In agreement with Kabeer (1994) Boserup (ibid) says the divergence between men and women gradually gave way to the replacement of subsistence farming by commercial farming, as men became more familiar with modern technologies and modern ways of life while women continued with old/traditional methods of farming.

Concerning gender relations, Mbilinyi (1994) critiqued WID's focus on mainly women. She notes that focusing solely on women, men were left out of WID policy approach, yet men are part of the story of gender relations. In doing this, the WID approach tends to see all African women as a homogenous group. Consequently, the economic sphere which is the main focus of the WID approach neglected cultural, psychological and political elements which have been particularly resilient, in spite of the substantive changes in women's and men's respective positions in the economy, thereby overlooking the way in which different discourses and the state construct gender relations.

On another level, Mbilinyi (1994), reports that WID approach and programmes viewed third world women merely as victims whose consciousness needed to be raised or rescued by the middle class intellectual woman from the western world rather than as potential allies. WID experts tend to assume they know best what strategies and objectives would be appropriate for the poor women in the developing world and hardly listen, observe, serve and learn from poor women. This was also true of planners, practitioners and scholars who thought of themselves as more

liberated than the targeted poor women. Kabeer (1994) in support of this says western planners perceive the third world women to be illogical and irrational and therefore saw no reason in offering women incentives to participate and be part of the development process.

The limitations of the WID approach led to the anti-poverty WID policy from the 1970's onward. The argument of the anti-poverty policy is that women were disproportionately represented among the poorest of the poor. The purpose therefore of the anti-poverty approach is to ensure that poor women move out of poverty by increasing their productivity by giving them access to income generated activities/projects and small scale businesses. It is hoped that women would earn income which in turn will help them meet their practical gender needs. The anti-poverty approach sees poverty as the root cause of underdevelopment in women which hampers their empowerment and not subordination; the emphasis shift from reducing inequality between men and women to reducing inequality in income earning. Its less radical nature has made it very popular with non-governmental organizations (March, Smyth, et al 1999; Moser 1991; 1993). Buvinic (1983) relates its emergence with the reluctance of development agencies wanting to avoid interference with the manner in which gender relations are constructed in any given society.

The anti poverty policy focuses solely on women's productive role on the grounds that poverty alleviation and the promotion of balanced economic growth requires that there be an increase in women's productivity especially in low income households. It assumes that the origin of women's poverty and inequality vis-à-vis their male counterparts results from their lack of access to resources such as landed property and capital; it also associates with sexual discrimination between the sexes in the labour market. In an effort to increase the employment and income generating activities for low-income women through better access to productive resources, it was assumed that access to education and employment programmes will help increase women's economic contribution and reduce fertility rate (Moser 1991; 1993).

Buvinic (1986) critique of the anti-poverty WID policy centres on the implementation process which tends to emphasize welfare oriented projects and it preaches a

participatory approach whereas in reality women were rarely included in its participatory planning procedures. In opposition, mechanisms that would have ensured women and gender aware organizations participate in the development process remained undeveloped. Instead the fundamental conditions that should ensure the viability of projects such as access to easily available raw materials, guaranteed market and small scale production capacity were often ignored in project designs (Moser, 1984). Designers of anti-poverty projects/programmes act as though small scale enterprises have the capacity for autonomous growth, even though it was known that the informal sector had failed. To further explain this Moser (1984) points out that though anti-poverty income generating projects may provide jobs/employments for women, these activities might not meet the strategic gender needs of women.

To focus solely on women's productive roles is to ignore their reproductive role. On the assumption that women have free time to invest on anti-poverty programmes, which is often not the case, this only leads to increasing women's triple burden and extending their working days and hours. Therefore unless income generating projects alleviate women's domestic labour burden and child care through the provision of adequate socialized child care, it might fall short of meeting women's practical gender needs to earn an income.

From the literatures presented above, it is safe to say that the Mbonweh Women's Development Association can be situated within the Women in Development (WID) development approach and also within the Anti poverty policy. Considering that WID approach and the Anti poverty policy regard poverty/women's poor economic status as the root cause of women's oppression as earlier mentioned, therefore strove to bring women into development process through the provision of credit resources and other inputs that will enable them earn an income of their own and consequently create a way for women to engage in the labour market and become economically independent. In this light, the Mbonweh Women's Development Association also believes that by providing women with micro credit, it will enable them become involved in sustainable income generating activities which in turn will provide them with an independent income of their own. It will therefore be safe to conclude that just like the WID approach and Anti poverty policy had short comings in dealing with the issue of women's oppression, so too does the Mbonweh Women's Development

Association has its own shortcomings. The provision of micro credit to women by the Mbonweh credit scheme has only helped to meet the immediate/practical needs of the women as seen in chapter four (data analysis) of the study. In accordance with this, Moser (1993) says that income generating projects/activities may provide employment for women thereby meeting their practical needs and also augmenting their income, but unless employment leads to greater autonomy, it will not meet their strategic needs.

2.1.2 Women and development

The second feminist development framework approach after the WID is the Women and Development (WAD) approach. WAD came into existence after the failure of the modernization theory and the shortcomings of the WID approach in the second half of the 1970's. Unlike the WID approach, WAD is based on the dependency theory (which arose as a critique of the modernisation theory). The dependency theory otherwise known as the Neo Marxist because its argument is tied to Karl Marx's concepts of capitalism and imperialism, first emerged in Latin America as a response to the modernization theory and also as an outcome of the longstanding debate on the impact of imperialism on the third world (Scott, 1996).

WAD like WID stresses the distinctiveness of women's work, knowledge, goals and responsibilities arguing for the recognition of the special roles women have always played in development. It demands for constant recognition of the fact that women are the main back bone and do play a significant role in agricultural societies and production, although their contribution is overlooked by most national and international development agencies. The WAD approach focuses on the relationship between women and the development process, arguing that the integration of women in development is a myth since women have always been part of the process (Visvanathan 1997). Visvanathan (ibid) notes that the Marxist and Liberal feminists share the belief that, structures of production to a very great extent have helped to determine women's inferior status in the society and development process.

Jaquette in Visvanathan (1997) stresses that women's unpaid domestic work and reproductive services are critical for capitalists who pay workers less than they should for the value of their labour. The views of Visvanathan (ibid) and Marxists dependency theorists expose the exploitation of women's labour by multinationals.

Kabeer (1994), states that WAD approach has given very little attention to the reproductive sphere and household level of relations between women and men. Kabeer (ibid) points out that the WAD approach and the Marxist theory in their preoccupation with the structures of production for exchange have down played men's role in the oppression of women. Inequalities between women and men are viewed as part of the large picture of global economy. She stresses the fact that traditional Marxist feminists see sexual inequality as just another part of the inequity created by capitalist accumulation.

Even though the WAD approach has met with relatively little success in raising consciousness, publicizing women's concerns and bringing them into a policy arena, it is nonetheless limited by the question of marginalization and smallness of scale of the programme. Also the WAD like the WID and GAD approaches sees women as an undifferentiated class and group especially along racial and ethnic plan and therefore assumes that the solution of women's subordinate position in the world over can be found in the experiences and agenda of one particular group. The WAD approach is also critiqued for lack of clarity on the end sought of integration or is it in support of separate women's focus.

The limitations/weaknesses of the WID and WAD feminist development approaches, led many feminist development experts to remain unconvinced of both the WID and WAD approaches, stressing that neither approach has so far sufficiently addressed the fundamental factor that structures and maintains inequality. This therefore led to the third major theoretical approach in the development field called Gender and Development (GAD).

2.1.3 Gender and development

GAD came into existence in the 1980's and represented the confluence of diverse feminist perspectives. The GAD development approach like the WID approach has gained popularity and is often used together with the WID approach to form the WID/GAD policy matrix in development projects and programmes. The GAD approach draws its heritage from feminist activism in the women's movement as well as from the Marxist feminists.

The GAD approach does not only focus on women like the WID and WAD approach but it also takes into consideration the social relations between men and women in the work place as well as in other settings like the household. It uses gender relations rather than women as a category of analysis and tends to view men as potential supporters of women. As a holistic approach, GAD treats development as a complex process influenced by political and socio-economic factors.

The proponents of GAD approach reckon that the state should assume a critical role in providing programmes that support the work of social production (child care and child bearing). That household conflict emanates both from gender division of labour and generational differences (patriarchy and ideology) and finally that GAD acknowledges women's concern for economic independence and lay emphasis on political activism, advocating strategies such as community organizing, public education, coalition building and transformation (Young, 1992; Visvanathan, 1997).

From this it can be said that GAD adopts a double edge approach to the study of women and development. Women's material and class position are investigated; this is also true of the patriarchal structures and ideas that maintain and define women's subordination. In this light GAD sees gender relation as the key determinant of women's position in the society not as an immutable reflection of the natural order but as a social pattern of behaviour that can be changed if so desired.

GAD is considered a major advancement in development theory and practice, in the attempt to better understand the inequality between men and women and also the failure of several development and women's projects (Canadian Council for

International Co-operation 1991(CCIC)). The world over, activists and academics alike are shifting from WID framework to that of GAD. This shift reflects a change in focus from women and their exclusion in the development initiative to the relations of the inequality between men and women. According to Kabeer (1994) GAD framework has opened up new strategies for feminist intervention.

The approach has evolved, and as an analysis tool for development planning looks beyond the functions of women and men in society, to examine the relationship between them, the effects of these relations on development and the forces that perpetuate and change them. As stated in CCIC (1991), the essence of the GAD gender analysis does not only seek to integrate women into development but most importantly to look for potentials in development initiatives to transform unequal social/gender relations and to empower women.

Also there is a growing trend within the development field that draws from the concept of gender, because its social construction and cultural context so far provides a rich information base for understanding male-female relations and interactions (Ostergaard 1992). As a result of this, development planners, agencies, practitioners are therefore taking the lead in creating gender analysis frame work for the evaluation of house hold power, land and other resources.

2.1.4 The concept and approach to empowerment

The concept of empowerment is widely used but has been seldom defined. Strandberg (2001) says the word empowerment is like obscenity, so much so that defining it is difficult, but you know it when you see it. This simply means that most people have an intuitive understanding of what empowerment is about or what it should be about. The term empowerment has always been associated with something positive, which therefore explains the popularity of the concept within current development discourses and debates. Strandberg goes on to say that although the concept of empowerment has been in use as early as the 1960's, despite its popularity, there has been no international consensus on how to define the term. However, the different definitions of the term range between defining it as largely an

individual process of taking control of and responsibility of one's life and situation, and also a political process of granting human rights and social justice to the disadvantaged group of people.

Karl (1995), says long before the concept of empowerment became popular and widely used, women have for a long time been talking about gaining and having control over their lives and taking part in decision making especially the ones that affect them directly in their homes and community, in the government and international development policies. Therefore the concept of empowerment captures the idea and sense of one gaining control over their lives and taking part in decision-making.

Wallerstein and Bernstein in Stein (1997) defined empowerment as a social process that promotes the participation of people, organizations, and communities in gaining control over their lives in their community and larger society. Within this context, empowerment is not perceived as achieving power to dominate others but rather power to act with others to effect change. Given this definition, it can therefore be said that empowerment is a process and not something that can be given to people. In other words, people fight for their empowerment. Also it can be seen that the process of empowerment can either be collective and or individual and this implies engagement, interdependence, information, goals, collaboration, dignity, community cohesion, confidence and change and the outcome can be wellbeing, development or productivity. Empowerment also implies change in order to recognize, analyse and make decisions about problems. It would be worth mentioning that cooperation, collaboration, mutual help and organization are essential to the empowerment process.

The empowerment approach is the most recent approach that is being articulated by the third world women. Its mission is to empower women through supporting their own initiative thus fostering self-reliance. Women's subordination is not seen only as a result of male oppression but also as a consequence of colonial and neo colonial oppression. Empowerment approach takes into account women's triple role in the society and seeks to meet the strategic gender needs of women indirectly, through bottom top or grassroots mobilization of women. It is potentially challenging,

although it avoids the criticisms of being western inspired feminism. Its challenging nature makes it unpopular except with the third world women's non-governmental organization and their supporters (March, Smyth, et al, 1999; Moser, 1993).

The empowerment approach on its part recognizes the fact that women's experiences vary and are tempered by other factors such as race, class and age. It also argues that in order to combat women's oppression, necessary action should be taken at different levels. This approach acknowledges the centrality of power, asserting that for women to change their position, they need to get more power.

The approach acknowledges the fact that inequalities exist between men and women, and the origins of women's subordination is the family; it also emphasizes on the fact that women experience oppression at different levels depending on their race, class, colonial history and current position in the international economic order and therefore maintains that women should challenge the oppressive structures and situation at different levels (Jayawardena, 1986). However, Moser (1993) says the empowerment approach seeks to empower women through the redistribution of power within as well as between societies.

To most feminists, empowerment is seen as a transformation of power relation through out society; a total transformation of the processes and structures of the society that reproduce women's subordinate position as a gender (Moser, 1993; Karl, 1995 and Stein, 1997). The empowerment of women does require a change in the patriarchal social order that has for a long time contributed to the subordination of women and still continues to do so. Women therefore must be able to participate fully in decision-making processes that will eventually shape their lives. Strandberg (2001) in agreement with this says for empowerment to be a transformative process, it should be the process of acquiring the ability to choose among an enlarged range of choices. Also the process of empowerment can also be facilitated by outsiders but must be driven first by women. For this to work, the society needs to change its approach to the way it treats women as agents of change and constitutes a bottom top approach where women themselves do identify the problem to be solved, how to solve it and as such act accordingly. Strandberg also stresses on the fact that for empowerment to have a transformative impact in the long run, women must be able to take ownership of the process itself. This however does not mean that women are solely responsible

for their empowerment and that government should back down on their responsibility to their citizens. But rather the responsibility can be shared between women and outsiders like development agencies, government and NGOs by giving assistance to women through the provision of resources such as land and or micro credit for women to enable them improve first on their status (living standards etc) and also by giving them access to education that will in long term contribute to their empowerment.

A study carried out in India indicates that the Indian government perceive empowerment as a transformative process that also involves the building of a positive self image and developing self-confidence, developing the ability to think critically, building up cohesion and fostering decision-making (Visvanathan, et. al, 1997).

The United Nations Development Report of 1995 emphasizes on the point that investing in women's capabilities and empowering them in order to enable them exercise choices is not just valuable in itself but also one of the surest ways of contributing to the economic growth and over all development (Oxaal et al 1997). However, feminists insist that women's empowerment is not just about replacing one form of empowerment with another but also the liberation of men from false value systems and ideologies of oppression.

As limitation, the challenging nature of the empowerment approach has led it to be largely unsupported by national governments and or bilateral aid agencies. Despite the proliferation of third world groups and organizations whose approach towards women is one of empowerment, they remain under funded, reliant on the use of women's voluntary and unpaid time and also very dependent on the resources of the few international non-governmental organizations and agencies and some first world government that are prepared to support this approach towards women and development.

2.2 CONSTRAINTS WOMEN FACE IN ACCESSING CREDIT AND PARTICIPATION IN THE DEVELOPMENT PROCESS

Poor people especially women face fundamental problems of not being able to have easy access to credit from mainstream credit institutions to finance their private income generating activities. It is against this background that Non Governmental Organizations are investing substantially in developing financial services for the poor with women being their main area of focus.

Although there seem to be no clear cut and steadfast laws refusing women from obtaining credit from financial institutions, a number of factors have hampered their access to credit acquisition, some times making it difficult for them to improve upon their productive/economic activities.

According to Schumacher (1980), the primary constraints faced by women in accessing loan from formal financial institutions is not as a result of lack of productive resources, or to any unique denial to women but rather to the position of women in the structure of credit.

Elson (1995) points out to the fact that the state is responsible for the position of women in which women find themselves, as it plays a vital role in perpetuating social, economic and ideological processes that subordinate women. Most often, women are regarded and treated as dependents to their male counterparts in legal and administrative procedures, rather than as individuals in their own right. Also the state tends to uphold patriarchal family norms in which women do not have access to resources as men. In support of this, the World Bank (1991) states that in Asia for example, there are laws and traditions that severely impede women's ability to become titleholders of land and other assets. In Cameroon, the customary law forbids women from inheriting property let alone become title holders of land, landed property and valuable assets.

Existing economic structures promote dual economies characterized by modern/cash and traditional/subsistence production systems and controlled by women and men respectively. This gender division of labour confines women to the private sphere,

while opening up the public sphere to men. In this light, women are not seen as being productive and this is fundamental to the perpetuation of poverty in women and to the problems women encounter in gaining access to financial resources.

According to Van der Wees and Romin in Dignard and Havet (1995), the constraints that women face in accessing loan from mainstream credit institutions is due to the small size of their businesses, high transaction cost, banker's attitudes and unfavourable loaning guarantee terms.

The World Bank (1991) states, that, the small size of women's businesses affects their access to credit. Because women have limited access to physical and human resources, their businesses tend to be amongst the smallest. The fact that women keep their business close to their homes so as to reduce conflict between their many roles as wage earners, mothers and homemakers affects their access to credit. A study carried out within the informal sector of Zimbabwe, shows that 64% of women run their businesses from their homes.

Because women are usually involved in small scale business, makes them small borrowers. Because their earnings are small as a result of the small size of their business, women see the cost of transaction in acquiring loan as being too costly for them. Berger in Dignard and Havet (1995), reports that the major element of these transactions cost usually include transportation, time, and special fees such as stamp and sometimes bribe. All of these tend to work against women, who most often have to share their time between their reproductive responsibilities and their businesses in a scale of preference with the reproductive responsibilities often taking top priority for the women.

This also brings to our attention the fact that the collateral security which most formal financial institutions require makes it difficult for women to have easy access to credit. Most financial institutions do not approve business loans without proof of any real guarantee and security in the form of land or landed property. Considering that women in most African societies do not inherit land or landed properties as they are considered a "property" belonging to either their parents or spouses and this, poses as obstacle to them gaining access to credit.

Another factor limiting women's access to credit is their lack of education. This can be seen as a gender specific barrier that women face. In many Sub-Saharan African countries, the level of education for women is relatively low compared to that of men. This is disadvantageous to women as they often encounter difficulties in filling out complicated forms handed to them. Also, the financial statements demanded constitute part of the cumbersome procedure involved in applying for a loan. Women's limited access to education makes them vulnerable and they suffer from lack of information about credits; on how and where to apply for a loan and the sources from where they could get information especially in the rural areas that are mostly dominated by men for example through cooperatives, farmers' associations and 'beer parlours'.

As the popular saying goes, 'if you educate a woman you educate a whole nation'. Penny (1991), states the importance of educating women because it has a dual role for them. Firstly it enables them to have better jobs and secondly, it benefits the whole community and the nation as a whole. Because of the benefits that can accrue from educating women, Penny emphasizes on the fact that women's training and education should therefore be at all levels and well adapted to women's needs and that in educating women, emphasis should also be placed on the fields of health, nutrition, legal rights and also in science and technology.

Boserup (1970) on her part, points out the problematic that because of women's illiterate status, extension workers prefer working with and training men regardless of the fact that women are actually the persons who do cultivate land. In so doing, they limit the women's access to technological inputs such as machines, fertilizers and extension services. She also points to the fact that colonial policy to a very large extent helped increase the disparity in education, reinforcing the concept of patriarchy and persuading men to believe that they are the bread winners of the family thereby convincing men that they are better farmers than women.

Colonial educational and training policy was discriminatory against women in the sense that during the colonial period, the Europeans preferred dealing with men when they came across a community where the farming system was predominantly female. In dealing with men, they succeeded in relegating women to the background. In her book entitled "Woman's Role in Economic Development", Boserup (ibid) has this to say:

“in any case, virtually all Europeans share the opinion that men are superior to women in the art of farming; and then seemed to follow that for the development of agriculture, male farming ought to be promoted to replace female farming”.

In doing this, the Europeans did not only help to widen the educational gap between women and men, thereby relegating women further to the background, but also succeeded in taking away women’s farm lands and giving them to men. She argues that

“in other parts of Africa, where female predominated, women were eliminated by Europeans and therefore came up with styled land reforms that took away women’s land and gave it to their men, although before the land reforms, women had been independent cultivators”.

In Africa, women’s illiteracy level is 58% compared to that of men. As a result of their lack of education, this tends to restrict women’s employment to the informal sector where wages are low with poor working conditions and no fringe benefits (World Bank 1991). Penny (1991) emphasizes the fact that in the field of employment, governments are encouraged to legislate in order to improve on women’s opportunities. She also reiterates the point that laws should be passed to enforce women’s rights to paid employment, equal pay and improved conditions for equal work. Still in World Bank (1991), it states that the fact that women are restricted to the informal sector as a result of their lack of education, has implications on women’s abilities to accumulate cash income for future investment in an enterprise or save money in financial institutions. The *raison d’être* for this is that they are seen by financial institutions not to be good borrowers, thus not credit worthy.

Young (1993) states that parental preference or discrimination and gender differences in the curriculum of formal education are also responsible for creating the gap in education between men and women in our society. Ouendji (2000) holds that in times of economic recession, parents prefer to educate boys. In response to this, UNICEF established a UNICEF- Sponsored Girls Education, encouraging girls in to the field of science. In Cameroon for example, the cut backs in the salaries of civil servants that resulted from the implementation of the Structural Adjustment Plan, led to parental

preference in educating their sons over their daughters with the belief that the girl would eventually be given off to marriage.

In support of this point, Boserup (1970) observes that cultural barriers have backed up parental preference, in the sense that, in many African regions, the spread of primary education has helped to increase and create technical and cultural educational gaps between women and men. In most African countries, boys were sent to school before the girls, thereby accounting for the reason why many boys are being educated than girls. To shed more light on this, she says that while men were sent to school to learn more and get acquainted with scientific approaches, girls were left at home to be taught traditional beliefs and customs by their illiterate mothers. School curriculums on their part have also played a vital role in increasing the gap between men's and women's education. In most instances, girls are encouraged to take up subjects like home economics and nursing thought to be in line with their reproductive roles or take up degree programmes in the field of arts like the study of English that is considered to be feminine.

The Cameroon constitution in its preamble states that all irrespective of their sex, age, religion and race have equal rights to education without discrimination. Circular letter no 10/A/MINEDUC/ESG/SAG of January 1980 instructs educational authorities to readmit students suspended from school due to pregnancy. However, almost all of these statutory texts on equality of education omit the critical issue that both sexes are far from being equal. This is so because there is an underlying imbalance in power relation between the sexes and to effectively tackle the problems at the roots, texts must see these sexes against the backdrop of influence and power they each will.

In the Poverty Reduction Strategy Paper Country Report on Cameroon (2003) by the IMF, the Cameroon government aims at bridging the disparity gap between girls and boys by 100% using a two way approach. Firstly, by reducing repetition rate by 2008 and secondly, through, 100% completion rate at all levels of the educational structure by 2015. Also the Cameroon government in a strategy adopted in October 2000 aims at encouraging girls into the science field and other related subjects that have been more or less considered as a purely male domain, for example medicine and engineering.

Women's poor health is one of those areas that have greatly inhibited their participation in the development process. The fact that they are over burdened with too much work and work longer hours than men leaves them with very little time to develop themselves. For women, to be active participants in the development process, they need to be in perfect health condition. In 1978 the World Health Organization (WHO) defined health as being in a state of complete physical, mental and social well being of a person and not merely the absence of diseases or infirmity (Ostergaard 1992).

Evidence from around the world has demonstrated that improving women's health has significant benefits not only for the women themselves but also for their children and the national economy. Health therefore becomes a valuable resource for both itself and because it enables individuals to take advantage of opportunities that improve life in general (Doyal 1995).

In Cameroon, the situation of women's health is no different from that of most developing countries. In 1998, the Cameroon government's expenditure on health stood at 1.0% of the national budget with very few women having access to health facilities. The lack of health facilities, qualified medical staff, equipment and infrastructures according to World Bank indicators (2000) shows that the maternal mortality ratio per 100.000 for Cameroon stood at 720. Also UNDP (2001) indicators show that the undernourished population between the years 1996 to 1998 is 29% and that the life expectancy at birth was 50%. In many areas in Cameroon, women trek long distances to fetch portable water and fuel wood. This exercise is not only time consuming but also strenuous on women's health and UNDP (2001) statistics indicate that 38% of the population do not have access to potable water.

In the previous chapter, it has been mentioned that in most customs and traditions in Cameroon, girls are forced into early marriages at very young ages when they barely understand how their bodies function and most at times, they do not have control over their body and sexuality. UNDP (2001) statistics confirm that only 18% of Cameroonian women have access to contraceptive usage from health centres.

With regards to lack of medical staff, the Poverty Reduction Strategy Paper country report (2003) on Cameroon shows just how serious and bad the picture looks with the

availability of one physician to 10,000 patients and one nurse to 2,250 patients. In an effort to address the health crisis situation, the Cameroon government in October 2001 adopted a strategy to effect changes in several sectors such as improving the health of its population especially women and children, improving their living standards in urban and rural areas by making available basic health facilities and services more accessible to the entire population especially women and children. The government also hopes to create an enabling environment for the protection and harmonious development of individuals and families.

2.3 WOMEN AND CREDIT

2.3.1 Why women need credit

The importance of women's contribution to the livelihood of the family and the society cannot be over emphasized. Women play a vital role as productive workers in the world's economy. According to Bennett (1992), the poorer a family is, the greater its dependence on women's economic activity for survival.

Women in the Caribbean and Latin America have entered the labour force in large numbers (Lycette and White 1989). On the contrary, in many developing countries like Cameroon, paid employment opportunities for women in most cases have been limited to menial jobs that tend to provide low wages, fewer fringe benefits, and poor working conditions with very little chance of advancement, empowerment and self-development. Thus an increasing number of women have been involved in self-development in the informal sector.

Women's earnings increases the aggregate income earnings of poor households, as they translate more directly into better education, health and nutrition of the family most especially for their children. Their immediate economic contribution has a positive effect on the incidences and severity of poverty at the household level. The earnings of these women, do not only help in improving the status and living conditions of their family but will go a long way toward the alleviation of household

poverty in the short term and contribute to the quality of human capital in the long term (Bennett 1992; Insight 2004). It is therefore important to let women participate fully in income generating activities and the development process.

In the rural and urban areas of Cameroon, most women take up jobs such as street vending, handicraft production, as well as processing and marketing food produce. For most women involved in these activities in the informal sector, earnings and mobility are low but at the same time, access to this sector is easy for women compared to the problem they encounter in getting employed in the formal sector. In most third world countries, the informal sector rivals formal sector employment as a source of employment for both women and men (Lycette and White 1989). It is believed that women have always been excluded from institutional credit programmes. This lack of access to credit and credit facilities has been identified as a limiting factor to women's economic development in general. It is also purported that women can produce more if they have access to credit

According to Dixon (1978), it is important for women to earn money because lack of money in poor households is regarded as the single most important factor retarding rural development, and the lack of control over what money exists, contributes to the low status of women both in the community and the household. Improved access to credit for women could lead to increased employment/income generating activities and acts as an incentive to adopt improved technology (World Bank 1990).

Credit plays an important role in private income generation as it helps to mobilize productive resources (Schumacher et al 1980). Women need credit to increase productivity and earnings so as to improve individual and family welfare. Increasing the productivity of women's market activities has become particularly important, given the number of households that depend primarily on these earnings for survival.

2.3.2 Credit and Empowerment

It is a well known fact that micro credit has become a powerful tool of development in the fight against poverty, development and women's empowerment. As such it is

developing fast as an industry of its own. In an era where international development ideology is out of fashion, there is the search for more practical and workable solutions in the fight against poverty. As Fisher T and Sriram M.S (2002) put it, micro credit finance seems to provide just the solution needed. As such it can be said that delivering micro credit at a scale and by using the appropriate mechanisms, it is believed that micro credit can reach people especially the poor, which can in turn help them find a way out of poverty and develop themselves.

It will not be too wrong to say that women, who do earn an income do possess some form of decision making power within their household even if this power is limited to specific areas compared to their counterparts who do not earn an income (doing unpaid family labour). This however does not mean that women who do not earn an income are not respected.

Bennett (1992) points to the fact that there is a link between women's access to credit, earning an income outside and their having control over some family resources within the household. As such a woman is empowered when she has control over and access to social and material resources within her household, community and the society at large, considering that having control over and access to resources form an integral part to a woman's development as an individual in her own right.

Within most African societies and cultures, women for a very long time have been excluded from positions of decision making that could give them the opportunity to make and take better decisions that will affect their lives positively. This has been so for a long time because women's importance as primary producers in their own right has been ignored and thus not recognised. On the contrary, their contributions in the development process have always been tied down to their reproductive roles as mothers and wives (primary care givers and home makers). Without independent income, women will hardly be seen or considered as producers and economic agents in their own right within the production system.

As earlier mentioned by Fisher and Sriram (ibid) micro credit seems to be just the solution needed to aid in the fight against poverty and can also help women become independent income earners. However, there is evidence that there is no direct link

between women's empowerment and credit schemes. This is so because some credit schemes might empower women while others will not. Wignaraja (ibid) sheds more light on this by saying that most often credit schemes are designed just to meet the non availability of credit to women to help them address their immediate needs. In as much as micro credit is seen to be just the solution needed to fight poverty, women's inaccessibility to credit can not be seen or regarded as an isolated problem as has been the case.

It must be reiterated that beside the non availability of credit to women, there are other factors such as socio-cultural factors that affect women's empowerment which most often tend to be ignored and therefore not addressed. There is the tendency to see micro credit as the missing element thereby minimising the effects of gender conflicts, equity issues or other social issues that affect women on a daily basis and that form the core problems that are responsible for women's marginalised position in the society (Wignaraja 1994; Von Bulow et al 1995).

Women do not view their lives in a fragmented manner that is separating the economic from non economic aspects. Therefore delivering inputs such as credit to women should not be done in fragmented or isolated manner as this could disempower women rather than empower them if the totality of women's problems is not taken into consideration. Just as women view their problems in totality so too should credit availability to women be given in totality with supporting/appropriate mechanisms and not in isolation.

From the points given above, it can be seen that micro credit alone is not sufficient to empower women especially when given in isolation. Micro credit must come in a complete package containing appropriate and or supporting mechanisms in which social and other issues are addressed that affect women daily if they are to be empowered, as this will help determine the level and or extent to which women are empowered.

Unlike the Mbonweh credit scheme, many credit schemes use the top to bottom approach in giving out credit to women. In such a situation, women more or less have no say in the designing of projects and management of the credit scheme.

Also some credit schemes like the Mbonweh credit scheme do have the potential to empower women economically to a certain level and extent. This is based on the fact that women do receive credit late and since agricultural activity which most women are involved in is seasonal, the credit is then used for some other thing than the intended purpose for which it was borrowed. Sometimes credit received is too small for any sustainable project to be carried out.

2.3.3 An overview of credit schemes

The Bangladesh Rural Development Committee (BRAC) in Bangladesh and the International Labour Organization/Rural Youth Training and Employment Programme (ILO/RYTEP) scheme in Tanzania.

These are two agencies involved in giving women credit with their primary goal being that of alleviating poverty and empowering women at the same time. To determine if these goals are being achieved, the questions posed by the researchers of BRAC Julieth Hunt and Nalini Kasynathan (2001) were:

- Who controls the decision making process regarding the use of credit the women receive?

- Who controls the marketing of their produce?

- Who controls the income generated?

Dorhte Von Bullow et al (1995) in the case of ILO/RYTEP scheme in Tanzania studied the relationship between the policy making and practice in development aid. The aim of this was to determine if the present models of credit schemes represent a viable strategy for development and the empowerment of women. These studies made use of multiple methods and instruments such as reviewing of existing literature, questionnaires, interviews and group discussion for data collection. The findings of this study revealed some strength and weaknesses of these credit schemes presented in a tabular manner.

SUMMARY OF STRENGTHS AND WEAKNESSES OF CREDIT SCHEMES

CREDIT SCHEMES	STRENGTH/FACILITATING FACTORS	WEAKNESSES
The Bangladesh Rural Development Committee	<ul style="list-style-type: none"> - Realizing that credit alone was not sufficient to change the situation of the poor women; credit was given as part of a total package in addressing survival and social issues. This was done through functional educational programmes and training (Wignaraja 1994) - Individuals design their own projects 	<ul style="list-style-type: none"> - Loans for women were approved knowing that their husbands would use and control the loan; meanwhile they should have insisted that the women control the loans they receive themselves. - The women used only 28% of the loan given to them, while the rest was handed over to their husbands, son or sons in law (Hunt et al 2001). These male relations controlled the marketing proceeds and the income generated. - No technical assistance was provided to the women to help them increase their productivity. Thus traditional income generating activities yielded poor results. - The women lacked access to markets for the purchase of inputs and sales of goods, thus it was difficult for them to control the loan and the profit
The ILO/RYTEP scheme in Tanzania	<ul style="list-style-type: none"> - As prerequisite for obtaining loans, borrowers are given technical training for two weeks relating to a specific and including lessons on business management and book keeping how to run a group (Von Bullow et al 1995) - Repayment period is between 1-3 years depending on the size of the loan and type of project. 	<ul style="list-style-type: none"> - High interest rate, 23% almost the same as in commercial banks (24-31%). - The women had no say in the design of their projects. The projects were designed and imposed on them using a top down approach. - Projects were in English, a language foreign to most of the participants. - With little or no collateral required for the loan, it is not clear which legal steps to take in case of defaulters. Borrowers are harassed and threatened with police and court actions.

Due to the weaknesses that these credit schemes registered, empowerment for the women involved in these credit schemes were mostly limited to the level of access. That is credit was made available to women to set up income generating activities and other services that ensure basic survival. The strengths and facilitating factors show that although credit is vital for the achievement of economic empowerment, the scheme has to be contextualized to accommodate the local realities of the beneficiaries.

2.4 THEORETICAL FRAMEWORKS

The role and activities of Non Governmental Organizations (in this case the Mbonweh Women's Development Association) were analyzed and evaluated using the Longwe Framework and the Participatory Learning Approach Framework in measuring women's empowerment. The Longwe Framework which is also called the Women Empowerment Framework (WEF), which is found in the Oxfam Gender Training Manual (1994), is used to measure the level of empowerment, while the Participatory Learning Approach Framework developed by Rolands in 1997 is used to measure the different forms of empowerment.

The reason for choosing the Longwe Framework as an analytical tool is based on the fact that it is intended to help development planners question the levels of women's empowerment and equality. The Longwe Framework presents us with the different levels on how to measure women's empowerment and also assesses the effectiveness/non-effectiveness of development projects for women funded by donor agencies, the state and NGOs.

The Longwe Framework has five levels of women's empowerment namely; welfare, access, conscientization, participation and control in an increasing order of empowerment (Karl 1995). In this order, the Longwe Framework points to the fact that it is not just enough to give women access to resources but that they should be able to participate in the generation of these resources, in decision making processes and most importantly have control over the resources which they help to generate. An important aspect of this framework is that of the conscientization level. Here women should not just be able but be aware of their subordinate position and therefore find a way of how to use the credit made available to them to provide a solution or a way out of such position. Longwe in March, Smyth et al (1999) argues that much of development literature has examined the extent to which equality between men and women has been achieved in the different sectors of economy and society, rather than on women's equality in the development process. This framework is in support of the view that development means enabling people to take charge of their own lives and escape from poverty. Here poverty is seen as arising not from lack of productivity but from oppression and exploitation.

The welfare level by Longwe is defined as the level that refers to women's material welfare, relative to that of men. Do women have equal access to resources such as food supply, income and medical care?

The access level refers to women's access to factors of production on an equal basis with men; equal access to land, labour, credit, training, marketing facilities, and all public service benefits. Longwe further emphasizes the fact that equality of access is obtained by applying the principle of equality of opportunity, which typically entails the reform of the law and administrative practice to remove all forms of discrimination against women.

Within the context of the study, having access will mean women are able to receive credit from the Mbonweh Women's Development Association taking into consideration all the formalities involved in the process, in the sense that the process should not be cumbersome and should permit every woman to have access to the credit.

Conscientization level is defined as a conscious understanding of the difference between sex and gender, and an awareness that gender roles are cultural and can be changed. It also involves the belief that the sexual division of labour should be fair and agreeable to both sides, and not involve the economic or political domination of one sex by another. A belief in sexual equality is the basis of the gender awareness, and of collective participation in the process of women's development.

Conscientization within this study will refer to the women being conscious or aware of their poor condition caused partly by their lack of access to credit, and what they think the credit they get from the Mbonweh Women's Development Association will do for them. Does the credit solve any particular problems they are facing? Do they really have need for the credit? The women should be aware of what the Mbonweh Women's Development Association is all about and how the credit scheme operates, what it will do for them and why they have need for it. More importantly, they should be aware of the fact that credit will lead to them being empowered.

Participation is defined as women's equal participation in the decision making process, in policymaking, planning, and administration. Equality of participation

means involving women in making decisions by which their community will be affected, in a proportion, which matches their proportion in the wider community.

The participation level within the study will make sure that the women receive the credit they apply for, from the Mbonweh Women's Development Association. Women should equally take part in deciding on how to use the money they borrow and be abreast with the mechanism for paying back the money borrowed. Also it is expected that women will be part of the management team of the Mbonweh Women's Development Association and also be able to participate in decision making within their household and the community.

Control is defined as women having control over the decision making process through conscientization and mobilization, achieving equality of control over the factors of production and the distribution of benefits. Equality of control means a balance between women and men, so that neither side dominates.

In the context of the study, women should have control over the money they receive without any threat of external manipulation or influence. Women should be involved in the process of making decisions regarding the money they borrow and also having control over the profits they make out of the activities carry out with the help of the credit. The women will be able to have control and power to influence decisions being made and taken within the Mbonweh Women's Development Association and in their homes and community.

In as much as the Longwe Framework has been used to measure the level of empowerment of women and has achieved some success, it is worth mentioning that within the context of this study, the Longwe Framework has had some limitations especially at the levels of control, conscientization and participation to a certain extent. This will be clearly seen in the analysis chapter of the study. The limitations that happen at the various levels mentioned could be responsible for why the credit scheme has impacted the women differently.

In addition to the Longwe Framework the Participatory Learning Approach Framework was used. The reason for choosing the Participatory Learning Approach Framework is based on the fact that with this framework, the concept of empowerment is rooted in the notion of power. The aim of this framework therefore is used to determine whether or not women do get empowered either collectively or

individually in the various projects that they do carry out funded by NGOs, state or donor agencies.

The Participatory Learning Approach Framework on its part has four ways of measuring the different forms of empowerment. These four ways are; power to, power within, power with and power over. Individual empowerment can be measured using power within, power to and power over and on the other hand collective empowerment can be measured using power within and power with.

According to the Participatory Learning Framework, at the level of 'power to', women should be able to have the power to make and be part of the decision making process on issues where there is an observable conflict (Kabeer 1994). Empowerment is seen as an interpersonal ability in decision-making, having the capacity to prevail in decision-making process. It is believed that women tend to exercise more or greater decision-making power in the household when they have access to regular source of income. Within the context of this study, it seeks to find out if women will be able to demonstrate the ability to make decisions by having the power to decide for themselves, what to do with the money they receive from the Mbonweh Women's Development Association. Being able to have access to credit or loan, should give women greater negotiating power within the household and out of the household. This should therefore result to them being able to act collectively and individually in matters that concern them personally and others in their household as well as in their communities.

According to Rolands (1997) 'power over' is seen as controlling power that may be met with compliance, resistance or manipulation, therefore putting one party in a less powerful situation to negotiate or bargain. Within the context of this study, 'power over' will be regarded as women having the power needed to combat obstacles that prevent them from exercising their full rights and being part of the development process in their homes and the community. With the power over, women should be empowered to the extent that they can challenge existing patriarchal norms especially socially or culturally patterned behaviour that gives rise to dominant and subordinate groups in the society. Power over in this study will be measured in terms of women's

ability to apply for a loan without the consent of their husbands or partners. The question however, is whether, the women will be able to exercise or have power over how and on what they spend the money borrowed. In addition to this, the Mbonweh Women's Development Association does not ask for collaterals that the women can not afford, so that they have to rely on their husbands or partners for help. Will help received in the form of credit from the Mbonweh Women's Development Association be able to put women in a position where they can overcome obstacles that prevent them from making decisions over their lives or from controlling resources?

'Power within', can be seen to be the most important in the process of empowerment. This has to do with a self-generated power that will eventually give the woman the ability to control resources, make decisions and negotiate agendas. Being fully empowered means having the ability to construct the rules of the game and not just make decisions. Empowerment from within, gives women the opportunity and skills to reflect, analyze and assess themselves in their subordinate position and therefore act to change it.

With power within, the emphasis is placed on the self. Here the self has to be developed, with a lot of stress on intangible resources like training and education, communication and information and building support network etc, as this type of training will give women the opportunity and ease their access to tangible resources like land, credit etc.

'Power with' shall be seen in the solidarity with other women to effect change. Since women are distant from the institutionalized power, their collective strength is the most important transformatory resources they have at their disposal. In the case of the Mbonweh Women's Development Association, they should help women to build up and strengthen the network and alliances amongst themselves. In being able to come together, their organizational capacity and ability would help them break down social barriers and also help them to articulate their strategic interests or needs. Since the Mbonweh Women's Development Association gives credit/loans to women through their groups, will they therefore be able to help and support one another and also participate in actions to defend and challenge gender subordinations at all levels?

CHAPTER THREE

METHODOLOGY

Details of how the research was conducted are presented in this chapter. It describes the area of study and the target group of the study and the sampling procedure used for the research. It also describes the research design and the instruments used for data collection, including the techniques of data analysis.

Even though NGOs are not a novelty, the advent of the global economic crisis that affected most countries led to the proliferation of NGOs, each one having its own agenda. Also the implementation of the Structural Adjustment Programme did not make it better for these developing countries as they were forced to cut down on service delivery to their population. NGOs therefore became more popular as a result of this, since they came to the assistance of government by helping to fund projects and assist the less privileged especially women and youths who are most affected by these economic policies.

In Cameroon, over the past decades, many NGOs have sprung up, with most of them having hidden agenda to enrich themselves by collecting funds from donor agencies and ending up not doing or providing the services to the people who need them the most. Most of these NGOs' services range from action oriented research and lobbying (human rights, environment etc) to service delivery (credit, health etc).

In trying to find out what NGOs actually do and what kind of service they supposedly provide to their target population, I carried out an in depth case study of the Mbonweh Women's Development Association, a local NGO that gives credit to women's groups that are registered under it to get a better perspective of how an NGO is run, using a single unit since it would have been difficult to carry out a case study with multiple units as a result of limited time. In carrying out an in depth case study of the

Mbonweh Women's Development Association, the study seeks to find answers to questions mentioned earlier under section 1.5 and mentioned here below.

- a) Does the accessibility and availability to credit help to enhance the life support of the women and their family, in the sense that does accessibility to credit as a strategy to alleviate poverty helps improve the lives of the women by giving them that which they need to be self reliable, independent and empowered?
- b) Besides the credit that women receive from Mbonweh Women's Development Association, what other skills are offered or taught to the women, which will help them in the long term?
- c) Does micro credit increase the awareness of women and also their control over their money and other resources in the sense that will women's perceived economic independence increases their chance or gives them the opportunity to be part of the decision making process in their homes?

Before I started my fieldwork, I had some worries and uncertainties within me. For example I wondered how the women would respond to my questions and in turn give me honest answers and I also wondered if my presence would not disrupt and affect the way things are normally done on a daily basis as a participant observer. To enable me gain the confidence of these women, I took a week and a half before starting my interviews, to spend some time getting to know the women and staff of Mbonweh Women's Development Association. This was done by helping out in the office, listening to women lay their complaints and also helping them with their loan application forms, especially those who were illiterate, and also by asking them about their collective and individual projects in their various groups. I also asked them what they did besides their involvement in the NGO and group activities.

From the beginning of my interviews, these women opened up to me and told me a great deal about their situation. Some of the married women told me of the problems they face in their marriage and how they negotiate their place in their homes and the community at large. Some of these women find themselves in abusive marriages and

find it difficult to get out of the marriage for the sake of their children. Such information was volunteered to me away from the earshot of their partners and their children. Information like these were volunteered to me as advice from one woman to another. The relationship I had with the women was very open and honest in the sense that they felt free to confide in me, while at the same time hoping that I will have some answers or solutions to their questions and problems respectively. In the eyes of most of the women I represented something that had been stolen from them at a tender age – a future. Many of the women revealed that they had been forced into early marriage because their parents could not afford to send them to school after their primary education and also because they (parents) did not think it necessary to educate their daughters after the primary education level. They regarded me as their daughter and encouraged me to continue with my studies.

3.1 RESEARCH DESIGN

Methodology as defined by Mbilinyi (1994) is a theory and analysis about the kind of methods and general research approach most appropriate for a given body of theory. For long feminist scholars have been arguing that prior to the discovery of gender as an important dimension of social reality, much of social science has been a form of men's studies (Imam 1997). According to Imam (ibid), the fact that much of social science research on women was done by men speaking on behalf of and for women contributed greatly to women's voice not being heard. In support of this argument, Mbilinyi (ibid) says for a very long time, the voice of science has been a masculine one and that history in itself has been narrated for too long by the male voice.

The fact that in the past social science did not take into account the use of gender and women as a necessary tool for social analysis meant there was the practice of gender discrimination which as such left out the experiences of half of the world's population thus distorting knowledge about the world (Mbilinyi 1994). The failure to take into account the gender dynamics of knowledge production can therefore be said to be a scientific problem as much as it is a question of political correction, which can be rectified by using gender as a variable of analysis.

In trying to rewrite the wrong of the past, Mbilinyi (1994) says the concept of gender was integrated into social science research as a way of highlighting social construction of femininity and masculinity. As such gender analysis therefore became an important and necessary way of examining social relations, identities, interconnectedness, gender, class and ethnic relations. As a result feminists prefer qualitative method of research.

Therefore using feminist epistemological framework as the basis of this research design, it is, essential that the methodology be developed in a way that is consistent with the principles set out in the social science enquiry. Therefore the research design used will be qualitative in nature using case study as a strategy. De Vos (1998) points out the fact that there is a marked difference between quantitative and qualitative research approach and thus they operate with different principles with regards to how knowledge about the social world is constructed and produced. To shed more light on this, Punch (1998) says research styles are not neutral, but embody implicit models of what the social world is or should be, and what counts as knowledge and how to get it. De Vos (1998) describes quantitative research to be positivist in nature based on universal laws and has as aim to objectively measure the social world, test hypotheses and to predict and control human behaviour. In contrast he describes qualitative research to be anti positivistic, interpretative making it holistic in nature.

Qualitative research has as aim to understand social life and the meaning that people attach to everyday life. He defines qualitative research to be a multi perspective approach using different qualitative techniques and data collection methods to social interaction, aimed at describing, making sense of, interpreting or reconstructing this interaction in terms of the meanings that the subjects attach to it. Qualitative research uses an approach that seeks to study the social world, describe and analyze the culture and behaviour of humans and their groups from the point of view of those being studied. The multidimensional nature of qualitative research allows for flexibility in research design and also a fuller and more flexible involvement of the researcher with those from whom the data is being collected to emphasis on the aspect of interaction and relationships. The use of different qualitative techniques helps the researcher to come up with a more comprehensive picture of how effective the activities of the Mbonweh Women's Development Association are to its target population and

community at large. Qualitative research also has as aim to understand phenomena within a particular context.

The aim of this study is to understand how Mbonweh Women's Association operate in their area of specialty as either service delivery to action oriented and lobbying but most especially to assess the role they play towards women's development and empowerment by making a critical analysis of how effective the services they provide are to their target population and not just their aim. The study will also look at the social structure and the type of activities and projects that are executed and how these projects and activities have impacted the lives of the beneficiary population and also to help the researcher understand more about women's groups. The aim therefore of the researcher is to understand rather than formulate a universal understanding of it. As a result of this, the use of qualitative approach in this research is geared towards the interest and concerns of the researched.

The rationale for choosing a case study as strategy for this study is based on the following factors. As Denscombe (1998) states, case studies have the capacity to carryout in depth study. This means that what a case study can do is to study things in detail which a survey for example or any other strategy does not. A case study gives the researcher the prospects of getting some valuable and unique insight and the opportunity to delve into things in more detail and discover things that might not have become apparent. Also one of the major reasons for selecting case study is due to the fact that it takes into consideration relationships and processes within social settings to be interconnected and interrelated, which means case studies tend to be holistic rather than deal with isolated factors. Another reason for using a case study has to do with the fact that it allows for the use of multiple sources and methods of data collection in order to capture the complex reality under scrutiny. The use of triangulation tends to facilitate the validation of data collected.

Denscombe (1998) in agreement with Yin (1994) brings out the fact that in a case study, there is the existence of an already natural setting that forms the basis of the investigation. In other words it is not a situation that is created purposely for the research. Because it has a natural setting, it is hoped that it will continue to exist after the research is over.

Also being a descriptive study helps to give the researcher an apt explanation of how Mbonweh Women's Association functions and also helps the researcher gain a better understanding of NGOs and their role of helping women become emancipated through the various activities and projects carried out. As De Vaus (2001) puts it unless we do a good description of a case, we will be in no position to give an apt explanation of the situation at hand.

3.2 AREA OF STUDY

The study area for this project is the South West Province, more precisely the Fako Division of the South West Province. The South West Province is made up of six divisions, namely Meme, Fako, Ndian, Lebialem, Manyu and Kupe Muanenguba. The headquarters of the South West Province is Buea. The Fako Division is made up of four sub divisions namely: Buea, Limbe, Mutengene and Tiko. The headquarters of the Fako Division is Limbe. A significant amount of the population of the Fako division is involved in the informal sector, which accounts for the reason why the Fako Division was selected as the area of the study.

The South West Province stretches from the Limbe coastline to the peninsula through the forest regions of Nguti and Mamfe to the grassland of Bangem and Lebialem. A great majority of the population of South West Province is involved in subsistence farming. As a result of this, it is known as the breadbasket of the nation and it is the site of huge agro-industrial complexes such as the Cameroon Development Corporation (CDC), which is the second largest employer after the State and Pamol plantation. The national oil refinery (SONARA), which is the nation's richest industry, is located in the South West Province. All these coupled with the rich volcanic soils from the Mount Cameroon, Mount Kupe and the Rumpi Mountains attract a lot of people from other provinces, who come to do farming and seek employment. This influx of people makes the province cosmopolitan.

3.3 SELECTION OF PARTICIPANTS

According to Arkava and Lane in De Vos (1998) a sample is defined to be that element of a population considered suitable for a study. Samples are used in research to help the researcher better understand some facets of the population from which it is drawn.

A major reason for selecting participants is not just for feasibility but also to ensure credibility and representativeness of the study and the sample.

For the purpose of this study, the target group consisted of thirty five respondents, of which thirty were women who are members of groups registered under Mbonweh Women's Association and five were selected staff members of the Mbonweh Women's Association who are working in their capacity as either president/director of the NGO, board members or field workers. The thirty women were selected from six different groups out of the thirty groups registered under the Mbonweh Women's Development Association from the three different zones under which these groups are distributed.

It is the belief of the researcher that these categories/groups of persons chosen to make up the target group will each inform the study in different ways. The women (beneficiary) were interviewed to get their opinion and to measure how successful/effective the services they receive from Mbonweh Women's Association are. Also, these women were interviewed to find out if being a member of this NGO has had any impact on their lives either negatively or positively. More importantly, it was to find out how the women use this money to enhance their status/situation, how independent and empowered they have become, and if having access to credit gives them an opportunity or increases their chances of taking and making decisions in their homes and community. Another reason for interviewing the women receiving credit was to find out if they are active participants in the daily running and management of the NGO and not just beneficiaries and to see if they do take part in the decision making process of the NGO, considering that what ever decision that is taken affects them positively or negatively.

The key informants (selected staff members of the Mbonweh Women's Development Association) were interviewed to get information on how the NGO is managed on a day to day basis, what sort of programmes and approaches are used to educate and help solve the problems most of the women face. How gender inequalities problems are addressed within its structures and who the sponsors/donors agencies of this NGO are.

3.4 SAMPLE DESCRIPTION

As De Vos (1998) puts it, the major reason for sampling is feasibility and sampling procedure serves as a tool that is used to make sure there is representativeness in a sample. As Miles and Huberman (1994) point out, qualitative samples and procedures tend to be purposive rather than random because with purposive sampling, social processes have logic and coherence that random sampling does not have.

Since it is difficult to study everyone doing everything, this therefore calls for a specific sampling procedure to be chosen. For this study, the sampling procedure used was the purposive sampling. The NGO selected for this study (Mbonweh Women's Association) was based on the following criteria: longevity, focus on women's activities and area of intervention. By using purposive sample procedure, the researcher believes that this category of persons will each in its own way contribute and help the researcher get a better understanding on how NGOs strive to improve the situation of women and the less privileged regardless of their area of intervention and also to inform the study.

Purposive sampling procedure will also help the researcher ensure representativeness, validity and credibility of the study.

3.5 DATA COLLECTION

As earlier mentioned under 3.1, triangulation of methods was used to collect and analyse the data for this study.

The aim therefore, of qualitative method is not to explain human behaviour in terms of universal valid laws but rather to understand and interpret the meanings and intentions that underlie every human action.

The main instruments of data collection consisted of an interview guide and participants observation and field notes too were used. Participant's observation enabled the researcher get a realistic and inside picture of the daily running of the NGO in question. A semi structured interview guide with open ended questions was used to collect data from the selected target groups of women from the six groups selected for the study and registered with Mbonweh Women's Development Association. The focus of the instrument was to assess if the executed projects and activities carried out by the organisation had any positive impact on the livelihood of these women and some selected staff members of Mbonweh Women's Development Association.

The use of semi structured interview guide with open-ended questions as a tool for data collection, allowed for flexibility in the study. The use of interview guide gave the researcher the opportunity to probe, as well as to enable her to get an in-depth understanding of the social phenomenon under study.

The interview guide used for this study was divided into four sections.

The first section focuses on the demographic details of the respondents in terms of their age, level of education, marital status, occupation, number of children, number of persons in their household and house hold status of respondents.

The second section elicited information on the membership of the respondent in the Mbonweh Women's Development Association. This section examines how long the respondent has been a member of the NGO, number of times that money has been borrowed and purpose of the loan.

The third section is concerned with the respondent's perception of an NGO. This section tries to draw information on what they know about NGOs and what it should be doing in terms of its activities/programmes and the approach used in carrying out these programmes. Women's understanding of the word empowerment, what they

think of the services offered to them by the Mbonweh Women's Development Association, difficulties they encounter in applying for a loan and what sort of relationship they have with the NGO in terms of interaction between the staff and the women.

The last and fourth section determines women's levels and forms of empowerment in terms of what pushes them to borrow money, who has control over the money, who decides what to do with the money, the impact of the NGO on their lives and what impact it has had on their relationship with their husbands or partners.

According to Bouma and Atkinson (1995), interviews are indispensable in qualitative research for the simple reason that one of the best and important ways of understanding others and their activities is simply by asking them. The reason for choosing to do an interview was based on its flexibility in the sense that it leaves room for the respondent to introduce any important information on topics that might be of relevance to the research. These interviews were conducted with the help of an interview guide that had semi structured with open ended questions. The interviews were conducted in two phases and with two categories of respondents. The first phase of the interview dealt with the women, who form the beneficiary group of the Mbonweh Women's Development Association. Interviews with these women were conducted in an informal setting at the request of the women and the second phase of the interview had to do with some key informants (selected staff) of the Mbonweh Women's Development Association and this was done in a formal setting.

Within a feminist perspective, the use of semi structured interviews with open ended question becomes a means by which the researcher seeks to achieve active involvement with their respondents in the construction of data, taking into consideration openness, emotional attachments and developing a potential relationship between the researcher and the respondent by gaining the confidence of the respondents which in turn will help the researcher gather rich and valuable data. In support of this view, Mbilinyi (1994) says open-ended questions are often considered less alienating.

With these interviews, a schedule was necessary, as it served as a guideline for the researcher/interviewer. In the course of the interview, the researcher made use of dictaphones that enabled her gather data that might have been otherwise left out when taking down notes. A detailed transcription was done after each interview in order to get guidance with proceeding interviews of the following day.

The study made use of primary and secondary sources. Secondary data were collected from existing documents from the Mbonweh Women's Development Association and also relevant literature on the subject matter. Primary data were collected from the respondents through interviews.

The study made use of both quantitative and qualitative data. Quantitative data were collected from respondents. The quantitative data were generated from the demographic profile of the respondents and background information on Mbonweh Women's Development Association. Qualitative data were collected from interviews with the respondents. The interviews were conducted in Pidgin English then translated into English before being analysed.

Validity and reliability concerns of the study were ensured through the use of relevant documentations that relate to the topic of the study, and also by the use of appropriate measuring instruments designed for data collection, ensuring a representative sample for the study and by my supervisor making sure the appropriate questions were asked.

3.5.1 Participant observation

Mason J (1996) defines participant observation to be a method whereby the researcher immerses his or her self into a research setting, and systematically observes the dimensions of the setting, interactions, relationships, actions and events within the setting. Babbie and Mouton (2001) says even though participant observation is good, participant observation can be problematic in the sense that, the researcher can be faced with the difficulty of being a member and observing everyone else.

During my field work, I spent a week and a half getting used to environment/setting of the research and also getting to know the women before starting to interview them and also going through some files/documents in the office of the Mbonweh Women's Development Association. I also had the opportunity of attending two seminars organized by the NGO for its members on the importance of Eco-farming, farming techniques and how to set up income generating businesses. I also attended one group meeting, that of the Ebonghone Mutengene. Here the researcher got to see how the group members organize their activities and how they hold meetings.

In the course of these seminars, I noticed that some of the women who had received training were used as facilitators, thereby stressing on the importance of participatory approach in carrying out activities in the NGO. The group meeting I attended gave me the chance to see how the women organised themselves and managed their group and group activities. The group meeting I attended had to do with preparations for Women's Day march past and it would be worthy to mention that the women of the group had prepared or rather organised an exhibition show of some of the things they produce locally.

3.6 DATA ANALYSIS

The data for the study were analysed qualitatively and quantitatively and presented in tabular manner to ease reading and understanding. A good majority of the data were analysed qualitatively while the remaining proportion of the data were analysed quantitatively. Quantitative data were collected and analysed from the demographic profile of the respondents and background information on the Mbonweh Women's Development Association, which was done using descriptive statistics and presented in a tabular form. Qualitative analysis was done by means of core concepts drawn from gender theory and development literature such as the Longwe Framework also known as the Women Empowerment Framework found in Oxfam Gender Training Manual (1994) and the Participatory Learning Approach Framework by Rolands (1997) to determine the levels and forms of empowerment achieved by the women respectively.

3.7 SUMMARY OF RESEARCH PROCESS

Before the commencement of my fieldwork, the president of the Mbonweh Women's Development Association introduced the researcher to the staff of the Mbonweh Women's Development Association as well as the women who constituted the target group of my study. She explained to them the purpose of the research and asked them to give me their full cooperation and assistance that I needed in carrying out my fieldwork.

The entire fieldwork lasted for a month and a half. As mentioned under section 3.5, the first week and a half was spent getting acquainted to staff at the NGO and the women and the interview guide for the women were divided into four sections.

A total of 35 interviews were conducted, made up of 30 (beneficiaries) female respondents who are members of groups registered under the Mbonweh Women's Development Association and 5 selected staff members (key informants) of the NGO working in different capacities such as the president, board members and field workers. These five selected staff were distributed as follows, two board members, two field workers and the president who make up the five selected staff. Appointments were booked with the women as to when to come and interview them. At the suggestion of the respondents, all the interviews were conducted in the informal setting of their homes which they believed was more comfortable for them.

The interviews were conducted in Pidgin English, which is a lingua franca in Cameroon and a language understood by a vast majority of the population. These interviews were conducted in the mornings and evenings. But a majority of the interviews were done in the evening after the women had come back from their various businesses and rested. For the interviews that were conducted in the mornings, these women considered themselves to be strictly housewives, who operated their business from the front doors of their houses. On the average, the interview with each respondent lasted for about 25 minutes. The transcriptions of the interviews with the women were between four to seven typed pages. The smallest number of transcription meant that the respondent did not really have much to say as compared to those with seven pages. A majority of the transcripts were between five to seven pages. It will be

worth noting that the respondents were very hospitable and were willing to give me the information I needed without any coercion and mostly they were happy that students and researchers were very interested in their NGO and wanted to know what they do.

In the course of the interview, dictaphones were used to record the data with the permission of the respondents. Also notes were written down by the researcher. The questions were not asked in any standardised format, the reason being that, the respondents gave answers to some questions in the course of answering a question that had been put forward for them to answer.

With regards to the interviews with the selected staff members, it took place within a formal setting of their offices at the request of the respondents. In this phase of the interview, the longest interview lasted for 45 minutes and it was the interview with the president of the Mbonweh Women's Development Association. The transcripts of the selected staff are much longer than those of the female members. On the average, the transcripts of the selected staffs were between seven to nine typed pages.

I had some assistance from friends who were university graduates with a background in gender studies and had the training and experience in conducting an interview for research purpose. These research assistants were used on days that I had more than three interviews to conduct. On days that I could not find any respondent to interview, I did transcriptions of interviews that had been done before.

In the course of conducting fieldwork, I encountered some problems and also had some limitations. The major limitation that I encountered was that, I was unable to interview women from all the three zones that the Mbonweh Women's Development Association operated due to time and financial constraints. As a result of this, I interviewed women from two zones that were much closer to my hometown.

Some of the problems that I faced had to do with getting the permission of the women to use dictaphones to record the interview. In such a situation, I did not force the respondent, but simply moved on to the next respondent who gave their consent for the dictaphones to be used. There was also the problem of rescheduling appointments that were missed by respondents. In some instances, I had to make an appointment three times to see some particular respondents. A major problem that I faced was not

being able to have access to policy documents that I needed from the delegation of Women's Affairs. I made three visits to the delegation of Women's Affairs to get information/data on women's organisations and NGOs in the Fako Division and the activities that are carried out by the delegation but was unsuccessful in all three visits. Repeatedly I was told I could not have access to the information I was requesting, the reason being that, the Delegate (a delegate is the representative of the minister at the divisional level) was absent and the staff said they could not give out documents without her permission. Also time factor was against me considering that I had limited time to be in the field and thus could not wait for the Delegate's return to have access to the documents I needed.

University of Cape Town

CHAPTER FOUR

PRESENTATION OF FINDINGS AND DISCUSSIONS

The research question for this study states that (a) does the availability and accessibility of credit help to enhance the life support of the women and their family, in the sense that does accessibility to credit as a strategy to alleviate poverty help improve the lives of the women by giving them that which they need to be self reliable, independent and empowered? (b) besides the credit that women receive from the Mbonweh Women's Development Association, what other skills are offered or taught to the women, which will help them in the long term? and (c) does micro credit increase the awareness of women and also their control over their money and other resources in the sense that will women's perceived economic independence increase their chance or give them the opportunity to be part of the decision making process in their homes?

In this chapter, analysed field data is presented under different sub headings, such as 4.1 background information on the Mbonweh Women's Development Association, 4.2 demographic profile of the respondents, 4.3 women's use of and participation in the credit scheme, 4.4 factors determining women's level and forms of empowerment achieved and 4.5 results of the interviews with beneficiaries of the Mbonweh Women's Development Association. Findings are presented in a tabular manner to ease understanding and reading.

4.1 BACKGROUND INFORMATION ON MBONWEH WOMEN'S DEVELOPMENT ASSOCIATION

The Mbonweh Women's Development Association as an NGO was created in the year 1988 by a group of women, who were concerned with the increasing burden of

poverty and its effects on women and children. These women worked together with experts in micro credit delivery from the community development staff, Centre for the Environment and Rural Transformation (CERUT), credit union officers to set up the NGO. It is an all women's NGO, comprising Cameroonian women drawn from the Lebialem Division, and are based in the Fako Division of the South West Province. It is recognized under the law governing non-governmental organizations, non-political and non-profit making associations in Cameroon. The Mbonweh Women's Development Association, is approved by the Ministry of Territorial Administration under prefectoral order No SW/GP/01/97/038.

As an all women's NGO, it is made up of four thousand women from thirty socio-cultural groups and family meeting groups made up of different Christian denominations.

The Mbonweh Women's Development Association has been in existence for 17 years since its creation in 1988. Mbonweh Women's Development Association gets financial assistance from foreign donors such as CEBEMO, ACWW, Broderly Deling and others and also from within the country such as Cameroon Gatsby Trust but the women's savings and shares bought; make up most of the initial and basic funds upon which the NGO operates its credit scheme. The funds the NGO receives is used to boost up their basic revolving fund, sponsor its beneficiaries for training at workshops organised by the NGO and other NGOs and development oriented institutions , improve on working conditions and also buy some office materials (interview with the president of the NGO).

Mbonweh Women's Development Association has as stated mission to empower women and youths through educational programmes and the provision of micro credit to enable women and youths move forward and fight against poverty and economic crisis to enable them acquire skills that will allow them lead a more sustainable life style by empowering them (the Mbonweh Women's Development Association brochure 2004)

The stated vision of the Mbonweh Women's Development Association is that, in order for change and development to take place amongst women, women themselves need to convey their message by actively participating fully in the development process to achieve that much needed change and progress in their lives, family and

community at large. The Mbonweh Women's Development Association is therefore committed to building a community that ensures justice and equality for all regardless of their sex and status in the society. It seeks to put gender equality in the midst of economic, political and socio-cultural injustice.

The Mbonweh Women's Development Association envisages a world where women and youths are not abused physically or psychologically and not deprived of basic necessities of life that ensure survival such as shelter, food, potable water, health care and education and also a world where women and youths have full and equal participation in matters that affect and concern them directly. Its target groups are women and youths in urban and rural areas, whom they believe are most affected by poverty and economic crisis and are the under privileged of the society. The Mbonweh Women's Development Association believes that by targeting the women, you will be able to get to the children for if women's status is improved, so too will that of their children since they will have what they need to improve the living standard of their family and be able to send their children to school.

Its geographical areas of operation include the South West Province and Littoral Province, with a majority of the groups found in the South West Province and these groups are divided under three zones; the Limbe, Mutengene and Kumba zones.

The stated objectives of the Mbonweh Women's Development Association are:

- To change the society's attitude towards women and accept them as equal partners in the development process.
- To implement activities that ensures the promotion of the sustainable projects amongst the various groups registered under Mbonweh Women's Development Association.
- To embark on suitable income generating activities especially amongst the marginalized groups such as women and youths.

The services they offer to the community they serve include; information, training (workshops, seminar, short courses etc). Its main area of intervention is the operation of a saving and micro credit scheme. This is coupled with techniques of food and animal production, food processing, sensitization and outreach on basic health care and HIV/AIDS, networking with other national and international non-governmental organizations and other organisations for strength and growth (Mbonweh Women's Development Association Annual Report and Brochure 2004).

For this study, the focus will be on the credit scheme operated by the Mbonweh Women's Development Association.

The objective of this credit scheme programme is to:

- Assist women recognize and utilize their potential for self-empowerment.
- To educate the public and support women gain their due recognition as partners in the process of development.
- Assist the rural and urban poor set up well-organized groups and cooperatives that would help them become self-reliant.

To get more information on the Mbonweh Women's Development Association, interviews were held with some key informants (five selected staff of the NGO). These key informants work in the capacity of president, field workers and facilitators and are all members of the different groups registered under the NGO. These key informants are between the ages 30 years and 40 years, married with children and have household dependants under their responsibility. Two out of the five key informants have basic education (primary level); one has a post high school education (university) and the remaining two have high school education.

With regards to Mbonweh Women's Development Association position on gender issues, discussions revealed that the NGO places a lot of emphasis on the importance of women and girls taking their rightful place in the society by giving them education and letting them acquire skills that will help them take their rightful place in the society and contribute to the development of the community and the nation. Mbonweh

Women's Development Association believes that educating women and girls on gender issues will make them more assertive and responsible to be able to take and make decisions that affect them directly as well as the people around them. This is done by sponsoring women to attend short courses and training workshops and by putting a lot of emphasis on the education of the girl child by encouraging parents to send the girl child to school.

Regarding issues of inequality within the NGO, the Director of the NGO pointed out the fact that, most at times inequality starts from within the private sphere. Mbonweh Women's Development Association therefore strives to elevate women's position within their homes by making credit accessible to them as a strategy for combating inequality and poverty before moving into the public sphere. Making credit accessible to women will give them the opportunity and chance to get involved or set up sustainable businesses or projects that will enable them earn and have a stable source of income and break the chain of dependency. Accessibility to credit will not only enable the women earn an income to take care of themselves and their family, but enable them to gain economic independence and empowerment which they can use to their advantage to improve on their status as most of the women have done as data collected have shown. Economic empowerment will not only assist the women to be self reliant and independent but will put them in a position where they can be part of the decision making process within the private and public sphere. As the President of the NGO disclosed, the inequality or problem they are faced with is not women against women but how to raise women above the ordinary level they find themselves in.

The very first activity of Mbonweh Women's Development Association is to educate the women considering that a majority of the women registered under this NGO are illiterate. The NGO starts with the education of the self, which is teaching and educating the women to accept themselves, and for them to know that besides being illiterate, they still have something to offer to the world. Later on the women are sponsored for training by the NGO and seminars are organised where they are taught how to set up income generating businesses, health and legal issues. Also women are encouraged to take part in public events so as to help boost the confidence and leadership skills of the women.

In carrying out these activities, a participatory method is employed by facilitators to teach the women. In some cases, some selected women are sent on training and in turn they come back and teach the rest of their group members. This is done to encourage the women and teach them to believe in themselves. The participatory method used also shows how involved the beneficiaries are in the management of the NGO. This method gives the executive the opportunity to get to know their beneficiaries better and interact with them directly. The programmes and activities that are carried out by Mbonweh Women's Development Association, strive to meet the immediate needs of these women such as being able to provide their family and themselves with better living standards (better education, health, nutrition and shelter).

Mbonweh Women's Development Association targets women and youths. By choosing women as target population, they will be able to reach the children. The fact that more than half the Cameroonian population is made up of women and about 80% of that population still lives in rural areas under very poor conditions, accounts for why these categories of persons were chosen to be the target population of this NGO. The credit made available to women and the benefits that will accrue from it will trickle down to the rest of the family.

4.1.1 The Mbonweh Women's Development Association Loan Scheme

The Mbonweh Women's Development Association works closely with staff of CERUT, Delegation of Agriculture, staff of Credit Unions and other NGOs dealing with micro credit delivery.

CERUT is an indigenous NGO that has as goal to empower the local population through education, training and extension work for the alleviation of poverty, improvement and protection of the environment. CERUT's areas of intervention include food crop production, animal production and biodiversity conservation. The relationship between CERUT and Mbonweh Women's Development Association is

based on the fact that the staff of CERUT are used as facilitators during seminars or workshops organised by the NGO to educate the women on how to prevent soil damage and also some farming techniques of some specific species of plants/crops and also useful tips for animal rearing.

The Mbonweh Women's Development Association gives loans only to groups (that is individuals via group membership since not all members in a group are members of the Mbonweh Women's Development Association). These groups are made up of family meeting groups and cultural groups from different Christian denomination as earlier stated and open to all women. For a group to be eligible they need to fulfil certain conditions laid down by the Mbonweh Women's Development Association such as the requirement that groups must have existed for more than three years. This is to prove that the group was formed on a basis other than the loans given out by Mbonweh Women's Development Association. The more than three years of group existence is to ensure that there is already group solidarity existing within the group, which goes to act as surety for the group since these women are not asked to provide collateral security before they are issued any loans. The group must also have an activity or a project that is development oriented (this could be collectively as well as individually) as well as operate a revolving fund commonly known as '*njangi*' (interview with president of the NGO).

Loan disbursement is done twice a year in February and August. The loan size each individual member receives depends on how much they have saved up as shares in the NGO. Each share costs ²10.000 frscfa. It is then multiplied by three to be given as a loan to its members. The smallest and highest amounts of shares a member can own is 10.000 frscfa and 180.000 frscfa respectively, meaning the least amount a member can borrow is 30.000 frscfa and the highest being 540.000 frscfa.

Loans are given out to the members themselves just as they apply for their loans by themselves so that they familiarize themselves with the process of applying for loans without needing the help of a male partner or family member. Members have a six months interval to repay their loans at 5% interest rate of 10 frscfa per thousand.

² 10.000 frscfa is equivalent to 20 dollars

In case of any default in loan repayment, Mbonweh Women's Development Association holds the group responsible and not the individual member since they acted as the member's surety (group guarantor). The group pays off the member's debts and then deals with their member later on. If the group fails to make up for the amount their member owes the NGO, the group is penalized by the NGO. The penalty the group gets is a suspension of at least two years from borrowing money. This makes every member to struggle to pay back her loans so that she is not held responsible for their group being suspended from receiving loan. This mechanism put in place accounts for a 99.9% rate of loan recovery.

4.2 DEMOGRAPHIC PROFILE OF RESPONDENTS

This section presents basic demographic details of the respondents such as their age group, educational level, marital status, occupation, number of children respondents have, number of persons under respondents care, if they are head of house holds and the groups under which they belong.

Table 1 Age Group of respondents

Table 1 is used to show the various age groups the respondents fall under since the women selected for this study were of different ages. It also shows if women of different ages have more need for loan than others.

Age Group	Response	
	n	%
20 – 29	1	3.3
30 – 39	9	30
40 – 49	13	43.3
50 – 59	4	13.3
60+	3	10
Total	30	100

Source: calculated by author from field data (February/March 2005)

From the table above, it can be seen that respondents between the ages 30 to 49 years make up 73.3% (30% for those between 30-39 years and 43.3% for those between 40-49 years). This is the age when most women (are married) with children and tend to shoulder responsibilities and it is also the age when women are in their active reproductive stage of their life cycle. Women under this age group are financially more demanding because of the burden they shoulder thus making their need for credit a pressing issue. A very small percentage of 3.4% of women fall between the ages 20 to 29 years. This could be because at this age most women still go to school or do not have the need for credit yet. Since most of them are still cared for by their parent who do their best to provide for them. A 13.3% of women fall between the ages of 50 to 59 years and 3% of women fall under 60 years and above.

Table 2 Marital Status of respondents

Table 2 shows the marital status of the respondents of the study. Women of different marital status were selected for the study to see how the impact of the service provided by Mbonweh Women's Development Association affects their marital status.

Marital status	Response	
	n	%
Single	5	16.7
Married	17	56.6
Divorced	0	0
Widow	8	26.6
Total	30	100

Source: calculated by author from field data (February/March 2005)

From the table above it can be seen that 56.6% of the women in the sample are married. This high percentage indicates that marriage does not pose as an obstacle to women getting credit (considering that some of the women became members of the NGO against the wish of their spouses), having need for credit and getting involved in a business venture that will enable them earn money and have a regular source of

income. On the contrary, the responsibilities that comes with being married push these women to look for alternative ways to earn an income in order to meet up with the ever rising cost of commodities and to provide for their families by giving them better or improved standard of living. 26.6% of the women are widows which also make their need for credit a pressing issue since they no longer have the support of their husbands to help them take care of their families. A small percentage of 16.7% have never been married.

Table 3 Respondents level of education

Table 3 portrays the educational level of the respondents of this study. This category is also used in the study to see, if women's educational level hampers their access to resources other than credit.

Level of education	Response	
	n	%
None	2	6.6
Primary	15	50
Secondary	5	16.7
High School	5	16.7
University	3	10
Total	30	100

Source: calculated by author from field data (February/March 2005)

As indicated above, most of the respondents have had some form of education with primary level being the majority with a 50%. The highest level of education attained is the University level with a 10% while 6.6% of the respondents have had no form of basic education. 16.7 % of the respondents have secondary education and another 16.7 % of the respondents have post-secondary education (high school). From the data presented above, it can be seen that a good majority of the women are literate. UNDP (2003) statistical indicator reveals that the percentage for women at the tertiary level for the years 2000 to 2001 stood at 1% with government expenditure on education

being 29.5% and public or government expenditure in general on education for the years 1998 to 2000 stood at 12.5%.

Table 4 Respondents occupation

Table 4 below indicates the different kinds of income generating activities/occupations that the respondents are involved in that provide them with a source of income.

Occupation	Response	
	n	%
Business	3	10
Farming	3	10
House wife	2	6.6
Civil servants/Business	5	16.7
Petty trading/House wife	4	13.3
Business/ House wife	2	6.7
Farming/House wife	6	20
Farming/Petty trading	1	3.3
Farming/Business	2	6.6
Others(contractor, interior decoration)	2	6.6
Total	30	100

Source: calculated by author from field data (February/March 2005)

Table 4 above indicates that 20% of women are farmers who combine it with their housewife duties but do see farming as their first occupation. 16.7% of the women are civil servants who combine their government responsibilities/jobs with other businesses. This can be attributed to the economic hardship that the country is facing where civil servants experienced salary cuts twice as a result of the implementation of SAP as imposed by International Monetary Fund and World Bank to fight the global economic crisis and also the ever increasing rise in prices of commodities. The reason for getting involved in business, is to enable them make some extra money so that

they can meet up with responsibilities at home and in their communities. 13.3% of the women are involved in petty trading combined with housewife duties. 35.5% of the women (10% business, 10% farming, 6.6% farming/business and 6.6% for other i.e contractor, sewing and interior decoration and a 3.3% for farming/petty trading) are involved in either business, farming, petty trading, sewing or interior decoration only and do not consider being a house wife as an occupation. 6.7% of the women are engaged in business and housewife duties. 6.6% of the women are full time house wives.

Table 5 Number of children by respondents

Table 5 represents the number of children each respondent have. The table below is used to show the number of children respondents have and if having fewer or more children affects their need for money.

Number of children	Response	
	n	%
1- 5	19	63.3
6- 11	11	36.6
12 and above	0	0
Total	30	100

Source: calculated by author from field data (February/March 2005)

63.3% of women who make up the target group have between 1 to 5 children, which is within the birth rate in Cameroon. 36.6% of the women have on the average 6 to 11 children and no woman has 12 and above children. This analysis shows that more women have fewer children. Statistics from CIA-World Fact Book (2004) show that in Cameroon, the average number of children born per woman is 4.47 and the average birth rate is 34.67 births per 1,000 in the total population. Research evidence has shown that poverty is highly associated with high birth rate but statistics from the study show the contrary. This could be attributed to the fact that more women are becoming aware of the need to have fewer children to ease/reduce their burden/responsibilities (provision of children's needs) and also for the good of their

reproductive health though in the African tradition, children are considered to be wealth especially for men.

Table 6 Number of persons in the house

Table 6 reveals the number of persons under respondents care.

Number of persons in the house	Response	
	n	%
1- 5	7	23.3
6- 11	20	66.6
12 and above	3	10
Total	30	100

Source: calculated by author from field data (February/March 2005)

Data in table 6 above indicate that 66.6% of women have between 6 to 11 persons living in their household. 23.3% of the women have between 1 to 5 persons living with them and 10% of the women have 12 and above persons living with them. These dependent in their households is one of the many reasons why these women go and borrow money from the Mbonweh Women Development Association. The number of persons in the household of these women is not reflective of the number of children the women have. Rather the large household size is reflective of Africa's social reality of a family, which extends beyond the nuclear family and includes accommodating members of their extended family such as in laws, cousins, grand parents and grand children before or after marriage.

Table 7 Groups to which respondents belong

Table 7 shows the different groups under which respondents are members. There are thirty groups registered under the Mbonweh Women's Development Association, of which six were selected for the study. These groups are cultural and family meeting groups distributed under two of the three zones as earlier mentioned under section 4.1

Name of Group	Response	
	n	%
Ebonghone Mutengene	5	16.6
Nkongho Mbo Mutengene	5	16.7
Lebang Buea	5	16.7
Lewoh Meeting Buea	5	16.6
Letia Limbe	5	16.7
Nkang Culture Kumba	5	16.6
Total	30	100

Source: calculated by author from field data (February/March 2005)

Statistics presented in table 7 show that 16.6% of the women are members of the Ebonghone meeting group Mutengene. 16.7% of the women belong to the Nkongho Mbo Mutengene. 16.7% are members of the Lebang Buea meeting group. 16.6% of the women were selected from the Lewoh Meeting Buea to be part of the study. Another 16.7% of the women make up the selected target group from the Letia Limbe meeting group and finally another 16.6% of women fall under the Nkang Culture Kumba meeting group. The meeting groups selected for this study fall under two out of the three zones that the Mbonweh Women's Development Association operates, that is the Limbe and Kumba zones.

Table 8 Heads of Household

Table 8 tells us how many of the respondents are heads of households. Heads of household within the context of this study is defined as the person who provides for and is there for the family financially, physically and emotionally. The economic hardship faced by the country has made many women become heads of households as their husbands or partners have been rendered jobless, thereby making the women to shoulder more responsibilities.

Head of House Holds	Response	
	n	%
Yes	19	63.3
No	11	36.6
Total	30	100

Source: calculated by author from field data (February/March 2005)

Table 8 above indicates that 63.3% of the women are heads of households as opposed to 36.6% who are not heads of households. The 63.3% of women, who are heads of households, is made up of single, married and widowed women.

For these women, giving money for the provision of food for the household does not necessarily qualify one to be the head of the house. For them it means being there for the people or children who need them emotionally, physically as well as financially. They say most often, their partners do not know what really goes on in their homes because they do not take the time to get to know how their homes are managed on a daily basis. Also it can be safe to assume that the economic crisis that hit most third world countries and with the forceful implementation of the Structural Adjustment Plan by the World Bank and International Monetary Fund that led to the loss of jobs left many men jobless. This did not only leave men and women jobless but also increased women's burden and responsibility as they had to look for a source of extra income to shoulder their increased responsibilities and therefore becoming heads of households (Tanga et al 2002).

4.3 WOMEN'S USE OF AND PARTICIPATION IN THE CREDIT SCHEME

Under this section, details of women's use of and participation in the Mbonweh Women's Development Association credit scheme will be analysed taking into account how the respondents heard about the Mbonweh Women's Development Association, how long they have been members of the NGO and how long they have received loans, their appreciation of the interest rate they pay on the loans borrowed and the purpose or motives that push them to borrow money.

Table 9 Source of Knowledge of the Mbonweh Women's Development Association

The table below gives us the different mediums through which the respondents got to hear about Mbonweh Women's Development Association

Source of knowledge of the Mbonweh Women's Development Association	Response	
	n	%
Friends	12	40
Radio/TV/News Papers	4	13.3
Group Members	2	6.6
Another Group	1	3.3
President of Ngo	11	36.6
Total	30	100

Source: calculated by author from field data (February/March 2005)

The majority (40%) of the respondents in the table above heard about Mbonweh Women's Development Association from a friend who is already a member of the NGO by word of mouth. 13.3% of the respondents heard about the NGO from either the radio, television or news paper. From this, one can make a safe assumption that the respondents who heard about this NGO from the radio, television or news paper are respondents with more than just basic education. A 6.6% of the respondents got information about the NGO from members in their groups who are already registered

with the NGO as opposed to a 3.3% who heard from members of a different group. 36.6% of the respondents heard about Mbonweh Women's Development Association from the President/Director of the NGO. Under this category, respondents considered themselves to be the pioneer members of the NGO. Data show that most of the respondents knew about the NGO by word of mouth. The fact that most of the respondents heard about this NGO from a second or third party could be based on the fact that the nature of their business makes it difficult or other wise for these women to hear about the NGO from radio, television or news paper as a result of time constraint.

Access to information is seen as an important and central issue in the empowerment debate. Also women's access to information and communication technology is very central in bridging the gap between women and men. Consequently, women's inaccessibility to and use of information and communication technology only goes to further their marginalisation considering that information and communication technology is one of the fastest means used in the dissemination of information. The fact that these women rely on a second or third party for dissemination of information about the Mbonweh Women's Development Association credit scheme can therefore be assumed that these women are not very familiar with the information and communication technology or they do not have the time to go to cyber cafes to search for information on the internet as earlier mentioned

Table 10 Number of years Members have borrowed loans and have been a member of Mbonweh Women’s Development Association

Table 10 gives a clear picture of how long respondents have been members of the Mbonweh Women’s Development Association and how long they have been receiving loans since becoming a member of the NGO.

Number of years	Response		Response	
	Loan		Membership	
	n	%	n	%
1 year	0	0	0	0
2 years	0	0	0	0
3 years	2	6.6	1	3.3
4 years	4	13.3	2	6.6
5 years	8	26.6	6	20
6 years	1	3.3	1	3.3
7 years	1	3.3	5	16.6
8 years	1	3.3	2	6.6
9 years	2	6.6	0	0
10 years	1	3.3	2	6.6
11 years	3	10	1	3.3
12 years	2	6.6	2	6.6
13 years	1	3.3	1	3.3
14 years	1	3.3	1	3.3
15 years	0	0	1	3.3
16 years	2	6.6	4	13.3
17 years	1	3.3	1	3.3
Total	30	100	30	100

Source: calculated by author from field data (February/March 2005)

The figures in table 10 indicate how long respondents have been members of the NGO and how many times they have received loans from Mbonweh Women’s Development Association. Data above show that majority (20%) of the respondents

have been members of the NGO for five years. And a cross tabulation also indicates that 26.6% of the respondents have been receiving loans for five years. Data indicate that respondents do not receive loans every year. Also some of the respondents have been receiving loans for the seventeen years that the NGO has been in existence. Respondents gave several reasons for not borrowing loans every year. Some of them are based on the fact that these women do not want to get into the habit of borrowing money every year and accumulate debts that they cannot pay off while some of the respondents say they did not see it necessary to borrow money that they do not need. Some of the respondents revealed that they were forced to borrow money by their partners when they did not want to.

Findings from the study do show that respondents are empowered at the level of access to the services offered by the NGO. The level of access attained by the women is not just limited to credit/loans they get from the Mbonweh Women's Development Association but it also extends to the management of the NGO as the women are not just passive beneficiaries but active participants as well. They also make up the board of directors where crucial decisions are made regarding the loan scheme while others hold duty posts.

All the respondents said accessing loan from the NGO is very easy once your group membership has been approved by the board members of the NGO. And that the whole process of applying for loan is very simple since the process is not cumbersome and the language used on the form is easy and simple to understand.

Table 11 Reasons for applying for a loan

During the data gathering process for this study, it was revealed that respondents gave different reasons for borrowing money. The table below gives us the various reasons why they say they do borrow money.

Reason for applying for a loan	Response	
	n	%
Economic Hardship	9	30
Economic independence	11	36.6
Contribute to Family welfare	10	33.3
Total	30	100

Source: calculated by author from field data (February/March 2005)

In wanting to know the reasons why respondents do request for a loan, it was discovered that a majority (36.6%) of these women do apply for loans so that they could start or set up a business that will enable them to have a regular source of income and more importantly to be economically independent. The women under this category said they were tired of being dependent on their partners and being treated as if they were worthless. Being economically independent gives them the opportunity to prove to their husbands or partners that, they too can do something worthwhile if given the opportunity to contribute to the welfare of their household and not always being at the receiving end. Also having economic independence gives them the opportunity and strong bargaining power to negotiate their place within their household such as being part of the decision making process. Some of these women say being economically independent, they have gained some respect from their community and are more confident of themselves than before. 30% of the respondents say economic hardship accounts for the reason why they apply for loan. Women under this category say that, they needed an extra source of income to add to what they already have because their existing source of income is not enough for them to meet up with the ever rising cost of products and the increasing demands of their household. For 33.3% of the respondents, the reason why or what pushes them to

borrow money is to be able to contribute to the welfare of their family. These women say they borrow money for the sole purpose of aiding their husbands or partners when they face difficulties in carrying out their responsibilities as the breadwinners of the family.

Table 12 Use in to which borrowed money is put

In table 12, data presented tells us what women do with the money they borrow from the Mbonweh credit scheme.

Use into which borrowed money is put	<u>Response</u>	
	n	%
Business	5	16.6
School Fees	6	20
Business/School Fees	16	63.3
Others (health, family problems)	3	10
Total	30	100

Source: calculated by author from field data (February/March 2005)

The table above indicates that 16.6% of the respondents use their loans strictly for their businesses. This means that the money borrowed by these women is used to set up their businesses and subsequent loans are used to invest in their businesses for expansion or to increase productivity. 20% of the respondents use their loans for the education of their children and for these women the education of their children is top priority. A good majority (63.3%) of the respondents borrow money for the purpose of sending their children to school as well as investing in their businesses. 3% of the respondents borrow money to enable them take care of other matters such as family problems and health issues. The figures from Table 12 indicate that a majority 83.3% (63.3% and 20%) of these women use the money they borrow to send their children to school. This clearly indicates that these women see the importance of their children getting more than just a basic education (primary education) like most of them. The interest of women placing emphasis and importance on the education of their children

falls under one of the activities of the Mbonweh Women’s Development Association, which is that of providing women with the money needed for educating their children.

Table 13 Respondents appreciation of interest rate

Table 13 below tells us what the respondents think about the interest rate they are asked to pay for the money borrowed.

Appreciation of interest rate	Response	
	n	%
High	2	6.6
Moderate	5	16.6
Low	23	76.6
Total	30	100

Source: calculated by author from field data (February/March 2005)

Data in the table above shows that 6.6% of the respondents judge the interest rate of the loans they receive as high and needs to be reduced. 16.6% of the respondent think or say that the interest rate paid is moderate and are comfortable with what they are asked to pay, while on the other hand, great proportions (76.6%) of the respondents judge the interest rate to be low. For this category of women, they feel as if the loan they get from the Mbonweh Women’s Association is money given for free and this therefore encourages them to borrow and more importantly, the low interest rate makes it easy for them to pay back their loans with little or no difficulty. In the course of gathering field data, it was revealed by the respondents that they pay an interest rate of 5% at 10 frscfa per thousand that is borrowed. Respondents who belong to more than one NGO revealed that other micro financial institutions and meeting groups ask for a far higher interest rate of at least 15 frscfa per thousand or more, than the Mbonweh Women’s Development Association. The low interest rate of the Mbonweh Women’s Development Association accounts for one of the many reasons why these groups of women are members of this NGO. Also the low interest rate accounts for why the NGO has a high recovery rate of 99.9% as earlier mentioned under section 4.1.1.

Further discussions with the women revealed that as a result of the low interest rate, most members are to pay their loan on time, though some of them do face difficulties, considering that most often the money they use to pay off their debt does not come directly from the profits they make from their various businesses.

Members have six months to pay back the money borrowed. Some women complained that the nature of their business, makes it difficult for them to be able to pay back their loans on time, since it takes long for them to realise any profit from their businesses and that family problems also make it difficult for them to make their loans on time and to use the money solely for their business as intended in most cases. Given this scenario, these women are forced to look for an alternative means to make up for the money that has been used to solve one or two family problems. In such a situation, they are forced to seek help from their husbands, partners, and other family members or from other meeting groups besides the one registered under Mbonweh Women's Development Association. By so doing, some find themselves accumulating debts. Also members do their best to pay their loan on time to prevent their group being penalised.

4.4 FACTORS DETERMINING WOMEN'S LEVEL AND FORMS OF EMPOWERMENT

Within the context of this study, the operational definition for empowerment is the conscious changing of one's situation for a better one, gaining control over one's life, having access to and control over resources and participating in decision making process at home and the community at large.

Under this section, women's levels and forms of empowerment are examined. This is done by taking into consideration the women's perception and feelings of whether or not they feel empowered based on the answers given to the questions that were asked.

The answers given by the women were analysed by means of the conceptual frameworks mentioned under section 2.4. The Longwe framework also known as the

WEF which is found in the Oxfam training manual (1994) is used to determine the different levels of empowerment the women have attained while the Participatory Learning Framework developed by Rolands (1997) is used to determine the form of empowerment the women have achieved.

Table 14 Respondents participation in the management of Mbonweh Women’s Development Association.

In most NGOs in Cameroon, the beneficiary population are not allowed to participate in the management and running of the organization. Table 14 therefore proves the contrary, as data analysed reveals that the beneficiaries of the Mbonweh Women’s Development Association are not just passive beneficiaries but are also part of the management team of the NGO.

Do beneficiaries participate in the management of Mbonweh Women’s Development Association?	<u>Response</u>	
	n	%
Yes	30	100
No	0	0
Total	30	100

Source: calculated by author from field data (February/March 2005)

Data presented in Table 14 above indicate that the beneficiaries of Mbonweh Women’s Development Association are active participants in the management of this NGO. The board of directors of this NGO is made up of 30 persons, who are all representatives from the groups registered under the NGO. Each group elects a member to represent it on the board. Also members (beneficiaries) work in the capacity of field workers and facilitators, whereby they go around assessing and evaluating how individuals and groups are progressing with their various projects/activities. Members also occupy the position of president and vice president of the NGO. Also some beneficiaries are sponsored by the NGO for training and attend short courses on different subjects/topics and then come back and teach the rest of the members what they learnt. These members are elected by their group members.

Figures presented in Table 14 clearly indicate that the women of this NGO are empowered at the participation level when it comes to the management of the NGO. Their representation on the board of directors gives them the opportunity to be part of the decision making process that is binding to them and the rest of the group members. The representation of the different groups on the board of directors gives the perfect opportunity for representatives to relate the opinion of their other group members to the rest of the board so that they do not feel side lined before any major decision is made.

Table 15 Respondents' decision of who decides how much to request for as loan

Data presented below in table 15 gives a picture of how and who makes the decisions of applying for a loan.

Who decides how much to request for as loan?	<u>Response</u>	
	n	%
Myself	13	43.3
Husband	0	0
I and my husband	4	13.3
Total	17	56.6

Source: calculated by author from field data (February/March 2005)

Note. The data presented in the table above indicates that the question applies only to married women.

From the data presented above, it can be seen that 43.3% of the respondent make the decision of how much to request for as loan. This 43.3% of the married women who take the decision by themselves said besides seeking husbands consent, each member can only borrow what her share allows them to. Women under this 43.3% revealed that, they do make this decision themselves because there have been times when their husbands asked them to borrow money on their behalf promising to give it back when they themselves did not want to borrow money but the men ended up not giving them the money and they had problems paying it back. This reason therefore is responsible

for this category of women making the decision alone. On the other hand, 13.3% of the respondents say it is a joint decision because their husbands give them all the support they need and in some cases they gave them the initial capital to buy shares in the NGO and help pay back their loans when they are in difficulties.

As far as the decision on how much to apply for as loan is concerned we see the women being empowered at the participation level differently, with majority (43.3%) taking in the decision alone due to certain reasons mentioned earlier above, while 13.3% opt to participate or involve their spouses in the decision as data above indicate.

Table 16 Respondents' decision on how to use loan

In Table 16, the data presented give a picture of who decides how the money that is borrowed is being put in to use.

Who decides how to use loan?	Response	
	n	%
Myself	7	23.3
Husband	1	3.3
I and my husband	9	30
Total	17	56.6

Source: calculated by author from field data (February/March 2005)

Note. The data presented in the table above indicates that the question applies only to married women.

As indicated in the table above, 23.3% of the respondents take the decision on what to spend the money they borrow. The 23.3% of women say they see no need asking for their husbands' opinion especially when they do not get the support they need from their husbands either in helping them pay off their loan when they encounter problems or simply by encouraging them to be members of this NGO. Some revealed that, they had once trusted their husbands to make the right decision on how to use the money borrowed but ended up spending the money foolishly and could give no account of

how the money was spent. In support of this point, this is what one of the respondents had to say:

“before I used to let my husband decide on how best to use the money borrowed and he misused it and did nothing fruitful with the money. when I asked him what he did with the money borrowed, he said I am challenging him. He did not even give me the initial capital I needed to buy and own my own shares in the NGO”.

30% say they make or take decisions regarding the use of the money with their husbands either out of respect or because their husbands help them to pay off part of their loan when they encounter difficulties in paying back the loan. 3.3% of the respondents say her husband makes all the decision regarding the use of money borrowed. With regards to women’s participation level in deciding how money borrowed should be spent, a small percentage (3.3%) of the women lack the power to be part of the decision making process on how to use the money. At the same time we see a considerable percentage (23.3%) of the women being completely empowered at the participation level when they take the decision alone while a majority (30%) as data in the table indicates take the decision with their spouse.

Table 17 Respondents control over loan

Research has shown that women rarely do have control over resources; therefore it was of importance in this study to determine whether or not the respondents do have control over the loan they borrow and the profits they make from the loan. Table 17 therefore presents data of who has control over the money borrowed.

Who has control over loan?	<u>Response</u>	
	n	%
Myself	12	40
Husband	1	3.3
I and my husband	4	13.3
Total	17	56.6

Source: calculated by author from field data (February/March 2005)

Note. The data presented in the table above indicates that the question applies only to married women.

Table 17 shows that majority (40%) of the respondents have total control over the money they borrow from the NGO. Further discussions with the women revealed that they have had the experience of letting their husbands have control over money borrowed but the latter misused the money and refused to help make the payments back. 13.3% of the respondents say they have joint control over the money with husbands simply because they work as a team and support each other. 3.3% of the respondents say her husband has total control over the money against her wish.

In trying to assess the level of empowerment achieved with regards to control, analysed data presented above shows that a majority (40%) of the women exercise total control over money borrowed, to ensure that money borrowed is managed properly and put to good use by participating in contributing to the welfare of their family such as paying school fees, buying food in the house, paying medical bills and also by contributing to the welfare of extended family members. 13.3% of the respondents share control over the use of money with their spouses while a very small percentage of 3.3% of women have absolutely no control over money borrowed. Here again we see the limitation of the Longwe Framework as the credit scheme impacts the women differently.

Table 18 Any personal savings account

Table 18 below mainly says whether or not respondents do have a savings account.

Do you have a savings account?	Response	
	n	%
Yes	30	100
No	0	0
Total	30	100

Source: calculated by author from field data (February/March 2005)

With regards to respondents having a personal savings account, data above proves that all the respondents had a savings account long before they became a member of this NGO or either as a result of being a member of the NGO. Further discussions with the respondents revealed that during seminars or training workshops, respondents are encouraged and advised to open savings accounts with the NGO or

any other financial institution of their choice. Respondents also revealed that having a savings account whether joint or separate makes them feel powerful; it gives them something to bargain with, within their homes.

Table 19 Respondents personal account in any financial institution

Within the Cameroon context, it is very common to find people save their money with Rotating Savings and Credit Associations (ROSCA) commonly known as 'njangi'. Table 19 therefore shows the different financial institutions respondents use to save their money.

Institution with which respondents have a savings account	Response	
	n	%
Bank	5	16.6
Credit Union	20	66.6
Mbonweh Savings	2	6.6
Both (Mbonweh & credit union or Bank and credit union)	3	10
Total	30	100

Source: calculated by author from field data (February/March 2005)

Majority (66.6%) of the respondents do have a savings account with the credit union. The reasons forwarded for their choice of financial institution to open an account was based on the fact that, the process of opening an account with the credit union is less cumbersome and the whole procedure is simple and not long and the form is not complicated. The women under this category are mostly those with just the basic education (primary education). 16.6% of the respondents have a savings account with the bank. The women who operate a savings account with the bank are those with a higher level of education (high school and above) and some of whom are civil servants. 10% of the respondents do have two accounts either with the bank/credit union or Mbonweh savings/credit union. 6.6% of the women do operate a savings account with the Mbonweh savings.

Table 20 Husbands control over respondents' savings account

Table 20 presents us with data that tells us if the respondents do give their spouses or partners access to their account.

Does your husband have access to your account?	<u>Response</u>	
	n	%
Yes	6	20
No	11	36.6
Total	17	56.6

Source: calculated by author from field data (February/March 2005)

Note. The data presented in the table above indicates that the question applies only to married women.

Data in table 20 indicates that, 36.6% of the women do not give their husbands access to their account. On the other hand, 20% of the respondents say their husbands do have access to their accounts since they work as a team. Some of the women under this category revealed that they have two accounts. That is a personal account and a joint account with their husbands and also went on to reveal that in the real sense of it, their husbands do not have access to their personal account.

Here also women's level of control is measured with a majority 36.6% of retaining control over their bank accounts while 20% of the women give their partners access to their bank accounts.

Table 21 Respondents' ability to decide whether to stop working or not.

In table 21 below, data presented tell us if the respondents do have the ability to decide by themselves to either continue working or stop if their spouses ask them to stop working.

If your husband asks you to stop working will you stop?	<u>Response</u>	
	n	%
Yes	2	6.6
No	15	50
Total	17	56.6

Source: calculated by author from field data (February/March 2005)

Note. The data presented in the table above indicates that the question applies only to married women.

From Table 21, one notices that 6.6% of the respondents said they would stop working if their husbands asked them to because they believe there would be a good reason for their husbands asking them to stop working. 50% of the respondents say they would not stop working if their husbands asked them to. For this group of women they do not want to give up the economic independence they have achieved not just for themselves but also for the sake of their children. Being economically independent is the only way they can survive the marriage they find themselves in, that way they do not have to depend on their husbands for everything. The income they generate from their businesses enables them to look after themselves and take proper care of their children's needs especially when their spouses neglect their responsibility of providing for their families.

Table 22 Husband's appreciation of respondent's contribution to house hold

Table 22 is used to determine whether or not spouses of the respondents do appreciate the contributions made by their wives towards the welfare of their family.

Does your Husband appreciate your contribution to the welfare of your family?	Response	
	n	%
Yes	7	23.3
No	10	33.3
Total	17	56.6

Source: calculated by author from field data (February/March 2005)

Note. The data presented in the table above indicates that the question applies only to married women.

Data presented above in table 22 shows that there is a mixed feeling among the women if their husbands appreciate the contributions and efforts they make towards the welfare of the family. Data shows that 23.3% of the respondents' husbands do appreciate the contributions they make towards the welfare of their family and do encourage their wives to be active in developmental projects not just for them to improve on themselves by acquiring skills but also for the good of their family and the community. 33.3% of the respondents say their husbands do not appreciate their contribution to the welfare of their family and for themselves as individuals. Further discussion with these women revealed that, they could not be bothered whether or not their husbands appreciate what they do to improve on themselves as individuals and to the welfare of their family. For women under this category, they further mentioned that being able to do things for themselves without the assistance of their husbands has caused a rift in their relationship, as their spouses do feel threatened by the women economic independence.

Analysed data on married women presented above show us how the credit scheme has impacted the women differently especially in their relationship with their husbands. Therefore in measuring women's conscientization level, we can see that 33.3% of the

women are aware of the fact that their husbands do not appreciate their contributions because they (husband) do not want them to improve on themselves. Regardless of whether or not their husbands appreciate their efforts, they feel it is necessary for them to improve on themselves not just for themselves but also for the benefit of their family, while 23.3% of the women have the support of their husbands. In this situations presented above, we see how the credit scheme has different impacts on the women.

4.5 RESULTS OF THE INTERVIEWS WITH BENEFICIARIES OF THE MBONWEH WOMEN'S DEVELOPMENT ASSOCIATION

Interviews were held with the beneficiaries of the Mbonweh Women's Development Association. Respondents gave in-depth information on the Mbonweh Women's Development Association and its relationship with its beneficiaries, their experiences with the NGO and the effect of the loan on the lives of the respondents and how it has affected gender relationships in their homes and community

4.5.1 Reaction of the beneficiaries in relation to the loan scheme of Mbonweh Women's Development Association

Following interviews with the beneficiaries of Mbonweh Women's Development Association, it was revealed that Mbonweh Women's Development Association does not demand collaterals from its beneficiaries. The surety that is demanded from this group of women is group solidarity and an existing revolving fund and the group must have existed for more than three years. It suffices to say that for a group to qualify for membership and a loan, it must have existed for more than three years and have an existing revolving fund as proof that they can organise themselves and manage their funds or loans. The loan is given out at an interest rate of 5% at 10 frscfa per one thousand. As far as loan repayment is concerned, the women have six months to repay their loans as earlier mentioned under Table 13.

The Mbonweh Women's Development Association does not give loans to individuals but to groups. In other words individuals must belong to a group for them to access Mbonweh loan. The aspect of individuals belonging to a group acts as a part of the loan recovery mechanism.

During the interview, it was revealed that members (beneficiaries) are not just passive beneficiaries but active ones in the sense that the women are very much involved in the management of the NGO as the beneficiaries of the NGO are represented on the board of directors as well as occupy other duty posts such as field workers, facilitators, president etc. Women's active participation and representation in the NGO can be seen when the group of women collectively take decisions that will benefit them all. Discussions with the women revealed that before any major decisions are taken by the board of directors, the various representatives of the different groups who make up the board of directors hold a meeting with the rest of their group members to get their opinion on the agenda on the table and then relate it to the board where a final decision is made taking into consideration the women's views and opinions. Also field workers for the various groups send monthly reports on the progress and difficulties their groups make and face respectively through their representatives on the board. The women's participation and involvement in the management of the NGO fall in line as part of the mission and policy of the NGO, which is that of adopting a participatory approach. Discussions also revealed that besides the loans these beneficiaries receive, they are given training by experts on business management. They work as facilitators during training workshops and students from the University of Buea from the Department of Management on internship on business management and book keeping teach them to learn how to set up an income generating business that will not only give them a steady source of income but one that will be sustainable. Also Mbonweh Women's Development Association sponsors its beneficiaries to go for short courses at the Pan African Institute for Development in Buea, who come back and train the rest of their group members. During seminars the women are also given lectures on related health issues and HIV/AIDS and their legal rights.

Mbonweh Women's Development Association also helps the women to look for a market for their goods and produce and also encourage the women to show their

products during exhibitions organised by the NGO or by the Provincial Delegation of Women's Affairs and other exhibition shows.

The beneficiaries also pointed to the fact that working with the other women is not easy as there are always problems especially where money is concerned making their job very tedious and challenging. The imperative to strike a balance between showing some empathy for the women's problems and doing their duties in order to achieve the objectives of the NGO and to avoid the collapse of its projects are stressed. Since women generally have a lot of family problems to solve and social commitment, Mbonweh Women's Development Association therefore sees the need to advise its beneficiaries each time loans are disbursed.

4.5.2 Effects on marital relations

In the course of analysing data collected, it was noticed that being a member of the Mbonweh credit scheme has negative effects on marital relationships especially with regards to control over resources and voice and dignity. This is clearly demonstrated below with direct quotations from the women themselves.

23.3% of the women say that their husbands appreciate their contributions and efforts to the welfare of their family and they work as a team. This is clearly demonstrated in the words of the respondents as quoted from one of the transcripts:

“My husband does appreciate my efforts and contribution and he even tells me, he encourages me to be very active in the activities of the NGO. At times he helps me pay off my loan when I do not have the money to pay back”.

However a larger percentage of 33.3% of the respondents say their spouses do not appreciate their efforts and do feel threatened as we hear one of the women say:

“I can honestly tell you that my husband does not appreciate my contribution to the welfare of our family. He thinks I want to take his place as head of the household by me being a member and being able to take care of myself and my children”.

That notwithstanding, a majority of all the women do complain of an increase in their work load at their work places and most especially at home. These women do complain that despite the fact that they now have jobs that take them away from home, the support they usually get from their spouses has more or less dwindled, if not completely withdrawn by their husbands and the support they get from their children is very limited since the children have to go to school and even when the children come back from school, they have to rest and do their assignments later.

Four (13.3%) out of the 10 (33.3%) of the women complained that since they became involved in income generating activities not only do their husbands not appreciate their contribution to the welfare of their family but they actually feel threatened by their wives new economic independence. This can be backed up with a quotation from one of the transcripts of the respondents who had this to say:

“My husband feels threatened by the fact that I no longer depend on him for everything as it was the case before and that I can now afford to pay my children’s school fees when he has no money to do so and take care of myself”.

This consequently has caused their husbands to completely abandon the management of their home to the women who have become not only home care givers but also the bread winners in their family making them (women) head of their house holds. These women say, their husbands feel or think that the women want to challenge them by proving that they can provide for themselves and take care of their children too. But these women say they believe the actual trouble or problem of their spouses is based on the fact that, they (women) no longer have to depend solely on their husbands for

financial support, and therefore limiting the control they have over their wives is the real issue. Most of these women say that they could not really be bothered whether or not their spouses appreciate their contribution. For them being able to take care of themselves and their children is what really matters, considering that even before they were involved in any income generating activities, some say their husbands were already irresponsible and irregular in providing for the needs of their families.

Regarding the issue of the women giving up their jobs even if they were ordered by their husbands to do so, 50% of the respondents categorically said 'no' while 6.6% said they would give up their jobs because they believe there would be a good reason for their husbands asking them to stop.

For the 50% of the respondents who said they would not give up working for the world, some reasons were forwarded for taking such a firm stand. The women under this category say, the economic independence they have earned, enables them to take care of their children and themselves without depending solely on their husbands for financial support and also be able to '*play njangi*' (revolving fund). Further discussions revealed the women use this as a bargaining tool within their homes to improve on their situation. Discussions also revealed that access to and control over the credit (loan) gives them some decision making power within their home and in the community. The women say their ability to generate income gives them at least the opportunity to be part of the decision making process in certain matters. Some of the women say the areas where they do make decisions is very much connected to their role as mothers such as choosing schools for their children and buying of house hold materials, while others say they make financial decisions and decide on family size with their spouses even though they (husbands) hate to ask for their wives opinion for what they consider to be a masculine area of intervention. This has affected their relationship to the extent that their spouses have threatened them with divorce but they still refuse to give up their jobs. Some of the women said that if they are going to take up their spouse's responsibilities, then that gives them the right to be involved in every decision making process of what goes on in their homes and lives. These women, say they do not want to go back to the situation where they will be forced to be completely dependent on their spouse for support.

Most of the women say, they are aware of their subordinate positions vis-à-vis that of men or their husbands and will like to change that but they are afraid of jeopardizing their marriage for the sake of their children.

In the analysis presented above, we can see that in as much as the women have been empowered, it is evident that they (women) still do not have absolute and total control and decision making power (participation) in every thing that goes on within their household. Considering that these women's empowerment is limited as analysed data has shown, this would therefore be a reasonable expectation. This kind of situation is bound to happen if credit is given in isolation without any other supporting mechanisms. In the light of this, we therefore see the limitation of the Longwe Framework.

It is worth mentioning that the negative effect on marital relations that arose as a result of these women being members of the Mbonweh Women's Development Association credit scheme is not an intentional act on the part of the women nor of the credit scheme itself. It is rather "an unintended outcome" of the intervention

Though data shows that most of these women have access and control over loans and are involved in income generating activities and have government jobs, some of the women say that control over certain resources is limited and some times non-existent. One woman from the Ebonghona meeting group said she had to buy a piece of land to farm because her husband would not let her farm on the land he owns, arguing it is because she wants to show that she can take care of herself and the children. Here also is a clear example of the limitation of credit schemes (the Longwe Framework) as we find a woman having access to credit and control over the money she borrowed, but her control does not extend to other resources like land.

With regards to having savings account in a formal financial institution, that could allow them have larger amounts for loan, most of the women said that the long process of opening an account in the bank, might give the impression that they have so much money and this might put their lives at risk from being attacked by thieves. More especially this may give their husbands the impression that they have a lot of money in their accounts and their husbands may look for excuses that would force them to go and withdraw money from their accounts. For most of these women, having a savings account with the credit union and the Mbonweh Women's Development Association instead of a formal financial institution is more of a coping strategy than ignorance of the need to have one.

4.5.3 Impact of credit scheme on the livelihoods of the women

In the course of gathering and analyzing the data of this study, it was realized that, the Mbonweh Women's Development Association has had both negative and positive effects on the lives of its beneficiaries; some of which are either intended or unintended.

For the positive impact, all the respondents attest to the fact that there has been a massive increase and improvement in their livelihood since they became members of the Mbonweh Women's Development Association. They say the impact has not only been limited to them but extends to the rest of their family members. These women say there has been a massive improvement in the living standards in their households such as better nutrition, health and more importantly for these women, they can afford to give their children a much better education which a majority of them did not get the opportunity to have so that they (children) do not get to suffer the same fate like them. This falls in line with one of Mbonweh Women's Development Association's main aims of giving and providing women with the basic necessity to enable them improve their living standards thereby being able to meet their practical gender needs.

Individually, some of these women have been able to go back to school to continue their education especially those with a high school education who could not continue to university as a result of lack of funds.

Most of the beneficiaries (mostly those with primary education) say being a member of this NGO is like going to school where they get the opportunity to learn and educate themselves with the help of those who come to lecture them during seminars. For these women, these are some of the benefits they get from being members of the Mbonweh Women's Development Association.

Beneficiaries have gained from the NGO by acquiring skills in financial/business management, book keeping and setting up an income generating activities from training workshops and short courses sponsored by the NGO. They also get training on farming techniques to improve and increase their yields and productivity from agricultural experts since most of them are farmers and are also taught how to produce

some goods or products locally to cut down on their expenses. The training they get gives them a better understanding of how to run and manage their businesses and projects collectively and individually.

Through the loans received, the women have been able to set up sustainable businesses and projects from whose gains they take care of themselves and their families.

A special benefit of being a member of this organization is that one can borrow triple the amount of one's initial shares. This is made possible by the fact that the amount of shares a member owns is multiplied by three as earlier mentioned in this chapter under section 4.1.1.

Women who are in abusive relationship say they have been able to receive help from the NGO which enables them know their legal rights and also benefit from legal aid made available to them through networking with other NGOs involved in and handling legal matters for women and the less privileged.

Also women's health has improved as many of them can now afford to take better care of themselves especially with regards to their reproductive health as more options are made known to them during seminars and other health related issues like HIV/AIDS.

Women have been equipped with leadership skills and have gained self-confidence, which they demonstrate by being facilitators during seminars and training workshops and also within their various groups.

For most of the women, being a member of Mbonweh Women's Development Association (for some against the wishes of their husbands) is one of the best things that have ever happened to them. As one of the respondents describes it "Mbonweh is the husband for widows and women with irresponsible husbands and a father to the children whether orphaned or not".

In as much as the Mbonweh Women's Development Association has had a positive impact on the lives of its beneficiaries, there have been two major areas of concern that have affected the beneficiaries negatively namely, in the areas of gender relations and indebtedness.

With regards to marital relations, most of the women say, being a member of Mbonweh Women's Development Association and getting involved in income generating activities has seriously affected their relationships with their spouses. The women say this has put a strain on their marriage as their spouses feel threatened by their wives' economic independence and in some cases their husbands have threatened some of the women with divorce but they still refuse to give up working.

Also a small number of the respondents irrespective of their marital and educational status complained of being in debt. This, they say is because they do not own many shares which should make it possible for them to borrow large sums of money as loans. Besides they are faced with too many family responsibilities to shoulder whereas they get very little or no help from their husbands, partners and other family members.

4.5.4 Forms of empowerment achieved

In determining the forms of empowerment achieved by the respondents, the Participatory Learning Approach Framework developed by Rolands (1997) was used. As earlier mentioned in the introductory chapter under section 1.8, the Participatory Learning Approach Framework has four ways of measuring the different forms of empowerment.

Further discussions with respondents revealed that majority of the women sought the permission of their husbands (especially the married women) before getting involved into any income generating activity. This however does not down play the fact that these respondents have achieved '**power within**'. Discussion with the women revealed that the decision of starting or getting involved in any income generating activity is more of an individual decision than a collective one (or form). Despite the fact that a great majority of these women sought the consent of their husbands/partners before starting a business, 50% of the respondents say they would not give up working if they were asked by their husbands/partners to do so. This, as they explained, is based on the fact that working and earning an income makes it possible for them to take care of themselves and their children without depending on

their spouses all the time for financial assistance. More importantly, working gives them some economic independence and a stable source of income and as such they have no intention of giving up working.

More than half of the respondents agree with the fact that becoming a member of the Mbonweh Women's Development Association has helped them become more aware of their rights through the short courses and seminars they have attended organised by the NGO. As a result of this, more respondents say that if they contribute to household welfare and income, that gives them the right to participate in the decision making process in the running of their households.

The coming together at the group level, to evaluate and express their needs and to apply for credit to help them solve the problems they are faced with can be said to be a manifestation of their collective power.

The '**power to**' make decisions at the individual level manifests itself in the sense that the women are aware of the fact that they should be part of the team that makes and takes decisions in the household and the community at large. In actual practice this is not the case as analysed data has shown. Analysed data shows that some of the women believe that their contributing towards household income should give them the right to also make decisions and be part of the decision making process in their households. Collectively, these women express the power to decide how to run their group, recover loans and effect the repayments of loan.

Findings show that there is an almost total absence of '**power over**' to effect total and complete change at the household and community levels considering that the level of empowerment achieved by these women is limited. A total of 16.6% of the respondents do operate a formal account with formal financial institutions that could enable them have access to even bigger loans than they get from Mbonweh Women's Development Association. Most of the women have not been able to overcome the problem of being overburdened with increased workload. Some of the women revealed during discussions that they get some help from their children but this is short-lived, the reason being that this help is only available when the children are not in school.

The respondents do display some form of ‘**power with**’ to effect change when they come together as a group to look for means to help them solve some of the problems they face daily. All the women are involved in group and individual activities. The benefits they achieve from belonging to a group most especially are many such as financial support and group solidarity.

4.5.5 Discussions

Membership in Mbonweh Women’s Development is made up of women registered under thirty different groups. Emphasis is placed on women being members because they form the poorest of the poor and less privileged in the society.

There is a tendency to assume that there is a link between women’s access to credit, poverty alleviation and empowerment. Mayoux (2002) explains this by saying that micro finance will help and enable women to increase their income by setting up income generating activities and micro enterprises. This therefore is assumed that giving women access to credit and setting up income-generating activities would increase their control over income and other resources.

It is hoped that by making micro credit available to women as a means of fighting poverty, the women will be able to generate income from their various businesses, that would enable them gain and have control within their homes and the community in general. Findings from the study have shown that although the women do have access to credit and are involved in income generating activities, they still have a long way to go as they do not necessarily have control over other resources. An example is the case of the woman who had to buy a piece of land to farm because her husband refused giving her access to the family land to use. 40% of the women do have total control over money borrowed but this does not necessarily translate into control over family and community resources. This is due to interference from either husbands or other male relatives in the family like the example mentioned above. Women’s control over credit is very much linked to the growing awareness of the devastating situation in which Cameroonian women find themselves which has increased their

responsibilities. As Tanga et al (2002), put it there have been a devaluation of the local currency CFA franc and cuts in salaries by 60%. The government has also made large cuts in public service delivery as a result of the implementation of the Structural Adjustment Plan as enforced by the World Bank and International Monetary Fund. These have affected women the most and forced them to seek for alternative means to meet the emergence of new wants and the ever rising cost of products. In order to confront and deal with these harsh realities and to survive, women turned to the informal sector by getting involved in income generating activities with the help of NGOs like Mbonweh Women's Development Association making credit available to women. This also led many women to become heads of households in situations where the husband or partner lost their job.

The women, who constitute the target population of this study, are very much aware of the difficult situations they and their families are in, and therefore see the accessibility and availability of credit as a means for them to use and improve upon their situation and partly as a solution to their problems. This therefore comes as no surprise when the women want to exercise total control over the money they borrow. The need to want control of and over money borrowed is to ensure that the money is put into proper use and also to secure the possibilities of being able to pay back their loans. This however is contrary to what literature says about women involved in the BRAC credit scheme in Bangladesh which controls only 28% of the loan they receive while the rest of it is controlled by husbands or other male relatives.

Contrary to what literature says, the women of Mbonweh Women's Development Association credit scheme design their own projects unlike the women under the ILO/RYTEP credit scheme in Tanzania.

The women in the Mbonweh Women's Development Association credit scheme said they have been able to improve on the living standards of their families by making substantial contribution in the running and management of their homes such as paying school fees, buying food, paying utility bills as well as medical bills etc. This they say has been made possible by having access to credit from Mbonweh Women's Development Association. Most of the women said, they believe that if they have to make contributions towards the running of their homes, they should equally have the

right to be part of decision making in the homes not only in matters that are associated with reproductive roles but also in what is being considered as the masculine area such as deciding what to do with a piece of land, sending off children to marriage and deciding on how many children to have. This therefore, goes to confirm that despite the fact that women have access to credit, it does not suffice for them to be fully empowered and also gain economic independence, for empowerment does not necessarily lead to them gaining other forms or types of empowerment such as social or political.

Contrary to what literature says about women's low educational status (World Bank 1991), most of the women in this study have had at least some basic education with university being the highest level attained. Discussions with the women revealed that their literacy level makes it easy for them to fill out their application forms, especially as the language used is very simple enough to facilitate their understanding.

Data collected attests that the women are very active participants in the management of Mbonweh Women's Development Association in taking decisions that will affect them as they are represented on the board to protect and secure their interest. Women's participation extends to their homes even though it is limited. The women are encouraged by the staff to show and exercise the same participation in their homes. This goes to prove that participatory approach is used within the NGO to carry out programmes and projects and also in the homes of the women as mentioned in the previous chapter. Women's active participation in the management of the activities of the NGO is an intended outcome of the NGOs policy.

Rolands (1997), says despite the fact that women are far from an institutionalised form of power, their collective strength and power acts as a very important transformatory resource at their disposal and benefit. Therefore the NGOs operating credit scheme should be such that can help women to build a strong alliance and network not just amongst themselves but also with other organisations to fight against social injustices against them. More importantly, they should use it to articulate their strategic needs and interests.

Within the Mbonweh Women's Development credit scheme, women have achieved some form of collective empowerment. Apart from the fact that the group acts as

surety for individuals who borrow money, groups do carry out collective projects as well as individual projects. At the collective level the women, come together and carry out projects and activities that will benefit them collectively in their groups. Also, they tend to help each other in matters that are not related to the activities of the group such as marital disputes though their intervention is very limited.

4.5.6 Summary of Analysis

Under this section, the analyses of the study are presented in a summary form.

- Analysis from the study shows that a majority (56.6%) of the respondents are married and (43.3%) are between the ages of 40 to 49 years. Data also shows that most of the women have had some form of formal education with a majority of them having only primary education. Their businesses include food crop farming, petty trading, interior decoration, sewing and some are civil servants.
- Women are not just beneficiaries of the services offered by the Mbonweh Women's Development Association, but are also active participants of this NGO, as they form part of the management team of the NGO in the capacities of board members, field officers/workers, facilitators and president of the NGO. This show how involved these women are in the running and management of the NGO.
- The initial revolving fund of the credit scheme was done through the women's contributions which acts as their shares in the NGO coupled with funds they get from donor agencies.
- Women have been able to use the money they receive to improve on the welfare of their children and themselves through the provision of better health care, education and also better and proper nutrition for themselves, their children and the entire household.
- Majority of the women have control over the money they borrow. That is they take and make decision regarding the use of the money borrowed.

- Married women's relations within the household have been affected as some of their husbands feel threatened by their wives' economic independence. This has caused some men to completely abandon the responsibility of being the bread winner of the house to their wives. Accordingly, women's economic independence has more or less increased their responsibilities besides being the care takers of the house, they have also become bread winners.

- Women use their economic independence to negotiate their position and place within their house hold and community by being part of the decision making process.

- For these women, having access to credit and being members of the Mbonweh Women's Development Association has had a positive impact on their lives. Besides being economically independent, most of the women have gained confidence in themselves which they lacked before . They have learnt to be self-reliant and more importantly operate and run successful sustainable businesses through skills they acquired from management book keeping courses taught to them during seminars.

CHAPTER FIVE

CONCLUSIONS AND RECOMMENDATIONS

This chapter is going to conclude and make recommendations based on the findings obtained from the analyses of data in chapter four. The conclusions made take into consideration the objectives of the study. The proposed recommendations could be helpful to the Mbonweh Women's Development Association and other organizations dealing with credit schemes for women and also to the women who benefit from this credit scheme.

5.1 CONCLUSIONS

The study set out to investigate whether or not credit schemes do empower women at some level, what impact the credit scheme has had on the women and whether the women are able to exercise control over money borrowed and other resources.

The study describes the Mbonweh Women's Development Association in terms of its rationale and the demographic profile of the respondents.

The stated objectives of the Mbonweh Women's Development Association (as mentioned in the introductory chapter), which include changing society's attitude towards women and accepting them as equal partners in development, implementing activities that ensure and promote sustainable projects amongst groups and most especially to embarking on an income generating activity by making credit available to these women and also assisting women recognize and utilise their potential for self empowerment etc. From this it can be clearly seen that the NGO is very much interested in empowering women and their motto also shows its interest in this, which is "Empowering the powerless". Also the primary and most important aim of the

Mbonweh Women's Development Association is to empower women by making credit available to them that will enable them carry out sustainable income generating activities as a strategy to fight poverty. The Mbonweh Women's Development Association also empowers its beneficiaries by organising seminars to educate them on various issues such as women's legal rights, leadership skills, health issues and business management. It sponsors its beneficiaries to go for training workshops and they in turn come back and teach the rest of the group members. As part of the policy of the NGO, this is done not just to ensure a participatory approach but also to boost the women's self confidence as potential leaders and partners in the development process.

Data collected from field work and analysed indicates that the beneficiaries of the Mbonweh Women's Development Association credit scheme are married women between the ages 40 to 49 years as pointed out in Tables 1 and 2. Data also presented in Table 3 shows that most of the women have had some form of education with university level being the highest level of education attained and are involved in different kinds of occupation ranging from business, farming and petty trading. Some are civil servants while others are, contractors etc. Most of them however are involved in farming and petty trading which could be tied down to women's stereotype role of being food providers of the family. On the average, respondents have between one to five children and a house hold size of six to eleven. From analysed data, it was realised that the women from the age of 30 years tend to have more use for micro finance to enable them meet up with the ever rising cost of living as has been observed by Weidman (1992). This therefore shows that women's need for credit and a stable source of income cannot be undermined as it is not just for the sake of their economic independence but also for the welfare of their children and family in general.

Women's level of empowerment within the context of the study was measured using the Longwe Framework also known as the Women Empowerment Framework cited in the Oxfam Gender Training Manual (1994) as explained in the literature review

chapter under section 2.4. The Longwe Framework has five levels (welfare, access, conscientization, participation and control).

In the process of analysing data gathered from the field, it was revealed that the Mbonweh Women's Development Association credit scheme empowers its beneficiaries at the access and participation level and control to a certain extent. (therefore implying that there are limitations to this particular framework). Women in the Mbonweh Women's Development Association have full access to loan from the credit scheme. To show that women have full access to loans, Table 10 points out how long women have been members and for how many years they have been receiving loans since they became members. Most of the respondents have been members for more than five years and have received loans five times or more. It is worth mentioning that the members of this NGO are not just beneficiaries but also owners of the NGO as their shares make up for the initial revolving fund that runs the credit scheme coupled with the assistance they get from donor agencies. That these women are beneficiaries as well as owners, accounts for the reason why the board of directors is made up of representatives of the various groups registered under the NGO not just to protect their interest but to see how they can help one another. Beneficiaries say they have gained a lot from the credit scheme as they own very lucrative big businesses or farms where they employ other people thereby creating jobs for others as proof that their business have grown into maturity.

Women make decisions regarding their businesses by themselves and exercise control over their businesses. There are however a few exception of women who make the decisions with their husbands.

In the course of discussing with the respondents, it was revealed that all of these women regardless of their educational level and status in the society are aware of the fact that the power dynamics in their relationship/marriage are unequal even when they work as a team. Being aware of the subordinate position they, (women) would like to change the situation they find themselves in without putting their marriage at risk. The fact that women do not want to put their marriages at risk despite the situation they find themselves in goes to show how much importance is placed on marriage within the African society and also how much importance is placed on being

married by the women who would therefore be prepared to do anything to secure their marriages. This in itself makes it difficult for any change to occur or take place to enable them transform their subordinate position. The fact that women are not willing to risk their marriage because of the importance that has been placed on it within our African society and culture falls in line with what was reviewed (Moser, 1993; Karl, 1995 and Stein, 1997) under section 2.1.4 about empowerment being a total transformation of processes and structures that reproduce women's subordinate status. Considering that the marriage institution is one of such structures that reproduce women's subordinate position, it will therefore be difficult for these women to achieve any meaningful change if they are not willing to make informed choices on how to improve on themselves and the welfare of their families or take any risk especially regarding their marriage. The Mbonweh Women's Development Association networks with legal institutions and NGOs to educate women on their legal rights and let them know the options open to them especially for women who find themselves in abusive relationships.

By being members of the Mbonweh Women's Development Association, women have been able to achieve some form of empowerment at the collective and individual levels. Findings from data gathered shows that these women are not just bonded together because of the loan and other group projects carried out by the women. At the collective level, women are not only group members but belong either to the same tribe meetings or family meetings which makes their bond go beyond the loan and projects they are all involved in. This in itself gives these women an added advantage of getting involved in the private sphere of members' lives though in a limited manner. Also collectively the women are empowered in the sense that they form part of the management team of Mbonweh Women's Development Association and are represented on the board of directors which makes it easy for them to influence the decisions made by the board members.

At the individual level, members are able to make decisions regarding how to use, spend and how much money to apply for as loans. Their economic empowerment also gives them the opportunity to be part of the decision making process in their homes. It should be noted that in as much as these women's economic empowerment gives

them the opportunity to be part of the decision making process, their involvement in the decision making process is still limited to their reproductive roles and also, they do not have control over other property such as land, as data in sections 4.4 and 4.5.2 shows. Most women are of the opinion that if they have to shoulder the responsibility of taking care and providing for their families, this will automatically give them the right to make decisions.

Young (1998) speaking from a feminist standpoint says an individual is not enough to transform structure and institutions that promote the subordination of women in the society. Young emphasises on the point that, women's empowerment involves a radical alteration of processes and structures that reproduce women's subordination as a gender and as such, empowerment for women should be collective and not individual.

She goes on to state that women should and can unite amongst themselves around a number of things on issues affecting them and arising from their subordinate position as a gender to change the situation, for example restricted access to resources, social and economic and unequal distribution of resources and wealth between the gender.

In carrying out the analysis of this study, it was of importance to know whether or not the Mbonweh Women's Development Association credit scheme does empower its beneficiaries and whether at the same time it serves as a tool for poverty alleviation, and finally whether it helps improve the living standards of the respondents.

Results of the analysis do show that the credit scheme and the NGO as a whole have a great potential to empower women especially at the individual level. If women are equipped with the right skills and not just given credit in isolation, to fight against poverty as data has revealed. The respondents testify to having a much better life now since being members of the Mbonweh Women's Development Association; thereby breaking the vicious cycle of poverty which most women find themselves in.

Making credit available to women and exposing them to income generating activities and also training programmes only go to add up women's workload from double to triple day. Data reveals that irrespective of women's increased workload and contribution to the welfare of their family, their participation in the decision making process in their homes and community is still very limited as well as their control over

resources such as land. In accordance with this (Fisher and Sriram, 2002; and Moser, 1993) say that despite the fact that accessibility to micro finance seems to be the solution and way out of poverty for the poor especially women, it should not be given without supporting mechanisms since women do not deal with their problems in fragments. Consequently, unless income generating activities and projects also alleviate women's domestic burden and labour through the provision of child care facilities, it may fall short of even meeting women's practical need.

Within the Cameroonian context, women tend to combine their income generating activities or business with family responsibilities; therefore giving credit to women in isolation does not help solve the problem of gender inequalities within our society. It will be worth mentioning that, women's access to and control over the income they earn (or their economic independence/empowerment) is still to go a long way to initiating change in the political and social spheres and tackling the problems of gender relations within their homes and the society in general as women's economic empowerment does not equal a complete and total emancipation and empowerment and also does not necessarily guarantee or enable them to challenge the gender inequality within the society and within their homes.

Credit availability and accessibility are not tantamount to empowerment but the context within which the credit is delivered to the women and the less privileged that need it the most to ensure their empowerment. From a feminist perspective as Mayoux in Lemire et al (2002) points out, feminist empowerment paradigm gender subordination is seen as a complex, multidimensional process affecting the lives of women at the level of individual consciousness, within the household, work place, state policies and legislations as well as state structures. As such for credit schemes to have any impact on women and ensure their empowerment, it must strive to meet and address women's strategic needs. By doing this, it will help in the promotion of women's individual change thereby emphasising on the 'power within', increasing their capacities to do things for themselves without depending on their husbands bringing out their 'power to'. The collective mobilization of women and the formation of groups demonstrate the ability of 'power with' and lastly to challenge and bring about change in gender subordination will go to demonstrate 'power over'.

Analysed data and further discussions with women revealed that a majority of the women regardless of their educational level and societal status demonstrated power within. This they did by being conscious of what they want and need and are able to access credit without any difficulties and contribute to secure the welfare of their family by having control over money borrowed and their businesses.

The women of this study did show an increased capacity to (power to) get involved in income generating activities to enable them earn an income and also to improve on already existing businesses with the help of the skills acquired during training workshops and short courses taught on business management and book keeping .

Cultural and social stigmatization of gender equality, women's empowerment and the importance placed on marriage deeply affects and negates any development of 'power with' as the credit scheme or Mbonweh Women's Development Association does not form groups of women. The women mobilise themselves and not the NGO.

There is a complete absence of 'power over' as the groups or women do not get involved in political and some social activities which they could use to enforce change in gender inequality within the home and the society.

Any effort to completely empower women must be a conscious and deliberate one of the concerned NGO, in this case the Mbonweh Women's Development Association. This can be done through the provision of the necessary structures and processes such as functional educational programmes and training, going through the necessary state structure to fight against inequality at work and at home and also to ensure equal distribution of resources between the sexes.

As earlier mentioned, credit schemes should not be designed in isolation with the sole purpose of making credit available to women and to be used as a tool to fight against poverty alleviation but should be designed taking into consideration the social, cultural and political factors that impede women's empowerment.

5.2 RECOMMENDATIONS

Recommendations for the study have been made taking into consideration the findings and the conclusion of the study. The recommendations put forward are as follows;

- The Mbonweh Women's Development Association should give women more loan regardless of how much they own as shares in the NGO to enable women venture into bigger businesses and also to expand already existing businesses.
- Mbonweh Women's Development Association in its efforts to empower women should sensitize the public and women on the importance of the empowerment of women not just for women but also for the benefits that can accrue from it for the family, the society and help in the fight on poverty alleviation.
- There is need on the part of Mbonweh Women's Development Association to put in place necessary mechanisms such as giving illiterate women basic or functional education in adult learning programmes and literacy and to place emphasis on women knowing their legal rights so as to encourage women to make use of the options made available to them.
- Mbonweh Women's Development Association should encourage women's groups to network with other organizations and institutions where they could get assistance to help them put forward their strategic needs.
- Beneficiaries should not just be trained on business management and book keeping but should also be taught or educated on how to cope with strategies in matters relating to gender inequalities at home, at work and the community in general. More importantly, women should be encouraged to increase their participation in decision making processes within the home and the community at large.
- Beneficiaries on their part should try and sensitize their husbands on the need and importance of women being empowered as this might help to avoid or reduce conflicts or quarrels between spouses in relation to women developing themselves.

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APPENDIX I

INTERVIEW GUIDE FOR BENEFICIARIES

DEMOGRAPHIC DATA

- Sex
- Marital status
- Level of education
- Age group
- Occupation
- Number of children
- Number of persons in the household
- Are you the head of your house?

MEMBERSHIP IN A GROUP/NGO

- Do you belong to any group or any other NGO?
- What is the name of your group?
- What kind of income generating activities do you do?
- What position do you hold in your group?
- How did you come to hear to about Mbonweh Women's Development Association?
- How long have you been a member of this NGO?
- Have you received any loan from Mbonweh Women's Development Association?
- How many times have you received loans?
- How much money did you receive?
- What is the smallest and the highest amount a member can borrow?
- Were you asked any form of collateral?
- What do you think of the interest rate you are asked to pay?
- What was the purpose of the loan?

BENEFICIARIES' PERCEPTION OF AN NGO

- When you hear the word 'NGO', what comes to your mind?
- What do you think empowerment is all about?
- What do you think of the services offered by Mbonweh Women's Development Association to its beneficiaries and community?
- Are you satisfied with the services of Mbonweh Women's Development Association?
- If no, what do you think can be done to improve on the services?
- Besides the loan you receive from Mbonweh Women's Development Association, what other services are offered to you.?
- What sort of difficulties do you encounter when applying for a loan?
- What sort of relationship do you have with Mbonweh Women's Development Association?
- Are members of the Ngo part of the management team of Mbonweh Women's Development Association?

ITEMS TO DETERMINE WOMEN'S LEVEL AND FORM OF EMPOWERMENT

- Who decides what to do with the money you borrow?
- Who has control over the money borrowed?
- Who decides how much to request for as loan?
- What pushes you to apply for a loan?
- What impact has Mbonweh Women's Development Association had on you?
- Does your husband appreciate your contribution?
- Do you have an account?
- Does your husband have access to your account?
- If your husband asks you to stop working will you stop?

APPENDIX II

INTERVIEW GUIDE FOR KEY INFORMANTS

- Who are the sponsors of the Mbonweh Women's Development Association?
- What does the Mbonweh Women's Development Association seek for the community it wears?
- What is Mbonweh Women's Development Association's position on gender issues?
- How does Mbonweh Women's Development Association address issues of inequality within its structure and the community?
- What sort of projects or activities are carried out by Mbonweh Women's Development Association to empower its members?
- In carrying out these programmes and activities, what needs does the NGO strive to meet and achieve?
- Who are the target group and why?
- What type of approach does the NGO use in carrying out its programmes/projects?
- What qualifies a group or individual to benefit from the services offered by Mbonweh Women's Development Association?
- What kind of mechanism are put in place to enable the NGO recover its money?
- What sort of problems or challenges does the NGO encounter in carrying out its projects and its functioning?