

**WOMEN FIGHTING POVERTY IN CAMEROON:  
A LEGAL PERSPECTIVE**

**By Geraldine Chin**

**Introduction**

Poverty in Sub Saharan Africa has many causes. The introduction of the Structural Adjustment Programs in the 1980s,<sup>1</sup> which attempted to help countries burdened with debts, played a pivotal role in shaping the economic policies of the continent, and their negative impact can still be felt today. Huge foreign debt burdens, economic and political policies that encourage mismanagement of state resources and other historical failures have also kept the continent lagging behind. According to the United Nations Report, sub-Saharan Africa is the only region where the number of people living in abject poverty has grown over the past 20 years<sup>2</sup>. The UNIDO Report states that those living in absolute poverty in the region rose from 42% to 47% from 1981 to 2001.<sup>3</sup> On the African continent, 330 million people, nearly half of its population is living in poverty, that is, less than one dollar a day.<sup>4</sup> Women and children bear most of the impact; more than 100 million children in Africa are malnourished.<sup>5</sup> In Cameroon, 4 of every 10 children under the age of five suffer from malnutrition, 63.5 of every 1,000 babies born

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<sup>1</sup>Impoverishing a Continent: "The World Bank and IMF in Africa" by Asad Ismi, p. 8 July 2004.

<sup>2</sup>Foreword, United Nations Industrial and Development Organization Report 2004, UNIDO

<sup>3</sup> *Id* at p. 1

<sup>4</sup> 'The African Union-Examining the New Hope of Africa.doc' Ezinne C. Oji, p. 61, July 2004

<sup>5</sup> The Fact Sheet of the Catholic Bishop's Conference of the USA, Social and World Development and Peace

die at birth,<sup>6</sup> few ever get to visit a doctor as the country can only boast of 1025 physicians.<sup>7</sup>

During the 1980s and the early 1990s, poverty in Africa became an issue of international concern.<sup>8</sup> The United Nations, the International Monetary Fund, the World Bank and other donor countries started seeking solutions to the growing problem. At the same time, women in the region did not remain silent in the face of these hardships. In Cameroon, which shall be the focus of this article, women started organizing themselves into groups to cope with the impact of poverty. These women's groups, if legally and economically empowered, would not only enable the country to achieve the first UN Millennium Development Goal,<sup>9</sup> but will also promote the democratic process of the country. While there is no miracle cure, strides in the right direction by both the international financial institutions and the African governments on a focused strategy towards empowering women's groups would improve the poverty situation greatly.

This Article argues that micro financing is essential to women's economic empowerment, and that for micro financing to be effective, there must be the provision of other needs and resources, such as land ownership, road infrastructure and good marketing facilities.

The effective implementation of legal instruments that ensure women's economic

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<sup>6</sup> World Fact Sheet, Cameroon, p. 2, May 2006

<sup>7</sup> Interview of Professor Ndiva Kofele- Kale, "Biya Must Confront the Root Causes of Corruption" by Dibussi Tande p. 2 March 2006

<sup>8</sup> Fact Sheets, 50 Years is Enough Network. Africa Needs Debt Cancellation, Not More IMF Programs, para. 3

<sup>9</sup> United Nations Development Program; the Millennium Development Goals are an ambitious agenda for reducing poverty and improving lives that world leaders agreed on at the Millennium Summit in September 2000. The Goals constitute measurable commitments in such fields as reduction of poverty and hunger, improving the level of education, promotion of gender equality, improvement of health care, prevention of and combat of such diseases as HIV/AIDS, or ensuring environmental sustainability, that the world aim to achieve by 2015. (more: <http://www.undp.org/mdg/>).

empowerment is imperative for national economic growth in Cameroon. Part I deals with international policies that aggravate poverty and the response of the eight richest countries at Gleneagles, Scotland, 2005. Part II deals with the response of Cameroon women in fighting poverty, and the writer draws from her experiences working with the Kumbo Business Women's Savings and Credit Cooperative Ltd (Kubwoscco), which seeks to empower women economically in and around Kumbo, Cameroon. Part III looks at women's poverty and the law of Cameroon and examines those obstacles in the existing legal framework that hinder women from becoming fully involved in economic activities that would enable them to reduce poverty. Part IV, while recognizing the importance of micro financing, recommends the provision of some basic resources by the Cameroon government and the international community that will help reduce poverty. The Article concludes that a good economic regulatory framework by any government fighting poverty should incorporate the economic and legal empowerment of women and target mostly rural women and their basic necessities.

### **Part I Poverty in Sub Saharan Africa**

The impact of the economic crises of the 1980s and the Structural Adjustment Programs (SAPS) introduced by the International Monetary Fund and the World Bank aggravated the poverty situation of Sub Saharan Africa<sup>10</sup>. SAPS were originally intended to help countries out of balance of payment and poverty difficulties, but they ended up shattering these feeble economies even more.<sup>11</sup> One of the key elements of SAPS was a shift from growing diverse food crops for domestic consumption to specializing in the production of

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<sup>10</sup>Africa Action, "The World Bank and IMF in Africa", p. 1. January 2004

<sup>11</sup> Solomon Island begins implementing IMF demand for severe job cuts by *Peter Bryne, World Socialist November 21<sup>st</sup> 2002.*

cash crops or other commodities (like rubber, cotton, coffee, copper, tin etc.) for export. They also abolished food and agricultural subsidies to reduce government expenditures and made deep cuts to social programs usually in the areas of health, education and housing and massive layoffs in the civil service.<sup>12</sup> SAPs also included currency devaluation measures which increased import costs while reducing the value of domestically produced goods<sup>13</sup>. These policies advanced trade liberalization and investment, and high interest rates to attract foreign investment and privatization of government-held enterprises.<sup>14</sup>

During the implementation of the SAPS, salaries were reduced drastically; many men who used to be ‘bread winners’ lost their jobs.<sup>15</sup> At the same time, governments were forced to reduce investment in agriculture, health, education and water supply because they were either servicing huge foreign debt or mismanaging public resources.<sup>16</sup> According to the African Union estimates, corruption siphons off an estimated \$148 billion a year in Africa, or 25% of the combined incomes of the continent’s nations.<sup>17</sup> With the failure of the SAPS and the growing poverty, the issue of huge foreign debt in the region began to emerge as an international concern.

Huge foreign debt is a contributory factor to Africa’s growing poverty. The external debt in Sub Saharan Africa has been the concern of the international community for the past three decades. The sub-continent has crippling debt burdens that started

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<sup>12</sup>Impoverishing a Continent, op. cit. p. 8-9

<sup>13</sup> Id at p. 8-9

<sup>14</sup> Id at p. 8-9

<sup>15</sup> In Cameroon between 1993 and 1994 salaries were slashed by 75% and in the meantime the CFA Franc was devalued

<sup>16</sup> The African Union – op. cit. p. 36-37.

<sup>17</sup> Corruption takes: \$148 billion, Peter Goodspeed, National Post Monday, p. 1, July 04, 2005.

mounting in the 1960s and has had devastating implications on growth and development.<sup>18</sup> The United Nations Conference on Trade and Development 2004 Report reveals that the continent received some \$540 billion in loans and paid back some \$550 billion in principal and interest between 1970 and 2002.<sup>19</sup> Yet Africa remained with a debt stock of \$295 billion at the end of 2002.<sup>20</sup> This debt has aggravated poverty on the continent and presents a challenge to humanity.

In September 2000 at the UN Millennium Declaration Summit in New York, the UN General Assembly endorsed their commitment to "free all men, women and children from the abject and dehumanizing conditions of extreme poverty" by the year 2015.<sup>21</sup> These goals and commitments were refined into what is now known as the Millennium Development Goals. Goal one of the MDGs is to eradicate extreme poverty and hunger. This goal has two targets: halve, by 2015, the proportion of people whose income is less than one dollar a day and halve, by 2015, the proportion of people who suffer from hunger<sup>22</sup>.

Yet the African continent is lagging behind and there are signs it will not achieve this goal by the target time.<sup>23</sup> With the present trend of growth, some organizations state that it will take more than a century for the sub-continent to eradicate poverty.<sup>24</sup> Children pay the debt in the form of poor nutrition, poor health, sub-standard education, unsafe drinking water, poor road infrastructure, unemployment and general misery.<sup>25</sup> In Cameroon, 30% of the population is unemployed and only 44% of population has access

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<sup>18</sup> "Debt Cancellation: The Facts Behind the Deal", SamuelFamakinwa, p. 1 July 3<sup>rd</sup> 2005.

<sup>19</sup> Id at p. 6

<sup>20</sup> Id at p. 6

<sup>21</sup> See <http://www.undp.org/mdg/>.

<sup>22</sup> Id

<sup>23</sup> "Ends Without Means," The Economist, September 11, 2004, p. 72.

<sup>24</sup> "Africa Action Statement, 100% Debt Cancellation for Africa", September 23, 2005, p. 1.

<sup>25</sup> "Structural Adjustment- a Major Cause of Poverty", Global issues, November, 2005, p. 10.

to potable water.<sup>26</sup> Debt servicing in Africa far surpasses investment in education and health.<sup>27</sup>

International response to poverty in Sub Saharan Africa has improved in recent years. In Gleneagles, Scotland, in 2005, the G8 countries, namely France, Germany, Canada, United Kingdom, United States, Italy, Japan and Switzerland, made specific commitments in support of Africa's poverty alleviation by pledging to increase development aid and announced foreign debt relief for some eighteen Heavily Indebted Poor Countries, fourteen from Africa.<sup>28</sup> The UK signaled from an early stage its intention to make action on Africa's poverty a centre piece of its G8 presidency in 2005. As British Prime Minister, Tony Blair said, "Poverty in Africa is a scar on the conscience of the world."<sup>29</sup> The summit host said "It is in the nature of politics that we do not achieve absolutely everything we hope to achieve, but nonetheless I believe we have made substantial progress indeed."<sup>30</sup> Blair won a key victory by announcing that aid to Africa would rise from the current \$25 billion annually to \$50 billion by the year 2010.<sup>31</sup> Cameroon is one among the fourteen countries earmarked to benefit from this debt relief and increased aid. This increase could significantly reduce poverty if women's groups are effectively empowered and involved in the process.

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<sup>26</sup> World Fact Sheet, op. cit. p. 2

<sup>27</sup> World Bank Development Indicators, 2005 and the World Health Organization, World Health Report 2004

<sup>28</sup> In September 1996, the World Bank and the International Monetary Fund launched the Debt Initiative for Heavily Indebted Poor Countries (HIPC), which created a framework for all creditors, including multilateral creditors, to provide debt relief to the world's poorest and most heavily indebted countries, and thereby reduce the constraint on economic growth and poverty reduction imposed by the debt build-up in these countries. In September 2005, so far 14 African countries have been judged to reach the HIPC initiative completion point and stand to benefit from debt relief. Although not all African countries have qualified, poverty alleviation still stands as a priority issue for them, Africa Action p. 2, 2006

<sup>29</sup> Why total debt cancellation is required, *Theo Mushi. Financial Watch*  
<http://www.ippmedia.com/ipp/financial/2005/06/22/financialwatch.html>

<sup>30</sup> The G8 Summit Final Declaration on Africa, July 8 2005

<sup>31</sup> The G8 Leaders Agree on \$50billion Africa Aid , Martin Crutsinger, on July 8<sup>th</sup> 2005

## Part II Women's Response to Poverty in Cameroon

Women grow and market 60% to 80% of the food in Sub Saharan Africa and constitute 75% of the subsistence farmers.<sup>32</sup> Yet the voices of the African women were not heard by the international community during the 1980s, and they did not participate in the debates that led to privatization, trade liberalization and devaluation of currencies<sup>33</sup>. On the local level however, women did not remain silent in the face of the growing poverty, exploitation and non involvement.<sup>34</sup> They organized themselves into groups for self-help purposes, and continued to toil their fields and sustain the economies.

Around the period of the economic crises in Cameroon, women's groups were proliferating. Women were organizing themselves into cooperatives, common initiative groups and associations of entrepreneurs or bankers in order to enhance their economic status and have an impact on the economic policies.<sup>35</sup> They aimed at empowering themselves financially to meet the daily demands of health, nutrition and education that preoccupy their immediate needs.

These women's groups often function as informal financial institutions, locally called "tontines" and "njangis". Membership cuts across tribal, social, traditional, political and economic boundaries. The holding of membership in groups that share common goals increases the speed with which needs are identified and addressed. Most of these women operate in the informal sector, and their integration into the formal sector is still constrained by limited access to education, poverty, lack of credit, technology and

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<sup>32</sup> The United Nations Economic and Social Council for Africa, Addis Ababa, Ethiopia 1995

<sup>33</sup> *Demanding Dignity, Women Confronting Economic Reforms in Africa*, edited by Dzodzi Tsikata and Joanna Kerr with Cathy Blacklock and Joycelyne Laforce, 2003, p. 1

<sup>34</sup> "Impact of Foreign Debt in Cameroon", Diocesan Justice and Peace Commission, Kumbo, Cameroon (DJ&P), Report 2003, p. 3.

<sup>35</sup> *Financial Sector Reforms and Women's Survival Strategies* by *Rebecca Ntongho, Regina Nsang Tawah and Aloysius Ajab Amin*, Rural Development Group p.67

technical skills<sup>36</sup>. These women's groups seem invisible in the economic process, but they do influence a country's economic policies.<sup>37</sup>

The enactment of a new law in 1992 recognized locally registered indigenous savings and credit associations as financial intermediaries.<sup>38</sup> The law allowed for the creation of economic interest groups, with the goal of encouraging micro finance institutions. Micro financing has been defined as: "programs that extend small loans and other financial and business services to very poor people for self employment projects that generate income allowing them to care for themselves and their families".<sup>39</sup> The law facilitated the formation of groups and associations among rural women. This decentralized financial system was intended to contribute to economic growth and the development of women's participation in financial and poverty alleviation strategies.<sup>40</sup>

In Cameroon these groups were placed under the Ministry of Agriculture and the number of joint initiative groups and associations has been on the increase.<sup>41</sup> Women's groups in Cameroon are of various types, but two things stand central: to promote social and economic activities. This involves provision of micro credit facilities, knowledge of their rights, democratic practices in these groups, participatory approaches in decision-making and seeking a market for their products.<sup>42</sup>

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<sup>36</sup> Id at p.63

<sup>37</sup> Economic Liberalization and Women in the informal sector in Rural Nigeria by Laide Odeduken, Institute of Social and Economic Research. P. 5, April 7<sup>th</sup>-8<sup>th</sup>, 1999

<sup>38</sup> Under the Cooperative Societies and Joint Initiative Groups (COOP-GIC) Act (Law No. 92/006 of 14 August 1992) and the Economic Interest Groupings (GIE) Act (Law No. 93/015 of 22 December 1993), and the Associations Acts of 1990 facilitated the establishment of decentralized financial institutions of a kind calculated to encourage entrepreneurship among women and common initiative groups and associations.

<sup>39</sup> Development projects to promote economic empowerment of women by Daniel Sommerstein, p. 3 <http://www.munfw.org/archive/50th/undp1.htm>

<sup>40</sup> Financial Sector Reforms op. cit. p. 59.

<sup>41</sup> Id at p. 66-67

<sup>42</sup> "Goals of Kubwocco Ltd", a Women's Bank and Cooperative in Kumbo Cameroon, p. 2 July, 2003.

In njangis or tontines each member regularly contributes an agreed, fixed sum of money, and the benefits are distributed on a rotational basis to members. Also, group members save regularly and are provided with loans for their specific activities. These women's groups serve as a forum of informal education where they attend lectures, seminars and trainings organized by experts on their field of business or activity. The groups also initiate and support development activities or projects such as provision of clean drinking water or building a bridge in their locality.<sup>43</sup>

The *Kumbo Business Women's Savings and Credit Cooperative ltd (Kub.wos.ccoltd)* in Cameroon is one of such women's organization created to empower women economically by acting as a women's bank and enabling "solidarity group" members<sup>44</sup> to save and borrow to improve their economic activities. Also as a cooperative, it seeks markets for the produce of its solidarity group members and sensitizes and educates women on the various skills to improve production. Kubwoscco ltd. was formed in July 2003 in accordance with the government statute governing cooperatives.

The highest governing body of Kubwoscco ltd is the General Assembly, with over 126 solidarity women's groups comprising approximately 12,000 women. This researcher has headed the Kubwoscco ltd as the board chairperson for two years.<sup>45</sup> There

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<sup>43</sup>Financial Sector Reforms op. cit. p. 68. These women's groups also carry out Social Visits: on social occasions, such as a birth or a death in the family, the group visits the member concerned bringing food, drink, and other relevant supplies. Philanthropy: Gifts or assistance is provided by an individual or group to the less fortunate in society. Cultural activities: Participates in such activities as choral singing and traditional dancing. Social activities: Organize recreational activities for their members and families.

<sup>44</sup> The cooperative/bank is made up of 126 organized women's groups and each of these groups is known as a solidarity group member of the cooperative, Bylaws of Kubwoscco ltd, Kumbo, Cameroon, p. 4. July 19<sup>th</sup> 2003

<sup>45</sup> We carried out several sensitization talks to get women together, educated them to realize the need for this cooperative and to get the cooperative function as a women's bank. I contributed in drafting the legal

are nine board members and five supervisory members elected from the General Assembly. In addition, there is also the management and staff of Kubwoscco ltd. They oversee the day-to-day running of the activities of the cooperative. They are answerable to the Board and then to the General Assembly.

From my experience heading this cooperative, I have witnessed the organic development of an internal set of rules and regulations.<sup>46</sup> Even though most of the group members do not have a formal training in democracy, their rules relate to issues of transparency, accountability, respect of each other's rights, serving the common good, consensus decision-making, respecting the rule of law, regular and transparent elections.<sup>47</sup> In addition, these organizations create a forum where women can express their economic concerns and come to the assistance of each other. They carry out activities such as petty trading, farming, rearing, "buyam-sellam,"<sup>48</sup> weaving and other small activities such as hair dressing and sewing. A sense of organization that already exists in these groups can become the forum where women can be educated informally and get involved in modern forms of communication to better face the challenges of globalization. They can easily upgrade their trades and attend adult literacy education.

It is clear from my experiences in Kubwosccoltd that women are already contributing a great deal to the economic sustainability of Cameroon. Kumbo is located in a region that

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instrument, organizing regular education seminars to enable women run their solidarity groups democratically to ensure a firm take off and then recruited a staff.

<sup>46</sup> As described by Rachel, Maria Otero, Sonia Saltman, "Principles and Practices of Micro Finance Governance." P. 31-42, August, 1998. The internal governance and the functioning of the leaders in these groups are also similar to groups of Micro finance.

<sup>47</sup> My experiences in almost all women's groups in and around Kumbo, Cameroon are guided by these democratic principles. The members will adopt measures of checks and balances to ensure the smooth functioning of their groups.

<sup>48</sup> This is a pidgin word widely used in Cameroon for retailers of food crops. Women who go into the villages to buy food crops at cheaper prices to retail in urban centers are called 'buyam-sellam'.

supplies most of the potatoes and beans to the whole of Central African region.<sup>49</sup> Still, these contributions are not enough to reduce poverty, as the women lack certain basic resources that would enable them expand their sales and make more profit. Those resources that would enhance economic empowerment include land, education, finances, and supporting infrastructures such as roads, a god market, and health facilities .

At the Beijing UN Conference on Women of 1995, the global community of States summarized the situation of women's empowerment as follows:

“Women's poverty is directly related to the absence of economic opportunities and autonomy, lack of access to economic resources, including credit, land ownership and inheritance, lack of access to education and support services and their participation in the decision-making process. Poverty can also force women into situations in which they are vulnerable to sexual exploitation”<sup>50</sup>

This statement similarly applies to women in and around Kumbo and the whole country of Cameroon. In Kumbo and its environs, women produce beans, potatoes and maize in huge quantities, but their farms are located in the interior, where accessibility by vehicles is very difficult due to poor road networks. These women spend a lot of money on transportation to get their produce to the markets. Hence the gain is reduced in the process or they run at a loss. Some of the farm produce are perishable (pineapples, bananas, mangoes, tomatoes, fresh vegetable, avocados and oranges) and are destroyed in the course of transportation. To enable women to contribute to the fight against poverty, governments and the international donor community must focus on those resources that directly address the needs of the rural people.

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<sup>49</sup> FAO Prevention of Food Losses Program, Information on Potato Production in Cameroon, p. 1-6. <http://www.lanra.uga.edu/potato/africa/cameroon.htm>

<sup>50</sup> United Nations, Beijing Platform for Action, 1995, para. 51

Though there are international and national laws that aim at promoting the economic empowerment of women, these lack implementation mechanisms. The reasons can be traced to cultural and traditional obstacles that hinder women from having equal access to resources as men as well as the lack of political will to ensure gender balance in the enforcement of laws.

### **Part III Female Poverty and the Law of Cameroon**

#### **A. Land Ownership**

In Cameroon, as well as most of Africa, land is by far the most important economic resource. Other resources would include livestock, crop trees, and farm produce. Yet UN statistics of 1996 stated that women in Africa own 1% of all land in the continent.<sup>51</sup> The situation has not changed significantly since 1996, because it is still culturally believed that women cannot own land since they themselves are considered property and property cannot own property.<sup>52</sup> Traditionally in many tribes in Cameroon, it is the boy-child who inherits land from his parents. The traditional land-lords give out land only to mature men who then give this land to their wives to cultivate.<sup>53</sup> In the case of the single woman, she can be given land on which to cultivate, but she is considered merely a custodian over the land, since it belongs to her sons or her brothers. Traditionally, women only have user's rights over land.<sup>54</sup> The land tenure system states that all land in Cameroon is State Land

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<sup>51</sup> UN Human Development Statistics 1996

<sup>52</sup>DJ&P op. cit. p. 2. 2000-2002. Education and Training Seminars on 'Cultures that Violate Women's Dignity.' During these seminars it was clear that most cultures in Cameroon regard a woman as an object or property that can be bought and sold.

<sup>53</sup>Id at p. 3 2003, "Traditional Land Ownership"

<sup>54</sup> Id at p. 3-4 2003

except land under which there is title.<sup>55</sup> On the face of it, this law does not purport to discriminate. At the same time, this law is silent about gender disparities and does not recognize the impact of customs over national laws.<sup>56</sup>

Cameroon Law states that the High Court shall observe and enforce every native law that is not repugnant to natural justice, equity and good conscience.<sup>57</sup> In spite of this law, women still face discrimination that deprives them of equal access to resources. In Cameroon, people, especially women in the rural areas, do not know about the national law,<sup>58</sup> and often continue to follow cultural practices that discriminate against them. In some parts of the country,<sup>59</sup> customary courts that used to adjudicate in customary matters are disappearing and this may gradually help to adjust this discriminative situation. Only continuous sensitization and education about national laws would empower women to own land and acquire land titles. Change usually comes slowly, as it is difficult to effect immediate change of mindset towards discriminatory cultural practices that have been in place for generations. Studies carried out by the diocesan Commission for Justice and Peace Kumbo in 2003 show that due to continuous practice of these customs, and ignorance of their rights, women tend to believe in the status quo and therefore resist such change. Land, therefore, is a very important resource that would foster women's economic empowerment and enable them to reduce poverty. Yet women

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<sup>55</sup> Law Tenure Ordinance Law no. 74-1 of 6<sup>th</sup> January 1974 Art 1 (2)

<sup>56</sup> The embodiment of the principle of equality as enshrined in the Cameroon Constitution is not in itself sufficient to change behavior and mentalities that have become entrenched over centuries of respect for tradition. The lack of a legal definition of discrimination and corresponding sanctions accounts, in part, for the survival of such discrimination within the family and in society at large, DJ&P op. cit. p. 2. 2003.

<sup>57</sup> Section 27 (1) of the Southern Cameroon High Court Law, 1955.

<sup>58</sup> Sources of law in Cameroon are Customary Law, English and French Legal Systems.

<sup>59</sup> In the North West Province of the Country, customary courts are fast disappearing

in Cameroon are denied access to land by custom, despite a law that on its face is non discriminatory.

## B. Inheritance

Another traditional obstacle that hinders women's economic advancement is inheritance. According to the Cameroon Marriage Ordinance,<sup>60</sup> a husband may protect the future of his wife by writing a will. He can give her all his property if there are no children, and he can give her 1/3 of the property if there are children.<sup>61</sup> The law further states that the family-in-law does not have rights over the widow.<sup>62</sup> No payment is owed the family-in-law, nor should the dowry be reimbursed. Under the law, the widow is free to marry another man of her choice after 180 days of the death of the husband.<sup>63</sup>

The Cameroon Marriage Ordinance is very progressive, but cultural beliefs are a barrier to its effective implementation. What usually happens to a woman in a traditional setting when her husband dies is frightening. There is 'property grabbing'<sup>64</sup> from the widow by her in-laws, and in some cases the family head is entitled to take most of the property. Some in-laws go a step further and fake hospital bills and debts incurred by the deceased husband in a bid to seize as much as possible from the poor widow. If the deceased husband was a salaried person, the in-laws often claim to be entitled to the pension. The Cameroon government has tried to lessen the fraud and greediness of the in-laws over pension matters by permitting only the legal wife to sign most of the required

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<sup>60</sup> Cameroon Marriage Ordinance, June 29, 1981

<sup>61</sup> *Id*

<sup>62</sup> *Id*

<sup>63</sup> *Id*

<sup>64</sup> Usually the in-laws to the widow fight over material property and household items of the late husband.

legal documents for the processing of the pension file. This legal provision is really of help to the widow. The above discriminatory cultural practice contributes to most widows' increasing poverty and renders them financially handicapped and unable to sponsor their children in school. Their normal living standards drop and they are unable to contribute to the country's economic development.

### C. Marriage

The Cameroon Civil Marriage Ordinance has complicated the marriage options open to couples under civil marriage,<sup>65</sup> by permitting them to choose the regime governing their property division in case of divorce.<sup>66</sup> When the civil marriage is contracted according to the local customs and traditions, the wife loses her rights under the law. Instead, her rights are determined by the traditions and customs of the husband's tribe.<sup>67</sup> Most traditional customs and practices favor the man. The couple can also opt for co-ownership of property under the Cameroon Marriage Ordinance.<sup>68</sup> But most couples do not understand the implications of these options. The Civil Marriage Ordinance also allows men to become polygamous, although there is no chance for women to practice polyandry.<sup>69</sup> This gives room for some husbands to take the option of polygamy and thereafter marry a second wife which complicates the situation of the first. This law permitting polygamy has given room for numerous polygamous marriages in Cameroon that place a huge burden on women. UNDP Human Development statistics of 2001 show

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<sup>65</sup> Cameroon Marriage Ordinance of *June 29 1981*

<sup>66</sup> *Id*

<sup>67</sup> DJ&P op. cit. "Justice in Marriage" Report p. 3. 1999/2000

<sup>68</sup> Cameroon Marriage Ordinance op. cit. June 29 1981

<sup>69</sup> In Cameroon under the ordinary law the form of marriage is polygamy. Thus, a man may have several wives, sometimes in disregard of the initial matrimonial system in the case of a monogamous first marriage.

that women perform two thirds of the worlds work and earn 10% of the world's income.<sup>70</sup>  
The practice of polygamy accounts for most of this discrimination.

Women who enter polygamous relationships are most often responsible for raising their children, providing for their wellbeing and taking up single-handedly the responsibility of health and education.<sup>71</sup> Most of the women in polygamous homes in the rural areas are subsistence farmers; they are found in the informal sector and are hardly literate and cannot provide a decent living standard for their children and themselves.<sup>72</sup> Most traditional chiefs and local leaders in Cameroon especially the Grand North, West and North West Provinces, are polygamous and some may have as many as ten wives with numerous children.<sup>73</sup> The burden of raising these children rests on the wives, and this traditional polygamous practice supported by national laws is a serious obstacle to women's economic empowerment.

The work of the Justice and Peace Commission of Kumbo Diocese for the past nine years on injustices in society, especially traditions that discriminate against women, show that these UN statistics are very correct.<sup>74</sup> This polygamous practice keeps women in a vicious cycle of poverty. Women and men must be educated on the implication of their choices and I strongly suggest that the Cameroon government should amend this

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<sup>70</sup> UNDP Human Development Report 2001

<sup>71</sup> DJ&P op. cit. "Justice in Marriage" Report p. 4-5. 1999/2000

<sup>72</sup> Id at p. 5

<sup>73</sup> Id at p.4

<sup>74</sup> The Justice and Peace Commission of Kumbo Diocese is an arm of the Pontifical Justice and Peace Council of the Vatican (Catholic Church Organization). It was set up in Kumbo in 1996 and it works to end all injustices in society (political, social, economic, cultural) and human rights, through awareness programs, training, legal advice and peace building and conflict resolution skills with the general public, civil authorities, law enforcement officials, traditional and religious leaders. (The writer was the Assistant Coordinator of the Justice and Peace Commission Kumbo 1998-2005)

section of the civil marriage statute; wipe out polygamy and no marriage should be contracted according to the local customs and traditions.

#### D. Education

The law on education in Cameroon provides that primary education is free and compulsory for all.<sup>75</sup> It is difficult to say that this law is discriminatory or that it favors men over women. But the government's effort to ensure that all children in Cameroon actually complete primary education is limited.<sup>76</sup> Another impediment to the law is that the government overlooks the effect of culture on the discriminatory education of children. Women are considered in some cultures, especially in the North West, West and South West Provinces, as 'property for sale' into marriage. Efforts geared towards educating a girl-child are considered costly and a waste of resources: all a girl needs is informal education from her mother to prepare her for marriage and teach her how to keep a home. This has contributed to massive illiteracy rates among women, especially in the rural areas.<sup>77</sup>

UN statistics of 1996 say that of all the illiterate adults in the world, 70% are women.<sup>78</sup> During education seminars on women's rights in Kumbo diocese, these numbers were proven to be even greater in rural areas in and around Kumbo. Some may

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<sup>75</sup> Law number 96-06 of 18<sup>th</sup> January 1996 and, the Preamble of the Constitution

<sup>76</sup> With the assistance of UNICEF, the Government has introduced a basic education program for girls in the Northern provinces. Moreover, serious disparities remain between regions, the big cities and the rural areas and between age groups. The main obstacles to the development of education for girls are pinpointed in a study of the factors with a negative effect on the under enrolment of girls in Cameroon's schools commissioned by the Ministry of Social and Women's Affairs and revised by the NGO AGRO-PME, CEDAW/C/CMR/19 May 1999 Cameroon Country Report 99-22520

<sup>77</sup> In spite of government's effort to improve on basic education, illiteracy rates are still high among women. The Justice and Peace work in the rural areas in Kumbo, found out that most adult women are unable to read and write. The Justice and Peace passes on the message by using pictures and role-plays.

<sup>78</sup> DJ&P op. cit. Seminar Report "African Customs and Women's Dignity", p. 3 2002

argue that the situation has changed. But what may have changed nowadays is that girls have a higher enrollment at the lower levels in most primary schools, and this number gradually thins as they go up the education ladder.<sup>79</sup> Girls either fall pregnant or are asked to stop their educational career when a financial crisis arises.<sup>80</sup> Often a girl is withdrawn from school and sent to stay with a wealthier family member in town and serve as a house-helper with little or no pay. Most of these school drop-outs find themselves in all sorts of informal sector activities, like roasting chicken and fish by road sides, hairdressing, petty trading and ‘buyam- sellam’. Or hardship might compel a girl to engage in sexual activity that exposes her to more babies or HIV/AIDS infections.

In rural areas, girls are withdrawn from school to be ‘sold’ into marriage to generate income to enable their brothers to acquire a decent education.<sup>81</sup> Some girls are forced into marriages as payment for a family’s outstanding debts.<sup>82</sup> All of this accounts for why most women are found in the informal economic sector. With limited education, it is difficult for women to engage in activities that would reduce their poverty and put the country on track towards the Millennium Development Goals. The best solution is the basic education of all children, with stress on girl-child education to make up for these discriminatory practices. Some of the policies that government can also embark on is to

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<sup>79</sup>School Data Catholic Education Agency, Kumbo Cameroon, Report August 2005/2006. Between 1990 and 1992, the school population at this level of education increased steadily by about 5 per cent per year. However, from the beginning of the school year 1993/94 numbers started to fall due to pupils dropping out as a result of the economic crisis. This decline was to intensify with the devaluation of the CFA franc and the sharp fall in civil service salaries. The school data of the Catholic Education Agency in the Diocese of Kumbo, Cameroon in 2005, that runs more than 100 Primary and Secondary schools in the diocese show a higher enrollment of girls at lower levels.

<sup>80</sup> Id at p.6 2005

<sup>81</sup> DJ&P op. cit. p. 3. Seminar Report, “Human Rights and Traditions” 2001-2002. Some tribes particularly in the rural areas of the North West Province of Cameroon that charge high bride price are still carrying out this practice.

<sup>82</sup> Id at p. 3.

incorporate sexuality and morality as a compulsory subject. This would help boys and girls to have knowledge of their sexuality and pregnancy rates would drop. The government can also give the pregnant girl access to health care and to continue her education till she is due maternity rest.<sup>83</sup> The education of women will be a strong foundation for their inclusion in the formal sectors of the economic advancement of the country.

#### E. Political Representation

In Cameroon, there are no laws that discriminate against women in political life. The Constitution, which is the supreme law, guarantees the equality of all before the law without distinction as to sex, race or religion.<sup>84</sup> The various electoral laws (municipal, legislative and presidential) recognize the freedom and the equal right of men and women to vote in elections and/or to be eligible for election. Similarly, there are no laws that discriminate against women as far as appointment to high office or participation in national and international activities are concerned. However, despite these political good intentions, women continue to be under-represented in decision-making circles. Men often use women's low literacy level to justify women's infrequent appointment to top decision-making positions in the political setting.<sup>85</sup> The traditional belief is that women's role in politics is to dance, animate political rallies, cook and vote for the male candidates. In the Cameroon government, there are 3 female Ministers and 2 female

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<sup>83</sup> Circular Letter No. 10/A/562/MINEDUC/ESG of 10 January 1980 concerning the readmission of a pupil suspended in connection with a case of pregnancy.

<sup>84</sup> Law number 96-06 of 18<sup>th</sup> January 1996 and, the Preamble of the Constitution

<sup>85</sup> DJ&P, during education seminars men give this reason to justify their discriminatory way of staying in decision-making and leadership positions. In fact, a good number of women have got a solid educational background which can merit their appointment into positions of responsibility.

Secretaries of State among 32 Ministries. The House of Assembly has 20 women and 160 men.<sup>86</sup> This unequal representation of women in these decision-making bodies is reflected in the type of policies that create gender imbalances and impair women's economic empowerment in particular and in all facets of life. With the current trend of representation, it could be very difficult for twenty female parliamentarians to influence gender discriminatory laws, as they are first of all in the minority and further torn apart by their political affiliations.

In Cameroon, most cultures view women as listeners and keep them outside of decision-making roles. Village councils in Cameroon are forums where village communities handle small conflicts and minor disputes amongst them. Representation in these councils<sup>87</sup> is highly gender disproportionate. Women rarely constitute above 15% of the total number.<sup>88</sup> The same also holds true regarding the number of women representatives in religious decision-making settings. Rarely are women assigned to take positions of responsibility, as for example, becoming the president of an organization or corporation. Women would generally be assigned as treasurers, though this is a good sign of women's credibility in financial matters.<sup>89</sup> It is therefore imperative to include women in the decision-making process of society. This will enhance the enforcement of policies that would reduce poverty. One of the strongest positive consequences that have arisen

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<sup>86</sup> Nineteen of these women are from the ruling party and one from the opposition. There has never been a woman Governor in Cameroon. There are ten male Governors for the ten provinces. All the 58 Senior Divisional Administrators are men. There are only 3 female Assistant Divisional Administrators. There is no woman Sub Divisional Administrator among 258 men.

<sup>87</sup> Village councils are village traditional decision-making forum. They are very common in most villages in Cameroon. They can mediate in minor conflicts.

<sup>88</sup> DJ&P. op. cit. p. 3 Seminar Report "The Penal Code with Traditional Councils", July 2004.

<sup>89</sup> DJ&P op. cit p. 4. Seminar Report, "African Customs and Women's Dignity" 2002.

from organized women's groups is their ability to take their own decisions and be able to direct their own activities, something that society had reserved only for men.

#### **Part IV Ratification of CEDAW and Recommendation for Women's Economic Empowerment in Cameroon**

Cameroon has ratified the Convention for the Elimination of all Forms for Discrimination against Women (CEDAW)<sup>90</sup> which aims at promoting the economic empowerment of women. Article 13 of CEDAW obligates States Parties to take all appropriate measures to eliminate discrimination against women and to ensure, on a basis of equality with men, in particular the right to family benefits and the right to bank loans, mortgages and other forms of financial credit.<sup>91</sup>

Under Article 14, States are to ensure to rural women the right to have access to agricultural credit and loans, marketing facilities, appropriate technology and equal treatment in land and agrarian reform as well as in resettlement schemes.<sup>92</sup> These provisions are reinforced in Article 16, which affirms the same rights to both spouses in respect of ownership, acquisition, management, administration, enjoyment and disposition of property, whether free of charge or for valuable consideration.<sup>93</sup> In Article 19, State parties are urged to promote women's access to credits, training, skills development and extension services at rural and urban levels in order to provide women

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<sup>90</sup>The UN Convention for the Elimination of all Forms for Discrimination against Women adopted in 1979 by the UN General Assembly is often described as an international bill of rights for women. Consisting of a preamble and 30 articles, it defines what constitutes discrimination against women and sets up an agenda for national action to end such discrimination. The President ratified the Convention on the Elimination of All Forms of Discrimination against Women under Decree No. 88/993 of 15 July 1988 pursuant to Law No. 88/010 of 15 July 1988 authorizing him to do so.

<sup>91</sup> Id at Article 13

<sup>92</sup> Id at Article 14(2) g

<sup>93</sup> Id at Article 16(I) h

with a higher quality of life and reduce the level of poverty among women.<sup>94</sup> As discussed above, the Cameroon government should ensure that women and men are equally educated, that all own and inherit land and property. Cameroon is currently benefiting from debt relief, and it must look for concrete ways to invest this money in women's groups by implementing the CEDAW and promoting those policies that will help women directly. Though the fight against poverty may be complex, there are certain resources and infrastructure that if made available would benefit the real poor directly.

The government should also engage in massive sensitization to ensure respect for national laws and this will ease peoples' transition from discriminatory cultural practices. As these women's groups still face problems mobilizing resources for their economic activities, generally because members savings and incomes are too low, this makes them undertake smaller projects, so the government should ease accessibility to micro credit. The procedures to obtain micro financing should be facilitated and brought closer to the rural areas where most women's groups are found.

When women take micro credit they invest this into farms and the resulting yield must have a good market. For these women to be able to repay the loans and accumulate some profit to improve their living standards, they must be able to market the produce. In Cameroon, there are food shortages in the Northern part of the country<sup>95</sup> while other parts literally 'throw away' surpluses. This calls for a good market network at the divisional and provincial level. At the same time, the quality of the farm produce should be improved to facilitate their competitiveness at the global level. The government should

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<sup>94</sup> Id at Article 19 (d)

<sup>95</sup> World Food Program Cameroon Report, p.1-5, 2004

invest directly or through the civil society organizations on issues such as marketing skills, modern farming methods and education on rights. The government should construct clean markets for women. Very often the women's section of the market is exposed to unhygienic conditions; there is great need to construct groceries and sheds for women with sanitation facilities to ensure good health. The farm produce from these women are very perishable and often go bad especially with the deplorable road situation in some rural areas in Cameroon. The government should construct feeder roads and facilitate preservation of food stuff.

The World Bank and the IMF should make themselves more available in the field in order to apprehend the diverse situation at the grass roots. More direct contact with the grass root women's groups and the rural poor will enable the IMF to blend macro and micro economic policies with the real poverty situation that these groups face. The World Bank, while maintaining bilateral contacts with the sovereign, should device easier development strategies that focus on the provision of resources needed by women especially at the rural areas. Organized solidarity groups of women in rural areas are very dynamic to work with and will improve their financial situation if given the necessary tools. There are many organized women's groups and village development associations out there who do not know how to get access to technical and financial assistance. The IMF policies in Cameroon should put women, children and their poverty at the center, and studies should be carried out on the impact of their policies on the latter and amendments made for past failures.

The NGOs are a good source for women's groups to obtain informal education, capacity building and knowledge about their rights for the activities they carry out towards poverty reduction. NGOs<sup>96</sup> should continue to ensure that the activities they carry out should benefit the women especially at the rural areas. They should also lobby traditional leaders to change those cultural practices that discriminate against women. They should initiate legal reforms to revise and amend those legal aspects that disfavor women. National organizations such as the Rural Organization Support Fund (FONDAOR); the Decentralized Rural Credit; the National Employment Fund (FNE), FIMAC program; Savings and Loan Cooperatives (COOPEC); The First Ladies of Africa Program for the economic advancement of rural women all should extend their activities to organized women groups, especially those in the rural areas.

The contribution of international organizations has been enormous. Very active organization such as the OXFAM, the Catholic Relief Services, Plan International, the HEIFER International, the UNDP and many others have been significant and their activities have made a difference in peoples' lives. Yet there is still a lot that needs to be done. Their activities can be extended much more to the rural areas to benefit the poor. There is hope that the poverty situation will greatly improve if most of this assistance is

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<sup>96</sup> a) Productive Micro projects for the Benefit of Women in Cameroon (MPPF-CAM/CIDA) Women Population and Development (UNFPA)  
In economic development:- ACAFIA (Cameroonian Association of Women Agricultural Engineers); AID-CAMEROUN (Support for Development Initiatives)  
(b) In the protection of women's rights: ACAFEJ (Cameroonian Association of Women Lawyers); ALVF (Association to Combat Violence against Women); COCADEF (Cameroonian Committee for Women's Rights);  
(c) In training: WEI (Women Empowerment Institute) for the empowerment of women economically legally and politically; CERFEPROD (Women's Group for the Promotion of Development);  
(d) In socio-cultural development: FOCARFE (Cameroonian Women's Foundation for Rational Environmental Action);  
(e) In advocacy: FIDA Cameroon; LEFE (League for the Education of Women and Children).  
With regard to legislative measures taken to ensure the full development

directed to organized women's groups.<sup>97</sup> There is need for the NGO world to design a strategy of accountable to both the benefactors and beneficiaries alike. What happens normally is that national NGOs are accountable only to the benefactors.

#### Part IV

#### Conclusion

Women have demonstrated that they can sustain an economy even when international policies adversely affect national ones. To be able to accomplish this task effectively, women need the full support of their governments and the international community to provide support mechanisms such as micro financing, knowledge of their rights and provision of infrastructure. Women also need to be liberated from those cultural barriers that impede their full contribution in the economic and democratic advancement of society. I will conclude this article by borrowing the words of the final declaration of the G8 Summit Leaders 2005, and use them as mine: 'this is surely a historic opportunity for Africa',<sup>98</sup> in this particular case, the Cameroon government and its people, to achieve this cherished delicate goal and work for its complete success to mark an unforgettable moment in history. There is just one major goal to attain "to make poverty a thing of the past by the year 2015".<sup>99</sup> Hence a good economic regulatory framework by any government fighting poverty should incorporate the economic and legal empowerment of women and target mostly rural women and their basic needs.

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<sup>97</sup> HEIFER International, Plan International, Breoderlijk Delen

<sup>98</sup>G8 Summit Final Declaration July 2005

<sup>99</sup> The major words of the Campaign on Debt Cancellation known as the, 'Global Call for Action Against Poverty'.

