

# Pathways to Gender-Inclusive Economic Development in Sub-Saharan Africa: A Sectoral Analysis

## Cameroon Report



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Reading note: The general and sectoral barriers to and drivers of women's economic empowerment opportunities reported on in the Pathways Study are more similar than different. For the purpose of sectoral-level stakeholders, this report provides a full discussion of these barriers and drivers per sector. While this inevitably results in some repetition across the report, the intention is for each sectoral brief to stand as an independent piece/extract if necessary.

Pathways to Gender-Inclusive Economic Development in Sub-Saharan Africa: A Sectoral Analysis (Pathways Study) is a collaborative effort among various stakeholders (organisations, individual researchers and gender experts) who joined forces and expertise to achieve a common goal - developing and implementing strategies to strengthen women's economic empowerment in Cameroon.

These include:

- The Pathways Study Steering Committee (SC) which provided financial and/or technical support for the Pathways project including: (i) International Cooperative Research Group (ICRG), which is the research arm of the United States Overseas Cooperative Development Council (U.S. OCDC); (ii) United States Agency for International Development (USAID); (iii) Mastercard Foundation; (iv) International Development Research Centre (IDRC); (v) United Nations Entity for Gender Equality and the Empowerment of Women (UN Women); (vi) the African Trade Policy Centre (ATPC), which is a specialised unit within the United Nations Economic Commission for Africa (UN ECA); and (vii) Euromonitor International Ltd. SC partners also provided directional advice guidance in the making of key decisions, supported by making referrals and connections with key country stakeholders and reviewed draft reports.
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We are keen for the findings of the Pathways Study to guide research, policy development and implementation, programming (planning and execution) and advocacy efforts - creating a unified voice, clear(er) direction and sustainable action for improved women's economic empowerment in Cameroon.

*Pathways Study Steering Committee*

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AFAWA	Affirmative Finance Action for Women in Africa	ICERD	International Convention on the Elimination of All Forms of Racial Discrimination
AFD	French Development Agency	ICESCR	International Covenant on Economic, Social, and Cultural Rights
AFDB	African Development Bank	ICPD	International Conference on Population and Development
ALVF	Association for the Elimination of Violence Against Women	ICPPED	International Convention for the Protection of all Persons of Enforced Disappearance
ASBY	Association of Bayam Sellam	ICRG	International Cooperative Research Group
ATPC	African Trade Policy Centre	IDP	Internally Displaced People
AU	African Union	IDRC	International Development Research Centre
AWEC	Association for Women Empowerment Cameroon	IITA	International Institute for Tropical Agriculture
BPFA	Beijing Platform for Action	ILO	International Labour Organization
CAR	Central African Republic	IPAVIC	Cameroon Poultry Interprofessional Organisation
CEDAW	Convention on the Elimination of All Forms of Discrimination Against Women	IMF	International Monetary Fund
CEMAC	Central African Economic and Monetary Community	INGO	International Non-Governmental Organisation
CICC	Cocoa and Coffee Interprofessional Council	IPV	Intimate Partner Violence
CSA	Climate Smart Agriculture	IRAD	The National Institute of Agronomic Research for Development
CSOs	Civil Society Organisations	ITFC	Islamic Trade Finance Corporation
CSR	Corporate Social Responsibility	KOICA	Korean International Cooperation Agency
DHS	Demographic and Health Surveys	MDG	Millennium Development Goals
EMI	Euromonitor International	MINADER	Ministry of Agriculture and Rural Development
FGM	Female Genital Mutilation	MINEPIA	Ministry of Livestock, Fisheries, and Animal Industries
FLFP	Female Labour Force Participation	MCPR	Modern Method Contraception
FODECC	Cocoa and Coffee Development Fund	MFI	Microfinance Institution
GBV	Gender-Based Violence	MSME	Micro, Small and Medium-Sized Enterprises
GDP	Gross Domestic Product	NAP	National Action Plan
GII	Gender Inequality Index		
HDI	Human Development Index		
ICA	International Cooperative Alliance		
ICCO	International Cocoa Organisation		
ICCPR	International Covenant on Civil and Political Rights		

NCCB	National Cocoa and Coffee Board	UNCRC	United Nations Convention on the Rights of the Child
NDP	National Development Plan	UNDP	United Nations Development Programme
NDS	National Development Strategy	UN ECA	United Nations Economic Commission for Africa
NGO	Non-Governmental Organisation	UNICEF	United Nations International Children's Emergency Fund
NGPC	National Gender Policy of Cameroon	UN WOMEN	United Nations Entity for Gender Equality and the Empowerment of Women
NPCC	National Programme on Climate Change	USAID	United States Agency for International Development
OECD	Organisation for Economic Co-operation and Development	U.S. OCDC	United States Overseas Cooperative Development Council
OHCHR	Office of the United Nations High Commissioner for Human Rights	VAW	Violence Against Women
PFMS	Poultry Farmers Management System	VAWG	Violence Against Women and Girls
SBCC	Social and Behaviour-Change Communications	VSLA	Village Savings and Loan Association
SDG	Sustainable Development Goals	WASH	Water, Sanitation and Hygiene
SIGI	Social Institutions and Gender Index	WEE	Women's Economic Empowerment
SME	Small and Medium-Sized Enterprises	WEF	World Economic Forum
SODECAO	The Cocoa Development Authority	WFP	World Food Programme
SOWEDA	South-West Development Authority	WIDCO	Women Initiative Development Cooperative Organization
SRH	Sexual and Reproductive Health	WPS	Women, Peace and Security
SRHR	Sexual and Reproductive Health and Rights	WROs	Women's Rights Organisations
SGBV	Sexual and Gender-Based Violence		
SSA	Sub-Saharan Africa		
SRGBV	School-Related Gender-Based Violence		
UNCRC	Convention on the Rights of the Child		
UNCAT	United Nations Convention Against Torture		
UNCDF	United Nations Capital Development Fund		

Key term	Definition
<b>Cooperative</b>	<p>A cooperative is an autonomous association of persons united voluntarily to meet their common economic, social and cultural needs and aspirations through a jointly-owned and democratically-controlled enterprise.</p> <p>Source: International Cooperative Alliance (ICA)</p>
<b>Economic violence</b>	<p>Economic violence is a form of gender-based violence, and can include acts perpetrated by systems and structures, as well as by individuals. It involves behaviours that control a woman's ability to acquire, use and maintain economic resources, thus threatening her economic security and potential for self-sufficiency.</p> <p>Source: Adams et al, 2008</p>
<b>Employment segregation</b>	<p>The unequal distribution of female and male workers across and within job types.</p> <p>Source: World Bank</p>
<b>Financial exclusion</b>	<p>Financial exclusion refers to a process whereby people encounter difficulties accessing and/or using financial services and products in the mainstream market that are appropriate to their needs and enable them to lead a normal social life in the society in which they belong.</p> <p>Source: European Commission, 2008</p>
<b>Gender-based violence (GBV)</b>	<p>Harmful acts directed at an individual or a group of individuals based on their gender. It is rooted in gender inequality, the abuse of power and harmful norms.</p> <p>Source: UN Women</p>
<b>Gender norms</b>	<p>Accepted attributes and characteristics of male and female gendered identity at a particular point in time for a specific society or community. They are the standards and expectations to which gender identity generally conforms, within a range that defines a particular society, culture and community at that point in time. Gender norms are ideas about how men and women should be and act. Internalised early in life, gender norms can establish a life cycle of gender socialisation and stereotyping.</p> <p>Source: UNICEF</p>

Key term	Definition
<b>Gender wage gap</b>	<p>The gender wage gap is defined as the difference between median earnings of men and women relative to median earnings of men.</p> <p>Source: OECD</p>
<b>Productive employment</b>	<p>Productive employment is defined as employment yielding sufficient returns to labour to permit the worker and her/his dependents a level of consumption above the poverty line.</p> <p>Source: ILO</p>
<b>Resilience</b>	<p>The capacity of individuals, communities, institutions and systems to survive, cope and thrive in the face of shocks and stresses.</p> <p>Source: Mastercard Foundation</p>
<b>Sector and Sub-Sector</b>	<p>The Pathways study uses 'sector' to refer to a broad area of economic activity - an umbrella category that has other economic activities within it. A sector could entail any or all of the following economic activities: (i) primary activities (i.e., related to extraction of raw materials), (ii) secondary activities (e.g., manufacturing-related) or (iii) tertiary activities (i.e., related to services). Sub-sector is generally used to denote specific economic activities within a broad sector. While this may appear inconsistent, both terms are sometimes used interchangeably as sub-sectors are not purely divisions or components of a sector; sub-sectors can vary enough to be discussed and/or analysed independently, and a sub-sector in one report may be a sector in another. As our sectors and sub-sectors of focus were selected through consultations with local working groups in each country, we opted to stay as true to the language utilised by these working groups as possible. As such, our use of the word "sector" and "sub-sector," and the terminology for each sector depends on the country context. For instance, while 'agriculture' is a broad economic sector, specific sectors/sub-sectors within it include commodities such as rice, cocoa, or maize, or commodity groups such as horticulture. In other cases, sector names have been adapted to use those referenced by our working groups. In Ghana, for example, we speak of "textiles", while in South Africa we speak of "Clothing, textiles, footwear, and leather" (CTFL).</p>

Key term	Definition
<b>Social capital (vertical and horizontal)</b>	<p>Social capital refers to the institutions, relationships and norms that shape the quality and quantity of an individual and society’s social interactions. It includes both vertical and horizontal<sup>1</sup> associations between people, and includes behaviour within and among organisations, such as firms.</p> <p>This view recognises that horizontal ties are needed to give communities a sense of identity and common purpose, but also stresses that without “bridging” ties that transcend various social divides (e.g. religion, ethnicity, socioeconomic status), horizontal ties can become a basis for the pursuit of narrow interests, and can actively preclude access to information and material resources that would otherwise be of great assistance to the community (e.g. tips about job vacancies, access to credit).</p> <p>Source: World Bank</p> <p>Cooperatives have a social network that combines both horizontal and vertical social ties. Horizontal ties represent the social relationships and interactions between cooperative members while vertical ties are the social connections between cooperative members and parties such as off-takers, processors/buyers etc.</p> <p>Source: Deng et al (2020)</p>
<b>Unpaid care and domestic work</b>	<p>Refers to care of persons and housework performed within households without pay, and unpaid community work.</p> <p>Source: OECD</p>

<sup>1</sup>Vertical social capital refers to interactions with people/organisations of different (higher) socioeconomic standing (i.e. access to resources), while horizontal social capital refers to connections and relations between people/organisations of similar socioeconomic standing and with access to similar resources.

Key term	Definition
<b>Violence against women and girls (VAWG)</b>	<p>Violence against women and girls is any act of gender-based violence that results in, or is likely to result in, physical, sexual or mental harm or suffering to women and girls, including threats of such acts, coercion or arbitrary deprivation of liberty, whether occurring in public or in private life. Violence against women and girls encompasses, but is not limited to, physical, sexual and psychological violence occurring in the family or within the general community.</p> <p>Source: UN Women</p>
<b>Women's economic empowerment (WEE)</b>	<p>Women having the ability to succeed and advance economically, and the power to make and act on economic decisions to enhance their broader wellbeing and position in society.</p> <p>Source: Calder et al., (2020)</p>
<b>Women's vulnerable employment (WVE)</b>	<p>Women's vulnerable employment is contributing female family workers and own-account workers as a percentage of total employment. It is derived using data from the International Labour Organization, ILOSTAT database.</p> <p>Source: World Bank</p>

# Executive summary

**Cameroon is a lower-middle-income country endowed with rich natural mineral resources and is strategically located as a regional transport and trade hub for Central Africa.** In 2021, Cameroon generated gross domestic product (GDP) of approximately USD39.8 billion, resulting in GDP per capita of approximately USD1,660.<sup>2</sup> Prior to the COVID-19 pandemic, economic growth in Cameroon had averaged 4% year on year.<sup>3</sup> However, regional and social inequalities present barriers to shared prosperity among the population, while economic shocks including the COVID-19 pandemic, as well as ongoing insecurity and conflict in Cameroon's northern regions, threaten to stall progress towards inclusive economic growth.

<sup>2</sup>World Bank DataBank (2021) <sup>3</sup>World Bank DataBank (2021)

**In the northern regions, over half (56%) of the population were considered to be poor prior to the pandemic.**<sup>4</sup> While Cameroon has made progress closing the gender gap in primary education and more women have been moving into paid work, significant gender gaps remain in secondary and tertiary education, equal pay and access to financial institutions. Inequalities in health access contribute to one in five women currently having an unmet need for contraception.<sup>5</sup> Cameroon also has one of the highest rates of maternal mortality in the world,<sup>6</sup> with maternal mortality rates highest in the north of the country.<sup>7</sup> Furthermore, high rates of child marriage and adolescent pregnancy contribute to persisting gender gaps in educational access at all levels, with girls in the north of the country most at risk.<sup>8</sup>

**Despite relatively high female labour force participation (FLFP), these social and economic inequalities, coupled with gender discrimination in the labour market, contribute to limited economic opportunities for many women.** The female labour force participation rate in Cameroon was estimated to be 72% in 2019,<sup>9</sup> concentrated largely in the services and agriculture sectors.<sup>10</sup> In 2022, just 23% of top managers are women, 31% of businesses are owned by women, while 90% of women

work in the informal sector.<sup>11</sup> Women are much more likely to work in vulnerable employment (i.e. unpaid family workers and self-employed persons), representing 80.8% of total jobs among women and compared to 62.9% among men.<sup>12</sup> These informal women workers often face precarious working conditions and have limited access to social protection.<sup>13</sup>

**The global COVID-19 pandemic caused a significant disruption to income-generating activities, specifically for women informal workers, self-employed workers and unpaid family workers.**<sup>14</sup> The impact of the pandemic and subsequent lockdowns had a disproportionate effect on women, given their predominance in the informal sector.<sup>15</sup> As a result of ongoing and protracted conflicts in the North, North-West and South-West regions, women have had to navigate multiple challenges, including displacement, loss of livelihoods, gender-based violence (GBV) and limited access to services.<sup>16</sup> Furthermore, conflict and instability in these regions has destroyed critical medical infrastructure, which has deprived women from accessing essential services.<sup>17</sup>

<sup>4</sup>The World Bank (2022) <sup>5</sup>Edietah, E. E., Njotang, P. N., Ajong, A. B., Essi, M. J., Yakum, M. N., & Mbu, E. R. (2018) <sup>6</sup>Data from 2017 shows a maternal mortality rate of 529 maternal deaths per 100,000 live births. UNICEF Data Warehouse (n.d.) <sup>7</sup>Meh, C., Thind, A. & Terry, A.L. (2020) <sup>8</sup>United Nations Development Programme (2019) (no link) <sup>9</sup>World Bank DataBank (2021a) <sup>10</sup>World Bank DataBank (2019) <sup>11</sup>World Economic Forum (2022) <sup>12</sup>World Bank DataBank (2019) <sup>13</sup>Kamdem, U. D., Kouam, D. J. C., & Mopia, S. (2021) <sup>14</sup>International Labour Organization (2020) <sup>15</sup>Laouan, F. Z. (2020) <sup>16</sup>International Crisis Group (2022) <sup>17</sup>Kindzeka, M. E. (2022)

**Cameroon’s Vision 2035, the country’s long-term national development framework, emphasises how “healthy and well-educated Cameroonians” will achieve the country’s enormous potential for shared prosperity.**<sup>18</sup> Vision 2035 aims to establish Cameroon as an emerging market by 2035 through four overarching goals: (1) reducing poverty; (2) becoming a middle-income country; (3) acquiring a “newly industrialised” country status; and (4) consolidating democracy and national unity, while also respecting the country’s diversity.<sup>19</sup> In support of this vision, the 2020-2030 National Development Strategy (NDS2030) aims to address gender inequalities in areas critical to women’s economic empowerment. This includes commitments to improve access to education, training, and information; strengthen programmes aimed at women’s entrepreneurship; addressing barriers to finance; step up measures to address gender-based violence; and strengthen the institutional framework for the promotion and protection of women’s rights.<sup>20</sup>

**The Cameroonian government’s commitment to address these gender inequalities also provides room for other stakeholders - in the private sector and development space, to support with programmes, research and advocacy.**

As the country emerges from the economic and social impacts of the COVID-19 pandemic, and grapples with ongoing insecurity and conflict in the North, North-West and South-West regions, investing in **sustainable and inclusive solutions** for women’s economic empowerment will be key to achieving **shared prosperity and stability envisioned in the government’s Vision 2035.**

**This report, which is part of a series of reports commissioned in Sub-Saharan Africa (SSA),** aims to provide practical recommendations for public and private sector partners. If actioned, these recommendations could improve and expand women’s economic opportunities and contribute more meaningfully to women’s economic empowerment. Drawing on economic modelling, desk-based research, interviews<sup>21</sup> and expert reviews, the report explores available data and evidence on factors influencing **gender-inclusive economic development** in the context of **Cameroon.** The report applies a holistic conceptual framework for **gender-inclusive economic development** that identifies multiple and overlapping factors at three different levels, which combine and interact to influence women’s economic empowerment:

<sup>18</sup>Republic of Cameroon: Ministry of The Economy, Planning and Regional Development (2009) <sup>19</sup>Republic of Cameroon: Ministry of The Economy, Planning and Regional Development (2009) <sup>20</sup>Ministry of Economy, Planning and Regional Development (2020)

<sup>21</sup>16 interviews were conducted with various stakeholders in the agriculture sector (covering cocoa, maize and poultry), across Academia, NGOs/INGOs and civil society organisations, private companies and public entities. Please refer to the Appendix for a detailed explanation of the methodology including the summary of stakeholders interviewed. 22 supplementary interviews were conducted with stakeholders in the finance/insurance sector and the trade sector to explore interactions of these sectors with agriculture.

- **Structural factors:** Including the policy and programming environment.
- **Normative factors:** Including social and gender-based norms which shape women's engagement in paid and unpaid work, as well as factors such as violence against women and girls (VAWG), which hinder active women's economic participation, rights, and wellbeing.
- **Individual factors:** Including human, social and economic capital.

The report identifies key constraining and enabling factors at each of these levels with relevance to all sectors of the economy. In addition, the report presents specific findings related to three agricultural sectors selected in consultation with country-level stakeholders: (i) the maize sector and (ii) the cocoa sector, with a short spotlight piece on (iii) the poultry sector.

### Key findings – Sectoral analysis

The sectoral analysis identified key trends related to women's roles and engagement in the three agricultural sectors. In all these sectors, women face structural-, normative- and individual-level barriers to economic empowerment. At the same time, in each of these sectors, there are opportunities and entry points to address these barriers and enhance women's economic opportunities and wellbeing.

Highlights are summarised below with a detailed explanation of the cross-cutting/ contextual structural, normative and individual factors provided in section 4 and deeper sector-specific analysis of these factors provided in section 5. Appendix 3 offers a cross-sectoral table summary of the barriers, in addition to opportunities and entry points.

### Structural factors

**Cameroon's Vision 2035 has a focus on shared prosperity, while efforts to enhance gender equality are integrated in the recently adopted 2020-2030 National Development Strategy**

(NDS2030). The NDS2030 is aligned with the Sustainable Development Goals (SDGs) and seeks to promote inclusive and sustainable growth through its four pillars: "structural transformation, human development, employment and promotion of good governance."<sup>22</sup> Gender equality is mainstreamed throughout NDS2030, which includes a set of gender-specific objectives. These include combating gender-based violence through the intensification of legal support, strengthening entrepreneurship and women's empowerment programmes, and enhancing health services for women.<sup>23</sup>

<sup>22</sup>UNDP & Republic of Cameroon: Ministry of The Economy, Planning and Regional Development (2022)

<sup>23</sup>Republic of Cameroon: Ministry of The Economy, Planning and Regional Development (2020)

**The Cameroon Labour Code protects female workers and provides provisions for the same rights as male workers in most areas.** This includes provisions for equal pay for work of equal value, right to annual leave, right to weekly rest and right to join a trade union. Pregnant women are offered employment protection and entitled to 14 weeks of maternity leave. However, women are prohibited from working at night in industrial establishments. Furthermore, there is a lack of legal provisions protecting women from sexual harassment in the workplace.<sup>24</sup>

**Despite international and national commitments to gender equality, key gaps remain in domestic legislation.** These include gaps in legislation to protect women from gender-based violence,<sup>25</sup> as well as legal gaps permitting child marriage under certain circumstances.<sup>26</sup> Furthermore, laws such as the Civil Status Registration (Ordinance No. 81-02 of 29 June 1981) and Commercial Code financially exclude women and create an environment where women's economic opportunities are dependent on their husbands.<sup>27</sup> In addition, customary practices and complexities with formal registration processes (such as the requirement for a formal marriage certificate for joint land ownership) continue to hinder women's access to land.

**Several initiatives have been launched by the Cameroonian government to support youth employment in the country.** For example, the Integrated Support Programme for Informal Economic Actors aims to lower youth unemployment rates and support young entrepreneurs in their formalisation process (transitioning from the informal sector to the formal sector).<sup>28</sup> However, a lack of gender-disaggregated data makes it difficult to confirm the extent to which young women have been targeted by or benefited from such initiatives.

**To address the financial inclusion gap among women and men in Cameroon, the government drafted the National Strategy for Inclusive Finance in 2014.** The purpose of this strategy is to build an inclusive financial sector, through financial institutions providing a wide range of financial products. In particular, the national strategy seeks to increase market accessibility through mobile service providers. With the support of donors such as the United Nations Development Programme (UNDP), the Cameroonian government is working to update the strategy by strengthening the capacity of the microfinance sector. The purpose of this update is to ensure the provision of financial services to a growing number of entrepreneurs (including women) in the micro, small and medium-sized enterprises (MSME) space, to reduce poverty and increase job creation.<sup>29</sup>

<sup>24</sup>Pascal, A. N. (2021) <sup>25</sup>UN Women (n.d.) Indicator 5.1.1 measures government efforts to put in place legal frameworks that promote, enforce and monitor gender equality. The indicator is based on an assessment of legal frameworks that promote, enforce and monitor gender equality, with a focus on area 2, VAW. <sup>26</sup>Njikem, J. T. (2017) <sup>27</sup>Njikem, J. T. (2017)

<sup>28</sup>Actu Cameroun (2020) <sup>29</sup>Making Finance Work for Africa (2012)

## Normative factors

**In Cameroon, gender norms strongly influence the roles that men and women play at home, in the community, and in institutions.** In Cameroon, as in many other SSA societies, gender norms (particularly at the household level) position women as caregivers and men as protectors.<sup>30</sup> Consequently, women spend an average of 8.2 hours more per week than men on unpaid household tasks.<sup>31</sup> As well as limiting available time for rest, women's unpaid care and domestic work burden impacts their ability to engage in productive activities. For example, a 2020 research study conducted in local banana plantations found that “productive work” for men in the communities ranged between 4-9 hours, compared to 3-8 hours for women.<sup>32</sup>

**Gender norms further affect the division of labour among smallholder families by assigning different crops, agricultural tasks and responsibilities to men and women.**

For example, in banana plantations, men are mostly engaged in land preparation, the felling of trees and the digging of holes for planting. Women are generally responsible for planting, weeding and harvesting. These gender-specific roles carry forward into post-harvesting activities, where women are highly engaged in the post-harvest activities of processing and marketing, as women are seen as having “natural” marketing skills.<sup>33</sup> However, while

Cameroonian women may handle the income received from these small-scale markets, the income is often designated for household items or children's school fees, reflecting gender roles in the household.<sup>34</sup>

**Women in Cameroon also face barriers to political empowerment.** While women are relatively well-represented in national politics, holding 61 of 180 seats (34%) in the Assemblée Nationale (National Assembly),<sup>35</sup> and representing 21% of the Senators, female representation decreases at the sub-national level, with women representing only 6% of Cameroon's 380 mayors in 2020.<sup>36</sup> Furthermore, traditionally, many women in Cameroon do not vote or engage in public decision-making processes due, in part, to civic engagement restrictions imposed by their husbands and communities.<sup>37</sup>

**Limited decision-making power within Cameroonian households also hinders women's economic opportunities.** For example, in-depth, qualitative research in Cameroon shows that women who have earned income through the sales of crops need permission (or at the very least, must consult their male relatives) on expenditure decisions and use of assets.<sup>38</sup> In conflict-affected areas, such as in the North-West and South-West regions of the country, there is evidence to suggest that the growing economic role of women has given many

<sup>30</sup>PEPFAR & USAID (2016) <sup>31</sup>Brun, D. (2019) <sup>32</sup>Nkengla-Asi, L., Olaosebikan, O. D., Che, V. S., Ngatat, S., Zandjanakou-Tachin, M., Hanna, R., & Kumar, P. L. (2019) <sup>33</sup>Nkengla-Asi, L., Olaosebikan, O. D., Che, V. S., Ngatat, S., Zandjanakou-Tachin, M., Hanna, R., & Kumar, P. L. (2019) <sup>34</sup>Takamo, F. A. (2019) <sup>35</sup>International IDEA (2019) <sup>36</sup>Kindzeka, M. E. (2020) <sup>37</sup>Kindzeka, M. E. (2020) <sup>38</sup>CARE & PLAN International (2019)

women greater decision-making power over domestic and educational issues within their homes.<sup>39</sup> However, evidence suggests this change has also come with increased risk of domestic violence as men seek to regain their power and assert their authority at the household level. For example, in the South-West and North-West (regions with protected crises), women report higher rates of domestic violence.<sup>40</sup>

**Exposure to and the threats and risks of experiencing violence severely constrain women’s health, security and wellbeing.**

The latest 2018 national estimates found that 37% of all women have experienced physical or sexual violence perpetrated by an intimate partner during their lifetime, while approximately 22% of women have experienced physical or sexual violence in the past 12 months.<sup>41</sup> High rates of gender-based violence, including intimate partner violence (IPV), have been exacerbated as a result of the protracted crises in the North-West and South-West regions.<sup>42</sup>

**Individual factors**

**Women face gender-related barriers to education, training and technology.** In 2018, female literacy rates were 71.6%, almost 10 percentage points lower than men’s, at 82.6%.<sup>43</sup> Women are 50% less likely to access the internet, compared to their male

counterparts.<sup>44</sup> Limited technical or business training opportunities for women-led MSMEs have resulted in many women remaining concentrated in informal MSMEs, or at lower levels of sectoral value chains.<sup>45</sup>

**Women in Cameroon have limited access to and ownership of land.**

Only 3% of women own a house while only 1.6% hold a land title in their name. Consequently, in rural areas, while women may have access to land to cultivate crops, they lack decision-making power on how the land is used.<sup>46</sup>

**Gender disparities in access to finance affect women’s economic opportunities, while mobile money presents opportunities to address barriers to finance.**

Only 36.4% of women have access to formal financial services in Cameroon.<sup>47</sup> Women face barriers to accessing finance including administrative requirements, which require formal identification cards. Typical requirements include marriage certificates and proof of income, which is especially hard for women informal workers.<sup>48</sup> Despite this digital gender divide, women are more likely to use mobile money platforms than formal financial services, and the use of mobile money is positively associated with higher entrepreneurship among women.<sup>49</sup> This highlights the potential benefits of expanding women’s access to these services.

<sup>39</sup>CARE & PLAN International (2019) <sup>40</sup>CARE & PLAN International (2019) <sup>41</sup>UN Women (n.d.)a <sup>42</sup>Pasqualino, R. (2021) <sup>43</sup>World Bank DataBank (2018) <sup>44</sup>Internet Sans Frontières (2017) <sup>45</sup>Genesis Analytics (2021) <sup>46</sup>Brun, D. (2019) <sup>47</sup>Kedir, A., & Kouame, E. (2022) <sup>48</sup>New Face New Voices (2020) <sup>49</sup>Kedir, A., & Kouame, E. (2022)

**Barriers to formal finance mean many women resort to taking out small loans from their social networks, associations and unregulated microfinance institutions.**

A highly popular informal source of funding in Cameroon is the “*tontine*”. In a *tontine*, a group of people (often from the same community) agree to deposit a fixed amount into a savings box, at a group meeting, on a weekly or monthly basis. The fund is then used to disburse loans to the members of the group.<sup>50</sup> Given this collective and horizontal group savings mechanism, it is the most common source of lending for women. Some international non-governmental organisations (INGOs) such as CARE International have built on this model to form village savings and loan associations (VSLAs), which have been influential in providing a platform for financial inclusion at the same time as improving women’s health and agricultural productivity.<sup>51</sup>

**Within this context, cooperatives present opportunities for women to build social and economic capital.** Given that local governments in Cameroon no longer support small, informal, farming groups, women are encouraged to instead amalgamate into official cooperatives.<sup>52</sup> Cooperatives can help members manage their finances, increase their harvests, get through lean seasons and earn a profit in the market.<sup>53</sup> They

enable access to markets through the sale of produce at fair prices to large retailers, schools and supermarkets, and cooperatives can also help to build women’s social capital through fostering good relationships among members.<sup>54</sup>

## Recommendations

Based on the key findings, several practical recommendations and considerations are aimed at donors, policy makers, community leaders, programmers and researchers - including those engaged in WEE- focused programmes and initiatives, as well as those involved in more general economic development programming that may not have women’s economic empowerment as a central aim.

*Note: Sector-specific recommendations for consideration are presented in sector briefs in section 5.*

Key implications and recommendations for consideration across three key areas - (i) Policy/Advocacy, (ii) Programming, and (iii) Research, Monitoring and Evaluation - are very broadly summarised below. Please refer to section 6 for a more detailed presentation of these implications and recommendations (including suggested strategies). Noteworthy is that no single actor can independently address all the barriers or implement all the suggested

<sup>50</sup>Pulcherie, L., & Nzeyap, M. (2013) <sup>51</sup>CARE (2017) <sup>52</sup>Cuso International (2018) <sup>53</sup>Atem, R., & Ndaka, G. (2021)

<sup>54</sup>Atem, R., & Ndaka, G. (2021)

recommendations to women's economic empowerment, and a coordinated, multi-pronged and multi-stakeholder approach to tackle barriers and execute solutions is required. These recommendations are intended as a starting point to be further workshopped with multiple stakeholders, including government, to ensure actionable and practical actions and timeframes.

### Policy/Advocacy recommendations

1. **Address key policy gaps to improve the implementation of WEE-related policies, commitments and programmes.** Recommended strategies for consideration include targeted support to the government and relevant ministries to develop action plans and strategies to achieve gender-related objectives in the NDS2030. Improve harmonisation of customary and religious law with formal law and support effective legislation and policy frameworks that strengthen women's land and property rights. Address legal gaps in legislation around child marriage and gender-based violence. Extend labour rights and/or social protection provisions to informal workers and informal enterprises at least as a temporary measure or to incentivise them to transition to formal enterprises.
2. **Support implementation of the National Strategy for Inclusive Finance by removing gendered barriers to finance and promote women-friendly financial services and products.** Recommended strategies for consideration include work with development banks to increase women's access to finance. Consider supporting risk-sharing mechanisms to provide digitisation support and guarantee funds for Microfinance Institutions (MFIs). Develop tailored financial products for women utilising mobile money, and tailor communication and marketing strategies to reach women.

### Programming recommendations<sup>55</sup>

1. **Work with communities, NGOs and religious leaders to promote positive norms that improve women's economic opportunities and wellbeing.** Recommended strategies for consideration include behaviour-change communications focused on gender-equitable attitudes, as well as the promotion of positive non-violent relationships; training and capacity building of community stakeholders including traditional and religious leaders; and targeted interventions to improve women's voice, decision-making and self-efficacy.

<sup>55</sup>For stakeholders directly involved in WEE initiatives and stakeholders involved in general economic development programming not solely focused on women. These stakeholders may be operating at local, national and/or regional levels.

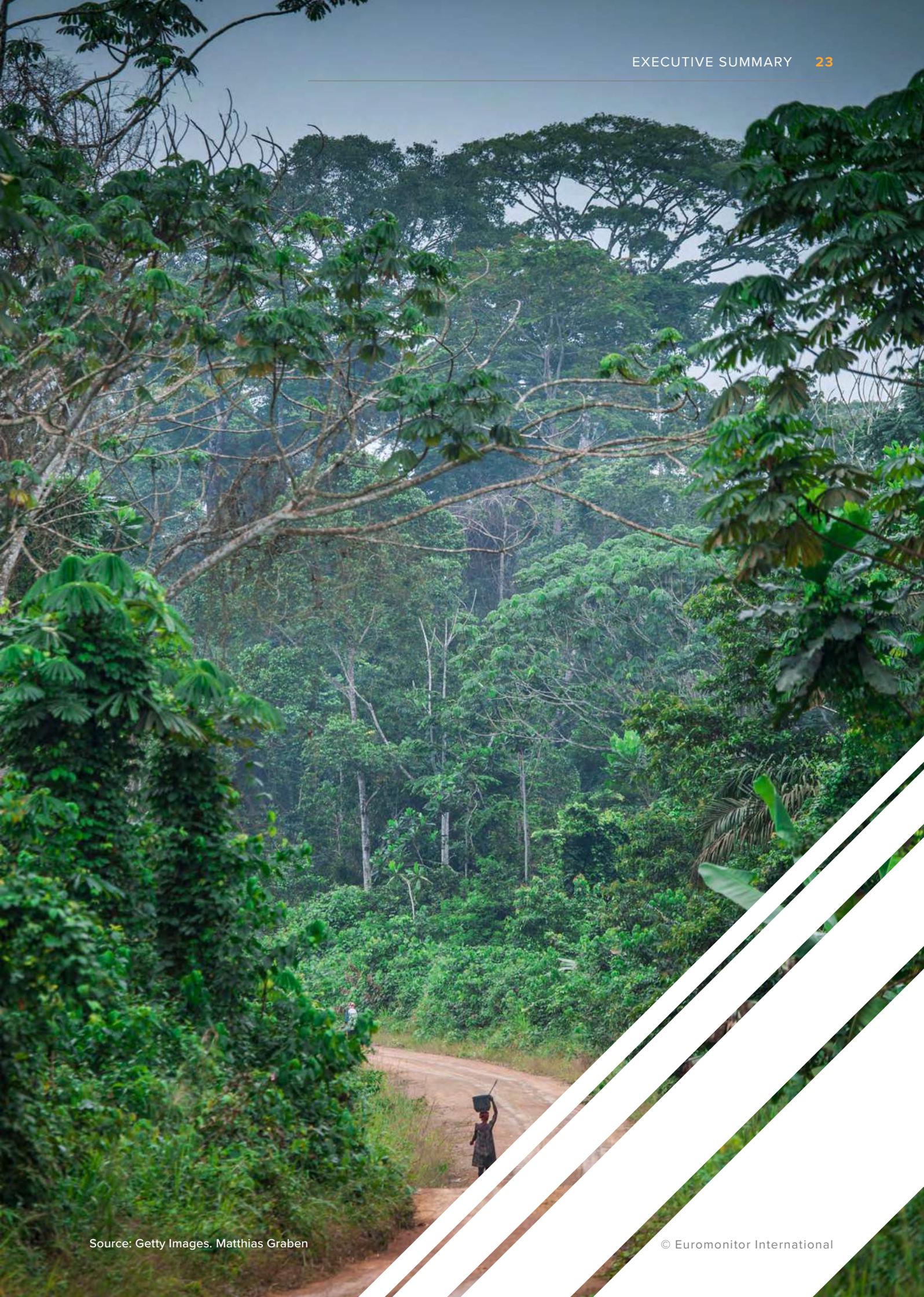
**2. Work with and grow female entrepreneur networks to build social, human and economic capital.** Recommended strategies for consideration include investing in and building women-led cooperatives and entrepreneur networks. Holistic vocational and skills-building programmes. Ensure that all work to support women's networks includes a focus on supporting women to aggregate produce/output, reach more lucrative markets, and receive better prices for their goods and access formal financial services.

**3. Address inequitable intra-household dynamics, norms and gender-based violence.** Recommended strategies for consideration include livelihoods and economic empowerment initiatives coupled with gender-transformative interventions, which increase women's access to and control over economic assets while reducing their vulnerability to economic and other forms of gender-based violence. Social norms approaches, such as community mobilisation approaches, to tackle underlying drivers of gender-based violence. Finally, build on existing efforts to improve understanding of what works to increase women's access to and control over land and other assets.

## Research, monitoring and evaluation recommendations

1. Conduct an in-depth analysis of the legal and policy frameworks and existing practices governing housing, land and property rights.
2. Collect more (and better) national data on gender norms, including time use data, to develop evidence-informed programmes and policies, and to evaluate the impact of existing response and recovery efforts.
3. Commission and undertake research to understand the extent to which current youth employment and empowerment programmes are benefiting women and vulnerable groups.
4. Improve the monitoring and assessment of activities within the informal sector to better understand challenges and constraints that can then inform the pace and foundational provisions needed for successful formalisation (e.g. social protection for informal workers and businesses).
5. Conduct participatory action research with female-led MSMEs to determine barriers and enablers to accessing and effectively navigating business registration processes, tax regulation systems and procedures for accessing finance.

6. Commission mixed-methods research to understand the intersections of women's economic empowerment and gender-based violence, including sexual harassment and violence in the workplace, to design safe and effective programming, which contributes to reductions in gender-based violence.
7. Conduct robust and region-specific gender-responsive value chain analyses of key agricultural products to determine where opportunities exist to enable and strengthen women's entrepreneurship in agriculture and identify potential markets for products.
8. At a minimum, disaggregate results by gender and include disaggregated targets. Wherever possible, programmes and research should be further disaggregated by other socioeconomic characteristics including income, age, race, disability, migratory status and geographic location.



# 1. Introduction

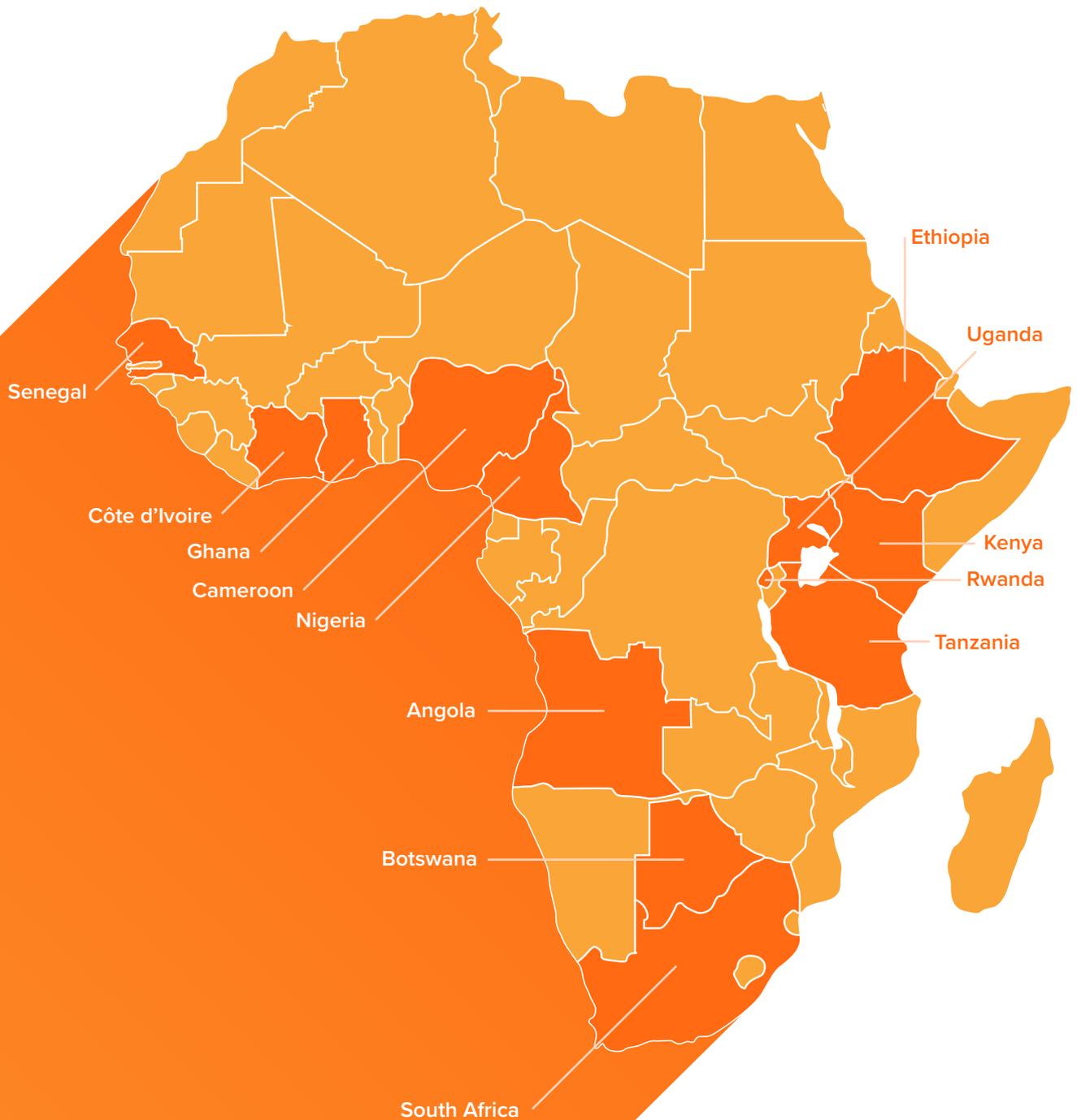
## Background and objectives

### **A study leveraging strong coalition to develop and implement country-level strategies to strengthen women's economic empowerment in Sub-Saharan Africa**

Euromonitor International in partnership with six other global organisations: (i) International Cooperative Research Group (ICRG), which is the research arm of the United States Overseas Cooperative Development Council (U.S. OCDC); (ii) United States Agency for International Development (USAID); (iii) Mastercard Foundation; (iv) International Development Research Centre (IDRC); (v) United Nations Entity for Gender Equality and the Empowerment of Women (UN Women); and (vi) the African Trade Policy Centre (ATPC), which is a specialised unit within the United Nations Economic Commission for Africa (UN ECA)<sup>56</sup> (the Steering Committee) launched the Pathways Study in 2020. The aim was to assess which sectors hold the highest potential for women's economic empowerment, explore how women's prospects in these sectors can be strengthened in light of various barriers and drivers, and identify which stakeholders (public and private) are key to achieve this.

<sup>56</sup>International Cooperative Research Group (ICRG), which is the research arm of the United States Overseas Cooperative Development Council (U.S. OCDC), United States Agency for International Development (USAID), Mastercard Foundation, International Development Research Centre (IDRC), United Nations Entity for Gender Equality and the Empowerment of Women (UN Women) and the African Trade Policy Centre (ATPC), which is a specialised unit within the United Nations Economic Commission for Africa (UN ECA). These seven organisations (including Euromonitor International) constituted the Steering Committee (SC).

## 13 countries covered by the Pathways Study research project, including Cameroon



The Steering Committee selected 13 countries in Sub-Saharan Africa (SSA) for this exploration of the challenges and opportunities (sectoral and general) of the sub-continent related to women's economic empowerment. Three sub-regions were covered: East Africa, West Africa and Southern Africa, with the country selection including the major economic and political hubs in the SSA region. The Steering Committee's capabilities, country presence and areas/themes of interest (in terms of programming, research and advocacy efforts) were also considered to ensure uptake of the defined actionable solutions.

The Pathways Study programme addresses three key objectives per focus country.

These are:

1. **Identifying the sectors with the most potential**
  - Which sectors are forecast to grow fastest over 2020 -2030?
  - Which sectors have the greatest prospects for women's economic empowerment?
  - Which sectors would benefit the most from improved economic participation of women?
2. **Understanding the challenges and drivers for women's opportunities in key sectors**
  - What is the role of women within priority sectors and what are their prospects for expanded opportunities?
- What are the sector-specific drivers and barriers for women's employment, entrepreneurship and advancement?
- What works to improve/leverage these drivers and overcome these barriers?

### 3. **Developing sector-specific solutions**

- What are the actionable and sector-specific solutions, tailored to each country's/sector's context?
- Which stakeholders are well positioned to implement or advocate for these solutions?

## Methodology summary

Euromonitor International designed the Pathways Study to have a sustained impact in each country by ensuring that results are locally relevant and actionable. From research design and scoping to development of recommendations, mixed methods (economic modelling, desk/secondary research, interviews and expert reviews) were utilised to develop findings and validate the proposed recommendations. The Steering Committee and selected country partners also reviewed the analysis of findings and solutions to ensure the recommendations lead to action, and action leads to positive change/impact for women.

The methodology workflow is shown below, while a detailed explanation of the methodology is included in the Appendix.



## 1. Scoping Study and Modelling

Preliminary research and economic modelling

*Euromonitor International  
Research and Analytics Team*



## 2. Selection of 2-3 Focus Sectors

Sector Prioritisation Workshop

*Country Working Group Participants*

## 3.

## Stakeholder Mapping

Secondary Research and Interviews

*Nkafu Policy Institute  
(Country Partner)*

## 4.

## Sector Deep Dives – Primary and Secondary Research

Secondary Research and Interviews

*Nkafu Policy Institute  
(Country Partner)*

## 5.

## Analysis of Findings

Qualitative Analysis, Report Writing

*Nkafu Policy Institute (Country Partner),  
Kore Global*

## 6.

## Report Finalisation



Recommendations Workshop, Expert Reviews

*Country Working Group Participants, Nkafu Policy Institute  
(Country Partner), Kore Global, Thematic and Sector Experts,  
Steering Committee*

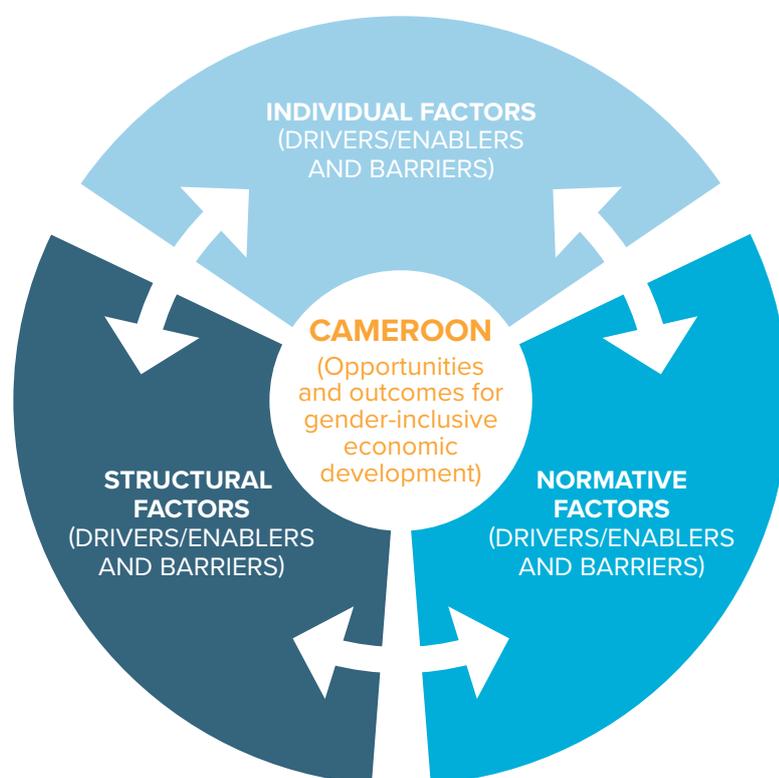
## 2. Conceptual framework for understanding women's economic empowerment

**Women's economic empowerment can be understood as: “Women having the ability to succeed and advance economically, and the power to make and act on economic decisions to enhance their broader wellbeing and position in society.”<sup>57</sup>**

Women's economic empowerment is much broader than labour market participation.<sup>58</sup> It involves both women's acquisition of resources and the exercise of power and agency in all economic domains and market-related interactions.<sup>59</sup> It recognises that individual women operate within the context of both informal (normative) and formal (structural) barriers and enablers.<sup>60</sup> And, as a result, women's economic empowerment is highly context-specific both in terms of women's aspirations and the enablers and barriers that they experience.<sup>61</sup>

<sup>57</sup>Calder et al. (2020) <sup>58</sup>Nazneen et al. (2019) <sup>59</sup>Earning, spending, and saving income; buying, owning, and selling assets; holding and inheriting wealth; starting and operating a business; acquiring a bank account or credit (Fox and Romero, 2017) <sup>60</sup>Kabeer (2021); Fox and Romero (2017)  
<sup>61</sup>Calder and Boost (2020); Fox and Romero (2017); Field et al. (2010); Hanmer and Klugman (2016)

## Conceptual framework for understanding women's economic empowerment



**This report applies a holistic framework to understand barriers and enablers to women's economic empowerment in Cameroon at three distinct levels: (i) Structural; (ii) Normative; and (iii) Individual.** Factors at these three levels combine and interact to influence WEE opportunities and outcomes. For example, barriers at different levels can interact to limit women's opportunities to collectively engage in and shape market institutions; their access to suitable services and assets;

and their choices relative to men's, thereby leading to greater engagement in marginal, unregulated, and precarious forms of work with low and unstable earnings and no social protection. Segregation and discrimination can occur along several fronts - employment, status in value chains, profit potential and level of risk - and is stubbornly persistent in informal labour markets despite low barriers to entry. All these due to the vicious interplay between individual, normative and structural constraints.

## Structural factors

**Government policies, laws and regulations - whether formulated at the national or sub-national level - create a structure that directly or indirectly constrains women's participation in the economy.**

Macro-level economic policies are often thought of as “gender neutral”, as they cover policy areas such as public and private investment, macroeconomic stability, rules for international trade, financial regulatory powers and policies, and public expenditure allocation and management. In most cases, these policies are not designed with WEE outcomes in mind, but they affect women and men differently because of their different positions in the economy and society, shaped and reinforced by existing gender norms.

**Examples of policies that directly influence women's ability to start, run and grow their businesses include:**

- Macro-level economic policies around trade and taxation;
- Credit and finance policies;
- Regulations around access to markets; and
- Laws (including customary law) on property ownership and inheritance.

**Policies can also indirectly influence women's economic empowerment.**

**These may include:**

- Policies on the marketisation and subsidisation of the care economy and the recognition of unpaid care responsibilities;
- Education policies that support girls' and young women's participation and achievement, and their pathways to employment; and
- Prevention and response mechanisms to gender-based violence.

## Normative factors

**Gender norms circumscribe women's capabilities well before they enter the labour market, as norms affect the entire skills development process of children and youth;**

for example, on how much and what kind of education and other learning opportunities are made available.<sup>62</sup> Norms invest dominant household members, usually men, with the authority to determine how resources are allocated and how women and girls use their time.<sup>63</sup> The role of gender norms and relational agency is thus important to examine as a factor enabling or constraining women's economic outcomes.

**Social and gender norms around women's economic empowerment are not static,** and large-scale macro level changes in for example educational levels or conflict situations, as well as the hard work and advocacy of women's rights movements can drive positive shifts in behaviour and attitudes over time.

<sup>62</sup>Calder et al. (2021) <sup>63</sup>Kabeer (2021)

**Norms play an important role in explaining many labour market phenomena**, such as persistent gender segregation, low or declining female labour force participation, women’s lower returns to human capital and experience in the world of work, women’s double burden of paid and unpaid work, household decision-making, the aspirations of women and girls,<sup>64</sup> and the availability of relevant products and services for women in the market (for example, financial products and services, good quality affordable childcare and private/domestic infrastructure). These gendered norms focus on five key areas:

- **Women’s time use**, including responsibilities assigned to women for domestic and unpaid care, paid work and leisure time;
- **The desirability, suitability and respectability of different types of activity and work** for men and women, including whether girls and young women should attend school, acquire certain skills (e.g. digital literacy), whether women should work outside of the home, work in mixed gender environments and run a business;
- **Voice, representation and leadership in decision-making** in the household, the community, the market and the state;
- Women’s **freedom of mobility**; and
- **The frequency, intensity and acceptability of violence against women and girls (VAWG) including sexual harassment.**

### Individual capital factors

**Capital can be embedded in human beings (human capital), embedded in society (social capital), or possessed in the form of a tangible asset, by an individual, a household, or a group (economic capital).** Capital is especially important for women entrepreneurs to navigate the “structures of constraint” they face in doing business. Yet evidence suggests that women suffer capital deficits relative to men, and that this affects their performance.<sup>65</sup>

**Human capital includes business, entrepreneurial, vocational, and sectoral information, knowledge and skills, and an understanding of rights, key policies and regulations; basic cognitive skills such as literacy and numeracy; financial and digital skills; and social-emotional skills such as aspiration, self-esteem, goal setting and communication.** Uneven investments in girls’ and young women’s human capital create “pre-existing” constraints that are exacerbated through unequal access to market services, opportunities and economic and social capital.<sup>66</sup>

<sup>64</sup>Marcus (2021) <sup>65</sup>McKenzie et al. (2021); Batista et al. (2021) <sup>66</sup>Calder et al. (2021)

**The exercise of individual choice is significantly enabled by stores of social capital.** Social capital refers to networks, rooted in norms and social trust, which facilitate coordination and cooperation for mutual benefit and that are informed by long-standing values of solidarity and mutuality.<sup>67</sup> Women are often further constrained by their disproportionate reliance on horizontal social networks - connections and relations between those in similar socioeconomic situations - as compared to vertical networks with people of different socioeconomic standing. However, horizontal social capital can be valuable to women insofar as it enables them to join with others in collective action, for example through collective enterprises.

**Finally, economic empowerment requires women to access and control economic capital** including financial assets such as earnings, savings and investments; productive assets such as business equipment (including phones), inventory and inputs, livestock, and land; and private/domestic infrastructure assets such as fuel-efficient stoves, durable housing and solar power that increase women's ability to engage in paid work.<sup>68</sup>

**Given an enabling environment, these interlinked forms of capital support women to exercise greater choice and agency in relation to their work.** Therefore, the lack of capital is more of a problem for women: firstly, because systemic and structural constraints allocate more opportunities to build capital to men; and secondly, because women need more capital than men simply to overcome structural constraints and engage in markets productively and profitably.<sup>69</sup>

<sup>67</sup>Adato and Hoddinott (2008) in Calder and Tanhchareun (2014) <sup>68</sup>Calder et al. (2021) <sup>69</sup>Calder et al. (2021)



## 3. Country context

### 3.1 Demographics and geography

**Given Cameroon's location along the Atlantic Ocean, the country is a regional transport and trade hub in Central Africa.**<sup>70</sup> Spread over 472,710 square kilometres,<sup>71</sup> Cameroon shares its borders with the Central African Republic (CAR), Chad, Equatorial Guinea, Gabon and Nigeria.<sup>72</sup> Two of Cameroon's border regions, North-West and South-West, are Anglophone, while the rest of the country is Francophone. Although English and French are the two dominant languages in Cameroon, it is a multi-ethnic and multilingual country with approximately 250 languages spoken throughout.<sup>73</sup>

<sup>70</sup>The World Bank (2018)

<sup>71</sup>World Bank DataBank (2020)

<sup>72</sup>The World Bank (2022)

<sup>73</sup>Kindzeka, M. E. (2020a)



**Cameroon's population is predominantly young and growing at an average rate of 2.6% per year.**<sup>74</sup> Cameroon's population was estimated at 27.2 million persons in 2021.<sup>75</sup> At current growth rates, the population is projected to reach 33+ million by 2030.<sup>76</sup> 41.6% of the country's population is aged below 14 years,<sup>77</sup> and the median age is 18.7 years.<sup>78</sup>

**Cameroon is a multi-ethnic country divided into 10 regions.** There is substantial variation in the size and spatial distribution of populations throughout the country, with most of the population concentrated along the western highlands and the north-eastern plain.<sup>79</sup> Yaoundé is the country's political capital, while Douala remains the economic capital, with populations of 3.9 million and 2.6 million, respectively.<sup>80</sup>

**Cameroon has one of the highest rates of urbanisation in Sub-Saharan Africa (SSA).**<sup>81</sup> Over half of the population (58%) now live in towns and cities.<sup>82</sup> It is estimated that by 2050, 70% of Cameroonians will live in urban settings.<sup>83</sup> Alongside this urban growth rate of 5% per year,<sup>84</sup> the number of people living in areas defined as urban slums is also increasing. Approximately 60% of the urban population lives in informal settlements.<sup>85</sup>

**One reason for the shift from rural areas to urban areas is that climate change has impacted the safety and economic livelihood of rural populations in Cameroon.**<sup>86</sup> As a result of increased temperatures and decreased rainfall, Cameroon has experienced more frequent droughts, which has threatened the agricultural sector.<sup>87</sup> The current climate conditions have left 9% of Cameroon's population (~2.3 million people) living in drought-affected areas.<sup>88</sup> Given that the agriculture sector employs approximately 70% of the population, a significant amount of the population is economically vulnerable to climate shocks. Women are often the most vulnerable to these climate shocks, as they are not sufficiently equipped and economically empowered to adapt their crops and livelihoods.<sup>89</sup>

**A second reason for internal migration towards urban areas is conflict and instability in different parts of the country.** In recent years, Cameroon has faced three large-scale, complex, and protracted crises, which have resulted in approximately 6,000 people being killed and an additional one million people being displaced.<sup>90</sup> The first conflict started in 2014 and was the result of Jihadist incursions, as well as frequent attacks by Boko Haram<sup>91</sup> in Cameroon's Far North region bordering Nigeria. As a result

<sup>74</sup>The World Bank (n.d.) <sup>75</sup>The World Bank (2022) <sup>76</sup>Euromonitor International (2022) Passport Database <sup>77</sup>UNFPA (2022) <sup>78</sup>Euromonitor International (2022) Passport Database <sup>79</sup>Atlas of Humanity (n.d.) <sup>80</sup>Africapolis (n.d.) <sup>81</sup>Africapolis (n.d.) <sup>82</sup>World Bank DataBank (2021b) <sup>83</sup>The World Bank (2018) <sup>84</sup>UN Habitat (n.d.) <sup>85</sup>UN Habitat (n.d.) <sup>86</sup>The World Bank (2018) <sup>87</sup>The World Bank (2018) <sup>88</sup>The World Bank (2022a) <sup>89</sup>World Meteorological Organisation (2021) <sup>90</sup>Ndofor, H. A., & Ray, C. A. (2022) <sup>91</sup>Boko Haram is an extremist sect/terrorist organisation seeking to establish a "pure" Islamic state ruled by Sharia law. Boko Haram is based in Northeastern Nigeria, which is also active in Chad, Niger, and northern Cameroon. See: Walker, A. (2012)

of this conflict, the country has experienced influxes of refugees fleeing violent conflicts in North-East Nigeria. The conflict has also caused internal displacements and disrupted local agricultural production and livelihoods.<sup>92</sup> An estimated 3,000 Cameroonians have been killed, and approximately 250,000 displaced to date. This has further triggered the rise of vigilante, self-defence groups.<sup>93</sup> The second crisis is a result of political instability and armed conflict in the Central African Republic (CAR), which has forced CAR refugees into the East, Adamawa and North regions of Cameroon. The third conflict began in 2017 between state security forces and non-state armed groups, who are seeking autonomy for the two English-speaking Cameroonian regions (North-West and South-West).<sup>94</sup>

**As a result of these ongoing conflicts, many women have experienced hostility, displacement, loss of livelihoods and widespread sexual violence.**<sup>95</sup> According to the Crisis Group, the most common types of violence that women have suffered include rape, sexual exploitation, torture, kidnapping, trafficking and execution.<sup>96</sup> Furthermore, these conflicts have destroyed critical medical infrastructure, which has, in turn, deprived women from accessing sexual and reproductive health (SRH) services and receiving support.<sup>97</sup>

### 3.2 Human development

**Cameroon ranks 153 out of 189 countries and territories, as per the Human Development Index (HDI)<sup>98</sup> (2019).**<sup>99</sup>

With a value of 0.563, Cameroon falls within the “medium human development” category. The country has made significant improvements since 1990 including in the areas of life expectancy (increasing by 5.9 years), median years of schooling (increasing by 2.8 years) and expected years of schooling (increasing by 4.1 years).<sup>100</sup> Despite these gains, the Cameroonian population continues to experience persistently high levels of poverty and inequality. As such, the Gini Index of inequality in Cameroon increased from 0.40 in 2001, to 0.44 in 2014.<sup>101</sup> Moreover, Cameroon did not achieve most of the goals laid out in the Millennium Development Goals (MDGs), and progress towards achieving the Sustainable Development Goals (SDGs) has so far been limited.<sup>102</sup>

**There are sharp regional social and economic inequalities that persist between the northern regions and the rest of the country.** While more recent estimates of national poverty rates are unavailable, an estimated 25.7% of the population were living below the national poverty line (less than USD2.15 a day) in 2014.<sup>103</sup> However, poverty in Cameroon is

<sup>92</sup>World Food Programme (n.d.) <sup>93</sup>International Crisis Group (n.d.) <sup>94</sup>Ndofor, H. A., & Ray, C. A. (2022) <sup>95</sup>International Crisis Group (2022) <sup>96</sup>Kindzeka, M. E. (2022) <sup>97</sup>Kindzeka, M. E. (2022) <sup>98</sup>These indicators are compiled into a single number between 0 and 1.0, with 1.0 being the highest possible human development. HDI is divided into four tiers: very high human development (0.80-1.00), high human development (0.70-0.79), medium human development (0.55-0.70) and low human development (below 0.55). <sup>99</sup>United Nations Development Programme (2020) <sup>100</sup>United Nations Development Programme (2020) <sup>101</sup>Andrianarison, F., Housseini, B., & Oldiges, C. (2022) <sup>102</sup>Andrianarison, F., Housseini, B., & Oldiges, C. (2022) <sup>103</sup>World Bank Group (2020)

typically a rural phenomenon, particularly affecting the northern regions (Adamawa, North and conflict-affected Far North) where 56% of the population is considered to be poor.<sup>104</sup> A poverty map recently drawn up by the Cameroonian government shows an increase in poverty from 2014 to 2019 in the Far North region (from 74% to 77%), North-West region (from 55% to 57%) and South-West region (from 18% to 21%).<sup>105</sup> Rates have either slightly decreased or remained stagnant in other regions.<sup>106</sup> Poverty is more exacerbated in certain household types including those with lower levels of education; female-headed households; large-sized households; and households with a low proportion of members working in the formal sector.<sup>107</sup>

**Climate shocks, coupled with conflict and internal displacement, have resulted in increased food insecurity throughout the country.** Currently, an average of 15.1% of families across the country have a poor food consumption score.<sup>108</sup> Since 2019, people experiencing acute food insecurity have increased from 1.7 million to 2.6 million people.<sup>109</sup> This increase in acute food insecurity is primarily the result of conflicts and natural disasters, such as flooding in the Far North, North-West and South-West regions.<sup>110</sup>

**Female-headed households, which represent 26% of Cameroonian households,<sup>111</sup> are more likely to live in poverty and experience food insecurity.**

This can lead to high levels of anaemia, as well as low birth weight of children, due to inadequate intake of micronutrients. In Cameroon, 41.4% of women of reproductive age are anaemic.<sup>112</sup> Furthermore, 12% of infants born in Cameroon are under-weight.<sup>113</sup> The prevalence of stunting varies across regions with rates being highest in rural and conflict-prone areas, such as the North (40.2%), Adamawa and Far North (36.4%), and the East (32.8%).<sup>114</sup>

**Cameroon has made notable progress towards greater gender equality across multiple socioeconomic dimensions.** In

2022, Cameroon was ranked 97th out of 146 countries globally and 19th out of 36 countries in the SSA region according to the World Economic Forum's Global Gender Gap Report, which looks at gender parity across four key dimensions (Economic Participation and Opportunity, Educational Attainment, Health and Survival, and Political Empowerment).<sup>115</sup> Progress has been made in primary education, health and political participation, and more women have been moving into paid work. However, gender gaps remain in secondary and tertiary education, equal pay, and access to financial institutions (see table for key indices and insights on scores).

<sup>104</sup>The World Bank (2022) <sup>105</sup>The World Bank (2019) <sup>106</sup>The World Bank (2019) <sup>107</sup>The World Bank (2019) <sup>108</sup>USAID (2020)

<sup>109</sup>USAID (2020) <sup>110</sup>USAID (2020) <sup>111</sup>World Bank DataBank (2018a) <sup>112</sup>World Food Programme (n.d.) <sup>113</sup>World Food Programme (n.d.)

<sup>114</sup>World Food Programme (n.d.) <sup>115</sup>World Economic Forum (2022)

Index	Score	Insights on score
<p><b>Gender Inequality Index (2019)</b> Composite measure reflecting inequality in reproductive health, empowerment and labour <i>(lower score is better)</i> <b>Global average: 0.436  </b> <b>SSA average: 0.570<sup>116</sup></b></p>	0.560	<p>Below-average portion of female population with at least secondary education (32.7% of adult women have reached at least a secondary level of education compared to 41.3% of their male counterparts). Improvements in political participation with 31.1% of seats in parliament held by women. Gender gap in labour force participation persists although FLFP rate is relatively high at 70.2% compared to 80.7% of men</p>
<p><b>Global Gender Gap Report (2022)</b> Economic participation and opportunity, educational attainment, health and survival, and political empowerment <i>(higher score is better)</i> <b>Global average: 0.677  </b> <b>SSA average: 0.672<sup>117</sup></b></p>	0.692	<p>Highest scores for health and survival and education indices. Lowest scores for political participation. Significant difference in average earnings between men and women.</p>
<p><b>Women's Workplace Equality Index (2018)</b> Accessing institutions, building credit, getting a job, going to court, protecting women from violence, providing incentives to work and using property <i>(higher score is better)</i> <b>Global average: 64.79  </b> <b>SSA average: 57.86<sup>118</sup></b></p>	54.56	<p>Poor performance on availability of building credit (0.0/100). Poor performance on ease of getting a job (53.1/100).</p> <p>Poor performance on protection of women from violence (43.8/100). Highest scores relate to going to court (100/100).</p> <p>Ranks 28 out of 47 SSA countries.</p>

- = Among the top scoring countries in SSA
- = Among the lowest scoring countries in SSA
- = Average score based on SSA averages

<sup>116</sup>United Nations Development Programme (2020a) <sup>117</sup>World Economic Forum (2022) <sup>118</sup>Council on Foreign Relations - CFRa (n.d.)

Index	Score	Insights on score
<p><b>Gender Parity Score (2019)</b> Measures distance from gender parity and takes into consideration gender equality at work and in society <i>(higher score is better)</i> <b>Africa average: 0.58<sup>119</sup></b></p>	0.59	High disparity in legal protection and political voice (0.47) and in gender equality at work (0.54). Few women occupy leadership positions (0.41). High disparity in terms of unpaid care work (0.43) and a large proportion of women have an unmet need for family planning services.
<p><b>Women, Business and the Law (2021)</b> Measures legal regulations affecting women's economic opportunity via eight indicators: mobility, workplace, pay, marriage, parenthood, entrepreneurship, assets and pension <i>(higher score is better)</i> <b>Global average: 76.1   SSA average: 71<sup>120</sup></b></p>	60	Low performance on laws affecting women's pay (25/100) and high on laws affecting women's work after having a child (80/100). Women are not equally remunerated for work of equal value, are not allowed to work in jobs deemed dangerous in the same way as men, as well as industrial jobs in the same way as men.
<p><b>Africa Gender Index (2019)</b> Composite index on the status of gender equality progress in Africa on closing gender gaps - education, jobs, wages, participation in politics and leadership roles. <i>(closer value to 1 indicates less inequality; score of 1 implies parity between men and women)</i> <b>Africa average: 0.486</b></p>	0.459	Performs average on women's economic (66.2%) and social status (66.7). Scores low on women's empowerment and representation (21.9%).
<p><b>SDG Gender Index (2022)</b> 14 of the 17 Sustainable Development Goals (SDGs) and 51 issues ranging from health, gender-based violence and climate change <i>(higher score is better)</i> <b>Global average: 67.8   SSA average: 52.0<sup>121</sup></b></p>	55.2	With a change in score of +0.9 points (between 2015 and 2020), Cameroon ranked 119th globally.

- = Among the top scoring countries in SSA
- = Among the lowest scoring countries in SSA
- = Average score based on SSA averages

<sup>119</sup>Moodley, L., Kuyoro, M., Holt, T., Leke, A., Madgavkar, A., Krishnan, M., & Akintayo, F. (2019) <sup>120</sup>World Bank Group (2021)

<sup>121</sup>Equal Measures 2030 (2022) EM2030

## Education

**The government of Cameroon has been increasingly focused on enhancing the quality of learning outcomes at all levels of the education system.**<sup>122</sup> Progress has been made on some indicators, including increasing the ratio of textbooks to students, recruiting teachers, deploying teachers to rural areas and enhancing assessment.<sup>123</sup> However, the protracted crises throughout the country as well as limited public funding continues to negatively impact the education sector.<sup>124</sup> A 2017 study on learning achievement conducted by the government of Cameroon revealed that more than 50% of learners were unable to demonstrate the expected competencies in reading and mathematics.<sup>125</sup> The Global Partnership for Education is supporting the government of Cameroon to develop a new 2020-2025 Education Sector Plan, focused on improving access and equity, quality and relevance, as well as governance and management of the sector.<sup>126</sup>

**While the gender gap in educational access has been narrowing, it remains significant.** While girls are now more likely to be enrolled in primary and secondary school than in previous years (87% and 55%, respectively), they are still less likely to be enrolled than their male peers (96% and 65%,

respectively).<sup>127</sup> Likewise, only 32.7% of the adult female population has achieved some secondary level of education, compared to 41.3% of their male counterparts.<sup>128</sup>

**Protracted crises in the North region have exacerbated barriers to education for children in Cameroon.**<sup>129</sup> An estimated 1.1 million children are out of school across the country.<sup>130</sup> The number of out-of-school children is rising because of increased attacks on schools and education centres in the North and South-West regions of the country.<sup>131</sup> Since 2020, these regions have experienced heightened kidnappings, harassment and killings affecting both students and teachers.<sup>132</sup>

**Alongside protracted crises, high rates of child marriage are a barrier to education for girls in the northern regions.**<sup>133</sup> Gender inequality is a root cause of child marriage. Noteworthy is that in times of crisis, child marriage is often used by families as a mechanism to protect girls from violence and to cope with increased poverty.<sup>134</sup> In Cameroon, 31% of girls are married before they turn 18 years old and 10% are married before they turn 15 years old, with child marriage rates highest in Adamawa province.<sup>135</sup>

<sup>122</sup>Nkwenti, M. N., & Abeywardena, I. S. (2019) <sup>123</sup>Global Partnership for Education (2020) <sup>124</sup>Global Partnership for Education (2020) <sup>125</sup>Ministry of Basic Education (2018). Learning Achievement Report. Cameroon: MINEDUB. Cited in Nkwenti, M. N., & Abeywardena, I. S. (2019) <sup>126</sup>Global Partnership for Education (2020) <sup>127</sup>World Economic Forum (2022) <sup>128</sup>UNDP - United Nations Development Programme (2019) <sup>129</sup>Brown, N. (2020) <sup>130</sup>UNICEF (2020) <sup>131</sup>UNICEF (2020) <sup>132</sup>UNICEF (2020) <sup>133</sup>Girls Not Brides (n.d.) <sup>134</sup>Girls Not Brides (n.d.) <sup>135</sup>Girls Not Brides (n.d.)

## Gender-based violence and harmful practices

**Gender-based violence (GBV) is highly prevalent in Cameroon and takes on many forms.** The latest 2018 national estimates found that 37% of women have experienced physical or sexual violence perpetrated by an intimate partner during their lifetime, while approximately 22% of women have experienced physical or sexual violence in the past 12 months.<sup>136</sup> The COVID-19 pandemic contributed to increased rates of gender-based violence at the same time as subsequent national lockdowns and restrictions led to a reduction in services available for survivors.<sup>137</sup>

**In conflict-affected areas in the North-West and South-West regions, women are often targeted for sexual and physical violence** perpetrated by armed forces and insurgents.<sup>138</sup> In response, the International Republican Institute with the Women's Democracy Network launched an initiative to train women in these regions on gender-responsive policy making and advocacy around gender-based violence, highlighting women's important role as peacebuilders and policy makers. In addition, the initiative has facilitated the development of a regional task force to improve the legal and policy framework around gender-based violence.<sup>139</sup>

## Health

**Access to health care centres and the availability of modern contraceptives pose some of the biggest barriers to women and girls' sexual and reproductive health and rights (SRHR) in Cameroon.**

Reasons for the low use of contraceptives in Cameroon include a lack of contraceptive supplies, condemnation by sexual partner(s), concerns about medical side effects and the cost associated with contraceptives.<sup>140</sup> It is estimated that only 37% of young women and girls in Cameroon of reproductive age (15-49 years) are using modern contraceptives.<sup>141</sup> Another 2018 survey found that one in five women currently have an unmet need for contraception.<sup>142</sup> As such, as at 2017, the adolescent birth rate was 122.2 per 1,000 women aged 15-19, up from 119 per 1,000 in 2014.<sup>143</sup> Alongside limited contraceptive access, access to safe and legal abortion is restricted.<sup>144</sup>

**Cameroon ranks 18th out of the 20 countries with the highest rates of maternal mortality globally.**<sup>145</sup> In 2017, the maternal mortality rate was 529 maternal deaths per 100,000 women in active childbirth.<sup>146</sup> The main causes of maternal mortality in Cameroon are haemorrhages, unsafe abortions and eclampsia - all of which are preventable and avoidable.<sup>147</sup>

<sup>136</sup>UN Women (n.d.)a <sup>137</sup>Laouan, F. Z. (2020) <sup>138</sup>Moussi, C. A. (2020) <sup>139</sup>Jones, S. (2021) <sup>140</sup>Coalition of African Lesbians (2021)

<sup>141</sup>Coalition of African Lesbians (2021) <sup>142</sup>Edietah, E. E., Njotang, P. N., Ajong, A. B., Essi, M. J., Yakum, M. N., & Mbu, E. R. (2018)

<sup>143</sup>Coalition of African Lesbians (2021) <sup>144</sup>Journal Officiel De La République Du Cameroun | Code Penal. (n.d.) <sup>145</sup>[https://cdn.who.int/media/docs/default-source/gho-documents/maternal-health-countries/maternal\\_health\\_cmr\\_en.pdf](https://cdn.who.int/media/docs/default-source/gho-documents/maternal-health-countries/maternal_health_cmr_en.pdf) Maternal Mortality Estimation Inter-Agency Group (MMEIG) (n.d.) <sup>146</sup>World Bank DataBank (2020a) <sup>147</sup>Tebeu, P. M., Halle-Ekane, G., Itambi, Maxwell Da, Enow, R. M., Mawamba, Y., & Fomulu, J. N. (2015)

Factors such as child marriage and early childbearing increase the proportion of pregnancies, which are at higher risk of maternal mortality. Maternal mortality rates are highest in the north of the country, where educational and socioeconomic outcomes impact maternal health services' utilisation and outcomes.<sup>148</sup>

### 3.3 Status of the economy, labour force participation and employment

**Cameroon is a lower-middle-income country endowed with rich natural mineral resources** including oil, natural gas, iron, manganese and gold. In recent years, economic growth in Cameroon has averaged 4.3% year on year.<sup>149</sup> As at 2021, Cameroon generated a GDP of approximately USD39.8 billion, growing to a GDP per capita of approximately USD1,500 in 2022.<sup>150</sup> Regionally, Cameroon plays a leading role in the Central African Economic and Monetary Community (CEMAC) and, in 2019, it held 41.6% of CEMAC's GDP.<sup>151</sup> Domestically, the "overall services" sector accounted for the highest GDP contribution in terms of gross value added (GVA) in 2019, at 58.9%. This was followed by the industrial sector (25.4%) and agriculture sector (15.7%)<sup>152</sup> - note that the latter is the largest-contributing sub-sector in terms of GVA. While still a small share of GDP, construction is among the country's fastest-growing sectors (alongside agriculture

and energy), as the government continues to focus on labour-intensive growth.<sup>153</sup> Relatedly, in 2019, services employed 48.8% of the total full-time labour force, followed by agriculture (34.7%) and industry (16.4%).

**In 2021, women constituted just under half (47%) of Cameroon's total labour force.**<sup>154</sup> The female labour force participation rate was estimated at 72% in 2019, 10% lower than for men (82%).<sup>155</sup> In the same year, estimates for women's participation in the services sector was 49.9%, followed by agriculture (37.8%) and industry (12.2%). World Bank data for 2019 estimates that 3.8% of women are unemployed, compared to 2.9% of men.<sup>156</sup> Women are much more likely to work in vulnerable employment (i.e. unpaid family workers and self-employed persons), representing 80.8% of total jobs among women, compared to 62.9% among men.<sup>157</sup>

**There remains significant gender discrimination in the labour market.** In 2022, just 23% of top managers are women, 31% of businesses are owned by women, while 90% of women work in the informal sector.<sup>158</sup> Data from Cameroon's Second General Business Census (RGE-2) conducted in 2016 highlighted gender discrimination in hiring practices of key employers throughout the country, who tend to hire men (62.5% of the time) over women (37.5% of the time).<sup>159</sup>

<sup>148</sup>Meh, C., Thind, A. & Terry, A.L. (2020) <sup>149</sup>Andrianarison, F., Housseini, B., & Oldiges, C. (2022) <sup>150</sup>World Bank DataBank (2021) <sup>151</sup>The World Bank (2021) <sup>152</sup>Euromonitor International (2020). WEE in SSA Scoping report <sup>153</sup>Euromonitor International (2020). WEE in SSA Scoping report <sup>154</sup>World Bank DataBank (2021a) <sup>155</sup>World Bank DataBank (2021a) <sup>156</sup>World Bank DataBank (2019) <sup>157</sup>World Bank DataBank (2019) <sup>158</sup>World Economic Forum (2022) <sup>159</sup>International Labour Organization (2020)

**According to estimates from 2020, there are approximately 310,000 women-owned micro, small and medium-sized enterprises (MSMEs) operating in Cameroon.**<sup>160</sup> The majority of these women-owned firms (85%) are informal enterprises.<sup>161</sup> Besides access to finance, women-led SMEs also experience operational challenges in their ability to run their businesses. According to a 2021 survey conducted by Affirmative Finance Action for Women in Africa (AFAWA) in Cameroon, 55% of respondents stated that access to finance was the biggest challenge they faced, and 51% stated that decreasing demand or increasing competition was a significant barrier. A third of the respondents stated that crime, theft, and violence are the most significant challenges to running their business. This is followed by shortages in electricity and fuel (22%), an inadequately educated workforce (18%) and transport infrastructure (18%).<sup>162</sup>

**Informal women workers often face precarious working conditions and have limited access to social protection.** The agriculture sector provides about 55.2% of all jobs. This is compared to the non-agriculture, informal sector, which provides 35.2% of jobs.<sup>163</sup> The remaining 9.6% of jobs are situated in the formal sector and are divided equally among both private and public sectors.<sup>164</sup> Common roles for women in the informal agriculture sector include small-scale farming or retail trading in

markets and by roadsides. Women in the informal sector are most vulnerable due to the risks associated with lower-than-average incomes, insufficient protection through workplace safety protocols and little to no access to social protection.<sup>165</sup> Furthermore, as pursuits in the informal sector are generally independent, or considered self-employment, women working in these roles take home “earnings” rather than set wages; therefore, these women have less access to social protection safety nets.<sup>166</sup>

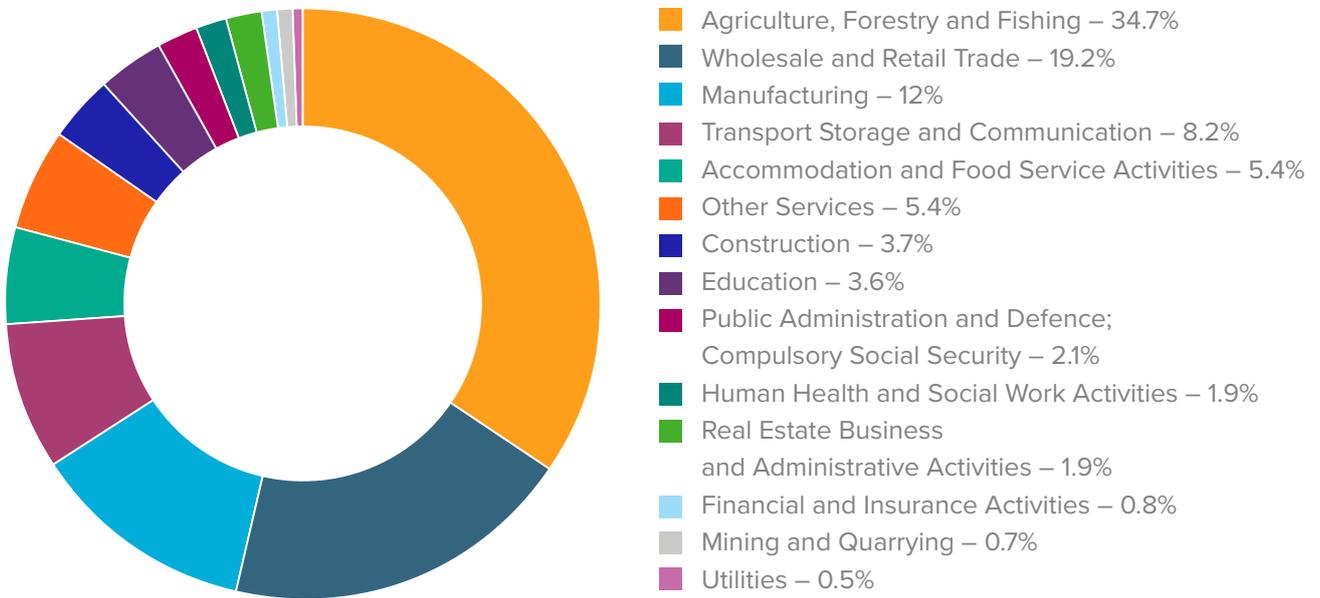
**In 2020, the global COVID-19 pandemic caused a significant disruption to income-generating activities for women informal workers, self-employed workers and unpaid family workers.**<sup>167</sup> In March 2020, Cameroon closed all land, sea and air borders. This was followed by domestic measures such as wearing of masks, social distancing, closure of leisure businesses from 18.00hrs onwards and the postponement of sports competitions, to name a few.<sup>168</sup> Household and business income losses were linked to social distancing measures, a sharp decline in household consumption and a decline in production.<sup>169</sup> The impact of the pandemic and subsequent lockdowns had a disproportionate effect on women, given their overrepresentation in the informal sector.<sup>170</sup>

<sup>160</sup>Genesis Analytics (2021) <sup>161</sup>Genesis Analytics (2021) <sup>162</sup>Genesis Analytics (2021) <sup>163</sup>Wirba, E. L., Akem, F. A., & Baye, F. M. (2021)

<sup>164</sup>Mathurian and Gaetan. (2016) Link <sup>165</sup>Wirba, E. L., Akem, F. A., & Baye, F. M. (2021) <sup>166</sup>Kamdem, U. D., Kouam, D. J. C., & Mopia, S. (2021)

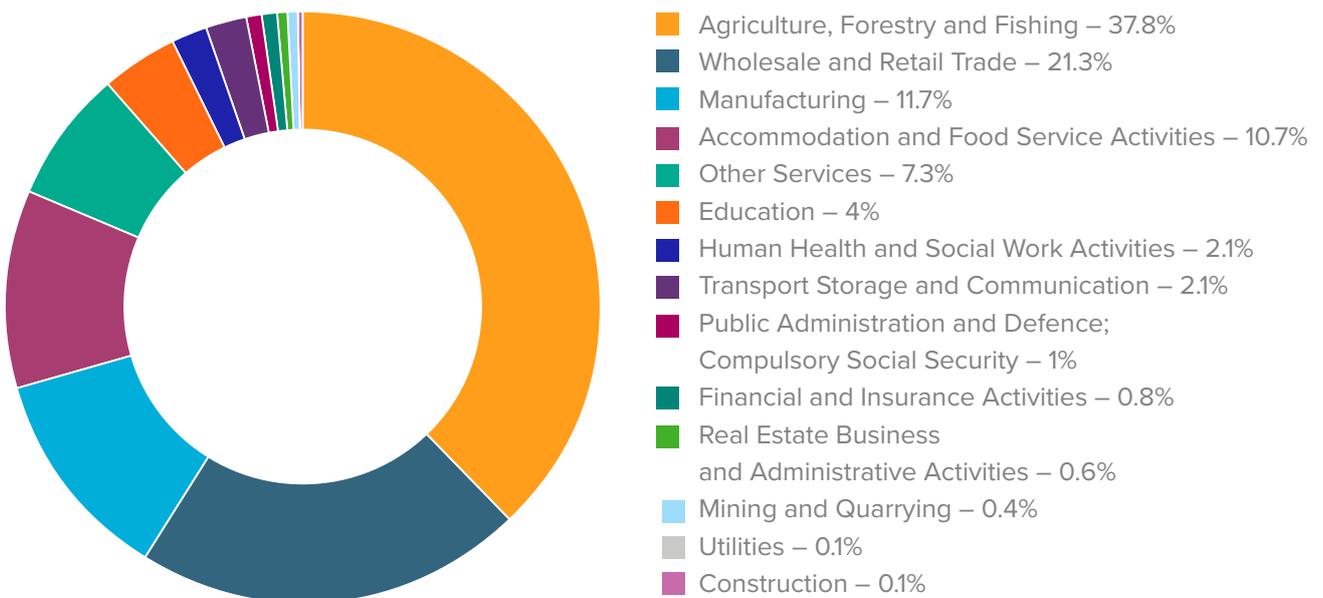
<sup>167</sup>International Labour Organization (2020) <sup>168</sup>ITUC-AFRICA (n.d.) <sup>169</sup>International Labour Organization (2020) <sup>170</sup>Laouan, F. Z. (2020)

### Breakdown of Full-Time Total Labour by Sector (2019)



Source: International Labour Organisation (ILO) estimates

### Breakdown of Full-Time Female Labour Force by Sector (2019)



Source: International Labour Organisation (ILO) estimates



### Cameroon at glance

<b>Type of government</b>	Presidential Republic
<b>Executive</b>	President and Government 15% women (6/39 ministers) <sup>171</sup>
<b>Legislature</b>	Bicameral Parliament Senate - 35% women (26/74 senators) National Assembly - 34% women (61/180 members) <sup>172</sup>
<b>Judiciary</b>	Supreme Court, Courts of Appeal and Tribunals
<b>Political parties</b>	One-party system until 1990 At present: 15 political parties represented at the National Assembly Ruling party: Cameroon People's Democratic Movement (CPDM), in power since 1982
<b>Governance</b>	Decentralised Republic with three levels of government: National; Regional; Municipalities
<b>Voting system</b>	Mixed, parallel voting (part plurality/majority voting, part proportional representation)

### 3.4 Structure and functions of government

Cameroon's political structure is decentralised; however, the central government assumes a leading role in terms of budget and resource allocation.<sup>173</sup> The country is divided into 10 administrative regions and 58 departments/divisions, the former all headed by men, and only two out of the 58 departments/divisions headed by women.<sup>174</sup> Local governments in these departments carry the responsibility for functions such as social care, healthcare, primary education, promoting economic development, culture and sports development.

<sup>171</sup>Kindzeka, M.E. (2022)b <sup>172</sup>Kindzeka, M.E. (2022)b <sup>173</sup>UCLG and OECD (2016) <sup>174</sup>Kindzeka, M.E. (2022)b

**In Cameroon, the legal system is pluralistic, including French civil law, English common law and customary laws.**

The Cameroonian legal system recognises customary law, insofar as it is applicable and “not repugnant to justice and morality”.<sup>175</sup>

Customary laws and systems have a significant impact on women, especially in rural areas, and are used in Cameroon in matters of land, customary marriages, divorce, custody, inheritance, adoption, pregnancy of unmarried women and girls, and the general status of women and children.<sup>176</sup>

**While the Cameroonian Constitution recognises customary law, it states that any gender-based discrimination existing in customary law is superseded by the constitutional principle of non-discrimination.**<sup>177</sup> Specifically, article 1.2 states that the Constitution will recognise and protect traditional values that conform to democratic principles, human rights and the law.<sup>178</sup> Despite this principle, there has been a notable lack of accompanying laws and guidance. This is further exacerbated by ambiguity concerning constitutional recognition of customary law, so long as it is not “inconsistent” with what is laid out in the constitution. In the past, this has been interpreted differently by courts throughout the country, especially at the local level.<sup>179</sup>

### 3.5 Selected stakeholders - overview of focus areas

Cameroonian civil society organisations work across a broad range of areas, from combating gender-based violence, to economic empowerment, peace and security, and the political participation of women. Multiple grassroots initiatives also target women from various backgrounds. Some notable organisations and programmes are listed in the table below:

<sup>175</sup>Kiye, M. E. (2021) <sup>176</sup>Baaboh, F. H. (n.d.) <sup>177</sup>Kiye, M. E. (2021) <sup>178</sup>Constitute Project (2022) <sup>179</sup>Temngah, J. N. (2016)

Organisation	Scope	Advocacy	Research	Programming
<b>Association for the Elimination of Violence Against Women (Association de lutte contre les violences faites aux femmes - ALVF)</b>	Provides free legal counselling and advice to victims of gender-based violence (GBV), supports survivors of terrorism perpetrated by the Boko Haram insurgent group and advocates with decision-makers and community leaders to end early/forced marriage.	✓	✓	✓
<b>Calling the Women Radio Series with Tchonko Becky Bissong - Cameroon Radio Television CRTV1</b>	A weekly radio programme that informs women about their rights, covers global concerns relating to the SDGs and focuses on gender-sensitive topics. During the last election, the programme included segments on women's political participation.	✓		
<b>Higher Institute for Growth in Health Research for Women (HIGHER Women)</b>	Provides support, mentoring and networking opportunities to young women scientists to enable them to undertake health research and work on infectious diseases.		✓	✓
<b>Foundation for Women's Advancement</b>	The foundation's Sorawell programme targets lack of access to education and employment.			✓
<b>Rural Women Development Center</b>	Women's empowerment, reproductive health and natural resource management in rural contexts.			✓
<b>Association for Women Empowerment Cameroon (AWEC)</b>	Focuses on women's economic empowerment, entrepreneurship, gender-based violence and reproductive health.	✓		✓
<b>Women Initiative Development Cooperative Organization (WIDCO)</b>	Established in 1990 with the mission to develop practical strategies to promote women's equality and empowerment.	✓		✓



# 4. Barriers and enablers to women's economic empowerment in Cameroon

**This section provides a detailed analysis of cross-cutting barriers and enablers to women's economic empowerment in Cameroon.** The findings are presented by each domain of the conceptual framework, beginning with structural factors before moving on to normative and individual factors. These all affect women's economic empowerment opportunities and outcomes.

## 4.1 Structural factors

### 4.1.1 Legal and policy commitments

**Cameroon has ratified six of the nine main global human rights instruments, all of which outline gender- equality imperatives as a state obligation.** These include the International Covenant on Civil and Political Rights (ICCPR); the International Covenant on Economic, Social and Cultural Rights (ICESCR); the International Convention on the Elimination of All Forms of Racial Discrimination (ICERD); the Convention on the Elimination of All Forms of Discrimination against Women (CEDAW), as well as the optional protocols; the Convention against Torture and Other Cruel Inhuman or Degrading Treatment or Punishment (commonly known as the United Nations Convention Against Torture (UNCAT)); and the Convention on the Rights of the Child (UNCRC).<sup>180</sup>

**Regionally, Cameroon has adopted the African Union’s (AU) Agenda 2063, which sets out a vision of an inclusive continent where: “no child, woman, or man, will be left behind/excluded on the basis of gender, political or ethnic affiliation, religion, locality, age, or other factors.”**<sup>181</sup>

The AU Agenda 2063 promotes a vision of Africa without gender inequality, with women occupying at least 50% of elected

public offices, at all levels, as well as half of the managerial positions in the public and private sectors.<sup>182</sup>

**Additionally, Cameroon has signed up to other global initiatives that commit to improving gender equality, including:** the Beijing Platform for Action (BPFA); United Nations Security Council Resolution (UNSCR) 1325; the International Conference on Population and Development (ICPD); the Millennium Declaration and Millennium Development Goals (MDGs); and the Sustainable Development Goals (SDGs). For example, under the BPFA, critical areas of concern to Cameroonian policy entail: including women in positions of power and decision-making; women’s empowerment; women in the economy; women and poverty; education and the training of women; and institutional mechanisms for the advancement of women.<sup>183</sup> Likewise, Cameroon has ratified many International Labour Organization (ILO) conventions, including those guaranteeing equal pay and the prohibition of employment discrimination (C100, C111).<sup>184</sup> However, the country has not yet ratified the 2019 Violence and Harassment Convention (No. 190), which is the first international treaty to protect workers from violence and harassment in the workplace.<sup>185</sup>

<sup>180</sup>Cameroon is yet to ratify the Convention on the Rights of Persons with Disabilities (CRPD), the International Convention for the Protection of all Persons of Enforced Disappearance (ICPPED), and the International Convention on the Protection of the Rights of All Migrant Workers and Members of Their Families. Source: UN Treaty Database - OHCHR (n.d.) <sup>181</sup>African Union (n.d.) <sup>182</sup>African Union (n.d.)

<sup>183</sup>Republic of Kenya: Ministry of Public Service, Youth and Gender (2019) <sup>184</sup>ILO (n.d.) <sup>185</sup>ILO (n.d.)

**While these global instruments have been ratified, other important regional instruments have not.** For example, the Protocol to the African Charter on Human and Peoples' Rights on the Rights of Women in Africa (Maputo Protocol) was signed by Cameroon in July 2006 but has not been ratified.<sup>186</sup>

**Cameroon's Vision 2035 has a focus on shared prosperity, while efforts to enhance gender equality are integrated in the recently adopted 2020-2030 National Development Strategy (NDS2030).** The NDS2030 is fully aligned with the SDGs because it seeks to promote inclusive and sustainable growth, through its four pillars: "structural transformation, human development, employment and promotion of good governance."<sup>187</sup> Gender equality is mainstreamed throughout the NDS2030 through a set of gender-specific objectives. These include, combating gender-based violence through the intensification of legal support, strengthening entrepreneurship and women's empowerment programmes, and enhancing health services for women.<sup>188</sup>

#### 4.1.2 Policy environment

**In 2014, the government of Cameroon adopted the National Gender Policy of Cameroon (NGPC).**<sup>189</sup> The NGPC serves as a guide and reference document for the

government's cross-sectoral interventions to promote and mainstream gender equality. However, implementation gaps have hindered progress to date, linked to limited political will.<sup>190</sup> In recognition of the lack of progress towards gender equality, the NDS2030 aims to address gender inequalities in access to education, training and information; strengthen programmes aimed at women's entrepreneurship; addressing barriers to finance; step up measures to address gender-based violence; and strengthen the institutional framework for the promotion and protection of women's rights.<sup>191</sup>

**In 2017, Cameroon launched the first National Action Plan (NAP) on the implementation of the Women, Peace and Security (WPS) agenda.** The NAP in Cameroon was developed by the Ministry of Women's Empowerment and the Family, with technical and financial support from UN Women and external funding from public administrations, civil society organisations and community leaders.<sup>192</sup> The NAP identifies four overarching objectives, including: "(1) increasing women's participation in conflict prevention and post-conflict reconstruction processes; (2) protecting women and girls from sexual and gender-based violence in conflict; (3) integrating a gender perspective in emergency aid; and (4) strengthening institutional mechanisms

<sup>186</sup>Equality Now (2021) <sup>187</sup>UNDP & Republic of Cameroon: Ministry of The Economy, Planning and Regional Development (2022)

<sup>188</sup>Ministry of The Economy, Planning and Regional Development (2020) <sup>189</sup>CSPSS (2020) <sup>190</sup>CSPSS (2020) <sup>191</sup>Ministry of Economy, Planning and Regional Development (2020) <sup>192</sup>UN Women & Republic of Cameroon (2017)

and data collection procedures for gender considerations in peace and security issues.”<sup>193</sup> Each objective has corresponding actions, results, indicators, implementing partners, and an allocated budget, outlined through an implementation matrix. A 2020 assessment of the NAP highlights areas of progress, including increased awareness of women, peace and security (WPS) issues and an increased number of women-led Civil Society Organisations (CSOs) addressing issues of women’s inclusion in peace initiatives. However, the assessment also highlighted significant implementation gaps including absence of SMART objectives, weak coordination and lack of resources and political will.<sup>194</sup>

**The Cameroon Labour Code protects female workers and provides provisions for the same rights as male workers in most areas.** This includes provisions for equal pay for work of equal value, right to annual leave, right to weekly rest and right to join a trade union. Pregnant women are offered employment protection and entitled to 14 weeks of maternity leave. However, women are prohibited from working at night in industrial establishments. Furthermore, there is a lack of legal provisions protecting women from sexual harassment in the workplace.<sup>195</sup>

**Several initiatives have been launched by the Cameroonian government to support youth employment in the country.** For example, in 2003, the government started the Integrated Support Programme for Informal Economic Actors, which aims to lower youth unemployment rates and support young entrepreneurs in their formalisation process (transition from the informal sector to the formal sector).<sup>196</sup> As at 2020, the programme had financed over 12,000 youth-led micro projects and created over 20,000 direct and indirect jobs for youth.<sup>197</sup> Likewise, in 2016, as a method to incentivise companies to hire youth, the country’s finance law introduced exemptions from payroll deductions for companies that recruited young people.<sup>198</sup> From 2018 to 2020, this tax incentive helped recruit 1,500 higher education graduates.<sup>199</sup> While this tax incentive provides some relief for youth, it is still a marginal gain given that between 2017 and 2018, 12,615 university graduates were seeking employment.<sup>200</sup> Most importantly, the data generated for this programme has not been disaggregated by gender, making it difficult to confirm the extent to which young women have been targeted or have benefited from such initiatives.

<sup>193</sup>UN Women & Republic of Cameroon (2017) <sup>194</sup>PAWED & CAWOPEM (2020) <sup>195</sup>Pascal, A. N. (2021) <sup>196</sup>Actu Cameroun (2020)  
<sup>197</sup>Actu Cameroun (2020) <sup>198</sup>Business in Cameroon (2020) <sup>199</sup>Business Cameroon (2020) <sup>200</sup>Business Cameroon (2020)

**To address the financial inclusion gap between women and men in Cameroon, the government drafted the National Strategy for Inclusive Finance in 2014.**

Only 36.4% of women have access to formal financial services in Cameroon (see section 4.3.3).<sup>201</sup> The purpose of this strategy was to build an inclusive financial sector through financial institutions providing a wide range of financial products. In particular, the national strategy sought to increase market accessibility through mobile service providers. As such, with the support of donors such as UNDP, the Cameroonian government is working to update the national financial inclusion strategy to reduce the gender gap in financial inclusion including by strengthening the capacity of the microfinance sector. The purpose of this update is to ensure the provision of financial services to a growing number of women entrepreneurs in the MSME space, to reduce poverty and increase job creation.<sup>202</sup> The UN Capital Development Fund (UNCDF) is also collaborating with the Cameroonian government, central banks and microfinance institutions (MFIs) to build inclusive digital financial services. Through their Advisory Panel on Women and Digital Financial Services, they have developed 23 recommendations to accelerate women's financial inclusion with regulators and public decision-makers in Cameroon.<sup>203</sup>

**However, the Cameroonian common-property marriage regime continues to restrict married women's ability to access additional forms of credit.** According to the Civil Status Registration (Ordinance No. 81-02 of 29 June 1981), the husband has the sole right to administer joint property.<sup>204</sup> As such, only 3% of women own a home, but without titles, and only 1.6% have land titles in their name.<sup>205</sup> This limited access to land titles greatly reduces married women's chances of accessing traditional credit.<sup>206</sup> In terms of establishing a business, although the law gives women the freedom to establish their own businesses, the Commercial Code allows husbands to decide to end their wives' commercial activity by simply notifying the clerk of the commercial affairs tribunal of their opposition, based on the "family's interest".<sup>207</sup> Therefore, these laws effectively financially exclude women and create an environment where women are economically dependent on their husbands.

**Critical gaps remain in legislation to tackle violence against women and girls (VAWG).**

Currently, only 50% of legal frameworks that promote, enforce and monitor gender equality in the area of violence against women are in place (in line with SDG indicator 5.1.1).<sup>208</sup> Domestic violence is not criminalised, and marital rape is not included in the Penal Code. Furthermore,

<sup>201</sup>Kedir, A., & Kouame, E. (2022) <sup>202</sup>Making Finance Work for Africa (2021) <sup>203</sup>UNCDF (2021). Link <sup>204</sup>Equality Now (2021a) <sup>205</sup>Brun, D. (2019) <sup>206</sup>New Face New Voices (2020) <sup>207</sup>New Face New Voices (2020) <sup>208</sup>UN Women (n.d.). Indicator 5.1.1 measures government efforts to put in place legal frameworks that promote, enforce and monitor gender equality. The indicator is based on an assessment of legal frameworks that promote, enforce and monitor gender equality, with a focus on area 2, VAW.

legal provisions exist that exempt rapists from punishment if they subsequently marry the survivor, while there are gaps in legal provisions that criminalise female genital mutilation (FGM) and breast ironing.<sup>209</sup>

**As a result of international pressures, the Penal Code in Cameroon was updated in 2016, to give equal rights to men and women to file for divorce.** Furthermore, the revisions make forced marriage criminal. However, legal gaps remain that in effect allow child marriage under certain circumstances. Furthermore, the lengthy judicial proceedings and the costs associated with a divorce process often make this an unaffordable option for most women.<sup>210</sup>

## 4.2 Normative factors

This section provides a detailed analysis and summary of normative barriers and enablers to women's economic empowerment, focusing on the role of gender norms and roles, which impact economic activity and women's potential.

### 4.2.1 Norms around paid and unpaid labour

**In Cameroon, gender norms strongly influence the roles that men and women play at home, in the community and in institutions.** In Cameroon, as in many other societies, gender norms (particularly

at the household level) position women as caregivers and men as protectors.<sup>211</sup> This mentality both undermines and perpetuates inequalities in the provisions for unpaid care work. For example, Cameroonian gender norms dictate that the household head, usually a man, has the authority to determine how resources are allocated, as well as how women and girls utilise their time.<sup>212</sup> Consequently, women tend to undertake the bulk of care work (childcare, as well as care for family members), in addition to unpaid labour, such as food production on land they usually neither own nor reap direct financial benefits from.

**In Cameroon, women spend an average of 8.2 hours more, per week, than men on unpaid household work.**<sup>213</sup> These responsibilities include various daily activities, such as preparing meals, fetching and storing water, taking care of children's hygiene and household cleanliness. In addition, responsibilities for care of dependent persons, both in the family and the wider community (i.e. persons with a disability, the elderly, the sick, or orphans), primarily fall to women and girls. As a result, women have more limited access to income-generating activities, less time to rest and less time to participate in decision-making forums.<sup>214</sup>

<sup>209</sup>European Asylum Support Office (EASO) (2019) <sup>210</sup>Njikem, J. T. (2017) <sup>211</sup>PEPFAR & USAID (2016) <sup>212</sup>PEPFAR & USAID (2016) <sup>213</sup>Brun, D. (2019) <sup>214</sup>Brun, D. (2019)

“There is the cultural challenge. In our society, the housewife is always perceived as a housewife. The masculinity of society is still strong. While waiting for mentalities to change, women are still suffering. Also, the woman is not counted in the inheritance in the society. This happens a lot in access to land.”

Source: Pathways Study Interview

### **Gender norms dictate in what capacity men and women engage in the agriculture sector.**

These norms dictate that men’s primary role is productive work, and women’s primary role is reproductive work. As such and for example, in the Abang Minko’o community in Cameroon, men are seen to engage in more “productive work”, that is farming, while women are seen as less available for farming because women are more engaged in household tasks.<sup>215</sup> In a 2020 research study conducted in local banana plantations “productive work” for men in the communities ranged between 4-9 hours compared to 3-8 hours for women.<sup>216</sup> However, given the expectation that women are responsible for household tasks, many women therefore have limited ability to choose to engage more “productively” in the agriculture sector.

**Gender norms further affect the division of labour among smallholder families, by assigning crops, agricultural tasks and responsibilities differently to men and women.** For example, in banana plantations, men engage mostly in land preparation, the felling of trees and the digging of holes for planting, while women are responsible for planting, weeding and harvesting. These gender-specific roles carry forward into post-harvest activities, where women are highly engaged in the post-harvest activities of processing and marketing, as women are seen as having “natural” marketing skills.<sup>217</sup>

### **4.2.2 Voice, representation and leadership in decision-making**

**Women are relatively well represented in Cameroonian national politics, holding 61 of 180 seats (34%) in the Assemblée Nationale (National Assembly) and 21% of the Senate seats.**<sup>218</sup> However, female representation decreases at sub-national levels, where only 6% of Cameroon’s 380 mayors are women.<sup>219</sup>

**Traditionally, gender norms around civic engagement may present barriers for women’s political empowerment.**<sup>220</sup> More recently, due to the ongoing conflict, women also fear going to the polls to vote on election day for risk of being subjected to violence.<sup>221</sup>

<sup>215</sup>Nkengla-Asi, L., Olaosebikan, O. D., Che, V. S., Ngatat, S., Zandjanakou-Tachin, M., Hanna, R., & Kumar, P. L. (2019) <sup>216</sup>Nkengla-Asi, L., Olaosebikan, O. D., Che, V. S., Ngatat, S., Zandjanakou-Tachin, M., Hanna, R., & Kumar, P. L. (2019) <sup>217</sup>Nkengla-Asi, L., Olaosebikan, O. D., Che, V. S., Ngatat, S., Zandjanakou-Tachin, M., Hanna, R., & Kumar, P. L. (2019) <sup>218</sup>International IDEA (2019) <sup>219</sup>Kindzeka, M. E. (2020) <sup>220</sup>Kindzeka, M. E. (2020) <sup>221</sup>Kindzeka, M. E. (2020)

In addition, illiterate women may face additional challenges engaging in political processes due to various formal procedures.

**Women’s limited decision-making power within Cameroonian households hinders their economic opportunities.** Gender norms limit women’s decision-making power with regard to financial-related decision-making, including decisions about what crops to grow, when to harvest and sell crops, which produce to keep for household consumption, as well as how to spend any income earned. For example, in-depth, qualitative research in Cameroon shows that women who have earned through the sale of crops need permission (or at the very least, must consult men) on expenditure decisions or use of assets.<sup>222</sup> Further evidence highlights that despite some limited joint-spousal discussions, male heads of households most often make the final call regarding the adoption of agricultural practices and consumption expenses.<sup>223</sup>

**In conflict-affected areas, such as in the North-West and South-West regions of the country, the gendered division of roles and responsibilities has evolved, resulting in increased decision-making power for women.** Research shows that men often find it more difficult to find a job in areas of insecurity because due to displacement, they are no longer part of the informal

networks that would allow them access to income-generating activities.<sup>224</sup> As a result, they struggle to provide for their families; a situation that compromises their role as head of household. Thus, to earn a living, women in these regions are able to take on new responsibilities for income, while also continuing to care for the home.<sup>225</sup> There is evidence to suggest that this growing economic role of women has given many women greater decision-making power over domestic and educational issues within their homes.<sup>226</sup> However, at the same time, this shift in power dynamics has led to increased domestic violence as men seek to regain their power and assert their authority at the household level. For example, in the South-West and North-West (regions with protracted crises), women report higher rates of domestic violence.<sup>227</sup>

**Some women in the North-West region of the country have taken an active role in participating in the separatist conflict, both directly in combat and indirectly through support roles** (e.g. gathering intelligence and logistics, or serving as nurses and cooks).<sup>228</sup> Women who join the conflict have justified their engagement for various reasons such as being committed to the beliefs of separatism, or driven by anger and/or revenge after either witnessing or experiencing the tragedies of the conflict.<sup>229</sup>

<sup>222</sup>CARE & PLAN International (2019) <sup>223</sup>CARE & PLAN International (2019) <sup>224</sup>Brun, D. (2019) <sup>225</sup>CARE & PLAN International (2019)  
<sup>226</sup>CARE & PLAN International (2019) <sup>227</sup>CARE & PLAN International (2019) <sup>228</sup>International Crisis Group (2022) <sup>229</sup>International Crisis Group (2022)

While accurate estimates of the number of women engaged in the broader conflict are limited, estimates from one militia camp near Bamenda (the North-West regional capital), found 25% of the camp's 700 inhabitants to be women.<sup>230</sup>

### 4.2.3 Violence against women and girls

**Exposure to and the threat and risks of experiencing violence severely constrain women's health, security and wellbeing.** As outlined in section 3.2, over a third of women in Cameroon have experienced violence perpetrated by an intimate partner, while one in five women have experienced physical or sexual violence by an intimate partner in the past 12 months.<sup>231</sup>

**As well as intimate partner violence (IPV), women are at risk of experiencing violence in the workplace.** While evidence on the scale of violence and harassment at work is limited, evidence from the health sector found that 43%, 42% and 21% of health workers surveyed in the Buea Health District, respectively, had experienced physical, emotional and sexual violence in the workplace. The study found such high rates of workplace gender-based violence to be related to power imbalances and unequal power relations, which normalise such violence at the same time as hindering reporting.<sup>232</sup>

**The protracted crises have resulted in displacement and increased risk of conflict-related forms of gender-based violence.**<sup>233</sup> As a result, many women in conflict-affected areas report that they feel they cannot be alone on the streets or earn a traditional living without fear of being targets of gender-based violence.<sup>234</sup> According to the United Nations, there were 4,300 documented sexual assault and GBV incidents reported in the North-West and South-West regions of Cameroon in 2020;<sup>235</sup> more than 30% of these victims were children (boys and girls).<sup>236</sup>

## 4.3 Individual factors

This section summarises available evidence on individual-level factors affecting women's economic empowerment in Cameroon. This includes factors relating to human, social and economic capital, which influence women's economic opportunities and outcomes, as well as their exposure and resilience to economic and environmental shocks.

### 4.3.1 Human capital

**Literacy levels are relatively high in Cameroon, compared to Sub-Saharan Africa, but gender disparities still prevail, specifically when it comes to women's access to education and training.** In 2018, female literacy rates were 71.6%, almost 10 percentage points lower than men's at

<sup>230</sup>International Crisis Group (2022) <sup>231</sup>UN Women (n.d.)a <sup>232</sup>Community Centre for Integrated Development (2021)  
<sup>233</sup>Pasqualino, R. (2021) <sup>234</sup>Pasqualino, R. (2021) <sup>235</sup>Pasqualino, R. (2021) <sup>236</sup>Pasqualino, R. (2021)

82.6%.<sup>237</sup> This disparity is linked to historic and persistent gender gaps in primary and secondary school enrolment.<sup>238</sup> While girls are less likely to repeat school years than boys, older girls are more likely to drop out of school than boys due to gender-related factors including pregnancy, children's early and forced marriage, and other factors including poverty. This risk increases for girls living in conflict areas.<sup>239</sup>

**In addition, limited access to digital literacy poses a barrier to Cameroonian women who hope to gain digital skills and access to digital technologies.** For example, women are 50% less likely to access the internet, compared to their male counterparts.<sup>240</sup> This digital gender divide is linked to the costs associated with accessing the internet, as well as a lack of literacy in the digital sphere.<sup>241</sup>

**Limited technical or business training opportunities for women-led MSMEs has resulted in many women remaining concentrated in informal MSMEs, or lower levels of sectoral value chains.**<sup>242</sup> Specific examples include limited entrepreneurship skills (e.g. bookkeeping or marketing), limited knowledge about modern farming techniques and limited digital literacy.<sup>243</sup> Therefore, women who have steady small businesses often lack the opportunity to acquire the

technical skills to scale up their production or processing, thereby limiting their earning potential.

### 4.3.2 Social capital

**Cooperatives present opportunities for women to build social and economic capital.** Given that many local governments in Cameroon no longer support small, informal, farming groups, women are encouraged to instead form official cooperatives.<sup>244</sup> Cooperatives in Cameroon help members manage their finances, increase their harvests, get through lean seasons and earn a profit in the market.<sup>245</sup> As such, they have been particularly useful for refugees and the internally displaced population, as it has allowed these members to gain market access, while strengthening social networks between host and refugee populations.<sup>246</sup> Women farming cooperatives exist in Cameroon, aiming to bridge the gap between female farmers and buyers. However, most of these cooperatives produce low quantities and operate mainly locally (within their municipalities) because of the lack of financial means to expand their market reach to other regions of the country.

<sup>237</sup>World Bank DataBank (2018) <sup>238</sup>United Nations Development Programme (2022) <sup>239</sup>Plan International (2021)

<sup>240</sup>Internet Sans Frontières (2017) <sup>241</sup>Internet Sans Frontières (2017) <sup>242</sup>Genesis Analytics (2021) <sup>243</sup>Genesis Analytics (2021)

<sup>244</sup>Cuso International (2018) <sup>245</sup>Atem, R., & Ndaka, G. (2021) <sup>246</sup>Atem, R., & Ndaka, G. (2021)

### Spotlight: Supporting women's cooperatives to build resilience in refugee and host communities

A joint World Food Programme (WFP) and the Korean International Cooperation Agency (KOICA) initiative has been supporting women-led cooperatives in the Far North region of Cameroon to gain market access. The cooperatives include a mix of internally-displaced people, refugees and members of host communities. Activities have focused on helping members manage their finances, increase their harvests, get through the lean seasons, and earn a profit in the local markets. Since 2017, the project has benefited over 11,000 people and provided much-needed work opportunities for women, while strengthening relationships between host and refugee communities.<sup>247</sup>

#### 4.3.3 Economic capital

**Women in Cameroon have limited access to and ownership of land.** Only 3% of women own a house (without title), while only 1.6% own a land title in their name. Consequently, while women may have access to land to cultivate crops in rural areas, they lack decision-making power on how the land is used.<sup>248</sup>

**Similarly, gender disparities in access to finance affect women's economic opportunities, although mobile money presents opportunities to address barriers to finance for women.** Only 36.4% of women have access to formal financial services in Cameroon.<sup>249</sup> Women face barriers to accessing finance. These include administrative requirements for

marriage certificates, which many married women do not own, and proof of income, which is especially hard for women informal workers to obtain.<sup>250</sup> However, despite a digital gender divide, women are more likely to use mobile money platforms than formal financial services. The use of mobile money is positively associated with higher entrepreneurship among women, highlighting the potential benefits in expanding women's access to these services.<sup>251</sup>

<sup>247</sup>Atem, R., & Ndaka, G. (2021) <sup>248</sup>Brun, D. (2019) <sup>249</sup>Kedir, A., & Kouame, E. (2022) <sup>250</sup>New Face New Voices (2020)  
<sup>251</sup>Kedir, A., & Kouame, E. (2022)

### Spotlight: Digital boot camp for women-owned MSMEs<sup>252</sup>

Since 2019, the Commonwealth Secretariat has been supporting the government of Cameroon's development of an e-commerce strategy that would harness the power of digital technology to increase innovation, job creation and growth. As part of this support, together with the Islamic Trade Finance Corporation (ITFC), the Secretariat has been delivering a series of digital boot camp training workshops to build the capacity of women-owned MSMEs across Cameroon.

The core objectives of these workshops are to support the development of the country's e-commerce strategy and increase participation of Cameroonian women entrepreneurs in global e-commerce trade. E-commerce has been prioritised as a core area of intervention given its strong potential to expand market reach and make goods and services available to overseas buyers. The programme design is grounded in research and is based on insights from a study conducted to assess business readiness among Cameroonian entrepreneurs. The study found that women are at a disadvantage and need to be prioritised to improve their access to digital infrastructure and participation in e-commerce platforms. Consequently, the intervention aims to reach more women entrepreneurs and enhance the quality of the capacity-building support provided to them.

#### **Barriers to formal finance see many women resort to taking out small loans from their social networks, associations and unregulated microfinance institutions.**

A highly popular informal source of funding in Cameroon is the "tontine". In a *tontine*, a group of people often from the same community agree to deposit a fixed amount into a savings box at a group meeting on a weekly or monthly basis. The fund is then used to give out loans to the members of the group.<sup>253</sup> Given this collective and horizontal group savings mechanism, it is the most common source of lending for women. Some INGOs have built on this model to form

village savings and loan associations (VSLAs), which have been influential in providing a platform for financial inclusion, while also improving women's health and agricultural productivity.<sup>254</sup> As at July 2018, there were 728 formally registered VSLAs in Cameroon, with a total of 9,531 female members.<sup>255</sup>

<sup>252</sup>The Commonwealth (2022) <sup>253</sup>Nzeyap, L. P. M. (2013) <sup>254</sup>CARE (2017) <sup>255</sup>CARE (2019)

## 5. Sector analysis briefs

The following briefs provide an overview of three key agriculture sub-sectors in Cameroon. This includes two sector briefs (maize and cocoa), and a shorter spotlight on poultry due to limited data available on the role of women in this sub-sector. Each section incorporates an overview of the gendered composition of jobs, the value chain and an analysis of barriers and enablers to women's economic empowerment. Finally, key opportunities and entry points are highlighted, alongside sector-specific recommendations for consideration by both public and private stakeholders, to improve women's economic status within these sectors.

From the stakeholder mapping exercise for agriculture, 100+ stakeholders were identified across the various regions of Cameroon. A summary table of stakeholder types across the regions is shown here, and the detailed information about stakeholders' activities (including women-focused provisions) can be accessed [here](#) on the Pathways Study website.

Region	Stakeholder Type				
	Private Company	Associations, Collectives, Organisations	Government Bodies	NGOs	TOTAL
National*	7	4	7	23	41
Centre	1	22	-	3	26
Far North	3	-	-	1	4
Littoral	2	3	-	2	7
North	1	2	-	1	4
North West	1	2	-	6	9
Adamawa	-	-	1	-	1
South	6	2	-	1	9
South West	2	-	2	8	12
West	2	-	1	1	4
<b>TOTAL</b>	<b>25</b>	<b>35</b>	<b>11</b>	<b>46</b>	<b>117</b>

Note: \*National stakeholder tally includes global stakeholders, who are assumed to operate at a national scale.

## 5.1 The maize sector

### Sector overview



Maize constitutes one of the most widely-produced grains in Cameroon, is an important food and cash crop,<sup>256</sup> and is one of the main staple foods for Cameroonian people.<sup>257</sup> Maize is the most widely cultivated cereal crop in Cameroon with a harvest area of approximately 1.3 million hectares. In 2021, approximately 2.2 million tonnes of maize were produced.<sup>258</sup> Of this amount, approximately 500,000 tonnes are exported to CEMAC countries.<sup>259</sup> While maize is produced in all agro-ecological regions of Cameroon, the North-West region is a major maize production basin.<sup>260</sup> As a staple food, maize provides 19.5% of the population's calorie intake and 22% of its protein intake.<sup>261</sup>

Maize is the main source of income for more than three million small-scale farmers in Cameroon.<sup>262</sup> The cultivation of maize in Cameroon is dominated by small-scale farmers, who use traditional methods (e.g. low fertiliser application rates, no irrigation and little to no use of herbicides and pesticides) to cultivate the crop.<sup>263</sup> With a short production cycle (between 90 and 180 days), maize allows farmers to have quick access to the market, therefore maximising their income. However, small-scale farmers face limited access to other important services, such as mechanical tillage and harvesting services, drying facilities and safe storage technologies.<sup>264</sup>

<sup>256</sup>Huskeyj (2019) <sup>257</sup>IATF (2021) <sup>258</sup>USDA (2022) <sup>259</sup>Mbodiam, B. R. (2021) <sup>260</sup>FEWSNET (2021)b <sup>261</sup>Etoundi, S. M. N., & Dia, B. K. (2008) <sup>262</sup>Etoundi, S. M. N., & Dia, B. K. (2008) <sup>263</sup>IATF (2021) <sup>264</sup>Badstue, L., Eerdewijk, A. van, Danielsen, K., Hailemariam, M., & Mukewa, E. (2020)

**Increasing demand from the animal feed industry is contributing to higher costs while domestic supply struggles to keep up with demand.**<sup>265</sup> The current farming mechanisms cannot support the increased demand for maize. Alongside an estimated 21.9% increase in maize production from 2019 to 2020, maize prices have also increased - with average prices 30-47% higher during the same time period.<sup>266</sup> Maize is primarily consumed by households as a snack and vegetable, as dry fermented dough and as a porridge,<sup>267</sup> but it is also utilised in industries for animal feed or converted into corn beer.<sup>268, 269</sup> Maize is the main ingredient in the manufacturing of cattle feed and accounts for 65% of the input for poultry feed.<sup>270</sup> Cameroon's import cost of corn and its derivatives in 2020 were estimated at CFA150 billion (USD234.9 million) - this was in order to meet consumption requirements of the local population and the livestock sector, and to plug the production deficit of 500,000 tonnes.<sup>271</sup>

**Production levels of maize in Cameroon have declined as the cost of fertiliser and labour have risen.**<sup>272</sup> As fertiliser prices rise due to the COVID-19 pandemic and the current Russian-Ukraine conflict,<sup>273</sup> farmers often resort to either cheaper substitutes or not fertilising as often, which has led to declining production. Next, increases in labour costs have resulted in the inability of

producers to cover expenses. This has led many producers to contemplate alternatives, such as diversifying production as a mechanism to divert the risks associated with poor harvests; replacing numerous unskilled workers with fewer skilled ones; and adopting new technologies.<sup>274</sup>

**COVID-19 has exacerbated the crisis of inefficiencies in Cameroon's existing food production, distribution and consumption.**<sup>275</sup> As a result of the lockdown measures implemented by the government to control the spread of the virus, agricultural productivity slowed down and disrupted access to maize inputs such as seedlings.

**Additional factors, such as climate change, have had an impact on the production of maize in Cameroon.** The Regional Delegate of the Cameroon Chamber of Agriculture for North-West and himself a maize producer, Julbert Konango, stated: "*when there is too much rain, the seeds rot and do not germinate. And if there is too much sun, the seeds germinate, but their leaves are instantly scorched by the heat*".<sup>276</sup> For example, the Far North region experienced only 43, 42 and 39 days of rain in 2015, 2016 and 2017, respectively, exposing crops to drought and pests. A total area of 9,623 hectares was infested by pests in 2017, which significantly impacted local production in the Far North region.<sup>277</sup>

<sup>265</sup>Mordor Intelligence (2022) <sup>266</sup>FEWSNET (2021) <sup>267</sup>Epule, T. E., & Bryant, C. R. (2014) <sup>268</sup>Epule, T. E., & Bryant, C. R. (2014)

<sup>269</sup>Mvodo Meyo, E. S., & Mbey Egoh, I. (2020) <sup>270</sup>Etoundi, S. M. N., & Dia, B. K. (2008) <sup>271</sup>Business in Cameroon (2021)

<sup>272</sup>FEWSNET (2021) <sup>273</sup>FEWSNET (2022) <sup>274</sup>Mvodo Meyo, E. S., & Mbey Egoh, I. (2020) <sup>275</sup>Nchanji, E. B., & Lutomia, C. K. (2021)

<sup>276</sup>Kakdeu, L. (2018) <sup>277</sup>Kakdeu, L. (2018)

**There are various stakeholders, including multilateral agencies, that are collaborating with Cameroon's policy makers to improve agricultural production and productivity.** These include institutions such as the United States Agency for International Development (USAID), the International Institute for Tropical Agriculture (IITA), the World Bank (WB) and the African Development Bank (AfDB). In 2022, the AfDB approved a USD62.7 million loan to boost food security and increase production of maize throughout the country by making 2,500 tonnes of maize seed available and access to agricultural inputs for small farmers.<sup>278</sup>

### Role of women in the maize sector

**Women in Cameroon play a crucial role in agricultural production (including maize), and represent 71.6% of workers in the informal agriculture sector.**<sup>279</sup>

According to the FAO, women in Cameroon are responsible for 90% of local food production.<sup>280</sup> Maize is a key source of livelihoods for women in Cameroon; for example in Muea town (Fako Division of the South-West Region), where women produce several food crops, maize is the most productive crop, and the most rewarding activity in terms of annual income.<sup>281</sup>

**Women produce maize alongside other food products.** For example, in Muea town, married women produce several food crops including maize, ginger, yams, coco-yams, vegetables, beans, egusi (white-seed melon) and potatoes. Independently, each of these crops does not provide sufficient household income, so diversifying is crucial for these households. In some cases, women also conduct other activities, such as petty trading.<sup>282</sup>

**While maize production is mainly undertaken by rural women, they are often involved solely as unpaid, family labourers.**<sup>283</sup> A study in central Cameroon, also found that although women are generally the most involved in maize production, married women do not have control over the maize produced.<sup>284</sup>

**Given that small-scale farmers often do not have access to modern farming technologies, women are often assigned tasks that are labour-intensive and done by hand** (such as milling and shelling).<sup>285</sup> The study in Muea town highlighted that women are involved in several production tasks, ranging from preparation of the land to fertiliser application, weeding, harvesting and storage of the crops; and these tasks take up the majority of their available time (up to 8-12 hours a day).<sup>286</sup>

<sup>278</sup>African Development Bank (2022) <sup>279</sup>MINPROFF (2014) <sup>280</sup>Bonny, A. (2020) <sup>281</sup>Takamo, F. A. (2019) <sup>282</sup>Takamo, F. A. (2019)

<sup>283</sup>Mireille, S., & Etoundi, M. N. (2009) <sup>284</sup>Christian, E. E., Engwali, F. D., & René, M. N. J. (2021) <sup>285</sup>Mireille, S., & Etoundi, M. N. (2009)

<sup>286</sup>Takamo, F. A. (2019)

### Spotlight: Bayam Sellam Women Traders

- Bayam Sellam refers to people engaged in the trade of food products between rural sources/production origins and urban markets. An estimated 75% of Bayam Sellam traders are women.<sup>287</sup> This practice has become an important informal economic activity for many women, especially those with limited access to financial capital and low levels of education. Recent years have brought a significant increase in women entering the trade, linked to rapid urbanisation coupled with limited alternative economic opportunities.<sup>288</sup>
- Bayam Sellam women traders typically trade food crops and play a key role in supporting the economic livelihoods of their families.<sup>289</sup> These jobs typically involve travel, often in the early hours of the morning, while many women sleep outside, presenting health and security risks. Almost half of women traders work seven days a week.<sup>290</sup> These women traders' livelihoods were particularly affected by the COVID-19 pandemic as well as the ongoing instability in the North-West and South-West regions.<sup>291</sup>
- “Bayam women do not have a salary. They live from day to day thanks to what they earn at the market. Regarding working hours, we can even say that they sometimes work 24 hours a day because they sleep outside! Everything they earn, they still spend on the family. They go like this every year. They juggle between debts and credits to live. It's like that. There is no career plan here. Many women leave the market after three years. But a few women have been selling at the same place for years. Even 15 or 20 years like that.” (*Pathways Study Interviewee, Industry Association Representative*)
- The Association of Bayam Sellam in Cameroon (ASBY) was established to support these traders. The association's objectives include strengthening traders' capacity, advocacy to improve working and living conditions, supporting formalisation of the sector, fighting against gender-based violence perpetrated against women traders, and financial support to women and vulnerable people engaged in these activities.

**Many women are limited to selling their maize produce at local markets.**<sup>292</sup> Where women are active in trading in agricultural markets, they tend to be concentrated at lower levels of the value chain. As agricultural activities become more commercialised, the position of women farmers often weakens, as they are under-represented in, or excluded from, more profitable commercial markets.<sup>293</sup> However, in the absence of other formal employment opportunities, many women engage in *Bayam Sellam*<sup>294</sup> (see spotlight box).

<sup>287</sup>BUCREP & UN Women (2021) <sup>288</sup>UN Women (2021) <sup>289</sup>Pathways Study Interview, Industry Representative

<sup>290</sup>BUCREP & UN Women (2021) <sup>291</sup>Pathways Study Interview, Industry Representative <sup>292</sup>Takamo, F. A. (2019) <sup>293</sup>Takamo, F. A. (2019)

<sup>294</sup>Bayam Sellam refers to people engaged in trade of food products between rural sources and urban markets.

## Summary of barriers to and opportunities for women's economic empowerment in the maize sector

Structural	Normative	Individual
<b>Barriers</b>		
<p>Labour laws and other legislation do not generally cover informal jobs</p> <p>Customary law continues to discriminate against women in land disputes and inheritance matters</p> <p>Gender discrimination in formal land registration processes hinder women's access to land</p>	<p>Gender norms generally confine women to growing maize solely as a food crop</p> <p>Women's significant unpaid care work restricts economic opportunities</p> <p>Gender norms shape the adoption, and use, of labour-saving agricultural technologies</p> <p>Women lack decision-making power in the household</p>	<p>Skills gaps and lack of training opportunities, especially for women</p> <p>Lack of gender-responsive extension services</p> <p>Women have more limited access to finance than men, and in general have more limited access to information and training</p> <p>Women's constrained awareness of legal rights including access to and ownership of land</p> <p>Lack of appropriate transport, storage infrastructure and the non-existence of local cooperatives</p> <p>Underdeveloped cooperative sector</p>

### Opportunities and entry points

<p>Improved enforcement and monitoring of existing labour laws and legislation</p>	<p>Home-based and flexible roles which offer flexibility around childcare</p>	<p>Building women's economic and social capital through collectives</p>
<p>Gender-responsive land titling schemes</p>	<p>Community-based childcare solutions</p>	<p>E-Hubs and other initiatives to improve women's access to agriculture-related information across the value chain as well as provide access to (micro) finance</p>
<p>Targeting women with agricultural subsidies</p>	<p>Gender-sensitive climate smart interventions to build resilience against future shocks</p>	

## Factors affecting women's economic empowerment in the maize sector

### Structural factors

**Cameroon's common-property marriage regime reduces married women's ability to be sole proprietors of land, affecting their opportunities in agriculture.** According to the Civil Status Registration (Ordinance No. 81-02 of 29 June 1981), the husband has the sole right to administer joint property. As such, only 3% of women own a home without a title, and just 1.6% have a title in their name.<sup>295</sup> In addition, lack of administration in joint property makes it difficult for women to access credit, as they do not have the collateral required to take out loans.

**In addition, customary practices and complexities with formal registration processes (such as the requirement for a formal marriage certificate for joint ownership) continue to hinder women's access to land.** Rather than turning to the formal judicial system (which can be lengthy and unaffordable for most women), women seeking divorce in rural areas instead often meet with community elders and chiefs for a quicker and more affordable alternative (that does not usually require formal documentation). However, outside of court systems, customary laws often insist women have no entitlement to matrimonial property,

potentially leaving divorced women with only their personal belongings following customary divorces.<sup>296</sup>

**The government of Cameroon launched a National Support Programme for the maize sector between 2005 and 2017.**

The goal was to improve the production and income of maize producers through four components: "(i) facilitation of the use of quality seeds; (ii) support for the procurement of production and marketing equipment and infrastructure, for small, medium and large producers; (iii) capacity building of producers; and (iv) strengthening of the structures of producer organisations and the organisation of the sector as a whole".<sup>297</sup> However, this programme did not target the structural barriers that impede women's economic empowerment such as issues of access to land, credit, infrastructure, nor did it have a specific focus on mainstreaming gender equality.<sup>298</sup> There is limited publicly available information available on government support to the sector post-2017.

### Normative factors

**Traditional gender norms around food and cash crops facilitate social acceptance of women's engagement in the sector.**

Despite this, women hold limited decision-making power around household-level maize production. One study on spousal decision-

<sup>295</sup>Brun, D. (2019) <sup>296</sup>Kiye, M. E. (2021) <sup>297</sup>IATF (2021) <sup>298</sup>IATF (2021)

“Traditionally, Cameroonian women take care of food crops and men of cash crops. Consequently, more women will be found in maize cultivation and more men in cocoa cultivation.”

Source: Pathways Study Interviewee

making found that decisions regarding maize production (timing, planting and weeding) are entirely done by men.<sup>299</sup>

**Unpaid care, domestic work and time poverty influence women farmers’ efficiency on joint maize plots.** The burden of unpaid care work results in time poverty for women, which constrains them from seeking opportunities outside of their house or beyond farming duties. Given these time limitations, women are less likely to have free time to acquire new knowledge, skills, or build their social capital. Likewise, these time constraints limit women’s opportunities to engage in other income-generating activities that could otherwise allow them increased access to resources.<sup>300</sup>

**Gender norms shape the adoption, and use, of labour-saving agricultural technologies.** Gender norms in Cameroon attach submissive and reproductive roles to women, and authoritative and productive roles to men. These normative frameworks

shape how women and men perceive and interact with opportunities in their lives (including their ability to take advantage of new agricultural livelihood opportunities).<sup>301</sup> Women are expected to take on certain tasks (such as shelling), due to women being perceived as having less physical strength and thinner fingers.<sup>302</sup>

**Gender-based violence limits many rural women’s health, wellbeing and economic opportunities.** This includes both violence experienced in the home as well as through their economic activities. For example, women traders are vulnerable to experiencing gender-based violence in the context of their work. In a study of Bayam Sellam, one in 10 women traders had experienced gender-based violence in the context of their economic activities.<sup>303</sup>

**Gendered norms around women’s mobility exclude many women from accessing large markets and restrict their role to harvesting-related activities.** These mobility-related gender norms dictate that women, specifically married women, should not travel far from their homes.<sup>304</sup> As such, women are often not involved in the selling of their produce. This is especially true in conflict areas, where violence and the need for safety are used to further justify women’s limited mobility.<sup>305</sup>

<sup>299</sup>Takamo, F. A. (2019) <sup>300</sup>Takamo, F. A. (2019) <sup>301</sup>UN Women (2017) <sup>302</sup>UN Women (2017) <sup>303</sup>BUCREP & UN Women (2021)  
<sup>304</sup>World Bank Group (2020a) <sup>305</sup>World Bank Group (2020a)

**When women do have the opportunity to sell, they usually do so to middlemen, who come directly to their farms.** However, as women sell small amounts of maize at a time, it is difficult for them to negotiate fair prices. Women maize farmers in the Muea town (Fako Division of the South-West Region) stated that middlemen exploit their lack of access to better markets by buying at lower-than-market-level prices.<sup>306</sup> Also, women's income received from these sales is often mainly allocated for household use or children's school fees (while men can decide how to spend their own income), reflecting gender roles in the household.<sup>307</sup>

“In the agriculture sector, women are blocked by access to land and finance. Indeed, for cultural reasons, women are ignored in the inheritance of their parents, which restricts their possibilities of disposing of land or owning land. Nowadays, the land title is the best means of guarantee with commercial banks to borrow money. Since many women do not have access to land ownership, they are also almost excluded from the financial system.”

Source: Pathways Study Interviewee, Government Representative

## Individual factors

**Women's limited ownership of land hinders their economic opportunities in the agriculture sector.** Limited access to land also affects women's access to finance, as many women lack access to the collateral necessary to secure formal credit.<sup>308</sup>

**Due to limited capital and lack of knowledge of modern agricultural practices, women often do not effectively use productivity-enhancing inputs, such as fertiliser or improved seeds.**<sup>309</sup> As outlined in a 2020 report by the European Commission,<sup>310</sup> one cause is due to gender biases embedded in financial institutions. For example, the study found that banks are reluctant to lend to women without their husband's endorsement.<sup>311</sup> For those that do use inputs to support their agricultural practices, their main sources for the inputs are small-scale agro dealers, located within rural market centres, whose costs tend to be high.<sup>312</sup>

**Cooperatives are underdeveloped in maize-producing regions.** According to a 2016 assessment by the World Food Programme (WFP), in the North and Far North regions, despite the regions being an important basin for maize production, there were almost no cereal-based cooperatives active in the year of the assessment.<sup>313</sup>

<sup>306</sup>Mvodo Meyo, E. S., & Mbey Egoh, I. (2020) <sup>307</sup>Takamo, F. A. (2019) <sup>308</sup>Pathways Study Interviewee, Government Representative

<sup>309</sup>European Commission - Value Chain Analysis for Development (2020) <sup>310</sup>European Commission - Value Chain Analysis for Development (2020) <sup>311</sup>European Commission - Value Chain Analysis for Development (2020) <sup>312</sup>UN Women (2017) <sup>313</sup>Thaddée, Y. (2017)

**Women face barriers in accessing extension services.** This barrier to access leads women to rely on family and neighbours for farming information, rather than engaging with public extension services. A recent study found that women working in the maize sector in Cameroon do not have networks with agricultural extension agents and, consequently, receive no information on improved production technologies and practices. For example, how to develop healthier soil and improve their yields. Therefore, much of their agriculture practice is dependent upon their indigenous knowledge.<sup>314</sup>

**Women's access to markets is also influenced by a lack of appropriate transport and storage infrastructure in many rural areas.**<sup>315</sup> Given that maize

production generally takes place far from the centres of consumption and marketing, the absence of adequate transport infrastructure hampers the movement of food for sale. Currently, the transportation of food to markets is primarily via headloads; thus aggravating food spoilage and increasing losses for women in the maize sector.<sup>316</sup> In addition, Bayam Sellam women traders also face challenges including lack of financial capital, fluctuating prices and security risks when travelling.<sup>317</sup>

**Still, informal trading presents Bayam Sellam women traders with economic empowerment opportunities.** A 2021 UN Women study with Bayam Sellam women traders found that despite challenges, the majority of those interviewed felt their trade activities had enabled them to become

“ASBY has set up a microfinance institution (MASBY) which provides a solution to the problem of financing women. MASBY is the Microfinance of the Bayam Selam Association registered under the number: CE/CO/036/11/30760. Several other savings and credit mechanisms exist, which can provide a solution to cash flow tensions or lack of capital. The principle is participatory management. The slogan is: “A Microfinance, created by Us, managed by Us, for Us”. Consequently, this solution affects all the members in the 10 Regions of Cameroon, the 58 Departments, the 360 Arrondissements and outside the national borders in particular in Gabon, in Côte d’Ivoire and in France, in the USA, etc. ASBY continues to expand and build its network around the world to continue its development and public utility projects for women in the Cameroonian diaspora...”

Source: Pathways Study Interviewee, Industry Association Representative

<sup>314</sup>Takamo, F. A. (2019) <sup>315</sup>Badstue, L., Eerdewijk, A. van, Danielsen, K., Hailemariam, M., & Mukewa, E. (2020)

<sup>316</sup>Mireille, S., & Etoundi, M. N. (2009) <sup>317</sup>BUCREP & UN Women (2021)

socially and economically independent. Through these informal income-earning activities, many women traders had been able to invest in land, a house, as well as support the education of their children.<sup>318</sup> There are also efforts by industry associations such as ASBY, to support women with access to finance through microfinancing. Others such as HelpFarmers Cameroon (HEFARCAM) provide technology-based services to support farmers with access to technical support and to reach more markets.

“HelpFarmers is an agritech organisation leveraging technology to link farmers to markets to sell their produce. We provide training at all levels of production, train on the use of the mobile app, link farmers to buyers, and help farmers to buy pesticides from verified buyers.”

See: <https://www.facebook.com/hefarcam/>

Source: Pathways Study Interviewee, Private Company

## Recommendations for the maize sector

This section highlights key opportunities and entry points, as well as sector-specific recommendations, for consideration by both public and private sector stakeholders who wish to contribute to the improvement of women’s economic status within the maize sector in Cameroon.

### 1. Support specific initiatives that enhance women’s ownership and control of maize farmland and crops

Recommended strategies include:

- Advocate with the government of Cameroon and the Ministry of State Property and Land Tenure to ensure that women have equal access to formal land titles where they exist, and that formal titling does not undermine or bar women’s access (e.g. through high costs and lengthy administrative procedures).
- Implement programmes that support women in securing access to land, so that they can enhance their position in the maize sector.
- Identify buying partners who can commit to buying women-produced maize as part of their corporate social responsibility (CSR)/community development efforts and gender-equality commitments.
- Support programmes increasing women farmers’ access to affordable agricultural inputs.

<sup>318</sup>BUCREP & UN Women (2021)

- Training and capacity building of key duty bearers including traditional customary structures, local government and law enforcement on key legislation regarding women's right to land ownership to reduce bias and discrimination against women and improve transparency and consistency of decision-making.
- Facilitation of community conversations and peer training, e.g. with elders/chiefs, social workers, community health volunteers, teachers and other stakeholders on women's land rights and constitutional law, and where complaints (including regarding bad treatment, bribes, or corruption) can be lodged.
- Social and behaviour-change communications (SBCC) focused on gender-equitable land distribution and maize farming. Promote role models of gender-equitable smallholder farming households, and examples of women smallholders who are engaged in activities higher up the value chain, and who benefit equally from the sale of crops.

## 2. Improve women's knowledge, skills and practices to improve economic opportunities in the sector

Recommended strategies include:

- Work with agricultural companies such as seed companies and agro-dealers to develop and improve gender-responsive approaches in information dissemination.

For example, information related to new and improved seed varieties and use of modern technologies.

- Work with the Association of Bayam Sellam (ASBY), NGOs and cooperatives to target women traders with holistic skills-building programmes including financial management and linking women traders with access to low-interest and collateral-free accessible financial products.
- Focus on capacity building to improve women's ability to engage higher up in the maize value chain, from production to processing and marketing, to help make traditional farming more productive and commercially viable.
  - Identify and engage partners to train women on product grading and standards, to ensure women farmers benefit from higher prices.
- Work with the Ministry of Agriculture to enhance access to inputs and improve the gender-responsiveness of extension services; support the latter to integrate gender considerations within extension training, or to create training targeted to women farmers, including using digital platforms to achieve scale.
- Promote better agricultural practices and climate resilience by tailoring information campaigns and training to women.

### 3. Support interventions at the household level, to increase women's economic, social and human capital

Recommended strategies include:

- Couple livelihood interventions with gender-transformative work at the household and community level to tackle normative barriers to women's economic empowerment.
- Carry out interventions that address household norms around both food and cash crops: address the negotiation of crop ownership, harvesting, processing and storage, as well as the potential role of women beyond food crop growers.
- Carry out household dialogues, or other behaviour-change interventions, that promote gender-equitable and non-violent relationships. Specifically address economic violence and address income negotiation and support women's involvement in decision-making around how to spend their income.
  - In addition, facilitate discussion on increasing men's use of their own income to help support household expenditure (such as children's welfare).
- Ensure that these interventions monitor, track and mitigate against any sign of backlash including gender-based violence.

### 4. Support household- and community-level interventions addressing women's unpaid care and domestic work burdens

Recommended strategies include:

- Ensure that all interventions consider and mitigate risks such as increased unpaid work burden for women.
- Support and promote labour- and time-saving innovations and technology.
- Work with the private and public sectors to ensure that women have access to energy, water, hygiene and sanitation facilities.

### 5. Improve women's human, social and economic capital through cooperatives and collective activities

Recommended strategies include:

- Address the general lack of cooperatives in the maize sector by creating women-only cooperatives; focus on leveraging these cooperatives to enhance women's role in the maize sector.
- Implement initiatives that organise collective transport and storage and sales of crops, to increase price negotiation power, as well as access to markets beyond the farm gate and outside of middlemen.
- Implement collective initiatives that focus on processing and value addition. For example, building processing facilities and providing machinery in

closer proximity to those who engage in processing work. Ensure risk mitigation strategies are put in place, so that women who participate in processing work, such as shelling, are supported to stay safe, increase their processing output and can benefit from these opportunities.

- Identify processors to engage women-led cooperatives for contract farming. This can be in the form of outgrower schemes to formalise commitments of buyers/processors and ensure a market for women's produce.

## 6. Facilitate women's access to finance through better products and services

Recommended strategies include:

- Ensure gender mainstreaming in all programme design when providing finance, financial literacy, digital skills and other incentives, for scaling up sustainable maize production methods and market access.
- Work with financial providers, including microfinance institutions, to ensure that women have equal and adequate access to financing and credit, along with education that enables them to understand credit processes and markets.
- Work with financial providers to tailor products and services to women's needs, including utilising mobile money, and tailor communication and marketing strategies to reach women farmers.
- Provide affordable financing to support

access to quality inputs and access to agricultural technologies and innovations (including climate-resilient and time-saving technologies)

- Provide financial products that support food security, such as crop insurance, and financing options that are cognisant of seasonality e.g. loan repayments aligned with harvesting and sales periods.

## 5.2 The cocoa sector Sector overview



**Cocoa plays an important role in the Cameroonian economy.** Cameroon is the fourth largest cocoa-producing country in the world,<sup>319</sup> and cocoa is the country's second largest export product by value.<sup>320</sup> Cocoa is grown in seven of Cameroon's 10 regions.<sup>321</sup> Cocoa is a cash crop that in 2020 generated a total of USD410 million, contributing 8.2% to agricultural GDP and 1.2% to national GDP. This ratio has declined since 2018 due to the low international price of cocoa and stagnation in the volume of production.<sup>322</sup> Many sources have attributed the stagnation in the volume of cocoa production to climate shocks and poor use of chemicals.<sup>323</sup> Old cocoa plantations, ageing farmers and traditional methods of post-harvest activities (e.g. drying) also contribute to this stagnation,<sup>324</sup> though there are budding efforts to start involving youth (including females) in cocoa production.<sup>325</sup>

<sup>319</sup>IDG (2021) <sup>320</sup>Lescuyer, G., & Bassanaga, S. (2021) <sup>321</sup>European Commission - Value Chain Analysis for Development (2020)

<sup>322</sup>European Commission - Value Chain Analysis for Development (2020) <sup>323</sup>Journal du Cameroun (2018) <sup>324</sup>Nzouankeu, A.M. & Felix, B (2014) <sup>325</sup>Jumelages & Partenariats (2021).

**The cocoa sector is a source of employment and income for approximately five million**

**Cameroonians.**<sup>326</sup> The cocoa sector is a significant source of income for the bulk of rural populations in Cameroon, with those working in growing areas generating 90% of their income from the crop.<sup>327</sup> The sector generates an annual average revenue of USD247 per person involved in farming cocoa.<sup>328</sup>

**Cocoa production is mainly done informally by small-scale farmers** who, despite being the top producers of the high-demand crop, often do not earn sufficient income to meet their needs and maintain a moderate standard of living. Less than 1% of the jobs in this sector are in the formal economy.<sup>329</sup> Small-scale farmers receive only 36% of the net operating income generated by the cocoa value chain, while exporters receive 61% of the net operating income.<sup>330</sup>

**Prior to 2018, the production of cocoa was rising.** In the 1990s, the government of Cameroon opted for the liberalisation of the cocoa sector, which resulted in increased production of cocoa. The marketed volume of production doubled between 1993 and 2013 and during this time production exceeded 200,000 tonnes.<sup>331</sup> In the 2018-2019 cocoa production season, 241,000 tons of dry cocoa beans were sold on the market and according

to data from the National Cocoa and Coffee Board (NCCB), 186,000 tons of unprocessed beans were exported, with 55,000 tons sold to local processors.<sup>332</sup>

**The Cameroonian government has prioritised the cocoa sector and has laid out ambitious goals to enhance the sector through the national sectoral plan.**<sup>333</sup>

Working across four different ministries including the Ministry of Agriculture and Rural Development; the Ministry of Scientific Research and Innovations; the Ministry of Trade; and the Ministry of Mines, Industry, and Technological Development, the government plans to expand the production of cocoa to 600,000 tonnes by 2025 and 1,200,000 tonnes by 2030. To achieve this goal, the government of Cameroon, through these four ministries, plans on distributing 20 million cocoa seedlings annually, subsidising the cost of fertiliser, and building the capacity of extension service providers.<sup>334</sup> Key partners that are included in this sector and will be collaborating on this national plan are the National Cocoa and Coffee Board (NCCB), the Cocoa Development Authority (SODECAO), South-West Development Authority (SOWEDA), Cocoa and Coffee Development Fund (FODECC), the Cocoa and Coffee Interprofessional Council (CICC), the National Institute of Agronomic Research for Development (IRAD), as well as the Special Unit located in the Prime Minister's

<sup>326</sup>Mukete, N., Zhou, L., Mukete, B., & Patricia, B. (2018) <sup>327</sup>Mukete, N., Zhou, L., Mukete, B., & Patricia, B. (2018) <sup>328</sup>Mukete, N., Zhou, L., Mukete, B., & Patricia, B. (2018) <sup>329</sup>European Commission - Value Chain Analysis for Development (2020) <sup>330</sup>European Commission - Value Chain Analysis for Development (2020) <sup>331</sup>Pédélahore, P. (2014) <sup>332</sup>European Commission - Value Chain Analysis for Development (2020) <sup>333</sup>Ndoping, M. (2019)

Office, which is responsible for monitoring and coordinating the sub-sectors of cocoa and coffee.

**One of the largest challenges to cocoa production has been the protracted crises, specifically the conflict between Cameroon's Anglophone and Francophone regions.** From the 2017/2018 cocoa season, the socio-political crisis in the North-West and South-West regions affected delivery of cocoa produced in the South-West. In 2017, the overproduction crisis impacted the cocoa market. According to a report by the International Cocoa Organisation (ICCO) in 2018, the excess production was a consequence of an increase in production of more than 18%, while consumption had only increased by 3.2%. This led to a drop in world cocoa prices by as much as 40% at certain times. For example, at the start of the 2016-2017 campaign/season, producer/farm gate prices fell to USD1 per kilogram compared to USD3 in 2013/2014.<sup>335</sup>

### Role of women in the cocoa sector

**In Cameroon, women play a substantial role in the cocoa sector.** Despite the perception of cocoa as a traditionally male crop, women play a pivotal role as cocoa producers, performing almost half of the work on cocoa farms, as well as sustaining and supporting household members.<sup>336</sup>

Traditionally, men take on the more physically demanding and hazardous tasks of the cocoa sector, such as harvesting and pesticide spraying. Women then focus on pre-harvest activities such as planting and weeding,<sup>337</sup> as well as post-harvest activities, such as pod-breaking, fermenting and drying.<sup>338</sup> However, women are also employed as seasonal workers to support harvesting.<sup>339</sup> Women are engaged in cocoa production alongside food crop cultivation to support the immediate needs of the family.<sup>340</sup> Private sector companies also employ educated women in administrative roles.<sup>341</sup>

**Generally, men tend to be the sole owners of cocoa farms.** According to a study conducted in Mbangassina and Mbalmayo towns (Centre region), participants stated that the cocoa farm typically belongs to husbands (74%).<sup>342</sup> However, the same study states that it is possible for cocoa farms to be a family asset, while still under the husband's name (18%), or even a rental (7%). Currently, women may only become owners of cocoa farms if they are widowed (<1%).<sup>343</sup>

**While women's economic empowerment is critical to a sustainable cocoa sector, women are excluded from most of the value chain.** This is directly linked to women being unable to become full owners of cocoa farms, therefore excluding them from participating in the market. Women

<sup>334</sup>Ndoping, M. (2019) <sup>335</sup>Kindzeka, M.E (2017) <sup>336</sup>World Cocoa Foundation (2019) <sup>337</sup>Project House (n.d.) <sup>338</sup>SAVI (2022) <sup>339</sup>Pathways Study Interviewee, Private Sector Representative <sup>340</sup>SAVI (2022) <sup>341</sup>Pathways Study Interviewee, Private Sector Representative <sup>342</sup>Mounjouenpou, P., Mbang, J. A. A., Nossi, E. J., Bassanaga, S., Tetmoun, S. A. M., Achukwi, D., & Woin, N. (2014) <sup>343</sup>Mounjouenpou, P., Mbang, J. A. A., Nossi, E. J., Bassanaga, S., Tetmoun, S. A. M., Achukwi, D., & Woin, N. (2014)

work in the cocoa plantations, actively participating in the processes of cocoa bean extraction, fermentation, drying and packaging. However, the sale of cocoa is under the exclusive control of the husband.<sup>344</sup> A study among 1,000 farmers in Cameroon showed that of married cocoa farmers, 97% of couples reported that men were in control of cocoa marketing.<sup>345</sup> As such, women are less likely to benefit from the revenues of cocoa production. Likewise, given that men control most of the sector, women's membership in cocoa cooperatives is limited.<sup>346</sup>

**Due to these barriers preventing women's full participation, women in cocoa crop production are often rendered invisible within the cocoa sector.**<sup>347</sup> Women's contributions are often undervalued and disregarded, and as such, they are provided with insufficient training or access to inputs and resources to maximise their potential to enhance production.<sup>348</sup>

#### Spotlight: Rural Women in Cocoa Programme<sup>349</sup>

- The Cocoa and Coffee Interprofessional Council (CICC) of Cameroon, in conjunction with the Ministry of Agriculture and the Ministry of Commerce, launched the Rural Women in Cocoa Programme in 2021, to promote and support women in the cocoa sector. The initiative seeks to specifically target women living in rural areas and is designed to use cocoa farming to help women out of poverty.
- Through this programme, the CICC intends to boost the revenues of rural Cameroonian women by bringing them into cocoa farming and supporting their journey in the cocoa sector. Specifically, the programme seeks to support rural women to develop a 1-hectare, or a 0.5-hectare, cocoa plantation, depending on the croplands available. Rural women will also be trained in various ways to farm cocoa and related crops. In addition, the CICC will provide all the inputs needed (such as seedlings), support women in the execution of the difficult tasks they may face in the development phase (selective logging, planting), support the creation of treatment and maintenance brigades, and foster rural entrepreneurship.

<sup>344</sup>Mounjouenpou, P., Mbang, J. A. A., Nossi, E. J., Bassanaga, S., Tetmoun, S. A. M., Achukwi, D., & Woin, N. (2014)

<sup>345</sup>World Cocoa Foundation (n.d.) <sup>346</sup>World Cocoa Foundation (n.d.) <sup>347</sup>PHCS (n.d.) <sup>348</sup>PHCS (n.d.) <sup>349</sup>Business in Cameroon (2022a)

## Summary of barriers and enablers to women's economic empowerment in the cocoa sector

Barriers		
Structural	Normative	Individual
<p>Customary laws continue to restrict women's land ownership</p>	<p>Despite norms which dictate that most cocoa-farming activities fall within the men's domain, women are expected to undertake a significant amount of the (unpaid) labour-related tasks to sustain the economy/household</p> <p>Norms restrict women's mobility and ability to access cocoa markets</p> <p>Women's unpaid care and domestic work burden restricts their economic opportunities</p> <p>Gender-based violence</p> <p>Climate change exacerbates women's unpaid care burden</p>	<p>Women's constrained land ownership and limited access to assets such as farming equipment</p> <p>Women have limited control over income from cocoa sales and limited access to finance</p> <p>Limited presence and participation of women in cooperatives as well as few women-led cooperatives in existence</p> <p>Women have limited access to extension services and few extension workers are women</p>

## Summary of barriers and enablers to women's economic empowerment in the cocoa sector

### Opportunities and entry points

Structural	Normative	Individual
<p>A broadly enabling policy environment with a focus on gender-responsive growth of the cocoa sector</p>	<p>Working with communities to tackle gender inequalities and norms</p>	<p>Working with cooperatives to expand women's social and economic capital</p>
<p>Mainstreaming gender in the national plan to support the cocoa economy</p>	<p>Promoting more gender-equitable intra-household decision-making</p>	<p>Improving women's access to extension services and training, while increasing female representation in the extension services sector</p>
<p>Gender-responsive land titling schemes to improve women's land ownership</p>	<p>Increasing women's access to markets through cooperatives</p>	<p>Holistic interventions that tackle women's education and skills, while building self-confidence and self-efficacy</p>
	<p>Prevention and response to gender-based violence (including economic forms)</p>	
	<p>Sustainable natural resource management</p>	
	<p>Climate-smart interventions</p>	

## Factors affecting women's economic empowerment in the cocoa sector

### Structural factors

**Women's limited access to land affects their economic opportunities in cocoa production.** Given that the legal system in Cameroon discriminates against women in property ownership, land access, land acquisition and inheritance, women cocoa farmers in many cocoa-growing communities have significantly less access to land for cocoa production, compared to men. Currently, women's access to land for cocoa production is aided mainly through endowments from families/associations, or requests to fathers or husbands, to allocate a separate cocoa farm for an individual woman's control.<sup>350</sup> Women farmers often work alongside their husbands either as unpaid family members or on other farms as hired labourers.<sup>351</sup>

**The government of Cameroon is laying out ambitious national plans to enhance the cocoa sector by addressing some of the major challenges to the sector's development, such as farmer's limited access to inputs.** In a report presented by the National Cocoa and Coffee Board of Cameroon (NCCB), the Managing Director stated that the objectives of the National Cocoa Plan (2020-2025) are to enhance the professionalisation of the stakeholders

involved in the sector, to build private-public partnerships, and to transform cocoa farming to an agro-business, among others.<sup>352</sup> While this plan seeks to enhance cocoa production, the plan has neither specific objectives to mainstream gender equality nor to enhance the position of women farmers in the cocoa economy.<sup>353</sup>

**The majority of women (and men) working in the cocoa sector work in the informal economy.**<sup>354</sup> This means women are not protected by labour rights provisions or social security protections, and they are typically low paid.<sup>355</sup>

### Normative factors

**Inequitable gender norms, perceptions and cultural attitudes significantly affect women's engagement across the cocoa value chain.** Cameroon's socio-cultural expectations task women with cleaning, cooking, household management duties, and caring for children and the elderly.<sup>356</sup> Although domestic work contributes to local and national economies, it is rarely paid and limits the time and energy that women can devote to additional paid work.<sup>357</sup> As such, Cameroonian women engaged in cocoa production have higher overall workloads than their male counterparts, resulting in greater time poverty for women.<sup>358</sup>

<sup>350</sup>Mukete, N., Zhou, L., Mukete, B., & Patricia, B. (2018) <sup>351</sup>Mukete, N., Zhou, L., Mukete, B., & Patricia, B. (2018) <sup>352</sup>Ndoping, M. (2019) <sup>353</sup>Ndoping, M. (2019) <sup>354</sup>European Commission - Value Chain Analysis for Development (2020) <sup>355</sup>European Commission - Value Chain Analysis for Development (2020) <sup>356</sup>Brun, D. (2019) <sup>357</sup>Brun, D. (2019) <sup>358</sup>Brun, D. (2019)

**Women in cocoa-farming communities often lack decision-making power and are limited in their ability to make decisions about the sale of, or profits from, cocoa production.** In male-headed households, men are generally the ultimate decision-makers on the allocation of labour, as well as on which part of the harvest is to be sold and to whom/where.<sup>359</sup> As such, direct resource control (e.g. income from independent economic activity, or salary/wages from formal employment) is often the only way through which women may independently make decisions, including around investments in labour-saving arrangements.<sup>360</sup>

**Given that gender norms position men as decision-makers in the cocoa sector, men are the ones that engage in cocoa cooperatives.** Although cooperatives are usually open to all farmers, it is a common practice for husbands and male relatives to join such cooperatives, given that they are the landowners and women often do not have the time to participate.<sup>361</sup> These gender norms result in cocoa cooperatives prioritising the leadership of men and subordinating women's voices in decision-making. Another reason for women's subordinate participation in cocoa cooperatives, and the scarcity of women in leadership and membership of cooperatives, is women's limited access to formal education.<sup>362</sup>

**Market schedules, as well as gendered mobility norms, also exclude women from accessing bigger markets and receiving higher prices for cocoa beans.** Since village markets are periodic, and take place only once a week, they are insufficient in absorbing the entire cocoa production of women farmers.<sup>363</sup>

### Individual factors

**The majority of women in Cameroon's cocoa sector do not have access to a bank, credit union, or similar financial services.**<sup>364</sup> Compared with their male counterparts, women farmers in the cocoa sector are 20% less likely to have received a loan in the past year and almost 50% less likely to have a bank account.<sup>365</sup> Even if women do have access to a bank, the conditions set forth by banks to be granted a loan (such as proof of address, collateral requirements, business portfolio) can be rigid and constraining for women. Although in recent years there has been a proliferation of microfinance and supporting programmes in cooperatives to bridge gaps in financial services, significant barriers still exist. Most rural farmers are not located near financial (and quasi-financial) institutions.<sup>366</sup> Furthermore, in the cocoa sector, men usually possess the documents required for the sale of cocoa, providing further barriers for women to access financing, or have collateral.<sup>367</sup> Informal collective savings

<sup>359</sup>Atanga, L. (2021) <sup>360</sup>Atanga, L. (2021) <sup>361</sup>Atanga, L. (2021) <sup>362</sup>Kumase, W., Bisseleua, H., & Klasen, S. (2020) <sup>363</sup>Mounjouenpou, P., Mbang, J. A. A., Nossi, E. J., Bassanaga, S., Tetmoun, S. A. M., Achukwi, D., & Woin, N. (2014) <sup>364</sup>Mukete, N., Zhou, L., Mukete, B., & Patricia, B. (2018) <sup>365</sup>Mukete, N., Zhou, L., Mukete, B., & Patricia, B. (2018) <sup>366</sup>Atamja, L., & Yoo, S. (2021) <sup>367</sup>Atamja, L., & Yoo, S. (2021)

and lending structures such as *tontines* sometimes fill the gap in providing financing to women.<sup>368</sup>

“The big problem is that the earth does not belong to us. It’s for our husbands most of the time. So sometimes they may prefer to put the cocoa in the field and cut down the fruit trees. It bothers us enormously... We women also want to do something. We can’t sit here expecting everything from our husbands.”

Source: Pathways Study Interviewee, Private Sector Representative

**Limited financing and credit options also contribute to women’s lower levels of access to important farming inputs, such as fertilisers and chemicals.** This ultimately reduces household income and family wellbeing. Likewise, women have limited abilities to utilise time-saving technologies that could ease the burden of their activities.<sup>369</sup> For example, in cocoa production, time poverty manifests itself particularly at the post-harvest stage of production, whereby women head-carry the plucked and fermented cocoa beans over a long distance for drying at home, before the cocoa beans are sent for weighing in sheds.<sup>370</sup>

**Finally, women cocoa farmers have limited access to training.** Training in agricultural practices enables farmers to learn about, and apply, newer production techniques, therefore enabling increased yields and income from produce.<sup>371</sup> At the same time, agricultural extension services set up by MINADER rarely reach women. Women’s limited access to training and technologies results in several negative consequences, including increased health and safety risks, due to lack of training in using agro technologies; less investment in agricultural inputs and thus reduced productivity; lower-quality cocoa beans; and lower income from economic activities.<sup>372</sup>

## Recommendations for the cocoa sector

This section highlights key opportunities and entry points, as well as sector-specific recommendations, for consideration by both public and private sector stakeholders who wish to contribute to the improvement of women’s economic status within the cocoa sector in Cameroon.

### 1. Support the cocoa sector’s commitment to gender equality

Recommended strategies include:

- Support industry actors, including international buyers, to commit to policies, regulations and actions that further gender equality, and

<sup>368</sup>Pulcherie, L. & Nzeyap, M (2013) <sup>369</sup>Epule, T. E., & Bryant, C. R. (2016) <sup>370</sup>ICCO (n.d.) <sup>371</sup>Ehlers, C. (2021) <sup>372</sup>Herve, Z. E., & Zhao, G. (2018)

simultaneously monitor gender-equality commitments within the cocoa sector. This could include developing economic incentives for cocoa produced by women and on women's land.

- Support multi-actor collaboration and dialogue to promote gender equality and set up initiatives that promote mutual accountability and transparency in the sector, involving government regulators, farms, buyers and consumers. This could include, for example, information sharing across farms and other local actors, to share learning and monitoring of gender data and indicators.
- Promote the gathering of gender-disaggregated data among all actors to monitor gender-equality commitments.
- Develop economic incentives for cocoa produced by women and on women's land. This could be in the form of a price premium for cocoa that can be traced back to land (or trees) owned and controlled by women.
- Increase the sector's understanding of women's current and potential contribution to the value chain through campaigns, advocacy, and data collection, to recognise women's contribution to the sector (including through supportive unpaid care work).

## 2. Address gender inequities in access and ownership of land and resources

Recommended strategies include:

- Support initiatives strengthening women's access to formal land titling, coupled with community level interventions to raise awareness of women's land rights.
- Support implementation of government actions that strengthen women's land rights, either through spousal co-titling, direct land transfers, or safeguarding of inheritance rights. This could support long-term land access and ownership for women which is important in the context of cocoa being a perennial crop that requires long-term cultivation to yield significant benefits.
- Training and capacity building of key duty bearers including traditional customary structures, local government, and law enforcement on women's land rights to reduce bias and discrimination against women.

## 3. Support interventions at the household level to increase women's economic, social and human capital

Recommended strategies include:

- Support organisations in incorporating campaigns and awareness-raising actions aimed at promoting the ideals of shared responsibilities for care work in the home, to address women's time poverty.

This includes stakeholder organisations publishing specific gender-equality progress on an annual basis.

- Carry out household dialogues, or other social norm change interventions, that address income negotiation. Furthermore, support women's involvement in shared decision-making around how to spend cocoa income and encourage men's increased use of income to support household expenditure (such as expenses associated with children's education and health).
- Integrate social norms change in programmes to promote women's participation in leadership positions throughout their communities. This includes addressing norms on women's voices and awareness of women's participation in the sector, as well as leadership skills building for women farmers.

#### 4. **Work with market actors, including governments, to improve the reach of interventions to women farmers, and to tailor support to women farmers' needs**

Recommended strategies include:

- Invest in training and technical support to specifically enhance the skills and knowledge of women cocoa producers, to improve productivity, as well as build their resilience to climate shocks and market volatility.

- Support MINADER in committing to equal access to extension services for women cocoa farmers. This includes improving the reach of extension and training services in rural areas, considering what skills/knowledge would be most useful for women, as well as adjusting the design of training sessions (including times and locations offered) to ensure that they are accessible to all women.
- Facilitate the training of all extension agents and trainers, to ensure the use of gender-sensitive language and provision of inclusive services.
- Improve buyers' understanding of women's current and potential contribution to the cocoa value chain (e.g. through campaigns, advocacy, and gender research) and work with them to recognise and reward women's labour, ensuring that women's positions in the supply chain are recognised and duly rewarded.

#### 5. **Improve women's human, social and economic capital through leveraging collectives and cooperatives in the cocoa sector**

Recommended strategies include:

- Support women through collectivisation, by leveraging existing women's cooperatives, and supporting the formation of new women-led cooperatives.

- Support the establishment of mixed cooperatives, while ensuring women's unhindered participation and leadership.
- Support women's cooperatives in activities such as collective processing, collective transport and collective selling, as well as training in improved agricultural practices.
- Leverage women's cooperatives and collectives for human capital interventions and access to finance.

## 6. Address research gaps and build evidence of what works

Recommended strategies include:

- Commission and undertake participatory research to understand the barriers and challenges faced by different marginalised groups of women in the cocoa value chain including those with disabilities, young women, widows, internally displaced and refugee women.
- Commission research to better understand women's participation as employees or leaders of private value chain actors, including local companies and international buyers.
- Commission and undertake research to understand the gendered impacts of COVID-19 on cocoa farmers.
- Ensure rigorous monitoring of interventions to strengthen the evidence base on what works for achieving increased women's economic empowerment in the cocoa sector.

- Collect and use data to build the business case for increased gender equality in the cocoa sector.
- Ensure meaningful participation of women farmers in design of all interventions, including through participatory methods.

## 5.3 Spotlight: The poultry sector



**The poultry sector plays an important role in ensuring food security and providing income-generating opportunities for both rural and urban populations.**<sup>373</sup> While more recent estimates are not available, in 2018 the sector was estimated to contribute 4% of Cameroon's national GDP.<sup>374</sup> There are two poultry farming systems that coexist in Cameroon:

- Traditional breeding is mainly used among small-scale farmers, who often breed chickens in the open, without pens. As such, birds primarily draw their food from nature, though a dietary supplement is sometimes also provided.<sup>375</sup> Such local chicken rearing serves multiple purposes for small-scale farmers, including self-consumption, selling and gifts, and animals are kept by rural households as a form of savings, investment and insurance for the future.<sup>376</sup>

<sup>373</sup>GIZ (2018) <sup>374</sup>GIZ (2018) <sup>375</sup>SAVI (2022) <sup>376</sup>Keambou, T. C., Kana, J. R., Ngah, A. M., Tedongmo, A. M. Y., Juliano, S. R., Lisita, F., & Manjeli, Y. (2016)

- ii. Modern commercial breeding produces poultry on a larger scale, often in closed warehouses.

Whereas traditional breeding does not have a high profit margin, commercialised breeding focuses on crossbreeding and is characterised by the need for profitability.<sup>377</sup>

**Poultry meat accounts for over 40% of the animal protein consumed by Cameroonians, placing a significant demand on the poultry sector.**<sup>378</sup> Since 2010, poultry production has grown at a rate of about 7% annually. In 2014, the poultry population in Cameroon increased to approximately 75 million birds, reaching approximately 135,000 tons in 2015.<sup>379</sup> In addition, in 2005, the government of Cameroon implemented an import ban on frozen chickens, mainly due to concerted lobbying from producers.<sup>380</sup> This import ban has led to increased internal production, incentivising domestic producers to increase their market share.<sup>381</sup>

### The role of women in the poultry sector

**The poultry sector is estimated to employ approximately 320,000 people in production in addition to downstream jobs in packaging, loading and transport.**<sup>382</sup> Approximately 60% of the employees in the poultry value chain are young men aged under 35 years, and 30% are women under the age of 35. Over 90% of all livestock farmers are smallholder

families.<sup>383</sup> Only a small start-up capital is necessary to set up a business in the sector, and overall salaries in the poultry sector are above the Cameroonian minimum wage, which is currently set at CFA36,270 (USD56) per month.<sup>384</sup>

**While data on women's roles in the poultry value chain is extremely limited, the recent growth of the poultry industry, as well as the modernisation and professionalisation of the poultry value chain, have created new income-earning opportunities, particularly for women.** A small-scale study in the Western Highlands of Cameroon found that 58% of women were engaged in poultry rearing.<sup>385</sup> Given that poultry production requires less money to invest in than cash crops and does not require access to as much land, many women often choose to raise and manage local chickens. In many cases, women engage in poultry farming as a secondary activity (i.e. secondary to the main income-generating activity, which is carried out by the traditional head of the household (men)). According to Pathways Study interviewees, women are also employed by private companies in the poultry sector, including in management and accounting.<sup>386</sup>

**Cameroon's climatic conditions and agro-ecological zones are conducive to animal health and suitable for raising livestock, especially poultry.**<sup>387</sup> The main production

<sup>377</sup>SAVI (2022) <sup>378</sup>Voufo, M. P. (2021) <sup>379</sup>GIZ (2018) <sup>380</sup>Johnson, M. C. (2011) <sup>381</sup>GIZ (2018) <sup>382</sup>GIZ (2018) <sup>383</sup>GIZ (2018) <sup>384</sup>GIZ (2018) <sup>385</sup>Keambou, T. C., Kana, J. R., Ngah, A. M., Tedongmo, A. M. Y., Juliano, S. R., Lisita, F., & Manjeli, Y. (2016) <sup>386</sup>Pathways Study Interviewee, Private Sector Representative <sup>387</sup>WTO (n.d.)

areas for poultry are the West, Centre and Littoral regions. However, mass-rearing of traditional hens has been recently observed in the northern regions of the country (Adamawa, North and Far North). Yields in these regions have increased due to favourable temperatures for rearing of fowl, resulting in a lower cost of heating, as well as minimal capital requirements. In recognition of the potential of these regions and to improve food security, in November 2022, the FAO launched activities to support traditional poultry farming in Cameroon's Far North region by providing technical support/advice, food, veterinary products and equipment.<sup>388</sup>

**Key challenges facing the sector** include limited processing infrastructure such as abattoirs and packaging facilities. Consequently, most slaughtering is still done by hand by small artisanal “pluckers”.<sup>389</sup> The COVID-19 pandemic had a significant impact on the sector,<sup>390</sup> as coupled with bird flu outbreaks, pandemic lockdowns significantly reduced availability and raised the price of inputs,<sup>391</sup> and more than doubled the price of chicken.<sup>392</sup> Furthermore, a small-scale study in the Western Highlands of Cameroon found that diseases, limited financial capital and equipment, and theft were further challenges facing small-scale poultry farmers.<sup>393</sup> It is estimated that 98,000 tons of chicken (equivalent to 24 million birds) in Cameroon die on poultry farms every year due to disease, compounded by a lack of trained

veterinarians.<sup>394</sup> To address this challenge, initiatives such as the Poultry Farmers Management System (PFMS) have developed a digital app (Save the Chicken App), which helps small-scale poultry farmers detect and diagnose disease through smartphone technology.<sup>395</sup>

**Key poultry sector stakeholders** include Cameroon's Ministry of Livestock, Fisheries, and Animal Industries (MINEPIA) and the Cameroon Poultry Interprofessional Organisation (IPAVIC) which brings together four groups of actors: (i) industrial hatcheries, provender/feed producers and abattoirs; (ii) producers and sellers of table eggs; (iii) breeders and sellers of broilers; and (iv) animal-health technicians.<sup>396</sup>

“Cameroon is divided into five agro-ecological zones. Each zone corresponds to a type of crop. In the Sahelian zone, there is more cattle breeding and sorghum cultivation. In the rest of the country, the rest of the agricultural products are grown. Otherwise, poultry farming thrives better in the West, North-West and Littoral regions. The cassava, coffee and cocoa production basins are the Centre, South-West, South and East. Finally, it is the Littoral and the South-West for bananas.”

Source: Pathways Study Interview, Staff of INGO

<sup>388</sup>Fawoh, N. (2022) <sup>389</sup>GIZ (2018) <sup>390</sup>Business in Cameroon (2022) <sup>391</sup>Voufo, M. P. (2021) <sup>392</sup>Kindzeka, M. E. (2021) <sup>393</sup>Keambou, T. C., Kana, J. R., Ngah, A. M., Tedongmo, A. M. Y., Juliano, S. R., Lisita, F., & Manjeli, Y. (2016) <sup>394</sup>There for Climate (n.d.) <sup>395</sup>There for Climate (n.d.) <sup>396</sup>Voufo, M. P. (2021)

## Summary of barriers and enablers to women's economic empowerment in the poultry sector

Structural	Normative	Individual
<b>Barriers</b>		
<p>Customary laws restricting women's land ownership</p>	<p>Gender norms restrict women's role in the poultry value chain to low skilled and low paid roles</p> <p>Unpaid care and domestic work burden</p> <p>Women's limited mobility and access to markets</p> <p>Gender-based violence</p>	<p>Women's constrained land ownership and limited access to assets including farming equipment</p> <p>Limited control over income</p> <p>Limited access to cooperatives</p>
<b>Opportunities and entry points</b>		
<p>Leveraging ethical produce certification programmes</p> <p>Gender-equitable land titling schemes</p>	<p>Working with communities to tackle gender inequalities</p> <p>Promoting more gender-equitable intra-household decision-making</p> <p>Increasing women's access to markets through cooperatives</p> <p>Prevention and response to gender-based violence (including economic forms)</p>	<p>Working with cooperatives to expand opportunities for women including investing in literacy programmes for members</p> <p>Addressing barriers to finance through targeted low cost and accessible financial products</p> <p>Improving women's access to extension services focused on livestock-rearing practices and training, while increasing female representation in the extension services sector</p> <p>Capacity-building services intentionally targeted to women</p> <p>Holistic interventions that tackle women's education and skills, while building self-confidence and self-efficacy</p> <p>Digital solutions, such as Save the Chicken, to increase women farmers' ability to detect and treat disease</p>

## Recommendations for the poultry sector

### 1. Support livelihood and skills-based interventions coupled with gender-transformative interventions at the household and community level to increase women's economic, social and human capital

Recommended strategies include:

- Invest in time-saving technologies and innovations, specifically targeted at women.
- Aid farms and small rural enterprises to use more productive systems that are resilient to climate change; invest in skills-building programmes for better poultry management practices and better agricultural practices, improved occupational safety and business skills.
- Support small rural women producers and promoters of agro-pastoral enterprises that combine poultry and crop production to help diversify women's incomes.
- Increasing women's access to efficient financial and non-financial services and to access profitable markets.
- Provide financing to support women in the sector with time-saving technologies, poultry ownership, poultry-specific credit schemes and poultry insurance. Provide financing to support access to quality inputs and access to agricultural technologies and innovations (including climate- resilient and time-saving technologies).
- Address women's lower access to market, information and training, by creating and leveraging women's cooperatives and farmers' groups.
- Ensure that all interventions consider and mitigate risks such as increased unpaid work burden for women, for example through baseline research and participatory action research.
- Support normative initiatives addressing women's unpaid care burden among poultry-farming households.

### 2. Focus on research to fill evidence gaps and build on evidence of what works

Recommended strategies include:

- Liaise with relevant ministries to undertake a gender analysis of government sector-specific initiatives and plans. Use results to advocate for better integration of gender analysis and targeting.
- Commission research to explore barriers and opportunities for women poultry rearers at household level, and to better understand women's participation and employment in the wider poultry value chain.
- Commission and undertake research with diverse groups of marginalised women (for example young women, widows and women with disabilities) to understand and address different barriers that women face, and to gather more information on women's roles, particularly in poultry farming.

- Monitor and mitigate against any signs of backlash (especially gender-based violence) as a result of interventions which may challenge traditional gender norms.
- Ensure meaningful participation of women farmers in design of all interventions, including through participatory and action research methods.

# 6. Implications and recommendations

**The findings in this report have highlighted significant structural, normative and individual barriers that limit the ability of women in Cameroon to advance their economic empowerment and wellbeing.**

For example, women represent a significant proportion of workers in many of Cameroon's key agriculture sectors, including maize, cocoa and poultry. Yet across these sectors, their labour is often informal, undervalued, undercounted and even unremunerated. This report has highlighted the various gender-specific factors that affect women's tangible economic inclusion in each of these sectors. While these factors play out differently in each sector, they combine to restrict women's economic opportunities to the lower tiers of value chains.

**Cameroon has created various national-level policies, frameworks and programmes, such as creating the National Gender Policy of Cameroon, and drafting a National Strategy for Inclusive Finance, all measures to address the barriers to women's economic empowerment.** Furthermore, the NDS2030 aims to address gender inequalities in access to education, training and information; strengthen programmes aimed at women's entrepreneurship; address barriers to finance; step up measures to address gender-based violence; and strengthen the institutional framework for the promotion and protection of women's rights. However, the findings of this report found that limited action plans and strategies exist that outline how these high-level frameworks

can be executed at the sectoral level. At the same time, the findings highlight opportunities and entry points for each sector. Across sectors, a coordinated, multi-pronged and multi-stakeholder approach is required to tackle barriers at each level of the conceptual framework: Structural; Normative; and Individual.

**Based on the overall key findings, some proposed recommendations and considerations are made aimed at donors, policy makers, community leaders, programmers and researchers.** These proposed recommendations can serve as a starting point for further deliberations by multiple stakeholders including government to ensure actionable interventions within mutually agreed timeframes.

## 6.1 Policy/Advocacy recommendations

### Current situation

- Ambitious plans to address gender equalities in critical areas articulated in the NDS2030.
- Gaps in legislation around gender-based violence and child marriage.
- Gaps in implementation of the National Action Plan (NAP) on Women, Peace and Security (WPS).
- Cameroon is yet to ratify ILO's C190, C189 and C183, which offer legal protection and rights for the female workforce.
- Customary norms and institutions dominate, while extensive challenges exist in the implementation of formal legislation across the country.
- No national-level policies or programmes to support women's disproportionate share of unpaid care work.
- Women have limited access to finance beyond their immediate network.
- Mobile money is being used as a mechanism to equalise financial inclusion and to reduce the gender gaps to financial institutions that exist in the country. Use of mobile money has also been linked to increased entrepreneurship among women, highlighting the potential to expand women's access to these services.

### 1. Address key policy gaps to improve the implementation of WEE-related policies, commitments and programmes

Recommended strategies for consideration include:

- Support the government and relevant ministries to develop action plans and strategies to achieve gender-related objectives in the NDS2030. Work with civil society to deliver on these objectives and monitor and track progress.
- Enhance capacity and coordination between regional and national governments and across ministries, agencies and sectors to better deliver WEE programmes.
- Improve harmonisation of customary and religious law with formal law and support effective legislation and policy frameworks that strengthen women's land and property rights.
  - Advocate for the effective participation of women in institutional land management committees at both community and statutory levels.
  - Advocate for the inclusion of the name of both spouses on rural land documentation, rather than simply the head of household (men/husbands). This would support women's rightful claims to land when divorced or widowed.
  - Reduce the costs and the procedures for rural land registration to allow women to secure their land rights.

- Address legal gaps in legislation around child marriage and gender-based violence. Strengthen the national action plan to address gender-based violence by working to eliminate harmful practices that discriminate against women, including child and early forced marriages, female genital mutilation and breast ironing.
  - Support the government and civil society to implement and monitor National Action Plan (NAP) commitments to increase women's participation in conflict prevention and post-conflict reconstruction processes; protect women and girls from sexual and gender-based violence in conflict; integrate a gender perspective in emergency aid; and strengthen institutional mechanisms and data collection procedures for gender considerations in peace and security issues.
  - Extend labour rights and/or social protection provisions to informal workers and informal enterprises at least as a supporting measure or to incentivise them to transition to formal enterprises.
    - Encourage a more favourable legal framework that supports informal enterprises and specifically their transition to formalisation with appropriate incentives (e.g. tax breaks and reduced and/or subsidised business registration fees) to ease the process and reduce administrative burdens.
    - Promote the introduction of social protection schemes that meet the needs of informal enterprises.
  - Introduce initiatives targeted at reducing the gender pay gap, through for example, mandatory reporting on the gender pay gap for all registered enterprises, regardless of size.
- 2. Strengthen the National Strategy for Inclusive Finance to increase market accessibility by removing gendered barriers to finance and promote women-friendly financial services and products**
- Recommended strategies for consideration include:
- Work with development banks to increase women's access to finance. This includes working with banks to ensure products are designed with the woman entrepreneur in mind and are tailored to gender-specific requirements.
  - Consider supporting risk-sharing mechanisms to provide digitisation support and guarantee funds for microfinance institutions (MFIs).
  - Develop tailored financial products for women utilising mobile money, and tailor communication and marketing strategies to reach women.
    - a. Explore partnerships which can be forged to launch customer education campaigns about mobile money services.

- b. Support women-led MSMEs in becoming formal and scalable businesses by funding the development of a digital literacy and business entrepreneurship training programme targeting practical navigation of financial and business markets

## 6.2 Programming recommendations<sup>397</sup>

### Current situation

- A lack of women's meaningful social representation, coupled with harmful gender norms, and stereotypes, continue to hinder quality education, especially in regions of conflict.
- Access to healthcare centres, and the availability of modern contraception, pose some of the biggest barriers to sexual and reproductive health and rights for women in Cameroon.
- Female-headed households are more likely to live in poverty and experience food insecurity.
- Sharp regional disparities persist between the conflict-affected northern regions and the rest of the country.
- Growing trends of militarisation, coupled with prevailing unequal

gender relations, have resulted in the escalation in gender-based violence.

- Gender norms dictate in what capacity men and women engage in the agriculture sector.
- Limited decision-making power within Cameroonian households hinders the economic wellbeing of women.
- Women's access to social capital is restrained by traditional social norms, which confine women to the domestic sphere.

### 1. Work with communities, NGOS and religious leaders to promote positive norms that improve women's economic opportunities and wellbeing

Recommended strategies for consideration include:

- Behaviour-change communications and couples interventions focused on gender-equitable attitudes, as well as the promotion of positive non-violent relationships.
- Training and capacity building of key duty bearers including traditional customary structures, local government and law enforcement on key legislation regarding women's right to land ownership, gender-based violence, legislation around child marriage and other harmful practices.

<sup>397</sup>For stakeholders directly involved in WEE initiatives and stakeholders involved in general economic development programming not solely focused on women. These stakeholders may be operating at local, national and/or regional levels.

- Work with national and local government bodies and local Women's Rights Organisations (WROs) to document and track women's rights violations and strengthen local-level accountability mechanisms.
- Identify role models (male and female) to act as champions for behaviour change towards gender equality within communities.
- Increase childcare support for households, through social assistance schemes for households with children. These could be in the form of childcare allowances, cash transfers, vouchers, or "cash-for-care" programmes.
- Work with religious and community leaders to function as "care champions", who model positive examples of dividing household tasks among heads of household, irrespective of traditional gendered responsibilities. This could motivate more men and boys to participate in unpaid care work, including childcare.
- Target interventions to improve women's voice, decision-making and self-efficacy.

## 2. Work with and grow women entrepreneurs' social, human and economic capital

Recommended strategies for consideration include:

- Invest in and build women-led cooperatives and entrepreneur networks.
- Ensure that all work to support women's

networks includes a focus on supporting women to aggregate produce/output, reach more lucrative markets, receive better prices for their goods and access formal financial services.

- For agricultural commodities (crops and livestock), ensure that financing options that are cognisant of seasonality e.g. loan repayments aligned with harvesting and sales periods.
- Introduce contextually relevant and holistic vocational training and skills-building approaches to improve women's business skills and increase their access to information and finance.
- Assess and design project/programme activities that address women's unpaid care burden and do not increase women's workload, particularly projects that actively incorporate time- and labour-saving interventions targeted at women.

## 3. Address inequitable intra-household dynamics, norms and gender-based violence

Recommended strategies for consideration include:

- Utilise household approaches targeting women's groups (such as *tontines* and VSLAs), to stimulate discussions, promote gender-equitable attitudes and norms, and support families to negotiate about gender roles and norms which guide intra-household decision-making and labour.

- Support livelihoods and economic empowerment initiatives coupled with gender-transformative interventions which increase women’s access to and control over economic assets and access to financial services, promote their financial independence, reduce their vulnerability to economic and other forms of gender-based violence and support women’s ability to seek services.
  - Adopt social norms approaches such as community mobilisation approaches (including initiatives promoting positive norms around masculinity) to tackle underlying drivers of gender-based violence.
  - Build on existing efforts to improve understanding of what works to increase women’s access to and control over land and other assets.
1. Conduct an in-depth analysis of the legal and policy frameworks and existing practices governing housing, land and property rights.
  2. Collect more (and better) national data on gender norms, specifically time use data and childcare, to develop evidence-informed programmes and policies, and to evaluate the impact of existing response and recovery efforts.
  3. Commission and undertake research to understand the extent to which youth employment and empowerment programmes are benefiting women and vulnerable groups.
  4. Improve the monitoring and assessment of activities within the informal sector to better understand the challenges and constraints that can then inform the pace and foundational provisions needed for successful formalisation (e.g. social protection for informal workers and businesses).
  5. Conduct participatory action research with female-led MSMEs to determine barriers and enablers to accessing and effectively navigating business registration processes, tax regulation systems and procedures for accessing finance.

### 6.3 Research, monitoring and evaluation recommendations

#### Current situation/challenges to be addressed

- No nationally representative data sets on unpaid care work.
- Limited disaggregated data on national employment programmes.
- Limited data on gender-based violence in the workplace.
- Outdated national demographic household surveys.
- Absence of research on gender discrimination in the workplace.

6. Commission mixed-methods research to understand the intersections of women's economic empowerment and gender-based violence, including sexual harassment and violence in the workplace, in order to design safe and effective programming, which contributes to reductions in gender-based violence.
7. Conduct robust and region-specific gender-responsive value chain analyses of key agricultural products to determine where opportunities exist to enable and strengthen women's entrepreneurship in agriculture and identify potential markets for products.
8. At a minimum, disaggregate results by gender and age, and include disaggregated targets. Wherever possible, programmes and research should be further disaggregated by other socioeconomic characteristics including income, race, disability, migratory status and geographic location.

# Appendices

## **Appendix 1 - Explanation of methodology**

### **Scoping study**

**A scoping study was implemented to guide research fundamentals**

Euromonitor International undertook preliminary research to analyse the existing literature on women's economic empowerment in the 13 countries, identify research and data gaps to help develop research objectives/questions and guide the methodology design of the Pathways Study.

Multiple drivers and barriers to women's economic empowerment exist, and the initial scoping research helped identify key commonalities as well as underlying differences across sectors and countries. In agriculture, the role of women within local governance and resource control/distribution structures is critical to success, and cooperatives/collectives have been effective at increasing women's economic outcomes and agency. In non-agriculture sectors, employment segregation and unpaid care work, both usually driven by gender norms,

are key barriers relegating women to certain roles and/or restraining women from certain sectors and/or to lower-paying positions/occupations within sectors.

Additionally, while national institutions are often tasked with addressing women's economic empowerment broadly, local entities and sector-specific organisations are better placed to implement meaningful changes/localised solutions that expand women's economic opportunities in a sustainable way.

## Sample findings from scoping study

Shared barriers across SSA		Country-level barriers
Employment concentration in informal, low-wage and low-skilled sectors	Inadequate access to financial institutions and affordable credit facilities	 High fertility/adolescent fertility rates
Employment concentration in administrative positions, low representation in managerial positions	Under-investment in education beyond baseline and primary levels	 Inadequate access to reproductive health/family planning needs
Broad wage gap in both formal and informal sectors	Imbalanced household power dynamics/sociocultural barriers on gender roles	 Low life expectancy/high maternal mortality rates
Under-representation in key growth sectors	Significant time spent on unpaid care work and domestic household chores	 Inadequate access to safe transport
Education and employment discrimination that contributes to employment segregation	Gender norms that limit women's opportunities	

Employment
  Access to resources
  Social and cultural
  Health and safety

<sup>1</sup> Note: Countries listed under the 'country-level barriers' reflect SSA countries (within the scope of the Pathways Study) that experience the highest levels of the listed WEE health-related barriers. These include:

- High fertility/adolescent fertility rates: Angola, Cote d'Ivoire, Nigeria, Senegal, Tanzania & Uganda
- Inadequate access to reproductive health/family planning needs: Angola, Cote d'Ivoire, Ghana, Nigeria, Senegal & Uganda
- Low life expectancy/high maternal mortality rates: Cameroon, Cote d'Ivoire & Nigeria
- Inadequate access to safe transport: Ethiopia, Rwanda, Tanzania & Uganda

## Sector selection

In executing the first key objective of the Pathways Study research programme (“Identifying sectors with the most potential to contribute to and benefit from expanding women’s opportunities”), Euromonitor International considered the level of these opportunities, both in terms of potential/scope (reaching the majority of women across the country) and in terms of feasibility (ease to expand opportunities). Quantitative and qualitative methods were utilised to ensure a balanced perspective on the sector selection.

### Focusing on priority sectors, using economic modelling to tease out the data/quantitative story for women’s economic empowerment

The United Nations’ globally-recognised International Standard Industrial Classification of Economic Activities (ISIC Rev. 4)<sup>398</sup> was utilised for the definition of sectors. In order to ensure full alignment with other data sources (including Euromonitor International’s proprietary Passport database from which other data was sourced), the ISIC’s 21 categories/sectors were consolidated into 14 overall sectors (please refer to Appendix 2 for full definitions). Euromonitor International’s Analytics team analysed historic and current data available at a country level on the main economic

sectors. The team developed forecasts for productivity, employment, and women’s economic potential in each economic sector. This modelling used variables including Gross Value Added (GVA) at sector level, Gross Domestic Product (GDP), Employment Data, Capital Data, Demographics Data, sourced from Passport (Euromonitor International’s Passport database). The analysis also incorporated data from the International Labour Organization statistical database (ILOSTAT<sup>399</sup>): (i) Employment data by sex and economic activity; and (ii) Mean weekly hours worked per person by sex and economic activity. The African Development Bank Group (AfDB) database<sup>400</sup> provided additional input on: (i) GVA from Education, Human Health and Social Work Activities - for Angola, Botswana and South Africa; and (ii) Gross Capital Formation per public/private sector. These metrics were utilised in a model to predict the GVA share from GDP using fixed effect panel data regression. The metrics were also used in another model to assess the benefit of women’s inclusion per sector (using a Cobb-Douglas production function with labour disaggregated by gender<sup>401</sup>).

Euromonitor International then developed these findings into a visual scorecard that ranks sectors based on three scenarios: (i) sector performance; (ii) labour opportunity and productivity; and (iii) gender labour gap.

<sup>398</sup>See [https://unstats.un.org/unsd/publication/seriesm/seriesm\\_4rev4e.pdf](https://unstats.un.org/unsd/publication/seriesm/seriesm_4rev4e.pdf) <sup>399</sup><https://ilostat.ilo.org/>

<sup>400</sup><https://dataportal.opendataforafrica.org/> <sup>401</sup>The methodology was adjusted based on earlier work by Espinoza, Raphael and Ostry, Jonathan D. and Papageorgiou, Chris, *The Armistice of the Sexes: Gender Complementarities in the Production Function* (June 2019). CEPR Discussion Paper No. DP13792, Available at SSRN: <https://ssrn.com/abstract=3428312>

## Scorecard scenarios for ranking economic sectors

Scenario 1:		Scenario 2:		Scenario 3:	
Women's opportunities rest mainly on the sectors' performance: Women will benefit from huge increase of GVA in the most dominant sectors.		Women's opportunities rest mainly on labour performances: Women will benefit from huge increase of labour force and sector productivity.		Women's opportunities rest mainly on the current gender gap: Women can win in sectors where gender gap is high and sectors will highly benefit from female inclusion.	
Rank	Sectors	Rank	Sectors	Rank	Sectors
1	Agriculture, Forestry And Fishing	1	Agriculture, Forestry And Fishing	1	Construction
2	Wholesale And Retail Trade; Repair of Motor Vehicles And Motorcycles	2	Wholesale And Retail Trade; Repair of Motor Vehicles And Motorcycles	2	Agriculture, Forestry And Fishing
3	Manufacturing	3	Manufacturing	3	Real Estate Business And Administrative Activities
4	Construction	4	Mining And Quarrying	4	Wholesale And Retail Trade; Repair of Motor Vehicles And Motorcycles
5	Real Estate Business And Administrative Activities	5	Real Estate Business And Administrative Activities	5	Manufacturing
6	Transport Storage And Communication	6	Construction	6	Transport Storage And Communication
7	Mining And Quarrying	7	Transport Storage And Communication	7	Other Services
8	Public Administration And Defence; Compulsory Social Security	8	Public Administration And Defence; Compulsory Social Security	8	Public Administration And Defence; Compulsory Social Security
9	Financial And Insurance Activities	9	Other Services	9	Financial And Insurance Activities
10	Other Services	10	Financial And Insurance Activities	10	Mining And Quarrying
11	Education	11	Accommodation And Food Service Activities	11	Accommodation And Food Service Activities
12	Accommodation And Food Service Activities	12	Education	12	Education
13	Human Health And Social Work Activities	13	Utilities	13	Utilities
14	Utilities	14	Human Health And Social Work Activities	14	Human Health And Social Work Activities

The scorecard was shared with country working group participants through workshop sessions to ensure that sector selections reflected inputs from country-level stakeholders

In order to ensure a balanced approach to choosing the sectors of focus, Euromonitor International organised “sector selection” workshops per country to discuss the findings from the scoping study and scorecard.<sup>402</sup>

Leveraging Steering Committee and partner networks, participants/stakeholders from the private and public sectors of the country were invited to share their feedback on the scorecard sectors and to provide input on sectors/sub-sectors of focus. Country stakeholders' knowledge and experience were incorporated to ensure that the selection of the sectors was contextually cognisant, while considering the informal economy and the socioeconomic, political and cultural

<sup>402</sup>This “sector selection” workshop for the Cameroon Pathways Study occurred in December 2020.

factors that are likely to drive women's opportunities. Noteworthy is that the sectors proposed by participants were mostly aligned with the scorecard findings.

Euromonitor International then conducted additional secondary research to validate the sectors proposed during the workshop in order to develop a matrix of criteria and considerations (see below) to support the final selection of three agriculture sectors in Cameroon: (i) maize; (ii) cocoa; and (iii) a short spotlight piece on poultry.

## Selection Criteria Deep Dive: Cameroon

Broad Economic Sector	Specific Sectors/ Commodities (if applicable)	Criteria fulfilled (checklist)						Criteria fulfilled (explanation)	Considerations met & Explanation	Potential Challenges (conducting research in sector + sector-specific)
		1	2	3	4	5	6			
Agriculture	Cocoa	✓	✓	✓	✓	✓	✓	In agriculture, more than 90% of activities are informal; the sector employs many people; women's participation is already higher than in other sectors. Cameroon is the sixth largest global producer of Cocoa	Increase of 21.9% in female labour force since 2010. Producers of cocoa are small, but the commodity is exported. Women's participation is increasing	Even though operated informally, cocoa and maize are key export commodities which might help approach them as structured sub-sectors
	Maize	✓	✓		✓	✓	✓	Less relevant than cocoa, but still an important export and food commodity	Young women are involved in production. Rural and Urban interplay	
	Poultry	✓	✓			✓	✓	Main livestock product at national level and with female participation		Possibly mostly informal

### Criteria

1. Incorporating informal economy

2. Ability to effect change

3. Women's preferences & agency

4. Alignment with govt strategy/national devpt plan

5. Timescale of intended impact + sector potential

6. Scorecard priority

## Stakeholder mapping

The research team identified key WEE stakeholders in relevant sectors mainly via desk research and supplemented with interviews. The research team then mapped these stakeholders per location (e.g. region/province/state) in the country

The research team (Euromonitor International and country research partners) used desk research and targeted outreach and interviews to identify and map key stakeholders playing a key role in women's economic empowerment within each sector. The objective of this mapping was twofold: (i) to identify key stakeholders - public and

private per sector in each country, their operations within the supply/value chain, key projects/initiatives, any key provisions for women (e.g. membership, leadership, gender-focused programmes, etc.) and their impact on women's economic empowerment; and (ii) to identify potential stakeholders to be interviewed for the Pathways Study.

This mapping produced 100+ stakeholders in Cameroon across the three agriculture sectors in Cameroon: (i) maize; (ii) cocoa; and (iii) poultry. These stakeholders included: (i) sectoral structures (associations, cooperatives and collectives, organisations and representative bodies); (ii) government ministries, departments and agencies; (iii) private companies; and (iv) non-governmental organisations - NGOs (international and country). Please refer to the [Pathways Study website](#) for the full mapping of stakeholders.<sup>403</sup>

## Interviews

The research team conducted interviews with key stakeholders to dive into women's roles per sector, including the drivers and challenges faced and future opportunities

The research team for Cameroon conducted a total of 16 in-depth interviews with stakeholders including cooperatives/collectives, industry associations, NGOs/INGOs and civil society organisations, private companies and public entities. Given their close linkages with the maize, cocoa and poultry sectors, 22 supplementary interviews were conducted with stakeholders in the finance/insurance sector and the trade sector. The objective was to discuss women's participation in the sub-sectors in Cameroon, the key drivers/barriers to expanding women's opportunities, and the actionable steps to getting there. The questions were structured into three broad themes/objectives (examples of broad topics discussed per theme below):

Interviewee Type	Agriculture (including cocoa, maize and poultry)
Government Bodies	3
Academic Institutions	2
NGOs	1
Private Companies/ Organisations/Individuals (including Independent Consultants)	10
<b>Total</b>	<b>16</b>

<sup>403</sup>Stakeholder listing is based on secondary research and interviews, so all stakeholders (especially those with highly localised and/or offline operations) may not have been captured in the listing. All maps and tables present best-available information and can be updated as new information is received.

### 1. Sector/Sub-sector overview and trends

- What are the sector/sub-sector's drivers and constraints - generally and for women specifically?
- How does the sector/sub-sector provide opportunities for achieving sustainable employment and/or sustainable livelihoods?

### 2. Current status of women in sector/sub-sector

- What types of positions/jobs do women hold (formal and informal)? Why?
- What are the drivers of and barriers to women's (increased) economic participation in the sector/sub-sector (employment, entrepreneurship, career advancement, etc.)?

### 3. Future opportunities for women in the sector/sub-sector and actionable solutions

- What type of roles/positions/jobs/opportunities (including self-employment) can women target? How? What is needed to support them?
- What are the current solutions being implemented?
- Are there any other solutions not yet being implemented that may improve women's economic participation in the sector/sub-sector?
- Who are specific key stakeholders crucial to implementing identified solutions?

## Analysis and reporting

Findings from primary and secondary sources were analysed and developed into a report (including actionable recommendations) that was reviewed by multiple stakeholders/partners

The research team then analysed data and insights collected from secondary and primary research to produce key findings and proposals to improve women's economic opportunities. Key drivers and barriers plus preliminary recommendations were then developed for discussion/elaboration with country working group participants in a "developing recommendations" workshop facilitated by Euromonitor International.<sup>404</sup> This was in order to integrate their expertise and knowledge of the country's context into the analysis, to ensure the final recommendations are tailored, relevant and feasible for women in the country.

Feedback from country working group participants was then incorporated ahead of sharing the draft reports with key stakeholders (sector experts, thematic experts, Steering Committee) for validation, and working with Kore Global for finalisation.

<sup>404</sup>This "developing recommendations" workshop for the Cameroon Pathways Study occurred in May 2021.

## Appendix 2 - Sector classification<sup>405</sup>

### Overall sectors based on International Standard Industrial Classification of Economic Activities (ISIC Rev. 4)

#	Sector Name	Description
1	Accommodation and Food Service Activities	This category corresponds to Section I of the International Standard Industrial Classification (ISIC Rev. 4) and comprises units providing customers with short-term lodging and/or preparing meals, snacks and beverages for immediate consumption. The section includes both accommodation and food service activities because the two activities are often combined at the same unit.
2	Agriculture, Forestry and Fishing	This category corresponds to Section A of the International Standard Industrial Classification (ISIC Rev. 4) and covers the exploitation of vegetal, animal and fish natural resources. The section comprises the activities of growing crops, raising animals, harvesting timber and harvesting other plants and animals from a farm or their natural habitats. Fishing is defined as the use of fishery resources from marine or freshwater environments, with the goal of capturing or gathering fish, crustaceans, molluscs and other marine products (e.g. pearls, sponges, etc.).
3	Construction	This category corresponds to Section F of the International Standard Industrial Classification (ISIC Rev. 4) and includes general construction and special trade construction for buildings and civil engineering, building installation and building completion. It includes new work, repair, additions and alterations, the erection of prefabricated buildings or structures on the site and also construction of a temporary nature.

<sup>405</sup>This is a definitions summary of all 14 sectors analysed in developing the scorecard for the 13 countries. However, the broad sectors of focus per country are limited to two to three, with a deep dive analysis of sub-sectors and/or agricultural commodities

## Overall sectors based on International Standard Industrial Classification of Economic Activities (ISIC Rev. 4)

#	Sector Name	Description
4	Education	This category corresponds to Section P of the International Standard Industrial Classification (ISIC Rev. 4) and includes public as well as private education at any level or for any profession, oral or written as well as by radio and television or other means of communication. It includes education by the different institutions in the regular school system at its different levels as well as adult education, literacy programmes, etc. Also included are military schools and academies, prison schools, etc., at their respective levels.
5	Financial and Insurance Activities	This category corresponds to Section K of the International Standard Industrial Classification (ISIC Rev. 4) and comprises units primarily engaged in financial transactions, i.e. transactions involving the creation, liquidation or change of ownership of financial assets. Also included are insurance and pension funding and activities facilitating financial transactions. Units charged with monetary control, the monetary authorities, are included here.
6	Human Health and Social Work Activities	This category corresponds to Section Q of the International Standard Industrial Classification (ISIC Rev. 4) and includes the provision of health care by diagnosis and treatment and the provision of residential care for medical and social reasons, as well as the provision of social assistance, such as counselling, welfare, child protection, community housing and food services, vocational rehabilitation and childcare to those requiring such assistance. Also included is the provision of veterinary services.
7	Manufacturing	This category corresponds to Section C of the International Standard Industrial Classification (ISIC Rev. 4) and includes: manufacture of food, beverages and tobacco; textile, wearing apparel and leather industries; manufacture of wood and wood products; manufacture of paper and paper products, printing and publishing; manufacture of chemicals and chemical petroleum, coal, rubber and plastic products; manufacture of non-metallic mineral products, except products of petroleum and coal; basic metal industries; manufacture of fabricated metal products; other manufacturing industries.

## Overall sectors based on International Standard Industrial Classification of Economic Activities (ISIC Rev. 4)

#	Sector Name	Description
8	Mining and Quarrying	This category corresponds to Section B of the International Standard Industrial Classification (ISIC Rev. 4) and includes the extraction of minerals occurring naturally as solids (coal and ores), liquids (petroleum) or gases (natural gas). Extraction can be achieved by underground or surface mining or well operation
9	Other Services	This category corresponds to Sections R, S, T and U of the International Standard Industrial Classification (ISIC Rev. 4) and includes services provided by businesses and government units to individuals, other businesses or the community as a whole, activities within households, where the same household is the consumer of the products produced.
10	Public Administration and Defence; Compulsory Social Security	This category corresponds to Section O of the International Standard Industrial Classification (ISIC Rev. 4) and includes activities normally carried out by the public administration. However, the legal or institutional status is not, in itself, the determining factor. This division includes units that are part of local or central public bodies that enable the administration of the community to function properly. The section includes general administration (e.g. executive, legislative, financial administration, etc., at all levels of government) and supervision in the field of social and economic life; defence, justice, police, foreign affairs, etc.; management of compulsory social security schemes.
11	Real Estate Business and Administrative Activities	This category corresponds to Sections M, N and L of the International Standard Industrial Classification (ISIC Rev. 4) and includes activities that focus mainly on the business sector with the obvious exception of real estate activities.

## Overall sectors based on International Standard Industrial Classification of Economic Activities (ISIC Rev. 4)

#	Sector Name	Description
12	Transport Storage and Communication	This category corresponds to Sections H and J of the International Standard Industrial Classification (ISIC Rev. 4) and includes activities related to providing passenger or freight transport, whether scheduled or not, by rail, pipeline, road, water or air; supporting activities such as terminal and parking facilities, cargo handling, storage, etc.; postal activities and telecommunication; renting of transport equipment with driver or operator.
13	Utilities	This category corresponds to Sections D and E of the International Standard Industrial Classification (ISIC Rev. 4) and covers the activity of providing electric power, natural gas, steam supply and water supply through a permanent infrastructure (network) of lines, mains and pipes.
14	Wholesale and Retail Trade; Repair of Motor Vehicles and Motorcycles	This category corresponds to Section G of the International Standard Industrial Classification (ISIC Rev. 4) and includes wholesale and retail sale (sale without transformation) of any type of goods and rendering services incidental to the sale of merchandise. Wholesaling and retailing are the final steps in the distribution of merchandise. Also included in this section are the repair of motor vehicles and the installation and repair of personal and household goods.

## Appendix 3 - Cross-sectoral summary of barriers and opportunities and entry points

<b>Structural Barriers</b>	<b>Maize</b>	<b>Cocoa</b>	<b>Poultry</b>
Labour laws and other legislation do not generally cover informal jobs	✓	✓	✓
Customary law continues to discriminate against women in land disputes and inheritance matters	✓	✓	

<b>Structural Opportunities and Entry Points</b>	<b>Maize</b>	<b>Cocoa</b>	<b>Poultry</b>
Improved enforcement and monitoring of existing labour laws and legislation, while extending legislation to informal workers	✓	✓	✓
Targeting women with agricultural subsidies	✓	✓	✓
A broadly enabling policy environment with a focus on gender-responsive growth of the sector		✓	
Mainstreaming gender in sectoral plans	✓	✓	✓
Gender-responsive land titling schemes to improve women's land ownership		✓	
Leveraging certification programmes (for example Fairtrade)	✓	✓	✓

<b>Normative Barriers</b>	<b>Maize</b>	<b>Cocoa</b>	<b>Poultry</b>
Gender norms limit women to grow food crops	✓	✓	
Women's significant unpaid care work restricts economic opportunities	✓	✓	✓
Gender norms shape the adoption, and use, of labour-saving agricultural technologies	✓	✓	✓
Women lack decision-making power in the household	✓	✓	✓
Norms restrict women's mobility and ability to access to markets	✓	✓	✓
Gender-based violence	✓	✓	✓

<b>Normative Opportunities and Entry Points</b>	<b>Maize</b>	<b>Cocoa</b>	<b>Poultry</b>
Home-based and flexible roles which offer flexibility around childcare	✓	✓	✓
Community-based childcare solutions	✓	✓	✓
Gender-sensitive climate-smart interventions to build resilience against future shocks	✓	✓	✓
Working with communities to tackle gender inequalities and norms	✓	✓	✓
Promoting more gender-equitable intra-household decision-making	✓	✓	✓
Increasing women's access to markets through cooperatives	✓	✓	✓
Prevention and response to gender-based violence (including economic forms)	✓	✓	✓
Sustainable natural resource management	✓	✓	✓

<b>Individual Barriers</b>	<b>Maize</b>	<b>Cocoa</b>	<b>Poultry</b>
Skill gaps and lack of training opportunities, especially for women	✓	✓	✓
Lack of gender-responsive extension services	✓	✓	✓
Women have more limited access to finance than men, and in general have more limited access to information and training	✓	✓	✓
Women's constrained awareness of legal rights including access to and ownership of land	✓	✓	✓
Lack of appropriate transport, storage infrastructure and the non-existence of local cooperatives	✓	✓	✓
Underdeveloped cooperative sector and lack of women-led cooperatives	✓	✓	✓
Women have limited control over income and limited access to finance	✓	✓	✓

<b>Individual Opportunities and Entry Points</b>	<b>Maize</b>	<b>Cocoa</b>	<b>Poultry</b>
Building women's economic and social capital through collectives	✓	✓	✓
E-Hubs and other initiatives to improve women's access to agriculture-related information across the value chain	✓	✓	✓
Improving women's access to extension services and training, while increasing female representation in the extension services sector	✓	✓	✓
Holistic interventions that tackle women's education and skills, while building self-confidence and self-efficacy	✓	✓	✓
Capacity-building services intentionally targeted to women	✓	✓	✓

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## Limitations of Research

The Pathways Study is subject to the following research limitations, related to both the scope and timing of the study. The most important of these are captured below, but this list may not be exhaustive.

NOTE: Research design for the Pathways Study was completed in mid-2020, ground-level econometric data forecasting was completed in late 2020, fieldwork was carried out over January to June 2021 and the reports were prepared from then into 2022.

### Evolving Topics/Input – General Factors and External Events

- Country policies are live guidelines which are periodically updated. The Pathways Study focuses on policy provisions and/or omissions for women's economic empowerment (WEE); its core focus has not been on analysing policies (e.g., the learnings, adjustments, and impact over time). Rather, the gendered linkages are the key focus of the Pathways Study.
- A qualitative inquiry about the impact of the COVID-19 pandemic on women's economic empowerment across sectors was incorporated into fieldwork and reports. However, given the research timing, at the beginning of and during the pandemic, new insights on its impact continue to emerge and could not be fully captured.
- The Pathways study recognises the importance of climate change, with broad impact that varies by sector, commodity, and gender, amongst other factors. While this did not form the focus of this study, the research explores its broad effects on the economy and (women in) agriculture and proposes relevant recommendations (e.g., climate-smart interventions) while also recognising recent country measures to integrate gender into the climate change agenda.
- Similarly, the ongoing conflict between Russia and Ukraine has impacted various sectors globally including in Sub-Saharan Africa. There is no doubt that the geopolitical challenges and supply chain disruptions have an impact on women's economic opportunities. However, this is not captured in the report as the Russia-Ukraine war started after data collection was completed.
- Gender-based violence (GBV) harms many women and girls across Sub-Saharan Africa and beyond. The Pathways Study reports cover GBV under Normative barriers (sub-section 4.2.3) and highlight its different forms. Beyond analytical findings, some specific recommendations (across policy/advocacy, programming and research) are made to tackle GBV on a sectoral basis, which was the research focus. However, tackling GBV in girls and students requires specific inquiry and responses which go beyond the scope of this study.

### Other Topics

Most recommendations are made without reference to specific stakeholders (e.g., faith-based groups, interest-based groups). The operations and belief systems of this rich variety of potential stakeholders also varies across the 13 countries covered. The Pathways Study sought to make recommendations relevant to all stakeholders involved in policy development and programming, regardless of their specific areas of application.

