
MUCIA/WID

*The MUCIA/WID
Cameroon Credit Union
Development Project*

*Women In Development
Program In Technical Assistance*

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MUCIA/WID CAMEROON CREDIT UNION DEVELOPMENT PROJECT

FINAL REPORT

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EXECUTIVE SUMMARY

The MUCIA/WID Cameroon Credit Union Development Project (Project No. 631-0057) was conducted by the Midwest Universities Consortium for International Activities (MUCIA) in April, May, and June 1990, in the Northwest and West Provinces of Cameroon. Funded by the United States Agency for International Development (USAID) as part of its program in Women in Development (WID), the project was implemented in collaboration with USAID/Cameroon, the Cameroon Cooperative Credit Union League (CamCCUL), and the World Council of Credit Unions (WOCCU).

The project investigated gender differences in savings, borrowing, and investment behavior of 146 credit union members and non-credit union members--men and women in equal numbers--through questionnaires and case studies. The research examined incentives and opportunities to invest and male and female perceptions of informal money groups (njangis; in the francophone regions, tontines) compared with credit unions and other formal financial institutions.

A significant goal of the WID Action Plan of USAID/Cameroon is to establish a gender tracking system across Mission activities to ensure that all project and non-project reporting will include the disaggregation of data by gender. The MUCIA/WID Cameroon Credit Union Development Project will serve as the Mission's benchmark study for meeting this goal.

Based on the major findings, the following recommendations were developed to follow from the objectives of the CamCCUL Work Plan. (The CamCCUL objectives are shown in quotation marks followed by the WID recommendations.)

- "Expanding and improving the training function of CamCCUL" by developing a system of disaggregation of data and tracking by gender; using women in the collection of gender-disaggregated data; and fostering the hiring of women for field positions by re-evaluating its current policies of mandatory relocation every few years (regulations that inhibit women from taking such positions).
- "Improving membership education" through special targeting of women, who were found in the study to be less informed about credit unions than men. Acknowledging the time constraints of women (the "triple day" phenomenon) in timing and locating recruitment and membership education; and capitalizing on the social aspect of existing informal money groups in making presentations about credit unions.
- "Promoting and expanding the use of productive credit" by encouraging women to save as members of groups modeled after informal sector women's cooperative

meetings. CamCCUL could work with individual credit unions to make these kinds of arrangements cost-effective; it could also consider encouraging the formation of groups of savers, with the group savings serving as acceptable collateral for loans.

"Improving the planning function in the credit union movement" and "implementing better audit for controls" by collection of gender-disaggregated data for use in developing a five-year plan; including within its five-year plan the development of a capacity to offer portfolio review and financial planning services to its members, particularly targeting women for assistance in leveraging minimal assets; careful examination by credit unions of their potential for becoming an increasingly valuable vehicle for portfolio diversification by informal groups; and exploring the feasibility of developing financial instruments of a wide variety to facilitate bilateral financial transactions between credit unions and informal groups.

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I. INTRODUCTION

The following report provides the survey results of the MUCIA/WID Credit Union Development Project (Project No. 631-0057) conducted by the Midwest Universities Consortium for International Activities (MUCIA) in April, May and June, 1990, in the Northwest and West Provinces of Cameroon. Funded by the United States Agency for International Development (USAID) as part of its program in Women in Development (WID), the project was implemented in collaboration with USAID/Cameroon, the Cameroon Cooperative Credit Union League (CamCCUL), and the World Council of Credit Unions (WOCCU).

The project investigated gender differences in savings, borrowing, and investment behavior of credit union members and non-credit union members. The research also examined incentives and opportunities to invest, as well as male and female perceptions of informal money groups, that is njangis (called tontines in the francophone regions) compared with credit unions and other formal financial institutions.

I.A. Background

The Credit Union Development Project is one of several projects implemented through the MUCIA/WID Program in Technical Assistance, a cooperative agreement between the Agency for International Development's Bureau for Program and Policy Coordination, Office of Women in Development, and the Midwest Universities Consortium for International Activities (MUCIA). It is a flexible two-year program designed to support USAID/WID mission staff and their development partners to implement USAID's women in development policy. To accommodate mission needs, activities are tailored to the mission's own goals and overall action plan. Michigan State University, one of MUCIA's eight member universities, serves as the lead university for this cooperative agreement and provides day-to-day management of all project activities.

I.B. Objectives of the Project

Three of the four MUCIA/WID technical assistants arrived in Yaoundé, Cameroon, on April 19, 1990 to begin project implementation. Discussions were held with USAID/Cameroon WID program personnel to review the objectives of the project which aims to:

1. review the project literature and research on credit and saving behavior in Cameroon;

2. design a survey of (a) male and female farmers groups, (b) njangi and tontine members, and (c) current credit union members;
3. design an analysis focused on differences between men and women in borrowing, saving, and investment behavior; incentives and opportunities to invest; and perceptions of tontines and njangis versus credit unions;
4. present research findings to CamCCUL and USAID;
5. write a final report for the use of CamCCUL, AID/Cameroon, PPC/WID, and MUCIA/WID.

As originally conceived, the study was to be conducted in one or all of the provinces where CamCCUL is expanding its activity, that is, the West, South and Littoral provinces. USAID/Cameroon added that, if possible, they would also like data collected from the Northwest Province in addition to the West, South, and Littoral Provinces, in order to document successes already achieved by the League. The Mission, however, stressed its willingness to remain flexible about the ultimate choice of provinces and reiterated its stance on the importance of CamCCUL's involvement in the design and conduct of the study. The technical assistants were to be independent from the Credit Union League and would be responsible for designing their own sample; but the research agenda was to be set jointly with CamCCUL. (A copy of the original USAID scope of work is found in Appendix A.)

I.C. Organization of the Report

The remainder of this report is organized into five major sections. Section II on women in development provides a theoretical framework for the study. Issues concerning many of the positive effects and negative impacts of development projects on women are discussed as well as their relationship to USAID's Office of Women in Development program. Attention is given to USAID/Cameroon's Action Plan for addressing gender issues.

Section III of the report provides an overview of savings and credit in Cameroon. Distinctions are made between formal and informal financial institutions, and the importance of the informal sector to savings and credit in Cameroon is highlighted. The history of the Cameroon Cooperative Credit Union League (CamCCUL) is also described.

The research design and methods used for implementing the study are discussed in Section IV. Details are provided on pre-

departure team planning, questionnaire development, sampling design, training of interviewers, data collection in Cameroon, and the use of case studies as a means of supplementing the survey data.

The major findings of the survey are presented in Section V, including: characteristics of people and households in the sample; an occupational profile of the sample and sources of revenue by gender; a description of sources of credit and borrowing behavior by gender; and an analysis of savings and investment behavior with focus on the accumulation of both financial assets and physical assets. The major findings from the case studies contribute further to the analysis.

The major conclusions derived from the survey findings are presented in Section VI. Based on these conclusions, strategies are proposed to complement and strengthen CamCCUL's effort in achieving the objectives of its 1990 Action Plan.

II. WOMEN IN DEVELOPMENT

II.A. Background Information

Women in development (WID) is an interdisciplinary area of research and practice that links gender analysis with research and evaluation dealing with economic development and social change in nations with relatively low gross national products and per capita income. Bilateral, multilateral, and private efforts have been planned to promote economic development since the mid-1940s; however, the link to questions of gender began only in the early 1970s. Perhaps the seminal work which created this new area of inquiry was Esther Boserup's Women's Role in Economic Development, published in 1970; in it, Boserup provided a comprehensive analysis of women's work based on data from a wide range of societies. Her comparative method permitted her to contrast the situation in Sub-Saharan Africa, where women play a fundamental role in subsistence agricultural production, with that of women in Asia and Latin America, where their involvement in agriculture is less prominent. She pointed out that the underestimation of the importance of women's work, especially in areas of subsistence agriculture and domestic labor, is a major problem. Because these categories are usually omitted in the collection of statistics on production and income, women's work is quite consistently undervalued at the level of economic planning, policy formation, decision-making, and the exercise of state power. The general failure to disaggregate data by gender persists today, and is only now undergoing resolution as governments and their agencies commit to more refined and accurate approaches to data collection which will capture gender differences in the processes and outcomes of economic and social development.

The broad area of women in development has come to include the analysis of women's organizations, women's responses to development initiatives, women's access to education and to political power, and women's reaction to and perceptions of the state and its agents (Moore 1988:152). There is now extensive documentation of the deleterious effects of many development projects on women with regard to their access to, and control over, many vital resources including technology, education and training, land, other property, and political representation (Tinker and Bransen, 1976; Boulding 1977; Jahan and Papanek, 1979; International Labour Office, 1981; Nelson 1981; and Beneria and Sen, 1981).

II.B. Rural Women in Development

The effects of agricultural change on women have been diverse, and there is, of course, a danger in making broad generalizations. However, where there has been an increasing commercialization of agriculture in conjunction with the exclusion of women from agricultural extension and other training, technology, credit schemes, and other essential agricultural inputs, there has been a general weakening of women's economic well-being, decision-making powers, and overall ability to contribute in an efficient way to the development of their societies (Moore 1988:152).

Furthermore, examination of the activities of rural women in the context of women in development has led to the identification of the double and triple work day--the work in the fields in direct agricultural production; the domestic labor revolving around food preparation, provision of water and fuel, and child care; and often an involvement in the market place as traders, preparers and sellers of food, participants in other small business enterprises, or agricultural wage labor.

In Sub-Saharan Africa, men and women in rural households tend to operate separate farms, perform separate farm activities, and maintain separate income streams. Kaberry (1952) documented such separate responsibilities, with women concentrating on first meeting the subsistence needs of the household, for the colonial period in the area of Bamenda in what is now the Northwest Province. Guyer (1984) has indicated a concentration on separate crops for men and women in southern Cameroon, with men growing coffee and women maintaining groundnut fields. As Endeley (1987:34) has pointed out, the most significant cash crops tend to be produced by men, and all available household labor will be concentrated on these crops during peak production. Frequently, women will reduce the labor and time inputs on their own economic activities in order to help men on their cash crop farms. This constitutes yet another demand on women's time.

Thus, policies that affect the production of cash crops in Cameroon also shape the use of women's agricultural labor, even though the cash crops belong to men. Intensified production of cash crops can place greater demands on women's time, thus increasing the double or triple work day. It can also subtract from women's income streams and add to those of men, with the danger that household functions that are normally financed by women can be shortchanged.

Two gender-related problems are the deleterious effects of many development projects on rural women on the one hand, and the lack of women's participation in many projects on the other. A prominent reason for these processes has been the failure at the level of project objectives and implementation to take into

consideration the complexity of women's work and time commitments. Specifically, attention has not been given to the potential for labor bottlenecks and unresolvable time constraints in the lives of rural women.

II.C. Women in Development and USAID

The failure of much of development assistance to benefit women, and in some instances their diminished well-being as a direct result of such assistance, was first addressed by the U.S. Congress through amendments to the Foreign Assistance Act in 1973 and 1975. These amendments, which came to be called the New Directions or Congressional Mandate, required that greater emphasis in budgetary and policy allocations be given to promoting equitable income distribution, to agriculture and rural development, to food crops, and to the use of more appropriate technologies in agricultural and other economic sectors. They included an amendment written by Senator Charles Percy of Illinois which called for systematic attention to women--that they must be equal beneficiaries of development assistance.

In the 1970s the Office of Women in Development was established within the U.S. Agency for International Development (USAID) to assist in carrying out the intent of the Percy Amendment. Increasingly sophisticated research was being conducted all over the world to identify the actual constraints that women experienced in production processes, marketing, access to credit, education, and health services. In 1984 USAID issued a WID policy statement that reinforced for Mission and project personnel the need to design and implement programs and projects which did not bypass the needs and interests of women. Assessment of impact on women began to be included in project evaluations. Thus feedback became available on project impact which could be helpful in the design and management of projects and improved policy guidelines.

In 1989 the U.S. Congress further strengthened its intent to include women as beneficiaries of development assistance by appropriating some \$20 million to assist USAID Washington, its Missions, programs, and policies in meeting a rather detailed set of requirements which include defining Women in Development Action Plans at the Mission level. Each Mission must develop a set of specific measurable Women in Development objectives which address the major constraints to women's participation in social and economic development. Specific implementation strategies must be developed to meet these objectives, and benchmarks must be identified for documenting progress. There must be routine disaggregation of data by gender, including evaluation data. Missions will have opportunities to secure in-service training for personnel on how to include gender as a focus in programs and projects. AID Washington will be required to report to Congress

on the implementation of these new congressional directives (Agency for International Development, 1989).

III.D. USAID/Cameroon

The USAID Mission in Yaounde has already begun the process of creating a Women in Development Action Plan (USAID Cameroon 1990). A significant aspect of the Plan is to establish a gender tracking system across all Mission activities, insuring that all project and non-project reporting will include the disaggregation of data by gender. This effort--in conjunction with increased training opportunities for women, extended benefits of agricultural research to women, and broadened cooperation and coordination of activities with the Ministry of Social and Women's Affairs (MINASCOF) and with other donors--should result in broadened opportunities for women in all Mission projects and programs.

The first strategic objective for USAID Cameroon's FY 1990-1992 Action Plan is to develop a more market-oriented private sector (USAID Cameroon 1990:10-12). The first target for this objective is increased savings and a credit structure which is more responsive to individuals' and firms' needs. One of the indicators for this target would be a significant increase in number of women members of CamCCul over the next two years. This goal of increasing women's involvement in the formal financial sector can come about through a combination of changes at the level of policy and at the level of projects or components of projects (Lycette 1984). At a minimum, there must be policies in place which do not negatively affect the lenders' willingness to make small loans and provide flexible repayment schedules.

Lycette's study of women's access to credit in developing countries provides several insights into financial constraints that keep women from using formal credit institutions. She noted that several characteristics in the informal financial sector that are crucial to women's borrowing could also be incorporated into the formal sector. The characteristics are:

1. flexible repayment schemes which tend to dramatically reduce the rate of default on loans;
2. minimal collateral requirements through heavier reliance on the repayment capacity of the borrower or through broadening the definition of collateral to encompass security for a loan through group lending (that is, an entire group assumes responsibility for the loan) or guarantees by members of the borrower's community; and

3. use of information and credit distribution channels to which women have access, that is, grassroots organizations (Lycette 1984:21-22).

III. SAVINGS AND CREDIT IN CAMEROON

The financial sector of the Cameroonian economy is very diverse. This sector is divided into two distinct areas--a formal financial sector and an informal financial sector. Together, they offer numerous options for saving, borrowing, and investment. The review begins by looking at the formal sector.

III.A. Formal Financial Sector

The formal sector is composed of commercial banks; governmental development institutions such as Banque Camerounaise de Développement (BCD), Fonds National de Développement Rural (FONADER), Fonds d'Aide et de Garantie aux Petites et Moyennes Entreprises (FOGAPE), National Product Marketing Board (NPMB), Office National de Commercialisation des Produits de Base (ONCPB); the credit unions under the Cameroon Cooperative Credit Union League (CamCCUL); and caisses populaires (credit unions) under the Union de Caisse Populaire Yaoundé (UCPY) (Heidhues and Weihschenck, 1986).

Within the commercial banking system, there are 10 banks which account for 85% of total credit and 83% of total deposits. Seventy percent of the credit extended by commercial banks is short-term. Of this short-term lending, 62% of the funds are directed toward manufacturing, commerce, and trade, while only 4.6% goes to agriculture. Medium- and long-term lending is divided into 3% for agricultural loans and 53% to the mining, petroleum, and manufacturing sectors. Gender disaggregated data is unavailable in the commercial financial institutions.

Although the commercial banks don't show large percentages of funds devoted to agriculture, there are other institutions within the formal sector that play a more dominant role in financing agriculture. These institutions are: Banque Camerounaise de Développement; Fonds National de Développement Rural which serves to channel resources to the small holder; National Produce Marketing Board; and Office National de Commercialisation des Produits de Base which serves as a market stabilizer.

There are other institutions that provide credit opportunities for farmers; however, they are commodity and zone specific in their area of activity. Two of these organizations are Société de Développement du Coton du Cameroun (SODECOTON) and Société d'Expansion et de Modernisation de la Riziculture de Yagoua (SEMRY). SODECOTON provides 95% of its lending as short-term credit and 5% as medium-term credit. Much of its credit goes into installing new farmers, equipment, and animal traction

programs. SEMRY provides service to rice farmers. Another institution is the Northwest Development Authority (MIDENO) which provides credit to small farmers in the Northwest region.

The use of the formal financial sector by farmers is limited. There are farmers who save in the commercial banks, but most do not receive credit from the banks. Farmers more often will go to FONADER, although it does not meet the need for short-term loans, especially during the harvest season. (In 1987 the Government of Cameroon dissolved FONADER and established by presidential decree, the Agricultural Credit Bank (CDC); however, as of 1988, FONADER still had paid employees in Yaoundé, and the CDC existed only on paper.)

The Cameroonian economy has been going through a very difficult period of adjustment (USAID, 1990). The prices for oil, coffee and cocoa have all dropped since 1987, and these accounted for 85% of the exports of the country and provided 50% of total revenue in the late 1980s. This decline in revenue has resulted in the Government of Cameroon's drawing on reserves and incurring arrears. This liquidity crisis makes it nearly impossible for commercial banks to finance economic activity.

The other segments of the formal sector are the credit unions and caisses populaires. The credit union movement originated in the anglophone provinces of Northwest and Southwest. Credit unions now typically operate in those regions while the caisses populaires are found in the francophone provinces, although in certain provinces both are found. These institutions serve to mobilize rural savings and extend credit in urban and rural areas. They have elected management and committee members and operate under general cooperative principles.

III.B. CamCCUL

The Cameroon Cooperative Credit Union League has played a major role in the rural financial market for several years. The first credit union was established in the Northwest province in 1963. It was in 1968 that CamCCUL was founded by the then 34 credit unions that were present in the English-speaking provinces of Cameroon. Management and committee members were elected, and because they received no money for their services, maintenance costs were kept low.

CamCCUL is composed of numerous credit unions and has followed a policy of admitting only previously established groups to become credit unions within the League. Groups that want to become credit unions undergo a period of orientation to CamCCUL and probation during which they are referred to as discussion groups. Members of credit unions can be individuals or groups.

Each credit union is required to keep reserves in the Central Liquidity Fund of CamCCUL. The funds not held as reserves are available for member loans at the local level and for other investments.

Since its establishment, CamCCUL has continued to grow. Total membership grew from 5,200 to 37,400 between 1969 and 1977, although the number of participating credit unions increased rather unsteadily during this time. A period of consolidation of credit unions occurred in the early 1980's. At the time of the 1989 Activity Report, CamCCUL reported 68,640 members within the league's credit unions. Currently, there are 121 credit unions and 114 discussion groups.

The credit unions that operate under CamCCUL are classified into three categories reflecting the primary livelihood or locale of the members: Small Farm Production Credit, Rural, or Wage-earner.

The credit unions have been experiencing faster growth in terms of loans outstanding in comparison to the commercial banks (Cuevas 1988). The credit unions have an annual growth rate in real terms of 32.4% versus 11.1% for the commercial bank credit to the private sector in Cameroon. The benefit of credit unions to households is the provision of deposit services in the local community. The common bonds between credit union members are primarily residence, occupation, or profession.

There are several reasons people join a credit union, including: they can easily obtain loans; a credit union is in the community while banks may be far away; they can save small amounts of money; the loans are low interest; and it is a safe place to save. In addition, wage-earners like it because one can have automatic savings deductions. The first base-line survey conducted in 1982 reported that groups join CamCCUL for several reasons (DeLancey 1983). Groups stated that they wanted to protect their funds or have them more readily available when needed, and they believed the credit union allowed them to do so.

The same survey also reported numerous reasons for saving on the part of members. The respondents said that they save for health and education costs, purchasing land, building houses or buying equipment, or to cover expenses associated with death, marriage, payment of bride-wealth, durable goods, or starting a business. In the wage-earner credit unions, old age was also given as a reason for saving. Only 10% of the people stated that they save in a commercial bank, and an even smaller number of respondents reported having a savings account at the post office.

The credit unions that are affiliated with CamCCUL in Cameroon are sound institutions. Even with adjustment for inflation, the credit union movement has shown positive growth

during the last two decades. The 1989 Activity Report for CamCCUL indicated 11 billion francs CFA in savings and 6.8 billion francs CFA in loans outstanding. There has also been growth in long-term liabilities. Typically, the member has financial savings of the same amount as a loan for which he or she would apply. A member is limited to a loan three times that of his/her savings account balance. Applications for loans beyond this ratio are possible but must be approved by the board of directors. The savings account, therefore, serves as collateral for the loan. Most loans are short-term and must be repaid within three months to three years. In a 1986 survey, the data showed that individuals on the lower end of the income scale saved a proportionately larger share of their income than those individuals who have higher income levels (Gadway 1986). The range of savings as a percentage of income varies from 19.1% to 80.7% (Cuevas 1988).

According to the first base-line study (DeLancey 1983), 50% or less of CamCCUL credit union members actually took out loans during the preceding year. There were four possible reasons given for this disparity in borrowing. The first was that some members didn't apply for loans. The second was that some members may have already reached their borrowing limit and could not apply. The third reason was that those who were delinquent on a previous loan were not eligible to apply. And the fourth reason was that a few members may dominate the loanable funds of a given credit union thereby decreasing the number of loan recipients. In some instances women stated that they were ineligible for loans because they had co-signed their husbands' loan or used their account for collateral, thereby preventing them from applying for a loan. Those individuals who did take out loans listed several intended uses of their loans at the time of application. The broad categories applicants chose from were: education, building, medical, trade, farm, and miscellaneous. Within these categories, education and health were the most frequent responses in the base-line survey.

According to the 1989 CamCCUL Activity Report, the percentage of loans for the preceding year were distributed in the following way: education (28%); building (25%); trade (18%); medical (13%); agricultural (8%); and miscellaneous (8%). But the literature points out the fungibility of loan use (Cuevas 1988; Gadway 1986), arguing that once a household receives a loan, this cash source becomes integrated into other household cash so that it is difficult to trace actual loan funds to their end use.

Gender issues have only recently been researched in CamCCUL; therefore, the information is sparse. The 1983 base-line study conducted by DeLancey reported only that 76.5% of the study sample was male and 23.5% female. In 1989 Bote conducted a survey of credit union members in the Southwest and Northwest Provinces and found a ratio of 77.5% males to 21.5% females. In

terms of amount of savings, men held 81.2% of the total, and women held 17.9%. In the same report, he found that 16.5% of the members on boards of directors in the sample of credit unions were women. Although none of them served in the executive positions of president, vice president, treasurer or secretary, women composed 10 to 26% of the members on the supervisory, credit, and education committees. Bote's study also showed increases in the number of loans going to female members. From 1986 to 1988, the years for which figures were available, the change in numbers of loans to women reflected the following trends: business loans from 75 to 110; agriculture loans from 16 to 28 (1987) to 15; education from 91 to 158; and health from 66 to 117. Most recently, the CamCCUL Annual Report (1989) reports a membership of 71.7% males; 27.0% females; and 1.3% group members.

CamCCUL is not unaffected by the current financial situation in the country. The major impact has been on the freezing of a portion of the Central Liquidity Fund deposited in CamBank (CamCCUL, 1989). Freeing these funds is one of CamCCUL's major goals for this year.

III.C. Informal Financial Sector

Running parallel to the formal financial sector, Cameroon has a significant informal financial sector (Danley 1988; Schrieder 1989). This encompasses the "meetings" and njangis (called tontines in the francophone regions) used for savings and credit by Cameroonians. The major distinction between these two institutions is that the njangis/tontines are a rotating system of credit and the meetings are non-rotating. These informal groups could be a local, church, or other group that meet, make regular contributions to a joint account, and use this pool of cash as a loan source for members. Members meet to make their contributions on a regular basis, either bi-weekly, once a month, or once a year.

The groups within the informal sector are structured (DeLancey 1983). They have leaders that conduct the meetings, record the contributions and oversee the disbursement of funds. The first base-line survey indicated that 40% of the respondents in the sample received loans from this informal financial sector.

The major difference between the groups is the handling of the contributions. The "meetings" keep a constant fund for loans. These groups as mentioned earlier, join credit unions as members, that is, it is the group that is the member, not necessarily each individual in the group. The justification for joining a credit union was tied to past experiences when the meeting group treasurer had spent the funds and therefore

meeting group treasurer had spent the funds and therefore couldn't give out loans, thus resulting in a liquidity problem for the meeting group.

At the end of the meeting for the njangis/tontines, the funds are disbursed so that nothing is kept on hand. It could be that only one individual receives the funds, or they may be distributed to several members. There are cases where these informal groups are not dealing with cash. An example comes from coffee growers, where at the time of harvest, each member may come to the meeting with a sack of beans. The individual who receives this fund "in-kind" would receive the bags of beans and would have to sell them to obtain the cash equivalent.

Previous studies of informal financial groups have shown that 64% to 75% of the population participate in these informal groups. In Schrieder's 1989 study of informal financial groups in the Northwest, Central and West Provinces of Cameroon, 70% of the study sample reported participating in informal groups. Extrapolating to a national level, she estimated that the informal groups could control as much as 580 billion francs CFA in savings and 385 billion francs CFA in loans within the informal sector of the economy.

IV. RESEARCH DESIGN AND METHODS

IV.A. Team Planning

A pre-departure team planning meeting was held on April 6 and 7, 1990, at the MUCIA Executive Office in Columbus, Ohio, to clarify project objectives and to discuss the overall research design and methods to be used to implement the study. Participants included the four technical assistants chosen to travel to Cameroon, the MUCIA/WID Project Director from Michigan State University, and two experts on formal and informal credit groups from The Ohio State University. Specific team planning materials, including the pre-departure planning meeting agenda, names of participants, the workplan and timeline for implementing the project, and biographical sketches of the team members are found in Appendix B. A list of references used for project planning is found in Appendix C.

IV.B. Questionnaire Development

A result of the planning session was the development, before departure to Cameroon, of the first draft of the survey questionnaire in both English and French. Team members were instructed to use items from similar existing survey instruments as appropriate. By the time data collection began on May 7, the questionnaire had been reviewed and revised an additional four times. The first revision was made after discussion with USAID/Cameroon Women in Development staff. This draft was then presented to CamCCUL management, and after consultation was subsequently revised two more times. The final revision was made as a result of pilot tests conducted during the two-day interviewer training workshop. Once finalized, the questionnaire was once again translated into French. A copy of the questionnaire is found in Appendix D.

IV.C. Sample Design

The sample design for this study is complex, involving cluster sampling by credit union, random selection of men and women from membership rolls, and matched sampling of non-members of credit unions, who were ascertained through social networks. Factors taken into consideration in designing the sample were gender, membership in credit unions, geographic location, rural-urban variation, representation of different types of credit unions, and accessibility by vehicle.

CamCCUL's research needs included comparisons between rural and urban people and between members and non-members of credit

related considerations meant that people drawn in the sample had to be accessible by vehicle. The sample had to be small enough to allow the collection of detailed data on each person in a limited period in-country, yet large enough to represent the above variation.

Tables 1 and 2 give information on the resolution of these sampling considerations. Table 1 shows the credit unions included in the sample. At the request of CamCCul, equal numbers of credit unions were included from an anglophone and a francophone province. The Northwest Province, which is anglophone and home to CamCCUL headquarters and the largest number of credit unions in Cameroon, was chosen for the strength of the credit unions' ties with CamCCUL as well as geographical proximity.

Azire Credit Union, which is located in Bamenda and is urban, is the largest of the six credit unions in the sample. Bafut Credit Union is rural. Bafut refers to a vast geographic area made up of several enclaves. As a prime agricultural area, it is densely populated by small farms. Because the area is so vast, the Credit Union has had to open up additional collection stations. Njindom Credit Union is located in the small rural village of Njindom.

Table 1

Credit Unions in the Sample by Province, Type,
and Gender of Members

Credit Unions	Males	Females	Total
Northwest Province			
Bamenda (Azire) (U)	4,145	1,831	5,976
Bafut (R)	797	276	1,073
Njindom (R)	304	246	550
West Province			
Bafoussam (UCCAO) (U/W)	*	*	539
Mbouda (CAPLABAM) (U/W)	*	*	251
Bamoungoum (R/D)	107	24	131

U = Urban
R = Rural
W = Wage Earner
D = Discussion Group
* = Figures not available

The West Province was included at the request of CamCCUL as a francophone region with relatively few credit unions where CamCCUL would like to expand. In Bafoussam, UCCAO, an urban, wage-earner credit union was included. A wage-earner credit union is made up of, and belongs to, employees of a particular company or organization and generally can be distinguished from other types of credit unions because of the use of the "check-off" system. This system automatically puts payroll deductions directly into savings or uses them to pay off loans.

In Mbouda, CAPLABAM is another urban, wage-earner credit union included in the sample. A third organization included in the sample from West Province is a discussion group in Bamoungoum, a small rural village. A discussion group refers to a group that is in transition to formal registration as a credit union. It was included at the request of CamCCUL and counted as a credit union since it is participating in CamCCUL's formalized training and monitoring programs for groups in transition to formal credit union status.

The design of the sample according to gender and credit union membership is shown in Table 2. (Table 3, addressed later in this section of the report, shows the final composition of the sample at the end of data collection.) It was decided that equal numbers of men and women would be interviewed and that equal numbers of members and non-members of credit unions would be included as well. This design maximizes the strength of these comparisons. Since Azire Credit Union, with almost 6000 members, was much larger than the others, it was decided to double its number of people for a sample of 10 men and 10 women instead of five of each as with other credit unions.

Table 2

Sample Design by
Credit Union Status and Gender
(N=140)

Credit Union Members	Males	Females	Total
Bamenda (Azire)	10	10	20
Bafut	5	5	10
Njindom	5	5	10
Bafoussam (UCCAO)	5	5	10
Mbouda (CAPLABAM)	5	5	10
Bamoungoum	5	5	10
Sub-Total	35	35	70
Non-Credit Union Members			
Bamenda	10	10	20
Bafut	5	5	10
Njindom	5	5	10
Bafoussam	5	5	10
Mbouda	5	5	10
Bamoungoum	5	5	10
Sub-Total	35	35	70
TOTAL	70	70	140

Male and female credit union members were selected separately and at random from credit union membership lists. To ascertain specific individuals to be interviewed, CamCCUL field inspectors accompanied one of the technical assistants to each of the credit unions to make contact with the primary society officers. Once contact was made, the most up-to-date list of all credit union members was requested to be used in randomly selecting interviewees. Random selection was carried out with the random number generator in a calculator.

Non-members were selected to approximate a sample matched with that of credit union members. They were matched with regard to gender and geographic location. For each credit union member, a non-member was ascertained through the social networks of credit union members already in the sample. Non-members were selected from the same towns or villages where the credit union was located. The result was that among non-members, there was no one without geographic proximity to a credit union, and lack of physical access was not one of the barriers to membership in this study. In regard to socioeconomic status, there is a strong tendency of non-members toward matching credit union members, as

they tended to belong to the same social networks. In short, non-members as a group were matched by gender and regional location. They were also located where they had physical access to a credit union, and they belonged to economic strata that generally had access as well.

The decision to interview non-members in the same towns and villages where the credit unions were located allowed time to make arrangements in those areas while conducting the credit union interviews (i.e., asking interviewees if they had friends who were not credit union members who would be willing to be interviewed, and asking them to notify their friends). Such a strategy also allowed the residents of the villages to become aware of the team's presence in the area, to become acquainted with the project's purposes, and to relieve any fears of talking to team members. It provided information as to why people living near a credit union in their own village or town did not belong.

Once the list of people drawn in the sample was assembled, the technical assistant and society officers worked together to identify the best days for conducting interviews (i.e., hours of operation at the credit union; market day in a particular village; holidays; times when children come home from school; hours of the wage-earner credit unions; lunch hours of wage earners, etc.). Not knowing what to expect, especially how difficult it might be to find and interview non-credit union members, it was decided to allot two days at each site for interviewing. Once the dates were agreed upon, it was left up to the society officers to arrange the specific meeting times and to notify the chosen candidates of the team's imminent arrival.

IV.D. Recruitment and Training of Interviewers

To recruit the interviewers, an announcement prepared by CamCCUL and approved by the Provincial Delegate of Labor was broadcast over the radio. As a result, 19 persons, including one woman, requested interviews. Most had completed some coursework at the university and all had completed the "O" Level Certificate in secondary school. Six applicants were selected for training with the understanding that those who did not perform well in training would not be retained as enumerators. Five were men, and one was a woman. Three were university graduates from Yaoundé. All were multi-lingual (English, French, Pidgin, and local languages). All agreed to work long and erratic hours in order to finish the required number of interviews on schedule.

The interviewers were given two days of training held at CamCCUL headquarters in Bamenda, including one-half day in the field to pretest the questionnaire. A training manual was developed specifically for the training workshop. A copy of this manual and the training program agenda are found in Appendix E.

During their training participants received background information about MUCIA, USAID, credit unions in general and about CamCCUL specifically, and gender analysis. They were introduced to the purposes of the study and were taught techniques of interviewing. They practiced interviewing one another, and they were given assignments to complete practice interviews at home, and then tested their techniques in the field at Azire Credit Union in Bamenda. Following the pretest, the trainees discussed how they dealt with the responses they had not expected. Based on this feedback, the questionnaire was revised. Because of their initiative and overall high level of performance during training, all six enumerators were retained to work on the project.

IV.E. Data Collection

Field work began on May 7. A rigorous schedule was adhered to with interviewers and consultants meeting every morning at CamCCUL headquarters for debriefing and assignment. Schedules were arranged so that half the interviewers were to be driven in the project vehicle to the most remote data collection sites allowing the remaining half to use a taxi (paid for with project funds) to reach sites in and/or close to Bamenda. Technical assistants traveled with the interviewers to all sites.

As a result of careful planning, prior visits to the credit unions, and the hard work and outstanding organization of the credit union society officers, data collection was accomplished with relative ease. At each field location the credit union directors and managers met the consultants and enumerators in order to verify the arrangements and to facilitate the beginning of interviewing in that location. Most had arranged for the randomly selected members to come directly to the credit union for interviewing. Special efforts were made to interview people drawn in the sample who were difficult to reach. In cases where people did not come to their credit union for an interview, team members drove to their place of work, home, or field. This measure was taken to avoid sampling bias that favored those living or working closest to credit unions. Alternates selected at random were interviewed when primary interviewees were unavailable.

The interviewing of non-credit union members was also completed relatively easily. In most cases non-credit union members (friends of credit union members interviewed that day or the day before) came to the credit unions for interviewing. In other cases the interviewers themselves dispersed into the community trying to identify non-members to be interviewed. In the wage-earner credit unions, made up of employees of a particular company, some problems arose because there were not sufficient non-member female employees to interview. In this

case women outside the companies were randomly chosen for interviews.

Interviews lasted anywhere from 30 minutes to one hour depending on the complexity of responses. Interviewees were not reimbursed for the interviews, but they were assured of confidentiality, and they participated under conditions of informed consent. Their credit union officers explained to them that their cooperation could be beneficial to them in the long run, since it might help to improve the credit union system. Each interviewer also stressed the long-term potential benefit of the study to the credit union movement.

The technical assistants themselves conducted several interviews whenever English or French could be used in lieu of Pidgin or other languages. All completed questionnaires were evaluated on-site by the technical assistants as soon after an interview as possible; this was felt essential for quality control. In all, 146 interviews were completed, as described in Table 3. All interviewees lived in the village or town where they were interviewed.

It is important to note that all interviews were conducted in areas characterized by patrilineal descent systems, with wealth in the form of land, herds, stands of trees, house sites, etc., traditionally passing from father to son or senior brother to junior brother. Post-marital residence traditionally involved the wife moving to live with her husband in a household that would be in the vicinity of his father's household. Polygyny is relatively common. Co-wives may or may not all be resident with the husband. Husbands and wives tend to have separate farming enterprises, with men concentrating on cash crops (like coffee) that have moved into the international market, and women concentrating on foodstuffs for the table and the local market. This is not rigid, however; there are women who have successfully produced and sold coffee through producers' cooperatives, and increasingly men are moving into foodstuff production. Other income sources for husbands and wives tend to be separate as well, whether as traders, microenterprise operators, professionals, etc.

Table 3
Completed Interviews of Credit and Non-Credit
Union Members by Gender
(N=146)

	Males	Females	Total
Credit Union Members			
Bamenda (Azire)	12	10	22
Bafut	6	5	11
Njindom	5	5	10
Bafoussam (UCCAO)	5	5	10
Mbouda (CAPLABAM)	5	8	13
Bamoungoum	5	5	10
Sub-Total	38	38	76
Non-Credit Union Members			
Bamenda	10	11	21
Bafut	5	5	10
Njindom	5	4	9
Bafoussam	5	5	10
Mbouda	5	5	10
Bamoungoum	5	5	10
Sub-Total	35	35	70
TOTAL	73	73	146

IV.F. Case Studies

Because of the efficiency with which the 146 interviews were conducted, time remained near the end of the project period for carrying out another data collection exercise. In an effort to capture the complexity of individuals' finances, and the way in which both formal- and informal-sector institutions may be involved, case studies were developed through in-depth, semi-structured interviews with seven individuals who had participated in the initial data collection. Since a focus of this project is on understanding women's involvement with financial institutions, six of the individuals selected for case studies were female.

Four of the case study interviewees were located in Bamenda, two in Njindom, and one in Bafut. They were selected for participation because their initial interviews provided enough detail to suggest an interesting and fairly complex financial situation: membership in a large number of informal institutions; generation of income from farm crops, animal sales, and a private enterprise; and informal and formal sector loans. Some who were selected were not available for further discussions: they needed to work on their farms; they were away visiting family; or they were ill. In such cases, another

individual from the same community who had participated in the initial data collection and had provided fairly detailed financial information was approached with the request for more discussion.

Case study development is time- and labor-intensive. It provides rich data to supplement more quantitative research methods. The seven cases included in this report may not be representative of the study sample as a whole, but they do provide useful information on the strategies and processes available to individuals for meeting financial commitments. In order to provide appropriate contexts for the case studies, basic information on cost of living was collected in Njindom, Bafut, and Bamenda. This included information on several categories of educational costs, food costs, health care, transportation, taxes, rent, utilities, and construction. Basic information on cost of living in Bamenda, Bafut, and Njindom is found in Appendix F.

V. FINDINGS

V.A. Characteristics of People and Households

Sample Size. A total of 146 people were interviewed in equal numbers of males and females. Seventy-six were credit union members; 70 were not (see table 3).

Age. The average age of the entire sample was 38 years--37 for females, 40 for males. The overall age range of those interviewed was 21 to 74; 22 to 74 for males and 21 to 70 for females.

Literacy. Seventy-five percent of the total sample said they could read and/or write. The highest average literacy rate was for male credit union members (89%). Next were female credit union members (78%), male non-credit union members (71%), and female non-credit union members (57%). These rates are higher than the national literacy rates of 55% for the country as a whole, 70% for males, and 41% for females (Encyclopedia Britannica 1990).

Marital Status. Of the total number of respondents, 110 (75%) indicated they were currently married. Of those 47 were women (64% of all females interviewed), and 63 were men (86% of the males interviewed).

Head of Household. For the purpose of this study, the "head of household" was defined as the person who took major day-to-day responsibility for making decisions and who generally ran the household. This study uses the concept of head of household while recognizing its complexities, as the concept varies historically and cross-culturally. The determination of household head was made after extensive probing. When asked if they were currently the head of their household, 96 interviewees (66% of the total sample) responded yes. This number was increased to 104 (71% of total sample) when it was determined that the negative responses had included five women (two of whom are married but whose husbands work in another town and rarely visit) and three men who had reported not being head of household, but were in fact the head in the sense of our definition.

In all, 71 men (97% of the males surveyed) were classified as heads of their households, while 33 women (45% of all females surveyed) were so classified. Among the 71 male heads of household, 85% were married; 11% of the female heads were married. Those female heads who were not married were widowed, had never married, or were divorced.

Relationship to Head of Household. Of the 42 non-heads of household interviewed, 39 (93%) were wives of the head of household, three were sons, and two were non-family related. None of the sons was married.

Wives of Head of Household. If respondents (male and female) said that the head of their household was a man, they were asked how many wives he had. The average number of wives was found to be 2.2. The average number of wives who actually lived with the head was 1.9.

Size of Household. The average household size for the 146 interviewees was 8.9 individuals. For households headed by women, the average size was 7.6, while the average size of households headed by men was 9.5. The average number of children under 14 per household was found to be 4.9; for female-headed households the average was 3.8; for male-headed households, 5.4. Thus, many of the households had more than two adults.

Occupation of Spouse. Both married male and female respondents were asked about the primary and secondary occupation of their spouse. Tables 4 and 5 below display the distribution of reported primary and secondary occupations of spouses, their gender, and credit union status.

Table 4*

Reported Primary Occupation of Spouse
by Number, Gender and Credit Union Status

		Respondents	
		Males	Females
Farmer, Animal Raiser			
	CU	14 (40%)	12 (44%)
	Non-CU	12 (43%)	7 (35%)
Salaried Employee			
	CU	3 (9%)	11 (41%)
	Non-CU	3 (10%)	4 (20%)
Self Employed Business or Trade			
	CU	0	2 (7%)
	Non-CU	2 (7%)	7 (35%)
Housewife, House Husband			
	CU	16 (46%)	0
	Non-CU	11 (39%)	0
Craftsman, Other			
	CU	2 (6%)	2 (7%)
	Non-CU	0	2 (10%)

*Percents displayed have as the denominators the total number of married respondents in each of the four categories: 35 male and 27 female credit union members; 28 male and 20 female non-credit union members.

From the above table, it is apparent that married men most frequently reported that the primary occupation of their spouse was housewife or farmer and/or raiser of animals. Women, on the other hand, most frequently reported that their spouses were farmers and/or raisers of animals or salaried employees.

Table 5*

Reported Secondary Occupation of Spouse
by Number, Gender, and Credit Union Status

		Respondents	
		Males	Females
No Second Occupation	CU	11 (31%)	20 (74%)
	Non-CU	13 (46%)	8 (40%)
Farmer, Animal Raiser	CU	9 (26%)	4 (15%)
	Non-CU	7 (25%)	7 (35%)
Salaried Employee	CU	0	0
	Non-CU	0	0
Self Employed Business or Trade	CU	2 (6%)	2 (7%)
	Non-CU	1 (4%)	3 (15%)
Housewife, House Husband	CU	16 (46%)	0
	Non-CU	11 (39%)	0
Craftsman, Other	CU	2 (6%)	2 (7%)
	Non-CU	0	2 (10%)

*Percents displayed have as the denominators the total number of married respondents in each of the four categories: 35 male and 27 female credit union members; 28 male and 20 female non-credit union members.

When asked about the secondary occupation of their spouses, women most frequently reported that their spouses did not have a second job. Eleven women said their spouses' secondary occupation was farming or raising animals. The most frequently mentioned secondary occupation of spouses mentioned by males was housewife. Twenty-four men said their wives had no secondary occupation.

Males with more than one wife were asked about the primary occupation of their other wives (up to a maximum of 5). They overwhelmingly described their other wives as farmers.

V.B. Sources of Revenue

Respondents were asked to indicate all sources of their revenue over the past twelve-months period and to rank the three most important sources. For 69 (47%), a salary or wage was

ranked as the most important source of revenue. (The ranking may be biased, however, due to the inclusion of two wage-earner credit unions in the sample.) Loans were most frequently reported as the second most important source of revenue (31%), and also as the third most important source (17%).

In all, ten categories of income sources were available for potential endorsement: sale of produce, sale of animals, trade (i.e., buying and selling), wages or salary, business, hunting or fishing, periodic help from family members outside the household, loans, rents, or other. Table 6 below displays the breakdown by gender and credit union status of the three sources most frequently endorsed as most important.

Table 6*

First Ranked Source of Revenue
by Number, Gender, and Credit Union Status

		Males	Females
Wages, Salary	CU	22 (58%)	21 (55%)
	Non-CU	15 (43%)	9 (26%)
Business	CU	7 (18%)	2 (5%)
	Non-CU	5 (14%)	8 (23%)
Trade (Buying and Selling)	CU	5 (13%)	6 (16%)
	Non-CU	4 (11%)	5 (14%)

*Percents displayed in the above table have as the denominators the total number of respondents in each of the four categories: 38 male and 38 female credit union members; 35 male and 35 female non-members.

It should also be mentioned that 10 women said sale of produce was their most important source of revenue (6 were credit union members, 4 were not), and six women, all non-members, said periodic help from others was their major source of revenue.

Table 7 displays the breakdown by gender and credit union status of the three categories most frequently ranked second in importance as sources of revenue.

Table 7*

Second-Ranked Sources of Revenue
by Number, Gender, and Credit Union Status

		Males	Females
Loans	CU	17 (45%)	14 (37%)
	Non-CU	9 (26%)	5 (14%)
Sale of Farm Produce	CU	7 (18%)	7 (18%)
	Non-CU	10 (28%)	6 (17%)
Periodic Help from Others	CU	2 (5%)	5 (13%)
	Non-CU	1 (3%)	6 (17%)

*Percents displayed in the above table have as the denominators the total number of respondents in each of the four categories: 38 male and 38 female credit union members; 35 male and 35 female non-members.

Table 8 displays the breakdown by gender and credit union status of the three categories most frequently ranked third in importance as sources of revenue.

Table 8*

Third-Ranked Sources of Revenue
by Number, Gender, and Credit Union Status

		Males	Females
Loans	CU	8 (21%)	7 (18%)
	Non-CU	4 (11%)	6 (17%)
Animals	CU	6 (16%)	6 (16%)
	Non-CU	3 (9%)	0
Sale of Farm Produce	CU	4 (10%)	2 (5%)
	Non-CU	4 (11%)	1 (3%)

*Percents displayed in the above table have as the denominators the total number of respondents in each of the four categories: 38 male and 38 female credit union members; 35 male and 35 female non-members.

Several points regarding revenue sources are particularly notable. One is the prominence of loans as a major source of revenue (a total of 71 respondents ranked it among the three most important sources of income; 47 of these were credit union members). Another is the extent to which women are dependent on periodic help from others as a major source of income. (A total

of 24 women and only eight men ranked it among their top three sources.)

Fifty-one percent of all men and 30% of all women respondents depended primarily on a wage or salary as the primary source of revenue; however, few depend solely on this source. Finally, the fact that the sale of animals was indicated by 18% of all respondents as among their top three sources of revenue is consistent with one of the findings in the case studies: animals are "walking savings accounts," to be converted to revenues in the event of predictable or unpredictable need for a significant amount of cash.

If respondents ranked the sale of farm produce among the three most important sources of revenue, they were asked to provide greater detail regarding the crops that brought them the most money. Table 9 displays those crops ranked first and second in income generation for the 51 individuals who ranked production and sale of crops among their three most important revenue sources.

Table 9*

Crops Which Provide the Greatest Revenue (Ranked 1 or 2)
for Those Who Claim Farm Production as Major
Revenue by Number, Gender, and Credit Union Status

		Males	Females
Coffee	CU	9 (69%)	1 (7%)
	Non CU	12 (67%)	1 (9%)
Maize	CU	2 (15%)	10 (67%)
	Non CU	6 (30%)	6 (54%)
Tubers	CU	3 (23%)	9 (60%)
	Non CU	1 (6%)	8 (73%)
Other	CU	8 (62%)	8 (53%)
	Non CU	6 (30%)	6 (54%)

* Percents in the table have as the denominator the total number of respondents who claimed farm production as a major source of revenue in each of the four categories: 13 male and 15 female credit union members; 18 male and 11 female non-credit union members.

It is clear that men are much more heavily dependent than women on coffee as a source of revenue. Women are more heavily involved in the production of maize and tubers. It should be noted, however, that 11% of all men in the sample do indicate maize production as an important source of revenue. In the category "other," only women were involved in the production and sale of dried beans, and only men were involved in production and sale of palm wine and palm oil.

Most people rely on both their own agricultural production and purchased food to feed their families. When respondents were asked if they grow food for home consumption, 109 people (75% of the total), including 61 women (84%) and 48 men (66%) responded affirmatively. When asked how much of their agricultural production is consumed by the family, 52% of the respondents (22% males and 30% females) said all of it is consumed by the family, and 35% (14% males and 21% females) said that more than half is consumed by the family. Over a third of the respondents (38%) said that less than half of the food which the family eats is purchased; 11% said about half is purchased; 9% said more than half; and 42% said most of the food for the family is purchased.

V.C. Sources of Credit and Borrowing Behavior

Ninety-five respondents (65% of the total sample) reported that they had borrowed money during the past 12 months. The average number of loans was 1.6, ranging from one to five. Table 10 displays the mean number and range of loans by gender and credit union status.

Table 10

Mean and Range of Number of Loans
by Gender and Credit Union Status

	Males		Females	
	<u>Mean</u>	<u>Range</u>	<u>Mean</u>	<u>Range</u>
Credit Union	1.5	1-4	1.4	1-3
Non-Credit Union	1.9	1-4	1.8	1-5

The 95 respondents who had borrowed during the past 12 months were asked to think about just one of those loans. They were then asked a series of questions about the source, purpose, terms, and conditions of that one particular loan. Table 11

presents the sources of loans reported by respondents. The source "Other" includes family, friends, and banks.

Table 11*

Loan Source by Number, Gender, and Credit Union Status

Source	Males	Females
Credit Union	24 (88%)	22 (76%)
Informal Groups		
Credit Union	2 (7%)	6 (21%)
Non-Credit Union	11 (55%)	11 (58%)
Other		
Credit Union	1 (4%)	1 (3%)
Non-Credit Union	9 (45%)	8 (42%)

*Percents in the table have as the denominator the total number of respondents who had borrowed during the past 12 months in each of the four categories: 27 male and 29 female credit union members; 20 male and 19 female non-credit union members.

Credit unions represented 48% of all loans taken, informal groups 32%, and other sources 20%. Fifty-one percent of loans to men originated from credit unions, 32% were from informal groups, and 20% from the other sources reported. Female borrowers took 46% of their loans from credit unions, 35% from informal groups, and 19% from other sources.

Twenty-four percent of female credit union members who reported loans during the past 12 months borrowed from sources other than the credit union, while the comparable percentage for men is 11%. It is perhaps relevant to note that 55% of women respondents who borrowed from a credit union were required to provide a co-signer for the loan, while only 38% of the men required a co-signer.

Education was the most often cited purpose for borrowing (27% of all loans reported), followed by health (22%), business (20%), construction (11%), and other (21%) which includes family/social obligations, the purchase of consumer goods, and miscellaneous purposes. Women borrowed more frequently for education than men (31% of female borrowing compared to 23% for males), while men borrowed more often for business purposes (23% compared to 15%). Loans for health care represented approximately equal proportions of loans taken by both genders (23% of male and 21% of female borrowing). Construction loans

were more frequent among men (13%) than among women (8%). Women borrowed twice as often for family/social obligations as did men. Table 12 presents the data for the reported purpose of all loans.

Table 12*

Loan Purpose by Number, Gender, and Credit Union Status

Purpose	Males	Females
Education		
Credit Union	7 (26%)	9 (31%)
Non-Credit Union	4 (20%)	6 (32%)
Health		
Credit Union	5 (19%)	7 (24%)
Non-Credit Union	6 (30%)	3 (16%)
Business		
Credit Union	7 (26%)	3 (10%)
Non-Credit Union	4 (20%)	4 (21%)
Construction		
Credit Union	4 (15%)	4 (14%)
Non-Credit Union	2 (10%)	0
Other		
Credit Union	4 (15%)	6 (21%)
Non-Credit Union	4 (20%)	6 (32%)

*Percents in the table have as the denominator the total number of respondents who had borrowed during the past 12 months in each of the four categories: 27 male and 29 female credit union members; 20 male and 19 female non-credit union members.

The range of loans was from 200 francs CFA to 30,000,000 CFA. (At the time of the study, one (1) US dollar was equal to 270 francs CFA). The largest loan was taken from a bank by a businessman to start a new enterprise. When that loan is excluded from the data, the average loan amount for the remaining 94 respondents is 186,100 CFA. When the largest loan is included, the mean rises to 499,930 CFA for the 95 borrowers. Table 13 reports the mean loan and range of loan amounts, excluding the 30,000,000 CFA loan.

Table 13

Mean and Range of Loan Amounts
by Gender and Credit Union Status
(in francs CFA*)

	Males		Females	
	<u>Mean</u>	<u>Range</u>	<u>Mean</u>	<u>Range</u>
Credit Union	243,320	10,000-1,500,000	194,580	3,000-1,000,000
Non-Credit Union	227,000	1,000-1,500,000	50,000	200-400,000

* 1 US dollar = 270 francs CFA

The average loan taken by female credit union members from all sources is 80% of the average amount borrowed by male members. Female non-credit union members' average loan amount is only 22% of the average borrowed by male non-credit union members.

Lending conditions imposed are reported by source of credit or loan in Table 14 as a percentage of the total number of loans to both men and women, credit union and non-credit union members.

Table 14

Lending Conditions by Source of Loan
(% of total number of loans)

Condition	Credit Union	Informal Group	Other Source
Membership	100%	96%	21%
Money on Deposit	100	77	16
Fill Out Forms	100	47	26
Cosigner	46	60	21
Collateral	2	3	21
Pay Interest	100	83	37
Pay Interest before Receiving Loan	20	77	11

More men (69%) who borrowed from informal groups were required to provide a cosigner than were women (53%). Men also more frequently paid interest to the informal groups than did women (92% vs. 76%).

The credit union monthly interest rate of one percent is considerably lower than rates charged for loans from other sources. The average interest rate for all borrowers was 2.9% per month. The highest monthly interest rate reported was 15%. Table 15 displays reported rates for non-credit union loans.

Table 15

Average Monthly Interest Rates
by Source, Gender, and Credit Union Status
(in %)

	Informal Groups		Other	
	Males	Females	Males	Females
Credit Union	4	7	N/A	10
Non-Credit Union	4	5	6	6

The mean duration of loans for all borrowers was 7.8 months, ranging from 6 days to 36 months. In general, loans from credit unions were of longer term than loans from other sources. Table 16 presents the average loan terms.

Table 16

Loan Duration by Source, Gender,
and Credit Union Status
(in months)

	Credit Union		Informal Groups		Other	
	Male	Female	Male	Female	Male	Female
Credit Union	11	9	9	5	12	1
Non-Credit	N/A	N/A	6	3	5	4

Women clearly take shorter term loans than do men, regardless of the source.

Repayment schedules of credit union loans were standardized at monthly intervals since that is the official repayment policy of all credit unions. Monthly payments were also most common with informal group loans (50%), and single payments were the next most frequent (40%). Loans from other sources were most

commonly reimbursed with a single payment (58%), followed by monthly installments (21%).

V.D Savings and Investment Behavior

V.D.1 Financial Assets Accumulation

This section of the report will provide information on the financial assets of the 146 respondents. The category of financial assets includes bank accounts, credit union accounts, other types of formal sector accounts, and memberships in informal money groups (sometimes referred to in the literature as financial self-help groups).

Banks. The number of respondents who have bank accounts is 56, or 38 percent of the entire sample. Of the 56, 33 are men and 23 are women. Thus, 45 percent of all men and 32 percent of all women in the entire sample have bank accounts. Of the 76 credit union members in the sample, 31 (40 percent) also have bank accounts; of the 70 nonmembers, 23 (33 percent) have accounts. Those with bank accounts indicated several reasons for maintaining such an account. The following table shows the distribution of reasons when each person was asked for one major reason only.

Table 17*
Reason for Maintaining Bank Account
by Number, Gender, and Credit Union Status

Reason		Males	Females
Salary Pass-through	CU	9 (56%)	8 (53%)
	NonCU	3 (18%)	2 (25%)
Security	CU	3 (19%)	4 (27%)
	NonCU	6 (35%)	1 (13%)
Savings	CU	3 (19%)	3 (20%)
	NonCU	4 (24%)	3 (38%)
Credit	CU	0	0
	NonCU	2 (12%)	0
Other	CU	1 (6%)	0
	NonCU	2 (12%)	2 (25%)

*Percents in the table have as the denominator the total number of respondents who have bank accounts in each of the four categories: 16 male and 15 female credit union members; 17 male and 8 female non-credit union members.

People who did not have bank accounts gave the following reasons for not maintaining such an account.

Table 18*

Reason for Not Maintaining Bank Account
by Number, Gender, and Credit Union Status

Reason		Males	Females
No Money	CU	4 (18%)	10 (43%)
	NonCU	15 (83%)	18 (66%)
Have CU Account	CU	6 (27%)	6 (26%)
	NonCU	0	0
No Access to Bank	CU	4 (18%)	3 (13%)
	NonCU	1 (6%)	1 (4%)
Other	CU	8 (36%)	4 (17%)
	NonCU	3 (17%)	7 (26%)

*Percents in the table have as the denominators the total number of respondents who do not have bank accounts in each of the four categories: 22 male and 23 female credit union members; 18 male and 27 female non-credit union members.

Bank account holders provided information on the length of time they had maintained an account (see Table 19). The mean for all account holders was 103 months, with a range of four to 420 months.

Table 19

Range and Mean Length of Time for Maintaining
Bank Account by Gender
(in months)

	Males		Females	
	<u>Mean</u>	<u>Range</u>	<u>Mean</u>	<u>Range</u>
CU	120	5-312	131	24-420
Non-CU	84	12-216	60	4-120

The frequency with which people make deposits is highly dependent on whether the bank account is maintained primarily for receiving their salary, that is, for salary pass-through

purposes. See Table 20 for information on frequencies of account transactions.

Table 20*

Frequencies of Bank Account Deposits by Number, Gender, Credit Union Status, and Use of Account for Salary Pass-Through and Other Primary Use

		Use of Account for Salary Pass-through		Other Primary Use	
		Males	Females	Males	Females
Monthly	CU	9 (56%)	8 (53%)	2 (13%)	1 (6%)
	Non-CU	3 (18%)	2 (25%)	4 (24%)	1 (13%)
Sporadically	CU			2 (13%)	2 (13%)
	Non-CU			4 (24%)	2 (25%)
Other	CU			3 (19%)	4 (27%)
	Non-CU			6 (35%)	3 (38%)

*Percents in the table have as the denominator the total number of respondents who have bank accounts in each of the four categories: 16 male and 15 female credit union members; 17 male and 8 female non-credit union members.

Withdrawal activity also reflects the impact of salary pass-through as a motive for keeping a bank account. Many respondents stated they withdraw their salary upon its deposit in the account. This is reflected in Table 21.

Table 21*

Frequency of Bank Account Withdrawals by Number, Gender, Credit Union Status, and Use of Account for Salary Pass Through and Other Use

		Use of Account for Salary Pass-through		Other Use of Account	
		Men	Women	Men	Women
Monthly	CU	7 (44%)	7 (47%)	3 (19%)	1 (7%)
	Non-CU	1 (6%)	2 (25%)	3 (18%)	0
Sporadically					
	CU			4 (25%)	5 (33%)
	Non-CU			8 (47%)	3 (38%)
Other					
	CU			3 (19%)	2 (13%)
	Non-CU			5 (29%)	2 (25%)

*Percents in the table have as the denominator the total number of respondents who have bank accounts in each of the four categories: 16 male and 15 female credit union members; 17 male and 8 female non-credit union members.

People reported that they typically made the largest withdrawals from their bank accounts at the following times of the year: September (16 CU members, 10 nonmembers); December (2 CU members, 8 nonmembers); other times (13 CU members, 6 nonmembers).

Credit Unions. As described in the Sample Design section of this report, 76 credit union members (38 men and 38 women) were selected for participation in the survey. On average, the men reported having their accounts for 7.3 years and the women for 5.3 years; the average for the entire group was 6.3 years.

Credit union members may maintain two types of accounts: savings account only or a savings and deposit account. A member is prohibited from having a deposit account without also having a savings account. Information on the types of credit union accounts maintained by men and women is displayed in Table 22.

Table 22*

Type of Credit Union Account by Number and Gender

	Savings	Savings and Deposit
Males	21 (55%)	16 (42%)
Females	28 (74%)	10 (26%)

*Percents in table have as the denominator the total number of respondents with credit union accounts in each of two categories: 38 males and 38 females.

Those with credit union accounts indicated the following as their major reason for maintaining such an account:

Table 23*

Reasons for Maintaining Credit Union Account by Number and Gender

Reason	Males	Females
Access to Credit	14 (37%)	19 (50%)
Convenience	5 (13%)	2 (5%)
Security	5 (13%)	7 (18%)
Savings	7 (18%)	8 (21%)
Other	7 (18%)	2 (5%)

*Percents in table have as the denominator the total number of respondents with credit union accounts in each of two categories: 38 males and 38 females.

Those without credit union accounts gave the following reasons for not maintaining such an account:

Table 24*

Reasons for Not Maintaining Credit Union Account by Number and Gender

Reason	Males	Females
No Money	13 (37%)	16 (46%)
Negative Perception of CU	7 (20%)	0
Unaware of CU	2 (6%)	12 (34%)
No Access to CU	1 (3%)	2 (6%)
Other Financial Institution Preferred	4 (11%)	2 (6%)
Other	6 (17%)	3 (9%)

*Percents in the table have as the denominator the total number of respondents who do not have credit union accounts in each of two categories: 35 males and 35 females.

It is clear that men are more likely than women to have a negative impression of the credit union, while women are more likely to be unaware of the credit union. Twenty percent of all respondents, fairly evenly divided between men and women, have no credit union account because they feel they do not have enough money.

The frequency of account transactions, both deposits and withdrawals, was reported by respondents (see Table 25). Some also indicated the time of year when they typically withdrew the greatest amount of money from their savings account: September (9 men, 2 women); December (2 men, 1 woman); Other (4 men, 6 women).

Table 25*

Frequencies of Credit Union Account Transactions
by Number and Gender

	Deposits into Savings Accn't.		Deposits into Deposit Accn't.		Withdrawals from Savings/Deposits	
	Males	Females	Males	Females	Males	Females
Monthly	20 (53%)	22 (58%)	4 (11%)	1 (3%)	1 (3%)	0
Sporadically	13 (34%)	11 (29%)	9 (24%)	2 (5%)	11 (29%)	8 (21%)
Other	5 (13%)	4 (11%)	3 (8%)	7 (19%)	4 (11%)	2 (5%)

*Percents in table have as the denominator the total number of respondents with credit union accounts in each of two categories: 38 males and 38 females.

Other Formal Financial Institutions. Only 14 people in the sample (9.5%) said they saved at another formal financial institution besides a bank or credit union. The most commonly cited was the post office.

Balances. As expected, many people were reluctant to provide information on the current balances in their various formal sector accounts. Table 26 below indicates current account balances, for those who would give them, according to gender and credit union status.

Table 26

Mean Account Balances
by Gender and Credit Union Status
(in francs CFA)

	Bank		Credit Union		Post Office	
	<u>Mean</u>	<u>N</u>	<u>Mean</u>	<u>N</u>	<u>Mean</u>	<u>N</u>
Male CU Members	246,250	12	496,890**	32	50,700	6
Female CU Members	102,380	13	228,790***	21	85,000	1
Male Non-CU Members	61,820*	11	NA		1,000	2
Female Non-CU Members	107,500	8	NA			0

* One male non-CU member has a negative bank account balance of 200,000 f CFA. Without this outlier, x=88,000 and N=10.

** One male CU member has over 8,000,000 f CFA in his CU account. Without this outlier, x=225,800 and N=31. Three have over 1,000,000 f CFA. If these are removed, x=81,500 and N=28.

*** Two women CU members have over 1,000,000 f CFA in their CU accounts. If these are removed, x=144,570 and N=29.

As seen in Table 26, male credit union members have significantly larger account balances in banks and credit unions than do female credit union members. They also have much larger account balances in banks than do male and female non-credit union members.

Informal Money Groups. The great majority of respondents (125, or 87% of the total) belong to informal money groups. Their distribution by gender and by credit union status is displayed in Table 27. Men made up a slightly higher percentage of the total informal group members than women (53% versus 48%).

Table 27*

Informal Money Group Membership
by Number, Gender, and Credit Union Status

	Males	Females
Credit Union	32 (27%)	30 (24%)
Non-Credit Union	33 (26%)	30 (24%)

*Percents displayed in the above table have as the denominators the total number of respondents in each of the four categories: 38 male and 38 female credit union members; 35 male and 35 female non-members.

Two basic types of informal groups account for all such memberships. In njangis or tontines, individuals make regular contributions to a fund with each person receiving all or part of the fund in turn. It is this rotating distribution of the primary fund which is the distinguishing characteristic. Some rotating groups make interest-bearing loans available to members from the primary fund. Some maintain emergency funds for their members. The second type of informal group is the meeting, an association of individuals who agree to save regularly for a specified period, and who receive their savings at the end of that period. Some meetings maintain emergency funds; some allocate loans to members and possibly also to non-members.

Among the 125 respondents who said they belonged to an informal group, 58% indicated that they were most active in njangis (rotating distribution groups); 42% said they were most active in meetings (non-rotating distribution groups). Tables 28 and 29 display the breakdown of njangi/tontine and meeting membership by gender and credit union status.

Table 28*

Njangi/Tontine Membership (Most Active)
by Number, Gender, and Credit Union Status

	Males	Females
Credit Union	20 (63%)	15 (50%)
Non-Credit Union	21 (64%)	17 (57%)

*Percents in the table have as the denominators the total number of respondents who belong to an informal group in each of four categories: 32 males and 30 female credit union members; 33 male and 30 female non-credit union members.

Table 29*

Meeting Membership (Most Active) by Number,
Gender, and Credit Union Status

	Males	Females
Credit Union	12 (38%)	14 (47%)
Non-Credit Union	13 (39%)	13 (43%)

*Percents in the table have as the denominators the total number of respondents who belong to an informal group in each of four categories: 32 males and 30 female credit union members; 33 male and 30 female non-credit union members.

Many individuals belong to more than one informal group. The combinations of memberships reveal something of the complexity and diversified nature of people's financial transactions. Table 30 indicates the range and mean number of informal group memberships by gender and credit union status. The mean number of memberships for the 125 respondents who belong to any informal groups is 1.9.

Table 30

Range and Mean Number of Informal Group Memberships by Gender and Credit Union Status

	Males		Females	
	<u>Mean</u>	<u>Range</u>	<u>Mean</u>	<u>Range</u>
Credit Unions	1.7	1-4	2.4	1-10
Non-Credit Unions	1.9	1-5	1.9	1-6

It should be noted that one woman credit union member belonged to 10 informal groups, the highest number of such memberships acknowledged by any respondent. If she is considered an outlier, the range for women credit union members becomes 1-5, the mean is 2.2; the mean for the entire group remains 1.9.

There was a large variation in the sizes of groups in which respondents reported they were most active, with a range of six to 120 members and a mean of 34. The means and ranges by gender and credit union status of respondents is reported in Table 31.

Table 31

Means and Ranges of Informal Group Sizes by Gender and Credit Union Status

	Males		Females	
	<u>Mean</u>	<u>Range</u>	<u>Mean</u>	<u>Range</u>
Credit Union	31	11-120	37	9-100
Non-Credit Union	38	6-100	31	7-89

Two types of meetings, those drawing on family members for constituents and those drawing on members of the same cultural or ethnic group, account for 41 of the 52 most active meeting memberships, or 79%. The distribution of active memberships across different types of rotating groups is broader; 13 (18% of the 73 respondents most active in a rotating group) are most active in family groups, 11 (15%) in cultural/ethnic groups, 6 (8%) in gender groups (women only), 7 (10%) in co-worker groups, 21 (29%) in friends groups, and 15 (21%) in rotating groups that were unspecified as to type. The great majority (75, or 60% of the 125 participants in informal groups) indicated that the informal group in which they were most active was located in close proximity to where they live, rather than in another

neighborhood, or another village or town. The mean lengths of time the respondents have belonged to the informal groups in which they were most active, as well as the range, are displayed in Table 32. The mean length of membership for the 125 participants in informal groups is 63 months; the range is 1 to 360 months.

Table 32

Range and Mean Length of Membership in Most Active Informal Group by Gender and Credit Union Status (in months)

	Males		Females	
	<u>Mean</u>	<u>Range</u>	<u>Mean</u>	<u>Range</u>
Credit Union	88	1-360	54	3-144
Non-Credit Union	64	8-240	44	6-156

People were asked to indicate their major reason for belonging to an informal group. Four major reasons emerged, and no one of the four was clearly dominant over the others. Saving money was the reason provided by 27 people (22% of informal group members); 26 (21%) endorsed mutual help; 33 (26%) said family or ethnic solidarity; 29 (23%) said socializing was their major reason for belonging to an informal group. An interesting result was that credit union members were almost twice as likely as non-members to identify savings or socialization as their primary motive. Non-members, on the other hand, were twice as likely to indicate mutual help. Women non-members most frequently identified family or ethnic solidarity.

Information was collected on the frequency of deposits with the informal group in which each respondent was most active. Three periods--monthly, bimonthly, and weekly--accounted for 90% of the responses, and are displayed in Table 33 by gender and credit union status. Monthly deposits are the most usual, by a wide margin.

For 101 respondents (81% of all informal group members), there was no one time of the year when they were most likely to deposit the greatest amount in their informal group account. For 20 respondents (16%), there was a larger deposit made at one particular time of the year.

The periodicity for receipt of money from informal groups is displayed in Table 34.

Table 33*

Frequency of Deposit in Most Active Informal Group
by Number, Gender, and Credit Union Status

		Males	Females
Monthly	Credit Union	20 (63%)	20 (66%)
	Non-Credit Union	21 (64%)	16 (53%)
Bimonthly	Credit Union	3 (9%)	4 (13%)
	Non-Credit Union	4 (12%)	6 (20%)
Weekly	Credit Union	4 (13%)	4 (13%)
	Non-Credit Union	5 (15%)	5 (16%)
Other	Credit Union	4 (13%)	2 (7%)
	Non-Credit Union	4 (13%)	3 (10%)

*Percents in the table have as the denominators the total number of respondents who belong to an informal group in each of four categories: 32 males and 30 female credit union members; 33 male and 30 female non-credit union members.

Table 34*

Periodicity for Receipt of Money from
Informal Groups by Number, Gender, and Credit Union Status

		Males	Females
In Rotation	Credit Union	16 (50%)	14 (47%)
	Non-Credit Union	16 (48%)	15 (50%)
December	Credit Union	8 (25%)	9 (30%)
	Non-Credit Union	10 (30%)	6 (20%)
Other	Credit Union	7 (22%)	8 (27%)
	Non-Credit Union	9 (27%)	7 (23%)

*Percents in the table have as the denominators the total number of respondents who belong to an informal group in each of four categories: 32 males and 30 female credit union members; 33 male and 30 female non-credit union members.

Some 43 of the respondents (34% of all members of informal groups) are most active in an informal group which pays them interest on their money; they are evenly distributed between men and women, credit union members and non-members. The average

rate of interest received is 1.6% per month, ranging from 1% to 5% per month.

V.D.2 Physical Assets Accumulation

Major Expenses. Respondents were asked to list the three things on which they typically spend most of their money during the year. Those most frequently mentioned were: food (90% of sample); education (80%); and health (60%). Responses were similar for men and women, credit union members, and non credit union members. Rent, clothing, giving periodic help to family members outside the household, and general household expenses were also listed as major expenses.

Ownership of Animals and Fowl. Of the 146 interviewees, 65 (45%) said they owned some animals and/or fowl, including 26 women (36% of all women), and 39 men (53% of total men). Men reported owning cattle, sheep, goats, pigs, chickens, and ducks. Women reported owning goats, pigs, chickens, and ducks. The average number of goats (3.2) and pigs (1.5) owned did not vary significantly between men and women.

Stored Coffee. In order to completely assess the net value of a farmer, respondents were asked if they had sacks of coffee stored in reserve for future sale. Only 7 individuals (5% of the total) replied affirmatively. Respondents were also asked if they were owed any money for coffee by their cooperative or other buyers. (It is speculated that small producers are leaving coffee production because of these arrears.) We did not want to overlook the value of coffee owed the farmer even though the cash had not yet been received. Seven people said they were owed money.

Reserves of Foodstuffs for Resale. Respondents were asked if they had any cereals, tubers, or other foodstuffs stored in their homes that they themselves sell for money. This also included food that individuals grew themselves or purchased in one place and sold in another. Only 25 individuals (17% of sample) indicated they had such reserves for the purpose of selling. Of those who did, 17 were women (23% of women sampled) and 8 were men (10% of total men sampled). Women stored all categories of foodstuffs (cereals, tubers, legumes, plantains/bananas, and vegetable crops). The foodstuffs stored by the 8 men were cereals, tubers, and plantains.

Storage of Agricultural Inputs. Within the total sample, 23 (16% of the total sample) had agricultural inputs on hand that they had purchased in the previous 12 months. Of those, 14 were men (19% of the male sample), and 9 were women (12% of the female sample). In general people receive and/or purchase agricultural inputs such as seeds, fertilizer, and insecticides from a local

cooperative for immediate use on their fields, and they generally do not store them for future use.

Unharvested Crops. Respondents were asked if they had any unharvested crops that they themselves had grown and that they expected to sell in order to get money. Seventy-one individuals (37 males and 34 females) reported having such unharvested crops. The unharvested crops most frequently identified by women were cereals (82%), tubers (82%) and legumes (53%). Only one woman said she had unharvested plantains in the field. No females said they had any unharvested vegetable crops or coffee. The unharvested crops identified most frequently by the men were coffee (49%), tubers (43%), and cereals (38%).

Respondents were also asked to estimate the current value (in Francs CFA) of their total unharvested crops. For those respondents who were able and/or willing to give an estimate, the average values for all unharvested crops were as follows: 202,830 Francs CFA for male credit union members; 113,000 for female credit union members; 63,810 for male non-credit union members; and 57,970 for female non-credit union members.

Ownership of Tools and Equipment. When respondents were asked if they owned such things as agricultural hand tools, grain mills, bicycles, and motorized vehicles, eighty-two percent of them said yes. However, more men (96% of the male sample) said they owned such equipment than women (67% of the female sample). The various kinds of equipment most often owned by men were: cutlasses (90%), hoes (60%), other hand tools (40%), spades (31%), motorized vehicles (24%), and miscellaneous tools and equipment (29%). Like men, many women indicated owning cutlasses (90%) and hoes (92%). However, only five women indicated owning a spade or other hand tools, and only four women owned a motorized vehicle or miscellaneous tools and equipment.

Ownership of Land. For purposes of this study, land ownership implied having the title for the land, or having consensus from the village that the land belonged to the respondent. Over two-thirds (65%) of the sample said they themselves owned land. Of those, 67 were men (92% of total males), while 28 were women (38% of total females interviewed).

Sixty-two of the 95 land owners were able to estimate the value of their land. The values ascribed to their land ranged from 65,000 CFA to 200,000,000 CFA. The most expensive land was owned by a chief. Taking his land out of the analysis, the land values ranged from 65,000 to 100,000,000. The average value for owned land for the total sample (without the 200,000,000 property) was 10,057,000; for male CU members, 7,806,000; for female CU members, 7,060,000; for male non-members, 17,030,000; and for female non-members, 3,311,000. Of the 95 landowners,

only 7 had purchased any of their land during the previous 12 months.

Utilization of Privately Owned Land. As can be seen in Table 35, the land owned by the 95 respondents is used in a variety of ways:

Table 35*

Utilization of Privately Owned Land by Number, Gender, and Credit Union Status

Land Use		Males	Females
Agriculture	CU	27 (79%)	16 (88%)
	Non-CU	26 (79%)	8 (80%)
Residence	CU	24 (71%)	8 (44%)
	Non-CU	25 (76%)	4 (40%)
Raising Animals	CU	6 (18%)	3 (16%)
	Non-CU	8 (24%)	0
Other	CU	10 (29%)	5 (28%)
	Non-CU	9 (27%)	3 (30%)

*Percents in the table have as the denominators the total number of respondents who own land in each of four categories: 34 male and 18 female credit union members; 33 male and 10 female non-credit union members.

Both men and women used their owned land most frequently for agriculture and residence(s); however, the percentage of men doing so was much greater. Men were also much more likely than women to use their owned land for raising animals and other things such as businesses, earning rent, or letting family members have access to the land for farming. Credit union status does not appear to have a significant effect on the various uses of land by men. Female credit union members were more likely to use their owned land for agriculture and residence than female non-credit union members.

Access to Land not Owned. When all respondents were asked if they had access to land that they do not own, 76 (52% of the total) said yes. Of this number 27 were men (23% of all men interviewed) and 49 were women (67% of all women interviewed) When asked who gave them access to this land, women reported

their husbands (57%), other family members (20%), and others (14%). Only 4 women said their father gave them access. Men identified their father (44%), other family members (30%), and others (26%). Further analysis of the data revealed that there were 8 individuals (all women and representing 11% of all women interviewed) in the sample who neither owned land nor had access to other land.

Use of Accessed Land. When asked what use they make of the land to which they have access, both male and female interviewees mentioned agriculture as the most frequent use followed by using the land for residence(s). However, the percentage of women using accessed land for agriculture was considerably higher than the men's (96% vs 70%). Using accessed land to raise animals was only mentioned by one respondent. While 30% of the men indicated they used accessed land for such things as rental property, businesses, or other purposes, only 4% percent of the women did. It should be noted that neither owned nor accessed land can be used as collateral for credit union loans.

Ownership of Buildings. Interviewees were asked if they owned any buildings where they currently lived, in their villages, and in any other area such as in a big city or in another country. Seventy-eight (53%) replied affirmatively. Of this total 22 were women (30% of total female sample) and 56 were men (77% of total male sample). With one exception the only buildings identified as being owned by the sample were houses. Only 45% of the owners said they had made any improvements to their buildings in the previous 12 months.

Construction. A small percentage of respondents (18%) reported spending money for new construction or for buying building materials for future construction (18%). Men were more than twice as likely to have spent money for these two purposes.

Ownership of Household Furnishings and Equipment. Seventy-six percent of the sample (93% of the males; 59% of the females) reported owning some kinds of household furnishings and equipment. Both men and women reported owning furniture, large appliances, radios, televisions, and other furnishings. The percentage of male ownership of furniture (90% of all men), and radios (56%) was higher than women's ownership of these furnishings. More women than men owned large appliances (37% of all women) and televisions (32%).

V.E. Summary of Case Studies

One value of case studies lies in the fact that they permit an in-depth exploration of complex situations. The strategies which individuals use to carry out economic activities and advance their interests and well-being while fulfilling social

responsibilities are examples of such complexity. The seven case studies which have been developed as part of this project each began with a particular individual and situated that individual within a household. Economic responsibilities within the household were probed; relationships to groups, institutions, and networks outside the household were established. Some individuals were more forthcoming than others in talking about the diverse means, including savings and credit, which they use to secure, in cash or in-kind, the means for economic survival and, ideally, economic security. The following is a synopsis of each case.

Case No. 1. This 26-year-old woman, never-married, is self-employed in Bamenda as a seamstress. She rents her shop and rents a small house nearby, so transportation costs are minimal. At any point in time she is likely to have two apprentices with her. They study with her for one year and then work for her at a reduced salary for two years in order to compensate her for the vocational training they received. (This is the way she, herself, trained to be a seamstress.) Thus, her shop has the potential for increased productivity with low capital requirements. This woman has no children of her own. However, last year two of her sister's children lived with her, and she was responsible for paying all of their school expenses. This year a brother's child is with her; the boy will not begin school for another year, but when he does, she will be responsible. Her strategy for meeting this responsibility is to set up accounts earmarked for this purpose in her "kitchen" njangi, the only informal money group of which she currently is a member. Last year she had accounts in each of the two school children's names; after school, they would sell bananas and other foodstuffs in front of her shop and turn the proceeds over to her to be deposited in their njangi accounts. Now she will set one up for her brother's child; he is too young to earn any income, so she will make the entire deposit in his behalf. Her njangi is small --only 30 members. It meets each Thursday, and she deposits 1000 Francs CFA in each account that she has opened. (She used to also belong to a meeting, but quit because it paid no interest.) She feels pressure to meet these weekly njangi commitments; they must come first! Only after she has made the deposits is she free to spend money on cloth for her business. At the present time she has no plans to expand her enterprise because, overall, business is quite depressed right now. If she does decide to expand, she will raise the capital by opening another account in her njangi in the name of her business and use the proceeds from this account for the expansion. Currently, she has no bank account or credit account. It is her understanding, however, that the credit union is a good way to get ahead.

Case No. 2. This woman in her 30s presents a very complex economic situation. She lives in Bamenda, is married, and has one child. She is resident, in a house which she rents, with her

young daughter, nieces and nephews, adult siblings, one co-wife, and the co-wife's children--for a total of 14 people. Her husband does not reside in the house. She has taken on full responsibility for school expenses for six children, including the children of her resident co-wife. She has become a very successful business woman, with diverse sources of income--a bar, pharmaceutical wholesale and retail business, a significant poultry business, and sale of farm produce. She has a bank account and two credit union accounts with significant balances in all. In addition, she belongs to a total of 10 njangis and meetings, each earmarked for a special purpose. One is for large capital needs such as house building or car purchase, one for taxes (each week she deposits 2% of the proceeds from her taxable enterprises), one for savings (once each year she puts the proceeds in her credit account), one to make purchases for the house, one that is discretionary, one that is an important source of loans, one to build a house in her village, one to raise capital for investing in her businesses, and finally a women's cooperative where a member must commit in writing to save a certain amount in a year and must take out a loan for a purpose which the cooperative has to approve.

Case No. 3. This is a woman in her late 30s whose economic situation plummeted two years ago when she was divorced. At that time she had to close out her bank account. She lives in a house owned by her ex-husband and receives some money by renting out a portion; she doesn't know how long this situation will continue. Her seven children live with their father; she sends them prepared food from time to time, and makes small contributions to school expenses. She also provides her elderly mother with money and food, and gives some assistance to her brother. She grows food for consumption and sells the excess in a small store which she has managed to buy and move to the front of her dwelling. She makes a small amount of money through the sale of provisions. She is hopeful that revenues from her store will enable her to open a credit union account.

Case No. 4. This woman is in her 40s, lives in Bamenda, and is a civil servant. Her husband is also a civil servant. They have four children, and together they pay all school expenses. They jointly own their house in Bamenda and would like to build another in their village. They own a substantial amount of farmland, and pay people to grow foodstuffs that are primarily for consumption. Each has accounts in the credit union, each belongs to a meeting at their place of employment, and they belong to the same two njangis. She is a co-signer on a loan for her husband. They would like to begin a joint business venture at some point in the future, when conditions are better, but are uncertain as to the nature of the business.

Case No. 5. This woman is in her 50s, and is a farmer from Bafut. She is paying school expenses for three children. Her

husband helps with this, but his health is fragile, so much of the responsibility is hers. Most of the household food needs are met by the produce from her farms. She purchases very few agricultural inputs; her major production expense is for labor. She has a credit union account with a small amount of savings and belongs to two informal groups. Money from the informal groups go toward school expenses. She also raises pigs; if they are ready for sale, she would prefer to sell a pig when she needs a big infusion of cash (school fees, medical care) rather than take out a loan.

Case No. 6. This woman in her late 30s lives in Njindom. She and her husband operate a bar, sell provisions, and raise animals for sale (pigs, ducks, goats, puppies). She also farms, mainly for consumption. Together she and her husband work out the way in which they will meet school expenses for seven children, all in primary school. This definitely represents their major outlay of cash. Major infusions of cash come primarily from the sale of animals--the other businesses provide a steady but small flow of cash. Taxes also require a major cash outlay; however, the bonuses paid by breweries (amount depends on volume of sales) sometimes cover this expense. She was not a member of the credit union at the time of the survey, but by the time she was re-interviewed, she had joined!

Case No. 7. This man is a retired policeman living in Njindom. He has two houses in town, which he rents out; these revenues provide the bulk of the money to pay school expenses for eight children (six in secondary school, two in primary). Three wives share the house with him; one is a seamstress, one a knitter, and one a seller of foodstuffs. All farm and sell the excess production not consumed by the household. He also farms, concentrating on palm nuts and palm oil production. He belongs to a pensioners njanqi and pays his entire pension in each month; this is used for school fees. He recently purchased a large acreage and would like to set up a goat operation; however, his credit union would not grant him a loan for this purpose. He was told that his savings were not large enough.

A number of themes emerge from these case studies and reinforce findings from the survey. First, school expenses represent a major cash requirement and are viewed by many people as a constraint on their ability to invest, expand businesses, set up new enterprises, and so forth. Second, the great importance of informal money groups in peoples' strategies to meet periodic needs for significant infusion of cash is reinforced by the case studies. Case No. 2 illustrates this to the extreme. Third, animals as "walking savings accounts" are well illustrated by Case Nos. 5 and 6. Fourth, there is a substantial impact on household cash flow needs by farming for household consumption first, with only the excess going to market. This, however, may have a negative impact on women--they

do much of the foodstuff production, and although this labor is a direct contribution to the household, they still will have to take up additional work to meet their needs for cash.

Case No. 3 illustrates the way in which a woman's economic situation can be linked to her marital status. It illustrates a situation which is negatively affecting the economic security of women and children all over the world--poverty following divorce. Case No. 1, another female-headed household, also illustrates economic marginality. In these cases with intact marriages, Cases 2, 5 and 7 illustrate economic relationships between spouses that could be characterized as exchange relationships--separate income streams, no pooling, negotiation of responsibilities. Cases 4 and 6 illustrate approximations to spousal pooling of resources with agreements on how to meet joint responsibilities from the pool. A more in-depth presentation of all case studies is found in Appendix G.

VI. CONCLUSIONS AND RECOMMENDATIONS

VI.A. Conclusions

The conclusions which have been drawn from the data collection and analysis refer to particular subsections within the Findings chapter (Chapter V) of this document. Those subsection headings will be repeated here as a guide for the reader. It must be noted that the findings are generalizable to only the Northwest and West Provinces, and within them to areas characterized by patrilineal descent systems and patrilocal post-marital residence. Therefore, the conclusions are also limited in these ways.

VI.A.1. Demographics

The experience of collecting and interpreting demographic information leads to the conclusion that it is very important to probe for these kinds of data and not to be content with initial responses which may inadvertently mask the complexity of a situation. Although the unit of analysis in this research project was the individual woman or man, it was important to understand the socioeconomic contexts in which people were living and making decisions about spending, saving, and investing. Questions about household composition and identification of head of household clearly revealed that people were most likely to answer in terms of the formal, or de jure, household head rather than the defacto head, the person who has day-to-day responsibility for economic and other types of decision making. Therefore it was very important to have trained the interviewers to probe for a greater level of detail regarding decision-making responsibilities in the household.

The case studies revealed that people commonly take on major responsibilities (school fees, health expenses, provision of food) for individuals who are not part of the household. Frequently this involves paying school expenses for nieces and nephews and younger siblings. Size of household, then, may not be an adequate proxy for estimation of expenditures in the major areas of food, health and education. It should be noted, however, that households with male heads tended to be larger than those with female heads.

It seems clear that men recognize the "double day" phenomenon with regard to women's responsibilities. Most men indicated primary and secondary occupations for spouses, usually the combination of household duties ("housewife") and farming. Women presented a more complex picture for themselves, often having more than one source of cash income in addition to

household responsibilities and farming for the family's subsistence.

Information on literacy reveals that the group of women in the sample who are not credit union members exhibit the lowest level of literacy when compared to women credit union members and to all men in the sample. As the reader will see, this is one of many indicators that this group--women who are not members of the credit union--is disadvantaged in ways which have great socioeconomic significance.

VI.A.2. Physical Assets

Men generally have more things of value of all types than do women, and female non-credit union members have fewer physical assets with lower average values than any other subgroup within the sample. This conclusion pertains to farm implements, motor vehicles, houses, household goods, the value of crops in storage and crops in the field, and land. There are no gender differences, however, in the average numbers of goats and pigs which are owned.

Land as a physical asset presents an interesting picture. Men are more likely to have ownership rights (i.e., land as private property) to more land than are women. Not surprisingly, then, men are more likely to use land that they own, rather than land in which they have use rights, for agricultural purposes. Women, on the other hand, are more likely to use accessed land (land in which they have been granted use rights), rather than owned land, for agriculture. Most commonly the use rights are granted by the husband, which means that, for many women, access to use rights in land is linked to a marital tie. As one of the case studies so clearly reveals, this situation makes women vulnerable to precipitous decline in economic well being in the event of divorce. The fact that women are less likely to have ownership rights in land also means that it may be more difficult for them to construct houses to use as dwellings for themselves and their children, or as rental property. It also means they cannot alienate land through sale as a way of generating revenue. Finally, it should be noted that fully 11% of the women in the sample have no access to land.

VI.A.3. Sources of Revenue

A major conclusion regarding sources of revenue is that people, both men and women, diversify their revenue streams. The wage/salary was the most prominent revenue source for male credit union members, and was also important for women credit union members. Loans as sources of revenue, especially for credit union members, were clearly a major factor in the "revenue

package" for many people--fully 65 percent of the sample had secured loans within the previous twelve months.

The extent to which women, compared to men, were dependent on periodic help from others as a major source of revenue is clearly revealed. Fully 24% of the women in the sample listed it among their three most important sources of revenue; 10% indicated that it was their primary source.

It is clear that maize and tubers are the crops which provide revenue to most women who grow for the market, while coffee is the predominant cash crop for men. However, the fact that 11% of the men derive revenue from maize may be an indication that men are beginning to enter the traditionally female agricultural domain as prices for coffee have declined and prices for domestic food crops have increased.

It should be noted that a significantly greater number of women than men have all or over half of the food which they grow consumed by the family. This would result in lowering the amount of "excess product" which women could put on the market as a source of cash revenue for themselves. This then is the source of the "triple day" for many women--responsibilities for performing work within the household, producing food for family consumption (which would provide cash flow relief) and generating a cash flow stream for themselves.

6.A.4. Financial Assets

Women are somewhat less likely than men to engage in the formal financial sector. When they do, they tend to have lower account balances, and are somewhat more likely than men to indicate that access to credit is their most important reason for dealing with credit unions and banks.

A number of women who were not credit union members said they were lacking information about credit unions. Male non-members were more likely to harbor negative impressions of credit unions. Both of these factors indicate a need for increased emphasis on an educational component in membership recruitment.

It is important to note that both men and women are very active in the informal financial sector; this is independent of their level of involvement in the formal sector. It is clear that, just as men and women diversify their sources of income, so they also diversify financial assets. Involvement in both formal and informal sectors is an important strategy for such diversification for both genders.

Clearly, credit unions and informal groups are complementary in the provision of financial intermediation services in the areas where this project was carried out. This implies that

supporting credit union development need not (and, we would urge, should not) impinge upon the development of indigenous informal sector forms of intermediation. It is clear that, in the provinces where this project was carried out, membership in credit unions does not conflict with participation in informal groups. A similar finding was described in a baseline study of credit unions in Togo (Cuevas 1987).

We learned through conversations with credit union staff that linkages between the two sectors have been in place for some time, with some njangis and meetings maintaining credit union accounts, thus depositing informal sector assets with the formal sector for varying periods of time. Njangi/tontine members who were asked about this cited security as a major reason. Bilateral financial transactions between the two sectors, then, already exist and present the potential for strengthening both sectors.

6.A.5. Credit and Borrowing

Most people who had received loans in the previous 12 months (65 percent of the sample) had borrowed in order to meet expenses for education and health care. A higher percentage of women than of men indicated that education was the primary reason for taking out a loan, while a higher percentage of men had borrowed for business purposes or for construction. While there is the question of fungibility (i.e., whether people really use loan money for the stated purpose vs. some other purpose) nonetheless, consideration needs to be given to the likelihood that women are absorbing education costs to a greater extent than are men. Certainly the case studies would support this interpretation. Since education (and health care, for that matter) is characteristically designated as "consumption" by economists, an economic interpretation of the data would portray women as more likely to borrow in order to engage in "consumerism," while men are more likely to borrow for "investment" purposes. This conceivably could become a rationale for tightening credit for women. However, if education were to be re-conceptualized as long-term investment in human capital, then the investment behavior vs. consumption behavior on the part of women would look quite different. Someone must take the responsibility for educating the next generation; in Cameroon, it appears to be women who are increasingly assuming this load.

Women are more likely than men to borrow in the informal sector, even if they are also credit union members. The overall attraction of the informal sector for women seems to be that savings (and sometimes borrowing) are sometimes forced through peer pressure, and there is a powerful social dimension to informal sector transactions and activities. This information

can be used to design programs that attract increasing numbers of women into formal sector participation.

VI.A.6. Case Studies

A number of conclusions can be drawn from the case studies, in addition to those mentioned above which support the survey findings. The diversification of income sources and financial assets was clearly the result of careful deliberation on potential for income, and on the merits of the various financial organizations available. Women described dropping out of meetings because no interest was paid, or joining particular njangis/tontines because they offered the greatest potential for credit. Long-range planning to meet financial needs involved projected commitments to kin who were not then, and perhaps never would be, physically part of the individual's household.

An interesting gender dynamic was illuminated when all of the individuals, including the one male, agreed that it was much more common for husbands to borrow from wives than for wives to borrow from husbands. The women indicated that wives regard these "loans" as gifts, tend to write them off, and are surprised if full repayment is ever received. The women felt that it was important to hide a certain amount of assets from husbands--this protects them from husbands' requests or demands for access. This issue is particularly delicate when it comes to house construction. Women acknowledge that marital relationships are often somewhat fragile. Most have as a goal for themselves the construction of a house which they would own. They fear that husbands would view such house construction as a step in the direction of divorce, so they put the house in someone else's name--a brother or some other trusted kinsperson--to hide what they have done.

The possibility occurs that, when wives are co-signers on husband's credit union loans, it may be because they have not been able to keep this particular asset hidden. Of course, it may also be because both are convinced that the loan is in their mutual best interest. Also, it is important to note that the CamCCUL manager indicated clearly that women members as a group have a better record of paying off loans than do men.

6.B. Recommendations

The following WID recommendations have been developed in conjunction with the objectives of the CamCCUL Development Project, Phase II Work Plan for FY 1990.

Objective: Expand and improve the training function of CamCCUL.

WID Recommendations: The results of this project, and all accompanying documentation which has been provided to CamCCUL, should serve as the basis for a portion of the training. They provide a powerful rationale for a system of disaggregation of data and tracking by gender. Design and implementation of such a system is highly recommended. It should be noted that the methodologies used in this research project--random sampling, lengthy interviewing, development of case studies--are time, labor, and capital intensive. They could perhaps not be sustained on an ongoing or even a periodic basis. However, field staff could receive training which would prepare them to identify a cohort of members (a manageable number) to be followed long term with periodic brief interviews to update information on their savings, investment and loan decisions as well as other important socioeconomic variables. Gender would, of course, be one of the demographic variables noted. Also, important data elements for tracking individual financial performance could perhaps be incorporated systematically into transaction documentation (loan applications, deposit and withdrawal records, etc.) thus expediting the identification of linkages between gender and financial (economic) experiences.

Another recommendation for expansion includes a re-evaluation of the current CamCCUL policy which rotates field workers every few years from one region to another. If CamCCUL wants to increase the role of women in the organization, it will need to reconsider this relocation practice as women are not as ready or able to relocate due to pressures from husbands and other family members. Women would be very beneficial to the collection of disaggregated gender information, yet the current reality is the difficulty for them to meet CamCCUL's work regulations.

Objective: Improve membership education.

WID Recommendations: We strongly recommend that this objective be carried out. Our findings indicate that a higher percentage of women than of men are lacking information about credit unions. Among members, a higher percentage of women don't know the interest rates they are paying on their loans. Our recommendation supports that of Mr. Joseph Bote, who proposes that market women and non-member spouses of male credit union members be especially targeted for membership and education (Bote 1989).

However, the time constraint of women (the "triple day" phenomenon) must be acknowledged and accommodated in setting

times and places for recruitment drives and membership education which target women. Also, women are more likely than men to neither speak nor understand English, French or Pidgin. Therefore, we recommend that radio broadcasts used in conjunction with membership drives should be done in the major dialects used in a given area.

In operationalizing the membership education drive, it is important to recognize the social aspect of the njangis and tontines. The education of current and future members could be done through these informal groups. Field workers need to tap into the groups within their areas to do presentations. Although radio facilitates dissemination over a large area, follow-up visits to a group by a field worker allows dialogue and personalizes the credit union to the group similar to the njangi and tontine environment that people are accustomed to now.

Objective: Promote and expand the use of productive credit.

WID Recommendations: We recommend that a small market research project be carried out to ascertain the meanings which people are attaching to the term "productive credit." Would agricultural production be the meaning which is assumed? Such a microstudy would give assistance in deciding what must be highlighted in brochures and other printed material, and what points need to be emphasized in membership education.

We would like to make an additional operational recommendation regarding the extension of productive credit to women. We propose that women be encouraged to save as members of groups modeled after informal sector women's cooperatives. Each woman in such a group would have her own individual credit union account; the group identity and group meetings would provide the social pressure which would assure that saving would take place. Each member would commit to saving a certain amount in a year's time and to taking out a loan at the end of that year. The savings would serve as collateral for the loan. Meanwhile, each woman would prepare a plan for the productive use of the loan money, that is, a use which would enhance her economic situation. A subcommittee of the group plus one credit union staff member would review these plans, suggest modifications, and recommend level of funding. Such "productive credit groups" would not, however, preclude the members from having additional credit union accounts which could serve as collateral for additional loans for, say, education.

We are aware that this recommendation involves the establishment of a program which resembles "targeted or supervised loan programs," and that these are known to be costly and ineffective in the formal sector. However, some informal women's meetings involve just this type of targeted loan program,

and participants described it as a strength. We suggest that credit unions explore ways to make this kind of arrangement cost-effective. Perhaps much of the responsibility for targeting and supervising could be absorbed by the members of the group; that is what presently occurs in the informal sector. At any rate, we collected enough anecdotal information regarding the high value placed on targeted end use by participants in the informal sector to convince us that credit unions should give it careful consideration. Women in particular seemed to view targeted end use as a device which "saved" them from using all their avenues to credit in order to finance costs of education and health care.

A related recommendation is to consider forming groups of savers in the formal sector, with the group savings serving as an acceptable collateral for loans of a magnitude that individual savings could not totally guarantee. This would allow greater flexibility in end use and would perhaps be a device that would boost women's potential for securing loans to an average amount that is equal to that of men.

Objectives: Improve the planning function in the credit union movement; implement better audit and controls.

WID Recommendations: In conjunction with meeting these objectives, it will be important to disaggregate data by gender and track men and women. This should be done in the collection of field data which will be used to develop a five-year plan, and also in the tracking of delinquency rates. We recommend that CamCCUL staff members have discussions with USAID Mission personnel regarding assistance in establishing and maintaining such a disaggregation and tracking system. It is our understanding that the congressionally mandated WID funds are intended to support just such types of assistance.

We also recommend that CamCCUL include within its five-year plan the development of a capacity to offer portfolio review and financial planning services to its members, and that women members in particular may need to be targeted for assistance in leveraging minimal assets, through loan packages and savings plans, to give them improved economic stability and security. A careful appraisal of repayment capacity could possibly result in reduced collateral requirements for individuals with minimal assets. This could be particularly important for that group of women represented in our survey who had no links with the formal sector, and who were also most likely to be non-literate and have a low level of assets.

We recommend that credit unions carefully examine their potential for becoming an increasingly valuable vehicle for portfolio diversification by informal groups. These groups are

already holding unused balances in some credit unions. Conceivably, they could borrow as a group against current and expected contributions by their members. They could also function to guarantee individual members' loans from credit unions with group savings.

A further recommendation is for examining the feasibility of developing financial instruments of a wide variety (e.g., deposits of a certain term and return, or loans which use group savings as enforceable collateral) to facilitate bilateral financial transactions between credit unions and informal groups. As part of this feasibility study, consideration should be given to the issue of gender equity. It is important that such linkage result in increased gender equity in the formal sector, and not decreased equity in the informal sector.

We recommend that the USAID Mission work with the relevant policy makers at the national level to assure that, as Cameroon moves to emerge from its present economic difficulties, it adopt policies which will sustain the liquidity of the credit unions, which will not inhibit informal sector financial institutions, and which will facilitate bilateral financial transactions between the two sectors.

(A complete list of all contacts made in Cameroon may be found in Appendix H.)

APPENDIX A

COPY OF ORIGINAL USAID SCOPE OF WORK

MUCIA-WID WOMEN IN DEVELOPMENT PROGRAM IN TECHNICAL ASSISTANCE

SCOPE OF WORK I, CAMEROON

CREDIT UNION DEVELOPMENT/(631-0057)

An Analysis of Saving and Investment Behavior
and Opportunities of Men and Women in Cameroon

The project will investigate credit accessibility for women, specifically in regard to the Cameroon Cooperative Credit Union League (CamCCUL). In order to carry this work out, the project will analyze saving and investment behavior and opportunities of men and women involved in agriculture and related sectors. The focus addresses the Country Development Strategy Statement Goal of strengthening the agricultural services network with emphasis on the private sector.

RATIONALE

As Cameroon seeks to expand its agricultural production, farmers are being encouraged to use more inputs, including fertilizer, improved seed, and tools. These inputs often require cash outlays at times when farmers may have little access to cash. Furthermore, small-scale farmers, and especially women farmers, have limited access to credit from formal banking institutions.

One objective of USAID/Cameroon is assisting the country's institutional development in the private sector. The mission is currently supporting the expansion of the credit union movement through the Cameroon Cooperative Credit Union League (CamCCUL).

Traditionally Cameroonians save and borrow through nonformal institutions such as njangis and tontines. Credit unions have been introduced as an intermediate type of financial institution between traditional savings societies and formal banks. The impact of the credit union movement on production is now beginning to be felt in the agricultural sector.

In an effort to keep track of the needs of beneficiaries, CamCCUL undertakes periodic surveys that document the socio-economic impact of the movement. Preliminary studies reveal that the loan recovery rate of the credit union from women is virtually 100%. Also, the World Bank's recent review of Cameroon's agricultural sector identified rural women's savings as having untapped credit potential.

Little is known about the control of cash income by women. If cash investments have to be made to improve food production, it is important to know who in the family had to make the decision and what their access to cash or credit is. Research could reveal that specific actions would be required to increase credit accessibility to women farmers.

Applied research is also needed to understand people's incentives for saving and investment, preferences for njangis or tontines instead of credit unions, and the effect these cash flows have on the agricultural system.

The credit union movement has experienced considerable success in the Northwest and Southwest provinces. But now as CamCCUL intensifies its presence in the West and South and seeks to expand into the Littoral province, research on saving behavior and incentives is critical in designing effective promotion efforts. Experience has already shown that a good understanding of the traditional savings societies can enable credit union promoters to be successful at recruiting tontines or njangis to form credit unions.

SPECIFIC DUTIES OF THE TECHNICAL ASSISTANT

Activities

The Technical Assistant (TA) is to conduct a study in one or all of the provinces where CamCCUL is expanding its activity, that is, the West, South, and Littoral provinces. The TA would be independent from the credit union league, and therefore would be responsible for designing his or her own sample but the research agenda would be set jointly with CamCCUL. Major activities:

1. To review the project literature and research on credit and saving behavior in Cameroon.
2. To design a survey for a) male and female farmers' groups, b) njangi and tontine members, and c) current credit union members.
3. To study differences between male and female patterns of borrowing, saving, and investment; incentives and opportunities to invest; and perceptions of tontines and njangis compared with credit unions.

Results

1. A draft report of the research findings would be delivered to CamCCUL and to USAID/Cameroon prior to departure of the TA.
2. If AID/Cameroon desires, the TA would present the findings in a meeting at the mission or at CamCCUL.
3. The final report would be delivered within two months of the TA's departure.

COLLABORATIVE LINKAGES

CamCCUL: The League Manager will be directly responsible for the TA. The Assistant Central Financial Officer will provide data on borrowers.

World Council of Credit Unions (WCCU): The project team and CamCCUL Manager will assist the TA in settling the research agenda. They also will provide some general orientation and assist in the survey questionnaire by giving precise guidance as to the information they would need for more effective promotion.

6A

MINAGRI/Department of Community Development: Could help to identify groups to be interviewed.

MINASCOF: Also could help to identify groups to interview.

MINAGRI/Department of Cooperation and Mutuality: This is the department under which credit unions fall. They would identify the credit unions in each province or division for the TA.

U.S. Peace Corps: Volunteers are active in credit union promotion and could provide local orientation to the TA in the chosen research cities. The Associate Director based in Yaounde would facilitate contact with volunteers.

University Center of Dschang: Faculty in Agricultural Economics have conducted studies and rural credit, and they could be used as resource persons.

USAID/Cameroon: The WID Officer and Committee and the Project Officer could review the project. The TA would be responsible to AID.

TIMING AND LOCATION

The TA would conduct research during the 1990 calendar year. The CamCCUL staff would prefer to have the research start after August, as the Project Team staff are mostly new, and they have planned a number of activities for the earlier part of the year.

QUALIFICATIONS OF THE TECHNICAL ASSISTANT

The TA should preferably be a junior faculty member with education or experience in:

1. gender analysis
2. rural sociology or anthropology
3. credit unions and finance
4. survey design and data collection
5. use of microcomputers for storing data and statistical analysis
6. French
7. travel and work in Francophone Africa, preferably Cameroon.

RESOURCES PROVIDED

MUCIA/WID: TA travel and per diem. Technical briefing and backstopping.

USAID/Cameroon: Accommodation exchange privileges, Embassy facilities; USAID facilities.

CamCCUL: Provide assistance in finding housing and transportation; office and computers facilities would also be made available.

APPENDIX B

TEAM PLANNING

PARTICIPANTS

CAMEROON CREDIT UNION DEVELOPMENT PROJECT MEETING

(April 6 and 7, 1990)

Ann Millard, MUCIA/WID Project Director, Michigan State University;

Carlos Cuevas, Agricultural Economics, Ohio State University;

Gertrud Schrieder, Agricultural Economics, Ohio State University;

Sonia Patten, Family Practice and Community Health and Women in Development, University of Minnesota;

John Vreyens, Agricultural Education, University of Minnesota;

Larry Blake, Public Administration, Indiana University; and

Nancy Lust, Project Team Leader, MUCIA

AGENDA

CAMEROON CREDIT UNION DEVELOPMENT PROJECT MEETING

(April 6 and 7, 1990)

Friday, April 6

- 8:00 Pick up at Ramada Hotel for out-of-towners
- 8:15 Welcome/Introduction to MUCIA Projects/
Policies/Procedures. Nancy Lust
- 8:45 Welcome/Overview of MUCIA/WID Project/MSU Role in
Project Backstopping. Ann Millard
- 9:15 Self-Introduction of Participants/Relationship to
Cameroon Project
- 9:30 Overview of Project objectives and proposed timelines.
Nancy Lust
- 10:00 Formal Credit Union Development in Cameroon:
Introduction to CamCCUL, WOCCU, and the USAID-funded
Cameroon Credit Union Development Project being
implemented by WOCCU and CamCCUL. Overview of research
studies to date. Carlos Cuevas
- 12:00 Lunch (catered)
- 12:45 Continuation of discussion of CamCCUL. Overview of
methodologies used in the Credit Union Project with
particular reference to studying saving and investment
behavior and opportunities of rural men and women.
Future Research Needs of CamCCUL. Carlos Cuevas
- 2:00 Women in Development. The Need for Disaggregation of
Data by Gender. Overview of A.I.D.'s Women in
Development Policy of 1982. Incorporating AID
guidelines in the implementation of the proposed
project. Sonia Patten
- 3:00 Break
- 3:15 Overview of research on informal financial groups in
Cameroon. Discussion of gender differences and
methodologies used. Gertrud Schrieder
- 4:15 Review. Fine tuning the Project's objectives. Open
discussion.
- 5:00 Meeting over. Move to MUCIA Annex (Varsity Club next
door) for liquid refreshment if so desired.
- Evening Free to do what you want!

Saturday, April 7

- 8:00 Pick-up at Ramada Hotel. Guests check out of the Hotel.
- 8:15 Review of Project Objectives
- 8:30 Identification of Data Needs
- 10:45 Proposed research design and data collection strategies
- 12:15 Lunch (catered)
- 1:00 Continue discussion on Project methodology
- 2:00 Develop Management Plan-Time Phased Network of Project Activities.
- 3:30 Develop outline of final report
- 5:00 Meeting over

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WORK PLAN/TIMELINE
MUCIA/WID CAMEROON CREDIT UNION DEVELOPMENT PROJECT
(APRIL - JUNE 1990)

<u>ACTIVITIES</u>	<u>DATE</u>
1. Review of literature	April 1-5
2. Team planning meeting in Columbus	April 6-7
3. Development by team members of first draft of survey questionnaire	April 8-15
4. Translation of questionnaire into French	April 16
5. Team arrival (Nancy Lust, Larry Blake, John Vreyens) in Cameroon	April 19
6. Team meeting with USAID/Cameroon; review of draft questionnaire with WID staff	April 20-23
7. Revision of questionnaire per USAID comments	April 23-24
8. Team arrival in Bamenda	April 25
9. Team meets with CamCCul management and WOCCU team to review draft questionnaire, discuss research design, and identify research sample	April 27-28
10. Revision of questionnaire per CamCCul management and WOCCU team	April 28-29
11. Sample credit unions visited; members are randomly selected for survey interviews	April 30-May 3
12. Team develops hiring plan for enumerators and training workshop agenda	April 30
13. Team develops enumerator training manual	May 1-3
14. Team interviews 19 candidates at Dept. of Labor; hires 6 to serve as enumerators	May 3
15. Implementation of Enumerator Training Workshop; questionnaire is pilot tested	May 4-5
16. Questionnaire revised per pilot test	May 6

17. Data Collection May 7-15
18. Coding manual developed; questionnaires coded May 13-17
19. Fourth team member (Sonia Patten) arrives; John Vreyens departs May 17
20. Survey data entered into computer May 18-23
21. Case studies conducted May 22-25
22. Data analyzed May 23-27
23. Final report written (draft) May 10-29
24. Report presentation to CamCCUL May 30
25. Report presentation to USAID/Yaounde June 1
26. Departure for USA June 1
27. Completion of final report June 4-15
28. Translation of report into French June 16-22
29. Submission of report to USAID end of June

PRE-DEPARTURE TEAM PLANNING

A pre-departure team planning meeting was held on April 6 and 7, 1990, at the MUCIA Executive Office in Columbus, Ohio, to clarify project objectives and to discuss the overall research design and methods to be used to implement the study. Participants included the four technical assistants chosen to travel to Cameroon, the MUCIA/WID Project Director from Michigan State University, and two experts on formal and informal credit groups from The Ohio State University. A detailed two-day agenda was followed and included discussion of: the history of the credit union movement in Cameroon; the importance of informal money groups; issues in women in development; USAID guidelines and policies; research questions to be addressed; data needs of CamCCUL and USAID/WID; questionnaire development; hiring and training of interviewers; project timelines; reporting formats; and overall logistics of implementing the study in-country.

In preparation for this meeting, early contact was made with the two Ohio State experts to identify, collect, and distribute to the team members current literature on financial institutions in Cameroon--both formal and informal. Additional requests for specific articles on women's access to credit in developing countries, Cameroonian women in agriculture, issues in women in development, and USAID/WID guidelines were made to such sources as AID/Washington, consultant firms with recent projects in Cameroon, the World Bank, and MUCIA member university libraries.

The team planning meeting was designed to ensure the completion of three activities before team departure on April 18: development of a detailed timeline for the project; development of a written outline for use in writing the final project report; and development of a draft copy of the survey instrument to be used in data collection. With concentrated work, the final report format and the detailed project workplan/timeline were both completed by the end of the two-day session.

It was decided that the most efficient way to put together the first draft of the questionnaire was to assign sections to each of the four consultants for completion at home. Consultants were instructed to use items from similar existing survey instruments as appropriate. They faxed their sections to all team members once written. On April 13 a three-hour telephone conference was held to discuss and revise the instrument. After revisions were made, this first complete draft of the questionnaire was translated into French in anticipation that some of the data collection would be in the francophone regions of Cameroon.

BIO-SKETCHES OF TECHNICAL ASSISTANTS

Nancy Lust. Dr. Nancy Lust has ten years experience in higher education research, administration, development, and teaching. Her areas of expertise are educational program evaluation; needs assessment; and international project design, organization, and evaluation. She has long-term work experience in France and Morocco, and has consulted short-term in the Philippines, Cameroon, Mali, Morocco, and Honduras. For the past five years she has worked for the Midwest Universities Consortium for International Activities (MUCIA) where she is involved in international project development and administration. Dr. Lust, who is fluent in French, received her Ph.D. in education from The Ohio State University.

Larry Blake. Mr. Larry Blake has a wide scope of experience in developing, managing, and evaluating rural development projects in Africa. He spent several years as a Peace Corp Volunteer in Niger and Gabon where he worked as an administrator for budget and fiscal administration. He also received extensive language training and is fluent in French and Hausa languages. For two years, following the Peace Corp, he worked for the consulting group Africare in Washington, D.C. where he was responsible for the logistical management of an irrigated agriculture production project in the Republic of Mali. He has recently received an M.P.A. from Indiana University with a concentration in public financial administration.

John Robert Vreyens. John Robert Vreyens is currently pursuing his Ph.D. in Vocational Education at the University of Minnesota. He has had valuable work experience in such countries as Zaire where he served as a consultant for the Peace Corps on a cattle extension program and made recommendations for the improvement of the training program for future volunteers in the program. He also has extensive past technical training in tropical animal husbandry, agricultural extension techniques, cross-cultural adjustment, motorcycle operation, maintenance repair, plus medical orientation. He is fluent in French and Swahili languages. He recently completed a three month MUCIA internship at the Board on Science and Technology for International Development.

Sonia E. Patten. Sonia Patten is a research associate in the Department of Family Practice and Community Health at the University of Minnesota Medical School. She also teaches development anthropology and medical anthropology at Macalester College in St. Paul, Minnesota. She has worked in West Africa over the past ten years, most recently from 1986-88 in Niger as part of a multidisciplinary team to assess appropriateness of neem as a locally produced, processed and utilized pesticide. She has been active in Women in Development since 1980. Sonia has an M.Sc. in Sociology and is currently a Ph.D. candidate in anthropology at the University of Minnesota.

APPENDIX C

REFERENCES

REFERENCES

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APPENDIX D
QUESTIONNAIRE

Questions about the Household

10. WHERE DO YOU LIVE NOW? Response _____ 10. _____
11. ARE YOU CURRENTLY MARRIED? (Circle one) 11. _____
 1. Yes 2. No
12. ARE YOU THE HEAD OF A HOUSEHOLD/COMPOUND? (Circle one) 12. _____
 1. Yes (If yes, skip to question 14) 2. No (If no, probe.)
13. After probing, I have determined that this person should be considered head of a household/compound. 13. _____
 (Circle one)
 1. Yes 2. No (If no, skip to 15)
14. If yes, WHERE IS THIS HOUSEHOLD/COMPOUND LOCATED? (Circle one) 14. _____
 1. Where I live now
 2. Other than where I live now
 3. Both of the above
 (Now skip to question 16)
15. If not head of household, WHAT IS YOUR RELATIONSHIP TO THE HEAD OF HOUSEHOLD/COMPOUND? (Circle one) 15. _____
 1. wife
 2. son
 3. daughter
 4. other (specify) _____

Size of Household/Compound (including interviewee)

WITHIN THIS HOUSEHOLD/COMPOUND, HOW MANY

16. MALES 7 AND UNDER? _____ 16. _____
17. MALES BETWEEN 8 AND 14? _____ 17. _____
18. MALES BETWEEN 15 AND 60? _____ 18. _____

- 19. MALES OVER 60? _____ 19. _____
- 20. FEMALES 7 AND UNDER? _____ 20. _____
- 21. FEMALES BETWEEN 8 AND 14? _____ 21. _____
- 22. FEMALES BETWEEN 15 AND 60? _____ 22. _____
- 23. FEMALES OVER 60? _____ 23. _____

(If the head of household is a female, whether or not you are interviewing a male or female, skip to 26)

- 24. If the head of household is a male (whether or not you are interviewing a male or female), ask 24. _____
 HOW MANY WIVES DOES HE HAVE?
 Response: _____
- 25. HOW MANY OF THE WIVES LIVE IN THE HOUSEHOLD/COMPOUND WITH HIM? 25. _____
 Response: _____

II. PHYSICAL ASSETS

WHAT THREE THINGS DO YOU SPEND MOST OF YOUR MONEY ON DURING A YEAR?
 (Expenditures, not savings)

- 26. Response _____ 26. _____
- 27. Response _____ 27. _____
- 28. Response _____ 28. _____

- 29. DO YOU OWN ANY ANIMALS OR BIRDS? (Circle one) 29. _____
 1. Yes 2. No (If no, skip to question 52)

WHAT KIND? (Record responses in appropriate blanks)

ANIMAL	NO. AT PRESENT	NO. PURCHASED IN PAST 12 MONTHS
Cattle	30. _____	31. _____

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ANIMAL	NO. AT PRESENT	NO. PURCHASED IN PAST 12 MONTHS
Sheep	32. _____	33. _____
Goats	34. _____	35. _____
Pigs	36. _____	37. _____
Rabbits	38. _____	39. _____
Chickens	40. _____	41. _____
Guinea fowl	42. _____	43. _____
Turkeys	44. _____	45. _____
Ducks	46. _____	47. _____
Pigeons	48. _____	49. _____
Other (specify) _____	50. _____	51. _____

52. DO YOU HAVE ANY COFFEE IN STORAGE? (Circle one) 52. _____
 1. Yes 2. No (If no, skip to 54)

53. If yes, HOW MANY BAGS? 53. _____
 _____ bags of coffee

54. DO YOU HAVE ANY COCOA IN STORAGE? (Circle one) 54. _____
 1. Yes 2. No (If no, skip to 56)

55. If yes, HOW MANY BAGS? 55. _____
 _____ bags of cocoa

56. DOES YOUR COOPERATIVE OR ANY OTHER BUYER OWE YOU MONEY FOR COFFEE? _____
 (Circle one)
 1. Yes 2. No (If no, skip to 58)

57. If yes, HOW MANY BAGS? 57. _____
_____bags of coffee

58. DOES YOUR COOPERATIVE OR ANY OTHER BUYER OWE YOU MONEY FOR COFFEE? _____
(Circle one)
1. Yes 2. No (If no, skip to 60)

59. If yes, HOW MANY BAGS? 59. _____
_____bags of cocoa

60. DO YOU HAVE ANY CEREALS, TUBERS, OR OTHER FOODSTUFFS IN YOUR HOME _____
NOW THAT YOU SELL IN ORDER TO HAVE MONEY? (Circle one)
1. Yes 2. No (If no, skip to 76)

If yes, WHAT CEREALS, TUBERS, OR OTHER FOODSTUFFS THAT YOU SELL IN ORDER
TO HAVE MONEY ARE IN STORAGE AT THE PRESENT TIME?

Foodstuff	Quantity	Value (CFA)	
61. _____	62. _____	63. _____	61. _____
64. _____	65. _____	66. _____	64. _____
67. _____	68. _____	69. _____	67. _____
70. _____	71. _____	72. _____	70. _____
73. _____	74. _____	75. _____	73. _____

76. DO YOU HAVE ANY AGRICULTURAL INPUTS, FOR EXAMPLE, FERTILIZER, SEED,
INSECTICIDES, ETC., THAT YOU YOURSELF PURCHASED DURING THE PAST 12
MONTHS?
(Circle one)
1. Yes 2. No (If no, skip to 86) 76. _____

If yes, WHAT AGRICULTURAL INPUTS, FOR EXAMPLE, FERTILIZER, SEED, INSECTICIDES, ETC., HAVE YOU YOURSELF PURCHASED DURING THE PAST 12 MONTHS?

<u>Input</u>	<u>Quantity</u>	<u>Price (CFA)</u>	
77. _____	78. _____	79. _____	77. _____
80. _____	81. _____	82. _____	80. _____
83. _____	84. _____	85. _____	83. _____

86. DO YOU HAVE UNHARVESTED CROPS IN THE FIELDS AT THE PRESENT TIME. THAT YOU YOURSELF HAVE GROWN AND THAT YOU EXPECT TO SELL IN ORDER TO GET MONEY? (Circle one)

1. Yes 2. No (If no, skip to 96)

If yes, WHAT ARE THE UNHARVESTED CROPS THAT YOU HAVE IN THE FIELDS?

<u>Crop</u>	<u>Qty or Area</u>	<u>Value (CFA)</u>	
87. _____	88. _____	89. _____	87. _____
90. _____	91. _____	92. _____	90. _____
93. _____	94. _____	95. _____	93. _____

96. DO YOU HAVE ANY TOOLS AND EQUIPMENT THAT YOU YOURSELF OWN? FOR EXAMPLE, FARM IMPLEMENTS INCLUDING HANDTOOLS, CEREAL MILL, CHAINSAW, SAWMILL, MOTOR VEHICLE, BICYCLE, ETC.?
(Circle one)

1. Yes 2. No (If no, skip to 117) 96. _____

If yes, WHAT TOOLS AND EQUIPMENT DO YOU YOURSELF OWN? FOR EXAMPLE, FARM IMPLEMENTS INCLUDING HANDTOOLS, CEREAL MILL, CHAINSAW, SAWMILL, MOTOR VEHICLE, BICYCLE, ETC.?

<u>Equipment</u>	<u>Quantity</u>	<u>Purchase Price</u>	<u>Quantity Bought in</u>	
			<u>Past 12 Months</u>	
97. _____	98. _____	99. _____	100. _____	97. _____
101. _____	102. _____	103. _____	104. _____	101. _____
105. _____	106. _____	107. _____	108. _____	105. _____

<u>Equipment</u>	<u>Quantity</u>	<u>Purchase Price</u>	<u>Quantity Bought in</u>	
109. _____	110. _____	111. _____	112. _____	109. _____
113. _____	114. _____	115. _____	116. _____	113. _____
117. DO YOU OWN ANY LAND? (Circle one)				117. _____
1. Yes 2. No (If no, skip to 129)				
118. HOW MUCH LAND DO YOU OWN?				118. _____
Response _____				
119. WHAT IS THE APPROXIMATE VALUE OF YOUR LAND?				119. _____
Response _____ CFA				

WHAT USE DO YOU MAKE OF THE LAND THAT YOU OWN? (Please probe for all uses of the land and circle those mentioned)

120. Farming	120. _____
121. Livestock (pasture, pen, etc.)	121. _____
122. Fishpond	122. _____
123. Business (type of business) _____	123. _____
124. Rental property	124. _____
125. Residence	125. _____
126. Other (specify) _____	126. _____
127. DID YOU PURCHASE ANY OF THIS LAND IN THE PAST 12 MONTHS? 127. _____	
1. Yes 2. No (If no, skip to 129)	
128. WHAT WAS THE PRICE OF THIS PLOT? 128. _____	
Response _____ CFA	
129. DO YOU HAVE ACCESS TO ANY LAND THAT YOU DO NOT OWN? (Circle one) _____	
1. Yes 2. No (If no, skip to 139)	

130. If yes, FROM WHOM DO YOU HAVE ACCESS TO THIS LAND? 130. _____

Response _____

131. HOW MUCH LAND DO YOU HAVE ACCESS TO? 131. _____

Response _____

WHAT USE DO YOU MAKE OF THIS LAND THAT YOU HAVE ACCESS TO?
(Please probe for all uses of the land and circle those mentioned)

132. Farming 132. _____

133. Livestock (pasture, pen, etc.) 133. _____

134. Fishpond 134. _____

135. Business (type of business) _____ 135. _____

136. Rental property 136. _____

137. Residence 137. _____

138. Other (specify) _____ 138. _____

139. DO YOU YOURSELF OWN ANY BUILDINGS? FOR EXAMPLE, A HOUSE, WORKSHOP, GRANARY, ETC.? (Circle one) 139. _____

1. Yes 2. No (If no, skip to 156)

If yes, WHAT BUILDINGS DO YOU YOURSELF OWN? FOR EXAMPLE, A HOUSE, WORKSHOP, GRANARY, ETC.?

<u>Building</u>	<u>Price (CFA)</u>	<u>Bought in past</u> <u>12 months?</u>	
140. _____	141. _____	142. _____	(Y = yes, N = no) 140. _____
143. _____	144. _____	145. _____	143. _____
146. _____	147. _____	148. _____	146. _____

149. DURING THE PAST 12 MONTHS, HAVE YOU PAID FOR ANY IMPROVEMENTS TO ANY OF THE BUILDINGS THAT YOU OWN? (Circle one) 149. _____

1. Yes 2. No (If no, skip to 156)

If yes, WHAT IMPROVEMENTS TO THESE BUILDINGS HAVE YOU PAID FOR?

<u>Improvement</u>	<u>Amount spent</u>	
150. _____	151. _____	150. _____
152. _____	153. _____	152. _____
154. _____	155. _____	154. _____

156. HAVE YOU PAID MONEY FOR ANY NEW CONSTRUCTION DURING THE PAST 12 MONTHS?

(Circle one)

1. Yes 2. No (If no, skip to 161) 156. _____

If yes, WHAT NEW CONSTRUCTION HAVE YOU HAVE PAID MONEY FOR IN THE PAST 12 MONTHS?

<u>New construction</u>	<u>Amount spent</u>	
157. _____	158. _____	157. _____
159. _____	160. _____	159. _____

161. DO YOU OWN ANY VALUABLE HOUSEHOLD FURNISHINGS OR EQUIPMENT? 161. _____
(Circle one)

1. Yes 2. No (If no, skip to 171)

If yes, WHAT ARE THE MOST VALUABLE HOUSEHOLD FURNISHINGS AND EQUIPMENT THAT YOU YOURSELF OWN?

<u>Furnishing/Equipment</u>	<u>Price (CFA)</u>	<u>Bought in past</u>	
		<u>12 months?</u>	
162. _____	163. _____	164. _____	(Y = yes, N = no) 162. _____
165. _____	166. _____	167. _____	165. _____
168. _____	169. _____	170. _____	168. _____

171. DO YOU OWN ANY BUILDING MATERIALS THAT YOU HAVE PURCHASED FOR FUTURE CONSTRUCTION? (Circle one) 171. _____

1. Yes 2. No (If no, skip to 181)

If yes, WHAT BUILDING MATERIALS DO YOU YOURSELF OWN?

<u>Building Material</u>	<u>Price (CFA)</u>	<u>Bought in past</u> <u>12 months?</u>
--------------------------	--------------------	--

172. _____	173. _____	174. _____	(Y = yes, N = no)	172. _____
175. _____	176. _____	177. _____		175. _____
178. _____	179. _____	180. _____		178. _____

III. FINANCIAL ASSETS

Banks

181. DO YOU HAVE AN ACCOUNT IN A BANK? 181. _____

1. Yes 2. No (If no, skip to 183)

182. If yes, WHAT IS YOUR MAJOR REASON FOR HAVING AN ACCOUNT IN A BANK? _____

Response _____

(Now skip to 184)

183. If no, WHAT IS THE MAJOR REASON FOR NOT HAVING AN ACCOUNT IN A BANK? _____

(Probe when response is "I have no money.")

Response _____

(Now skip to 188)

184. HOW LONG HAVE YOU HAD AN ACCOUNT AT THE BANK? 184. _____

Response _____

185. HOW OFTEN DO YOU MAKE DEPOSITS AT THE BANK? 185. _____

Response _____

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186. HOW OFTEN DO YOU MAKE WITHDRAWALS FROM THE BANK? 186. _____
Response _____

187. AT WHAT TIME OF THE YEAR DO YOU WITHDRAW THE GREATEST AMOUNT OF MONEY FROM YOUR ACCOUNT AT THE BANK? 187. _____
Response _____

Credit Unions

188. DO YOU HAVE AN ACCOUNT IN A CREDIT UNION? 188. _____
1. Yes 2. No (If no, skip to 190)

189. If yes, WHAT IS YOUR MAJOR REASON FOR SAVING IN A CREDIT UNION? _____
Response _____

(Now skip to 191)

190. If no, WHAT IS THE MAJOR REASON FOR NOT SAVING IN A CREDIT UNION? _____
(Probe when response is "I have no money" or when corruption is mentioned)
Response _____

(Now skip to 197)

191. WHAT TYPE OF ACCOUNT DO YOU HAVE AT THE CREDIT UNION? (Circle one) 191. _____
1. Savings only 2. Savings and deposit

192. HOW LONG HAVE YOU BEEN A MEMBER OF THE CREDIT UNION? 192. _____
Response _____

193. HOW OFTEN DO YOU MAKE DEPOSITS IN YOUR SAVINGS ACCOUNT AT THE CREDIT UNION? 193. _____

Response _____

(If respondent has no deposit account, skip to 197)

194. HOW OFTEN DO YOU MAKE DEPOSITS IN YOUR DEPOSIT ACCOUNT AT THE CREDIT UNION? 194. _____

Response _____

195. HOW OFTEN DO YOU MAKE WITHDRAWALS FROM YOUR DEPOSIT ACCOUNT AT THE CREDIT UNION? 195. _____

Response _____

196. AT WHAT TIME OF THE YEAR DO YOU WITHDRAW THE GREATEST AMOUNT OF MONEY FROM YOUR DEPOSIT ACCOUNT AT THE CREDIT UNION? 196. _____

Response _____

Other Formal Institutions

197. DO YOU HAVE AN ACCOUNT WITH ANY OTHER FORMAL INSTITUTION? (Circle one) 197. _____

1. Yes (Specify) 2. No (If no, skip to 203)

198. WHAT IS YOUR MAJOR REASON FOR SAVING IN THIS INSTITUTION? 198. _____

Response _____

199. HOW LONG HAVE YOU BEEN SAVING AT THIS INSTITUTION? Response _____ 199. _____

200. HOW OFTEN DO YOU MAKE DEPOSITS AT THIS INSTITUTION? 200. _____

Response _____

201. HOW OFTEN DO YOU MAKE WITHDRAWALS FROM THIS INSTITUTION? 201. _____

Response _____

202. AT WHAT TIME OF THE YEAR DO YOU WITHDRAW THE GREATEST AMOUNT OF MONEY FROM YOUR ACCOUNT AT THIS INSTITUTION? 202. _____

Response _____

If respondent has account(s) in any formal institution(s) mentioned above, ask

WOULD YOU TELL US ABOUT YOUR ACCOUNT BALANCES?

<u>Institution</u>	<u>Balances</u> at Present	
203. _____	204. _____	203. _____
205. _____	206. _____	205. _____
207. _____	208. _____	207. _____

Informal Groups

209. DO YOU BELONG TO ANY INFORMAL MONEY GROUPS (NJANGI, TONTINE, FAMILY MEETING, ETC.)? (Circle one) 209. _____

1. Yes 2. No (If no, go to Section IV, Sources of Income)

If yes, WHAT TYPE OF INFORMAL MONEY GROUP(S) DO YOU BELONG TO? (Circle those mentioned)

210. Family meeting 210. _____

211. Njangi or tontine 211. _____

212. Other (specify) _____ 212. _____

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213. HOW MANY SUCH GROUPS DO YOU BELONG TO?

213. _____

Response _____

FOR THE INFORMAL GROUP IN WHICH YOU ARE MOST ACTIVE, PLEASE ANSWER THE FOLLOWING QUESTIONS.

Most Active Group Membership

214. TYPE OF GROUP _____

214. _____

215. WHAT WAS YOUR MAIN REASON FOR JOINING THIS GROUP?

215. _____

Response _____

216. WHERE IS THE GROUP LOCATED? (Circle one)

216. _____

1. Where I live now
2. Another neighborhood in the town or village where I live now
3. Another village or town
4. Other _____

217. HOW FAR FROM YOUR HOME IS THE MEETING PLACE OF THE GROUP?

217. _____

Response _____

218. HOW LONG HAVE YOU BELONGED TO THIS GROUP?

218. _____

Response _____

219. HOW OFTEN DO YOU DEPOSIT MONEY WITH THIS GROUP?

219. _____

Response _____

220. HOW MUCH MONEY DO YOU DEPOSIT EACH TIME?

220. _____

Response _____ CFA

221. HOW MANY MEMBERS ARE IN THE GROUP? 221. _____

Response _____

222. AT WHAT TIME OF THE YEAR DO YOU DEPOSIT THE GREATEST AMOUNT OF MONEY?

Response _____ 222. _____

223. DOES THIS GROUP PAY YOU INTEREST FOR YOUR MONEY? (Circle one) _____

1. Yes 2. No (If no, skip to 225)

224. If yes, WHAT IS THE INTEREST RATE THAT YOU RECEIVE FOR YOUR SAVINGS?

Response _____ 224. _____

225. WHEN DO YOU RECEIVE MONEY FROM YOUR SAVINGS WITH THIS GROUP? 225. _____

Response _____

IV. SOURCES OF INCOME BY IMPORTANCE

DURING THE PAST 12 MONTHS, DID YOU RECEIVE MONEY FROM ANY OF THE FOLLOWING SOURCES? (Read or ask all of the following)

226. SALE OF FARM PRODUCE WHICH YOU YOURSELF GROW? (Circle one)
1. Yes 2. No 226. _____

227. RAISING AND SELLING ANIMALS AND ANIMAL PRODUCTS? (Circle one)
1. Yes 2. No 227. _____

228. TRADE--BUYING AND SELLING? (Circle one)
1. Yes 2. No 228. _____

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229. WORKING FOR A WAGE OR SALARY? (Circle one)

1. Yes 2. No

229. _____

230. OPERATING A SMALL BUSINESS (E.G., SEAMSTRESS, TRUCK OWNER, CORN MILL OWNER)? (Circle one)

1. Yes 2. No

230. _____

231. HUNTING OR FISHING? (Circle one)

1. Yes 2. No

231. _____

232. PERIODIC HELP/MONEY FROM OUTSIDE THE HOUSEHOLD? (Circle one)

1. Yes 2. No

232. _____

233. LOANS FROM ANY SOURCES (E.G., CREDIT UNION, TONTINE, NJANGI, FAMILY MEMBER)? (Circle one)

1. Yes 2. No

233. _____

234. RENTS? (Circle one)

1. Yes 2. No

234. _____

235. OTHER (SPECIFY) _____

235. _____

NOW, AMONG THOSE SOURCES MENTIONED ABOVE, WHICH ARE THE MOST IMPORTANT?
(Make sure that the sources you list below were mentioned above)

236. Most important source _____

236. _____

237. Second most important source _____

237. _____

238. Third most important source _____

238. _____

If sale of farm produce (#226 above) is ranked among the most important sources of income, ask

WHICH TWO CROPS BROUGHT YOU THE MOST MONEY? (Circle those two mentioned)

(Now, number the two mentioned using the following scale:

1 = most money
2 = second most money)

239. Coffee_____	239. _____
240. Cocoa_____	240. _____
241. Vegetable crops_____	241. _____
242. Maize_____	242. _____
243. Tubers_____	243. _____
244. Dried beans_____	244. _____
245. Other (specify)_____	245. _____
246. Other (specify)_____	246. _____

247. Ask everyone, DO YOU YOURSELF GROW FOOD THAT THE FAMILY EATS? (Circle one) 247. _____

1. Yes 2. No (If no, skip to 249)

248. DURING THE YEAR, HOW MUCH OF WHAT YOU, YOURSELF, GROW DOES THE FAMILY EAT?

(Circle one)

1. All of what I grow

2. More than half of what I grow

3. About half of what I grow

4. Less than half of what I grow 248. _____

249. HOW MUCH OF THE FOOD THAT THE FAMILY EATS DURING THE YEAR IS PURCHASED?

(Circle one)

1. Most of the food we eat
2. More than half of the food we eat
3. About half of the food we eat
4. Less than half of the food we eat

249. _____

V. SOURCES OF CREDIT

250. DURING THE PAST 12 MONTHS, HAVE YOU BORROWED MONEY?
(Circle one)

250. _____

1. Yes
2. No (If no, skip to 271)

251. If yes, HOW MANY TIMES HAVE YOU BORROWED MONEY DURING THE PAST 12 MONTHS?

251. _____

_____ Times

THINK OF ONE OF YOUR LOANS. THE FOLLOWING SET OF QUESTIONS IS ONLY FOR THIS ONE LOAN.

252. WHERE OR TO WHOM DID YOU GO TO OBTAIN THIS LOAN?

252. _____

Response _____

253. WHAT WAS THE MOST IMPORTANT PURPOSE FOR BORROWING THIS MONEY?

253. _____

Response _____

254. HOW MUCH MONEY DID YOU BORROW?

254. _____

_____ CFA

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WHAT DID YOU HAVE TO DO TO OBTAIN THIS LOAN?
 (Please read or ask all of the following)

255. BE A MEMBER? (Circle one) 255. _____
 1. Yes 2. No

256. HAVE SHARES IN AN ACCOUNT? (Circle one) 256. _____
 1. Yes 2. No

257. FILL OUT FORMS? (Circle one) 257. _____
 1. Yes 2. No

258. COME WITH A CO-SIGNER? (Circle one) 258. _____
 1. Yes 2. No (If no, skip to 260)

259. If yes, WHO WAS CO-SIGNER? _____ 259. _____

260. PROVIDE COLLATERAL? (Circle one) 260. _____
 1. Yes 2. No (If no, skip to 262)

261. If yes, WHAT WAS THE COLLATERAL? _____ 261. _____

262. DID/DO YOU PAY INTEREST ON THE MONEY YOU BORROWED? (Circle one) 262. _____
 1. Yes 2. No (If no, skip to 267)

263. If yes, WHAT WAS/IS THE INTEREST RATE ON THIS LOAN? 263. _____
 Response: _____ CFA
 or _____ percent
 or _____ CFA per 1,000 CFA per month

264. DID YOU PAY THE INTEREST BEFORE RECEIVING THE Loan? (Circle one) 264. _____
 1. Yes 2. No (If no, skip to 266)

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265. If yes, HOW MUCH INTEREST DID YOU PAY BEFORE RECEIVING THE LOAN?
 Response _____ 265. _____
266. OTHER (Specify) _____ 266. _____
267. HOW MUCH TIME DID/DO YOU HAVE TO REPAY THE MONEY?
 (Record response and circle unit of time) 267. _____
 Response _____ year(s)
 month(s)
 day(s)
268. HOW DID/DO YOU REPAY THIS LOAN? (Circle one) 268. _____
 1. Cash
 2. Other than cash (specify) _____
 3. Combination of repayment methods
269. HOW OFTEN DID/DO YOU MAKE THESE INSTALLMENTS? (Circle one) 269. _____
 1. Single payment
 2. Yearly (If yearly, skip to 271)
 3. Quarterly (If quarterly, skip to 271)
 4. Monthly (If monthly, skip to 271)
 5. Weekly (If weekly, skip to 271)
270. If single payment, WAS/IS REPAYMENT BASED ON THE SALE
 OF PRODUCE OR MERCHANDISE? (Circle one) 270. _____
 1. Yes 2. No
271. IN THE LAST 12 MONTHS, HAVE YOU BEEN A GUARANTOR/CO-SIGNER.
 ON A LOAN FOR SOMEONE ELSE? (Circle one) _____
 1. Yes 2. No (If no, skip to 273)

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272. If yes, WHAT IS YOUR RELATIONSHIP TO THIS PERSON?

272. _____

Response _____

(If respondent had more than one loan in the past 12 months and is still in good humor, please ask if you can fill out an additional loan questionnaire, but only if the additional loan comes from a different source, i.e., formal vs. informal. This additional loan information should be completed only after completion of entire questionnaire.)

VI. OCCUPATION OF SPOUSE(S)

273. WHAT IS THE MAIN WORK OF YOUR SPOUSE (husband or senior wife)? (Circle one) _____

- 0. Not married (If not married, this section is completed)
- 1. Farmer/livestock
- 2. Salaried/employee
- 3. Trader/merchant
- 4. Craftsman
- 5. Housekeeping
- 6. Other (specify) _____

274. WHAT IS THE SECOND MOST IMPORTANT WORK OF YOUR SPOUSE? (Circle one) _____

- 0. No second work
- 1. Farmer/livestock
- 2. Salaried/employee
- 3. Trader/merchant
- 4. Craftsman
- 5. Housekeeping
- 6. Other (specify) _____

275. If second wife, WHAT IS THE MAIN WORK OF YOUR SECOND WIFE? (Circle one) _____

- 1. Farmer/livestock
- 2. Salaried/employee
- 3. Trader/merchant
- 4. Craftsman
- 5. Housekeeping
- 6. Other (specify) _____

276. If third wife, WHAT IS THE MAIN WORK OF YOUR THIRD WIFE? (Circle one) _____

10/10

- 1. Farmer/livestock
- 2. Salaried/employee
- 3. Trader/merchant
- 4. Craftsman
- 5. Housekeeping
- 6. Other (specify) _____

277. If fourth wife, WHAT IS THE MAIN WORK OF YOUR FOURTH WIFE? (Circle one) 277. _____

- 1. Farmer/livestock
- 2. Salaried/employee
- 3. Trader/merchant
- 4. Craftsman
- 5. Housekeeping
- 6. Other (specify) _____

278. If fifth wife, WHAT IS THE MAIN WORK OF YOUR FIFTH WIFE? (Circle one) 278. _____

- 1. Farmer/livestock
- 2. Salaried/employee
- 3. Trader/merchant
- 4. Craftsman
- 5. Housekeeping
- 6. Other (specify) _____

(Complete additional loan questionnaire now, if applicable)

APPENDIX E

TRAINING AGENDA AND TRAINING MANUAL

Agenda for Training

Friday, May 4

- I. Introductions (Ice Breaker)
- II. Ground Rules for Training
 - Objectives
 - Agenda
 - Selection of participants
 - Getting paid
 - Expectations during training and work
 - Participant certificate/letter
- III. Introductions to:
 - United States Agency for International Development (USAID)
 - Midwest Universities Consortium for International Activities (MUCIA)
 - Women in Development (WID)
 - Cameroon Co-operative Credit Union League, Ltd. (CamCCUL)
- IV. The Rural Credit Union Development Study
 - Purpose of the study
 - Method of study
- V. Overview of the survey instrument
- VI. Demonstration of the survey instrument
- VII. The Training Manual
- VIII. Practicing the survey instrument with each other
- HOME. Practicing with a friend or member of your family

Saturday, May 5

- IX. Feedback session on home trial
- X. Practicing with one another
- XI. Practicing in the field
- XII. Regrouping to discuss field experience

Sunday, May 6

- XIII. Revising the questionnaire

TRAINING MANUAL
FOR
RURAL CREDIT UNION PROJECT SURVEY QUESTIONNAIRE

I. OVERVIEW OF THE QUESTIONNAIRE

The Questionnaire is divided into 6 major sections including a small section (questions 1 - 6) at the beginning that will be filled in before arriving at a site and conducting an interview. The 6 major questionnaire sections are:

- I. Demographic Information (Questions 8 - 25)
- II. Physical Assets (Questions 26 - 180)
- III. Financial Assets (Questions 181 - 225)
- IV. Sources of Revenue by Importance (Questions 226 - 248)
- V. Sources of Credit (Questions 249 - 272)
- VI. Occupation (Questions 273 - 280)

II. BEGINNING THE INTERVIEW

1. Standardized Introduction

It is important that we all introduce ourselves to the respondents in a uniform way. We suggest starting with the following four sentences.

"I am working on behalf of the United States Agency for International Development. We are asking these questions to learn about how people save and use their money in Cameroon. Your name has been given to us by someone at the local credit union. Do you have time to answer our questions? It will take about 30 minutes to answer all of the questions."

2. Confidentiality

Everything that is said between you and a respondent is to remain absolutely confidential. It is expected that you will not discuss the answers given to you outside of the team. To make sure that all respondents understand that we do not intend to use their name and that everything will remain confidential, we require you to include in your introduction the following two sentences:

"I would like to assure you that anything you tell me will not be told to anyone else. I will not tell anyone your name, nor whether or not you answered the questions.

3. Building Rapport with Respondents

We do not want the respondents to feel threatened. Therefore, it is especially important to smile and be courteous to each and every person who volunteers to participate in the study. They are doing us a favor by giving of their time when they could be home working and attending to their families. Since our project will not succeed without their cooperation, we must do all that we can to make them feel comfortable with us.

4. Maintaining Professionalism throughout the Interview

Our job as interviewers is to complete an interview in the shortest amount of time in as professional a manner as possible while still remaining friendly and courteous. We need to avoid spending too much time talking about the respondent's family, illnesses, what they do after work, etc. Therefore, avoid as much as possible any extraneous talk, i.e., that which is not directly relevant to the questionnaire.

III. ASKING QUESTIONS

You will notice that all questions to be asked by the interviewer are all written in CAPITAL LETTERS. Instructions for you to follow are written in parentheses. Response categories are written in small letters. This system should help you as you talk to the respondents.

It is important that certain procedures be followed in asking all questions. We must all follow these procedures as closely as possible to get reliable and valid answers from the respondents. Some of the specific procedures are:

1. Ask all questions in the order they are presented.
2. Do not skip a question unless told to do so (for example question 29). If the respondent says no to question 29, do not ask question 30; rather skip to question 60.
3. For some questions you will need to probe in order to get the correct response from the respondent (for example question 12). In a later section of this manual, you will be given examples of questions to ask in order to probe for the most correct response.

IV. RECORDING RESPONSES

As in asking questions, there are certain rules to be followed in recording each respondent's answer. These specific procedures are:

1. Record the response for each question immediately after the respondent gives an answer.
2. Record answers either by:
 - a. circling the correct response from a list of choices (for example circling either yes or no as the correct response);
 - b. writing down what the respondent says in the space provided next to the question;
 - c. choosing "other" as the correct response by clearly describing what the "other" category is (example is question 50).
3. Do not circle or record any number or statement next to questions that have been skipped over. Leave these questions blank.
4. Do not record any numbers in the coding column on the far right side of the page. This column is for computer analysis only.

V. TERMINOLOGY

Some words mean different things to different people. This is true for some of the words in the questionnaire. To make sure we all attach the same meaning to these words, we will discuss them together to arrive at some kind of consensus as to their definition. meaning.

VI. HELPFUL SUGGESTIONS FOR SOME OF THE "DIFFICULT QUESTIONS"

While most of the questions are quite straightforward, there are a few that may require a little more probing on the part of the interviewer to make sure that he/she correctly understands the interviewee's response. These "more difficult" questions and ways to get the most correct information from the respondents are found below.

I. Demographic Information Questions

Question 8: If you find out that the respondent is 20 years of age or less, say "Thank you, but we are only interviewing persons 21 and older," and discontinue the interview. Explain reason for discontinuing the interview in question 6.

Question 12: If a respondent says no to question 12, probe. This is especially necessary if the respondent is a female. Some women do not perceive themselves as heads of household when in fact they are because they have the responsibility for running the house and making the decisions. To probe ask questions such as:

Who is the head of the household/compound where you live now?

Does this person live in residence with you?

If not, how frequently does this person come to your household/compound where you live now?

Are you the only adult in the household?

Even if you're not the only adult in the household, do you have overall responsibility for running the household?

Question 13: After having thoroughly questioned the respondent, you must make the determination whether or not the respondent is really the head of household.

Questions
16-23:

Respondents may have difficulty in knowing exactly how many children there are in the household or exactly how old they are. If they can't tell you precisely, have them estimate a number and record that estimate.

Question 24 The number of wives refers to wives where the male head of household lives now as well as any others that may live in any of his other households if he has others.

II. Physical Assets

Questions

26-28:

Respondents may give you many answers for how they spend their money. Probe and then list only the three most important in terms of amount of money spent during a year.

Questions

60-61:

We want information about foodstuffs that the respondents have stored in their home(s) and that they themselves sell for money. This includes food that a person grows herself or buys in one place and sells in another.

Question 76:

We want information on what agricultural inputs the respondent himself/herself owns and has purchased in the past 12 months. We do not want information about what other members of the family own or have purchased.

Question 86:

We want information on what unharvested crops the respondent has grown and that he/she now owns and that he or she expects to sell in order to get money. We do not want information on those unharvested crops grown and/or owned by other members of the household or that are intended for household consumption.

Question 96:

We want information only on those machines or tools owned by the respondent himself/herself. Pay specific attention to ownership of handtools such as hoes, rakes, etc. owned by women. List them.

Question 117:

Ownership of land implies having the title for the land, or having consensus from the village that the land belongs to the respondent.

Question 118:

It may be difficult for the respondent to accurately estimate how much land he/she owns. If they know the dimension in hectares, record how many. If not, ask questions like, "Is the land as big as a soccer field," "Two soccer fields?" or "Is it as big as 30 houses?" Record exactly what the respondent says.

Question 119:

If the respondent has difficulty in estimating the current value of his/her land, write the response as "cannot estimate."

Question 126:

This question refers to current use, not future use. For example, if respondent is currently building/constructing a foundation for a house or business, circle "other" and specify "under

construction."

- Question 139: We want information on buildings owned by the respondent where he/she lives now, in his/her village, or in any other area such as in a big city or even in another country.
- Question 161: Valuable household furnishings and equipment might be a sewing machine, a gas cooker, a radio, as well as furniture.
- Question 171: Building materials might be such things as wire, cement, stone, sand, metal tubing, etc.

III. Financial Assets

- Question 181: Make sure the respondent understands what a bank is.
- Question 188: Make sure the respondent knows what a credit union is. Give the name of the credit union in his/her area as a point of reference.
- Question 195: Try to get a response that is quantifiable such as "about once a month," or "about every 6 months." If not possible, record exactly what the respondent says.
- Question 197: Other formal institutions might be marketing cooperatives, coffee cooperatives, etc.
- Question 209: Examples of informal savings and credit institutions are njangis, tontines, cultural groups, or family meetings.
- Question 217: Try to get a response in kilometers. If not possible, record exactly what respondent says.
- Question 219: Try to get a response that is quantifiable in months such as "about every two months" or every year (12 months). Otherwise, record response exactly as heard.

IV. Sources of Revenue by Importance

- Question 235: Examples of "other" may be dividends from a savings account.
- Question 241: Vegetable crops refer to such crops as tomatoes, carrots, green beans, cabbage, etc.

Question 243: Tubers refer to such crops as yams, cocoayams, manioc, potatoes, etc.

Question 245: If more than one crop is identified in "other" as ranking 1 and 2, please specify both.

Question 247: If respondent says, "It depends on the time of the year," probe to get an average amount consumed over the whole year.

V. Sources of Credit

Question 268: If respondent says that the loan is repaid automatically every month by his/her employer, the correct response is "cash."

VI. QUALITY CONTROL

Before going home for the evening, you will need to sit down with one of the team leaders to go over the answers you have recorded. This will help us in getting the most correct responses possible for the survey.

"Good luck in the field!"

Agenda for Training

Friday, May 4

- I. Introductions (Ice Breaker)
- II. Ground Rules for Training
 - Objectives
 - Agenda
 - Selection of participants
 - Getting paid
 - Expectations during training and work
 - Participant certificate/letter
- III. Introductions to:
 - United States Agency for International Development (USAID)
 - Midwest Universities Consortium for International Activities (MUCIA)
 - Women in Development (WID)
 - Cameroon Co-operative Credit Union League, Ltd. (CamCCUL)
- IV. The Rural Credit Union Development Study
 - Purpose of the study
 - Method of study
- V. Overview of the survey instrument
- VI. Demonstration of the survey instrument
- VII. The Training Manual
- VIII. Practicing the survey instrument with each other
- HOME. Practicing with a friend or member of your family

Saturday, May 5

- IX. Feedback session on home trial
- X. Practicing with one another
- XI. Practicing in the field
- XII. Regrouping to discuss field experience

Sunday, May 6

- XIII. Revising the questionnaire

APPENDIX F

COST OF LIVING INFORMATION

**BASIC COST INFORMATION ON BAMENDA, NJINDOM, AND BAFUT
(in francs CFA*)**

WET SEASON

	<u>Meat/Kg</u>	<u>Oil/Ltr</u>	<u>Corn/Tin</u>	<u>Tubers/Bucket</u>	<u>Veg./Bucket</u>
Bamenda	1000	300	700	600	500
Njindom	850	350	2000	1500	500
Bafut	1000	250	1000	600	300

DRY SEASON

	<u>Meat/Kg</u>	<u>Oil/Ltr</u>	<u>Corn/Tin</u>	<u>Tubers/Bucket</u>	<u>Veg./Bucket</u>
Bamenda	1000	400	1100	1200	900
Njindom	1000	450	1400	1000	500
Bafut	1000	450	600	500	1100

* One (1) US dollar = 270 francs CFA

Per Capita DGP in 1987/88 in Cameroon was about \$900 (USAID/Cameroon 1990).

**EDUCATION COSTS—ESTIMATE
(in francs CFA)**

ELEMENTARY

	<u>Fees</u>	<u>Uniforms</u>	<u>Books & Supplies</u>
Bamenda	2,500-6,500 (Private)	2,000-5,000	5,000-10,000
	1,500-5,500 (Public)	2,000-5,000	5,000-10,000
Bafut	no fees (Public)	3,500	5,000-10,000
Njindom	no fees (Public)	5,000	5,000-7,000
	3,000-4,000	5,000	5,000-7,000

SECONDARY

Bamenda	35,000-123,000 (lay, private)	15,000-25,000	40,000-50,000
	187,000-212,000 (mission, private)	15,000-25,000	40,000-50,000
	7,000-12,000	15,000-25,000	40,000-50,000
Bafut	Children attending schools as boarders have expenses like those listed for Bamenda, plus room and board.		
Njindom	35,000 (vocational)	7,000-12,000	30,000-40,000

Children attending schools as boarders have expenses similar to those listed for Bamenda, plus room and board.

HOUSING CONSTRUCTION COSTS-ESTIMATES
(FOR A 3m. x 4m. STRUCTURE)
(in francs CFA)

	<u>Labor</u>	<u>Materials</u>
Bamenda	40,000	123,000
Bafut	30,000	98,000
Njindom	25,000	102,000

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APPENDIX G

CASE STUDIES

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Case study No. 1

This woman is 28 years old. She is a seamstress in Bamenda town, where she operates a small shop with the help of two young women who are apprentices. She herself learned this vocation by training in Kumba, where she was apprenticed to an Ibo woman for three years. One of her uncles helped to work out this arrangement for her; he also provided her with some of the necessary money for materials and living expenses, and provided her with some of the start-up capital for her business. It took her one year as an apprentice to learn the basic skills of a seamstress, and two additional years of work to pay back her teacher - she was not able to pay her in cash for the training. This is the system she is using now, with her own apprentices.

She is not married, and considers herself the head of her household. She rents a small house close to her shop (also rented). Last year the two children of her sister lived with her; they were school age, and she was responsible for paying their school fees. These children have now returned to live with their mother. Presently the 4 1/2 year-old child of her brother is living with her. If the child remains with her until it reaches school age, then she will undertake responsibility for school fees. Right now the cost is 7000 cfa per year for each child in elementary school. If she were to marry and have children, she would expect her husband to pay school expenses. However, if he couldn't or wouldn't, then she would do it.

She does not belong to a credit union or have a bank account. She belongs to one small "kitchen" njange; it has about 30 members. Previously she also belonged to a meeting, which met weekly. However, it paid no interest, so she quit. Her njange meets every Thursday, and every member deposits 1000 cfa. When the school children lived with her, she opened njange accounts in each of their names. After school they would sell bananas and other foodstuffs in front of her business, and she would deposit the profits on their njange accounts. If her business were moving along (unfortunately this isn't the case - things are slow now) and she was thinking about expanding, she would open another account in the name of her business. She would make deposits and, when it came time to collect, put the money in the business. Right now, after rent and food, her njange is her next commitment - she must pay what she owes each week. Only after this is done will she decide if she has enough money to buy material for her business.

If she were to marry, she would expect her husband to buy their food. She would expect that each would work separately at their jobs or professions and, at the end of each year, sit down and go over their accounts. Together they would decide what joint projects or efforts they might want to contribute to.

Right now her major living expense is her rent. She was renting her house for 6000 cfa each month; recently the landlord reduced it to 5000 cfa. The rent for her shop is 8000 cfa each month. She uses a public tap for water. Electricity for her home is 150 cfa per month; it is 900 cfa for the shop because she uses an electric iron for pressing. Another major expenditure is her business tax, which is now 22,000 cfa annually. This is due each June; there is a heavy fine for being late.

If she knew she was going to need to borrow money, she would join a meeting and try to borrow there. Right now, she would borrow small sums from friends, and in turn is willing to make them small loans. These would be interest free. She has heard that the credit union is a good way to get ahead; she feels that, right now, she doesn't have the money to spare to open an account.

Case Study #2

This woman is in her early 30's. She farms and does many other things in order to make the money to meet her njange expenses. She belongs to many njanges - 6, in fact - and this makes her work harder in order to meet all of these commitments. She has a poultry business, she farms and she trades. Her major source of income is from trade in pharmaceuticals. Every week she goes to Douala to buy pharmaceuticals (she showed me the computer printout listing all of the drugs from which she can select). She became licensed to do this in 1984. Since that time she has established a store in Bamenda to sell drugs - she pays people to work there - and she also wholesales drugs to people in many of the surrounding villages. The taxes she must pay on the drugs she deals in amount to 2% of their cost.

She owns a beer bar in Bamenda. She has a license to do this, and is taxed 380,000 cfa annually on this business. She operates her poultry close to her house. Either people come to her house to buy, or she pays someone to take the fowl to market. She plans to expand into an egg production operation. Her farms are far away from the town. She pays people to work them for her. She uses the produce to meet her household needs, and she sells the excess.

The woman is married. She is one of three wives. One is resident with her in this house, which she rents for 70,000 cfa a month. The third cowife lives elsewhere. The husband does not live with any of them. (He stays in another town with another woman.) The woman has one daughter, who attends kindergarten. Her resident co-wife has 3 children. The woman is paying all school expenses for her own child, those of her co-wife, and three of her sister's children. She contributes to the school fees for eleven other children in her extended family. These educational costs are one of her major budget items - she struggles with it. The children she assists in whole or in part attend kindergarten (2), primary school (9), secondary school (3), high school (1), and university (2).

This woman belongs to a total of 10 informal financial groups, 6 njanges and 4 meetings. She described each of them for me, and told me how they fit into her financial planning.

1. One njange requires a larger weekly payment than all the rest. This is her "capital fund" njange - this is how she saves the money for purchases or investments that require a large amount of cash. She is saving to build a house in Bamenda.

2. She belongs to a back-to-school meeting. In it she saves money all year long in order to help with school fees in September.

3. She belongs to a tax meeting. Each week she calculates what 2% of the purchases for her licensed businesses would be and saves the amount so that, when taxes are due in June, she will have the money.

4. She belongs to a savings meeting. Once each year she withdraws all the money and puts it in her credit union account.

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5. She belongs to a kitchen njange. Every member deposits money weekly. She uses this to buy things for her house. She lets the group know what she is saving for - say, a gas cooker. When her turn comes around for the money, other members take it and buy the gas cooker for her. This assures that she won't be tempted to spend the money on something else - perhaps school fees - and then do without what she needs or wants for her house.

6. She belongs to a women's njange called "Mother's Pride." There are 22 members. They picked ballots to decide the order in which each would receive the money. When it was her turn, she used the money to pay off her credit union loan (100,000 cfa). With the rest, she bought drinks for her bar.

7. She belongs to a "village meeting" njange. This has about 300 members, and is for everyone in Bamenda who is from her home village. Members can borrow if they need to. You must apply in writing and say why you need the loan - medical costs, a funeral, etc. You can borrow for any reason. The interest is 50 cfa per 1000 cfa borrowed. Each member also pays 3000 cfa a year into a trouble fund used to help out members who have an emergency; this fund money is kept in a bank.

8. She belongs to a "family meeting" njange. The money she gains from this goes toward building a house back in her home village. Every member uses this money in this way. After the house is built, you can use your money as working capital for other things. This money is blessed by the group as it is distributed.

9. She belongs to a quarter njange, for people who live in her neighborhood. It meets every Wednesday, and she must give 10,000 cfa. There is also another contribution made to help out people who need it. This money she puts into her business, into her bank or credit union accounts, or she uses it for personal purchases.

10. She belongs to a woman's cooperative meeting. It meets quarterly. At the beginning of the year, each member says how much they intend to save. At the end of the year, you get your savings plus interest (50 cfa per 1000 cfa saved). You must take out a loan during the year. You tell the group in writing how much you want and what you intend to do with it. A committee of 10 studies your application and approves or disapproves it. The committee may reduce the amount. You need a guarantor for this. Every month you must make payments.

She has a bank account and two credit union accounts. Primarily this is for safety. She also uses credit union loans for investment purposes.

Case No. 3

This woman is about 38 years old. She operates a small kiosk in front of the house where she is living. She owns the store - she bought the structure for 15,000 cfa and had it moved to this location. She sells a variety of provisions, including the surplus production from some farm land in which she has use rights.

Until about two years ago, she was living a comfortable, rather secure life. She lived in her present house with her husband and seven children. At that time her husband moved to divorce her and take another wife. He and the new wife took up residence in another house which he owns, and he took the seven children with him. The woman has continued to live in a house owned by her ex-husband, and receives some income by renting out a portion of it. She doesn't know how long this situation will last; her ex-husband could evict her at any time. She is really very poor now; at the time of the divorce she had to close her bank account because she needed her savings to live on and to start her small business.

She is only able to make small contributions to the school expenses of her seven children - she wishes she could do more. From time to time she sends them food which she has cooked. She has responsibilities towards her mother and one brother who needs help. She sends her elderly mother money and food, and also gives some money to the brother when she can. The mother lives in the village with this son.

Right now she only belongs to one njange, and can only afford to contribute a small amount each week. When it comes her turn to receive the money, she uses it to buy provisions for her store. If she can generate enough revenue from her store, she will open a credit union account. Her financial situation right now is very uncertain, very difficult.

Case No. 4

This woman is in her mid-40's. She lives in Bamenda with her husband and four children. She is a nurse and a civil servant, hence salaried. Her husband is also a civil servant. They own their own house in Bamenda jointly. They come from the same village, and would like to build another house there. The two of them do joint planning to be able to pay all of the school expenses for their children.

They own a large amount of farmland; each also has use rights in other land. They pay people to labor on their farms for them. They transport the food to Bamenda, where it is used primarily for consumption. Some is also given to other family members.

The woman and her husband each have their own credit union account. Each also belongs to a meeting at their workplace. They belong to two njanges, which they attend together. Right now she is a co-signer for her husband on a loan which he has from the credit union. This is a construction loan.

They would like to establish a business together at some point in the future. Right now things are difficult in the economy - it would not be a good time to start a business venture. Times are too uncertain. The business, whatever kind it may be, could be at high risk for failure.

Case No. 5

This woman is a farmer in her late 50's. She lives in Bafut. Her husband is essentially retired - his health is not good. They have three children who are still in school. Her husband helps to pay what he can - much of the responsibility falls to her. She depends on the periodic sale of pigs, her annual collection from the meeting that she belongs to, and her share of njange monies to meet these school expenses.

She now must hire much of the labor for her farms. It is her major farm expense. If she runs short of seeds, she will purchase some; usually the seeds she saves from the previous season are enough. She never buys fertilizer. Her money is too small to purchase anything else by way of agricultural inputs. If she needed to buy another hoe or cutlass, she would probably sell some surplus maize and use this money to make the purchase. In fact, she wishes she had more of these tools; then when her adult children come to visit, she could put them all to work!

She practices shifting cultivation with a two-year fallow period. This keeps her soil very fertile. To illustrate to me the magnitude of her labor expenses, she said that labor costs her 25,000 cfa just for the growing of her maize. Most of the maize is eaten by the family; she takes only a little to the local market.

She keeps pigs and poultry. These are her "bank accounts." When the need arises for cash, she will sell some of them. If she had no animals to sell and she needed some money, she would go to the credit union for a loan.

The biggest change she has in her lifetime of farming is that maize now grows much better than before - the new varieties give higher yields. Tubers have also improved. Also, people now use horizontal cultivation on hillsides in order to prevent erosion.

Health care is a major expense for her family. A man trained as a paramedic keeps a small clinic open in the early morning and late afternoon. He can do some procedures. Anything serious requires that people go to the hospital in Bamenda. Medicines are often very expensive to purchase. When her family has this kind of need, she must sell some pigs or take out a loan from the credit union.

Case No. 6

This young woman lives in the village of Njindom. She is in her late 30's. At the time she was interviewed for the survey, she did not belong to the credit union. However, she has now joined! She also belongs to a family meeting; this money is used for school fees and food. She lives with her husband and three children. Together they pay all school expenses for the three. When they are ready for secondary school, the cost will go up - they will have to board in a larger town and attend school there.

She also contributes toward school expenses for four younger sisters and brothers. They are with her mother, who is widowed, in another town. She provides monetary and food assistance to her mother, as well.

She and her husband operate an off-license beer bar together. They also sell provisions. Taxes are quite high on these businesses - every June they must pay 40-50,000 cfa tax for the bar and 30-40,000 cfa tax for the provisions business. Breweries give an annual bonus to bar owners, depending on their amount of purchases; sometimes the bonus covers most of the tax.

They also raise puppies for sale. She buys special puppy chow and medicine to rear healthy pups to about 4 months of age, and then sells them to people who want to train them for hunting. Good hunting dogs are valuable. She keeps ducks, pigs and goats. These she sells when she needs a lump sum of money for a medical expense or for clothing or school. If she needs credit, she goes to her meeting to borrow. She and her husband work out together how they can meet their responsibilities to their children. They would like to expand their beer bar, but business is bad. Now, she can't even buy what she needs. She grows a lot of the family's food herself, and sells her excess production.

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Case No. 7

This man is in his 60's. He lives in Njindom, and is a retired policeman. He was in the army during World War II, and was stationed in India and Burma.

He had four wives, but he drove one away, and now there are three. All three live with him. One is a seamstress, one has a knitting machine, and one sells foodstuffs. They all farm, and sell their excess production. None belong to a credit union. He also farms - he produced a lot of plantain for the market, and also palm nuts which he processes into oil.

Eight children are still in school, 6 in secondary school and 2 in primary. He pays most of the expenses - the mothers help when times are hard. Altogether he will have educated 23 children - his own, nieces and nephews. He owns two houses in town, which he rents out - this is what enables him to educate all these children.

He belongs to a pensioners njange and puts his entire pension check in monthly. This money goes for school fees. Now, he has a problem with school fees - otherwise, he would use his money to expand his farming operation. He has plenty of land, all paid for, and would like to start a goat operation.

He would also like to build a house in Bamenda next year, but he doesn't know if he can borrow enough to do this. You can only borrow three times your savings from the credit union.

By

APPENDIX H

CONTACTS MADE IN CAMEROON

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CONTACTS MADE IN CAMEROON

Yaounde

M. Bayiha, CONT/USAID

Kamga Elie, Minister's Representative, MINASCOF

G. Hensley, CONT/USAID

David Kaptoum, Program Assistant, USAID/WID

Josephine Mbarga, Training Officer, USAID/WID Coordinator

Regina Nana, Population Coordinator, USAID

Marcel Ngue, Credit Union Project Manager, USAID

Norman Olsen, Program Officer, USAID

R. Shoemaker, PDE/USAID

Theresa Teh (WID Officer), MINASCOF

Mrs. Thibault, WID Coordinator, CCC (Canadian)

CamCCUL Ltd.

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Bamenda

Mr. Joseph Bote, Productive Credit Officer, CamCCUL

Mr. Kevin Mindock, Productive Credit Advisor, World Council of
Credit Unions, Inc.

Mr. William Mitchell, Education and Training Advisor, World Council
of Credit Unions, Inc.

Miss Grace Ndieshe, Typist, CamCCUL

Mr. Abraham Ndofor, Manager, CamCCUL

Mr. Lawrence Nfordin, Education and Training Officer, CamCCUL

Miss Christine Tanyi, Assistant Central Finance Officer, CamCCUL

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Unions, Inc.

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Contact was made with the following ACCOSCA staff at CamCCul.

Vincent M. Lubasi, Executive Secretary

Victorine Kpohazoude, Chief, Research and Development

David Dinning, Resident Advisor