

Challenges and Coping Strategies of Women Food Crops Entrepreneurs in Fako Division, Cameroon

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Abstract

Ensuring food security today in Cameroon is a key but not an easy task for government. This is because the country is experiencing high rural exodus and urban growth rates. The result is a continual reduction of the agricultural labour force in the face of an increasing demand for food. Women food crop entrepreneurs can play an important role in filling the gap created by this phenomenon. The activities of these female entrepreneurs have given rise to a booming food crop enterprise within the informal sector of the Fako Division, Cameroon. The informal sector is accommodating lots of women whose gender profile disqualified them from formal sector activities. Unfortunately, these female entrepreneurs cannot operate effectively because of problems inherent to the informal sector, especially following the implementation of the structural adjustment program in Cameroon, and the absence of an enabling socio-economic environment, particularly in Fako. This study however, observes that because female food entrepreneurs have very few employment alternatives, they are forced to implement coping strategies, which although vital in maintaining them in the sector, do not usually measure up to the challenges. But since the activities of these women have impacts beyond micro levels, government and other agents of development cannot afford to abandon these women

Key Words: female food crop entrepreneurs, food security, informal sector, coping strategies, Cameroon

Introduction

It is estimated that by 2020, more than 90% of the projected 6.8 billion people living in developing countries will reside towns and cities. This means that the task of providing food for this growing population is going to be more demanding and exacting. Not only will the demand for food from the cities increase, but in addition, most of the rural food crop-producing population will have been displaced. The rapid rate of urbanisation in developing countries is increasingly shifting the issues of poverty, food security, and malnutrition from the rural to urban areas (Garret 2001). One may argue that improvements in agricultural technology and production techniques today are capable of compensating for this displaced labour. However, this is only partly true, because technology is not gender neutral. A critical assessment of the working conditions of farmers in most developing countries provides a lamentable situation.

Historically, women in developing societies have been principally concerned with food crop production. As far back as 1986, Berg et al., estimated that women accounted for about 70% to 80% of food production in Sub-Saharan Africa. McGuire and Popkin (1990) affirm that woman's triple roles as food producers, income earners, and home managers make them indispensable in the drive toward food security. Regrettably, most of these women lack an enabling environment in which to operate. They very frequently run into conflicts of all sorts in their attempt to carry out their triple roles. These women experience conflicts of time, energy, resources, (McGuire and Popkin, 1990) and even cultural and institutional barriers. They are further hindered by the poor state of infrastructures in their various localities and by the lack of access to helpful technology. Under these conditions, they are forced to devise means to sustain production and survival which have far reaching implications on their health, output and by extension, national food security.

Agriculture remains the bedrock of the Cameroonian economy. It accounted for 27% of the GDP in 1991 and employed 59.3% of the labour force in 1992 according to Food and Agriculture Organization. Women bring most of the input to this sector. Past and current literatures about Cameroon have consistently point out the all-important role of women in food crop production.

Endeley (1985) holds that women constituted 88.6% of the active labour force in the food crop sector, producing 90% of total production. Eneme (1999) observes that female food crop entrepreneurs in Cameroon form an essential distribution link in ensuring food security in big cities and towns. These data demonstrate the importance of female food entrepreneurs and portray them as a key group for both economic growth and food security in Cameroon. Thus, it is important to examine the profile of these women and the conditions under which they operate, in order to augment the results they have achieved so far. This is critical, especially with regards to ongoing efforts to alleviate poverty in Cameroon; these efforts should incorporate everyone, including women. The reason is obvious: While women are known for doing the work, men always take credit for it.

The research problem, objectives and methodology

There is a growing predominance of informal sector activities such as small petty trading, head dressing, and food production in developing countries in the fight against poverty. Ever since most of these countries embraced the IMF/World Bank structural adjustment programs, individual and collective contributions to family and community welfare have been vital. The informal sector provides a means of survival both to those men and women displaced from the formal sector and to the women, who primarily dominate the sector. Most governments are conscious of the key role of the sector and its actors in economic development and have designed policies to enhance their performance. For example, in Nigeria the Federal government has carried out a number of people-centred policies to promote entrepreneurial development (Ekpo and Umoh, 2000). Food crop production and marketing are some of the key components of the informal sector that involve mostly women in Sub-Saharan Africa. Moreover, the challenges facing these women in Cameroon and in other developing countries are enormous though the contexts in which they operate differ.

Female food crop entrepreneurs in Cameroon are relegated to the informal sector merely because they are women (Mongue, 2002). The burden of their triple role (reproductive, productive and community roles) aggravates the problems these women face in terms of access to the basic factors of production particularly land and capital managerial skills. In spite of these difficulties the success their activities is vital for family survival, national food security, and the growth of the economy. As a result, these women who are central to the survival of the informal sector are obliged to adopt coping strategies. This study seeks to investigate the profile of female food crop entrepreneurs in selected localities of Fako Division of the South West Province of Cameroon. It also tries to determine why women tend to choose this specific activity. The context in which female food crop entrepreneurs are operating in Fako Division of the South West Province is complex. The province is a region of rapid urban growth and high concentration of agro-industries, conditions that have sparked stiff competition for both land and labour among other related factors. How these women are coping with these extraneous factors and other precarious localised problems constitute a veritable question for the survival of the food crop sector in the area. In exploring the reasons women choose food crop entrepreneurship, and how they are coping with their daily challenges, the study aims to determine what could be done to provide them with a more enabling environment.

An interview guide and a questionnaire were the principal instruments used for data collection. Both research instruments complimented each other. While the interviews provided an overview of the conditions of female food crop entrepreneur in localities across Fako Division where the study has been carried out, the questionnaire concentrated on a survey in a particular locality. Besides, the interviews were absolutely necessary to get information from a population, which is barely literate, and sometimes, not readily willing to speak out on certain issues.

Based on the results from a preliminary survey carried out in the region under study by the author, the interviews were conducted with randomly selected female food crop entrepreneurs in the localities of Bomaka, Tole, Muea and Ekona. No particular numbers of women were targeted but the interviews were conducted to any one who was willing to participate in the survey in these localities, which are agricultural nerve centres of Fako Division. The questionnaire was administered to 40

randomly selected women food crop entrepreneurs in Bolifamba, which was purposefully chosen for a focus study. By estimation, more than 90% of the women in Bolifamba are engaged in food crop cultivation and marketing while men carry out mostly cash crop production. The female entrepreneurs were identified at the market, and appointments made for their homes, depending on individual programs.

Two female final year undergraduate students majoring in Women's Studies worked closely with the author in the administration of the questionnaires during data collection. These students had earlier on carried out field studies in these localities for their term paper on related topics. They were thus very familiar with the issues under investigation, and the women were ready to talk to them. We were thus able to get to strategic contacts and also obtain vital demographic and revenue information that would have been otherwise difficult to obtain if we were approaching them for the first time. Most of the information acquired through personal interviews and questionnaire provided us with a micro analysis of women experiences as food crop entrepreneurs. The case studies analysis of the Malingo women's groups, Ekona, provided a macro perspective, needed to strengthen the relevance of the activities of these women to local and national development.

All the localities selected for the study share certain common characteristics. They are growing urban areas with population generally exceeding 5,000 inhabitants, whose dominant activity is agriculture. Most of those who inhabit these areas are migrants, who have generally been attracted to these localities by the agro-industrial plantations of the Cameroon Development Corporation (CDC). These settlements are largely located along major roads, which serve as an additional impetus for trade and other activities.

The context of the research

The drastic fall in the prices of Cameroon's main export produce in the world markets between 1987 and 1998 plunged the country into deep economic and financial crisis. This resulted primarily due to the total embrace of the World Bank/IMF structural adjustment program, with subsequent fall in employment and income. The implementation of the structural adjustment programs which came along with the devaluation of the CFA franc in 1994 led to a fall in government spending on critical sectors like health, education, infrastructures and agriculture, etc., and the introduction of users' charges on essential services. The agricultural sector was badly hit by adjustment measures with far-reaching consequences. Subsidies were withdrawn from the agricultural sector, giving rise to high prices for agricultural inputs. One of the immediate consequences was that most farms in the rural areas were abandoned, leading to a fall in food supply. The removal of these subsidies in Cameroon made the agricultural sector less competitive and profitable, causing many marginal farmers to abandon the sector in search for 'greener pastures'.

The privatisation and restructuring of some public corporations particularly agricultural industries, within the framework of the economic crisis and the enforcement of the structural adjustment policy in Cameroon at the time, brought along untold sufferings to Cameroonian women. Women were particularly affected because they formed the majority of the unskilled labourers who lost their jobs. Take the case of the women who were employed in the palm, rubber, tea and banana plantations of CDC: The layoff of many of these women meant that they also lost social benefits such as the free housing, health care system and pipe borne water provided by the corporation, all which are indispensably link to women's triple roles.

In the wake of an already falling living standard for most of the population due to general economic decline, the gender-blind structural adjustment policies disproportionately affected poor and female-headed households. The net effect of these imposed policies was the impoverishment of the masses. This growing poverty seriously hurt the rural women because the responsibility for providing sustenance to their families rested solely on them (FAO, 1994). During this period, a World Bank study reveals that 24% of rural children in Cameroon suffered from malnutrition, while about 71% of rural families were living below the poverty line in 1992/93 (FAO, 1994). In the course of the crisis,

basic natural resources were overused leading to environmental degradation, low yields and in extreme cases food shortages. Women had to contend with these economic shock waves because cut-backs in social services meant that women had to look for alternative means for family survival.

Women who did not earn an income prior to the crisis had to develop income-generating activities to augment family purchasing power. Women who principally produced food for subsistence added a market component to their activity. In extreme cases, some of these women migrated in search of financial opportunities elsewhere. In addition, women exhibit notable strength in adjusting to environmental challenges, acting as shock absorbers (Brown et al 2001) especially in times of crisis. Consequently, some of these women opted for informal sector activities, which could also accommodate their reproductive role. It is within this context that we examine female participation in the informal sector as food crop entrepreneurs in dominant farming localities of Fako Division of Cameroon.

The premise of the paper is that gender-blind structural adjustments measures in Cameroon created social problems with gender-discriminatory, negative effects, especially on women. This, of course, forced women into the informal sector as a means of survival. While operating in this sector, the women in Fako Division contend with the inherent problems of underdevelopment.

Historical perspective of women in the domain of food crop production and marketing in Cameroon

The term “female food crop entrepreneurs” refers to three groups of women: The first is women who grow and sell local food crops in the rural markets to other retailers or middlepersons—they are commonly known in Cameroon as *buyam-sellams*. The *buyam-sellams* who buy food crops from small farmers and transport and sell them in the towns and cities constitute the second group. The third group of entrepreneurs are those who grow their own crops, by-pass the *buyam-sellams* and sell directly to urban dwellers. All these women deal in food crops like fresh fruits, vegetables, plantain, cassava, cocoyams potatoes, beans, and maize. Although all three are not homogeneous groups, they nonetheless, have a lot of similarities and exhibit common efforts toward fighting poverty.

A distinguishing characteristic of the economies of Sub-Saharan Africa is that both men and women play substantial economic roles (Muntemba and blackden, 2000). An investigation into the gender distribution of the tasks affirms the observations of Boserup (1970) that women carry out the lion’s share of the activities associated with food production and distribution. In this respect, data compiled by IFPRI show that African women perform about 90% of the work of processing food crops, 80% of the work of food storage and transportation from the farm to village, 90% of hoeing and weeding, and 60% of the work of harvesting and marketing (Quisumbing et al (1995).

Since the colonial era, women have always constituted the cornerstone of food crop production in Cameroon. This can be explained both by the fact that men concentrated on cash crop production and secondly, that men’s migration from rural areas leaves the task of food production to women. As House-Midamba et al (1995) pointed out, the colonial era was characterised by the introduction of cash crops and a money economy, which precipitated the movement of men to urban centres in search of employment. This led to the struggle by women to meet the daily food needs of their families and to generate incomes. Mutemba (2001) has also affirmed the central role of women in food production. She argues, however, that although women’s role in food production and marketing has undergone considerable changes since the colonial times, food production remains principally a female domain.

Yet, even though the colonists directly and indirectly encouraged women’s cultivation of food crops, they simultaneously discouraged women from trading. Kamuti (1992) observes, for example, that colonial innovations in transportation gave men the monopoly over long-distance trading. Men could carry out bulk trade via bicycle, lorries, and canoes, but women could neither afford these transportation mechanisms nor abandon their home management roles for travel for distant markets. This is not quite the case today where current economic dispensations have forced women to blend both reproductive and income-generating roles, although not without constraints. Nonetheless, while

women still carry out the major tasks in the production of food crops such as cassava, cocoyam, sweet potatoes, and vegetable, men continue to control the distribution of the output. Furthermore, women's efforts are weighed down by problems like how to grow food without farm plots (Ekechi, 1995) since most cannot own land.

The profile of female entrepreneurs

Although the female food crop entrepreneurs described in this study fall into three groups, evidence from the field reveals that they share common characteristics. Their individual and collective profile is suitable to their specific activities. They are mostly women within a particular age group, social and family status and with almost the same perception of life.

A greater percentage of female food crop entrepreneurs fall within two age groups: 30-49 years and 50 years and above. The female entrepreneurs, who were in the 30-49 year age group, were mostly found in areas like Tole, Ekona closer to the plantations. They were married to husbands who are plantation workers and have been engaged in this activity for a long time. The other age group of women over 50 years is comprised mostly of women of Bolifamba, Bomaka and Muea, who live closer to urban centres. Although some of these women are married, they have not been involved in the activity as long a period as their counterparts in the 30-49 years age group. Those in women twenties were also found to be concentrated around these urban centres. They constitute just a small percentage of women.

There was therefore a relationship established between proximity to urban centres and /or plantation farms and the age group at which women take on food crop entrepreneurial activities. The main reasons for these two relationships were that, women food crop entrepreneurs nearer the plantations are young newly married women who carry out this activity as a way of life and a supportive measure to their husbands, who work in these plantations. This is complemented by their low educational status. On the other hand those closer to urban centres were formally engaged in other income generating activities. They are relative new-comers into the sector, and have either been pushed into the sector by retirement or harsh adjustment measures. Women in this category are also better educated. In Bolifamba, 38% of the women fall in this group as against 35% for the 30-49 age group. The greater majority of younger women are primary school leavers who took on the activity as a transitional and temporary venture. In like manner, 60% of the urban entrepreneurs had formal education, although the majority (79%) of this number had only primary education. In contrast, more than 50% of the women in Ekona and Tole plantations had no formal education.

Table 1: Profile of female entrepreneurs in Bolifamba

Characteristics	Percentage
Those above 50 years of age	35
Those between 30 and 49 years	35
Those with no formal education	40
Those with formal education	60
Married	54
Widow	37.2
Others (single, divorced)	8.5
Migrants	91.9

Table 1 gives a general profile of female food crop entrepreneurs in Bolifamba. The table reveals that most of these women are migrants, who are married or are presently widows. From the 91% migrants, 41% come from the North West Province while the remaining 50.9% consists of women who have migrated from other parts of the South West province. An inquiry into the reason for migration reveals that the majority (43%) had moved to Bolifamba because of marriage. This is evidently true if one considers that those married and widows make up over 91% of the sampled population. These women

are accompanied migrants who go along with their husbands to the plantations or to the urban centres of Buea or Limbe. As concerns the origin of the migrants, the North West Province is generally the source of most of the plantation labour in the division (Gwan, 1975, Esua, 2001). This picture slightly deviates from Johnson's (1995) study in Zimbabwe where he noted that the majority of female entrepreneurs were single headed household.

Women's involvement in food crop enterprise

The informal sector in Cameroon consists of a good number of activities. Abonge (2001) observes that women entrepreneurs in Limbe, the divisional headquarters of Fako division indulged in hairdressing, roadside small restaurants, roadside fish roasting, and small mobile provision stores (hawking). To this list, can be added other activities like car washing, food crop trading, fuel wood trading, shoe mending, pottery, wood carving, generally carried out in the sector in Fako. This implies that women in the region have a wide range of informal sector activities from which they can choose. But a general overview of the informal sector suggests that women are mostly involved in food production and marketing. This is explained by a number of reasons.

It is a fundamental truth that all economic activities depend on capital for survival. Most of the women in food crop enterprise belong to very low-income groups. This does not permit them to get into sophisticated economic activities that require much capital. Ekechi (1995) argues in the same line that most women get into food crop enterprise because it requires very small start up capital. The goods they deal with can be placed on plastic sheets or directly on bare ground without losing their market values. Minimal security is needed where the goods are stored. This cuts down substantially on the capital and other requirements needed to run the business.

While the size of women's small capital reserves is generally an impetus for them to engage in the food crop enterprise in particular and the informal sector in general, a survey on the sample population of Bolifamba indicates other influencing factors. As can be observed on table 2 a majority of the women become food crop entrepreneurs principally because of three reasons: to provide food for the household; to earn income, and thirdly to fight poverty. It is worth noting that the devaluation of the local currency (the franc CFA) following the implementation of the structural adjustment program led to inflation and hike in food prices. Women thus assumed increasing responsibilities in fighting household hunger. The majority of the women were already married when the privatization of parts of the CDC, and massive layoff of workers ensued, coupled with public service retrenchment rendering a number of their husbands without jobs. These women whose husbands became jobless along with the large number of widows (37% in Bolifamba and 13.5% in Ekona), increasingly shouldered responsibilities as head of households.

Reasons for involvement in food crop enterprise in Bolifamba

Reason given	Number	Percentage
To provide food for the household	33	89
As source of income	24	65
As a means of fighting household poverty	17	46
Due to low level of education	5	14
In order to be financially independent	4	11
It is highly profitable	2	5

Source: Field survey (2002)

The above argument further explains why 65% of these respondents undertake the activity to earn income. In fact, there is a close relationship between the desire to earn income and household sizes of the respondents. Family sizes of the female entrepreneurs here are usually high, averaging 8 persons per household. In Bolifamba, 43% of the sampled population have a household consisting of 6-10 persons, 41% have 1-5 persons and 16% have as high as 11-16 persons. These large household sizes require much spending for daily sustenance. Women in an attempt to contribute within the

context of structural adjustment, rising inflation, and increased joblessness on the part of their husbands become food crop entrepreneurs. Even when their husbands are employed, female food crop entrepreneurs supplement family income. Kamuti (1992) argues in this same line that women's commercial activities have enabled them to provide among other things, education, clothing and better housing facilities for their children.

As such, food crop enterprise in the area is seen both as one means of earning income and fighting poverty at the level of household. Women's economic contribution is seen as essential for household survival today in Cameroon and this is increasingly being displayed in their consistent effort to assist and even assume complete family responsibilities. Unfortunately their low levels of education and the lack of adequate skills exclude them from many very profitable ventures. The informal sector in particular the food crop enterprise thus provides them with the possibility for earning and making a living. It is also clear from table 2 that although family welfare constitutes the driving force for women's work outside their traditional domestic sphere, the drive toward self-independence and employment is also an important impetus. House-Midamba et al. (1995) contends that women's participation in commercial activities in the informal sector has economically empowered them. Kamuti (1992) adds that these activities enable women to acquire economic independence and control over family assets. Economic empowerment, as 11% of the sample indicates, is an important consideration in joining food crop enterprise. There is need to uphold and support these efforts for better and sustained results. Giogis (1982) in the same line, asserts that for rural women to be economically empowered their interest in marketing agricultural products must be protected at all levels. In fact, although the women did not directly depict empowerment as a major reason for getting into the food crop enterprise, it remains one of the key reasons for women's involvement in the sector. This is because any activity carried outside their traditional domestic chores takes them a step forward in the empowerment ladder (Fonjong 2001).

Activities of women food crop entrepreneurs in Fako.

Although there are no clearly defined activities that solely are reserved to female food crop entrepreneurs in Fako, there are certain activities that are unique to these women. The World Bank (1990) acknowledges that female food crop entrepreneurs are progressively assuming more pre-harvest and harvest tasks. This is supported by an earlier study of FAO (1982) indicating that these women play a major role in food crop storage, processing and transportation. In the Fako area, some of the female food crop entrepreneurs cultivate the crops, harvest, transport them on their heads and backs to sell either within the local markets of Buea, Muea, Ekona or external ones like Douala. The number of women in this group is few, and consists mainly of single women within the 30-40 age range. They work mostly on rented lands and deal often with seasonal crops like groundnuts, maize, vegetables and at times fresh fruits.

The majority of female food crop entrepreneurs are the *buyam-sellams*. Most of these women are single heads of households and sell their crops in and outside the province, especially in Douala, the economic capital of Cameroon. Due to the fact that these women are single heads of households, they can trade across long distances, and they stay away from home as demanded by their activities. This is because they are free from domination by a husband. Usually, the activities of these *buyam-sellams* require two days for a successful trip. The *buyam-sellams* gets up very early in the mornings for the rural markets from where they buy their crops. They later on transfer their goods overnight to Douala where they spend the night to sell these goods, and then return the following day. Some of them buy from the farmers very early in the morning especially at Ekona and Muea markets and resell in these same markets later on in the day. There are also the wealthier female entrepreneurs who go as far as buying the crops on the farms before they are ready for harvesting either because they want higher profits or in order to enable them control the market. These entrepreneurs who trade only within local markets of the Division buy from the farmers the previous day to sell in any of the local market like those of Soppo, Mutengene and Tiko.

Table 3: Market areas used and origin of clients of female entrepreneurs in Bolifamba.

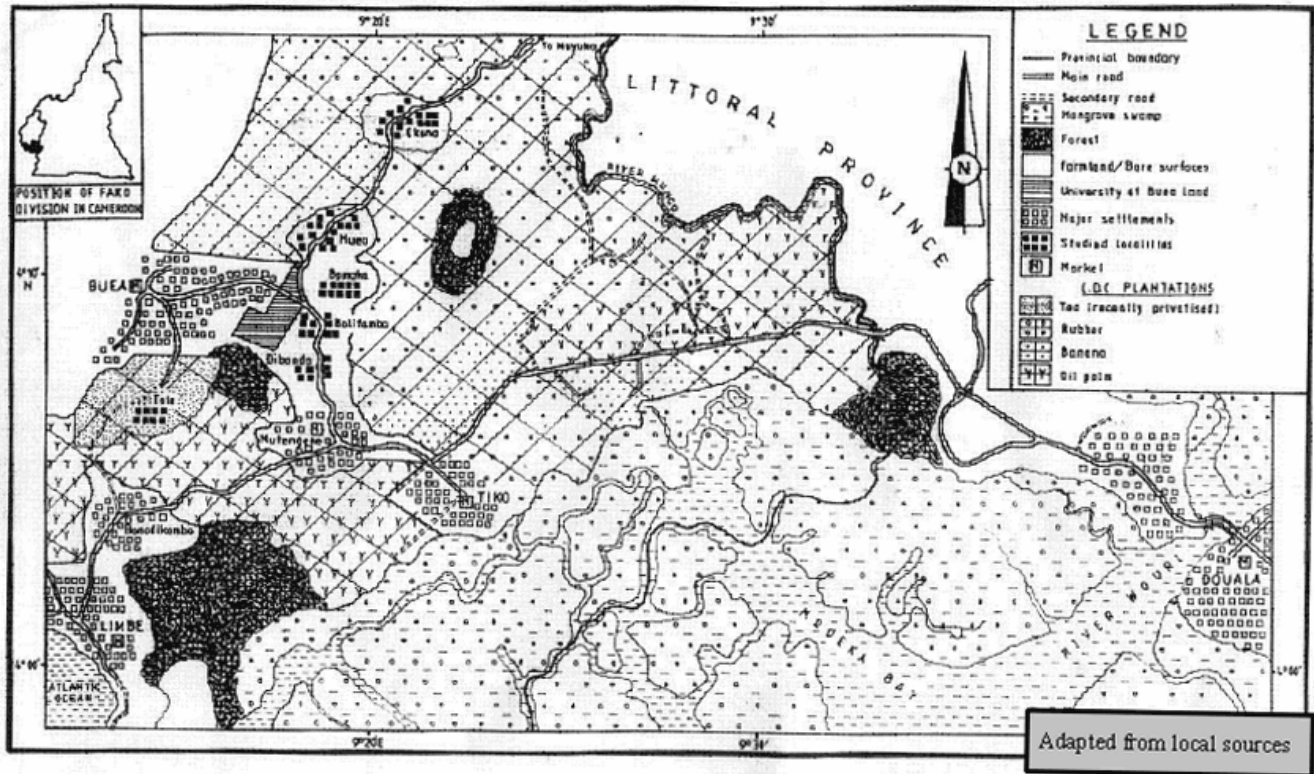
Markets /Towns	Entrepreneurs who go to these places to sell		Origin of clients who buy from the entrepreneurs	
	No	%	No.	%
1. Mile 16	34	92	3	8
2. Muea	14	39	0	0
3. Mutengene	9	24	19	51
4. Buea	4	11	20	57
5. Limbe	4	11	20	57
6. Douala	2	5	34	92
7. Gabon	0	0	10	27
8. Tiko	0	0	8	22

Source: Field work (2002)

Although most of the female food crop entrepreneurs market their produce within the division, it is also clear that distance is a determining factor for the choice of market. This is because even among the local markets, the women seem to choose those closer to their homes. Mutengene, Muea and Buea markets that are used by most of the women are closest to Bolifamba than the others (Map 1). A similar relationship can be established between distance, and the family responsibilities. Because the majority of female food crop entrepreneurs in Bolifamba are married (Table 1) and have large household sizes, their domestic responsibilities act as a constraint in the execution of their activities within surrounding markets. This is not the case with those entrepreneurs who are single, and having small household sizes.

While distance plays a significant role in the choice of market where entrepreneurs in Fako Division sell their goods, it has a less significant role in determining where their customers come from. The survey reveals that most of the customers come out of the Division and even out of the country. The size and market opportunities of these outside areas tend to determine the market more than just distance. The survey carried out in Bolifamba reveal that although Buea, Limbe and Mutengene are most closer to the local markets (Muea, Ekona, Mile 16, Mutegene and Soppo) where most of these entrepreneurs sell their goods, the highest percentage of their customers (92%) come from Douala, which is the furthest of the towns. Furthermore, an impressive 27% of the clients come from neighbouring Gabon, 5% higher than the 22% from Tiko which is just about 5km from Bolifamba (Table 3, and map 1).

Land use pattern of studied localities in Fako Division



Constraints faced by female entrepreneurs in Fako

Women in Cameroon generally face a lot of problems in carrying out activities outside the home. This is partially due to the fact that traditional and other institutional barriers give them very limited access to financial and other resources. Although food crop entrepreneurs operate within the framework of the informal sector where there is free entry and exit, women on a daily basis, operate in a difficult socio-economic environment. This affects both productivity and profitability. The World Bank (1990) outlines the following as some of the common constraints of women food crop entrepreneurs. They include: limited access to credit and land, transportation and storage difficulties; to which Techiengue (1987) adds travelling risks and time constraints

Whatever the commonality of the problems of female food crop entrepreneurs in Cameroon, they differ in magnitude and dimensions from one area to another. The major problems of the women in Fako are mostly in the domain of getting enough farmland, raising capital, theft, labour shortage and pressure of time. The land problem is particularly serious among those entrepreneurs who do not only buy and sell but also cultivate the crops.

As observed earlier on, Fako Division is an area where the plantations of the CDC are concentrated. It is also a region of rapid urbanization with localities like Limbe, Buea, Tiko, Muyuka and Mutengene, which are rapidly expanding towns and cities. The spatial expansion of each of these areas is only controlled by the huge plantations of the CDC, which in most cases surround these towns. Land here is thus scarce and generally very costly. This is because generally farming land will not give very high returns compared to other uses for which the land can be exploited. Farmland is thus rare. Female entrepreneurs around Ekona, Muea, Tole and Bomaka suffer a lot acquiring farming land. Even among the native farming population, access to land by women is constrained by the customs and traditions governing land ownership in this dominantly patrilineal society. Although a relatively few respondents (35%) raised the issue of land as a major constraint to their activities, it does not still negate the importance of land to food crop entrepreneurship. The issue of land in Bolifamba is down

played by the fact that the women were mostly *buyam-sellam* and not farmers; thus, they do not directly feel the effects of the land crisis.

The issue of land for female food crop entrepreneurs in Fako Division is closely linked to that of finance. Money is needed as start up and running capital no matter how small it may be. Some of this money can be used to acquire land be it rented or bought land. There are few financial institutions ready to offer women financial assistance in the Division. Even when they exist, female food crop entrepreneurs have limited access to them, particularly where they are not operating as a group. Breth et al, (1997) are of the view that the inability of women food crop entrepreneurs to access credit is explained by their lack of knowledge about credit institutions, lack of collaterals, and illiteracy. Mutemba and Blackden (2000) estimates that less than 2% of the low-income entrepreneurs have access to financial services. Women constitute the least number, having only 3% of all the credit in Kenya as against 14% for men; and 5% in Nigeria as against 14% for men in 1996 (Baden, 1996). The absence of credit affects the quantity of production and the amount of labour these women can buy or hire respectively at any given time.

Howard and Wyckoff (1988) have identified labour shortages as a phenomenon of female food crop entrepreneurs. One of the consequences of this labour shortage in the Fako area is that entrepreneurs find it difficult to meet up with market demand especially during the peak seasons in December. On the other hand some times, they cannot sell their produce in the various markets, as they would have desired. Shortage of labor and sporadic under demand for produce reduces the profit margin of the trade and also diminishes prospects of business expansion. Alternative measures put in place by these women are nevertheless come along with negative side effects on their health and domestic chores.

The difficulties of accessing credit affect other input components of food crop enterprise like the storage and transportation mechanisms. Women do 80% of all activities linked to food storage and transportation in Sub-Saharan Africa, as approximated by the African Women Food Farmer Initiative). The near absence of farm to market roads in areas like Ekona, Muea and Bolifamba makes transportation of produce difficult and renders the storage problem acute. Although there exist some plantation roads maintained by the CDC in Ekona, Muea and even Tole, these roads are rarely used by commercial vehicles. Sadly enough, farmers cannot afford private means of evacuating their crops using some of these roads. Some of them try to hire lorries into their farms but this is very costly. Wertime (1987) observes that because of such problems associated with high cost of transportation, female food crop entrepreneurs in Cameroon resort most often to human portorage. They transport the crops on their head, backs, hand trucks, which saps a lot of their energy and time.

In other places like Bolimfamba where such plantation roads are non-existent, the problems of these women are aggravated. Increasingly, less and less crops are brought to the market than actually harvested as a result of the absence of farm to market roads. Food items eventually become scarce and expensive in urban markets, not so much because of low production, but because they are stocked in the farms with no mean to reach these centres of consumption (Fonjong, Forthcoming). The amount of post harvest food losses in the area is on the rise. Fruits like bananas, pawpaw, including vegetables and other perishable items are the most affected. This explains why over 50% (table 4) of those sampled in Bolifamba lamented on the problem of transportation. The capacity to produce, store and distribute as stated by the Department of Agriculture, South Africa, (2002) determine the success of any food policy that aims at ensuring access to food by all.

Table 4: Problems of female food crop entrepreneurs in Bolifamba

Problems identified	Responses	
	No.	%
Insufficient capital	23	62
Theft	20	54
Transportation	19	51

Land	13	35
Perishability of goods	11	30
Lack of storage facilities	10	27
Labour shortage	10	27
Poor market structures	9	24
Heavy workload	5	14
Heavy taxes	1	3
Lack of market space	0	0

Source: Field survey, (2002)

These attendant problems faced by the women are a call for concern when one considers the fact there are no storage facilities both in the farms and in the markets. Mongue (2002) is of the opinion that the absence of these storage facilities in both locations seriously limits the entrepreneurs' decisions about where to sell, when and to whom. This obviously leads to excess produce and supply during the harvest seasons and excess demand and less supply in non-harvesting seasons. The effects of this instability also affect market prices and by extension the exploitation of consumers by entrepreneurs who can decide to deliberately reduce the quantity of produce brought to the markets.

A very common phenomenon that food crop entrepreneurs are grappling with in Bolifamba is that of theft. The growing insecurity that characterise these areas as a result of the rising rates of urbanisation has reduced the comfort levels of most of its inhabitants. The women involve in this trade do not own any parent stores or shops in any of the markets where they sell their goods. They usually sell in open air, roadsides, and under the trees or umbrellas. This is because they mostly buy from the farm markets, travel over night, sell and return to their bases the following day. Furthermore, they sell in more than one markets and localities. The women suffer from theft in the farms, markets and in some cases, during night travels. In Ekona for example, many *buyam-sellams* complained of losing money repeatedly and/or part of their goods to organised gangs of thieves. These women have reported many incidents of robbery and rapes in Mutengene on their way to or from the market. In such case women lose much of their capital and in extreme cases lose their lives or suffer the psychological trauma from rape that can impact their functioning as entrepreneurs as well as all other aspects of their lives. .

One observes from Table 1 that the majority of food crop entrepreneurs in Bolifamba are married women. This is a common trend everywhere in the study area. As a result, they have other domestic responsibilities besides their income generating activities. In these settings, the women are overloaded in an attempt to discharge their triple roles of managing the families, earning incomes and participating in community activities. They go through untold sufferings in order to manage their way through what Paris et al, (2001) called assiduous and time consuming work. This means that they must get up early enough to clean the home and cook for the family and obviously sleep late during most of the days of the week. On market days, they might not even sleep in their houses because they are overstretched. In other cases, they may spend even two nights away from their families as a result of breakdown of the lorry transporting them to the market, poor sales or arm robbery or car accident.

In fact, the time needed to clean the home, cook for the family, prepare the children for school, go and buy goods at the village markets and then travel to sell in urban markets make these women both poor home managers and inefficient entrepreneurs. Yet, most of the time put in by these women is considered as unproductive labour because it is not accounted for in national income statistics. But Bhami (1999) stated the case for women labourers differently by quantifying the time put in by both men and women to productive activities in some African countries (Table 5). It clearly shows that women have longer production hours than men.

Table 5: Distribution of productive hours for men

and women in selected African countries

<i>Country</i>	<i>Men</i>	<i>Women</i>
Botswana	8.75	10.5
CAR	5	6.5
Tanzania	7.75	9.75
Cote d'ivoire	4.5	7
Kenya	8	12.5
Zambia	7	12
Nigeria	8.75	14
Burkina Faso	8.75	12.25
Uganda	9	15

Adapted from Bhami (1999)

The task is made most unpleasant by the absence of any labour saving devices/technology that can assist them to manage their time and work load well. Unlike in some urban areas or western countries where cleaning/washing machines, electrical and gas cookers, freezers, etc, exist, very few female entrepreneurs in Fako possess these items. They carry out their entire triple roles manually and suffer from exhaustion. They cook using fuel wood, which has been carried over long distances (cooking with such wood can be a drudging task in rainy seasons). They line up for many hours in front of public taps in Ekona and Muea to fetch water, while some have to go for quite long distances to do laundry in streams. This poor working environment again underscores the essentiality of income generation and labour saving technologies for women in developing countries. These women cannot be very productive operating under such conditions, yet they have to keep up the fight in order to survive.

Life for most of these women and their families can be very trying; they are nonetheless contributing substantially to the continued existence of a cross section of urban dwellers in the country. This contribution is however not acknowledged in many circles. Instead, the women have been further subjected to more difficulties by the local administration. They are harassed by high taxes and extortion by traffic Police. In fact, their environment over taxes these women, as they virtually have to spend money at every level. The daily Council tax these entrepreneurs are expected to pay is sometime overcharged and is paid in many localities.

The nature of the activities of female entrepreneurs exposes them to a lot of health and social risks. Their night travels expose them to accidents, robbery, and sexual harassment and assaults. More over, because they cannot afford hotel accommodations in their areas of destination, they spend the nights in the open air or in vehicles. All these expose them to mosquito bites, excessive cold and even rape. As a result they suffer frequently from complicated diseases that tend to drain their little business capital. Furthermore, because they are an unstable population, they are very vulnerable to sexually transmissible diseases and HIV/AIDS, which adds to their array of health problems. The nature of their activity forces single women, especially into prostitution and its inherent hardships.

Coping strategies of female of the food crop entrepreneurs in Fako Division

Female food crop entrepreneurs in Fako Division are subjected to unpleasant working conditions just like their counterparts in most localities in Cameroon. However, their low socio-economic profile (Table 2) and the harsh economic climate of their region offer them few choices, should they seek to escape the sector. As a consequence, these women have adopted a number of survival strategies in order to make the best out of a poor situation. Even if these efforts have produced mix results in some cases, they have generally been encouraging.

Business expansion remains a principal objective of almost all the entrepreneurs interviewed. Since they cannot access formal credit sources, these women have resorted to saving and borrowing from informal community sources commonly known here as *njangis*. *Njangis* are very important sources of raising business capital in Cameroon especially in the Grassfields region. These are

traditional saving and borrowing institutions based on trust, honesty and good faith organised and run by members who know each other very well, either as relatives, friends or people from the same tribe or village. Two types of *njangis* operate here: the rotating *njangis*, which Ardener and Burnam (1990) call 'money go round' and the fixed periods *njangis*. With the rotating *njangis*, savings realised during each session are handed to members in a rotatory fashion ensuring that everybody take his/her turn. In the case of fixed period *njangis*, savings are accumulated and shared out with inherent interest at the end of an agreed period (Fonjong 2002). Members could borrow these savings with little interest but with no collateral securities, which is different from formal financial institutions.

Since most of the female entrepreneurs in the areas are migrants from the Grass fields, they are members of such *njangis* and they depend on them to generate their business capital. In addition to obtaining loans from the *njangis*, some of the women also borrow from relatives and friends. Others have to rely solely on their personal savings although only few have been able to accumulate any savings. Married women resort to acquiring financial supports from their husbands even though they complain that their husbands tend to control the business. Another form of coping strategy that has been adopted by some groups of women in Bolifamba and Bomaka is to limit themselves to the line of food crop activities that demand very little capital for a start and grow from there. The women, who belong to this category, sell mostly vegetables and fruits. In the survey carried out in Bolifamba, 26% of the entrepreneurs belong to this group while 56% were of the category of women that borrow from *njangis*, friends, or relatives. But by virtue of the small size of the savings of these *njangis* and the amount of money that can be available from friends and relatives at any given time, these women find it difficult to meet their business dreams, as would have been the case if they had access to credit from banks.

The situation of the labour force of female entrepreneurs in Fako fluctuates between peak and off peak seasons of their activities. Hired labour is used in Ekona and Muea during harvesting seasons of maize, mangoes and other perishable food and fruit items. In Bolifamba, where 60% of the entrepreneurs also use hired labour, it is often funded by loans from *njangis* for which they are charged very little interest. A lot of business risk is involved with hired labour because it is unreliable and expensive particularly during low peak periods. Family labour is further used to augment the hired labour force for the food enterprise. This in most cases is not a problem because of the generally large household sizes. In most cases, the children sell during the holidays in local markets such as Muea, Tiko or Buea, while the women go to far away markets like Limbe and Douala. Female children particularly assist their mothers in most of the household tasks at home such as cleaning, cooking and washing, while older male children help in moving the goods to accessible areas for eventual transportation to the markets. This is however, a trade off for poor performances of children at school. Furthermore, family labour is temporal and therefore not very reliable, especially if the children are still in school. Yet, these women do not still have a control over household labor, which in this context is controlled by men except in female headed households.

The size of agricultural land and the technology applied also determines both the agricultural yield and the total supply of food crops to the market. In order to maintain a steady supply of food crops to the market in the face of land scarcity, women food crop cultivators in Fako depend more than ever before on rented land. Rented land is used basically for seasonal crops. This does not permit for the farmers to develop the land. All these contingencies increase their cost of production and trim down their profit margin. The natives of the area who have had their land appropriated by the CDC and the State (for the University of Buea), have been forced out to the slopes of mount Cameroon to carry out risky and less profitable agriculture (map 1). A succinct review of the experiences of the Malingo Women's group in Ekona sums up the need for a collective endeavour to address the problems faced by female entrepreneurs in developing societies.

The Malingo Women's group of Ekona like most similar groups in Cameroon came into existence during the period of execution of the Structural Adjustment Program in Cameroon. At its inception in 1997, it had fourteen members. Their objective was to mitigate the negative effects of SAP

on their household, through a 'kitchen savings scheme'. The group had regular weekly meetings and savings, with a compulsory savings of 5,000cfa (approximately equal to 1 US dollar) per member during each of these meetings. This sum soon increased substantially to gain the confidence of the Cameroon GATSBY Trust (CGT), a UK-based NGO. The CGT has systematically provided these women with low interest loans of 2.4 million francs cfa (roughly US \$4,700) between 1998 and 2000 (Akene, 2000).

With the help of this money, members of the Malingo women's group could carry out collective farming and trading in food crops (palm oil, garri, food vending, etc.) within and out of Fako Division. Because these women function as a group, they are able to surmount some of the problems involved in acquiring land, transport, capital, and time common among food crop entrepreneurs. Results from this collective effort have been positive. The women are able to meet the food needs on their households and even those of others on a regular basis, and are more certain of a source of livelihood today than in the past. Regrettably, not all women belong to a group where they can benefit from the economies of collective action. The majority of the female entrepreneurs are thus victims of their socio-economic environments.

One can thus observe that female food crop entrepreneurs in Fako like their counterparts in the informal sector elsewhere in Cameroon operate within a very difficult environment. Even though they have devised counter measures to challenge the obstacles they face, a comprehensive macro economic approach needs to be put in place to support their determined efforts. The important role of this sector towards poverty alleviation and ensuring food security suggests that government must be committed to alleviating the plight of these women.

Prospects of female food crop entrepreneurs in Cameroon

The consequences of these difficulties encountered by female food crop entrepreneurs in the study region go beyond their individual performances. Although they seem to share most of the cost of these problems in the short run, it has a macro economic effect in the mid and long term. High food prices and food shortages in urban markets can lead to social tension as has been experienced in Mali. The low profitability of food the crop enterprise can cause many farmers to abandon the venture, and increase the already high unemployment, which is a social burden to the state. In extreme cases, those who run fruit shops and restaurants in towns like Douala, Limbe and Buea that depend on the services of these *buyam-sellams* are affected. If these small businesses are forced to close, it would have a high incidence on unemployment in these areas.

Another sector likely to be affected is the transport sector. This is because food availability and food distribution according to the Department of Agriculture, South Africa (2000) constitute very important components to food security. Thus, it is not only important for the food to be produced but it is also critical for it to reach where it is in need. Consequently, those who provide transportation services to these women for their daily markets are likely to witness a drop in the demand for their services. This in no small way would affect the daily demand for energy or fuel. In fact, the multiplier effects of all these is that government will record a fall in the demand for combustible fuel and in daily taxes paid by these *buyam-sellams*, transporters and restaurant dealers in urban areas, who form part of the chain of food distribution. In this scenario, the dream of achieving food security and even poverty alleviation in Cameroon becomes illusionary. This implies that the protection of informal sector activities, particularly those of female food crop entrepreneurs in the country is in the interest of all.

The obvious truth however, is that the general public does not immediately feel the pinch of all these problems like the entrepreneurs themselves. These women are those who feel the pains and must start the crusade, which will diffuse in to the entire community to bring about the eventual change. This does not need to bear a regional sentiment but a national approach that addresses the situation of *buyam-sellams* through out the country. In fact, there are obvious worries of persistent hunger in the Sub-Saharan African region where food production persistently lags behind population growth in a majority of countries. The future of food security here is thus gloomy if early measures are not put in

place to ensure that female food crop entrepreneurs can function effectively and efficiently so as to reverse the situation.

Conclusion

Female food crop entrepreneurs constitute an essential component of the informal sector, which is vital for national development in developing countries. This provides an important outlet for employment and food self-sufficiency. The problem is that women, voiceless in Cameroonian society, dominate this strategic sector. This gender inequality is the origin for the problem of the sector. But if there is recognition that the resulting effects of the problems not only impact these women but also the nation, these difficulties may get the attention they deserve. Official recognition of the activities of female food crop entrepreneurs by the municipal and central governments is a necessary corollary for the creation of a level terrain for all actors of economic development. This is achievable in Fako division if there is the political will to reform the sector.

Information technology and social services should constitute entry points from which government and other agents of development can come in. Low-cost, reliable, and appropriate technology has a tremendous potential to enhance women's productivity, effectiveness, and empowerment. Information on market dynamics (changes in demand, supply and prices) and the means of conveying this information is essential to giving female entrepreneurs in the country a stronger bargaining position. The government has a significant role to play here, by ensuring women's access to technology and the free flow of information. In this regard, part of the funds of the HIPIC initiative (of which Cameroon is a beneficiary), can be used to set up cheap but efficient cyber cafés and mobile telephone services all over the country for women operating in the informal sector. Loan schemes like those of the Grameen Telecom in Bangladesh, which provide loans to women wishing to own wireless phones (Paris T.R., Feldstein H.S and Duron G. 2001) should be set up for female food crop entrepreneurs in the country. Such technology will allow entrepreneurs to carry out transactions without unnecessary travel. They can use the time gained for other domestic activities.

In the same light, the state and municipal authorities should make labour-saving technology available to working class women in both the formal and informal sectors. Labour-saving technology has a high potential to raise women's productivity. A promising approach can be that of providing common technological pools for a number of women within a given community. Day-care centres and pre-nursery schools meant to benefit women of the formal sector are found mostly in large cities; they should be extended to rural and semi urban areas where female entrepreneurs and *buyam-sellams* operate.

One cannot deny the fact that women face gender-specific barriers in accessing most services and resources. Organising themselves into groups, cooperative societies or any other type of functional organisation will provide them with a stronger bargaining position for accessing these services. Thus female food crop entrepreneurs should organise and seek financial support, credit opportunities, and tax exoneration. If they can effectively organise, they may be able to mount pressure for profound reform in the sector. All these, of course, require a strong backing from the government. Enhancing intergovernmental relations and improving coordination among regional, national provincial, municipal and even nongovernmental actors in the fields of agriculture, transport, commerce and internal security might be just the ingredients needed to produce the ultimate results.

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