

# CAMEROON

## PATHWAYS TO GENDER-INCLUSIVE ECONOMIC DEVELOPMENT IN SUB-SAHARAN AFRICA: A SECTORAL ANALYSIS



### STEERING COMMITTEE



### SUB-SAHARAN AFRICAN COUNTRIES COVERED BY THE PATHWAYS STUDY

#### EAST AFRICA



Ethiopia Kenya Rwanda Tanzania Uganda

#### WEST AFRICA



Cameroon Côte d'Ivoire Ghana Nigeria Senegal

#### SOUTHERN AFRICA



Angola Botswana South Africa

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# TABLE OF CONTENTS

01

## **PATHWAYS SSA STUDY RESEARCH BACKGROUND AND FRAMEWORK**

- *Research objectives*
- *Research conceptual framework*
- *Target sector selection*
- *Research process*

02

## **COUNTRY CONTEXT FOR WEE IN CAMEROON**

- *Highlights on economic participation & employment*
- *Demographic trends*
- *Human development trends*

03

## **COUNTRY-LEVEL DRIVERS & BARRIERS FOR WEE IN CAMEROON**

- *Structural factors for WEE*
- *Normative factors for WEE*
- *Individual factors for WEE*

04

## **CROSS-SECTORAL OVERVIEW FOR WEE IN CAMEROON**

- *The maize sector & women in the sector*
- *The cocoa sector & women in the sector*
- *Spotlight: the poultry sector & women in the sector*
- *Cross-sectoral structural factors for WEE*
- *Cross-sectoral normative factors for WEE*
- *Cross-sectoral individual factors for WEE*

05

## **IMPLICATIONS & PROPOSED RECOMMENDATIONS**

- *Cross-sectoral proposed policy/advocacy recommendations*
- *Cross-sectoral proposed programming recommendations*
- *Cross sectoral Proposed research, monitoring and evaluation proposed recommendations*
- *Proposed recommendations for the maize sector*
- *Proposed recommendations for the cocoa sector*
- *Proposed recommendations for the poultry sector*

06

## **APPENDIX**

## RESEARCH BACKGROUND AND FRAMEWORK

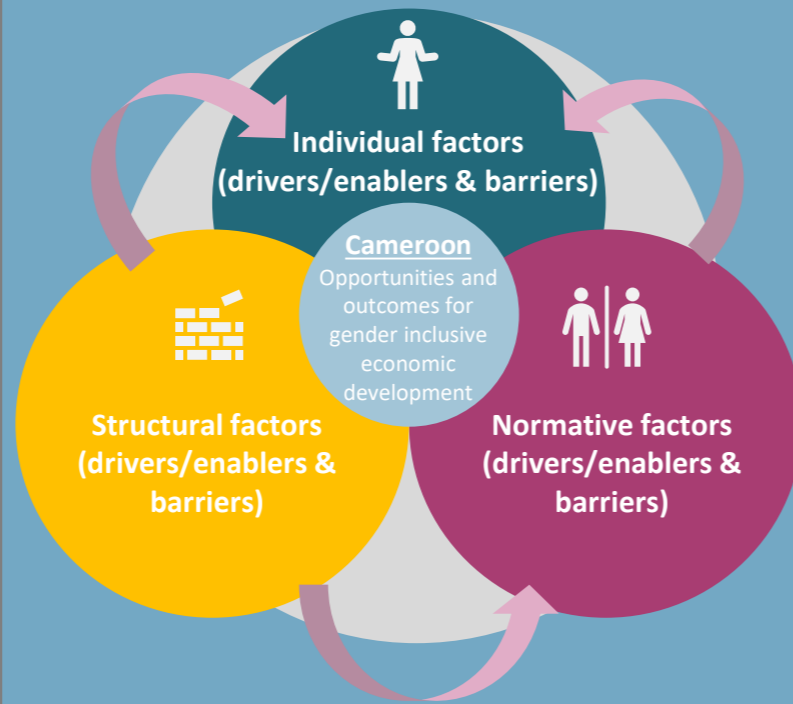


The Pathways SSA Gender Study explored opportunities for women's economic empowerment (WEE) in 13 African countries across West, East and Southern Africa

### RESEARCH OBJECTIVES

- 1 Identify sectors with the highest potential for growth and for women's economic empowerment
- 2 Understand women's roles, as well as drivers, barriers, and economic opportunities in priority sectors
- 3 Tailor and propose sector-specific recommendations to each country's and sector's context

### RESEARCH FRAMEWORK



The research framework identifies factors that influence women's economic participation at three levels

- **Structural factors:** policies, regulations, and laws that either directly or indirectly impact women's economic empowerment
- **Normative factors:** social and cultural norms that shape women's economic participation (i.e., unpaid care work and violence against women)
- **Individual factors:** women's access to human, social, and economic capital (i.e., education, training, land, financial resources, and digital technology)

### TARGET SECTOR SELECTION






### RESEARCH PROCESS





Cameroon forms a transport and trade hub in Central Africa; however, 60% of urban residents live in informal settlements, and key challenges include conflicts, climate change and a significant gender gap in education.

<p><b>Cameroon is a lower-middle-income country endowed with rich natural mineral resources</b></p> 	<p><b>Cameroon's population is young and predominantly urban</b></p> 	<p><b>Cameroon falls within the "medium human development" category</b></p> 
<p>Women are most likely to work in vulnerable employment, for instance as unpaid family workers and in self-employment, representing 81% of total jobs among women, compared to 63% for men.</p>	<p>The population has reached 27.2 million and is growing at an annual rate of 2.6%. Cameroon stands out with one of the highest urbanisation rates in SSA at 58%, driven by conflicts and climate change.</p>	<p>Cameroon ranked 153 out of 189 countries as per the Human Development Index (HDI), 2019, and 18<sup>th</sup> in terms of maternal mortality. Only 65% of girls are enrolled in education, versus 95% of boys.</p>
<p><b>Employment &amp; economic participation</b></p> <p><b>72%</b> Of women participate in the labour force<sup>(1)</sup></p>	<p><b>Demographic trends</b></p> <p><b>42%</b> Of the population aged under 14<sup>(4)</sup></p>	<p><b>Human development</b></p> <p><b>26%</b> Of population lived below the poverty line in 2014<sup>(7)</sup></p>
<p><b>3.8%</b> Of women are estimated to be unemployed<sup>(2)</sup></p>	<p><b>2.6m</b> People experiencing acute food insecurity in 2020<sup>(5)</sup></p>	<p><b>31%</b> Of girls under 18 are married<sup>(8)</sup></p>
<p><b>90%</b> Of women work in the informal sector<sup>(3)</sup></p>	<p><b>58%</b> Share of the urban population<sup>(6)</sup></p>	<p><b>37%</b> Of women use modern contraception<sup>(9)</sup></p>

Sources and links: (1) and (2) World Bank DataBank (2021a) and (2019), (3) World Economic Forum (2022), (4) UNFPA (2022), (5) USAID (2020), (6) World Bank DataBank (2021b), (7) World Bank Group (2020), (8) Girls Not Brides (n.d.), (9) Coalition of African Lesbians (2021)



# COUNTRY-LEVEL DRIVERS & BARRIERS FOR WEE

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# STRUCTURAL FACTORS FOR WOMEN'S ECONOMIC EMPOWERMENT IN CAMEROON



Cameroon adopted major global human rights instruments, all of which outline gender-equality imperatives; however, other important regional protocols have yet to be ratified.

## Policy environment for women's rights

The National Action Plan (NAP) to implement the Women, Peace and Security (WPS) agenda (2017).

NAP was launched by the Ministry of Women's Empowerment & the Family, supported by UN Women, public administrations, civil society organisations and community leaders. Progress has been made in terms of increased awareness of women, peace and security (WPS) issues, and an increased number of women-led Civil Society Organisations (CSOs) are addressing issues of women's inclusion in peace initiatives.<sup>(1)</sup>

### Spotlight: THE CAMEROON LABOUR CODE

The Cameroon Labour Code protects female workers and provides provisions for the same rights as male workers in most areas. This includes provisions for equal pay for work of equal value, right to annual leave, right to weekly rest and the right to join a trade union. Pregnant women are offered employment protection and are entitled to 14 weeks of maternity leave.<sup>(2)</sup>

### Key ratifications & commitments



(View full list of ratifications [here](#))

## + LEGISLATIVE DRIVERS

- Cameroon has ratified the following:
- International Covenant on Civil and Political Rights (ICCPR)
  - International Covenant on Economic, Social and Cultural Rights (ICESCR)
  - International Convention on the Elimination of All Forms of Racial Discrimination (ICERD)
  - Convention on Elimination of All Forms of Discrimination against Women (CEDAW)
  - Convention against Torture and Other Cruel Inhuman or Degrading Treatment or Punishment (UNCAT)
  - Convention on the Rights of the Child (UNCRC)



## — LEGISLATIVE BARRIERS

- Protocol to the African Charter on Human and Peoples' Rights on the Rights of Women in Africa (Maputo Protocol) was signed by Cameroon in July 2006 but has not yet been ratified
- Cameroon has not yet ratified the 2019 Violence and Harassment Convention (No. 190), which is the first international treaty to protect workers from violence and harassment in the workplace
- Critical gaps remain in legislation to tackle violence against women and girls (VAWG). Currently, only 50% of legal frameworks on gender equality in the area of violence against women are in place.

## FUTURE OUTLOOK: African Union's Agenda 2063<sup>(3)</sup>

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

The AU Agenda 2063 promotes a vision of Africa without gender inequality, with women occupying at least 50% of elected public offices at all levels, as well as half of the managerial positions in the public and private sectors.

## Legislative environment for women's rights



Cameroon's Vision 2035 has a focus on shared prosperity, while efforts to enhance gender equality are integrated in the recently adopted 2020-2030 National Development Strategy (NDS2030)<sup>(4)</sup>

In 2016, international pressure led to the Penal Code being updated to give equal rights to men and women to file for divorce





Sources and links: (1) UN Women & Republic of Cameroon (2017), (2) Pascal, A. N. (2021), (3) African Union (n.d.), (4) UNDP & Republic of Cameroon: Ministry of The Economy, Planning and Regional Development (2022)



## NORMATIVE FACTORS FOR WOMEN'S ECONOMIC EMPOWERMENT IN CAMEROON



Whilst normative factors including unpaid care work, weak decision-making power and gender-based violence prevail, a shift has been observed in areas where women are taking on new roles due to the pressure of conflicts.

<p><b>CONFLICTS AND GENDERED DIVISION OF ROLES</b></p> <p><i>In conflict-affected areas, such as North- and South-West, the gendered division of roles and responsibilities has evolved, resulting in increased decision-making power for women.</i></p>	<p><i>Women's core responsibilities include preparing meals, fetching water, taking care of children's hygiene and household cleanliness. In addition, responsibilities for care of dependent persons, both in the family and the wider community.</i></p> 	<p><i>Gender norms limit women's decision-making power with regard to financial-related decision-making, e.g., decisions about crops to grow, when to harvest and sell, which produce to keep for household consumption and how to spend any income.</i></p> 
<p><i>Research shows that men often find it more difficult to find a job in areas of insecurity because, due to displacement, they are no longer part of the informal networks that would allow them access to income-generating activities. As a result, they struggle to provide for their families; a situation that compromises their role as head of household.</i></p>	<p><b>8.2</b> More hours of unpaid care work undertaken by women each week in comparison to men<sup>(1)</sup></p>	<p>Women who earn through the sale of crops need permission (or at least to consult men) on expenditure decisions or use of assets<sup>(3)</sup></p>
<p><i>Thus, to earn a living, women in these regions are able to take on new responsibilities for income, while also continuing to care for the home. There is evidence to suggest that this growing economic role of women has given many women greater decision-making power over domestic and educational issues within their homes.</i></p>	<p><i>Women are relatively well represented in Cameroonian national politics, holding 61 of 180 seats (34%) in the National Assembly and 21% of the Senate seats</i></p> 	<p><i>As well as intimate partner violence (IPV), women are at risk of experiencing violence in the workplace. The protracted crises have also resulted in displacement and increased risk of conflict-related forms of gender-based violence.</i></p> 
	<p><b>6%</b> Of Cameroon's 380 mayors are women<sup>(2)</sup></p>	<p><b>43%</b> Of health workers surveyed in the Buea Health District experienced physical violence in the workplace<sup>(4)</sup></p>

Sources and links: (1) Brun, D. (2019), (2) Kindzeka, M. E. (2020), (3) CARE & PLAN International (2019), (4) Community Centre for Integrated Development (2021)








## INDIVIDUAL FACTORS FOR WOMEN'S ECONOMIC EMPOWERMENT IN CAMEROON



*Women's cooperatives, targeted training initiatives are key to women's financial emancipation, with great opportunity for them to fully participate in and reap the benefits of global digital trade in the future*

<p><b>Supporting women's cooperatives to build resilience in refugee and host communities</b></p> <p><i>A joint World Food Programme (WFP) and the Korean International Cooperation Agency (KOICA) initiative has been supporting women-led cooperatives in the Far North region to gain market access.</i></p> <p><i>Activities focus on helping members manage their finances, increase their harvests, get through the lean seasons and earn a profit in the local markets. Since 2017, the project has benefited 11,000 people and provided work opportunities for women, while strengthening relationships between host and refugee communities.<sup>(1)</sup></i></p>	<p><b>Digital boot camp for women-owned MSMEs</b></p> <p><i>Since 2019, the Commonwealth Secretariat has been supporting the government of Cameroon's development of an e-commerce strategy that would harness the power of digital technology to increase innovation, job creation and growth.</i></p> <p><i>As part of this support, together with the Islamic Trade Finance Corporation (ITFC), the Secretariat has been delivering a series of digital boot camp training workshops to build the capacity of women-owned MSMEs across Cameroon.</i></p> <p><i>The workshops' objectives are to support the development of the country's e-commerce strategy and increase participation of women entrepreneurs in global e-commerce trade.<sup>(2)</sup></i></p>	<p><b>Human capital</b></p>  <p><i>Literacy levels are relatively high in Cameroon compared to Sub-Saharan Africa, but gender disparities still prevail. Girls are more likely to drop out of school due to gender-related factors including pregnancy, early and forced marriage, as well as poverty.</i></p>	<p><b>72%</b></p> <p>Female literacy rate in 2018<sup>(3)</sup></p>
		<p><b>Social capital</b></p>  <p><i>Cooperatives present opportunities for women to build social and economic capital. Given that many local governments in Cameroon no longer support small, informal, farming groups, women are encouraged to instead form official cooperatives.</i></p>	<p>Women farming cooperatives exist in Cameroon, aiming to bridge the gap between female farmers and buyers.</p>
		<p><b>Financial capital</b></p>  <p><i>Women in Cameroon have limited access to and ownership of land. Similarly, gender disparities in access to finance affect women's economic opportunities, although mobile money presents opportunities to address barriers to finance for women.</i></p>	<p><b>3%</b></p> <p>Of women own a house<sup>(4)</sup></p>

Sources and links: (1) Atem, R., & Ndaka, G. (2021), (2) The Commonwealth (2022), (3) World Bank DataBank (2018), (4) Brun, D. (2019)



# FOCUS SECTORS FOR WEE

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Maize is a staple food for Cameroonians, one of the widely-produced grains in the country and an important cash crop for more than three million small-scale farmers. Maize is primarily consumed as a snack and vegetable, as dry fermented dough and as a porridge. It is also being utilised in industries for animal feed.

### Key benefits of growing maize for small-scale farmers

- Short production cycle (90-180 days) means quick access to market
- Traditional methods prevail including low fertiliser application rates, no irrigation and little to no use of herbicides and pesticides



### Key challenges for the maize sector

- 1 Limited access to important services such as mechanical tillage and harvesting services, drying facilities and safe storage technologies
- 2 Increasing demand from the animal feed industry is contributing to higher costs while domestic supply struggles to keep up with demand
- 3 The cost of fertiliser and labour have risen and farmers resort to cheaper substitutes or not fertilising as often, which leads to shrinking production
- 4 COVID-19 exacerbated inefficiencies in food production, distribution and consumption. Other challenges include climate change.

### Spotlight: Key collaborations to drive productivity

In 2022, the African Development Bank (AfDB) approved a USD62.7 million loan to boost food security and increase the production of maize throughout the country by making 2,500 tonnes of maize seed available and access to agricultural inputs for small farmers.<sup>(7)</sup> Other key stakeholders collaborating with Cameroon's policymakers to drive productivity include the United States Agency for International Development (USAID), the International Institute for Tropical Agriculture (IITA) and the World Bank.



### MAIZE SECTOR FACT SHEET

**2.2m tonnes**

Maize production, 2021 <sup>(1)</sup>

**1.3m hectares**

Total harvest area <sup>(2)</sup>

**22%**

Maize production increase in 2020 versus 2019 <sup>(3)</sup>

**30-47%**

Maize price increase in 2020 versus 2019 <sup>(4)</sup>

**US\$235m**

Corn and derivatives' import cost in 2020 <sup>(5)</sup>

### IMPACT ON LIVELIHOODS

**3 million**

Small-scale farmers rely on maize as their main source of income <sup>(6)</sup>

# THE MAIZE SECTOR IN CAMEROON

Image credits: Pan African Visions

# Women in the maize sector

Cameroonian women play a crucial role in agricultural production and maize is a key source of livelihoods due to its being the most productive crop and the most rewarding activity in terms of annual income. While maize production is mainly undertaken by rural women, they are often involved solely as unpaid, family labourers and limited to selling their harvest at local markets.



Image credits: Investir au Cameroun

*Women are often assigned labour-intensive tasks and tasks done by hand*

*Women play a key role in supporting the economic livelihoods of their families*

## WOMEN'S REPRESENTATION

72%

Of workers in the informal agricultural sector are women (1)

90%

Of local food production relies on women (2)



Married women typically produce maize alongside other food products such as ginger, yams, cocoyams, vegetables, beans, egusi (white-seed melon) and potatoes. Independently, each of these does not provide sufficient household income, hence diversification is crucial for women.(3)



Maize production is mainly undertaken by rural women who are often involved solely as unpaid family labourers. A study in central Cameroon found that although women are generally the most involved in maize production, married women do not have control over the maize produced.(4)



Small-scale farmers have limited access to modern farming technologies, thus women are assigned labour-intensive tasks (milling, shelling). Women are involved in preparation of the land, fertiliser application, weeding, harvesting and storage of the crops, taking up to 8-12 hours a day.(3)

## SPOTLIGHT – BAYAM SELLAM WOMEN TRADERS

Bayam Sellam refers to people engaged in the trade of food products between rural sources/production origins and urban markets. An estimated 75% of Bayam Sellam traders are women. This practice has become an important informal economic activity for many women, especially those with limited access to financial capital and low levels of education. Recent years have brought a significant increase in women entering the trade, linked to rapid urbanisation coupled with limited alternative economic opportunities.

Bayam Sellam women trade food crops and play a key role in supporting the economic livelihoods of their families. These jobs typically involve travel, often in the early hours of the morning, while many women sleep outside, presenting health and security risks. Almost half of women traders work seven days a week. Their livelihoods were particularly affected by the COVID-19 pandemic as well as the ongoing instability in the North-West and South-West regions.



*The Association of Bayam Sellam in Cameroon (ASBY) supports women traders and aims to strengthen traders' capacity, advocacy to improve working and living conditions, supporting formalisation of the sector, fighting against gender-based violence and financial support to women.*



*Where women are active in trading, they tend to be concentrated at lower levels of the value chain. As agriculture becomes more commercialised, the position of women weakens, since they are under-represented in, or excluded from, more profitable commercial markets.*



Cameroon is the world's fourth largest cocoa producer, with the crop being grown across seven of the country's ten regions. Cocoa ranked as Cameroon's second largest export product by value in 2021, and the production itself relies mainly on the informal sector's small-scale farmers including women.

### National frameworks for the cocoa sector

- The government aims to expand cocoa production through the national sectoral plan, namely to 600,000 tonnes by 2025 and 1.2 million tonnes by 2030.
- To achieve this goal, it will distribute 20 million cocoa seedlings annually, subsidise fertiliser and build the capacity of extension service providers.

### Key challenges faced by the cocoa sector

- 1 In 2018, a major 18% production increase and minor 3.2% rise in consumption led to a drop in world cocoa prices.
- 2 Small-scale farmers receive only 36% of the net operating income generated by the cocoa value chain, while exporters receive 61%.
- 3 The delivery of cocoa is affected by the protracted crises, specifically the conflict between Cameroon's Anglophone and Francophone regions.

### Spotlight: EFFORTS TO INCLUDE YOUTH AND WOMEN

The volume of cocoa production may be affected by climate shocks and the poor use of chemicals. Old cocoa plantations, ageing farmers and traditional methods of post-harvest activities (e.g., drying) contribute to the stagnation of production, though there are budding efforts to start involving youth (including females) in cocoa production. The cocoa sector is a significant source of income for the bulk of rural populations, with those working in growing areas generating 90% of their income from the crop.



### ECONOMIC CONTRIBUTION

**8.2%**

Sector contribution to agricultural GDP in 2020 (1)

**1.2%**

Sector contribution to national GDP in 2020 (2)

**US\$410m**

Cocoa production value in 2020 (3)

### IMPACT ON LIVELIHOODS

**5 million**

Cameroonians depend on the cocoa sector for employment and income (4)

**US\$247**

Annual average revenue per person involved in farming cocoa (5)

# THE COCOA SECTOR IN CAMEROON

Image credits: Business In Cameroon

# Women in the cocoa sector

In Cameroon, women play a substantial role in the cocoa sector. Despite the perception of cocoa as a traditionally male crop, women play a pivotal role as cocoa producers, performing almost half of the work on cocoa farms, in addition to sustaining and supporting household members. However, men tend to be the sole owners of cocoa farms.



Image credits: European Forest Institute

*Women involved in production are often invisible within the cocoa sector*

*Women's membership in cocoa cooperatives is limited due to men controlling the sector*

## WOMEN'S REPRESENTATION

**74%** Of cocoa farms belong to men (1)

**97%** Of couples reported that men are in control of marketing (2)



- Women work in the cocoa plantations, actively participating in the processes of cocoa bean extraction, fermentation, drying and packaging. However, the sale of cocoa is under the exclusive control of men / husbands.(1), (2)
- Women usually focus on pre-harvest activities such as planting and weeding, and post-harvest activities such as pod-breaking, fermenting and drying.
- Women are also employed as seasonal workers to support harvesting.
- Women are engaged in cocoa production alongside food crop cultivation to support the immediate needs of their family.
- Private sector companies employ educated women in administrative roles.

## BARRIERS PREVENT WOMEN'S FULL PARTICIPATION



Women's contributions are often undervalued and disregarded, and as such, they are provided with insufficient training or access to inputs and resources to maximise their potential to enhance production

## RURAL WOMEN IN COCOA PROGRAMME

The Cocoa and Coffee Inter-professional Council (CICC) of Cameroon, in conjunction with the Ministry of Agriculture and the Ministry of Commerce, launched the Rural Women in Cocoa Programme in 2021 to promote and support women in the cocoa sector. The initiative seeks to target women living in rural areas specifically and is designed to use cocoa farming to help women out of poverty.

The programme supports rural women to develop a 0.5- or 1-hectare cocoa plantation, depending on the croplands available. Rural women are trained to farm cocoa and related crops. The CICC provides inputs (e.g., seedlings), supports women in the execution of the difficult tasks they may face in the development phase (e.g., selective logging, planting), supports the creation of treatment and maintenance brigades, and fosters rural entrepreneurship.



*“ Through this programme, the CICC intends to boost the revenues of rural women by bringing them into cocoa farming and supporting their journey in the cocoa sector. ”*

The poultry sector plays a key role in ensuring food security and providing income-generating opportunities for the population. Nearly all livestock farmers are smallholder families; however, the modernisation of the value chain has been creating new income-earning opportunities, especially for women.

### National frameworks and policies for the poultry sector

- In 2005, the government implemented an import ban on frozen chickens, mainly due to concerted lobbying from producers. This import ban has led to increased internal production, incentivising domestic producers to increase their market share.



### Key challenges for the poultry sector

- 1 Limited processing infrastructure such as abattoirs and packaging facilities, hence most slaughtering, is still done by hand by small artisanal “pluckers”.
- 2 Bird flu outbreaks and COVID-19 lockdowns significantly reduced availability, raised the price of inputs and more than doubled the price of chicken.
- 3 Animal diseases, limited financial capital and equipment, as well as theft constitute further challenges faced by small-scale poultry farmers.

### Spotlight: SAVE THE CHICKEN APP



The Poultry Farmers Management System (PFMS) developed a digital app – Save the Chicken App, to help small-scale poultry farmers detect and diagnose disease through smartphone technology, in order to reduce financial loss for farmers.



### OPPORTUNITIES FOR WOMEN

Poultry production requires low investment, while minimal land is required in order to keep chickens. Poultry farming is often a secondary activity for women. Private poultry companies also employ women, including in management and accounting.

### SECTOR FACT SHEET

**4%**

Sector contribution to national GDP in 2018 (1)

**7%**

Annual production growth since 2010 (2)

**320,000**

People employed in production (3)

**30%**

Of sector employees are women aged under 35 (4)

**40%**

Of animal protein consumed is from poultry meat (5)

# SPOTLIGHT: THE POULTRY SECTOR IN CAMEROON

Image credits: Business In Cameroon

# CROSS-SECTORAL DRIVERS & BARRIERS FOR WEE

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# CROSS-SECTORAL STRUCTURAL FACTORS FOR WOMEN'S ECONOMIC EMPOWERMENT



At a structural level, greater focus on rolling out gender-focused commitments, especially in the informal economy, and facilitating women's access to land ownership and property rights can positively impact WEE

Progress has been made to support women through gender-responsive commitments at the national level, notably through a focus on driving yield and income levels for women. Enhancing gender-equality strategies would considerably help drive women's empowerment across sectors in the future.

## Key drivers

## Sector-level success cases

**1** IMPROVED ENFORCEMENT AND MONITORING OF LABOUR LAWS ON INFORMAL JOBS

**2** TARGET WOMEN WITH AGRICULTURAL SUBSIDIES & MAINSTREAM GENDER IN SECTORAL LAWS

**3** LEVERAGING CERTIFICATION PROGRAMMES INCLUDING FAIRTRADE

**NATIONAL SUPPORT PROGRAMME (MAIZE)** 

The government launched a support programme (2005-2017) to improve the production and income of maize producers through (i) facilitation of the use of quality seeds; (ii) support for the procurement of production and marketing equipment and infrastructure, for small, medium and large producers; (iii) capacity building of producers; (iv) strengthening of the structures of producer organisations and the organisation of the sector as a whole.<sup>(1)</sup>

**NATIONAL COCOA PLAN 2020-2025** 

The objectives of the National Cocoa Plan consist in enhancing the professionalisation of the stakeholders involved in the sector, to build private-public partnerships, and to transform cocoa farming into an agro-business, among others, which are likely to help benefit cocoa farmers including women.<sup>(2)</sup>

## Key barriers


**1** LABOUR LAWS AND OTHER LEGISLATION DO NOT GENERALLY COVER INFORMAL JOBS

**2** CUSTOMARY LAW CONTINUES TO DISCRIMINATE AGAINST WOMEN IN LAND DISPUTES AND INHERITANCE MATTERS




Informal women workers remain hindered by gaps in labour laws and gender discrimination stemming directly from customary law. Women farmers are still typically excluded from property and land ownership rights and often remain in informal jobs, thus weakening their position in both society and the labour market.

## Sector-level examples of barriers

**COMMON-PROPERTY MARRIAGE REGIME** 

The Civil Status Registration dictates a husband has the sole right to administer joint property, hence only 3% of women own a home without a title, and 1.6% have a title in their name.<sup>(3)</sup>

**MAJORITY OF INFORMAL JOBS** 

The majority of women (and men) working in the cocoa sector work in the informal economy. This means women are not protected by labour rights provisions or social security protections, and they are typically low paid.<sup>(4)</sup>

Sources and links: (1) IATF (2021), (2) Ndoping, M. (2019), (3) Brun, D. (2019), (4) European Commission - Value Chain Analysis for Development (2020)



## CROSS-SECTORAL NORMATIVE FACTORS FOR WOMEN'S ECONOMIC EMPOWERMENT



Targeted interventions aimed at addressing restrictive social norms faced by women within their communities, including around childcare, flexible working hours and mobility, are key to achieving WEE

Cooperatives form potential key entry points to challenge discriminatory norms, while also potentially delivering community-based childcare solutions to free women from their limiting responsibilities in the household. Raising awareness of gender-sensitive and climate-smart solutions rank among key strategies to achieve women's economic empowerment in Cameroon.

### Key drivers

- 1 FLEXIBLE ROLES OFFERING FLEXIBILITY AROUND CHILDCARE
- 2 COMMUNITY-BASED CHILDCARE SOLUTIONS
- 3 GENDER SENSITIVE CLIMATE-SMART INTERVENTIONS TO BUILD RESILIENCE
- 4 WORKING WITH COMMUNITIES TO TACKLE GENDER INEQUALITIES
- 5 INCREASING MARKET ACCESS THROUGH COOPERATIVES

### Sector-level trends

#### GENDER NORMS SHAPING THE MAIZE AND COCOA SECTORS IN TERMS OF WOMEN'S PARTICIPATION

Traditional gender norms around food and cash crops facilitate social acceptance of women's engagement in the sector. According to Pathways Study interviewee, Cameroonian women traditionally take care of food crops and men of cash crops. Consequently, more women will be found in maize cultivation and more men in cocoa cultivation.



### Key barriers

- 1 GENDER NORMS LIMIT WOMEN TO GROW FOOD CROPS
- 2 UNPAID CARE WORK RESTRICTS ECONOMIC OPPORTUNITIES
- 3 GENDER NORMS SHAPE ADOPTION OF LABOUR-SAVING TECHNOLOGIES
- 4 WOMEN LACK DECISION-MAKING POWER IN HOUSEHOLD
- 5 NORMS & GBV RESTRICT MOBILITY AND ACCESS TO MARKETS

Although women are perceived positively as best suited to grow food crops, limitations around their mobility in comparison to men and their low decision-making power continue to impact their chances of economic empowerment.

### Sector-level examples of barriers

#### GENDER NORMS ON WOMEN'S MOBILITY

Many women are excluded from accessing large markets and are restricted in harvesting-related activities. These mobility-related gender norms dictate that women, specifically married women, should not travel far from their homes. As such, women are often not involved in the selling of their produce. This is especially true in conflict areas, where violence and the need for safety are used to justify women's limited mobility.<sup>(1)</sup>



#### DECISION-MAKING POWER AND WOMEN'S PARTICIPATION

Gender norms position men as decision-makers in the cocoa sector, hence men are the ones engaging in cocoa cooperatives. It is common practice for husbands and male relatives to join cooperatives, given that they are the landowners and women do not have the time to participate. Norms result in cocoa cooperatives prioritising the leadership of men and subordinating women's voices in decision-making.<sup>(2)</sup>



Sources and links: (1) World Bank Group (2020a), (2) Atanga, L. (2021)

## CROSS-SECTORAL INDIVIDUAL FACTORS FOR WOMEN'S ECONOMIC EMPOWERMENT



Gender-focused initiatives conducted by sectoral institutions around core themes such as microfinance and education, combined with improved access to extension services, form successful strategies towards WEE

Targeted initiatives such as gender-focused microfinance institutions, as well as savings and credit mechanisms aimed at unlocking women's potential in agriculture, offer major opportunities to build women's economic capital. Additionally, using cooperatives to deliver holistic interventions across education, skills and self-confidence can help secure women's long-term economic empowerment.

### Key drivers

- 1 BUILDING WOMEN'S ECONOMIC & SOCIAL CAPITAL THROUGH COLLECTIVES
- 2 E-HUBS & OTHER INITIATIVES TO IMPROVE ACCESS TO AGRICULTURE-RELATED INFORMATION
- 3 IMPROVING ACCESS TO EXTENSION SERVICES AND TRAINING + FEMALE REPRESENTATION
- 4 HOLISTIC INTERVENTIONS TACKLING WOMEN'S EDUCATION, SKILLS AND SELF-CONFIDENCE
- 5 CAPACITY BUILDING SERVICES TARGETED AT WOMEN

### Sector-level success cases

#### MICROFINANCE SOLUTIONS

MASBY is the Microfinance of the Bayam Selam Association, a key solution to the problem of financing women. Other savings and credit mechanisms exist as a solution to cash flow tensions or lack of capital. The slogan is: "A Microfinance, created by Us, managed by Us, for Us".<sup>(1)</sup>



#### WORKING WITH COOPERATIVES

Working with cooperatives means expanding opportunities for women including investing in literacy programmes for their members. Meanwhile, addressing barriers to finance through targeted low cost and accessible financial products further supports women.



### Key barriers

- 1 SKILL GAPS AND LACK OF TRAINING OPPORTUNITIES ESPECIALLY FOR WOMEN
- 2 LACK OF GENDER-RESPONSIVE EXTENSION SERVICES
- 3 WOMEN'S LIMITED ACCESS TO FINANCE AND INFORMATION
- 4 WOMEN'S CONSTRAINED AWARENESS OF LEGAL RIGHTS INCL. ACCESS TO AND OWNERSHIP OF LAND
- 5 LACK OF APPROPRIATE TRANSPORT, STORAGE AND COOPERATIVES
- 6 UNDERDEVELOPED COOPERATIVE SECTOR & LACK OF WOMEN-LED COOPERATIVES

Across sectors, women are often excluded from training schemes, extension services, financial products and sectoral information due to low ownership of economic assets. Women's limited access to land ownership, inadequate transport and storage facilities, and the lack of structure around cooperative systems still hinder their future economic prospects considerably.

### Sector-level examples of barriers

#### LIMITED ACCESS TO EXTENSION SERVICES

In the maize sector women do not have networks with agricultural extension agents, hence they receive no information on improved production technologies and practices (e.g., how to develop healthier soil and improve yield). Therefore, they remain dependent on indigenous knowledge.



#### LOW ACCESS TO FINANCIAL SERVICES

In the cocoa sector, women farmers are 20% less likely to have received a loan in the past year and 50% less likely to have a bank account in comparison to men. Even if women have access to a bank, the conditions set forth by banks to be granted a loan (e.g., proof of address, collateral requirements) can be rigid and constraining for women.<sup>(2)</sup>



Sources and links: (1) Pathways Study Interviewee, Industry Association Representative, (2) Mukete, N., Zhou, L., Mukete, B., & Patricia, B. (2018)

# IMPLICATIONS & PROPOSED RECOMMENDATIONS

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*Improving women's access to financial services is critical to achieving Cameroon's Vision 2035 and unlocking the country's enormous potential for long-term national development and shared prosperity.*

## CROSS-SECTORAL PROPOSED RECOMMENDATIONS


Proposed recommendations are aimed at policymakers, financial institutions, community leaders, programmers and researchers engaged in WEE-focused programmes and initiatives








### Proposed Policy/Advocacy Recommendations

	Recommended strategies
<p>Address key policy gaps to improve the implementation of WEE-related policies, commitments and programmes</p> 	<ul style="list-style-type: none"> <li>Support government ministries to develop action plans and strategies to achieve gender-related objectives in the NDS2030</li> <li>Enhance capacity and coordination between regional and national governments to better deliver WEE programmes</li> <li>Improve harmonisation of customary / religious law with formal law and support legislation for women's land and property rights</li> </ul>
<p>Strengthen National Strategy for Inclusive Finance to increase market accessibility by removing gendered barriers to finance and promote women-friendly financial products and services</p> 	<ul style="list-style-type: none"> <li>Work with development banks to increase access to finance</li> <li>Consider supporting risk-sharing mechanisms to provide digitisation support and guarantee funds for microfinance institutions (MFIs).</li> <li>Develop tailored financial products for women utilising mobile money, and tailor communication strategies to reach women</li> </ul>

### Proposed programming recommendations

	Recommended strategies
<p>Work with communities, NGOs and religious leaders to promote positive norms that improve women's economic opportunities and wellbeing</p> 	<ul style="list-style-type: none"> <li>Behaviour-change communications and interventions for couples on gender-equitable attitudes, promotion of non-violent relationships</li> <li>Training and capacity building of duty bearers including traditional customary structures, and local governments and law enforcement</li> </ul>
<p>Work with and grow women entrepreneurs' social, human and economic capital</p> 	<ul style="list-style-type: none"> <li>Invest in women-led cooperatives and entrepreneur networks</li> <li>Ensure all work includes a focus on supporting women to aggregate produce / output, reach more lucrative markets, receive better prices and access formal financial services</li> </ul>
<p>Address inequitable intra-household dynamics, norms and gender-based violence</p> 	<ul style="list-style-type: none"> <li>Utilise household approaches targeting women's groups such as tontines and VSLAs to stimulate discussions</li> <li>Support livelihoods and economic empowerment initiatives with gender-transformative interventions that increase women's access to and control over economic assets.</li> </ul>

### Proposed research, monitoring and evaluation recommendations

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



### SECTOR-LEVEL PROPOSED RECOMMENDATIONS\*

Supporting sectoral initiatives and commitments towards gender equality, whilst delivering holistic interventions at a community level, will be key to achieving WEE

#### Recommendations for the maize sector

- 1 Support specific initiatives that enhance women's ownership and control of maize farmland and crops
- 2 Improve women's knowledge, skills and practices to improve economic opportunities in the sector
- 3 Support interventions at the household level, to increase women's economic, social and human capital
- 4 Support household- and community-level interventions addressing unpaid care and domestic work burdens
- 5 Improve women's human, social and economic capital through cooperatives and collective activities
- 6 Facilitate women's access to finance through better products and services

#### Recommendations for poultry sector

- 1 Increase women's economic, social & human capital by supporting livelihood- and skills-based interventions with gender-transformative interventions at the household and community levels
- 2 Focus on research to fill evidence gaps and build on evidence of what works

#### Recommendations for the cocoa sector

- 1 Support the cocoa sector's commitment to gender equality
- 2 Address gender inequities in access and ownership of land and resources
- 3 Support interventions at the household level to increase women's economic, social and human capital
- 4 Work with market actors and government to improve the reach of interventions to women farmers, and to tailor support to women farmers
- 5 Improve women's human, social and economic capital through leveraging collectives and cooperatives in the cocoa sector
- 6 Address research gaps and build evidence of what works

\* **NOTE:** Please see Appendix for detailed, sector-level recommendations.



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# APPENDIX

## Detailed sector-level strategies for proposed recommendations – Maize sector (1/2)

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

- Advocate with the government of Cameroon and the Ministry of State Property and Land Tenure to ensure that women have equal access to formal land titles where they exist, and that formal titling does not undermine or bar women's access (e.g., through high costs and lengthy administrative procedures).
- Implement programmes that support women in securing access to land, so that they can enhance their position in the maize sector.
- Identify buying partners who can commit to buying women-produced maize as part of their corporate social responsibility (CSR) / community development efforts and gender-equality commitments.
- Support programmes increasing women farmers' access to affordable agricultural inputs.
- Training and capacity building of key duty bearers including traditional customary structures, local government and law enforcement on key legislation regarding women's right to land ownership to reduce bias and discrimination against women and improve transparency and consistency of decision-making.
- Facilitation of community conversations and peer training (e.g., with elders / chiefs, social workers, community health volunteers, teachers and other stakeholders) on women's land rights and constitutional law, and where complaints can be lodged such as for bad treatment, bribes, or corruption.
- Social and behaviour-change communications (SBCC) focused on gender-equitable land distribution and maize farming. Promote role models of gender-equitable smallholder farming households, and examples of women smallholders who are engaged in activities higher up the value chain and who benefit equally from the sale of crops.

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

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

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

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

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

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



## Detailed sector-level strategies for proposed recommendations – Maize sector (2/2)

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

- Address the general lack of cooperatives in the maize sector by creating women-only cooperatives; focus on leveraging these cooperatives to enhance women's role in the maize sector.
- Implement initiatives that organise collective transport and storage and sales of crops, to increase price negotiation power, as well as access to markets beyond the farm gate and outside of middlemen.
- Implement collective initiatives that focus on processing and value addition. For example, building processing facilities and providing machinery in closer proximity to those who engage in processing work. Ensure risk mitigation strategies are put in place, so that women who participate in processing work, such as shelling, are supported to stay safe, increase their processing output and can benefit from these opportunities.
- Identify processors to engage women-led cooperatives for contract farming. This can be in the form of outgrower schemes to formalise commitments of buyers / processors and ensure a market for women's produce.

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

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

## Detailed sector-level strategies for proposed recommendations – Cocoa sector (1/2)

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

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

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

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

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

- Support organisations in incorporating campaigns and awareness-raising actions aimed at promoting the ideals of shared responsibilities for care work in the home, to address women's time poverty. This includes stakeholder organisations publishing specific gender-equality progress on an annual basis.
- Carry out household dialogues, or other social norm change interventions, that address income negotiation. Furthermore, support women's involvement in shared decision-making around how to spend cocoa income and encourage men's increased use of income to support household expenditure (such as expenses associated with children's education and health).
- Integrate social norms change in programmes to promote women's participation in leadership positions throughout their communities. This includes addressing norms on women's voices and awareness of women's participation in the sector, as well as leadership skills building for women farmers.

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

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

## Detailed sector-level strategies for proposed recommendations – Cocoa sector (2/2)

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

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

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

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

## APPENDIX

## Detailed sector-level strategies for proposed recommendations – Poultry sector

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

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

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

- Liaise with relevant ministries to undertake a gender analysis of government sector-specific initiatives and plans. Use results to advocate for better integration of gender analysis and targeting.
- Commission research to explore barriers and opportunities for women poultry rearers at household level, and to better understand women's participation and employment in the wider poultry value chain.
- Commission and undertake research with diverse groups of marginalised women (for example young women, widows and women with disabilities) to understand and address different barriers that women face, and to gather more information on women's roles, particularly in poultry farming.
- Monitor and mitigate against any signs of backlash (especially gender-based violence) as a result of interventions which may challenge traditional gender norms.
- Ensure meaningful participation of women farmers in design of all interventions, including through participatory and action research methods.

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