

Association pour le bien-être de la Femme et des Familles du Milieu Rural
Association for the Wellbeing of Women and their Families of the Rural Areas
AFFAMIR



**Enhancing Self-Determined Economic Activities of Women
in Rural Areas of Cameroon**

Submission for the German UNIFEM Prize 2005
"Sustainable Micro-Credit Programmes for Women:
Small Credit for Great Impact"

Summary

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Enhancing Self-Determined Economic Activities of Women in the Rural Areas of Cameroon

Summary

Bansoa, a village of 40,000 inhabitants situated in the West Province of Cameroon, has a considerable potential for agricultural production. Markets in urban areas (*Bafoussam*, *Douala* and *Yaoundé*) are within reach. However, until recently, there was insufficient knowledge of agricultural techniques; lack of access to finance, and absence of marketing skills.

In order to boost the productivity and income generating activities of local population, citizens created the "*Caisse Populaire Cooperative de Banéghang*" in 1998 to provide financial services.

Unfortunately, conditions for women to benefit from the services of the *Caisse* were unfavourable. This led, in 2002, to the creation of the "**Association pour le bien-être de la Femme et des Familles du Milieu Rural**" (AFFAMIR). AFFAMIR's first aim was to support women to benefit from finance and training. In collaboration with the *Caisse*, AFFAMIR designed a new credit scheme, which received seed capital from the Netherlands, as well as financial and logistic support from Spain and Germany. The innovative credit scheme launched jointly by AFFAMIR and the *Caisse* is based on the social capital principle: It relies on traditional social organisation structures, the *njangi* groups. While the *Caisse* provides women with credit, AFFAMIR provides advice and training.

AFFAMIR also helps to acquire agricultural inputs through a "farmers' provision store" as well as technical training thanks to collaboration with *Phytograines*, a company that provides technical advice related to seedlings and fertilisers.

By April 2005, 1,200 women organised in 22 women *njangis* had been able to benefit from micro-credits amounting to a total of 15 million CFA Francs. Between 2001 and 2005, the number of women members of the *Caisse* has evolved from 42 to 168.

The programme goes beyond access to credit. It contributes to poverty alleviation by creating more scope for women and promoting their economic capacities through income generating activities. Strategic orientations of the programme are stimulation existing traditional social and group dynamics, particularly women *njangis*, while facilitating synergies with other socio-economic structures in the area.

AFFAMIR's long term perspective is to share its experience and know-how by transferring and adapting the programme to areas beyond *Bansoa*.