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“Bridging the gap between increasing knowledge and decreasing resources”

Challenges Rural Married Women are Facing after Receiving Microcredit: Evidence from West Cameroon

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Abstract

In many parts of the world, women continue to lack voice and decision making ability and their economic opportunities remain very limited. Also in Cameroon, the social and economic status of women, especially in rural areas, remains low. Strengthening the social role and making women more economically autonomous is one of the targets of the Cameroonian government. One of the vehicles considered successful by academia and politicians to empower women is the access to microcredits. However, microcredits are not necessarily a panacea for women's empowerment. Some studies argue that microcredit access can empower women on the one hand, but on the other hand, may provoke violent behavior in their husbands, because they see their authority over their wives being undermined.

This contribution analyzes the role of microcredit access involved in women's empowerment and investigates challenges faced by married women in West Cameroon when having received a microcredit.

Methodologically, quantitative and qualitative data were collected via household surveys with a questionnaire. A total of 107 women were selected using simple random sampling and among them, 68 have had received microcredit at least once and were married. To measure empowerment, the Women's Empowerment in Activity Index by the International Food Policy Research Institute (IFPRI) was adapted to the research question at hand and applied. It investigates on women's resources, activities, income, leadership and time.

The results show that microcredit can make a significant contribution to the empowerment of women in Cameroon: that is improving their economic status and offering them potentially the capability of making decisions that can affect their lives and their futures and therefore their well-being in a positive way.

But much more needs to be done to accompany this process. Slightly more than a third of the married women confirmed that their microcredit had been a source of problems in their households. Among them, again a third stated that once they received the microcredit, their spouses did not longer financially assist them and their children as they used to do. Additionally, this ability of making business decisions can give more power to women within the household that might go against the cultural and social norms and therefore creating tension, and conflict at the household level.

Keywords: Decision making, microcredit, Cameroon, women's empowerment