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## **LAND ACCESS, MICROCREDIT ACCESS AND INCLUSIVE GROWTH IN CAMEROON: A GENDER PERSPECTIVE<sup>1</sup>**

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### **ABSTRACT**

Using data from the third Cameroonian Households Consumption Survey (CHCS 3), this research examines the implications of gender responsive microcredit policy on inclusive growth and food security in Cameroon. The study also presents the evolution of Microfinance Institution's performance. Therefore we put on evidence both a statistical and econometrics methodological framework. Empirical evidences show that, all over the country women have less access to land and formal credit than men, particularly in rural area. Women usually get access to credit thanks to common initiative groups (group lending approach), informal lenders, friends, neighbours, which then constitute the informal financial sector. This credit is used for income-generating activities especially in agricultural sector in order to promote an agricultural-based inclusive growth that lead to food security and poverty alleviation. As far as the linkage between women access to credit and food security is concerned, results indicate that household's basic goods expenditures such as food and clothing significantly increase with regards to women's easier access to loans or microcredit. We suggest to Cameroonian authorities to put in place a gender sensitive budgeting, to promote women access to formal credit because access to credit help women to achieve food security for them and their family, it empowers them and promote inclusive growth in the agricultural sector.

**Keywords:** Gender, Microcredit, Inclusive Growth, Food Security, Cameroon

**JEL Classification:** C1, D1, O, Q.

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<sup>1</sup> An earlier version of this paper was presented at the 2014 conference on Land policy in Africa at the AUCC in Addis-Ababa (Ethiopia), and at the 2015 annual World Bank Conference on Land and Poverty (Washington DC, USA). We warmly acknowledge the support of the Land Policy Initiative of the African Union Commission and various inputs of the YARA (Young African Researchers in Agriculture) network. Views and conclusions expressed in this paper are those of authors and they are responsible for any remaining errors.

## **1. INTRODUCTION AND BACKGROUND**

The worldwide expansion of consequences of recent crisis (food crisis, energetic crisis, climate crisis), in recent decades has coincided with a dramatic increase in the share of Gross Domestic Product (GDP) around the world with respect to the development capacity of each country. In addition, the world food system continued to be in a vulnerable position (IFPRI, 2013). As the deadline for the Millennium Development Goals (MDGs) approaches, progress toward halving the proportion of people suffering from hunger is not on the tract in Cameroon and around the world. Granted, a number of countries made noteworthy commitments to strengthen aspects of food security. Moreover, after years of stagnation, new evidence in 2012 (IFPRI, 2013) showed that in many developing countries like Cameroon the structural transformation of agriculture into a modern, competitive, and productive sector accelerated in recent years. Although, there are many constraints to be addressed in scaling-up pathway in agriculture. They are political space, institutional, fiscal and financial. As far as financial space is concerned, there is a poor access to financial means and it is generally a key constraint. Multiple efforts to design value chain financing instruments are under way (IFPRI, 2012). These range from product financing, receivables financing, physical asset collateralization, risk-mitigation products, securitization and, guarantee instruments. Value chain financing are provided by financial institution that make their decision but not always on the creditworthiness of the applicant as far as gender consideration is concerned in developing world. The assessment so far reveals that developing country growth story is far from the concept of inclusive growth. Instead of inclusive growth, what the assessment brings out is an inequalising growth as a result of heightened inequalities on several fronts such as consumption, wealth, regional disparity and above all, social disparity. Aneesh K. A., (2013) argues that inclusive growth refers both to the pace and pattern of growth, which is considered, interlinked and therefore in need to be addressed together. The idea that both the pace and pattern of growth are critical for achieving a high, sustainable growth record, as well as poverty reduction. Moreover, inclusiveness stands as a concept that encompasses equity, equality of opportunity and protection in market and employment transitions. It is an essential ingredient of any successful growth strategy. For Benedict S. Kanu and al. (2014), inclusive growth refers to economic growth which results in a wider access to sustainable socioeconomic opportunities for the majority of people, while protecting the vulnerable, all

being done in an environment of fairness, equality and political plurality. Inclusive growth is broad-based across sectors, promotes productive employment and enhances the resilience of disadvantaged and marginalized groups from adverse shocks. Benedict S. Kanu and al. (2014) also argue that the concept of inclusive growth is just as applicable at project and business investment level as it is at sector level. In addition, Ashley and Turner (2012) shed more light on the importance of inclusiveness in agriculture and agribusiness with a model presenting an inclusive business strategy and the benefits derivable by companies and farmers from the strategy at various stages in the value chain. Here we emphasize the idea of equality of opportunity in terms of access to markets, resources and unbiased regulatory environment for businesses and individuals.

As far as the above-mentioned statements are concerned, Cameroonian authorities are on the same trap. Since 2009, they are implementing the Growth and Employment Strategy Paper (GESP) standing as a second generation Poverty Reduction Strategy Paper (PRSP) with an emphasis on decent work as a growth driver (Republic of Cameroon, 2009). As far as agriculture is concerned the road map is the Rural Sector Development Strategy Paper (RSDSP) putting on evidence Cameroonian concerns on the development of a second generation agricultural system (Republic of Cameroon, 2010). **Therefore this research appreciates the effects of women access to land and microcredit on inclusive growth in Cameroon. Specifically, the main objective of the study is to evaluate the impact of women access to land and microcredit on food security and poverty in Cameroon.** As far as the conceptual framework of our study is concerned, because many factors affect the performance of agriculture in complex way in Cameroon, we think it is critical to first identify the degree of the relationships between women access to land, to microcredit, and inclusive growth. In this paper, we start by presuming that credit contracted by Cameroonian households from microfinance institutions is for investment purposes in agriculture and that microfinance participants maximize both utility and profit. Then, using data from the recent Cameroonian Households Consumption Surveys (CHCS, III) we apply the econometric methodology of Samuel Benin and al. (2012) to appreciate the effects of women access to land and microcredit on agricultural inclusive growth in Cameroon capture through agriculture contribution to the GDP. After that, we use the econometric model developed by Diagne (1998), Diagne and Zeller (2001), Guha-Khasnobis and Hazarika (2007), to measure the effects of women access to land and microcredit on food security in Cameroon. This study is useful for policy makers since it gives an overview of past performance and prospective

outcomes of agriculture sector in Cameroon as far as transforming capacity for the development of the country is concerned.

The remainder of the paper is organized as follows. Section 2 presents evolution of microcredit policy in Cameroon, section 3 links access to microcredit to gender, inclusive growth and food security in Cameroon, Section 4 discusses empirical concerns pertaining to the measurement of access to microcredit, and describes the utilized data and empirical methodology. Sections 5 and 6 present the study's empirical findings and conclusions, respectively.

## **2. RECENT EVOLUTION OF MICROCREDIT POLICY IN CAMEROON**

The success of the Grameen Bank in Bangladesh has shown that it is possible to provide a large number of low income people with financial services using a group lending approach. As a result, group lending programs funded by international donors have proliferated at a rapid pace throughout the world and even in Cameroon. The mechanisms of groups lending, such as peer pressure and group solidarity are touted as instruments to attain favorable repayment rates. However, repayment rates vary dramatically from one program to another, suggesting an inherent instability in the financial technology.

Literature targeting microcredit and their potential impact or outcomes has quite abundant. Several studies present history and evolution of the concept of microcredit, outcomes of microcredit programs and their impact to food security, poverty and well-being. Economic literature, also show that microcredit promotes inclusive growth; because affiliation to microfinance institution or access to microcredit gives capital to poor to generate self-employment, which empower them and help promoting inclusive growth who basically, means an all-round growth of the masses or growth with equity. Inclusive growth by definition implies an equitable allocation of resources or providing equitable opportunities to all in accessing resources such that it benefits the society at large<sup>2</sup>. Microfinance who proposes microcredit enables people generate self-employment in all kinds of petty trading like “*call-box*”, “*buyam sellam*”, “*vendeur à l'étalle*” and others, and in agricultural land.

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<sup>2</sup> See A. Seshadri and S.B Arya “Inclusive Growth with Special Reference to Financial Inclusion”, working paper.



***“call-box”,***



***“buyam sellam”,***



***“vendeur à l'étalle”***



**Rural Women**

Sources: Authors, based on the Cameroonian every day's life experience.

It promotes inclusive growth in agriculture because it enables rural people to access to equipment, improved agricultural productivity, and enhanced regional integration, especially the integration of smaller and landlocked countries. This instrument helped countries like India and Bangladesh to improve access to business opportunities and Social protection and inclusion<sup>3</sup>. Then, microcredit promotes inclusive growth in agriculture. There is growth accompanied by gains manifested through more employment and income benefitting those sections of society which have been bypassed by the recent higher rates of economic growth (Benedict S. Kanu et al, 2014)<sup>4</sup>.

In Bangladesh, Muhamad Yunus, a professor of economics at Chittagong University, started the first microcredit program known as the Grameen Bank initiative in the 1970s. M. Yunus introduced the concept of group lending in which the group is responsible for repaying loans even if one member fails to repay. There are five members in each group. People generally form groups with people they trust. Group formation takes the place of commercial banks inquiries into the creditworthiness of applicants. The success of this approach is indicated by

<sup>3</sup> For more information, see A. Seshadri and S.B Arya, op cit and Syeda Nadia Sharmin (2014), op cit

<sup>4</sup> Benedict S. Kanu, Adeleke Oluwele Salami and Kazuhiro Numasawa (2014). Inclusive Growth: an imperative for African agriculture. African Development Bank Group.

Grameen Bank's 98% repayment rate. Over the last two decades, the Grameen Bank has lent over \$2billion dollars in loans averaging \$67 dollars (Gibbs, 1990)<sup>5</sup>.

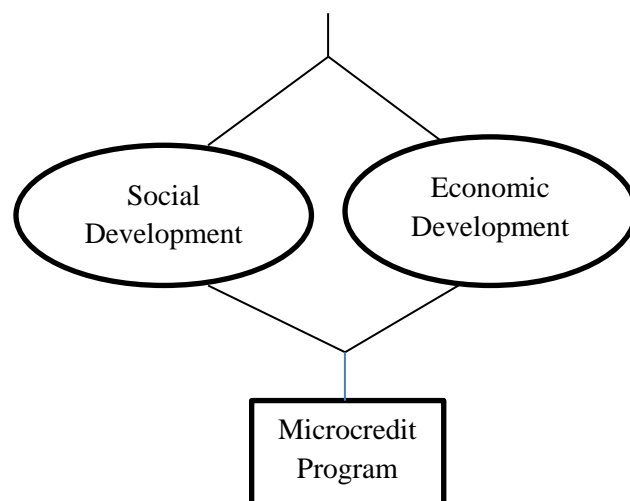
Along with immediate alleviation of poverty, microcredit also helps small participants to accumulation assets, which resulted in long-term sustainability (Chowdhury et al, 2002). The Grameen Bank started microcredit programs in 1976 as an experimental project in Bangladesh and now it is practiced by more than 3000 NGOs, commercial banks, and specialized financial institutions, and their main target group is poor rural women (Afrin et al, 2010). The main idea of microcredit is to improve the economic security of the recipients (mainly women) by providing them small loans to purchase productive assets (Cons and Paprocki, 2008). Ahmed et al. (2011) show that small amounts of credit provided to the poor can make the difference between absolute poverty and creating enough income opportunities to feed the family and improve housing, health and sanitation situation. Similarly, Swamy and Tulasimala's (2013) study observe that microcredit significantly provide full and productive employment to women particularly to those who were socially deprived.

Recent literature has found an optimistic correlation between access to microcredit and food security. FAO (2013) recognize that food security in developing countries can be attained through increased agricultural productivity; employment and self-employment, that create income opportunities and thus allowing buying food; social programs including food-for-work or cash-for-work programs, other forms of productive activities within households or communities. Meyer (2003) observe that microfinance can contribute to poverty alleviation and food security through supplying loans, providing other financial services that enhance investment, and creating employment opportunities for the participant. If microcredit is the way to achieve food security then Meyer (2003) certainly provides some insightful arguments about the ways by which microcredit affects food security. He mentioned three pathways. The first is the Poverty-alleviation path, which improves income. The second pathway is access to microcredit induce changes in household assets and liabilities, improves savings and insurance service, thus, stabilize consumption. The third pathway is consumption of microcredits. Through this pathway, households attempt to use loans in immediately productive ways, thus, income and food supplies increase (Meyer 2003). Graphically, we have:



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<sup>5</sup> See Beth Anslinger (1997)



**Figure 1:** Which participation leads to increase food security (Anslinger, 1997)

Others Studies show positive effects of microcredit (microfinance) on poverty alleviation. These studies suggested that lending to women does improve household incomes and leads to other benefits like increased likelihood diversification, more market activity, more education and better health (Pitt and Khandker, 1998; Sebstad and Chen, 1996; Hulme and Mosley, 1996; Mosley, 2001 Chua and al, 2000; Morduch and Haley, 2002; Mosley and Rock, 2004; Zaman, 2004)<sup>6</sup>

In the case of Cameroon, some studies demonstrate that, microfinance access has an impact to poverty alleviation or well-being. Tchouassi (2011) examines the relationship between microfinance, inequality and vulnerability by providing a cross-country empirical study of 11 developing countries in Central Africa. Microfinance plays an important role in the financial market in many African countries. Although microfinance is expected to significantly affect macro variables, we lack enough empirical research on impact analysis at the macro level, such as the effect of microfinance on inequality and vulnerability. Results indicate that the number of microfinance institutions has a negative impact on the Gini index in Central Africa countries. When the microfinance institutions in the country become dense, inequalities decrease.

<sup>6</sup> See Fofana (2014). Microfinance, Food Security and Women's Empowerment in Côte d'Ivoire



### **3. LINKING ACCESS TO MICROCREDIT WITH REGARDS TO GENDER, INCLUSIVE GROWTH AND FOOD SECURITY IN CAMEROON**

Cameroon's growth agenda especially with regards to its GESP and the post 2015 development agenda can only succeed if stakeholders draw on all resources, talents available and if women are able to participate fully in economic, social and political life. This requires intensified efforts to eliminate discrimination and promote equal rights as far as land and property rights, access to access productive resources, to agricultural inputs (seeds and fertilizers), access to water and sanitation and especially access to microcredit are concerned.

Report of the third CHCS (Republic of Cameroon, 2008), shows that the majority of poor Cameroonian women live in rural areas. They stand like Cameroon's major agriculture producers and are also more active in trade and in the informal economy. In practice, they continue to be hampered by lack of rights, resources and economics opportunities. Cameroon women and female-headed households in both rural and urban areas need access to financial services and a certain control over them. Those financial services include banking, microcredit and insurance, management training, entrepreneurship, small business development and support/accompanied services, so that this sample of the entire population could empower itself and develop women full economic potential. That leads to establishing small and medium size enterprises and moving gradually into more productive economic activities to be able to support inclusive growth and sustainable development.

Over the last decade, Cameroonian economy is experiencing a GDP growth rate of 5%. This growth has permit to some Cameroonians to be lifted out or poverty (Republic of Cameroon, 2008 and 2011). But this is not enough. We should pay a particular close attention to the quality of growth. Economic growth must be inclusive, generating opportunities for all households to share in, and it needs to be sustainable, creating economic structures that use resources effectively, and that are resilient for a country like Cameroon more and more exposed to climate change that is harmful to food sovereignty and food security.

Improving food security involves addressing the structural causes of household's vulnerability that is access to diversified markets, risk assurances, appropriate financial services and land tenure security. Good governance is necessary to assure access for smallholders to gains, services and resources. In fact, governance principles are applied in chain development for coordination, fine tuning inter-dependencies, responsiveness to changes and new market

requirements. Moreover, inclusive policy development is targeted at sector-wide issues, regarding food security, social protection, natural resource management and climate adaptation.

Gender inequality both leads to and is a result of food insecurity. According to estimates women and girls make up 60% of the world's chronically hungry and little progress has been made in ensuring the equal right to food for women enshrined in the Convention on the Elimination of All Forms of Discrimination against Women (WFP, 2009). Women face discrimination both in education and employment opportunities and within the household, where their bargaining power is lower. On the other hand, gender equality is described as instrumental to ending malnutrition and hunger (FAO, 2013). Women tend to be responsible for food preparation and childcare within the family and are more likely to be spent their income on food and their children's needs. The gendered aspects of food security are visible along the four pillars of food security: availability, access (access to land, access to markets, access to technology, to training and infrastructures, and access to finance), utilization and stability, as defined by the Food and Agriculture Organization.

#### 4. METHODOLOGY AND DATA REQUIREMENTS

Some study demonstrates the impact of access to credit on income and food security, in economic literature (Diagne, 1998; Meyer, 2003; Guha-Khasnabis and Hazarika, 2007; Fofana, 2014; Sharmin, 2014). They used two kinds of methods: Econometrics methods and Propensity score matching method (PSM). Diagne (1998), for example, used an econometric model specifically a Tobit and logit multinomial models, to assess satisfactorily the effect of access to credit. He makes the distinction between *access to credit* (formal or informal) and *participation* (in formal credit programs or the informal credit market). Their results show that access to formal credit enables households to reduce their borrowing from informal sources and there by experience marginally beneficial effects on household annual income, these effects are too small to cause any significant difference between the per capita incomes, food security, and nutritional status of credit program members and those of noncurrent members.

Guha-Khasnabis and Hazarika (2007), before using this approach, improve it. They used anthropometric nutritional Z-scores method to capture children food security in Malawi and,

econometry model. Their results show that access to microcredit of adult female household members improves 0- to 6-year old girls', though not boys', long-term nutrition as measured by height-for-age, the access to microcredit of males has any such salutary effect on either gender's nutritional status.

Some authors have used other statistical tool to appreciate the effect of microcredit to women empowerment and their economics implications. Fofana (2014) appreciates the effectiveness and the capability of microfinance institutions in enhancing women's livelihood and empowerment in rural areas. She shows that microfinance institutions have increased the income of female borrower and improved the level of farm production which is a main development goal in most African countries whose economies are based on the agricultural sector.

Sharmin (2014) uses capability approach of Sen (1988, 1990), to appreciate the effects of microcredit to women empowerment and food security in Bangladesh. She shows that microcredit strengthening women's position in society particularly of those women who were socially deprived. It provides employment for women. And therefore, she argues that microcredit program helps the rural poor women to be economically autonomous and financially solvent in their society.

For this reason, Capability Approach (CA) constitutes our theoretical framework. In recent literature, poverty can be identified as the absence of some basic capabilities to function (Cagatay, 1998), and a person's worthy achievements are conditional on that person's capabilities of function (Gebreselassie and Haile, 2013). Capability Approach can be seen as a useful tool to analyze inequality, particularly gender inequality. It put greater value on the concept of freedom and to the lives people have reason to value (Sen, 2001). The main two points of CA are "being and doing". Unlike the predictable inequality assessment (including food security), which focuses on the market settings (income and employment), the Capability Approach permits the evaluation of inequalities in nonmarket backgrounds, such as in the household labor and workload (Robeyns, 2003). It also identifies differences in gender, location, social roles and ethnicity in different communities, families and individuals (Gebreselassie and Haile, 2013). In sum, CA analyzes the nature of capability deprivations and the factors related to that deprivation (Sen, 2001). Hence, it can be argue that the CA is relevant for evaluating issues relating to individual capabilities in achieving food security, and for analyzing the challenges that individual might confront with functioning and wellbeing

(Gebreselassie and Haile, 2013). Gender inequality in access to and control over useful means such as land, financial service and employment may limit women from producing enough food or generating considerable income to buy food. Thus, women enjoy limited freedom in practicing a desirable livelihood due to poverty and limited mobility (Sen 2001). Considering food insecurity as capability deprivation, it can be claimed that the lack of material resources and income perhaps restrict the actual freedom of individual as well as one's capabilities and functioning.

In the literature, we also observe that, microcredit (as functionings) have the potential to increase people's freedom (capabilities and chances), it can also possibly decrease their freedom (Tseng 2011).

To appreciate the effects of a gender responsive microcredit policy on inclusive growth and food security in Cameroon, we are using in this study statistical and econometric tools. The statistical analysis, help us to appreciate the evolution of EMFs in the country, specifically their economic performance, their administrative performance and the impact of women access to credit. We are using the econometric model proposes by Guha-Khasnobis and Hazarika (2007)<sup>7</sup> to analysis the effects of credit male and credit female upon households children food security.

In this study, we compare the effects of credit male and credit female upon household expenditures on goods plausibly consumed only by adults, such as tobacco, adult clothing and footwear, and items of adults' personal grooming like cosmetics. *Ceteris paribus*, decreases in household expenditures upon goods consumed exclusively by adults ought to improve children's food security. The finding that an increase in credit female causes a more pronounced reduction in household expenditures upon such adult goods' than increase in credit male will suggest children's food security is improved by gains in women's bargaining power. The equation regression is:

$$Exp_{good_{ij}} = \beta_{1i}Creditmale_j + \beta_{2i}Creditfemale_j + \beta_{3i}AgeCM_j + \beta_{4i}Householdsize_j + \beta_{5i}Children_j + \beta_{6i}NivinsCM_j + \beta_{7i}Rural_j + \varepsilon_{ij}$$

Where:

<sup>7</sup>Guha-Khasnobis and Hazarika (2007), "Household Access to Microcredit and Children's food security in Rural Malawi", World Institute for Development Economics Research.

$Exp_{good_{ij}}$  : Household  $j$ 's expenditures upon goods  $i$  (expenditures on food; expenditures on alcohol and tobacco; and expenditures on clothing and shoes);

$Credit_{male_j}$  : Access to microcredit of adult male household  $j$ 's members;

$Credit_{female_j}$  : Access to microcredit of adult female household  $j$ 's members;

$Age_{CM_j}$  : Household head's age;

$Household_{size_j}$  : Household  $j$ 's size;

$Children_j$  : Presence of child in household  $j$ 's;

$Nivins_{CM_j}$  : Instruction level of household head;

$Rural_j$  : Our study focus only to household who live in this area;

$\varepsilon_{ij}$  : Represents unobserved random influences.

To estimate coefficient, we use Ordinary Least Square (OLS) method.

This formula can help us to generate the determinants of household expenditures on select goods and services, and appreciate the effects of gender access to microcredit to children food security.

This study uses data from the third Cameroon Household Consumption Surveys (CHCS 3 and CHCS 2) conducted by the National Institute of Statistics (NIS) in 2001 and 2007. These Surveys covered the 10 regions of Cameroon. Data were collected from 32 strata, 12 urban, 10 semi-urban and 10 rural. The CHCS 3 and CHCS 2 surveys were comprised respectively 11,391 households and 10,992 households. They were designed to upgrade knowledge on poverty and welfare status in Cameroon by providing indicators that capture the living standards of the local population and modalities on follow up efforts made towards the implementation of the PRSP and the realization of the Millenniums Development Goal's (MDG's) objectives<sup>8</sup>. According to the National Institute of Statistics, this data was meant to study all aspects of well-being at national and regional levels. It is possible to use this data to study some problem link to food security, to gender inequality and access to microcredit.

<sup>8</sup> For more details, see National institute of Statistics of Cameroon (2008), and Epo and Baye (2013).

## 5. EMPIRICAL FINDINGS

We start first by using two variables namely household size and consumption unit Lathan to estimate the number of 0-4 year old members, number of 5-9 year old members and number of 9-14 year old members. To obtain this, we considered the scale of equivalence used in 2001 and 2007 by the National Institute of Statistics of Cameroon (NIS)<sup>9</sup>.

In the present paper, we have two kinds of results: statistical results and econometric results

Table1. Access credit proportion

		Bank	Coopec	NGO	Another formal	Usurer	Mercantile	Tontine	Association	Parent/Friend/Neighbor	Others
Male	Urban	0.1465	0.0987	.	0.0859	0.0254	0.0509	0.2324	0.0955	0.2611	0.00318
	Rural	0.0732	0.0829	0.0146	0.1024	0.0097	0.0487	0.2243	0.0487	0.3853	0.0098
	All	0.1173	0.0942	0.0058	0.0923	0.0192	0.05	0.2288	0.0769	0.3096	0.0206
Female	Urban	0.113	0.0721	0.0515	0.1031	0.0206	0.0309	<b>0.2371</b>	0.0618	<b>0.2886</b>	0.0206
	Rural	0.1219	0.04878	0.0243	0.048780	.	0.0731	<b>0.3902</b>	<b>0.1707</b>	<b>0.2195</b>	0.01219
	All	<b>0.0670</b>	0.0614	0.0391	0.0782	<b>0.0112</b>	0.0503	<b>0.3073</b>	<b>0.1117</b>	<b>0.2570</b>	0.0168
Number of observations: 698											

Table 1 indicates that, in Cameroon, women don't have more access to formal credit (bank, cooperative and microfinance, No Governmental Organization, and others) like men. They obtain credit more to Usurer, tontine, Association and to parent or Friend or Neighbors and others, specifically in rural area. This result shows that for their empowerment, women used more informal credit. In poor countries like Cameroon, this sector has higher interest rates. It is equal for example to 100% or 120% of credit amount.

Actually, Cameroon has thirteen (13) banks: Afriland first bank, SGBC (*Société générale des banques du Cameroun*), BICEC (*Banque Internationale du Cameroun pour l'épargne et le crédit*), CBC (Commercial Bank of Cameroon), ECOBANK who is pan African bank, UBA (United Bank of Africa), BGFibank, Citibank, *Banque Atlantique*, NFC bank, UBC (Union Bank of Cameroon), Attijariwafabank who replace SCB (*Société Camerounaise des Banques*), and Standard Chartered Bank. The country contained 1000 pay-office of Microfinance (EMFs).

These EMFs are grouped in three categorical groups. In the first category, we have cooperative or mutual. In the second category, we have association. And in the last category,

<sup>9</sup>RDA 10th edition; National Academy Press, 1989, Washington DC.

we have NGO. In the country, EMFs are unequally distributed. In Urban Area, 530 box offices are installed; and 473 box offices in Rural Area. The majority of them are installed in Douala (169) and Yaounde (155 box offices). Some actors of this sector are not professional. However, this absence of professionalism, EMFs in Cameroon has high return (finance).

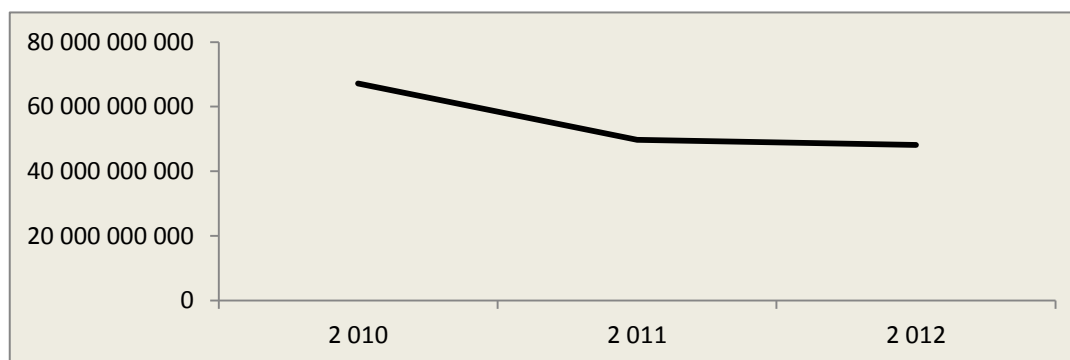


Figure 2: Total of Credit

Figure 2 shows a decrease of EMFs total credit. However, they give more credit.

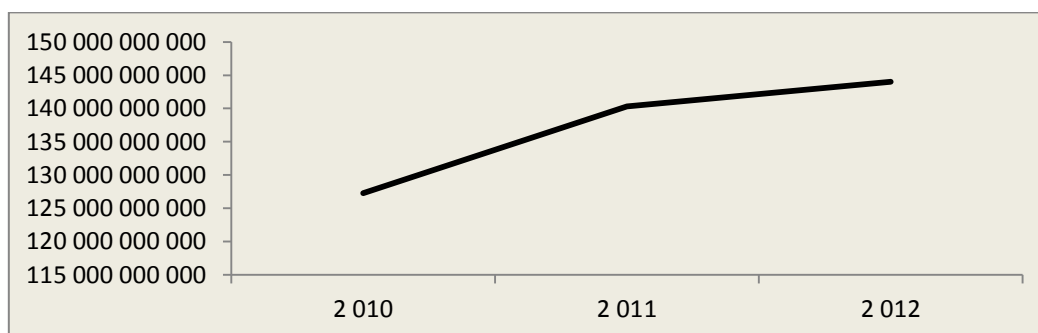


Figure 3: Total of Savings

This figure shows an increase of savings in the country. It denotes that Cameroonian people save more. It also shows EMFs in the country make some efforts to cover all the country. These is consequently relate to the number of customers.

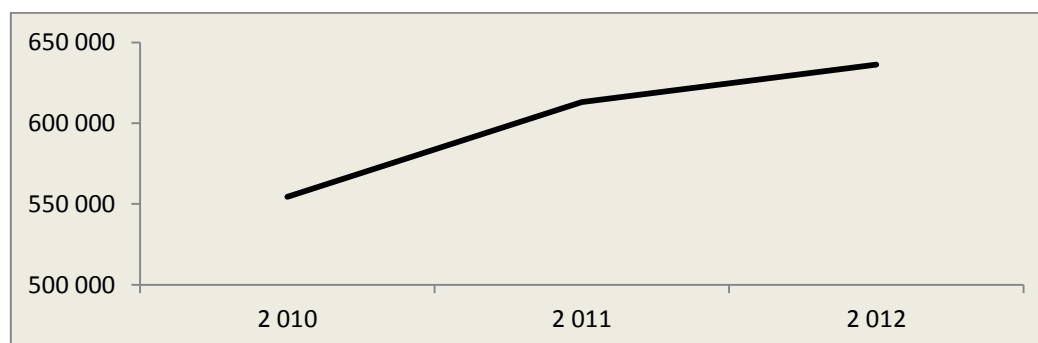


Figure 4: Customers Number

Figure 4 shows an increase of the EMFs customers' number between 2010 and 2012. This increase is consequently related to communication and the increase of the number of EMFs. Actually in the country, you have approximately 600 EMFs for 1000 box-office. However, we note some "administrative problem" because the governance efficacy decreases in the same period (2010-2012).

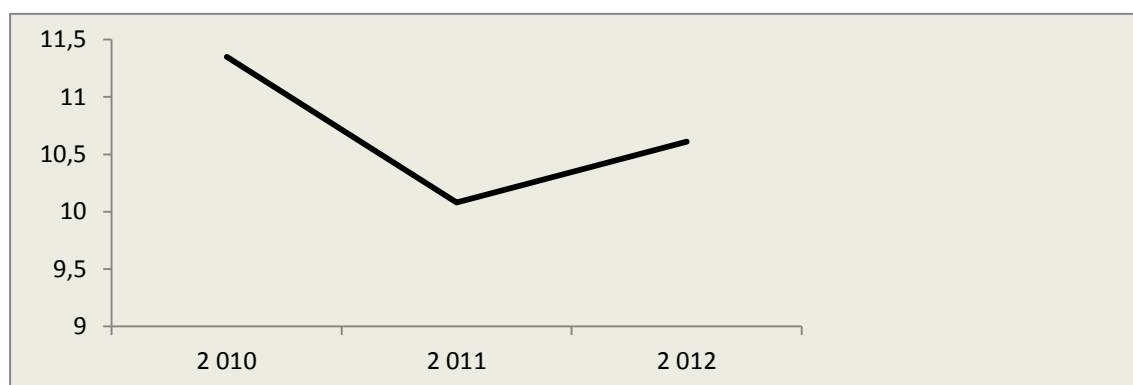


Figure 5: Credit Outstanding

Between 2010 and 2012, we observe a decrease of EMFs credit outstanding. This decrease can be attributed to absence of professionalism. Numbers of EMFs in the country don't respect COBAC (*Commission Bancaire de l'Afrique Centrale*) Standards.

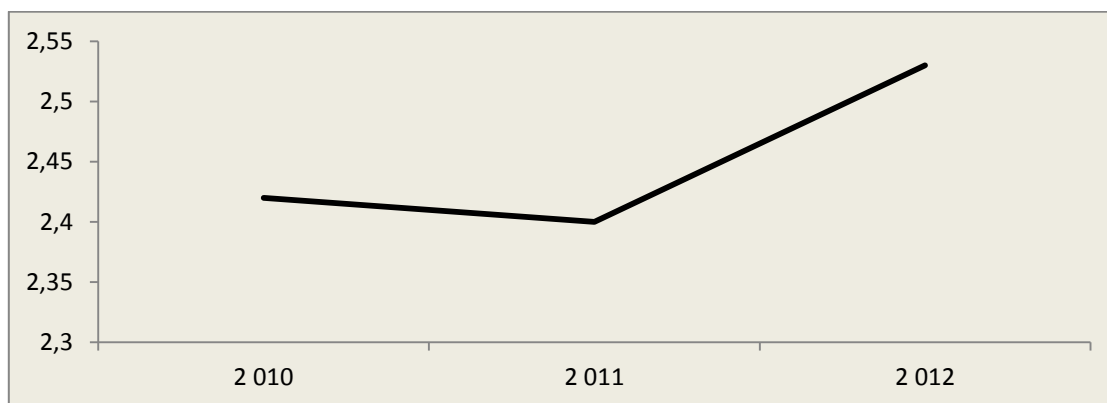


Figure 6: Irrecoverable Credit

The absence of professionalism in this sector affects their administrative performance, because we observe an increase of irrecoverable credit, whose also affect their economic performance.





Figure 7: Administrative performance

During 2010 and 2012, EMFs in the country are not efficacies. We observe a decrease of efficacy during this period.

The results in table 2 show that, women used this credit to invest or to produce specifically in rural area. It means that women in urban area used more credit to consumption than rural women.

Table2. Credit using proportion

		Production/Investment	Consumption	Others
<b>Male</b>	Urban	0.7579	0.1974	0.0414
	Rural	0.7268	0.2097	0.06344
	All	0.7457	0.2023	0.0520
<b>Female</b>	Urban	<b>0.7319</b>	<b>0.1958</b>	0.7185
	Rural	<b>0.7683</b>	<b>0.1829</b>	0.04878
	All	<b>0.7486</b>	<b>0.1899</b>	0.0615
<b>Number of observations: 698</b>				

They invest, specifically in agricultural sector to generate income, to promote inclusive growth by the reduction of poverty through for example food security and generating employment to young people in the rural area. Table 2 shows that women used more their credit to produce / invest more like men, who have more access to formal credit (Bank, cooperative and microfinance, NGO and others). The investment in agricultural sector increase farm productivity and promote food security. However, the main condition of

investment in agricultural sector is land access. In terms of access land, Cameroonian data (CHCS, 2007) shows women used more surface or plane to cultivate.

Table3. Land access cultivate proportion

		0 ha	1 ha	2 ha	3 ha	4 ha	5 ha	6 ha	7 ha	More to 7 ha
<b>Male</b>	Urban	0.3667	0.3315	0.1458	0.05902	0.0225	0.01724	0.0059	0.0033	0.04794
	Rural	0.1118	0.3443	0.2458	0.1330	0.06553	0.03716	0.0153	0.0071	0.04001
	All	0.1958	0.3401	0.2129	0.1086	0.0514	0.0306	0.0122	0.0055	<b>0.3884</b>
<b>Female</b>	Urban	0.4272	0.3382	0.1127	0.0418	0.01818	0.0109	0.0036	0.0018	0.04562
	Rural	0.2369	<b>0.4589</b>	<b>0.1739</b>	0.06462	0.02402	0.0115	0.0024	0.00248	0.02528
	All	0.2965	<b>0.4212</b>	<b>0.1548</b>	0.0575	0.0222	0.0114	0.0028	0.0023	<b>0.0911</b>

Table 3 presents proportion of surface cultivate over Gender in Cameroon. We note that, majority of women in the country exploit or cultivate in total to one or two ha (*hectare*). 42.12 per cent of women used 1 ha for agricultural activity and 15.48 per cent used 2 ha. In rural area 45.89 per cent and 17.39 per cent of women used respectively 1 ha and 2 ha for agricultural. Globally, men have more access to land than women. Consequently, women farm are focus to subsistence agriculture, which generate income but no more than industrial agriculture and promote food security.

To analyze the link between access to microcredit of adult female and food security, we used econometric method. The results show that, access to microcredit influence household's expenditures.

Table4. Determinants of household expenditures on select goods and services

	expenditures on food	expenditures on alcohol and tobacco	expenditures on clothes and shoes
<b>Variable</b>	Coefficients		
<b>Constant</b>	12.1535*** (79.47)	5.0401*** (7.00)	10.2591*** (27.09)
<b>Household Characteristics</b>			
<b>Household Size</b>	<b>0.1191**</b> (6.90)	<b>0.04000</b> (0.83)	<b>0.1425***</b> (6.35)
<b>Number of 0-4 year old members</b>	0.0366 (1.37)	-0.1472 (-0.82)	0.0762 (1.07)
<b>Number of 9-14 year old members</b>	0.0228 (0.98)	0.1616 (1.19)	-0.0235 (-0.38)
<b>Household head instruction level</b>	<b>0.0599**</b> (2.27)	<b>0.4863***</b> (3.36)	<b>0.2049***</b> (3.10)
<b>Household head's age</b>	<b>0.0852***</b> (3.29)	<b>0.3396**</b> (2.30)	<b>-0.0773</b> (-1.14)
<b>Household head is female</b>	-0.2163 (-1.55)	-1.5369 (-1.22)	-0.5447 (-1.16)
<b>Key Variables</b>			
<b>Access to microcredit of adult female</b>	<b>0.0890***</b>	<b>0.4189*</b>	<b>0.1447*</b>

<b>household member</b>	<b>(3.34)</b>	<b>(1.69)</b>	<b>(1.85)</b>
<b>Access to microcredit of adult male</b>	<b>0.0432<sup>***</sup></b>	<b>0.2476<sup>***</sup></b>	<b>0.0694<sup>*</sup></b>
<b>household member</b>	<b>(3.01)</b>	<b>(2.82)</b>	<b>(1.93)</b>
<b>R<sup>2</sup></b>	0.3294	0.0730	0.1288

Note: The numbers in parentheses are t-ratios. The superscripts \*, \*\*, and \*\*\* indicate significance at the 10%, 5%, and 1% levels, respectively. Weighted OLS estimates. Sample: household expenditures sample, n = 698

Table 4 presents estimates of the coefficients of Expenditure on food and Expenditure on clothes and shoes significantly increases in household size. These results also show that Expenditure on Alcohol and tobacco, and expenditure on clothes and shoes decreases respectively in the number of 0-4 year old members and number of 9-14 year old members, because young children don't drink and require less clothes and shoes than adult. We note that households spend less, as do female headed households. Globally, it is noteworthy that household's expenditures on food and, clothes and shoes significantly increase in women's access to microcredit. It is appear in table 4, that women contribute more to household's expenditures, than men and then they promote food security. Globally women access to microcredit improve more household well-being than men access.

These results also show that household head age, household head instruction level influence household well-being capture by food expenditures, alcohol and tobacco expenditures, and clothes and shoes expenditures.

## 6. DISCUSSION

Thus, in terms of postponing the achievement of the Millennium Development Goals, the Government of Cameroon, for more efficiency and equity, should set up a mechanism that promotes women's access to financial capital and land capital. Regarding the land capital, the government should ensure that legislation relating to land is respected in all communities. It is also important that the government educates women about their right to land.

The government could also initiate discussions with stakeholders in the banking and Microfinance Institutions (EMFs) to promote women's access to formal credit, pending the effective implementation of the Agricultural Bank and the Bank for Small and Medium Enterprises (SMEs).

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