



Citizen Engagement and Networking in Cameroon

**AN ECONOMIC, SOCIO-POLITICAL AND LEGAL
PERSPECTIVE**

Christopher Funwie Tamasang

October 2021

#TowardsAnInclusiveSociety

Authors

Professor Christopher Funwie Tamasang

Professor Christopher Funwie Tamasang holds a PhD. in International Environmental Law. His research interest areas include: Natural Resource Law, Mining, Energy and Sustainable Development Law. He is a Senior International Legal Consultant on Economic, Environment and Sustainable Development questions. Additionally, he is a fellow of a number of International Learned Societies and has published many scientific works both in international and national peer review journals. He had served as Sub-director in charge of Environmental Regulations at the Ministry of Environment, Protection of Nature and Sustainable Development. Currently, he is the Coordinator of the Master's II Research Programme in English Law at the Faculty of Laws and Political Science where he also serves as Vice-Dean in charge of Research and Cooperation.

About The African Citizenship Index

Citizenship is a multi-faceted concept that is shaped by the political, economic, and social life within a place. The African Citizenship Index aims to understand the ways in which ordinary people interact with each other in economic, social-support focused and political networks across the continent. The inaugural survey was conducted by SIVIO Institute in March – April 2021 across 5 African cities. Harare, Zimbabwe and Lilongwe, Malawi in Southern Africa, Nairobi, Kenya in East Africa Yaoundé, Cameroon in Central Africa and Accra, Ghana in West Africa.

For more information:

www.africacitizenshipindex.org

About SIVIO Institute

SIVIO Institute (SI) is an independent organisation focused on ensuring that citizens are at the centre of processes of socio-economic and policy change. It aims to contribute towards Africa's inclusive socio-economic transformation. It is borne out of a desire to enhance agency as a stimulus/catalyst for inclusive political and socio-economic transformation. SIVIO's work entails multi-disciplinary, cutting-edge policy research, nurturing citizens' agency to be part of the change that they want to see, working with communities to mobilize their assets to resolve some of the immediate problems they face.

For more information:

www.sivioinstitute.org

Contents

1. Introduction	1
2. Background to Citizen Led Formations in Cameroon	4
3. Description of Sample	8
4. Mapping of Citizen's Initiatives in Cameroon	14
5. Conclusion	43

Figures

Figure 1: Frequency Distribution of Respondents by Age, Gender and Marital Status	9
Figure 2: Distribution of Respondents by Level of Income	11

Tables

Table 1: Distribution of Respondents by Level of Education	10
Table 2: Distribution of Respondents by Voter Registration and Voting Status	12
Table 3: Membership in Economic Associations	14
Table 4: Distribution on Ways of Establishing Economic Associations	17
Table 5: Gender Diversity in Office Holder Positions in Economic Associations	18
Table 6: Selection of Office Holders, Frequency of Meetings and Manner of Interactions in Economic Associations (Saving and Lending Groups) (n=167)	19
Table 7: Selection of Office Holders, Frequency of Meetings and Manner of Interactions in Economic Associations (Saving and Lending Groups) (n=167)	20
Table 8: Challenges Faced by Economic Associations	23
Table 9: Duration of Economic Associations	26
Table 10: Membership in Political Associations	28
Table 11: Establishment of Political Associations	30
Table 12: Gender Diversity in Office Holder Positions in Political Associations	32
Table 13: Selection of Office Holders in Political Associations (Youth Group and Political Party)	33
Table 14: Benefits Derived from Politically Focused Associations (Women's group and Political Party)	34
Table 15: Membership in Social Organisations	37
Table 16: Gender Diversity in Office Holder Positions in Social Associations	40
Table 17: Benefits Derived from Social Associations	41



1. Introduction

Cameroon's Citizenship Index is a multi-faceted concept that aims to showcase/demonstrate the ways in which ordinary people interact with each other in economic activities, social-support systems and political participation across the country. It shows how the lives of the citizens are shaped by the economic, social and political interactions, all of which are hinged on a legal undertone.

Cameroon's democratic process has been predominantly influenced by forces beyond the control of its citizens. Though, traditional avenues such as voting and demonstrations among others remain the most widespread forms of citizens' participation, they have been unable to translate the political demands of citizens into substantive outcomes capable of responding to the needs of citizens. Regarding elections, the extent and breath of this form of participation is still highly flawed and limited. According to Ngwane (2004:4) "Cameroonian democracy is arguably about voting without choosing". This is compounded by an un-even political playing field, disorganised political opposition (Ngwane, 2004, 2014), as well as other institutional challenges which coalesce to strip the voice and agency of the people. Hence, it is logical to imply that the role of voting as a feedback mechanism between the elected and the electorate is unlikely to ensure the effective participation of citizens in the democratic process. The implications of ineffective democratic participation on the part of citizens are that it strips them of the ability to hold political office holders accountable, which by extension signifies the existence of a bifurcated system. Such a system tends to cater for the needs of an elite ruling class while simultaneously paying lip service to the masses.

Up to the present moment, emphasis has focused on inclusive governance and sustainable development, even though current trends suggest that the practice of democratic governance in Cameroon hardly fulfil the principles of good governance and sustainable development, and has been limited to the realm of colourful political rhetoric. Apparently, there seems to exist a mismatch between the theory of democratic governance on the one hand and its actual applicability if not practice on the



other. Increasingly, liberal democracy is seen as falling short of the desires of citizens with Stefan and Yascha, (2016:6) noting that the disenchantment of citizens with liberal democracy as a political system does not end at the level of 'government legitimacy' but extends to 'regime legitimacy'. The disconnect between conventional processes and mechanism of citizen expression exacerbated by excruciating socio-economic challenges have motivated Cameroonians to tilt towards alternative modes of collaboration and participation in the form of citizen led formations. Not only do citizens enjoy a proximity benefit with such formations, they are also designed to fulfil a particular urgent need for which public institutions and Non-Governmental Organisations (NGOs) have been unsuccessful in providing. Citizen led formations are increasingly playing an important role in the lives and lived realities of Cameroon by offering them a wide range of options and spaces which guarantee decision making, fulfilment of material needs, pooling resources together, just to name a few. Even though citizen led formations can be identified as an important site of citizen engagement, ample research has not uncovered its breath and reach as well as its significance



within the Cameroonian context. Considering the proximity of citizen led formations to citizens and also noting that research has mainly focused on formal mechanisms/processes likewise interventions by NGOs, the need to examine citizen led formations as alternatives to formal processes cannot be overstated.



2. Background to Citizen Led Formations in Cameroon

The existence of citizen led formations in Cameroon is not a novel phenomenon as such formations can be identified before, during and after colonialism (Meyer, 1940; Tankou and Adams, 1994). Even though in their conventional genealogy, it will be difficult to talk of citizen led formation in the pre-colonial era, close similarities can be drawn between citizen led formation and general modes of living and/or community organisation in Cameroon prior to colonialism. Citizen engagement in the pre-colonial era occurred in the form of cross border transactions such as trade between various tribes, inter-marriages and settling of conflicts through wars and other dispute resolution mechanisms. Though such initiatives occurred prior to colonialism, their principal aim was to ensure the material wellbeing of the community and tribe as a whole. The notion of citizen as understood in the present connotation did not exist and had no implications on the day to day running of community affairs. In other words, the tribes which make up modern day Cameroon and which were highly heterogeneous basically functioned on parallels which are not very distinct from citizen led formations; that is traditional codes of interaction and transaction were principally meant to bolster community ties, satisfy material wellbeing, assure collective security, and build bonds of solidarity among and between community members. It basically represented what Mbaya, (2011:1) refers to in the South African context as the close association between social capital and the African concept of Ubuntu (see also, Fagunwa, 2019). This idea is captured by African belief systems which observe that one is only as strong as the whole and also harkens to African idioms such as “It takes a village to raise a child.”

In the colonial era, which was principally influenced by Germany (1884–1916), France (1916–1960) and Britain (1916–1961), modern understandings of citizenship emerged and thrived, while notions of democracy were far-fetched. With colonial occupancy, the territory adopted the cultural and imperial trappings of the coloniser and



“

The spirit of resistance dogged the colonial enterprise and resulted in fierce guerrilla warfare between the Union des Populations du Cameroon (UPC) and the first postcolonial regime in Cameroon.

”

hence functioned according to the agenda of the latter (Ngoh, 1979). For example, the language of the coloniser became the official language of the territory during the reign of that colonial power, which further explains why French and English emerged as the official languages of Cameroon once independence was attained in 1960–61 (Nana, 2016). As such, the colonial enterprise dictated how citizenship was attained, maintained and by extension, lost. However, the entire colonial project and the eventual anti-colonial movement which emerged was as a direct result of contested understandings of citizenship and the need for self-governance. Resistance to colonial rule in Cameroon can be traced to the protest effected by the coastal chief Akwa and King Bell over German dispossession of the Duala from their lands. The spirit of resistance dogged the colonial enterprise and resulted in fierce guerrilla warfare between the Union des Populations du Cameroon (UPC) and the first postcolonial regime in Cameroon. The UPC espoused immediate independence from French domination and imperialism while the French administration as well as the first post-colonial regime of President Amadou Ahidjo on the other espoused continued French interference and control of Cameroon’s socio-economic, political and cultural destiny. It should be reiterated that the French colonial policy of assimilation laid emphasis on the total conversion of Africans into French men and the transformation of French colonies into overseas French provinces (France a autre mere). Assimilation envisaged the total annihilation of the belief systems and cultural significance of Africans, and by extension Cameroonians. The policy stressed on the potential equality of African subject and French citizens only with the intervention of western standards of education. It is vital to stress at this point in time that the French also implemented policies of paternalism and association to a greater or lesser degree. As a result, assimilation emphasized distinctions between citizens and subjects; citizens who were more often white settlers enjoyed and received the benefits and rights associated with citizenship. On the other hand, subjects who were predominantly the indigenous populations were categorised as second class and exploited with harsh policies of forced labour. To be citizens, one had to completely abandon all that was culturally significant in adherence to westerns precepts of civilization. Likewise, development in the colonial enterprise was catastrophic for Cameroon.



“

Hardly any meaningful investments were dedicated to the development across all sectors during the colonial era.

”

Unlike the French, the British implemented a policy of indirect rule in their administration of the British Northern and Southern Cameroons. This policy was designed to integrate local traditional institutions into the bureaucracy of British colonial administration (Nzume, 2004:91–92). Even though this approach can be credited for involving citizens in the management of their affairs, it also created a hierarchy between subjects and citizens, racialized colonial populations and neglected investments targeting development. Hardly any meaningful investments were dedicated to the development across all sectors during the colonial era. Rather, under French and British colonial administration, extensive exploitation of the material and human resources of the colonized population was carried out. Within the context of Africa, Walter Rodney, (1973) depicted the extent to which the colonial enterprise was deployed to loot, expropriate and exploit colonies while disguised under the banner of enlightenment, civilization and development. This disconnect and eventual decolonization effectively ended imperialism. However, with decolonization, the nascent country of Cameroon experienced serious complications associated with citizenship, democracy and development. With regards to democracy, Cameroon officially became a one-party state and was ruled with an iron fist by its first president. This era of the country’s history was marked by political repression, extra judicial killings and gross human rights violations. Even though development indicators were positive during the earlier decades in the immediate post-independence period, this growth was not sustained. Cameroon’s economy is predominantly agriculture based and was significantly affected by the Structural Adjustment Programmes (SAPs) implemented in the late 1980’s and early 1990’s. Social policy interventions in health, education and a freeze in public sector investment in social services were some of the negative externalities of SAPs. Added to this was a triple devaluation of the country’s currency as well as skyrocketing inflation in commodity prices. In the face of these structural challenges, the already precarious situation of the citizens was confounded as unemployment rose, public sector investment in social services constricted, and the formal economy shrank. Faced with these challenges, adaptation strategies such as rotating financial schemes, self-help groups, among other citizen led initiatives thrived. Informal sector activities blossomed with makeshift markets springing up overnight in urban centers



such as Yaoundé, Douala, Buea and Bamenda among others.

Incidentally, the implementation of SAPs in Cameroon coincided with the reintroduction of multiparty politics and the enactment of the law on freedom of association (Law no 90/053 of 19 December 1990). After almost four decades since multiparty politics was outlawed in the country, the fall of the Berlin Wall unleashed a wave of democratic transitions which did not leave Cameroon unscathed. Within this prevailing socio-economic and political context, citizen led formations have increasingly emerged as alternative sites to respond to the needs of citizens. Economically, saving and lending groups as well as other informal economic formations have become a permanent feature of Cameroonian life. Cameroonians of all walks of life readily identify with and claim membership to such formations. Economic focused groups exist in all ten Regions of Cameroon and are called tontines among French speakers and njangi in the English-speaking communities of the country almost all of which are not legally registered. They are particularly popular among the Bamileke - the largest ethnic group of the West Region (Soen and Comarmond, 1972) - and among inhabitants of the two Anglophone Regions: Northwest and Southwest (Harteveld, 1972). Studies reveal that a variety of forms of economic focused groups that range from the most elementary, through groups that combine rotating savings and credit associations (ROSCAs) and accumulating savings and credit associations (ASCAS), to groups that have evolved into formal banks (Haggblade 1978). Schrieder and Cuevas (1992) estimate that nearly 80 percent of the adults in Cameroon participate in self-help financial groups (ASCAS or ROSCAS), that these groups handle about one-quarter of the total volume of money lent in the country, and that they manage about one-half of total financial savings nationwide.

“

After almost four decades since multiparty politics was outlawed in the country, the fall of the Berlin Wall unleashed a wave of democratic transitions which did not leave Cameroon unscathed.

”



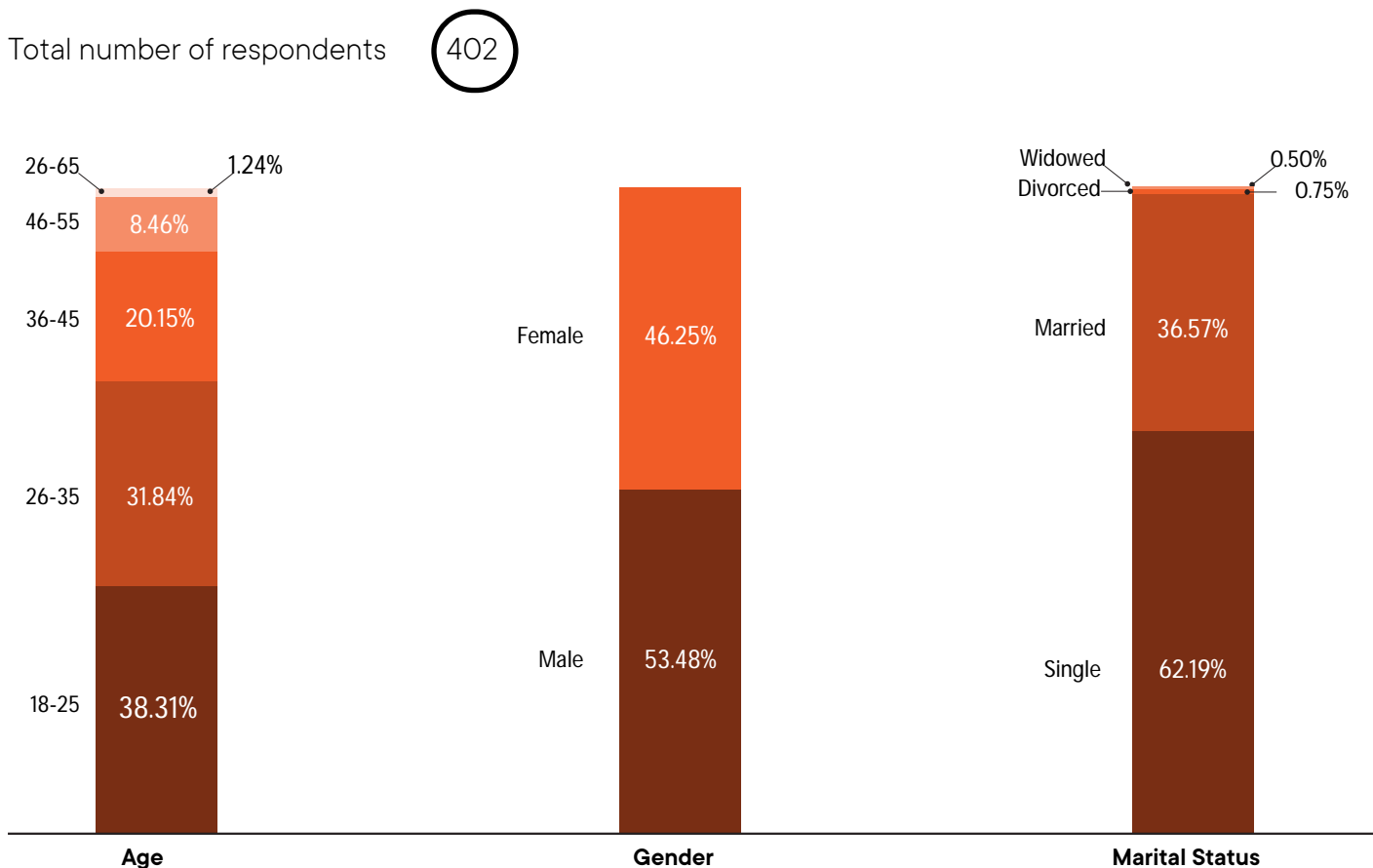
3. Description of Sample

Although the study is conducted in Cameroon as a pilot country, it is important to highlight the fact that the spatial scope was the city of Yaoundé, which is the political capital of Cameroon. The population of the city is estimated at 4,164,167 in 2021 according to the World Population Review (2021). The sampled population shared the following characteristics;

3.1 Age, Gender and Marital Status

With regards to the age category (Figure 1), the highest proportion of respondents 38.31% (that is, 154 respondents) were between the 18–25 age brackets while the 26–35 age bracket constituted 31.84% (128) of the population of study. The third most represented category were those located between 36–45 age brackets who made up 20.15% (81) of respondents. Respondents within the 46–55 and 56–65 age brackets were least represented in the sample making up 8.46% (34) and 1.24% (5) respectively. This implies that the majority of respondents in the study were young and energetic according to the age classification. Other insights gained from the sample population reveal that the study sample is representative of general population indicators with regards to age. According to the current population trends, more than half of the population of Cameroon is less than twenty years old.

Figure 1: Frequency Distribution of Respondents by Age, Gender and Marital Status



Source: Online Survey, 2021

Turning to the gender 53.48% (215) of respondents were male while 46.52% (187) were female. This gender response rate corresponds with current literature which suggests that males tend to participate in research related activities more than females, with wide gender disparities in usage of online platforms. With regards to the marital status, single respondents made up 62.19% (250); married respondents constituted 36.57% (147); divorced respondents were 0.75% (3) and; finally, widowed respondents made up 0.50% (2). This therefore implies that the marital statuses of the majority of respondents in this study were single.

3.2 Literacy Level

The result from the sampled population shows that 96.52% (388) of respondents could read and write as opposed to 3.48% (14) who could not (Table 1). Furthermore, participants in this study who had completed primary education were the second least group and made up 5.72% (23) of the sample. Only

a negligible proportion (1.24%) of the sample did not possess any formal education. Respondents with tertiary education were the most represented, collectively making up 73.63% (296) while respondents with secondary level education made up 19.40% (78). According to the levels of education possessed by the sampled population, the respondents of the study can be described as overwhelmingly literate.

Table 1: Distribution of Respondents by Level of Education

Ability to read and write	No.	%
Yes	388	96.52
No	14	3.48
Total	402	100

Level of Education	No.	%
Primary	23	5.72
Secondary	78	19.40
Tertiary	296	73.63
No formal Education	5	1.24
Total	402	100

Source: Online Survey, 2021

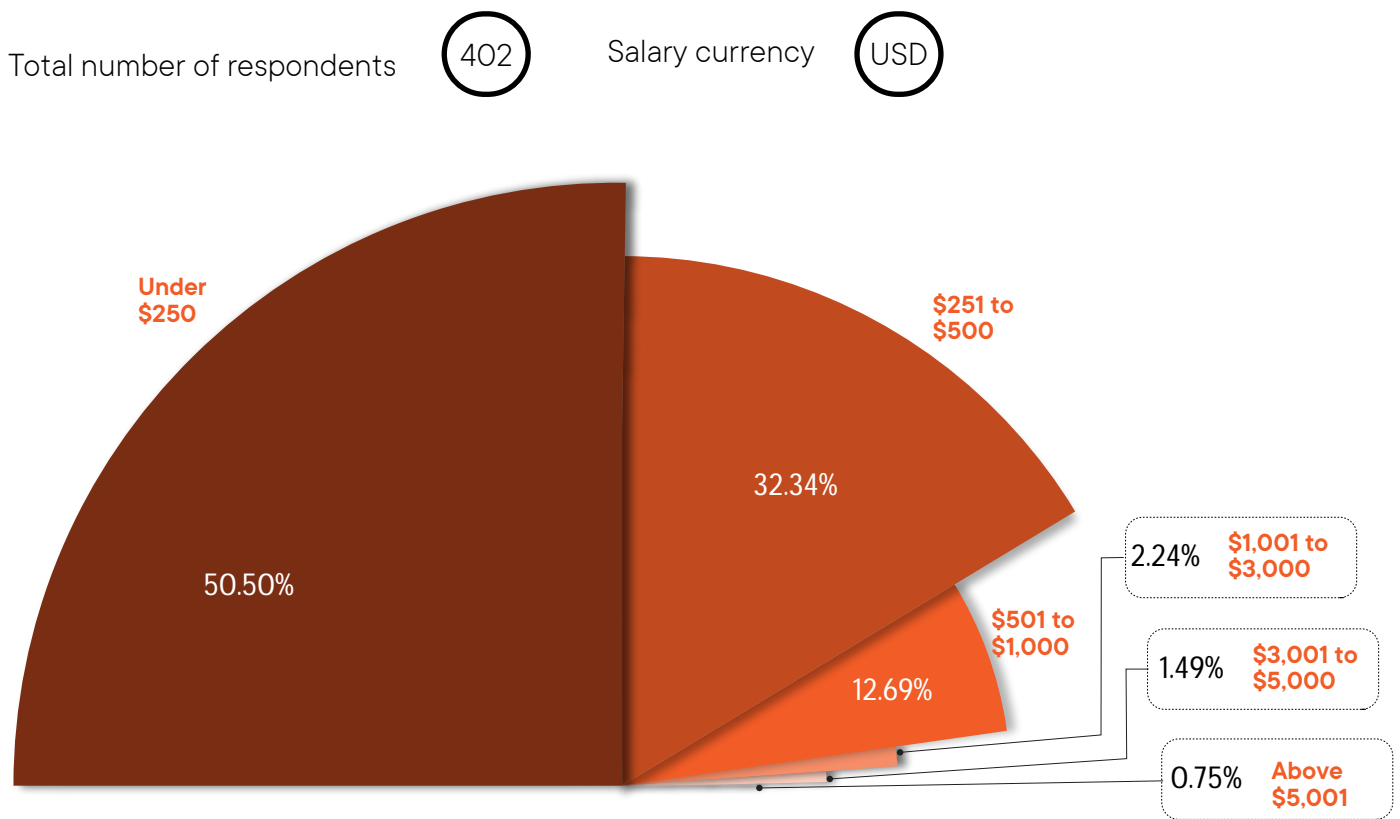
3.3 Income Levels/Ranges

The income levels of respondents varied from under USD\$250 to above USD\$5,001 per month (Figure 2). Respondents earning above USD\$5,001 per month were the least represented in the sample and constituted less than 1% (0.75%). Similarly, respondents earning between USD\$3,001- USD\$5,000 and USD\$1,001 - USD \$3,000 were the second and third least represented groups who collectively, made up less than 5% (15) of the sample population. Sample respondents who earned between USD\$501- USD\$1000 made up 12.69% (51); those earning between USD\$250-USD\$501 represented 32.34% (130) and finally; the income level of the vast



majority of respondents per month was under USD\$250 (50.50%). The sources of income revealed by the respondents shows that formal employment accounts for 28.11% (113); formal businesses make up 13.43% (54); informal employment accounts for 28.86% (116); informal business make up 13.43% (54); pension 1.74% (7); remittance or money gifts 4.98% (20); property investment 2.99% (12) and; farming is 6.47% (27). This income categorization syncs with income levels of the country from credible international organizations such as the World Bank and International Monetary Fund (IMF). In addition, the statistics on incomes coincides with the per-capita income of Cameroon which, according to the World Bank (<https://data.worldbank.org>) is less than USD\$2000 per annum. This situation is further reinforced by the fact that majority of the country's population is involved in the informal sector.

Figure 2: Distribution of Respondents by Level of Income



Source: Online Survey, 2021

3.4 Participation in Electoral Processes

When asked about participation in political activities such as voting only 30.60% (123) of the respondents were registered

in the electoral polls as opposed to 69.40% (279) who were not registered (Table 2). This is in line with national levels of voter registration statistics which show that less than 40% of eligible voters are actually registered to vote. It further demonstrates the extent of political apathy with regards to voter registration which is a pre-condition to vote in Cameroon.

Table 2: Distribution of Respondents by Voter Registration and Voting Status

Voter Status	No.	%
Registered	123	30.69
Unregistered	279	69.40
Total	402	100

Voting Status in the Last Elections (n=402)								
Status/Response	Yes (Registered & Voted)	No (Registered but Decided not to Vote)	No (Did not register to vote)	No (Could not find polling Station)	No (Name did not appear on registration poll)	No (was prevented from voting)	No (Was too Young -under 18)	N/A
Local Gov't/ County Elections	n=25 6.22%	n= 33 8.21%	n=239 59.45	n=1 0.25%	n=2 0.50%	n=2 0.50%	n=10 2.49%	n=90 22.39%
Provisional Elections	n=18 4.48%	n=37 9.20%	n=262 65.17%	n=1 0.25%	n=1 0.25%	n=1 0.25%	n=11 2.74%	n=71 17.66%
Parliamentary Elections	n=55 13.68%	n=44 10.95%	n=268 66.67%	n=3 0.75%	n=1 0.25%	n=1 0.25%	n=11 2.74%	n=19 4.73%
Presidential Elections	87 21.64%	n=34 8.46%	n=251 62.44%	n=4 1.00%	n=1 0.25%	n=2 0.50%	n=13 3.32%	n=10 2.49%

Source: Online Survey, 2021

With regards to voting, the proportion of respondents who registered and voted in the most recent elections stood at: 6.22% (25) for the local government elections; 4.48% (18) in the provincial elections; 13.68% (55) in the parliamentary elections and; 21.64% (87) in the presidential elections. From the data, it can be inferred that the majority of respondents are more likely to vote in presidential elections than other elections. Current literature confirms this by noting that due to the high stakes associated with



presidential elections, registered voters tend to participate more in presidential elections than others. Data from the respondents also revealed that 8.21% (33), registered voters did not vote in local government elections; 9.20% (37) for provincial elections; 10.95% (44) for parliamentary elections; and finally, 8.46% (34) for presidential elections. In another dimension, the proportion of respondents who did not register to vote were: 59.45% (239) in local government elections; 65.17% (262) in provincial elections; 66.67% (268) in parliamentary elections; and 62.44% (254) in presidential elections. Cumulatively, less than 3% (9) of respondents could not locate a polling station in the previous elections at the local government, provincial, parliamentary and presidential elections. In terms of not being able to vote because names did not appear on voter registration polls, less than 2% (5) of the sampled population encountered this obstacle. Specifically, 0.50% (2), 0.25% (1), 0.25% (1), and 0.50% (2) of respondents were unable to vote in the local government, provincial, parliamentary and presidential elections respectively. In another dimension, very few respondents observed that they were unable to vote because they were prevented from voting. The sampled data reveals that 0.50% (2), 0.25% (1), 0.25% (1), and 0.50% (2) of respondents were prevented from voting in the local government, provincial, parliamentary and presidential elections respectively. Finally, in terms of age restrictions from voting, 2.49% (10), 2.74% (11), 2.74% (11) and 3.23% (13) had not attained 18 years and thus could not respectively vote in the local government, provincial, parliamentary and presidential elections

3.5 Number of officeholders within associations

The sampled population shows that 66.67 % of respondents were officeholders in their respective associations while 33.33% did not occupy any office.

4. Mapping of Citizen's Initiatives in Cameroon

The citizens' initiatives considered for this study are subdivided into; (a) citizens and the economy; (b) citizens and politics and; (c) citizens and social support. It is therefore logical to conclude that interventions of these associations are tailored to respond to the needs of citizens in the economic, political and social domains. As such, their relevance in terms of how citizens are economically, socially and politically empowered justifies their existence and activities in their preferred field of activity.

a. Citizens and the Economy

According to the findings of this study, citizen-led formations in Cameroon whose intervention target the economy have many objectives. From the culled data (Table 3), 41.79% of citizen-led formations in Yaoundé, Cameroon focus on savings and lending activities. This is very revealing as it shows the trend of membership as well as the preference of citizens in joining such formations.

Table 3: Membership in Economic Associations

No	Association	No.	%	Total
1	Savings and Lending Group	168	41.79	402
2	Labour pooling group	23	5.72	402
3	Production Cooperative	12	2.99	402
4	Buying clubs (e.g. collective groups to buy groceries)	9	2.24	402
5	Marketing cooperative (involved in jointly selling commodities)	14	3.48	402
6	Common property group (natural resources)	6	1.49	402
7	Asset pooling groups	5	1.24	402
8	Market Group/Platform (a place or network where members sell goods/services to each other)	64	15.92	402
9	Business Promotion Council	6	1.49	402
10	Business Advocacy/Lobby Group	5	1.24	402
11	Business Mentorship/Training Group	14	3.48	402
12	Housing Cooperative	4	1.00	402
13	Multi-level marketing scheme (e.g. Avon, Tablecharm, Tupperware)	6	1.49	402



The findings in Table 3 further reveal that market groups which seek to provide commodity and services exchange make up 15.92% of the sampled population. This implies that the latter constitutes the second most dominant form of economic citizen-led formations. In a similar light, labour pooling groups are accountable for the membership of 5.72% of economic citizen-led formations. Labour pooling activities are a constant feature in the organisational context of most societies in Cameroon. Market cooperatives involved in jointly selling commodities and business mentorship or training groups respectively account for 3.48% of economic citizen-led formations in Yaoundé, Cameroon.

On the other hand, production cooperatives account for 2.99% while buying clubs make up 2.24% of the economic focused associations. Other associational types in the economic category such as multi-level marketing schemes, housing cooperatives, business advocacy, and business promotion councils just to cite these cases each make up less than 2% of economic focused associations in Yaoundé, Cameroon (Table 3 provides more elaborate details on the levels of belonging in economy focused associations).

Due to the vital role they play and the various types which exist, variations can be identified in the ways in which economy focused associations were established in Cameroon. The findings of this study reveal that (Table 4), savings and lending groups were established in the following ways: by Trust (26.79%); by a Constitution (8.33%); as a company limited by guarantee (1.79%); by association (25%) and finally, through no formal registration (28.57%). According to these results, the majority of savings and lending groups were not formally registered. This is very revealing seeing that the current legislative framework of Cameroon makes provision for the existence and operation of associations operating in the economic domain. On the other hand, 52.00% and 44.00% of labour pooling groups were established by association and through no formal registration respectively. Production cooperatives were also established by association (83.33%) and through no formal registration (8.33%). As for buying clubs, the results of this study reveal that they were established by trust (11.11%), association (22.22%), through no formal registration (44.44%). Likewise, marketing cooperatives were established by trust (16.67%), association (25.00%), and through no formal



registration (8.33%). From the data, a similar pattern can be identified in the manner in which an overwhelming majority of economic focused associations were created. This signifies that, economic focused association operate out of the sphere and direct supervision of administrative services in Cameroon.

Another important aspect to understand in the structure of economic focused association is the gender dynamics which are embedded in these associations. This is particularly relevant seeing that the vast majority of those involved in the informal sector activities are women (ILO, 2011). In addition, the effects of economic hardship are felt more by women who are more likely to perform and are expected to provide care and nutrition to family dependents such as children and relatives.

Table 4: Distribution on Ways of Establishing Economic Associations

Method of Establishment of Association	Trust		Constitution		Company Limited by Guarantee		Association		No Formal Registration		I Do Not Know		Other		Total per question
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	
Saving & Lending group	45	26.79	14	8.33	3	1.79	42	25.00	48	28.57	15	8.93	1	0.60	158
Labour Pooling group	0	0.00	1	4.00	0	0.00	13	52.00	11	44.00	0	0.00	0	0.00	25
Production Cooperative	0	0.00	0	0.00	0	0.00	10	83.33	1	8.33	1	8.33	0	0.00	12
Buying Clubs	1	11.11	1	11.11	0	0.00	2	22.22	4	44.44	1	11.11	0	0.00	9
Marketing Cooperatives	2	16.67	0	0.00	1	8.33	3	25.00	1	8.33	3	25.00	2	16.67	12
Common Property Group	1	16.67	1	16.67	0	0.00	2	33.33	1	16.67	1	16.67	0	0.00	6
Asset Pooling group	0	0.00	1	20.00	0	0.00	2	40.00	1	20.00	0	0.00	1	20.00	5
Market Group/ Platform	8	12.31	3	4.62	5	7.69	7	10.77	24	36.92	14	21.54	4	6.15	65
Business Promotion Council	1	16.67	0	0.00	0	0.00	2	33.33	1	16.67	0	0.00	2	33.33	6
Business Advocacy/ Lobby Group	1	20.00	0	0.00	0	0.00	1	20.00	3	60.00	0	0.00	0	0.00	5
Business Mentorship	4	30.77	0	0.00	1	7.69	3	23.08	1	7.69	4	30.77	0	0.00	13
Housing Cooperative	1	25.00	1	25.00	0	0.00	0	0.00	0	0.00	2	50.00	0	0.00	4
Multi-Level Marketing Scheme	0	0.00	0	0.00	2	33.33	1	16.67	0	0.00	3	50.00	0	0.00	6

Source: Online Survey, 2021



This probably explains why generally, women are more likely to belong to and outnumber men in the vast majority of economic focused associations such as savings and lending groups (Rickard and Johnsson, 2018). Seeing that these associations have important and real-life implications on the lives of its members with particular emphasis on women, it is relevant to understand the gender dynamics which exist in economic focused associations in Cameroon. According to the collected data of this study (Table 5), findings reveal that, no single gender tended to dominate leadership positions in economic focused associations across the board. In some associations, women tended to dominate while in others the representation of men in leadership was overwhelming. As an illustration, the proportion of men as opposed to women in leadership positions in savings and lending groups was 48.39% for the former and 51.61% for the latter. In labour pooling groups, men tended to dominate making up 57.14% while women constituted 42.86%. Men also dominated leadership in production cooperatives accounting for 64.62% while women made up only 35.38%

Table 5: Gender Diversity in Office Holder Positions in Economic Associations

Association	Males		Females		Total
	No.	%	No.	%	
1. Labour Pooling Group	64	57.14	48	42.86	112
2. Production Cooperative	42	64.62	23	35.38	65
3. Buying Clubs	14	29.17	34	70.83	48
4. Marketing Cooperative	29	46.77	33	53.23	62
5. Common Property Group	22	64.71	12	35.29	34
6. Asset Pooling Group	22	68.75	10	31.25	32
7. Market Group/Platform	114	40.57	167	59.43	281
8. Business Promotion Council	15	71.43	6	28.57	21
9. Business Advocacy, Lobby Group	9	36.00	16	64.00	25
10. Business Mentorship/Training Group	28	43.08	37	56.92	65
11. Housing Cooperative	6	46.15	7	53.85	13
12. Multi-Level Marketing Scheme	29	85.29	5	14.71	34
13. Saving & Lending Group	480	48.39	512	51.61	992

Source: Online Survey, 2021



Regarding the internal organisation of economy-focused associations, findings show that their leadership structure is made up of a number of positions such as chairperson, vice-chairperson, secretary, treasurer and other committees. Other positions which could be identified by this study include but are not limited to bank account manager, disciplinarian and publicity secretary. In terms of how the leadership positions are constituted in economy focused associations such as savings and lending groups, findings reveal (Table 6) that elections were applied in 72.46% of cases while appointments were preferred in 15.57% of cases.

Table 6: Selection of Office Holders, Frequency of Meetings and Manner of Interactions in Economic Associations (Saving and Lending Groups) (n=167)

Mode of Selection	No.	%
Elections	121	72.46
Appointment	26	15.57
Hereditary	0	0.00
Voluntary	17	10.18
I do not Know	3	1.80
Others	0	0.00
Frequency of Meetings	No.	%
Daily	11	6.59
Weekly	48	28.74
Monthly	98	58.68
Annually	10	5.99
Mode of Interaction	No.	%
Regular Face to Face	89	52.98
Digital Online Platform (e.g Zoom, Skype, WhatsApp, Telegram , Facebook)	17	10.12
Combination of both face to face and digital online platforms	62	36.90

Source: Online Survey, 2021

Regarding the internal organisation of economy-focused associations, findings show that their leadership structure is made up of a number of positions such as chairperson, vice-chairperson, secretary, treasurer and other committees. Other positions which could be identified by this study include but are not limited to

bank account manager, disciplinarian and publicity secretary. In terms of how the leadership positions are constituted in economy focused associations such as savings and lending groups, findings reveal (Table 7) that elections were applied in 72.46% of cases while appointments were preferred in 15.57% of cases.

Table 7: Selection of Office Holders, Frequency of Meetings and Manner of Interactions in Economic Associations (Saving and Lending Groups) (n=167)

Mode of Selection	No.	%
Elections	121	72.46
Appointment	26	15.57
Hereditary	0	0.00
Voluntary	17	10.18
I do not Know	3	1.80
Others	0	0.00
Frequency of Meetings	No.	%
Daily	11	6.59
Weekly	48	28.74
Monthly	98	58.68
Annually	10	5.99
Mode of Interaction	No.	%
Regular Face to Face	89	52.98
Digital Online Platform (e.g Zoom, Skype, WhatsApp, Telegram , Facebook)	17	10.12
Combination of both face to face and digital online platforms	62	36.90

Source: Online Survey, 2021



From this result, it can be surmised that, the internal structure as well as the process through which executive members are selected are clearly defined for the former and democratic for the latter. From the foregoing, it can be observed that these organisations are structured and depend on a consistent schedule which requires the active, consistent and committed participation of its members. As such, evidence from the data (Table 7) collected also shows that the frequency of encounters between members and the association happened on a daily, weekly, monthly and annual basis. Specifically, daily encounters happened in 6.59% of the cases; weekly interactions occurred in 28.74% of the time; monthly meetings happened 58.68% of the time and finally; annual encounters occurred 21.74% of the time. In another dimension, the manner and type of interactions also varied with the latter occurring overwhelmingly on a regular face to face basis 52.98% of the time. Another less used type of interaction occurred on online platforms such as Zoom, WhatsApp, Telegram, and Facebook accounted for just 10.12% of meetings. A combination of regular face to face meetings and online interactions was also identified as accounting for 36.90% of interactions. Restrictions on public gathering and barrier measures caused by the COVID-19 pandemic may be invoked (even though no evidence exist to support this claim) as reason why economy focused associations which are predisposed to privilege face to face meetings had to adopt online platforms despite this occurring on a very limited scale.

Economic focused associations perform numerous activities and provide a wide range of services to its members. Among others, associations such as savings and lending groups ensure improved access to financial resources, provides additional income to its members, and enables members to pool together assets and savings. Apart from these services, economic focused associations also facilitate the organisation of welfare support as well as provide information to its members about market opportunities. Due to the low capital base of most Cameroonians, economic focused associations have emerged as an indispensable alternative of financial resources to formal financial institutions such as banks, credit unions and other micro-finance institutions (Tchuindjo, 1999). Available literature (Hunguana et al, 2020:4) suggests that formal financial institutions tend to avoid providing financial services to low-income earners such as loans and investment



opportunities because the economic status of these earners can be described as high risk and prone to default. Due to the informal and socialist oriented nature of economy focused associations, low-income high-risk earners are able to slowly build their capital base through collective rotating financial schemes and other activities which leverage and scale up the possibility of the latter to ensure some level of economic empowerment. Moreover, such associations also play an invaluable role in ensuring the material welfare of its members particularly those engaged in the wholesale purchase of groceries and other family consumables. In a nutshell, in terms of ensuring the economic welfare of the vast majority of Cameroonians who are involved in the informal economy and are also farmers, economic focused associations are of the utmost importance in terms of mitigating their economic challenges.

Despite the many benefits and the important role economy focused associations play in the lives of their members, their effectiveness is unfortunately curtailed by a number of challenges. This study was able to identify some of these challenges such as gender-based discrimination, low levels of participation from members, weak governance procedures, leadership limitations, corruption, absence of registration, government regulation, and funding problems among others

Table 8: Challenges Faced by Economic Associations

Association	Gender-Based Violence		Low Levels of Participation		Weak Governance Procedures		Leadership		Corruption		Formal Registration		Gov't Regulation	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Saving & Lending Group	14	8.33	68	40.48	33	19.64	35	20.83	19	11.31	34	20.24	6	3.57
Labour Pooling group	2	9.09	7	31.82	4	18.18	4	18.18	2	9.09	3	13.64	3	13.64
Production Cooperative	0	0.00	5	41.67	4	33.33	3	25.00	3	25.00	2	16.67	2	16.67
Buying Clubs	3	33.33	5	55.56	2	22.22	3	33.33	0	0.00	2	22.22	1	11.11
Marketing Cooperatives	1	8.33	6	50.00	0	0.00	2	16.67	1	8.33	1	8.33	2	16.67
Common Property Group	0	0.00	2	33.33	1	16.67	2	33.33	1	16.67	2	33.33	2	33.33
Asset Pooling group	3	60.00	2	40.00	1	20.00	3	60.00	2	40.00	1	20.00	3	60.00
Market Group/ Platform	6	9.52	28	44.44	12	19.05	11	17.46	3	4.76	7	11.11	3	4.76
Business Promotion Council	0	0.00	3	50.00	0	0.00	2	33.33	1	16.67	0	0.00	0	0.00
Business Advocacy/ Lobby Group	0	0.00	4	80.00	0	0.00	2	40.00	0	0.00	2	40.00	0	0.00
Business Mentorship	0	0.00	9	69.23	4	30.77	4	30.77	2	15.38	2	15.38	1	7.69
Housing Cooperative	1	25.00	2	50.00	1	25.00	1	25.00	0	0.00	1	25.00	0	0.00
Multi-Level Marketing Scheme	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	2	33.33	1	16.67

Source: Online Survey, 2021



To illustrate these challenges, saving and lending groups reported that challenges related to gender-based discrimination accounted for 8.33% of the problems they encounter. The same economy focused associations also noted that low levels of participation, weak governance procedures, leadership and corruption respectively accounted for 40.48%, 19.64%, 20.83% and 11.31% of their challenges. In the same light, formal registration (20.24%), government regulatory requirements (3.57%) and funding difficulties (27.98%) seriously limited their activities. These challenges were not limited to savings and lending groups but also extended to and affected similar associations to a greater or lesser extent. For instance, labour pooling groups highlighted gender-based discrimination (9.09%) as being responsible for a negligible proportion of the challenges they encounter. However, low participation from members emerged as a serious obstacle accounting for 31.82% of their challenges. Similarly, weak governance and leadership inadequacies were each responsible for 18.18% of their challenges. Another salient challenge witnessed by labour pooling groups was funding which was responsible for 36.36% of their problems. As for production cooperatives, buying clubs, and marketing cooperatives, low levels of participation consistently emerged as one of the most serious challenges these associations experience accounting for 41.67%, 55.56% and 50% of the challenges the latter associations face respectively.

From the data, low levels of participation seemed to negatively affect all economy-related associations consulted for this study accounting for a significant proportion of their challenges. Gender-based discrimination was highlighted as a significant challenge in only three associations; buying clubs, asset pooling groups and housing cooperative and respectively accounted for 33.33%, 60% and 25% of the difficulties these associations face. Asset pooling groups also reported serious challenges pertaining to leadership (60%), corruption (40%), government regulatory requirements (60%), and funding (80%). It can be concluded that economy focused association facing the most challenges are asset pooling groups with one of their biggest challenges related to funding. The reasons why asset pooling groups seem to experience challenges at double the rate of other economy focused associations in Yaoundé, Cameroon necessitates further studies. In a nutshell, economy-focused association in Cameroon require intervention to resolve the challenges identified in order to reinforce their postures in a



bid to fulfil their objectives. Respondents identified priority areas in need of urgent intervention as a function of their needs. However, for the most part funding opportunities and levels of participation were the most requested form of intervention which economy-based associations seemed to need. The two challenges just highlighted seemed to disproportionately affect the vast majority of associations and emerged as the most important issues which could improve the effectiveness of the associations if addressed.

Issues related to inclusion and discrimination also emerged as important markers in economy-based associations. One of the most important prohibitive aspects was linked to the issue of geographical boundaries which accounted for 29.41% of the discouragement faced by members in savings and lending associations. Discrimination on the basis of sex was highlighted by the latter group as accounting for only 11.76% while prohibitive membership costs played a more discriminatory role and accounted for 23.53% of the discouragement for membership into economy-based associations. However, the only discouragement in labour pooling groups was linked to disability which accounted for 100% of the discriminatory practices observed in these groups in Yaoundé, Cameroon.

Finally, the most popular asset held by economy-based associations is land. For example, 75.00% labour pooling groups noted that 88.89% of their common asset was land while 22.22% was composed of buildings. Conversely, 83.93% of savings and lending groups did not possess any common property. For the 16.07% of savings and lending groups who possessed common property, 74.07% of their property was in the form of land while 59.26% were buildings. From the foregoing, it will seem that the appreciative value of land and land-related property informs the reason behind its preference for collective ownership.

In terms of the number of years the economic association consulted for this study have existed, the findings revealed that 8.33% of saving and lending groups were established between 1990–2000 with a significant majority (54.76%) of these groups emerging between 2011–2020. (Table 9).

Table 9: Duration of Economic Associations

Association	1999–2000		2001–2010		2011–2020	
	No.	%	No.	%	No.	%
Saving & Lending Group	14	8.33	25	14.88	92	54.76
Labour Pooling Group	1	4.35	2	8.70	11	47.83
Production Cooperative	1	8.33	1	8.33	8	66.67
Buying Clubs	0	0.00	1	11.11	7	77.78
Marketing Cooperative	1	7.14	2	14.29	8	57.14
Common Property Group	0	0.00	0	0.00	4	66.67
Asset Pooling Group	1	20.00	0	0.00	3	60.00
Market Group/Platform	1	1.56	3	4.69	40	62.50
Business Promotion Council	1	16.67	0	0.00	4	66.67
Business Advocacy/ Lobby Group	0	0.00	0	0.00	5	100.0
Business Mentorship/Training Group	1	7.14	0	0.00	10	71.43
Housing Cooperative	1	25.00	1	25.00	1	25.00
Multi-Level Marketing Scheme	3	50.00	1	16.67	1	16.67

Source: Online Survey, 2021

This trend was repeated with other economic-based associations such as lobby groups (100%), business mentorship (71.43%) and common property groups. It will seem that, the creation of economic associations witnessed a significant uptick in between 2011 and 2020. In a nutshell, it can be surmised that economic organisations consulted for this study have existed for at least thirty years as can be observed from Table 9. That notwithstanding, evidence of the existence of savings and lending groups in Cameroon can be traced as far back as the late colonial and immediate post-colonial period when ethnic-based association in urban towns and coastal areas pooled resources together for various development and welfare-related purposes.

b. Citizens and Politics

Politically focused associations, like their economic-based counterparts are also indispensable with regards to involving erstwhile excluded and disenfranchised categories into spaces of decision making and political participation. This implies that



politically focused associations are concerned with how citizens engage with and hold political office holders accountable among others. From the findings presented in Table 10, it can be observed that youth groups account for 19.35% of all politically focused associations in Yaoundé, Cameroon. This is understandable seeing that Cameroon's population is overwhelmingly dominated by young people, yet the presence and representation of youths at the level of leadership and decision making is deplorable and insignificant. The mean age of Cameroon's top officials is at least 60 years explaining why, efforts have increased in the last few years to increase the presence of young people in places of decision making and leadership. The second most represented politically focused group in Yaoundé, Cameroon are political parties who make up 10.05% of the latter association. In terms of their number, there are more than 250 political parties in Cameroon with new and upcoming ones authorised by the state every year. The reintroduction of multiparty politics in Cameroon in 1991 led to the creation and legalisation of many parties. However, these political parties have been unable to significantly affect the political landscape and continue to face many challenges and obstacles. The Cameroon People's Democratic Party (CPDM) has consistently maintained its grip on power amidst accusations of unfair practices related to democratic elections from the opposition political parties and other watchdog groups (Ngwane, 2014). Despite their unimpressive track record, political parties have continued to animate political discourse and educate the masses even though the electorate has increasingly developed a dim view of their relevance in terms of development and democracy. Thirdly, women's groups make up 9.30% of politically focused associations in Yaoundé, Cameroon. A number of reasons can be advanced for this situation among which is the unimpressive representation of women's concerns and needs in political processes, structures and institutions. Despite an overall improvement in gender relations and the acknowledgement of gender disparities in Cameroon, the situation of women as opposed to men particularly in the political domain remains timid and unimpressive (Fonjock and Endeley, 2013).

Table 10: Membership in Political Associations

No	Association	No.	%	Total
1	Campaign Group	13	3.27	398
2	Political Party	40	10.05	398
3	Social Movement	23	5.78	398
4	Joint Public Petition	5	1.26	398
5	Local Peace Committee	5	1.26	398
6	Residents' Association	10	2.51	398
7	Online Based Civic Coalition	1	0.25	398
8	Women's Group	37	9.30	398
9	Youth Group	77	19.35	398

Source: Online Survey 2021

Men still dominate all political processes and institutions while mentalities about the role and place of women are still influenced by gendered stereotypes which tend to essentialise, stigmatise and discriminate against women as political actors (Pemunta, 2017; Kah and Tembi, 2018). It is therefore logical to observe the existence and emergence of politically-focused groups which cater for the needs and concerns of women. Social movements can also be identified as the fourth most popular kind of politically focused association in Yaoundé, Cameroon. The advent of social media and the significant role it has had on political processes has witnessed the birth of many social movements in Cameroon. While some of these movements such as the #MeToo Movement and the #He4She Campaign have been imported from other countries, social movements have increasingly emerged as veritable accountability mechanisms with serious effects on political office holders. Their role and relevance is therefore, indisputable and if the present trends are suggestive of their importance, it will be logical to conclude that these movements will increasingly encroach into and influence political outcomes in Cameroon. Table 11 presents the proportion of politically focused associations in Yaoundé, Cameroon and the extent to which they are popular. For the most part, the other politically focused association listed each have less than 4.00% representation with some such as online based civic coalitions representing as little as 0.25% of



politically focused associations in Yaoundé, Cameroon.

Considering the establishment of politically-focused organisations in Yaoundé, Cameroon, findings in this study reveal that the latter associations were established through a variety of ways. Youth groups which make up the majority of these associations were established in the following ways: no formal registration (30.67%); association (28%); constitution (9.33%) and by trust (8%). As for political parties, no formal registration accounted for 2.44%, association was responsible for 26.83%, and constitution made up 19.51% in their manner of establishment. Women's groups on the other hand were established as follows; 10.18% were respectively established through trust and constitution, while association and no formal registration each accounted for 35.14% in their method of establishment. Social movements on their part were established through trust (13.04%), constitution (21.74%), association (39.13%) and finally through no formal registration (17.40%). From the foregoing and according to the data collected for this study, it can be observed that significant numbers of politically focused associations in Yaoundé, Cameroon exist and operate without any formal registration. In terms of their political nature and the state's interest in regulating and controlling politically based organisations, this situation implies eventual complications for these associations in the future.

Table 11: Establishment of Political Associations

Method of Establishment of Association	Trust		Constitution		Company Limited by Guarantee		Association		No Formal Registration		I Do Not Know		Other		Total per question
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	
Campaign Group	0	0.00	2	16.67	0	0.00	7	58.33	1	8.33	2	16.67	0	0.00	12
Political Party	0	0.00	8	19.51	0	0.00	11	26.83	1	2.44	9	21.95	12	29.27	41
Social Movement	3	13.04	5	21.74	0	0.00	9	39.13	4	17.39	2	8.70	0	0.00	23
Joint Public Petition	0	0.00	0	0.00	1	20	1	20.00	2	40.00	1	20.00	0	0.00	5
Local Peace Committee	1	20.00	1	20.00	0	0.00	2	40.00	1	20.00	0	0.00	0	0.00	5
Resident's Association	0	0.00	1	10.00	0	0.00	4	40.00	5	50.00	0	0.00	0	0.00	10
Online based Civic Coalition	0	0.00	0	0.00	0	0.00	1	100.00	0	0.00	0	0.00	0	0.00	1
Women's Group	4	10.81	4	10.81	0	0.00	13	35.14	13	35.14	3	8.11	0	0.00	37
Youth Group	6	8.00	7	9.33	0	0.00	21	28.00	23	30.67	15	20.00	3	4.00	75

Source: Online Survey, 2021



Politically focused associations are more likely to be dominated by men as historical and cultural barriers have been used to exclude, limit and/or tokenise the participation of women on the same basis as men (IDEA, 2021; Maguire, 2018; Hughes, 2016). With the exception of special interest associations such as women groups, the tendency is for gender representation to favour men. This study discovered from collected data (Table 12) that gender diversity was prevalent in politically focused associations in Cameroon such as Youth groups. In fact, the male office holders made up 56.11% as opposed to females who made up 43.89%. Political parties, unlike youth groups were overwhelmingly dominated by males who made up 81.21% office holders as opposed to females whose representation at the same level was only 18.79%. Gender bias in representation also occurred in women's groups in which females constituted almost 97% of the leadership while men had less than 4%. Interestingly, female office holders made up 54.60% in social movement which was more than that of males who represented 45.40%. The results therefore demonstrate that gender patterns in office holders' positions were more or less replicated at the level of politically focused associations. Going by the recommendations of the Beijing Platform of Action (BPA) which stipulates 30% representation as a benchmark for female representation in positions of decision making, it wouldn't be presumptive to conclude that gender diversity in politically focused associations is more than average. However, disturbing patterns of gender bias which either favour males or females, are still discernible even though this situation tends to be more evident in associations which have more or less been associated with a particular gender. This is the case with political parties for males and women's groups for females. That notwithstanding, 50-50 gender parity which has been earmarked by the Sustainable Development Goals (SDGs) and the National Gender Policy of Cameroon should be used as the appropriate threshold to assess gender diversity in office holder positions at all levels.

Table 12: Gender Diversity in Office Holder Positions in Political Associations

Association	Males		Females		Total
	No	%	No.	%	
Campaign Groups	53	67.09	26	32.91	79
Political Party	268	81.21	62	11.79	330
Social Movement	79	45.40	95	54.60	174
Joint Public Petition	7	38.89	11	61.11	18
Local Peace Committee	27	61.36	17	38.64	44
Resident's Association	44	52.38	40	47.62	84
Online Based Civic Coalition	4	40.00	6	60.00	10
Women's Group	10	3.16	306	96.84	316
Youth Group	326	56.11	255	43.89	581

Source: Online Survey, 2021

Regarding the leadership structure of politically focused associations, findings revealed that these structures were not so different from economic focused associations. Specifically, leadership positions such as chairperson, vice-chairperson, secretary and treasurer could be identified. These leadership positions were filled principally through elections (Table 13) even though a slight percentage occurred through appointment (12%) and volunteerism (8%). In youth groups and political parties, elections were used 77.33% for the former and 75% for the latter to fill in positions. Appointments and volunteerism were responsible for 12% and 2.50% for youth groups and 8% and 5% for political parties respectively. In women's groups, elections accounted for 83.33% of methods used to fill leadership positions. This implies that politically focused associations conduct their activities by interacting in a particular manner.

**Table 13: Selection of Office Holders in Political Associations
(Youth Group and Political Party)**

Mode of Selection	Youth Group		Political Party	
	No.	%	No.	%
Elections	58	77.33	30	75.00
Appointment	9	12.00	1	2.50
Hereditary	1	1.33	1	2.50
Voluntary	6	8.00	2	5.00
I do not Know	1	1.33	6	15.00
Others	0	0.00	0	0.00

Source: Online Survey, 2021

Results show that youth groups primarily interacted on a weekly (44.7%) and monthly (40.79%) basis. However, political parties preferred interactions on a monthly and annual basis. Most political parties consulted for the study observed that annual meetings accounted for 47.50% while monthly ones made up 40% of interactions. Daily and weekly interactions were unimpressive for political parties. Unlike political parties, women's groups overwhelmingly preferred monthly interactions which made up 75% of overall interactions. Weekly and daily interactions were preferred only by 16.67% and 8.33% of women's groups respectively. The above findings amply demonstrate that politically focused associations developed functioning platforms which cater for their objectives. The frequency of interactions explained above also correspond with participant observations in Yaoundé, Cameroon. Principally, associations such as political parties mainly meet on a yearly basis given that their membership is more likely dispersed across the country. Hence, the logistical and resource implications of organising monthly or weekly meetings may discourage such frequent interactions. That notwithstanding, local chapters of national parties are more likely to interact on a more frequent basis. This same situation does not necessarily replicate itself at the level of youth groups and women's groups whose membership are more likely to be located in close proximity



to each other. In another dimension, considering the activist orientation of youth and women’s group, interactions organised around a more frequent schedule such as weekly or monthly sound logical. This is so because, such associations have to constantly strategize and touch base with their members in order to ensure effective communication of ongoing programmes to members, mobilisation of resources and coming up with new strategies.

Logically, politically focused associations provide a wide range of benefits to their members (Table 14). The extent to which these benefits are appraised varies according to the politically focused association. For example, 72.22% of women’s groups submit that they provide their members with a sense of belonging. Another, 61.11% note that they are exposed to new concepts and ideas while 58.33% highlight better social order, 50% underscore the defence of rights, 44.44% emphasise receipt of welfare, and 41.67% talk of collective security. Similarly, 75% of youth groups also provide their members with a sense of belonging while 53.95% of members highlight exposure to new concepts or ideas.

Table 14: Benefits Derived from Politically Focused Associations (Women’s group and Political Party)

Benefits Derived	Women’s Group		Political Party	
	No.	%	No.	%
Collective Security	15	41.67	7	17.50
Organising/receiving welfare Support	16	44.44	3	7.50
Improved voice in engaging with officeholders	5	13.89	28	70.00
Exposure to new concepts or ideas	22	61.11	10	25.00
Sense of belonging	26	72.22	15	37.50
Defence of Rights	18	50.00	10	25.00
Changes/Reforms within community	6	16.67	24	60.00
Change of government	1	2.78	34	85.00
Better social order	21	58.33	27	67.50
Other	1	2.78	0	0.00



Apart from providing benefits to their members, politically focused associations also experience a wide range of problems. The data shows that political parties tended to experience gender-based discrimination more than other politically focused association at a rate of 27.50%. Interestingly, 11.43% of women's groups also highlighted this problem. This demonstrates that gender-based discrimination can be observed in spaces which are primarily or exclusively composed of women. Weak governance procedures (42.50%) and leadership (47.50%) also affected political parties at a higher rate than all other politically focused associations. On the other hand, low levels of participation also emerged as a serious problem affecting socially-focused associations. About sixty one percent (60.53%) of youth groups highlighted this problem while 60% of resident associations, local peace committees, and joint public petition groups also identified this challenge. Corruption was a serious challenge identified by online-based civic coalitions (100%), local peace committees (40%) and political parties (35%). Furthermore, formal registration was identified by online-based civic coalitions (100%) and local peace committees (40%) as a serious constraint. Apart from the just mentioned associations, government registration did not significantly affect the other politically focused associations considered for this study. Local peace committees also highlighted government regulatory requirements (40%) as a problem they faced. In conclusion, problems associated with funding affected youth groups (52.63%) and women's groups (54.29%) at a higher rate than it did others.

In terms of inclusion and discrimination, 84.21% of youth groups did not raise any concerns with regards to this. Regarding the less than 20% who noted that they had faced issues related to discrimination, age restrictions accounted for 30.77% of the reasons for this discrimination. In women's groups, 88.89% of respondents did not experience any difficulties with regards to inclusion. Of the 11.11% who raised this issue, gender and tribal restrictions each accounted for 25% for the advent of discrimination. Political parties also did not encounter issues related to inclusion and discrimination as almost 93% of them did not raise it. Language barriers (75%), age and tribal restrictions (50%) and prohibitive membership costs (50%) were the only issues raised by less than 8% of political parties who raised concerns relating to discrimination and inclusion.



Finally, politically focused associations which had access to collective property indicated that it is mostly in the form of land and buildings. Almost 98% of women's groups however did not own any collective property. That notwithstanding, land made up the preferred collective property for the significantly few women's groups who owned collective property. Turning to youth groups, 85.71% of such groups also did not have access to collectively owned property. In a similar situation with women's groups, the few youth groups (14.29%), who owned property tended to have it in the form of buildings (70%) and land (50%). This pattern repeats across the board with other politically focused associations. It is also indicative of the high equity value and appreciative nature of such commodities which are ideal for investment initiatives and collective ownership.

c. Citizens and Social Support

Social support groups have been a permanent fixture of Cameroonian society from time immemorial. These groups play a vital role with regards to keeping community bonds alive and ensuring that African (Cameroonian) values in terms of solidarity, empathy, jubilation and support thrive among community members. Hence, their existence and relevance cannot be overemphasised considering the indispensable role they play in the Cameroonian society. Such groups can be located in almost all communities and the reason for their popularity rests on the close ties their basic structure have with Cameroonian values and cultural understanding vis-à-vis solidarity and living together (*vivre ensemble*). Social support groups can be identified in almost all strata of Cameroonian society ranging from churches to Parent Teacher Associations (PTA) burial societies, alumni associations among others. The social support groups identified for this study are presented in Table 16. The findings presented in the latter table reveal interesting patterns with regards to the composition of such groups. It can be observed that fellowship and religious groups make up the vast majority (47.24%) of social support groups in Yaoundé, Cameroon. The second most popular social support group in the country are sporting associations collectively making 12.56% of social support groups. The data in terms of levels of belonging to social support groups appropriately captures the reality in Cameroonian society.

Table 15: Membership in Social Organisations

No	Association	No.	%	Total
1	Fellowship Group/Religious group (temples, churches, mosque, shrine, etc)	188	47.24	398
2	Burial Societies	2	0.50	398
3	Sporting Associations	50	12.56	398
4	Entertainment Group (dance, choir, etc)	41	10.30	398
5	School Association Parent /Teacher Group	49	12.31	398
6	Alumni Association	39	9.80	398
7	Book/ Reading Club	8	2.01	398
8	Community Development Association	32	8.04	398
9	Service Organisation or Club (e.g. Lions Club, Rotary International)	1	0.25	402
10	Neighbourhood Watch Committee	4	1.00	402
11	Communal Granary	1	0.25	402
12	Community Feeding Group	1	0.25	402
13	Community Foundation	5	1.24	402

Source: Online Survey 2021

The ascendancy of nascent religious movements and the spiritually inclined nature of Cameroonians (and Africans in general) explains why fellowship groups emerge as favoured sites of social support associations. This situation is further compounded by the tenets of religion which lays emphasis on “Being One Another’s keeper”, empathy, solidarity and compassion. Turning to sporting associations, Cameroon has a cultist obsession with sports, with football being the most popular sports in the country. Hence, sporting associations have also emerged as significant rallying platforms through which social support can be provided. Of course, the emphasis on fellowship groups and sporting associations does not imply the trivialisation of other social support groups such as PTAs, community development and alumni associations. These social support groups among others presented in Table 16 represent important avenues in Cameroonian society through which average citizens find resources and benefit from a wide range of social support services.



Social support associations in Yaoundé, Cameroon were established in a number of ways such as trust, constitution, company limited by guarantee, association, as well as those existing with no formal registration. Fellowship/religious organisations were primarily established by association (20.97%). Almost 18% of fellowship associations in Yaoundé, Cameroon have no formal registration even though legal provisions require them to be registered. Burial associations on their part were established through no formal registration as well and primarily function according to specific codes developed by such associations. More than 50% of the latter associations do not possess any registration as well. The same scenario also applies to sporting associations in which 31.37% have not been registered whereas 25.49% were established by association. Service organisations seemed to be well structured in their organisation with 100% having been established by trust. Community development associations which are very popular in Cameroonian societies were established by association (50%) while 28.13% were established through no formal registration. It is important to point out that no social support group considered for this study was established as a company limited by guarantee.

Turning to the gender dynamics of leadership and decision making in social support groups, the findings of this study uncovered interesting results. Men tended to dominate office holder positions in the majority of social support groups. In fellowship associations, males made up 59.42% as opposed to 40.58% for females in leadership and decision making. The gender bias in office holder position in sporting associations was more profound as males made up 73.85% against 26.15% for females. Results for gender diversity in office holder positions for religious fellowships and sporting associations confirmed the dominance of males in these spaces. Literature (Ojong, 2017; Drummond, M., 1995; Senne, 2016; Mowad, 2019) shows that religion and sports are primarily masculine inclined in terms of the decision makers and the leadership. As such, while women can be found in and participate in such associations, stereotyped conceptions and cultural limitations about their ability to be decision makers usually restrict them from occupying these positions. Females were able to dominate leadership in only three out of the thirteen social groups considered for this study. These groups were community feeding groups (100%), burial societies (57.89%) and entertainment groups (52.94%). In a nutshell, gender



patterns of leadership in social support group reinforce notions of women's role in society which more often than not confines women in the domestic role they have been associated with, which by extension reinforces the gender inequality between women and men in leadership positions. Hence, it is logical to conclude from the data that females are more predisposed to lead social support associations such as feeding groups which reinforce them in their traditional and domestic capacity as mothers and caregivers.

In terms of the leadership structure of social support organisations, the same structure identified for economy-focused and politically focused citizen-led formations can be observed. Positions such as chairperson, vice chairperson, secretary, treasurer and ad-hoc committees can be identified. With the exception of fellowship organisations which have a spiritual leader and sporting clubs who possess a social organiser, all leadership positions are basically the same. Selection of leaders also occurs along similar lines as the two previous categories of citizen-led formations. For sporting associations, elections accounted for 66% and was the principal method through which officeholders were selected. Only a limited percentage (18%) were appointed. Similarly, fellowship associations also adopted elections 50% of the time to designate their leaders. However, an impressive percentage (29.57%) of leaders were appointed. Alumni associations also overwhelmingly used elections (80%) to choose their leaders. The data therefore shows that social support associations like the previous two types of associations employ democratic approaches in selecting its leaders.

Table 16: Gender Diversity in Office Holder Positions in Social Associations

Association	Males		Females		Total
	No.	%	No.	%	
Fellowship Group	760	59.42	519	40.58	1279
Burial Societies	8	42.11	11	57.89	19
Sporting Associations	209	73.85	74	26.15	283
Entertainment Group (dance, choir)	120	47.06	135	52.94	255
School Association (Parent Teacher Group)	191	59.50	130	40.50	321
Alumni Association	127	50.60	124	49.40	251
Book/Reading Club	14	73.68	5	26.32	19
Community Development Association	155	61.02	99	38.98	254
Service organisation or club	N/A	N/A	N/A	N/A	N/A
Neighbourhood watch committee	13	100.0	0	0.00	13
Communal Granary	4	66.67	2	33.33	6
Community Feeding Group	0	0.00	6	100.0	6
Community Foundation	17	60.71	11	39.29	28

Source: Online Survey, 2021

In another dimension, the frequency of interactions in social support associations varies according to the association. Primarily, weekly interactions make up 68% of fellowship interactions while daily interactions account for 20%. This can be rationalised on the basis that Sundays and Fridays are days of worship which also allows for related fellowship activities to take place. Weekly interactions (68%) also occurred for sporting associations. Parent Teacher Associations however primarily met on an annual basis (42.86%). The majority of social support associations interact on a weekly basis due to the nature of their activities and the support role social services play in the lives of their members. Fellowship and sporting associations like the majority of social support associations prefer regular face to face meetings. However, the COVID-19 pandemic has redefined interactions and most social support services noted that they preferred a combination of both face to face and digital encounters in online platforms. Sporting associations whose activities are dependent on regular



face to face encounters also demonstrated a shift towards combining regular face to face meetings and online encounters.

Fellowship groups provide important benefits to their members. The findings of this study show that spiritual support constituted the most significant benefit (86.02%) derived from fellowship groups. A sense of belonging (53.23%) also emerged as an important benefit derived from fellowship associations. Exposure to new ideas (29.87%) which was a significant benefit in economy and politically focused associations was also derived from fellowship associations. On the other hand, the most significant benefits derived from sporting associations were physical wellbeing (84%) and entertainment (52%). Members of burial associations also enjoy entertainment (73.17%) and sense of belonging (56.10%) from being part of these associations. Generally speaking, social support associations provide a wide range of benefits to their members. The data shows that enjoying a sense of belonging as a benefit, cuts across most if not all social support associations.

Table 17: Benefits Derived from Social Associations

Benefits Derived	Fellowship Association		Sporting Association		Parent-Teacher Ass.	
	No.	%	No.	%	No.	%
Collective Security	0	0.00	7	14.00	8	16.33
Entertainment	2	100.0	26	52.00	4	8.16
Organizing receiving welfare	2	50.0	13	26.00	8	16.33
Improved voice in engaging with office holders	0	0.00	2	4.00	8	16.33
Exposure to new concepts or ideas	1	50.0	13	26.00	25	51.02
Physical Wellbeing	1	50.0	42	84.00	12	24.49
Sense of belonging	0	0.00	19	38.00	18	36.73
Spiritual Support	1	50	1	2.00	5	10.20
Networking	0	0.00	7	14.00	11	22.45
Improved Education Outcome	N/A	N/A	N/A	N/A	32	65.31
Other	N/A	N/A	2	4.00	N/A	N/A

Source: Online Survey, 2021



Some of the problems encountered by social support associations range from low levels of participation to limited funding, and poor leadership. Fellowship associations highlighted low levels of participation (100%) as one of their biggest challenges, while leadership and weak governance procedures each accounted for 50% of other challenges. Sporting associations on their part were constrained by funding (32%) challenges while low levels of participation also emerged as a serious issue. Community development associations on their part also identified funding (68.75%) as a serious problem. In the same vein, leadership (46.88%) and low levels of participation (43.75%) emerged as major problems affecting community development associations. The prevalence of funding challenges in social support hinges on the fact that unlike economy and politically based associations, the people who identify with social support groups can be viewed as the most vulnerable categories in societies. In addition, unlike economy focused associations which may be designed to generate funds, socially focused groups are more tailored to provide basic and welfare needs to vulnerable groups such as women, orphans, widows, among others. This probably explains why with the exception of sporting associations, the majority of social support groups such as fellowship groups (100%) and community development associations do not have access to collectively held property.

Finally, in terms of discrimination and inclusion, language barriers and restrictions related to age respectively made up 100% of the discriminations listed by members of fellowship associations. With regards to sporting associations, 90% of its members did not raise any issues related to discrimination. For the 10% who felt they had experienced discrimination, defined geographical boundaries and disability respectively accounted for 60% and 20% of the proportion of discriminations.



5. Conclusion

This study has examined the importance of citizen led formations in Cameroon within the context of how they intervene in the economic, social and political domains and the legal basis of their engagement. The results of the online survey demonstrate that citizen led formations play a vital role and are indispensable with regards to the socio-economic and political empowerment of citizens in the country. Apart from the various benefits these formations accrue to their members, important dimensions regarding how they can be better supported have been uncovered. Issues such as corruption, financing, leadership, low participation of members and government regulatory requirements continue to straggle these formations. In recognising the inadequacies constraining the government and Non-Governmental Organisations (NGOs) from providing the services which citizen led formations have mastered, it is also relevant to ensure that these associations be supported with financial and other resources to scale their effectiveness and broaden the length and breadth of their interventions. This is particularly important if we consider the crises of development and democracy which Cameroon currently faces. A crisis which has stymied livelihood prospects of citizens and distorted the role and place of the latter in a country like Cameroon. It is against this backdrop that a call for action is launched with an emphasis on multi stakeholder approach that can draw useful insights from the wealth of knowledge and experience possessed by citizen led formations.



6. References

Drummond, M. (1995). The social construction of masculinity as it relates to sport: An investigation into the lives of elite level athletes competing in individually-oriented masculinised sports, Ph.D Thesis, Edith Cowan University.

Fagunwa, T. (2019). Ubuntu: Revisiting an Endangered African Philosophy in Quest of a Pan-Africanist Revolutionary Ideology, *Genealogy*, 3(45), pp.1–17. doi: 10.3390/genealogy3030045.

Fonjock, A. and Endeley, J. B. (2013). Women in Anglophone Cameroon: Household Gender Relations and Participation in Local Governance, *African Peace and Conflict Journal*, 6(2), pp. 102–117.

Haggblade, S. (1978). Africanization from Below: The Evolution of Cameroon Savings Societies into Western-Style Banks, *Rural Africana* 2:35–55

Harteveld, K. (1972). Savings and Credit in The Grassfield, unpublished manuscript, Department of Agrarian Law, University of Wageningen, Wageningen, Netherlands.

Hughes, M. (2016). Electoral Systems and the Legislative Representation of Muslim Ethnic Minority Women in the West, 2000–2010, *Parliamentary Affairs*, 69(3): 548–568.

Hunguana, H. Fall S, A. Yitamben, G. Goases, M. Gwarinda, S. (2020). Women's Financial in Cameroon, *New Faces New Voices* (Graca Machel Trust).

IDEA. (2021). Women's Political Participation ~ Africa Barometer 2021, International Institute for Democracy and Electoral Assistance.

ILO Department of Statistics. (2011). Statistical Update on Employment in the Informal Economy, available at: http://www.ilo.org/global/statistics-and-databases/WCMS_157467/lang-en/index.htm



Kah, H. K. and Tembi, M. Y. (2018). *Cameroonian Women in Political Leadership, 1960–2015*, *Afro Asian Journal of Social Sciences*, 9(2), pp. 501–502. Available at: <https://seepnetwork.org/files/galleries/2019-SG-LB-Womens-Empowerment-And-SGs-EN-DIGITAL.pdf>.

Maguire, S. (2018). *Barriers to Women Entering Parliament and Local Government*, Institute for Policy Research.

Mbaya, H. (2011). *Social Capital and the Imperatives of the Concept and Life of Ubuntu in the South African Context*, *Scriptura*, 106(0), p. 1. doi: 10.7833/106-0-141.

Meyer, E. (1940). *Kreditringe in Kamerum*. *Koloniale Rundschau* 31, 113–21.

Mowad, J. (2019). *Gender Inequality in Sports, Fair Play*, *Revista de Filosofía, Ética y Derecho del Deporte*, vol. 13, p. 28–53

Nana, G. (2016). *Language Ideology and the Colonial Legacy in Cameroon Schools: A*

Historical Perspective, *Journal of Education and Training Studies*, 4(4), pp. 168–196. doi: 10.11114/jets.v4i4.1385.

Ngoh, V. J. (1979). *The Political Evolution of Cameroon, 1884–1961*. Portland State University. Available at: https://pdxscholar.library.pdx.edu/cgi/viewcontent.cgi?article=3936&context=open_access_etds

Ngwane, G. (2004). *Cameroon's Democratic Process: Vision 2020*, *CODESRIA Bulletin*, pp. 1–18. Available at: https://www.gngwane.com/files/camerouns_democratic_process.pdf.

Ngwane, G. (2014). *Opposition Politics and Electoral Democracy in Cameroon, 1992– 2007*, *Africa Development*, 39(2), pp. 103–116. Available at: <file:///C:/Users/Roger/AppData/Local/Temp/121769-ArticleText-334522-1-1020150908.pdf>.



Nzume, A. N. (2004). *British and French Administration of Peoples on the Southern Borderlands of Cameroon. The Case of the Anglo-French Inter-Cameroon Boundary, 1916–1961*, University of London (School of Oriental and African Studies-SOAS). Available at: <https://eprints.soas.ac.uk/29199/1/10731294.pdf>.

Ojong V.B. (2017). *Gender and Leadership in Christian Religious Circles in Africa*, *African Journals Online*, Vol 32 no. 2 (2017).

Pemunta, N. V. (2017). *When “Property Cannot Own Property”: Women’s Lack of Property Rights in Cameroon*, *African J. of Economic and Sustainable Development*, 6(1), p. 67. doi: 10.1504/ajesd.2017.10003657.

Rickard, K. and Johnsson, A. (2018). *Women’s Empowerment and Savings Groups: What Do We Know?* Available at: <https://seepnetwork.org/files/galleries/2019-SG-LB-Womens-Empowerment-And-SGs-EN-DIGITAL.pdf>.

Rodney, W. (1973). *How Europe Underdeveloped Africa*. 6th edn, *How Europe Underdeveloped Africa*. 6th edn. Bogle-L’Ouverture Publications. Available at: <http://abahlali.org/files/3295358-walter-rodney.pdf>.

Schrieder, G.R. and Cuevas, C.E. (1992). *Informal Financial Groups in Cameroon*, in Dale w Adams and Delbert A. Fitchett (eds.), *Informal Finance in Low-Income Countries*, Boulder, Colorado: Westview Press, pp. 43–56.

Sene, J.A. (2016). *Examination of Gender Equity and Female Participation in Sport*, *The Sport Journal*, Vol. 22.

Soen, D. and Comarmond, P. (1974). *Savings Association among the Bamileke: Traditional and Modern Cooperation in Southwest Cameroon*, *American Anthropologist* 74:1170–1179.

Stefan, R. and Yascha, M. (2016). *The Danger of Deconsolidation: The Democratic Disconnect*, *Journal of Democracy*, 27(3), pp. 5–17. doi: 10.1353/jod.2016.0049.



Tankou, M. and Adams, D.W. (1994). Sophisticated Rotating Savings and Credit Associations in Cameroon, Economics and Sociology Occasional Paper No. 2128, Ohio University.

Tchuindjo, L (1999). The Evolution of Informal Financial and Institutions: The Rotating Savings and Credit Association in Cameroon, African Review of Money, Finance and Banking-Supplements to Savings and Development pp. 97-122

