

*ON DOIT SURVIVRE (ONE MUST SURVIVE):  
THE ROTATING SAVINGS AND CREDIT ASSOCIATION  
AS AN ECONOMIC STRATEGY FOR THE WOMEN OF  
TSKINKUP QUARTER IN DSCHANG, CAMEROON*

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**Introduction**

Morning opens slowly on the Dschang *quartier* of Tsinkup<sup>1</sup> informally refers to a person's neighbors and neighboring establishments and also formally designates a territorial unit of chiefly governance. A *quartier* is also a unit of state administration (Feldman-Savelsburg 1999:59). At six o'clock, its women, already thirty minutes into their day's work, are still moving in and out of the night's lingering shadows, shadows that make mute the bolder purples and greens and reds of midday. Claudette, her chest held forward to support the weight of her still-sleeping daughter swathed in cloth to her back, washes yesterday's unfinished laundry in a small white bucket. Across the road, Madeleine pauses to tuck a fallen braid into her pink head covering before continuing to iron a dress just-stitched. And next door, Saraphine, her body neatly creased in half at the hips, reheats the breakfast of the last night's dinner by pushing a small piece of wood beneath the well-worn and fire-blackened pot that is perfectly balanced on a three-stoned hearth. Within an hour, Claudette, with her daughter in tow, will walk to stall 115 of Dschang's market to sell the rice and beans that she purchased last week; Madeleine, her eyebrows blackened and lips made redder, will walk her steadfast, high-heeled pace to her seamstress shop in town where she will tirelessly sew until nightfall; and Saraphine, a bucket of fertilizer in one hand and a hoe in the other, will begin the thirty-minute climb to her garden, its turned rows dug perpendicular to the grain of the mountain.

The pace and rhythm of the days of these three women are uniquely tuned to the varying demands of their individual lives, but, like all of the women of Tsinkup *quartier*, Claudette, Madeleine, and Saraphine are each responsible for their household's domestic labor, including cooking, cleaning, childcare, and the cultivation of food crops for home consumption. Indeed, the time and energy that the women of Tsinkup invest in their domestic labor is considerable. "On travaille toujours," one female Tsinkup resident said of a woman's work.<sup>2</sup> But despite their significant, and sometimes exclusive,

occupation with household activities and food crop cultivation, the women of Tsinkup *quartier* are also financially responsible for certain household expenditures. For example, while a man is characteristically responsible for medical expenses and school fees, it is to the woman that the expenditures of her own clothing, her children's clothing, and food preparation necessities such as oil and bouillon flavor cubes fall. Where, then, do women procure the funds to fulfill their financial obligations?

Although few Tsinkup women have salaried or well-paid jobs, almost all of them participate in small-scale income-generating activities, including petty trading, hairdressing, and tailoring. Indeed, of the fourteen Tsinkup women with whom I spoke, only one did not also seek income. More often than not, the amount of income that the women of Tsinkup earn barely meets the minimum needed for their household's survival. For example, Marie, a Tsinkup woman with six children below the age of fourteen, began selling rice and beans at the market only six months ago. When I asked her why she had decided to begin selling, she puzzled over my choice of the word "decide." "Decidé?" she asked. "Je n'ai pas décidé. On doit manger, non? On doit survivre." Marie continued, "On ne gagne pas beaucoup. Quelquefois, on gagne rien."<sup>4</sup>

In light of insufficient income-generating activities, how do Tsinkup women, then, work to insure the survival of their households? One of the most effective strategies by which women fulfill their financial obligations is the *tontine*, an informal but highly structured association that at once provides financial security and social solidarity to its members. The Cameroonian *tontine*, a type of rotating credit and savings association (ROSCA), offers a collective pool of aggregated funds that each contributing member receives in its entirety on a rotating basis. Engaged in by both men and women, and experimented with by young children mirroring their elders, the *tontine* is the financial component of the larger *reunion*, a regularly held gathering of individuals who share certain similarities—for example, the same village, the same neighborhood, and the same profession—and who depend on one another for support in times of need. As a pillar of Cameroonian social and economic organization, the *reunion* and its *tontine* are both a marker of social legitimacy and a means of economic mobility.

The *tontine* as an economic survival strategy for Cameroonian women is the focus of this article. An indigenous system that has accommodated and adapted to a monetary economy, the *tontine* has trumped the predictions of skeptical scholars who, in the early 1960s, underestimated its efficacy and

savings potential. Forty years later, the *tontine* flourishes where formal financial institutions flounder. Although both men and women participate in *tontines*, women participate more frequently and for different reasons than men. In this article, I explore the cultural context of the women who participate in the *tontine* and the ways in which the cultural context informs the operation of the *tontine*. I am also interested in the recipe for the *tontine*'s success. For example, what are the mechanics of the *tontine*? What is the *tontine*'s social function? What edge does the *tontine* have over formal financial institutions?

Ultimately, a thorough and more holistic investigation of the *tontine* in both Cameroon and France has positive implications for the improvement of the approach to Women in Development (WID), a movement specifically concerned with the alleviation of female poverty and the elevation of female status in "developing" countries such as Cameroon.<sup>56</sup>

Although aimed at the "improvement" of women's status, WID policies have been miserably misguided, culturally inappropriate, and ineffectively managed. In fact, scholars argue that WID policies have but further marginalized women in "developing" countries (Ardener 1995; Niger Thomas 1995; Wright 1990). Part of the problem is that WID policies are permeated with sexist assumptions that spring from a Western patriarchy. These assumptions include (1) that households are basically nuclear and monogamous, (2) that household members pool their incomes, and (3) that there is a uniform division of labor in which men earn money outside of the home and women stay at home as "housewives" (Gordon 1996:136).

Unfortunately, such assumptions are at odds with Cameroonian cultural realities, in which households are "traditionally" extended and polygynous, in which spouses are financially autonomous, and in which women are responsible for a great amount of labor, both in the private and public sectors. WID initiatives will be culturally appropriate and truly "successful" only if they are context specific and if they are actively guided by the cultural priorities of the targeted population. If, in fact, the *tontine* is as efficacious, resilient, and adaptive as it appears to be, if, in fact, it is an effective bridge between Cameroonian cultural priorities and the demands of a global capitalist market, then it would behoove the leaders of both external and internal WID organizations to pay attention to the pre-existing infrastructure of the *tontine*. Rather than replace or substitute the *tontine* with a culturally inappropriate system of finance, rather than implement initiatives that work in conflict with the *tontine*, the charge of WID organizations in Cameroon should be to use the *tontine* to find new ways in which to finance WID initiatives. In the remainder of this introduction, I describe and discuss the

setting of my research site in Cameroon. I also discuss my methodology and the theoretical framework through which I examine and analyze the data that I collected. In section two, Gender at Work, I discuss gender ideology in Tsinkup *quartier* (and Cameroon more generally) and how such an ideology, influenced by the events of colonialism and post-colonialism, informs the expectations of Cameroonian women at “home” and “at work.” This discussion sets the stage for understanding why the *tontine* is helpful for Cameroonian women. In section three, Just How On Doit Survivre, I provide an in-depth examination of the mechanics of the *tontine* and its social and economic role in the lives of the women of Tsinkup *quartier*. Finally, in section four, the conclusion, I argue that, based on my data, the *tontine* is an effective economic survival strategy. I end by making the recommendation that Cameroon’s *tontine* infrastructure should be actively incorporated into any development initiative targeted toward Cameroonian women.

### **Research Site**

My research in Cameroon took place in Tsinkup *quartier*, one of the many *quartiers* in Dschang, Cameroon. Dschang (pronounced Chong) is a small town in the mountains of Cameroon’s West Province<sup>7</sup>. There, stalwart green mountains meet greener deep valleys to form a sweeping, dynamic landscape. In the dry season (mid-November to mid-March), Dschang’s vibrant colors are made dull with thirst. Frequent use of Dschang’s many dirt roads creates a cloud of red parched dust that hovers about the town and occludes the surrounding ridges from view. In the rainy season (mid-March to mid-November), Dschang returns to life: rich, fecund greens contrast with the brick red of the daily-drenched roads, the air is swept clear, and the surrounding ridges, made visible, loom even more majestically. At the center of town, through which Dschang’s two main paved roads run parallel, Dschang is awash with activity: elderly men play checkers on makeshift benches; street vendors sell roasted peanuts, bananas, pineapples, and small plastic goods; and children of all ages walk to school in their well-worn uniforms, their arms thrown around one another affectionately, a half-sucked piece of sugar cane in their free hand. With a resident population of about 80,000, Dschang boasts a post office, a bank, myriad small restaurants and boutiques, several primary and secondary schools, and a bustling outdoor market. Dschang’s university, which sits on the edge of town, was founded in 1993 and is a comprehensive institution with a student body of 12,000 and five academic faculties on its main campus. In addition to its university, Dschang, the former regional capital of West Cameroon, is also known among Cameroonians for the Centre Climatique, a still-functioning holiday resort built by German colonialists in the early 1900s. The majority of Dschang’s

residents are identified as Bamileke, one of Cameroon's 230 ethnic groups. The Bamileke ethnic group is united in sociopolitical structure and customs and is diverse in language and dialect (Tardits 1970:2). With one hundred kingdoms and five administrative centers (Bafang, Bafoussam, Bangangte, Dschang, and Mbouda), the Bamileke of Western Cameroon comprise twenty-five percent of Cameroon's total population (Tardits 1970:10)<sup>8</sup>. Historically agriculturalists, the Bamileke have, in recent times, developed a reputation for being successful entrepreneurs (McFerson 1983:21; Tardits 1970:14). Indeed, it is not uncommon for Bamileke men to own simultaneously two or three small boutiques. The Bamileke are notorious among Cameroonians for their fierce work ethic and their industriousness. When asked about the distinguishing characteristics of the Bamileke, one Bamileke man of Tsinkup *quartier* responded, "Les Bamileke travaillent beaucoup. Le travail c'est notre vie."<sup>9</sup> Because of their perceived success, the Bamileke have generated jealousy and resentment among Cameroon's other ethnic groups. Tsinkup *quartier* is a thirty-minute walk from the center of Dschang. Situated in the *peri-urbaine*<sup>10</sup> region of Dschang, Tsinkup *quartier* is, by definition, a liminal space that is neither in the city nor in the village but that, at once, shares characteristic features of both. For example, unlike in the village, many of Tsinkup's residents seek income in Dschang. Unlike in the city, Tsinkup has several polygynous households, and women still primarily cook in an outdoor kitchen.<sup>11</sup> The exposure of Tsinkup residents to the demands of both village and city life creates a space in which residents are consciously picking and choosing between lifestyle elements of the two settings; it is a space, therefore, that elicits an observable narrative of otherwise semi-conscious cultural processes. Tsinkup, like many of Dschang's *quartiers*, is comprised of house-lined dirt roads, interspersed garden plots, and several boutiques leanly stocked with sundry items such as matches and candy. The majority of Tsinkup residents are identified as Bamileke and were originally born in or have family members who still live in the neighboring village of Fongo Tongo. Although most adult residents speak French, Yemba, the language indigenous to the Dschang region, is the language primarily spoken at home.

### Methods

I conducted fieldwork in Tsinkup *quartier* from 10 April 2003 until 10 May 2003. Prior to my arrival in Dschang, I had wanted to look at women who cultivate in town and women who cultivate in the village, and the ways in which this difference in setting affects the woman's role in household economic organization. To examine this, I proposed to spend ten days with a woman farmer who lived in town and ten days with a woman farmer who

lived in the village, with the intent of engaging, in both settings, the research methods of participant observation, unstructured interviews, and semi-structured interviews. One day with my first host family, however, was enough to tell me that a change in setting would compromise the depth of my research. It was in Tsinkup *quartier* that I would spend the duration of my fieldwork. And it was in Tsinkup *quartier*, too, that I became interested in the *tontine*. With the knowledge that good questions are key to getting beneath the surface of a new culture and that good questions necessitate good understanding of cultural context, every detail, in the beginning, seemed important and every conversation overwhelming. The end of my third day of research left me with only hastily scribbled notes, a tired right hand, and a seemingly nebulous if not misshapen project to show for itself. But with each day after that, as I tried to mirror the nuanced rhythm of my host mother and the women of our *quartier*, I found that my project, as if put through some intangible sieve, began to shape itself—instead of working from the outside in, I started working from the inside out. After one week and two *tontine* meetings, I finally felt as though I could begin an exploration that was appropriate, realistic, and culturally relevant. Aware, too, that my project had but more change in store for it, I continued scribbling (less hastily), continued asking, and continued, with clumsy step, to attempt to move like the women around me.

As a rookie researcher, I am skeptical about what right I have or with what accuracy I can make statements about the residents of Tsinkup *quartier*, let alone the rest of the citizens of the country of Cameroon. The observations used to write this article come from only three weeks spent in one small neighborhood in one town in one province of Cameroon. When, in the body of this article, I discuss behavior and social organization of *Tsinkup residents* specifically, I do so not because I think such behavior and organization is necessarily specific to Tsinkup residents but because I do not feel that I can knowingly speak of any other Cameroonian, Central/West African, or African, in general, beyond the Tsinkup resident. A large part of my research in Tsinkup relied on participant observation. Whether in the fields from early morning to early afternoon or in the kitchen of my next-door neighbor with hands kept busy peeling away the translucent spines of wild melon stalks, participant observation was the key to getting beneath the surface of Tsinkup *quartier*.

In addition to participant observation, I conducted twenty-four unstructured and semi-structured interviews, including interviews with nineteen Tsinkup residents (twelve separate households in total, with women ranging between

the ages of 19 and 41 and men ranging between the ages of 31 and 50), two University of Dschang professors, two employees of the Institute of Agricultural Research for Development, and one fifth-year agricultural economics student. Prior to each interview, I assured the informants of their anonymity. I conducted all interviews in French. Those interviews that I did tape record, I transcribed and analyzed in Dschang. My sampling of informants was both random and non-random—random in that a specified variable did not dictate the selection of my informants, non-random in that all of the Tsinkup residents interviewed were somehow connected to my host mother.

### **Analytical Framework**

Because this article encompasses several overlapping theoretical issues--gender relations, development, and empowerment--and because I hesitate to simplify the complex experiences of Cameroonian women in Cameroon and in France, I have chosen to take anthropologist Gracia Clark's lead and engage the "eclectic" theoretical approach of Black feminist theorists such as Patricia Hill Collins and bell hooks. The eclectic theoretical approach accommodates the intersection and interpenetration of several systems of domination that "reinforce, compound, and compensate for each other just as easily as they conflict" (Clark 1994:27). These systems of domination or oppression include gender, race, and class, and, in regards to this article, each system individually and collectively applies to the experience of Cameroonian women in Cameroon and in France. Indeed, asymmetrical and unequal gender relations (gender), the global hierarchal dynamic of black/white relations (race), and the power differentials of a capitalist market (class) individually and systematically affect Cameroonian women. In taking on an eclectic approach, I recognize that systems of domination are fluid and messy, and I recognize the importance of anomaly over analogy. Ultimately, this more holistic approach promises to do justice to the complex and dynamic living and working conditions of Cameroonian women.

### **Gender at Work**

My host brother Innocent, his shoes still muddy from an early Sunday jog along the outlying roads of Tsinkup *quartier*, sat beside me in the kitchen on the now-splintered bench that his mother had received at her wedding fifteen years ago. Having just finished washing the weekly pile of his siblings' clothing at a nearby creek bend, he now brought the kitchen's large wooden mortar beneath his feet so that they rested lightly on the rim. With his left hand at the top of the large pestle and his other near the middle, Innocent began to pound the *cous cous* with an ease that belied the task's rigor, and

stopped only to nudge pieces of wood back into the heat of the fire. Innocent's nimble navigation of the cuisine made more apparent my clumsy hands. Over the past weeks, I had grown used to my household ineptitude and had come to appreciate that my near daily domestic blunders unfailingly made Innocent laugh. At fifteen, Innocent cooks, cleans, mops, and chops like any of Tsinkup's women, and he does so with little complaint.

"Will you pound *cous cous*<sup>12</sup> for your wife, Innocent?" I asked as I, with a small platter balanced on my lap, too carefully cut an onion. Innocent stopped pounding the *cous cous* and let the pestle rest on his left shoulder. He smiled, amused. "Why would I pound *cous cous* for my wife?" he asked incredulously. My host mother looked up from grinding the condiments and asked, "Why not?" "Does Papa pound for you, *maman*?" Innocent retorted. My host mother returned to the grindstone without a word, her jaw noticeably clenched. "That's what women do, they cook for their husbands. I'm not going to do that. Men are more powerful than women." Innocent nodded, seemingly content with what he had just said. For Innocent, life's everyday tasks can be more or less divided into categories of gender.

Although Innocent, unmarried and still living with his parents, is not yet an "adult," he is quick to voice his opinions about what a man or woman's responsibilities *should* be, and, for the most part, Innocent's opinions echo those of both the male and female residents of Tsinkup. Men are to *cherche l'argent* (seek out money), to provide protection, to provide school tuition and medical fees, and to fix objects that become broken around the house. Women are to occupy themselves with all domestic responsibilities, including cooking, dishwashing, laundry, the cultivation of food crops for home consumption, and, last but not least, childcare. In addition to their domestic responsibilities, Tsinkup women also have household financial obligations, including, but not limited to, the expenditures of their children's clothing, their own clothing, and various food preparation necessities such as oil and bouillon cubes. While both men and women have household responsibilities and financial obligations, the highly articulated division of labor at the household level is undeniably hierarchal—not only do women bear a disproportionately larger amount of household responsibilities, but their responsibilities are also considered inferior to men's responsibilities. Indeed, both the men and women of Tsinkup *quartier* explain that men "ont la dernière décision dans la foyer" because "c'est les hommes qui ont le pouvoir."<sup>13</sup>

The hierarchal division between men and women that is found within the basic household unit in Tsinkup *quartier* is expressed at large in Cameroon's hierarchal division of labor, in which women's labor is, for the most part,

allocated to food farming and provisioning the household while men work in the wage labor sector and engage in a variety of entrepreneurial activities (Goheen 1996). Although women do seek income in both the formal and informal sectors of Cameroon's economy, the *types* of jobs that women typically engage are gender specific and, in general, pay less than men's jobs.<sup>14</sup> For example, in the formal sector, the majority of jobs held by women are in the teaching, nursing, and clerical fields, as opposed to the jobs held by men, which are primarily in the administrative, public works, and public health fields (Niger-Thomas 2000:32). Moreover, disproportionately more men are employed in the formal sector than women. Because women have limited access to the formal sector, most Cameroonian women marginally subsist in the informal sector by enlisting a variety of activities, including petty trading, hairdressing, and tailoring.

That Cameroonian women, and West African women in general, have been and continue to be financially autonomous does not mean that they share equitable social and economic status with Cameroonian men. Unlike in the West, the often-noted financial autonomy of Cameroonian women is "less a mark of privilege than a matter of necessity" (Hafkin and Bay 1976:7). For the women of Tsinkup, working to earn income is a matter of survival. Indeed, the perception of work and income in Tsinkup, although quite different from that in the West, is equally reflective of women's subordinate status.

For most male and female residents of Tsinkup, work, especially physical work, is the task of *ceux qui sont dessous* (those who are below); it is the task of servants and of women. For example, Tsinkup men often compare themselves to the lion, a kinglike animal that leisurely rests in the shade of a tree while his lioness brings him his food. Tsinkup men quite readily admit that women work hard, harder, in fact, than themselves; men will also encourage women to make as much money as they can. But it is exactly because the freedom to engage in income-generating activities has little direct correlation to degree of social power that men inevitably qualify this admission. Indeed, a woman can make money *as long as* she does not take on a *grand dos* (cocksure, haughty behavior) or *as long as* she continues to "respecter son mari et connaître sa place."<sup>15</sup> In addition to being responsible for their household's domestic activities, most Tsinkup women are also financially autonomous. But their being so does not mean that they are not also subordinate to men, that they are not subject to the real gender hierarchy of Cameroonian culture. Rather than an overt symbol of power, a Cameroonian woman's traditional access to money is more simply a matter of

survival, a way in which she might survive independent of her husband.

### **Gender at Work: The Pre-Colonial Era** <sup>16</sup>

Current gender relations in Cameroon, both at home and at work, are asymmetrical and unequal--that is, Cameroonian women have both inferior social status and limited access to economic power relative to Cameroonian men. However, scholars argue that this has not always been the case (Goheen 1996; Guyer 1977; Hafkin and Bay 1976; Boserup 1970). Although pre-colonial Cameroonian women were clearly subordinate to Cameroonian men, they appear to have at least enjoyed greater social and political agency than woman of modern times. The indigenous model of dual-sex organization, or gender-complementarity, which promotes the idea of balanced gender responsibilities, undergirded all aspects of pre-colonial life (Mikell 1997:16). For example, prior to the introduction of a monetary economy, pre-colonial villages maintained a subsistence agrarian lifestyle that was based on the household economy. Despite the sexual division of labor in which women cultivated food crops and men cleared the fields and procured game, both men and women participated in food crop production. (Wright 1990:25). Women also figured largely as traders in Cameroon's extensive trade network in which members of different chiefdoms would trade various goods (Fyle 2002:30).

The gender symmetry within Cameroon's pre-colonial economic organization was also found in pre-colonial political and social organizations. For example, the Bamileke chiefdom comprised a chief (*fon*), a queen mother (*mafo*), and complementary men and women associations (Nana-Fabu 1987:55). The queen mother (the mother of the chief) held powerful clout with regard to local political and social issues. Some scholars suggest that the queen mother "commanded as much respect as the Fon who listened to her advice" (Nana-Fabu 1987:55). The queen mother had her own house with annexed living quarters for her attendants; she also selected her own husband who thereafter had no right over the children she bore. Finally, the queen mother was president of the chiefdom's women's societies (which took responsibility for the well-being of the chiefdom's female citizens) and was the only female member of men's societies. Although the autonomy and power held by the Queen mother were anomalous among female non-nobility of the chiefdom, women of all statuses belonged to women's associations, which collectively worked in the interest of their members. Bamileke women's associations were a socially sanctioned space in which women's opinions, needs, and directives were respected (Nana-Fabu 1987:56).

### **Gender at Work: The Colonial Era**

French colonialism and the introduction of a capitalist economy effectively undermined the status of Cameroonian women and limited their access to political and economic power (Goheen 1996; Guyer 1977; Hafkin and Bay 1976; Boserup 1970). Despite the fact that some colonial efforts were presumptuously aimed at improving the status of Cameroonian women by freeing them from the drudgery of farm labor and the backwardness of their own social customs, colonial policy and its impact, far from liberating Cameroonian women, effectively decreased the rights they previously enjoyed (Hafkin and Bay 1976:3).

One way in which colonialism disempowered Cameroonian women was in the gendered exploitation of Cameroon's agricultural resources, an exploitation that made more hierarchal Cameroon's sexual division of labor and undermined women's seminal importance in agricultural production. With the introduction of coffee and cocoa cash crops in the 1940s, Cameroonian men were given a source of cash income and were woven into the emerging public sphere of a monetary economy, while Cameroonian women, who had cultivated and continued to cultivate all food crops, became associated with an emerging domestic and private sphere (Goheen 1996:66). Those women who did manage to earn money, whether from the sale of food crops or from some other activity in the informal sector, saw their income not as a legitimate opportunity to "maximize revenues by increasing yields" but as a risk-reducing strategy that provided items necessary to the survival of the household (Ferguson and Horn 1985:6). Indeed the monetization of the Cameroonian economy required women to seek income-generating activities to meet their household obligations but did not provide them with access to the means to do so. Prior to the introduction of a monetary economy, women in Tsinkup explain, women did not know they were poor because they could take care of their family without money. Now, they continue to explain, women know they are poor and cannot do anything about it.

Colonialism also disempowered Cameroonian women by practicing a policy of "benign female exclusion" (Mikell 1997:16). Colonial administrators implemented land regulations, tax and inheritance laws, crop marking systems, marriage reform, and Westernized educational systems—all of which reinforced Cameroonian patriarchy and worked to exclude female participation. Colonial administrators also uprooted the power and authority of indigenous political systems, which, subsequently, uprooted what little parallel political power women once held. Indeed, the superimposition of Western practices onto indigenous practices further oppressed an already

oppressed female population by reducing the effectiveness of existing female strategies used to counteract the hegemony of the Cameroonian patriarchy<sup>17</sup>.

### **Gender at Work: Post-Independence**

Continued government-led development initiatives after national independence in 1960 but reinforced the inequitable gender tracks laid during the colonial era. From the early 1960s until the early 1980s, the Cameroonian government promoted development projects, such as the *Societe Developpement du Cacao*, whose primary objectives of increasing volume of exports through the use of modern cultivation techniques were catered to men (Ndongo 1978:4). Indeed, whereas “extension services, farm credit, and training in economically productive activities are generally geared to men who are presumed to be the family providers . . . development programs for women emphasize home economics and craft production” (Potash 1989:195).

Several legal and constitutional changes did take place in early post-independence Cameroon that have positively affected Cameroonian women. These changes include education reforms calling for equal educational opportunities regardless of sex, ethnicity, or creed (mid-1960s) and equal employment opportunities (mid-1970s). By the late 1960s, the number of women educated past the primary level more than tripled, and, by the late 1970s, women had begun to be appointed to civil service and administrative positions (Wright 1990:34).<sup>18</sup>

This social and economic momentum that Cameroon gained during the 1960s and 1970s, however, came to an abrupt halt in the early 1980s with the fall of cash crop prices (cocoa, coffee, and tobacco) and the ensuing national economic crisis, or *la Crise*. According to Dr. Ayissi, a professor of Agricultural Economics at the University of Dschang, the roots of *la Crise* can be found in “mismanagement” within the agricultural sector. The government, he says, “was too involved in the management of the economy—both in production and in the marketing of products. Not taking into account those who produce, much of the revenue that was derived from the agricultural sector was not reinvested back into the sector.”<sup>19</sup> In an effort to revitalize a thus weakened agricultural sector and to provide durable solutions to *la Crise*, the government began to develop and maximize the food crop production potential of Cameroon’s rural farming areas. In 1990, the government formed nearly 17,000 rural farming cooperatives. Such a *relance de l’agriculture* (agricultural revitalization) “contributed to a proliferation of channels of access to land,” channels which “have largely worked in favor of men, who

have both access to cash and a knowledge of the workings of the state bureaucracy” (Goheen 1996:83). That land was and is more accessible to men is not inadvertent. In fact, in response to *la Crise*, the government actively encouraged men, many of whom had migrated from their home villages in search of cash crop work, to return to rural areas to cultivate food crops for their sale. In the Cameroonian national consciousness, food production and men’s involvement in food production came to represent the antidote to the economic crisis.

Despite its efforts, the Cameroonian government, having suffered a complete breakdown of its administrative and legal systems, was unable to contain the devastation of *la Crise* without external support and quickly turned to the International Monetary Fund (IMF) and the World Bank for help. In response, the IMF and the World Bank insisted on the implementation of a Structural Adjustment Programme (SAP). Although designed to stimulate long-term development, the immediate measures called for by SAP--currency devaluation, increases in food prices and interest rates, decreases in wages and hiring rates, trade liberalization, removal of input subsidies, and decreases in budget deficits--placed difficult, if not insurmountable, demands on Cameroonians, particularly women (Fonchingong 1999; Niger-Thomas 2000). With cuts in salaries and increases in prices, the cost of living in Cameroon more than tripled, and women were forced to increase their income-generating activities while maintaining their responsibilities in the domestic domain (Niger-Thomas 2000:12).

### **A Day in the Life**

More than ten years later in 2003, Cameroon is still reeling from the aftermath of its economic crisis and the failures of SAP intervention. Although life is difficult for both men and women, women bear the brunt of a “double day,” in which, as a result of both their domestic and public responsibilities, women must work longer hours than men, with fewer resources, opportunities, and rewards (Wright 1990:30). According to the women of Tsinkup *quartier*, women work harder than women of the past. One Tsinkup woman explained, “Á cause de la *Crise*, la vie est dur.”<sup>20</sup> Another woman explained, “Les femmes aujourd’hui travaillent plus que nos meres.”<sup>21</sup> Below I provide a closer look at the life of just one woman of Tsinkup *quartier* and the ways in which she, like Tsinkup’s other women, works to insure her family’s survival.

### **Esther**

It is seven o’clock in the morning. Esther has been working for two hours. She has drawn water from the well, chopped firewood, rinsed and sorted rice, rinsed and sorted beans, and washed and peeled potatoes. Now she is

languidly poised on an upturned box in the outdoor kitchen, stirring the aromatic contents of an already-begun dinner. Esther has been cooking since before she can remember, but she points to her three-year-old daughter, Leoni, who can already cut garlic with ease, to give me an idea of the early beginnings of her relationship with cooking. One of thirty children and the daughter of a Bamileke farmer with five wives, Esther remarks that there were always mouths to feed when she was growing up in the village of Fongo Tongo. By the age of seven, Esther was responsible for making sure that all of her younger siblings were fed. When Esther turned nine, she left Fongo Tongo to live with her mother's younger brother in Consemba, a town in Cameroon's Littoral province. In addition to selling vegetables in the market with one of her uncle's daughters, Esther's responsibilities included meal preparation and general household attention. Although Esther missed her mother, she did not want to disappoint her, so she worked as hard as she could to make her mother proud.

Aside from the skills Esther learned from watching her mother and helping her uncle's family, Esther's formal education at a technical high school in the Littoral province refined her skills in household affairs, skills such as caring for a child or preparing meals. Eight years later, at the age of seventeen, Esther was able to put these skills into practice when she returned to Fongo Tongo and married Patrick. One year later, at the age of eighteen, Esther's first son, Sanders, was born. Esther was now, as she had been learning to do over the years, caring for her own child and preparing meals for her own family. On 17 March 2003, Esther turned thirty-three. She is a mother of six (three boys and three girls, ranging from 3 to 15 years old) who takes pride in her well-run household. After living with Patrick's sister and her husband for several years for financial reasons, Esther and Patrick, who is an employee at Dschang's Centre Climatique, now live in their own house. Their house is small, but it is big enough to hold anyone who wants to visit, Esther explains. Esther and Patrick recently purchased a television, and it is almost always on, especially in the company of visitors. When Esther's neighbors pay visits, which they do almost every day, Esther offers them a heaping plate of that morning's leftovers, which they eat in the living room, in front of the television, its monotonal buzz a backdrop to their more dynamic conversation.

Esther has two garden plots—one near her house and one up in the mountains, a thirty-minute walk away. During the rainy season, the season when *les femmes ne dorment pas* (the women do not sleep), Esther walks to her distant garden at least three times a week and works full-bodied, barefoot work—she weeds, aerates the earth with a hand hoe, and carefully applies pesticides.

Most days, Esther works in the garden from eight in the morning until three in the afternoon when she must return home to prepare dinner for her family. During the harvest season, Esther enlists the help of her children and will sometimes employ young relatives or friends from her village, Fongo Tongo. All of the food that Esther cultivates, including potatoes, maize, and beans, is for home consumption. Esther says that if she could afford another garden plot, she would be able to sell surplus food. For now, the purchase of another garden plot is beyond her means.

When Esther's youngest daughter, Leoni, enrolled in an *école maternelle* (nursery school) last fall, Esther began selling pre-purchased food in the marketplace during the day. A year into market trading, Esther now has her own stall in the marketplace, in which she stores her non-perishable and perishable items. Although Esther is content with market trading, her dream is to own a clothing boutique for women and children. Esther is confident that the boutique would do well. "C'est sûr. Ça va gagner l'argent,"<sup>22</sup> she says assuredly.

Esther plans to use her *tontines* to achieve her dream. Esther has one *tontine* that meets on a monthly basis and another that meets on a weekly basis. She will continue to use her weekly *tontine* to supply her household's immediate needs, including cooking oil and matches. Esther will then use her monthly *tontine*, which offers a larger collection pool, to save capital for her clothing boutique. Esther is concerned that Patrick will disapprove of her idea to open up a clothing boutique. In fact, he is already concerned that Esther's market trading is forcing her to neglect her family. Esther has therefore decided to keep her clothing boutique dream a secret. "C'est l'avantage de la *tontine*," Esther explains, "Ton mari ne sait pas ce que tu fait, ce que tu épargne."<sup>23</sup> "Si je fait la cuisine, si je lave ses habilles," Esther continues to explain, "il va être content."<sup>24</sup>

At the end of a day, it is about all Esther can do to get her children and then herself to bed so that she can rise with the energy she needs at five thirty the next morning. Esther is a tireless worker and a cunning businesswoman. More than that, she is a woman who knows how to strategize and to make the best of what she has. Esther is a woman who never hesitates to ask a question, but never asks a question unless she needs to, a woman who cooks in a dress of patchwork colors and goes to town in bright yellow chiffon, and, above all, Esther is a woman who, after a lifetime of learning how to be a Cameroonian woman, could cook with her eyes closed.

### **Just How On Doit Survivre**

For Esther and the other women of Tsinkup *quartier*, *tontine* participation is one effective means by which they can fulfill their financial obligations to their household. The *tontine*, an informal but highly structured rotating savings and credit association (ROSCA) that at once provides financial security and social solidarity to its members, is a collective pool of aggregated funds that each contributing member receives in its entirety on a rotating basis. Ultimately, the *tontine* is a powerful tool with which the women of Tsinkup *quartier* can exercise collective power and, in doing so, effect change. In this chapter, I provide background information on rotating credit associations and then discuss the structure and organization of the Tsinkup *tontine* and its role in the lives of the women of Tsinkup *quartier*.

### **Definitions**

“The basic principle upon which the rotating credit association is founded is everywhere the same: a lump sum fund composed of fixed contributions from each member of the association is distributed, at fixed intervals and as a whole, to each member in turn” (Geertz 1962:243). Ardener, however, asserts that Geertz’s definition is “too restrictive.” She points out that contributions are not always fixed and that one member does not always receive the entirety of the lump sum. In place of Geertz’s definition, she offers the following: “An association formed upon a core of participants who agree to make regular contributions to a fund which is given, in whole or in part, to each contributor in rotation” (Ardener 1964:201). Unlike Geertz’s definition, Ardener’s definition emphasizes the principles of “regularity” and “rotation,” two essential criteria that Ardener states distinguish rotating savings and credit associations (ROSCA) from other mutual benefit societies (Buijs 1994:6). Although Geertz coined the term “rotating credit association,” most scholars follow Ardener’s definition.

### **Distribution and History**

Known as the *tontine* in Francophone West Africa, the *arisan* in Indonesia, the *ko* in Japan, and the *upatu* in Tanzania, ROSCAs are found the world over. Although it appears that many ROSCAs developed in response to the introduction of foreign monetary economies, rudimentary forms of the ROSCA seemed to have existed in Cameroon prior to European contact (Ardener 1995:206). DeLancey theorizes that the Cameroonian ROSCA is “the monetized form of a traditional method of organizing cooperative labour, namely what might be called a rotating land-clearing association” (1978:10). In exchange for work, members of the labor cooperative received food and palm wine from the member for whom the work was being done. With the introduction of a cash economy, cash gradually replaced food and wine, and

the ROSCA was born (Niger-Thomas 2002: 99; Rielly 1990: 20).

*Tontines* are particularly popular in Cameroon (Ardener 1995:202). In a 1987 study of five Francophone African countries, researchers found that Cameroon had the highest *tontine* participation: forty-seven percent of all Cameroonians belong to a *tontine* (Rielly 1990:4).<sup>25</sup> Although the *tontine* has always been an important aspect of Cameroonians' social and financial lives, it has become increasingly important, and increasingly relied upon, since Cameroon's economic crisis in the mid-1980s when, due to the global economic recession, Cameroon's cash-crop prices plummeted. In the face of the dissolution of the formal financial sector, it is not surprising that Cameroonians turned to the *tontine*. Indeed, even in 2003, despite the reconstruction of Cameroon's formal financial sector, more Cameroonians borrow and save through the *tontine* than through formal lending institutions (Rielly 1990:4).

### **The *Tontine* and Cameroonian Women**

Although both Cameroonian men and women benefit from their participation in the *tontine*, women participate at higher rates than men.<sup>26</sup> This phenomenon can be explained, in part, by the fact that most Cameroonian women, like most African women in general, have limited access to formal credit (Rielly 1990:2; Endeley 2002:194). For example, in Cameroon, government-run credit associations often require collateral against risk in the form of property or formal assets, in addition to a minimum salary (Rielly 1990:26; Niger-Thomas 2002:96). For most Cameroonian women, who do not have legally secure rights to land and rarely have salaried employment, such requirements are often impossible to meet. Thus, for many Cameroonian women, especially those living in rural areas such as Tsinkup *quartier*, the *tontine* is the only strategy by which they might fulfill their financial obligations, a large portion of which includes daily household expenditures. Furthermore, women are more likely than men to belong to several *tontines* at the same time (Rielly 1990:45). Indeed, of the fourteen Tsinkup women whom I interviewed, only one belonged to just one *tontine*, and she, unlike the other women, was a newlywed, having only recently arrived in Tsinkup *quartier*. She explained that she was going to join another *tontine* after she had given birth to her second child. Most women in Tsinkup *quartier* belong to between two and three *tontines*. "Concurrent memberships allow [Cameroonian women] to hedge the risk of their falling at the end of the *tontine* queue and to receive the purse more frequently (Rielly 1990:45). Ultimately this pattern of multiple *tontine* memberships helps to ensure that Cameroonian women will be able to meet their daily financial obligations.

### **A Closer Look at the *Tontine* of the Women of Tsinkup *Quartier***

“Non, ca n’est pas bien,” my host mother said in response to the hastily assembled outfit I displayed for her approval.<sup>27</sup> I returned to my room, changed into my only pair of heels, hung some mismatched jewelry on my ears and neck, and, with a few strokes of my mascara wand, reappeared. This time I was met with an approving but impatient nod--we were late, as usual. Together, our high heels led us down the entrenched, dusty road to a house already teeming with women of the Association de Jeunes Dammes de Fongo Tongo et Dschang (Association of Young Women from Fongo Tongo and Dschang), women all dressed in identical, brightly colored *pegne* (cloth). Within the house’s sky-blue walls, nearly fifty women sat crammed together on four long benches, fanning themselves, talking, their feet anchored firmly to brown cement floor. Lost in a sea of the Yemba language, I reclined in the delight of visual observation—mud hand prints strewn across the lower portion of the walls, women nursing babies, Maggie Cube posters tacked crookedly above our heads, shiny shoe after shiny high-heeled shoe, and, on a central table, bowls of *cous cous* wrapped in banana leaves.

The *tontine* began with the taking of attendance, a procedure that is the responsibility of the *censeur* who, in her lined ledger, recorded all the names of the attending women. The *censeur*, as I came to learn from a woman sitting next to me, is one of five elected positions in the *Bureau* (office) of a *tontine*, which includes the president, the vice president, the secretary, and the treasurer. After the secretary made apparent that she had finished, the vice president began to call up, one by one, those women who regularly contribute to the 500 CFA *tontine* and then those who regularly contribute to the 1000 CFA *tontine*. Indeed, “on donne ce qu’on a cotisé”; many women give to both *tontines*, and some give to only one. At the sound of her name, each woman came forward and handed her money to the treasurer. Women, who for some reason could not make the *tontine*, as is often the case on market days, had given their contributions to a friend who then placed it in the *tontine* for them. Collection finished, everyone stood up, listened to a quick address from the president and watched as the money was given to the woman whose turn it was to receive the collective pool of money. Dancing, singing, drumming, drinking, and eating followed.

Such a description is typical of the *tontine* meetings of the women of Tsinkup *quartier*.<sup>29</sup> Over the course of my stay in Tsinkup *quartier*, I attended eight *tontine* meetings, each of which had a similar structure and followed a similar order of progression. Below, I discuss the general structure and organization

of women's *tontines* in Tsinkup *quartier*.

### **Membership**

In Tsinkup *quartier*, total *tontine* membership can range from ten to one hundred members. For example, while the Association of Young Women from Fongo Tongo and Dschang has eighty-five members, the Association of Young Women from Eastern Fongo Tongo, has only fifteen members. The membership numbers of Tsinkup *tontines* are fairly representative of those found throughout Cameroon. In her study of Dschang and Douala *ROSCAs*, Ndjeunga found that the average number of members in a *ROSCA* is twenty-four members (1995:21). In addition to gender, ethnicity, and locality, membership criteria may also be based on kinship, occupation, religion, and education (Ardener 1995:210). The most important membership qualifications appear to be mutual trustworthiness and personal friendship. Women of Tsinkup *quartier* emphasize the fact that *tontines* are built on *la confiance* (trust). For this reason, new members are almost always recommended and then introduced to the group by a long-standing member who has a well-established reputation. Upon admission into the group, new members are usually placed at the end of the rotation so that old members of the group can monitor both the saving and social behavior of the new member before she actually benefits from the collective pot (Endeley 2002:25).

### **Leadership**

The *tontine* of the women of Tsinkup *quartier* typically has five elected positions: the president, the vice president, the secretary, the treasurer, and the *censeur*. These five positions comprise *le Bureau* (office) of the *tontine*. The president's responsibilities and privileges include: hosting the *tontine* at her house, settling any disputes that might arise between members of the *tontine*, and making the final decision on any issue that comes before the *tontine*. For example, at the close of one *tontine* meeting I attended, the president announced that she had received a letter from the Les Hommes de Fongo Tongo et Dschang (Men of Fongo Tongo and Dschang) in which the men had asked for a contribution to aid in the construction of a soccer field. Although many of the *tontines* members said that the contribution should be given, the president ultimately decided that the *tontine* did not have enough money. As for the other positions, the vice president aids the president in settling disputes and making decisions, the secretary registers all of the money transactions, the treasurer counts and guards all of the money, and the *censeur* takes attendance. Any member of the *tontine* is eligible to run for any of the five positions. *Tontine* elections are held at the end of December. Members of the *tontine* must first announce their intent to run for office before they are

elected by majority vote. At any point during the tenure of an officer's position, the members may vote out the officer if they are dissatisfied with her performance and/or her ability to handle the responsibilities of her position. Each of the five elected officers receives a one-time salary at the end of December. Their salaries are made possible by the interest gained on *tontine* loans. Although salaries change from year to year, the typical salary is 3000 CFA.

### **Frequency**

In Cameroon, *tontines* meet with a variety of frequencies: daily, every five days, weekly, bi-monthly, and quarterly. The two types of *tontine* frequencies represented among the women of Tsinkup *quartier* are the monthly and the weekly. In general, women's *tontines* meet more frequently than men's *tontines*. This difference can be explained, in part, by the discrepancy between men and women's cash income flows (Rielly 1990:55). Depending on occupation and area, women often earn small amounts of cash at short and regular intervals. Men often earn larger amounts of cash at longer intervals. Fittingly, men whose income-generating patterns resemble women's belong to *tontines* that meet more frequently.

### **Contributions**

Contributions to the rotating *tontine* can either be fixed or variable, and they can be made in cash or kind (Ndjeunga [1995] describes a *tontine* in which members each contributed a pack of sugar and 400 grams of soap). In Tsinkup *quartier*, the majority of *tontines* have fixed cash contributions, which can range from 500 to 5,000 CFA. Most *tontines* with fixed cash contributions give multiple contribution options. For example, in the above description, members of the Association of Women from Fongo Tongo and Dschang either contributed 500 CFA or 1000 CFA or both, depending on their individual financial situations. The members who contribute to the 500 CFA pool may receive from the 500 CFA pool, the members who contribute to the 1000 CFA pool may receive from the 1000 CFA pool, and the members who contribute to both may receive from both. The money received from the *tontine* has no interest calculations.

### **Order of Rotation**

The order in which *tontine* members receive the collective pool is determined by two primary schemes: the project-ranking scheme and the random scheme (Ndjeunga 1995:16). In the project-ranking scheme, the winner is selected by

group consensus from a group of applicants who have specified the nature of their financial needs. In the random scheme, members are randomly assigned numbers and know their winning position in advance. Members who are unsatisfied with their winning position may negotiate and exchange with another member. Although the project-ranking scheme is more responsive to the members' individual needs and various extenuating circumstances, the random scheme helps to eliminate the conflict inherent in the selection process of the project-ranking scheme. Members of a Tsinkup *tontine* that had recently switched from a project-ranking scheme to a random scheme were satisfied with the switch and commented that the average length of the *tontine* meetings was drastically shorter than it had previously been.

### ***Tontine* Funds**

The *tontine* offers two unique types of funds: the annual fund (or "trouble bank") and the emergency fund. The annual fund operates much like a bank. In addition to the monthly or weekly *tontine* contributions, members can, and often must, contribute to the annual fund. The accumulated fund is used to give loans to members of the *tontine* at an interest rate of 50 CFA per month per 1,000 CFA, that is, five percent per month on the principal, which implies an annual interest rate of 60 percent (van den Brink 1991:3). Members who take out loans may use the loans in any manner they desire. To take out a loan, a member must have a witness. If the member is unable to repay the loan in the given amount of time, the witness must repay the loan for her. Members are allowed several loans per year, as long as old debts are settled in advance. The interest earned on the loans is put toward the salaries of the *tontine* officers. At the end of the year, the annual fund is "broken," and each member receives, in lump sum, the amount that she has contributed over the past year. The emergency fund, a type of insurance, serves to protect members against health and life risks. Comprised of late fees, default fees, and subscription fees, the emergency fund can be used to cover expenditures associated with the illness/death of a member or a member's relative. Such expenditures include food, drink, transportation, and medical care. For example, when a Tsinkup woman's father passed away, her *tontine* used money from its emergency fund to pay for a bush taxi so that the woman and a *tontine* member could attend the *deuil* (mourning period) in the village of her father's birth.

### **Use of *Tontine* Payouts**

#### **Josephine**

Thirty-two year-old Josephine, the daughter of a schoolteacher, was born in the village of Fongo Tongo but moved to Tsinkup *quartier* when she married at the age of eighteen. When Josephine had her sixth child in 2001, she stopped

selling food at the Dschang market, an activity in which she had been engaged for several years. In 2002, Josephine's husband, an auto mechanic, married another woman. Josephine and her new co-wife have separate bedrooms and kitchens. "Je n'ai pas voulu être une co-épouse," Josephine says, but continues to explain that she did not have a say in the matter.<sup>30</sup> Josephine's husband gives her a monetary ration, which she splits between her two *tontines*. When asked what she does with the money she receives from the *tontine*, Josephine responds, "Je vive. J'achete la nourriture et les condiments."<sup>31</sup> Without the *tontine*, Josephine says, she would not be able to live, because "mon mari ne me donne pas assez de l'argent."<sup>32</sup> Josephine wants to begin selling at the market again so that she can eventually purchase a parcel of land with a loan from her *tontine*. Since she now has too many children to sell the crops that she cultivates, Josephine plans on selling pre-purchased items. According to Josephine, a parcel of land and its assurance of food crops for home consumption would provide greater security for her and her children in the event that her husband abandons her.

### **Claudette**

At forty-five years of age, Claudette can hoe a row of maize like a 20-year-old woman. Originally from the village of Foto, Claudette came to Tsinkup *quartier* twenty-eight years ago to live with her husband, a hospital technician who retired in 1998. Like her mother, Claudette is a market vendor. Each Sunday for ten years, Claudette has sold her own potatoes at the *grande marche*. In a good season, she says, she can make 2000 CFA for a liter of potatoes. Although she once belonged to three *tontines*, Claudette now belongs to only two, one of which is comprised solely of potato vendors like herself. With the payouts from the potato vendor *tontine*, Claudette purchases fungicides for her crops. Because fungicides are relatively expensive, Claudette would not be able to afford them without the help of the *tontine*. And without the fungicides, say Claudette, her potatoes would never sell for 2000 CFA a bucket.

### **Saraphine**

Saraphine's husband was fired from his job at the Dschang hospital in 2000. At 41 years of age, Saraphine is her household's sole income earner. To produce enough food to sell at the market, Saraphine simultaneously cultivates three gardens. Even with the help of her six children, Saraphine spends every day in her gardens just to be able to sell produce at the market once a week. Saraphine has sold beans, corn, and sugar cane at the Dschang market for ten years. Since her husband was fired, Saraphine has had to work twice as hard to cover her husband's former financial obligations, which include her children's school tuition. Despite her market expertise, Saraphine makes little money.

In fact, Saraphine can afford to be in only one weekly *tontine*, and even with *tontine* assistance, Saraphine often does not have enough oil with which to prepare dinner. Occasionally, when she has had a very good week at the market, Saraphine is able to buy bouillon cubes. But that is a rare occasion. Without the *tontine*, Saraphine testifies, “on ne peut pas vivre.”<sup>33</sup> By way of the *tontine*, Tsinkup women, like Josephine, Claudette, and Saraphine, are able to fulfill their financial obligations and purchase items that are otherwise beyond their individual means. Like Josephine, most Tsinkup women use their *tontine* money for non-durable expenditures. Indeed, in Cameroon, the majority of a woman’s *tontine* payout goes toward food and other non-durable expenditures, whereas the majority of a Cameroonian man’s *tontine* payout goes toward “lump-sum” expenditures such as motorbikes, radios, and roof materials (Rielly 1990:57; Niger-Thomas 2002:101). For the most part, the difference in the uses of *tontine* funds between men and women reflect the gendered responsibilities of household expenditures. While men are typically responsible for major household expenditures such as house construction and repair, women are typically responsible for the daily expenditures of non-durable goods such as food, salt, oil, and condiments. Despite their household responsibilities, men often use payouts for their own recreational purposes. Unlike men, women hold back less of their money for personal expenditure than do men. One study showed that men kept back as much as fifty per cent of their income for their own use, whereas women contribute all of their income to family welfare (Buijs 1995:2-3). Ultimately, when men neglect their household financial responsibilities, women are forced to meet the demands of both their own financial responsibilities and those of their husbands. A woman’s responsibility to her household is often directly enforced by the *tontine* itself. For example, in Tsinkup *quartier*, many of the *tontines* formed by women regulate and monitor the way in which *tontine* funds are used. These *tontines* are “special-purchase” ones (Niger-Thomas 2002:101). One such *tontine* found in Tsinkup *quartier* is the *équipement tontine* (household item *tontine*), which provides opportunities for its members to purchase expensive durable items such as refrigerators, gas cookers, and sewing machines. Although the benefiting member is not required to report each individual item that she purchases, the *tontine* is only for a woman’s *équipement*. Anything beyond *équipement*, such as a woman’s clothing, “ca, c’est interdit.”<sup>34</sup> Niger-Thomas also reports the existence of “kitchen *tontines*” which help women purchase relatively low-priced kitchen utensils (2002:101). In most kitchen *tontines*, the members collectively determine the use of each individual payout. For example, if a member expresses a need for cooking oil, the other members will either contribute oil in kind or they will purchase oil for her.

### Risks and Deterrents

The effectiveness of a *tontine* is precariously balanced on the equal participation of each of its members. The default of just one member dramatically affects the entire *tontine*, as each member depends on one another's contribution for her economic survival. In Tsinkup *quartier*, as in much of Cameroon, default occurs along a spectrum of severity. A relatively benign form of default is when a member is unable to contribute before she receives her payout; a more severe default is when a member is unable to contribute after she has already received her payout. These two defaults reduce the size of the fund for those who have yet to receive. The worst that can befall a *tontine* is when a member actually steals from it. Alise, a Tsinkup woman, described such an instance of theft in which a member of one of her *tontines* managed to benefit twice in one cycle. Although the event occurred two years ago, the Tsinkup woman was still angry. "Elle a volé 15,000 CFA, et puis, elle a acheté les chaussures. Quelqu'un vole pour les chaussures? Ça c'est bizarre. On vole pour les grattes de ciel, pas pour ça," Alise passionately exclaimed.<sup>35</sup> Although defaults can clearly be detrimental for the other members of the *tontine*, they can be even more detrimental for the defaulting member. Members who commit the first type of default jeopardize their credit-worthiness and their reputation; members who commit the second type of default are invariably expelled from the *tontine*. And members who go so far as to blatantly steal suffer a worse fate. Indeed, in the case of the thieving member described by Alise, the person was subsequently labeled a bandit, disowned by her husband, and expelled from both the *tontine* and the *quartier*. The "bandit" now lives by herself in a rented home in another *quartier*; when members of her former *tontine* see her in public they discreetly acknowledge her presence and walk on. All gradations of default and dishonesty threaten the very principle on which the success of the *tontine's* operation is based: mutual confidence. Therefore, any default is met with socially enforced consequences. The consequences of loss of reputation and social ostracism effectively minimize the risk of *tontine* default. Indeed, without her social support system, a Tsinkup woman is not "strong." For this reason, because no Tsinkup woman can expect to survive without the "strength" of her social network, default is, on the whole, rare. And because it is in the interest of all *tontine* members to reduce default and dishonesty, members will go to great lengths to aid one another. For example, when a member cannot make a *tontine* meeting, a fellow member will be certain to stop by that member's house prior to the meeting to collect her contribution. Additionally, if a member arrives at a meeting without her contribution, she will either be loaned the money by another member or she will have the opportunity to borrow the amount of her contribution from the "trouble bank." Loans must be repaid and always have an interest payment attached, even in the event of the

death of a member. In such an instance, the heir of the deceased member will automatically be responsible for the repayment.

Unlike default, the modern *tontine* witchcraft of *femlah* is a risk that cannot so easily be minimized. *Femlah* witchcraft is borne out of consuming greed and can result in the conspired death of either a member or a member's beloved. For example, a woman named Felicite hypothetically joins a *tontine* of women whom she does not know well. The women tell Felicite that they will give her enough money to purchase her own car *if* she agrees to give them the soul of her husband or of her first child in exchange. If Felicite accepts, she will receive the money at the price of the death of her husband or her first child. If she declines, the members of the *tontine* will kill her or her husband or her first child. Felicite decides to decline the offer. The other members of the *tontine* then excuse themselves, exit the room, and return some minutes later. After the meeting's close, Felicite leaves with a headache but thinks nothing of it. Some hours later, Felicite develops a fever and begins to convulse. By morning, Felicite is dead.

All women of Tsinkup *quartier* fear *femlah*. In fact, women are so fearful of *femlah* that they hesitate to talk about it. For this reason, I was only able to get information about it through piecemeal conversations with different women. The one preventative measure that a woman can take is to cautiously and judiciously join *tontines* whose members she knows well. As the women of Tsinkup *quartier* often told me, "Il faut qu'on connaisse son milieu."<sup>36</sup> Indeed, a woman cannot take *tontine* participation lightly, because she must both trust and fear the women who are necessary to her survival. Whether *femlah* actually kills *tontine* members or whether *femlah* is a myth that serves as a mechanism to reinforce social bonds is unimportant. What is important is that the concept of *femlah* further emphasizes the central principle of successful *tontine* operation: mutual trustworthiness.

### **The Future of the Tontine in Cameroon**

Geertz describes the rotating credit association as a "middle-rung institution" that formed as a result of a "shift from a traditionalistic agrarian society to an increasingly fluid commercial one" (Geertz 1962:243). Because of its transitional nature, Geertz predicts that as the ROSCA becomes "more and more like a specifically economic institution" it will simultaneously become "self-liquidating, being replaced ultimately by banks, co-operative, and other economically more rational types of credit institution" (Geertz 1962:263). Ardener argues that the "persistence of the institution in communities in which banks and co-operatives exist, such as in Great Britain, Japan, and South Africa, suggests that there is still a place for these institutions alongside 'other

economically more rational types of institutions” (Ardener 1965:222). In a more recent article, Ardener observes that although in some places “ROSCAs may have become less important in proportion to other credit institutions, elsewhere they have spread or burgeoned more vigorously than ever” (Ardener 1995:2). Ardener lists Cameroon as one area in which current economic activity “at all levels, depends heavily on participation in ROSCAs of a variety of forms and scale.” More importantly, the ROSCA has “burgeoned” where other credit systems have faltered if not failed. In a study conducted in the village of Babinki in the Northwest Province of Cameroon, Van den Brink found that the village’s formal savings and credit cooperative, The Credit Union, handled only 3,800USD annually given out in thirty-seven loans, while the village’s ROSCA system handled 74,000USD given out in six-hundred and fifty loans (van den Brink 1990:23). Just as popular among Cameroon’s political and intellectual elite as it is among the women of Tsinkup *quartier*, the *tontine* has not only significantly expanded in response to the insecurity of the banking system, but it has also, in its success, disrupted the banking system itself (van den Brink 1990:2).

Why is the *tontine* more successful than formal credit institutions, especially among poorer rural women? I can offer several reasons. First, as opposed to formal credit institutions that demand collateral security for loans, the *tontine* considers all of its members “creditworthy” (Niger-Thomas 2002:109). Second, the immediate responsiveness of the *tontine* to its members’ needs can rarely be met by more impersonal credit institutions (Ardener 1995:4). Third, most formal credit institutions, such as Babinki’s Credit Union, do not allow members withdraw savings nor do they have the capacity to reinvest savings locally (Van den Brink 1991:23). Fourth, unlike *tontines*, formal credit institutions do not have external funding. This feature gives *tontines* an advantage over donor- or government-funded credit institutions whose credit, often subsidized at high rates, is perceived as “free” by the few women who do receive it. Subsequently, default rates among formal credit institutions are relatively high in comparison to those of *tontines* (Rielly 1994; Van den Brink 1991). Ultimately, the *tontine* serves as an effective bridge between two logics: the “accumulative western concern with rational calculation” and “the West African additive principle of converting and diversifying wealth into social networks” (Rowlands 1995:120).

It should be noted that formal credit development is increasingly using ROSCA as its model, and, consequently, formal credit development is, like ROSCA, increasingly bridging the above-described incompatible logics. For example, in recent years, the Grameen Bank, a formal microcredit organization, has not only become popular but has proven to be effective in

assisting impoverished women.<sup>37</sup> Tailored to the cultural priorities of the individuals it serves, the key features of Grameen credit are: it is based on trust and not collateral, it is offered only for income-generating activities, and a borrower must join a small group of borrowers, and loans are paid back in installments.<sup>38</sup> Originally established in Bangladesh in 1976 by Professor Muhammad Yanus, the Grameen Bank now in 2004 has branches throughout southeast Asia and sub-Saharan Africa, including Cameroon. Indeed, the Grameen Bank has seen no greater success than it has in Cameroon. In 1997, the Grameen Trust gave 50,000USD in seed money to Cameroon's branch, the Benevolent Community Education and Rural Development Society (BERDSCO) and, since then, BERDSCO has distributed 104,723USD in loans among 3,120 members (of whom 2,720 are women). More importantly, BERDSCO reports a repayment rate of ninety per cent.<sup>39</sup> As evidenced by its low default rate, BERDSCO, and the Grameen Bank in general, have incorporated into their operations the secret of ROSCAs' repayment success: social capital. But, unlike ROSCA whose capital formation is limited by its group size, BERDSCO, because it reaches more women than one ROSCA could alone, is able to offer higher capital formation and facilitate a higher rate of information exchange (Lairap-Fonderson 2003:195).

Despite its success, BERDSCO is still significantly flawed. Like other micro credit institutions, BERDSCO operates under the auspices of the Cameroonian government and is dependent on foreign-donor funding, *unlike* the ROSCA whose capital is wholly comprised of member contributions. Microcredit institutions are "to a large extent 'top-down' sponsored and fast becoming an integral part of global finance" and, as such, micro-credit institutions are "prone to disciplinary practices and more susceptible to co-optation" (Lairap-Fonderson 2003:194). Furthermore, although BERDSCO is notable among formal credit institutions for its attention to the needs of its members, it is still not as flexible or as responsive as ROSCA. For example, BERDSCO's loans can be used to invest only in income-generating activities and cannot be used for consumption, even if consumption is a pressing need. Of course women do use parts of their loans for "unintended purposes," but these women are then subject to disciplinary action (Lairap-Fonderson 2003:195).

Fortunately, these two methods of finance, BERDSCO (and other similarly structured microcredit options) and ROSCA, are not mutually exclusive. In fact, they can be complementary. In Kenya, where microcredit institutions have a longer history, women in the village of Bahari concurrently use the Grameen bank for income-generating activities and ROSCA for foodstuffs and utensils (Lairap-Fonderson 2003:195). The mobilizing potential of this type of dual microfinance system among Cameroonian women, who are already the

most famous organizers of informal credit schemes and who have demonstrated their proficiency at juggling multiple memberships, is promising (Endeley 2001). Although BERDSCO has not yet hit Tsinkup *quartier*, it seems likely that it will. Its arrival, however, will not jeopardize the existence of the *tontine*, because, as I have shown throughout my discussion of the *tontine* in Tsinkup *quartier*, the *tontine* is the foundation of a woman's social network. Indeed, as Henry Alain observes in his study of the Cameroonian *tontine*, "Le *tontine* ne peut pas mourir. . .(Elle) est immortelle" (Alain 1992:89).<sup>40</sup> Rather, the arrival of BERDSCO and other investment-specific microfinance institutions will most likely provide another strategy by which the women of Tsinkup *quartier* will be able to fulfill their financial obligations. Perhaps then Josephine will not only be able to buy condiments for her kitchen, but will also be able to buy her own parcel of land. Perhaps then Claudette will not only be able to purchase fungicides for her potatoes, but will also be able to hire laborers and further increase her potato yield. Perhaps then the women of Tsinkup will not only be able to survive but will also be able to get ahead.

### Conclusion

I returned home one evening to an unusual emptiness in the courtyard of my host family's house. A quick walk around the neighborhood found my host mother three houses down in a semi circle of six Tsinkup women who, languidly positioned on upturned wooden crates, were held in soul-deep laughter. I took a seat next to my host mother and watched as our neighbor Saraphine offered a bit of gossip that she had heard hours earlier in the fields; I watched, too, as the other women leaned eagerly forward, drew deep, libational draughts from Saraphine's words, and leaned back satisfied. When Saraphine arrived at the part in which a Tsinkup man, with a reputation of unjustly withholding rations from his wife, impregnates his mistress, the women erupted in a swell of exclamations, knee-slaps, sighs and laughter. "Les hommes!"<sup>41</sup> one woman cried. "Les femmes, nous souffront!" cried another.<sup>42</sup> And in that vein, the women good-naturedly railed against the whims of their men, they railed and railed into the fading light. Like Esther and Josephine and Claudette and Saraphine, the women of Tsinkup *quartier* must strike a fine balance between their domestic responsibilities and their financial obligations. Indeed, juggling one's many domestic responsibilities is a day of work in itself. However, most women also engage in income-generating activities—some women sell their surplus food crops and others earn money in the town of Dschang, as hairdressers or seamstresses or boutique employees. And like Esther and Josephine and Claudette and Saraphine, each woman of Tsinkup *quartier* participates in at least one *tontine* to insure the survival of her household.

In Cameroon, the *tontine* offers myriad advantages for women located at the disadvantaged crossroads of gender, race, and class. On a most basic level, the *tontine* offers its members a dependable savings strategy and minimal criteria credit opportunities. Moreover, the *tontine* offers its members unparalleled flexibility. Finally, the *tontine* offers its members a sense of community. Culturally compatible and flexible to the demands of an increasingly interconnected world, the *tontine* is indeed a powerful tool for meeting the social and financial needs of Cameroonian women, whether those needs are cooking supplies or emotional support. Of course, the women of Tsinkup *quartier* do not need to be told that the *tontine* is effective. Indeed, they already know that the *tontine* is effective. It is, instead, those individuals involved with Women in Development who would benefit from understanding the effectiveness of the *tontine*.<sup>43</sup> And for the women of Tsinkup *quartier*, whose country, only forty years into independence from colonial powers, is still heavily dependent on foreign aid and development, their lives are directly affected by whether or not WID projects are informed by such an understanding. Granted, the recent trend in microcredit development targeted toward rural women, such as the Grameen Bank in Bangladesh and BERDSCO in Cameroon, indicates an increasing awareness of the efficacy and legitimacy of ROSCAs. However, despite its success, much of microcredit development is flawed in the way that so much of general development in general has been flawed in the past: it ignores pre-existing infrastructure. Indeed, most microcredit programs are meant to substitute or replace ROSCA, not to work in conjunction with it.

To date, few micro-credit programs have established working links with pre-existing ROSCA networks. One of the few examples of such a linkage can be found in Senegal, between a market *tontine* and the Femmes Developpement Entreprises en Afrique (FDEA) microcredit program. FDEA offers previously organized, ten-member *tontines* 30,000 CFA per member for a six-month term at an interest rate of five per cent. The women concurrently use the accumulating function of their *tontine* to ensure that they are able to meet the FDEA repayment schedule, with daily contributions tailored to the size of the loans received (Kane 2002: 313). Another promising example is Agribusiness in Sustainable Natural African Plant Products in Senegal (ASNAPP). ASNAPP organizes and trains rural women to cultivate organically indigenous plants for local, regional, and overseas markets. The directors of ASNAPP are currently looking to use the *tontines* of ASNAPP participants to provide start-up capital to finance the initial expenditures associated with ASNAPP plant cultivation. However, ASNAPP has already encountered resistance from one of its primary donors, the United States Agency for International Development

### Footnotes

<sup>1</sup> *Quartier* (quarter or neighborhood) informally refers to a person's neighbors and neighboring establishments and also formally designates a territorial unit of chiefly governance. A *quartier* is also a unit of state administration (Feldman-Savelsburg 1999:59).

<sup>2</sup> One is always working.

<sup>3</sup> Decided? I didn't decide. You have to eat, right? You have to survive.

<sup>4</sup> One doesn't make a lot. Sometimes, one makes nothing.

<sup>5</sup> Women in Development (WID) "emerged initially as a women's caucus within the Society for International Development (SID) to promote professional employment opportunities for women in development agencies, and to compile data which explore the institution that development was having an adverse effect on impoverished women" (Saunders 2002:1).

<sup>6</sup> Ayittey provides the following ironic but apt defining characteristics for the institution of development: (1) An excessive preoccupation with sophisticated gadgetry, signs of modernism, an inclination to exalt anything foreign or Western as sanctified, and a tendency to castigate the traditional as "backward," (2) a tendency to emphasize industry over agriculture, (3) a misinterpretation of the so-called characteristics of underdevelopment as cause of economic "backwardness," and the belief that development means their absence, (4) a tendency to seek solutions to problems from outside rather than from inside Africa, and (5) attempts to model African cities after London, Paris, New York, or Moscow (Ayittey 1999:137)

<sup>7</sup> After independence, Cameroon was divided into eight provinces for political and administrative purposes: West, Northwest, Central, Littoral, South, East, North, Extreme North

<sup>8</sup> Despite the influence of state administration, the chiefdom is still of central importance to the Bamileke. For the Bamileke, the chiefdom is the resting place of one's ancestors and the home of one's chief or *fon*. The chief, although under the power of state administration, is still given a considerable amount of authority and respect by his subjects: for example, the chief is responsible for the mediation of local disputes and for the general well-being of the kingdom. The chief's state-related responsibilities include the signing

of all birth, marriage, and death certificates and the supervising of tax collection. Dschang's chiefdoms are scattered throughout its periphery.

<sup>9</sup> The Bamileke work a lot. Work is our life.

<sup>10</sup> urban periphery

<sup>11</sup> A type of marriage arrangement in which a man has more than one wife. Polygynous marriage is the traditional form of marriage in Cameroon; chiefs of villages often have up to ten wives, if not more. Although polygynous marriages are more common in the villages, polygynous marriage does exist in both *peri-urbaine* and urban areas. Of the twelve households that I surveyed, 2 households were polygynous.

<sup>12</sup> Cameroonian starch staple made from corn, macabo, or tarot.

<sup>13</sup>

<sup>14</sup> I use "informal" to refer to business outside of the colonially imposed "formal" business sector. The informal sector generally comprises small-scale entrepreneurial activities (Fyle 2002:29).

<sup>15</sup> respect her husband and know her place.

<sup>16</sup> Although Cameroon's earliest interaction's with European powers began in the late fifteenth century, it was not until 1884, with the signing of a treaty by the Duala kings with the German empire, that the colonial era in Cameroon officially began. Germany remained the colonial power in Cameroon until World War I. A United Nations mandate in 1919 divided Cameroon between the United Kingdom and France, with the larger eastern half designated to France. Cameroon gained independence from both the United Kingdom and France on 1 January 1960.

<sup>17</sup> I draw here from Gramsci's concept of hegemony, a concept that speaks to the complete moral, political, cultural, and intellectual dominance of a governing power. The key to hegemonic dominance is the internalization and reproduction of the dominant discourse by both the dominators and the dominated (Goheen 1996:11).

<sup>18</sup> These changes, of course, were really only pertinent to urban women, as rural women (ninety-two per cent of Cameroon's female population) are not affected by equal wage regulations (Niger Thomas 2000:18).

<sup>19</sup> Excerpt from an interview with Professor Ayissi conducted on 25 April, 2003 at the University of Dschang.

<sup>20</sup> Because of the Crisis, life is hard.

<sup>21</sup> Women today work more than our mothers.

<sup>22</sup> It's a sure thing. That's going to make money.

<sup>23</sup> That's the advantage of the *tontine*—your husband doesn't know what you are doing, what you are saving.

<sup>24</sup> If I cook, if I wash his clothes, he is going to be content.

<sup>25</sup> In rural areas, *tontine* participation is even higher: sixty-seven per cent of all rural inhabitants belong to at least one *tontine*.

<sup>26</sup> One study conducted in Cameroon's Central Province among sixty farming households, seventy-five per cent of women participate in *tontines*, while fifty-seven per cent of men participate (Rielly 1990:128).

<sup>27</sup> No, that's not good.

<sup>28</sup> One gives that which one has saved.

<sup>29</sup> The *tontines* of Bamileke men are purportedly similar. I was not able to witness one first hand.

<sup>30</sup> I didn't want to be a co-wife.

<sup>31</sup> I buy food and condiments.

<sup>32</sup> My husband doesn't give me enough money.

<sup>33</sup> One cannot live.

<sup>34</sup> That's prohibited.

<sup>35</sup> She stole 15,000 CFA and then she bought shoes. Who steals for shoes? Now that's bizarre. One steals for skyscrapers, not for that

<sup>36</sup> One must know one's context.

<sup>37</sup> Micro credit is defined here as “the small loans—often ranging from a few to a couple of hundred dollars—provided to poor women for investment in come-generating activities” (Lairap-Fonderson 2003:183).

<sup>38</sup> [www.grameen-info.org/bank/WhatisMicrocredit.html](http://www.grameen-info.org/bank/WhatisMicrocredit.html)

<sup>39</sup> <http://www.grameen-info.org/dialogue/index.html>

<sup>40</sup> The *tontine* cannot die. It is immortal.

<sup>41</sup> Men!

<sup>42</sup> Us women, we suffer!

<sup>43</sup> A high percentage of WID projects are concerned with improving women’s access to credit.

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