



SOCIAL AND SOLIDARITY ECONOMY IN CAMEROON

The development of the SSE ecosystem and needs
analysis of women in rural areas

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WHAT IS THIS PROJECT ABOUT?

The GREASE project aims at fostering green social entrepreneurship in rural areas, ensuring women empowerment and sustainable inclusion in the labour market, and a fair and sustainable twin transition.

The project supports Cameroonian VET providers and social economy enterprises in consolidating the cooperation between private and public stakeholders in the field training on green and digital skills for the twin transition. It focuses on key competences such as (social) entrepreneurship, promoting **green social entrepreneurship as a tool for sustainable development in rural areas.**

WHAT ARE THE MAIN OUTPUTS?

- ▶ Capacity Building programme on green social entrepreneurship for women in rural areas
- ▶ Booklet on local policies and best practices from Cameroon, EU and Western Balkans
- ▶ International and local awareness raising campaign on female, green social entrepreneurship

WHAT ARE OUR TARGET GROUPS?

- ▶ Women in rural areas
- ▶ Educators
- ▶ VET providers
- ▶ NGO workers
- ▶ Community leaders
- ▶ Policy makers
- ▶ Other key actors in rural communities

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SUMMARY

The Social and Solidarity Economy (SSE) has a rich history in Cameroon. Traditionally, people have always been involved in solidarity-based activities to address their socio-economic challenges, jointly organised in economic groups, associations, mutual societies, cooperatives and trade unions among others. However, the modern concept of SSE is a recent creation in development. It started in the early 2000s, after the official recognition by the state. The proliferation of Laws that regulate the SSE and the third sector, and particularly the creation of the Ministry of Small and Medium-sized Enterprises, Social Economy and Handicrafts (MINPMEESA) announced the historical shift.

Subsequently, MINPMEESA, along with other national and international actors in SSE, developed the National Development Strategy for Small and Medium-sized Enterprises, Social Economy and Handicrafts in 2009, as a ground for the Framework Law on Governing Social Economy (Law on SSE), adopted in 2019. Today, the Law on SSE and its complementary Decrees from 2020 and 2022, on the structuring and functioning of the network of social economy units and the establishment of the Registry of SSE, respectively, are the main documents that define the SSE sector in the country.

The SSE sector in Cameroon faces significant challenges due to a limited understanding and acceptance of the concept, particularly the hybrid model that blends economic goals with social and environmental impacts. Many organisations still associate SSE with voluntary work or subsidised entities, which are seen as incompatible with profit-making enterprises. Consequently, the SSE is often reduced to cooperatives and common interest groups, especially since the legal framework restricts funding primarily to cooperatives. This has led to the dominance of agricultural-based rural organisations in SSE, which, although effective in promoting local economic development, have struggled to fully integrate the core principles of SSE, particularly in governance and operations.

The SSE ecosystem also includes cooperative societies and civil society organisations. Nevertheless, these organisations often suffer from short-term vision, dependence on donor funding, and a lack of professionalisation. The third sector's development is further burdened by administrative roots rather than entrepreneurial ambition, leading to family-run organisations with poor management practices. Hence, these entities often fail to sustain themselves when their founders step down, highlighting the need for more tailored policies and support systems to boost sustainable growth in Cameroon's SSE sector.




One of the most impactful and innovative concepts in the Cameroonian SSE ecosystem are the Local Social and Solidarity Economy Networks (RELESS). The concept of RELESS was advocated by NGO PFAC and FORESSCAM for over a decade, finding its central place in the legal framework. In a short period, the RELESS became the main driver of the SSE in Cameroon as a result of its grass-root creation and democratic governing and management principles. Today, 294 RELESS operate at the local level across the ten regions of the country, playing a crucial role in strengthening local economies by fostering the development of cooperatives, social enterprises, and community organisations, and mobilising resources and adapting SSE practices to local needs. The success of RELESS, was showcased at the first African Forum on the Social Solidarity Economy in Yaoundé in May 2024, as a replicable social innovation and SSE model across the continent.

In terms of governing and structure, the legal framework leaves the management of RELESS to the discretion of its members, respecting the principles of democracy, representation and equality. Therefore, different RELESS have different governing and management structures who have the roles of representation and decision-making (General Assembly or Steering Committee), daily operations and management (Bureau/Board of Directors) and control and supervision (Control Commission or Supervision Board). Moreover, the broader SSE structure in Cameroon connected to RELESS, also includes Regional Social and Solidarity Networks (RERESS) and the National Social and Solidarity Network (RENESS), which unify RELESS efforts. Additionally, 47 National Support Networks (REDESS) provide training, resources, and advocacy for the growth of SSE organisations.

In Cameroon, the SSE also plays a pivotal role for rural women entrepreneurs. Cameroonian rural women contribute significantly to their local economies through small enterprises in sectors like agriculture, handicrafts, and food processing. These enterprises offer flexible working hours and local market access, making them vital to community development and economic empowerment.

Even though women constitute over 50.5% of the population, and Cameroon holds the high third place in Africa with the most women entrepreneurs, they still face significant societal constraints due to the deeply patriarchal nature of the country. Gender equality remains a major challenge, with Cameroon ranked 148th out of 191 countries globally. Historically, Cameroonian women played crucial economic roles, but colonialism and post-independence changes diminished their status. Nevertheless, recent policies have led to an increase in women engaging in entrepreneurship, with




many breaking traditional roles and “necessity entrepreneurship” to establish successful enterprises in both urban and rural areas.

Despite these advancements, women remain underrepresented in entrepreneurship. Although their economic contributions are recognized, disparities in business performance between male and female entrepreneurs persist. These gaps are more pronounced in the rural areas where lower educational levels and fewer resources hinder women’s entrepreneurial opportunities. Although the available data is scarce and inconsistent, it highlights challenges such as unequal access to education and training that contribute to the underperformance of women-owned businesses compared to those owned by men. Moreover, rural women face the same barriers as any entrepreneur in Cameroon, including high taxation, administrative obstacles, market limitations, and inadequate financial services.

In this context, the SSE and particularly RELESS and other SSE structures play a crucial role in supporting rural women entrepreneurs. They enhance the livelihoods of these women by fostering the growth of social and green enterprises, cooperatives, and other SSE models. SSE structures and RELESS facilitate the mobilisation of local resources and provide essential education, skills, training, and market access tailored to the needs of rural communities. Notably, most members of RELESS are women from rural areas, with many of them leading cooperatives and other SSE structures in rural areas.

To gain a comprehensive understanding of Cameroon’s SSE and the role of women in rural areas, the GREASE project partners conducted primary field research. This research aims to fill a critical gap of information, particularly regarding the scarce and inconsistent data on women entrepreneurship and its contribution to the SSE. The research is a significant step in addressing the lack of detailed literature on the SSE ecosystem and women’s roles within it.

The field research focuses on rural women, who are central to the SSE in Cameroon and hold significant potential for its development. It analyses the availability and accessibility of educational content and programs tailored for women and educators in the SSE, highlighting the importance of such resources in enhancing the sector’s growth. The study also examines existing support mechanisms and identifies the needs for further support for women and trainers, aiming to strengthen capacity-building efforts within the GREASE project. The data collection involved 410 participants, including rural women entrepreneurs, SSE stakeholders, and trainers and educators working with rural women.



The survey highlights several critical issues in rural women's entrepreneurship. There is a widespread lack of access to support programs and resources. Women entrepreneurs struggle to find information about available assistance, and stakeholders report a lack of targeted initiatives for rural women. Additionally, there is a notable shortage of experienced trainers, with only 10% having over a decade of experience and many unaware of programs designed for rural women.

A strong consensus emerges on the need for comprehensive training and skills development. Women entrepreneurs seek more training opportunities, while educators emphasise the need for specialised programs in management, leadership, and social and green entrepreneurship. This shared recognition notes the urgent requirement for effective training programs to enhance the skills of rural women entrepreneurs. Both women and stakeholders point to a lack of strategic vision and financial challenges among rural women. There is an urge for increased funding and resources to support enterprises and SSE structures growth, by also building networks to improve resource mobilisation and support for both women and educators.

INTRODUCTION


The study is conducted as part of the Green Rural Entrepreneurship in the Arican Social Ecosystem (GREASE) project financed by the Erasmus+ Programme of the European Union. It aims to provide a comprehensive analysis of the Social and Solidarity Economy (SSE) in Cameroon and aims to present the concept and impact of Local Social and Solidarity Economy Networks (RELESS) as a social innovation and SSE model in driving the SSE ecosystem. Additionally, the study examines the contributions and challenges faced by rural women entrepreneurs within the SSE, aiming to identify their specific needs and the requirements of educators for targeted support and capacity-building initiatives.

The study is grounded in the hypothesis that the legal and institutional framework besides other factors, impacts the development and effectiveness of the SSE in Cameroon. It suggests that RELESS networks are crucial in fostering grassroots-level development and supporting local economies through democratic and decentralised structures. Moreover, the study asserts that while rural women entrepreneurs are vital contributors to the SSE, they face substantial barriers, such as limited access to education, training, and resources, which hinder their business performance.

Methodologically, the study employs a multi-faceted approach. It begins with an extensive literature review and desktop research to analyse the SSE's history, legal and policy frameworks, and its current state in Cameroon, and the position of women in rural areas. This is complemented by detailed case studies of the municipalities of Doumaintang and Olanguina to illustrate the practical implementation of RELESS and other SSE networks.

The primary field research component includes a survey of 410 participants with rural women entrepreneurs, SSE stakeholders, and trainers and educators. This research focuses on assessing the availability and accessibility of educational content, support programs, and identifying key challenges faced by rural women entrepreneurs. The data collected is analysed to evaluate the effectiveness of current support mechanisms and highlight areas that require further tailored support and capacity-building within the SSE sector.

The study is divided into two parts. In the first part, it elaborates on the SSE in Cameroon, reflecting on the history, the legal and policy framework, the current state of play and the institutional setup. The study also presents the concept and functioning of the RELESS, and concrete examples of the municipalities of Doumaintang and Olanguina, as well as other SSE networks as main drivers of the SSE ecosystem today.



In the second part, the study examines women entrepreneurship in rural areas in Africa and Cameroon, presenting their contributions to the SSE, as well as highlights pertaining challenges in women rural entrepreneurship. Herewith, the study presents the results of the primary research on the needs of women entrepreneurs in rural areas and trainers and educators in SSE, and correspondingly, notes areas for further tailored support and capacity-building.

PART 1: THE SOCIAL AND SOLIDARITY ECONOMY IN CAMEROON

I. HISTORY AND DEVELOPMENT

In the socio-cultural context of Africa and Cameroon in particular, the values of the SSE have always been highlighted, even if not explicitly labelled as part of the SSE. Organisations that could be considered as actors in the SSE existed, often as economic groups or associations, particularly in sectors such as the creation and support of local development projects, integration of women into economic life, and the promotion of income-generating activities. SSE practices and some of its organisational structures, such as associations, mutual societies, cooperatives, and even trade unions, are well-known throughout the history of the country.

While traditionally people have always been involved in solidarity-based activities to meet their socio-economic needs, the emergence of the SSE in Cameroon in its current form is very recent. Only in the 2000s, the term appeared to characterise cooperatives that respected the rules of democratic governance and promoted the collective interests of their members. This contrasted with family-owned or former state cooperatives, which often had obscure governance and favoured specific members' interests.

Cameroon has a rich history of SSE that can be divided into four periods: period before the independence (1884-1960); the post-independence period (1960-1990); the period of major crises due to structural adjustments imposed by the World Bank (1990-2004); the period of creation of the Ministry of Small and Medium Enterprises, Social Economy, and Handicrafts (1990-2004); and the period from 2004 to the present day.

I.1. Mutuels, Associations, Cooperatives Before Independence (1884-1960)

If we attempt to give a basic definition of Mutuels, Associations and Cooperatives before independence, we will say that it is the pooling of different forces to meet the needs and achieve a goal set by the group. In this period, unions are also included due to their significant role in the social and economic dynamization of the regions and, by large, the entire country.

Mutual societies have existed in Cameroon since the end of World War II in 1946. Initially, it was more about organising a social security system for expatriate workers, which gradually included Cameroonian citizens as civil servants in high responsibility positions. Cooperatives "existed in form, but in essence, they were not

managed by their members but by the central power, without any democratic legitimacy according to cooperative principles”¹. These cooperatives only dealt with raw materials like cocoa, coffee, rubber, or cotton, needed by colonial powers.

In this period, Cameroon saw the emergence of several types of associations. The most notable being regional or ethnic associations, whose overall objectives were the preservation of tradition, the promotion of solidarity, fraternity, and development. In British Cameroon, constituting one-fifth of the territory and practising indirect rule, these associations functioned more freely, whereas, in Francophone Cameroon, they were under French administrative surveillance.²

I.2. The Post-Independence Period (1960-1990)

The new leaders focused on providing the young state and each SSE entity with a legal framework for better functioning. For this reason, the National Social Security Fund (NSSF) was created in 1967. Public authorities took other measures, but the state remained present, especially in Francophone Cameroon.

I.3. SSE during the Structural Adjustment Programs (SAP) Period (1990-2004)

The waves of democracy at the end of the 1990s led to a retreat of the State from the productive sector and a race to privatise, which had a major impact on the SSE sector. Several laws were adopted that profoundly changed the SSE sectors. Among the most important ones, the Law No. 90/053 of December 19, 1990, on freedom of association announcing the flourishing of associations; the Law No. 92-006 of August 14, 1992, related to cooperative societies and common initiative groups (GIC); and the Law No. 99/014 of December 24, 1999, governing non-governmental organisations (NGOs). The true awakening of mutual societies occurred during this period, although it remained confined to the health sector, with no social solution yet being proposed to replace the overwhelmed NSSF. The known private mutual insurance initiatives, which were more corporate than community-based, closed their doors with the 1990s economic crisis.

I.4. The Creation of the Ministry of Small and Medium Enterprises, Social Economy, and Handicrafts (MINPMEESA) (2004-onwards)

¹ International Cooperative Alliance (ICA), *Annual Report*. 1996.

² Ibid.

The year 2004 saw the effective launch of SSE in Cameroon with the decision by the public authorities to make the SSE a government function. This was done with the creation of the Ministry of Small and Medium-sized Enterprises, Social Economy and Handicrafts (MINPMEESA). MINPMEESA was created on 8 December 2004 by Presidential Decree No. 2004/320.

In 2005, the NGO PFAC invited Cameroon's MINPEMEESA Minister to the world meeting on the SSE in Dakar, Senegal and proposed organising the first SSE conference in Cameroon. The conference was held in 2006, entitled: "Understanding, Organizing and Promoting the Social Economy in Cameroon". NGO PFAC proposed a systemic structuring of the Local Social and Solidarity Economy Network (RELESS) and other SSE structures within the country's territory and informally started with awareness-raising and advocacy for preparation of the Law on SSE.


In 2009 the National Development Strategy for Small and Medium-sized Enterprises, Social Economy and Handicrafts (2010-2014) was launched. The Strategy included the following social economy components: improving knowledge on the social economy; adopting an appropriate regulatory framework; promoting collective and group entrepreneurship; and facilitating access to finance by social economy enterprises and organisations, among others.³

In 2009, NGO PFAC supported the drafting of the Framework Law on the SSE in Cameroon, while in 2010 it marked the ratification of the Organization for the Harmonization of Business Law in Africa (OHADA) Uniform Act on the Law governing cooperative societies. The Uniform Act did not only recognize cooperatives as enterprises but also characterised them as intrinsically linked to the SSE.

In 2011, the concept of the RELESS was presented at the Innovative Territories in Social and Solidarity Economy meetings in Montreal, Canada. In 2012, the International Year of Cooperatives, the NGO PFAC signed a collaboration agreement with the Ministry of Agriculture and Rural Development (MINADER), the administrative authority responsible for cooperatives in Cameroon. That same year, a delegation of the Network of Cameroon Mayors for Social and Solidarity Economy (REMCESS) participated in the Mont Blanc Meetings in Chamonix, France.

The year 2014 is the year of training for SSE trainers with the support of the National Participatory Development Programme. This represents the starting point for the biggest Cooperative of Social and Solidarity Economy Trainers in Cameroon-FORESSCAM, today counting more than 200 educators and trainers. This year also

³ International Labour Organisation (ILO). Recent developments in Cameroon's social economy law and policy, 2020. Available at: <https://www.ilo.org/resource/article/recent-developments-cameroons-social-economy-law-and-policy>



marks the first collaboration between PFAC and Afro Leadership, to build the capacity of the SSE trainers and municipalities.

2016 was pivotal for the SSE in Cameroon. Two major events took place: the training of mayors in the 10 regions of Cameroon on RELESS and the creation of the network of Cameroonian mayors for SSE (REMCESS) and the participation of REMCESS at the World Forum on Social and Solidarity Economy in Montreal, Canada. 2017 was also marked by the participation of a large delegation of governors, mayors, and stakeholders in the 20th anniversary of the National Initiative for Human Development in Morocco.

In 2018, MINPMEESA and its Department of Social Economy announced a study on the formulation of the National Programme for the Development of the Social Economy aimed at “improving the contribution of social economy organisations to the GDP, through better organisation around value chains and sectors and better territorial anchoring to contribute to the local development, fight rural poverty and improve food security”.⁴

In 2019, NGO PFAC, together with mayors and members of parliament, made a historic plea for the Law on the SSE. The Law was adopted by the parliament the same year and promulgated on 25 April 2019. On 03 January 2020, the implementing text on structuring the RELESS was published by the Prime Minister in the Decree No. 2020/001 on the Structuring and Functioning of the Networking of Social Economy Units. The other implementing decree, issued in 2022, is on the establishment of the State Registry of Social Economy Entities, which is currently still being developed.⁵

The Decree No. 2020/001 defines the RELESS and other SSE structures and networks and puts an obligation on each of Cameroon’s 360 municipalities to establish a RELESS. In short time, 294 RELESS were established, becoming the driver of the SSE. The aim of the RELESS is to create coherence within a municipality between a group of SSE organisations and enterprises from different backgrounds in order to defend their collective interests, circulate information, coordinate, mobilise around local issues, exchange experiences and know-how, transfer knowledge, and share production and training tools. The process of operationalizing the Law remains ongoing, with stakeholders tasked to continue structuring the SSE ecosystem and RELESS that the NGO PFAC and FORESSCAM have been cultivating for over a decade.

⁴ International Labour Organisation (ILO). Recent developments in Cameroon’s social economy law and policy, 2020.

⁵ Ministry of Small and Medium Enterprises, Social Economy, and Handicrafts (MINPMEESA), 2024. Available at: <https://www.minpmeesa.cm/site/en/social-economy/regulatory-framework/>

2. CURRENT SITUATION

Besides the rich history, the SSE sector in Cameroon is still in *statu nascendi*, requiring better recognition, valorisation and structural support for creation of suitable mechanisms and reduction of legal, institutional and cultural barriers for SSE structures. However, the sector holds significant potential, as SSE organisations are creating a more equitable economic model. This is especially important given the widespread economic needs and high inequalities in Cameroon. According to the UN Annual Report for 2023, Cameroon has a substantial disproportion in income distribution, while the Gini Coefficient Index ranks Cameroon at the 111th place out of 153 countries worldwide.⁶

In addition to this economic segment, which is central to the involvement of local communities, SSE entities also appear to be an excellent tool of developing coherent and collective solutions, given their local roots and the knowledge of citizens' needs and culture. This is confirmed in the recent UN Resolution 77/281 from 2023, which acknowledges the SSE contribution to the achievement and localization of the Sustainable Development Goals (SDGs). As part of the priorities, the Resolution includes the promotion of gender equality and the empowerment of women, and the strengthening of the productive capacities of people in vulnerable situations. Additionally, it acknowledges the role of the SSE in eliminating poverty and catalysing social transformation, while ensuring social inclusion.⁷

In Cameroon, SSE is supported by various networks that promote and facilitate the development of such local, community-oriented economic structures and initiatives. The Cameroonian SSE ecosystem has been built on the development of spin-offs, the professionalisation of actors, and the creation of value chains through these SSE networks. SSE emerged in several sectors. Particularly in agriculture, livestock, culture, economy, trade, and industry, among others, contributing to the full development of the cooperative movement even in the country's most rural regions.

According to the framework Law on SSE, SSE actors are defined as all units who prioritise social goals over capital, offer freedom of membership, have transparent governance, use resources collectively, and support public policies in socio-economic development, market diversity, poverty reduction, participatory management, and sustainable development.⁸ The Law also supports SSE actors to organise themselves into such networks for representation and advocacy on local, regional, national and

⁶ United Nations. *Annual Report for Cameroon, 2023*. New York: United Nations, 2023

⁷ United Nations. "Resolution 77/281." April 18, 2023.

⁸ Law No. 2019/004 of 25 April 2019, *Framework Law Governing Social Economy in Cameroon*, Articles 3 and 4.

international level. As noted, these networks are further regulated in the implementing Decree No. 2020/001, presenting several types of networks, including the RELESS, REDESS, RERESS, and RENESS, each of which serves a specific role within the SSE ecosystem.⁹

Thus far, the RELESS has emerged as the best system for structuring SSE players based on a bottom-up approach. To date, all regions in the country are structured in RELESS. Cameroon's SSE ecosystem consists of 294 RELESS who operate at a local level, focusing on the promotion and support of SSE initiatives within specific communities or municipalities. RELESS aims to strengthen local economies by encouraging the development of cooperatives, social enterprises, and other community-based organisations. They play a critical role in mobilising local resources, fostering collaboration, and ensuring that SSE practices are adapted to the unique needs and contexts of local populations.


This novel approach advocated by NGO PFAC and FORESSCAM was shared with the rest of the African countries at the first African Forum on the Social Solidarity Economy, held in Yaoundé in May 2024. This pan-African event brought together SSE stakeholders, governments, international organisations, and the private sector with the objective to create a platform for dialogue aimed at promoting and strengthening the diverse models of the SSE across Africa. The Forum highlighted the Cameroonian experience and RELESS as an innovative model in SSE that could be replicated across the continent.¹⁰ Pauline Effa, president of PFAC and a key figure for the SSE in Cameroon emphasised: "Africa needed to harness its vibrant human capital, predominantly composed of women and youth, to develop local economic solutions that capitalise on the potential of its territories. RELESS were instrumental in empowering these grassroots actors and offering a tailor-made support for strengthening the human potential in Cameroon".¹¹

On a vertical level, the SSE ecosystem in Cameroon is structured in REDESS, RERESS and RENESS. Once a critical mass of RELESS is structured, the networks converge into Regional Networks (RERESS) at the level of the 10 regions of Cameroon;

⁹ Law No. 2019/004 of 25 April 2019, *Framework Law Governing Social Economy in Cameroon*. Also see: RIPESS: "RAESS: Moving Forward on the Social Solidarity Economy Pathway in Cameroon, 2022." Available at: <https://www.riposs.org/raess-moving-forward-on-the-social-solidarity-economy-pathway-in-cameroon/?lang=en>.

¹⁰ More at DIESIS. "Study Visit to Cameroon for AESS Social and Solidarity Economy African Forum – GREASE Project, 2024". Available at: www.diesis.coop/study-visit-to-cameroon-for-aess-social-and-solidarity-economy-african-forum-grease-project/.

¹¹ More at Groupe SOS. "African Forum for Social and Solidarity Economy (FORAESS): Promoting an Inclusive and Sustainable Economy in Africa, 2024." Available at: <https://www.groupe-sos.org/en/actualites-en/african-forum-for-social-and-solidarity-economy-foraess-promoting-an-inclusive-and-sustainable-economy-in-africa/>.



and finally, into a National Network (RENESS). Besides these networks, the SSE ecosystem consists of 47 National Support Networks for Development of SSE (REDESS) which provide broader support for the development of SSE across Cameroon. The REDESS offer resources, training, and advocacy to help social enterprises, cooperatives and other SSE organizations grow and succeed and are tightly connected with NGO PFAC and FORESSCAM, the biggest Cooperative of SSE Trainers in the country.

In addition to the cross-cutting nature of the cooperative movement, one important dynamic that needs to be emphasised today is the involvement of young people in the cooperative movement. More youth are getting involved in the creation of cooperatives in innovative sectors such as the environment, law, housing, and services. SSE is a sector that has become highly relevant for the Cameroonian youth as a social group, mainly because of the rising challenges such as unemployment, poverty, and lack of access to basic social security services. For instance, in a recent survey, 94% of the youth between 15 and 19 years old, and 84% between the ages of 20 and 24 are underemployed.¹² Their involvement and potential for the SSE in Cameroon is further strengthened by the setting up of the Cameroonian Network of Youth for Social and Solidarity Economy (RECAJ'ESS).

¹² Suwun, R. B. *Youth Empowerment in Cameroon: The Special Youth Triennial Plan*. 2018. Available at: <https://socialprotection.org/>.

SOCIAL AND SOLIDARITY ECONOMY INSTITUTIONAL FRAMEWORK

1. Ministry of Small and Medium Enterprises, Social Economy, and Handicrafts (MINPMEESA)

The MINPMEESA has set up the legal framework needed to strengthen the development of the SSE ecosystem, but also to strengthen the technical support offered to SSEs. The Ministry aims to increase the sector's visibility and improve understanding of the concept to avoid the misuse of the term by opportunistic entities and ensure that genuine SSE organisations are included in the sector.

The Ministry responsibilities include implementing, evaluating, and formulating a national SSE policy; structuring organisations and companies within the SSE; defining and enforcing specific regulations for the SSE in collaboration with relevant departments; coordinating and monitoring support initiatives for the SSE; advancing the professionalisation of SSE organisations; and monitoring and evaluating SSE programs and projects. Additionally, the duties encompass supporting and facilitating the upgrading of SSE organisations and companies, establishing and leading a consultation framework between the State and SSE organisations, and maintaining a database of SSE organisations.

However, since its establishment, the department responsible for SSE within the MINPMEESA has faced challenges including instability, particularly due to frequent leadership changes. This situation hindered the development of a coherent policy framework. It was not until recent years that the Ministry acquired the resources to implement the SSE strategy outlined in 2009, while the framework Law on SSE was drafted in 2009, yet only passed in 2019.

On the other hand, Cameroon is undergoing a decentralisation process, noting the need for municipalities and mayors to develop activities favourable to local development, collaboration between existing or future SSE structures and the municipal authorities. This especially to form a strong group of actors to promote inclusive development and avoid the misuse of funds and SSE policies objectives.

These decentralised collaborations are beneficial for both local authorities and SSE organisations. A well-structured SSE provides local elected representatives with visibility on the socio-economic dynamics and a framework for implementing citizens-oriented actions. SSE structures also provide a framework for consultation between communities and local councillors, making it easier to channel concerns and challenges

to local officials. Added to this are the taxes on the SSE activities, which is a source of revenue for local authorities.

The role of the local authorities is decisive in the development of the SSE in Cameroon. To overcome the difficulties of access to information, the local authorities could make it possible to improve the legibility of the needs of the SSE structures and optimise the use of the planned programs and schemes. In this way, local authorities can ensure that the needs of structures in their area are taken into account, guarantee that programs are in line with these needs, ensure that activities are progressing, and mobilise the resources required for their growth. The involvement of local and regional authorities would also enable more coherent regional development.

The implementation of RELESS also requires the support of the local authorities and mayors, who facilitate the mobilisation of the SSE structures and actors in their municipality and provide various support in the process.¹³ This approach enables the development of social innovation projects within local development committees, whether in terms of training for actors or technical support for SSE structures. Numerous laws provide a framework for decentralisation and local development, which is closely linked to the SSE and support its development.

This support is of utmost importance to also improve the livelihood of rural women, who are actively engaged in sectors such as agrifood, education, healthcare, and are pillars of the local communities, cooperatives and the traditional way of agriculture and farming. However, to establish more effective collaborations, several challenges within municipalities must be addressed. Main among these are the shortage of human resources and the limited understanding of SSE, both of which PFAC, FORESSCAM, and Afroleadership are tackling through RELESS. Further in the study, examples of the municipal support in RELESS and their role are provided through the examples of the communes of Doumaintang and Olanguina.

2. Typology of SSE organisations

To understand the needs of the SSE sector in Cameroon, it is important to examine its development in terms of government policies and programs. The evolution of these policies highlights the main characteristics of these structures, including their values and organisational functioning. This understanding is crucial for addressing the major issues in establishing support systems for SSE organisations.

It's important to recognize that the concept of SSE is not widely embraced by organisations in Cameroon. Likewise, the hybrid model—combining an economic

¹³ RIPESS: "RAESS: Moving Forward on the Social Solidarity Economy Pathway in Cameroon, 2022."

model with social and/or environmental impact—is poorly understood. Terms like "social" and "solidarity" are often associated with voluntary work and subsidised organisations, which many perceive as incompatible with financially profitable enterprises. As a result, the concept of the social/solidarity-based economy tends to be reduced to the cooperative model, including common interest groups. This situation is exacerbated by the legal framework. The current framework Law is not open for funding to all types of structures. Funding is restricted solely to cooperatives. Hybrid models, such as associations with viable economic frameworks or enterprises driven by social and/or environmental impact, remain uncommon.

Given the prominence of the agricultural sector in Cameroon, rural organisations, particularly those among food producers, were the first to embody forms of collective entrepreneurship like SSE. This model still largely dominates today as it effectively addresses the primary need for local economic development. Yet, the way the sector has been established has hindered organisations from fully integrating the values and principles that are supposed to govern them, especially regarding governance and operational organisation.


Other forms of SSE in Cameroon are Cooperative Societies (SCOP) and Common Interest Groups (GIC). A cooperative society is defined as "an autonomous grouping of persons united voluntarily to meet their common economic, social and cultural needs and aspirations through a jointly owned and managed enterprise where power is exercised democratically and by co-operative principles".¹⁴ The cooperative society may, in addition to its cooperative members who are its principal users, deal with non-cooperative users within the limits set by the articles. Cooperative societies operate in all sectors of activity.¹⁵

Furthermore, the 2010 OHADA Uniform Act on the Law Governing Cooperative Societies provides for several different forms:

- The simplified cooperative company (SCOOPS): at least 5 founding members, with an easier regulation to set up, particularly for the formation of capital, which can be paid up after incorporation of the SCOP;
- Cooperative society with a board of directors - COOP-CA: at least 15 members; and
- The Savings and Credit Cooperative Society as a COOP-CA with a Credit Committee.

¹⁴ RAO/Coopération. *The Social Solidarity Economy in Cameroon | Capitalisation Guide 18, 2018.*

¹⁵Ibid.




The cooperative form was widely promoted when the agricultural sector was structured by the government. Before the Law no. 92/006 of 14 August 1992 governing SCOPs and GICs, they were created by the state, which appointed a civil servant to manage them.¹⁶ After the 1992 Law, SCOPs and GICs became autonomous, private structures. This law was accompanied by substantial resources to facilitate the privatisation and expansion of the sector, leading to the emergence of a multitude of opportunistic entities. Between 1993 and 2004 only, 64.300 rural organisations were registered with the Ministry of Agriculture and Rural Development.¹⁷ In this way, instead of being formed based on entrepreneurial ambitions and a desire on the part of producers to group and work collectively, the sector was more of an administrative creation. The GICs also turn out to be often family-run organisations, with no management rationale, and where the family's and organisational funds are intertwined.

The Cameroonian SSE also recognizes the Civil Society Organisations (CSOs): associations, non-governmental organisations, and foundations. Part of them is opened through the support programs for CSOs such as the EU's PASOC (Support Program for the Structuring of Social Dialogue in Cameroon). These programs supported structures without a sustainable economic model (micro-projects, income-generating activities), thus noted moderate success. As an adverse effect, these types of programs have also led to the emergence of a multitude of opportunistic structures, with no desire for professionalism and no clearly defined mission. Given the precarious situation of many of the population, setting up an enterprise or an association was and still is considered as setting up a subsistence activity. Hence, structures such as associations, non-governmental organisations, and foundations are not encouraged in the current policy framework in Cameroon.

Other SSE organisations find it difficult to develop because of their short-term vision: they are dependent on donor funding and develop and cease according to the donor's support. Many lack a clear development strategy to which their members can relate. Due to the many societal needs, these organisations tend to spread themselves over a multitude of missions, mostly depending on government projects, and fail to become professional. The organisations are often run by their founders, who have challenges to put in place a policy for transferring and sharing responsibilities and

¹⁶ Law No. 92/006 of August 14, 1992, on Cooperative Societies and Groups of Common Initiative. More at: <https://www.fao.org/faolex/results/details/en/c/LEX-FAOC002647/>

¹⁷ African Development Bank Group, Evaluation of Bank Group Assistance to the Agriculture and Rural Development Sector, 1996-2004, 2008.



institutional legacy. As a result, they face difficulties when their founders leave and tend to cease their operations.

In response to this situation, some CSOs are developing income-generating activities. For example, the International Union for Conservation of Nature, has CSOs working on environmental issues, and supports them through technical partners such as the foreign NGOs “Well Grounded” and “Man & Nature”, to strengthen their structure and governance and make their activities sustainable. Many of the CSOs supported are involved in strengthening sustainable economic sectors based on natural products and work with producers' cooperatives. The NGO “Well Grounded” has noted that the CSOs are largely interested in the SSE model to diversify their sources of income.¹⁸

¹⁸ See more at: <https://well-grounded.org/>

THE SYSTEMATIC STRUCTURING OF ESS IN CAMEROON – THE CONCEPT OF RELESS

1. The Local Social and Solidarity Economy Network (RELESS) in Cameroon

RELESS represents the base of the SSE in Cameroon. As a prominent private local organisation with the status of an association, RELESS welcomes all local SSE entities, including associations, foundations, mutual societies, simplified cooperatives, and cooperative societies. Local enterprises can also join RELESS and participate under the cooperative principle of "one person, one vote."

RELESS integrates the socio-economic dynamics of a local area, distinct from a federation of cooperatives. It encompasses SSE organisations and cooperatives, providing continuous support and engagement to member entities. It serves as a vital partner to municipal executives in fostering local wealth creation, leveraging available resources to assist affiliated organisations. RELESS also facilitates the collection, marketing and sales of local products through the cooperative market, thus increasing the sales of cooperatives and advocates for fair prices.

The RELESS fosters dialogue among structured communities, local elected officials, and institutions. It aims to drive the socio-economic momentum within the territory, supporting local actors through various programs and aids. It provides training and resources to local SSE actors, including capacity-building of local entrepreneurs and cooperatives to manage their operations effectively, adopt sustainable practices, and scale their activities. By promoting participatory projects and labour-intensive activities, RELESS ensures that growth benefits the most disadvantaged groups, generating employment and enhancing support for SSE actors, especially women cooperatives and women in the rural areas in Cameroon.

On a local level, RELESS advocates for policies and practices that support the growth and sustainability of the SSE sector. This includes engaging with local authorities to create a favourable environment for SSE activities and ensuring that the voices of local communities are heard in policy-making processes. RELESS maintains comprehensive knowledge of all SSE entities in the local areas and acts as a visibility and promotion tool for the local economy, motivating and mobilising the community, and stimulating entrepreneurship for job creation, thereby combating poverty. In addition, RELESS enables effective communication of local needs to authorities at both

local and national levels. It guarantees the authenticity and accuracy of affiliated structures, being responsible for their local evaluation.¹⁹

Beneficiaries of RELESS are individuals engaged in local communities, cooperatives, projects, programs, partners, and decentralised local authorities. The anticipated outcomes include the creation of activities and job opportunities specially created by women and youth, an increase in members' income, and the economic integration of marginalised groups, including women. RELESS puts a strong emphasis on cooperatives due to their educational values and governance principles, which align with the OHADA Uniform Act and reflect universal cooperative standards.

2. Structure and Tools for establishing a RELESS

All regions in the country are structured in 294 RELESS. The long-term plan of PFAC, FORESSCAM and Afroleadership as stipulated in the implementing Decree No. 2020/001 is to establish 360 RELESS (one per municipality), and 10 regional RERESS (one per region) with the final aim to create a National Social Economy Network (RENESS).²⁰


According to the Decree No. 2020/001, the functioning of the management structures of the RELESS is left to the discretion of the members based on the principle of democratic management of such structures. As operating bodies of RELESS are defined the Local General Assembly, including all social economy actors in the municipality part of the RELESS and the Local Coordination Bureau composed of president, local training officer and local finance office.²¹

The functioning RELESS followed the recommendations of the Law and the Decree No. 2020/001, yet they are governed in different manners, depending on the local context, needs and realities. Each RELESS has a democratic structure for decision-making such as the General Assembly/Steering Committee composed of representatives from its members, experts in the social and solidarity economy, and institutional partners. The General Assembly/Steering Committee is founded on

¹⁹ See more at Ministry of Small and Medium Enterprises, Social Economy, and Handicrafts (MINPMEESA), 2024. Available at: http://www.minpmeesa.cm/site/inhoud/uploads/2022/07/decret_pm_reseautage_unites_eco_soc_janvier_2020-2.pdf

²⁰ Ministry of Small and Medium Enterprises, Social Economy, and Handicrafts (MINPMEESA), 2024. Available at: http://www.minpmeesa.cm/site/inhoud/uploads/2022/07/decret_pm_reseautage_unites_eco_soc_janvier_2020-2.pdf

²¹ Decree on the Structuring and Functioning of the Networking of Social Economy Units, No. 2020/001.



democratic principles and works on the cooperative principle of "one person, one vote."

Moreover, each RELESS has a management body such as Bureau/Board of Directors who runs the daily operations. The Bureau/Board of Directors members are elected by the General Assembly/Steering Committee, primarily from cooperatives. Each cooperative sends two representatives to the elections. The Bureau or Board of Directors is composed of six to seven members and includes the roles of: President; Secretary; Treasurer; Training Officer; Human Resources Officer; Cooperative Market Officer; and Officer for Relations with the Authorities.

Finally, each RELESS has a supervision body such as Control Commission/Supervision Board, who supervises the management and the overall work and impact of RELESS. The Control Commission/Supervision Board consists of four to five members, elected by the General Assembly/Steering Committee.

In line with the good practices and expertise of NGO PFAC and FORESSCAM, establishing a RELESS requires several essential tools:

- Infrastructure and facilities: Each RELESS should have a well-equipped warehouse that includes offices and a dedicated space for training and meetings. This infrastructure supports daily operations, facilitates administrative tasks, and provides a venue for workshops and collaborative sessions.
- Didactic Materials and Equipment: It is crucial to have didactic materials and specialised equipment for collection, storage, and marketing. This ensures that RELESS can effectively manage resources, educate members, and promote their products and services.
- Financial Resources: A fund, primarily constituted by cooperative members' savings and supplemented by contributions from various partners, is necessary. These funds are reinvested into the RELESS and the cooperatives to support their growth and operational needs.
- Communication and Training Equipment: Communication tools, including computers and logistical equipment, are needed for efficient operation and connectivity. Additionally, equipment for trainers and animators in SSE should be available to facilitate their mobility and training across municipalities and regions.

In terms of monitoring and evaluation, RELESS's work and impact are assessed through several key indicators, including the number of cooperatives established by sector and activity, the level of involvement from programs, projects, and partners, the representation rate of young people, women, and men in cooperatives, improvements

in the marketing of goods by cooperatives, the number of jobs created locally, the volume of activities conducted by RELESS cooperatives, and the revenue generated by engaged cooperatives.

As mentioned, once the conditions are met, the RELESS converge into Regional Networks (RERESS). As per the Decree No. 2020/001, RERESS are structures that coordinate and support SSE activities in each of the ten country's regions of Cameroon. The RERESS is made up of five elected representatives from each RELES in the region. It operates through the General Assembly and the Regional Coordination Bureau. Members serve a three-year term, which can be renewed once. The RERESS's role is to collect and transmit RELESS needs to the RENESS, maintain records of RELESS, act as an interface with regional authorities, promote regional development, create collective services, facilitate experience exchanges, and report on activities to higher authorities and the MINPMEESA. By addressing region-specific challenges and opportunities, RERESS helps to harmonise SSE efforts and enhance the impact of these initiatives across a broader geographic area.²²

On the other hand, as per the Decree No. 2020/001, RENESS is the highest vertical structure that functions as a nationwide platform that brings together various actors involved in the SSE, including government agencies, NGOs, cooperatives, and social enterprises. The RENESS is the national federation created by the RELESS and RERESS, consisting of four elected representatives from each RERESS. Members serve a five-year term, which can be renewed once. The RENESS operates through the General Assembly consisting of all members of the local networks and the National Coordination Bureau. The goal of RENESS is to unify the efforts of different stakeholders to create a cohesive and sustainable SSE sector in Cameroon. The RENESS's role is to advance the SSE by strengthening networks and SSE actors, facilitating experience exchanges, promoting best practices, ensuring representation in decision-making bodies, fostering partnerships, and developing collective citizens-oriented services.²³

²² Decree on the Structuring and Functioning of the Networking of Social Economy Units, No. 2020/001.

²³ Ibid.

DOUMAITANG RELESS

Summary of the practice	<p>Doumaintang is a municipality and commune in Cameroon's Eastern region within the Haut-Nyong department. In 2023, NGO PFAC, FORESSCAM and the municipality of Doumaintang established the RELESS, currently counting 16 registered cooperatives and 2 in the registration process in agrifood, farming, services and handcrafts.</p> <p>Doumaintang RELESS aims to promote and strengthen the SSE within the local community by uniting various economic, social, and institutional actors dedicated to the values of solidarity, equity, and sustainability. Doumaintang RELESS plays a crucial role in developing a more solidarity-based and sustainable economy, transforming community challenges into opportunities, and building a more equitable future for all residents.</p>
Objectives	<ul style="list-style-type: none">• Promote and implement SSE in the Doumaintang district, fostering cooperatives and encouraging income-generating activities to combat rural exodus and promote employment.• Cultivate a spirit of fraternity, solidarity, and social entrepreneurship among members, and advocating for sustainable development, environmental protection, and social cohesion.• Fight poverty and insecurity, improve living conditions, and support decent employment by organising local cooperative markets and promoting universal social security.• Support and evaluate member organisations, professionalise young people, and enhance labour-intensive activities.• Assist the Cameroonian government and local authorities in SSE-related projects, collaborate with national and international organisations, negotiate new markets for producers, and improve rural infrastructure through public authority lobbying.

Structure and goevrnance	<p>Doumaintang RELESS is coordinated by a Steering Committee that includes representatives from its members, social and solidarity economy experts, and institutional partners.</p> <p>The governing structure consists of a Board of Directors, and a Supervision and Control Commission, both led by Presidents.</p>
Activities	<p>Doumaintang RELESS offers technical assistance to both new and ongoing social and solidarity economy projects, fostering collaboration among network members, local businesses, authorities, and institutions. It also promotes SSE knowledge by organising training sessions, workshops, and events to enhance the skills of local actors. Doumaintang RELESS supports the development of new cooperative ventures and provides solutions tailored to the community's specific needs, as well as organises regular awareness campaigns to highlight SSE projects.</p>
Achievements	<ul style="list-style-type: none"> • Establishment of 16 cooperatives in diverse sectors: Agrifood: "SCOOPS ANADOUM" - Pineapple; "SCOOPS AUDOU" - Aubergine; "SCOOPS CADOUM" - Cocoa; "SCOOPS MAÏSDOUM" - Maize; "SCOOPS MANIDOUM" - Cassava; "SCOOPS PALMDOUM" - Palm Oil "SCOOPS PIMENT BIO" - Pepper; "SCOOPS PLANTAIN DE DMTG" - Plantain; "SCOOPS TOUDOUM" - Sunflower; - Farming: "COOPS POISSON BIO" Fish Farming; "SCOOPS BON MIEL" - Beekeeping; "SCOOPS LE PORCIN DE DOUMAINANG" - Pig Farming; "SCOOPS POULDOUM" - Poultry Farming; Handicrafts: "SCOOPS ARTIDOUM"; Services: "SCOOPS Services de Doum" - Services; "SCOOPS LES TRANSPORTEURS" - Transportation • Organised several awareness campaigns on SSE • Signed a partnership agreement with Doumaintang municipality • Participated in FORA'ESS, the first Pan-African Forum on SSE • Held regular meetings to report on cooperative activities • Conducted several field visits to cooperative farms and plantations • Provided continuous training, education and support for cooperatives, their members and women in rural areas

OLANGUINA RELESS

Summary of the practice	<p>Olanguina is a municipality and commune located in Cameroon's Central Region, within the Méfou-et-Afamba department. In 2022, through collaborative efforts involving FORESSCAM, the NGO PFAC, and the Olanguina municipality, RELESS Olanguina was established to promote SSE within the Afamba region. Currently, RELESS Olanguina comprises 13 registered cooperatives, with 2 more in the process of registration, operating across the agriculture, farming, and service sectors.</p> <p>RELESS Olanguina's goal is to raise awareness within village communities and identify income-generating activities specific to each sector and village. By organising these activities into simplified cooperative societies, RELESS Olanguina improves local economic visibility and addresses the challenges faced by the local community.</p>
Objectives	<ul style="list-style-type: none">• Promote and implement the ESS concept within the Olanguina district, fostering the development of cooperatives and income-generating activities to combat rural exodus and encourage local employment.• Encourage fraternity, solidarity, and social entrepreneurship among members while advocating for sustainable development and environmental protection.• Combat poverty and improve living conditions through the promotion of decent employment, local cooperative markets, and universal social security.• Provide support and evaluation for member organisations, professionalise young people, and enhance labour-intensive activities.• Collaborate with the Cameroonian government and local authorities on ESS-related projects, and cooperate with national and international organisations to secure new markets for producers.

Structure and goevrnance	<p>The governance structure of the RELESS Olanguina includes a General Assembly, a Local Coordination Office, and Village Management Offices.</p> <p>The General Assembly consists of representatives of members of the fifteen cooperatives.</p> <p>The Local Coordination Office is the main management body led by a president. RELESS Olanguina has also Village Management Offices as the base of all RELESS operations.</p>
Activities	<p>RELESS d'Olanguina provides technical support to both new and ongoing SSE projects, fostering collaboration among network members, local businesses, authorities, and institutions. It also organises training sessions, workshops, and events to strengthen the skills of local actors in SSE. The network supports the creation of new cooperatives, tailors solutions to meet the community's specific needs, and regularly initiates awareness campaigns to promote SSE projects.</p>
Achievements	<ul style="list-style-type: none"> • Successfully established 13 cooperatives in various sectors: Agrifood: "SCOOPS VERASSA" (orchard); "SCOOPS PROPLASSA" (plantain); "SCOOPS PROCASSA" (cocoa); "SCOOPS PROMANASSA" (cassava); "SCOOPS PROMACASSA" (macabo); "SCOOPS PROPISSA" (pepper); "SCOOPS PROMASSA" (maize); „ SCOOPS PROANASSA" (pineapple). -Farming: SCOOPS PROPOISSA (fish farm);SCOOPS PROPORASSA (pig farm) SCOOPS PROPOULSSA (poultry farm) -Services: SCOOPS DRISTRASSA (distribution), SCOOPS SERASSA (services) • Establishment of a cooperative market in Olanguina. • Development of the Cameroon Cooperative House project in Olanguina. • Launched several awareness campaigns on SSE • Held regular meetings to report on cooperative activities. • Conducted field visits to cooperative farms and plantations. • Provided ongoing training, education, and support for cooperatives, their members, and women in rural areas.

PART 2

NEEDS ANALYSIS OF WOMEN ENTREPRENEURSHIP IN RURAL AREAS IN CAMEROON

I. WOMEN ENTREPRENEURSHIP IN RURAL AREAS IN CAMEROON

The growth of women entrepreneurship across the African continent is an incredibly promising phenomenon. Given the informality of African economies, one cannot precisely define the proportion of women entrepreneurs. Yet, according to some studies the percentage of women adults that are involved in entrepreneurial activities in Africa is between 26 % and 58 %.²⁴

Other studies note that Africa leads the world in terms of numbers of women enterprise owners. Women are more likely than men to be entrepreneurs, comprising 58% of the continent's self-employed population.²⁵ In 2021, the Master Card Index for Women Entrepreneurship reflected that the highest scores of women entrepreneurship in Africa are in Botswana (56.3), South Africa (54.9), Ghana (52.1), Madagascar (44.3), Nigeria (43.8), and Ethiopia (43.8).²⁶ Further studies also place Cameroon as the third-placed country in Africa with the most women entrepreneurs, after Nigeria and South Africa.²⁷

While most African women entrepreneurs are driven by necessity, some are highly successful entrepreneurs managing international businesses. Increasingly, in Africa, women necessity entrepreneurs are transitioning into market entrepreneurs. With the rise of digital entrepreneurship and a growing number of educated women, the continent is likely to see a significant increase in international women entrepreneurs in the near future.

Even though the majority of women enterprises in Africa are microenterprises operating in the informal sector, their contribution to socio-economic development is substantial. It is estimated that women enterprises are contributing around 300 billion US Dollars to the African economy, or around 16 % of the African gross domestic product (GDP).²⁸ Numerous authors have observed that women entrepreneurs

²⁴ Chrysostome, Elie Virgile, Helena Barnard, and Lavagnon Ika. "Examining Underexplored Aspects of Female Entrepreneurship in the African Context." *Journal of African Business* 25, no. 1 (2024): 1-8. <https://doi.org/10.1080/15228916.2023.2278009>.

²⁵ World Bank. *Women, Business and the Law 2021*. Washington, D.C.: World Bank, 2021.

²⁶ *Mastercard Index of Women Entrepreneurs 2021*. New York: Mastercard, 2021.

²⁷ France24. "Female Entrepreneurs in Cameroon Overcome Multiple Hurdles." Published 2020. Available at: <https://www.france24.com/en/africa/20201009-female-entrepreneurs-in-cameroon-overcome-multiple-hurdles>

²⁸ Chrysostome, Elie Virgile, Helena Barnard, and Lavagnon Ika. "Examining Underexplored Aspects of Female Entrepreneurship in the African Context.", 2024.

contribute to poverty alleviation and to the improvement of household welfare. Women entrepreneurship also serves to challenge gender inequality and is a role model for young girls, contributing to reducing the gender gap in the long run.²⁹

Moreover, women entrepreneurship contributes to the professional and social fulfilment and the self-esteem and emotional well-being of women.³⁰ Women's role is even more central in rural and informal economies and in agriculture, where they make up almost half of the labour force, highlighting their effects on food security, climate change resilience and economic empowerment, both at households and community levels.³¹

Nevertheless, women in Africa are still neglected in terms of functional literacy, financial skills, sustainability knowledge and (green) technology opportunities. Even though equal access to education is more and more a reality in most rural communities, there are still gender-based discrepancies: self-employed women have overall completed fewer years of education than self-employed men, and male entrepreneurs often have higher technical skills.³²

In Cameroon, women have a reasonably huge potential, consisting more than 50.5% of the population.³³ Yet, Cameroon is still a deeply patriarchal society, with women largely expected to look after the home and children. In terms of gender equality, Cameroon holds the 148th position out of 191 countries, with an index of 0.565, surpassing the global average standing at 0.465.³⁴

In line with the evolution of gender roles in Cameroon from pre-colonisation till today, one can observe that women in traditional Africa were important economic actors whose role was not limited to reproduction and household chores. This will change with colonisation, which will affect the social organisation and undermine the importance of women. After the country's independence, various policies and programmes put in place yielded results. An increasing number of Cameroonian women are breaking out of the domestic sphere and forging successful careers in the world of entrepreneurship in both urban and rural areas. Numerous role models and

²⁹ Elie Virgile Chrysostome, Helena Barnard & Lavagnon Ika, 2024.

³⁰ Okah-Efogo, F., and G. T. Timba. "Female Entrepreneurship and Growth in Cameroon." *African Journal of Economic and Management Studies* 6, no. 1 (2015): 107-119. <https://doi.org/10.1108/AJEMS-10-2012-0067>.

³¹ World Bank. *World Development Report 2018: Learning to Realise Education's Promise*. Washington, D.C.: World Bank, 2018.

³² World Bank. *Women, Business and the Law 2021*. Washington, D.C.: World Bank, 2021.

³³ Nkafu Policy Institute. *Examining Business Creation in Cameroon from the Perspective of Women*, 2020. Available at: <https://nkafu.org/examining-business-creation-in-cameroon-from-the-perspective-of-women/>

³⁴ United Nations. *Annual Report for Cameroon, 2023*. New York: United Nations, 2023.

women's success stories exist in Cameroon who break stereotypes and encourage women's entrepreneurship.³⁵

Despite over five decades of gender development policies and activities, women in Cameroon remain underrepresented among entrepreneurs. Even though the contribution of women to economic growth has been acknowledged by several studies, there is still a gap between female and men-owned business as far as business performance is concerned, pointing to unequal access to entrepreneurial skills and quality education and training. This is more pronounced in rural areas where the position of women, their education and socio-economic background is less favourable to the urban areas.

Entrepreneurial dynamics in the informal sector in Cameroon show a dominance of small individual or family businesses. The informal economy has no legal registration, no regular workforce with rights and freedom of association, and no adequate working capital to support social protection and health benefits for employees. These characteristics of the informal economy hinder rural women from engaging in more risk-taking activities with high returns and prevents them from developing their capacities.³⁶ Typically, the segmentation of the formal and informal sectors is often correlated with social differences and education levels.

Thus, in Cameroon, one can classify women entrepreneurs corresponding to the duality that exists between urban and rural areas. On one hand, urban 'modern businesswomen' with Western education, and rural women entrepreneurs on the other. Due to their socio-economic situation, the capacity of women to undertake entrepreneurial activities in rural areas is more limited. Low illiteracy and educational levels, lack of training, insufficient mastery, and experience of business management are part of the barriers.³⁷

Women's entrepreneurship in rural areas is predominantly focused on menial and low-output activities within the informal economy. With limited livelihood options available, many women are compelled to engage in these informal economic activities, which offer little in terms of productivity, output, or social protection. Also, women often struggle to separate their enterprises responsibilities from household duties.

³⁵ Foleu, Luc, G r me Menzapo, and Aline Priso. *Women Entrepreneurs in Cameroon*. 2022. Available at: https://www.researchgate.net/publication/361392749_Women_Entrepreneurs_in_Cameroon

³⁶ African Association of Entrepreneurs. *Identifying the Importance of Group Organisation for Financing Women Entrepreneurs in Rural Areas: A Case Study of the Mokolo Women and Family Promotion Centre in Cameroon*. 2023. Available at: <https://aaeafrica.org/cameroon/identifying-the-importance-of-group-organisation-for-financing-women-entrepreneurs-in-rural-areas-a-case-study-of-the-mokolo-women-and-family-promotion-centre-in-cameroon/>

³⁷ Ibid

Although many rural women operate their own enterprises, their entrepreneurial potential remains largely unrecognised and underutilised.³⁸

On top of this, women in rural areas face the difficulties met by every entrepreneur in Cameroon. As per the survey conducted by the National Institute of Statistics (INS), the first obstacle to entrepreneurship is taxation, followed by administrative formalities and barriers on local level (34.2%). Market outlets (18.1%), corruption (18.1%), and insufficient energy and water (17.4%) are also obstacles to starting an enterprise. Finally, financing problems – access to credit, cost of financing, and other financial challenges persist (30.7%).³⁹ In Cameroon, banks and microfinance institutions are concentrated primarily in urban areas and rural women are most affected by this approach, since the financial products and services take least account of their financial and cultural constraints. For illustration, only 10 % of Cameroon women have an account with a formal financial institution, compared with 18 % of men.⁴⁰

However, some of the advantages of small enterprises in rural areas cannot be underestimated. For women in rural areas, small enterprises and other economic forms have several advantages such as flexible working hours, while with home or nearby workstations they have less barriers to entry into markets. For this reason, women's enterprises are often concentrated in the sale of handicrafts, agricultural products, fishery, and livestock products, food processing, selling goods and services for local markets.⁴¹

Considering this, women's rural enterprises and other economic forms are intrinsic part of the SSE. They are part of the SSE history, locally based, employing and empowering communities, creating jobs, and having social and green impact on the areas and regions they operate in. This is confirmed by the available data as well. Cameroonian women contribute to innovation and job creation, and economic development of their rural communities. Women from rural areas contribute enormously to almost all food products intended to nourish the urban areas. The creation and expansion of rural enterprises and other SSE is an effective way of being

³⁸ Ibid.

³⁹ International Journal for Rural Development-Rural 21. *Obstacles to financial emergence of women in Cameroon, 2023*. Available at: <https://www.rural21.com/english/from-our-partners/detail/article/obstacles-to-financial-emergence-of-women-in-cameroon.html>

⁴⁰ Nkafu Policy Institute. *Entrepreneurship, Youths, and Women Economic Inclusion in Cameroon*. 2022. Available at: <https://nkafu.org/entrepreneurship-youths-and-women-economic-inclusion-in-cameroon/>.

⁴¹ African Association of Entrepreneurs. *Identifying the Importance of Group Organisation for Financing Women Entrepreneurs in Rural Areas: A Case Study of the Mokolo Women and Family Promotion Centre in Cameroon*. 2023

autonomous for women working in the formal and informal sectors. Therefore, they can be characterised as social and green enterprises or leaders and members of cooperatives, common interest groups, community-based organisations and other SSE structures under the Cameroonian legislation.

Furthermore, women from rural areas are involved in so many income generating activities and various projects that help to increase the country's national wealth while creating jobs that enhance the advancement of women and the family.⁴² Even though there is scarce and inconsistent data on women enterprises, other SSE forms, as well as their impact, women-owned enterprises and other SSE forms are providing more jobs for women compared to men-owned entities in Cameroon. For instance, male-owned enterprises had between 1 and 7 women in their workforce, while women-owned enterprises had between 2 and 15 women in their workforce.⁴³

Nevertheless, there are still several challenges such as access to capital, technical support, local infrastructure, etc. which need to be overcome in Cameroon to unleash the transformative potential of women and women's empowerment through entrepreneurship in rural areas.⁴⁴ Ensuring women's equal access to economic resources, including land, credit, science and technology, vocational training, information, communication, and markets as a means to further advance the empowerment of women and girls is rendered even more today by the pressing social, environmental and economic impacts of climate change, considered as a 'threat multiplier' with high risks to their livelihoods, safety and health.⁴⁵

In this context, the RELESS as the bottom-up network and the other SSE structures play a pivotal role in helping women rural entrepreneurs and addressing their persisting challenges. They help the livelihood of rural women through their development of their social and green enterprises, cooperatives and other SSE forms, help to mobilise and channelize local resources, provide education, skills, training and markets to match the needs of the rural communities and women. In fact, the majority of members of the cooperatives and other SSE forms in the RELESS are women from rural areas, while notable parts of the cooperatives are women-led.

⁴² Nkafu Policy Institute. *Examining Business Creation in Cameroon from the Perspective of Women*, 2020.

⁴³ African Association of Entrepreneurs. *Identifying the Importance of Group Organisation for Financing Women Entrepreneurs in Rural Areas: A Case Study of the Mokolo Women and Family Promotion Centre in Cameroon*. 2023

⁴⁴ Foleu, Luc, G  r  me Menzopo, and Aline Priso. *Women Entrepreneurs in Cameroon*. 2022.

⁴⁵ UN Women. *Progress of the World's Women 2022: Gender Equality in a Changing World*. New York: UN Women, 2022.

PRIMARY RESEARCH

To comprehensively understand Cameroon's SSE and the role of women entrepreneurship in rural areas, the GREASE project partners conducted primary field research in the period of April to July 2024. As presented, the data for women entrepreneurship in Cameroon is scarce and inconsistent, while the data for women rural entrepreneurship and their contribution to the SSE is almost non-existent. Notably, this study addresses a significant gap in research and literature related to the SSE ecosystem in Cameroon.


The field research further aims to supplement existing desktop findings on the SSE ecosystem and women entrepreneurship by focusing on rural women as pivotal contributors to this sector. Women from rural areas are the driving force of the SSE in Cameroon and the biggest potential and chance for development of the SSE ecosystem. Thus, the primary research examines the availability and accessibility of educational content and programs tailored for women and educators in the SSE as an important part of the ecosystem.

Finally, the primary research examines the existing support mechanisms for women from rural areas and defines the needs and areas for further support to women and trainers in the SSE economy for the capacity-building component of the GREASE project. The collected data elaborates on rural women and trainers' current situation and needs in the SSE to support women entrepreneurship in rural areas. Broadly, the data analyses also provide valuable insights for other NGOs, stakeholders and actors in the SSE, to enhance the support for rural women entrepreneurs and sustainable development of the SSE in line with theirs and the needs of the rural communities in Cameroon.

The primary target groups for the field research are:

1. Women entrepreneurs and leaders of cooperatives and other SSE forms in rural areas.
2. Stakeholders and actors in the SSE such as government institutions, technical and financial partners, donors, and support organisations.
3. Educators, trainers, and other professionals in the SSE working with women in rural areas and institutions in establishing SSE structures.

The data was gathered through a combination of online and offline questionnaires. The online questionnaires contained multiple-choice questions, allowing respondents to select from predefined options, while in-person surveys



included multiple-choice questions, but also open-ended questions, enabling richer, more in-depth responses. This approach facilitated diverse and high-quality information for analysis. The in-person questionnaires were utilised primarily with rural women entrepreneurs, as open-ended questions were less suitable for this demographic. Consequently, closed-ended questions were applied to these respondents. Herewith, challenges arose in conducting online questionnaires with rural women due to limited access to electricity and the internet in these areas. As a result, all questionnaires administered to rural women were conducted in person, while those directed at stakeholders and trainers were conducted mostly in person, but also online as well.

The questionnaires were tailored to the specific target groups, providing varying perspectives on the needs of rural women. However, they all addressed the same crucial areas:

- Access to information on support programs for rural women entrepreneurs
- Approaches to collaboration with rural women entrepreneurs
- Participation in support programs
- Types of support received
- Challenges faced by rural women entrepreneurs
- Needs of rural women entrepreneurs
- Prospects regarding their SSE businesses and structures

In total, the field research involved 410 participants, comprising:

- 280 rural women entrepreneurs from 15 municipalities, and 3 regions of Cameroon.
- 30 stakeholders and actors in the SSE.
- 50 professionals in the SSE work with women in rural areas, including educators, trainers, NGOs, and other supporting organisations.
- 50 trainers and aspiring trainers working with institutions to establish the SSE structures: RELESS, RERESS, and REDESS.

Below, we present the survey results and main findings in detail.

SURVEY RESULTS - WOMEN ENTREPRENEURS IN RURAL AREAS

The survey highlights several key issues faced by rural women entrepreneurs in Cameroon. They lack access to information about support programs and prefer in-person collaboration. Only about 20% have benefited from any support, primarily in the form of training. Women face significant challenges due to the need for more support from state institutions and the social economy system, as well as financial and management skill deficits. These women require comprehensive social and green entrepreneurship support in all areas and skills-building. Additionally, only 15% have a strategic vision for their enterprises and other SSE forms, 67% have an operational vision, and 17% have no vision at all.

SURVEY RESULTS - STAKEHOLDERS AND ACTORS IN THE SOCIAL AND SOLIDARITY ECONOMY IN CAMEROON

The survey reveals that no institution has a support program specifically for rural women, and training is the only support some women have received, limited to education and awareness-raising with no impact reported by all actors interviewed. According to the stakeholders, the main challenges faced by rural women entrepreneurs include the scarcity of training opportunities, difficult access to electricity and the internet in rural areas, and a lack of vision. Most institutions believe that women require more financing, equipment, and support to improve their management, networking, and resource mobilisation skills.

SURVEY RESULTS - EDUCATORS WORKING WITH RURAL WOMEN

The survey reveals that educators are largely unaware of educational programs or resources specifically adapted for rural women entrepreneurs in Cameroon, and accessing information about such programs is difficult. Educators identify the primary challenges faced by rural women as the absence or lack of support, financial problems, a difficult environment, and a lack of vision. Most educators have yet to participate in programs exclusively for women entrepreneurs.

Educators highlight the need for specialisation in value chains, project development and monitoring, management, leadership, gender, and environmental issues, mentoring, peer support, and assistance from organisations. They suggest that multiplying and popularising programs, implementing ambitious capacity-building initiatives across all regions, providing documentary and technical resources, and supporting financial resource mobilisation would be beneficial



SURVEY RESULTS - TRAINERS AND OTHER PROFESSIONALS WORKING WITH INSTITUTIONS TO ESTABLISH SOCIAL AND SOLIDARITY ECONOMY STRUCTURES

There is a significant shortage of trainers with the necessary expertise to support these women, with only 10% having more than 10 years of experience. Of the available trainers and professionals, none were aware of programs specifically designed for rural women entrepreneurs, and they reported limited access to information about educational resources and programs. Only a few trainers have actively participated in initiatives aimed at supporting rural women, with most only recalling participation in government-led awareness missions.

The trainers identified several challenges faced by rural women entrepreneurs, including a lack of funds, insufficient programs to start and grow social enterprises, a lack of knowledge on managing social and green enterprises, and inadequate support from state institutions and the social economy system. The survey also indicates that trainers themselves face difficulties such as limited access to relevant information, lack of funding, and programs not aligned with local needs.

SUMMARY OF THE PRIMARY RESEARCH

The surveys conducted among women entrepreneurs, stakeholders, educators, and trainers in Cameroon reveal several critical gaps and common challenges regarding rural women's entrepreneurship.

A significant lack of access to support programs and resources is identified across all target groups. Women entrepreneurs have difficulties finding information about available support, and stakeholders confirm that there are no targeted institutional initiatives specifically designed for rural women. Furthermore, there is a severe shortage of trainers with the necessary expertise to support these women, with only 10% of trainers having more than 10 years of experience, and most trainers being unaware of any programs tailored for rural women entrepreneurs.

There is a consensus on the necessity for comprehensive training and skills development. Women entrepreneurs express the need for more training opportunities, while educators stress the importance of specialised training in key areas such as management, leadership, and social and green entrepreneurship. This shared recognition of the importance of training emphasises the pressing need for programs that can effectively enhance the skills of rural women entrepreneurs.

Women and stakeholders note a lack of strategic vision among rural women, which is coupled by financial challenges. Similarly, stakeholders and educators agree on the need for increased financing and resources to support business growth. The preference for in-person collaboration among women aligns with educators' calls for mentoring and peer support, noting the importance of building networks to improve resource mobilisation and overall support for both women, and educators.

CONCLUSION

The study underlines the journey of Cameroon's SSE, which, despite its rich historical foundations in solidarity-based activities, has only recently begun to evolve. While the formal recognition of SSE and the development of laws and policies, including the establishment of MINPMEESA, have provided a structured approach to the sector, significant challenges remain. There is still limited understanding of SSE's hybrid model, which integrates economic, social, and environmental goals, that has identified the SSE sector only with cooperatives and mutual societies, constraining its growth and its ability to address broader socio-economic issues.

One of the most impactful social innovations in Cameroon's SSE landscape is the establishment of the RELESS. Originally advocated by NGO PFAC and FORESSCAM, RELESS has become a cornerstone of the SSE. With 294 RELESS operating across the country's ten regions, these networks have significantly improved local economies by supporting cooperatives, social enterprises, and community organizations. They effectively mobilize resources and adapt SSE practices to local needs, help the support of new SSE entities, and advocate and raise awareness on SEE in every corner of the country. However, the success of RELESS highlights areas for improvement, including the need for a more uniform approach to governance and management, targeted support programs and resources, and enriching the pool and knowledge and skills of trainers and educators in SSE.

In this context, the role of rural women entrepreneurs within the SSE framework is particularly significant but remains underutilized. Despite their contributions to local economies through entrepreneurship, rural women face substantial barriers, including limited access to support programs, inadequate training opportunities, and financial constraints. Herewith, the GREASE project's primary field research has been instrumental in highlighting these issues and filling gaps in existing data. It identified critical areas for improvement, such as enhancing the availability of tailored educational content through specialized programs in management, leadership, and social and green entrepreneurship, increasing financial support, and fostering strategic vision and network-building among rural women entrepreneurs.

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ANNEX

SURVEY RESULTS - WOMEN ENTREPRENEURS IN RURAL AREAS

Do you have access to information about opportunities for women in rural areas?

Response	Number
YES	12
NO	251
I don't know	14

What mode of cooperation do you prefer?

Response	Number
In-Person	260
Remote	4
Other	16

Have you ever participated in a support program for women in rural areas?

Response	Number
YES	55
NO	225

If you participated, what type of support were you granted?

Response	Number
Financing	0
Training	50
Advice/Coaching	0
Equipment	0

What challenges do you face as a rural women entrepreneur?

Response	Number
Stereotypes and discrimination against women	25
Financial problems	80
Lack of support or accompaniment programs	45
Lack of skills on how to successfully run a social and green business	50
Lack of support from state institutions and the social economy system	80

What type of skills or support do you need the most?

Response	Number
Management skills	40
Networking skills	60
Resource mobilisation skills	75
Governance and leadership	30
Equipment and Financing	75

Do you have a vision for developing your social and green enterprises?

Response	Number
Strategic business vision	42
Operational vision	188
No vision	50

SURVEY RESULTS - STAKEHOLDERS AND ACTORS IN THE SOCIAL AND SOLIDARITY ECONOMY IN CAMEROON

What programs, initiatives, or actions does your organisation/institution offer to support women entrepreneurs in rural areas of Cameroon?

Response	Number
We do not have programs that support rural women	20
I do not know	2
We have a program for rural areas but not specifically for women	3
We are developing a support program for rural women	5

What do these programs, initiatives, or actions offer? (training, education, financing, mobility, resources, etc.)

Response	Number
Training	5
Education	/
Financing	/
Mobility	/
Resources	/
Others	/

What are the key areas addressed by these programs, initiatives, or actions (education, skills, networking, etc.)

Response	Number
Education	4
Skills	/

Networking	/
Others	/

What are the results and impacts of your programs, initiatives, or actions of support so far?

For all the actors interviewed, there is no impact.

What are the most urgent challenges faced by rural women entrepreneurs in accessing training opportunities to start and grow their social and green enterprises?

Response	Number
Absence or scarcity of training opportunities	10
Financial problems	3
Stereotypes and discrimination against women	1
Difficult context for accessing distance learning (electricity, internet)	10
Lack of vision	6

In your opinion, what do rural women need to start and/or further develop their social and green enterprises?

Response	Number
Equipment and Financing	10
Networking skills	5
Resource mobilisation skills	8
Management skills	7

For the future, what do you think are the most important priorities to strengthen educational support for rural women entrepreneurs in Cameroon?

Response	Number
Equipment and Financing	10
Networking skills	5
Resource mobilisation skills	8
Management skills	7

SURVEY RESULTS - EDUCATORS WORKING WITH RURAL WOMEN

Are you aware of educational programs or resources specifically adapted to rural women entrepreneurs in Cameroon and how easy is it for you to access information about them?

Response	Number
Yes	5
No	30
I do not know	15

What difficulties do women face in accessing the content or educational programs intended for rural women entrepreneurs?

Response	Number
Absence or lack of support	21
Financial problems	16

Difficult business environment (corruption, difficult access to electricity and internet)	7
Lack of vision	6

Have you participated in educational programs or initiatives intended for educators aimed at supporting rural women entrepreneurs? If yes, could you share which programs and what topics they covered?

Response	Number
Yes	5
No	35
I do not remember	12

What challenges do you face as an educator in accessing content or educational programs intended for rural women entrepreneurs?

Response	Number
Absence or scarcity of opportunities	22
Lack of access to information	10
Lack of skills	15
Difficult environment (lack of access to electricity, internet, corruption)	13

In your opinion, what training or specific support do educators need to better help rural women entrepreneurs access educational opportunities?

Response	Number
Support on structuring value chains, project development, and monitoring	18

Management and leadership skills	16
Leadership and coaching	4
Gender and environment	12

In your opinion, what specific skills do educators need to better help rural women entrepreneurs access educational opportunities?

The survey reveals that educators need more in the structuring of value chains, project development, and monitoring and evaluation.

Do you need a network of mentors, peers, or support organisations that can provide advice or assistance in training educators? If yes, what type of support would be most beneficial to you? Have you used such networks?

Response	Number
Yes	35
No	6
Undetermined	8

In your opinion, what improvements or additional resources are needed to make the content and educational programs more accessible to educators working with rural women entrepreneurs?

Response	Number
Multiplying and popularising programs	23
Ambitious capacity-building programs in all regions	12
Provision of documentary and technical resources	7
Support for financial resource mobilisation	8

SURVEY RESULTS - TRAINERS AND OTHER PROFESSIONALS WORKING WITH INSTITUTIONS TO ESTABLISH SOCIAL AND SOLIDARITY ECONOMY STRUCTURES

What is your current role in supporting rural women entrepreneurs in Cameroon?

Role	Number of Respondents
Trainers	5
Aspiring Trainers	15
Others	30

How long have you been involved in supporting rural women entrepreneurs in Cameroon?

Duration	Number of Respondents
More than 10 years	5
More than 5 years	5
3 to 5 years	10
1 to 3 years	15
Less than 1 year	25

Are you aware of educational programs or resources specifically adapted to rural women entrepreneurs in Cameroon?

Response	Number of Respondents
Yes	0
No	20

I don't know	30
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How easy is it for you to access information on educational programs or resources for rural women entrepreneurs?

Response	Number of Respondents
Very easy	5
Easy	5
Not easy	40

Have you participated in any educational programs or initiatives aimed at supporting rural women entrepreneurs?

Response	Number of Respondents
Yes, I actively participated	5
No, but I am aware of such programs	5
No, I am not aware of such programs	30

What programs and topics were addressed?

None of the trainers could recall specific programs but remembered being invited by government actors for awareness missions targeting rural women

What challenges do women face in accessing educational content or programs for rural women entrepreneurs?

Challenge	Number of Respondents
Stereotypes and discrimination against women	15

Lack of funds	10
Insufficient programs to start and grow a business	10
Lack of knowledge of running social and green businesses	15
Lack of support from state institutions and the social economy system	10

What difficulties do you face in accessing educational content or programs for rural women entrepreneurs?

Difficulty	Number of Respondents
Limited access to information	10
Lack of funding for participation	15
Limited availability of programs in local languages	15
Programs not aligned with women's needs and desires	10

What educational content formats do you find most effective for supporting rural women entrepreneurs?

Format	Number of Respondents
Workshops and seminars	30
Online courses and webinars	1
Printed documents and manuals	19

How important do you consider community support and collaboration in facilitating access to educational opportunities for rural women entrepreneurs?

Importance	Number of Respondents
Very important	5
Quite important	30
Not important	15
Depends on the local context	15

What specific training or support do educators need to better assist rural women entrepreneurs in accessing educational opportunities?

Training/Support Needed	Number of Respondents
Social and green business management	5
Social and Green Business Governance	10
Marketing and sales of products and services	10
Fundraising for social and green businesses	12
Collaboration and networking for social and green businesses	4
Communication and branding for social and green businesses	5
Gender-sensitive budgeting and gender issues	4

What specific skills do educators need to better help rural women entrepreneurs access educational opportunities?

Skill Needed	Number of Respondents
Management skills	10
Digital skills	10
Human resources (employee and beneficiary management)	10
Fundraising skills	5
Networking skills	5
Communication skills	10
Leadership skills	10
Critical thinking and problem-solving	10
Creativity and innovation	10

What improvements or additional resources are needed to make educational content and programs more accessible to educators working with rural women entrepreneurs?

Improvement/Resource Needed	Number of Respondents
Increased funding for educational programs	10
More localised training sessions	10
Networking and collaboration	20
Better conditions (equipment, internet, facilities, etc.)	10



Are you interested in participating in educational programs or workshops focused on social and green entrepreneurship?

Response	Number of Respondents
Yes	45
No	5



Partners



Associated partner



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