

**SOCIAL WELFARE POLICY TOWARDS FEMALE-HEADED
HOUSEHOLDS IN CAMEROON**

by

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January 2004



DEDICATION

To

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DECLARATION

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is the result of my own investigation and research and that it has not been submitted in part or in full for another degree or to any other University. Where use was made of the work of others, it was duly acknowledged in the text.

Tanga, Pius Tangwe

Date

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Abstract

The aim of this study was to explore social welfare policy towards female-headed households (FHHs) in Cameroon and to suggest ways of transforming the sector at policy and practical levels in order to ensure that the needs of members of FHHs are effectively met within a social development praxis. The methodology used in collecting data was semi-structured questionnaires, one for female household heads and the other for officials of the Ministry of Social Affairs (MINAS) and Ministry of Women's Affairs (MINCOF), supplemented by documentary sources. The target populations were made up of 85 officials and 14,535 female-households heads where a stratified random sample and purposive sample of 25 and 335 respectively, were selected. Triangulation method was used in both the collection and analysis process.

There were eight critical research questions postulated to guide the study, and the major findings of the study included the following: Firstly, the economic conditions of FHHs were found to be fairly satisfactory. However, with the all-embracing responsibilities to themselves and their dependents, it was argued that this could offset their economic viability. Secondly, social services from various stakeholders were rated differently. From the National Social Insurance Fund (NSIF), social service delivery was rated to be below average, with corruption and long duration of processing of documents was perceived as factors causing inefficiency. Recurrent complaints and claims reported by female household heads to MINAS included financial and other support though female-households heads rated their services to them as satisfactory, as complaints and claims reported were processed within a reasonable time. The main problems with MINAS were perceived to be a shortage of staff and poor working conditions. However, MINAS's empowering activities were found to be less than empowering. Also, those of women's empowerment centres (WECs) were not empowering, given the lack of befitting infrastructure and staff shortages. Thirdly, no form of social grant exists for members of FHHs, except occasional financial assistance to victims of calamities. Furthermore, the findings revealed that although most of the officials were acquainted with their ministerial objectives, which many held as relevant but unattainable and inapplicable.

Many officials were not acquainted with current legislation on women. Ministerial objectives were perceived to be broad, compounded by staff shortages and low budgetary allocations. The findings also revealed that a majority of the staff of both ministries do participate differently in social welfare policy processes, especially due to their different professional orientations.

Again, other basic social services such as healthcare and schools were provided in communities where members of FHHs live but were found to be expensive. The non-existence of crèches in most communities posed a huge problem to working female household heads who are forced to leave their children with others such as relatives, neighbours and other children putting them at risk. Others are forced to pay for baby-sitting from their meagre resources. Finally, female household heads suggested that to improve their lives, they need education and sensitisation on their rights and the initiation of special programmes for them as well as social grants, among other things.

The above findings led to the following conclusions. Firstly, social welfare policy responses to the needs of women, especially members of FHHs, are narrowly based. Most of the few existing social welfare services are not accessible to many members of FHHs, especially given the fact that they have not been identified as needing special attention. Social welfare policy is based on the concept of gender equality without the recognition of the needs and aspirations of members of FHHs. Secondly, little legislation exists with regard to members of FHHs as a whole, except for some isolated pieces in favour of divorced and widowed women. Therefore, social welfare policy is not responsive to members of FHHs in Cameroon.

Furthermore, social service delivery by social workers is limited in scope, as they are primarily engaged in curative rather than developmental social work, which is all-embracing. Similarly, the staff is not well acquainted with social welfare policy processes or other legislation pertaining to women whom they are serving. The factors, among others, responsible for this are the lack of a knowledge base and training deficiencies of the staff of these ministries. Finally, female household heads have utilised their ingenuity

in the struggle against the current economic malaise through self-employment, full and part-time/casual employment. However, the warding-off of poverty is an illusion given the diverse nature of their responsibilities.

In the light of the above findings and conclusions, recommendations were made to various stakeholders. The need for social welfare policy to be responsive to women's needs and aspirations, especially members of FHHs as well as the need to develop women-centred care was recommended. Also, policy makers were urged to institute social grants for members of FHHs and income security for children from FHHs. Furthermore, empowerment programmes such as job and skill training backed by low interest loans were also recommended in all divisions to strengthen capacity building. Again, basic quality affordable and accessible healthcare, childcare and education were recommended for female household heads and their children. Finally, recruitment and training of social workers as well as increased budgetary allocations and the institution of a gender perspective in the budgetary process were also put forward.

Social workers, it was recommended, need to practice all-embracing developmental social work. This could be enhanced through organising seminars and refresher courses for staff to keep them abreast of current theoretical and practical development in the profession. Also, social workers should undertake a re-appraisal of the profession's responses to the needs of needy and vulnerable groups such as FHHs and restructure the colonial social welfare policy that still dominates their actions. Finally, the curricula of the schools of social work need to be revised to give a sound knowledge base to social workers to enhance their engagement in social development praxis. The civil society, members of FHHs and the local communities were urged to be part of the social welfare policy processes. Finally, suggestions for further study were made.

KEY TERMS

Basic social services; Empowering activities/programmes; Female-headed households; Legislation on women; Social welfare policy processes; Social insurance benefits/grants.

TABLE OF CONTENTS

	PAGE
Dedication	ii
Declaration	iii
Acknowledgements	iv
Abstract	v
Table of contents	viii
List of tables	xviii
List of figures	xx
List of abbreviations	xxii
Chapter one	
GENERAL ORIENTATION OF THE STUDY	1
1.0 Introduction	1
SECTION A	
1.1 HISTORICAL BACKGROUND OF CAMEROON	1
1.1.1 Geographical location	1
1.1.2 History	2
1.1.3 Economy	5
1.1.4 People and culture	7
1.1.5 Government and socio-political climate	8
1.2 THE AREA OF STUDY	11

SECTION B

1.3	BACKGROUND TO THE STUDY	12
1.3.1	Background and rationale	12
1.3.2	Statement of the problem	17
1.3.3	Aims of the study	19
1.3.3.1	Objectives	19
1.3.4	Critical research questions	20
1.3.5	Scope of the study	21
1.3.6	Significance of the study	21
1.3.6.1	Policy makers	22
1.3.6.2	Practitioners	22
1.3.6.3	Knowledge base	22
1.3.7	Definition of terms	22
1.3.7.1	Community development	22
1.3.7.2	Developmental social welfare	23
1.3.7.3	Family	23
1.3.7.4	Household	23
1.3.7.5	Female-headed household	23
1.3.7.5.1	De facto female-headed household	24
1.3.7.5.2	De jure female-headed household	24
1.3.7.6	Lone mother household	24
1.3.7.7	Poverty	24
1.3.7.8	Single parent	25
1.3.7.9	Social development	25
1.3.7.10	Social policy	25
1.3.7.11	Social welfare	25
1.3.7.12	Social security	25
1.3.7.13	Social work	26
1.4	Chapter layout	26
1.5	Chapter summary	26

Chapter two

LITERATURE REVIEW	27
2.0 Introduction	27
2.1 Global perspective on social welfare	27
2.2 Evolution of social welfare in Cameroon	31
2.3 Female-headed households	34
2.3.1 Nature and incidence of female-headed households	35
2.3.1.1 Single mothers by divorce, separation and widowhood	35
2.3.1.2 Single mothers by choice	40
2.3.2 Socio-historical perspective and changes in gender roles	43
2.3.2.1 Overview of global evolutionary trends	44
2.3.2.2 Gender division of labour in Africa	46
2.3.2.3 Christianity and changes in marriage customs	48
2.3.2.4 Introduction of wage labour and the changing role of women	49
2.3.2.4.1 Migration	50
2.3.2.4.2 Changes in gender interests in Africa	52
2.3.3 Household socio-economic conditions	52
2.3.3.1 Socio-economic conditions of female-headed households	52
2.3.3.2 Growing up in female-headed households	57
2.3.4 General perception of FHHs and self-perceptions of female household heads	61
2.3.5 Global overview of social welfare policy towards female-headed households	65
2.4 Chapter summary	71

Chapter three

CONCEPTUAL AND THEORETICAL FRAMEWORK		74
3.0	Introduction	74
3.1	Household	74
3.2	Household headship	76
3.3	Female-headed household	82
3.4	Female-headed household typologies	85
3.4.1	Lone mother household	85
3.4.1.1	Differentiating factors among lone mothers	86
3.4.1.1.1	De facto/de jure status	86
3.4.1.1.2	Stages in life course	87
3.4.1.1.3	Marital status	88
3.4.1.1.4	Race	88
3.4.1.1.5	Class	89
3.4.1.1.6	Welfare agency, gender and lone parenthood	90
3.4.1.1.7	Child support	91
3.4.2	Embedded female-headed units	92
3.4.3	Single-sex/female-only households	93
3.4.4	Female-headed extended households	93
3.4.5	Grandmother-headed households	94
3.4.6	Lone female households	94
3.4.7	Female-dominant/predominant households	95
3.5	Social welfare	95
3.6	Social policy	97
3.7	Social development	98
3.8	The nature of social change	102
3.8.1	Evolutionary and modernisation theories	103
3.8.2	Functionalist perspective	105
3.8.3	Conflict perspective	108
3.8.4	Feminist theory	109

3.8.4.1	Feminist theories and female-headed households	111
3.8.4.1.1	Female household headship	111
3.8.4.1.2	Post-modernist feminist perspective on households	113
3.9	Psychological perspective on single parenthood	114
3.10	Sociological perspective on single parenthood	116
3.11	Discourses on lone motherhood	118
3.11.1	Lone motherhood as ‘social problem’	118
3.11.2	Lone motherhood as ‘social threat’	119
3.11.3	Lone motherhood as ‘lifestyle changes’	120
3.11.4	Lone mothers as women ‘escaping patriarchy’	121
3.12	Core debates on female-headed households	121
3.12.1	Policy	121
3.12.2	Poverty	124
3.12.3	Effects on children	129
3.12.3.1	Material circumstances	130
3.12.3.2	Social and psychological issues	131
3.12.3.3	Methodological questions	134
3.12.3.4	Ideological and social marginality	134
3.13	Chapter summary	138

Chapter four

LEGAL FRAMEWORK		139
4.0	Introduction	139
4.1	Statutory framework	139
4.1.1	Constitution of the Republic of Cameroon	139
4.1.2	Labour Code	140
4.1.3	Civil Status Registration Ordinance	142
4.1.4	Penal Code	144
4.1.5	General Rules and Regulations of the Public Service	145
4.1.6	Other statutory provisions in favour of women’s	

	social welfare	147
4.2	Analysis of Cameroon's Social Security System	148
4.2.1	Workers governed by the Labour Code	148
4.2.1.1	Allowances, pension and other benefits and conditions to be fulfilled	149
4.2.1.1.1	Family allowances	150
4.2.1.1.2	Old age, disablement and survivors' pension	152
4.2.1.1.3	Compensation for industrial accident and occupational diseases	154
4.2.2	Employees governed by the General Rules and Regulations of the Public Service	155
4.2.2.1	Family allowances	155
4.2.2.2	Housing allowances	155
4.2.2.3	Civil pension	156
4.2.2.4	Other pensions and allowances	156
4.3	Summary of the number of social insurance beneficiaries, contributions and disbursements	157
4.4	Chapter summary	158
Chapter five		
METHODOLOGY		
5.0	Introduction	159
5.1	Research design	159
5.2	Population, sample and sampling procedure	160
5.2.1	Population	160
5.2.2	Sample	161
5.2.3	Sampling procedures	162
5.3	Data collection methods	163
5.3.1	Questionnaires	164
5.3.1.1	Reliability and validity of the questionnaires	165

	5.3.1.2	Administration of the questionnaires	166
	5.3.2	Documentary sources	167
5.4		Data analysis	168
5.5		Chapter summary	169

Chapter six

		ANALYSIS AND INTERPRETATION OF DATA	170
6.0		Introduction	170
6.1		Demographic characteristics of female household heads and officials	171
6.1.1		Demographic characteristics of female household heads	171
	6.1.1.1	Age	171
	6.1.1.2	Educational level	172
	6.1.1.3	Employment	173
	6.1.1.4	Monthly income	175
	6.1.1.5	Number of dependents	178
	6.1.1.6	Types of FHH	180
6.1.2		Demographic characteristics of officials	181
	6.1.2.1	Distribution by gender	182
	6.1.2.2	Distribution by service	182
	6.1.2.3	Position occupied	183
	6.1.2.4	Whether officials are trained social workers	184
	6.1.2.5	Officials from other professions working with MINAS and MINCOF	185
6.2		Care of the family of FHHs	187
6.3		Social insurance benefits and the processing of documents	188
6.3.1		Types of social insurance benefits and processing of documents	188
	6.3.1.1	Types of social insurance benefits	188
	6.3.1.2	Processing of documents	190
	6.3.1.3	Factors responsible for inefficient processing	

	of documents at the NSIF	192
6.4	Staff acquaintance with ministry's objectives, the organisational set-up relevant to policy processes and with current legislation on women	197
6.5	Policy relevance to ministerial structures	203
6.6	Financial processes vis-à-vis policy processes	203
6.7	Staff participation in social welfare policy processes	206
6.8	Recurrent complaints and claims from members of FHHs and how they have been handled	209
6.9	The role of ministries and WECs in empowering members of FHHs	217
6.10	Programmes/projects for members of FHHs	221
6.11	Workers and social welfare policy implementation, perception of service delivery and social services accessibility	224
6.12	Types of social grants to members of FHHs (if any) and their impact	230
6.13	Major weaknesses/limitations of MINAS and MINCOF	231
6.14	Other basic social services to members of FHHs and their affordability	233
6.15	Summary of findings according to critical research questions	237
6.15.1	What are the economic conditions of FHHs in Cameroon?	237
6.15.2	What social services and grants(if any) are offered to members of FHHs by various stakeholders and what are their perceptions of such services?	238
6.15.3	How acquainted are the staff of MINAS and MINCOF with their ministries' objectives, organisational set-up pertaining to policy processes, and current legislation on women?	239
6.15.4	How do staff of MINAS and MINCOF participate	

	in the policy processes of their ministries?	240
6.15.5	What is the impact of the number of social workers on social welfare policy implementation and what are their perceptions of the accessibility of social services?	240
6.15.6	What are the major weaknesses/limitations of MINAS and MINCOF in policy processes?	241
6.15.7	How can the lives of members of FHHs be improved in Cameroon?	241
6.15.8	What other basic social services are available to members FHHs and how affordable are they?	242
6.16	Chapter summary	242
Chapter seven		
CONCLUSIONS AND RECOMMENDATIONS		244
7.0	Introduction	244
7.1	Conclusions	244
7.2	Limitations of the study	250
7.3	Recommendations	251
7.3.1	Policy makers	251
7.3.2	Ministries of Social Affairs and Women's Affairs and social work practitioners	253
7.3.3	Civil society and other stakeholders	255
7.4	Suggestions for further study	255
References		258
Appendices		
Appendix I: Corresponding tables for figures		294
Appendix II: Questionnaire reflecting the perceptions of female household heads on social welfare services and social insurance benefits/grants to members of FHHs		301

Appendix III: Questionnaire reflecting the perceptions of officials on social welfare services to members of FHHs and their participation in social welfare policy processes	310
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LIST OF TABLES

Table number	Table title	Page
Table 4.1	Summary of social insurance contributions, beneficiaries and disbursements for the 1998/99 financial year	157
Table 6.1	Distribution of female household heads by age	171
Table 6.2	Distribution of female household heads by educational level	173
Table 6.3	Distribution of female household heads by employment	174
Table 6.4	Distribution of female household heads according to monthly income	175
Table 6.5	Distribution of female household heads by types	180
Table 6.6	Distribution of officials by service	183
Table 6.7	Distribution of officials by position occupied	183
Table 6.8	Distribution of female household head recipients according to type of social insurance benefits	189
Table 6.9	Factors responsible for inefficient processing of documents at the NSIF	192
Table 6.10	Opinions of female household heads as to how improvements can be effected at the NSIF	194
Table 6.11	Proposed solutions to improve objectives' relevance and applicability	200
Table 6.12	Aspects of social welfare that need to be improved financially	205
Table 6.13	Threats that affect policy processes	208
Table 6.14	Complaints and claims from female household heads	209
Table 6.15	Types of complaints and claims lodged by members of FHHs at the MINAS offices	210
Table 6.16	Sources of knowledge of services offered by MINAS	211
Table 6.17	Degree of agreement or disagreement on factors that	

	may be responsible for inefficiency at the MINAS offices	214
Table 6.18	Improving the lives of members of FHHs	223
Table 6.19	Number of workers according to officials of MINAS and MINCOF	224
Table 6.20	Perceptions of officials on how members of FHHs and women know and establish that they qualify for services offered by their ministry	226
Table 6.21	Perceptions of officials on the degree of agreement or disagreement on factors responsible for long duration of the processing of complaints and claims	229

LIST OF FIGURES

Figure number	Figure title	Page
Figure 3.1	Components of household headship	81
Figure 3.2	How female-headed/female-supported households come about	84
Figure 6.1	Distribution of female household heads according to monthly income	177
Figure 6.2	Number of dependents of female household heads	179
Figure 6.3	Distribution of officials by gender	182
Figure 6.4	Distribution of officials according to whether or not they are trained social workers	185
Figure 6.5	Distribution of officials according to professions other than social work	186
Figure 6.6	Distribution of female household heads according to those caring for their families	187
Figure 6.7	Distribution of female household head recipients by duration of processing of documents	191
Figure 6.8	Perceptions by female household heads of corruption of officials as the most important factor of inefficiency at the NSIF	193
Figure 6.9	Rating by female household heads of services from the NSIF	197
Figure 6.10	Extent of staff acquaintance with objectives of ministry	198
Figure 6.11	Extent of staff acquaintance with current legislation on women	199
Figure 6.12	Perceptions of officials of the attainability of objectives	201
Figure 6.13	Threats affecting the attainment of objectives of the ministry	202
Figure 6.14	Extent of current budget for policy implementation	204

Figure 6.15	Duration of processing of complaints and claims at the MINAS offices	212
Figure 6.16	Rating of the MINAS offices of services to members of FHHs	216
Figure 6.17	The role of ministries and WECs in empowering members of FHHs	217
Figure 6.18	Rating of MINAS' empowerment activities to members of FHHs	218
Figure 6.19	Rating of empowerment activities of WECs to members of FHHs	220
Figure 6.20	Perceptions of workers on their effective implementation of social welfare policy	225
Figure 6.21	Perceptions of officials of the attitudes of members of FHHs and women to services provided to them	227
Figure 6.22	Perceptions of officials on the duration of processing of complaints and claims from members of FHHs and the general public	228
Figure 6.23	Weaknesses/limitations of MINAS and MINCOF	232
Figure 6.24	Sources of medicines for members of FHHs	234
Figure 6.25	Where working female household heads keep their children in the absence of crèches	236

LIST OF ABBREVIATIONS

A M	Amplitude Modulation
CAM	Cameroon Anglophone Movement
CAMSUCO	Cameroon Sugar Corporation
CAMTEL	Cameroon Telecommunications
CDC	Cameroon Development Corporation
CEDAW	Convention on the Elimination of All Forms of Discrimination Against Women
CFA	Communitaire Financiere Africaine
CPDM	Cameroon People's Democratic Movement
CNU	Cameroon National Union
FHHs	Female-headed Households
GDP	Gross Domestic Product
HDR	Human Development Report
ICQL	Independent Commission on the Quality of Life
IFAD	Institute for Food and Agricultural Development
IFPRI	International Food Policy Research Institute
IMF	International Monetary Fund
MINCOF	Ministere de la Condition Feminine (Ministry of Women's Affairs)
MINAS	Ministere des Affaires Sociales (Ministry of Social Affairs)
MHHs	Male-headed Households
NGOs	Non-Governmental Organisations
NSIF	National Social Insurance Fund (Caisse Nationale de Prevoyance Sociale)
OECD	Organisation for Economic Cooperation and

SAP	Development
SCNC	Structural Adjustment Programme
SDF	Southern Cameroon National Council
SDR	Social Democratic Front
SOCAPALM	Special Drawing Rights
SODOCOTON	Cameroon Palm Corporation
SONEL	Cameroon Cotton Corporation
UNDP	National Electricity Corporation
US	United Nations Development Programme
WDR	United States (of America)
WECs	World Development Report
	Women's Empowerment Centres

Chapter one
GENERAL ORIENTATION OF THE STUDY

1.0 Introduction

This chapter presents a vivid and succinct picture of the historical evolution and socio-economic and political landscape of Cameroon. It analyses the general framework, background and rationale for the study on which the study is conceptualised. The chapter ends with an overview of the facts and theoretical base presented.

SECTION A

1.1 HISTORICAL BACKGROUND OF CAMEROON

Cameroon's geographical location, history, its economy, people and culture, government and socio-political environment are examined in this sub-section.

1.1.1 Geographical location

Cameroon is located within the central African sub-region, bounded by the Federal Republic of Nigeria in the west, Republic of Chad in the north, Central African Republic in the east and in the south by the Atlantic Ocean, Equatorial Guinea, Republic of Gabon and Democratic Republic of Congo. It stretches from 2 to 13 degrees north with a total area of 475,6500 sq. km made up of 466050 sq. km and 9600 sq. km of land and water coverage respectively. Its land boundaries total 41591 km with a coastline of 402 km (United States (U.S.) Department of Commerce, 1999:1 and Cameroon Statistical Yearbook, 2000: 3). The diversity of the terrain from coastal plain in the south west, plateau in the centre, mountains in the west and plains in the north presents an uneven distribution of climatic conditions. The climate ranges from areas such as mangrove swamp and dense tropical rainforest along the coast to semi-arid around the centre to hot in Sahel region in the north. Two seasons prevail as a result of the climate in Cameroon,

the dry season, which lasts for seven months, and the raining season which lasts for five months. The geographical topography of the country affects these seasons and accounts for the great variations throughout the national territory.

1.1.2 History

The history of Cameroon dates as far back as the pre-colonial period and has been characterised by turbulence. Disturbances began during the colonial era from nationalist movements to free Cameroon from colonialism and imperialism. These struggles re-surfaced in the early 1990s, which ushered in the present multi-party dispensation. The name Cameroon was derived from River Wouri, 'Rio de Cameroes' named by the Portuguese who first arrived in Cameroon in the 15th century. Cameroon's earliest inhabitants were believed to be the Bakas who still inhabit the forests of the south and east provinces. The Bantu speaking people originated from the highlands, while the Fulani, a pastoral Islamic people of the western Sahel, conquered most of the present northern Cameroon between the 1770s and 1880s. Before the 19th century, relations with the outside world were limited to coastal slave trade for exchange of salt, fabrics and metal. From 1820, the slave trade was replaced with export of local products and trade with early Europeans who could not penetrate the interior because of malaria until 1870s when suppressants became available.

Kind Bell of Douala in 1856 invited Queen Victoria of England to establish a protectorate over the area but when no answer was forthcoming, he turned to the Germans. They responded favourably and set up a protectorate in 1884 marking the beginning of the colonial era in Cameroon. The capital of the Germans was Buea and was later moved to Yaounde. With the defeat of the Germans in World War 1 in 1919, Britain and France officially partitioned the German territory hitherto known as Kamerun under a June 28, 1919 League of Nations' mandate. France received a greater part of the territory, and administered it, along with other French territories, from Yaounde. British Southern Cameroons was incorporated into Eastern Nigeria and was ruled from Lagos. The arrangement remained until independence in the early 1960s.

The French Cameroons gained independence on October 1, 1960 and became 'La Republique du Cameroun'. A plebiscite was organised to determine the status of British Cameroons and the predominantly Muslim northern part of British Cameroons decided to join Nigeria while the Christian dominated part overwhelmingly voted to join 'La Republique du Cameroun' on April 26, 1961. A new history began with the newly acquired name of the Federal Republic of Cameroon. Under this arrangement, the former French and British regions each maintained substantial autonomy as East and West Cameroon respectively.

The then president Amadou Ahidjo coerced all the political parties into dissolution in order to form one political party. This culminated in the formation of a single political party called the Cameroon National Union (CNU). With the capture of the leader of the 'Unions des Population du Cameroun' (UPC) and the subsequent quelling of the armed struggle in 1970, which began in 1955 led by the Bamileke and Bassa ethnic groups, Ahidjo decided to suppress the federal structure and instituted a unitary state in 1972. The new constitution ushering in the unitary system was unanimously voted for on May 20, 1972, which eventually became a national day. Cameroon became known as the United Republic of Cameroon.

Ahidjo ruled for 25 years (from 1958-1959 as prime minister and then 1960-1982 as president) and due to a mixture of reasons such as ill health, fatigue and pressure from his French doctors, he resigned as head of state in 1982 but maintained the chairmanship of the party, the CNU. His Prime Minister, Paul Biya who hails from the Bulu-Beti ethnic group, succeeded him. Biya gradually dropped Ahidjo's northern brothers and supporters replacing them with his tribesmen and this sparked the foiled attempted coup of April 6, 1984 (Rake, 2001:77). A military tribunal was constituted to try those involved in the coup. This resulted in the execution and imprisonment of rebel leaders and Ahidjo was given a death sentence in absentia despite his denial in the complicity. The procedure of the trial was heavily criticised by Amnesty International. This period was marked by a dictatorial and repressive style of governance adopted by Biya (Rake, 2001: 77-78). In his reforms, Biya decided to revert to the old name 'La Republique du Cameroun', the

appellation French Cameroun gained independence from France on January 1, 1960. In 1985, the name of the ruling party was changed from CNU to Cameroon People's Democratic Movement (CPDM) during the party national congress in Bamenda.

The wind of change which began in Asia reached Cameroon with the Social Democratic Front (SDF) being launched in Bamenda under the leadership of Ni John Fru Ndi on May 26, 1990 despite the heavy build-up of troops to prevent the launch which was against the single party constitution. The successful launch sent shock waves across the nation and Cameroon (in many cities) became a scene of riots during the 1990s, especially in Bamenda and Douala where demonstrators demanded a democratic form of government. These manifestations and pressures from both within and outside culminated in December 1990 with the legalisation of multi-parties (free formation of opposition parties and other forms of associations) (Fon, 1991:iii). Despite these democratic gestures by the president, 1993/94 was characterised by demonstrations, strikes and boycotts for reasons ranging from salary cuts to demand for democratic reforms. In 1993, Southern Cameroon liberation Movements (spearheaded by Cameroon Anglophone Movement - CAM) convened under the auspices of All Anglophone Conference (ACC 1) in Buea to press for Anglophone independence or a federal structure of government that would give them an equal say in the administration with their Francophone counterparts. Many subsequent meetings were held and the name has also undergone changes and today it is known as the Southern Cameroon National Council (SCNC) and has continued to press for Anglophone independence. The latest move was in December 1999 whereby Buea local Cameroon Radio and Television (CRTV) was seized and the independence of Southern Cameroon proclaimed. The movement has been rocked by infighting resulting in many factions.

The Biya's government in January 1996 published a new constitution (the third) with many democratic structures contained therein, which are yet to be put in place, with the exception of the presidential term of office already extended from five to seven years. He organised presidential elections in 1992 and 1997, which were all declared flawed by the ruling party, the CPDM (U.S. Department of Commerce, 1999:3).

1.1.3 Economy

Cameroon is a country of striking diversity and tantalising potential and one of the best-endowed primary commodity economies in sub-Saharan Africa. It has transformed itself from a poor to a middle-income country, though still facing some of the calamities confronting underdeveloped countries (U.S. Department of Commerce, 1999: 4-5; Rake, 2001: 81). On the overall economic performance, Cameroon Gross Domestic Product (GDP) per capita in 1999 was estimated at US\$1,573.00 and it is ranked 125th out of 162 countries worldwide (United Nations Development Programme (UNDP) Human Development Report (HDR), 2001:143). Foreign exchange is earned from a variety of products such as coffee, cocoa, rubber, tea, palm oil and cotton and the country is self-sufficient in respect of most foodstuffs. Her trade and current account balances have consistently shown surplus over the past several years.

In 1976 Elfa-Serepca, a French oil company found oil offshore at Ray de Rey. Shell and Pecten, a subsidiary of Total Oil, have discovered additional fields. The National Oil Refinery (SONARA) refined the crude oil for home consumption and for export. Cameroon is also endowed with natural gas and bauxite deposits, which are not being exploited.

Agriculture is a dominant activity, accounting for the employment of 70-80 per cent of the population and represents 28 per cent of the GDP (Rake, 2001:81). The two main products are coffee, grown in the east and west provinces, and cocoa, grown principally in the south province. Small family holdings are marketed by large-scale co-operatives. Coffee and cocoa account for 40 per cent of total exports. Cotton is the third principal export product, with the Cameroon Cotton Society (SODOCOTON) producing the greatest share as well as buying from small family holdings. Other products of significance, which have received government boosts and encouragement, include palm oil, rubber, tea and bananas with many companies involved in production and buying from small holders (including Cameroon Development Corporation (C.D.C.), HEVECAM, Cameroon Sugar Corporation (CAMSUCO), Cameroon Palm Society

(SOCAPALM) and PAMOL). Most of the companies process these products into semi-finished or finished goods. France is Cameroon's main trading partner, a source of private investment and foreign aid. In order to encourage this sector and other industrial undertakings, the government established an investment code and a rejuvenated Guarantee Fund for Small and Medium Size Enterprises (FOGAPE) in 1984. The global economic recession, which began in the early 1980's, affected the agricultural sector. The prices of coffee and cocoa witnessed their peak in 1986 and the highest GDP was registered in that same year. As prices of coffee, cocoa and other agricultural products slumped, Cameroon began experiencing profound crises marked by economic collapse resulting in deepening poverty, collapsing infrastructure, large external and domestic arrears and endemic corruption (International Monetary Fund (IMF), 2000).

The government, in order to revamp the economy, turned to the IMF, World Bank and other external donors. The IMF and the World Bank were ready to help financially, provided the government implemented some prescribed austerity measures under the Structural Adjustment Programme (SAP). Cameroon therefore implemented some painful measures such as slashing of civil servant salaries by 65 per cent in 1993 and the devaluation of the CFA Franc by 50 per cent in January 1994. About 9000 civil servants were not paid and 50000 others were retrenched between 1996 and 1997 (Rake, 2001:83). The privatisation of state-owned enterprises started in 1996/97 and in December of 1997, 70 state-owned enterprises, which could not be rescued, were closed down. Some of the privatised state-owned enterprises include National Electricity Corporation (SONEL), Cameroon Railway Corporation (CAMRAIL), HEVECAM and Cameroon Telecommunication Corporation (CAMTEL). Others on the priority list for privatisation are the C.D.C., SOCAPALM, National Water Corporation (SNEC), SODOCOTON and CAMSUCO. The result of this privatisation has been untold hardship nationwide. Other areas of reform included revamping the tax system (for example, the turn-over tax was replaced by Value Added Tax - VAT in January 1999), rehabilitation of the banking system, improving expenditure management, transfer of oil revenue into the state budget, restructuring of the port, liberalisation of the petroleum sector and redirecting spending to the social sector (IMF, 2000).

Cameroon formalised an agreement with the IMF in August 1997 where it was accorded Special Drawing Rights (SDR) of 790 billion CFA Franc over a period of three years. Other creditors (Paris Club, London Club, France, Canada, US, Norway and New Zealand) either partly or wholly cancelled Cameroon's debts or rescheduled them to be paid over a longer period. Cameroon's progress in implementing the structural reforms has been lauded by the IMF. It remarked that the review of Cameroon's performance was completed under the three-year Poverty Reduction and Growth Facility (PRGF) agreement. It further noted that Cameroon's overall economic and financial conditions have further strengthened and inflation contained. This gives her immediate SDR of about US\$20 million (IMF, 2002). According to the IMF, the economy was due to grow at a rate of five per cent per annum beginning from 1999 (Rake, 2001: 84; IMF, 2002).

1.1.4 People and culture

The 2000 estimates put the population of Cameroon at about 15292000 inhabitants (Cameroon Statistical Yearbook, 2000: 21). The female population is estimated at 50.3 per cent of the total population with female life expectancy at birth being 52 years. In 2000, the rate of urbanisation was 50.14 per cent and this, according to the Cameroon Statistical Yearbook (2000:21), shows that one out of two Cameroonians lives in town. General life expectancy is estimated, according to UNDP (2001:212), at 50.0 years based on 1999 statistics. Yaounde is the capital of Cameroon. Other major cities include Douala, Bamenda, Garoua, Maroua, Bafoussam, Ngaoundere and Nkongsamba. Though Yaounde is the capital, Douala is the largest city, main seaport as well as the main industrial and commercial centre.

The population of Cameroon is very diverse and unevenly distributed. The general population density is put at 50 inhabitants per sq. km. The population distribution varies from one inhabitant in the east to 100 inhabitants in the northern regions. There are about 250 ethnic groups, which form five larger regional cultural groupings. These are the western highlanders or 'grass fielders' including the Bamileke, Bamoun and smaller entities in the north west province (they make up 38 per cent of the population); coastal

tropical forest people including Bassa, Douala and smaller entities of the south west province (12 per cent of the population); southern tropical forest people including Beti, Bulu, Fang and Pygmies or Bakas (they constitute 18 per cent of the population); Islamic people of the northern semi-arid regions and central highlands including the Fulani (making up 14 per cent); and the Kirdi, non-Islamic or recently Islamic people of the northern desert and central highlands (18 per cent of the population) (U.S. Department of Commerce, 1999: 1-2).

There are about 270 African languages and dialects (70 major ones) in Cameroon. English and French are the official languages. People around Buea and Bamenda (formerly West Cameroon) use Standard English, Pidgin and local languages. The people of the grand north (around Maroua, Garoua and Adamawa) speak French and/or Fulfulbe, the Fulani language. Elsewhere in the country, French is used as a second language. Pidgin has become almost a lingua franca, spoken almost nationwide.

In terms of religion, Christians make up 40 per cent of the population, Muslims 20 per cent and indigenous African religions make up 40 per cent (U.S. Department of Commerce, 1999: 1-2).

The most fertile areas in Cameroon are the highlands and the areas around Mount Cameroon which have attracted a high concentration of migrants who undertake agriculture. The Bamileke people have migrated to other towns and cities where they form much of the business community. About 14000 non-Africans, including more than 6000 French and 1000 U.S. citizens reside in the country (U.S. Department of Commerce, 1999: 1-2).

1.1.5 Government and socio-political environment

Cameroon is a unitary Republic, multiparty system and operates under a presidential regime with a strong central government dominated by the president. However, the new constitution of January 1996 makes provision for autonomous provinces, a 100-member

senate, regional councils and a constitutional court but these are yet to be established. The presidential mandate is seven years, renewable once. The president appoints and dismisses the prime minister who is head of government, cabinet members, provincial governors, prefects and sub-prefects, judges, generals and heads of parastatals. There are ten provinces that make up the Republic of Cameroon of which two English speaking – (North West and South West or former West Cameroon) and eight of which are French speaking. Within these provinces, there are 58 divisions and 268 sub-divisions and 54 districts (Cameroon Statistical Yearbook, 2000:8).

The legal system is based on the French civil law system practiced in the French speaking provinces while the common law is in use in the English speaking provinces. The legislature is based on a unicameral National Assembly with 180 members elected for a five-year term. There were 170 political parties by February 2001 and it is estimated that many more are being processed (Cameroon Statistical Yearbook, 2000:9). The Cameroon People's Democratic Movement (CPDM) is the largest with the largest number of seats in Parliament (149) following the June 2002 legislative elections. The major opposition party in the National Assembly is the Social Democratic Front (SDF) with 22 deputies. The next parliamentary elections are to be held in the year 2007. The universal suffrage is 21 years of age.

Pressure groups include the Southern Cameroon National Council (SCNC) and Cameroon Anglophone Movement (CAM). Though Cameroon is enjoying relative peace, it is an uneasy calm reigning throughout the country because of CAM and SCNC pressure on government to grant independence to former West Cameroon. The pressure began in 1990, which culminated in the legalisation of political parties and associations and press freedom at the end of that year.

In the area of communication, there is the Cameroon Radio and Television Corporation (CRTV), which is a government owned radio and Television Corporation, with ten provincial stations, three Frequency Modulation (FM) and three community radio stations. Television broadcasts started during the CPDM congress in Bamenda in 1985. In

the print media, Cameroon Tribune is the official daily bilingual newspaper (published in English and French). Government media were being heavily censored but it has recently been relaxed. There are a good number of private newspapers, which include Cameroon Post, The Herald, Le Messenger, Actualite Hebdo, Le Combatant, La Nouvelle Expression, Dikalo, L'Action, Quest Echos, L'Anedote, Le Devoir, The Post Weekender, Aurore Plus, La Nouvelle Press, Le Jeune Detective and Mutation. A 1996 Law authorised private television and radio stations. Presently, a few private radio stations are already broadcasting on Amplitude Modulation (AM) and FM.

Cameroon has estimated total roads of 65000 km only 2600 km of which are tarred and 13000 km of permanent tracks (Rake, 2001: 82). The railways cover a distance of 1104 km (1995 estimates). Douala, Yaounde and Garoua have international airports. Others are almost out of use especially the many paved runways that were used many years ago. CAMTEL, responsible for telecommunications in Cameroon, is still under privatisation though the South African MTN and the French Orange companies are operating mobile telephone networks in Cameroon. Electricity production is now the responsibility of a new American company that has taken over from SONEL. The production and consumption in 1999/2000 were estimated at 3481477000 KWh and 2711306000 KWh respectively. The total subscribers as of 1999/2000 stood at 452192 (Cameroon Statistical Yearbook, 2000: 195 & 198).

Transparency International twice classified Cameroon conservatively as the most corrupt nation in the world in 1998 and 1999. This sparked off controversies about the classification until the organisation was invited to Yaounde for some clarification given the fact that Cameroon did not want to stain its file with the IMF and World Bank at a time when the country was desperately looking to these Britton-wood institutions for finances to restructure and revamp its economy. A branch of Transparency International was later created in Cameroon with barrister Akere Muna appointed as the pioneer president. In the following year, Cameroon occupied the third position. The U.S. Department of Commerce (1999:4) maintains that though the human rights record of Cameroon has improved, it remained flawed because of reported cases of arbitrary

arrests, illegal searches, cases of abuse, corrupt, inefficient and politically influenced judiciary.

Cameroon enjoys an uneasy peace and cordial relationships with its neighbours but for the disputed oil rich Bakassi Peninsula which has resulted in the loss of many lives during the many skirmishes that have taken place since the dispute began in December 1993. The case was referred to the International Court of Justice (ICJ) at The Hague and Cameroon was declared the victor in 2002 (Amacamnews, 2002). In 2001, Cameroon had a border dispute with the Central African Republic, which was resolved diplomatically with the intervention of France. Cameroon is a signatory to many international agreements and conventions. It adopts a non-contentious and low profile approach in its foreign policy.

1.2 THE STUDY AREA

This study was conducted in Fako Division of the South West Province. Fako Division is one of the six divisions that make up the South West Province. Its divisional headquarters is Limbe. The projected population of Fako Division in the year 2002 is 377923 inhabitants with women representing about 52 per cent. As the division with the provincial headquarters, it has all the provincial delegations and provincial services of ministries and some diplomatic missions as well as other services not found in other divisions.

Fako Division has the traditional two seasons experienced everywhere in Cameroon but has a tropical climate with temperatures usually exceeding 25⁰C. It has rocky, volcanic, loamy and clay soils, which are rich in minerals and organic matters. This provides for suitable agricultural activities, both for subsistence and export. Plantation agriculture dominates the division with the presence of giant agro-industrial complexes, the CDC and the Delmonte Banana Project. The fertile soils and these huge agro-industrial concerns have attracted migrant labour (women and men) from the North West, Western and other provinces either to farm or work in these plantations.

SECTION B

1.3 BACKGROUND TO THE STUDY

This section gives a brief background to and rationale of the study, a statement of the problem, aims and objectives of the study. Furthermore, the significance of the study, research questions, scope of the study and definitions of some concepts are provided.

1.3.1 Background and rationale

This study is motivated by a particular interest in the rapid changes in family structure over the last few decades which has given rise to a growing trend of female-headed households (FHHs) in Cameroon. This rise, which is observed globally, has been accompanied by international concerns and has become a subject of study, debate and controversy especially considering the fact that FHHs are becoming a permanent family form (Strong, 1996:77). The UNDP (1996:20) and the Independent Commission on the Quality of Life (ICQL) (1996:18) estimate that the world's poor population is 1300 million persons, of which 60 per cent are women of the developing countries bearing an unequal share of this burden. Among this 60 per cent, female households heads make up the majority.

A German parliamentarian, Berhard Winkelheide proclaimed during a meeting that 'more than any other social institution, the family has fallen into the whirlpool created by the collapse' of traditional structures (cited in Heineman, 1996:19). Economic modernisation and urbanisation has undoubtedly led to the disruption of patriarchal family forms and kinship organisation. Consequently, traditional forms of subsistence have become replaced by the scramble for wages for livelihood leading to large-scale migration to towns and cities. This migration has resulted in an amorphous informal sector (Arias and Palloni, 1999:259). Some of these characteristics of modernisation have led to increased divorce and consensual union rates and rising levels of non-marital childbearing (Arias and Palloni, 1999:260). The decline of traditional two-parent families (husband-wife

pattern) is dramatic and undeniable, while FHHs are on the increase (Buvinic et al, 1978). Many arguments have been advanced as justification for these structural changes within the traditional family. There is a general consensus that the high rate of divorce, unmarried and teenage mothers and widows have propelled these changes. Additional reasons have been those of women's access to divorce and/or likelihood of petitioning for divorce (Kamerman and Kahn, 1988: 6-11; Boyden and Holden, 1991:19; Gelles, 1995:392-396). These declining trends in marriage are however, a global phenomenon in society as observed by Elliott (1991), Gilding (1991) and Veevers (1991). It is believed that changing gender roles have drastically affected the institution of marriage. Harding (1996:4) notes that these changes could be because 'women seem to be more independent of marriage and have less gain from it'. Hardey and Crow (1991); Davies and Rains (1995); and Flores (1998) refer to these independent women as 'single mothers by choice'.

Research focus has been on gender, race, class and ethnic dimensions of global contemporary economy and the vulnerability of women and households to shifts in economic, social and military policies (Mencher and Okongwu, 1993:5). Accordingly, changes in these policies force changes in the following:

- a) reduction of the amount of money women need to feed households;
- b) existing sources of income generation becoming reduced in favour of high-tech industry which reduces local employment opportunities; and
- c) reduction in housing and educational opportunities, which may result from cutbacks to meet debt payment and/or appropriation of land for other uses such as tourism and mining.

These activities shape the size of households and members of households may be seen against these backdrops because they affect different groups (women, children and men) in their interactions and relationships. FHHs are therefore conditioned in these ways as a result of the way each nation is incorporated into the economic system that shapes the contour of opportunity structure. The internal structure and the development of the state in terms of the range and type of subsidies to citizens, manifestations of historical and

cultural structures of inequality and access to life-sustaining resources are important determinants of FHHs ((Mencher and Okongwu, 1993:5). Diverse local and cultural contexts may also inhibit or encourage the formation of FHHs. The role of state structures, how they affect and are affected by local economies in determining access to formal and informal income, also leads to this formation. Mencher and Okongwu (1993:7) suggest that the emergence of FHHs can be attributed to beliefs and practices relating to the generation, disposal and control over income and resources. They further hold that those beliefs about sexuality and control over women's sexuality also shape the kind of household formation that are in response to external conditions.

The 'breakdown' of the traditional patriarchal family with the help of modernisation is viewed as a positive change for women. This positive change is noticed through the increase in their labour force participation, autonomy and independent possibilities and political rights enhancement. The implications of modernisation on family change as well as the implications of family change on the well being of women and children are remarkable. It has actually exacerbated women's economic and social vulnerability (Arias and Palloni, 1999:259). They also note that it has also reduced males' responsibilities and their roles as family protectors and providers significantly. In this regard, women's freedom from patriarchal structures has simultaneously presented them with new obligations, which are hostile in the economic and social dimensions (Arias and Palloni, 1999:259), and serious consequences for the growth and development of younger generations. These negative impacts of growing up in FHHs have repeatedly been substantiated by many studies (McLanahan and Sandefur, 1994).

The present spectrum of social change within the family has disrupted the functioning of the society's sub-systems, thereby rendering the customary methods of meeting human needs inadequate. These forces of change have shaped and continue to shape the social welfare system to which many unfortunate members of the society look for one or other form of safety. Though colonial welfare policy had its own weaknesses, it was holistic in intent, underpinned by a broad theme of wealth redistribution. However, there have been fundamental shifts in the philosophical and ideological leanings of the social welfare

system. The state is caught in a vice of increasing demand for benefits and services and decreasing supply of resources. The awareness of scarce resources offset what Lund (1992:1) calls the 'potential of a better and broader vision for welfare'. The precursors of the present social welfare policy scenario in Cameroon include the change of government in 1982, the 1990 political agitation that ushered in the present multi-party dispensation, and the adoption of SAP prescribed by the World Bank/IMF in the early 1990's, among others.

The United Nations Children's Fund (UNICEF) (1988) had warned about the consequences of SAP as the main threat to the poor and the young, coming from cutbacks in public spending which is a standard part of the adjustment package. This means cutbacks in operational costs of social services. As Lund (1992) states, governments in pursuing privatisation as one of their new welfare policies, acknowledge the crisis of poverty of millions of people. The high figures of unemployment are not a temporary phenomenon but part of a structural economic imbalance. Lund continues that SAP is meant to promote a healthy economy, but it renders some groups of people worse off, at least in the short-run. To compound the welfare squabble, Broomberg et al (1991) opines that the AIDS epidemic is now asserting itself among governments' competing demands. Predictably, as a priority social problem, it is having a heavy toll on future health and welfare budgets. The above precursors have implications on social welfare policy, which are far-reaching for social development.

FHHs emerged in the policy arena of social sciences because of a variety of reasons. These include the concern for children's well being and the popular rhetoric that a third of households in the world are headed by women (Moore, 1994a and Chant, 1997). Furthermore, the increasing number of FHHs globally can be interpreted as women rejecting the patriarchal constraints on their lives by 'opting out' of the nuclear family (Tinker, 1990 cited in Waite, 2000). Another reason why there is a focus on FHHs is that their emergence is seen as a result of women's greater assertiveness and autonomy (Jackson, 1995). Similarly, Chant (1997) sees the emergence of FHHs in conjunction with the formation of women's groups and awareness of class-consciousness among

women. Finally, the view that men abandon their families and move to cities in far greater numbers than women, the increase in the rates of single women becoming mothers, and premature death of men account for the formation of FHHs (Women International Network News, 2002). The above reasons have drawn the attention of policy makers and policy researchers to the phenomenon of FHHs.

The rationale for this study is based on the fact that FHHs occupy an important place in the literature on gender, development and planning. Moser (1992) and Young (1993) testify that it is one of the fundamental principles of gender planning. The observed relationship between female headship and poverty is a call for progressive strategies of anti-poverty interventions targeting FHHs (Buvinic and Gupta, 1993:24). The dual phenomena of poverty and female headship, which transcend racial, class and regional boundaries, have stimulated a resurgence of interest. The invisibility of FHHs in Cameroon's statistics raises questions about incidence as well as formation, causes and consequences. Though Cameroon is associated with the relatively strong extended family system and a typical patriarchal society, there is a drastic increase in the number of FHHs over the past few decades.

According to the 1987 National Population and Housing Census, there were 2019230 households, of which FHHs made up 403846 (20 per cent). In the year 2002, calculations show that there are 3108362 households in Cameroon and FHHs make up 621672, still about 20 per cent. These figures are much higher given the fact that calculations are based on the 1987 statistics that state that one head of household out of five is female (National Population and Housing Census, 1987: 9). In 1989/90, Wangusa (n.d) holds that women head more than 20 per cent of rural households in Cameroon, while about 80 per cent are in the urban areas. Data on their origin, prevalence, problems and other concerns are very scanty in Cameroon. Research and study of FHHs in Cameroon is still in its rudimentary stage.

1.3.2 Statement of the problem

The increasing incidence of FHHs run by unmarried women, divorced women, widowed, women whose husbands have migrated, has stimulated policy research on the link between the gender of the head of household, poverty and children's status. In the study area, Fako Division, there were 9537 FHHs out of 47698 households in 1987 and in 2002, out of 72677 households; FHHs make up 14535 (calculations are based on the 1987 National Population and Housing Census). While women in developing countries are believed to face substantial constraints regarding access to income earning opportunities (Folbre, 1991), FHHs are viewed as being vulnerable and subject to high probability that children from such households may suffer from lower educational and health outcomes, which may limit their choices as adults in the future (Handa, 1994:1535). The literature on FHHs abounds with stereotypes levelled against them. Most countries consider the growth of single-mother families or FHHs as a social problem, characterised by higher poverty rates and greater insecurity (Wong, Garfinkel and McLanahan, 1993:177).

Children born out of wedlock in England were considered outside the law and regarded as 'bastards' or illegitimate, while women were stereotyped as unproductive, inferior, and dysfunctional in themselves and society (Miller, 1992:15). Similarly, FHH has also been seen as 'half family', 'incomplete family' and more vulnerable to risk, economically less viable, socially less connected and poorly integrated and, finally, enmeshed in a social and economic context that is less than optimum for the growth and development of mothers and children alike (Arias and Palloni, 1999:256).

Also, Kamerman and Kahn (1988:1) describe the single-parent family as almost a euphemism in popular culture for 'problem family', for some kind of 'social pathology'. Describing women's freedom and subsequent entanglement, Cashmore (1985:282) states that 'like a butterfly emerging from a chrysalis only to find itself caught in a collector's net, the one parent has broken free from the creaking conventions of the nuclear family, only to become the captive of another less tangible set-up'.

These misconceptions are insidious and deeply entrenched in most societies. Conventional paradigms based on models and concepts of dominant culture have been responsible for creating many of these myths. The myth of monolithic family form is rooted in a patriarchal norm that depicts the husband as the major breadwinner and power wielder (Dickerson, 1995:ix). The myth gauges the extent of a very real legacy of resilience. The 'culture thesis' considers FHHs as the central mechanism through which poverty is transmitted to subsequent generations. This thesis has been used for academic and social policy explorations to justify the treatment of FHHs as units separate from the broader social milieu and regarded as a consequence of poverty, social problems and evidence of disintegration of families (Hardey and Crow, 1991:4; Hobson, 1994: 176; Dickerson, 1995: xii-xiii; Munice and Sapsford, 1995:31).

It is firmly believed that the majority of women worldwide, especially in the developing countries are trapped in long term poverty with the attendant harmful consequences for health, learning, housing and overall social development. The bulk of these women are in FHHs and they are considered the poorest of the poor. FHHs' poverty situation has given rise to the term 'feminisation of poverty' (Johnson, 1995; Marcoux, 1997; Steffens, 1999; and Drescher, 2002). 'Feminisation of poverty' was a term coined by Diana Pearce, a sociologist, in 1978 to show a worldwide trend in the increasing proportion of women living in poverty. This phenomenon has been shifted to FHHs (Strong, 1996:70) because they faced a myriad of unsatisfied needs including the brunt of child nurturing, supervision, care taking, transport, recreation, and sickness (Strong, 1996:77). Welfare provision in Cameroon is undergoing restructuring and increasing emphasis is being placed on the market and individualised responses. Current labour and welfare policy leaves many families, particularly those in low-income socio-economic groups, vulnerable to the impacts of a flexible labour market.

The study is therefore based upon the need to find out how social welfare policy is being reshaped in order to meet the needs of members of FHHs in the midst of these challenges.

1.3.3 Aims of the study

The broad aim of this study is to explore social policy in the social welfare sector in favour of FHHs in Cameroon and to suggest ways of transforming the sector at policy and practice levels in order to ensure that the needs of members of FHHs are effectively met within a social development context. This involves the analysis of the present and anticipation of the direction of future policy and practice.

1.3.3.1 Objectives

The study covers the following specific objectives:

- (a) To find out who takes care of the family of FHHs
- (b) To identify female household heads receiving social insurance benefits in order to:
 - (i) Determine adequacy of these benefits,
 - (ii) Ascertain the duration of the processing of documents at the NSIF,
 - (iii) Assess the conditions at payment centres and the payment process,
 - (iv) Examine factors responsible for inefficient services at the NSIF and
 - (v) Find out the perception of female household heads on the overall service delivery to them at the NSIF
- (c) To find out from the officials of the Ministries of Social Affairs and Women's Affairs the predominant complaints and claims from members of FHHs in order to:
 - (i) Determine their role in empowering members of FHHs,
 - (ii) Ascertain the number of social workers and their impact on service delivery,
 - (iii) Examine the role of women's empowerment centres (WECs) in empowering members of FHHs,
 - (iv) Identify programmes/projects initiated by the government, NGOs and the community for members of FHHs and determine accessibility of these programmes/projects, and

- (v) Find out about social grants (if any) to members of FHHs and their impact.
- (d) To determine whether officials are acquainted with the objectives, organisational set-up of their ministry and the current legislation on women so as to:
 - (i) Examine their participation in social welfare policy processes and how it is done and if not, why not,
 - (ii) Ascertain their perceptions of services they provide to members of FHHs and the factors responsible for inefficiency if perceived as such, and
 - (iii) Identify the major weaknesses/ limitations of the ministries.
- (e) To determine the existence of other basic social services to members of FHHs and their affordability.
- (f) To identify demographic characteristics of female household heads within the study area so as to:
 - (i) Ascertain their households' economic situation

Using the above findings, the researcher will suggest viable strategies to transform the social welfare sector in policy processes, which could effectively enhance the social development praxis.

1.3.4 Critical research questions

The study intends to answer the following critical research questions:

- i) What are the economic conditions of FHHs in Cameroon?
- ii) What social services and grants (if any) are offered to members of FHHs by various stakeholders and what are their perceptions of such services?
- iii) How acquainted are the staff of MINAS and MINCOF with their ministries' objectives, organisational set-up pertaining to policy processes, and current legislation on women?
- iv) How do staff of MINAS and MINCOF participate in the policy processes of their ministries?
- v) What is the impact of the number of social workers on social welfare policy implementation and what are their perceptions of accessibility of social services?

- vi) What are the major weaknesses/limitations of MINAS and MINCOF in the policy processes?
- Vii) How can the lives of members of FHHs be improved in Cameroon?
- viii) What other basic social services are available to members of FHHs and how affordable are they?

1.3.5 Scope of the study

This study is limited to FHHs within Fako Division in the South West Province. FHHs include families headed by women that have divorced, widows, unmarried women, women whose husbands have migrated and those contributing significantly more to household economic maintenance than their spouses. The study also targets officials of the Ministries of Social Affairs and Women's Affairs within this Division. These two ministries are concerned with the social welfare of the citizens and women's issues respectively. They evolved through constant merging and separation until 1997 when they assumed their present individual identities. However, the two ministries are most often treated as one in government circles (Ministry of Social and Women's Affairs, the name before separation in 1997). For example, the 2000 Cameroon Statistical Yearbook jointly gives the number of personnel of these ministries without distinguishing of how many are for each of the ministries. Social workers from training schools are shared between these two ministries. Though this study concerns the whole of Cameroon, the research is basically concentrated in Fako Division of the South West Province and a focus on FHHs and officials of the two ministries. Thus, other ministries equally offering social services to enhance people's welfare, such as the Ministries of National Education, Higher Education and Public Health, are excluded from the study.

1.3.6 Significance of the study

It is a fervent hope that this study will be of significance to the following:

1.3.6.1 Policy makers

Based on the proposed framework and suggestions from the study, policy makers may find it a useful guide when formulating future social welfare policies towards women and FHHs in particular and those that are intended to 'reconstruct the family'.

1.3.6.2 Practitioners

Social workers, community development workers and other practitioners in human service delivery will get useful tips on effective approaches to implementing social development praxis within the context of social welfare, especially as the weaknesses of the current practices will be exposed.

1.3.6.3 Knowledge base

At the time of this research, a thorough search in the archives, libraries and internet shows that little research has been done on FHHs in Cameroon, apart from World Bank studies which dwell mostly on social indicators of social well being and analysis of poverty (World Bank, 1995b, IMF, 2002). This study will therefore form a basis from which further studies can emanate in order to sustain a lively debate on the social welfare sector in Cameroon. Finally, it will also contribute to new knowledge in the area of social welfare policy.

1.3.7 Definition of terms

The following terms are defined in their contextual usage in the study:

1.3.7.1 Community development

This is a process whereby the efforts of the people are combined with the technical and/or other forms of government and/or other external assistance in improving the economic,

social and cultural conditions of their communities.

1.3.7.2 Developmental social welfare

Developmental social welfare is a dimension of social development that focuses on interventions towards self-reliance, guided by organisational context and enhances community development and poverty eradication. Social interventions are linked to a dynamic process of economic development, which promotes growth, exchange and progress through the integration of economic and social policies. Developmental social welfare is a term used interchangeably with social programmes.

1.3.7.3 Family

A family is a group of individuals who are related by consanguinity including kin living outside the household within which household-related activities occur. It does not necessarily involve only those related by blood or marriage but also extended family relations.

1.3.7.4 Household

A household is made up of all individuals related by blood or marriage who share a common dwelling and may include other individuals such as relations, children of kin and friends.

1.3.7.5 Female-headed household

Generically, it refers to a woman and her offspring and other relatives. This is a broad category within which other sub-groups of female-headship emerged. Female-headed households are classified into two broad categories, namely:

1.3.7.5.1 De facto female-headed household: This is a unit comprising of a woman living without her partner due to reasons of labour migration but who maintains contact with the partner and receives remittance from him. Thus, the woman is the head of a household for a short or temporary period.

1.3.7.5.2 De jure female-headed household: This is a household unit that denotes a woman living with her children without a partner on a more or less permanent basis, who does not receive economic support from anyone except in the form of child maintenance. This category includes single mothers, divorced and separated women and widows. The use of the term female-headed households is related to this category more especially and is used interchangeably with the term lone motherhood.

1.3.7.6 Lone mother household

It is a unit comprising of a mother and her children and may include children of kin and/or friends. Other terms for this type of household include single mother, solo mother, mother-led, mother-only and female-headed household family. This is the largest group of female-headed households among the many categories. It is used interchangeably with the term de jure female-headed household.

1.3.7.7 Poverty

Poverty is defined with reference to the poverty line as stated by the Cameroon Household Survey (Enquete Camerounaise aupres des Ménages - ECAM) of 1996 published by the Ministry of Finance and Economy in 1997. It states that any adult person whose total expenditure per day is less than 533.87FCFA (\$1=533.67FCFA in 1996) is living below poverty line. The Cameroon government in this regards fixed a minimum wage of 21000FCFA (about U\$39) monthly. It is estimated that this amount will be sufficient to cover the basic necessities of life per adult person per day (Direction de la Statistique et de la Comptabilite Nationale, Ministere de l'Economie et de Finances, 1997).

1.3.7.8 Single parent

Single parent is either a male or female who is living without a partner but with his/her children and is solely responsible for ensuring economic support of the family and organisation of child-related activities as well as domestic activities.

1.3.7.9 Social development

This is a process of planned social change whose aim is to promote the well being of people in conjunction with a comprehensive process of economic development.

1.3.7.10 Social policy

Social policy is the ongoing social actions of government authorities that have some degree of stability and affects the lives of many people in a significant way.

1.3.7.11 Social welfare

This refers to government programmes, benefits, and services that are provided in order to meet social needs recognised as basic for the well being of individuals in society and for a better functioning of the social order. Social welfare can also be seen as a direct or indirect response to human needs so as to prevent the emergence of new needs.

1.3.7.12 Social security

Social security refers to policies put in place to ensure that people have adequate social and economic protection during unemployment, ill health, maternity, child rearing, widowhood, disability and old age. This is either by contributory or non-contributory schemes provided for basic needs. Social security is also known as social insurance as well as social protection and these terms are used interchangeably.

1.3.7.13 Social work

Social work is a professional activity whereby social workers provide social services that aim at promoting social functioning of individuals, families, groups and communities.

1.4 Chapter layout

The first chapter gives a general orientation of the study. Chapter two of the thesis is the literature review. The conceptual and theoretical framework is presented in chapter three. Chapter four provides the legal framework. The next chapter, chapter five is the methodology. The analysis and interpretation of data are presented in chapter six. The last chapter, chapter seven gives the conclusions, recommendations and suggestions for further study.

1.4 Chapter summary

The chapter presented a broad background of the study. Section A situates Cameroon within the African geographical context and puts it in its historical evolutionary, socio-cultural, economic and political perspectives. Section B of the chapter provides a background from which FHHs emerged and the rationale for the study. Also, the statement of the problem exposes some of the stereotypes often levelled against FHHs such as female headship and poverty, 'half family', 'social problem' and 'social threat'. Finally, the chapter examined the aims, significance and scope of the study and some terms are defined in their contextual usage in the study. The chapter therefore sets the stage or groundwork for a systematic comprehension of the study.

Chapter two

LITERATURE REVIEW

2.0 Introduction

Literature relating to female-headed households (FHHs) is reviewed in this chapter. It begins with the evolution of social welfare from a global to a national perspective. The nature and incidence and a socio-historical perspective of FHHs are examined and changes in gender roles resulting from factors such as division of labour according to sex, Christian influence on marriage customs, introduction of wage labour and changing women's roles are also reviewed. The chapter also examined the socio-economic conditions facing FHHs and the situation of children growing up in such households. Also, the perceptions of FHHs from the societal angle and female household heads self-perceptions as well as governments' responses to their problems are explored. The chapter ends with an overview of the content therein.

2.1 Global perspective on social welfare policy

Social welfare policy has a long history, beginning with the traditional system of welfare, which eventually led to the emergence of modern social welfare credit for which goes to England for passing the 'Poor Laws' in 1601 (Social Security Administration, 2000) All peoples throughout all of human history have faced the uncertainties brought about by certain contingencies such as unemployment, illness, death, old age, disability and so forth. In the realm of economics, the above inevitable facets of life are threats to one's security.

Families, friends, communities and other informal networks devised traditional methods of responding to these uncertainties. These groups have always felt some degree of responsibility to one another. According to Social Security Administration, (2000), in the Middle Ages, the idea of charity as a formal social welfare arrangement also appeared for the first time. The church in particular took care of the poor and the sick and imposed a

tax on all Christians of which a fraction was reserved for the needy in each parish. In England, the church laws were regarded as the state laws and could not be disobeyed.

As societies grew in economic and social complexity with the industrial revolution that brought along urbanisation, Europe witnessed the development of formal organisations of various types that sought to protect the social welfare interests of their members. The earliest of these organisations were guilds formed during the Middle Ages by merchants or craftsmen (Social Security Administration, 2000: 1). Many individuals with a common trade or business banded themselves together into mutual aid societies and regulated their profession as well as providing a range of benefits to their members, including financial help in times of poverty or illness, or making contributions to help defray the expenses when a member died.

Friendly societies around common trade or business soon emerged from guilds in the 16th century. They later evolved into fraternal organisations and were the forerunners of modern trade unions (Social Security Administration, 2000: 2). These organisations began to provide actuarially based insurance to their members.

As the state began to assume responsibility for the socio-economic problems of the poor, the English began the development of a series of 'Poor Laws' adopted to help the poor. The 'Poor Laws' were the first systematic codification of English ideas about responsibility of the state to provide for the welfare of its citizens. It provided for taxation to fund relief activities, it distinguished between the 'deserving' and the 'undeserving' poor. Relief was made local and community-controlled and almshouses were established to house those on welfare. The 'Poor Laws' underwent a series of changes and 'reforms' over the years and signalled the social welfare path to the modern world. Many countries in Europe and the Americas copied these 'Poor Laws' and modified them to suit their local realities. Thus, the welfare state developed as a state-centred response to the problem of handling the risks encountered in a typical life-course. Individuals' responses endorse the provision of state welfare in order to meet un-provided for risks (Taylor-Gooby et al (1999:177)).

In Africa, the social welfare policies and programmes were a replication of what existed in Europe. No consideration was taken of the socio-economic realities of the people. After independence, most African countries inherited these policies and programmes and continued to work on those lines without perfecting them for the benefits of their people. While policies and programmes were changing in Europe to keep up with the pace of development and other socio-economic changes, Africa continued to stick to those colonial policies and programmes considered outdated and repealed in Europe.

Therefore, social welfare systems in Africa are nothing less than analogous to what existed in Europe in Medieval times. African traditional societies have and are still doing much for the less fortunate members of their societies through the instrumentation of the norms of exchange or reciprocity. However, the support is now provided to a lesser degree given the dwindling nature of the present state of the global economy. The nature of a social welfare system depends on the stages of social development of each nation. This is why welfare programmes in Africa are not comprehensive in coverage and scope, unlike those in the developed countries (Erinosho, 1994:248). Programmes of social welfare exist to varying degrees in the majority of the countries of the world according to their developmental level and the nature of government, whether socialist, democratic, mixed or other.

The introduction of formal social welfare programmes by the colonial administrations in the third world during the era of colonialism between the 1920s and 1940s was initially to serve the interest of the Europeans who were involved in administration. It was later extended to the indigenous population, especially workers, in order to maintain a steady supply of labour to the colonial administration. Another reason for the extension to African workers was as a result of the tremendous effort of trade unions, which sought to improve members' working conditions and well being (Erinosho, 1994:248). Ayoade (1988, cited in Erinosho, 1994:248) advances another reason for this shift of policy by the colonial administration that was the attainment of independence by most African nations. Social welfare programmes were spread as a means of mobilisation for de-colonialism. He further holds that the ballooned nature of the new bureaucracies with the multiplicity

of wage earners directly in need of one or the other form of social welfare served as an added impetus for social welfare in Africa (Ayoade, 1988).

Africa's social welfare falls short of demand with formal programmes for the weak and the needy and are still being inadequate to complement the traditional modes of support, which, despite urbanisation and industrialisation, remained dominant. The programmes have remained limited in scope and coverage as compared to those offered in Europe and America (Frye, 2001:2). A panoramic survey of the current literature shows that social welfare programmes are confined to the formal sector with those permanently employed in the public and private sectors being the main beneficiaries. Therefore, poor women, especially female heads of households who are not within these sectors because of their low social status, are excluded from such benefits.

Public assistance and unemployment benefits which are prominent features of welfare programmes in Europe and America are almost absent in most countries of Africa, except in South Africa, though the majority of women do not have access to this social assistance (Liebenburg and Tilley, 1998:16). Therefore, a vast majority of those in the informal sector are never catered for, except from extended family and other informal networks of reciprocity.

According to Liebenberg and Tilley (1998) the SAP widely adopted on the continent has worsened famine and primordial conflict and violence and has undermined health achievements with regards to the African Declaration of ALMA ATA in 1978, which sought to promote health. This declaration initiated by the World Health Organisation sought to achieve health for all by the year 2000, which could enable all African people to a social and economically productive life. Medicare, which is extensively practiced in Europe and America and serves as a strong pillar of the social security system, has a drawback in Africa (United Nations, 1988 cited in Erinosh, 1994). Most of the health services are located in the urban centres based on social and ethno-linguistic groupings. The majority are therefore neglected and impoverished as a result. Accordingly, African countries have failed to address the issue of social justice as enshrined in their

constitutions and other international charters, of which they are signatories.

2.2 Evolution of social welfare policy in Cameroon

The evolution of social welfare in Cameroon is a replication of what happened in Europe some centuries ago. Just as the ecclesiastic agencies, fraternities, guilds and others assumed responsibility for the weak and the needy in Europe, the extended family network, charity, church, neighbours, community and other groups extended assistance to the needy in Cameroon. The scope and coverage of social welfare programmes in Cameroon differed markedly from those in Europe at the time. This was because of the unorganised and amorphous informal sector, which is currently the situation.

This indigenous informal social welfare system (assistance from family, charity and friends) continued to operate alongside the colonial introduced formal welfare system. This informal sector is still playing an important role in the well being of members of the society, acting as a complement to the formal system. The changes in the family social structure and the economic doldrums has however, made it increasingly difficult for this informal network to adequately assist the needy and the weak people of the society.

Cameroon inherited social welfare legacies from France and Britain. The departure of the colonial administrations in 1960 left the welfare sector fragmented. Cameroon, under the Trusteeship of France and Britain after the defeat of the Germans in the First World War, instituted different welfare systems the former East (French speaking) and West (English speaking) Cameroon respectively. The social welfare policies of these colonial administrations were based on socialist models and were initially as a response to the unfolding problems of urbanisation such as destitution, homelessness, juvenile delinquency, begging and many others (Madgley, 1995 cited in Noyoo, 1999:4). The British undertook social and economic planning in Nigeria (former West Cameroon was administered as part of Nigeria till 1961), which led to the emergence of social welfare services (Fadayomi, 1991:147). While the British introduced social welfare services in Nigeria which included former West Cameroon, the French instituted a system of

‘service social’ (social service) in the former East Cameroon.

The British social services embodied community development, which instilled into the people a sense of self-development with or without the assistance of external bodies. While the social services in Nigeria were delivered by social workers and community development workers, though not well trained, the French ‘service social’ was administered by French teachers and in 1958, it became imperative to have trained social workers (Ehongo, 1985:n.p.). A school was opened to train social workers but in 1959 this school was shut down because of budgetary constrains.

At the dawn of independence of former East Cameroon in 1960, ‘service social’ was continued by the Ministry of Population, Health and Development. The former West Cameroon decided in a plebiscite to form a Federation with the former East Cameroon in 1961, which ushered in the opening of a federal school to train social workers in 1966. This school later took the name of National School for Social Welfare Workers after the 1972 re-unification of the two federal states. Community development was the main type of social welfare service in the former West Cameroon that continued until 1972 when the federal structures were dismantled to give way to a unitary state (Ehongo, 1985). From 1973, these two services ran concurrently under different ministries. Community development is still under the auspices of the ministry of Agriculture while social welfare is under the ministry of Social Affairs.

The ministry of Social Affairs (MINAS) is the main coordinating body responsible for social well being of the citizens in Cameroon. According to Decree No. 97/205 of December 7, 1997 reorganising the government of Cameroon, the Ministry of Social Affairs has the following mission:

- a) Social promotion of the family for members to be responsible citizens and actively participate in the development effort of the community.
- b) Fight social ills such as crime, juvenile delinquency, addiction and others.
- c) Reintegration into society of members of the society who are moving astray.
- d) Provide special education to those in need.

- e) Provide education for responsible parenthood.
- f) Provide social assistance to those in need.

In addition, the ministry of Women's Affairs (MINCOF) was reorganised by Decree No. 97/205 of December 1997 to cater for women's overall interest. It has the following mandate, among others, to:

- a) Ensure that women's rights are respected in society.
- b) Advocate the eradication of all forms of discrimination against women.
- c) Contribute to the political, economic, social and cultural development of women.
- d) Work for the autonomy of women.
- e) Participate in drawing up political programmes that take into account a gender approach at the multi-sectoral levels.
- f) Strengthen the guarantee of equity in the political, economic, social and cultural domains.

These ministries have undergone structural changes as well as repeated mergers and separations. Another aspect of social welfare, social security, is managed by an autonomous organisation (parastatal) called 'Caisse Nationale et Prevoyance Sociale' (C.N.P.S.) (National Social Insurance Fund) (NSIF) under the ministry of Employment, Labour and Social Insurance. This institution was organised according to the French law No. 69-LF-18 of 10 November 1969 (NSIF, 2003). This is just one example of numerous social policy instruments, which are analogous to the colonial welfare systems that operated in Cameroon. These texts of law in France and others in Britain have been repealed or have undergone drastic changes in keeping with the social realities of the time but are still being used in Cameroon.

Social work practice in Cameroon has mostly been geared toward rehabilitative, preventive and curative measures without the developmental aspects of social welfare being put into practice. Trained staff from the national school for social welfare workers, Yaounde undertakes social work practice, (professional school) and those trained from overseas and other untrained staff who constitute the majority. As Kaseke (1998:144) states, social welfare is influenced by a liberal ideology and modernisation approach,

which emphasises individualism, freedom and equality. In this regard, government involvement in the provision of social services is very minimal, rather, it encourages groups and communities to mobilise resources in support of their needy members. The market economy and the family are therefore the central mechanisms for meeting needs according to this liberal ideology. SAP adopted by the government, the global market economy, among other factor, has led to fundamental shifts in the ideological and philosophical leanings of the provision of social welfare services, with poor women being the greatest victims, among whom are female heads of households who constitute the majority.

As Wadden (1997:170) aptly describes, ‘...western capitalism can not financially afford to run a welfare state, yet, can not politically abandon it.’ With the introduction of SAP in Cameroon, especially with the ongoing privatisation of public corporations, salary slashes, devaluation of the Franc CFA, among others in the 1990s, general social welfare services were seriously curtailed. These draconian and austerity measures taken by the government in an attempt to put the economy back on its rails, also negatively affected African traditional socialism toward the weak and the needy, especially women who are heads of households. Though these services have been reduced drastically, the government still has an obligation to provide for the social welfare of its citizens, especially the vulnerable groups. It is in this light that this study seeks to examine government’s social welfare policy geared towards FHHs in Cameroon.

2.3 Female-headed households

FHHs share common features such as historical evolution and contemporary development. The nature and incidence of FHHs varies depending on each nation’s social, economic, cultural, demographic and legal-institutional structures. A variety of situations give rise to FHHs, among which are separation, divorce, widowhood, unmarried women and wives of migrants and refugees. While some females exit from this stage of female headship through re-marrying, others find it difficult or have decided to be alone throughout their life without partners. However, the presence of children, as

Lampard and Peggs (1999:443) state, can work against re-marrying in a number of ways. Children place demands on their parents and can deter them or object to any potential partners.

2.3.1 Nature and incidence of female-headed households

Nowadays, marriage is occurring later in many women's lives and less often than in the older days. Divorce is now very common. Families with one parent, usually the mother, are very prominent. Another common societal feature is heterosexual cohabitation without formal marriage, and child bearing and rearing outside of formal marriage. Gender roles have dramatically affected the institution of marriage, childcare patterns, and family ability to provide for care in old age. The changes in male-female relations in marriage and other heterosexual couplings have also affected gender roles in other contexts and have had a negative impact on children. Harding (1996:47) notes that women seem to be more independent of marriage, and to have less to gain from it. This therefore enable them to free themselves from many years of child and grandchild care which opens new opportunities for some because they would feel more confined within marriage. The idea of the universal nuclear family is based on biology; a woman and a man unite sexually to produce a child (Skolnick and Skolnick, 1989:7). This natural biological order does not necessarily require rigid or uniform kinship patterns or family forms. In Dickerson's (1995:xi) view, the myth of the monolithic family form is rooted in a patriarchal norm that views the male/husband as the major breadwinner and power wielder and this is used to assess the normality of single mothers and their families.

2.3.1.1 Single mothers by divorce, separation and widowhood

These holy words of the marriage sacrament, 'do you promise to love, honour and cherish...until death do you part' are now very unrealistic promises given the increasing number of divorces. Media reports in the United States assert that one out of every two marriages ends in divorce and that by 1996; there were 18.3 million divorced persons in the US (US Census Bureau Public Information Office, 1998:n.p.). Divorce is complex

and difficult to experience for all family members. Anthropologist Paul Bohannan (1970) cited in Shaefer and Lamm (1995: 377) identified six overlapping experiences arising from divorce, which he calls 'six stations of divorce', namely:

- a) Emotional divorce that represents the problem of deteriorating marriages.
- b) Legal divorce based on grounds on which marriage will be dissolved.
- c) Economic divorce, which deals with the division of money and property.
- d) Co-parental divorce, which includes decision on child custody and visitation rights.
- e) Community divorce or the changes in friendships and institutional ties that a divorced person experiences.
- f) Psychic divorce, which is focused on attempts to regain autonomy and self-esteem.

Though marriage is a universal experience, we are living in radically changing times where past norms and values are in flux. Headship of households was totally restricted to men, and unmarried motherhood was highly tabooed and sanctioned in many societies (Driel, 1994:3). Though most people still value the traditional norms of family such as marriage, parenting and family life, they no longer represent the largest proportion of many households and as such, many people will not live the whole of their lives in such a family. However, as Wurzel (1998:n.p.) aptly describes, social development in a traditional sense, does not prepare either sex to be a single parent and as such they need to develop strong support networks and improve on their self-esteem.

The church influenced English and American divorce laws because marriage was viewed as a sacrament, a holy union between a man and a woman only to be ended by death (Wurzel, 1998:n.p.). Divorce was unacceptable because it was a violation of the sacrament and the state was expected to conform to the church teachings and protect marriage by restricting access to divorce. Divorce was rare and in practice confined to the very wealthy. It was only reserved for those who had the resources to undertake lengthy legal proceedings. Divorce was legalised in England in 1857 and was based on morality and fault where sex roles played an important part in determining the grounds for divorce

and the only means to achieve divorce was a parliamentary act and then only if it was on grounds of adultery (Weitzman, 1985:216). Husbands were expected to financially support their families and wives were to take care of domestic activities. Prior to the 1800s, fathers were normally given custody of the children after divorce since wives were regarded as men's properties (Lamb, 1982:3). This state of affairs changed with the Industrial Revolution where men left farms for factories and offices. In 1939, the British parliament modified the father's absolute right of child custody bringing in the 'tender years' presumption for mothers to be given custody of children younger than seven years (Weitzman, 1985:219-220).

Dewar (1992:259) opines that the Divorce Reform Act of 1969 implemented in Britain in 1977 changed the grounds for divorce to the irretrievable breakdown of marriage. This gave way to what he termed a real 'divorce decade' in Britain. The current trend in Britain shows that more women than men petitioned for divorce. These governing norms and rules that have generally been relaxed in many countries ('no fault divorce') led to the unprecedented and growing number of alternative family patterns and lifestyles. In the US in 1996, there numbered 24.9 million single persons' households; female-headed families in 1996 were 14.6 million (US Census Bureau Public Information Office, 1998:n.p.). In the United Kingdom 223000 births were registered outside marriage in 1991 and in France also in 1991, 30 per cent of births were also outside marriage (Miller, 1992:1). According to Elliot (1991:46), more than at any other time, more children are being raised in single-parent households and he describes the declining centrality of marriage and its link to child bearing as parenthood (as well as love) and marriage that no longer go together. According to Elliot (1991:48) the turning point or peak year of marriage came around 1970 and after 1972 marriage rates for both genders declined steadily.

The 'no fault laws' spread throughout the world and drastically altered the legal definition of reciprocal obligations of husband and wife during marriage. Friedman (1991:85) argues that the rising divorce rate should not be viewed as a 'breakdown' in family but rather as providing a safety valve and he describes this as a real divorce

revolution, which swept away the expensive divorce procedures that were in place. As such, the family is perceived as dynamic not static, but something that develops according to the laws of evolution, and therefore subject to continuous change.

Many factors have been advanced for the higher probability of divorce. Some of them according to Fergusson et al (1984); Norton and Miller (1992) and Schaeffer and Lamm (1995:379) include:

- a) Marriage at a very young age (15 – 19 years).
- b) Short acquaintanceship between marriages (less than two years).
- c) Parents with unhappy marriages.
- d) Disapproval of marriage expressed by kin and friends.
- e) Couples in different religious faiths.
- f) General dissimilarity of background.
- g) Failure to attend religious services.
- h) Urban background.
- i) Disagreement of husband and wife on role obligations.

Other factors include the greater acceptance of divorce with increased tolerance emanating from relaxation of negative attitudes, even among religious denominations, though it is seen as unfortunate rather than being regarded as sin (Gerstel, 1987; Thornton, 1985). A further number of reasons why divorce is preferred according to Schaefer and Lamm (1995:378-379) include adoption of liberal laws, the practical option of having fewer children than in the past, increase in family income and availability of legal aid to poor people, which means people can afford the traditionally high costs of divorce, society's provision of greater opportunities for women who are becoming less and less dependent on their husbands both economically and emotionally and finally, domestic violence. The authors remark that today, it is common to read greeting cards to friends, which read 'congratulations on your divorce.'

The trend towards a decline marriages is a global phenomenon of society as observed by Elliot (1991), Gilding (1991); Veevers (1991); Roll (1992); Organisation for Economic

Cooperation and Development (OECD) (1993). They note that the increase in single parent families is an obvious consequence of divorce and that where there are children, it creates single-parent children households. In this regard, overwhelmingly, the mother in most cases is the one to remain with the children and the father is the one who is absent. The mother has care or co-residence with the children in most cases with the father having varying degrees of access or contact (Harding, 1996:3). As a result of divorce and separation therefore, a vast majority of single parent families are mother-headed or female-headed and this group constitutes the largest of single parent households. This view is supported by Chia (2002) in her study of 108 FHHs in Great Soppo, Buea where she found out that widows and separated/divorced women accounted for the rapid growth of FHHs.

However, the group where marriage has never occurred such as unmarried, breakdown of cohabitation and those resulting from the death of a partner is a growing one. The widowed group has shrunk over time due to a relative drop in midlife deaths. According to Roll (1992) and OECD (1993:4), the decline of widowed parenthood and the rise in divorce and unmarried motherhood are common to a number of countries.

FHHs also result from a refugee situation especially with the current trends whereby many countries are becoming multicultural, multi-ethnic, multi-religious and multi-lingual given the international migration pressures (Tanga, 2002: 19). Some women become refugees because they are fleeing persecution or civil war in their own countries. Husbands could also abandon women for the same reason or in search of greener pastures. It is estimated that more than 150 million persons (one out of every fifty persons) live outside of their countries as refugees or migrants and are vulnerable to racism, xenophobia and discrimination (International Labour Office, International Organisation for Migration and Office of the United Nations High Commissioner for Human Rights, 2001:1). In Africa, in 1991, there were 4.6 million refugees, the second largest figure in the world population of refugees (United Nations Department of Information, 1991). Apeadu (1993:185) remarks that an overwhelming majority of women and children refugees come from rural communities where women played an

important part in the production of food and production of subsistence goods for their families. Refugee women and children could therefore be faced with two serious problems, that of the need for adequate nutrition and the need for protection.

Apeadu (1993:185-186) holds that refugee FHHs constitute a significant segment and can be categorised into the following groups: (a) widows with dependents whose husbands are victims of civil wars or were murdered by bandits or rebels and widows whose husbands are missing and presumably dead, but may sometimes unexpectedly return (b) divorced women with dependent children (c) separated women with dependent children (d) abandoned women with dependent children (e) young unmarried women who have taken over responsibility of younger brothers, sisters and/or other minor relatives because of the death of their parents (f) elderly or disabled women with or without children because of the frequent absences of husbands or adult male family members.

Apart from divorce, separation, widowhood and the refugee situation, it has been observed that the significant increase in FHHs in Africa over recent years has been caused among other things by male migration (International Food and Agricultural Development (IFAD), 1999:n.p.). In Tanzania, male claims on female labour may cause women to leave their husbands and children for towns. Also in Bangladesh, husbands may desert their wives due to poverty and as such leave their families in poverty as female-headed (International Food Policy Research Institute (IFPRI), 1995:1). While divorce and separation are still producing a significant number of families, it is gradually being replaced by unmarried motherhood, commonly called single mothers by choice.

2.3.1.2 Single mothers by choice

While common routes into lone motherhood are through the breakdown of a marriage or a re-marriage-like relationship with the father of the child, there is also an increase in the number of unmarried women with children (OECD, 1993:5). Davis and Rains (1995) and Flores (1998) refer to these women as 'single mothers by choice'. With drastic changes in societal norms, United States single mothers formed the New York-based Organisation

of Single Mothers by Choice (SMC) in 1981 and this has attracted a great number of women nationwide whose aim is to assist members and their children in many ways, such as social and emotional assistance (Miller, 1992:11 & 47). In 1996 in the U.S., unmarried couples (both sexes) numbered four million, while the number of women living alone reached 14.6 million (US Census Bureau Public Information Office, 1998:n.p). This shows that single parenthood has become another accepted alternative lifestyle, and according to Hardey and Crow (1991:8), women may not want to be single but might prefer this as an option, on balance, once in that situation. However, Harding (1996:4) notes that these changes could be because women seem to be more independent of marriage and have less to gain from it.

The dramatic rise in the occurrence of cohabitation is attributed to the acceptance of premarital sex and delayed entry into marriage as an alternative to marriage. In Denmark, this cohabitation is called 'marriage without papers' while in the United States, it is believed that it may lead to a traditional marriage and it represents what is called 'trial marriage' (Schaefer and Lamm, 1995:380). Mead (1966) used this concept of trial marriage to explain that marriage takes place in two stages, the first being individual marriage with minimal legal commitment and the second, parental marriage once a child was expected.

The reasons for choosing to be single vary from one woman to another. Some researches indicate that most single mothers worldwide have had a negative relationship with their fathers and as such develop negative attitudes towards men (Rexford, 1976:23), and may have received encouragement from their mothers to engage in non-conformist behaviour. It is also regarded as rejection of the passivity these women had witnessed in their own mothers, which they associated with the sex-stereotyped, traditional marriage of their parents (Ward (1983:38). A similar study by Englestein et al (1980:23) using psychological testing shows that a non-conformist choice of lifestyle is a reaction against repeating the kind of poor marriage many of these women had witnessed their parents experiencing. They note that many of these women were dealing with unresolved issues relating to feminine identity and intimacy. On the issue of intimacy Miller (1989:87) also

reveals that many of these women had difficulties in romantic relationships with men but had more trusting relationships with their friends, whether male or female, than with their love relationships.

Other studies have shown that the growing economic independence among youth especially women is an important reason for remaining single. From a financial standpoint, women do not need a man to marry so as to enjoy a satisfying life, neither do they want to limit their sexual life time to one partner and do not want to be dependent on another person (Bradshaw and Millar, 1991; Hardey and Crow, 1991; Schaefer and Lamm, 1995:381 and Chia, 2002:39). Therefore, the attractiveness to a single life includes factors such as career opportunities, sexual availability, exciting life style, self-sufficiency and freedom to change and experiment. Many of these women are independent and successful in their careers and professional lives and do not find satisfaction in romantic relationships but see them as a threat to their independence and autonomy, something to be avoided or handled with serious care.

According to Tasiran and Nyman (1996:2-3) the increase in single motherhood in Sweden is due to the fact that economic incentives for couples legally married have been removed. Joint custody of children after separation /divorce has been legalised and the concept of illegitimacy no longer exists in their legal lexicon. As such, these factors have contributed to the liberal attitude in the case of unmarried cohabitation.

One explanation cannot suffice to give an insight into why women prefer to remain single mothers by choice, rejecting marriage and placing greater value on parenthood. The notion of being a mother has been clarified by Benedek (1959:390) as an opportunity to work through previously unresolved psychological issues through relationship development with their children. Parenthood would reactivate earlier experiences with one's own mother.

There are also single mothers by adoption. According to Wallerstein and Blakes (1989:14) there is more positive attitudes towards singles' adoption but society favours

adoption rather than single women becoming pregnant. Many Lesbians have become mothers through this means. There are also single mothers by artificial insemination because of infertility. Lesbian insemination among others began in the United States in the 1960s and donor anonymity was preferred to eliminate donor paternity in cases of unmarried women, through the opening of the Sperm Bank by the Feminist Women's Health Centre in Atlanta, Georgia and California (Miller, 1992:176). Single mothers by adoption and especially insemination are uncommon phenomena in Cameroon, perhaps because of the country's economic malaise and low technological expertise in human anatomy and medicine.

Haskey (1991) describes family life disruption as having become the experience of a substantial number of adults and children and this indicates that it will become common and may further reduce the stigma usually attached to it. All these groups of women, divorce/separation, widows and single mothers by choice formed what is called FHHs in their own rights. These FHHs are becoming very common in Cameroon without an in-depth study on them as literature perusal shows. It is therefore, imperative to start something in this direction as a pacesetter from which other studies can emanate.

2.3.2 Socio-historical perspective and changes in gender roles

Changes in economic and social organisation of society have contributed enormously to the emergence and growth of FHHs. The constitutive members of the extended family provided economic and social support through mutual responsibility. In developing countries, it is estimated that about 19 to 47 per cent of individuals received money and other transfers and these transfers make up 20 per cent of household income (World Bank, 1993: Outreach #13). Men and women performed different activities or tasks, which contributed to the welfare of the family. Women, especially in Africa, were involved in subsistence agriculture for food supplies while men did hunting and rearing of cattle and domestic animals.

Through marriage, new households were formed. The head of household, who was normally the husband, managed new units of production and reproduction. With marriage, the care and guardianship of the woman was transferred from her father and brothers to the custody of her husband and his male relatives. The system of security and patronage was therefore guaranteed and prolonged by a set of strict norms and values translated into laws and customs. Such a marriage system, including initiation rites and political organisation, established and maintained social order (Driel, 1994:3).

The arrival of Christianity in Africa in the middle of the 19th century coupled with colonialism at the end of the century brought in new norms and values. The new customs and laws started transforming the existing social and economic orders such as sexual division of labour, income sources, marriage stability and the social security system. These changes also led to changes in gender relations. Before the era of Christianity, the intellectual world, both politically and spiritually, was dominated by the male folk and women had no legal status but were at the mercy of their male relatives or husbands.

2.3.2.1 Overview of global evolutionary trends

The Reformation and Puritan influence in the United Kingdom led the church to reinforce stricter controls over the institution of marriage. Sex outside marriage and polygamous marriages came under attack from the church. Women involved in illicit unions and their offspring were ostracised (Miller, 1992:15). Crisis situations like the two World Wars disrupted the normal running of society and weakened many social norms. This influenced sexual practices, and sanctions against sex or intercourse outside marriage weakened. The introduction of effective means of birth control also influenced sexual practices.

After World War II, rapid changes had taken place in the economic, social, technological and cultural spheres, even more quickly than during the Industrial Revolution. The post war changes came about as a result of civil rights movements, the sexual revolution and women and gay rights movements (Yankelovitch, 1981:96). All these brought a wide

array of new options and possibilities to public awareness. People began to examine the quality of their lives in new ways and other means of achieving satisfaction and self-fulfilment were sought. All of these culminated in what became known as a 'cultural revolution' (Yankelovitch, 1981:96).

The period after World War II was seen as a stable period in the lives of many people who wanted and expected more out of life in terms of spiritual and material needs. Women had the task of working out of the home during the war years and as such looked beyond motherhood, even marriage to find satisfaction in their lives. In the age of atomic bombs, people were questioning the essence of bringing forth children in a world of potential self-destruction through atomic warfare and this led to many people, especially in America, choosing voluntary sterilisation. By 1972, ten million Americans had sterilised themselves and divorce began to rise (Miller, 1992:5). The Cultural Revolution reached its peak in the 1970s with the economic doldrums and the Vietnam War.

In 1957 in America, 80 per cent of respondents to a survey on attitudes to marriage preferred to remain single. In 1976 in a follow up, 14 per cent chose to remain single, 61 per cent were neutral and 25 per cent chose not to remain single (Yankelovitch, 1981:96). The changes in marriage and the family brought with them a growing acceptance of diversity and alternative lifestyles. Those who had chosen these patterns before were regarded as deviants. Homosexuality is now out of its closet and increasing numbers of gays and lesbians are now living together openly. These changes were considered to have had liberating effects. People freed themselves from past confines and began to look for opportunities to shape their lives in ways not feasible to their parents. People saw no need to live into old age with unhappiness in marriages that had no redeeming features and women could aim for the stars with or without a man in their lives (Yankelovitch, 1981:96).

In the United States, the emerging Women's Movement of the 1960s tried to address the needs of women, especially white, educated middle class women. During World War I, women were encouraged to work as an act of patriotism and more women than men were

engaged in work (57 per cent) though they earned less and occupied low-level jobs (Deggler, 1980:420-423). Men and women frequently worked alongside each other and women shared a great deal of equality with men until World War II (Miller, 1992:13). After the war, women were no longer needed to fill the jobs that were formerly held by men because they were returning from the war. Women however began entering professional schools in increasing numbers and these opened greater opportunities for them in the job markets, although they were earning less than men irrespective of their qualifications. According to Zandrakilis (2000:n.p.) this increase in women's participation in the labour market resulted from their educational achievements and industrial restructuring. As more and more women both married and unmarried entered the workplace, discontent with inequality continued to grow. Women's Movements, encouraged by the civil rights movement, re-emerged.

Betty Friedan published her book, 'The Feminine Mystique' in which she questioned whether the role of homemaker is satisfying or fulfilling. She advised women to seek work out of home so as to enrich their lives and she urged them to look for opportunities that are equal to those available to men. As a result of women's movements, post war inflation in the 1950s and 1960s among other factors made women accept work out of home.

With effective means of contraception and the weakening of social sanctions against extramarital sex, the sexual revolution began. Women were beginning to question the need for motherhood and marriage. The overwhelming demands of work and raising a family made many women postpone marriage and family while others saw no importance in marriage. Single motherhood became a viable option.

2.3.2.2 Gender division of labour in Africa

Households in Africa in the early days produced the bulk of their food, built their own huts and performed many other communal activities involving women, children and men. Work was shared according to Schapera (1984:24) depending on the gender and age of

individuals in the household. Women tilled the fields, built and repaired the walls of huts, courtyards and granaries, thatched roofs, prepared food and made beer, looked after fowls, fetched water, firewood and earth, collected wild edible plants and did all other household chores. On the other hand, men herded cattle, hunted, did timberwork in building, cleared new fields and assisted in planting, weeding and reaping. Children on their part helped according to age. These activities were geographically dispersed and since this division of labour was strictly adhered to and each group functioned as a unit of production and reproduction, it might have given women what Driel (1994:58) calls a 'world of their own.'

Women were regarded as inferior human beings socially and treated as minors. Before marriage, a woman had to submit to the father's authority and after marriage, to that of the husband. On his death, she was subject to the authority of any male member of the husband's family (Schapera, 1970:28). Women's destiny was marriage and motherhood. Senior women undertook initiation rites for women into womanhood, domestic and agricultural activities, and education about sex and proper behaviour toward men (Schapera, 1970:128). A reciprocal system of support and maintenance gave economic security and emotional support to women through extended family support systems (Walker, 1990:30-31). Despite the low status of women, their labour and procreative capacity was highly valued because of household size and more importantly, the number of workers it contained (Wylie, 1990:30). Boserup (1970:37-51) wrote that a man who owned several wives could control more land, produce more food for the family and achieve higher status as a result of accumulated wealth. She also held that where a woman's job was mostly agriculture, a higher bride price was paid and this shows the importance of women's economic value to the family and community.

Meillassoux (1972:100) and Guy (1987) hold that the procreation of human beings and indirect control of their labour is the social objective of pre-capitalist tribal societies given the low population level, soil fertility and low technology. Guy (1987:19-21) further argues that the control of labour was vested in men and passed on to sons. Cultivation and cattle rearing were primary economic activities supplemented by

gathering of wild plants and fruits by women and hunting for meat by men (Driel, 1994:63). Land was communal property and each married man was entitled to a piece of land for his household.

To expand a household, a man needed a wife through exchange of a variety of goods, depending on each society. With women, labour was assured for agricultural production and reproduction of labour in the form of children. Thus, women were precious objects of exchange and control (Rubin, 1975:173-175; Guy, 1990:40). In the older days in Botswana, the child of an unmarried girl was killed at birth otherwise she had to live a life of humiliation and insults (Schapera, 1970:171). Children born within wedlock were highly valued and children born out of wedlock were transferred to the legal husband, which shows not just the control of women's sexuality but also their fertility.

The problem in Africa was not land but labour as such and according to Guy (1987:23-24), the dominant class was made up of married men and heads of households who controlled the means of production, which were land, cattle and women. The production of human beings as a central social feature of society was replaced by the production of commodities and other things, the products of labour. Thus, the new forms of production relations took over men's control of the creation and accumulation of labour and thus, of women (Guy, 1987:37). With the near end of accumulation of labour in many places, to that of things as central feature of society – introduction of capitalism resulted in changes in gender relations and according to Guy (1990:43-44), the faster the economic changes, the greater the disruption of gender relations.

2.3.2.3 Christianity and changes in marriage customs

The missionaries that arrived in Africa were the forerunners of European colonialism. Traders later followed them. After learning the African languages, the missionaries became interested in the domestic and religious affairs of the African and acted in the local interest because they perceived the society as primitive and lacking the proper bounded nuclear family (Parsons, 1974:651-652). As Comaroff (1992:40-48) states,

women were seen as 'beasts of burden', and men as 'lazy lords of creation' and as such, the missionaries were determined to change this state of affairs.

The central role of traditional doctors and priests who acted as important political advisers to leaders was usurped by the missionaries so as to inject foreign influence, that of new values, norms, and to do away with 'pagan' customs (Fako, 1985:195). The missionaries converted many people to Christianity and Christian morals and ethics wiped away many African beliefs such as polygamy, initiation rites and bride price (Schapera, 1970:135). They were either abolished or discouraged. These changes made it such that women's reproductive power no longer permanently moved from the parental to the conjugal family. This means that kinship bonds and regulation of women's productive and reproductive labour by men were weakened and the political arena was opening for women to participate in many issues and freeing them to inherit (Comaroff, 1992:40-48). This paved the way for women to live a rather self-reliant life.

2.3.2.4 Introduction of wage labour and the changing role of women

The arrival of the missionaries made it possible for people to trade with other people around the world after jeopardising the African traditional and economic base. Schapera (1947:150) states that the colonial administration demolished the economic and political power of the chiefs so as to generate income from the protectorate to finance their administration. The introduction of trade and wage labour led to a change in production relations which in turn influenced the organisation of reproduction relations. Trade brought in new sources of income and as such changed the meaning of cattle ownership, which was a central feature of society in getting or exchanging for women, a source of power and wealth (Parsons, 1974: 667-669). With the introduction of the plough at the end of the 19th century, men were given the important role of cultivation of crops and ploughing with oxen was men's work. This made women dependent on men for agricultural activities and women increasingly lost control over their most important economic asset.

Christian churches offered women Western style ideals such as individualism and personal autonomy, opportunities for leadership and self-expression, education and so on (Walker, 1990:15-16). More women than men joined churches especially as men were frequently away and many opposed Christian teachings on aspects such as polygamy, initiation rites and so on. The church focused its attention on 'remodelling' women and this promoted women's involvement in new norms and values. While women and girls were confronted with new Western styles of education, men were confronted with new styles through migration. This differentiation between the experiences of Western styles for men and women provided new opportunities, which accelerated the process of changing gender relations brought about by Christianity, trade and the introduction of wage labour (Schapera, 1970:11).

2.3.2.4.1 Migration

The missionaries, trade with other countries and industrialisation brought with them the concepts of wage labour. New forms of employment were generated which attracted wage labourers from villages to towns and cities. People began to be employed as domestic servants, store assistants, or in tribal railway and other companies or offices to satisfy the demand for cash. Schapera (1947) and Brown (1983) consider migration as a social disruption tool contributing to the crumbling of the traditional social system and security base within the family and the village.

Migration produced fundamental changes and this should be seen in relation to religious, political and socio-economic innovations, which eroded the stability of traditional society. Driel (1994:96) argues that the decline of polygamy, termination of initiation rites and other laws and customs and the growth of migration mutually reinforced each other and had far-reaching effects on the emergence of unmarried motherhood and female-headed households. Migration produced an indispensable source of income and on the other hand, it was detrimental to social life because it reinforces economic dependence on labour migration (Schapera, 1947:156). It offered new life styles and independent income and it became a new form of initiation into manhood. Most young

women preferred men who had been 'abroad' and most men were also escaping from a dull tribal life after the introduction of Christianity as old forms of entertainment disappeared.

Economic motives however were the main reason for migration. Europeans and the colonial administration had introduced new desires, taxes were levied that were to be paid in cash, clothes and other goods were to be purchased using cash, transport, education, western medicines and fines had to be paid for in cash. For Schapera (1947:121-130), these necessities or imperatives of the need for cash led to the migration of the majority of men and women and due to this local crops and livestock production lost much of their central role. Rather, wage labour became an indispensable source of income.

As a result of this large-scale migration, many migrant men stayed away permanently and neglected or deserted their families. The long absence of married men led to infidelity and the absence of marriageable young men, according to Brown, (1983:372) led to a distortion of the sex ratio. These absences gave rise to premarital sexual promiscuity and migration of young women who could not find husbands at their homes (Schapera, 1947:196-197). Some of these women decided to be concubines to older men, that is, those already married or have lovers as a result of the decline in polygamy and the absence of large numbers of young men. Opinions also changed on premarital pregnancy and there was an observed decline in the use of sanctions when an unmarried girl became pregnant, unlike before when dreaded songs, which were a mockery, discouraged many young girls from becoming pregnant. This, therefore, gave birth to the unmarried motherhood phenomenon.

The disintegration of traditional life styles persisted with elders losing control over production and reproduction and marriage, leading to growing numbers of unmarried mothers that eventually led to the increased number of female-headed households.

2.3.2.4.2 Changes in gender interests in Africa

After African countries gained independence from their colonial masters, single women obtained more legal and political rights and as such could constitute independent households. They could obtain plots of land for cultivation and establish their own compound, had access to employment and so on (Driel, 1994:103). The emergence of the cash economy at first made women dependent on men for access to cash. Men's interests gradually changed with the diminished economic position of women, also with the decreased importance in the position of children. Men no longer needed women and children for economic reasons as they did in the past because other sources of income have replaced children's and women's labour. Unmarried motherhood became less socially unacceptable and increased with growing social disruption.

These changes and social disruption led to a lack of support from men to women. Unwedded mothers stayed at home becoming increasingly dependent on family members' support and on insecure sources of income (Molokomme, 1991:60). These women had to provide for themselves and their offspring and as such found themselves in poverty. As Driel (1994:106) states, women's destiny seems to have changed from motherhood within marriage to motherhood without marriage.

2.3.3 Household socio-economic conditions of female-headed households

The socio-economic conditions of FHHs have generated a lot of arguments as to whether they are poorer than other types of household. The situation of children in such households has also been a matter of debate.

2.3.3.1 Socio-economic conditions of female-headed households

The analysis of literature that follows shows the real issue at stake concerning FHHs. Many studies show that female household heads are the poorest of the poor (Jazairy, Alamgir & Panuccio, 1992; Schaefer & Lamm, 1995; Beneria & Bisnath, 1996; Dresher,

2002). On the other hand, studies such as those of Onyango, Tucker & Eisemon (1994); Quisumbing, Haddad & Pena (1995); Institute for Food and Agricultural Development (IFAD) (1999) and Gonzalez de la Rocha & Grinspun (2001)) indicate that female household heads are better off than their male counterparts. Meenakshi, Ray and Gupta (2000:2748) note that higher poverty among FHHs is apparent only when demographically adjusted measures are used. Evidence of greater vulnerability or poverty of FHHs is somewhat contradictory.

Studies from different countries have produced a variety of findings with regards to poverty of male-headed households (MHHs) and FHHs. The United Nations (1995) conducted one such study. A compilation and analysis of household surveys was undertaken in 13 developing countries (Ethiopia, Ghana, Botswana, Rwanda, Guatemala, Honduras, Bangladesh, Cote d'Ivoire, Madagascar, Nepal, Niger, the Philippines and Indonesia) and eight developed countries (United Kingdom, USA, Australia, Netherlands, Italy, Canada, Germany and Sweden). The sex distribution of poorer households was assessed and the following observations were noted:

- a) In developing countries, the average female/male ratio, weighted by the size of the rural population corresponds to a proportion of women of 53.5 per cent being poor, far from the purported 70/30 slogan.
- b) In developed countries, the sex imbalances were much smaller. The female/male ratios in poorer households varied a little, implying proportions of poor women between 48 per cent and 57 per cent.

Specifically, these observations show that women are poorer than men but not to the extent of the exaggerated 70/30 ratio commonly referred to.

Quisumbing, Haddad & Pena (1995) conducted a similar study in developing countries (Asia, Africa and Central America). The countries include Botswana, Ethiopia, Madagascar, Rwanda, Bangladesh, Indonesia, Nepal, Honduras (data collected from 1985-1993), Cote d'Ivoire and Ghana (data collected from the living standard measurement survey by the World Bank from 1986-1988). The study investigated patterns and determinants of food security. They calculated poverty indices for MHHs

and FHHs from surveys collected by the International Food Policy Research Institute (IFPRI) and its affiliates (two rounds of data collection were undertaken) and World Bank. The study used stochastic dominance criteria for analysis. The study 'found weak evidence that female household heads are over-represented among the poor' in eight out of the ten countries studied (Quisumbing, Haddad & Pena, 1995: 24). The exceptions were found to be Ghana and Bangladesh, where women were indicated as of a higher poverty line than men. For them, it is cultural and institutional factors that have led to this disparity. Poverty is more severe among (MHHs) than FHHs in Botswana and Rwanda. The findings also indicate FHHs to be worse off in terms of a number of poverty measures; the differences are statistically significant in about a third-to-half of the data set. The results suggest that among the poor, MHHs members may differ significantly. The study warns that the measure used is very important, as different measures produce different results and cautions that comparisons do not take into account other determinants of income. They concluded that it is quite remarkable that poverty differences are not large, despite the massive discrimination against women in terms of access to and control of resources.

Out of 19 countries in sub-Saharan Africa, it appears that the incidence of poverty among FHHs in nine countries is lower. For example, in Nigeria, Niger, Uganda and Ghana FHHs are better off than MHHs. This is also true of studies conducted in Namibia, Zambia and Zimbabwe (IFAD, 1999). Similar studies conducted in Urban Zaire, that is in Kinshasa and Bandundu (IFPRI, 1995) and Lesotho, where husbands were found to be working in South Africa and sending remittance, shows FHHs to be better off than MHHs (IFPRI, 1998). Similarly, Margaret Zevarteveen at the International Irrigation Management Institute found that in Nepal, many de facto FHHs are among the best off in income terms and have autonomy. She points out that the tendency to associate poverty with women is motivated by an eagerness to show the importance of women rather than analytical correctness (cited in IFPRI, 1998).

In their poverty assessment in Eastern and Southern Africa, the Institute for Food and Agricultural Development (IFAD) (1999:n.p) noted that women head about 26 – 60 per

cent of households in the rural areas both de jure (single, divorce or separated) and de facto (wives of migrant workers) FHHs. This study reveals that household budget surveys usually find that rural FHHs are no poorer and many may be less poor than MHHs, but notes that there are however exceptions. Still, it finds that studies of de jure FHHs show that they are more likely to be poor households while studies of de facto FHHs show that they are less likely to be non-poor. In Uganda, Appleton (1996:1816-1817), using data from a nationally representative household survey of around 10000 households sampled from about 1000 areas, found that on consumption-based welfare and income, FHHs are not poorer. They are not consistently disadvantaged on social indicators. However, he indicated that some subgroups such as widows and other groups in the urban areas have a lower economic welfare.

Chant (1997:209) similarly found in her study of Mexico, Costa Rica and the Philippines that FHHs were no poorer than MHHs on the whole in terms of per capita income. They rather tend to struggle on many fronts because their earnings are less than half of that of men and because unlike male heads, FHHs do not have 'wives' to perform non-market work on a full-time basis and/or who supplement their income. She notes that in all the three countries, incomes of FHHs may be bolstered by multiple earning patterns within households and remittances from outside. Women devote all or most of their wages to household use unlike men. They have good control of their incomes and remittances or transfer earnings (Chant, 1997:211).

Reviews from several countries suggest that there are no grounds for arguing that FHHs have a greater incidence of poverty or vulnerability than two parent households or MHHs. In Angola, Indonesia, Latvia, the Maldives, Sudan and Uganda, evidence shows that FHHs have equal or even higher income and consumption levels than MHHs (Gonzalez de la Rocha and Gruispun, 2001:61). On the other hand, they note that FHHs in South Africa (60 per cent), Bulgaria, Lebanon and Palestine are poorer than households headed by men. In the United States of America, single mothers are not necessarily poor because a growing proportion of them are educated and financially buoyant and they do not need assistance for child support from a man. By 1993, more

than six per cent were educated and more than eight per cent had professional jobs (Schaefer and Lamm, 1995: 385). These authors however note that single mothers who are teenagers face more difficulties and as such tend to have a low self-esteem and limited options.

FHHs' economic malaise according to Schaefer and Lamm (1995:383) results from factors such as:

- a) Sex discrimination in the paid labour force;
- b) high costs of child care;
- c) inadequate welfare benefits; and
- d) fathers' failure to support children as ordered by the court.

Strong (1996:68-69) conducted a study in Riverlea in Johannesburg, South Africa and concludes that FHHs are hit hard by economic need because of their marginalised position in the labour market and society and their exclusion from the allocation of resources. This along with many other reasons has resulted in the feminisation of poverty. Chia (2002) in her study of 108 female household heads in Great Soppo, Buea in Cameroon reveals that the majority of FHHs are economically viable and often receive secondary assistance from kin and other sources. Chia (2002) concludes that female household heads are economically supportive, decision-makers and are not poor.

Other studies show that members of FHHs are victimised by political violence and suffer from unemployment or are employed in the worst jobs, earn less than men for equal work done and contribute their entire income to their families (Women International Network News, 2002). Burns (2000:261) notes that paid work is fast becoming central to notions of 'good' citizenship, 'good' parenting and 'strong' communities within debates about welfare reform. Consequently, single mothers who claim welfare benefits are in danger of being positioned as 'partial' citizens and their daily practices as citizens, which lie outside of those recognised by the state, rendered invisible.

Despite the precarious situation of FHHs, as the literature reveals, more widows tend to get support from their informal ties than any other group of FHHs, but this support is

influenced by race and age and never-married older ones have the greatest potential needs for effective and instrumental support which does not seem to come easily (Keith, Kim and Schafer, 2000:221).

The above review shows that generally, FHHs, compared to other household types, are poorer though not in all areas of welfare. This study examines the ways government is trying to solve many of the problems posed and faced by this category of persons as few studies have been undertaken in Cameroon in this area.

2.3.3.2 Growing up in female-headed households

In most cultures, children born out of wedlock were regarded as existing outside the law, they were regarded as bastards or illegitimate and FHHs were seen as a pathological family form (Wurzel, 1998:n.p.). Similarly in the U.S. in the mid-1980s, Charles Murray's publication '*Losing Ground*' labelled out-of-wedlock births as 'the single most important social problem of our time – more important than crime, drugs, poverty, illiteracy, welfare, or homelessness because it drives everything else' (cited in Sidel, 1997:36). However, they were not sanctioned but mostly excluded from matters of inheritance. Though sanctions still exist today, the children of unmarried mothers do suffer social ostracism and FHHs remain objects of stigma and discrimination, especially from those who believe that the nuclear family is the norm (May, 2001:61). Children from divorced parents from the transitional period usually face stressful moments and are at greater risk because they stand to lose as a result. Some feel that their childhood has been lost forever and the intensity of such feelings depends on the age of the children (Wallerstein and Blakes, 1989:14). According to Folbe (1991); Handa (1994:1535) and Handa (1998:22) many FHHs are poorer than MHHs and can not earn enough and give children the education, love and care they need and this tends to limit their future choices as adults. Handa (1994:1542) however, cautions that unpartnered MHHs children have significantly lower school enrolment and are at higher risk than children from other household types. Kimenyi (1995) cited in Rogers, Greene and Hoffnar (1996:85)

supported this view who state that the rate of poverty among children from FHHs is five times that of married couples' children.

Some studies have hypothesised negative effects on nutritional status of children from FHHs on the assumption that lone mothers are poorer since they have greater demands on their time and resources (Buvinic and Gupta, 1996 cited in Appleton, 1996:1811). However, some evidence from Kenya shows that the nutritional status of children from FHHs may be better than that of MHHs, suggesting that when women have more control over resources, more goes to the children. The study found that children from FHHs consumed a greater variety of foods (Onyango, Tucker and Eisemon, 1994). Similarly, children from FHHs fare just as well, if not better, than MHHs in respect to other 'material' factors such as physical aspects of their home environment, health and well being, education and utilisation of child labour in household survival strategies (Chant, 1997:227). In her study of the Philippines, Costa Rica and Mexico, Chant (1997:228 & 234) found no indication that FHHs live in dwellings marked by inferior quality and she observed that children in FHHs are given more encouragement to take advantage of educational opportunities than children from MHHs. This may be on sympathetic bases, rather than purely on equality of opportunities grounds. Appleton's (1996) study in Uganda supports these findings.

Rogers undertook a study in the Dominican Republic in 1996, which focused on food consumption and nutritional status. In this study Rogers (1996:113) found that female control of household resources is strongly associated with consumption preferences which are geared towards basic needs and child welfare. He argues that though FHHs allocate the same or less of their budgets to food than those of MHHs, in absolute terms, FHHs consume higher quality, more expensive and more protein-dense foods than MHHs. He further reveals that children's anthropometrics status is the same or even higher in FHHs and that it is significantly higher in lower income FHHs because of intra-household food allocation, which favours children.

In terms of child labour and household survival children, especially daughters, assume larger burdens of childcare and domestic work in FHHs (Ennew, 1982:56 in Jamaica; Moghadam, 1995 in Egypt). In western societies, children may be wont to preserve distorted and/or idealised memories of absent or deceased parents, with the pain of loss which can block out the reality of their experiences (Collins, 1991:168).

Children from adoption and artificial insemination are affected because they never know the roots of their biological father's descent. One woman aged 42 years in the United Kingdom said she has never forgiven her mother for keeping the details of her conception a secret from her, and today, many lesbians who have chosen artificial insemination opt to let children know the sperm donor (Miller, 1992:177).

Despite the fact that some studies have revealed that there are no significant differences between children in FHHs and those from two parent or MHHs, many other studies have found negative behaviour and educational and other problems associated with children from single-parent families or FHHs. In one such study, children from single parent families, especially from FHHs, were found to engage in early sexual activities. This was found in a study of 700 adolescents by Metzger (1994), who compared adolescents with two natural parents living in the home with adolescents from single-parent families. Apart from early sexual activities, these children face a myriad of maladies such as drug abuse, mental illness, suicide, poor educational performance, teenage pregnancy, criminality, alcohol abuse, sexual abuse, trouble establishing appropriate sex roles and gender identity. Many other studies have revealed similar findings (Duncan et al, 1994; Berman, 1995; McCall and Land, 1994). Similarly, a study of 156 victims of child sexual abuse found that the majority of the children came from disrupted or single parent families while only 31 per cent of the children were living with both biological parents. Although stepfamilies make up only about ten per cent of all families in the U.S., 27 per cent of abused children lived with either a stepfather or the mother's boyfriend (Gomes-Schwartz et al, n.d.).

Brent et al (1995) in a study of 146 adolescent friends and 26 adolescent suicide victims, found that teens living in single-parent families are not only more likely to commit suicide, but are also more likely to suffer from psychological disorders, when compared to teens living with intact families. Another study by the US Department of Health and Human Services (1993) found fatherless children at a dramatically greater risk of suicide. Similar studies by Zil et al (1993); Elshtain (1993); Zill (1994); Kandel et al (1994); Vaden-Kierman et al (1995) found that children from single-parent families, especially from FHHs, had behaviour problems and significantly higher rates of internalised problems such as anxiety or depression. Similarly, other studies by Remez (1992); Duncan, Brooks-Gunn and Klebanov (1994); Luster and McAdoo (1994); Fergusson et al (1994); found that children living with never-married mothers are more likely to have been treated for emotional problems, exhibit less cooperative attitudes than children reared in intact families. Statistical analysis of the behaviour and intelligence of these children revealed significant detrimental effects of living in FHHs. Growing up in a FHH remained a statistical predictor of behaviour problems even after adjusting for differences in family income, the studies revealed. Clark (1995:n.p.) writes of the stress faced by children in divorce and separated families as emanating from fear of change in many household responsibilities; loss of attachment to parents, sisters, brothers and pets; fear of abandonment or loss of one parent and hostility between parents which may make them feel guilty, angry or alone. She further analyses that this stress may vary from relief and complete acceptance to great sadness, anger or anxiety that may come from words or actions. As a result, these children may attach themselves to teachers, peers (from similar or same backgrounds), extended family members or therapists in order to find security that may not exist at home and boys are more likely to develop troublesome behaviour (McCloy, 2001: n.p.). The children experience negative peer pressure from those outside of their peer group and as such are singled out or excluded from certain activities or experiences (McCloy, 2001: n.p).

Furthermore, in a study in the U.S. Dawson (1991) found that 15.3 per cent of children living with a unmarried mother and 10.7 per cent of children living with a divorced mother have been expelled or suspended from school, compared to only 4.4 per cent of

children living with both biological parents. The same study revealed that 29.7 per cent of children living with a never-married mother and 21.5 per cent of children living with a divorced mother have repeated at least one grade in school, compared to 11.6 per cent of children living with both biological parents. McNeal (1995) in his study after taking into account race, socio-economic status, sex, age and ability, found that high school students from single-parent households were 1.7 times more likely to drop out than were their counterparts living with both biological parents. Similar findings were found by Astore and McLanahan (1991); U.S. Department of Health and Human Services (1993); Galston and Kamarck (1993) Luster and McAdoo (1994).

Ducan (1998:n.p.) concludes that not all children growing up in single-parent families experience negative consequences and that focusing on weaknesses and problems does not help single parents and their children. She recommends acceptance of responsibility, commitment to their families, tolerance of open communication and successful home management for these parents as hints success.

It is believed that when the head of the household is getting on well, then the entire household is positively impacted by the high spirit and morale of the head. It is in this regard that this study intends to examine government social welfare policy regarding FHHs. Though no published study has been undertaken in Cameroon, as literature shows, there are significant observable facts that the socio-economic conditions of most single mothers or FHHs in Cameroon is continuously deteriorating and as such impacting negatively on the children. Therefore, the action of government to salvage this situation is at the centre of this study.

2.3.4 General perception of FHHs and self-perceptions of female household heads.

Female household heads, particularly lone mothers, are viewed negatively in many countries by the state and the wider society and considered as a social problem (Wong, Garfinkel and McLanahan, 1993:178). These attitudes differ in degree and manner according to place, age, marital status and personal experience and relationship. FHHs

are stereotyped as inferior, unproductive and dysfunctional both for themselves and society and as a pathological family form (Wurzel, 1998: n.p.) Wurzel (1998) however argues that FHHs today provide a viable alternative to nuclear families. According to Dickerson (1995:ix), these insidious feelings are deeply entrenched in many societies, especially American society. Similar studies by Moynihan (1965) and Moynihan (1971) see African American single mothers and their families as dysfunctional, as major glitches in the otherwise smooth American family system, and female-headed families as mechanisms through which poverty is transmitted to subsequent generations. Sidel (1997:xvii-xviii) argues that America in a search for a post-Cold War enemy, has turned to a widespread campaign against poor single mothers and she termed it a form of scapegoating, singling out this group of women who are particularly vulnerable because of race, class and gender for blame and opprobrium. This, according to her, deflects attention from severe economic and social problems and the unwillingness by the affluent and powerful to the poor and powerless to solve these problems (Sidel (1997:xviii).

In Britain, single parents are seen as social problems, labelled as irresponsible and blamed for the growth in youth crime. The press, television, magazines and newspapers portray single parents negatively and this impacts on them and helps to increase discrimination against them, worsen their poverty and increase isolation from mainstream society (Oxfam, 2002a: n.p.).

In Mexico and Costa Rica, as in many other countries negative attitudes exist and women in stable marriages articulate these attitudes. Accordingly, women who have experienced troubled marriages are more sympathetic towards female heads (Chant, 1997:194-195). In Sweden, there is a remarkable move away from the nuclear family more than in any other industrialised society today. It has the lowest marriage rate but the highest number of unmarried people living together and almost half of Swedish births take place out of marriage. This is socially and legally recognised (Miller, 1992:184). Furthermore, illegitimacy was not a problem in the early 1970s and all children are equal under the law (Bayme, 1990:258). As a result, Sweden has a very high rate of divorce since they are free to try different lifestyles unimpeded by social constraints.

Homosexuality was legalised in Sweden in 1987, which gave gays and lesbians the right to adopt children on an individual basis, not as couples. In Austria, this practice is forbidden. In Finland it is also illegal, even to disseminate information on it (Tatchell, 1990: Tv.Ch.4). Britain has the highest proportion of one-parent families with the exception of Portugal with about one million such families, because divorce has reached a record level. One marriage in three is expected to end in divorce (Stone, 1990:1). Homosexual acts between consenting adult males were legalised in England and Wales in 1967. However, Great Britain has more discriminatory laws against homosexuals than any other country in Europe (Godwin, 1990:n.p). In Israel, the divorce rate is lower than in most European countries. In Israel, women are legally bound to their husbands and most husbands refuse to grant women religious divorce. Homosexuality is an abomination in the Jewish Bible. However, things are changing with the repeal of some of the laws. In France, nearly a third of all children are born outside of marriage and negative attitudes continue to be even stronger (The Economist, 1992:59).

Men frequently take advantage of the notion of female household heads as 'fair game' to make propositions for sexual relationships while other men not only make sexual advances but also attempt to take the women's money. Many of the female heads have realised that they are being regarded with disrespect, disdain, fear or caution because other women look at them with suspicion with respect to a sexual threat to married women (The Economist, 1992:59). These women feel that people see them as sexually promiscuous and that they use their bodies to make money from men and as such they see themselves differently from other women and are conscious that their behaviour is under scrutiny from other people. This affords them strong identities (The Economist, 1992:198-199)

Some female household heads evaluate themselves by saying that they have to struggle at first and as time passes they become accustomed to it and make progress, coping with pains, pessimism, and vulnerability which give way to optimism after a time (Wurzel, 1998: n.p.). They have a sense of achievement for single-handedly bringing up their children educationally, with personal happiness. While some female household heads

enjoy high self-esteem, respect and enjoy their status, others are depressed and unhappy. According to Omoluabi (1990) the sources of psychosocial problems of unmarried women range from the individual to the societal perspective and range from short to long duration. From a personal perspective, unmarried women whose dating and engagements with men fail to develop into concrete promises or plans of marriage with any of them are those who face psychosocial problems. In the case of divorced and widowed women, personal problems manifest soon after the final disengagement from their husbands (Omoluabi, 1990). Similarly, O'Connell (1990) holds that Korean female household heads' emotional problems include feelings of hopelessness, grief and frequent periods of depression. Self-pity and regrets for being a victim of circumstance follow these manifestations result in bitterness, hatred and resentment at the circumstances leading to their disengagement and this. This, according to Obbo (1986), makes them feel uncomfortable and inferior among other women and men who know their status.

It is however believed that children compensate for the absence of a male figure and act as substitutes which give the women satisfaction, especially if children are educated through their own efforts. Their children help with household chores because the caregiver often works additional hours to make extra money and is left with little time to clean the house or cook (McCloy, 2001: n.p.).

In the Philippines, one group of female household heads displays a sense of self-sufficiency and social distancing, especially among lone parent sex workers. They isolate themselves from their kin to preserve secrecy or discretion about what sex workers do (Keith, Kim and Schafer, 2002:221). However, for the most part, ties with kin are the strongest and are very important for lone mothers who keep in close touch with blood relatives. Ties are very close between female kin such as mother, sister, aunt and so on. A significant minority retain links with in-laws after marital breakdown, especially widows (Keith, Kim and Schafer, 2002:221: 2002.221).

Female household heads have less work and/or share greater amount of labour within the home, exhibit less fear, experience less domestic violence/conflict, have more control

over finances and decision making, greater freedom, wider social and economic roles than de jure female heads and greater wealth and well being within the household (Keith, Kim and Schafer, 2002:212). Similarly, Chia (2002:v) shows that of the 108 female household heads studied in Buea, Cameroon, 77 per cent enjoy high self-esteem, 72 per cent are respected, 54 per cent are happy and 61 per cent did not miss anything because of their status. However, their problems are loneliness, the pressure of sole responsibility for children, a sense of economic vulnerability, suspicion and isolation from others and social disgrace. In some households, they express an inability to satisfy sexual desire which contributes to their unhappiness. To overcome these problems, many female household heads are involved in job commitments and in religious activities (Chia, 2002:63-64).

The family serves as a reflection of society, since changes in recent decades have left their imprint. The impact of the various social movements – civil rights, the sexual revolution, women’s movements, gay movements and so on have affected the lives of men and women. There is an increasing tolerance of diversity and difference exercised by the society with regards to the various social changes. Miller (1992:192) aptly avers that the emergence of societal changes have accrued very rapidly without time for sufficient digestion and absorption of these changes.

Traditionally, women saw their identities bound up in the traditional roles of wife and mother. These perceptions have however changed and many women as well as men now consider parenthood as an option rather than a sociological imperative. While some couples are choosing to remain childless or single, others are opting for parenthood (Miller, 1992).

2.3.5 Global overview of social welfare policy towards female-headed household

Welfare states developed a response to the problems of handling risks encountered in typical life. This government welfare response has come under attack from various sources suggesting the need for drastic reform measures in this sector and this has placed

some limitations on national governments in pursuing independent policies. Also, differences in the experience of risks and declining confidence in the expertise of welfare state planners and professionals undermine support for state-centred solutions. As Taylor-Gooby et al (1999:177) describes it, this approach fails to acknowledge the fact that available non-state services are often inadequate to meet many everyday life risks and that the authority of private sector advisers, insurers and professionals is also increasingly open to question. According to Eisenbery (1991:n.p.), four policy initiatives are needed to provide family support, these are: measures to protect young mothers and their children against poverty, paid parental leave after child birth, assured access to high quality infant and child day care and education in parenthood. Varley (1996:2) also states that it is unwise to base policy on female-headship of households on assumptions based on exaggerated statistics or stereotypes that suggest otherwise. Therefore, policies should be developed with the participation of professionals and health organisations so as to enhance operationalisation of such policies at organisational and practical levels (Hills and Mullet, 2002). Similarly, Wuest (2000) suggests that a conceptualisation of caring should lead to the development of a health and social policy that is responsive to women.

The plight of FHHs the world over has been responded to varying degrees, with the Scandinavian countries, other European countries and the U.S. topping the list with their social welfare policies and programmes. The developing countries, especially in sub-Saharan Africa, are lagging behind, as the literature shows. While some of the programmes were established specifically for members of FHHs, others are general and benefit any person who falls within that beneficiary group. Chant (1997:124-125) aptly describes the stand of some governments when she states that there are only a few pro-female pieces of legislation or major state apparatus defending and/or promoting women's interests, let alone those which might favour female household headship. She adds that the shortcomings in welfare programmes are various legislation elements that seem to move progressively in respect to gender, rather than to women per se.

Widows in Britain were among the earliest group for whom social security benefits were made available. Widow's benefit was introduced in 1952 (Harding, 1996:139). However,

welfare provision is undergoing restructuring and there is an increasing emphasis placed on market and individual responses to need, which in Britain, according to Quilgars and Abbott (2000:15) leaves many families, especially low socio-economic groups, very vulnerable to the impacts of a flexible labour market. They reiterate that the realities of these groups need to be incorporated into the risk society thesis.

In Costa Rica, the government established a scheme whereby single mothers are paid a monthly allowance for child benefit of 10000 colones (\$US51 in 1997) for six months during which they will attend a designated training course. The social system in Costa Rica covers three out of every four Costa Ricans and covers allowances for children, family pension, retirement, disability and widow's pensions, and so on (Barry, 1991:59-61; Lara et al, 1995:61-64). There are childcare facilities; especially community homes in which women are paid a sum of money by the state for looking after the children of other women in their neighbourhood. There is also a programme that provides day care for children below seven years who are classified as being at high nutritional and psychological risk. Points are allotted for qualification to enter the scheme for, among others, characteristics such as mother's age, work, pathologies in family and education (Grosh, 1994:89-91). Other welfare programmes are provided by the state and private sector with permissibility of separation and litigation of divorce as well as The Social Equality Law. Despite all these, Costa Rican women are relatively limited in political representation because of ignorance of their rights, illiteracy and other factors (Grosh, 1994:89-91).

However, in the Philippines, the family code strengthens the family and marriage, making the home a common property (Quisumbing, 1990:45), household management the right and duty of both spouses (Sempio-Diy, 1988:100) and divorce totally prohibited (Pineda-Offeneo, 1991:5-6). Separation could only be granted in a very limited number of cases and neither party is allowed to remarry because a marital bond is indissoluble (Villariba, 1993:33). According to Drescher (2002:n.p.), part-time workers, who are mostly women, in the Scandinavian countries, receive various health and other benefits determined by the state rather than the employers, unlike part-time employment in other

countries. Social insurance provides advance maintenance for single parents in Sweden before recovering the sum from the absent fathers and repayment depends on the income of the recipient. There are also transfer payments for child support and housing allowances in Sweden as well as subsidised child care centres or day care homes (Tasiran and Nyman, 1996:n.p.). However, many of the poor are unlikely to apply for welfare and/or participate in welfare programmes because of a lack of information on procedures and benefits, insufficient proof of need or inappropriate forms, not wanting others to know their need, and shame or guilt at needing help (Sundet and Mermelstein, 1987).

In the United States, the national and state governments provide many social welfare programmes, which not only benefit members of FHHs but other women and children as well. Some of the benefits include: food stamps, supplemental security income and aid for dependent children (AFDC) which targets children in single families (Steffen, 1999). The United States social welfare policy has been criticised as having failed to address gender inequalities, which contributes to the feminisation of poverty, and having ignored the role of the primary caregivers as labour worthy of compensation. Ultimately, women are denied full citizenship benefits because of ignorance (Mink, 1998:124). Mink (1998) further argues that single mothers have always been judged by welfare policy, and welfare policy have always either enhanced or undermined their rights, security, and ability to care for their children. These women are forced, either by law or predicament, to choose between children and wages.

Reforms in the United States in the area of welfare services are rooted in the view that a mother's poverty flows from moral failings such as unwillingness to work, failure to marry and involvement in irresponsible sexuality and child bearing. Perhaps the most recent reform, the Personal Responsibilities Act passed under President Clinton in 1996, is as a result (Drescher, 2002: 4). The act subordinates single mothers, thereby forcing them to find economic security outside the home. It substitutes a moral prescription for the economic mitigation of poverty, it not only ignores poor women's vocational freedom which diminished the practice of coerced labour but it also endangers poor women's rights to make their own moral decisions about marriage, procreation and family life.

Poor mothers and their children do not have any legally enforceable claim to benefits, because of mandatory employment services, earnings supplements and time welfare receipt as current welfare reforms stipulate (Bloom and Michalopoulos, 2001: n.p.). Benefits are allocated not on needs alone, but also on moral conformity. In conclusion, Drescher (2002:4-5) states that single mothers have been harmed, but also women in general, because the law has invaded their rights and protections, impaired their reproductive rights and destroyed their constitutional status of reproductive rights fundamental to all women's equality. Initial welfare policies that emerged from the mother's pension programmes of the Progressive Era were intended to relieve poor single mothers of the necessity of wage earning, so that they could be engaged in the full-time care of their children. Many studies show that social welfare rather increases the number of FHHs, especially among African-Americans (Culright and Madaras, 1976; Barh, 1979; Hutchens, 1979; Murry, 1994). The findings have however, been challenged by Darity and Meyers, 1983; Ellwood and Bane, 1984 and Rogers, Greene and Hoffnar, 1996).

Changes in the welfare system in America limit the time a female or male can receive welfare benefits. Thus, they are mandated to get employment or else lose housing, food, clothing and health care benefits, thereby jeopardising their health and that of their children. Single mothers are expected to get employment and not live throughout their lives on welfare benefits (Youngblut et al, 2000). Youngblut et al (2000) conclude that the effect of moving unemployed single mothers to the workforce will fail if factors such as obstacles to child care problems, lack of support from the child's father and lack of support from relatives and friends for these single mothers at securing employment is not provided. Rogers, Greene and Hoffnar (1996:85), caution that any public policies that attempt to reduce the number of FHHs through a reduction in welfare benefits or tightening eligibility requirements are unlikely to be effective. Meyers et al (2001:29) similarly caution that the adjustment of family incomes for childcare costs will leave single mothers still poor, even with greater earnings and food stamps. They argue that the distribution of childcare between government and families and poverty implication will depend on the extent of government's subsidy of childcare costs of single mothers.

A similar trend is growing in the United Kingdom whereby reforms are being undertaken and the concept of citizenship has become prominent in the discourse on the welfare debate. Paid employment has become a central notion of 'good' citizenship, 'good' parenting and 'strong' communities within welfare reform debates. According to Burns (2000:261), single mothers who receive welfare benefits are in danger of being regarded as 'partial' citizens and their daily practices of citizenship, which are outside of those recognised by the state, rendered invisible. A similar study of 90 qualitative interviews with members of 50 households in the United Kingdom by Quilgars and Abbot (2000:15) and another by Ginn and Arber (2001:519) on the increasing emphasis being placed on the market and individualise responses confirm that current labour and welfare policies leave many families, especially low socio-economic groups, vulnerable to the impacts of flexible labour markets. They suggest a need to incorporate these socio-economic realities into the risk society thesis.

In Africa, evidence shows that very few programmes exist for members of FHHs. South Africa champions the provision of welfare services to the vulnerable poor, especially women, in the form of social assistance to the aged, children, the disabled and so on. Social grants, which specifically target single mothers in South Africa, have since been replaced with those that target children and women. The present campaign in South Africa is the Basic Income Grant (BIG), which is championed by the Big Coalition as recommended by the Tylor Committee Report (2002). Kaseke (1998:144) argues that social welfare services in the Southern African region were conceived as a response to growing social problems brought about as a result of urbanisation and industrialisation whose scope and nature are greatly influenced by liberal ideology and a modernisation approach to development. Therefore, governments emphasise minimal provision of social welfare services and instead encourage communities, groups and other informal networks to support needy members of the society. This may have accounted for the low level of significant government intervention in the social welfare sector in the region.

A Zambian newspaper, Xinhua (2000) cited the former Minister of Finance, Katele Kalumba as having revealed that the government has launched a 'Target Food Security

Pack' to support about 200000 vulnerable farmers each year. These vulnerable but viable poor farmers are female household heads, women in disaster prone areas and those afflicted by disease and disability. The pack includes inputs and technology, and seeds for cereals, legumes and roots. In Botswana, Driel (1992:47) reveals that the Arable Lands Development Programme and Financial Assistance Programme was meant to assist the poor and target FHHs rather than MHHs.

Relatively little research has been done on FHHs in Africa and very little in Cameroon. Most research studies have been undertaken in the United States and the United Kingdom. One reason is that one-parent families in these countries have the highest incidence in the world and secondly, because a large proportion of them can be defined as poor, which reinforces the need for social policy measures and research (Tarsiran and Nyman, 1996:n.p.). Most of the studies are economically focused, showing FHHs as a vulnerable group and feminisation of poverty seems to be synonymous with FHHS. FHHs are becoming very prevalent in Africa and Cameroon in particular and from the literature there are no data on FHHs in Cameroon, especially as no published study exists. This, therefore is one of the main objectives of this study, which is to examine what government policy is regarding FHHs.

2.4 Summary of chapter

A critical examination of the evolution of social welfare policy, starting with the family, and informal networks' responsibility to the needy has been explored. Also, the introduction of the Poor Laws in England, which marked the beginning of modern social welfare services in the world, has been examined. The industrial revolution that encouraged urbanisation with all its social and economic vices and the growth of societies in complexity led to new ways of meeting the needs of their members and the needy of their societies. The spread of social welfare services from Europe to Africa left Africa with fragmented polices as a result of colonialism. Cameroon being a colony of France and Britain, inherited two systems of social welfare services, operating

independently in their respective territories which were later merged after the 1972 reunification.

The chapter has also explored the evolution of FHHs, discussing the nature of FHHs, which are through divorce or separation, single mothers by choice either as unmarried, through insemination or adoption. FHHs as a result of migration which is very common in developing countries, have also been examined. The traditional system of family work based on patriarchy including sexual division of labour gave way to the present phenomenon due to a number of factors. Some of these factors include changes in marriage customs through Christian teachings brought by missionaries, the introduction of wage labour and migration resulting from industrialisation and urbanisation. These factors, among others, hastened the growth of FHHs. Their socio-economic conditions have been a matter of argument. Some authors are of the opinion that FHHs are poorer compared to other household types, while others are of the contrary view. In a similar vein, the conditions of children growing up in FHHs have also not been a matter of agreement. Different research findings show that children in such households are much more disadvantaged compared to those in MHHs or two-parent households. On the other hand, others do not seem to see any difference, be it in terms of nutrition, education or social and psychological stability. An analysis of general perception and the perception of female household heads themselves was undertaken. Many people, including the state look at FHHs in negative ways and blame female household heads for their misfortune as personal failure and as such constitute a social and economic threat to the society's resources in a variety of ways.

Finally, the response of governments across the globe on FHHs has been examined. The social welfare policies the world over has drastically shifted from heavy state intervention to market and minimal state provision of social welfare services. This has been due to the social welfare reforms undertaken by most governments, either as SAP or as a way of making single parents more responsible and not to rely on welfare benefits only. Though the African states have reduced spending on social welfare services as a result of SAP, very few provided for social assistance and other social security benefits to women. Only

in a few countries are there specific benefits designed for members of FHHs. In most countries, they are either for single parents or for poor women as a whole.

Chapter three

CONCEPTUAL AND THEORETICAL FRAMEWORK

3.0 Introduction

This chapter gives an analytical view of the main concepts used in this study. It begins with the concept of FHH with its many meanings, interpretations and various forms. To properly conceptualise the study, other concepts such as social welfare, social policy and social development are also examined. Theoretically, the nature of social change, which embodies evolutionary, modernisation, conflict and feminist theories and functional and social system perspectives, is also explored in order to give the research a theoretical base. The model postulated by Blunberg and Garcia (1977) to explain female household formation is examined as well as psychological and sociological perspectives associated with single parenthood. Furthermore, a critical examination of the discourses on lone motherhood such as social problem, social threat, lifestyle change and escaping from patriarchy are reviewed as well as the emerging core debates. These debates are on policy, poverty and effects on children, methodological questions and the ideological and social marginality of FHHs. The chapter concludes with a summary.

3.1 Household

A household can be defined as being all persons occupying a housing unit. A family is the entire group of (two or more) persons in a household who are related by blood, marriage or adoption (Shryock and Siegal, 1976). Many censuses in developing countries define households as spatial units with members living in the same dwelling who share basic domestic or reproductive activities (Young, 1993:14). The pitfall of this definition is that household means different things to different people in different places and there is a growing debate about whether to generate a universal definition which could be applicable (Roberts, (1991). Households could also be considered as kinship units or economic units rather than as housing units (Thorner and Ranadive, 1992:153; Kalpagam, 1992:78). It is argued that the relative weight of these emphases is unlikely to

be the same everywhere and may also shift over time, especially in developing countries where residential units metamorphose many times in a single year (Moore, 1994a: 8-10). There are many instances where during the seasonal male migration period, women and children are left behind and they depend entirely on remittance from the departed husbands or male 'others' or on networks of friends, relatives and neighbours (Gardner, 1995).

The conventional definition of household poses another problem in macro data sources. Co-residential households function on the basis of shared participation in all activities that are necessary for household survival. New Household Economics looks at households as unified entities whereby income is pooled and labour is allocated based on the principles of comparative advantage (Koopman, 1991:148). According to Garcia and de Oliveria (1994a:209), the inputs to and benefits of household membership may be heavily influenced by inequalities revolving around gender, age and relations to other household members. The general features of households are the power and hierarchy relations and household may be depicted as an 'uneasy aggregate of individual survival strategies' or what Moore (1994b: 87) calls a locus of competing interests, rights, obligations and resources.

Households often consist of individuals related by blood or marriage, but are by no means always family-based entities because households also comprise unrelated individuals who may be colleagues, friends, lodgers or lone individuals (Munice and Sapsford, 1995:11). Though a household is generally accepted as being family-based, it also refers to units of co-residence and family to a set of normative relationships (Roberts, 1994: 10). Therefore, female heads of households may not necessarily be mothers or if they have children, they may not necessarily reside with them. In other words, FHHs are a diverse group.

3.2 Household headship

Baden and Milward (1995: 18) state that defining a household in any standard or universal way is difficult, and defining headship is more difficult still. The elusive nature or lack of consensus on interpretation is proof of this lack of a universal definition of the term household head. Harris (1993 cited in Chant, 1997:8-9) argues that the one person who is responsible for other members of the household is a construct of patriarchal thought and practices, which by assumption sees the father as being the natural source of power within the family. The devolution of varying degrees of power to adult males by the state, the practice of census-takers and so on can be considered as patriarchal thought (Chant, 1997:7). Stolcke (1992:138) however notes that what the head of household represents or actually does is rarely brought under scrutiny, and according to Lewis (1993:25) the variety of ideas about head of household are strongly gendered and sometimes imposed by the need among outsiders to find a readily manageable analytical category. Illo (1992:182) also points out that the vested control and responsibility of the adult male over wife and children and the constant reference to a singular household head, especially the male, masks the complexity of household allocation systems and as such acts as a good tool for reinforcing male power in society. Also, the characteristics of the household are identified with the head of the household whereas other members may be engaged in other activities which may tend to be invisible and as such their contributions become ignored (Folbre, 1991:94; INSTRAW, 1992:236).

The heterogeneity of female headship definitions are incomparable in different countries and the ambiguity is inherent in self-reporting. As Quisumbing, Haddad and Pena (1995:7) note, it is because there is non-neutrality of the term 'female headship'. As a result, there is complication in identifying FHHs, which is traced back to a relic of census reporting because most censuses identify FHHs as households without a husband or adult male. This tends to misclassify households where both spouses and partners are present but the wife's responsibility, authority and economic contribution are greater (Batista, 1994:45).

Handa (1995: 38) remarks that in developing countries, there is a source of bias in reporting headship where extended families comprise households and where social and cultural norms bestow upon the oldest male household member headship of the household. This, according to Varley (1996:506), is a philosophical rejection of the concept of head of household accompanied by a pragmatic need for more information about the headship. Household headship in the Mexico census is the person recognised as such by other members of the family (INEGI, 1993: 105). In Costa Rica, it is similarly the one defined by other members of the household and they are usually the principal income earners and have the greatest responsibility in household decision-making (Chant, 1997:128). Also in the Philippines, the census defined household headship as being held by the one responsible for the care and organisation of the household and 'he' usually provides the chief source of income (Nso, 1992:xv). The 'he' suggests the bias of designation of headship toward men.

In Botswana, widowhood was demonstrated to be the major reason for women becoming heads of household on a permanent basis. Apart from unmarried motherhood, widows, divorced or deserted women could also be classified as FHHs (Izzard, 1985:263). According to Izzard (1982:708), the restructuring of the household as a basic social and economic unit has been promoted by migration. It has become necessary to define households by type. A FHH is not a discrete type but a typical expression of particular temporal processes (Peters, 1983:113). He (1983:114) further argues that FHHs should be considered as a stage in the household development cycle and that intra and inter-household relations and the functioning of the social security system makes it very problematic to consider a household as a unit of analysis. As such, poverty among FHHs cannot be studied separately from intra and inter-household relations. She argues further that unmarried women are often seen as FHHs but according to her, they are often engaged to be married, hence, they are in a stage of the marriage process and fall under the guardianship of their male relatives and can not be considered independent heads of households (Peters, 1983: 111-122).

Many of these and other definitions use instrumental criteria to define headship with self- or proxy reporting. The two primary criteria in these definitions are breadwinning and decision -making (Youssef and Hetler, 1983). The head of household is therefore classified as the one who has more earning power and has the greatest influence over decisions or matters affecting the entire household, but as Bruce and Lloyd (1992) hold, these criteria are imputed to male heads everywhere.

The decision-making criterion is criticised on the basis that it does not specify the types of decisions or how ranking might be made with regards to various decisions that might be taken jointly or shared with other people (Gardner, 1995:103-104). The breadwinning criterion may have little relevance for members of the household since the member earning a good wage may not necessarily use it for family life or for household production. Gardner (1995:103) and Lewis (1992:25) hold that the role of women in the economic survival of the household is very significant, but with patriarchal customs coupled with self-or proxy reporting, men may be reported as heads irrespective of their earnings or decision-making roles. The authors conclude that women may not declare themselves as heads of households if they are not given the same opportunities as men. Folbre (1991:91) remarks that in most countries of the world, census takers are instructed to name the eldest son as head of the household irrespective of his age, in preference over his mother or a woman who is actually taking care of the household. This therefore reinforces men's authority as household heads. This, it is held, is recognition of household headship is often integrally bound to masculinity.

In the midst of these controversies about the household head, a growing body of academic and policy literature advocates that to better reflect women's critical and under-acknowledged responsibilities in household life, the economic criterion should be used. Also, the term 'woman-maintained' household should be used where women play a key role in household survival, even with the presence of the male (Buvinic and Gupta, 1993:12). Rosenhouse (1989:45) thinks that 'woman-support' might be most appropriate for those women who are responsible economically for dependents. According to Lehmann (1994a:6) this body of literature makes it increasingly clear that 'headedness' is

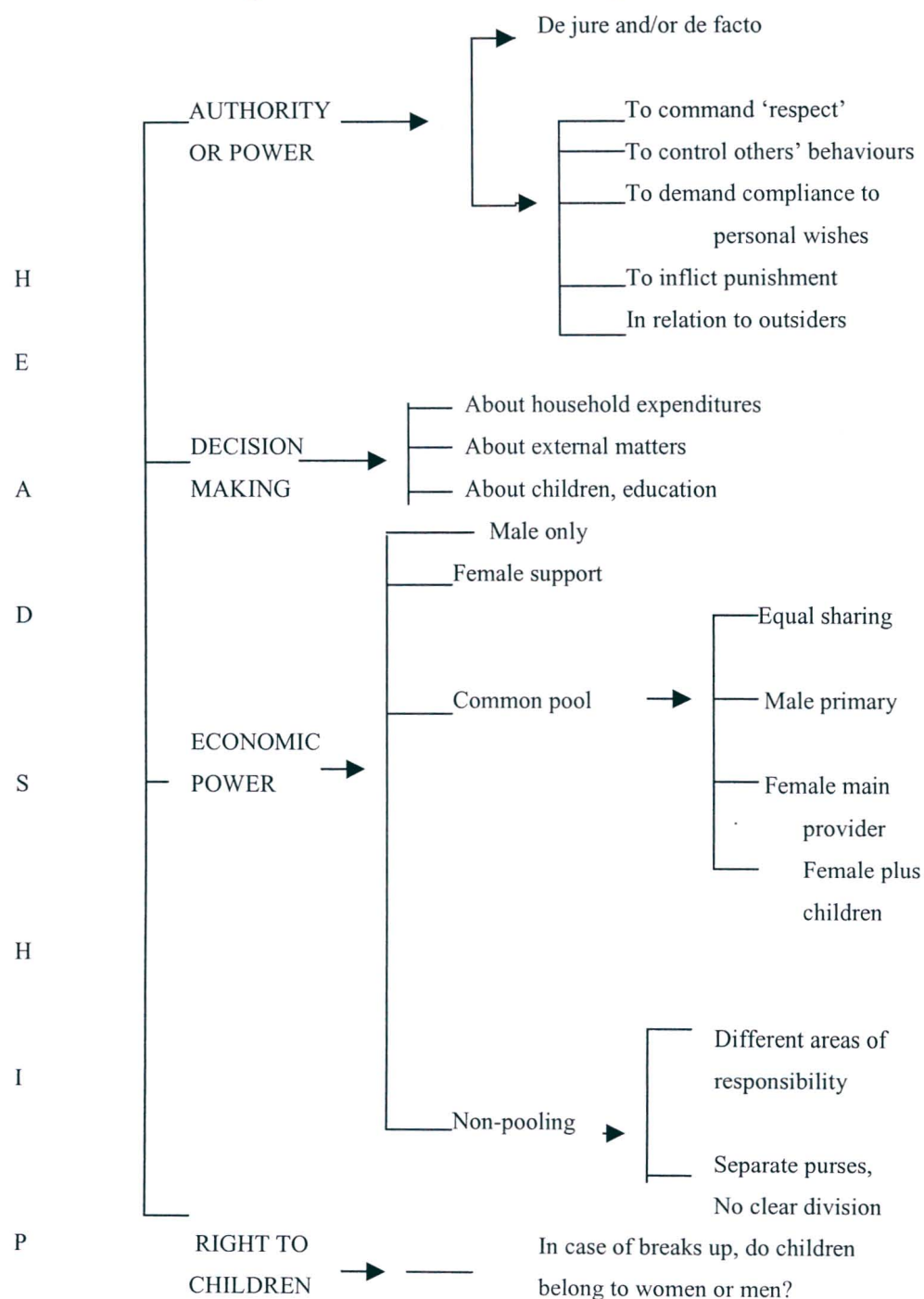
a question of degree. Cleves Mosse (1993:45) and Lehmann (1994a:6) assert that using the term 'women-maintained' instead of the more usual 'women-headed' emphasises the fact that although many women take on the responsibilities for their families, they are scarcely recognised nor are they given the same rights and powers as male household heads. Chant (1997:9) however, cautions that though 'women-maintained' is a group in its own right, it is good to make a distinction between 'women-maintained' and 'women-headed' households because the former might be assumed to have more autonomy than they actually do and this does not necessarily translate into power or control. Another problem according to Chant is that women who were otherwise supposed to be heads are not because of their economic inactivity. Furthermore, these two groups (women-maintained and women-headed) might have men outside the household who are real partners to these women and who have much influence and/or play an important part in the daily production (Chant, 1997:9). As Pulsipher (1993:120) is of the opinion that women's relationships with men outside the home are not only active but also extremely positive.

The heterogeneity of female headship definitions have led to proposed approaches to defining FHHs, which could be used generally. Definitions of household headship are sensitive to the incidence of poverty among FHHs and as such, a proper definition that is embracing needs to be very clear and unambiguous. The first approach states that it should be defined using the 'working head' as the household member predominantly engaged in income-generating activities (Rosenhouse, 1989: 23). A similar approach is to use 'cash head' which focuses on the individual contribution to household cash income (Lloyd and Brandon, 1991:43)

The second approach is less data intensive and it is to disaggregate female headship into de-facto and de jure FHHs. De-facto FHH is where the male-head is absent for a large proportion of the time, which should be at least half or 50 per cent of the time. In this case, the husband or male relatives may still play a key role in basic decision-making and contribute to household income (Quisumbing et al, 1995:8). Labour migration studies suggest that this is an increasing type of FHH in Africa (Buvinic, Youssef and Elm,

1978). De jure FHHs are those where the woman is the legal and customary head of the household. Widows, unmarried women or divorcees or separated women head these households (Quisumbing et al, 1995:8). According to this approach, Driel (1994:25) defines a de jure FHH as one where the woman is head in her own right, the household is independently run by her and an adult male cannot claim to be head. Also, he defines a de facto household as one where the male head is temporarily absent due to migration or other reasons. Figure 3.1 illustrates the components of household headship.

Figure 3.1: Components of household headship



Source: Mencher, J.P (1993:206)

Fig 3.1 shows the main aspects of household headship. These aspects are authority or power, decision-making, economic power and control over children in case of death or

divorce. These aspects present a multi-dimensional picture that has come from an explanation of 'female headed' households cross-culturally. Some of the aspects are discrete in some societies and the head does not necessarily fulfil all the functions that are traditionally associated with headship. The first component or feature is that a household head should command respect, have control over others' behaviour, inflict punishment and so on. Furthermore, the head should be able to take decisions about household expenditure, external matters, about children and their education. Concerning economic power as the other component of household headship, the male could be the main provider, with female support. It could also be a situation where there is a common pool with equal sharing of household responsibilities. Otherwise either sex could be the main provider with the other playing a supporting role. It could also be a non-pooling situation whereby different areas of responsibility exist or there is no clear division. Finally, right to children as one of the main components is whether the children after a breakdown of marriage should be with the woman or the man.

3.3 Female-headed household (FHH)

The phrase FHH has many interpretations, which are complicated. Definitions of single-parent households have taken two dimensions: first, the legal custody of the child as a point of departure. The person holding legal custody is generally also the person with the main economic responsibility and who takes everyday care of the children (Djornberg, 1994:4). Accordingly, Djornberg (1994:4) holds that 'a single-parent family is a parent with her or his dependent children living as a separate household or in the household of others, for example with the parent's parents.'

The other definitions primarily look at the living arrangements. A lone parent family is one with one adult and children. It emphasises everyday parental responsibilities and parent-child relationships. Two adults in a household are considered as two parent families. Therefore, children living with a divorced mother who has remarried are regarded as living with a stepfather, whether the man in the reconstituted family considers himself as a father to these children or not, or whether the children consider

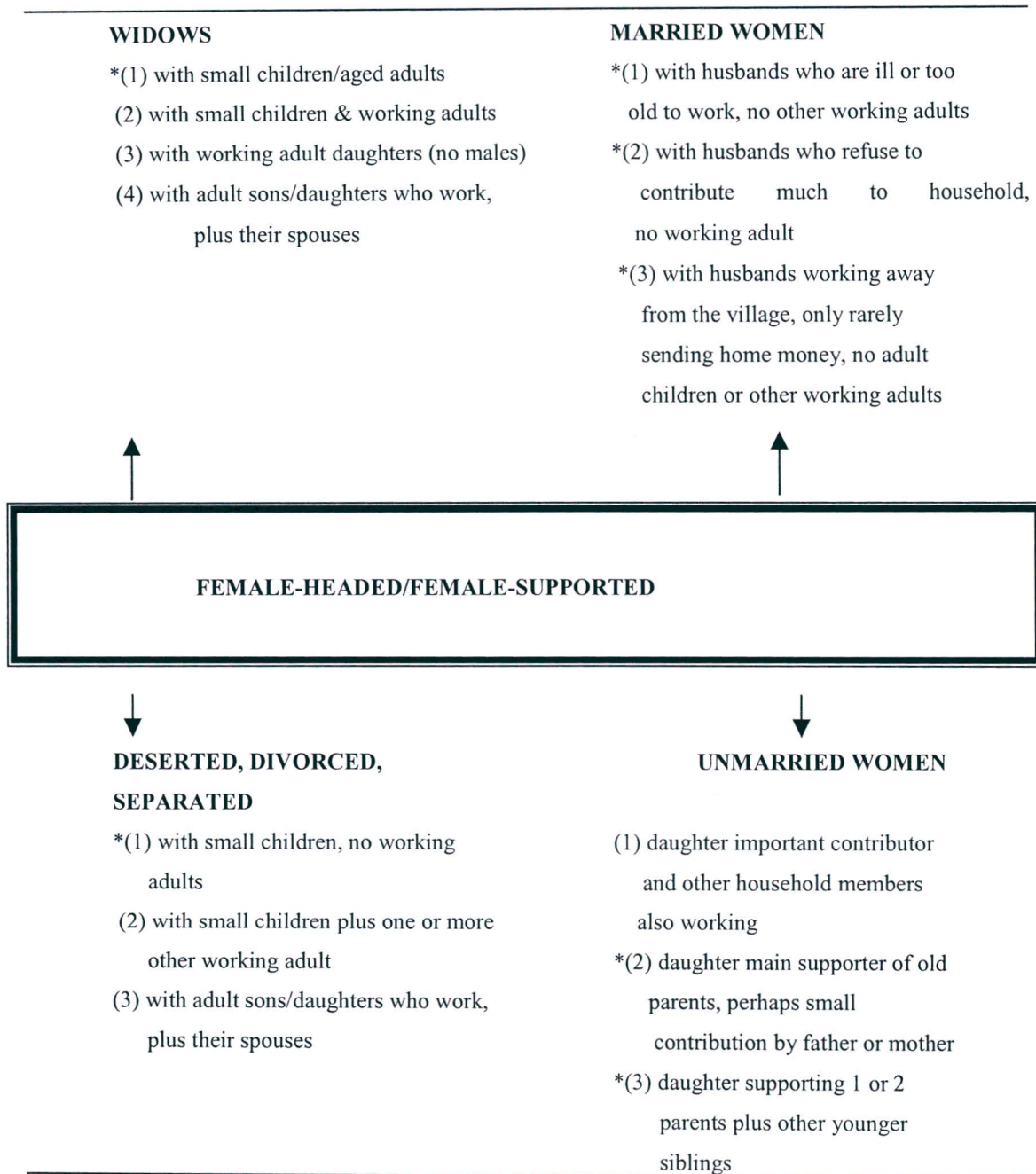
him as a stepfather or not (Djornberg, 1994).

A man heads a conventional household after the marriage process is complete. But the absence of men, coupled with the growing access to western customs and education, economic changes that made polygamy less economically advantageous, has led to new attitudes and behaviour patterns regarding marriage and motherhood (Kossoudji and Mueller, 1983:834-35). These behaviour patterns have given rise to many terms, many definitions and therefore no universal definition applies. Each country's census therefore gives definitions to the different behavioural patterns. Generally, most definitions report 'female' or 'woman-headed' households as units where the woman resides with her children without a male partner. It could be seen as a woman in the absence of a co-residential legal or common-law spouse or another adult male such as the father or the brother (United Nations, 1991:17). Alternatively, a MHH is defined as a unit headed by a male with the presence of the man's spouse or at least other adult females if not the man's spouse (Bruce and Lloyd, 1992:3). A MHH is seen as a household that is 'intact'.

Mencher (1993:204-205) has argued that it is preferable to use the term female-supported because account should be taken of the day-to-day economy of the household which is how the household is supported. She notes that fieldwork over the past 25 years shows that the question 'who is head of the household' will normally reveal who takes major decisions or exercises authority. Regrettably, Mencher (1993:205) argues that it fails to provide information on who supports the household and therefore, a woman might be the main supporter of the household, but because her infirm husband still retains decision making power and dominates the household in many ways he will be regarded as the head of the household. In such a case, the wife herself will identify the husband as the head of the household. Therefore, she prefers the use of the twin terms female-headed/female-supported or only female-supported. For this study, the concept FHH is used. It is defined as a family with a widow, a woman whose husband has migrated, an unmarried woman, or a divorced mother living with her children alone or living in her parents' household but who is solely responsible for the major decisions regarding her family. The decisions include feeding, clothing, children's schooling and medical care.

Figure 3.2 shows the ways female-headed/female-supported households are commonly formed.

Figure 3.2: How female-headed/female-supported households come about**



*Indicates exceptionally poor household types

** This diagram leaves out the single person households that are households consisting of a single female only and no other people.

Source: Mencher, J. P. (1993:207)

Figure 3.2 shows four directions from which female-headed/female-supported households come about. First, widows with small children and/or adult children working. Secondly, female-headed/female-supported households also result from married women with husbands who are either old, ill or refuse to contribute to household upkeep. Also, they may be working away from home and rarely send money home. In this case, there are no other working adults or children. Furthermore, deserted, divorced or separated women constitute female-headed/female-supported households. These are those with small children with no working adult. They may have small children plus one or more working adults and/or with adult's sons/daughters who are working, plus their spouses. Finally, Figure 3.2 reveals that unmarried women may have daughters and other household members who are working or the daughter may be the main supporter of old parents or the daughter may be supporting parents plus other younger siblings.

3.4 Female-headed household typologies

Many typologies have been developed on FHHs, which show many variations. These include lone mother, embedded female-headed units, single-sex/female-only, female-headed extended, grandmother-headed, lone female, and female-dominated/predominant.

3.4.1 Lone mother households

This is the largest group of female heads the world over and it denotes a mother and her children. As Chant (1997:29) remarks, the concept of lone mother is common in the literature of advanced economies but is gradually being used in studies on developing countries. Other terms include mother-led, mother-only, female-headed family with children, single mother or solo mother. However, some scholars still see some differences in terms of meanings of this term. Hobson (1994:176) holds that there is a difference between solo mother and lone mother or single mother because solo mothers frequently live with kin or with lovers rather than on their own. Kamerman and Kahn (1988:5) are of the opinion that since one-parent households the world over is run by women, single or lone parent is generally used interchangeably with lone mother. However, there is the

danger of stereotyping especially when a large number of single parents are male and in the developed countries, lone mothers are usually seen as young, poor and single. Millar (1992a: 152) argues that a typical lone mother is hard to find because the term covers so many people with so many diverse experiences. Therefore, there is a potentially vast range of women headed lone-mother households, and as such, it can be further subdivided according to certain criteria.

3.4.1.1 Differentiating factors among lone mothers

Many factors can be used to differentiate lone mothers from each other. Some of them include de facto/de jure status, stages in life course, marital status, class, race, child support, agency and gender and lone parenthood.

3.4.1.1.1 De facto/de jure status

It is important to distinguish between whether FHHs have de facto or de jure status. According to Chant (1997:15) de jure female headed units are households where women live without a male partner on a more or less permanent basis and receive no economic support from one except in the form of child maintenance. This category includes single mothers, divorced and separated women and widows. On the other hand, de facto female heads are those women whose partners are absent due to labour migration, but they have ongoing contact, and normally continue sending remittances. They are thus, heads of household on a temporary basis. It is noted that though de facto female heads may be temporary, they may actually spend longer on their own than some de jure women heads do. Also, contact between de facto female heads and their spouses may be intermittent and long periods may elapse between remittances. However, some absent men may continue to exert tremendous influence over family life and in other cases, not (INSTRAW, 1992:237).

Schlyter (1989:16) sums up the situation of de jure and de facto female heads as 'quite difficult in regard to economy, power and rights'. Economically, some de facto women

heads may be better off than de jure ones, more importantly for those whose spouses have good jobs and are sending home remittances regularly. In most cases in Malawi, households headed by women whose husbands are abroad are the richest in the community (Kennedy, 1994:33-34). However, de facto heads face greater poverty. Despite the state of poverty of many de facto heads, they have an expanded say in household negotiations and in community affairs as a result of male migration (Deere, 1990:310; Hugo, 1992:192).

There is also the problem of maintaining relationships with partners over long distances between de facto heads and de jure heads. Long stays and erratic communication can be highly stressful, sowing seeds of mistrust and may provoke men and women alike to engage in extra marital liaisons (Deere, 1990:310). Deere (1990) notes that in the Northern Peruvian highlands, men's migration can lead to the formation of second families on the coast and to the abandonment of women and children and/or to women themselves entering new relationships. It is difficult to generalise about de facto female heads, let alone the differences between de facto and de jure female heads. The element of husbands' power remains unless the relationship culminates in permanent separation or death.

3.4.1.1.2 Stages in life course

Households are dynamic entities, which are subject to change as a result of internal and external forces. This explains the reason for household stages in life course as an important criterion of differentiation among lone mother households. The age of female heads has been considered as being a determinant of the likelihood of remaining unpartnered in the longer term. Graham (1993:39) points out that single mothers tend to be on their own for shorter periods of time than separated or divorced mothers.

In terms of resources, some households reach a stage where their sons and daughters enter the labour market and as such may no longer need full-time parental care. As a result, access to income may be greater since female heads have time to work, coupled

with the fact that children may contribute to household budget (Gonzalez de la Rocha, 1994a: 268; Brydon and Legge, 1996:131-132). Though the stages in life course are useful in differentiating lone mother households, it is unlikely that the same parameters may be used in different countries, let alone across the North-South divide. Therefore, it cannot be used in a universal way but needs to be considered in relation to the particular socio-economic and cultural characteristics of given societies.

3.4.1.1.3 Marital status

Marital status is one of the most important criteria used in differentiating FHHs. It reveals the routes by which women enter lone parenthood and as Chant (1997:11) aptly describes, it also helps to illuminate the reasons for their varied material circumstances. Marital status may have a major effect on lone mothers' social standing and self-image, with widows often receiving a more sympathetic reaction than divorcées, both socially and in terms of policy (Lewis, 1993:33-34; Hobson, 1994:183). The concept 'widow' may mean many things in different contexts. According to Buitelaar (1995:1), in Assyria, widows are not simply those women who lost their husbands but those whose father-in-laws are deceased and who have no sons. Marital status also rarely has the same implications among different groups of women within societies, let alone between societies. According to Chant (1997:11), the position of divorcees vis-à-vis the law may depend on a wide range of factors such as age, class and the circumstances of their marriage breakdown. As she states (Chant, 1997:11), the situation of widows may vary on account of whether former husbands were able to leave them with some form of income, whether they worked and were able to save some money at earlier stages of their lives and/or whether their children or relatives have taken it upon themselves to care for them.

3.4.1.1.4 Race

Differences in lone parents on the grounds of 'race' has undergone serious investigation in the US because of the issue of ethnic minority groups among whom it is believed, the

phenomenon of lone motherhood is more common than the 'host' population. In the USA for example, in 1985, 56.7 per cent of families headed by blacks were lone mothers compared to 17.8 per cent for whites (Kamerman and Kahn, 1988:10). In the UK, 49 per cent of families of West Indian origin were lone parent units, compared to 30 per cent of Africans, but only 6 per cent of Indian and 8 per cent of Pakistani families (Millar, 1992a: 153). These variations strongly indicate the dangers of generalisation. Other assumptions such as high frequencies of women-headed households being negative, which is often the case with minority groups that lie at the bottom of the socio-economic hierarchy, and female headship regarded as symptomatic and constitutive of disadvantage, are also dangerous generalisations. Zinn (1990:68) is critical on the view on 'race' and he holds that many studies have shown that it is not only 'race' per se which influences headship but a combination of factors resulting from various forms of marginalisation to which ethnic minorities have historically been subjected. Some of these factors include slavery, use of black male labour in seasonal plantation agriculture and so on.

3.4.1.1.5 Class

This is another important consideration when FHHs are concerned. At the higher socio-economic status, women are equipped with greater capacity to financially raise children alone or to live independently. At another higher-class position, it may be difficult in social terms, such as prohibited engagement in activities that may ensure their survival (Gardner, 1995:209-210). In India for instance, social restrictions on the lifestyle of widows tend to become more rigid as one moves up the caste hierarchy (Dreze, 1990:51) while widows from the untouchable caste can remarry and take on a job. Separation or divorce in India is socially permitted only in the case of intermediate and scheduled castes while among the upper castes separation of husband and wife is not permitted (Kumari, 1989:46-47). Shanthi (1994:19) notes that unmarried mothers, against whom there is a social boycott, are almost absent among middle and high income groups, but are found in large numbers among people living below the poverty line.

3.4.1.1.6 Welfare agency, gender and lone parenthood

It is vital to consider whether FHHs have arisen out of some kind of so-called 'positive decision' on the part of women or whether they had little option in the matter. This element is important in influencing how they fare economically and socially and how they perceive themselves. A 'choice constraint' dichotomy is by no means appropriate to situations where a wide range of personal, emotional, social, economic and other factors are at stake, perhaps especially, where children are involved. There are also many methodological difficulties in determining the relative power of individual welfare agency in disentangling cause and effect and also shifting out immediate reactions to precipitating events from post hoc rationalisations (Bradshaw, 1996; Chant, 1997:19). Where women are oppressed, there are spheres where they may act and decide, Palriwala (1990:41) asserts. Some women are architects of their existing status or have not resisted becoming heads of their own households (Chant, 1985:637).

In the Middle East and South Asia where 'protection' by men of women's honour is paramount and where women have limited powers to act independently, female headship results from male desertion, male instigation of divorce or widowhood (Dreze, 1990). As Lewis (1992:24) asserts, the increase in the number of FHHs in countries such as Bangladesh raises the question whether the social protection conventionally offered to women has broken down or whether it is a new form of social organisation in which women accept more assertive roles in such patriarchal societies. Where mother-child units in other parts of the world have more autonomy, it seems the influence of men on the decisions of FHHs may be less (Kandiyoti, 1991).

In Antigua, Powell (1986:92) found that 35 per cent of women initiated a move out of their previous relationships and in the West Indies, Pulsipher (1993:113) notes that while the tendency to have children with many mates is changing as education and employment options for women increase, some educated women with good jobs may decide to have a child with an acquaintance and marriage or even long term involvement may never be a

consideration. He adds that this is especially if a man does not have attractive economic assets and is not a suitable lifelong companion. In Sub-Saharan Africa, Cutrufelli (1983:71) and Moore (1988:64) note that the unmarried state often arises due to an individual and deliberate choice of freedom and emancipation. In various parts of Africa, men are reluctant to marry because they fear taking on economic responsibility which they cannot fulfill due to declining employment and income levels precipitated by economic doldrums on the continent (Moore, 1994b: 12). Muthwa (1993:4) states that the occurrence of female-headed households in poor townships in South Africa is as a result of family breakdown and this is partly because of the failure of men to fulfill expected economic and other roles for their families.

In some other instances, women decide to opt out of relationships in order to avoid the problems of living with men who will be burdens on their family welfare. In Latin America, this has been a key factor where women instigate separation or divorce; male desertion is still a major contributor to the increase of FHHs (Garcia and de Oliveira, 1994b:153) though. It has however been argued that female instigated separation and divorce represents an attempt by women to free themselves from repressive and restrictive aspects of male domination (Chant, 1985). Jelin (1991:121) cautions that while the self-reliance that women exercise for daily survival may have a connection with increasing autonomy and choices for greater equality and freedom at least for middle and upper class women, for women less well-off economically, it may be as a result of a more perverse process.

3.4.1.1.7 Child support

Child support is important in examining the economic conditions of lone-parent households and in its contribution to an understanding of the variations between them. The enforcement of child support is extremely lax in the developing countries and is more likely to occur in the developed economies. There is no guarantee that fathers will pay, especially when couples were not legally married (Chant, 1997:18).

3.4.2 Embedded female-headed units

This involves young mothers without partners who live in other people's homes because for one or other reason they cannot head their own households. The term is sometimes used to denote lone mothers heading 'sub-families' within extended households which are referred to as 'concealed', 'embedded', 'disguised', 'submerged', or 'hidden' female heads (Varley, 1994:128; Bradshaw, 1996). Though members of this group may not head a household in the strictest sense of the word, it is necessary to recognise their existence because in some societies, it may be that they are unable to take care of their children on their own or they are prevented by taboos from living alone. In other societies, there may be little institutional support in the form of childcare and as such the women need to work thereby relying on help from co-resident kin. Still, in other societies it may indicate a deterioration of the economic conditions of women as a result of divorce or separation (Graham, 1993:60).

Todes and Walker's (1993:49) study on low-income settlements in Durban, South Africa found that 22 per cent of households had one or more sub-families living with them, though many were unmarried daughters and their children and unmarried sons and their offspring. Therefore, it is necessary to acknowledge them not as bona fide female heads but as potential female heads because many are raising children in larger households and are earning sufficient income to support them. There are young couples living with parents or with in-laws who need to be recognised, although they will not wish to be seen as separate units by others (Varley, 1994:127-128).

In some countries like the Philippines, parents or other relatives may shelter unmarried daughters in order to avoid shame being brought on the family or gossip from neighbours or to prevent them from falling into socially unacceptable occupations such as sex work (Chant and McIlwaine, 1995).

3.4.3 Single-sex/female-only households

Another growing group of FHHs is one which two or more women, who may or may not be related live together without men (INSTRAW, 1992:236). This is common in urban areas where factory workers come to live together with colleagues and also in international tourist destinations where employers set up single-sex dormitories on work premises (Chant, 1996a). In West Africa, the history of matrilineal kinship and/or polygyny have weakened marital unions and women's urge to head their own households or reside with female relatives (Chant, 1997:23). Some of the reasons for this type of arrangement by women include avoiding sexual jealousy and the desire to maintain their economic autonomy (Etienne, 1993). Despite these separate dwellings for women, there is often contact and interchange (Westwood, 1984).

3.4.4 Female-headed extended households

There are common in Latin America, Sub-Saharan Africa and the Caribbean countries where studies have revealed that there is a greater likelihood of extension among FHHs than MHHs. Female heads that are unpartnered with or without children have other relatives living with them in their homes (Garcia and de Oliveira, 1994:152; Gonzalez de la Rocha, 1994a,b; Kanji, 1994:116). In Durban, South Africa, for instance, Todes and Walker (1993:46) found that the FHHs studied live in some form of extended arrangement, but for MHHs, it was only about 50 per cent who were living in extended family arrangement households. As Chant (1997:21) notes, female heads of extended households are older than their counterparts in non-extended households because of the likelihood of children having their own children and forming partnerships. Studies have also shown that in Latin America and the Caribbean additional kin are more often female relatives than male because they are willing to take on a variety of jobs around the home and/or present fewer problems of compatibility with female heads than male heads (Garcia and de Oliveira, 1994b: 13 on Mexico). In addition, older women with fewer resources and/or who are incapacitated may need kin to care for them (UNDAW,

1991:35). However, in India where men have considerable economic and social power over women, it is more common for married sons to live with unpartnered women, especially widows (Dreze, 1990). Household extension can provide the female heads with some form of domestic labour and childcare and enable women to gain more access to employment and/or increasing access to income sources. This is very important where there are no or few welfare state provisions to bolster the economic and social capabilities of female lone parents (Moore, 1994b).

3.4.5 Grandmother-headed households

A grandmother-headed household is a household that comprises a woman and her grandchildren and possibly other relatives, but not the grandchildren's parents. This is common with daughters who leave their children with their mothers to search for jobs in towns and cities and cannot cope with joint childcare and job imperatives. This is very common in East and West Africa and South East Asian countries (Lloyd and Gage-Brandon, 1993:120; Hetler, 1990:181).

3.4.6 Lone female households

Lone female households are another subgroup of female heads living alone. This category is very common in the developed countries, especially among affluent and professional women (Folbre, 1991:100) and among the elderly in most parts of the world. Many different reasons account for lone female households and there are different characteristics in various places (Sykes, 1994; Varley, 1996). The lone female household is common in the urban areas and it exists across a range of ages and social groups as asserted by Duncan (1991). Some of the reasons why older women live alone include higher life expectancy among women, lower age than husbands at marriage, government increased support services and smaller family size which makes it difficult to ensure someone to live with women in their later years (Rudd, 1989:14). A study conducted in the USA, United Kingdom and Finland by Gordon (1994) on younger women reveals that increased access to education and income generating opportunities has led to the

postponement and/or avoidance of marriage or cohabitation as a way of escaping domestic and career conflicts. In developing countries, it is more common that lone female-households are among the older age groups in villages where sons and daughters migrate to towns and cities in search of jobs (Sethi, 1993). There is no definite distinction between lone female households and lone mother households.

3.4.7 Female-dominated /predominant households

This is a situation where adult women, whether related or not, reside with one another. These households may contain a male but more often they contain only children, leaving the women to take important decisions on household issues (INSTRAW, 1992:236). This is a type of household which has been noted among a group of workers in feminised occupations, such as sex workers in the Philippines and India (Chant, 1996b; Chant, 1997:24).

3.5 Social welfare

Social welfare is analysed from different perspectives with the beneficiaries being the individuals, groups and communities. As one of the major institution of society, social welfare is also examined as one of the sub-units of social policy.

The concept of social welfare is replete with a multiplicity of interpretations. Social welfare must be judged against standards of equality and social justice and by its success at translating human values into living realities (Bell, 1987). The much acclaimed definition of social welfare developed by Wickenden (1965:1) states that social welfare includes those laws, programmes, benefits and services which assure or strengthen provisions for meeting social needs recognised as basic for the well-being of the population and the better functioning of social order. It can also be defined as a direct or indirect response to human needs, whose goal is to prevent new categories of needs from arising or prevent recognised categories of needs from affecting individuals and groups still untouched. Macarov (1995:17) sees social welfare as a means of helping those

people with unsatisfied needs or unsolved problems.

These definitions embrace income-maintenance benefits and educational, developmental, medical, rehabilitative, urban renewal, housing, vocational, recreational, protective and counselling services. These services are provided directly to individuals, groups and communities. People of all ages are served and the services are organised by all levels of government and under the auspices of voluntary organisations. They include community-based and institutional services. Social welfare serves all income classes and as such is known as a universal programme because of people's recognition that collective efforts are necessary to satisfy social needs and resolve social problems. On the other hand, programmes that target only the poor are called selective programmes.

According to Day (1997:30), social welfare is one of the major institutions of society, others being the economy, the polity, the family and religion. The social welfare system is characterised by a myriad of factors, sculpted by interplay of social, cultural, historical, economic, geographical, religious, and political forces. Intrinsically, it is the political ideology of the country, which sets the goals that trigger political activity (McKendrick, 1987, and Heywood, 1992). The social welfare system of any country has a direct impact on social work practice (Zastrow, 1986). Social welfare and social work are directly related at the practical level.

Social welfare is one of the many sub-units of social policy, which is encompassing. Social welfare policy can be located in various levels of operation. The levels as postulated by Popple and Leighninger (1998:30-31) are: Macro-level, which embraces the broad laws, regulations, or guidelines, which act as a basic framework for services and benefits provision. The second level is the Mezzo-level, which involves administrative policy that organisations pursue to direct and regularise their operations. The final level is the Micro-level policy, which refers to what happens to individuals who translate macro and mezzo level policy into actions.

Marin (2002:1-2) assert that the discussion of the report for the Bratislava Conference on

Social Theory and Policy-Making in Europe brought up new uncertainties concerning traditional key concepts of social welfare and human development. It became clear that notions such as the welfare state and welfare society, work and labour, unemployment, poverty, social protection and social security, social contract, justice, civilisation and human progress are changing under the pressure of changing realities. Therefore, there is the need for a new conceptualisation and redefinition. The Twentieth Anniversary Symposium of the European Centre on 'Welfare, Social Contract, and Human Development' started this and focused on the elaboration of new concepts of social welfare and their theoretical bases (Marin, 2002).

3.6 Social policy

The discussion of this section begins with the definition and purpose of social policy. It analyses the basic elements of policy that provide a guide to government actions or inactions. This section briefly points to the origin of social policy as well as its impact in mitigating social inequalities.

Policy is the ongoing actions of state organisations, which have some degree of stability, and affects the lives of many people in a significant way. Policy includes acts, ordinances, circulars, plans, directives, and statements of intent such as white papers, reports and statutory instruments. Social policy is concerned with social purposes and effects including the distribution of life chances, well being and quality of life and also with the social consequences of other policies (Harding, 1996:XIII). Policy acts on family and is also affected by how the family is formed and how they behave. That is, policy is formulated in response to family behaviour (Harding, 1996).

The terms social policy and welfare state are used synonymously to describe government action in the fields of personal and family income, health care, housing, education and training, and personal care services. This action embraces both direct provision of benefits and services and the regulation and subsidisation of the various private forms of welfare. Private welfare includes occupational welfare provided by employers, charitable

organisations, trade unions, community, religious and other voluntary organisations, as well as that provided by family members, friends and neighbours. The boundaries of social policy extend into areas which are conventionally ascribed to economic policy such as employment, industrial, monetary and fiscal policy and other areas of public intervention such as immigration, law enforcement, industrial relations and penal policy (Ginsburg, 1992:11). Social policy therefore covers activities of agencies to which government gives responsibility through delegation by way of legislation.

There are basic elements involved in the analysis of policy. These are the origins, the substance and the impact or what Heidenheimer et al (1990:3) put as how, why and to what effect governments pursue particular courses of actions or inactions. Higgins (1986:226) calls this the 'provision, providers and payments'. According to Heidenheimer et al (1990) government inaction or indecision becomes policy when it is pursued over time in a fairly consistent way against pressure to the contrary. The origin of social policy is traced to political and social pressures and the forces of agencies, which pushed governments into policy formulation. The substance of social policy refers to the structure and functions or its nature and purposes, which are analysed in terms of public finance, legislation and administration of welfare, both private and public (Ginsburg, 1992). On the impact of social policy, Heidenheimer et al (1990) hold that the purpose of social policy is to heal fundamental social divisions and at least to mitigate social inequalities. In the course of this process, class, gender and racial divisions and inequalities are institutionalised in the welfare state, though without the welfare state, these divisions and inequalities would be more substantial. Thus, the welfare state mitigates social divisions and inequalities.

3.7 Social development

The ambiguity of the concept of social development is explored as well as its many dimensions. The significance of social development as a viable approach to economic development and social well being is examined. An examination of developmental social welfare is presented as a challenge to developing countries' programmes.

Social development is an ambiguous concept and a plethora of publications have emerged over the years to shed light on its outlook, perspective and definitions (Midgeley, 1993; Midgeley, 1995; Gray, 1997; United Nations, 1997; Taylor, 2000; Marin, et al, 2002). The World Summit for Social Development held in Copenhagen in March 1995 was dedicated to national and local policy responses to global societal problems such as unemployment, poverty, social exclusion and disintegration (Marin, 2002.). In the light of the above, Midgeley (1995:8-9) defined social development as a process of planned social change designed to promote people's welfare in conjunction with a comprehensive process of economic development. The overall objective of social development is to achieve an acceptable sustained development of the well being of individuals, family, community and society at large.

Some of the widely accepted indicators of social progress are the eradication of mass poverty, inequality in conditions of unemployment, social welfare, land reform, education, and housing, urban and rural development. These are dimensions of social development (Taylor, 2000). Female-headed households suffer from profound poverty, unemployment, educational deficiency, live in poor housing and benefit less in terms of social welfare provisions. A thorough research in Cameroon reveals that there is no proper framework for social development in Cameroon. The Five and Ten Year Development Plans that served as social development catalysts ceased existing as far back as 1995. The concept itself, though not novel, is still unacknowledgeable. Without a clear focus and theoretical base crystallised in Cameroon, there can be no meaningful social development. Therefore, there is a need in Cameroon to have a framework that can serve as a policy framework toward these female-headed households. One of the issues at stake, as Midgeley (1996) asserts, is that much of the literature on social work involvement in development is still very abstract, idealised and hortatory. Accordingly, the conceptual confusion arises from the inability to link social development's macro-approach with the individualistic ideology of social work practice. In Cameroon, social workers are basically involved in this individualistic client approach to intervention.

The twentieth century ended with calls from world leaders and development agencies for

urgent steps to be taken to address the social development issues of the developing countries and on the continent of Africa in particular. This global call for social development in the 1990s is a feasible way of remedying human deprivation and not a panacea for Africa's underdevelopment. Before the dawn of this century, economic growth was thought to be a tool through which benefits would trickle down and water the consequences of poverty and therefore enhance social well being. It was realised that even in the developed countries with a high rate of economic growth, the imagined benefits were not achieving the expected miracles of eradicating poverty and other societal vices (Midgeley, 1995). Questions and concerns began to be raised about economic growth as the only antecedent of social well being. Taylor (2000) quoting the 1998 HIV and HDR on poverty, conclude that human development is an end, economic growth a means. The purpose of wealth should be to enrich people's lives, to broaden people's choices and to enable every citizen, every child, every woman and every man to reach his or her full potential. Yet, as the experience in many countries has shown, economic growth does not automatically translate into human development.

A viable approach that could tie social well being to economic development and mainstream people into development was therefore social development. It is central to the needs and aspirations of people the world over and it is the responsibility of the government and civil society of every nation to mobilise resources and formulate and implement policy that will uplift the living conditions of their people (United Nations, 1996). The relevance of social development in any country can therefore not be over-emphasised. The past and present governments in Cameroon have skewed development towards the urban areas while the rural areas, constituting about 75 per-cent of the population, are left languishing in poverty and misery. Investments and policies should be productive if they are to empower the people to maximise their capacities, resources and opportunities. Thus, social development warrants policies that contribute positively to a dynamic development process (United Nations, 1996).

Developmental social welfare is not a novel concept in developing countries' lexicons, though it was first used in 1989 by the United Nations referring to social welfare as one of the dimensions of social development whose programmes should implement the

T050233



national welfare strategy (Noyoo, 1999:6). Developmental social welfare should be designed to impact on substantial social problems such as poverty. These programmes are based on new analysis, defined goals, objectives, targets, strategies, budgets and mechanisms for evaluation (Taylor, 2000). Developmental social welfare has a wider social impact and may be inter-sectorial and multi-disciplinary. Developmental social welfare is an umbrella term, which encompasses all types of services, facilities, social benefits and community-based developmental strategies (Taylor, 2000).

Developmental social welfare has become pertinent in Africa because of the massive problems facing these countries which have not been resolved given the fact that residual programmes have been embarked upon rather than a combination of residual and institutional programmes. Cameroon is a country that abounds in variety, human and natural resources but has recently slipped into crises characterised by a high unemployment rate especially among women and youth. Education and training does not meet the needs of self-employment and 25 per cent of children are suffering from stunting and the pervasive systematic poverty. All these insurmountable problems have exceeded Cameroon's government's capacity to address them alone (World Bank, 1995b:n.p). In this regard, an approach needs to be developed and a partnership between the government and civil society needs to be forged with agents of civil society constantly engaging government in development discourse and challenging political misuse resources prevalent in Cameroon. This will safeguard the unalienable rights and views of the under-privileged groups in the society.

President Thabo Mbeki of South Africa in a national broadcast address at the dawn of the second democratic election in his country echoed the essence of partnership between government and individuals. He called for mobilisation of the whole nation in a united public action, into a partnership with government for progressive change and a better life for all, for a common effort to build a caring nation (Taylor, 2000:1-2).

This study therefore sees social development as a means to an end and as an end in itself in connection with social welfare. As a means, agents of change are to positively engage

in the development process, which should alter people's lives and reach the desired state of well being, which is an end. The crux of the issue is whether a developmental framework will be able to wrest Cameroon from the devastating crises.

3.8 The nature of social change

A brief explanation of the changes taking place within the family resulting from changes within the institution of marriage and other policy orientations is presented. It analyses social change from the viewpoint of various evolutionary and modernisation theories.

The family has become a centre of focus because of changes which are occurring within the institution of marriage. Marriage that used to be honoured has continued to give way to other forms of relationships thereby shaping the family structure the world over (Strong, 1996). Many factors have given rise to this phenomenon, including government policy towards the family, which has shaped people's perceptions and encouraged individual manifested actions such as divorce, preferring a single life and so on. These factors have enabled the growth of female-headed households in Cameroon as well as elsewhere. Traditional stereotyping and stigmatisation are gradually giving way to the continuous growth of female-headed households in Cameroon. Interpretations of social change date as far back as the forefathers of Sociology (Auguste Comte, Herbert Spencer, Karl Marx, Emile Durkheim and Max Weber). Social change has a strong base in the early evolutionary theories. Even though FHH is a subject of growing interest and research, there are only a few identifiable theories on their evolution or implications thereof. FHHs do not even feature among wider household theory (Chant, 1997:30, Stichter, 1990:50). The absence of theories on female-headed households is as a result of mainstream research, which ignored gender until the 1970s. Also, the traditional emphasis of household evolution based on size and composition and the displacement of large and extended households purportedly led to by industrialisation and urbanisation process (Chant, 1997:30).

The few studies that acknowledged 'female-centeredness' (Pulsipher, 1993, Zinn, 1990)

branded FHHs as 'deviant' from normality and described society as 'dysfunctional' and as an indication of 'system breakdown' and 'moral decay' (Chant, 1997:31-32). A review of some of the social change theories and feminist theories are discussed below.

3.8.1 Evolutionary and modernisation theories

Berquo and Xenos (1992:9) and Nething et al (1984:xv) observe that theory on household has been deductive and grounded in evolutionary principles. Theories of social change reflect the work of Charles Darwin (1809-1882) on biological evolution. According to him, there is a progression of successful life forms, moving in a definite direction. Auguste Comte who is accredited as the father of Sociology (1798-1857) was an evolutionary theorist who believed that after the failure of Napoleon to conquer Europe leaving France in chaos, a theoretical science of society and a systematic investigation of behaviour was needed so as to improve society (Martineau, 1889 cited in Schaeffer and Lamm, 1995:11 and Turner, 1986:39-41)). He saw society moving forward from the thinking of mythology to the scientific method. Emile Durkheim similarly held that society moves from a simple to a complex form of social organisation. Durkheim in his studies on anomie examined the breakdown of social structure with the collapse of the usual mores and norms leaving people to feel there is a lack of law and order in society and that to observe the societal rules does not make sense. The feeling of anomie or normlessness is characterised by disconnectedness, depression and isolation (Durkheim, 1966). But Merton (1968) holds that deviation does not necessarily threaten the social system but may be viewed as offering new patterns of behaviour. In a similar vein, conformity does not necessarily mean that the society will function smoothly. The writings of Emile Durkheim and Auguste Comte were criticised and their approach to society was termed as unilinear evolutionary theory (Schaefer and Lamm, 1995:582-584). It is held that contemporary evolutionary theorists such as Gerhard Lenski, Jr. and Lenski Jean picture social change in terms of multilinear evolutionary theory, which holds that change can occur from several directions and does not necessarily move in the same direction (Lenski and Gerhard, 1978; Turner, 1985 and Haines, 1988). According to these contemporary evolutionary theorists, human culture has evolved in a number of lines.

For example, demographic transitions are different in developed and developing nations because of differences in medical and technological development. According to Appelbaum (1970:15-64) the rapid population growth in developing countries has come as a result of importation of these technologies. As a result of this rapid population growth, there is growing pressure on social services, natural resources and food production (Turner et al, 1989:411).

Herbert Spencer (1820-1903) saw society as a living body with interconnected parts moving toward a common destiny. He foresaw an eventual move away from a patriarchal dominated family to one of equality of sexes. Again, he foresaw marriage becoming a voluntary, contractual relationship, not based on legal restrictions or social sanctions (Howard, 1981:13-15). Howard (1981) reveals that Spencer is an advocate of divorce who predicted society accepting divorce and as a result, marital decisions are being arrived at with greater care. However, there is no evidence that people are more careful in their selection of mates as Spencer suggested because divorce is still on the increase. According to Miller (1992:110) family reformists oppose this theory of evolution because they see the family as being at risk and they see liberalisation of women's movements and industrialisation as the mastermind of the theory. Howard (1981:16) states that reformists see divorce as the greatest threat to family survival. The economic impact of divorce on those women with children, Miller (1992:110) opines, was not foreseen.

Lester Frank Ward (1841-1913) saw sex roles as a product of society and he predicted that there will be a time when men and women will be sharing family responsibilities, especially the care of children (Miller, 1992:109). Today, this prediction is upheld in most societies of the world, except in some primitive parts of developing countries where patriarchy is still dominant.

Similarly, modernisation theories emphasised a decline in family functions as societies become more developed, especially as production (economic activity) and reproduction (schooling, health care and so on) become less the responsibilities of the family units (Munice and Sapsford, 1995: 14-16) and more the government.

Modernisation deals with development and according to Hess et al (1988), modernisation involved a process of social transformation through which a society becomes more internally differentiated and complex. In this respect, society's values, norms, social structures, status, hierarchies, power and authority relationships become more alike. Modernisation leads to progress, diversity, complexity and social mobilisation in society with social change as the principal outcome (Olurobe, 1990). In Africa, the era of colonialism not only brought political development, but also changes in social values. These values replaced many traditional African values. Some of these values include a shift from polygamy to monogamy according to the religious teachings of colonial structures, education for both genders and so on. Industrialisation brought about job creation, which enabled both men and women to be involved in paid employment. This according to Pine (1982) therefore leaves families with fairly narrow social and moral responsibilities. All of these give the woman the opportunity to work and earn an income without depending on a man in marriage. Many therefore decide to stay single and make their own families.

3.8.2 Functionalist Perspective

The functionalist perspective sees each part of society contributing to the whole society for its survival since it is structured in such a way that stability is maintained. Emile Durkheim (1858-1917) analysed the significance of religion in reinforcing solidarity and unity within groups. Talcott Parsons (1902-1979) saw society as a set of interconnected parts, each part contributing to the society's survival. Functionalists are very concerned with the role of cultural elements in preserving the whole social order. They however acknowledge the fact that not all parts of the society contribute to its stability all the time. As a result there is a dysfunction, which is an element that may disrupt a social system or decrease its stability.

The early functionalists drew an analogy between society and an organism such as the

human body. They maintained that an understanding of any part of the body such as the lungs or respiratory system must be understood in connection with the contribution of this part to the maintenance of the system or the whole human body (Martineau, 1898). Therefore, an understanding of parts of the society requires an analysis of its relationship to other parts and its contribution to the maintenance of the whole society. The existence of society, just like an organism, depends on certain basic needs that must be satisfied. They are known as 'functional prerequisites' such as reproduction and socialisation of new members of the society to maintain continuity. Institutions such as the family and church are important parts of society (Parsons, Bales and Shils, 1953 and Malinowski, 1964:71-125).

Parsons (1966:21-24) postulates an equilibrium model, which states that any change from one part of society must be adjusted in other parts to avert disequilibrium or a threat or strain. Parsons (1966:21-24) maintained that there are four inevitable processes of social change, namely:

- Differentiation: Social organisations increase in complexity.
- Adaptive upgrading: Social institutions become more specialised in purpose.
- Inclusion: Groups that were previously excluded on the basis of sex, gender, race and social class are included into the mainstream of social organisation.
- Value generalisation: This involves the development of new values, which should tolerate and legitimate a greater range of activities.

Functionalism examines how structures and processes meet the needs of a more inclusive social system. Luhmann (1982) used the term general systems approach to stress human actions that become recognised and structured into systems. A social system is said to be in existence if the actions of several people become interrelated and this is through communication via codes such as words and media. The social systems perspective views society as a system with inter-connectedness of parts, which together form a whole. It gives a framework of how a change in one part of the system affects the working of the whole system. The society is taken as a unit of analysis and these parts of the society are understood in terms of their relationships with the whole rather than as isolated parts

(Parsons, 1966). According to Luhmann (1982:71-89), out of the processes of meaningful interrelated and interconnected actions of individuals come three basic types of social systems. The first type is concerned with the interaction systems that emerge when individuals perceive each other and talk to each other. The system is elaborated by the use of language in face-to-face communication and this reduces complexity in society. Organisational systems, the second type of social system, coordinate the actions of individuals. This is in view of specific conditions such as work on a task in an exchange for a specific amount of money. Finally, there are the societal systems, which cut across interaction, and organisational systems. According to Luhmann (1982:73), societal system is a 'comprehensive system of all reciprocally accessible communication actions'.

Robbins (1990:11-19) differentiates between closed and opened systems to demonstrate a social systems framework that shows what organisations do. A closed system is one that does not receive energy from an outside source and from which no energy is released to its surroundings. On the other hand, an opened system recognises the dynamic interaction of the system with its environment. With the opened system approach, the assumption is that all systems have inputs, transformation processes and outputs. Robbins (1990) however, cautions that the social systems perspective should not be considered as a panacea for social development, given its greatest limitation, which is its abstractness.

The social system can be used to grapple with the enormous range of individual, group and wider environmental variables through mutual interconnectedness of social systems. The theory can be anchored in an ecological approach where the environment influences and is influenced by the extent to which people use the space and available natural resources. The phenomenon of FHHs can be perceived in the light of the fact that there are some environmental influences that make people behave in particular ways. The functioning of individuals at different levels in the ecosystem and at every level occurs through a number of subsystems interacting with each other. Accordingly, Leonard (1975) asserts that this perspective helps social workers focus on the totality of the people and their environment and considers the wider socio-political context. The systems approach will therefore allow for deeper insights into social welfare policy towards FHHs

and how such policy responds to changes in the family as an institution and impacts the welfare system.

3.8.3 Conflict perspective

This perspective sees the world as being in a continuous struggle and social behaviour is understood in terms of conflict or tension between competing groups, which need not be violent. Karl Marx (1818 - 1883) saw struggle between classes as inevitable due to the exploitation of workers under capitalism. Sociologists have expanded his work and see society in continuous conflict in everyday life. The essence of sociologists' study of groups and culture is, according to Schaefer and Lamm (1995:19), because they want to know who benefits, who suffers and who dominates at the expense of others. It is also to know how society's institutions are helping to maintain the privileges of some groups and keeping others in subservient positions. Marxist theories saw an end to conflict with the emergence of a classless communist society, but contemporary conflict theorists view conflict as unavoidable. Conflict theory uses the macro-approach in analysing society (Turner et al, 1989:151-153).

According to conflict theory, change is very necessary in society in order to correct social injustices and inequalities. There is always resistance to change, which Thorstein Veblen (1857-1929) described as being due to the vested interests of individuals who will suffer if there should be a change in society. These individuals resist change because of the disproportionate share of the society's wealth, status and power which they possess and as a result they will always want to maintain the status quo (Schaefer and Lamm, 1995:586).

W.E.B. Du Bois (1868 - 1963) contributed to conflict theory by doing research on how the struggle of blacks in the United States could lead to a racially egalitarian society. He studied social problems facing black Americans in the United States and concluded that knowledge would combat prejudice and lead to tolerance and justice. Du Bois (1868-1963) advocated that political rights be accorded to the blacks so as to enhance their social and economic progress (Schaefer and Lamm, 1995:21). His ideas principally

challenged the status quo.

Marxist arguments emphasised the way in which nuclear households are better able to respond to the labour migrations required by capitalist development, to guarantee a market for capitalist goods. This process is hastened by proletarianisation and rising landlessness (McDonald, 1992). Caldwell (1977) also states that another important factor about household size is a decreasing desire to bear children due to the rising costs in urban industrial societies.

3.8.4 Feminist theory

Feminist theory is built around conflict theory since it challenges the stereotyping of women in society. Feminist theorists or scholars argue for a gender-balanced study in which women's experiences and contributions are equally acknowledged. They view gender differences as a way of subjugating women to men. Some contemporary feminist theorists, influenced by the work of Marx and Engels, see women's subjugation as inherent in capitalist societies. More radical ones view women's oppression in male-dominated societies as inevitable, irrespective of the economic system operating in any given society (Scheafer and Lamm, 1995:21). This view is supported by Maynard (1989:58) who argues that conventional sociological theory is about men's lives and men's worlds. It concentrates on the alienation that occurred in men's work with the development of a capitalist system while ignoring women, despite the confinement of many women to the privacy of men's homes.

Goldthorpe's study on social mobility (1986-7) concentrates on the social position of men. According to Hindess (1987:74) Goldthorpe argued that the exclusion of women is justified on the grounds that except for a minority of women who are unattached or who are 'heads' of families, the class position of women is simply that of her husband or father. Goldthorpe therefore designates to women the social position of their husbands or fathers, thereby treating them as appendages of men. Women have therefore stressed that the male bias that is embedded within the discipline of sociology has fundamental

implications for sociological theories, methods and research (Abbott and Wallace, 1990). Feminist scholarship argues that the generalisations of traditional sociology are in fact, accounts of male actors and male experiences. The traditional sociological trend has therefore been criticised for being andocentric because only experiences of men are referred to, thereby rendering women invisible. The view is echoed by Oakley (1978:4) when she states that within the discipline of sociology, the invisibility of women is a structured male view, rather than a superficial flaw. Also, Abbott and Wallace (1990:1) point out that sociology largely ignored women and women's experiences for the first hundred years of its existence and despite criticism for at least the past twenty years of male stream orientation and bias, little has changed. Abbott and Wallace (1990) argue that views of male sociologists on the position of women in society are largely rationalisations and justifications for male dominance. Feminist writers thus accuse male sociologists of starting from the value judgment that 'what is good for men is good for society' and they argue in this regard that 'beneficial for society' should in fact read 'beneficial for men' (McKay, 1994:341).

The criticisms of male sociologists has given rise to what is now commonly called the woman-centred perspective in which feminist scholarship presents a theoretical system of ideas about the features of social life from a 'women-centred perspective'. Feminist scholarship sought to understand why women as a group are disadvantaged in most aspects of life and in this way to define the structures through which women as a group are systematically disadvantaged. Women are present in most social situations and when they are not, it is not because they lack the ability or interest but because there are deliberate efforts to exclude them, Lengermann and Niebrugge-Brantley (1992 cited in McKay 1994) suggest. Lengermann and Niebrugge-Brantley (1992 cited in McKay, 1994: 342) further argue that women's invisibility in sociological theories is therefore an indicator of the inequality of women. Feminist sociological theory also attempts to explain how the social differences between males and females have arisen and then to describe the kinds of social changes that would lead to women's equality and freedom (McKay, 1994:342). These concerns of feminist theory have contributed to a theory of universal importance for sociology and have produced a revolutionary switch in the

understandings of the world. Also, these concerns have also rediscovered the world from the vantage point of the invisible, unacknowledged members of society, that is women, and have challenged traditional theories to focus on women who in subordinated but indispensable serving roles, have worked to sustain and create the society that everybody lives in (McKay, 1994:342).

Among all the above theories, feminist theory can best be used to explain the growth of female-headed households in Cameroon. This is because the theory challenges the position of men and advocates for equality between genders.

3.8.4.1 Feminist theories and female-headed households

Literature on FHHs reveals that few attempts have been made by feminists to come up with models that can lead to a better understanding of the formation, prevalence and persistent nature of households headed by females. One model called 'The political economy of mother-child household formation' is reviewed and analysed. The perspective of post-modernist feminist scholars is also examined in respect of households.

3.8.4.1.1 Female household headship

Blunberg and Garcia (1977:109-121) came up with a model, called 'The political economy model of the mother-child household formation' that linked the formation of lone mother households to society's mode of production and political economy in capitalist societies. Blunberg later modified this model (1978). The model set out five conditions, which may lead to the formation, prevalence and persistence of households headed by lone mothers. The conditions are as follows:

Condition I: That the unit of labour, compensation and property accumulation be the individual, independent of gender. Momsen (1991:26) and Kabeer (1994:127) hold that in patrilineal societies where households, mostly run

by elderly men, control corporate assets, it is unlikely that women can command resources that will enable them to run their own households.

Condition II: That females have access to independent subsistence opportunities. This means that women have access to cash via their own employment, children's employment, through inheritance, or state welfare provisions, and being able to head a separate residence and to control property.

Condition III: That those subsistence opportunities open to women can be reconciled with childcare responsibilities. This could be in the form of getting help from relatives, friends or older children, or paid childcare may be used, or the formation of the mother-headed unit might be postponed until older children are able to care for younger ones, or some other childcare agent, or until no young children are left, and/or until the woman arranges some form of income from a working child, property inheritance, and/or state welfare in order to stay at home.

Condition IV: The reason for the emergence of female-headed households is that women's income opportunities from all sources in the absence of a male head should not be less than that of a man of her class. If women's earnings are less than that of men of the same class, there is the likelihood that they will probably not head households because they cannot survive alone. Also, where men earn more than women, it gives women the impetus to find and retain men as partners. The condition also stipulates that female-headed households are common among marginal economic groups where the male contributions to household income are less significant than those households with higher income power.

Condition V: That the persistence of mother-child household as a result of the political economy of the society that produces and profits from surplus labour production. Female-headed household units produce the surplus to the benefit of those controlling the political economy.

In as-much-as the factors that can lead to the formation of FHHs by Blunberg and Garcia (1977) are helpful, they have been criticised for relying heavily on political and economic

structures (market economies), ignoring the variable 'costs' of children and the lack of explanation of non-economic forces (Chant, 1997:34). As McDonald (1992:23) and Moore (1994b: 86) note, there is a considerable shift from the mode of production as a major determinant of family systems to a view that family systems are now formed through negotiations and compromises between ideology and economic structure. This is perhaps the reason why feminist researchers have not widely used the model.

3.8.4.1.2 Post-modernist feminists perspective on households

Post-modernist feminist scholars have forcefully argued the differences in gender, age, race, class and others as central rather than peripheral to the discussion of households and have rejected attempts at generalisation, let alone models with universal pretensions (Chant, 1997:34). As Segal (1995:312) remarks, post-modernist feminist scholars have, since the mid-1980s, placed an emphasis on diversity between women and instability, uncertainty and complexity of 'women' as a category. This has led to the rejection of attempts to universally recognise women's experiences and as such, has discredited earlier feminist research attempting to synthesise ideas on gender and households into any meaningful form of theory. Post-modernist feminists have refuted assumptions about shared mothering experiences across cultures. As Collins (1994:61) points out, previous feminist theorising about motherhood shows a lack of connection between ideas and the contexts in which they emerge. This has resulted in the distortion and omission of a huge category of human experiences rather than generating universal theories of human experience.

Post-modernist feminists have, on the issue of theorising about households, Yanagisako (1984:330) reiterates, emphasised the need to treat households as units having specific symbolic importance in different societies rather than seeing them as mere clusters of task-oriented activities which serve as places to live, work, eat and reproduce. As Guyer and Peters (1987:209) and Stolcke (1992:138) state, households should be recognised as sources of identity and social markers that are located in structures of cultural meanings and differential power. The need to pay attention to diverse socio-cultural influences in

household formation is widely acknowledged but difficulty arises in comparative analysis as meanings are not easily dealt with cross-culturally and meanings have many dimensions and correlate to different interests, languages and different starting points (Folbre, 1991:113; Kabeer, 1994:97). Similarly, Netting et al (1984:xxvi) also remark that meanings vary depending on who is writing and for what type of audience, but the household is universally and cross-culturally comparable vis-à-vis other institutions frequently studied. Many scholars have acknowledged the fact that academic institutions in the developed countries overwhelmingly determine many agendas and methodologies. Such terms, ideas and perspectives are brought to bear on the developing countries, even though they may be inappropriate for these countries, since they were not part of the initiation (Momsen and Kinnaird, 1993; Townsend et al, 1994; Parpart, 1995; Parpart and Marchand, 1995).

There is no specific theory or perspective that can best explain the evolution of FHHs. Each theory or perspective has its merits and weaknesses. Therefore, to offset some of these weaknesses, a combination of the above social change and feminist theories is used to shed more light on the phenomenon of FHHs.

3.9 Psychological perspective on single parenthood

Sigmund Freud highlighted the understanding of childhood and personality development in what became known as Freudian theory. The psychological development of Freud's oral, anal and phallic stages culminated with the Oedipus complex. The Oedipus complex states that when a child reaches the age of four or five years, the child develops strong feelings of libidinal attachment to the opposite-sex parent. At the same time, there is the arousal of jealousy towards the same-sex parent who is perceived by the child as the recipient of the opposite-sex parent's attention and as such is a rival. According to Freud, the unconscious conflicts are resolved by the child and are major determinants of the development of personality and sexual identity and the basis for neurosis (Miller, 1992:196).

The Oedipus complex still remains a focal point in psychodynamic theory, though its meaning has been greatly modified by later Freudian and non-Freudian theorists. Many theorists have accepted that the Oedipus complex is a universal phenomenon whose central role in personal development is questioned while others questioned its validity altogether (Modell, 1983). Greater emphasis has come to be placed on the contribution of earlier pre-oedipal periods, the quality of early nurturing relationships, a child's physical and emotional constitution, the environment and the role of family members such as siblings on early child development (Freud and Burlingham, 1960).

The absence of one parent, according to the psychodynamic perspective, invariably places the child at risk. The earlier the absence of one parent, the greater the impact expected on the child's development (Miller, 1992:197). During the moment of close relationship between mother and child at the early infancy stage, the presence of a third person (father) helps to dilute the intensity of this relationship. In the absence of a father, the child may have difficulties in moving toward separation and individuation because every child has to move in this direction so as not to be tied to the mother and become inadequately separated and overtly attached to the mother. Achieving 'Oedipus victory' in the absence of a rival is held to have adverse effects on sexual development.

Some studies in some cultures such as the Israeli Kibbutz have shown that children can develop healthy identities with the availability of 'good mothers'. In a study of fatherless children in wartime London, Freud and Burlingham (1960:201-216) concluded that in the absence of the father, children at the Oedipus phase create a father in fantasy. According to Abelin (1971:229-302) children are strongly attached to their fathers from the age of nine months. A child openly vies for more than one parent's attention from as early as 18 months. Abelin (1971) did not see this behaviour as motivated by jealousy but as an attempt by the child to unite the two parents.

Stiver (1986), on the Oedipus complex in women, suggests that little girls do not turn away from their mothers but develop a quality of attachment to their fathers. He emphasises that the child needs to have a 'different' or 'other' parent not necessarily the

father. With the involvement of women in the world of work, children are cared for by other persons who assume the functions of the mother and as such become figures in the child's internal and external life.

3.10 Sociological perspective on single parenthood

Sociologists believe that key shifts in cultural values occur in 30-year cycles or about once in every generation. Values also tend to shift back and forth between social bonds and individual choices (Popenoe, 1991:21). Traditional values were at an all-time high from the 1940s to the 1960s but from mid-1960s to mid-1980s, individualism with values of self-fulfilment and self-actualisation characterised the period. This period offered a sense of hope and emancipation to many minority and formerly subordinated groups and it was an experimental period whereby old values were turned away from and replaced with new ones (Miller, 1992:199). Miller (1992:199-200) seems to suggest that there are signs that the pendulum may be getting ready to swing back even though marriage figures are low and divorce rates are high, a move away from individualism seems to be underway, especially within the middle class. Divorce in the 1990s was too expensive. AIDS and other sexually transmitted diseases is another factor which has impacted on coupling patterns. In times of distress or illness, social support systems assist greatly.

Women's increasing acceptance of work has led many to question whether satisfaction in the workplace is a sufficient substitute for satisfaction at home. More women and men are pressing for extended maternity and paternity leave as well as the provision of quality childcare facilities (Miller, 1992:200). The family has been viewed as a highly valued institution. The political right and middle class people view the nuclear family as a viable option or model. Those who grew up in a time of great social unrest, when many traditional values were being questioned, are moving more toward family values though not necessarily in the conventional form (Miller, 1992). Many family decisions are taken ultimately in the interest of the adult member and the children end up being the losers. Children spend less time with their parents because many parents work. The needs of the children are not considered as high priority and children's practical concerns remain a central issue confronting the family today (Miller, 1992:201).

Women's movements have not focused adequately on resolving the problems of mothers who have to work and also to care for their children. Mainstream feminists have generally treated motherhood as something most women want to avoid (Hewlett, 1986:184). In many countries, programmes for working mothers and their children are lagging behind. As one-parent families continue to grow, men are increasingly disappearing from family life. Apart from many children facing economic hardship and other constraints daily, there is also the absence of a viable male role model in single parent households.

In times when a man was considered a good husband, father and provider, the role of the father was essential, but the contemporary culture no longer sees the father's role as indispensable to meet these needs. Since men are no longer accepted as necessary for these roles, many have tended to stay away from commitment to permanent relationships and are looking elsewhere for fulfilment such as achievement in the market place, earning more money and in sexual or physical prowess (Miller, 1992:202). However, contemporary fathers are assuming not only the traditional roles of providers, but also the sharing of household chores and childcare responsibility that were traditionally reserved for women.

A strong support system and an emotionally and physically stable environment are important to single-parent families. This support could be from the family, community or friends. Single mothers are very resourceful in establishing social networks for themselves and their children. Also important is a third person that should provide much needed assistance to single-parent families as well as a meaningful relationship to the child and if the third party is from the opposite sex, all the better. This is because the third party will act as a role model to the children (Bronfenbrenner, 1990:39). A stable home is also of paramount importance since it is a major determinant of how quickly a child is able to adjust during periods of parental troubles.

In a longitudinal study Cherlin et al (1991) observed that behavioural problems in children of divorced parents have generally existed before divorce. Many of such

problems were as a result of exposure of children to marital tensions and conflicts while the family was still intact. Many children living in single-parent families tend to take part in important family decisions concerning household duties much earlier than usual, and as a result, develop a different kind of relationship with their parents, one that is more of a partnership. This is encouraged but can lead to children being overtly focused on the parent at the expense of their own emotional and developmental needs.

3.11 Discourses on lone motherhood

Global literature on lone motherhood suggests that FHHs experience common predicaments such as poverty, social vulnerability and so on. The works of Duncan and Edwards (1994) help to synthesise the discourses from governmental, religious, political and academic sources into four groups. Though these discourses on lone mothers relate specifically to the United Kingdom and Europe, they are useful, as many aspects have some bearing on developing countries and to FHHs.

3.11.1 Lone motherhood as a 'social problem'

Duncan and Edwards (1994) placed emphasis on lone mothers being victims of wider social and economic forces. This belief is as a result of the recognition that over 70 per cent of lone mothers have been married before, not entering lone motherhood through being single women and the fact that only about 4.5 per cent of lone mothers are teenager mothers (Duncan and Edwards, 1996a: 17). According to this view, women do not necessarily choose to be lone mothers but societal forces lead them into that state of existence. One school of thought on the 'social problem' is that since poverty is a major cause of the plight of lone mothers, their upward mobility through employment should be adjusted through existing benefits and childcare systems and this could be paid for through savings (Duncan and Edwards, 1994:15).

The second dimension of the 'social problem' is not only the lack of income of fathers, but also their absence in person. Therefore, women's access to jobs is not the answer to

household disadvantage and giving women access to jobs only reinforce the traditional male-headed families (Duncan and Edwards, 1994). Hewitt and Leach (1993:25) note that despite the upholding of the nuclear unit as the ideal, the morale of lone parents is seriously battered by government authorities who think that parenting is valuable only if it is done by mothers who have husbands to pay for it.

3.11.2 Lone motherhood as a 'social threat'

Duncan and Edwards (1994:13) observe that the discourse on 'social threat' is linked to those groups in society seen as 'underclass' that have little stake in the social order and are regarded as a 'source of crime, delinquency and social breakdown'. It has been pointed out that this discourse has been very prominent in the US in regards to black lone mothers. It is resurfacing in Britain, having been forgotten sometime in the Victorian era (Duncan and Edwards, 1994). Similar findings have been confirmed on the low-income Afro-Caribbean households, as revealed by Stolcke (1992:137) and Lewis (1995:47). As far as the developing economies are concerned, there are strong parallels found within the thesis of the culture of poverty. In Latin America during the 1950s and 1960s when most people experienced social and economic deprivation, there was the evolution of 'subculture', characterised by family breakdown, lack of parental authority, family neglect, conjugal dissolution and so forth (Lewis, 1995). This is in line with neoliberal theories of social change, modernisation and structural-functionalism, which, apart from seeing the FHH as 'deviant', have traditionally, looked at the underclass as a permanent phenomenon with its own unique but maladaptive culture (Zinn, 1989:857).

As Hobson (1994:174) opines, all welfare states take responsible actions, which are family based. From the 'social threat' policy implications, there is a drive to reduce or eliminate state benefits for lone mothers, since it is believed that welfare benefits exacerbate the syndrome (Duncan and Edwards, 1994:13-14). Perhaps this ties in with what Millar (1992a: 3) sees as a desire not to be seen to be encouraging marital breakdown and unmarried parenthood. Folbre (1991:111) and Millar (1992a: 156) also echoed this view. Another policy implication of the 'social threat' perspective is that

there may be an attempt to supervise lone mothers' sexual activities or penalise them if their behaviour is not acceptable to society, or to enforce 'good behaviour' and improve 'good family models' (Duncan and Edwards, 1994:15). Edwards and Duncan (1996b) suggest that this may be placing young single mothers in hostels so as to ensure that their sexual relations and their children's upbringing may be supervised. The third objective is the desire to strengthen the two-parent family institution headed by a legally married couple with the man as the breadwinner and the woman as homemaker (Boyden and Holden, 1991:16-17). In the United Kingdom and the US as well as many other countries around the world, there is a shift from welfare benefits to the expectation that women should participate in the labour market (Millar, 1992a: 156; Harris, 1993; Madje and Neususs, 1994:1429).

3.11.3 Lone mothers as 'lifestyle change'

Contrary to the two negative views of 'social problem' and 'social threat' discourses, Duncan and Edwards (1994) see single parenthood as conscious personal choices on how the single parent wish to live his/her life in the broader context of various socio-economic and cultural changes. This discourse calls for a deconstruction and de-idealisation of two-parent households. As Duncan and Edwards (1994:20) note, there is no golden age of family life. It reveals that women may be agents and/or architects of social change and lone mother households might be a solution to 'social ills' rather than a cause or outcome of it (Chant, 1997:39). Madje and Neususs (1994) argue that heading households might be a route to female emancipation. Lehmann (1994b: 6) observes that literature by feminists on single mothers has de-pathologised the phenomenon and that it is time to insert it into kinship theory.

A further concern with the discourse on 'lifestyle change' is its vulnerability to hijacking by the 'New Right' that sees sanctity in privacy and individual choice. If, according to Duncan and Edwards (1994), single mothers have decided to live a life of independence, they should be free but receive little or no assistance from the state. Their reliance on

government support risks their being labelled as the 'undeserving' poor (Collier, 1995:227).

3.11.4 Lone mothers as women 'escaping patriarchy'

The idea for this discourse draws its inspiration from radical feminism where the male-headed family is seen as a major cause of women's oppression. Without the conscious choice of women to be single, the departure of men either through divorce, separation, death or desertion can have a positive result for women and their children (Duncan and Edwards, 1994, 1996b). The gains from this include greater scope of decision making, greater self-esteem, greater control of finances, greater personal freedom, a sense of achievement in parenting under difficult circumstances, reduced physical and/or emotional abuse and the chance to move beyond the confines of gendered divisions of labour which are common to heterosexual partnerships (Shaw, 1991:147-151).

The policy implications of this discourse are the enhancement of women's independence from men such as the formation of the organisation called 'Single Mothers by Choice' in the USA, and the campaign against the Child Support Act in the United Kingdom (Miller, 1992). These discourses have led to the emergence of substantial debates on FHHs.

3.12 Core debates on female-headed households

The debates centre around four main areas, which are policy, poverty, effects on children, and ideological and social marginality.

3.12.1 Policy

In the developed world, FHHs have received much policy attention from governments, though it has mostly been in the form of rhetoric. While in the developing economies, they have often not been included in development plans and projects as it is assumed that people live in nuclear structures headed by men (Levy, 1992:95). Social welfare systems

in the developing countries are very minimal, especially with the adoption of SAP in most of these countries, such as Cameroon and other Sub-Saharan countries. This is because of inadequate resources to run a comprehensive system of social welfare. As Kumari (1989:3) argues, this has led to less attention being paid to FHHs by planners and policy makers. Cameroon has its fair share of SAP, which has led to the state cutting welfare services and its welfare programmes have undergone drastic cuts, leaving FHHs in a state of chaos. While in the developed countries, discussions on lone mothers focus on long-term state subsidised national welfare programmes, in the developing countries, it is based on community-level projects. These are most often funded by grants or loans from external aid agencies and/or local Non-Governmental Organisations (NGOs) (Chant, 1997:41). NGOs have taken over almost the entire welfare sector in Cameroon as bearers or true agents of development, despite the fact that some have dubious intentions and may be acting for personal aggrandisement.

One of the common policy arguments both in the developed and developing countries is whether FHHs should be targeted as a 'special category' and/or 'priority' for assistance and whether assistance should be provided to households or women. Chant (1996b: 34) asserts that in the developing countries poverty alleviation initiatives in the face of SAP have begun to target FHHs that were formerly excluded from development plans and projects. This may be due to their existence not being recognised or that the means of reaching them are too costly. However, today there are calls within gender policy circles to recognise the existence of FHHs, particularly those headed by lone mothers and widows. There is though, little consensus about prioritising them over other groups as Lewis (1992:23) holds. Lewis (1989:595) argues that it is not easy to differentiate problems faced by lone mothers or families from other family units, especially when combining domestic and paid work. He further maintains that lone mothers have been treated as a separate group in the United Kingdom, which has resulted in treatment appropriate for two-parent families. When policies are intended to address the problems faced by lone mothers, they are often treated as 'deviant' cases rather than seeing them and their children in their own right (Hardey and Crow, 1991:2).

Another important argument around targeting FHHs is that providing welfare benefits will increase their numbers. This is prevalent in the developed countries and Socialist developing countries as noted by Safa (1995:166). Grosh (1994:84-85) also notes that conservative religious bodies with political influence may block programmes targeting lone mothers because it is believed that this will increase the rate of divorce or separation as well as promiscuity.

Along-side targeting FHHs for assistance, is the debate centering on the nature of assistance that should be given to FHHs. As Chant (1997:43) observes, assistance to lone mothers focuses on supporting full-time mothering or facilitating their labour force participation and also around poverty alleviation or the promotion of equity. The decision depends on the political orientation of each country's government and the way the state acts to support reproduction. Kamerman and Kahn (1988:xvi) identify four policy areas for lone mothers in the US and other industrial countries. These include anti-poverty strategies which entails financial help to poor families, special cash benefits for single mothers to assist them to take care of their children at home, family policy strategies which give extra benefits to families with young children and also family policy which focuses on an attempt to integrate work and family life. In the US, as Lewis (1989:597) reveals, the idea of single mothers 'earning' their benefits tends to emanate from a desire to enable and a desire to punish through scant childcare services and restricting parenting leave.

The under-provision or absence of childcare services restricts the freedom of lone mothers to escape residualist welfare schemes and it is believed that as such, the position of female-headed households is not improved in the society (Rose, 1993:197). Kamerman and Kahn (1988:78-86) see childcare as a disincentive for lone mothers to work and this provides them limited opportunities for upward mobility. Not all lone mothers want to work, as a survey by Bradshaw and Millar (1992) reveals. Most do not want to take up employment immediately, especially those with young infants. This may be because their children need special care after marriage breakdown and/or to compensate for the 'loss' of the other parent (Millar, 1992a: 161). In most developing countries where childcare

facilities or social welfare payments are rare or scanty, lone mothers usually resort to relatives, such as grandmothers, working adult children and/or to home-based income generating activities, combining productive and reproductive work for extra income.

Children's rights and the role of fathers have been other issues of policy debate in both the developed and developing countries. As Bruce and Lloyd (1992:21) assert, in future, one of the most pressing concerns should be how to assure that children get a fair share of social and economic resources from both parents. Bruce and Lloyd (1992:22) further argue that 'explicit' costs and economic expectations need to be assigned to those who bear children and penalties to those who try to run away from their responsibilities.

A further important policy question is the relevance of distinguishing different types of FHHs. As Varley (1996) observes, the heterogeneity of FHHs and the focus on single mothers implies that women are either someone's mother or someone's dependent and this creates a danger of reproducing stereotypes whereby 'woman' means 'mother'. Lone mothers, it is acknowledged, have received great attention, with widows often treated in a more deserving way than never-married, divorced and separated women (Hobson, 1994:183; Lewis, 1995:3). The problem with differentiating FHHs is that there may be biases against particular groups but this may be helpful when certain programmes are to be implemented in their favour and certain characteristics need to be taken into account such as age and life experiences (Lewis, 1989:599).

3.12.2 Poverty

Policy discussion on FHHs also centres on the issue of poverty. Fonseca (1991:138) notes, they are seen as poverty stricken, and female headship, as Chant (1994) argues, is construed as adding hardship to being poor. This may be one of the reasons why female household heads are disproportionately represented among the poor. Bolluck (1994:17-18) asserts that female household heads are over-represented among the poor. Many scholars such as Kennedy & Haddad (1994) and Buvinc & Gupta (1997) have echoed this point. Spaar (1994:23) noted that disaggregated data and income, give a confusing picture

about the veracity of the assertion that FHHs are poorer than other household types from a global perspective, and the fact that poverty is conceptualised and assessed from various angles. Like Wratten (1995:29) remarks, the conventional definition of poverty has been formulated on the basis of absolute or relative lack of income or consumption and measured through quantifiable data.

However, other definitions see poverty as multifaceted, that is, having different meanings for different people or groups. Concepts such as vulnerability, intra-household and community-level entitlements have been flagged (Baden and Milward, 1995; Chambers, 1995). The fact that most lone parents are women and their incomes usually lower than men's raises the possibility that the income of two-parent families (husband and wife earnings) cannot be compared with those of lone mother families. Lone mothers' earnings will normally be lower (Baden and Milward, 1995:18).

In 1989 in the United Kingdom, lone mothers earned only 40 per cent of the income of two-parent households (Millar, 1992b: 148) Between 1979 and 1988, their income situation deteriorated. A total of 29 per cent had an income of less than half the average income in 1979 and 59 per cent were in a very poor financial situation (Millar, 1992b: 150). Todes and Walker (1993:48) found that among the low-income settlements in Durban, South Africa, the average household income of FHHs was only 56 per cent of men's. As Chant (1997:49) notes, apart from income disparities, households headed by women are likely to have fewer non-market resources. The MHH has a wife to perform these functions on a full-time basis. Millar (1992a: 149) cautions that comparing income of female household heads with male household heads could tend to obscure poverty among women in MHHs and rather overemphasise the situation of lone mothers. Muthwa (1993:8) holds a similar view that in South Africa, men in households exploit women and poverty measures simply look at households as units without considering the intra-household aspects of such exploitation. Despite the fact that research findings link poverty with FHHs, it has however been shown that the percentage of FHHs are not always higher in terms of poverty. This has been proved in Asia and Latin America (Kennedy, 1994:35-36). In other countries, research shows that female household heads

are found in all the socio-economic strata and are by no means confined to the lower income groups of their populations (Weekes-Vagliani, 1992:142; Lewis, 1993:23; Willis, 1994).

Household income is not only made up of earnings. For FHHs, maintenance and welfare transfers or payments also form part of their budgets. As Folbre (1991:107-108) maintains, market earnings from wages or self-employment, property income, non-market household production, non-government transfers such as non-resident family members and government transfers constitute the full income for some households. Beittel (1992:224), Wallerstein and Smith (1992:7) and Hobson (1994:177) expressed similar opinions.

A variety of reasons have been suggested for the relative poverty of lone mother households. One of the main reasons is that lone mothers have fewer wage earners in their households than two-parent households (Haddad, 1991; Safa and Antrobus, 1992:54). Household labour supply is limited by gender segmentation in labour markets and the fact that inferior jobs go to women, especially those with children, as asserted by Hewitt and Leach (1993:v), Monk (1993:16) and Mann (1994:191). Millar (1992a: 154) notes that many lone mothers in the United Kingdom are excluded from employment because of a shortage of childcare facilities and negative attitudes towards working mothers. As a result of the lack of childcare facilities, women have had to take up part-time work in the mornings or in the evenings. Hardey and Glover (1991) argue that these women end up lacking protection and fringe benefits. In the United Kingdom, it is noted that the costs of childcare can be prohibitive and may encourage dependence on welfare instead of going out to work (Monk, 1993:14).

The burden on single mothers' energy and time, especially in developing countries, is enormous given that birth rates are very high and there is negligible state welfare, coupled with inadequate provision of shelter and services which makes housework and childcare time consuming (Chant, 1996b). However, kin can provide childcare that may not be expensive and/or their children may make an important economic contribution to

the household, Chant (1996b: 57) opines. Hewitt and Leach (1993:v) note that the difference between the situation of poverty of FHHs especially those with children and MHHs, can be accounted for by the simple fact that the 'field is not level' for everyone to compete, whether in labour resources or accessibility to job opportunities.

While child maintenance is strictly enforced in some countries like France, Sweden and Germany, it is not in others, especially in developing countries and this contributes to lone mothers' household poverty (Chant, 1997:51). In Puerto Rico, for example, Safa (1995:84) reveals that none of the female industrial workers who are heads of their households receive any support from fathers of their children. However, some declared that some fathers gave support immediately there was a breakdown of marriage but have since ceased to do so. Gelles (1995:397) shows that a critical concern is that divorce is common in low-income groups where men experience frequent unemployment.

Though women are disadvantaged in respect of access to state benefits, networks of kin, friends and neighbours may compensate to a degree even though it is held that female household heads have limited time to cultivate and maintain these relationships or networks. Gonzalez de la Rocha (1994b: 19) notes that in Mexico, FHHs receive more substantial contributions via remittances from absent family members than the limited amounts received by MHHs. Similar findings have been reported in Ghana (Lloyd and Gage-Brandon, 1993:121; Brydon and Legge (1996:49).

It is obvious that lone mothers are disadvantaged in terms of earnings, as far as income is concerned. Labour market availability for non-market work and the issue of being dependent on state and/or ex-partners' financial support also disadvantage them. Many findings have revealed that this could be a blanket portrayal of disadvantage among FHHs, which can be misleading (Moore, 1994b: 10; Baden and Milward, 1995:16-21; Thomas, 1995:84-85). The assumptions linking female-headship with poverty come from three main quarters, which are as follows: firstly, feminist critiques of orthodox economic models of male-headed households which have discredited the idea that households are unitary entities operating on altruistic principles. Secondly, alternative development

writings, which have maintained that poverty is as a result of more than just income and consumption and their insistence that vulnerability, deprivation and well-being be included into the assessment of poverty (Kabeer, 1994; Baden and Milward, 1995).

Finally, empirically-based studies of households in different parts of the world show that irrespective of whether female heads are lone mothers or not, they may have other kin in their households or have access to sources of income and/or non-market assistance outside of the domestic sphere. Evans (1992:22) shows that despite the fact that female household heads' earnings are lower than that of their male counterparts, it does not indicate an automatic household welfare. Or as Varley (1996) reveals, it does not necessarily mean that they are responsible for the maintenance of the children. The wage of the head of household in developing countries is not very important as emphasis is often not placed on it, since many other household members contribute to the household budget (Gonzalez de la Rocha, 1994b: 10). Chant (1997:53) shows that relative to household size, FHHs may have more earners than their male counterparts for many reasons. In Mexico for example, men may not allow their wives or even daughters to work and earn an income, especially outside the home (Willis, 1993:71; Chant, 1994). It is also noted that dependency burdens are lower and per capita incomes are higher in FHHs than in MHHs (Chant, 1991:204). However, Brydon and Legge's (1996:18) study indicates that in Ghana, a greater proportion of FHHs rely on the income of the heads alone and Millar et al (1992:xiii) report that in Ireland, lone parent households have the lowest per capita income of all household types in the country. Scott (1994:86) notes that there is a need for country specific analysis because of the general tendency to exaggerate the plight of FHHs and this can lead to assumptions that do not fit the local realities of each country.

Folbre (1991:110) warns against the assumption of uniting household financial arrangements, which can be misleading when economic differences between MHHs and FHHs may be tempered by intra-household distributional factors. Many studies have shown that MHHs income is not spent on the welfare of the households but some is preserved for unforeseen contingencies or discretionary personal expenses such as for

drugs, alcohol, tobacco, and extra-marital sex (Young, 1992:14; Kabeer, 1994:104). Folbre (1991:108) also remarks that the fact that the men command a greater share of resources because of the superior bargaining power they actually bring to the house, households may be better-off after their departure. On the other hand, women are household-orientated in the use of their wages and are not necessarily the poorest of the poor. Also, high levels of well being to MHH members are not necessarily guaranteed, especially women and children (Gonzalez de la Rocha, 1994b: 9-10).

As Graham (1987:59) concludes with reference to developing countries, single parenthood can represent a different kind of poverty for lone mothers. This is traced from the genesis that the origin of women's poverty is rooted in economic dependency. Experiences are very different because of some women being either directly under a man or indirectly on supplementary benefits, maintenance and wage packages (Graham, 1987:58-59). The perception of women's poverty can likely be seen in the light of the power they possess over resources and/or the degree to which the use of income is dictated by men or is used as an instrument of male control (Gonzalez de la Rocha, 1994a: 210).

3.12.3 Effects on children

An inter-generational implication of female household headship, which is similar to the previous discussion of poverty, is also another growing area of debate. Concerns have been expressed by national policy makers and among donors about the growth of FHHs and their negative effects on children, especially in the developing countries. This is coupled with the assumption that they are poor in most cases (Kennedy, 1994:36). This is as a result of the fear that prospective female household headship may lead to destitution and further lead to pre-emptive actions, which prejudices the upbringing of children. Lewis (1993:35) however argues that FHHs, which are poor in material resources, find it problematic to secure their daughters' marriages. But Moore (1994b: 10) argues that the assumption that FHHs are always associated with poverty is dangerous because it leaves unexamined the causes and nature of poverty. The prior assumption that children in such

households will be worse-off since they come from incomplete families is misleading. The effects on children have been in terms of material circumstances, social and psychological issues and assessed due to methodological questions.

3.12.3.1 Material circumstances

The poor living conditions for children in FHHs are one of the areas where researchers and policy makers have laid emphasis. Lone motherhood families have been held to live in poor housing and exhibit poor health with negative effects on the life opportunities of the parents and the children (Pothukuchi, 1993:288; Shanthi, 1994:20). NCOPF (1994:5) shows that in the United Kingdom, only 29 per cent of lone mothers have mortgages unlike about 70 per cent of other families. Miller (1992a: 154) however observes that in the United Kingdom, 54 per cent of council housing tenants are lone mothers as against only 18 per cent of two-parent families, though local council housing is not of poor quality. The majority of FHHs are concentrated in the least desirable properties because of low incomes. Graham (1993:189) shows that in the United Kingdom in the late 1980s, children of single mothers were more likely to die in their first year after birth than those of married couples, with infant mortality rates of 10.5 per 1000 and 7.7 per 1000 respectively.

Many FHHs in developing countries constitute the rented low tiers of the private or informal market or become quasi-owners in informal self-help settlements but this does not mean they are disadvantaged in such areas (Brydon and Legge, 1996). A few others may take on mortgages in formal site-and-service schemes and as Chant (1997:56) notes, female heads in developing countries are unable to obtain government subsidised housing because of restricted eligibility and low incomes. A study in Botswana shows that despite the fact that FHHs are poorer than MHHs, they still manage to build the same number of rooms and invest the same amount of money in housing (Larson, 1989:111). In such a case, children find the environment comfortable and rewarding and are not disadvantaged vis-à-vis their counterparts in MHHs.

Intra-household resource distribution that is assumed to have negative effects on the child has been an interesting area of research. However, research findings have proved that FHHs spend more money on nutrition and education, while in MHHs more is spent on alcohol and tobacco (Engle, 1995). Kennedy (1994:36) shows, with data from Kenya and Malawi, how pre-school children are less likely to be malnourished or stunted or to have low weight-for-age levels in FHHs than in MHHs. Similar findings were reported in studies in Zambia, and Mexico by Moore and Vaughan (1994) and Gonzalez de la Rocha (1994b) respectively. Gonzalez de la Rocha (1994b: 23) remarks that MHHs are characterised by conflict resulting from bargaining and negotiations between individuals and this leads the household into difficulty and violent crises unlike FHHs where conflict is solved in favour of the collective interest because of women's control of incomes. Gonzalez de la Rocha (1994b: 20) also points out that there may be greater gender inequalities in resource distribution and consumption in MHHs, as men and boys may receive more in the way of nutrition than women and girls. In FHHs, there is less gender difference in diet and/or special child diet because women do not take into account the food needs or preferences of household members (O'Connell, 1994:68).

In the United Kingdom, Graham (1987:69) reveals that lone mothers have varied diets but eat less so as to economise. He notes that for FHHs, the freedom to control and manage food gives them the opportunity to improve their diet, but because of poverty, they tend to use this freedom to deny themselves (Graham, 1987). Though women tend to think of their children first, Wolf (1990:64; 1991:134) indicates that women do not always sacrifice expenditure on other family members and that the willingness to spend their wages on others' well being may be because of their lack of power within the household. Similarly, women do not enter the labour force voluntarily but because of family needs or directives (Salaff, 1990).

3.12.3.2 Social and psychological issues

Psychological effects on children in FHHs have also been an important issue for discussion. Many studies have shown the effects of such households on children. Shanthi

(1994:27) opines that children suffer from a social stigma and may be deprived of education and future prospects. Moser (1992:108-109) argues that working mothers do not have the time to give due care and attention to their children. In developing countries, according to Dierckxsens (1992), Moore (1994b: 23) and Rodriguez (1993), daughters are negatively affected because of their mothers' employment since they have to shoulder a greater burden of domestic labour at the expense of their schooling. Lewis (1993:35) and Moghadam (1995) also indicate that children in poor households are under pressure to be engaged in paid labour so as to supplement meagre household incomes. Their educational sacrifices for the present labour market shapes their future prospects adversely and this can be summed up to imply a 'poverty trap' in the long run (Momsen, 1991:26). Boyden and Holden (1991:18) hold that there is little evidence to prove the connection between child deprivation and the employment of mothers. Pressure to find employment is not only experienced among adult single mothers but also in many households, given the rising economic pressures. With the low level of fertility in the developed countries, Gelles (1995:402) notes that working mothers with one or two children are able to spend more time with each of the children than a non-working mother with six children at home. In a similar vein, Chalita Ortiz (1992:272) adds that in Latin America, a female head's working situation may give daughters a wider and more positive set of female role models.

The lack of daily interaction is one of the factors that, it is believed, has some negative effects on children's well being. The presence of a father, according to Collins (1991:161-161), is a sign of 'stability', 'normality' and the healthy adjustment of children. He further argues that studies have concentrated on the absence of fathers and the effect of this on boys' delinquency, particularly psychological and moral problems due to the lack of an adult male role model. Dennis (1993:8) argues that 'fatherless families' reduce the chances of sons becoming 'responsible husbands and fathers. Collins (1991:160-161) however, states that such a situation can occur in cases of divorced and not only to children of widowed families. Moore (1994b: 21) and Gonzalez de la Rocha (1994a: 392-393) are of the opinion that it is not the absence of the father that matters but the fact that the 'whole structure of masculinity is in doubt' in the wake of increasing

poverty and unemployment. Hewitt and Leach (1993:15) also hold that it is not just the absence of the father in single parent families that may have negative effects, it is also a problem in two-parent households where the father works long hours. Gendered division of labour and leisure entitlements may not allow him to spend enough time with his children (Hewitt and Leach, 1993).

In contrast it has also been documented that the presence of fathers in households sometimes has negative effects on children. Some of the negative effects include the violent nature of some fathers who are the wrong role models for children. Collier (1995:215) states that isolated male-headed nuclear families are those in which violence is most likely to occur because it is unlikely that other members of the public will see it. Similar findings by Boyden and Holden (1991:17) reveal that though nuclear families provide a conducive environment for children to be loved and cherished, they have their darker side in that they are prone to physical and sexual abuse, which is often hidden. The nuclear family fosters domesticity, removes power and independence from women and children, thereby making them vulnerable to exploitation and mistreatment (Chant, 1997:60). On their part, Bradley (1994:18) and Wetherell (1995:120) argue that domestic violence is as a result of unhappy and unegalitarian relationships between couples. Hoffman et al (1994:143) hold that men who beat their wives are also likely to beat their children. Prior (1993:313) however, argues that domestic violence is not absent in matrifocal household arrangements, especially with the stresses of poverty. However Graham (1987:59) states that for a good number of women, it is poverty without violence. Chandler (1991:70-71) indicates that regardless of domestic violence, married women stand a greater risk of having poorer emotional and mental health than single mothers, while married men are happier and healthier.

The question of formation of FHHs is also paramount to children's well being. Burghes (1994) and Jacobsen (1994:161) question whether children who live with lone mothers and have not experienced family disruption are also disadvantaged. This is because there is also 'bad marriage' and 'good divorce'.

3.12.3.3 Methodological questions

It has been recognised that there are methodological difficulties in linking the process of the formation of FHHs with intergenerational effects. As Burghes (1994:13-19) observes, samples are unrepresentative, sometimes focusing only on children with extreme reactions, and when based on 'snapshots', the basis for future intervention and change is unknown. Longitudinal studies are more reliable. However, they still look like family type studies with the problem of statistical associations and causalities (Burges, 1994:20-23). According to Jacobsen (1994:191) it is not known how well-off children would have been if they had remained in intact families. Burghes (1994:46) asserts that the literature mostly concentrates on perceived negative outcomes and situations without due consideration of the fact that there might be 'unexpected' or 'good outcomes' of lone parenthood and family change. Accordingly, escaping from family relationships that are stressful and conflictual and violent is psychologically relieving. Burghes (1994) therefore suggests that further studies be done to determine how family relationship changes as a result of family disruption and how these changes impact on people in relation to their socio-economic circumstances. This, according to Burghes (1994:40), is because it cannot be assumed that divorce will always bring negative experiences or that intact family foster positive experience. Feelings of relief might equally go together with stress resulting from practical and financial anxieties after the separation.

3.12.3.4 Ideological and social marginality

This is a less developed but nonetheless, important debate area, which concerns ideological and social dimensions of marginality and how they vary from one society to another and shape the images and self-images of FHHs. The position of female heads in most parts of the world seems ambivalent, as pointed out by Collins (1991:159) when he notes that in the developed world, a great majority of children live with both biological parents and the situation of the majority of them is morally approved. He further argues that it serves the ideological requirements of dominant groups in society to depict lone parent families as nothing more than spoiled versions of nuclear families and to create the

belief that relationships within lone parent households are impaired replicas of those in 'proper' families. According to the position of Dallos and Sapsford (1995:159), the norm of the nuclear family and the belief in its superiority for child upbringing is a very recent and culturally specific invention. Brydon and Chant (1989) and Moore (1994b) argue that nuclear families do not always have the largest number of members.

It has been argued that though lone parents in different countries face different types of social marginalisation, they nevertheless escape social stigma. This particularly holds for female lone parents rather than lone parent fathers who are deemed to have deserted their spouses and as such received moral and other support from friends and family (Winchester, 1990:82). According to him, lone motherhood means that a woman has failed in her primary role. Similarly, in the developing world, Kumari (1989:79) notes that for instance in India, women are held responsible for marriage breakdown and this goes along with serious penalties because divorce is treated as an act against religion and not a sin against the social system.

The lack of a positive image to encourage female heads to aspire to higher positions has been identified as another major problem they face, irrespective of their marital status. For example, in the case of divorced women, Gordon (1994:92) notes that there are few conceptual models that show the benefits of life without marriage. Chandler (1991:16) says that single parents families have become synonymous with moral breakdown and social disorder. For single women, they have failed in life because they are not formally connected to men except their fathers. This therefore results in them remaining unassigned in the structure of cultural terrain (Chandler, 1991). Single mothers have similarly been described by Gordon (1994:3-4) as characters with ambivalent sexuality and according to Chandler (1991:6), they are objects of social suspicion and butts of sexual 'innuendo'. For Lewis (1993:32), the lack of a male 'guardian' casts serious aspersions on women's femininity. Buitelaar (1995:8-11) holds that where marriage is the central institution, women who fall outside the category of 'wives' tend to give rise to tension and 'cultural anxiety'.

Winchester (1990:82) warns that the public response to lone mothering contributes to poverty and this in turn affects women's social standing and as such gives them the double disadvantage of being social 'outsiders' as well as financially deprived (Monk, 1993:10). In developing countries, Lewis (1993:34-35) opines that economic resources intersect with social and cultural resources and this dictates status and well being, and that FHHs are at a disadvantage in all the domains.

Irrespective of the negative connotations associated with FHHs, Caldwell and Caldwell (1992:62) observe that female responsibility for running the household in Jamaica and West Indies gives a sense of autonomy. Safa (1980:5) argues that the formation of class-consciousness among women is greatly enhanced by female headship among the poor. Fassinger (1993:211-212), in her study of housework among single fathers and single mothers, observes that equality is achieved in men and women's behaviour in single parenthood, with men doing even more than women. Despite these facts, Elson (1992:41) maintains that the growth of FHHs is not a sign of emancipation from male power and that women without husbands are left worse-off in a society where women are subordinates, especially where they are dependent on men and lack the means to adequately generate material resources. Similarly, Jelin (1992:121-122) remarks that the destruction of the traditional pattern of social organisation and division of labour leaves an increasing burden for women since they have to take care of the family. She concludes that there is no freedom and autonomy but rather hardship and solitude. Folbre (1991:114) also notes that though there is independence from men in female headship, it is overshadowed by increased financial responsibility for dependents and this gives men the advantage of living alone which reduces their family commitments and they may even evade them altogether. As Shanthi (1994:21) concludes, though feminists and militant liberationists view female headedness as a new lifestyle and a gain against patriarchal oppression, the fact is that FHHs are poorer than two-parent families. They often experience continuous economic hardship. Combining the role of mother and member of the labour force continues to be a difficult challenge for most women.

The above analysis of the discourses on lone motherhood and the resultant core debates necessitate a study in Cameroon to determine government social welfare actions vis-à-vis FHHs. This is particularly important, as little has been published in this area as the literature survey has shown. This study therefore seeks to fill this vacuum.

3.13 Chapter summary

A presentation of the various interpretations of concepts has been explored in this chapter and the difficulties inherent in most of the definitions. FHH is viewed as having many interpretations while households are defined by most censuses as spatial units. Also, the definition of household headship poses difficulties as well. These definitions reflect a number of interest groups who analyse various factors from different perspectives. They are therefore dependent on each country and/or region. Other concepts like social welfare, social policy and social development have also been analysed and examined in the light of the research. In order to provide a global view of various interpretations of FHHs, some typologies usually associated with FHHs such as lone mothers, embedded female-headed units, single-sex/female-only household, female-headed extended households, grandmother households, lone female households and female dominated/predominant households have been examined.

The nature of social change, through a theoretical examination of theories, highlights societal struggles and the evolution of society from one stage to another. Evolutionary theories propounded by the forefathers of sociology viewed society as moving from one stage to another. Similarly, modernisation theories see societies undergoing changes as a result of industrialisation leading to development, with repercussions on family functions which are drastically reduced. Conflict theory sees society in constant struggle between competing interest groups as well as the response of the nuclear households to labour migrations required by capitalist development. Furthermore, feminist theory which is anchored in conflict theory, sees society as being gender unbalanced and as such, struggles for gender balance. Finally, functional and social system perspectives examine the importance of each part of society contributing to the whole, with parts

interconnected to form the whole, and this gives a clue as to how society functions in equilibrium. It has been noted that there are no definite theories on FHHs. However, Blunberg and Garcia (1977, 1978) postulated a model to explain the formation, prevalence and persistence of FHHs based on five conditions. This model was heavily criticised by feminists and other scholars because of its concentration on production and political resources. Psychological and sociological perspectives of single parenthood respectively analyse the Oedipus complex and shifts in societal values.

The chapter furthermore examined the discourses on motherhood and in this regard, how single mothers are seen as constituting a social problem, a social threat to society, as lifestyle change and as women escaping patriarchy. Finally, the core debates emanating from the above discourses made up part of this chapter. The debates examined policy issues as attention is drawn to the sufferings of FHHs who need social welfare programmes. Poverty formed another debate area as FHHs are viewed as poverty-stricken. Again, there are effects of FHHs on children as a result of the absence of fathers and the negative material circumstances and social and psychological issues associated with this phenomenon. Furthermore, methodological questions show the difficulties inherent in linking FHHs research processes. Finally, the ideology and unique features that shape the images and self-images of FHHs were explored.

Chapter four

LEGAL FRAMEWORK

4.0 Introduction

The statutory frameworks existing in Cameroon are examined in this chapter in order to understand the legal instruments that are in place. The Constitution of the Republic of Cameroon and other statutory instruments that contain some sections and/or articles on how citizens should be treated in terms of their rights and well being is at the centre of this chapter. The social security system is also examined in order to shed light on how the delivery system works.

4.1 Statutory framework

The statutory texts examined here include The Constitution of the Republic of Cameroon, public service regulations, the civil status registration ordinance, the penal code and the labour code.

4.1.1 The Constitution of the Republic of Cameroon (Law No. 96/06 of 18 January, 1996)

The Constitution of the Republic of Cameroon (Law No. 96/06 of 18 January, 1996) in its preamble, stipulates the inalienable and sacred rights of every person irrespective of sex, race, religion or beliefs. It further states that the state shall protect and promote the family, which is the natural foundation of human society. Women and men, the young and children, elderly and the disabled are protected by the state. The preamble also states the rights and obligations of every person to work, irrespective of sex and other societal parameters that could impede any person from having access to work opportunities.

The protection and promotion of the family as well as the protection of women and other vulnerable groups as spelt out in the preamble of the Constitution are ambiguous as there

are no clear specifications on how these groups will be handled, though there are other separate enactments. Moreover, many sections are yet to be implemented on the ground of economic crises confronting the government. Nonetheless, the Ministry of Social Affairs is left with the task of overseeing the social well being of all citizens, especially the most vulnerable members of the society such as female-headed households and children. There are many other ministerial departments that handle one or other aspect of social welfare of the social well being of citizens. An important aspect, social security is under an autonomous body, the National Social Insurance Fund (NSIF) which is supervised by the Ministry of Labour, Employment and Social Insurance. To strengthen the fight against sex discrimination in all spheres of life and as a signatory to many international conventions and agreements, the government decided to create the Ministry of Women's Affairs in 1997 that was formerly part of the Ministry of Social Affairs and Women's Affairs. This ministry also has a great role to play in enhancing the social welfare of FHHs and women in Cameroon.

It is therefore the obligation of the state to protect and promote the family and more specifically members of FHHs, who constitute a disadvantaged group in Cameroonian society. It is in this light that this study attempts to examine whether the government is upholding this claim as contained in the Constitution towards its citizens, especially members of FHHs.

4.1.2 Labour Code (Law No. 92/07 of August 14, 1992)

Law No. 92/07 of August 14, 1992 regulates the Cameroon Labour Code. It governs only government contract workers, state agents and workers in the private sector. Section 61 (2) states that for the same type of work and level of proficiency, workers shall be entitled to the same remuneration irrespective of sex, origin, age, status or religion. It reiterates the fact that work is a national duty for all adults and valid citizens. It further stipulates in Section 66 (1) that a worker who has been transferred will be provided with housing commensurate with the family status of the worker.

A pregnant woman, according to Section 84 (1) (2), must stop work once medically certified and has the right to maternity and prenatal allowances during her maternity leave. All pregnant women are entitled to 14 weeks of maternity leave and to receive their pay six weeks before and eight weeks after delivery. Maternity leave can be extended by up to six weeks in case of illness or complications from pregnancy. In addition, a nursing mother, according to Section 65, is entitled to a one-hour break either in the morning or afternoon as the case may be until the child is one month old. This is commonly called a feeding break for nursing mothers.

Section 89 (1) also maintains that women and children who are workers must have a minimum rest period of 12 hours and a maximum of 12 hours of work per day and Section 39 (2) forbids night work for women, except if it is not physical work.

The above sections of the Labour Code are relevant to women, especially single women or female household heads. However, employers, especially in the private sector, do not apply many of the above provisions, either because of ignorance on the part of women to fight for and enforce their rights or flagrant disrespect of the law. The situation is more precarious in the unregulated informal sector where the majority of women find themselves working. The onset of the economic crisis has brought about exploitation of workers by the private sector, due to the recent liberal government policy of salary and wage negotiations between interested parties. Before this time, government carefully structured salary and wages commensurate with educational qualifications and experience. Today, private sector employers can pay less than half of what was obtainable before the new law. Women, and especially most female-headed families, are worst affected by such policies given their low educational background and involvement in the informal sector.

4.1.3 Civil Status Registration Ordinance (Ordinance No. 81/02 of June 29, 1981)

Though the Civil Status Registration Ordinance (1981) dwells at length on the issue of child legitimacy, it has some provisions of interest to female-headed households and women in general. Section 64 (1) stipulates that a single mother who has been abandoned or deserted by her husband can sue for an 'action in search of the real father' of her child and this, according to Section 43 (3), should occur within two years from the date of delivery of the child or when the father ceases to maintain the child. If he abandons the child's maintenance after one year, the woman still has two years from the day of abandonment to sue the man. The mother's action could also be terminated when the child reaches an age of 21 years, the age of maturity.

The woman has the right to health care, whether pregnant or not. She also has the right to contraception and vaccinations. A widow has certain rights under the Ordinance after the death of her husband. Section 77 (2) states that a widow has the right to mourn her husband for at least 180 days. She is free to remarry and keep her bride price since marriage is dissolved by either death or divorce (Section 70). In addition, she maintains her right to the joint property of their estate.

Furthermore, a husband who abandons or deserts his wife, according to Section 76 (1), will provide reasonable maintenance to take care of the wife and the legitimate children. Other important sections of this Ordinance are Sections 74 (1) and 75 (1), which state that the woman has the right to exercise a trade or any profession different from that of her husband and the right to a separate bank account so as to be free of her husband's creditors.

The adoption of the above instrument is testimony to the political will of the government to recognise the fundamental rights of women. However, many women are ignorant of these rights and therefore undergo various forms of discrimination and derogatory inhuman treatment from either relation of late husbands, or from those who deliberately avoid applying the above sections of the ordinance for the benefit of women. The

Ministry of Social and Women's Affairs (1994) aptly remarked that widowhood rites are often used as a pretext to carry out inhuman and degrading treatment of women. Widowhood rites provide an opportunity for the extended family to degrade the marital property to the detriment of the widow and the orphans. Some customary laws uphold many of these customary practices and help to foster male dominance and supremacy, while trampling on women, diminishing their status and often seeking their positions and properties. Some of these practices are tantamount to committing crimes and are repugnant and contrary to natural justice, equity and good conscience.

In a succinct statement from the Ministry of Social and Women's Affairs (1994), the ministry states with regret that the implementation of the provisions of the instruments laid down by the government has not been effective. The acknowledgement of the shortcomings of government to effectively implement its own decisions or laws is a testimony to the fact that many of these statutory frameworks serve as 'window dressing' to please the international community and to satisfy their commitment to international conventions and treaties, to which Cameroon is a signatory.

Though these instruments are in existence, the attempt by the government to revamp the economy and facilitate economic growth, has led to the reduction of welfare benefits such as childcare, health care and so forth provided through work units. In the restructuring and privatisation of many government enterprises, many women lost their jobs and others were sent into early retirement. Those who were retrenched and could still work were unable to get new jobs, as was the case after the public service retrenchment in 1990s. The Cameroon government is now insisting on the role of the family in assisting vulnerable members of the family, so as to reduce claims on its budget. The cuts in the state budget have increased the vulnerability of the women, especially females heading households. Hence, the burden of care of the children and the aged falls disproportionately on women, especially female households heads.

This study therefore attempts to examine how government is committed to its own statutory promises regarding the welfare of women, especially with regards to female-headed households.

4.1.4 Penal Code (Circular No. 3-DL-1129 of March 15, 1965)

To protect the family against irresponsible spouses, most husbands who desert their families for whatever reason and evade moral or material obligations towards their spouses and children, will be punished according to Section 358 (1). In Section 358 (2), upon conviction, the court may order forfeitures according to Section 30 and disqualify the offender from being a guardian or curator of any child and deprive him of parental power over his child(ren). Furthermore, Section 180 (1) specifically gives a woman the right to claim maintenance for herself and her children or descendents from a husband as ordered by the court, and any failure to do so for up to two months is punishable. Section 1 (2) (c) of the 1973 Matrimonial Causes Act similarly gives the deserted woman this right, all towards the welfare of the family.

Section 22 (3) states that a pregnant woman sentenced to death cannot be executed until six weeks after delivery. However, the death sentence was abolished in Cameroon a decade ago. Similarly, under Section 27 (2), a woman with a child or who has recently delivered a child who has been convicted can only serve her sentence six weeks after delivery.

Most of the female households heads are ignorant of the above provisions and the undesirable behaviour of deserted husbands or partners are seldom brought to the attention of the judiciary authorities for persecution. Hence, these women suffer in silence, especially with the upholding of customary laws, which are repugnant to natural justice, equity and good conscience. Section 27 of Southern Cameroon's High Court Law of 1955 states in unequivocal terms that any law that is repugnant to natural justice, equity and good conscience and is incompatible either directly or indirectly or by implication with any law enforced in the land, shall not be good law.

4.1.5 General Rules and Regulations of the Public Service (Decree No. 74/138 of February 18, 1974)

The General Rules and Regulations of the Public Service govern only civil servants, excluding government contract workers, auxiliary staff of the administration and state agents of the public service. It states that public service positions shall be open to all Cameroonians without distinction according to sex, subject to meeting the conditions of physical or specific obligations as laid down by the specific rules and regulations applicable thereto (Section 5). Section 38 (2) also stipulates that the state shall compensate a public servant injured in the execution of his or her duties.

All civil servants are required to have a pension scheme and should contribute to such old age pension schemes during their period of active employment (Section 43). Unfortunately, a vast majority of women do not have access to employment opportunities. During old age, they are forced to depend on a network of kin and friends and on charity since personal saving is rare given the economic downturn and worsening poverty ravaging the economy.

A civil servant, according to Section 89 (2), is considered as being in full employment in the following cases: on annual leave, sick leave, extended leave, maternity leave, special leave, casual leave, leave for training and during military service.

Specifically, maternity leave will be granted to a female civil servant on presentation of a medical certificate that she is in her sixth month of pregnancy and as such shall be on full pay for confinement and nursing. The leave period is fixed at 14 consecutive weeks beginning from the seventh month of pregnancy until six weeks after delivery (Section 99 (1&2)).

In the event of death of a civil servant, the state will bear the cost of transporting the corpse of the deceased and the family from the place of birth to the place of burial and the rightful claimant is entitled to death benefits and a reversionary pension (Sections 179-184). Many women are unable to claim these benefits after the death of their husbands

because many customary laws allow the male relatives of the deceased to claim such benefits and many neglect the widows and their children thereafter. Even educated women, who are aware of their rights to claim benefits, prefer to abandon them to be claimed by the deceased husband's relatives for fear of witch hunting and other natural calamities awaiting them from their forefathers. These beliefs have led to many female households heads bearing the brunt of child care, education, supervision and the general upbringing of their children alone from their own meagre resources, because they are neither allowed to inherit the family estates or other accrued benefits that are due to their deceased husbands.

Any government civil servant will be paid a housing allowance or provided with housing in accordance with Section 193.

According to Section 197 (1-3) upon admission to hospital charges for a civil servant, his or her spouse and dependents and in case of outpatient consultation will be deducted from his or her remuneration; it will be free in government hospitals. Any medical expenses incurred in the hospital as a result of service, shall be reimbursed or defrayed by the government. Some of these provisions are on paper but are not practicable.

The General Rules and Regulations of the Public Service (Decree No. 74/138 of February 18, 1974) have provided ideal treatment for civil servants irrespective of sex. However, those in authority do not follow many of these provisions either because of ignorance or deliberate acts. Since bureaucracy is nadir in Cameroon, most women do not have the patience to follow long queues and lengthy procedures and therefore are forced to abandon whatever accrues to them. Many die without claiming their spouses' or their own benefits because of this long procedural bureaucracy and frustration. These are some of the legacies of fragmented inherited colonial social welfare policies and too much centralisation of administrative structures, which is the case in Cameroon.

4.1.6 Other statutory provisions in favour of women's social welfare

The Matrimonial Causes Act of 1973, Section 1 (2) (c) gives a woman the right to sue her husband in case of desertion. It states that drunkenness will not be an excuse for non-provision. The woman has the right to file for divorce proceedings in the case of her husband's adulterous nature or if she suffers from venereal diseases from her husband's habitual adultery (Matrimonial Causes Act of 1973, Section 1 (2) (a). The habitual adultery by a husband clause has been criticised by Cameroonian feminists as a clause included for the benefits of men who drafted the law. Another critical and clumsy aspect of the clause is the fact that a man is held to have committed adultery only if the habitual act takes place in the matrimonial home. This too is to protect the avarice of lustful men.

According to the Domestic Violence and Matrimonial Proceedings Act of 1976, Section 1 (2) (b), a woman has the right to petition for divorce if the husband physically abuses her. In Cameroon, especially in the rural areas, the abuse of women often goes unreported and hence, the prevalence of this phenomenon.

The Married Women's Property Act of 1882 states that a married woman shall be capable of acquiring, holding, disposing of by will or otherwise any real or personal property as her separate property. Section 17 provides that both spouses owned the matrimonial home and that they may have separate or joint estates. After divorce, she can claim her property if they went into the marriage with their own property or the property is shared if they went into marriage with a joint estate. In Cameroon, despite these laws, it is a customary belief that property belongs to the man. Most often, when the husband dies, the family of the deceased claims the property with little or nothing left for the woman and her children. However, things are gradually changing in the urban areas in favour of women. In the rural areas, the customary laws are still dominant over written laws.

In Contract and Commercial law, the single woman has the same right to enter into contracts of civil and commercial character as a man. She can borrow and lend, buy and sell, invest and earn dividends just like a man. She can own moveable and immovable

property. In the law of Succession, the single woman is culturally in a better position than her married sister because she can inherit from her parents, whereas the married woman is presumed to have forfeited her right of succession as a result of her marriage. However, the courts have struck down these customary laws as being contrary to natural justice, equity and good conscience. In Family law, the single woman has the right to be a family head and to determine how to manage her family. Also, a single woman may adopt a child or bring up any child alone.

Law No. 98/904 of 14 April 1998 on education gives equal opportunity to all, irrespective of sex, age, religion and so forth. However, culturally, some female children still play the stereotypical roles that were specifically reserved for women, and in such societies, boys are favoured over girls in terms of access to education.

4.2 Analysis of the social security system in Cameroon

The social security system operates from three different angles; those beneficiaries governed by the Labour Code (Law No. 92/07 of 14 August 1992) whose benefits are disbursed by the National Social Insurance Fund (NSIF); those that are governed by the General Rules and Regulations of the Public Service Ordinance (Decree N0. 74/138 of 18 February 1974) whose claims are handled by the Ministry of Economy and Finance and those who have made provision for old age and other unforeseen eventualities in private savings. Only the first two categories are examined here as the third category is important but most people scarcely have private savings given the economic malaise that seems to have touched every family in Cameroon.

4.2.1 Workers governed by the Labour Code (Law No. 92/07 of 14 August 1992)

The National Social Insurance Fund (NSIF) has a legal personality and is a financially autonomous institution charged with the administration of social security benefits accruing to individuals as governed by the Labour Code. It was created in 1967 following Law No. 067/IF/7 of 12 June 1967 replacing the Family Allowances Compensation Fund

created by the introduction of the first Labour Code instituted in 1956. The NSIF is placed under the general supervision of the Ministry of Labour, Employment and Social Insurance. Since the NSIF covers those governed by the Labour Code, it covers only those who earn income from paid employment, either from agriculture, domestic or the general domains.

In 2000, the NSIF was handling more than 70000 workers of all categories and about 600000 cases of old age pensioners. Per trimester, the NSIF pays out allowances of more than eight milliard FCFA (US11428571) (NSIF, 2003). It has huge arrears, which the present administration is trying to clear. In the old administration corruption and bribery was rife, with the General Manager enriching himself at the expense of poor pensioners and other beneficiaries. The Fund originally operated from densely populated towns and cities. Today, 14 out of 26 satellite payment centres are operational (NSIF, 2003).

The allowances fall into three categories and depend on certain conditions.

4.2.1.1 Allowances, pension and other benefits and conditions to be fulfilled

The allowances provided by the NSIF fall under three broad categories, namely: family allowances; old age, disablement and survivor's pension; and compensation for industrial accidents and occupational diseases. The file of each would-be beneficiary comprises the following principal documents:

- A filled out application form provided by NSIF
- A civil status document or a national identity card for unmarried workers.
- A copy of a marriage certificate for married workers. In addition, the married woman must provide a certificate attesting to the fact that her husband is unemployed.
- Other required documents depend on the type of grants or allowances.

4.2.1.1.1 Family allowances

The NSIF pays daily allowances to female employees on maternity leave under the family allowances category. These allowances are:

- Prenatal allowances
- Maternity allowances
- Family allowances
- Daily allowances paid to female employees on maternity leave

The beneficiary or recipient of the allowances must be a wage earner of either sex engaged in an occupational activity in Cameroon. The wage earner must be registered with the NSIF or if not registered at the time of the opening of the file, he or she must apply. The allowances can be paid to a wage earner under the following conditions:

- When a baby is expected
- When the wage earner has one or more children
- When there is proof of engagement in an occupational activity for not less than 18 days or 120 hours per month
- When applicant is a recipient of wages equal to but not less than category one and incremental position one of his/her sector.

The following could also claim family allowances:

- Full time clergy
- The surviving spouse of a deceased recipient having custody and maintenance of children (a death certificate must prove the claim)
- The recipient of an old age pension or allowance, or disablement pension for the children born or to be born on the date of registration.

In case of default or death of the recipient, the allowances shall be paid to another beneficiary appointed by a court decision or by the General Manager of NSIF. This also applies in the case of separation of parents, loss of parental rights or permanent custody by a third party.

The legislation on family allowances provides for reimbursement of medical costs incurred during prenatal tests and delivery and consultation for a child up to the age of six

months. The reimbursement is paid to the recipient or the employer who defrayed the expenses or the Medical Centre if they were not yet paid. For a medically supervised delivery and each prenatal test and consultation, the rate is fixed at 1400FCFA (US\$2.5) and 200FCFA (US\$.35) respectively (NSIF: n.d).

Maternity allowance is paid to a recipient who has a healthy child born to his/her family and registered at the civil status registry. It is paid in one instalment, and is equivalent to 12 times the monthly rate of a family allowance paid for a child. The allowance is paid even if the child dies a few hours after delivery. In the case of more than one delivery at a time (twins, triplets and so on) each child is considered as a separate delivery.

Family allowances are paid to recipients who have dependent children for whom accommodation, food, education and upkeep is provided on a permanent basis. The child must be legitimate, that is, born of the marriage of the recipient and the spouse; legitimated, that is, born before the marriage of his/her parents but subject to court judgement of legitimacy; recognised legally, that is born of unmarried parents but recognised by a court judgement; adopted, following a court adoption judgement; and born of the spouse of a recipient during a previous marriage only if the marriage was dissolved through divorce or death of the first husband and the child is effectively under the care of the recipient. The child or children's birth certificates must be furnished to the NSIF and the child must be resident in Cameroon or else proof of the fact that the child still depends on the recipient, even though living abroad must be provided.

The rate of family allowance was fixed at 1500FCFA (US\$2.5) since 1983, paid at the end of each term. Currently, the allowance has been increased to just 1800 FCFA (US\$3) (NSIF: n.d). A monthly attestation from the employer must show that the worker has been employed for at least 8 months or 120 hours or considered as an effective work under particular conditions.

Furthermore, a pregnant worker can claim a daily allowance during maternity leave. She must have worked for at least six months with one or more employers before going on

maternity leave. Furthermore, she must have suspended her occupational activity. The daily maternity allowance is equal to the entire daily wage received on the date of suspension of work and this is paid for the duration of the leave (14 weeks). This period can be extended for a maximum of six weeks in the case of illness resulting from pregnancy.

The family allowances as spelt out above can be claimed by unmarried mothers, divorced women and widows. However, unmarried or single mothers by choice must be wage earners as stipulated above. A divorced woman or widow may become a recipient through a court decision as a result of divorce or death of a husband or in her own right as a worker. These allowances are rightfully claimable by wage earners as they contribute to them in the course of their employment. This category of female household heads constitutes a tiny minority who happen to be involved in paid employment or are recipients as a result of being divorced or are in widowed. The vast majority of female households heads who are not wage earners are therefore left in the cold to fend for themselves and their families.

4.2.1.1.2 Old age, disablement and survivor's pension

These pensions are intended for wage earners, voluntarily insured persons and their rightful claimants. This category of benefits has seven types, namely:

- Old age pension
- Old age allowance
- Old age pension before actual date
- Old age allowance before actual date
- Disablement pension
- Survivors' pension
- Survivors' allowance

To be a beneficiary of an old age pension, one must be insured, be at least 60 years old, have ceased all remunerated employment, and completed not less than 180 insurance

months, 60 of which should be during the last 10 years prior to retirement and be registered for at least 20 years under the pension scheme. Nevertheless, an insured person has the right to go on retirement before the actual date from the age of 50 years if he/she fulfils the above conditions. The amount paid as an old age pension is equal to 30 per cent of the average monthly wage of the insured person, plus, where applicable, one per cent for each period of 12 insurance months above the prescribed 180 months. It is paid at the end of every three months to the pensioner or his or her representative.

An insured person of not less than 60 years of age who does not fulfil all the above conditions can be granted an old age allowance if the person has completed at least 12 insurance months and has ceased all remunerated employment. The amount to be paid is equal to the average monthly wage of the insured person multiplied by as many times as the insured person has had 12 month periods of insurance. The payment is made as a lump sum.

The old age pension before due date is granted either to an insured person of at least 50 years of age who is prematurely fatigued. The conditions to be fulfilled are the same as those for the old age pension. The disablement pension can be claimed by a worker who by reason of a serious non-industrial accident or non-occupational disease has had a reduction of his physical or mental abilities which has led to a loss of at least two-thirds ($\frac{2}{3}$) of his normal wages. He must be insured, be an invalid (loss of at least 66 per cent of one's capacity to work resulting from a non-occupational accident or disease), be at least 60 years old, and have completed at least six months of insurance during the 12 months preceding the beginning of the incapacity leading to his disablement. The age and 12 months criteria mentioned above are not compulsory if the insured person's disablement is the result of an occupational accident.

The payable amount is equal to 30 per cent of the average monthly wage of the insured person. It increases by 40 per cent when the insured person needs the assistance of another person in performing the basic tasks of life. It is paid every three months upon presentation of a life certificate in the months of October and December each year. It can

be paid monthly if the insured person needs the permanent help of a third party. The disablement pension is paid on a temporary basis until the person reaches the age of 60 years. It is converted to an old age pension thereafter.

The rightful claimants of a deceased, insured person may claim a survivors' pension. The following are considered to be survivors: a legitimate spouse(s) who is not divorced, children of the insured person and dependants in the first degree. Survivors' pension is paid as a substitute for the old age or disablement pension, which would have been claimed on the date of the death. The survivors' pension is the same as that of an old age or disablement pension. Survivors are given the following share of the survivors' pension: 50 per cent for the spouse(s), 25 per cent for orphans, 15 per cent for fatherless or motherless children and 10 per cent for descendants. In the absence of anyone of these groups, the amount is shared equally among the others. It ceases to be paid if the widow is married or the spouse intentionally caused the death of the insured person in order to be awarded the pension.

The last category of old age, disablement and survivors' pension is the survivors' allowance, paid to the rightful claimants of an insured person if, at the time of his death, he was only entitled to an old age pension. The amount is equal to 30 per cent of the average monthly remuneration of the insured multiplied by as many times as the person has completed the designated period of insurance. In the case of many claimants, the amount, which is a lump sum, is shared equally among them.

4.2.1.1.3 Compensation for industrial accidents and occupational diseases

Accidents which are covered by the NSIF, include those that occur as a result of work or during work, during travel to and from work from principal or secondary residence, which should appear to be permanent while travel costs are borne by the employer. An occupational disease results from the performance of an occupational activity. It must be on the list of occupational diseases in Cameroon, though the list is not exhaustive, as new ones could be added on the recommendation of the National Commission for Industrial

Hygiene and Safety. The victim or the rightful claimants must inform the employer or representative of the employer of the accident. In the case of a failure to act on the part of the employer, the victim or claimants have up to three years to report to the NSIF.

4.2.2 Employees governed by the General Rules and Regulations of the Public Service (Decree N0. 74/138 of 18 February 1974)

The Ministry of Finance and Economy handles the pension, family allowances and other benefits of civil servants as governed by Decree No. 74/138 of February 18, 1974. Some of these allowances and benefits include the following: family allowances, housing allowances, civil pensions, death benefits, life annuities, industrial accidents or professional risks, reimbursement of medical care expenses and others (Ministry of Finance and Economy: 2003). The would-be recipients are required to submit their completed application forms to the Ministry of Finance and Economy or equivalent structures at their places of residence.

4.2.2.1 Family allowances

These allowances are paid for children who are legitimate children of a worker in the public service below the age of 18 years or 21 years if they are still attending school or are in apprenticeship. These allowances are included in the monthly pay package of those with such dependent children.

4.2.2.2 Housing allowance

The government pays a housing allowance to all civil servants (25 per cent of basic salary) on a monthly basis or provides housing. However, there are many civil servants who earn a housing allowance while occupying government houses.

4.2.2.3 Civil pension

This is a pension paid to retired civil servants in the public service. Many retired civil servants have died without claiming their due pensions because of the bureaucracy and corruption that is a characteristic of this ministry.

4.2.2.4 Other pensions and allowances

The following are other pensions and allowances paid to civil servants by the Ministry of Economy and Finance:

- **Reversionary pension (widows' pension) and death benefits**

This is a pension paid to widows who are required to submit a set of documents. There are other benefits called death benefits, which are granted to spouse(s) of deceased workers.

- **Annual allowance (former West Cameroon pension)**

The annual allowance is applicable only to citizens of the former West Cameroon (North West and South West provinces).

- **Industrial accident or professional risks**

There are two categories, fatal accidents and industrial accidents. For fatal accidents in the course of the worker's duties, the documents to be submitted are different from those in industrial accident cases.

- **Reimbursement of medical care expenses**

In most cases, civil servants bear the cost of medical expenses in unforeseen circumstances but the government does reimburse them for these expenses after a set of documents has been submitted.

The above documents may at first sight look very easy to acquire, but evidence from those who have benefited or are in the process shows that the conditions are very difficult to fulfil. Many retired or rightful claimants of some of these benefits have passed away without claiming them. Some simply abandoned the process because there was no one to follow up the documents in Yaounde where the whole process is centrally administered

by the Ministry of Finance and Economy. Apart from this central structure for handling civil servants' monetary transactions, the bureaucracy is very cumbersome and frustrating. The amounts that are paid are also too small that they cannot significantly improve the welfare of citizens. No adjustments are made to forestall inflationary trends and other global economic shocks.

4.3 Summary of number of social insurance beneficiaries, contributions and disbursements

The Cameroon Statistical Yearbook (2000: 143) reveals that the NSIF has witnessed an increase of five per cent in the number of employers affiliated to it between 1998/99 and 1999/2000 but regrettably, in the same periods, the number of beneficiaries of family allowances has dropped by 25 per cent (from 937729 beneficiaries to 709173). No explanation is given for the reduction in the number of beneficiaries. Table 4.1 below shows the contributions to social insurance schemes within the NSIF, the number of beneficiaries and disbursements as of the 1998/99 financial year.

Table 4.1: Summary of Social insurance contributions, beneficiaries and disbursements for the 1998/99 financial year.

Allowance category	No. of beneficiaries	Contributions in millions FCFA*	Disbursement in millions FCFA*
Old age pension, disabled and death allowances	600000	16182	17905
Family allowances	709173	15674	5556
Professional risk**	-	4092	301
Total	1309173	35948	23762

Source: National Social Insurance Fund, extracted from Cameroon Statistical Yearbook, 2000: 148-149).

* US\$1 = 560 FCFA as of November 2003.

**There are no data on the number of beneficiaries.

Table 4.1 above shows that there are three broad categories of social insurance contributions made to the NSIF and in the 1998/99 financial year, of a total contribution of 35948 million FCFA, old age pension, disabled and death allowances made up 16182 million FCFA with a total disbursement of 17902 million FCFA. Family allowances had a total of 709173 contributors/beneficiaries with a total contribution of 15674 million FCFA from which a disbursement of 5556 million FCFA was made. Professional risks according to table 4.1 are the least with contributions of 4092 million FCFA and a total disbursement of 301 million FCFA.

4.4 Chapter summary

This chapter has shown that as a family head, the female head of household is not in any way worse than the man under Cameroonian law. She has no peculiar disadvantage except one of a cultural nature. In constitutional law, the Constitution of the Republic of Cameroon recognises the equality of sexes. In Administrative and Labour law, the woman has equal rights with the man, be it *vis-à-vis* administrative authorities, as a worker in the public service or in the private sector. She is entitled to equal remuneration for equal work done or post held and has equal opportunity to be employed.

In social law, the single woman who is a worker is entitled to full social benefits by way of family allowances for her non-adult children just like a man. Like a man, her taxes get reduced if she gets married and/or if she has a child.

Generally, the Cameroonian laws have paid specific attention to women in some areas such as in family law, law on property and succession, labour law and law on education. However, their applicability remains the key issue at stake for feminists and practitioners of service delivery.

Chapter five

RESEARCH METHODOLOGY

5.0 Introduction

This chapter explores the instruments of primary as well as secondary data collection and how the data was analysed. It describes the research design, which is a descriptive and exploratory one and the principal instruments, which were semi-structured questionnaires. The population and sampling procedures are also explained.

5.1 Research design

The research design for this study is descriptive and exploratory. It is descriptive in that an attempt is made to describe social welfare policy towards FHHs in some detail as well as their socio-economic situation. It has qualitative features, given the fact that the study aimed at a better understanding of and increased insight into social welfare policy in Cameroon. The qualitative paradigm also stems from its interpretative approach which is holistic in nature and whose central aim is the understanding of social life and the meanings that people attach to everyday experiences (Rubin and Babbie, 1989: 364 and Schurink, 1998). Qualitative research is flexible because it allows the researcher to modify the design at any time though it suffers from issues of subjectivity and generalisation. For example, interpretation of the findings may be influenced by the researcher's orientation and background (Sekeran, 1992:10; Bailey, 1994). However, the researcher was very careful not to be personally involved or influenced by his orientation. Another research design of the study is exploratory. It is exploratory because it delves deeper into pertinent social welfare system, illuminating aspects of social development praxis. Exploratory studies, according to Singleton et al (1993) are undertaken when little is known about a phenomenon under study and this may be because of its 'deviant' character or its newness. Bailey (1994:38) asserts that exploratory studies are essential for breaking new ground on a new research topic.

The appropriateness of these designs can be associated with this area of study in Cameroon, which is yet to be adequately researched. The study therefore explores social welfare policy with particular focus on female-headed households in Cameroon. However, Rubin and Babbie (1989:87) hold that the main disadvantage of the exploratory design is that it only gives explanations and seldom provides conclusive answers to research questions, though it points to other methods. The pitfalls of each of the above research designs are offset by each other, hence, the use of triangulation method.

5.2 Population, sample and sampling procedures

This section gives an analysis of the population involved in the study, the sample and the sampling procedures used in choosing those that were participants in the study.

5.2.1 Population

The underlying premise of sampling and data collection hinges on the objectives of the study. The study involves two types of population, namely, government officials from the Ministries of Social Affairs and Women's Affairs, and female household heads. The population of officials consisted of all the officials of these ministries in Fako Division of the South West Province. These officials include those from the provincial delegations, divisional delegations, sub-divisional delegations and other affiliated services of these ministries such as social centres and women's empowerment centres (WECs). The total number of officials from these ministries in Fako Division is 85 (Annual Reports of the Provincial Delegations of Social Affairs and Women's Affairs, 2002).

The second category of the target population of this study was made up of female household heads and according to the latest National Population and Housing Census (1987: 9), the average number of people per household is 5.2 and one head of household out of five is female. According to this formula, with an annual estimated population in 2002 of 16163484, there were 3108362 households (19.23 per cent of the population) with 621672 FHHs (20 per cent of all households headed by women) in Cameroon. With

the total population of Fako Division in 2002 estimated at 377923, there are 72677 households (19.23 per cent of the population) and FHHs totalled 14535 (20 per cent of households in Fako Division headed by women).

5.2.2 Sample

The difficulty inherent in studying the entire population or the universe of a study makes it obligatory to sample a population from which findings can be generalised to the entire population. The difficulties of successfully studying the entire population normally emanate from a time factor, financial, human and other material resources. Bailey (1982: 87) posits that the use of samples leads to savings in time and money and reduces the time that would be spent on studying the entire population. Research needs to be conducted at a single point in time so that the opinions of all the respondents are comparable.

Based on the fact that this study is on social welfare policy, a sample of 25 officials was used, representing 29.4 per cent of the officials in Fako Division. According to Ary et al (1989) in a descriptive study, a sample size of about 10–20 per cent is sufficient to allow a researcher to draw conclusions about the population.

In order to get a clear and balanced picture of social welfare policy towards FHHs in Cameroon, female household heads were also sampled in Fako Division to supplement the findings from officials of government ministries involved in social welfare policy towards them. In this regard, a sample of 335 female household heads was chosen for the study. This sample size made up only 2.3 per cent of female household heads in this Division. As Neuman (1997:221) aptly states, a large sample does not necessarily guarantee a representative sample. The sample size depends on the kind of data analysis planned by the researcher, on how accurate the sample has to be for the researcher's purposes and on the characteristics of the population under study. Larger populations permit smaller sampling ratios for equally good samples, Neuman notes (1997:222). He finally concludes that the best sample depends on the degree of accuracy required,

variability or diversity of the population and the number of different variables examined simultaneously in data analysis. Therefore, this sample size is representative given its randomness.

The 335 female household heads were divided into households headed by 63 divorced women, 88 widows, 123 unmarried women, 43 women whose husbands had migrated and 18 women who were living with their husbands but were the main breadwinners and major decision-makers in their households.

5.2.3 Sampling procedures

The 25 officials used for the study were randomly selected from each of the two ministerial delegations in Fako Division. Stratified random sampling was used in the selection of the sample. In each office visited, the population of officials was divided into strata so as not to miss any stratum of interest by utilising only a small percentage of the population. This was to avoid a situation where random processes could miss some stratum by chance. According to Neuman (1997:212), this type of sampling frame guarantees representativeness and/or fixing the proportion of different strata within a sample.

Non-probability sampling using a purposive sampling technique was used in selecting female household heads for this study. Sekeran (1992:73) and Singleton et al (1993) state that in purposive sampling, the researcher relies on his or her expert judgment to select units that are representative or typical of the population, especially if he/she does not have statistics available. The purposive sampling method allows the researcher to pick only those respondents who best meet the purpose of the study (Bailey, 1994:99). Neuman (1997:206) gives three further reasons for the appropriateness of purposive sampling, namely, where the researcher wants to select unique cases that are especially informative, to select members of a 'difficult-to-reach' specialised population and finally, if the researcher wants to identify particular types of cases for in-depth investigation.

In respect of this study, female household heads are a heterogeneous group who are not located in one place, nor is there a good sample frame of them for easy identification. There was therefore no good sampling frame for the population of female household heads. Subjective information, based on a purposive sampling technique was therefore used in order to identify them. Most of them were easily located living around the Delmonte and Cameroon Development Corporation camps. Furthermore, without this technique, it would not have been possible to secure the five different types of female household heads that are included in the study. To ensure that some population differences are included in the sample of female household heads (all types of FHHs) quota sampling was also used, whereby the researcher first identified types of female household heads and then decided on the minimum that should be included from each type. This ensures that all types of female household heads were represented in the sample. Simple random sampling could miss some types of female household heads that are very few in number such as women whose husbands have migrated and women who are more economically viable and take major decisions in their households.

5.3 Data collection methods

The principal data collection instruments for this study were questionnaires supplemented by documentary analyses. This is a multi-method approach known as 'triangulation', which enables the cross-checking of the existence of certain phenomena and the veracity of individual accounts by collecting data from a number of respondents and a variety of sources. Subsequently, each account was compared and contrasted with the others in order to produce as full and balanced a study as possible. A multi-method approach was used in order to ensure validity and reliability of instruments and to avoid the problems usually associated with the use of a single method.

Triangulation is becoming the recommended method of both data collection and data analysis. Kathleen et al (1988:30-37) note that recently, there has been an emphasis on combining approaches in single studies. Goodwin and Goodwin (1984:131) also conclude that many studies could be enhanced considerably if a combined approach were

taken. In a similar vein, Reichardt and Cook (1979:12) admonish readers that it is time to stop building walls between methods and to start building bridges. In the light of the above arguments in favour of triangulation, data collection and analysis methods were based on it. The construction of the instruments took into consideration this method. Triangulation provided a viable procedure as it is designed to reconcile the two major methodologies by using elements from each of the major methodologies eclectically as these contributed to the solution of a major problem. The importance of triangulation to this study is twofold; first, it probes into policy issues from the perspectives of both female household heads and officials and secondly it explores the documentary and statutory relevance. Questionnaires and documentary sources were therefore combined to provide a means of data collection for this study.

5.3.1 Questionnaires

The questionnaire has become the most common type of instrument used in collecting data that lie deep within the minds of respondents. The attitudes, feelings and reactions of people can most appropriately be tapped by using the device of a questionnaire that can probe below the surface about certain issues. In this regard, questionnaires were used to collect data from both officials and female household heads for the study.

Two semi-structured questionnaires were constructed. One of them was made up of eight pages and was administered to female household heads. Most of the questions were closed-ended with a few open-ended questions. There were also differential scale questions. The questionnaire had questions to ascertain female household heads' demographic characteristics of age, educational level, number of dependents, occupation, source of income and so on. Some questions dealt with social insurance benefits, their perception of the services provided by MINAS, WECs and the NSIF, as well as factors responsible for the inefficiency of social services delivery. Other questions sought to find out about the programmes/projects initiated for them by different stakeholders and the provision of other basic social welfare services and their affordability.

The questionnaire for officials was nine pages long. Its structure was similar to the questionnaire administered to female household heads. However, most questions were open-ended. All the closed-ended questions in the two questionnaires were pre-coded and this enabled straightforward administration, scoring and analysis. However, closed-ended questions forced respondents to give simplistic responses to complex issues. Open-ended questions allowed the respondents to answer questions in detail, and elicited qualified and clarified responses. Unanticipated findings were also brought to light, though different respondents provided different degrees of detail in their answers, which made statistical analysis and comparisons very difficult. Questions included those about demographic characteristics such as departmental service, position and duration of service, whether the respondent was a trained social worker and so forth. Very important were questions on whether officials do participate in social welfare policy processes or not and how this is done. Some questions concerned services or programmes/projects for members of FHHs and women. Finally, other questions dealt with policy relevance to ministry's objectives, officials' acquaintance with objectives, legislation on women and other policy processes such as the financial process.

Due consideration was given to the design and structure of the questionnaires so as to reflect the objectives and guiding research questions of the study. Above all, the two questionnaires were modelled on the qualitative and quantitative paradigms, hence, the use of triangulation in both data collection and analysis.

5.3.1.1 Reliability and validity of the questionnaires

To ascertain the validity and reliability of the instruments, the lecturers in the discipline of Social Policy in the School of Social Sciences and Development Studies at the University of KwaZulu-Natal and my promoter scrutinised the questionnaires. Secondly, a pre-test of the instrument was carried out in the outskirts of Durban. In the pre-test, ten female household heads, two from each of the five types were interviewed and five officials were also involved in the pre-test. All ambiguities were eliminated and necessary adjustments were effected accordingly. For the pre-test to be administered in

South Africa, equivalent services were used to fit the South African context. For example, the equivalent of the Ministry of Social Affairs of Cameroon in South Africa is the Department of Social Development.

5.3.1.2 Administration of the questionnaires

Letters were sent in advance to the officials of the two ministries informing them of the study. The objectives of the study were clearly spelt out in the letter. Another introductory letter was handed to anyone who had not received the first letter that was dispatched about a month before the actual date the research began. The 'drop-and-collect' technique was used, whereby the self-administered questionnaire was left with the officials at their offices and later retrieved. The response rate was 95 per cent. Five per cent could not be retrieved or were poorly filled out.

The interviews with female household heads were done face-to-face, without a particular pattern being followed, given the fact that interviewers had to reach them by searching from house to house, or speak to them in offices and business places. Pidgin English, the lingua-franca of the two Anglophone provinces, was used as the principal medium for the interviews. French supplemented this where the respondent did not understand English or Pidgin English well. English and French are the two official languages in Cameroon and citizens can choose to use either of them if so desired, without any legal implications.

Two hired research assistants assisted in the collection of the primary data as the female household heads are not registered and were sought in various places where they could most commonly found. The collection process therefore took about two months with the help of these hired research assistants. The research assistants were briefed on the scope of the questionnaires and how to administer them as well as the expectations of the study. One of the research assistants was an M.Sc. student of the Department of Women and Gender Studies, University of Buea, who had been trained in primary data collection for the many projects that have been carried out in the Faculty of Social and Management Sciences, either as internally or externally funded projects. The other was the holder of a

B.Sc. degree from the same university who was familiar with the process of collecting data for lecturers from the University of Buea.

The research assistants asked the questions and filled in the answers from female household heads. Those who could read and write properly filled out their own questionnaires, with some clarification where necessary provided by the research assistants. Most officials filled out their own questionnaires, using the 'drop-and-collect' technique.

Poorly filled out questionnaires and those that did not follow instructions were rejected. For example, some questions required that respondents should skip to other questions if the preceding question did not apply to them. Some respondents filled out these follow-up questions proceeding from skipped question and this made the exercise of coding and analysis difficult. To solve this problem, they were simply rejected.

5.3.2 Documentary sources

Apart from secondary data collected from a variety of sources, important data were collected from the Ministries of Women's Affairs and Social Affairs. These data were collected from brochures, annual reports, pamphlets, mission statements, policy documents, acts and other statutory texts. A significant amount of the data was from documentary evidence. This therefore necessitated a critical analysis of such documents. Careful note was taken of internal and external criticisms of such documents as well. According to Barzun and Graff (1977:85) external criticism aims to discover if a document is both genuine and authentic.

On the other hand, internal criticism is to establish whether or not the content of documents are subjected to rigorous analysis. This seeks to answer questions about what the document says, who produced it, when and under what circumstances they were produced, how it came into existence, if it is complete and so on (Bell, 1993:70-72). Critical scholarship is aimed at assessing whether fact or bias is the main characteristic of

analysis. This should take into consideration whether the author was under pressure, or affected by fear or even vanity when writing the document, or the author was a supporter of a particular course of action in which he had a stake (Barzun and Graff (1977:154). Bell (1993:72) finally cautions that the guiding principle of documentary evidence is to question everything, and qualities of scepticism and empathy need to be developed.

All the documents used in this study underwent serious scrutiny to conform to the above guiding principles. These documentary sources were well exploited and they gave a deeper insight into and understanding of social welfare policy in Cameroon from a theoretical perspective.

5.4 Data analysis

Both qualitative and quantitative analyses were adopted for this study. This blend of the two analyses arose out of the use of triangulation in gathering data for the study. Data collected for social research purposes can be expressed in either figures or words or both. The use of a verbal methodology in collection of data calls for a qualitative data analysis method while on the other hand; numerical quantitative methods of data collection employ quantitative techniques of analysis. Therefore, the nature of data and the problem under investigation direct the research methodology of a study. This research used both methods of data collection and therefore combined the qualitative and quantitative data analysis techniques, hence, the triangulation method.

As closed-ended questions were already pre-coded, open-ended questions were coded based on themes relating to the responses received from respondents. All the data were captured on Statistical Package for the Social Sciences (SPSS). Cleaning up of the data was done through 'possible code cleaning' in which the researcher checked all the categories of all variables for wrong codes. The principal data analysis was therefore descriptive statistics with the use of frequency distribution tables and bar and pie graphs generated from the SPSS package. This provides a condensed picture of the data. Univariate analysis was the principal descriptive statistic used. According to Rubin and

Babbie (1989:415) univariate analysis is the examination of the distribution of cases using only one variable at a time. In a few cases, cross-tabulation was utilised to analyse more than two variables. Presentation of data is followed by interpretation of the data.

5.5 Chapter summary

The chapter described the research methodology of the study from the perspective of research design, which is both descriptive and exploratory. The population of the study stood at 85 officials and 14535 female household heads with samples of 25 and 335 respectively were explained. The principal instruments, two semi-structured questionnaires, one for officials and the other for female household heads gave a synopsis of how they were constructed and administered. The chapter furthermore explained that the samples of officials and female household heads were drawn from their groups based on stratified random sampling and purposive sampling techniques respectively. The instruments were administered with the help of two hired research assistants. Finally, data were analysed qualitatively and quantitatively, using especially descriptive statistics, which involved tables and graphs.

Chapter six

ANALYSIS AND INTERPRETATION OF DATA

6.0 Introduction

The aim of this study was to explore the social welfare policy in favour of FHHs in Cameroon and to suggest ways of transforming the sector at policy and practical levels in order to ensure that the needs of members of FHHs are effectively met within social development praxis. In this chapter, data are analysed and interpreted in relation to the critical questions in chapter one formulated to guide the study. However, the analysis is not specifically according to the chronological order of research questions. The latter part of this chapter gives a summary of the attempts to answer the critical research questions. Data are therefore presented under the following sub-headings:

- demographic characteristics of female household heads and officials;
- care of the family of FHHs;
- social insurance beneficiaries and perceptions of service delivery;
- staff acquaintance with ministry's objectives and how the ministry is organised relevant to policy processes and current legislation on women;
- policy relevance to ministerial structures;
- financial processes vis-à-vis policy processes;
- staff participation in social welfare policy processes;
- recurrent complaints and claims from members of FHHs;
- the role/activity of ministries and women's empowerment centres (WECs) in empowering members of FHHs;
- programmes/projects for members of FHHs;
- workers and social welfare policy implementation, perception of service delivery and accessibility to social welfare services;
- types of social grants (if any) to members of FHHs and their impact;
- major weaknesses/limitations of MINAS and MINCOF, and
- other basic social services to members of FHHs and their affordability.

6.1 Demographic characteristics of female household heads and officials

Demographic characteristics of female household heads are necessary to provide a general picture of the various data about FHHs, which could assist in achieving a more comprehensive appraisal of their situation concerning social welfare policy. Characteristics of officials similarly give authentic clues to the nature of the various responses given by them.

6.1.1 Demographic characteristics of female household heads

In this sub-section, the following characteristics are analysed: age, educational level, employment, monthly income, source of income, number of dependents and types of female household heads as well as the duration of their being categorised in this way.

6.1.1.1 Age

Table 6.1 below shows the age distribution of female household heads within Fako Division.

Table 6.1: Distribution of female household heads by age

Age	Frequency	Percentage
15-20	2	.6
21-30	57	17.0
31-40	122	36.4
41-50	97	29.0
51-60	42	12.5
61 and above	15	4.5
Total	335	100

Table 6.1 shows that of a total of 355 female household heads sampled in this study, 36.4 per cent fell within the second active age group of 31-40 years. Those just entering their

menopause (41-50 years) constituted 29 per cent while the most economically active age group of 21-30 in the sample were 17 per cent. Others aged 51 and above made up 17 per cent. Those in their teens were merely .6 per cent. In summary, those within the active age range of 21-40 made up 53.4 per cent of the sample.

The 53.4 per cent of those female household heads who fell within the active age group of 21-40 are deemed to be those who participate in projects/programmes initiated for them by various stakeholders as well as being those who involve themselves in other personal economic activities. The implication for those in their retirement age is that they are supposed to be receiving one or other form of benefit. The findings confirm those of Mullins (2000) who posits that most female household heads are in the 20-50 year age range and Chia (2001:34) who found that many female household heads fall within this age range in a segment of this same study area. However, the findings are contradictory to those of some scientists such as O'Connell (1994) and Varley (1998) who state that most female household heads in the developing countries are from 60 years old and above and 50 years old and above respectively.

A probable reason for the high active age represented in this study is that many women die at the age of 60 and above and this accounts for the low representation of this age group in the study. In Cameroon, women's life expectancy is 55.8 years (Cameroon Statistical Yearbook, 2000:380).

6.1.1.2 Educational level

The table below portrays the educational level of female household heads within the study area in question. It shows that a significant number of female household heads have attained at least primary education.

Table 6.2: Distribution of female household heads by educational level

Education	Frequency	Percentage
None	57	17.0
Primary	123	36.7
Secondary	123	36.7
Tertiary	32	9.6
Total	335	100

Table 6.2 reveals that 36.7 per cent of female household heads had primary education and the same percentage had secondary education. However, 17 per cent had not been to school and only 9.6 per cent had tertiary education. An examination of the table shows that most of the female household heads are educated (73.4 per cent) and this enables them to be economically active within the labour market and other spheres of life. Despite the high percentage of educated female household heads, most of them have received limited education and this, as Beneria and Bisnath (1996) maintain, is partly responsible for the precarious situation of poor women in the global economy. While some men see educated women as a threat to their authority, some of the women, according to Obbo (1986), Omoluabi (1990) and Schaefer and Lamm (1995), become very selective in their choice of husbands

6.1.1.3 Employment

As can be seen from the table 6.3, the bulk of female household heads are involved in self-employment activities given the economic crisis that has not spared any household in Cameroon.

Table 6.3: Distribution of female household heads by employment

Employment	Frequency	Percentage
Full-time	73	21.8
Part-time	17	5.1
Casual/informal	51	15.2
Unemployed	29	8.7
Self-employed	139	41.5
Pensioner	26	7.8
Total	335	100

During this time of economic crisis, table 6.3 indicates that 41.5 per cent of female household heads are self-employed. Those in full-time employment constituted 21.8 per cent. Casual/informal employment made up 15.2 per cent of those female household heads involved in this type of employment. An examination of the table also shows that pensioners made up 7.8 per cent while part-time employees constituted barely 5.1 per cent. The 41.5 per cent of those female household heads involved in self-employment shows the fighting spirit of these women in battling the crisis in their own way and warding off poverty rather than waiting for government assistance that hardly ever reaches them. Most of the female household heads working on a full-time basis work with Delmonte and the Cameroon Development Corporation (CDC) and a few in the private sector and the public service. Delmonte and CDC are giant companies that are attempting to alleviate the sufferings of many members of FHHs within Fako Division. Many other female household heads migrate to Fako to work in these plantations. Those female household heads involved in casual/informal and part-time work come principally from the CDC Tea Estate in Tole. At this estate, provision has been made for people to work on a part-time or a seasonal basis (unlike other sectors of the economy in this study area). On this estate, it is predominantly women who pick the tea, the bulk of whom are female household heads.

The above findings corroborate World Bank (2002) findings that with an increase in economic hardship, poor women across the world report 'swallowing their pride' and

going out to do even demeaning jobs to bring food to the family. Similarly, Fraser (1998) rightly suggests that with gender norms greatly contested, thanks to feminists and other movements, a growing number of women are rejecting the male breadwinner/female homemaker model.

6.1.1.4 Monthly income

The table and the figure below show the economic strength of female household heads. From the lowest to the highest income, it shows an increasing level of monthly income.

Table 6.4: Distribution of female household heads according to monthly income

Income (FCFA)	Frequency	Percentage
5-5000	9	2.7
5005-10000	29	8.7
10005-20000	27	8.1
20005-30000	34	10.1
30005-40000	37	11.0
40005-50000	81	24.2
50005 and above	117	34.9
Total	335	100

As illustrated by table 6.4, 34.9 per cent of female household heads earn a monthly income of 50005 FCFA and above while 24.2 per cent of them earn between 40005-50000 FCFA. Those earning 5-5000 FCFA constituted the smallest group of monthly income (2.7 per cent). The rest earn between 5005-30000 FCFA (26.9 per cent). Minimum wage in Cameroon is fixed at 21000 FCFA and the poverty line is drawn below 533.87FCFA (\$1 in 1996) per adult person per day (Direction de la Statistique et de la Comptabilité Nationale, Ministère de l'Economie et de Finances (Cameroon Household Survey of 1996) (1997). From the above income analysis, it can be concluded

that most FHHs in Fako Division are not poor. This shows that female household heads are not the worst off in terms of economic power as some researchers demonstrate. Some of these researchers include Wong, Garfinkel and Mchanahan (1995), Strong (1996), Arias and Palloni ((1998) and Keith, Kim and Schafer (2000) who posit that female household heads are widely reported to be more vulnerable to risk, economically less viable and enmeshed in a social and economic context that is less than optimum for the growth and development of them and their children alike. On the other hand, these findings support those of Chant (1997), International Food and Agricultural Development (1999) and Gonzalez de la Rocha and Gruinpun (2001). It is also necessary to support the position held by Lampietti and Stalker (2000) who found that the evidence surrounding the incidence of poverty in FHHs is country and case specific and that FHHs are worse off only in a limited number of countries. However, if one were to divide the monthly income among the household members, it would become insignificant in providing sufficiently for the needs of household members. This may explain the reason why it is a common phenomenon to find many female household heads engaging their children in informal income generating activities. This according to Tanga, Mbuagbo and Tassang (2001 & 2002) is compromising the education of the children and their future.

To demonstrate the financial position of female household heads it is essential to illustrate it graphically as in figure 6.1 below.

Figure 6.1: Distribution of female household heads according to monthly income (in FCFA)

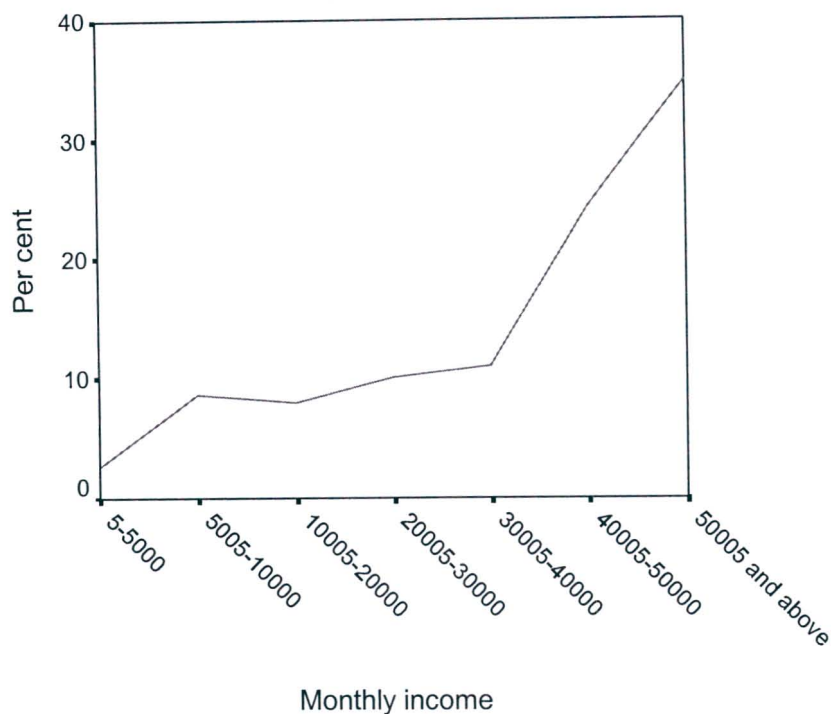


Figure 6.1 shows that there is a steady increase in the monthly income of female household heads from 5-5000 FCFA to 50005 FCFA and above. Apart from a fall from 5005-10000 FCFA, the figure shows all other categories to be on a continuous upward movement. This high income can be attributed to the fact that there is a minimum monthly income stipulated by the government and the fact that most women take on extra informal activities through which they generate extra income to supplement their wages/salary. The fact that salaries were slashed twice in 1993 (Nyamnjoh, 1999:101) gave the impetus to every woman to struggle for an extra income, especially as they are the caregivers of their households.

The sources of the monthly income vary and 51.0 per cent stated that their monthly income source is from other sources such as self-employment, petty businesses and small income generating activities. Those whose source of income is from wages/salary constituted 39.4 per cent. Pension benefits and deceased NSIF benefits were the least, at 7.2 and 2.4 per cent respectively. Given the energetic and active age group of 21-40 that

constituted the sample of this study, it may explain the reasons why many are engaged in various income generating activities to sustain a living as well as to sustain their household members. Pension and deceased benefits were the least; given the fact that only a few were able to go through the processing of documents for these benefits and the fact that only a small fraction of the sample represented this category.

The reason for some having a low monthly income may stem from the fact that they rely on informal activities, which generate little income as they are engaged in small-scale production and only within their neighbourhoods. Also, others may rely on remittance and support from informal networks to supplement their meagre income. The findings of this study do not support Varley's (1998) view that many female household heads are not the main breadwinners. Similarly, the findings of Cox and Jimenez (2002), who estimate that private, non-market transfers make up 20 per cent of female household heads' income in the developing countries are not in line with the findings of this study.

6.1.1.5 Number of dependents

In the traditional African definition, a FHH is where a woman with her children and/or children of relatives live under the same roof and the woman takes major decisions about the day-to-day running of the household. Figure 6.2 illustrates the number of dependents of female household heads.

Figure 6.2: Number of dependents of female household heads

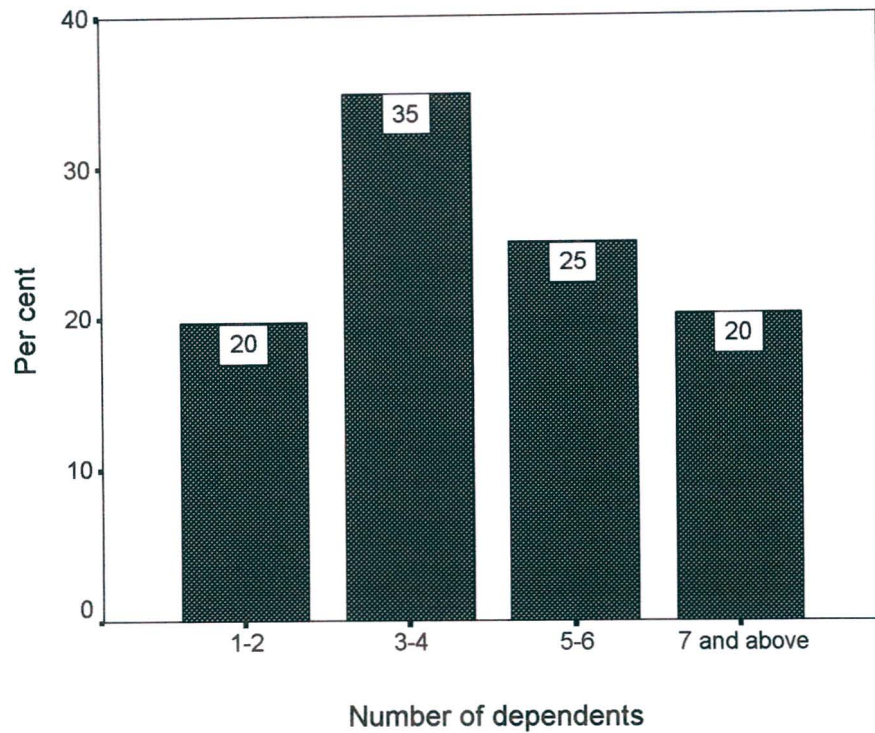


Figure 6.2 shows that of the 335 female household heads in Fako Division involved in this study, 35 per cent have three to four children under their care. Those with five to six children constituted 25 per cent. Those with one to two children and those with seven children and above represented 20 per cent each. The analysis gives a mean of 3.5 children per female household heads. At this time of economic crisis when many cannot feed themselves, many female household heads may be very careful not to have many children. The HIV/AIDS epidemic may also have contributed to many female household heads resorting to the use of condoms and therefore minimising chances of having children unlike before when many women became pregnant because of miscalculation or mistake. Today, many women must decide whether they want a child or not. Therefore, children do not come unexpectedly. Those with many children, 7 and above, are mostly women who have divorced or been widowed as the sample revealed.

6.1.1.6 Types of FHH

Table 6.5 below illustrates that there are many different types of FHH. While some are common types, others are new in the Cameroonian lexicon.

Table 6.5: Distribution of female household heads by type

FHH type	Frequency	Percentage
Divorced women	63	18.8
Widows	88	26.3
Unmarried women	123	36.7
Women with migrated spouses	43	12.8
Women economically stronger than spouses	16	5.4
Total	335	100

An examination of table 6.5 reveals that 36.7 per cent of female household heads were unmarried women who decided to have children and constitute their own households. Divorced women with 18.8 per cent follow widows who made up 26.3 per cent. Women whose husbands had migrated constituted 12.8 per cent while 5.4 per cent of women contribute more economically to household maintenance than their spouses. The bulk of these women are those who might have decided, according to Harding (1996), to live a life of being single because they want to be independent of marriage and may think that there is nothing to gain from married life. A global review of literature shows that in developing countries, the majority of female household heads are widows, married women whose husbands have migrated and women separated on a long-term basis (Shanthihi, 1994:18). This is contrary to the present findings, which indicate that the majority of female household heads are unmarried women. This is a growing type of FHH in the developing world, which was thought to be prevalent mostly in the developed world.

The above revelations of the types of FHH correlate with Flores' (1998) assertion that single mothers are not a homogeneous group. They come from all classes, professions and circumstances. Not all women become single mothers by choice; some do so by choice, others become single through death of spouses or divorce.

According to further analysis of the data concerning the duration of having been in the different types, 39.7 of female household heads have been heads of household for between one and five years, 29.3 per cent have been female heads for six to ten years while 19.4 per cent have been household heads for a period ranging from 11-15 years. The longest duration of female headship has been 16 years and above and this group made up only 8.7 per cent. A closer look at the data shows that a majority have only been female heads for a short time and this is an indication that FHH is a phenomenon that many young women are choosing nowadays. A probable reason for this increase in the number of youngsters selecting FHHs is that pointed out by Oxfam (2002b) which is that faced with the problem of discrimination, many women are challenging the male or patriarchal dominated structures of their societies. This could either be through organised groups or networks or through individual actions such as remaining single to defy the system. A further reason could be the fact that many young men are also postponing marriages for economic reasons in Cameroon leaving many women unable to find husbands.

6.1.2 Demographic characteristics of officials

The demographic characteristics of officials are presented according to gender, service, position occupied, and duration, whether a trained social worker, and whether they are from other professions other than social work.

6.1.2.1 Distribution by gender

Figure 6.3 below shows the gender distribution of officials.

Figure 6.3: Distribution of officials by gender

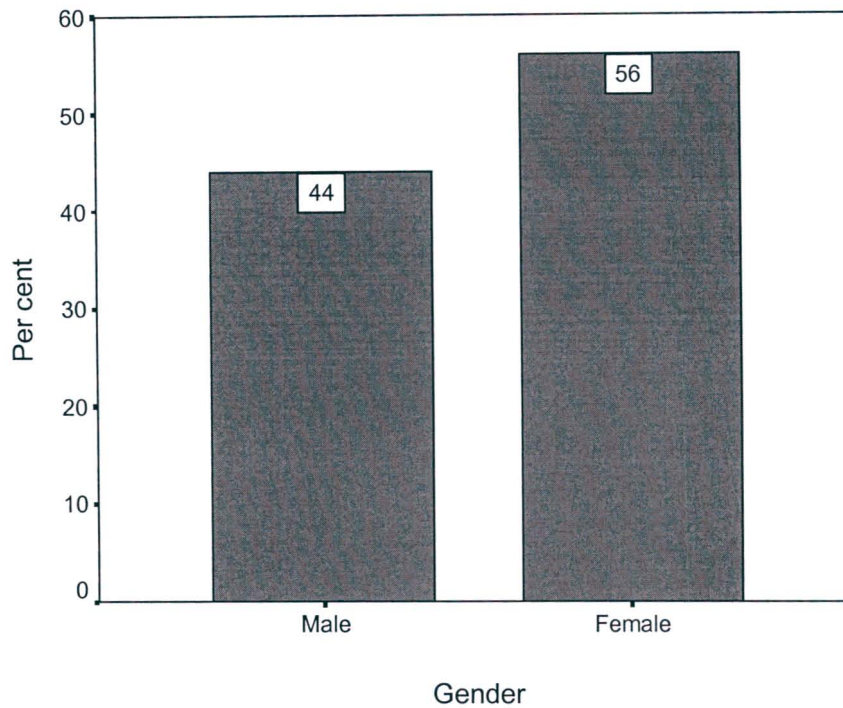


Figure 6.3 shows that females made up 54 per cent of the sample while males constituted 44 per cent. These officials come from the services illustrated on table 6.6 below.

6.1.2.2 Distribution by service

The officials that were involved in this study came from two ministries, namely, the Ministry of Social Affairs (MINAS) and the Ministry of Women's Affairs (MINCOF). Others are attached services under the supervision of these ministries. The table below illustrates this.

Table 6.6: Distribution of officials by service

Service	Frequency	Percentage
Provincial Delegation of Social Affairs	3	12.0
Provincial Delegation of Women's Affairs	6	24.0
Divisional Delegation of Social Affairs	5	20.0
Divisional Delegation of Women's Affairs	3	12.0
Women's Empowerment Centre	3	12.0
Other services	5	20.0
Total	25	100

Table 6.6 indicates that subjects from the Provincial Delegation of Women's Affairs made up 24 per cent of the 25 officials involved in the study. The Divisional Delegation of Social Affairs follows this and other services attached to the two ministries, each constituted 20 per cent. The rest are equally shared, making up 12 per cent each. These officials were chosen using a stratified sampling technique to include all strata in the sample.

6.1.2.3 Position occupied

Table 6.7 below reveals that different categories of officials from the two ministries with their attached services took part in the study.

Table 6.7 Distribution of officials by position occupied

Position	Frequency	Percentage
Provincial delegate	1	4.0
Provincial chief	6	24.0
Divisional delegate	2	8.0
Director of centre	2	8.0
Bureau chief	7	28.0
Ordinary worker	4	16.0
Other	3	12.0
Total	25	100

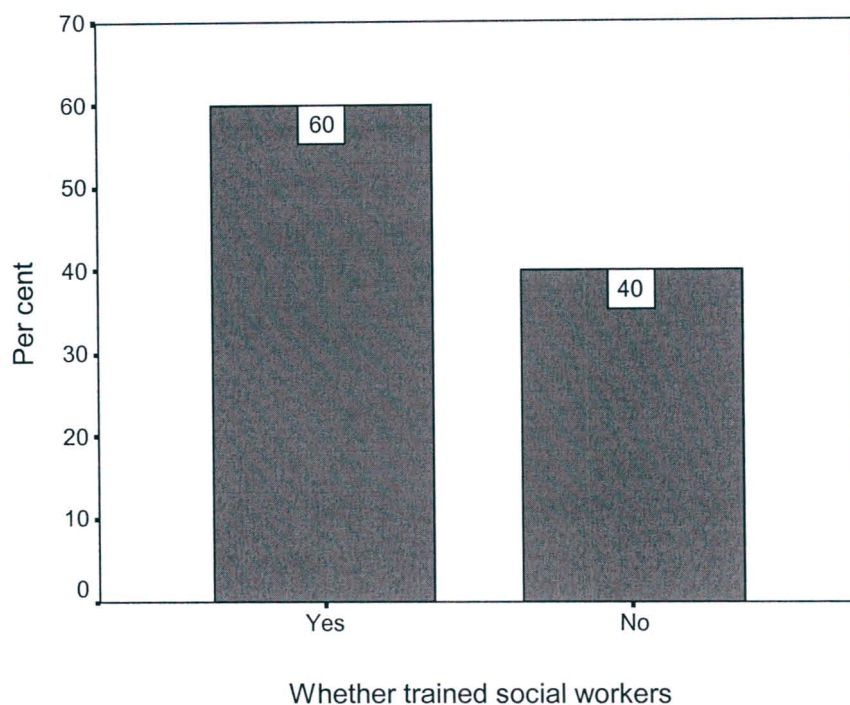
Of the 25 officials involved in the study as illustrated by table 6.7, 28 per cent were bureau chiefs. Also, provincial chiefs constituted 24 per cent. Ordinary workers without appointment positions held made up 16 per cent. Other workers from other professions working within these ministries constituted 12 per cent while the divisional delegates and directors of centres constituted 8 per cent each. The least official response was that given by the provincial delegate who made up barely 4 per cent. Fako Division has the provincial delegations of almost all government ministries, as the provincial headquarters is located there. Since the study involved only two ministries, there are only two provincial services, each for a ministry and each with a divisional delegation. Within provincial delegations, there are provincial chiefs and within divisional delegations, there are bureau chiefs.

A further analysis of the data concerning the duration of service shows that 64 per cent have been working for between one and five years. Twelve per cent have been working for less than one year. Those who have occupied their positions for six to nine years made up 12 per cent. Those who worked for 16 years and more constituted 8 per cent and the least is 4 per cent and were those officials who have been working for between 10 and 15 years.

6.1.2.4 Whether officials are trained social workers

Officials were to indicate whether they are trained social workers or not, as this would determine the effectiveness of service delivery to members of FHHs as well as the communities. Their responses can be seen in figure 6.4 below.

Figure 6.4: Distribution of officials according to whether or not they are trained social workers



As can be seen from figure 6.4, 60 per cent of the officials were trained social workers while 40 per cent were not. This 40 per cent were from other services or were those who are not trained social workers that were employed by the ministries. The two ministries, Social Affairs and Women's Affairs were one ministry called the Ministry of Social and Women's Affairs until 1997 when they were split. They had to share workers (social workers and all other categories of workers) as well as offices and other infrastructure.

6.1.2.5 Officials from other professions working with MINAS and MINCOF.

Those who indicated that they are not trained social workers are workers from other services, as seen in figure 6.5 below.

Figure 6.5: Distribution of officials according to professions other than social work

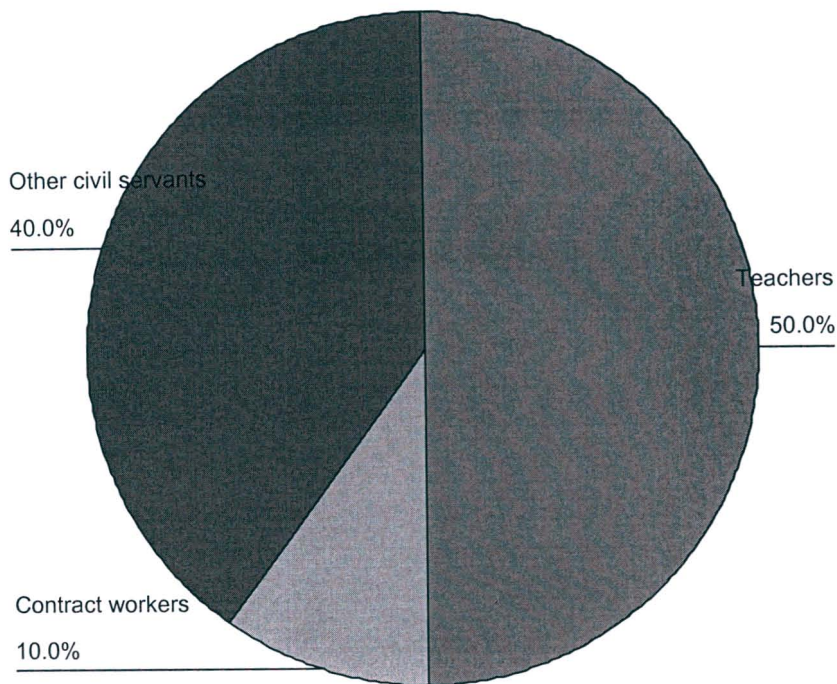


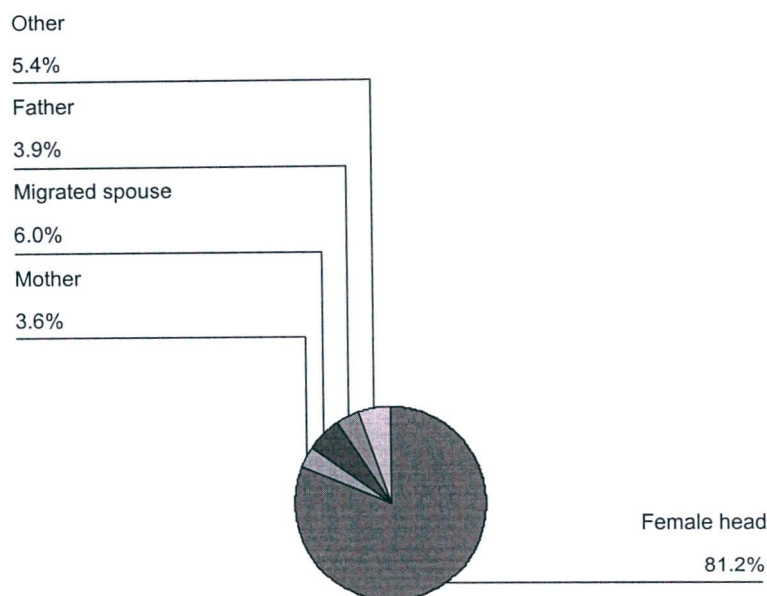
Figure 6.5 shows that 50 per cent of other professionals working within the Ministries of Social Affairs and Women's Affairs are teachers, 40 per cent are other civil servants from other ministries including agricultural technicians, state agents and so on. Contract workers made up ten per cent of those coming from other professions. The ministries' acute shortage of staff obliged them to get workers from other government ministries to serve in positions on permanent basis or by secondment. This is very common with positions of responsibility, especially at MINCOF. This staff shortage is compounded by the fact that government suspended recruitment to the public service some years ago, though some 'strategic' ministries such as Defence and Territorial and Regional Development are still recruiting. This was to satisfy the conditions laid down by the Breton Wood institutions for the implementation of SAP. Presently, there are some trained inspectors in social affairs trained more than two years ago, who have not been given a post or appointed because of infighting in the two ministries. With the

'borrowing' of staff who are not trained social workers from other ministries, the quality of service delivery can be catastrophic.

6.2 Care of the family of FHHs

Though female household heads are considered as those who should actually be caring for themselves and their households, some are actually taken care of by others such as spouses who have migrated, fathers and mothers. Figure 6.6 vividly depicts the situation.

Figure 6.6: Distribution of female household heads according to those caring for their families



An analysis of the distribution of female household heads as illustrated by figure 6.6 above reveals that 81.2 per cent of them take care of their families, 6 per cent indicated that their migrated spouses take care of the family through remittance. Other categories such as boy friends, brothers and aunts constituted 5.4 per cent of those taking care of the families of FHHs. Fathers and mothers who take care of the families of FHHs made up 3.9 and 3.6 per cent respectively. This shows that the majority of female household heads within this study area take care of their families and are responsible for major household

decisions. Strong (1996) aptly states that to be a head of household, one has to be capable, strong, responsible, motivated and set goals for oneself and one's children. The fact that the majority of female household heads take care of their families is an indication that many have fulfilled Strong's (1996) stipulations.

6.3 Social insurance benefits and the processing of documents

Those who indicated that they receive one or other form of social insurance benefit constituted 31.6 per cent while those not receiving it made up the bulk (68.4 per cent). Social insurance benefits are claimed when one has been or is a contributor or when one claims on behalf of a relation or deceased spouse. They are shown in table 6.8 below.

6.3.1 Types of social insurance benefits and processing of documents

There are different types of social insurance benefits claimed by the 31.6 per cent of female household heads who indicated that they are recipients. The duration of processing of documents and factors resulting in inefficiency are also presented below.

6.3.1.1 Types of social insurance benefits

Below are the types of social insurance benefit indicated by female household heads. This is followed by their perceptions of the sufficiency of such benefits and whether they depend on them.

Table 6.8: Distribution of female household head recipients according to types of social insurance benefits.

Type of social insurance	Frequency	Percentage
Old age pension	24	22.6
Family allowance	53	50.0
Disablement pension	7	6.6
Survivor's pension	5	4.7
Industrial accident/occupational disease compensation	9	8.5
Other	8	7.5
Total	106	100

Those who indicated that they were receiving social insurance benefits numbered 106 out of the total sample of 335 meaning that 229 were not. Those receiving family allowances made up the majority with 50 per cent. Old age pension came second with 22.6 per cent. Others scored 8.5, 7.5, 6.6 and 4.7 per cent and are industrial accident and occupational disease compensation, other compensation, disablement pension and survivor's pension respectively. These are all contributory social insurances that entitled their beneficiaries to claim. Family allowances are the most popular type of insurance benefit that most people are entitled to. However, those working in the public service and are considered as civil servants according to the Cameroon General Rules and Regulations of the Public Service are paid their benefits monthly as part of their salary package. Others and those of the private sector governed by the Cameroon Labour Code contribute through their employers and are paid per trimester (after every three months). The amount per child is 1800 FCFA (\$3) per month and per trimester is 5400 FCFA (\$9). The large proportion of those not benefiting from any social insurance benefit, especially the family allowance, is indicative of the fact that neither the self-employed nor those involved in the casual and informal sector are part of the social insurance system in Cameroon. Kaseke (1998:145) gives an appropriate description when he states that social insurance is not 'poor-friendly' because it tends to exacerbate existing inequalities in the distribution of income, as benefits mostly accrue to those who are better off. The findings of this study are contrary

to Ozawa's (1994) and Johnson's (1995) findings that in the United States and other developed countries, FHHs receive and depend very heavily on welfare benefits.

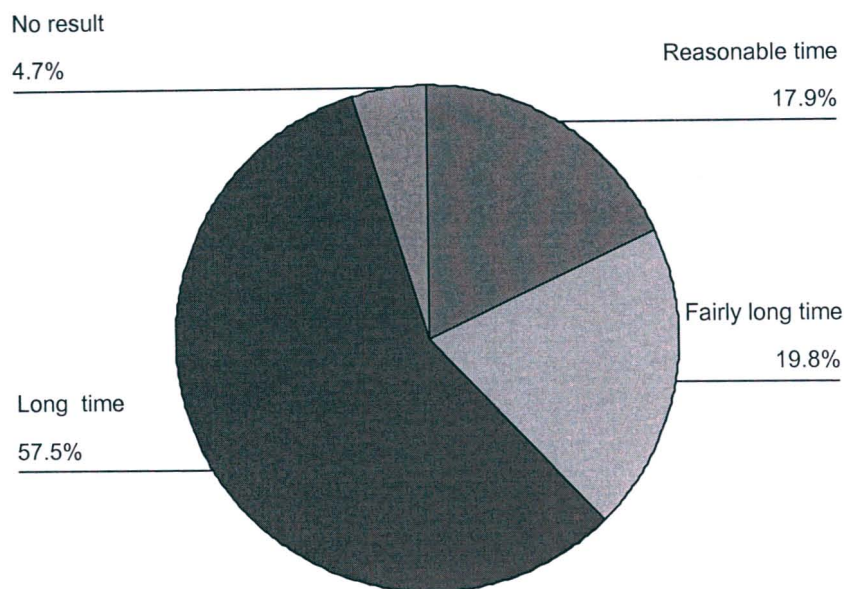
The rest of the 299 female household heads not receiving any form of social insurance benefit are still useful to this study as they might be receiving one form of assistance or the other from other government structures. This will enable for a well-informed evaluation of services received.

On the sufficiency of these social insurance benefits, 94 per cent of the female household heads were of the opinion that they are grossly insufficient to cater for the needs of their families. While only 6 per cent held that these benefits are sufficient. This opinion on insufficiency of benefits may partly explain the reason why many female household heads are involved in extra-income generating activities to meet the ever-increasing needs of their families and households. In addition, female household heads were asked to indicate whether they depend on these benefits. A vast majority, 90.6 per cent, revealed that they do not depend on these benefits, whereas only 9.4 said that they do depend on them. This also explains their involvement in self-employment and other income generating activities.

6.3.1.2 Processing of documents

Below is an analysis of how long the National Social Insurance Fund (NSIF) takes to process documents.

Figure 6.7: Distribution of female household head recipients by duration of processing of documents



A critical view of figure 6.7 shows that 57.5 per cent of female household heads indicated that the processing of documents at the NSIF takes a long time and they have to wait before claiming their benefits. A fairly long time for the duration of processing documents was indicated by 19.8 per cent of female household heads followed by 17.9 per cent who stated that processing takes a reasonable time. Only 4.7 per cent were still awaiting their results. The findings of this study only serve to confirm the popular view that the processing of documents at the NSIF takes a very long time. Many people have died without being able to enjoy their benefits due to many factors as analysed in the subsection below. The magnitude of the problem of long duration of processing of documents can be appreciated in the fact that officials of all the NSIF centres and agencies across the country met in Yaounde in February, 2003 to put in place uniformity in the processing of documents in all the NSIF centres in Cameroon and to develop new methods of ensuring prompt payment of dues (CRTV, 2003).

6.3.1.3 Factors responsible for inefficient processing of documents at the NSIF

Many factors have been indicated as being responsible for the inefficiency of the staff in processing documents at the NSIF. Table 6.9 below illustrates these factors and the degree of agreement or disagreement regarding each factor.

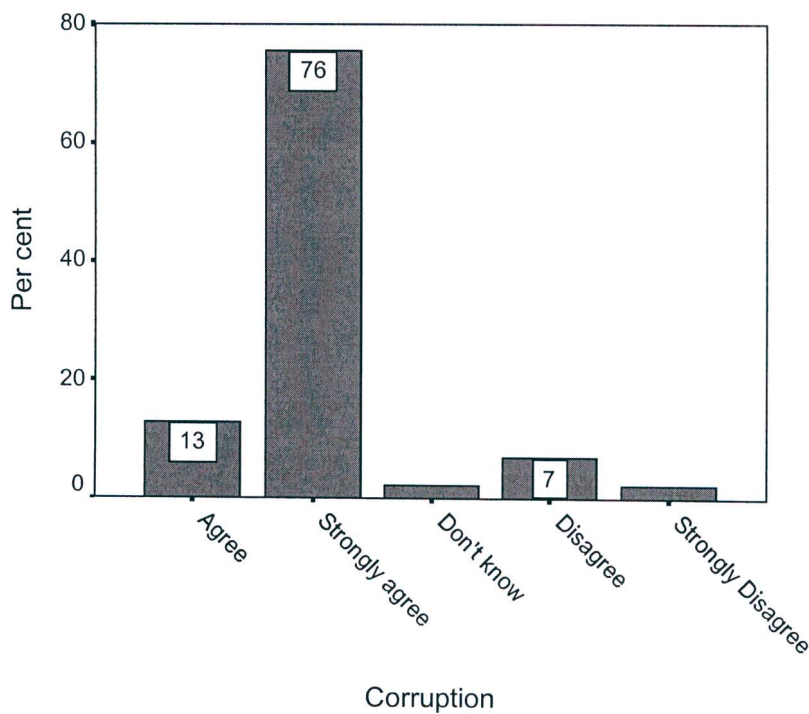
Table 6.9: Factors responsible for inefficient processing of documents at the NSIF

Factor	Degree of agreement or disagreement											
	Agree		Strongly agree		Don't know		Disagree		Strongly disagree		Total	
	N	%	n	%	n	%	n	%	n	%	n	%
Inadequate staff training	13	15.1	4	4.7	35	40.7	30	34.9	4	4.7	86	100
Poor supervision	19	22.1	22	25.6	23	26.7	16	18.6	6	7.0	86	100
Poor working conditions	28	32.6	6	7.0	28	32.6	17	19.8	7	8.2	86	100
Lack of dedication	30	34.9	16	18.6	18	20.9	16	18.6	6	7.0	86	100
Insubordination	1	1.2	10	11.6	37	43.0	29	33.7	9	10.5	86	100
Corruption	11	12.8	65	75.6	2	2.3	6	7.0	2	2.3	86	100
Staff shortage	23	26.7	39	45.3	7	8.1	13	15.1	4	4.7	86	100
No factor	1	1.2	2	2.3	5	5.8	54	62.8	24	27.9	86	100
Other factors	24	27.9	18	21.2	23	27.1	17	20.0	4	4.7	86	100

Of the 106 recipients of social insurance benefits, 86 indicated that the processing of documents takes a long time. An examination of table 6.9 above reveals that 34.9 per cent agreed that lack of staff dedication is the main factor responsible for inefficient processing of documents. This is closely followed by 32.6 per cent who believed it is due to poor working conditions. For strongly agree, 75.6 per cent opined that corruption is the

most important factor for inefficiency at the NSIF while 45.3 per cent strongly agreed that staff shortage is responsible. It could not be ascertained whether insubordination and inadequate training, constituted 43 and 40.7 per cent of responses respectively are factors responsible for inefficiency at the NSIF. The most important factor, on which female household heads disagreed, as not being responsible for inefficiency at the NSIF, is that there are no factors and inadequate training, which made up 62.8 and 34.9 per cent respectively. About 28 per cent strongly disagreed that there are no factors responsible for this inefficiency. This is followed by 10.5 per cent of those who opinionated that insubordination is not a factor. It is necessary to illustrate the magnitude of one of these factors diagrammatically to depict the seriousness of the situation at the NSIF.

Figure 6.8: Perceptions by female household heads of corruption of officials as the most important factor of inefficiency at the NSIF



As illustrated by figure 6.8, 13 per cent of female household heads simply agreed that corruption is the principal factor causing inefficiency at the NSIF, while 75 per cent strongly agreed that it is the main factor. Those who did not know and those who strongly disagreed constituted about two per cent each. Those who disagreed made up seven per

cent. From the above analysis, it can be seen that 89 per cent of female household heads viewed corruption as the main factor responsible for inefficiency at the NSIF. Corruption has been the main problem in Cameroonian society, affecting almost all spheres of life. This can be explained by the fact that Cameroon was twice declared the most corrupt country in the world in 1998 and 1999. Corruption has been given as the reason for those following up their documents at the NSIF. These findings have come to confirm this allegation. Those who are unable to pay a bribe to have their documents followed up sometimes end up abandoning them and die without reaping their due benefits. This correlates with the World Bank (2002) findings that hundreds report incidences of corruption as they attempt to seek healthcare, educate their children, claim social assistance, get paid, attempt to access justice or police protection or enter the labour market.

Table 6.10: Opinions of female household heads as to how improvements can be effected at the NSIF

Opinion of Female heads	Frequency	Percentage
Decentralise processing of documents	23	26.7
Check corruption	24	27.9
Motivate staff	13	15.1
Clients should stop bribing officials	15	17.4
Increase number of staff	10	11.6
Other	1	1.2
Total	86	100

An examination of table 6.10 shows that those respondents who thought that the inefficiency at the NSIF can be solved through checking corruption constituted 27.9 per cent. Those who believed that decentralising the processing of documents would improve efficiency made up 26.7 per cent. Some other female household heads suggested that clients should stop bribing officials and this group accounted for 17.4 per cent. Motivating staff is also indicated by 15.1 per cent as the way forward. Increasing the

number of staff was mentioned by 11.6 per cent while the least, 1.2 per cent wanted other measures to be adopted to check inefficiency at the NSIF.

In order to check corruption at the NSIF, the government began by imprisoning the former Director General of the NSIF for embezzlement. Since then, nothing credible has been done to check corruption within this corporation. Corruption is therefore commonly believed to be rife at all the centres of the NSIF nationwide. Closely related to this is the fact that clients of the NSIF are those who promote corruption. In this regard, some female household heads were of the opinion that clients of the NSIF should stop giving bribes, even though some officials openly request it.

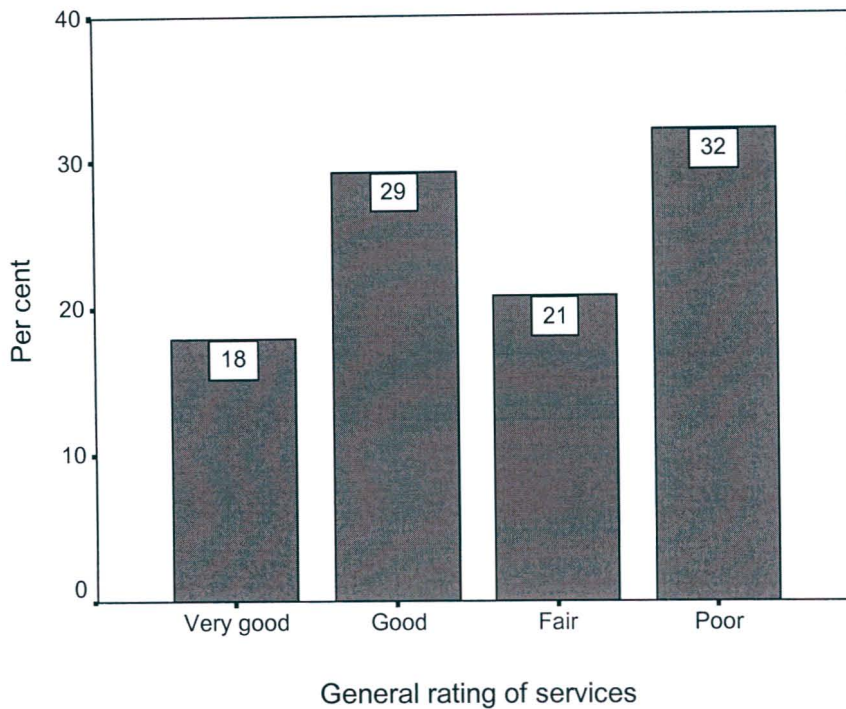
In line with the suggestions of some of the female household heads on decentralisation of documents, this has been the general request because not everybody can travel to Yaounde, the seat of government where everything is centrally processed. In trying to solve this problem, the government created payment centres around the country. In the South West Province, there are only four centres serving 11880 old age pensioners, 56370 family allowance beneficiaries, 3173 industrial accident beneficiaries and so on (NSIF Buea, cited in *The Socio-economic Report of the South West Province: A Situational Analysis*, 2003: 103). Given the salary cuts that affected all workers in Cameroon, some female household heads suggested that the staff of the NSIF needs to be motivated, which may lead to efficiency of service delivery to clients. Others have argued that workers at NSIF are better paid than those in the public service given the fact that the NSIF is a parastatal in which workers are paid more.

Regarding the payment process at the NSIF, 37.7 per cent of female household heads held that it is fair, 25.5 per cent said the process is good. Those who rated the payment process as very good made up 20.8 per cent. Those who viewed the process as poor constituted 15.1 per cent while 0.9 per cent held that the payment process at the NSIF is excellent. Overall, it can be concluded that after processing the documents, the payment process is fair. Similarly, 36.8 per cent of female household heads perceived that conditions at the NSIF are good; this is followed by respondents who maintained that the

conditions are poor (28.3 per cent) while 24.5 percent held that conditions are fair. Those with views that conditions at the NSIF are very good totalled 10.4 per cent. The conditions can therefore be said to be below average. Many reasons have been advanced for this state of affairs at the NSIF.

Female household heads were asked to rate lack of water, disorderliness, congestion, lack of security, lack of shelter, corrupt officials, long queues, lack of toilets and other factors responsible for poor conditions at the NSIF. It was strongly agreed that among all the factors, corrupt officials and long queues, scoring 73.2 and 69.6 per cent respectively, are the principal factors responsible for the poor conditions at the NSIF. Also, in the agree option, female household heads who held this view maintained that conditions are poor at the NSIF because of disorderliness and congestion and made up 57.1 and 51.8 per cent respectively. Among the factors that female household heads disagreed and strongly disagreed about include lack of drinking water, lack of toilets and lack of security with 85.7, 73.2 and 71.4 per cent respectively. Long queues, congestion and disorderliness are characteristic of the conditions at payment centres at the NSIF. Many people even begin queuing as early as 4.00 a.m. on payment days to be served early. As indicated by these women corrupt officials compound this problem and it is corruption that disrupts the orderliness at payment centres. A general assessment of the services delivered to members of FHHs from the NSIF gives a vivid picture of the whole processing and payment process at NSIF. This is illustrated in figure 6.9 below.

Figure 6.9: Rating by female household heads of services from the NSIF



From figure 6.9 above, it can be seen that 32 per cent of female household heads perceived services provided to them as being poor while 29 per cent rated the services as good. Those who choose fair made up 21 per cent and only 18 per cent held that services rendered to members of FHHs by the NSIF are very good. The figure therefore reveals that services from the NSIF are below expectation. A variety of reasons are advanced for this poor rating of services from the NSIF. Many advanced the reason that female household heads are not given any special care, especially given the precarious situation facing many of them. Others include the long procedures needed to compile documents and begin the payment process, and the exhibition of discrimination and tribalism by officials as reasons for rating those services as poor.

6.4 Staff acquaintance with ministry's objectives, the organisational set-up relevant to policy processes and with current legislation on women

The figures below reveal the extent of officials' acquaintance with the objectives of their ministry, organisational set-up and current legislation on women.

Figure 6.10: Extent of staff acquaintance with objectives of ministry

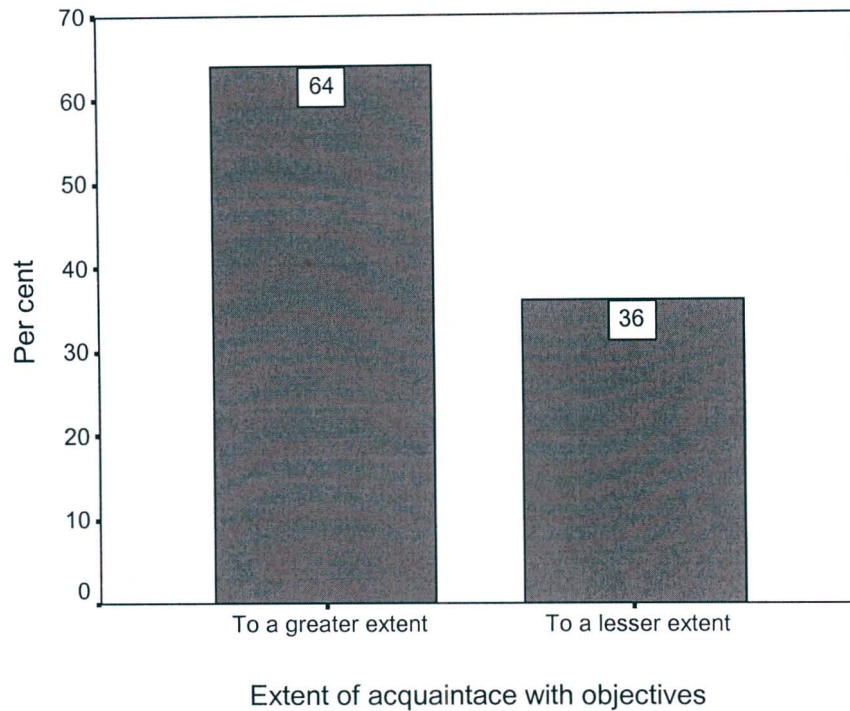


Figure 6.10 reveals that 64 per cent of officials are acquainted with the objectives of their ministry while 34 per cent are not. Those who are not acquainted with the objectives are most probably those who are from other ministries or untrained staff who are recruited to offset the staff shortage syndrome in most ministries. Without a proper grasp of the objectives of the ministry, the whole exercise of policy implementation is rendered futile. This means that those workers who are not acquainted with the objectives of the ministry are simply being tele-guided by others and the resultant effect is inefficiency in implementation of policy with regards to members of FHHs and the general public. Social welfare policy provides the foundation of the profession's work with clients; irrespective of the setting workers are in, whether at the micro- or macro- level of intervention. In light of this, Hagen (2000:555) states that all social workers, based in whichever setting, have an obligation to keep abreast of social policy issues and developments.

Figure 6.11:Extent of staff acquaintance with current legislation on women

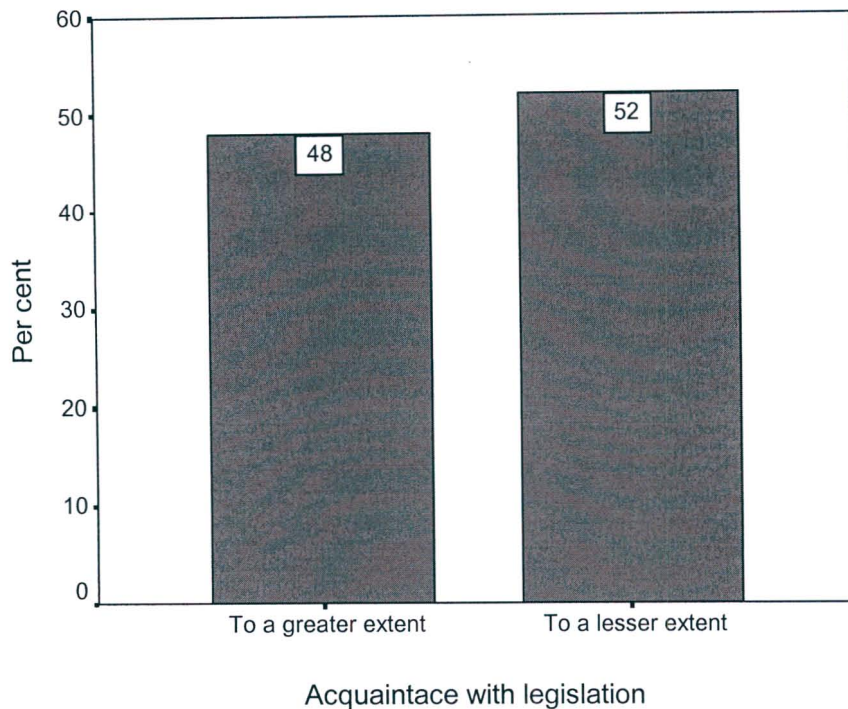


Figure 6.11 shows that 52 per cent of officials are acquainted with the current legislation on women to a lesser extent while 48 per cent maintained that they are acquainted. Similar reasons to those above can be advanced to explain these statistics, which are a result of untrained staff and those recruited from other ministries with limited knowledge of current legislation on women. Without proper knowledge of an area of one's responsibility, the results are bound to be catastrophic. Though only a few exist it is difficult for some officials to cite concrete pieces of legislation on women in Cameroon. As Chant (1997) aptly puts it, there are only a few pieces of legislation that are pro-female or major state apparatus, defending and promoting the rights and interests of women, let alone members of FHHs, in developing countries.

The officials gave their views on the relevance of objectives of the ministry in terms of their applicability during this period of economic crisis. Fifty-six per cent of them held that objectives are relevant but not very applicable while 44 per cent opinionated that the objectives are very relevant and applicable. To overcome these problems, they suggested some solutions as set out in table 6.11.

Table 6.11: Proposed solutions to improve objectives' relevance and applicability

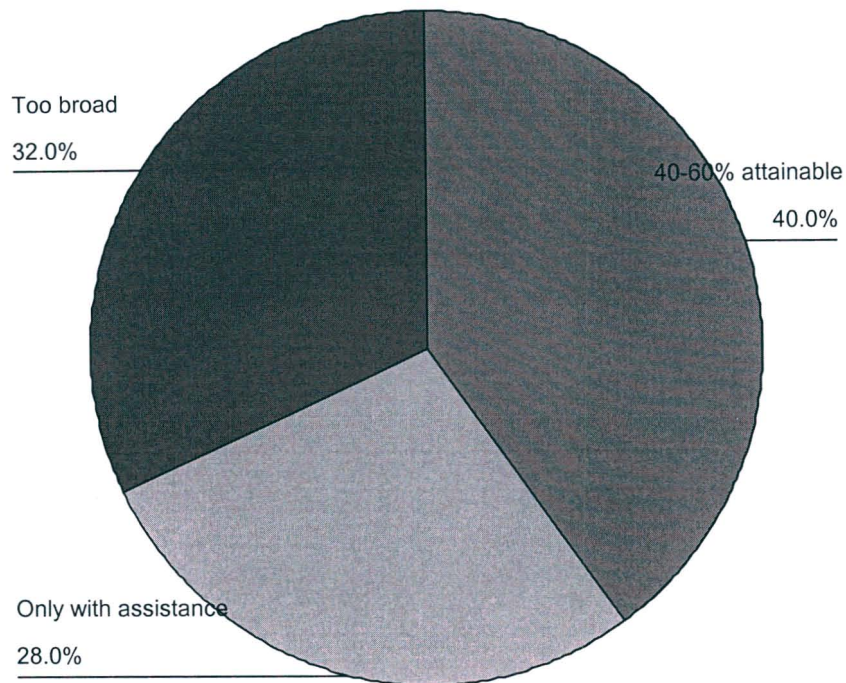
Proposed solution	Frequency	Percentage
Recruit and train more staff	10	40
Make resources available	8	32
Decentralise financial management	3	12
Build partnerships with donors	2	8
Strict supervision from central administration	2	8
Total	25	100

Forty per cent of officials, as revealed in table 6.11 proposed the recruitment and training of more staff. The second group, that held that to improve the relevance of objectives to applicability is to make resources more available to staff, made up 32 per cent.

Decentralisation of financial management to the provinces and divisions was suggested by 12 per cent of officials while 8 per cent each were in favour of building partnerships with donors and strict supervision of staff by authorities from the central administration (ministry). These proposals show that there is a need for trained staff and resources to ensure the applicability of the objectives of these ministries.

In a similar vein, figure 6.12 below shows the perceptions of officials of the attainability of the objectives of their ministry.

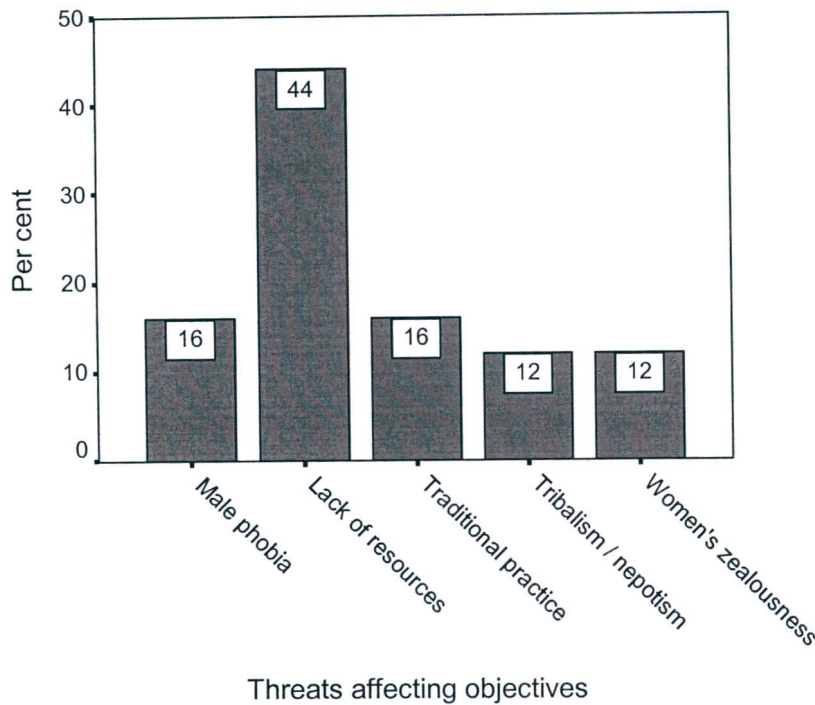
Figure 6.12: Perceptions of officials of the attainability of objectives



The figure (6.12) shows that 40 per cent of officials held that only about 40-60 per cent of the objectives of the ministry could be attained during this period of crisis. Thirty-two per cent of officials revealed that the objectives are too broad for attainment. The rest (28 per cent) were of the opinion that these ministerial objectives can be attained only with the assistance of donors.

It is indicated by officials that there are many factors that threaten the attainment of these objectives. Figure 6.13 below shows these threats.

Figure 6.13: Threats affecting the attainment of objectives of the ministry



A look at figure 6.13 indicates that 44 per cent maintained that a lack of resources is the most serious threat affecting the attainment of the objectives of their ministry while 16 per cent believed that male phobia and chauvinism are the greatest threat, and 16 per cent held that traditional practices are a threat. Other perceived threats include tribalism and nepotism and over-zealousness of some women in authority, represented by 12 per cent each.

However, the officials believed that these objectives could be achieved through making resources available to staff, building partnerships with donors, recruiting more trained staff and strict supervision from their ministry. This is similar to improving the objectives' relevance and applicability as seen above. Regarding the relationship between legislation and objectives, 56 per cent of the officials saw it as not very satisfactory while the remaining 44 per cent stated that the relationship is satisfactory but the objectives were poorly implemented. A current survey on the legislation on women shows that there is very little policy on women and those available seem to be poorly implemented,

especially given the poor economic state of the country during this restructuring period when the government is trying to revamp the economy.

6.5 Policy relevance to ministerial structures

The relevance of organisational structure to policy processes was assessed and 80 per cent of the officials maintained that the ministry is perfectly structured according to government policy while 20 per cent disagreed because some functions of the ministry are assigned to other ministries leading to duplication of services. They therefore suggested a restructuring of the ministry to avoid this problem. Eighty-eight per cent were of the opinion that key positions to facilitate policy processes have been created to a greater extent while 12 per cent held that though they have been created, many are not being filled. An example is the under-utilisation of inspectors of social affairs who have graduated from the national school for magistracy and administration since 2000 and have not been posted or appointed. Yet there is a general lack of personnel. Regarding key positions filled by trained personnel, 72 per cent indicated that this situation is very poor while 28 per cent considered it to be satisfactory. Staff that is hired from other ministries as well as untrained staff create this situation.

6.6 Financial processes vis-à-vis policy processes

The extent of the budget allocation in relation to policy implementation and financial provisions for all domains of social welfare policy implementation is revealed in figure 6.14 below.

Figure 6.14: Extent of current budget for policy implementation

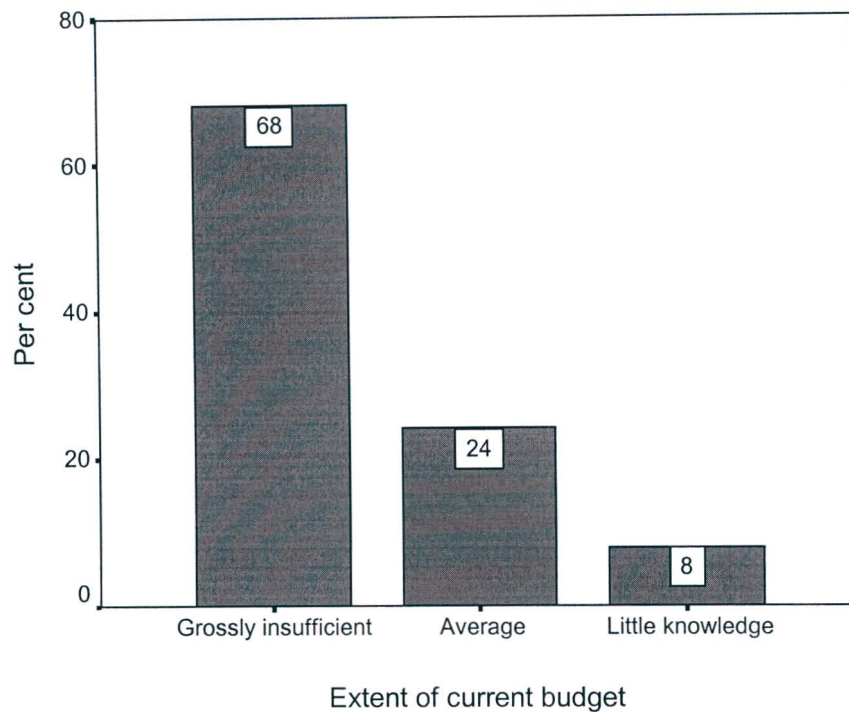


Figure 6.14 reveals that 68 per cent of officials believed that the current budget is grossly insufficient for social welfare policy implementation while 24 per cent maintained that it is average. The rest (8 per cent) held that they have little knowledge about the financial processes of their ministry since they are not in a position to handle financial transactions. The budgets of MINAS and MINCOF for 2000/2001 stood at 4081.5 million FCFA and 3194.2 million FCFA respectively. Their budgets are always among the smallest compared with budgets of other ministries (Finance Act of the Republic of Cameroon for 2000/2001 financial year quoted in Cameroon Statistical Yearbook, 2000: 311). These are the two ministries principally responsible for the welfare of the family and women. The smallness of these budgets imposes many constraints on effective service delivery.

To ameliorate problems created by the small budgets allocated to these ministries, 52 per cent believed that more cordial relations with donors such as the United Nations Children's Fund (UNICEF), the United Nations Development Programme (UNDP), the World Bank and the International Monetary Fund could attract more funding to their

programme and projects. Forty-eight per cent suggested that the government should allocate sufficient funds to the ministry as it does to other ministries, though there is no ministry that can boast of receiving sufficient funds. The findings of this study confirm Kaseke's (1998:145) belief that one of the greatest weaknesses of social welfare in the Southern African region is its marginalisation, as governments consider expenditure on welfare to be wasteful. Accordingly, priority is given to ministries that they consider have a direct bearing on economic growth. This low allocation therefore makes it impossible to realise social welfare policy objectives.

As a result of the current low budgets for these ministries, 80 per cent of officials held that there is poor allocation of funds to all domains of social welfare while 20 per cent maintained that there is sufficient allocation to some and not to others. In this regard, they think that the domains shown in table 6.12 should be financially improved.

Table 6.12: Aspects of social welfare that need to be improved financially

Aspects for improvement	Frequency	Percentage
Rehabilitation of the disabled	3	12
Care of the elderly	4	16
Institution of social grants to members of FHHs	10	40
Empowerment of women and members of FHHs educationally and financially	6	24
Other	2	8
Total	25	100

As shown in table 6.12, 40 per cent of officials desired the institution of social grants to members of FHHs while 24 per cent maintained that the government should improve empowerment activities for women both educationally and financially. Rehabilitation of disabled people was a priority for 12 per cent of officials and lastly, 8 per cent mentioned

other areas such as child grants and day care centres as being important. This indicates that there is no social grant to poor women and members of FHHs in Cameroon.

6.7 Staff participation in social welfare policy processes

To determine the participation of the staff of the Ministries of Social Affairs and Women's Affairs in social welfare policy processes, a couple of questions sought to find out if they take part in policy processes. Sixty per cent of the officials indicated that they participate in the formulation of the social welfare policy of their ministry while 40 per cent do not. Those who participate in the formulation process indicated that this occurs through annual reports to the ministry. This gave a percentage of 46.7 while 26.7 per cent revealed that it is through coordination meetings, and the same 26.7 per cent also held that their contribution is through their research output.

Those officials who indicated that they do not participate in the formulation of social welfare policy revealed that policy is formulated at the central administration or ministerial level only. This group made up 60 per cent while 40 per cent held that the policy of the ministry is formulated through national coordination meetings of the provincial delegates with officials of the central services in Yaounde. It was therefore observed that staff of the ministry do participate in social welfare policy indirectly through their recommendations in annual reports, meetings with officials of the ministry and even through research output. They are not directly involved in the drafting of policy nor can they suggest any amendment of a bill to be submitted to Parliament. In Cameroon, the official opposition in Parliament finds it very difficult to suggest amendments to bills that are submitted to Parliament for consideration by the government. There is no private member bill in the Cameroonian legislature. Proposed bills from ministries must first go to the Prime Ministry for scrutiny and later to the Presidency for final adjustment and approval before they are tabled in Parliament. No bill has ever been rejected in the history of Cameroon's legislature since 1966 with the amalgamation of all political parties into one, the Cameroon National Union (CNU). However, amendments are effected, as Parliament deems necessary.

Regarding the implementation of social welfare policy, 100 per cent of the officials did indicate that they do implement social welfare policy. They indicated that this is done through routine activities, execution of ministerial instructions and other activities to realise the objectives and mission of the ministry. The respective percentages of these responses were 54.2, 25 and 20.8. Still on policy, 60 per cent held that they monitor social welfare policy in their respective jurisdiction while 40 per cent were of the stated that they do not. Those who indicated involvement with monitoring (80 per cent) revealed that they do so through follow-ups while the rest (20 per cent) maintained that they monitor social welfare policy through checking of the progressive effects of their activities on the population they are serving. The reason given by those who indicated that they do not participate in the monitoring of social welfare policy is that the inspectorate general of their ministry does the monitoring (40 per cent). Another 40 per cent of the officials responded that they are not mandated in their job description to monitor policy. The rest (20 per cent) maintained that their immediate bosses are those who monitor social welfare policy.

Finally, analysis of data shows that officials who are involved in the evaluation of social policy made up 48 per cent as against 52 per cent who held that they do not because it is the responsibility of their bosses and the central administration and is not specifically spelt out in their job description. Those who do participate in this policy process (33.3 per cent) do so through comparing set objectives and realised objectives. The same percentage (33.3) does it through assessments at staff meetings. 16.7 per cent rely on feedback from the population as a way of evaluating social welfare policy and another 16.7 per cent stated that it is through the results of their activities. Mazibuko (1996) aptly remarks that social development calls for social workers to be policy shapers and that they must therefore be familiar with policy processes and that developmental social welfare requires social workers to play a more visible and proactive role in formulating, reviewing, amending and implementing social policy and welfare legislation. In this way, policy translates into services which will be more responsive to the needs of service recipients. Therefore, to influence policy, social workers must take an active role through

policy strategies such as policy analysis and advocacy, research, planning and social administration.

Many factors have been advanced by officials of the Ministries of Social Affairs and Women's Affairs as threats to policy processes. Table 6.13 illustrates the responses of the officials of these ministries.

Table 6.13: Threats that affect policy processes

Threats	Frequency	Percentage
Lack of technical know-how of most senior staff	11	44
Duplication of services by other services/ministries	5	20
Insufficient participatory mechanisms	7	28
Political wrangling	2	8.0
Total	25	100

As illustrated by table 6.13, 44 per cent of officials were of the view that a lack of technical know-how of highly placed staff of their ministry is a serious threat to policy processes. This is followed by 28 per cent who opined that there are insufficient mechanisms to enable participation in all the policy processes in Cameroon. Twenty per cent stated that the duplication of services by other ministries and/ or services is a threat to policy processes of their ministry. Lastly, 8 per cent thought that political wrangling within the ministry is a threat not to be taken lightly. The fact that the most senior personnel of these ministries are mostly contract officers without professional training can be appreciated from the fact that lack of technical know-how is the greatest threat to policy processes. Many other senior officials of the ministries were trained abroad but have since ceased to work given the economic malaise of the country. The national school for magistracy and administration started training inspectors of social affairs a few years ago and stopped two years ago because of a government policy not to continue to

recruit into some ministries. The national school for social welfare workers that was created in 1967 was training only lower and intermediate staff for the ministry and has since ceased operations for the same reason of restricted recruitment into the public service. However, it re-opened its doors in 1998 for private, fee-paying candidates only.

The above analysis shows that many of the workers are not sure of social welfare policy processes; especially as a handful of them are from other professions and others are not trained personnel. The curriculum of the training school for social workers in Cameroon is very narrow in scope. This correlates with Ngwana's (2000) assertion that professional schools or specialised institutions' curricula in Cameroon are designed without the interests of the private sector being taken into consideration.

6.8 Recurrent complaints and claims from members of FHHs and how they have been handled

This section presents the recurrent complaints and claims from members of FHHs to offices of MINAS and MINCOF. Table 6.14 reveals the complaints and claims from members of FHHs.

Table 6.14: Complaints and claims from female household heads

Complaint and/or claim	Frequency	Percentage
Lack of financial and other support	11	44
Sexual harassment	3	12
Custody of children	5	20
Customary practices	3	12
Other	3	12
Total	25	100

Table 6.14 shows that female household heads often complain of a lack of financial and other support (a percentage of 44). Twenty per cent of officials maintained that custody of children is the recurrent claim they receive from female household heads while

customary practices, sexual harassment and others such as social assistance each represented by 12 per cent are the recurrent complaints and/or claims they received from members of FHHs. Therefore the majority of the officials held that a recurrent problem from female household heads is lack of financial and other necessary support they need to manage their households. Although most studies have shown that female household heads suffer from poverty, especially on the African continent (Strong, 1996 and Gonzalez de la Rocha and Gruispun, 2001) others such as Chant (1997) point to the contrary, especially in developed countries given the fact that many are becoming educated and competing equally with men for jobs.

However, unlike the complaints that officials believed to be recurrent, the complaints and claims lodged by these women were somehow different, though similar. Table 6.15 shows the number of female household heads that have lodged a complaint or claim at least once with any of the offices of MINAS. Of the 335 female household heads who took part in this study, 60 (17.9 per cent) indicated that they had lodged a complaint or claim at least once with one of the offices of MINAS while 275 (82.1 per cent) have never done so.

Table 6.15: Type of complaints and claims lodged by female household heads at the MINAS offices

Complaint and/or claim	Frequency	Percentage
Children's maintenance	27	45
Assault by former spouse	4	6.7
Marital conflict with former spouse	17	28.3
Social assistance	12	20.3
Total	60	100

Table 6.15 indicates that 45 per cent of female household heads have lodged a claim at least once for child maintenance at the MINAS offices. This is followed by 28.3 per cent by those who have lodged complaints for marital conflicts with former spouses. Twenty

per cent have also lodged claims at the MINAS offices for social assistance while only 6.7 per cent were lodged for assault by former spouses. An examination of the table shows that the majority of female household heads face the problem of child maintenance and this is similar to the complaint reported to officials, that is, lack of financial and other support. One of the greatest problems faced by female household heads is getting a maintenance allowance for their children from former spouses. When an agreement is reached with the former husband, some of them begin paying and later ceased to do so without any reasonable excuse. These findings on the problem of child maintenance support those of Youngbutt et al (2000). Assaults and marital conflict complaints lodged by female household heads with MINAS constitute what Oxfam (2002b) regards as an infringement of basic human rights, undermining their self-determination and their ability to participate fully in and to benefit from development.

Female household heads who have lodged a complaint at the MINAS offices point to seven sources of knowledge about the services offered by MINAS. Table 6.16 reveals these sources.

Table 6.16: Sources of knowledge of services offered by MINAS

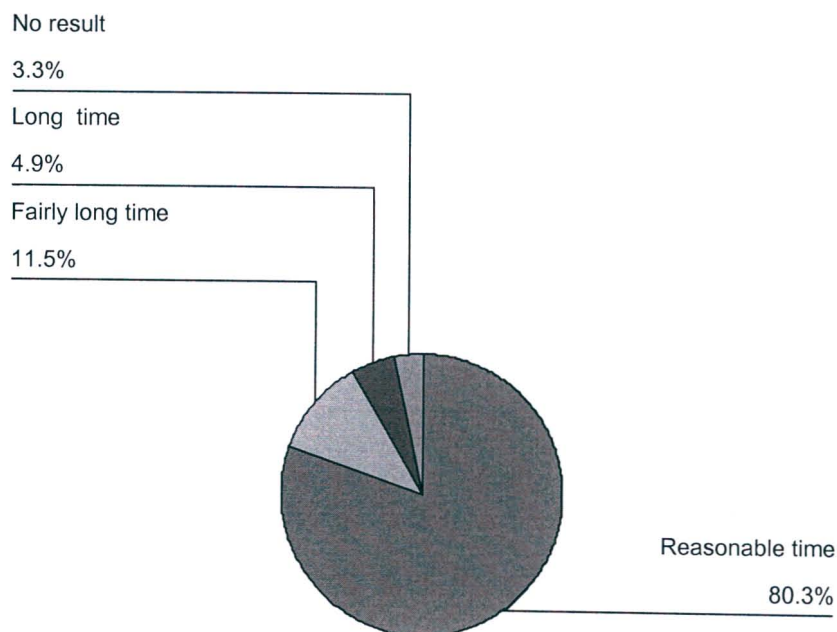
Source	Frequency	Percentage
Friends	9	14.8
Government officials	22	36.1
Other clients	8	13.1
Media	8	13.1
Church ministers	5	8.2
Politicians	4	6.6
Other	5	8.2
Total	60	100

As the table above (6.16) reveals, 36.1 per cent of female household heads indicated that they got knowledge of the services offered by the MINAS offices from government officials, while 14.8 got their information from friends. Those who received knowledge

from other clients who have been in any of the offices of MINAS once and from the media, made up 13.1 per cent each. This is followed by 8.2 per cent each of female household heads whose sources of information were church ministers and other sources. The remaining 6.6 per cent got their information from politicians in their respective areas. The bulk of female household heads showed that their source of information is government officials. It is a common phenomenon in Cameroon for government officials to visit communities and organise workshops and seminars through which services offered by their ministries as well as their political inclinations are made known to the population.

Regarding the duration of the processing of their complaints and/ or claims, female household heads had the following responses as revealed in figure 6.15 below.

Figure 6.15: Duration of processing of complaints and claims at the MINAS offices



The above figure (6.15) shows that 80.3 per cent of female household heads indicated that their complaints and/or claims were processed and treated within a reasonable time

while 11.5 per cent opined that theirs took a fairly long time. About 5 per cent indicated that their complaints and/or claims took a long time to be processed. Only 3.3 per cent stated that their complaints and/or claims are still being processed and no results are available yet. This is unlike the view of the recipients of the NSIF benefits, the majority of whom revealed that the processing of their documents took a long time. The reason for this difference in duration might be because complaints and claims to the MINAS offices are treated promptly since little administration is involved, unlike those lodged with the NSIF where the documents must first be submitted to the provincial NSIF centres for transmission to Yaounde for validation and treatment, and are later returned to the provinces for payment.

However, the ten female household heads who indicated that their complaints and/ or claims took a long time to be processed at the MINAS offices explained that there are certain factors responsible for this inefficiency. Table 6.17 shows the degree of agreement or disagreement regarding these factors.

Table 6.17: Degree of agreement or disagreement on factors that may be responsible for inefficiency at the MINAS offices

Factor	Degree of agreement or disagreement											
	Agree		Strongly agree		Don't know		Disagree		Strongly disagree		Total	
	n	%	n	%	n	%	n	%	n	%	n	%
Inadequately trained staff	4	40.0	0	0.0	4	40.0	2	20.0	0	0.0	10	100
Poor supervision	2	20.0	0	0.0	4	40.0	3	30.0	1	10.0	10	100
Poor working conditions	6	60.0	0	0.0	2	20.0	1	10.0	1	10.0	10	100
Lack of dedication	5	50.0	1	10.0			1	10.0	3	30.0	10	100
Insubordination	0	0.0	0	0.0	5	50.0	2	20.0	3	30.0	10	100
Corruption	2	20.0	5	50.0	1	10.0	1	10.0	1	10.0	10	100
Staff shortage	2	20.0	7	70.0	0	0.0	1	10.0	0	0.0	10	100
No factor		0.0		0.0	0	0.0	0	0.0	6	60.0	10	100
Other factors	4	40.0	0	0.0	4	40.0	2	20.0	0	0.0	10	100

A critical examination of table 6.17 above shows that 60 per cent agreed that poor working conditions are responsible for the inefficiency observed at the MINAS offices. Similarly, 50 per cent opined that lack of dedication by staff is the factor responsible for the extent of inefficiency at the MINAS offices while 40 per cent attributed this inefficiency to inadequately trained staff. Those who strongly agreed do so with regards to shortage of staff (70 per cent) and corruption (50 per cent). Sixty per cent strongly disagreed that there are no other factors responsible for inefficiency at the MINAS offices. They quoted tribalism, rudeness and lack of resources as examples of other factors. Thirty per cent represented the views of those who strongly disagreed that lack of dedication and insubordination are responsible for inefficiency. A vast number, 50 per cent did not know whether insubordination is responsible for inefficiency. Inadequate

staff, poor working conditions and other factors are indicated by 40 per cent as being factors which they do not know to be responsible for the inefficiency.

The above analysis reveals that a shortage of staff closely followed by poor working conditions and corruption were factors seen to be responsible for inefficiency in processing complaints and claims at the MINAS offices. This is unlike the situation at NSIF where corruption was seen as the most important factor responsible for inefficiency. A possible reason is that at the offices of MINAS, there are very few monetary transactions or factors that have financial implications. Unlike the situation at the NSIF offices, where people go to claim money, they only go to complain about one or other problem at the MINAS offices. However, to solve this problem, it is becoming common for staff to ask for a bribe, as revealed in the above findings, because of the economic situation facing most civil servants. Poor working conditions and salaries are general complaints of civil servants in Cameroon. Resources necessary for effective service delivery are lacking in most offices and as a result impede services to the consumers.

Regarding the improvement of the processing of complaints and claims at the MINAS offices, 50 per cent suggested that more staff should be employed and trained while 40 per cent believed that improving working conditions and increasing salaries of workers could improve efficiency. The rest (10 per cent) indicated other avenues for improving inefficiency at the MINAS offices.

The 60 female household heads who have at least once lodged a complaint and/or claim at any of the offices of MINAS were given the opportunity to rate services offered to them and other household members. This rating is depicted in figure 6.16.

Figure 6.16: Rating of the MINAS offices of services to members of FHHs

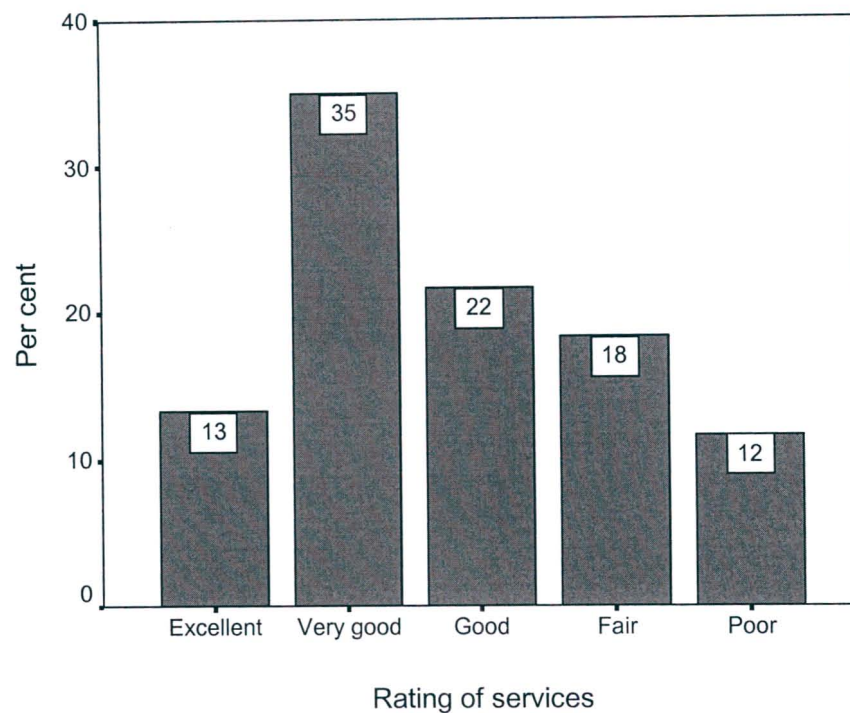
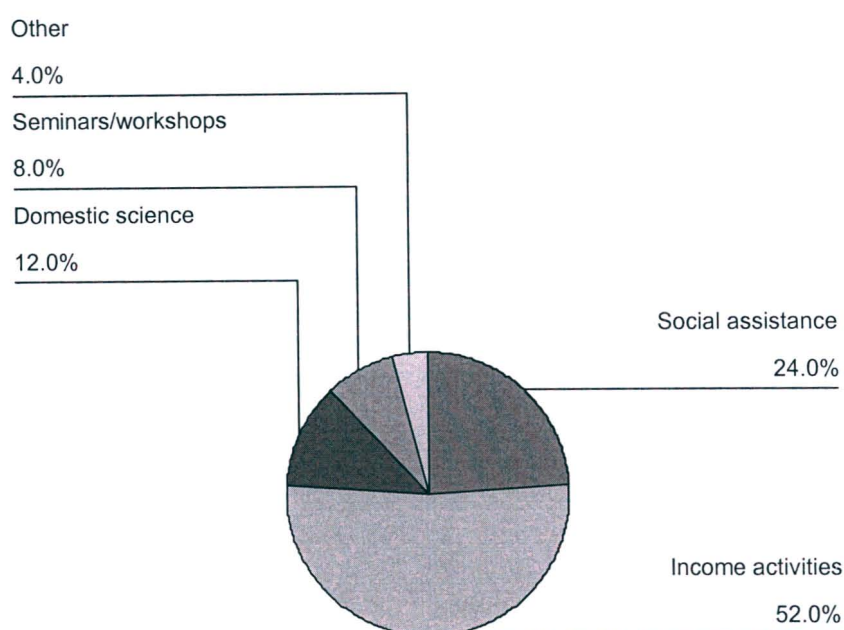


Figure 6.16 shows that 35 per cent of female household heads rated the services they received from the MINAS offices as very good, 22 per cent scored services by these offices as good while 13 per cent believed that the services were excellent. However, 18 per cent held that services from the MINAS offices were fair while 12 per cent maintained that these services were poor. Overall, it can be concluded that services were rated to be satisfactory unlike at the NSIF where female household heads rated the services to be poor and below average. Most of the female household heads maintained that their complaints and claims were given prompt attention (36.7 per cent), 25 per cent held that some of the workers were kind, sympathetic and helpful. However, 21 per cent responded that they rated services at the MINAS offices as poor or fair because some of their workers, especially women are rude and inefficient in their duty. The remaining 16.7 per cent also indicated that their poor rating of services from these offices is because some, particularly female workers, often look upon FHHs as a curse to society. The findings corroborate the World Bank (2002) findings in that in their dealings with officials, poor women are subjected to insults, rudeness, harassment and sometimes assault by officials.

6.9 The role of ministries and WECs in empowering members of FHHs

The role of the ministries and women's empowerment centres (WECs) was assessed by officials from these ministries as well as by female household heads themselves. The analysis below with the attached tables and figures illustrate this role and perception of service delivery.

Figure 6.17: The role of ministries and WECs in empowering members of FHHs



An examination of figure 6.17 shows that 52 per cent of officials indicated that the empowerment of member of FHHs is through income generating activities. This is followed by 24 per cent of those who showed that members of FHHs are empowered through psychosocial assistance while 12 per cent pointed out that it occurs through domestic and vocational lessons. Finally, 8 per cent and 4 per cent were of the opinion that empowerment of members of FHHs is through educational workshops and seminars, and other activities, respectively. All ministries and Non-Governmental Organisations (NGOs) in Cameroon seem to be involved in assisting the vulnerable groups in the society to teach them to generate income for the family. Seminars and workshops are

common phenomena throughout the country, especially organised for women by the Ministry of Women's Affairs. The teaching of domestic science and other vocational activities to female household heads and women in general is predominantly carried out by WECs, but these and other services are also offered by social centres and delegations of social affairs and women's affairs. Other areas of their services seem to have been abandoned given government's economic restriction of resources.

It was however necessary to get the perceptions of all female household heads who took part in the study to rate MINAS' empowerment activities to members of FHHs. This is represented in figure 6.18 below.

Figure 6.18: Rating of MINAS' empowerment activities to members of FHHs

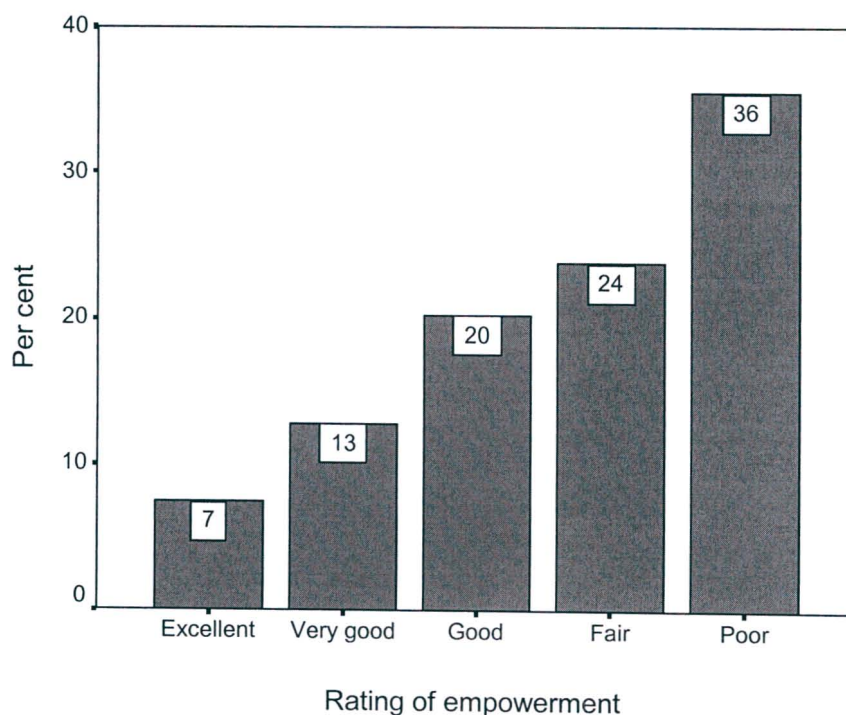


Figure 6.18 reveals that a general rating of the empowerment of members of FHHs is seen from best to worst. An examination of the figure shows that 36 per cent rated MINAS as poor in empowering members of FHHs while 24 per cent held that their rating of empowerment is fair. Twenty per cent of female household heads believed

that the empowerment of members of FHHs by MINAS is good, 13 percent and 7 percent held that empowerment efforts made by MINAS are very good and excellent respectively. The poor rating of MINAS in this respect stems from the fact that there are no specific programmes or activities for members of FHHs initiated by this ministry, as attested to by 26.6 per cent of female household heads, while 33.1 per cent also believed that this is because their activities are mostly based in the urban areas. The urban nature of social welfare services has been reiterated and criticised by Kaseke (1998) as one of the weaknesses of the provision of social services in Southern Africa. However, those who rated the ministry as good or excellent maintained that the ministry assists women in the formation of groups for various reasons (including income generating groups) and the organisation of workshops and seminars which are all educational, though they are not specifically for members of FHHs.

To ascertain the success of empowerment activities for members of FHHs by WECs, a series of questions were asked. Out of the 335 female household heads involved in the study, only 41 (12.2 per cent) indicated that they are attending or have attended WECs for training/lessons. The 41 female household heads therefore scored WECs services as seen in figure 6.19 below.

Figure 6.19: Rating of empowerment activities of WECs to members of FHHs

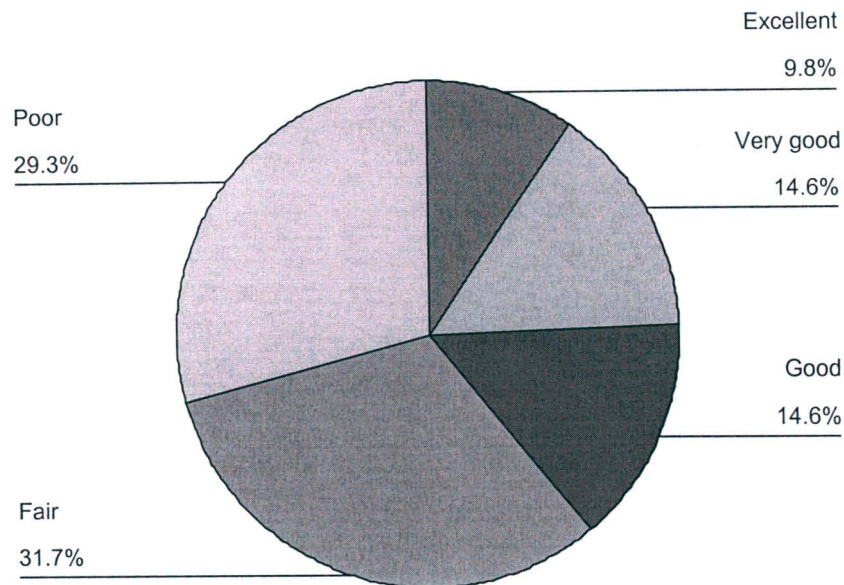


Figure 6.19 reveals that 31.7 per cent of female household heads rated the empowerment activities of WECs as fair while 29.3 per cent rated them as poor. Those who indicated that the activities are good, very good and excellent represented 14.6, 14.6 and 9.8 per cent respectively. This shows that empowerment activities of WECs are below expectation and do not really empower these women and members of their households though they are attending or have attended training sessions. Those who rated these empowerment centres' activities as excellent, very good and good revealed that these centres help to train them and other members of their households in income generating activities and this group made up 36.6 per cent of female household heads. Those who accepted that they have received training which is not empowering, represented 9.8 per cent. Those who rated them as poor and fair held that the centres lack facilities and experience shortages of trained staff, these made up 29.3 and 24.4 per cent respectively. From the analysis, it can be concluded that these WECs are experiencing staff shortages just like other services in the Ministries of Social Affairs and Women's Affairs. The lack of facilities makes effective implementation of government policies unachievable. As to how these centres can be improved for better empowerment activities, 52 per cent

maintained that government should improve the infrastructure of and other facilities at the centres. Forty-four per cent held that there should be an increase in the number of trained staff while only 4 per cent thought that improving working conditions and increasing salary of workers could change things for the better. The above analysis therefore suggests that WECs are facing infrastructure problems as well as the problem of a lack of trained staff.

6.10 Programmes/projects for members of FHHs

Programmes/projects and their impact on members of FHHs are examined in this section. Information about these programmes/projects was sought from both female household heads and the officials of the Ministry of Social Affairs and WECs.

Out of the 335 female household heads who participated in this study, 11 per cent maintained that there are government-initiated programme/projects in their communities while 89 per cent held that they do not have any. Those who indicated having such programmes/projects revealed that they have occasional training seminars and workshops, and needlework and domestic science lessons represented by 62.2 and 37.8 per cent of the group respectively. A similar trend was also evident in officials' responses to questions about programmes/projects for members of FHHs. Thirty-two per cent (eight) of officials held that they have programmes/projects for members of FHHs in place while 68 per cent (17) answered in the negative. These programmes/projects as attested to by officials who indicated that they have them within their ministry are the same as those indicated by female household heads (income generating activities, educational seminars and workshops). Officials' responses stipulated that the reasons for not providing programmes/projects for members of FHHs were many and varied. Those (7 of the 17 officials) who maintained that the lack of resources is the principal reason for not providing members of FHHs with specific programmes/projects constituted 41.2 per cent while those who stated that there are programmes/projects which are meant for all women but not specifically for members of FHHs represented 29.4 per cent (five officials). Those who believed that FHHs have not yet been identified as an issue of

concern made up 29.4 per cent (five officials). Though many officials suggested a lack of resources as the principal reason for not providing programmes/projects, the truth is that FHHs have not been seen as a problem or a group that needs special attention, though many of these households are encountering socio-economic problems, especially those in the rural areas. This is not to say that FHHs are wholeheartedly accepted throughout the rural and urban areas. Many people still do not see them as 'normal', especially the unmarried FHHs. Other types of FHHs are seen as 'normal' occurrences of life caused by the death of a spouse, divorce or migration.

Most often these programmes/projects are offered by the women's section of the Department of Community Development (one of the departments of the Ministry of Agriculture) and sometimes the Ministry of Women's Affairs. Regarding communities and NGO initiated programmes/projects for members of FHHs, 45.7 and 54.3 per cent respectively revealed that they do have and that they do not have them in their communities. As Wangusa (n.d) aptly states, with the liberation of the formation of associations in 1990 and the 1992 law on NGOs, many NGOs sprang up including 1000 organised by the Development Cooperation Department and almost 2000 by the Ministry of Women's Affairs. In respect of the programmes/projects for members of FHHs by these NGOs and communities, 37.9 indicated that NGOs and communities have organised occasional workshops and seminars on income generating activities and a variety of other topics. While 28.1 per cent pointed out that they have programmes such as education and sensitisation to their rights in their communities, 26.8 per cent held that they have only Christian teaching lessons. Finally, only 7.2 per cent revealed that programmes/projects in their communities are of other types such as vocational training and joint income generating groups.

On the accessibility of these programmes/projects, 37.5 per cent of officials maintained that they are accessible to members of FHHs while 62.5 per cent disagreed. The impediments to accessibility listed by respondents included a lack of resources to penetrate rural areas and the absence of information to members of FHHs about the few existing programmes/projects. These responses made up 60 and 40 per cent respectively.

The above analysis is in line with the view of Chant (1997) that in developing countries, especially in Sub-Saharan Africa, there is a very serious shortage of programmes for members of FHHs.

To improve the lives of members of FHHs, female household heads suggested that a range of things should be done. Table 6.18 shows the areas of interest as indicated by female household heads.

Table 6.18: Improving the lives of member of FHHs

Area of interest	Frequency	Percentage
Education and sensitisation to rights	95	27.8
Special programmes for members of FHHs	46	13.7
More income generating activities	66	19.7
More job opportunities	62	18.5
Material and financial assistance	51	15.2
Social grants to mothers and children of FHHs	17	5.1
Total	335	100

Table 6.18 indicates that to improve the lives of members of FHHs, 27.8 per cent of female household heads wanted education and sensitisation to their rights while 19.7 per cent held that they needed more income generating activities to be taught to them and their members. Those who wished for more job opportunities and material and financial assistance represented 18.5 and 15.2 per cent respectively. Those who decided that it is better to have special programmes for them and other household members, made up 13.7 per cent. Only 5.1 per cent wanted social grants to be instituted for members of FHHs. This analysis reveals that most of the female household heads, though not very rich would like to see more educational and sensitisation programmes on their rights in a country like Cameroon which is still very patriarchal. However, many of the patriarchal ideas are changing fast in the urban areas rather than in the rural areas.

6.11 Workers and social welfare policy implementation, perception of service delivery and social services accessibility

In order to determine the role of social workers as well as the effective implementation of social welfare policy and the effect of their numbers on service delivery, a series of questions were asked. The analysis below shows the number of workers within officials' jurisdiction and the effect of the number of workers on their job effectiveness. Table 6.19 shows the number of workers.

Table 6.19: Number of workers according to officials of MINAS and MINCOF

No. of Workers	Frequency	Percentage
1-5	14	56
6-10	5	20
11-15	4	16
16 and above	2	8.0
Total	25	100

It can be observed from table 6.19 that the bulk of officials, that is 56 per cent, indicated that they have only between 1-5 workers within their jurisdiction. Twenty per cent stated that they have between 6-10 workers while those who stated that they have 11-15 made up 16 per cent. The rest (8 per cent) revealed that they have 16 workers and above. The analysis shows that there are very few workers serving thousands of clients. The divisional and sub-divisional delegations and related services are those services with very few workers, generally between one and five. The provincial delegations are those with many workers since their jurisdiction is made up of the entire province. On the impact of this number of workers, 52 per cent held that the impact on social service delivery is below average while 48 per cent maintained that the impact is averagely effective.

Similarly, figure 6.20 shows the perception of officials of the effectiveness of the implementation of social welfare policy by workers.

Figure 6.20: Perceptions of workers on their effective implementation of social welfare policy

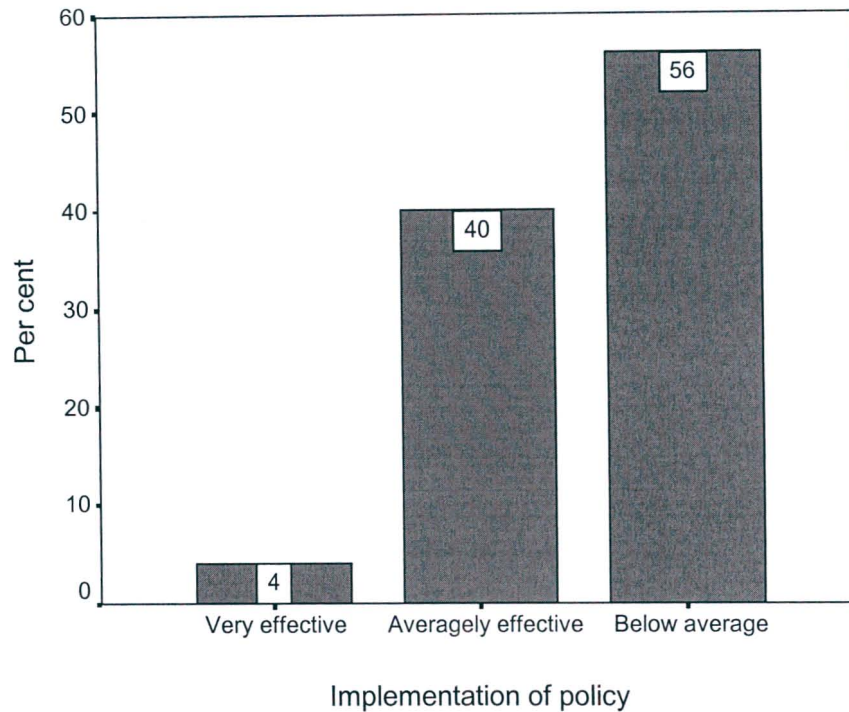


Figure 6.20 reveals that 56 per cent of officials maintained that the implementation of social welfare policy in general is below average, 40 per cent held that they are averagely effective in implementing social welfare policy. Only 4 per cent maintained that they are very effective in implementing social welfare policy. In a further analysis, those who maintained that workers' implementation of social welfare policy is below average argued that though there is a shortage of staff, most of the available staff is not trained (44 per cent). While 32 per cent were of the opinion that a shortage of staff is accountable for this low implementation. Sixteen per cent pointed out that there is a lack of resources to effectively carry out the implementation of social welfare policy. The rest (8 per cent) held that there is no motivation of staff and this results in below average implementation of policy. It can be deduced therefore that social welfare policy implementation by workers is not effective because of untrained staff, coupled with a shortage of staff and resources.

In order to determine accessibility to social services provided by their ministry and related offices, questions were asked to know how women find out about these services. Table 6.20 shows the sources of women's accessibility to social services.

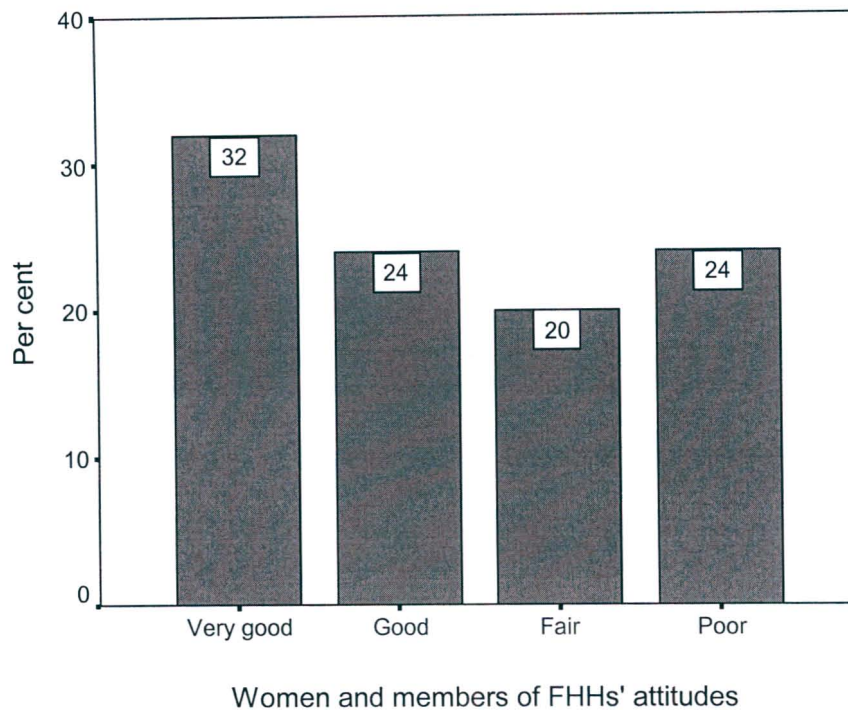
Table 6.20: Perceptions of officials on how members of FHHs and women know and establish that they qualify for services offered by their ministry

Source of information	Degree of knowledge about services									
	Often		Very often		Seldom		Not at all		Total	
	n	%	n	%	n	%	n	%	n	%
Personal knowledge	2	8.0	1	4.0	17	68	5	20	25	100
Companions/friends	11	44	12	48	2	8.0	0	0.0	25	100
Government officials	14	56	6	24	4	16	1	4.0	25	100
Other clients	12	48	11	44	2	8.0	0	0.0	25	100
Media	6	24	3	12	14	56	2	8.0	25	100
Church ministers	4	16	2	8.0	17	68	2	8.0	25	100

A examination of table 6.20 shows that 68 per cent of officials indicated that members of FHHs and women seldom know of the services they offer through personal knowledge. Forty-four per cent maintained that members of FHHs and women often get information about their services from companions/friends, while 48 per cent held that companions/friends are very often the source of information. Fifty-six per cent believed that government officials often disseminate information about services offered by their ministry. Forty-eight per cent of officials' opinion was that the source of information is often other clients, while 44 per cent maintained that it is very often from government officials as well. Fifty-six per cent of officials held that information about their ministry is seldom obtained from the media while 24 per cent thought it is often obtained from this source. Lastly, 68 per cent revealed that it is seldom from church ministers that members of FHHs and women get to know about services they offer to the public. From this analysis, it is clear that information about services offered is most often gathered from companions/friends, other clients and government officials respectively.

On what the officials think is the attitudes of the members of FHHs and women towards services offered to them, the officials responded as depicted in figure 6.21.

Figure 6.21: Perceptions of officials of the attitudes of members of FHHs and women to services provided to them

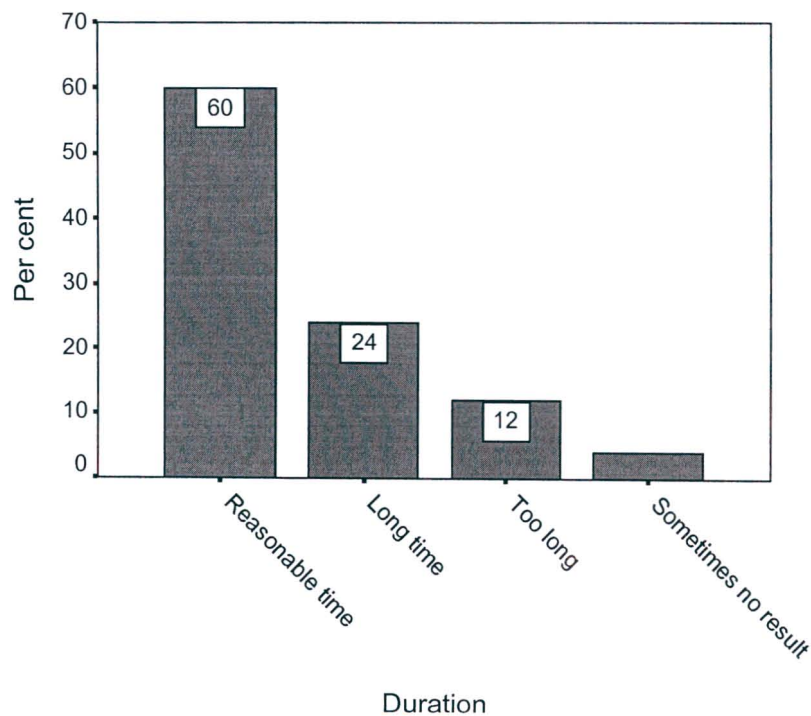


As figure 6.21 shows, 32 per cent of the officials stated that women and members of FHHs' attitudes towards services to them are very good while 24 per cent revealed that women and members of FHHs have good attitudes to the services they render to them. Similarly, 24 per cent held that their attitudes towards services are poor while 20 per cent believed that their attitudes are fair. The analysis shows that women and members of FHHs' attitudes towards services to them are satisfactory. Those who opinionated that women and members of FHHs' attitudes are positive supported their viewpoint with the fact that many of them identify with the ministry, as they are fully involved in socio-economic activities initiated by the ministry (56 per cent). Fifty-four per cent however held that women and members of FHHs have negative attitudes towards the services they offer because they do not achieve maximum satisfaction from such activities or services

and secondly because some of them are nonchalant about structures created to serve women in general.

The responses of officials on the duration of the processing of complaints and claims from members of FHHs and the general public are analysed as shown in figure 6.22 below.

Figure 6.22: Perceptions of officials on the duration of processing of complaints and claims from members of FHHs and the general public.



The figure (6.22) indicates that 60 per cent of officials made known that the processing of complaints and claims from members of FHHs and the general public is within a reasonable time. This is followed by 24 per cent who held that it takes a long time while 12 per cent revealed that it takes too long to process complaints and claims from the general public as well as women or members of FHHs. Four per cent stated that sometimes, there are no results. Logically from the analysis, complaints and claims are processed within a reasonable time as revealed by the majority of the officials. This is

unlike the case of NSIF where the majority of female household heads receiving some form of social insurance indicated that it takes a long time to process their documents.

To back up their point of view on why complaints and claims from either members of FHHs or the general public take a long time or too long to be processed, a variety of reasons were advanced as illustrated in table 6.21.

Table 6.21: Perceptions of officials on the degree of agreement or disagreement on factors responsible for long duration of the processing of complaints and claims.

Factor	Degree of agreement or disagreement											
	Agree		Strongly agree		Don't know		Disagree		Strongly disagree		Total	
	n	%	N	%	n	%	n	%	n	%	n	%
Inadequate staff training	15	60	3	12	1	4.0	4	16	2	8.0	25	100
Poor supervision	7	28	5	20	2	8.0	10	40	1	4.0	25	100
Poor working conditions	8	32	16	64	1	4.0	0	0.0	0	0.0	25	100
Lack of dedication	8	32	4	16	4	16	5	20	4	16	25	100
Insubordination	2	8.0	0	0.0	4	16	12	48	7	28	25	100
Corruption	3	12	4	16	6	24	9	36	3	12	25	100
No factor	0	0.0	0	0.0	0	0.0	6	24	19	76	25	100

A look at table 6.21 above shows that 60 per cent agreed that an inadequately trained staff is responsible for the long time taken to process complaints and claims and ineffective service delivery to members of FHHs and the general public. Forty per cent disagreed that poor supervision is a main factor responsible for the problem of long duration of processing of complaints and claims, while 28 per cent agreed that poor supervision is responsible. Poor working conditions as a reason for delays is strongly

supported by 64 per cent of the officials while 32 per cent agreed that this is the key factor responsible for the long processing of complaints and claims. A lack of dedication is agreed upon by 32 per cent of officials and 20 per cent disagreed that it is a factor behind the long time taken in processing complaints and claims. Forty-eight per cent and 28 per cent disagreed and strongly disagreed respectively that insubordination is the main factor. Also, 36 per cent disagreed that corruption is a factor while 24 per cent maintained that they do not know whether corruption is a responsible factor. Finally, 76 per cent strongly disagreed that there were no other factors responsible for the long processing of complaints and claims at various offices of the Ministries of Social Affairs and Women's Affairs. In summary, the bulk of the officials believed that poor working conditions are responsible for the long processing of complaints and claims by staff and this logically leads to a lack of dedication as well.

On improving the processing of complaints and claims, 40 per cent reiterated the fact that there is a need to recruit and train more fieldworkers, while 36 per cent maintained that improving working conditions could improve service delivery. Others held that there should be decentralisation of decision-making processes and that there is a need for the central administration or government to provide resources. These represented 12 per cent each. Therefore, to improve service delivery and avoid long duration of processing complaints and claims, most of the officials were of the opinion that more trained staff need to be recruited.

6.12 Types of social grants to members of FHHs (if any) and their impact

In this section, the types of social grants to members of FHHs (if any) are examined as well as their impact on them. Sixty-four per cent of officials stated that there is no social grant to members of FHHs while 36 per cent indicated that there is a type of social grant, which they called 'occasional financial relief'. This suggested that there is no social grant to members of FHHs and the so-called occasional financial relief is assistance given to any individual who is in serious crisis caused by some calamity or other. It does not specifically target members of FHHs nor is it for women only. The provincial delegation

of social affairs recommends beneficiaries to a provincial commission chaired by the governor of the province. In assessing the impact of such occasional financial relief, 44 per cent opined that the impact is very small given the size of the amount that is usually given and the fact that this does not resolve the calamity or misfortune that has befallen the victim. Further, 22 per cent made it known that there is no impact at all while another 22 per cent held that it impacts averagely on the beneficiaries since 'half a loaf is better than none'. Also, 11.1 per cent maintained that the impact is very significant. Those who believed that the occasional financial relief has some significant bearing on the lives of beneficiaries suggested that it helps in improving their living standards; assists in education of children and can also help in enterprise creation. This group made up 33 per cent of the officials while 66 per cent argued that the amount is grossly insufficient and in addition, very few people benefit annually. The occasional financial assistance does not seem to have a significant impact on beneficiaries' lives, especially as it is given only once during the occurrence of a misfortune or calamity. The annual report of MINAS delegation (2002) states that the cash grant is insufficient and should be increased.

6.13 Major weaknesses/limitations of MINAS and MINCOF

Officials mention four major weaknesses/limitations of the ministries. Figure 6.23 shows these weaknesses/limitations.

Figure 6.23: Weaknesses/limitations of MINAS and MINCOF

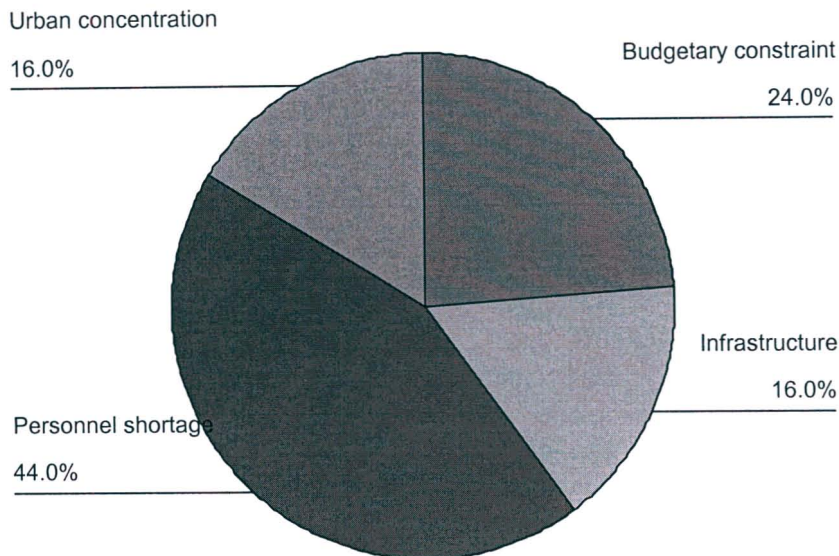


Figure 6.23 reveals that the most challenging problem facing the Ministries of Social Affairs and Women's Affairs, as indicated by 44 per cent of officials, is an acute shortage of personnel. This is followed by 24 per cent of officials who believed that budgetary constraints are a stumbling block to the ministries' policy achievements. Sixteen per cent of officials held that the major weakness/limitation of the ministries is too great a concentration of programmes/projects and activities in the urban areas, thereby neglecting the rural areas that make up the bulk of the population. Finally, a further 16 per cent maintained that these ministries faced infrastructure problems, especially in the divisions where most delegations do not have buildings to house them and a lack of vehicles. It therefore follows from the analysis that the most important weakness of the ministries is a shortage of staff. This is in conformity with the Cameroon Statistical Yearbook (2000:126) which shows that of a total of 84034 civil servants in Cameroon, the Ministries of Social Affairs and Women's Affairs, as of November 2000, have only 481 civil servants while all personnel, both civil servants and non-civil servants numbered 1065, and this makes up 0.57 and 1.27 per cent respectively. In all the

ministries in Cameroon, of the total number of civil servants, social welfare workers are 634 civil servants and this gives a percentage of 0.75 per cent of the total number of civil servants in Cameroon. Accordingly, to overcome these weaknesses/limitations, the officials suggested that there should be an increase in budgetary allocation, recruitment of more trained staff and the provision of other necessary resources for effective policy implementation. These suggestions constituted the views of 44, 40 and 14 per cent of the respondents respectively. Urban bias, as one of the principal weaknesses/limitation of these ministries as revealed in this study, confirms Kaseke's (1998) findings.

With the revelation of the Annual Report of the Delegation of Social Affairs (2002) that 1062 family cases were received in the year and that each divisional delegation has at most three workers as well as a lack of infrastructure, it is clear that the quality and effectiveness of service delivery is questionable.

6.14 Other basic social services to members of FHHs and their affordability

The last section of this chapter gives an analysis of other basic services to members of FHHs as perceived by female household heads. Ninety-one per cent of female household heads stated that they have health facilities in their community while 9 per cent do not. Of those who do not have health facilities in their communities, 50 per cent held that they go to nearby clinics and hospitals while another 50 per cent revealed that they go to traditional doctors for their and their families treatment. All female household heads who patronise hospitals and clinics and traditional healers pay for consultation. However, 79.1 per cent were of the opinion that consultation is affordable since it only cost 600 FCFA in government hospitals (\$1) while 20.9 maintained that it is not affordable. Consultation at private clinics and hospitals is expensive but cheaper at government hospitals. However, with the economic crisis, some medical doctors are charging higher fees for consultation, especially specialists. This money goes into their pockets rather than to the government coffers. Though a steady increase of the budget of the Ministry of Public Health has been witnessed, the general picture of health facilities is not encouraging. According to the Cameroon Statistical Yearbook, (2000:113-119) in 1999, there was one bed to 768

patients, one doctor to 10831 patients, one hospital to 42623 patients, one health centre to 8555 patients and one pharmacy to 62823 patients. These statistics therefore show that the health situation in Cameroon, especially for women is still poor.

Figure 6.24: Sources of medicines for members of FHHs

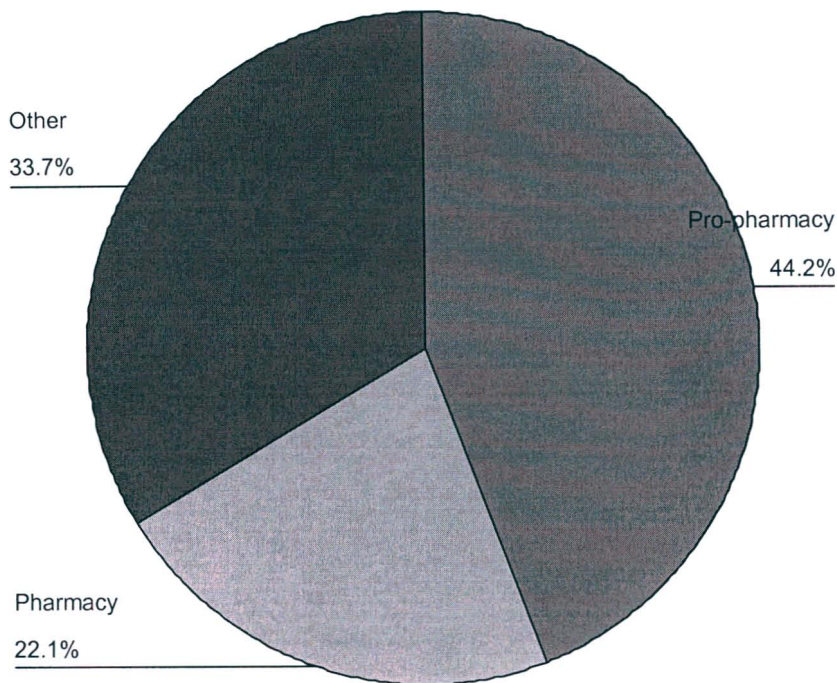


Figure 6.24 shows that 44.2 per cent of female household heads buy medicines for members of their households in pro-pharmacies, 33.7 per cent in other places (medicine stores and roadsides hawkers) and 22.1 per cent in pharmacies. Pro-pharmacy is an international German Cooperation initiative to make medicines affordable to all Cameroonians. Though these medicines are cheaper, they are nevertheless still expensive to many Cameroonians. Pharmacies are private business concerns whose aim is to maximise profits. Because of the high cost of these medicines in pharmacies and even those who used to buy from pro-pharmacies, many have tended to purchase medicines from drug stores or on the street with the danger of buying expired and fake drugs, which endanger the lives of such consumers.

Concerning schools, all the 335 female household heads confirmed that they have schools in their communities. As to the payment of fees, 99.4 per cent agreed that they do pay fees for their children's education. Regarding the affordability of school fees, 24.5 per cent were of the opinion that school fees are affordable while 75.5 per cent disagreed. These findings corroborate those of Okeke (1990) who argues that though access to formal education is severely limited, especially at the post-secondary level, Cameroon and Botswana have achieved the highest percentage of enrolment of children at the school age in Sub-Saharan Africa, excluding South Africa. In Cameroon, with a population of about 15 million inhabitants, there are 1320 nursery schools and 8855 primary schools both private and public with a total enrolment of 3674000 (6-14 years) with girls constituting a total of 1833000 for the academic year 1998/99 (Cameroon Statistical Yearbook, 2000:37 & 46-47). The findings do not confirm the assertion by Beneria and Bisnath (1998) that a significant female population continue to have limited or no access to educational institutions.

The care of children of working mothers has been a critical determinant for working mothers' effective earning power. According to the findings of this study, 70.1 per cent of female household heads made it known that they do not have crèches in their communities while 29.9 per cent do. All those with crèches in their communities who send their children to such crèches indicated that they pay fees. While 25 per cent stated that fees are affordable, 75 per cent maintained that the fees charged by crèches are not affordable. Those with no crèches in their communities however, revealed that there are alternatives to crèches when they are going to work or to the farm. Schaeffer and Lamm (1995) show how the high cost of childcare can be a source of economic malaise to female household heads. Figure 6.25 shows where children are kept in the absence of crèches in communities or near vicinity.

The findings of this study corroborate the findings of Zimmerman (2000) that the underdevelopment of a country's family care system is contributing to growing wage/salary income disparities between families. This is because working mothers have to juggle job and home responsibilities; often working part-time and providing as much

family care as they can. Women in low paying jobs are even worse off because they do not have the resources to pay for family care for their children. In such circumstances, they are forced to rely on friends, relatives and neighbours for rudimentary care causing them to work irregular hours thereby undermining their employment records and creating risks for their children.

Figure 6.25: Where working female household heads keep their children in the absence of crèches

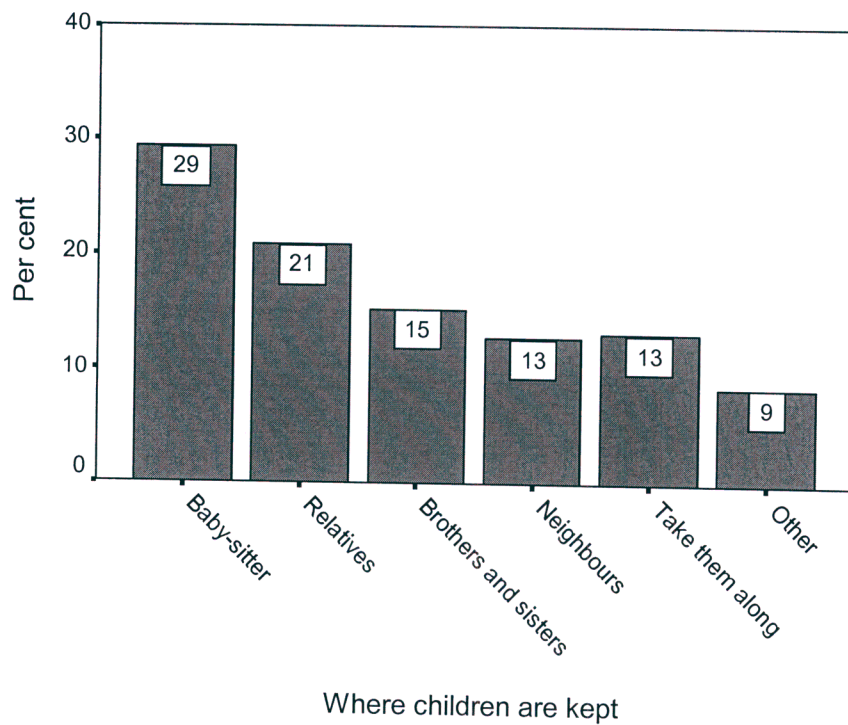


Figure 6.25 reveals that in the absence of crèches, 29.4 per cent of female household heads keep their children with baby-sitters, 20.9 per cent with relatives while 15.3 per cent keep their children with their brothers who either take them to school if they are schooling or stay at home at the expense of their schooling. While some, 12.8 per cent, keep their children with neighbours, others take their children to the farm or their shops or jobsites and this constituted 8.5 percent of female household heads. Baby-sitting and relatives acting as baby-sitters is becoming very common in Cameroon. While in the South West Province, some baby-sitters, who are mostly from the West coast (Idinau),

are paid as little as 10000 FCFA (\$16.5) a month, others, especially relatives, do baby-sitting for about three years while learning a trade such as sewing or hair dressing.

6.15 Summary of findings according to critical research questions

The study intended to answer certain critical research questions. To avoid the repetition of the above sections of this chapter, which dealt with the analysis and interpretation of data (answering the research questions in some detail), this section dwells very briefly on the salient points of the answers to the questions. The questions are restated and answered in summary form accordingly.

6.15.1 What are the economic conditions of FHHs in Cameroon?

The findings of this study reveal that the economic conditions of FHHs in Fako Division is generally satisfactory given the fact that more than 70 per cent of female household heads of the sampled population were either employed by the government, the private sector or were self-employed, while only an insignificant proportion (8.7 per cent) were unemployed with 7.8 per cent being pensioners. Also, although social insurance benefits were perceived to be grossly insufficient (94 per cent) more than 30 per cent of female household heads earn some form of social insurance benefit, with the family allowance being the most common (50 per cent). Apart from being employed and receiving social insurance benefits, the minimum monthly income in Cameroon is 21000 FCFA and any adult person whose total expenditure is below 533.87 FCFA per day is considered to be living below the poverty line. In this regard therefore, more than 80 per cent of these women earn above 20,000FCFA. However, the number of dependents per FHH has a pivotal role in determining the poverty of FHHs since female household heads have to take care of all their household members. The number of dependents according to this study is between one and four as confirmed by 55 per cent of female household heads with an average number of 3.5. They might not be considered as being poor but their economic viability can also be determined by the fact that more than 80 per cent take care

of their families and shoulder many household and other responsibilities concerning household members.

6.15.2 Which social services and grants (if any) are offered to members of FHHs by various stakeholders and what are their perceptions of such services?

Although there are many stakeholders interested in women's concerns in Cameroon, only the NSIF, MINAS, MINCOF and WECs are focussed in this study. The general perception of female household heads of services offered to them and other household members by the NSIF is that they are below average (53 per cent). The increasing inefficiency of services to members of FHHs and the general public is compounded by the fact that corruption is believed to be rife at the NSIF as attested to by 83 per cent of female household heads with processing of documents taking a long time (57.5 per cent). Officials of MINAS and MINCOF revealed that the recurrent complaints and claims from members of FHHs include principally problems with financial and other support and female household heads themselves revealed that claims and problems they have respectively reported to the MINAS offices include children's maintenance allowances from their former spouses (45 per cent) and marital conflicts (28.3 per cent). Female household heads rated MINAS' activities and services to them as satisfactory (70 per cent). The duration of the processing of complaints and claims is reasonable (80.3 per cent) and this is similarly held by officials of MINAS. However, MINAS' problems stem from a shortage of trained staff (60 per cent agreed) and poor working conditions (70 per cent strongly agreed) the staff experience in the performance of their duties. Officials also mentioned these factors as being responsible for inefficiency of services.

The officials of MINAS also expressed their perceptions of the attitudes of member of FHHs towards services to them as satisfactory. MINAS' activities and programmes/projects were perceived by female household heads (60 per cent) as not empowering. The reasons advanced by these female household heads were that there are no specific programmes/projects for members of FHHs and the few that exist are located within the urban areas (26.6 and 33.1 per cent respectively). Eighty-nine per cent of female

household heads revealed that there are no programmes/projects initiated for them and other household members by the government and the few that exist in some communities include income generating activities and occasional workshops and seminars. Similar programmes/projects are initiated in some communities by NGOs and the communities for members of FHHs.

The empowerment of members of FHHs by WECs is perceived by female household heads as being below average and unsatisfactory (61 per cent) because the centres lack befitting infrastructure and experience shortage of staff and as such activities cannot be empowering and effective. The findings also reveal that there are no social grants to members of FHHs but there exists an annual occasional financial relief grant available to anyone faced with calamity or misfortune. The impact is said to be very minimal given the insignificant amount that is usually granted to beneficiaries.

In conclusion, the perception of services from the NSIF is that they are unsatisfactory while MINAS' services are perceived to be satisfactory. However, regarding empowerment activities and programmes/projects, both MINAS and WECs were rated as being below average because of certain factors. Also, social grants do not exist in Cameroon for anyone.

6.15.3 How acquainted are the staff of MINAS and MINCOF of their ministries' objectives, organisational set-up pertaining to policy processes, and current legislation on women?

Although the majority of officials of MINAS and MINCOF (64 per cent) stated that they are acquainted with the objectives of their ministries, many believed that the objectives are relevant but inapplicable and unattainable because they are so broad. This is compounded by the grossly insufficient budgetary allocations to these two ministries, which handicap the ministries in acquiring necessary resources for policy processes. The structural set-up of the ministries as well as the creation of positions to facilitate policy processes was observed to be satisfactory. However, the deployment of staff to fill these

positions is poor, especially with untrained contract workers manning positions for which they are not competent.

Regarding current legislation on women, the majority of officials (52 per cent) revealed that they are acquainted to a small extent as a result of their being untrained and the fact that staff is borrowed from other ministries. To sum up, the majority of officials are acquainted with the objectives of their ministries and they expressed satisfaction with structural set-up and the relevance of objectives but regretted that there are many loopholes in attaining objectives and balancing the structural set-up.

6.15.4 How do staff of MINAS and MINCOF participate in policy processes of their ministries?

The majority of officials (62 per cent) who indicated that they participate in policy formulation do so through submission to the ministry of quarterly and annual reports, coordination annual meetings with officials of the central administration and all the provincial delegates and also through staff research output. All officials participate in the implementation of policy through routine and other activities as instructed by their minister so as to achieve the mission and objectives of the ministry. The majority of officials (60 per cent) do monitor policy through follow-ups so as to determine whether it is succeeding or not. The final policy process, is that of evaluation which the majority (52 per cent) are not involved in as they stated that it is not in their job description and should be the responsibility of their bosses or the central administration (inspectorate general). According to the participants in policy evaluation, evaluation is done through comparing set objectives and realised objectives and through staff meetings as well as through checking the effects of such activities on the target population.

6.15.5 What is the impact of the number of social workers on social welfare policy implementation and what are their perceptions of the accessibility of social services?

The findings of this study reveal that the majority of officials (56 per cent) indicated that within their jurisdictions, they have between one and five workers and this has little

impact on the implementation of social welfare policy. The reason for this low impact, apart from the shortage of trained staff, is a lack of sufficient resources. As to the accessibility of social services, the officials revealed that members of FHHs most often get information about their services through government officials and other clients and very often through friends/companions. Similarly, female household heads also indicated that they know of MINAS' services through government officials, friends and to a small extent from the media and from other clients. Officials also indicated that the processing of complaints and claims from members of FHHs and the general public takes a reasonable time. The majority of female household heads who have at least once lodged a complaint and/ or a claim at their offices confirmed this. However, poor working conditions and staff shortages sometimes result in inefficient services to clients.

6.15.6 What are the major weaknesses/limitations of MINAS and MINCOF in policy processes?

The findings of this study show that a shortage of personnel (44 per cent), both trained and other support staff, is the crucial problem of these young ministries. This is closely followed by budgetary constraints which restrict their abilities to acquire the necessary resources and infrastructure for the execution of policy processes. There are also infrastructure problems such as service vehicles, office space, and equipment and furniture. Among other weaknesses/limitations of the ministries is the concentration of their activities and programmes/projects in the urban areas to the detriment of a vast majority in the rural areas.

6.15.7 How can the lives of members of FHHs be improved in Cameroon?

Female household heads believed that to improve their lives significantly, there should be education and sensitisation on their rights and that special programmes should be instituted solely for members of FHHs. Others held that though there are already income generating activities, there should be more rigorous activities, more job opportunities,

material and financial assistance and more importantly, institution of social grants to women and children from FHHs.

6.15.8 What other basic social services are available to members of FHHs and how affordable are they?

The study shows that 91 per cent of female household heads indicated that there are health facilities within their communities. All of them do pay for consultations even those who patronise traditional healers and 79.1 per cent made it known that consultation is affordable. All female household heads revealed that there are schools within their communities and almost all of them pay school fees for children's education. However, the fees are not affordable to the majority of the women (75.5 per cent). Concerning crèches, the majority of female household heads indicated that they do not have crèches in their communities (70.1 per cent) and are therefore forced to use baby-sitters or relatives, neighbours, brothers and sisters of children or they take their children to the farm or jobsite. Those who have crèches however, said they pay fees which are not affordable (75 per cent).

6.16 Chapter summary

This chapter has analysed and interpreted the data collected for this study in an attempt to answer the guiding questions of the study. It pointed out that FHHs are economically viable, the delivery of services to them is perceived differently depending on the stakeholders involved and the empowerment activities of these stakeholders. The staff of the ministries involved in women's concerns have some level of acquaintance with objectives but some impediments exist in the structural set-up of the ministries in fully and effectively achieving such objectives and their missions. Also, it has been found that there is a little knowledge among staff on current legislation dealing with women. Furthermore, the participation of the staff in policy processes is diverse while the small numbers of 1 workers impacts poorly on social welfare policy implementation. This shortage of staff coupled with insufficient budgetary allocations to these ministries was

identified as the main weakness/limitation of the ministries. Female household heads held that their lives and other household members could be improved through education and sensitisation on their rights among other things. Finally, other basic services are available to members of FHHs as they are to all Cameroonians, but their affordability remain a stumbling block for effective accessibility.

Chapter seven

CONCLUSIONS AND RECOMMENDATIONS

7.0 Introduction

The conclusions emanating from the findings of this study as well as recommendations are presented in this chapter. Recommendations are for the attention of policy makers, the Ministries of Social Affairs and Women's Affairs, social work practitioners and the civil society. As the research has pointed to some issues that need to be delved into, suggestions for further study are also made.

Cameroon signed the Convention on the Elimination of All Forms of Discrimination Against Women (CEDAW) in 1983 and began implementing it in 1994. The 1996 Constitution of the Republic of Cameroon guarantees equality between men and women, and the civil law provides equal rights in almost every sphere of social and economic life. One would have thought that with the equality of gender stipulated by the above instruments, the situation for members of FHHs should have reflected this ethos. The welfare state developed as a state centred response to the problem of handling the risks encountered in a typical life course. The social welfare policy of the state does not seem to be geared towards this enhancement of equality, though much of the problem is blamed on the adoption of the Structural Adjustment Programme (SAP). Government effort is directed towards economic growth, it is believed the effects of which will trickle down to everyone but this has not been the case

7.1 Conclusions

Some important conclusions can be drawn from the findings of this study. Generally, current social welfare policy responses to income inequality, the increasing number of FHHs that cannot afford basic social welfare services and face other high risks are narrowly based, drawing on the strategies of privatisation and devolution. Though these facilities are provided in most urban areas, a vast majority find them unaffordable. In a

similar vein, the current social welfare system does not seem to recognise the fact that policies and programmes affect women differently. The equality of gender, especially in respect to female household heads, in every aspect of life is not sufficient to guarantee such equality given the fact that women have been disadvantaged for many centuries. The problems of FHHs can only be stemmed if the subordinate position of female household heads is acknowledged and addressed, and this is not recognised in Cameroon.

Many specific conclusions can be drawn from the above general conclusions. First, it was thought that FHHs in Cameroon are made up mostly of divorcees and widows (1987 National Population and Housing Census). Nowadays, there is a growing trend observed whereby youth are entering FHHs as single parents by choice. This shows that female household heads are not a homogeneous group and social welfare policy towards them should take into consideration this heterogeneity. It is obvious that these FHHs, especially those headed by unmarried women are those who face severe financial and other support problems, and as such need social welfare services the most. Unfortunately, the social insurance system which is supposed to alleviate the sufferings of the needy of the society, is benefiting very few people and the amount accruing to beneficiaries is grossly inadequate. Moreover, the social services that the NSIF is offering are outrageous given the fact that among other factors, bribery and corruption are believed to be rife within all the structures of the Fund as in other ministries in Cameroon. This, subsequently, leads to inefficient and ineffective service delivery to clients, particularly members of FHHs who are the most disadvantaged group in many areas of government social welfare policy.

The situation of FHHs is made worse by the fact that in Cameroon, there is no social grant whatsoever to either mothers or children. FHHs have not been identified as a group that needs particular attention from government and other stakeholders. Programmes and projects are intended for women in general and as such female household heads with unique problems are left to battle for survival in with all other women. Inasmuch as women have specific problems that cannot be treated on an equal basis with men, female household heads too have problems that need to be considered as unique. Apart from

sporadic programmes that are haphazardly undertaken by some NGOs and other stakeholders in some communities and the women's section of the Ministry of Agriculture, little has been identified specifically for members of FHHs in Cameroon. The United Nations (1986) expresses regret about the view that African social welfare programmes are weak in scope and grossly insufficient to take adequate care of those in need. Most programmes for women have been formulated on limited stereotypical and essentialist notions of femininity and as such have consequently reinforced women's subordinate positions within their households and communities. Some common examples of such programmes provided by the Ministries of Social Affairs and Women's Affairs include income generating activities and micro-enterprises that promote low paid activities for women without training them in marketing or other better-paid skills.

In terms of legislation, there is no piece of legislation regarding FHHs as a heterogeneous group per se; more so, very little legislation exists regarding women in general. However, only divorcees and widows are reflected in some texts in Cameroon, especially those dealing with social insurance benefits and other rights. It was hoped that the Family Code promised by the Ministry of Women's Affairs some years ago would highlight some salient issues of concern regarding FHHs that need to be catered for by different pieces of legislations. Unfortunately, this code is not forthcoming for reasons unknown to the general public.

Furthermore, the involvement of workers in social services delivery in both the Ministries of Social Affairs and Women's Affairs is very limited in scope. They are engaged more in curative social work, treating reported cases, with little preventive and developmental social work, which are the pillars of the modern social work profession. Here the issue of staff crops up as most offices are poorly staffed, with divisional delegations having between one and three workers serving hundreds of thousands of inhabitants. The staff shortage is compounded by the fact that a large proportion of the staff is untrained, coupled with infrastructural and budgetary insufficiency, which are some of the major weaknesses/limitations of these ministries. The resultant effect is poor service delivery and inappropriate practical techniques exhibited by the staff. This may account for the

negligible impact of their empowering activities on members of FHHs from both MINAS and WECs.

There are uncertainties surrounding the distribution of responsibilities between and within levels of government, between professionals, as well as between the public and private sectors. This could be as a result of the lack of well-established principles and procedures for the effective development of programme initiatives, which entail inter-ministerial and inter-sectorial co-operation. This may explain why there is duplication of services by different ministries, rather than supplementation of each other's activities. A clear revelation from the study is that there is a lack of appropriate research and a database for effective planning and decision-making. This, therefore, leads to unpopular decisions and programmes that are not realistically important to the needs of women, and especially members of FHHs.

A similar conclusion is that most of the staff do not understand the social welfare policy processes. The diversity in their answers as to the dynamism of the social welfare policy processes attests to this fact. Apart from the untrained nature of some staff, the scope of the training school of social welfare workers in Yaounde, (a school this researcher trained in) is limited and does not embrace all aspects of social welfare. Even the inspectors of social affairs' two year diploma at the national school for magistracy and administration is focused principally on administration, ignoring social development, a phrase that is fast replacing social work.

The Ministries of Social Affairs and Women's Affairs have very altruistic objectives, which have, however, been perceived to be too broad for attainment. Unfortunately, these objectives are not even well understood by all the staff. Similarly, although these ministries are serving the interests of the family and women, current legislation (though very little) is still baffling to many staff members of the ministries. There is a lack of awareness as to the meaning and importance of social development by practitioners given the fact that many of the staff members are not familiar with the objectives, mission and current legislation of their ministries. As a result, the purpose of these ministries, which is

social development and advancement of women's rights, cannot be achieved effectively. This may be one of the reasons why social services are not well delivered to the final consumers.

Again, it was revealed that government officials and friends were the main sources of knowledge about accessibility to social services. However, the mass media and other stakeholders are supposed to be playing a key role in informing the consumers of government social services to the general public. Most of the time, government officials go into the field as political campaigners for the ruling party, rather than to organise sensitisation and education tours. When they do, they claim fabulous allowances, which surpass the benefits of the tour to the population. The public media simply sing government praises rather than playing the pivotal role of entertaining, educating and informing. Accessibility to social services is therefore poor, especially to those in the rural areas who may have to travel long distances to urban areas to access such services. Government promises to take the administration to the people have not been kept as most areas where administrative structures are situated mostly house the police offices, gendarmerie brigades, education delegations and a few other services. Most sub-divisions and districts do not have sub-divisional delegations and district offices of women's affairs. This shows the extent of the failure of government promises to take the administration nearer to the people, when in actual fact their programmes/projects are mostly urban based.

Finally, the government and other stakeholders have provided other social services such as healthcare, schools and others but their affordability is debatable. Since the beginning of the present economic crisis, many women, especially female household heads have seen their incomes shrink and to afford expensive medical care becomes a stumbling block to their welfare as well as that of their children or dependents. Also related to this lack of affordable services is the problem of crèches, which are very few in Cameroon. This poses a big problem to working female household heads who have to make tough choices within binding budget limits to pay for baby-sitters or keep their children with neighbours or others at the risk of their children. Turner (1998:88) rightly states that the

problems with childcare are associated with the demands and limitations of parents' low-income jobs. Parents therefore become worried about the safety of their children and the trustworthiness of their childcare providers.

Female household heads have displayed ingenuity and resilience, utilising all possible coping strategies, but the nature of the crisis that has beset many households seems to erode their resource base, thereby straining their survival. Though these coping strategies are proving successful, many are short-term and are still insufficient to offset the consequences of the economic crisis and negative change currently afflicting the economy. To ward off poverty, the temptation has been for many families, especially FHHs, to mobilise additional household members who are children. Tanga, Mbuagbo and Tassang (2001 & 2002) hold that this system involving children in the labour market undermines their educational opportunities as well as compromising their future.

In summary, it can rightly be stated that the current social welfare policy towards FHHs in Cameroon is grossly inadequate and is not responsive to women, let alone FHHs. The current social insurance system is confined to the formal sector. Those in permanent employment in both the private and public sectors are the main beneficiaries. Hence, the unemployed and other poverty stricken citizens are never catered for. The few programmes/projects that exist to cater for women's interest are simply of a piecemeal nature. For social development praxis to be achieved, many strategies need to be adopted, which include according to Midgley (1995) and Gray (1996) policy analysis and formulation, community development, rural development, rural social work, primary health care, income generation, literacy promotion, action research, self-help, and women's empowerment. The philosophy of social development flows from a deeply entrenched concern for the overall well-being of individual members and subgroups, such as FHHs. The conviction is rooted in the various cultures of the people that the welfare of each human person is bound up inextricably with that of his/her family and kinship group, of his/her local community and that of the wider national community of which the former is a part. Social development also flows from the realisation that the welfare and capacity of the nation depends very much on the contributions of the people, as

individuals and as groups. The groups' capacity and motivation to make the necessary contributions depend, among other things, on the extent to which society has prepared them for this role, on how effectively their efforts are organised and on the extent to which they benefit equitably from the benefits which their contributions make possible.

7.2 Limitations of the study

It is necessary to point out some constraints faced in the course of undertaking this study as they might have some bearing on the findings. The major constraints were as follows:

- Inadequacy of demographic data about the population, especially FHHs. The last national and housing census was undertaken in 1987 and the current population statistics are only estimates. The researcher was obliged to use old demographic data from the 1987 census statistics to estimate the population as well as the number of FHHs in both Cameroon and in the study area.
- Student research assistants who were used in the study to interview female household heads as well as some officials could potentially bring bias into the study.
- The hesitant nature of some officials and female household heads to be interviewed could also influence the findings given the fact that some interviewees could want to please the interviewers and give distorted facts or information.
- In addition, as a result of some officials and female household heads who refused to be interviewed, some vital information could have been lost, which could have boosted the findings of this study.

The above limitations were however handled with care and reduced to a minimum so that the findings were not influenced to the extent that generalisations could be marred.

7.3 Recommendations

In the light of the above conclusions, the following recommendations are made to the different stakeholders in the area of social welfare policy.

7.3.1 Policy makers

First and foremost, social welfare policy should be responsive to the needs and aspirations of women, particularly members of FHHs who have generally been ignored in Cameroonian legislation. There is a need to pay attention to the social welfare of citizens, especially women and members of FHHs, as the welfare of the citizenry is paramount to the economic growth that the government is pursuing. A country's strength lies in its labour force and such labour force needs to be healthy and to be able to effectively and efficiently achieve the development goals of the nation. Therefore, women-centred care needs to be developed to address the inadequacy of the current social welfare system, which does not recognise that women are affected differently by policies and programmes. Policies should be created in consultation with representatives from relevant women's professional groups and organisations so that policies are translated and operationalised at the organisational and practical levels. In this regard, there should be general guidelines for practice, and specific changes in the existing organisational policies need to be effected.

Secondly, in order to empower members of FHHs, programmes such as job and skills training, which should aim at facilitating educational and employment opportunities, should be provided in all the divisions to break the cycle of disadvantage and poverty. These programmes should deal with the diverse groups of FHHs and should be designed to address the continuum of economic opportunities and income security needs, depending on the economic capabilities and familial circumstances of these women. These should be backed by low-interest loans to promote and strengthen capacity building, which could help in the establishment of small business development, cooperative enterprises and other income generating activities. Such programmes need to

be integrated community services, community development and socio-economic programmes, which should be habilitative, rehabilitative, restorative and preventive. For these programmes to succeed and be subscribed to by members of FHHs, female household heads should be involved in identification, design, implementation and monitoring as well as ensuring accountability of government officials responsible for them. These programmes could therefore help members of FHHs to become self-supporting in ways that do not compromise their dignity, and to reduce their potential dependency on the state at a time when the government is also facing SAP austerity measures to revamp the economy. Such programmes require comprehensive information about their existence being provided to FHHs on their existence, in both rural and urban areas. Appropriate measures should therefore be introduced to strengthen and service the relationship and the co-operation between ministries and other stakeholders on the one hand and the mass media on the other, in pursuit of the various objectives of social welfare policy.

Thirdly, good quality affordable and accessible health care, childcare and education (literacy, schooling and technical training) are essential and should be made available to members of FHHs. They need to build and strengthen their human capital so that they can escape poverty and contribute more to the economy and society. Since grandmothers play an important role in baby-sitting, the government should introduce a system whereby grandmothers are compensated for taking care of children within certain specific areas within their vicinity.

Fourthly, the personnel of MINAS and MINCOF need to be increased through recruitment and training in the national school for social welfare workers that is currently training only privately sponsored candidates. Senior staff could be trained in other African universities with an excellent calibre of staff in social work. In a similar vein, the government needs to increase the budgets of these two ministries if the empowerment and equality of gender is to be achieved as stipulated in the CEDAW document to which it appended its signature. An increase in trained personnel and budgetary allocations could lead to the dream of equality and the objectives of the ministries being achieved

and extend a hand of fellowship to members of FHHs, who are not presently considered within government circles. In relation to the budget, the government should strive to integrate a gender perspective in its budgetary process. Gender analyses of ministerial budgets would show how budgetary allocations affect women as well as men, girls as well as boys and steps can then be taken to ensure equality in areas ranging from training and empowerment programmes to family policies.

Fifthly, the government needs to institutionalise non-means-tested cash transfers to members of FHHs, and income security (social grant) for children in FHHs, the provision of which should be independent of the economic background of their parents. This will uplift the living standards of female household heads and their off-spring.

Sixthly, the government needs to set up anti-corruption committees in all ministries and follow-up their work. Such committees should submit quarterly reports to a central body for necessary implementation of their recommendations. The Prime Ministry and the Ministry of National Education already have these in place, but these committees are apparently doing little.

Finally, to avoid the problem of basing policy on FHHs on assumptions that may be based on exaggerated statistics or stereotypes that suggest otherwise, government needs to sponsor research projects to be undertaken by expert researchers rather than by its poorly trained staff who are sometimes engaged in research. Most often, research findings are not made known and as such uninformed decisions are taken on initiation and implementation of programmes.

7.3.2 Ministries of Social Affairs and Women's Affairs and social work practitioners

To be effective social work practitioners who should play the role of advocacy and be involved in all-embracing social work practice (which is a developmental model of social welfare) workers need to understand the current policy context and learn to maximise

opportunities created by the new environment brought about by the economic crisis. In other words, the social work profession needs to redefine itself in these changing times. Unlike the residual and institutional models that seek to transfer resources from the productive economy to social welfare services, developmental models of social welfare seek to ensure that social welfare policy contributes to development, while remedial social services are recognised for the needy groups. This shift in the orientation of social welfare will therefore warrant changes in knowledge base and skills of social work practitioners. This can be achieved through regular seminars and workshops or refresher courses organised for all categories of staff to keep them abreast of current legislation and other policy issues of their ministries. Areas of training could include acquiring skills in social action and social planning, project planning and management, lobbying, community development, advocacy and negotiation. These are areas in developmental social welfare models that practitioners need to be familiar with if success is to be achieved in social welfare programmes and the impact on the amelioration of poverty is to be achieved satisfactorily.

Furthermore, there is a need for workers to take stock of or review social welfare policy responses to those who are vulnerable and disenfranchised, such as members of FHHs, since most of the policies are based on colonial legacies and are ideologically shaped and determined. In this way, social work as a profession will be able to position itself well to develop a proactive advocacy agenda that fulfils the professional obligations to the population they are serving. In addition, curricula for the national school for social welfare workers and inspectors of social affairs affiliated to the national school for magistracy and administration; need to be revised to take into consideration all aspects of social work professional training. These school curricula presently lack these all-embracing skills and leave many social workers wanting in the field of practice. These current curricula continue to perpetuate the dependence on western literature and western practice models, which are not realistically suitable to the country's present socio-economic realities. The implementation of this recommendation would lead to a total overhaul of the welfare sector as well as to galvanise it so that the vision of social welfare policy could be enhanced and achieved.

There is also the need for the Ministry of Social Affairs to come up with a national child welfare policy, especially as the capacity of the nation in the future very much depends on the development experiences and overall life quality of children today.

7.3.3 Civil society and other stakeholders

There should be involvement of local communities, civil society and stakeholders in social welfare policy consultation and implementation, which should act as a reflection of the revitalisation of civil society in the context of the range of social welfare policy. In doing so, partnership support systems between stakeholders and the civil society will be developed, and existing ones enhanced.

In summary, government should therefore take its responsibilities towards FHHs in Cameroon seriously by ensuring that they are self-supporting through implementation of measures designed to build their capacity for self-reliance. This cannot be achieved single-handedly without the combined effort of all stakeholders and member of FHHs themselves. As Beneria and Bisnath (1996) aptly put it, the eradication of poverty cannot be accomplished through anti-poverty programmes alone, but will require democratic participation and changes in economic structures in order to ensure access for all to resources and opportunities. Since the United Nation Conference on Women held in Nairobi in 1975, much has changed. The perception of women as victims has moved to seeing them as contributors to world development. The UNDP Human Development Report (1995) clearly states that 'one of the defining moments of the 20th century has been the relentless struggle for gender equality...When this struggle finally succeeds – as it must – it will mark a great milestone in human progress. And along the way it will change most of today's premises for social, economic and political life'.

7.4 Suggestions for further study

A panoramic survey of literature in Cameroon reveals that a study of FHHs is a virgin area of research, unlike in many Asian and developed countries where much research has

been conducted. Apart from this research vacuum existing in Cameroon, the findings of this study point to some pertinent areas that need to be studied further. The major areas include the following:

- Separate studies on the different types of FHHs need to be conducted. Since FHHs are not a homogeneous group, studying them as such may not give a proper reflection of each type since different circumstances lead to the formation of different types of FHHs.
- Comparative studies of FHHs and MHHs need to be undertaken in order to determine how each is faring socially and economically. The absence of such studies make it impossible to say which household type is more viable than the other on many fronts.
- In many countries where studies on FHHs or single parent families have been conducted, the results have indicated that the consequences for children have been grave while other dimensions show that children from FHHs or single mothers are better off. Such studies should therefore be conducted in Cameroon so that it may be determined whether the trends are in line with findings of other studies conducted in other countries and should help to point to the direction of policy intervention.
- In the absence of significant government programmes/projects and social grants, coping strategies of FHHs need to be investigated. In addition, FHHs in the rural areas need to be studied, especially as unemployment is widespread in such areas and there is a lack of basic social and recreational facilities. Many depend on subsistence farming and some form of informal activity for survival.
- Detailed studies of the Ministries of Women's Affairs and Social Affairs are also needed to determine their competency in handling the issues and concerns of women. In addition, NGOs dealing with women should be studied. Though students of the University of Buea, Cameroon, are carrying out undergraduate research projects, more in-depth research is needed in these areas.

- All pieces of legislation on women in Cameroon need to be appraised and synthesised by researchers of social welfare policy issues and women's concerns.
- More importantly, census statistics should be clear in their definition of FHHs and clearly portray this in the next census statistics. The previous censuses could not clearly state what is meant by FHH neither was there a clear idea of what they meant by household ('ménage'). A detailed study of the past censuses needs to be undertaken and pertinent recommendations made to the government in guiding it when conducting future censuses.

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APPENDIX 1

CORRESPONDING TABLES FOR FIGURES

Table 6.23: Number of dependents of female household heads for figure 6.2

Number	Frequency	Percentage
1-2	66	19.7
3-4	117	34.9
5-6	84	25.1
7 and above	68	20.3
Total	335	100

Table 6.24: Distribution of officials by gender for figure 6.3

Gender	Frequency	Percentage
Female	188	56
Male	147	44
Total	335	100

Table 6.25: Distribution of officials according to whether or not they are trained social workers for figure 6.4

Whether trained	Frequency	Percentage
Yes	15	60
No	10	40
Total	25	100

Table 6.26: Distribution of officials according to professions other than social work for figure 6.5

Profession	Frequency	Percentage
Teaching	5	50
Contract worker	1	10
Other civil servant	4	40
Total	10	100

Table 6.27: Distribution of female household heads according to those caring for their families for figure 6.6

Those caring	Frequency	Percentage
Female household heads themselves	272	81.2
Mother	12	3.6
Migrated spouse	20	6.0
Father	13	3.9
Other	18	5.4
Total	335	100

Table 6.28: Distribution of female household head recipients by duration of processing of documents for figure 6.7

Duration	Frequency	Percentage
Reasonable time	19	17.9
Fairly long time	21	19.8
Long time	61	57.5
No result	5	4.7
Total	106	100

Table 6.29: Perceptions by female household heads of corruption of officials as the most important factor of inefficiency at the NSIF for figure 6.8

Degree of agreement or disagreement	Frequency	Percentage
Agree	11	12.8
Strongly agree	65	75.6
Don't know	2	2.3
Disagree	6	7.0
Strongly disagree	2	2.3
Total	86	100

Table 6.30: Rating by female household heads of services from the NSIF for figure 6.9

Rating	Frequency	Percentage
Very good	19	17.9
Good	31	29.9
Fair	22	20.8
Poor	34	32.1
Total	106	100

Table 6.31: Extent of staff acquaintance with objectives of ministry for figure 6.10

Extent	Frequency	Percentage
To a greater extent	16	64
To a lesser extent	9	36
Total	25	100

Table 6.32: Extent of staff acquaintance with current legislation on women for figure 6.11

Extent	Frequency	Percentage
To a greater extent	12	48
To a lesser extent	13	52
Total	25	100

Table 6.33: Perceptions of officials of the attainability of objectives for figure 6.12

Perception	Frequency	Percentage
About 40-60% attainable	10	40
Attainable with assistance from donors and NGOs	7	28
Too broad and not specific	8	32
Total	25	100

Table 6.34: Threats affecting the attainment of objectives of the ministry for figure 6.13

Threats	Frequency	Percentage
Male phobia and chauvinism	4	16
Lack of resources	11	44
Traditional practices	4	16
Tribalism and nepotism	3	12
Over zealousness of some women	3	12
Total	25	100

Table 6.35: Extent of current budget for policy implementation for figure 6.14

Extent of budget	Frequency	Percentage
Grossly insufficient	17	68
Average	6	24
Little knowledge on budget	2	8.0
Total	25	100

Table 6.36: Duration of processing of complaints and claims at the MINAS offices for figure 6.15

Duration	Frequency	Percentage
Reasonable time	49	80.3
Fairly long time	7	11.5
Long time	3	4.9
No result	2	3.3
Total	61	100

Table 6.37: Rating of the MINAS offices of services to members of FHHs for figure 6.16

Rating	Frequency	Percentage
Excellent	8	13.3
Very good	21	35.0
Good	13	21.7
Fair	11	18.3
Poor	7	11.7
Total	60	100

Table 6.38: The role of ministries and WECs in empowering members of FHHs for figure 6.17

Role/activity	Frequency	Percentage
Psycho-social and other assistance	6	24
Income generating activities	13	52
Domestic science and other lessons	3	12
Educational seminars/workshops	2	8.0
Other	1	4.0
Total	25	100

Table 6.39: Rating of MINAS' empowerment activities to members of FHHs for figure 6.18

Rating	Frequency	Percentage
Excellent	25	7.5
Very good	43	12.8
Good	68	20.3
Fair	80	23.9
Poor	119	35.5
Total	335	100

Table 6.40: Rating of empowerment activities of WECs to members of FHHs for figure 6.19

Rating	Frequency	Percentage
Excellent	4	9.8
Very good	6	14.6
Good	6	14.6
Fair	13	31.7
Poor	12	29.3
Total	41	100

Table 6.41: Perceptions of workers on their effective implementation of social welfare policy for figure 6.20

Perception	Frequency	Percentage
Very effective	1	4.0
Averagely effective	10	40
Below average	14	56
Total	25	100

Table 6.42: Perceptions of officials of the attitudes of members of FHHs and women to services provided to them for figure 6.21

Perception	Frequency	Percentage
Very good	8	32
Good	6	24
Fair	5	20
Poor	6	24
Total	25	100

and
Table 6.43: Perceptions of officials on the duration of processing of complaints claims from members of FHHs and the general public for figure 6.22

Duration	Frequency	Percentage
Reasonable time	15	60
Long time	6	24
Too long time	3	12
Sometimes no result	1	4.0
Total	25	100

Table 6.44: Weaknesses/limitations of MINAS and MINCOF for figure 6.23

Weakness/limitation	Frequency	Percentage
Budgetary constrains	6	24
Infrastructure problems	4	16
Acute shortage of personnel	11	44
Too much concentration in the urban areas	4	16
Total	25	100

Table 6.45: Sources of medicines for members of FHHs for figure 6.24

Source	Frequency	Percentage
Pro-pharmacy	148	44.2
Pharmacy	74	22.1
Other	113	33.7
Total	334	100

Table 6.46: Where working female household heads keep their children in the absence of crèches for figure 6.25

Where children are kept	Frequency	Percentage
Baby-sitter	69	29.4
Relatives	49	20.9
Their brothers/sisters	36	15.3
Neighbours	30	12.8
Take them along	31	13.2
Other	20	8.5
Total	235	100

APPENDIX II

**QUESTIONNAIRE REFLECTING THE PERCEPTIONS OF FEMALE
HOUSEHOLD HEADS ON SOCIAL WELFARE SERVICES AND SOCIAL
INSURANCE BENEFITS/GRANTS TO MEMBERS OF FHHs**

**INSTRUCTIONS: CHECK (✓) IN THE APPROPRIATE BOX(ES) AND/OR
COLUMN(S) THAT BEST SUITS YOUR OPINION AND FILL IN THE ANSWER
WHERE NECESSARY**

SOCIAL SECURITY AND SOCIAL ASSISTANCE

1. Who takes care of the family?

- | | | |
|-----------------|--------------------------|---|
| Myself | <input type="checkbox"/> | 1 |
| Mother | <input type="checkbox"/> | 2 |
| Migrated spouse | <input type="checkbox"/> | 3 |
| Father | <input type="checkbox"/> | 4 |
| Other | <input type="checkbox"/> | 5 |

If 'other', please specify _____

2. Do you receive any social insurance benefit and/or social grant?

- | | | |
|-----|--------------------------|---|
| Yes | <input type="checkbox"/> | 1 |
| No | <input type="checkbox"/> | 2 |

IF 'NO', GO TO QUESTION 6

2.(a) If 'yes', which one do you receive?

- | | | |
|--|--------------------------|---|
| Old age pension | <input type="checkbox"/> | 1 |
| Family allowances | <input type="checkbox"/> | 2 |
| Disablement pension | <input type="checkbox"/> | 3 |
| Survivor's pension | <input type="checkbox"/> | 4 |
| Industrial accidents & occupational disease compensation | <input type="checkbox"/> | 5 |
| Other | <input type="checkbox"/> | 6 |

If 'other', please specify _____

2.(b) Do you think this amount is sufficient?

- | | | |
|-----|--------------------------|---|
| Yes | <input type="checkbox"/> | 1 |
| No | <input type="checkbox"/> | 2 |

2.(c) Do you depend on this social insurance benefit and/or social grant?

- | | | |
|-----|--------------------------|---|
| Yes | <input type="checkbox"/> | 1 |
| No | <input type="checkbox"/> | 2 |

2.(d) If you are receiving any benefit and/or grant, how long did the processing of your application take?

- Within reasonable time 1
- Took a fairly long time 2
- Took a long time 3
- No result yet 4

2.(e) If you perceived the processing of application at NSIF as inefficient, to what degree do you think that the following are responsible factors? (Tick in the appropriate columns)

Response category	Agree	Strongly agree	Don't know	Disagree	Strongly disagree
Inadequate training					
Poor supervision					
Poor working conditions					
Lack of dedication					
Insubordination					
Corruption					
Staff shortage					
None of the above					
Other-specify					

2.(f) If the processing of application is perceived as inefficient, what should be done to improve the situation at NSIF?

PAYMENT OF BENEFITS FROM NSIF

3. How would you rate the payment process at NSIF?

- Excellent 1
- Very good 2
- Good 3
- Fair 4
- Poor 5

4. How do you perceive conditions at the payment centres at NSIF?

- Excellent 1
- Very good 2
- Good 3
- Fair 4
- Poor 5

4.(a) What in your opinion is responsible for this poor conditions at NSIF if perceived as such? (Tick in the appropriate columns)

Response category	Agree	Strongly agree	Don't know	Disagree	Strongly disagree
Lack of drinking water					
Disorderliness					
Congestion					
Lack of security					
Lack of shelter					
Corrupt officials					
Long queues					
Lack of toilets					
Other-specify					

PERCEPTIONS OF SOCIAL SERVICES DELIVERY AND ACCESSIBILITY

5. How would you generally rate the services rendered to members of female-headed households at the NSIF?

- Excellent 1
- Very good 2
- Good 3
- Fair 4
- Poor 5

Give reasons for your answer.

6. Have you ever lodged a complaint and/or claim with the Ministry of Social Affairs office(s)?

- Yes 1
- No 2

6.(a) If 'yes', what was the complaint(s) and/or claim(s)?

IF 'NO', GO TO QUESTION 7

6.(b) How did you know about the services offered by this ministry?

- Friends/relatives 1
- Gov't officials 2
- Other clients 3
- Media 4
- Church ministers 5
- Politicians 6
- Other 7

If 'other', please specify

- 6.(c) How long did it take the officials of this ministry to attend to your complaint and/or claim?

Within reasonable time 1
 Took a fairly long time 2
 Took a long time 3
 No result yet 4

- 6.(d) If you perceived the processing of complaints and/or claims as inefficient in this ministry, to what degree do you think that the following are responsible factors? (Tick in the appropriate columns)

Response category	Agree	Strongly agree	Don't know	Disagree	Strongly disagree
Inadequate training					
Poor supervision					
Poor working conditions					
Lack of dedication					
Insubordination					
Corruption					
Staff shortage					
None of the above					
Other-specify					

- 6.(e) If the processing of your complaint and/or claim in this ministry is perceived as inefficient, what should be done to improve the situation?

- 6.(f) How would you rate the ministry's services provided to members of female-headed households?

Excellent 1
 Very good 2
 Good 3
 Fair 4
 Poor 5

Give reasons for your answer.

7. How would you rate the empowerment of members of female-headed households by the Ministry of Women's Affairs?

- | | | |
|-----------|--------------------------|---|
| Excellent | <input type="checkbox"/> | 1 |
| Very good | <input type="checkbox"/> | 2 |
| Good | <input type="checkbox"/> | 3 |
| Fair | <input type="checkbox"/> | 4 |
| Poor | <input type="checkbox"/> | 5 |

Give reasons for your answer.

8. Are you attending or ever attended some training sessions at the Women's Empowerment Centre (WEC)?

- | | | |
|-----|--------------------------|---|
| Yes | <input type="checkbox"/> | 1 |
| No | <input type="checkbox"/> | 2 |

IF 'NO', GO TO QUESTION 9

8.(a) How would you rate the services provided to members of female-headed households at this Centre?

- | | | |
|-----------|--------------------------|---|
| Excellent | <input type="checkbox"/> | 1 |
| Very good | <input type="checkbox"/> | 2 |
| Good | <input type="checkbox"/> | 3 |
| Fair | <input type="checkbox"/> | 4 |
| Poor | <input type="checkbox"/> | 5 |

Give reasons for your answer.

8.(b) If services at this Centre are perceived as poor or fair, what should be done to improve the situation?

WOMEN AND POVERTY

9. Does the government provide programme/projects only for members of female-headed households in your community?

- | | | |
|-----|--------------------------|---|
| Yes | <input type="checkbox"/> | 1 |
| No | <input type="checkbox"/> | 2 |

9.(a) If 'yes', name them

- (1) _____
- (2) _____
- (3) _____
- (4) _____

10. Are there income generating projects initiated by the community or NGOs in your community for members of female-headed households?

Yes 1
No 2

- 10.(a) If 'yes', name them

(1) _____
(2) _____
(3) _____
(4) _____

11. What should be done to improve the quality of life of members of female-headed households?

PERCEPTION ON AVAILABILITY OF OTHER SOCIAL FACILITIES

12. Are there health care facilities in your area?

Yes 1
No 2

- 12.(a) If 'no', where do you and other family members go to when sick?

- 12.(b) Do you pay for consultation?

Yes 1
No 2

- 12.(c) If you pay for consultation, is it affordable?

Yes 1
No 2

- 12.(d) Where do you often buy your medicines?

Pro-pharmacy 1
Pharmacy 2
Other 3

If 'other', please specify _____

- 12.(e) Are the medicines affordable?

Yes 1
No 2

13. Are there schools in your area?

Yes 1
No 2

13.(a) If 'no', where do children go to school?

13.(b) Do you pay school fees for your children

Yes 1
No 2

13.(b) If 'yes', is the school fee affordable?

Yes 1
No 2

14. Is there a crèche in your area?

Yes 1
No 2

14.(a) If 'yes', do you pay for the crèche?

Yes 1
No 2

14.(b) If 'no', where do you leave children when going to work or to the farm?

14.(c) If you pay fee, is it affordable?

Yes 1
No 2

DEMOGRAPHICS

15. Age

15-20 1
21-30 2
31-40 3
41-50 4
51-60 5
61 and above 6

16. Which type of female-headed household do you belong to?

A divorced woman with her children/or children of relatives 1
A widow with her children/or children of relatives 2
An unmarried woman with her children/or children of relatives 3
A woman with her children/or children of relatives whose
spouse has migrated 4
A married woman who contributes economically more
than the spouse and takes major decisions in
the household 5
Other 6

If 'other', please specify _____

17. How long have you been in the type chosen in item 16 above?
- | | | |
|--------------------|--------------------------|---|
| Less than one year | <input type="checkbox"/> | 1 |
| 1-5 five years | <input type="checkbox"/> | 2 |
| 6-10 years | <input type="checkbox"/> | 3 |
| 11-15 years | <input type="checkbox"/> | 4 |
| 16 years and above | <input type="checkbox"/> | 5 |
18. What is your educational level
- | | | |
|-----------|--------------------------|---|
| None | <input type="checkbox"/> | 1 |
| Primary | <input type="checkbox"/> | 2 |
| Secondary | <input type="checkbox"/> | 3 |
| Tertiary | <input type="checkbox"/> | 4 |
19. Employment
- | | | |
|-----------------|--------------------------|---|
| Full-time | <input type="checkbox"/> | 1 |
| Part-time | <input type="checkbox"/> | 2 |
| Casual/informal | <input type="checkbox"/> | 3 |
| Unemployed | <input type="checkbox"/> | 4 |
| Self-employed | <input type="checkbox"/> | 5 |
| Pensioner | <input type="checkbox"/> | 6 |
20. What is your income per month (IN FCFA)
- | | | |
|-----------------|--------------------------|---|
| None | <input type="checkbox"/> | 1 |
| 5-5000 | <input type="checkbox"/> | 2 |
| 5005-10000 | <input type="checkbox"/> | 3 |
| 10005-20000 | <input type="checkbox"/> | 4 |
| 20005-30000 | <input type="checkbox"/> | 5 |
| 30005-40000 | <input type="checkbox"/> | 6 |
| 40005-50000 | <input type="checkbox"/> | 7 |
| 50005 and above | <input type="checkbox"/> | 8 |
21. What is your principal source of this income?
- | | | |
|------------------------|--------------------------|---|
| Salary/wages | <input type="checkbox"/> | 1 |
| Pension | <input type="checkbox"/> | 2 |
| Deceased NSIF benefits | <input type="checkbox"/> | 3 |
| Other | <input type="checkbox"/> | 4 |
- If 'other', please specify _____
22. How many dependents are living with you?
- | | | |
|-------------|--------------------------|---|
| None | <input type="checkbox"/> | 1 |
| 1-2 | <input type="checkbox"/> | 2 |
| 3-4 | <input type="checkbox"/> | 3 |
| 5-6 | <input type="checkbox"/> | 4 |
| 7 and above | <input type="checkbox"/> | 5 |

THANK YOU

APPENDIX III

**QUESTIONNAIRE REFLECTING THE PERCEPTIONS OF OFFICIALS ON
SOCIAL WELFARE SERVICES TO MEMBERS OF FHHs AND THEIR
PARTICIPATION IN SOCIAL WELFARE POLICY PROCESSES**

**INSTRUCTIONS: CHECK (✓) IN THE APPROPRIATE BOX(ES) AND/OR
COLUMN(S) THAT BEST SUITS YOUR OPINION AND FILL IN THE
ANSWER(S) WHERE NECESSARY IN THE SPACE PROVIDED.**

PARTICIPATION IN THE SOCIAL POLICY PROCESS

1. Do you participate in policy formulation for the ministry?

Yes	<input type="checkbox"/>	1
No	<input type="checkbox"/>	2

1.(a) If 'yes', how do you participate in this process?

1.(b) If 'no', how does the ministry formulate its social welfare policy?

2. Do you participate in the implementation of social welfare policy?

Yes	<input type="checkbox"/>	1
No	<input type="checkbox"/>	2

2.(a) If 'yes', how do you participate in the implementation?

2. (b) If 'no', why not?

3. Do you participate in monitoring social welfare policy?

Yes	<input type="checkbox"/>	1
No	<input type="checkbox"/>	2

3.(a) If 'yes', how do you monitor social welfare policy?

3.(b) If 'no', why not?

4. Do you evaluate social welfare policy?
- | | | |
|-----|--------------------------|---|
| Yes | <input type="checkbox"/> | 1 |
| No | <input type="checkbox"/> | 2 |

4.(a) If 'yes', how do you evaluate such policy?

4.(b) If 'no', why not?

SOCIAL WELFARE SERVICES AND PROGRAMMES/PROJECTS FOR MEMBERS OF FHHs

5. What role does your Delegation/Centre play in enhancing the social well being of members of female-headed households ?

6. Are there social welfare programmes and/or projects initiated by your Ministry/Centre for members of female-headed households?

- | | | |
|-----|--------------------------|---|
| Yes | <input type="checkbox"/> | 1 |
| No | <input type="checkbox"/> | 2 |

6.(a) If 'yes', name them

- (1) _____
- (2) _____
- (3) _____
- (4) _____

6.(b) If 'no', why have they not been initiated?

IF 'NO', GO TO QUESTION 8

7. Do you think that these services and/or programmes are adequately accessible by members of female-headed households within your jurisdiction?

- | | | |
|-----|--------------------------|---|
| Yes | <input type="checkbox"/> | 1 |
| No | <input type="checkbox"/> | 2 |

7.(a) If 'no', what do you think are some of the major impediments to accessing these services and/or programmes by these women and their household members?

- (1) _____
- (2) _____

8. What type of social grants does your ministry/centre (if any) offer members of female-headed households?

(1) _____
 (2) _____

9. How do you assess the impact of the grants (if any) on the lives of members of female-headed households?

- | | | |
|------------------------------|--------------------------|---|
| Very significant impact | <input type="checkbox"/> | 1 |
| Averagely impacting on lives | <input type="checkbox"/> | 2 |
| Low impact | <input type="checkbox"/> | 3 |
| No impact at all | <input type="checkbox"/> | 4 |

Give reasons for your answer

10. What are the major recurrent complaints and claims that you receive from members of female-headed households?

(1) _____
 (2) _____

PERCEPTION ON POLICY IMPLEMENTATION

11. How many workers are within your jurisdiction?

- | | | |
|--------------|--------------------------|---|
| 1-5 | <input type="checkbox"/> | 1 |
| 6-10 | <input type="checkbox"/> | 2 |
| 11-15 | <input type="checkbox"/> | 3 |
| 16-20 | <input type="checkbox"/> | 4 |
| 21 and above | <input type="checkbox"/> | 5 |

11.(a) What is the impact of this number of workers on the effective delivery of social welfare services?

- | | | |
|---------------------|--------------------------|---|
| Very effective | <input type="checkbox"/> | 1 |
| Averagely effective | <input type="checkbox"/> | 2 |
| Below average | <input type="checkbox"/> | 3 |

12. What is your perception about the effective implementation of social welfare policy by workers?

- | | | |
|---------------------------|--------------------------|---|
| Very effective | <input type="checkbox"/> | 1 |
| Averagely effective | <input type="checkbox"/> | 2 |
| Below averagely effective | <input type="checkbox"/> | 3 |

Give reasons for your answer.

MISSION, LEGISLATION AND POLICY SITUATIONAL ANALYSIS

13. To what extent is your understanding of the policy of your ministry at the ministerial and provincial/divisional levels?
-
-
14. To what extent are you acquainted with the objectives of the ministry?
-
-
15. To what extent are you acquainted with the current legislation pertaining to women?
-
-
16. What is your perception of the objectives of your ministry in terms of its relevance and applicability during this period of economic crisis?
-
-
- 16.(a) If the objectives are perceived in terms of failure, what improvements in your opinion could be effected?
-
-
17. What is your perception of the objectives of the ministry in terms of their attainability?
-
-
- 17.(a) If you perceived the attainability of the objectives as a failure, what improvements could be effected?
-
-
18. What is your opinion of the legislation in terms of its relationship with the policy and objectives of the ministry?
-
-
- 18.(a) If the perceived relationship is a failure, what should be done to improve it?
-
-
19. What do you perceive as threats which could adversely affect the attainment of the mission and objectives of the Ministry?
-
-

POLICY RELEVANCE

20. How is the organisational structure of the Ministry in terms of relevance to policy processes?

20.(a) If the organisational structure is perceived as not relevant, what improvements need to be done?

20.(b) What threats do you perceive that could adversely affect the policy processes?

20.(c) To what extent have key posts been created to facilitate policy processes?

20.(d) To what extent have key positions been filled by adequately trained personnel?

20.(e) If the positions are not filled by adequately trained personnel, what should be done to improve the situation?

21. What are the major weaknesses/or limitations of the ministry?

- (1) _____
- (2) _____

21.(a) How can these weaknesses/limitations be overcome?

FINANCIAL PROCESSES

22. To what extent do you think the current budget facilitate policy implementation?

- 22.(a) If the budget does not, what improvements need to be effected?

23. To what extent are financial provisions made for all domains of social policy implementation?

- 23.(a) If inadequate financial provisions are made for all aspects of social policy implementation, which aspects need to be improved?

ACCESSIBILITY OF SOCIAL WELFARE SERVICES

24. How do women and members of female-headed households establish that they qualify for services offered by your ministry/centre? (Tick in the appropriate columns)

Response category	Often	Very often	Seldom	Not at all
Personal knowledge				
Through companion/friends/relatives				
Government officials				
Through other clients				
Media				
Church ministers				
Other-specify				

25. How do you perceive women and members of female-headed households' attitudes towards services provided to them from your ministry/centre?

- | | | |
|-----------|--------------------------|---|
| Excellent | <input type="checkbox"/> | 1 |
| Very good | <input type="checkbox"/> | 2 |
| Good | <input type="checkbox"/> | 3 |
| Fair | <input type="checkbox"/> | 4 |
| Poor | <input type="checkbox"/> | 5 |

Give reasons for your answer

26. What in your opinion is the duration of the processing of applications/complaints and claims at your ministry or centre?

- Within reasonable time 1
- Takes a long time 2
- Takes too long 3
- Sometimes results never known 4

27. If you perceived (or sometimes) processing of application/complaint and claims as inefficient, to what degree do you think that the following are responsible factors? (Tick in the appropriate columns)

Response category	Agree	Strongly agree	Don't know	Disagree	Strongly disagree
Inadequate training					
Poor supervision					
Poor working conditions					
Lack of dedication					
Insubordination					
Corruption					
Staff shortage					
None of the above					
Other-specify					

27.(a) If the processing of applications/complaints and claims is perceived as inefficient, what should be done to improve the situation?

DEMOGRAPHICS

- 28. Gender
 - Male 1
 - Female 2
- 29. Service
 - Provincial Delegation of Social Affairs 1
 - Provincial Delegation of Women's Affairs 2
 - Divisional Delegation of Social Affairs 3
 - Divisional Delegation of Women's Affairs 4
 - Women's Empowerment Centre (WEC) 5
 - Other service 6

If 'other' services, please specify

30. Position occupying
- | | | |
|---------------------|--------------------------|---|
| Provincial delegate | <input type="checkbox"/> | 1 |
| Provincial chief | <input type="checkbox"/> | 2 |
| Divisional chief | <input type="checkbox"/> | 3 |
| Chief of centre | <input type="checkbox"/> | 4 |
| Director of centre | <input type="checkbox"/> | 5 |
| Chief of bureau | <input type="checkbox"/> | 6 |
| Other | <input type="checkbox"/> | 7 |

If 'other', please specify

- 30.(a) How long have you been occupying this position?
- | | | |
|--------------------|--------------------------|---|
| Less than one year | <input type="checkbox"/> | 1 |
| 1 – 5 years | <input type="checkbox"/> | 2 |
| 6 – 9 years | <input type="checkbox"/> | 3 |
| 10 – 15 years | <input type="checkbox"/> | 4 |
| 16 years and above | <input type="checkbox"/> | 5 |

31. Are you a professionally trained social worker?
- | | | |
|-----|--------------------------|---|
| Yes | <input type="checkbox"/> | 1 |
| No | <input type="checkbox"/> | 2 |

- 31.(a) If 'no', which profession other than social work do you belong to?

- | | | |
|-----------------------------|--------------------------|---|
| Teaching | <input type="checkbox"/> | 1 |
| Contract worker | <input type="checkbox"/> | 2 |
| Auxiliary of administration | <input type="checkbox"/> | 3 |
| Other civil servant | <input type="checkbox"/> | 4 |

If 'other', please specify

THANK YOU