

Negotiating livelihoods beyond Beijing: the burden of women food vendors in the informal economy of Limbe, Cameroon*

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Introduction

Rapid population growth in urban areas and the increase in urban poverty call for greater attention to the activities of women in the urban informal economy. Urban livelihoods are characterised by increased dependence on cash incomes often earned in the informal sector. A high proportion of women in Cameroon are in the informal workforce, balancing their roles as home makers, mothers, and income earners. According to MINCOF (1999), women constitute 96% of the Cameroonian population engaged in food production, 52.8% in commerce and 94.6% of the entire informal sector in 1996. In their desperation to keep the family together and to provide food for their children, poor women have emerged in large markets in the informal sector, despite the risk, discrimination, and gender biases confronting them (MacEwen 1995, Narayan *et al.* 2000). Women contribute to the economy and to combating poverty through both remunerated and unremunerated work at home, in the community, and in the work place. The empowerment of women is a critical factor in the eradication of poverty (Beijing Declaration and Platform for Action 1995).

As men become unemployed and underemployed, households increasingly depend on women's incomes from jobs that are often

considered marginal or degrading. Women's participation in the informal labour force ranges from 20–80% from country to country (Charmes 1998). The gendered access to resources continues to limit opportunities for women (House-Midamba & Ekechi 1995). That more women in urban areas of Cameroon are indulging in food vending to supplement household income is a matter of conjecture. With the economic meltdown and the advent of structural

adjustment programmes (SAP), women are engulfed in small-time commerce as their main survival option. This is occasioned by the loss of public services and the decline in individual and family income (Fonchingong 1999). Confronted with these challenges, women are battling to escape the grip of poverty (Jackson 1996). Women have become dominant in the expanding informal sector. In some

regions, there has been growth in women's entrepreneurship and other self-reliant activities, particularly in the informal sector (Beijing Declaration and Platform for Action 1995).

As urban populations continue to witness a demographic explosion faster than formal-sector labour demand, street vending has become a global phenomenon. Despite a general belief that street vending will recede as economies and incomes rise, it is actually on the increase in many places. In developing countries, an

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estimated 45–85% of the work force are employed in the informal sector, of which food vendors represent a significant share. In many countries of Asia, Africa, and Latin America, except in those where social norms restrict women's work outside the home, women represent a majority of these vendors (ILO 1998, Muzvidziwa 2000, WIEGO 2002).

In urban areas of West Africa, women comprise 60–80% of the work force in trading (Tinker 1997). Recent studies have shown the importance of women's employment for household welfare, but most of these studies are focused on rural areas. Much of the evidence shows that women who control their own or their household's income and resources can achieve positive outcomes for household food security and child nutrition (Agarwal 1997, Handa 1996, Quisumbing *et al.* 1995, Kennedy and Peters 1992, Levin *et al.* 1999, Rogers 1996).

Women play a crucial role in the urban economy of Cameroon, controlling a large share of market activity (buyam–sellams) and in commodity trading. Their impact is highly visible in food vending. Little is known about the effect of women's food vending activities on livelihoods, employment, empowerment, poverty reduction and influence on gender relations at the level of the household and beyond. In this study, I intend to situate the role of food vendors in the informal sector, how they are guaranteeing the improvement of livelihoods by staving off poverty and the constraints they face in their small-scale entrepreneurial activities.

Research setting and socio-economic context

As in most urban areas in Cameroon, women have a strong presence in the urban economy of Limbe. The rapidly growing informal sector is serving as an outlet for the huge population trapped in poverty. Limbe is located in the South-west province, Fako division of Cameroon. It is situated in Amba Bay, which is the meeting point between the Cameroon Mountains and the sea. Geographically, the Limbe Municipality is bounded on the east by Tiko and the Ombe Bridge, to the west by the Batoke beach, to the north by the Moliwe CDC camp and to the south by the Atlantic Ocean (The Limbe

Municipality 1998). The 1995 population census indicates that there are 81,549 persons within a surface area of over 2500 km² (Provincial Delegation of Investment). Limbe is inhabited by a mix of people from ethnic groupings around Fako such as the Bakweri, Isuwu, Wovea, Bakole, Mungo, while others hail from other parts of Cameroon and neighbouring Nigeria. The indigenes of Limbe and nearby coastal villages are involved in fishing as the major economic activity. A majority of the population is involved in informal sector activities especially the sale of cooked food along the streets of Limbe. This is occasioned by the growing demand for food among the working population. Some engage in large and small-scale business in stores and shops. Given the strategic provincial location, a significant number of public servants are represented, working with public institutions. Limbe is also enriched by the existence of industrial companies like the National Oil Refinery (SONARA), and gigantic state corporations like the Cameroon Development Corporation (CDC). These establishments employ more than half of the work force within and around Limbe.

For a better understanding of urban women's livelihood strategies and impact on the household economy, this study was guided by the following research questions. What are the profiles of these female food entrepreneurs, how are they coping with their food vending activity? What are the contributions of these food vendors to their respective households? What are the constraints faced by these small-scale informal sector entrepreneurs? Do the activities of these vendors translate into an improvement in living standards? How do their activities influence gender relations?

Data collection and survey analysis

Data for this analysis come from a survey carried out in Limbe covering selected study sites (Table 1). The field survey and investigation were carried out between April and May 2004 and the population under study consists of female food vendors who hail from different ethnic groups, comprising women selling food along the streets and at vantage points in the

TABLE 1. Streets studied and sample population of food vendors.

Streets studied	Sample size
Church street	7
Garden street	7
Mbende street	10
Cassava farm	11
Half mile	12
New town	3

Limbe municipality. A sample of 50 female food vendors was selected by stratified random sampling from an overall population of approximately 95 vendors registered with the Limbe urban council. These small-scale entrepreneurs pay sanitary inspection tax, market fees on various market days, fees for temporary occupation of the highway and building permit fees for those who own business premises along the road.

The research made use of both primary and secondary data. Primary data were collected using structured interview guides and a questionnaire administered with the selected sample. The questionnaire and interview modules covered information on demographic characteristics, profile of food vendors, capital acquisition, site of business premise, running costs and profit margin, coping and adaptive strategies in relation to livelihoods and constraints faced. Targeted discussions and conversations were used to augment the questionnaire. This gave respondents considerable liberty in expressing their views. To facilitate the data collection process, appointments were taken with selected vendors on days and periods most convenient for them to provide information. Those who could not fill out the questionnaire were assisted by the research assistant. Fifty questionnaires were successfully administered with the assistance of the researcher and have been analysed quantitatively and qualitatively.

Profile and activities of food vendors

Information about the age distribution, marital status, educational status and number of children of respondents is given in Tables 2–5. This indicates that the vendors sampled are relatively old, more likely than average to be unmarried,

TABLE 2. Distribution of women food vendors according to age group.

Age	Response	
	No.	%
Below 30	15	30
30–40	10	20
40–50	10	20
Above 50	5	10
Total	50	100

TABLE 3. Distribution showing marital status of women vendors.

Marital status	Response	
	No.	%
Single	16	32
Divorced	12	24
Married	15	30
Separated	4	8
Widowed	3	6
Total	50	100

TABLE 4. Educational status of respondents.

Level of education	Response	
	No.	%
Primary	30	60
Secondary	5	10
High school/university	5	10
Professional school	6	12
Non-formal	4	8
Total	50	100

TABLE 5. Number of children of respondents.

Number of children	Response	
	No.	%
1–5	30	60
6–11	12	24
12 and above	8	16
Total	50	100

with comparatively low education and small to medium-sized families.

Household sizes are larger than might be expected from these elements (Table 6). How-

ever this is based on the African conceptualisation of a family which extends beyond the nuclear family. Though the majority of these women are single, they tend to accommodate members of their immediate and extended families; thus there is a need to earn income for household management.

Some 72% of the respondents rent their business premises and 20% own the business site. Since some of them receive assistance from their husbands, 8% of them use premises owned by their husbands. It should be noted that since most of the vendors either own or pay rents for their business locations, it eats into their profits. They stipulated that rents range from 10,000 to 40,000 Frs CFA depending on the location and the facilities inherent. Added to the rents is a high tax burden. Respondents indicated that they pay the activity tax, business licence tax (Patente), location tax, and council tax. The council tax ranges from 7,200 Frs CFA to 12,000 Frs CFA, which is paid three times a year.

Most of the respondents have children of various ages and who attend school; 46% call upon their children's labour especially during the long vacation and on weekends (Table 8). It is further noteworthy that hired labour and help from the husband are unusual. The survey revealed that vendors work on average 6.5 hours per day at varying periods depending on the type

TABLE 8. Labour employed by respondents.

Labour employed	Response	
	No.	%
Children	23	46
Vendor	13	26
Relatives	7	14
Hired labour	4	8
Husband	3	6
Total	50	100

of food item sold. Usually, operations start at 5 am and terminate at midnight. Domestic labour is what fuels the informal market economy since reproduction and care in the household ensure the production and productivity of the labour power that keeps the economy working and growing (Kabeer 2003). Studies conducted in urban Zimbabwe (Muzvidziwa 2000) and Tanzania show the critical input of the girl/child in support of women's informal sector activities. In Tanzania, many women from poor and female-headed households not in employment in urban centres depended on the informal sector for livelihoods. Although income from the mushrooming urban informal sector was insignificant, women in this sector were said to bear a triple constraint of labour, requiring the involvement of children until late in the night (Havnevik *et al.* 1988: 181; URT 2002, 14).

TABLE 6. Household sizes of respondents.

Sizes of households	Response	
	No.	%
1-3	9	18
4-6	12	24
7-9	15	30
Above 10	14	28
Total	50	100

TABLE 7. Ownership of business premises

Ownership	Response	
	No	%
Husband	4	8
Vendor	10	20
Rented	36	72
Total	50	100

Seeing food vending as a livelihood strategy

Women's income-generating activities are heavily concentrated in petty trading, a key strategy for cushioning the drops in household income and rising costs of living as a result of economic adjustment. Evidence shows that street food vending in particular is exclusively a women's livelihood strategy, though there are also street hawkers, itinerant traders, food crop entrepreneurs, salon operators, caterers, bar managers amongst others to make ends meet (Fonchingong 1999). Nonetheless, there are a few men operating food houses and restaurants in Limbe even though over 90% of the food vendors are women. Given women's lower human capital skills and fewer labour assets, it is not surprising that women are engaged in self-employed



Food stall on the highway outside Yaoundé, Cameroon. Agence Top/Catherine Bibollet

activities that do not require large investments in human, physical, or financial resources.

Gender identity stereotypically regards food vending as an extension of women's caregiving roles. A number of studies have documented the fact that women tend to allocate a larger share of their own resources for food and other basic needs of their children and family (Dollar and Gatti 1995; Handa 1996; Kennedy and Peters 1992; Lloyd and Gage-Brandon 1993; Quisumbing *et al.* 1995).

Provisioning is achieved mainly through women's involvement in selling cooked food. However, concern about insecure livelihoods is widespread. Most of the poor who are not involved in agriculture acquire their livelihoods in the informal sector (Narayan *et al.* 2000). In this connection, cooked food sold by the women includes local staples such as: fufu/eru, dodo/beans, corn fufu/vegetable, ndole/plantains, mashed taro/yellow soup, Garri/Okro, rice, beans, cocoyams, yams, ekwang, pepper soup, roasted fish. These food items consumed singly

or in combination range from 100 F CFA to 500 F CFA per food serving (550 F CFA was equivalent to US\$1 and 650 F CFA exchanged for one Euro as of October 2004).

The start-up capital of these food vendors (Table 9) is insufficient because of the increase in the cost of foodstuffs and other commodities, rents, and the tax burden. The procurement of start-up capital is a crucial determining factor in the commencement of business.

Since women have little or no collateral, 42% of them make use of *Njangi* groups as their main source of securing start-up capital (Table 10). Eighteen per cent used their personal savings, 16% depended on loans from friends and other relations and 10% relied on loans from credit unions. A few (8%) made use of loans accessed from banks while 6% received financial assistance from their husbands. *Njangi* refers to savings and credit groups. Therein, money is collected and distributed to members on a rotational basis. Such funds are utilised on wide-ranging activities, mostly of an entrepre-

TABLE 9. Distribution showing start up capital.

Capital	Response	
	No.	%
Less than 20,000	5	10
21,000–40,000	13	26
41,000–60,000	10	20
61,000–80,000	14	28
81,000–100,000	8	16
Total	50	100

TABLE 10. Sources of start-up capital.

Sources	Response	
	No.	%
Personal savings	9	18
<i>Njangi</i> groups	21	42
Bank loans	4	8
Husband	3	6
Credit union	5	10
Loans from friends/ relatives	8	16
Total	50	100

TABLE 11. Main reason for involvement in food vending.

Reasons	Response	
	No.	%
Encouraged by fellow vendor	4	8
Out of free will	2	4
Hardship and survival	10	20
Agricultural reasons	2	4
Subsidise household income	9	18
Alternative source of earning income	9	18
Fewer or no other opportunity	7	14
Considered an enterprise that is profitable	7	14
Total	50	100

neurial nature since the beneficiary has to pay back at some point (see Fonchingong 1999). The business *Njangi* as specified by the vendors permits them to save strictly for their small business ventures (Table 11). In case they run into financial difficulties, they can quickly draw from the pool of savings.

Respondents were requested to prioritise the needs addressed by rank order (Table 12). Livelihood improvement takes prime place on the agenda: 30% indicated that they clothe and feed the household which is critical for house-

TABLE 12. Main needs addressed through proceeds from vending.

Needs addressed	Response	
	No.	%
Clothe and feed the household	15	30
Educate children	10	20
Pay rents	10	20
Supplement husband's income	10	20
<i>Njangi</i> funds that are eventually ploughed back	5	10
Total	50	100

hold survival. They were also able to educate children, pay rents, supplement their husbands' income, and raise money for their *Njangis* (saving schemes).

Are food vendors economically empowered, disempowered, or barely patching up?

The concept of empowerment has been the subject of much intellectual discourse and analysis prior to and after the 1995 Beijing Conference (Mayoux 1995; Momsen 1991; United Nations 2001; Young 1993). For the purpose of this study, the conceptual framework expounded by the United Nations (2001) and Kabeer (2001) is useful.

Addressing poverty means attacking its causes, bearing in mind that development is about giving poor people access to the tools to change their situations and that empowerment implies the power to bring about change (Thompson 1996). For women, empowerment is defined as the processes by which they take control and ownership of their lives through expansion of their choices. The core elements of empowerment have been defined as agency (the ability to define one's goals and act upon them), awareness of gendered power structures, self-esteem, and self-confidence.

The women in the study are seemingly taking charge of their daily lives and their families. Their engagement as small entrepreneurs has increased their status over the years. The question remains whether women's liveli-

TABLE 13. Gross operating margin of respondents.

Period	Amount	Response	
		No.	%
Daily	2,000–4,000	5	10
	5,000–6,000	12	24
	7,000–8,000	15	30
	8,000–10,000	18	36
	Total	50	100
Weekly	20,000–30,000	5	10
	31,000–40,000	20	40
	41,000–50,000	25	50
	Total	50	100
Monthly	100,000–108,000	5	10
	110,000–120,000	20	40
	121,000–144,000	25	50
	Total	50	100

hood strategies are merely sustaining households (“patching up”) or were witnessing substantial returns from their activities. Though the business shows a gross margin (Table 13), the tax burden, other running costs, and rents appear to gobble up a huge share of the returns. Furthermore, the trade-off between income-generation and caring roles is tough for women. On a daily basis, they find it hard to come to terms with the many tasks including child care, farming, shopping, cooking, fetching water, and fuel wood collection. Despite the obstacles, women report that they are able to care for their families, assume the role of breadwinners, gain greater confidence, and build self-esteem. However, since their income-earning opportunities are fraught with constraints, it is difficult to ascertain that their meagre margins actually translate into an improvement in living conditions. This is coupled with the fact that in order to fulfill their challenging tasks, vendors continue to draw on additional labour from children. This has attendant effects on their education, health, and social upbringing.

Since most of the women do not keep records, doing business on a daily basis, the margins indicated convey the impression that the business is buoyant. Those who keep records indicate that they register the daily sales to keep track of profits. Others run an expenditure booklet while some work on the basis of profit and loss accounts.

With regard to methods of saving, 42% of the respondents make use of *Njangi* while 32%

make use of business *Njangi*. Also, 18% make use of private saving banks and 8% make use of the banks. The few who make use of the banks are those who have access to borrowing through the intervention of their husbands. The women who save daily and weekly tend to have a small-scale business. These women claim to save for various reasons: unforeseen contingencies like health, education, retirement, further investment in business and to satisfy their individual needs. Moser (1996) argues that women’s ability to avoid or reduce their vulnerability and to increase their economic productivity depends not only on their initial assets, but also on their ability to effectively transform those assets into income, food, and other basic necessities.

Gender relations

The critical importance of looking in detail at the different ways in which men and women contribute to the household economy, the assumptions they make about the nature of the household, and the distribution of resources within it are very relevant in determining how gender relations are played out (Kabeer 1997; Moser 1989; Whitehead 1981). Most Third World countries have higher unemployment rates for women than for men. Yet about one-third of households are headed by women who often have to support themselves and their children. The continuation of the myth that men are mostly the sole breadwinners perpetuates the secondary status of women in the labour market (Momsen 1991).

The high percentage of female-headed households (Table 14) confirms the fact that food vending is perceived as a coping strategy for women. This is because, as heads of households, they have major responsibilities to shoulder, ranging from productive to reproductive responsibilities (fees, medical bills) and others. One of the research questions enquired why women felt they were heads of households. The responses indicated that: they took major household decisions; they were breadwinners through their business ventures; they were responsible for the day-to-day running of the home and were taking greater responsibility for children’s school fees, medical bills and other needs like clothing. Under increasing economic

TABLE 14. Distribution of respondents based on head of household.

Head of household	Response	
	No.	%
Vendor	21	42
Husband	15	30
Joint headship	12	24
Male relative	2	4
Total	50	100

pressure, men in many parts of the world have lost their traditional livelihoods and women have been forced to take on additional income-earning tasks (Narayan *et al.* 2000).

Seventy per cent of the respondents did not share profits with a husband (including, of course, those with no husband) while 30% did share. Those who shared profits were mostly married women who got part of the capital to start from their husbands, and were using the premises of their husbands and the pool of additional labour from either the husbands or other family relations. Despite women's double burden, 30% receive some form of assistance from their husbands. As reported by the respondents, assistance involves additional capital for their business, supply of labour, and support in household chores. The entrenched nature of men's identities as breadwinners and decision-makers is increasingly threatened as women become key players in the household economy. The shifting gender relation at the level of households is a strong determinant of empowerment as testified by the respondents. In field studies undertaken for the IFAD gender mainstreaming review in Bangladesh, Krishnaraj and Kay (2002) note that women who generated increased income reported that they had gained greater respect within the household, often with perceptible attitudinal changes. These and other factors constitute the challenges to women's increased potential of transforming livelihoods and sustaining minimal gains.

Constraints

The policy environment and other obstacles continue to hinder women's ability to achieve

economic autonomy and to ensure sustainable livelihoods for themselves and their dependents. As reported by the respondents (Table 15), domestic work weighs heavily on available time for their food vending activities, lack of capital to expand, heavy tax burden, inadequate support from spouses, low skill levels, stiff competition occasioned by poor policy and regulatory framework of informal sector activities, overcrowded informal sectors as a result of high levels of unemployment are amongst the litany of constraints identified.

In spite of the strategic contribution of women to the household economy, they operate under harsh socio-cultural and economic environments. Small and micro enterprises are seen as less productive and important than larger enterprises and thus unreliable and of limited significance to the national economy (Soetan 1997).

The cultural milieu and the heavy hand of some men hamper women from effectively concentrating on their entrepreneurial activities. Some of the married respondents indicated that they were prime suspects by their husbands who accused them of indulging in prostitution and taking business as an escape route. They also intimated that some husbands were reluctant to encourage women to participate in women's *Njangi* groups under the pretext that these networks acted as gossip forums for women. Such networks also restricted men's access to accrued income and their information about its management.

Most respondents also testified that their husbands expressed reservations about the profitability of the business since the women could not hand in anything substantial as profit. Such returns are usually channelled into the management of the household on a daily basis. Thus men who were slightly uncomfortable in

TABLE 15. Effects of household activities on food vendors.

Effects	Response	
	No.	%
Workload is immense	18	36
Drop and pick up children at school	10	20
Time constraints	20	40
Care for husband and children	2	4
Total	50	100

terms of wage earnings are not usually at ease releasing their wives for business ventures. Rather, they would prefer them to remain as housewives, a status that is increasingly relinquished by women. These barriers are in concordance with research by ILO (1998) and Momsen (1991), who hold that attitudes and cultural norms constitute powerful barriers to women's entry and survival in the informal labour market.

The dietary needs of populations in urban areas are met through the intricate circuit of women vendors. Their double burden and other constraints are a cause for concern and an equation that is difficult to balance. As Momsen (1990) notes, women with family responsibilities are trapped in longer daily working hours and lack paid holidays, particularly in the developing countries. Thus many women combine multiple self-employed occupations in order to gain an adequate income or seek work in the informal sector because of its flexibility. Looking beyond Beijing, the policy environment is still unfavourable. The lack of state regulation of the informal sector has attracted a pool of unemployed persons, leading to keen and chaotic competition. Vendors also face stiff competition from hotel and restaurant operators that have targeted Limbe, which is a major tourist destination.

The lack of financial security and the fragile nature of the banking system do not permit women to save for rainy days. Most are forced to open saving accounts with *Njangi* houses, credit unions and post office savings with attendant effects on financial security. Sixty-five per cent of the respondents reported that their accounts were frozen as a result of the insolvency that rocked the post office savings bank in Cameroon, in early 2004. The crackdown by municipal authorities and incessant harassment by taxation officials do not permit the vendors to operate in an enabling economic environment. About 25% indicated evading taxes while others escaped tax by bribing tax collectors. Granted that food vending is an important urban activity in developing economies, urban planners tend to look upon vendors as an encumbrance to the designed development of the city and local authorities continually embark on street-cleaning exercises, destroying stalls and confiscating supplies (Tinker 1999).

Women running households complained of lack of access to productive resources, especially land, which is vital for the acquisition of credit for start-up capital and expansion. Since most of the vendors rely on students as their major clients, they experience a slow down in business and consequently a reduction in profits during the long vacation spanning June to early September.

Conclusion

Faced with the changing economic fortunes, women constitute the linchpin of the informal sector as they struggle daily to provide food for the growing urban population. This has meant increased reliance on children, especially girls, as the major source of support in small-scale entrepreneurial activities, with attendant effects on care, health, and schooling.

In line with the conclusions of other studies on the subject (Charmes 1998; Moser 1996), taking on additional income-earning roles has not translated into economic empowerment: women, in most instances, are barely patching up. Their meagre profits are eaten up by rents, high taxes, and household management; slack periods marked by low sales; limited capital and opportunities for expansion. Arguably, some women reported greater economic independence, an improvement in coping ability and a positive impact on living conditions in the household. Others are able to address individual needs in spite of limited profits. Intrahousehold resource allocation impacts on gender relations as some men feel threatened with women's greater role in running households. However, some men are supportive in terms of labour and capital for expansion. Standing (1999) makes the point that the feminisation of the labour force and the informalisation of the economy reflect the weakening position of men rather than an improvement of economic opportunities for women. Assisting women in their food vending activity will require greater access to credit, a better regulation of informal sector activities, better skills training and the sharing of household responsibilities. Narayan *et al.* (2000) note that to help women, it is crucial to understand men's roles and to reach men. As noted by the Beijing Platform for Action (1995), change is

likely when there are alliances between men and women. Such partnership would permit women to gain economic power as they thread the delicate line between domestic work and other entrepreneurial activities. A better regulation of informal sector activities by government, a

reduced tax burden and a favourable economic climate will increase women's access to credit sources. This can also be facilitated by banking policies that foster the proximity of small business clientele to formal and informal financial institutions.

Note

*My thanks to Dr Molem Sama Christopher for useful comments on earlier drafts, to Ayu'nwi N. Neba for help in editing the paper, and to Nkotan Mildrate Takah for collecting the data.

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