THE POWER OF WOMEN TOGETHER: CATALYST FOR COMMUNITY DEVELOPMENT

Method & Scope

Items	Details
Number of groups assessed	24
Research technique used	Qualitative and quantitative insights from group members
Data collection method	Questionnaires
Analysis tool	Microsoft Excel
Focus area	Women groups active in both urban and peri-urban areas in Buea

Key Findings Breakdown

- Operational Model and governance structures
- Success Factors and Best Practices
- Challenges and Limitations

Context:

Over the years, African women have consistently organized themselves into various forms of social groups such as women's meetings, *"njangi"* groups, women associations and other community based networks. The primary purpose of these groups has been financial savings and mutual support, with members contributing resources on a rotational basis to strengthen one another economically. Through this system, women have been able to mobilize funds which they use to support their households, invest in small businesses and respond to urgent family needs. Despite the challenging economic climate of the country, these groups continue to thrive and sustain themselves. What is particularly remarkable is heir inclusivity: having women from diverse backgrounds participate and benefit from these structures.

Beyond their financial functions, social groups have evolved into powerful spaces of solidarity, resilience, and leadership. These women groups have provided an indispensable safety net and an alternative pathway to empowerment in context where bank loans are inaccessible or when the interest rates remain prohibitive. According to a report from WFP (2023), women organized groups in Kenya have enhanced their capacity to launch small businesses, pay school fees, and invest in community development initiatives, demonstrating the wider social and economic impact of such collective action

To better understand these dynamics in the Cameroonian context, a survey was conducted with 24 women's groups. This assessment sought to explore the collective strengths of these indigenous institutions, the leadership roles women assume within them and the ways in which they operate in practice. Situating these findings within broader development literature reveals that, informal savings groups are not only economic tools but also vehicles for social transformation.

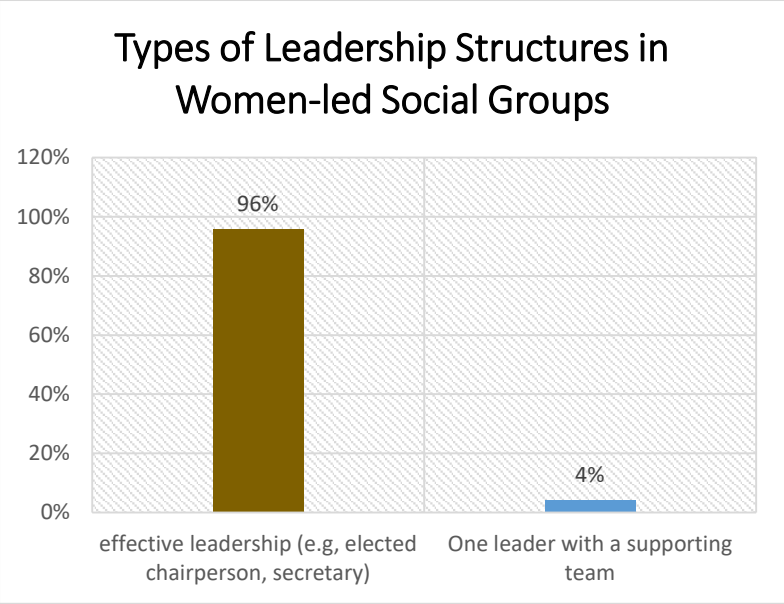
Methodology

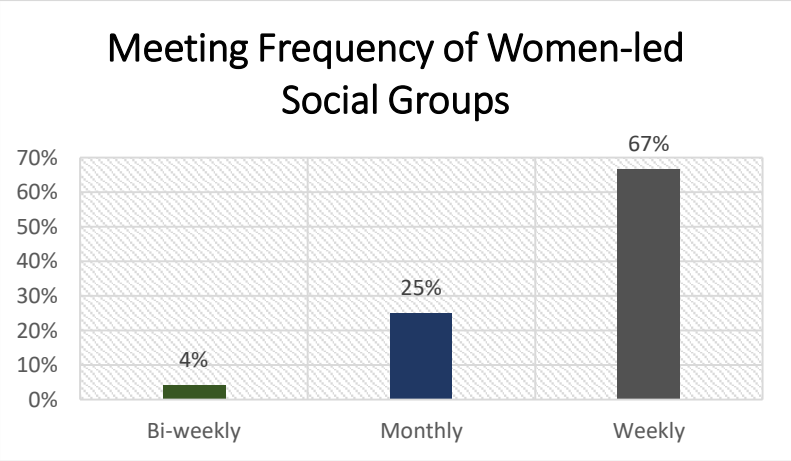
The assessment employed a structured questionnaire which was administered to members of various women-led groups, capturing demographic profiles, group focus areas, governance structures, leadership participation, and perceived impact. The findings yielded both qualitative and quantitative insights from group members, and responses were analyzed thematically and visually to extract patterns. This method helped in triangulating findings and understanding patterns beyond numbers in public documents and reports of other organizations. The data collection covered women's groups active in both urban and peri-urban areas of Buea. The findings from this process have been analyzed thematically to inform practical recommendations. Ethical considerations, such as informed consent and confidentiality, were also observed throughout the data collection process.

Key Findings

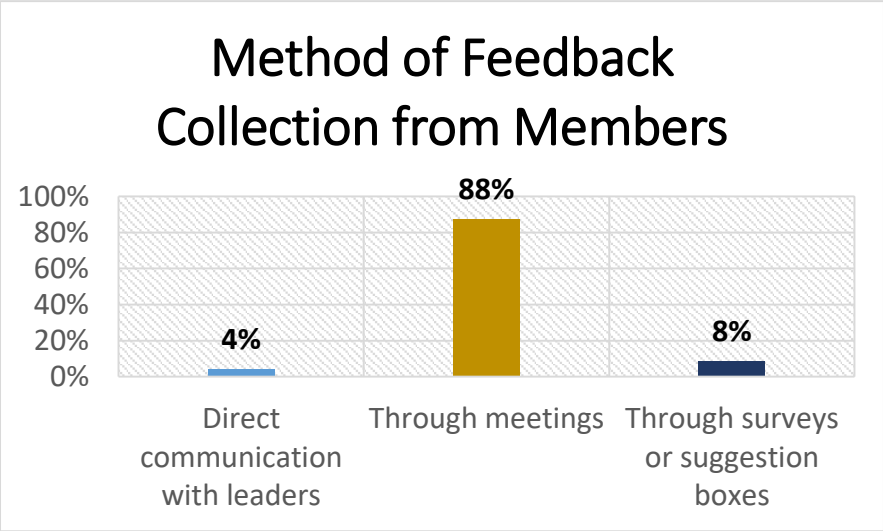
Operational Models and Governance Structures

From the findings, the women led groups exhibit a range of operational and governance models, although the **95.8%** of the majority follow a fairly structured approach. The leadership structures includes elected or rotational roles such as **president, vice president, secretary, treasurer, and heads of subcommittees.** These roles are often determined by group consensus or voting during general assembly meetings, and terms may range from one to three years. This model fosters leadership development among members and enhances collective responsibility. In well-organized groups, roles and responsibilities are clearly defined in group constitutions or bylaws, which serve as guiding documents for group functioning and accountability. Based on the finding, a percentage of **66.7%, 25%** and **8.3%** of groups meet on a regular schedule: weekly, bi-weekly, or monthly respectively. This meeting schedule is dependent on their focus and operational demands. Meetings often cover planning, savings collection, financial reporting, conflict resolution, and updates on activities. Groups that adhere to consistent meeting schedules are perceived as more effective and cohesive. This finding is represented by the graph below.





Leadership participation and transparency are key aspects of successful governance. Groups that actively involve all members in decision-making, through open dialogue and voting mechanisms, tend to maintain higher morale and sustained member engagement.



A percentage of **88%** of groups collect feedback from members through informal discussions or periodic assessments that are led by neutral facilitators. While **8%** of groups make use of suggestion boxes or feedback sessions, which helps ensure that leadership remains responsive and inclusive, some groups represented by **1%** makes use of direct communication with the leaders. Conflict resolution mechanisms vary but often involve mediation by senior members or collaboration with external facilitators from local NGOs or religious institutions. However, challenges still exist, including cases of leadership fatigue, favoritism, and inadequate training in leadership and management skills. Groups with informal or undefined structures tend to struggle with organization and sustainability. The

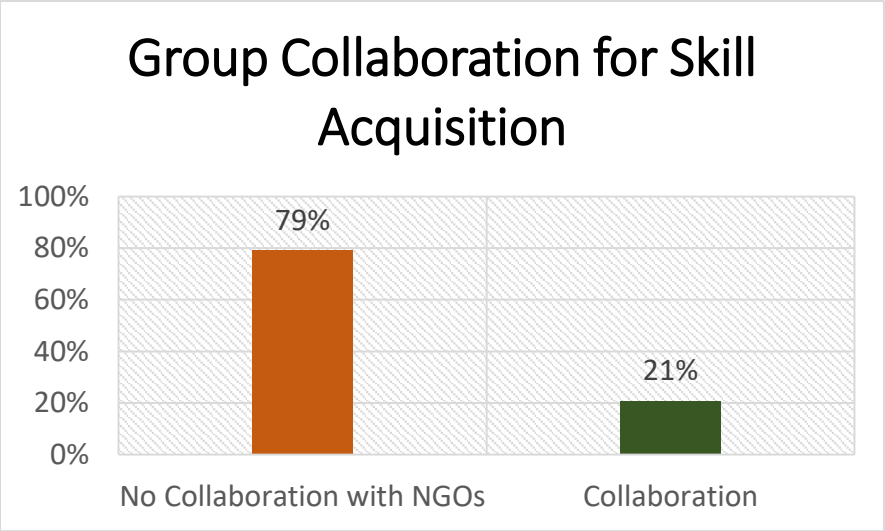
findings suggest that formalized, inclusive, and transparent governance systems contribute significantly to the long-term effectiveness of women-led groups and should be a focal point for training and support efforts.

Success Factors and Best Practices

The success of women's social groups in Buea lies in their adaptability, collective solidarity, and the tangible benefits they provide to members. A defining strength is financial transparency: almost all the groups surveyed **(100%)** maintain detailed records of savings, loans, and expenditures, which are regularly presented to members. This practice fosters trust and ensures financial accountability. Leadership also emerged as a strong success factor. An estimated **95%** of the groups operate through democratic decision-making, rotating leadership roles and creating opportunities for broad participation. Such inclusiveness enhances group cohesion and builds a sense of ownership among members.

Capacity building plays a vital role in strengthening these groups. About **21%** have organized workshops, peer mentoring, or skill-sharing sessions to improve their business and leadership abilities. This has been complemented by income-generating initiatives, where several groups engage in ventures such as soap-making, tailoring, and vegetable gardening activities that provide not only financial returns but also platforms for skills development. Beyond the economic dimension, social solidarity was widely observed. Many groups **(95%)** have built systems of mutual support, including emergency funds, rotating labor schemes, and shared celebrations. These practices have helped members navigate family crises and maintain strong social ties.

Resilience was also a common feature. Groups demonstrated adaptability in the face of shocks such as COVID-19 and displacement, adjusting their meeting formats, adopting new communication methods, and finding innovative ways to support members. About **63%** of groups reported taking specific adaptive measures. Taken together, these practices reflect models of grassroots empowerment that can be scaled and replicated in other contexts.



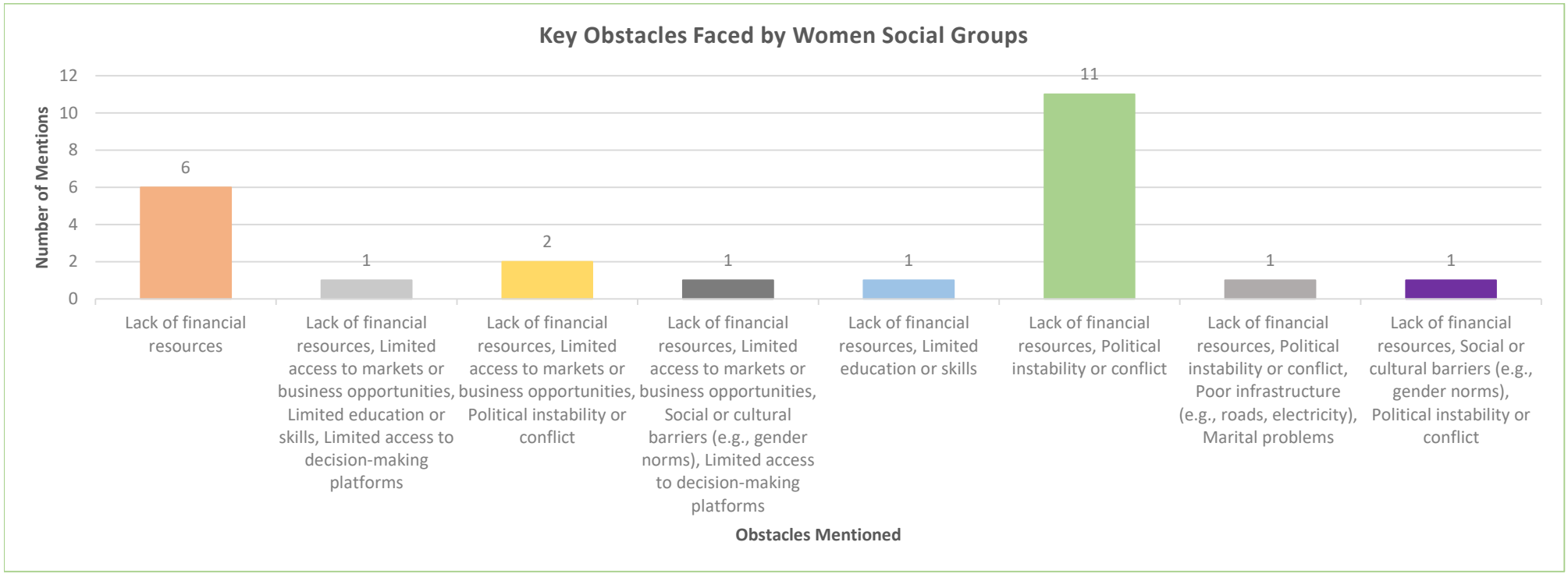
Challenges and Limitations

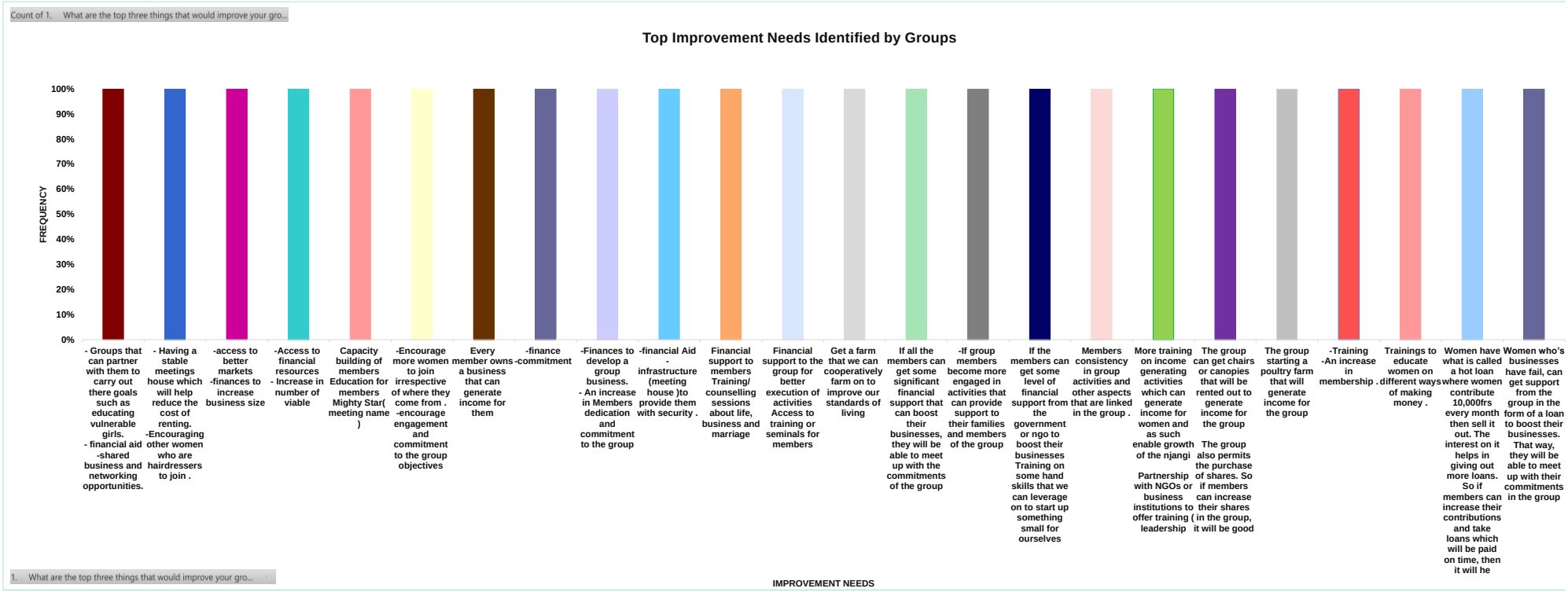
Despite these strengths, women's groups in Buea continue to face persistent barriers that hinder their growth. Financial constraints

remain the most significant limitation. While member contributions are important, they are often insufficient for long-term projects, and defaults are common due to household or medical expenses. Approximately **50%** of groups identified lack of access to reliable funding or credit as their biggest challenge.

Infrastructure and technological challenges compound these difficulties. About **83%** of groups reported lacking adequate meeting spaces, record-keeping materials, or reliable access to electricity and internet, restricting both internal operations and external collaboration. Cultural barriers and gender norms also pose challenges. In certain contexts, women's participation in leadership or decision-making is discouraged, and their roles in groups are undervalued. This is particularly true for younger women and single mothers. Family responsibilities, especially childcare and caregiving, limit the time women can dedicate to group affairs.

Legal and policy hurdles further limit opportunities. A significant proportion **90%** of groups remain unregistered, preventing them from accessing grants and formal partnerships with development actors. Internally, some groups report governance weaknesses, including favoritism, lack of accountability, and poor conflict management, all of which undermine cohesion and sustainability. Finally, broader external shocks such as political instability, economic downturns, and displacement continue to place additional strain on these grassroots institutions.


Key Obstacles Faced by Women Social Groups
Number of Mentions
12
10
8
6
4
2
0
6
1
2
1
1
11
1
1
Lack of financial resources
Lack of financial resources, Limited access to markets or business opportunities, Limited education or skills, Limited access to decision-making platforms
Lack of financial resources, Limited access to markets or business opportunities, Political instability or conflict
Lack of financial resources, Limited access to markets or business opportunities, Social or cultural barriers (e.g., gender norms), Limited access to decision-making platforms
Lack of financial resources, Limited education or skills
Lack of financial resources, Political instability or conflict
Lack of financial resources, Political instability or conflict, Poor infrastructure (e.g., roads, electricity), Marital problems
Lack of financial resources, Social or cultural barriers (e.g., gender norms), Political instability or conflict
Obstacles Mentioned



Implications for Group Empowerment

The findings from this assessment reveal significant opportunities and challenges that shape the effectiveness of women-led groups in Buea. A strong correlation was observed between groups that demonstrated clear governance structures and those reporting high levels of participation, transparency, and community impact. Strengthening governance capacity, therefore, becomes a strategic imperative. This includes empowering leaders with skills in facilitation, accountability, and inclusive decision-making. Additionally, fostering external partnerships with NGOs, local government, and private sector actors, can unlock new funding sources, provide technical assistance, and create platforms for visibility and scaling impact. Income-generating initiatives emerged as a strong factor contributing to the sustainability of groups; thus, training and access to micro financing should be core components of support. Furthermore, gender norms and infrastructural barriers such as access to electricity, internet, and mobility must be addressed systematically.

Empowering women's groups also requires promoting collective action and amplifying their voices in local development planning and conflict resolution mechanisms.

Capacity Strengthening

Women groups play a vital role in strengthening community resilience, promoting economic participation, and enhancing women's leadership. Recognizing this, Royalty World in partnership with **The Okwelians** has developed a training manual designed to build the capacity of women led groups and enhance their contribution to community development. As part of this initiative, representatives from the 24 identified groups will be trained and the manual will be shared with them to ensure sustainability. These representatives will in turn replicate the training within their respective groups, creating a multiplier effect that strengthens knowledge transfer and local ownership.

Through this intervention, the organization positions itself as a community development hub committed to harnessing the strengths of indigenous women led groups. By doing so, it seeks to integrate their collective power not only in advancing local development but also in promoting the popularization of substantive democracy.

Call to Action

"We have never received any support aid from the government or any NGO but rather empty promises" – ***Women Group leader***

This statement underscores the urgent need for stronger, action-oriented support for women led groups. NGOs and policy makers must move beyond rhetoric and begin investing in women led groups as a critical driver for development through the provision of financial support, technical trainings and a platform for advocacy that recognizes and strengthens the existing structures of indigenous groups. At the same time, communities should continue to safeguard the solidarity and accountability within these groups while fostering collaborations that amplifies their collective actions.