

Collective Strength: The Role of Self-Help Groups in Enhancing the Livelihoods of Women Waste Pickers. Case Study: “Recyclage Solidaire” Douala, Cameroon

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Abstract

This study examined the impact of Self-Help Groups (SHGs) on the livelihoods of Women waste pickers, specifically through the lens of Empowerment theory, Collective action theory, and Sustainable livelihood theory, using a case study of “Recyclage Solitaire” located in Douala, Cameroon. This study was sparked by the insufficient research in this field, which created a knowledge gap that hampered the concept’s propagation in Cameroon. This study uses a mixed method approach and draws on interviews, questionnaires, participant observations, and document analysis to understand how Self-Help Groups (SHGs) enhance collective strength, skill development, and income diversification using “Recyclage Solidaire” as a case study. The study highlights improved access to resources and empowerment but notes challenges such as limited collaboration with NGOs and access to formal credits.

Keywords

Women Waste Pickers, Self-Help Groups, Empowerment, Formal Employment, Social Support, Community Development

1. Introduction

For millions of people worldwide, waste picking is a vital source of income, especially in underdeveloped nations (Schenck et al., 2016; Carenbauer, 2021). Around the world, waste pickers are those who sort through trash to find food, clothing, and other necessities for daily life. Socially marginalized people typically do waste picking to supplement their income or if they don’t have access to other sources

of revenue (Dias, 2016). They can also be unofficial private recyclers who sell to companies or intermediaries or recyclers and sorters who work for unions, cooperatives, or groups. Waste pickers are stigmatized and primarily invisible, even though they are present in many public areas. These informal laborers make significant economic and environmental contributions to value chains, local governments, and sometimes overlooked communities (Scheinberg, 2012). In most poor nations, women make up a sizable portion of waste pickers. Many studies have pointed out that a woman's choice of work in the informal economy is often influenced by a lack of alternatives (Samson, 2009; Kabeer, 2017). Kabeer (2017) argues that the lack of choice combined with the nature of work limits women's empowerment potential. Many women in underdeveloped nations face vulnerabilities and marginalization as a result of inadequate education, limited access to resources, limited career prospects, and gender norms and stereotypes (Kabeer, 2017). A country can only achieve holistic development and peaceful expansion if women are viewed as equal collaborators in the development process. Moreover, the lives of waste pickers can be enhanced, and fair and sustainable waste management systems can be created by addressing the difficulties they experience.

1.1. The Concept of Self-Help Groups (SHGs)

Peers with similar issues or experiences usually form Self-Help Groups (SHGs), small-group voluntary organizations. Self-help groups can take many forms and dimensions, from casual get-togethers of people who share the same experience to more prominent, more formal organizations with a clear goal. Since the 1970s, self-help theory has grown significantly as a global social phenomenon for empowering women and reducing poverty. Based on the ideas of accompanying mutual aid, the Self-Help Group (SHG) concept first appeared in India in 1985. It was viewed as a potential tool for the socio-economic advancement of people experiencing poverty. According to studies done by Mok and Sugana, these organizations, regardless of their size or structure, can offer a potent platform for people to connect, exchange personal narratives, and collaborate to effect positive change (Brody et al., 2015; Mok, 2002; Suguna, 2017). Additionally, studies done by Bose et al. reported that self-help groups are formed for credit and savings purposes, typically consisting of ten to twenty members who employ social engagement, loans, and savings to achieve empowerment (Bose et al., 2020). Beyond this, they support one another during difficult times. According to their study, these groups give members the ability to design a customized response to meet their unique needs, frequently resulting in improved self-worth practice, knowledge, confidence, and situational control. SHGs organize around loans and saving which is an important component that can significantly influence the members' social and economic well-being.

In Cameroon, self-help groups have gained a huge interest, becoming familiar and growing. While self-help groups share a common goal of fostering

community support and empowerment, their specific structures and operations can vary significantly depending on local contexts, cultural norms, and government regulations. Like in some countries where Self-help may be more formally organized with set membership criteria, registration process, and governance structures including elected leaders and defined roles, self-help groups in Cameroon often emerge from community needs and may be informal in structure, with few executives responsible for record keeping. Membership is typically drawn from local neighborhoods or villages with sizes ranging from 10 - 30 members. Some groups might be larger depending on the specific focus. They may focus on specific issues such as women's empowerment, agriculture, welfare, or health. They serve as an essential tool for communities to handle social, economic, and personal difficulties cooperatively. According to studies done by Forje, Cameroon has a culture of savings mobilization where people from small groups, usually based on ethnicity, profession, neighborhood, or friendship, organize and save by the week or month. This culture is known as Njangi/tontine. Where Njangi is the contribution given to members on a rotating basis, and tontine is the accumulated amount available as a loan for members. These groups are popular because of the savings flexibility they offer, particularly for the poor who cannot afford or easily access formal alternatives. The functioning of these groups is based greatly on compliance with unwritten rules. A Cameroonian individual belongs to at least one or more Njangi/tontine groups (Forje, 2006). This is very particular to rural areas of Cameroon, where there is a long history of mutual aid. The village development process is based on collective decisions and plans for regular communal activities and community-based projects. In Cameroon, SHGs may be closely tied to local customs, and leadership can be more communal and less hierarchical, often relying on consensus and collective decision-making, with priority given to areas such as agriculture, microfinance, or community health, often reflecting the immediate needs of the community. This contrasts with SHGs in other settings, where, depending on the socio-economic climate, they may have a different or wider focus, such as business, education, or environmental sustainability. These groups may be significantly influenced by traditional leaders. SHGs in countries like Brazil and India may have more access to funding, government support, or partnerships with non-governmental organizations because of their affiliation with micro-institutions, which allows them to undertake more ambitious projects and activities. However, SHGs in Cameroon might rely mostly on member savings and donations, local fundraising initiatives, and small loans from microfinance institutions.

The scope and viability of their projects may be impacted by their restricted access to outside funding. It is thus important to note that although promoting community support and empowerment is a common objective of self-help groups, local contexts can have a substantial impact on how they are structured and run. These variations are influenced by economic circumstances, resource availability, and cultural standards in Cameroon.

1.2. SHGs and Their Significance to Women Waste Pickers

Examining how self-help groups (SHGs) enhance female waste pickers' livelihoods is vital from several angles in the Cameroonian environment. In most developing countries, the informal sector provides an essential source of income for marginalized groups, especially women, who frequently encounter disproportionate obstacles when trying to obtain conventional work possibilities. Membership-based workers' organizations demonstrate a high level of organization and collective action within the informal waste sector, which can be crucial in empowering these workers and facilitating their transition to more stable and secure forms of employment (Ogando et al., 2017). Self-help groups, usually modest, neighborhood-based organizations, can be extremely helpful in addressing women's vulnerabilities by giving them access to credit. It is thought that women who have easy access to finance might engage in income-generating activities by starting microenterprises and improving the well-being of their households (Nord et al., 2016). The self-help group bank-linkage model in India is a prime example of the benefits that loans can provide to group members (Misra & Lee, 2007). This model has been recognized as one of the fastest-growing microfinance programs in the world, providing individuals, especially women, with limited access to traditional banking services to obtain the financial resources they need to improve their economic situation. These loans offer financial opportunities and a chance for members to learn new skills, expand their social networks, and experience personal transformation. (Venkatesh & Kala, 2010). Moreover, having the means to support themselves would give women greater authority and freedom to make decisions about health, education, and consumption in the home, making it possible to engage in other socio-economic activities (Bose et al., 2020). SHGs can give women a forum for collective action, empowering them to defend their rights, bargain for better conditions with intermediaries, and get necessities like childcare and healthcare (Gutberlet, 2020).

There is a significant literature gap in the Cameroonian setting regarding the focus on how well self-help groups operate to improve the socio-economic circumstances and general well-being of waste workers. Previous research has predominantly concentrated on establishing and operating self-help organizations and their function in advancing environmental sustainability and waste management techniques. Nevertheless, there is a paucity of studies delving deeper into the concrete advantages self-help groups can offer women waste workers. Thus, this research aims to fill in the literature gap. by assessing the role of the "Recyclage Solidaire" Self-help group in enhancing the livelihoods of women waste pickers.

2. Methodology

A mixed-methodologies strategy was employed in the study for data collection using both quantitative and qualitative methods. The study followed a case study approach, drawing insights from members of the "Recyclage Solitaire" SHG. The

study uses census sampling in an attempt to gather information from every member of the group. However, out of the 19 targeted members in the SHG, 18 questionnaires were retrieved. Interviews were also conducted with group leaders, community leaders and pertinent government officials. Focus group talks were arranged to record the experiences and viewpoints of self-help group participants collectively, emphasizing how these groups have impacted their work settings and career paths. Data on various indicators, such as opportunities, factors that supported and influenced the group's membership, access to training and skill development, improvements in living and working conditions, and the possibility of transitioning to formal employment, were gathered by administering questionnaires to a representative sample of the eighteen members of the self-help group. Data was collected from June to July 2024. It is important to note that the SHG comprises women waste pickers and operates informally.

Data Analysis

The survey data was analyzed using statistical methods to find the variables' trends, patterns, and correlations. The interviews and focus group discussions were examined using thematic analysis. By so doing, interviews and focus group transcripts were analysed to identify recurring themes and patterns related to the experiences of women waste pickers. The data was coded to categorize responses into themes such as skill development, challenges face, etc. The content of interviews and focus groups was systematically analyzed to quantify the presence of certain words, phrases, or concepts that reflect the impact of the self-help group. Finally, the quantitative and qualitative analyses were combined to acquire a thorough and reliable understanding of the function of self-help groups in improving socio-economic conditions.

3. Results

3.1. Socio-Economic Background of SHG Members

A complete picture of the respondents and their society was obtained by looking at the socio-economic background of the SHG members. Age, religion, marital status, educational attainment, and primary and secondary occupations are essential characteristics in this context. Christians (44.4%) and Muslims (22.2%) make up the bulk of the group members, with the remaining individuals (27.7%) not practicing any faith. As shown in **Figure 1** below, most women (44.4%) are in the 26 - 39 age range, 33.3% are in the 18 - 25 age range, and 22.2% are in the 40-50 age range. Prior to joining the self-help group, all women waste pickers were engaged in waste picking independently. The findings presented in **Figure 1** also show that 55.6 % of participants are married, 11.1% are widows, 22.3% are single, and 11.1% are divorced. Most responders (55.6%) only have a primary level of education. In total, participants comprised 22.3% of those with a secondary level of education, 16.7% with a higher level of education, and 5.6% with a tertiary level of education. Participants were involved in weaving (16.7%), petty businesses

(33.3%), and farming/small gardens (27.8%). One could argue that having a job or an income-generating activity outside waste picking enables women to earn more money and resources. The women's spouses are engaged in cultivation (44.6%) and petty businesses (27.8%).

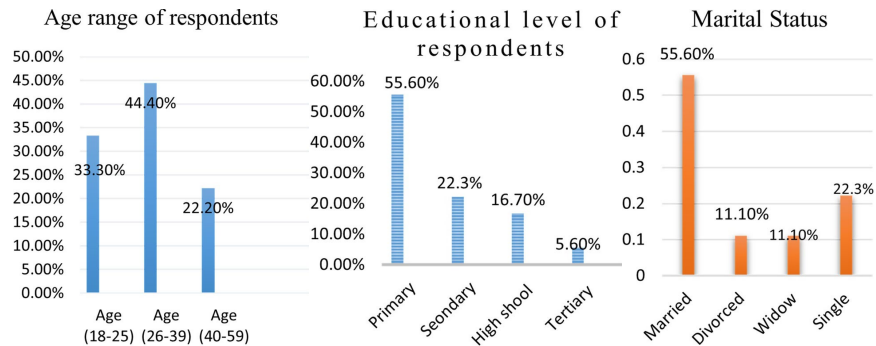


Figure 1. Showing age range, marital status, and educational level of respondents. (Data source: field studies done by Author)

3.2. Interest in Waste Collection and the Driving Forces behind the Formation of a SHG

Interest in waste collection was similar for most respondents. As shown in **Figure 2** below, most participants (83.3%) mention the lack of skills required to get a formal job as a reason for engaging in waste picking. Others (16.7%) cited the difficulty of combining a formal job with household responsibilities. All respondents indicated that engaging particularly in the informal waste sector is due to the availability of waste materials everywhere and the fact that the waste dumpsites are open and accessible to everyone. Notably, all members engaged in the SHG started as individual waste pickers and 88.9% have worked as waste pickers for over three years. The primary motivation for most respondents (66.7%) to join the SHG was friends and relatives. Other factors, such as self-motivation and family members, reportedly had a significant role (**Figure 2**). Access to savings and group loans (94.5%), improved saving habits (88.8%), and access to government loans (66.7%) were the main drivers in motivating them to be part of the SHG. Conversations with members showed that the primary motivations for participating in SHG activities were providing extra cash for the family, forming saving habits, and getting financial assistance. The other elements, such as building self- and mutual help, mobilizing resources, improving their standing in the family and community, and strengthening their ability to invest in increasing income, training and skill development, and government subsidies, also seemed essential. The SHG was founded with six members, but as time passed, the number rose (it currently has nineteen members). Every participant said that working in a group is preferable to working alone. They often collaborate, joke, and work together, which reduces their stress levels. In addition, if they become caught in an obstacle, they can obtain aid immediately from colleagues. Additionally, collaboration boosts their self-confidence in their work.

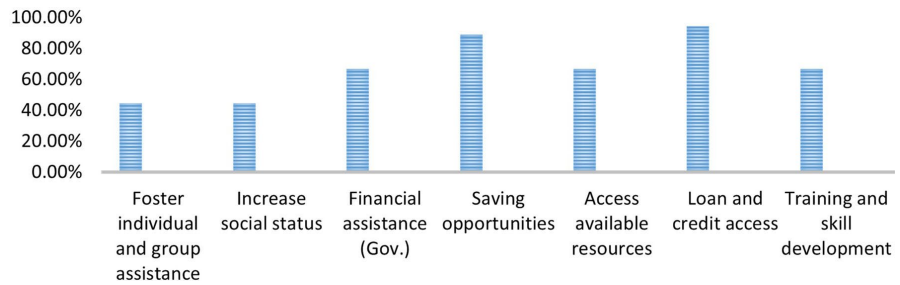


Figure 2. Interest in waste collection and the driving forces behind the formation of a SHG. (Data source: field studies done by Author)

3.3. Daily Routines of Women Engaged in the SHG

Collectively, female waste pickers collect and sell waste materials as a group. The SHG members agree on a schedule. As shown in **Figure 3** below, from Monday through Friday, from early morning until noon, all members collect waste together. Afterward, participants can return home to care for their families and pursue personal interests or hobbies. A few members (33.3%) keep collecting waste to make extra money, others start weaving after the appointed hour (16.7%), while others engage in housekeeping and cultivation (50%).

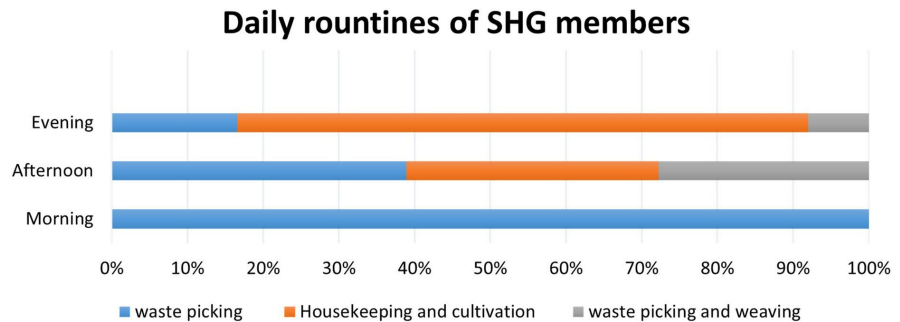


Figure 3. Daily routines of SHG members. (Data source: field studies done by Author)

It is noteworthy that Sunday evenings are set aside for group meetings. During this time, members discuss opportunities and challenges related to waste collection and sorting and ideas for more efficient ways to collect and sort waste materials and safety issues. Members typically receive moral support from each other as they talk about and share serious concerns, such as parenting and child-rearing. Members also add that visitors, friends, and relatives occasionally stop by to offer information on the current situation with waste prices, hazardous materials found in waste, safety issues, and entrepreneurial opportunities. The group usually finds this information to be essential, and it has raised their knowledge of waste-related matters. Some members (33.3%) own small businesses, such as selling peanuts and sweet potatoes that they grow on a small plot of land lent by family or friends. Few women (16.7%) are engaged in weaving waste into valuable products (baskets and bags). The engagement of members in other incoming generating activities is to meet up with their family situations and to increase their savings in the group.

3.4. Daily Collection of Waste Materials

While gathering all precious materials at the dump, special attention is paid to those that are in great demand. On collection days, women typically split up into four groups, each of which is tasked with gathering a certain waste material (s). These groups normally also target various dumpsites. On the other hand, two or three groups occasionally visit the same dumpsite but gather trash materials exclusive to their group. The group mainly collects plastics and metals due to consumer demand. Members of the self-help group must individually purchase protective equipment for waste collection and sorting. However, results indicated that 55.5% of members use some form of protective equipment during waste collection and sorting, while 44.55% use no protective equipment (Figure 4). Some (22.3%) members also indicated using a handcart for waste transportation. However, these handcarts were reported to have been lent by friends, relatives, or well-wishers. Protective equipment and handcarts protected members and enhanced their work during waste collection and sorting.

The quantity of waste materials each group gathers is determined by the landfill's physical characteristics and members' strengths. SHG members reported gathering 111 glass bottles, 125 kilograms of metal, 11 kilograms of aluminum, and seven bags (45L) of plastic bottles daily. Members indicated that they face severe challenges regarding the weather during work hours. Some days, the weather is very harsh, but they must work under such conditions. However, all members indicated that during severe rainy days and thunder, they are advised not to work.

The SHG members have created a relationship with some recycling shops where they can sell their goods in bulk and for more money. However, they suffer from price fluctuations. The money made from the sale of waste materials is shared among members, and this usually helps increase their savings.

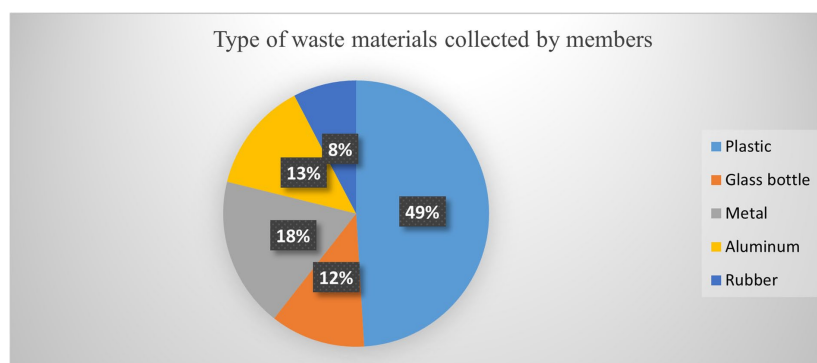


Figure 4. Types of waste materials collected by members. (Data source: field studies done by Author)

3.5. Monthly Income of Participants

As shown in Table 1 below, members of the SHG collected waste materials such as plastics, glass bottles, metal, aluminum, and rubber due to their demand in the

market. From the sales of waste materials and from other activities carried out by members, most respondents (55.6%) had monthly incomes below 40,000 CFA, or less than \$US64.1, while 44.5% had monthly incomes between 40,000 and 70000 CFA, or between \$US64.1 and \$US112.1. The conversations show that most families have been able to increase their income after participating in the SHGs' activities. Individuals' incomes vary depending on whether they participate in other income-generating activities. On the other hand, after joining the SHG, every participant reported an increase in revenue.

Table 1. Showing selling prices of waste materials.

Materials	Selling price (CFA/\$US)	Unit price
Plastics	3 bags@1000CFA (\$1.66)	Per bag (45 L)
Glass bottles	110CFA (\$0.18)	Per unit
Metal	150CFA (\$0.24)	Per unit
Aluminum	80CFA (\$0.13)	Per kg
Rubber	150CFA (\$0.24)	Per kg

Data source: field studies done by Author

By dividing up the work, they may find possible dump sites for waste products that are in great demand on the market and gather a variety of waste items in huge quantities every day. All women acknowledge having an increase in income after joining the SHG. It may be said that a number of women (44.5%) have engaged in waste picking through the SHG, expanded into new revenue generating ventures, and improved the standard of living in their homes. The ownership of assets is one of the key components of the changes in the gendered distributive arrangements that are currently in place since assets can give women financial security and give them access to more productive resources. Though a few (22.3%), some women claim to have more ownership of assets and control over resources.

3.6. Saving Both before and after Joining the SHG

Members of the SHG were asked to indicate their state of savings before and after joining the SHG and the impact of savings on them.



Figure 5. Money saved both before and after joining the SHG. (Data source: field studies done by Author)

Notably, SHG members engaged in a compulsory monthly saving (4000 CFA or \$US6.4). However, members are not limited to this saving amount as their savings determine how much they can get as a loan from the SHG group. When needed, the SHG lends members' money at a low interest rate, based on a first-come, first-served basis. Most participants (88.8%) expressed a desire to engage in savings, with the option to borrow when necessary to grow their small businesses or deal with personal matters. As shown in **Figure 5** above, just 11.2% of respondents who were SHG members reported having saved money before joining the organization due to compulsion of friends and family. On the other hand, after joining the group, 100% of the respondents said they had saved money. This indicates that women's savings involvement has increased significantly by 88.9%, suggesting that members of SHGs have embraced a saving culture. Two categories of savings were mentioned. For the first category, members are free to donate whatever amount of their business profits, whereas the second category requires members to make a predetermined contribution regardless of their earnings to be eligible for membership. The majority (88.8%) of participants' average monthly savings were found to be 10000CFA (\$US16) during interviews. Through savings, most participants (94.4%) said the SHG plays a key role in providing help in terms of need. Some women (33.3%) have been able to engage in entrepreneurial activities through loans as a result of savings made by members. Savings are shared at the end of every year. However, if a member wishes to get her savings before the designated time, the group members must be informed two months in advance. From group discussions with members, it was noted that members are usually eager to keep saving until the end of the year as this will enable them to collect a larger amount of money to buy household items or pay the fees/tuition of their children. Several studies have shown that individuals from different social groups and demographics have recognized the recognize their discipline problems to save money (Dagnelie & Lemay-Boucher, 2012; Gugerty, 2007). Therefore, many individuals participate in SHGs looking for a mechanism to force themselves to save and reduce expenses because of the social pressure and the embarrassment that can imply a non-payment or a defection. The aforementioned investigation demonstrates a positive correlation between members of self-help groups and improved saving practices. Positive saving practices empower the SHG family as a whole and improve their quality of life. SHGs have a critical role in reducing poverty and raising the standard of living for rural families generally, and for women members specifically. The saving culture is thus an important part of a SHG.

3.7. Access to Loans before and after Joining the SHG

As the figure below shows, just 5.6% of respondents had a credit history before joining a SHG, while 94.4% of the respondents had never taken a loan. 100% of the respondents took out project loans after joining the SHG (**Figure 6**).

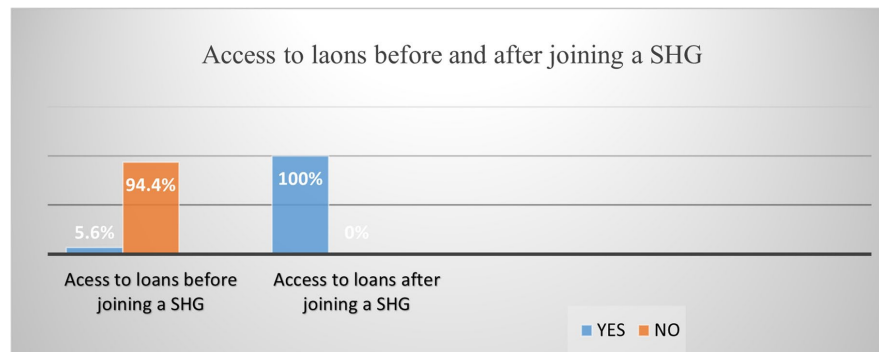


Figure 6. Access to loans before and after joining a SHG. (Data source: field studies done by Author)

A change of 94.4% indicates that most respondents could obtain project loans by engaging in SHG.

This could be explained by the fact that most respondents were able to obtain group loans because they do not require collateral securities. Members' savings are used as collateral for these loans. The government hasn't given the group any loans. The majority of responders would rather take out SHG loans, which have little or no interest rates and no documentation requirements. The amount that can be given to members as a loan varies from 40,000 - 60,000 CFA (\$US64.1-\$US96.2) with a 2% interest rate per month. Members can only keep the loan for a maximum of two months to enable others to benefit from the loan. The SHG group has some rules, including a fine allocated for failure to return the loan amount at the designated date. However, the group leader mentioned during an interview that all members are usually prompt in returning the loan amount, and they have not had cases where a member cannot return the loan. She associated this with the importance of the rules of the group. Although this SHG is resilient to the loss of money, the loss of motivation of the members would be the immediate cause of SHG's failures. This loss of motivation can result from the default of any of the members or discontent with the rules, roles, or transparency of the association. For this reason, the ethics and behavior of the members, mainly the leader, is vital for the group's success.

Members of the SHG optimize the loan amount to their advantage by adding the interest on the SHG loan to their savings. The members' savings determine the loan amounts that can be disbursed. The majority of women stated that, despite the small amount, the loan they obtained from the SHG had helped them start their own businesses and raise their family's income. However, even though members can get loans from their savings, the group's long-term viability is a worry. Members' commitment and capacity for saving will determine how much of a loan they are eligible for. Thus, "NGOs and other non-profit organizations must enhance loan availability to SHGs by providing them with the necessary information and resources to support their sustainability," said a member of the SHG.

The lengthy waiting period, which occasionally leads some members to accept

exorbitant or high interest rates in order to have an early turn because they are impatient to wait, is a drawback even though members can acquire loans from this SHG. This occasionally puts members in a difficult financial situation, which could lead to default and lower member motivation. Due to the informal nature of the groups, the government's minimal involvement and the members' lack of financial expertise further exacerbate this problem. The group uses severe financial penalties, loan disqualification, social sanctions, and exclusion from social and cultural activities to penalise the defaulters. Furthermore, when compared to formal organisations, certain inherent features of an SHG with regard to loans and savings may potentially work against them. The effectiveness of donations made to the group may be impacted by the fact that many SHGs are composed of members who do not have a consistent income. Furthermore, the total of each member's unique contributions determines the group's financial holdings. Compared to what a bank would have, this sum of money is far smaller. The advantage obtained from the SHG would therefore be insufficient if any one person required a credit more than the total amount (Wright & Mohieldin, 2000; Tan & He, 2016). Therefore, in order to establish a bank connection mechanism, SHGs must work with NGOs.

3.8. Training Availability before and after Membership

Members were asked to indicate training availability before and after joining the SHG. It is important to note that all members used to work as individual waste pickers before joining the SHG.

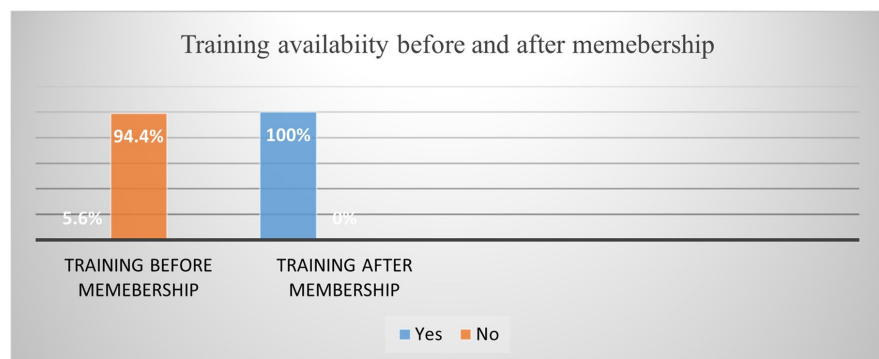


Figure 7. Access to training before and after joining a SHG. (Data source: field studies done by Author)

As shown in **Figure 7** above, just one member (5.6%) had undergone training before joining SHG, as the chart shows. All respondents were able to attend training after joining SHG. This is so because membership in the SHG requires attendance at training. Group trainings are initiated by the Self Help Group members, while occasionally, outside and inside the community, people offer training as well. According to the findings, SHG members now receive some form of training compared to before joining the group. Group members have received training on

leadership roles, bookkeeping, entrepreneurial development, maintaining the SHG activities, financial management, savings and investment, and awareness about personal safety. However, there is a lack of consistency and skill acquisition by members, and these trainings are entirely informal.

Members may make a profound difference with tailored training sessions. Giving these people the skills and information they need can help them make more money and make the waste management system more sustainable overall. Training programs are essential for promoting economic self-sufficiency and women members' economic empowerment in Self-Help Groups (SHGs). Unlocking each SHG member's potential and hidden abilities is the main objective of the training program. Women can perform their duties effectively and efficiently when their knowledge and abilities are systematically enhanced through training (Kumari et al., 2019). According to the study's findings, women mostly got the fundamental training required to manage the SHG after joining.

3.9. Economic Empowerment of Women

A few number of factors were thought to be necessary to comprehend the respondents' economic empowerment. The process of generating income, access to financial resources, reducing reliance on moneylenders, raising income and savings, utilizing that income freely, economic self-reliance, making financial decisions for the family, and ownership of assets and income were among the topics covered in the interviews with the women. The group's activities include waste collection for all participants, which is followed by petty business (33.3%), weaving (16.7%), and agriculture (27.8%). Members indicated that the activities involved are conventional in nature. The women have increased their monthly income to some extent since participating in SHG activities. From the group activities, the majority of respondents (55.6%) continued to earn less than 40000CFA (\$64.1) per month. The remaining people's income stayed in the range of 40000–70000CFA (\$64.1 - \$US112.1). Even though their incomes are small, the profits are quite helpful in handling family emergencies, said the members. Members' earnings are contingent upon their participation in other entrepreneurial endeavors and the continuation of labor beyond the designated member hours. The respondents had, on the whole, received some form of group training; the most popular training was in the areas of entrepreneurial development (38.9%), personal safety (72.2%), leadership and management abilities (27.8%), and maintaining SHG activities (83.3%).

All women indicated that there has been a significant change in saving habits, while 66.7% think there has been a substantial change in the family income and decision-making for domestic finances. A few members of the SHG (22.3%) indicated an increase in ownership of assets such as storage facilities, personal protective equipment, handcarts for transporting waste materials, and mobile phones (Table 2). The ownership of assets has a transformative effect on their economic and social status. Additionally, some modest improvements have been noted in

financial autonomy, acknowledging women's monetary contributions to the family and ownership of assets. Low reliance on moneylenders is one noteworthy result (reported by 77.8% of women).

3.9.1. The Magnitude of Changes in Household Financial Situations among SHG Members

As presented in **Table 2** below, one of the central ideas of SHGs is the saving culture, wherein members are typically obliged to save a predetermined amount of money within a predetermined period. SHG members now have a lot more influence because of these savings. Individual members may take out a portion of their savings to purchase household goods or assets. The savings serve as a buffer against unforeseen happenings such as illness and business losses. There is a significant impact on reduced reliance on money lenders, enhanced saving practices, increased family income, and decision-making for domestic finances. However, acknowledging women's financial contribution to families and independence in purchasing domestic goods are among those with a very minimal impact (**Table 2**). This can be attributed to a complex interplay of cultural and societal factors, including patriarchal norms, traditional gender roles, economic dependence and societal attitudes.

Table 2. Changes in the household financial situation.

Impact of SHG activities on members	Minimal impact	Moderate impact	Significant impact
An increase in the family's income	11%	22.3%	66.7%
Enhance practices for saving	-	5.6%	94.4%
Decision-making for domestic finances	27.7%	22.3%	50%
Ownership of assets	33.3%	22.3%	44.4%
Acknowledging women's financial contribution to families	44.4%	27.9%	27.7%
Independence in purchasing personal needs	27.715	38.9%	33.4%
Independence in the purchase of domestic goods	55.4%	22.3%	22.3%
Reduced reliance on money lenders	11.1%	38.9%	72.2%
Marketing and entrepreneurial abilities	38.9	27.8%	33.3%

Data Source: field studies done by Author

3.9.2. Empowerment to Address Personal and Social Issues

In a society where the majority of women have inadequate levels of education, programs aimed at raising gender awareness and developing the ability for income-generating endeavors could have a significant impact. They come in the shape of developing one's sense of self-worth, accepting accountability, and making choices in all facets of life. One could argue that if SHGs solely focus on lending and saving, they won't be able to function as influential people's organizations. It must become an institution rooted in the community to address social challenges. We asked the women for their perspectives in order to evaluate the effects of SHGs on both a social and personal level.

Table 3. Empowerment to tackle individual and social problems.

Empowerment to tackle individual and social issues	Minimal impact	Moderate impact	Significant impact
Social status	11.1%	33.3%	55.6%
Relational skills	16.7%	38.9%	44.4%
Involvement in deciding children's education and health	27.7%	22.3%	50%
Access to hygiene facilities	55.6%	27.7%	16.7%
Problem-solving skills	16.7%	38.9%	44.4%
Lessening of family conflicts	22.2	38.9	38.9%
Innovative thinking	16.7%	38.9%	44.4%
Sense of responsibility	27.9%	27.7%	44.9%
Usage of family planning measures	33.4	38.9%	27.7%
Encouraging non-members to face cruel social norms against women	21.8%	44.4%	33.8%
Confidence to move outside the home	13.4%	32.5%	55.6%

3.9.3. Data Source: Field Studies Done by Author

Table 3 above indicates that a large section of women perceived a high level of change in their confidence level to move outside their homes and social status. In general, SHG members had more opportunities to engage with leaders, other members, and guests. They were better able to express their issues and felt more confident as a result of their conversation.

The SHG program's social impact increased women's household and community decision-making involvement. There is a significant impact on women's participation in decision-making about children's education and health. Results from interviews also show that women have started to participate in public meetings, be concerned about gender issues and violence against women and girls, and have dialogues with religious leaders and community leaders. Most respondents indicated they were observing a positive change in the attitude of male members of their families, and now they are convinced about the concept of SHG and encourage women to participate in the meetings. A number of women reported savings in their name, which gives them confidence and increased self-respect. Within family members, the respect and status of women have increased. Members are now confident, and their social status has risen. However, members still lack access to hygiene facilities and lack usage of family planning measures. Through interaction with members, it can be said that improvements in members are attributed to the groups. Regular meetings and trainings are held where members gain skills and share challenges and opportunities, including entrepreneurial activities that help them overcome day-to-day hurdles. It has also helped members without any business experience, who are usually nervous and wary of starting their own business, overcome such fear. Self-help group participation undoubtedly aids in members' self-empowerment. Participating in self-help group activities gives members the ability to manage stress and problems and improves their relationships with the community and organizations that support them. Research has shown that engaging in self-help group activities can significantly lessen

feelings of guilt, loneliness, and family stress (Gupta & Rathore, 2021; Were & Kimaru-Muchai, 2021).

3.10. Transitioning to Formal Employment

The self-help group members disclosed that their funds were their only source of credit. They have been saving monthly money, which they can loan to one or two other members at a discounted interest rate. Nonetheless, 63% of participants are aware of government loans and subsidies for small firms and self-help organizations. Still, because the application process seems complicated, they don't know about it and fear they won't be able to supply the required paperwork. They lamented that they needed an intermediary to assist them and obtain official assistance. They have never communicated with any government or non-governmental organization.

Although their group activities are becoming more well-known, the public and local government do not acknowledge their contributions. 57% of participants believe that by working with the SHG, they will be recognized in the future and be able to secure a contract with the local waste management firm; however, to do this, they will need to collaborate with an organization that will increase their exposure and provide them with access to funding. One could argue that there aren't many NGOs, governments, or other entities in this situation. The bottom-top approach, in which SHGs identify and approach NGOs for assistance in visibility and resource access, can be employed in place of the conventional strategy, in which SHGs wait for NGOs or government agencies to identify and facilitate their visibility and access to financial resources.

4. Discussion

Results from this study indicate that SHGs enhance collective strength by providing a platform for women to come together, share experiences, and support each other, which can be instrumental in defeating barriers (social and cultural) that might make it difficult for individual women to access resources or affirming their rights.

Engagement in SHGs showed that members of the SHG have elevated their saving habits and increased their income after joining an SHG. For SHG members and their families, access to credit and higher income can result in better healthcare access, nutrition, and general well-being (Prabhakar, 2016). All members attended some form of useful training in entrepreneurial development, personal safety, and group management. Members' ability to engage in decisions on domestic finances has also increased. The savings from members were crucial in two ways: they made it possible for women to apply for project and SHG loans, and members took out the money they had saved to solve family issues, start their own businesses, and create assets. This is in line with a study conducted by Shalini et al. 2021; Kwarteng, Theophilus, & Sarfo-Mensah, 2019, their study emphasizes the importance of regular saving, even small amounts. It allows women to build

financial independence, which is crucial for breaking cycles of poverty and dependence on male relatives (Shalini et al., 2021; Kwarteng, Theophilus, & Sarfo-Mensah, 2019).

Access to loans for women improved due to their involvement in SHGs, although they all work informally and lack collateral. It was stated that most of the loans taken out by SHG members were used for non-entrepreneurial, asset-building, and entrepreneurial endeavors. Examples of entrepreneurial pursuits are small-scale retail, retail stores, and agricultural horticulture (the production of vegetables).

SHG members can only get a loan based on their savings. They have not been able to access any financial aid or loans from the government and lack recognition. To do this, they will need to collaborate with NGOs and other non-profit organizations to increase their exposure and facilitate their access to funding. One could argue that there aren't many NGOs, governments, or other entities in this situation. The bottom-top approach, in which SHGs identify and approach NGOs for assistance in visibility and resource access, can be employed in place of the conventional strategy, in which SHGs wait for NGOs or government agencies to identify and facilitate their visibility and access to financial resources. These results align with Kabeer's conception of SHGs; Self-help groups (SHGs) are typically established to augment their members' socio-economic empowerment process by enlarging their personal options and capabilities for self-reliance concerning the acquisition and management of financial resources. It also entails expanding their knowledge and proficiency in management and their capacity for entrepreneurial endeavors (Kabeer, 1999).

Women perceive a high level of change in their confidence level when moving outside their homes. The SHG program's social impact increased women's household and community decision-making involvement. Women have started to participate in public meetings, be concerned about gender issues and violence against women and girls, and have dialogues with religious leaders and community leaders. Most respondents indicated they were observing a positive change in the attitude of male members of their families, and now they are convinced about the concept of SHG and encourage women to participate in the meetings. This goes to assert one of the key arguments that for self-help groups to expand their scope beyond financial services is the need to become more deeply rooted in the community (Toseland & Hacker, 1985). Self-help groups that are merely transactional in nature, solely focused on lending and savings, may struggle to have a meaningful impact on the social issues facing their members and the wider community (Mok et al., 2003; Toseland & Hacker, 1985; Katz, 1986).

The findings, however, show that there is still a relatively low level of acknowledgment of women's financial contributions to the home and their independence when buying household goods. This can be attributed to various cultural and societal factors. Cameroonian society is largely patriarchal, where traditional gender roles often dictate that men are the primary breadwinners. Women's contributions,

especially in informal sectors like waste picking, may be undervalued or overlooked, as they are often seen as supplementary rather than essential. Also, women in Cameroon are frequently expected to prioritize domestic duties, such as child-rearing and household management. This can lead to a perception that their economic activities are secondary to their roles as caregivers, further diminishing recognition of their financial contributions. Cameroonian society is largely patriarchal, where traditional gender roles often dictate that men are the primary breadwinners. Women's contributions, especially in informal sectors like waste picking, may be undervalued or overlooked, as they are often seen as supplementary rather than essential. This is consistent with a study conducted by Vogler and Pahl, which found that although having a female handle household finances gave women more decision-making authority, it did not always protect them from financial deprivation. Conversely, male financial domination, particularly when manifested as a "housekeeping allowance," safeguarded men's financial gains at the expense of women's. The study's findings also demonstrated that gender disparity can be more pronounced in homes where men handle the finances. This implies that the household's distribution of resources and authority significantly impacts how financially independent women are (Vogler & Pahl, 1994). This is also in line with a study conducted by Singh and Pattanaik. According to their research, women's roles in household finances are generally undervalued and underestimated, with their contributions frequently going unacknowledged (Singh & Pattanaik, 2020). In addition to undermining women's economic agency and autonomy, this lack of acknowledgment has enormous ramifications for gender equality and household well-being.

5. Conclusion

Self-help groups have emerged as a tool for the poor's socio-economic advancement, especially women. This study assessed the role of the "Recyclage Solidaire" Self-help group in enhancing the livelihoods of women waste pickers, specifically through the lens of Empowerment theory, Collective action theory, and Sustainable livelihood theory.

According to the study's findings, the SHG strategy fosters social empowerment among its members by establishing mutually trusting and interdependent groups. The Self-Help Group has allowed women to interact with other women. Building trust is viewed as a significant advantage in the first place because the members did not know one another before joining the group.

Women have started to participate in public meetings and are concerned about gender issues and violence against women, including marriage. Because of their better social standing, various study participants said they are also called upon to contribute to community affairs. SHGs have an impact that is gendered. First, many women's range of motion is increased by SHG meetings. Most women who contacted the Self-Help Groups had left their homes because they were unemployed, and those from low-income communities primarily stayed at home to care

for their families and children. For many members, the group has evolved into a knowledge center where they can ask questions and get assistance from others who may possess the requisite information that they do not yet possess. This group level also extends to the members' opinion of Self-Help Groups (SHGs) as a place to find the confidence to change their environment.

The SHG approach may enable members to experience short-term or long-term economic empowerment. The groups' frequent meetings determine the economic procedures for loans, savings, and potential investments, and members believe this to be an equitable and open process. The fact that all members of self-help groups now utilize the savings and loans from the organizations is among the most prominent developments. Members report that their family's income has increased, and they feel much more confident about leaving their houses. The majority of respondents reported that they saw a shift in the attitudes of the male family members, who are now more receptive to the idea of Self-Help Groups and urge women to attend the sessions. Findings also indicate that self-help group members have been provided training on basic business skills (e.g., bookkeeping, entrepreneurial development, savings, and investment, as well as personal safety and livelihood skills) and report that this has helped them in their economic activities and had beneficial knock-on effects, such as increasing the willingness of their husbands to support them.

The findings show that women's involvement in Self-Help Groups (SHGs) has positively impacted their families' well-being and their own sense of empowerment. Consequently, if women want to improve their lives, they should keep taking part in SHGs. If women are empowered, there is no doubt of development and progress, and here comes the importance of SHGs. However, though members of the self-help group have gained some level of visibility through their group activities, they still lack recognition of their service by the public and local authorities; thus, the possibility of transitioning to formal employment is limited. It can be assumed that the absence of voluntary or non-governmental organizations and other promoting institutions in the study locality also limits the members' motivation to engage in practical group activities. Additionally, women in the self-help group still face challenges related to increased access to formal resources such as credits/Loans, which prevent them from undertaking big initiatives or projects. Compared to the majority of needy poor women, much has to be done to expand and initialize the creation of more self-help groups and linkage with microfinance institutions. Non-governmental organizations (NGOs) and other non-profit organizations should be involved in training SHG members, facilitating credit linkage with fair interest rates, and supporting the members to diversify areas of income generation to escape poverty and economic vulnerability. This will require changing the traditional top-down approach where NGOs or government agencies identify and work with SHGs and enhance access to financial resources; the SHGs can identify potential NGOs, government agencies, or other organizations and seek help towards visibility and access to financial resources. Periodical

exhibitions should be organized locally and nationally to display SHG products. This will increase members' motivation and raise their confidence in their work.

Limitations

Although this SHG might provide insightful information, it is important to understand that diverse experiences can result from differences in ethnicity, education, geography, and economic background. As a result, the results might not be generalisable to all Cameroonian women. To extrapolate results to a wider population, more studies in various locales examining a bigger and more varied sample of women are necessary. However, the chances and difficulties faced by others in comparable situations can be illuminated by the experiences of the women in this study. The self-help group's methods can be used as a model for how Cameroonian women might collaborate. The resource sharing and support among these women could be an indication of broader patterns among women throughout the nation.

Empowerment is an integral component of women's experiences in different parts of Cameroon, as evidenced by group dynamics and the part social networks and community support play in this process. The challenges faced by women in Cameroon's informal economy, especially the waste management sector, can be illuminated by these women's experiences with access to markets, resources, and training. By understanding the successes and challenges faced by women in similar situations throughout Cameroon, researchers and policymakers may better address their needs and goals.

Authorship Contribution Statement

Sophie Ebot: writing—original draft, conceptualization, formal analysis, investigation, methodology, software, visualization, and writing—review & editing; and Prof. Ori Akemi—review, supervision, and validation. All authors approved this manuscript.

Ethics Statement

Ethics approval was obtained from Sophia University, Japan regarding the ethical aspects of this study. In addition, the participants provided their informed consent to participate in this study.

Conflicts of Interest

The authors declare no conflicts of interest regarding the publication of this paper.

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