Place black-eyed peas in a blender with the onion, carrots and egg. Blend to a smooth paste, and add salt and pepper. If bean mixture has too much liquid to form cakes, add flour, ¼ cup at a time to thicken until you can form into cakes. Divide into 6 to 8 portions and place in hot vegetable oil. Flatten each one into a disc using a spatula. Fry until browned (about 5 to 7 minutes), turning occasionally. Serve with rice.