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Psychological, Socio-Cultural, and Financial Foundations of Women's Empowerment in Rural Cameroon

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Abstract: *Women's empowerment in rural Cameroon cannot be explained by individual confidence or access to finance alone. This narrative review synthesises peer-reviewed studies, institutional reports, and published aggregate statistics to examine how self-efficacy and mental well-being interact with gender norms, education, control over earnings, and informal finance. Particular attention is given to the conflict-affected North West Region. The evidence is interpreted through Bandura's account of self-efficacy and Kabeer's resources-agency-achievements framework. The reviewed literature indicates that psychological, socio-cultural, and financial dimensions are mutually conditioning. Confidence may support participation, but it is difficult to sustain under insecurity, psychological distress, or restrictive household norms. Likewise, access to income does not necessarily produce autonomy when women cannot control its use. Njangi and tontine groups are locally embedded mechanisms that combine finance with trust and reciprocity, although they may also reproduce exclusion or coercion. Published demographic and labour indicators further show marked rural-urban literacy differences and gender gaps in employment quality, but these aggregate data do not establish causality. Community programmes should therefore combine livelihood support, proportionate psychosocial referral, safeguards within savings groups, and multidimensional monitoring.*

Keywords: financial autonomy, informal savings groups, rural Cameroon, self-efficacy, women's empowerment

1. Introduction

Women's empowerment is central to Sustainable Development Goal 5, yet women across sub-Saharan Africa continue to face unequal control over income, household decisions, public participation, and personal safety (United Nations, 2015; Shipanga et al., 2026). Empowerment is best understood as a process through which people who have been denied meaningful choices gain the capacity to make and act on those choices (Kabeer, 1999). This definition directs attention to both individual capacities and the conditions that enable those capacities to be exercised.

In Cameroon, these conditions are shaped by gendered divisions of labour, uneven access to education and formal employment, and limited control over productive resources. In the North West and South West Regions, the Anglophone conflict has intensified displacement, livelihood loss, insecurity, and pressure on women who support households with limited external assistance (International Crisis Group, 2022). Crisis-related responsibility may

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increase women's visibility in economic and community activities, but greater responsibility does not automatically create lasting authority over resources or collective decisions.

This review links two complementary perspectives. Bandura's (1997, 2002) theory explains how perceived self-efficacy influences action within social and cultural environments. Kabeer's (1999) framework distinguishes resources, agency, and achievements, thereby clarifying why confidence alone is not equivalent to empowerment. Self-efficacy may support agency, but its practical effect depends on access to resources, bodily safety, social recognition, and the consequences attached to women's choices.

Goodness and Mercy Missions (GMM), which has worked in Boyo Division since 2007, identified women's economic empowerment in communities including Belo as a practical programming concern (Goodness and Mercy Missions, 2016). The present review responds to that concern by examining what existing evidence can contribute to locally grounded programme design. A physical-culture perspective adds attention to bodily safety, mobility, psychological resilience, and access to shared space. These conditions affect whether a nominal economic or social opportunity can be used in practice, particularly where conflict has disrupted livelihoods and community ties.

The review addresses three questions: how psychological well-being and self-efficacy relate to agency; how household norms, education, and conflict shape the exercise of that agency; and how control over income and participation in informal finance may expand or constrain women's choices. The article first explains its review approach, then considers psychological, socio-cultural, and financial evidence, places that evidence alongside selected national indicators, and concludes with implications and limitations for community programming.

2. Review Approach and Analytical Scope

This article is a narrative review rather than a systematic review or meta-analysis. It integrates peer-reviewed research, institutional reports, and published aggregate statistics already available for Cameroon and comparable sub-Saharan African settings. Peer-reviewed studies provide conceptual and empirical evidence on self-efficacy, mental well-being, household decision-making, education, and informal finance. Institutional sources are used where conflict conditions or current displacement are not adequately represented in journal literature.

Evidence was organised around the linked domains of psychological capacity, socio-cultural opportunity, and command over financial resources. Cameroon-specific studies were prioritised. Evidence from Kenya, Burkina Faso, and multi-country DHS analyses was used only where it clarified a mechanism relevant to rural Cameroon; such evidence is treated as transferable in principle rather than as proof that the same effect size applies in Boyo Division. No primary data were collected, and no claim is made that the included literature is exhaustive.

The quantitative material is descriptive. Figures and tables reproduce or summarise published aggregate indicators, not original statistical analyses. They establish the scale and direction of selected inequalities but cannot identify the psychological or social processes that caused them. This distinction is especially important because security restrictions limited rural data collection in the South West Region during the 2018 Cameroon DHS (National Institute of Statistics [Cameroon] & ICF, 2020).

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3. Psychological Dimensions of Women's Empowerment

3.1. Self-Efficacy and Agency

Self-efficacy refers to a person's belief that she can organise and carry out the actions required to achieve a desired outcome (Bandura, 1997). Bandura (2002) later emphasised that efficacy beliefs are formed and expressed within cultural settings that define legitimate roles and available opportunities. In the context of women's empowerment, self-efficacy may support participation in paid work, household negotiation, or collective activity, but it cannot remove structural constraints by itself. Its value lies in explaining one pathway from perceived capability to action while leaving room for the material and normative conditions described by Kabeer (1999).

Qualitative evidence from rural Kenya illustrates this interaction. Wainaina et al. (2025) found that women associated greater agency with control over resources and participation in informal savings groups, while financial strain, restrictive expectations, weak social support, and domestic violence undermined well-being and autonomy. The study does not establish that identical processes operate in Cameroon, but it identifies a plausible mechanism: economic participation may reinforce confidence when women retain meaningful control, whereas insecurity and violence may prevent material opportunities from being converted into agency.

3.2. Mental Well-Being as a Condition and Outcome

Longitudinal evidence from rural Burkina Faso also links women's empowerment with maternal depression and stress (Leight et al., 2022). The relationship should not be reduced to a one-way sequence in which economic assistance first occurs and mental health improves afterwards. Psychological distress can limit participation, decision-making, and the management of income, while financial insecurity and constrained agency can intensify distress. Mental well-being is therefore both a potential outcome of empowerment and a condition that affects whether opportunities can be used.

This reciprocal relationship is especially relevant in conflict-affected communities. Displacement, loss of livelihoods, family separation, and persistent insecurity can deplete the emotional and social resources needed to seek work, manage credit, or participate consistently in group activities (International Crisis Group, 2022). Livelihood programmes in the North West Region should therefore provide a realistic route to psychosocial support rather than assuming that financial participation alone will restore well-being.

3.3. Measurement Challenges

Empowerment is measured inconsistently across sub-Saharan Africa. Shipanga et al. (2026) included 98 studies after screening nearly 1,900 records and found substantial variation in definitions and indicators. Decision-making, control over resources, and sexual or reproductive autonomy appeared frequently, but their inclusion often reflected the variables available in a dataset. An increase in reported participation in household decisions should therefore not be treated automatically as an increase in self-efficacy, financial autonomy, or freedom from coercion. These domains overlap, but each captures a different part of women's experience. Combining them into a single score may obscure the specific constraint that a programme has, or has not, changed.

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4. Socio-Cultural Barriers and Enabling Conditions

4.1. Gender Norms and Household Decision-Making

Gendered divisions of labour continue to shape household and economic roles in many sub-Saharan African settings. Women often carry a disproportionate share of unpaid domestic and care work, while men retain greater authority over paid work and major household decisions (Nembot et al., 2026; Yeboua & Cilliers, 2026). These norms do more than assign tasks: they influence which choices are regarded as legitimate and the social costs women may incur when they challenge established roles.

Evidence from 27 Demographic and Health Surveys shows that women with medium or high participation in household decision-making had higher odds of negotiating safer sex than women with lower participation; education and employment were also associated with this outcome (Seidu et al., 2021). Because the data are observational, they do not prove that decision-making participation alone caused safer-sex negotiation. They nevertheless show that reproductive agency is connected to a woman's established voice within the household and to her broader social and economic position.

4.2. The Anglophone Conflict Context

The Anglophone conflict has altered women's roles in the North West and South West Regions in contradictory ways. Women have become displaced heads of household, sustained families with limited assistance, organised relief, and participated in peacebuilding and public advocacy (International Crisis Group, 2022). These activities demonstrate collective capacity, but they may also reflect necessity under conditions in which other sources of support have collapsed. Greater public responsibility should therefore be assessed alongside security, remuneration, control over resources, and influence over decisions.

Conflict also disrupts the social relationships on which community organisations and savings groups depend. Displaced women may arrive without recognised guarantors, stable income, or a history within the group. Programmes that rely on existing networks must therefore consider how newcomers gain membership and how local legitimacy can be preserved without excluding women whose displacement has severed earlier ties.

4.3. Education as an Enabling Condition

Education is associated with a broader range of social and economic options and with later marriage and childbearing. In the 2018 Cameroon DHS, 70% of women and 83% of men aged 15-49 were literate. Among women, literacy was 86% in urban areas and 50% in rural areas (National Institute of Statistics [Cameroon] & ICF, 2020). Total fertility also varied by education: women with no schooling had an average of 6.2 children, compared with 3.0 among women with more than secondary education. The median age at first marriage increased from 16.7 years among women with no education to 24.0 among those who completed the second cycle of secondary school. These are associations, not causal estimates, but they show that educational attainment accompanies markedly different life-course opportunities.

5. Financial Autonomy and Economic Empowerment

5.1. Informal Savings and Credit

Formal financial services do not reach many rural and low-income women in Cameroon. Informal rotating savings and credit associations, commonly known as njangi in Anglophone

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areas and tontines in Francophone areas, partly fill this gap (Ojong & Simba, 2020). Members contribute at agreed intervals, and the pooled amount is allocated to one participant in each cycle. This arrangement allows members to mobilise lump sums that may be difficult to accumulate individually.

These groups are important because they combine financial functions with repeated social interaction. Research in Cameroon's Western Region links rotating savings associations with business creation and financing (Clement, 2022), while evidence from other African settings indicates that savings groups may also provide mutual support during periods of insecurity (Bruchhaus, 2016). Their local embeddedness makes them a practical entry point for community programmes, but it does not guarantee equal participation or fair treatment.

5.2. Trust and Social Collateral

Group-based microfinance can lend without conventional physical collateral because members use reputation, previous relationships, observed conduct, and mutual monitoring to assess risk. Ojong and Simba (2020) show that trust in Cameroonian micro-lending groups develops through several mechanisms rather than through familiarity alone. Social collateral may widen access for women who lack registered land or other bankable assets, but it can also disadvantage newcomers and strengthen the influence of members who already hold status within the community.

5.3. Control Over Earnings

Earning income is not equivalent to controlling it. In a comparative analysis of DHS data, Jennings et al. (2014) treated economic empowerment as one component of a broader empowerment construct that included control over earnings and decisions about major household purchases. Paid work can therefore coexist with limited authority over the use of income. Financial interventions should assess who decides how loans, profits, and savings are used, not only whether a woman participates in an income-generating activity.

5.4. Labour Market Context

National labour indicators further show why access to credit alone cannot resolve economic inequality. Figures attributed to Cameroon's Institut National de la Statistique for 2022 indicate lower labour-force participation among women than men (48.9% versus 60.1%), higher underemployment (68.5% versus 55.8%), and a larger share in vulnerable employment (74.3% versus 50.7%) (Medjo Obia et al., 2026). Vulnerable employment commonly lacks formal contracts, benefits, and social protection and is prevalent in informal trade, unpaid family work, and smallholder agriculture. These national indicators do not describe every rural locality, and their source and definitions differ from modelled ILO labour-force estimates. They caution against treating participation as evidence of secure or autonomous employment.

6. Published Demographic and Labour Indicators

The indicators in this section provide demographic and labour-market context for the preceding literature. The 2018 Cameroon DHS interviewed 13,527 women aged 15-49 and reported national literacy and fertility estimates (National Institute of Statistics [Cameroon] & ICF, 2020). Labour indicators are drawn from Cameroon's national statistics as reported by Medjo Obia et al. (2026). No microdata were reanalysed for this article.

Figure 1 shows a 36-percentage-point literacy gap between rural and urban women: 50% of rural women and 86% of urban women were literate. The national estimate for men (83%) is

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included as a reference, but it should not be compared directly with the urban-women estimate because the two values describe different levels of aggregation. The strongest conclusion supported by the figure is the substantial rural-urban difference among women.

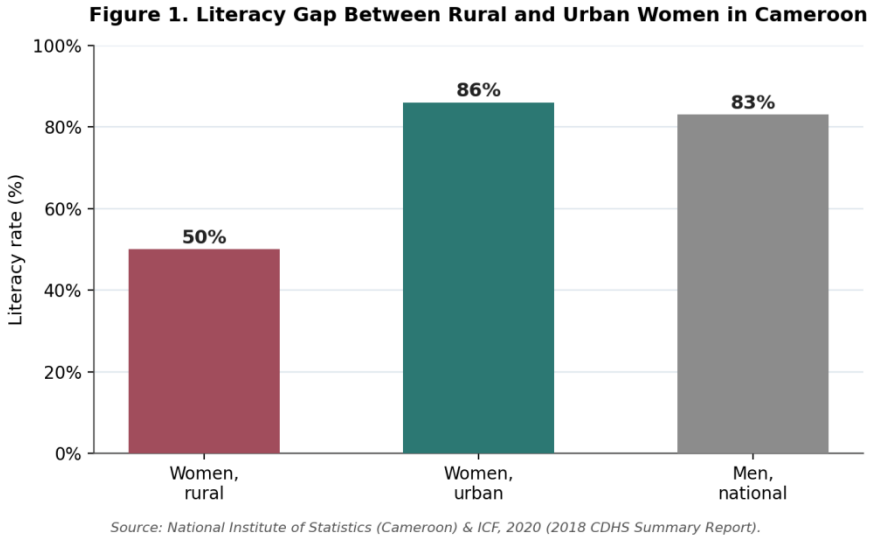

Figure 1. Literacy among rural women, urban women, and men in Cameroon. Source: National Institute of Statistics (Cameroon) & ICF (2020).

Table 1 places the available literacy estimates alongside total fertility rates reported for regions and major cities. The indicators provide complementary context, but the table does not test whether literacy differences explain fertility differences.

Table 1. Selected literacy and total fertility indicators, Cameroon 2018

Region or group	Literacy rate (%)	Total fertility rate (births per woman)
Women, rural (national)	50.0	-
Women, urban (national)	86.0	-
Men, national	83.0	-
Douala	-	2.8
Yaounde	-	3.5
South-West*	-	2.6
Littoral	-	4.3
South	-	4.1
North West	-	4.9
Centre	-	5.2
Adamawa	-	4.6
East	-	5.1
West	-	5.5
Far North	-	5.9

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Region or group	Literacy rate (%)	Total fertility rate (births per woman)
North	-	6.2
National average	70.0 (women) / 83.0 (men)	4.8

*Note. A dash indicates that this table does not present an estimate for that group and indicator. *Because security restrictions limited data collection, the South-West estimate represents surveyed urban areas and should not be generalised to the whole region. UNHCR reported 493,402 internally displaced people in the North-West and South-West Regions as of 30 June 2026 (United Nations High Commissioner for Refugees, 2026). This later displacement estimate documents the scale of population movement but does not replace the missing rural DHS observations.*

Figure 2 and Table 2 show less favourable outcomes for women across all three labour indicators. The largest gender gap is in vulnerable employment, where the reported rate for women exceeds the rate for men by 23.6 percentage points. The indicators are national and descriptive; they do not identify the causes of the gaps or the conditions in a specific community.

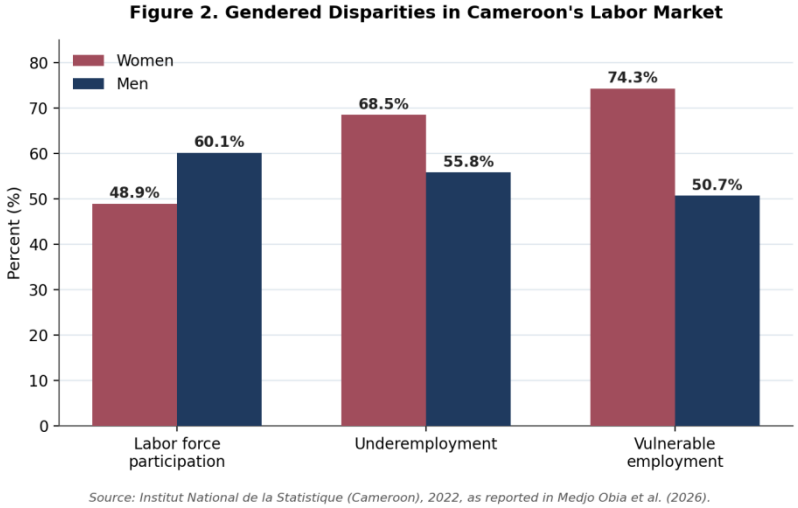

Figure 2. Gender differences in Cameroon's labour market. Source: Institut National de la Statistique (Cameroon) (2022), as reported in Medjo Obia et al. (2026).

Table 2. Gender differences in Cameroon's labour market, 2022

Labour market indicator	Women (%)	Men (%)	Gap (pp)
Labour-force participation rate	48.9	60.1	-11.2
Underemployment rate	68.5	55.8	+12.7
Vulnerable employment rate	74.3	50.7	+23.6

Note. Gap (pp) = women's value minus men's value; a negative value indicates a lower rate for women. Source: Institut National de la Statistique (Cameroon) (2022), as cited in Medjo Obia et al. (2026).

Figure 3 compares regional total fertility rates. The North West rate of 4.9 births per woman is close to the national estimate of 4.8. It is lower than the rates in the Far North and North Regions (5.9 and 6.2) and higher than the estimates for Douala and Yaounde (2.8 and 3.5). These differences describe demographic patterns; they do not measure empowerment directly or show that residence caused the observed fertility levels.

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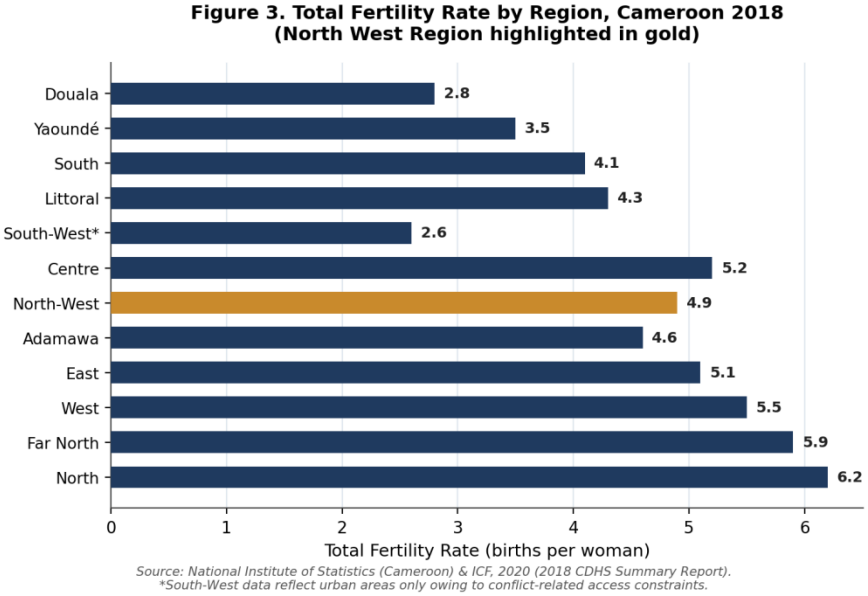

Figure 3. Total fertility rate by region, Cameroon 2018, with the North West Region highlighted. Source: National Institute of Statistics (Cameroon) & ICF (2020).

Table 3 synthesises the evidence across the psychological, socio-cultural, financial, and descriptive domains. The programming implications are reasoned applications of the reviewed evidence; they have not been evaluated as interventions in Boyo Division.

Table 3. Summary of evidence and implications for community programming

Dimension	Evidence reviewed	Interpretive limit	Programming implication
Psychological	Self-efficacy and mental well-being are linked with women's capacity to participate and act.	Evidence from other rural African settings may not transfer unchanged to Cameroon.	Link livelihood support with proportionate psychosocial support and referral.
Socio-cultural	Household norms, decision-making authority, education, and conflict shape the choices women can exercise.	Most evidence is observational and cannot establish a single causal pathway.	Engage household and community norms while protecting women's individual choice and safety.
Financial	Njangi and tontine groups can mobilise savings and credit through trust and social collateral.	Local embeddedness may also reproduce exclusion, hierarchy, or coercion.	Strengthen existing groups while introducing transparent membership, lending, and complaint procedures.
Descriptive indicators	Rural-urban literacy and gendered employment-quality gaps are substantial.	Aggregate indicators do not measure local agency and cannot explain why the gaps arose.	Combine disaggregated indicators with private qualitative accounts of change.

Note. The table synthesises evidence discussed in Sections 3-6; it does not present a new dataset or an evaluated programme model.

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7. Discussion and Implications for Community Programming

7.1. Integrating Economic and Psychosocial Support

The literature does not support a simple sequence in which income generates confidence or confidence generates income. Access to resources may strengthen agency when women can control those resources and use them without retaliation. Conversely, distress, violence, and insecurity may reduce participation in economic activities, while unstable livelihoods may worsen distress (Leight et al., 2022; Wainaina et al., 2025). A programme focused only on finance may therefore overlook a barrier to participation, whereas a programme focused only on confidence may individualise a structural problem.

Psychosocial support need not turn a savings group into a clinical service. Selected group leaders could receive brief training in psychological first aid, including attentive listening, recognition of acute distress, clear limits on confidentiality, and referral to existing health or protection services. Short group check-ins may help normalise support, but disclosures involving violence, self-harm, or immediate danger require private and professionally appropriate referral. Group leaders should not be expected to diagnose or treat mental-health conditions.

7.2. Building on Savings Groups Without Reproducing Coercion

Existing njangi and tontine groups provide a practical institutional base because they already use repeated interaction, reputation, and mutual accountability (Ojong & Simba, 2020). Supporting an established group may reach women excluded from formal banking more effectively than introducing an unfamiliar financial model. However, local legitimacy is not evidence of equality. Seniority, kinship, or control over records may allow influential members to shape lending decisions or pressure women with weaker bargaining positions.

Basic safeguards should be agreed before external funds are released. Leadership and record-keeping roles can rotate; interest and penalty ceilings can be approved through recorded votes; conflicts involving leaders can be decided without their participation; and members can report pressure to a designated focal person outside the group. Continued support should depend on verifiable records showing that agreed procedures were followed. These measures cannot eliminate power differences, but they make decisions more transparent and create a route for redress.

7.3. Adapting Membership for Displaced Women

Displacement complicates trust-based finance because a newcomer may lack people who can confirm her history. A staged-entry arrangement could allow attendance at several meetings as an observer, begin with a modest contribution or borrowing ceiling, and use a time-limited programme guarantee rather than requiring another member to assume the entire risk. The guarantee should decline once attendance and repayment have been established. This proposal makes participation possible without pretending that trust already exists. It should be piloted cautiously because the reviewed literature does not evaluate this specific mechanism in Boyo Division.

Programmes should also distinguish crisis-related responsibility from durable empowerment. Women who sustain households, organise relief, or participate in peacebuilding may gain experience and visibility, but they may also absorb unpaid work without greater control over resources or decisions (International Crisis Group, 2022). Evaluation should therefore ask

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whether new responsibilities are accompanied by safety, material support, recognised authority, and an ability to refuse unreasonable demands.

7.4. Monitoring Multiple Dimensions of Change

Attendance, loans disbursed, and business revenue are useful implementation indicators, but they do not capture empowerment by themselves. A short private review every three months could examine whether a participant has taken part in a recent household financial decision, retained or allocated part of her earnings, spoken in a group or community setting, refused an unsafe demand, participated in reproductive-health decisions, and identified a safe source of support. These prompts are an illustrative monitoring checklist, not a validated psychometric scale.

Responses should not be collapsed into one total score. Recording improvement, no change, or setback in each domain, followed by the participant's own explanation, would preserve information about where change occurred and where constraints remain. Quantitative indicators can show programme reach and broad trends, while confidential interviews can reveal whether participation has changed women's perceived agency, control over resources, or exposure to retaliation.

8. Limitations

This review has four main limitations. First, it is narrative and purposive rather than systematic, so it cannot claim comprehensive coverage or calculate pooled effects. Second, some mechanisms are inferred from studies conducted outside Cameroon; differences in conflict exposure, institutions, and local norms limit direct transferability. Third, the 2018 DHS predates later phases of displacement, and the South-West estimate is restricted by incomplete rural coverage. Fourth, the figures and tables use aggregate descriptive data and cannot establish causal relationships between psychological conditions, social norms, education, finance, and demographic outcomes. Several contextual sources are institutional or policy publications rather than peer-reviewed studies. These limitations mean that the proposed programme safeguards and monitoring practices should be treated as evidence-informed options requiring local consultation and evaluation.

9. Conclusion

Women's empowerment in rural Cameroon depends on the interaction of psychological well-being, perceived capability, household authority, education, bodily safety, and control over economic resources. Self-efficacy can support action, but it cannot substitute for resources or remove restrictive norms. Income can expand choice, but only when women retain meaningful authority over its use. Njangi and tontine groups offer a locally grounded route to savings, credit, and mutual support, yet their benefits depend on transparent rules, inclusive membership, and protection from coercion.

For conflict-affected communities in the North West Region, the most defensible programme model is therefore integrated and cautious: strengthen livelihoods, maintain a realistic psychosocial referral pathway, adapt trust-based membership for displaced women, and monitor several dimensions of agency rather than a single composite score. The next evidentiary step should be a locally designed pilot that documents implementation, unintended effects, and women's own accounts of whether participation increased their control over work, resources, safety, and family decisions.

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Conflict of Interest Statement

The author declares no conflict of interest.

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Data Availability Statement

This narrative review used published literature and publicly available aggregate indicators. No primary dataset was generated. Sources for the reported indicators are cited in the text, figure captions, table notes, and reference list; interpretive summaries are the author's synthesis.

Ethical Approval Statement

Ethical approval was not required because this narrative review used published literature and publicly available aggregate data and involved no direct interaction with human participants or collection of identifiable personal information.

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