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Women's Financial Autonomy and Economic Empowerment in Cameroon: An Integrative Review and Descriptive Analysis

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Abstract: *Financial access does not necessarily give women control over income, savings, assets, or household choices. This study examines the relationship between financial inclusion and women's economic agency in Cameroon, with attention to rural and conflict-affected settings. It combines an integrative review with descriptive analysis of the Global Findex Database 2025, World Development Indicators, the 2018 Cameroon Demographic and Health Survey, and Cameroon's 2024 gender factbook. The reported account-ownership indicator for women increased from 10.9% in 2011 to 52.9% in 2024; mobile money was included from 2014. Men's ownership reached 69.4% in 2024, leaving a 16.5-percentage-point gap, compared with 12.1 points in Sub-Saharan Africa. In 2025, the modelled labour force participation rate was 56.6% for women and 73.9% for men; in 1990, the corresponding rates were 77.6% and 87.1%. Women held 33.9% of National Assembly seats in 2025, whereas women occupied 19.2% of managerial positions in 2021. In 2018, 46.7% of married women participated in all three major household decisions. Separate earnings-decision indicators show that 53.8% of women decided independently how to use their own earnings, while 57.7% were excluded from decisions about their partner's earnings. These indicators document gains in access and representation alongside persistent constraints on control. The reviewed evidence identifies customary tenure, unequal household bargaining power, socioeconomic disparities, and conflict-related disruption as important mediating conditions. Because the data are aggregate, secondary, and largely cross-sectional, the study does not infer causality. Programmes should combine financial services with financial and digital capability, household and community norm change, enforceable property rights, and crisis-sensitive delivery, while measuring control and use rather than account ownership alone.*

Keywords: women's economic empowerment, financial autonomy, financial inclusion, household agency, Cameroon

1. Introduction

Women's access to financial services has expanded rapidly in Cameroon, but access and control remain distinct. In 2024, 52.9% of women and 69.4% of men owned an account at a financial institution or used a mobile-money service, producing a gender gap of 16.5 percentage points (Klapper et al., 2025; World Bank, 2026a). The same distinction appears within households. In the 2018 Cameroon Demographic and Health Survey (CDHS), fewer than half of married women participated in all three major decisions concerning their health care, large purchases,

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and visits to relatives (Amoak et al., 2025). Account ownership can therefore widen the set of resources available to women without ensuring that women decide how those resources are used.

This article defines financial autonomy as a woman's effective ability to access, use, and control income, savings, credit, and productive assets and to participate meaningfully in financial decisions. This definition is narrower than women's empowerment as a whole but broader than financial inclusion. It follows Kabeer's (1999) distinction among resources, agency, and achievements: an account, loan, or income stream is a resource; authority over its use is an expression of agency; and improved security, bargaining power, or livelihood outcomes are achievements. Sen's (1999) capability approach makes the related point that resources matter when people can convert them into valued choices.

The Cameroonian evidence is fragmented across financial inclusion data, labour-market indicators, household surveys, land-tenure studies, and research on conflict. Much of it measures one dimension at a time. This creates a practical risk: programmes may report accounts opened, loans disbursed, or participants trained while leaving household bargaining power, asset ownership, and exposure to crisis unexamined. The problem is especially important in rural communities and in the North West Region, where customary land institutions and the Anglophone conflict can restrict the conversion of financial resources into stable economic agency (Fonjong et al., 2012, 2013; International Crisis Group, 2022).

The study addresses three questions. First, how have selected indicators of financial inclusion, economic participation, and representation changed in Cameroon relative to regional and global benchmarks? Second, which household, institutional, and conflict-related conditions mediate the relationship between financial resources and agency? Third, what design principles follow for community-level economic empowerment programmes? The article contributes an explicitly multidimensional reading of recent national indicators and links those patterns to Cameroon-specific evidence.

2. Conceptual and Empirical Foundations

2.1. Financial Autonomy as Resources and Agency

Kabeer (1999) defines empowerment as the process through which people who were previously denied strategic choices acquire the ability to make them. Resources, agency, and achievements are analytically distinct but mutually dependent. Financial inclusion primarily expands resources; financial autonomy additionally requires agency over those resources. A woman may hold an account yet lack privacy, a reliable phone, permission to transact, or authority over withdrawals. Conversely, informal savings groups may provide some practical control even when a participant lacks a bank account. For this reason, account ownership is an important but incomplete measure of empowerment.

Empowerment also operates across levels. Malhotra et al. (2002) distinguish economic, social, political, and psychological dimensions, while Asaolu et al. (2018) show empirically that empowerment indicators derived from Demographic and Health Surveys do not collapse into a single construct. Huis et al. (2017) distinguish personal empowerment, such as self-efficacy and perceived control; relational empowerment, such as household bargaining and mobility; and societal empowerment, such as institutional position and legal rights. Bandura's (1997) concept of self-efficacy helps explain one conversion mechanism: people are more likely to act on available resources when they believe they can plan and carry out the required actions.

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These frameworks caution against treating one improved indicator as evidence that empowerment has advanced uniformly.

2.2. Evidence on Finance and Empowerment

Economic resources can strengthen bargaining positions, but the relationship is neither automatic nor uniform. Duflo (2012) describes economic development and women's empowerment as mutually reinforcing while rejecting a simple one-directional relationship. Systematic reviews reach a similarly cautious conclusion. Microcredit has modest and context-dependent effects on women's control over household spending (Vaessen et al., 2014), and evidence from Sub-Saharan Africa varies by programme design and setting (van Rooyen et al., 2012). Credit can increase liability without increasing control when other household members appropriate the loan or its returns.

More favourable findings tend to occur when finance is combined with capabilities or norm-focused content. Studies in Sri Lanka and Tanzania associate participation in savings, training, and microfinance programmes with stronger control beliefs, self-esteem, or self-efficacy, although their designs do not support broad causal generalisation (Hansen, 2015; Kato & Kratzer, 2013). Stronger causal evidence comes from the IMAGE cluster-randomised trial in South Africa, where microfinance combined with gender and health training reduced reported intimate partner violence and improved several empowerment measures (Kim et al., 2007). The broader implication is not that one programme model transfers unchanged to Cameroon, but that financial services are more likely to affect agency when programmes also address knowledge, confidence, relationships, and safety.

2.3. Institutions and Crisis in Cameroon

Legal pluralism shapes women's control of productive assets in Cameroon. Statutory equality exists alongside customary rules that often govern land allocation and inheritance in rural communities. Research in Anglophone Cameroon shows that these practices can privilege male ownership even though women provide substantial agricultural labour (Fonjong et al., 2012, 2013). Limited land rights weaken collateral, livelihood security, and bargaining power. Civil-society organisations have partly responded through women's groups, training, and advocacy, but such initiatives do not substitute for enforceable rights (Fonjong, 2001; World Bank, 2024).

Household survey evidence identifies related socioeconomic and regional inequalities. Using the 2018 CDHS, Amoak et al. (2025) report that 46.7% of married women participated in all three major household decisions. Younger, poorer, less educated, unemployed, and polygamously married women had lower adjusted odds of participation. Women in the North West had 55% lower adjusted odds than women in the South (adjusted odds ratio = 0.45), while the crude urban advantage was no longer statistically significant after socioeconomic and regional adjustment. These results indicate that residence categories alone do not explain household agency. A separate CDHS analysis links women's knowledge and rejection of wife-beating norms to receipt of quality antenatal care, illustrating how empowerment indicators can be associated with service use (Ameyaw et al., 2021).

Conflict further complicates these relationships. The Anglophone crisis has displaced households and disrupted farming, markets, schools, and community institutions in the North West and South West Regions (International Crisis Group, 2022). Such disruption can reduce income, weaken savings groups, limit safe mobility, and interrupt programmes. The evidence does not permit a precise causal estimate of the crisis's effect on financial autonomy, but it

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supports treating insecurity as a contextual constraint rather than assuming that national trends apply evenly across regions.

3. Methods

3.1. Study Design and Evidence Search

The study uses an integrative review and a descriptive secondary-data analysis. The integrative approach was chosen because the research question requires theoretical, quantitative, qualitative, and institutional evidence rather than a pooled estimate from homogeneous studies (Whittemore & Knafl, 2005). Searches were conducted in Google Scholar and Crossref between June and July 2026 and were supplemented by targeted searches of the World Bank, UN agencies, the DHS Program, the Inter-Parliamentary Union, Cameroon's National Institute of Statistics, and the International Crisis Group. Search terms combined Cameroon or North West Cameroon with women's empowerment, financial autonomy, financial inclusion, microfinance, account ownership, household decision-making, land rights, and conflict.

Eligible sources addressed at least one of three domains: financial access or control, household or psychological agency, or institutional conditions relevant to Cameroon or comparable Sub-Saharan African settings. Priority was given to Cameroon-specific empirical studies, nationally representative surveys, systematic reviews, and foundational conceptual work. Sources without a clear method, direct relevance, or traceable publication record were excluded. Approximately 180 records were identified, 74 full texts were assessed, and 26 sources were retained. Because the purpose was integrative rather than systematic, the review did not apply a formal risk-of-bias instrument or claim exhaustive coverage. Evidence was weighted interpretively by research design, geographic relevance, and source authority.

3.2. Data Sources and Indicators

Account ownership data come from the Global Findex Database 2025, which reports nationally representative survey waves for 2011, 2014, 2017, 2021, and 2024 (Klapper et al., 2025). The analysed indicators are account ownership at a financial institution or with a mobile-money-service provider among women and men aged 15 and older (World Bank codes FX.OWN.TOTL.FE.ZS and FX.OWN.TOTL.MA.ZS). The 2025 edition is named for its publication year; its latest observations were collected during 2024. The 2011 account indicator covered financial-institution accounts, while later waves also included mobile money; the long-run change therefore needs this definitional qualification.

Annual labour-force and parliamentary indicators were obtained from World Development Indicators (World Bank, 2026b). The series are labour force participation among women and men aged 15 and older, based on modelled ILO estimates (SL.TLF.CACT.FE.ZS and SL.TLF.CACT.MA.ZS), and the proportion of seats held by women in national parliaments (SG.GEN.PARL.ZS). Current National Assembly membership was checked against IPU Parline (Inter-Parliamentary Union, 2026). Household decision-making, earnings control, managerial representation, and dwelling ownership were drawn from the 2018 CDHS, peer-reviewed analyses of that survey, Cameroon's 2024 gender factbook, and the World Bank Gender Data Portal (Amoak et al., 2025; Institut National de la Statistique [INS], 2025; Institut National de la Statistique & ICF, 2020; World Bank, 2026a).

3.3. Analysis and Interpretation

The analysis is descriptive. Trends are plotted over available years, gender gaps are calculated

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as male minus female percentages, and Cameroon's latest values are compared with Sub-Saharan African and world aggregates when the same reference year is available. No values were interpolated. Data processing and visualisation were conducted in Python using pandas and matplotlib. National indicator series cannot identify regional or rural variation; subnational interpretation therefore relies on published CDHS analyses and qualitative or institutional evidence. Aggregate trends and cross-sectional associations are not treated as causal effects.

4. Results

Table 1 summarises the latest observations used in the analysis. Cameroon combines rapid growth in account ownership and comparatively high representation in the National Assembly with substantial gender gaps in account ownership, labour-force participation, managerial representation, asset ownership, and household financial decision-making.

Table 1. Selected indicators of women's financial autonomy and economic empowerment

Indicator	Cameroon	Sub-Saharan Africa	World	Year
Labour force participation, women (% ages 15+)	56.6	65.2	48.9	2025
Labour force participation, men (% ages 15+)	73.9	75.6	73.1	2025
Account ownership, women (% ages 15+)	52.9	52.3	76.6	2024
Account ownership, men (% ages 15+)	69.4	64.4	80.9	2024
Seats held by women in the National Assembly (%)	33.9	27.0	27.2	2025
Women in managerial positions (%)	19.2	-	-	2021
Married women in all three major household decisions (%)	46.7	-	-	2018
Women deciding independently on use of own earnings (%)	53.8	-	-	2018
Women excluded from decisions on partner's earnings (%)	57.7	-	-	2018
Dwelling ownership alone or jointly, women / men (%)	13.6 / 32.1	-	-	2018

Note. Account ownership includes accounts at financial institutions and personal use of mobile-money services. Dashes indicate that a directly comparable regional or global value was not used. The indicators refer to different years and populations and should be interpreted separately. Sources: Klapper et al. (2025); INS (2025); Inter-Parliamentary Union (2026); World Bank (2026a, 2026b).

4.1. Account Ownership Expanded but the Gender Gap Remained Volatile

The reported account-ownership indicator for women rose from 10.9% in 2011 to 52.9% in 2024, a difference of 42.0 percentage points; the 2011 measure did not include mobile-money accounts. Men's ownership rose from 18.8% to 69.4%, a gain of 50.6 points. The gender gap was not monotonic: it measured 7.9 points in 2011, 4.0 in 2014, 9.2 in 2017, 4.8 in 2021, and 16.5 in 2024. The latest wave therefore shows a sharp widening rather than a continuous long-run divergence.

In 2024, Cameroonian women's account ownership was close to the Sub-Saharan African female average of 52.3%, but male ownership exceeded the regional male average of 64.4%. Cameroon's 16.5-point gender gap was consequently larger than the regional gap of 12.1 points.

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The global female average was 76.6%, 23.7 points above Cameroon. These comparisons document a gap in reported account ownership; they do not show how often accounts are used, who controls transactions, or whether balances are sufficient to absorb shocks.

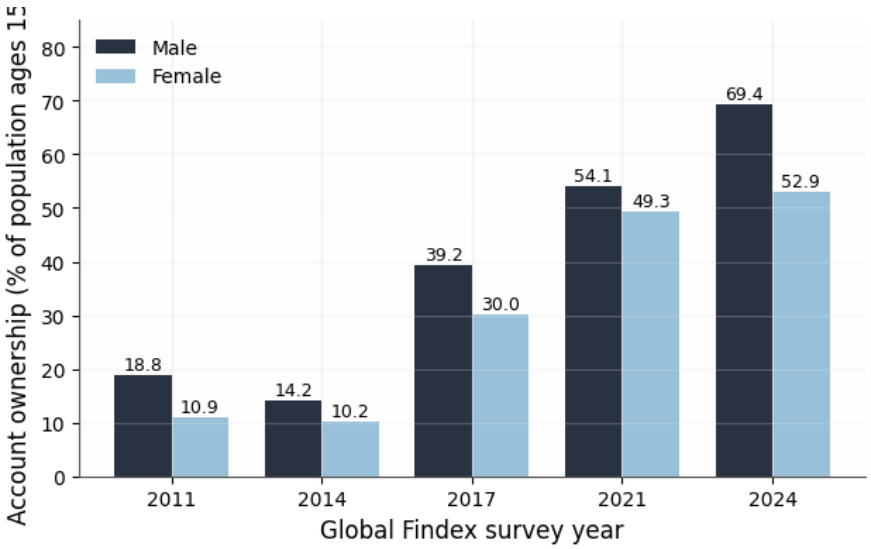

Figure 1. Account ownership by sex in Cameroon across Global Findex survey waves, 2011-2024. The 2011 measure excludes mobile-money accounts. Source: Klapper et al. (2025).

4.2. Labour Force Participation Declined and the Gender Gap Widened

The modelled female labour force participation rate declined from 77.6% in 1990 to 56.6% in 2025. The male rate declined from 87.1% to 73.9% over the same period. The gender gap therefore increased from 9.5 to 17.3 percentage points. In 2025, Cameroon's female rate was 8.6 points below the Sub-Saharan African average of 65.2% but 7.7 points above the global average of 48.9%.

This series measures whether people are economically active, not the quality, security, remuneration, or autonomy of their work. It is also modelled rather than a direct annual survey measure. The downward trend may be consistent with several structural changes, but the aggregate data do not identify their relative contributions. The study therefore does not attribute the decline to education, urbanisation, care work, sectoral change, or conflict without additional analysis.

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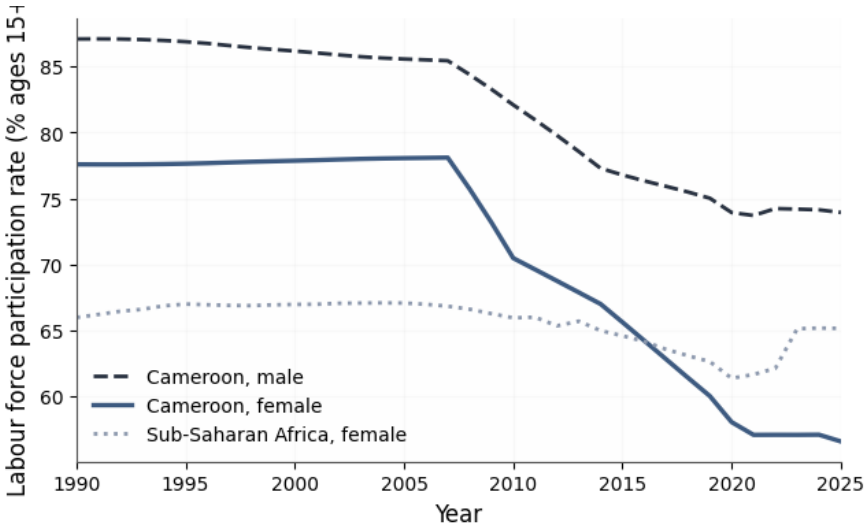

Figure 2. Labour force participation by sex in Cameroon and the Sub-Saharan African female benchmark, 1990-2025. Source: World Bank (2026b), based on modelled ILO estimates.

4.3. Formal Representation Exceeded Household and Asset Control

Women held 61 of 180 National Assembly seats, or 33.9%, in 2025. This share exceeded the Sub-Saharan African and global averages of approximately 27% and was substantially higher than Cameroon's 5.6% in 1997 (Inter-Parliamentary Union, 2026; World Bank, 2026b). The increase is an important societal-level achievement, but it does not demonstrate parallel gains in economic leadership or household authority. Women occupied 19.2% of managerial positions in 2021 (INS, 2025).

Household and asset indicators show a similar disparity. In 2018, 46.7% of married women participated in all three major household decisions. In separate earnings-decision indicators, 53.8% of women reported deciding independently how to use their own earnings, while 57.7% were excluded from decisions about their partner's earnings (INS, 2025). Only 13.6% of women aged 15-49 owned a dwelling alone or jointly, compared with 32.1% of men (World Bank, 2026a). These measures refer to different populations and years and should not be combined into a single index. Read together, however, they show that public representation, economic leadership, asset ownership, and household control have advanced unevenly.

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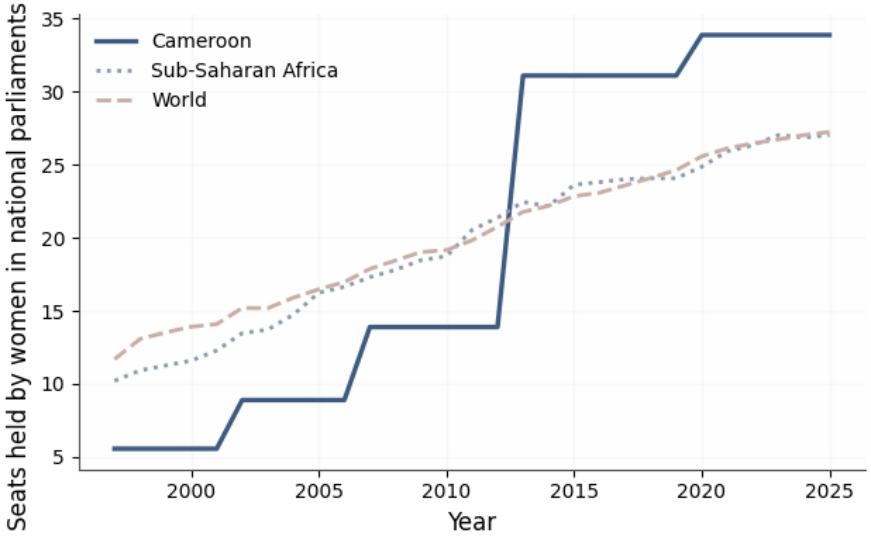

Figure 3. Seats held by women in national parliaments in Cameroon, Sub-Saharan Africa, and the world, 1997-2025. Source: World Bank (2026b); latest Cameroon membership verified with Inter-Parliamentary Union (2026).

5. Discussion

5.1. Financial Access Is Not Equivalent to Financial Control

The central finding is a mismatch among access, participation, and control. The reported account-ownership indicator rose by 42 percentage points among women between 2011 and 2024, although the 2011 definition excluded mobile money; the latest gender gap was the widest of the five Findex waves. At the same time, fewer than half of married women participated in all three major household decisions, women's dwelling ownership remained much lower than men's, and women held fewer than one in five managerial positions. These patterns align with Kabeer's (1999) framework: resources can increase without a commensurate increase in agency or achievements.

The implication is not that financial inclusion is unimportant. An account can lower transaction costs, improve privacy, and create access to payments or savings. The evidence instead shows that ownership is an intermediate outcome. Whether it produces autonomy depends on practical control over the device, credentials, income stream, and withdrawal decisions; on household bargaining conditions; and on the availability of secure opportunities to save or invest. Programme evaluations that stop at account opening may therefore overstate empowerment.

5.2. Household Institutions and Conflict Shape Conversion

Customary land tenure and household decision-making rules affect how financial resources are converted into durable assets and bargaining power. Where women cannot inherit or independently control land, credit and enterprise support operate within a restricted asset base (Fonjong et al., 2012, 2013). The adjusted CDHS results also matter: the rural-urban difference was not significant after accounting for socioeconomic and regional characteristics, but substantial regional differences remained (Amoak et al., 2025). Programme targeting should therefore use household and regional diagnostics rather than treating all rural women as a homogeneous group.

Conflict adds risks that conventional financial inclusion models may not address. In the North

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West and South West Regions, insecurity and displacement can interrupt markets, destroy productive assets, constrain mobility, and weaken the community institutions on which group-based finance depends (International Crisis Group, 2022). This evidence supports crisis-sensitive delivery, but it does not show that conflict alone caused the observed regional autonomy gap. The autonomy estimates come from cross-sectional 2018 data, and several economic, institutional, and cultural mechanisms may operate simultaneously.

5.3. Implications for Programme Design

First, financial services should be paired with capabilities that support effective use. Financial literacy, digital skills, privacy and fraud awareness, record-keeping, and enterprise planning can help women exercise control over accounts and income. Self-efficacy and confidence-building components may support this conversion, but they should complement rather than replace changes in material and institutional conditions (Bandura, 1997; Hansen, 2015).

Second, programmes should address household and community relations. The IMAGE evidence shows the value of combining finance with structured gender dialogue, although its South African design requires local adaptation rather than direct replication (Kim et al., 2007). In Cameroon, engagement with spouses, traditional authorities, women's associations, and religious or community leaders may help reduce backlash and broaden support for shared decision-making. Such engagement should not make women's participation conditional on male approval and should include safeguarding and referral procedures where violence is disclosed.

Third, economic programmes should connect financial inclusion to asset and legal rights. Support for land documentation, inheritance claims, business registration, and access to legal assistance can strengthen the security of investments. Advocacy remains necessary because training and credit cannot compensate for discriminatory enforcement of property rights (Fonjong et al., 2012; World Bank, 2024).

Fourth, delivery in crisis-affected areas should be flexible and risk-aware. Possible adaptations include smaller and adjustable savings commitments, secure mobile or agent-based transactions, continuity plans for displaced participants, and links to protection and psychosocial services. These are programme-design inferences from the conflict evidence rather than tested effects in the present study. Organisations such as Goodness and Mercy Missions can strengthen learning by piloting adaptations and documenting who participates, who controls the resulting resources, and whether benefits persist under displacement or market disruption.

Finally, monitoring frameworks should distinguish access, use, control, and outcomes. A minimum set of indicators could include active account use, independent control of credentials, decisions over personal and partner earnings, savings retained, enterprise assets owned, participation in major household decisions, and experiences of economic or partner abuse. Data should be disaggregated by age, education, wealth, marital arrangement, disability, displacement status, and region. This would align programme measurement with the multidimensional theory used in the study.

5.4. Limitations

The study has five limitations. First, the integrative review used a structured search but was not a systematic review; it did not include formal risk-of-bias scoring and may underrepresent French-language or unpublished research. Second, the indicator analysis is descriptive and

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cannot establish causal relationships. Third, national aggregates conceal regional, rural-urban, and within-household variation, and the study did not analyse microdata. Fourth, several indicators refer to different years and populations, while labour-force values are modelled estimates that should not be directly compared with estimates from national surveys. Fifth, account ownership measures access to a financial institution or personal mobile-money use but not account activity, balances, privacy, or control; the 2011 measure excluded mobile-money accounts. These limitations make triangulation useful but rule out a single composite estimate of financial autonomy.

6. Conclusion

Cameroon has made substantial gains in women's account ownership and representation in the National Assembly, but those gains coexist with a large financial inclusion gap, declining modelled labour-force participation, low managerial representation, unequal dwelling ownership, and limited household decision-making authority. The evidence supports a precise conclusion: expanding access is necessary, but access alone is not a sufficient measure or mechanism of financial autonomy.

Programmes should treat financial services as one component of a broader pathway that includes usable skills, control over credentials and income, household bargaining, secure asset rights, and delivery systems adapted to conflict. Future research should analyse the 2024 Findex microdata alongside new nationally representative household data, test whether account use predicts decision-making after socioeconomic adjustment, and incorporate qualitative evidence from women in the North West and other underserved regions. These steps would clarify when financial inclusion becomes effective economic agency.

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Author Contributions

The author was solely responsible for conceptualisation, methodology, data analysis, visualisation, writing, and revision of the manuscript.

Conflict of Interest Statement

The author declares no conflict of interest.

Funding Statement

This research received no external funding.

Data Availability Statement

All indicator data used in the descriptive analysis are publicly available through the World Bank Global Findex Database, World Development Indicators, the World Bank Gender Data Portal, IPU Parline, the 2018 Cameroon Demographic and Health Survey, and the Cameroon National Institute of Statistics sources cited in the reference list.

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Ethical Approval Statement

Ethical approval was not required because this study analyzed published literature and publicly available aggregate indicators and did not recruit participants or collect identifiable personal data.

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