

Odds, Ends, and Empty Wallets: The Rise of Sports Betting in Cameroon and the Hidden Costs for Low-Income Families

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Abstract

This study explores the determinants of betting behavior in Cameroon, focusing on the socio-economic, technological, and cultural influences. Using data from 650 respondents collected via structured questionnaires, a binary logistic regression model was employed to examine the impact of key predictors such as unemployment, low entry cost, technological access, peer influence, popularity of football, entertainment value, youth-driven market, and urban concentration on betting decisions. The control variables used in the study included socioeconomic status, education level, income, and gender that were incorporated to refine the analysis. Findings indicate that low entry cost, technological access, peer influence, youth-driven market dynamics, and urban concentration significantly increase the likelihood of betting participation. In contrast, unemployment, football popularity, and entertainment value were not statistically significant. The model demonstrated a low explanatory power with a Nagelkerke R^2 of 0.19, and the survey instrument showed strong internal consistency with the Cronbach's alpha with a value of 0.81. Multicollinearity diagnostics confirmed the reliability of the predictors with a Variance inflation factor that is less than 2. These results suggest that betting behavior in Cameroon is primarily driven by affordability, digital accessibility, social dynamics, and urban youth culture, rather than economic hardship or for recreational motives. The study recommends the use of targeted policy interventions, digital literacy initiatives, and youth engagement programs to promote responsible betting and mitigate associated risks.

Keywords

Betting Decision, Youth Involvement, Cameroon, Sports, Household Welfare

1. Introduction

When walking through the streets of Buea, Douala and Yaoundé in the evening, it's common to see groups of young boys and girls watching live matches while glancing their cell phones. Sports betting have emerged as a significant economic and cultural phenomenon in Cameroon. Betting was once limited to informal pools and local lotteries, but today gambling has evolved into a digitally driven industry, accessible via smartphones and mobile money platforms. This transformation has coincided with rising youth unemployment and persistent poverty, creating a landscape where betting is increasingly viewed as a potential escape from economic hardship. However, the long-term consequences for low-income families remain underexplored. Online betting has become one of the most common activities among the youths in Cameroon. This has made the youths to focus most of their minds in predicting the outcome of games in order to win huge sums of money. While football is the most common game involved in betting in Cameroon, gambling has also been extended to other games such as lotto, handball, and boxing games.

Prior to this era of digital betting, many Cameroonians were involved in PMUC, Tierce and lotto where long queues could be seen on kiosks checking out prediction odd ratios dished out by the various betting companies. These traditional betting channels remain common only with the elderly betters who shy away from modern betting practices. Betting was also highly promoted in the 1990s through the Cameroon Radio Television (CRTV). Apart from betting on games only, betting companies also open up for predictions on some key award in such as Grammy and Oscar (Killick & Griffiths, 2018).

The practice of betting is seen as a job for those who want easy money. Betting grew fast in the earlier 2000s in Cameroon when some betting companies sequentially parade with winners from the betting games. Cameroon's labor market is characterized by high levels of informal employment and underemployment. In 2017, the national unemployment rate was approximately 3.9%, but youth unemployment remains disproportionately high, estimated at 6.23% in 2024. Poverty continues to affect a significant portion of the population, with 37.5% living below the national poverty line and over 60% in rural areas experiencing multidimensional poverty (World Bank, 2023).

The sports betting industry in Cameroon is projected to generate \$93.75 million in revenue by 2025, with an estimated 453,800 users by 2029 (Statista, 2024). The average revenue per user is \$223.09, and 89.34% of bettors engage via mobile platforms. These betting companies employ aggressive digital marketing strategies, often targeting the youthful population through football sponsorships, social media campaigns, and mobile promotions. But Football remains the dominant sport for betting, with European leagues, particularly the English Premier League, serving as key catalysts. A 2022 survey by TGM Research revealed that 44.1% of Cameroonians placed a sports bet in 2021, 67.55% cited financial gain as their primary motivation, 31.86% bet multiple times per week, and 37.93% reported increased

engagement with football due to betting. These findings suggest a strong link between sports consumption and gambling behavior. The use of smartphones, mobile money, and televised European football has helped to boost youth's involvement on betting Games in Cameroon (TGM Research, 2022).

2. Statement of the Problem

Gambling in low-income countries often shifts money from already-tight household budgets into high-variance bets, amplifying financial stress. In Cameroon, the rapid spread of sports-betting shops and mobile wagering intersects with youth unemployment, informal work, and weak consumer protections, creating a feedback loop between hope, risk, and poverty. Urban growth, ubiquitous mobile money, and aggressive marketing have made small-stake betting feels “harmless,” even as losses accumulate over time. While policymakers are weighing regulation and revenue; families are counting the costs at month-end.

Apart from community sponsorship and jobs created by those providing gambling services, betting can strain household welfare through volatile spending habits. These budget leakages are often considered as frequent micro-losses to the person betting that never feel “big,” but actually erodes savings. These habits discourage household savings and hence, mortgaging the future of investments by the households.

These gambling habits keep the household in a pay cycle dynamic as higher risk-taking occurs right after payouts. Huge payouts in gambling always traps people who bet into an addictive cycle of constant betting, and even in case of losses, the better can engage into debt and informal credit. These borrowing to “chase losses,” pressure social ties and future welfare of the household.

Betting is prominent among men who are largely head of the households. With most of them being the bread winner of the household these bets stretches household budgeting. Betting activities spiral the behavioral hooks as the combination of games ended up with near-misses, flexible cash-out features, and “just one game” narratives that plunges the better more into the betting behaviors.

In cities like Buea and Douala, gambling activities is common amongst moto-taxi riders, university students, market traders, etc. Even though some gamblers are occasional bettors, it can have severe consequences with regards to problem gamblers. Despite the entertainment that the games provide to the society, it can cause severe harm to a household's wealth and Reduces investment in Human Capital of families that may deprioritize long-term goals such as education and savings. This therefore makes us ask the extent to which these betting habits by the youth influences the betting decisions and household welfare.

3. Literature Review

Gambling has rapidly evolved into a multi-billion-dollar industry across Sub-Saharan Africa, driven by urbanization, digital finance, and mobile technology. Glozah et al. (2023) argued that this expansion is particularly concentrated in ur-

ban economies where youth populations are increasingly connected to global circuits of sport and speculative consumption. The rise of commercial betting, especially sports betting, reflects a broader socio-cultural shifts and economic pressures.

Youth are disproportionately represented among bettors in Africa. [Bitanirwe and Ssewanyana \(2021\)](#) that conducted a systematic review showing that young people are drawn to gambling due to peer pressure, thrill-seeking, and perceived financial gain. In Cameroon, the youth-driven market is a critical determinant, with betting often seen as a form of entertainment and a potential income source amid limited employment opportunities.

The proliferation of smartphones and mobile money platforms has transformed betting into a digital-first activity. [Riley et al. \(2021\)](#) highlight how online gambling venues and gaming apps have increased exposure among adolescents and young adults. In Cameroon, technological access is a significant predictor of betting behavior, especially in urban areas where infrastructure supports mobile connectivity.

While unemployment is often assumed to be a driver of gambling, evidence is mixed. Some studies suggest that affordability, rather than economic desperation, is a more consistent predictor. The low entry cost of betting platforms makes them accessible to a wide demographic, including students and informal workers. This aligns with your model's finding that affordability significantly increases betting likelihood ([Forrest & Simmons, 2003](#)).

Social environments play a crucial role in shaping gambling behavior. Peer influence has been identified as a strong determinant, particularly among youth who engage in betting as a shared activity. [Glozah et al. \(2023\)](#) emphasize the need to understand gambling as a social and cultural phenomenon, not merely a behavioral or economic one.

Despite the growth of the betting industry, regulatory frameworks in Cameroon and across SSA remain underdeveloped. [Ssewanyana and Bitanirwe \(2018\)](#) called for a stronger public health interventions and policy responses to mitigate gambling-related harm. Your study contributes to this discourse by identifying actionable determinants that can inform targeted regulation.

The study by [Richard \(2013\)](#) examined sports betting and corruption in Uganda, establishing corruption as a major factor in match fixing and betting games in Uganda. It recommended stronger regulations in Uganda.

The work of [Dellis et al. \(2013\)](#) also examined gambling participation and problem gambling severity among rural and peri-urban poor South African adults in KwaZulu-Natal. The study established that increased awareness of sport betting, nearness to betting stores and easy access were some of the major reasons for increased participation in betting games.

[Wachege and Mugalo \(2019\)](#) examined underlying factors of Christian youth involvement in betting in Soweto Village, Nairobi, Kenya, with focus on the cause and effects of addictive betting. The study discovered that habitual betting among

Christian youth were caused majorly by unemployment, peer pressure, early exposure to betting games, advertisements and desire to escape from reality.

Oforu and Kotey's (2020) research investigated sports betting and investment behaviour among Ghanaians with the intention of establishing betting as investments to bettors. The study revealed that participants saw it as an opportunity to improve their finances, but did not see it as substitute for investments. These aforementioned studies among others have contributed significantly to research in gambling and betting games in Africa.

4. Theoretical Framework

Game Theory in Sports Betting

Game theory is a mathematical study of strategic interactions, analyzing decision-making where outcomes depend on the choices of all involved participants. It models situations in fields like economics to predict behavior in competitive or cooperative scenarios.

While game theory has made significant inroads into games like poker and blackjack, its application in sports betting, such as soccer betting, is more nuanced and limited. In sports betting, an event's outcome is influenced by many factors that are often beyond the control and prediction of bettors. Unlike card games, where players' decisions directly influence the game's outcome, sports betting involves predicting the results of external events.

In sports betting, game theory can be applied to understanding the behavior of other bettors rather than the game itself. For instance, bettors may analyze how odds change based on public betting patterns, which can indicate what the majority of bettors believe will be the outcome. This information can be used to look for value bets, where the odds offered are more favorable compared to the actual probability of the event (Levitt, 2004).

Nash equilibrium, a fundamental concept in game theory, plays a significant role in gambling strategies. Named after the mathematician John Nash, it refers to a situation in a game involving two or more players where no player can benefit by unilaterally changing their strategy, provided the other players' strategies remain unchanged. In simpler terms, it's a state where each player's strategy is optimal, given the other players' strategies (Nash, 1950).

In gambling, particularly in games like poker that involve strategic decision-making, the Nash equilibrium becomes highly relevant. It signifies a point where a player's strategy can't be exploited by their opponents. For example, in poker, a player using a Nash equilibrium strategy would mix up their play in such a way that their opponents can't predict or consistently counter their moves. This strategy involves making decisions (like betting, folding, or bluffing) that are statistically optimal, considering the possible strategies of other players.

However, it's important to note that achieving a true Nash equilibrium in real-world gambling scenarios is complex, as it requires an understanding of the complete strategy sets of all players, which is often not feasible. Moreover, the Nash

equilibrium considers rational players who always make decisions that maximize their own utility, an assumption that doesn't always hold true in real-life gambling situations (Osborne & Rubinstein, 1994).

This theory explained that that the high odds associated with value bets, dampens the rational Economic reasoning of individuals hence forcing them to be blindly led by high odd that are socially driven not actual probability of the outcome of the games. Hence lack of accurate Economic bases in the decision leads households to poor decision and high hidden cost to low income countries.

5. Conceptual Framework

The conceptual framework above (Figure 1) shows that betting is fueled by economic need, digital access, and a strong sports culture. Most people bet to win money, often through mobile apps, and football is the dominant sport. Social circles and informal betting also play a big role, while regulation is still catching up.

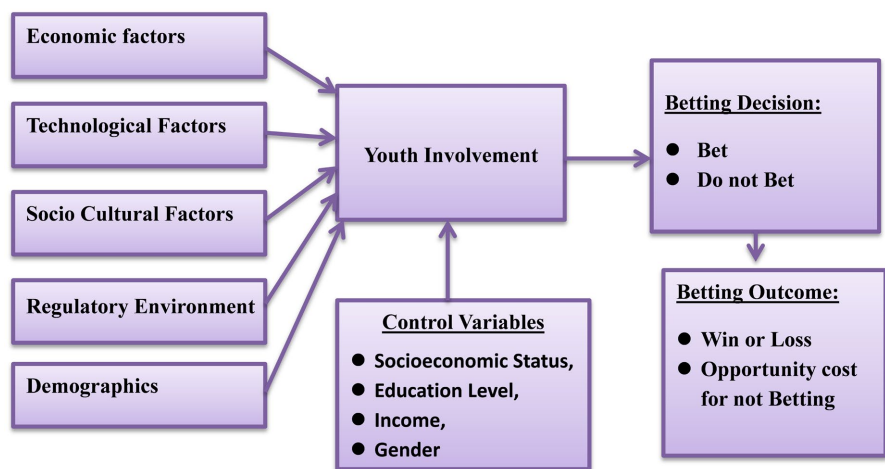


Figure 1. Determinants of betting decisions amongst youths in low income countries. Source: By Author (2025).

6. Methodology

The research used questionnaires as an instrument of data gathering. The population of the study consists of youths who are involved in betting in the South West, Central and the Littoral regions. The study selects 650 respondents in three commercial regions of Cameroon (Buea, Douala and Yaoundé). These respondents were selected in betting shops across the selected areas. The justification for selecting these areas for data sampling is because they constitute the commercial hub of technological inclined SMEs businesses in Cameroon and it is expected to serve to a large extent a generalized sample for all other areas in Cameroon.

The study adopts simple random and stratified sampling techniques to select participants for the study in the selected area. The justification for using these two techniques is to give equal opportunity for all the participants who play betting games across the selected areas while stratified sampling technique restricts the

researcher from the type of respondents to be selected for the study.

Model Specification

The study specifies an econometric model that aggregates the main determinants of betting into Economic factors, Technological Factors, Socio Cultural Factors, Regulatory Environment, and Demographic factors. The effects of these factors are then evaluated on the betting decision of the youthful population in Cameroon.

Variables such as Socioeconomic Status, Education Level, Income, and Gender were used as the control variables.

The functional Model is stated as:

Betting Decision = f(Unemployment, Low entry cost, Technological Access, Peer influence, Popularity of football, Entertainment value, Youth-driven market, Urban concentration)

$$BD = A_0 + A_1UNPL + A_2EC + A_3TA + A_4PI + A_5PF + A_6EV + A_7LE + A_8YDM + A_9UC + E$$

where:

BD = Betting Decision

UNPL = Unemployment

EC = Low entry cost

TA = Technological Access

PI = Peer influence

PF = Popularity of football

EV = Entertainment value

LE = Limited enforcement

YDM = Youth-driven market

UC = Urban concentration

E = Stochastic Error Term

Measurability of the variables used

Regulatory Environment: was measured by the presence of betting is regulated or if there government is allowing informal and unlicensed platforms to thrive. Also it was also verified if new policies are slowly being introduced to formalize and how the industry is being taxed.

Demographics were measured using the age composition of the betters and which platforms attract the sports culture most. The location where the better started betting was also taken into consideration and also evaluates the accessibility of internet of the betters.

Economic Motivations are evaluated by the betters' primary motivation for a potential financial gain. The employment status of the better as well as the cost of registering into the betting sites was considered.

Technological Access to online platforms and digital wallets was evaluated. While the Cultural and Social Factors was measured using a rating for the love of football and other games, peer influence and evaluation of the games for entertainment purposes.

Peer influence was evaluated by asking if individuals belong to social networks that initiate gambling trends and questions like “why are you not betting?”

Youth-driven market was evaluated using the receptivity of young people to gambling marketing and the use of adverts that contain figures, symbols, celebrities, and/or language that appeal to youthful population of the country.

7. Results

The results in **Table 1** shows five Significant Predictors of Betting Behavior in Cameroon that is: Low Entry Cost, Technological Access, Peer Influence, Youth-driven Market, and Urban Concentration.

Table 1. Regression results.

Variable	Odds Ratio	P-Value	95% CI Lower	95% CI Upper
Unemployment	0.88	0.09	0.76	1.02
Low Entry Cost	1.42**	0.01	1.09	1.85
Technological Access	1.36*	0.02	1.05	1.76
Peer Influence	1.51**	0.01	1.12	2.03
Popularity of Football	1.08	0.27	0.94	1.24
Entertainment Value	1.11	0.18	0.95	1.29
Youth-driven Market	1.47**	0.01	1.12	1.93
Urban Concentration	1.39*	0.03	1.03	1.87
Socioeconomic Status	1.05	0.42	0.93	1.18
Education Level	0.97	0.61	0.87	1.09
Income	1.01	0.77	0.98	1.04
Gender	1.06	0.48	0.91	1.23
Pseudo R-squared (Nagelkerke)	0.19			
Log-Likelihood	-412.7			
AIC (Akaike Information Criterion)	853.4			
χ^2 Test	$p < 0.01$			
Composite Reliability (CR)	0.88			
Cronbach's Alpha	0.81			

Source: Computed By the Author (2025).

The factors showed a statistically significant influence on the likelihood of betting. Low Entry Cost was found to be significant in influencing betting decisions of youths in Cameroon. Individuals who perceive betting as affordable are 42% more likely to engage in it. This confirms that accessibility drives participation. Access to technological was another significant factor to influence betting behavior. Those with access to mobile phones or internet are 36% more likely to bet, highlighting the role of digital platforms in influencing the youths in Cameroon.

Peer Influence variable that is captured in terms of those influencing friends to bet was also significant. Social circles matter where people are influenced by their friends or peers are 51% more likely to bet. The availability of a youth-driven Market also encourages the betting decision of the youths. Young individuals are 47% more likely to bet than old people, reinforcing the idea that betting is a youth-centric activity. Urban Concentration variable shows that urban residents are 39% more likely to bet than rural ones, likely due to better infrastructure and exposure. These findings suggest that betting in Cameroon is shaped by affordability, digital access, social dynamics, and urban youth culture.

On the other hand, variables like unemployment, popularity of football, entertainment value, and control variables (socioeconomic status, education, income, gender) did not show significant effects. This challenges common assumptions and suggests that betting behavior may not be directly tied to economic hardship or general entertainment motives.

The study revealed that employment status of those who bet is not a significant determinant for betting decision. This shows that betting by the young population cuts is in deferent on the employment status.

The results also show that it will be myopic to think that betting decision is fueled by the popularity football and the entertainment that it provides. The results came out insignificant, meaning that in the absence of football games, the youths will seek to bet or get entertained with other forms of games apart from football.

The social position of the youths and the educational level of the youth revealed not to have a significant relationship with betting decisions. As such, many of the youths who bet, are spread across the various social and educational strata of the society.

The income level of the young people who bet was not a significant factor for betting decision. This goes to confirm that fact that the low income earners are involved in betting as much as the high income earners. This will go a long way to confirm the hiding cost of betting to low income families in the society hence increasing community poverty.

In as much as men were seen as the main players in gambling, in recent days, women have become so involved in betting too. This is confirmed by the insignificant coefficient that helps to confirm that betting decision has become gender insensitive in this community.

The reliability measures (Cronbach's Alpha) above show the validity and consistency of the measured of variables in the study. Usually, reliability measures show the degree of fitness of the model tested based on the universally accepted criteria for acceptance and rejection especially for the Cronbach's alpha. Since the coefficient stood between 0.70 and 0.30 for acceptance (Parasuraman et al., 1985), this shows that all the items and variables of the study are fit and reliable for analysis of the study. Hence there is good internal consistency among questionnaire items. This suggests that the survey reliably measures related constructs influenc-

ing betting behavior.

The results of the composite reliability (CR) and the average variance extracted (AVE) for each of the variable tested is above 0.70 and 0.50 which is the baseline threshold, and this shows that the model is reliable. With regards to the Model Fit Metrics, the Pseudo R-squared (Nagelkerke) is 0.19, showing a moderate explanatory power of the model. The Akaike Information Criterion also indicated a value of 853.4 indicating lower values implying a better fit of the model. The overall statistical significance of the model was evaluated using the Chi Square value (χ^2) with a probability value less than 0.01 showing that the overall model is statistically significant.

A Multicollinearity check was done using the Variance Inflation Factor (VIF) that is showed on the **Table 2**.

Table 2. Results on the variance inflation factor.

Variable	VIF
Low Entry Cost	1.42
Technological Access	1.55
Peer Influence	1.61
Youth-driven Market	1.48
Urban Concentration	1.52
All other variables	<1.8

The VIF indicated that there was no multicollinearity concerns. All VIFs are well below the critical threshold of 5.

The study therefor reveals that the most influential and statistically significant predictors of betting behavior were Low entry cost, Technological access, Peer influence, Youth-driven market and urban concentration. These factors suggest that betting is driven by affordability, digital access, social dynamics, and urban youth culture. The model is statistically sound, and the questionnaire shows good reliability.

8. Conclusion

Cameroon lacks a centralized national lottery commission to regulate betting activities. This regulatory vacuum allows platforms to operate with minimal oversight, raising concerns about consumer protection and ethical advertising. With 54% of the population under the age of 25, youth are particularly susceptible to gambling-related harm. Governance structures, largely dominated by older elites, have yet to address the intersection of betting and youth unemployment in a meaningful way.

The rise of sports betting in Cameroon reflects broader socioeconomic challenges, including poverty, unemployment, and digital transformation. While betting platforms offer entertainment and the promise of financial gain, they also

pose significant risks to low-income families. Without targeted regulation and public awareness, the industry may continue to exacerbate inequality and undermine long-term development goals.

Betting decisions in Cameroon are not just about poverty or football passion, they are driven by access, affordability, peer pressure, and youth culture, especially in urban settings. Your model is statistically sound, and your survey instrument is reliable. These insights can inform policy, regulation, and public awareness campaigns targeting responsible betting behavior.

9. Recommendation

To mitigate the negative impact of sports betting, it is proposed that an establishment of a national lottery and betting commission be set up to monitor and regulate betting activities in Cameroon. Also, there should be an organized implementation of advertising restrictions targeting vulnerable groups such as poor communities as a means to reduce poverty in these communities.

There should also be integration of financial literacy and addiction control practices into school curricula to educate the youths about some adverse effects of too much gambling on their financial status in the future.

Community Centers or units could be set up to help addictive gamblers with supportive services to help them quit or reduce gambling. This could be in the form of creating alternative youth programs so that they can invest in sports, entrepreneurship, and digital skills training to offer meaningful alternatives to betting. Urban community hubs will also help to establish a safe space for youth to engage in non-betting recreational activities, especially in high-risk urban zones.

Conflicts of Interest

The author declares no conflicts of interest regarding the publication of this paper.

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