

From Property to Prosperity

Why Women's Property Rights Matter for Poverty Reduction in Cameroon

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68%

Women in
informal employment

13.6%

Women who own
a house

15%

Registered land
owned by women

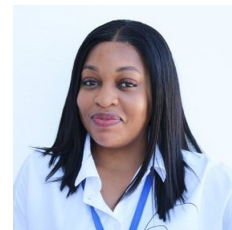
EXECUTIVE SUMMARY

- Women are central to Cameroon's economy — yet 68% work informally vs 48% of men. In 2022, 37.7% of Cameroonians lived below the national poverty line.
- A critical ownership gap persists. Only 13.6% of women own a house vs 32.1% of men. Women carry out 70% of agricultural work yet hold only 15% of registered land.
- Secure property rights unlock credit access, raise yields by 20-30% (FAO), and strengthen household resilience — breaking intergenerational poverty cycles.



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WHAT'S NEW?

Recent evidence confirms that women perform the majority of agricultural work in Cameroon yet remain largely excluded from land ownership. Despite an extensive legal framework guaranteeing gender equality, the gap has widened — driven by customary norms, administrative barriers, and limited enforcement. **Women carry out ~70% of agricultural labour in Cameroon but own only 15% of registered land.** As a result, their ability to expand crop production and engage in productive activities remains limited. This slows local development and job creation and the implementation of the African Continental Free Trade Area (AfCFTA). The AfCFTA creates a market of 1.4 billion Africans by lowering tariff and non-tariff barriers. Cameroon is one of 48 state parties and a pioneer in trading under the preferential terms of the AfCFTA. By unlocking property rights for rural women in Cameroon, the AfCFTA provides a unique opportunity for informal sector workers to integrate formal value chains.

Verifiable and accessible property rights for women will enable them to plug the gap of insufficient domestic production for a variety of products such as rice, cereals, cotton, eru among others. Strong property rights will improve women's access to credit and trade finance, creating pathways for cassava, plantain and maize farmers to integrate formal value chains for flour and food products (Kouam, 2025¹).

WHY WOMEN'S PROPERTY RIGHTS MATTER

FINANCIAL INCLUSION	AGRICULTURAL PRODUCTIVITY	HOUSEHOLD RESILIENCE
<p>Land ownership unlocks formal credit.</p> <p>Without registered property, women face structural exclusion from credit markets. Banks require collateral that most women cannot provide. Secure property rights expand financial inclusion and enable capital accumulation for investment.</p>	<p>Equal access could increase yields by 20-30%.</p> <p>The FAO estimates yields could rise 20-30% with equal land access. Improved tenure security encourages investments in irrigation and storage — raising rural incomes where poverty is most concentrated.</p>	<p>Property ownership breaks poverty cycles.</p> <p>Secure land tenure helps households withstand economic shocks. Property ownership increases women's bargaining power, leading to greater investment in children's education, health, and nutrition — breaking intergenerational poverty.</p>

¹ [Seven Years Later: A Review of Cameroon's Implementation of the African Continental Free Trade Area \(AfCFTA\)](#) H Kouam - Project: Trade for You, Cameroon Economic Policy ..., 2025

THE IMPLEMENTATION GAP

Although Cameroon's legal framework formally recognises women's rights to own, inherit, and control property, the realisation of these rights in practice remains deeply uneven.

Key Legal Milestones

- ◆ **1981:** Ordinance 81/02 recognises married women's right to trade independently.
- ◆ **1992:** Labour Code protects women's employment and maternity rights.
- ◆ **1994:** Cameroon ratifies CEDAW — gender equality in property and inheritance.
- ◆ **2009:** Legal aid law enables women to enforce inheritance and property claims.
- ◆ **2016:** Revised Penal Code protects women from economic exploitation.

THE STRUCTURAL PARADOX

Women perform 70% of agricultural work but hold only 15% of registered land. Without property rights, women cannot access formal credit, restricting investment and perpetuating low-productivity informal activities.

Barriers to Women's Land Rights

Customary inheritance norms	82%
Admin. registration costs	71%
Limited legal awareness	68%
Weak enforcement of laws	63%
Distance to registries	55%
Cultural resistance	49%

POLICY RECOMMENDATIONS

The following four recommendations are evidence-based and actionable.

01 Harmonize Statutory & Customary Land Systems

Clear enforcement guidelines, local mediation, and community oversight can ensure women's land rights are respected nationwide. Training local leaders is essential. Community land committees with female representation should be established.

02 Simplify Land Registration & Expand Legal Aid

Simplify titling procedures, reduce fees, decentralize offices, and strengthen legal aid. A digital registration system could dramatically cut transaction costs. Mobile units should reach remote communities.

03 Invest in Women's Legal Literacy

Legal literacy campaigns and community radio in local languages can raise awareness of property and inheritance rights. Schools should incorporate gender and property rights. This requires a comprehensive and inclusive agenda.

04 Promote Gender-Responsive Financial Services

Develop collateral-alternative lending for women including group lending. Government should incentivize banks. Rural microfinance institutions should scale gender-responsive products.

Women's rights are human rights — and their enforcement is an economic imperative.

Securing women's property rights will unlock growth, reduce poverty, and build a more resilient Cameroon.

ABOUT THE AUTHORS



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Henri Kouam is the Founder of the Cameroon Economic Policy Institute of the Henri Kouam Foundation. He is a contributor to the Economist Intelligence Unit (EIU), providing actionable intelligence and policy research. He consulted for Sterlinx Global (UK) and participated in R&D consultations with Her Majesty's Revenue and Customs (HMRC). He worked at the Nkafu Policy Institute and as research consultant for the Demographic Dividend project sponsored by the Bill & Melinda Gates Foundation. He was an Economic Expert for the North American Treaty Organization (NATO), providing strategic direction and managing projects on debt, security, and sustainability across Africa.



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About the Cameroon Economic Policy Institute (CEPI)

The Cameroon Economic Policy Institute (CEPI) is a think tank lodged at the Henri Kouam Foundation that improves economic development through **fact-based research**, policy advocacy, and events to boost **entrepreneurship** and **localized free-market ideas**. CEPI has successfully led the **implementation of two verifiable policy reforms** through strategic engagement with policymakers, policy papers, and media advocacy. **CEPI consults for international and national institutions, governments and multilateral organizations** to support the development of policies that advance entrepreneurship and inclusive-development.

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