



Approximately 2.75 million households in Cameroon derive a livelihood from agriculture.



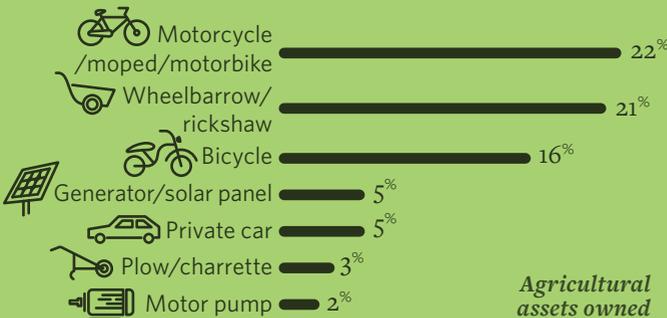
Two in five adults (6 million) rely on farming as a source of income. The monthly income for farmer households translates to about \$6.32 per day. This reflects low income due to a lack of commercialisation and diversification.

Farming is the most common livelihood source for the Cameroonian adults. Moreover, just over a third (36%) of adults derive their livelihoods from farming. The figure includes 94 000 adults that earn their main salaries by working on a farm for a wage. The income source diversification outside of farming is limited with only 6% of the adult Cameroonian relying on farming as a secondary income source.

A significant proportion of farmers farm for consumption. Of the 62% of households involved in farming, 24% are purely subsistence, 2% are commercial and 75% both consume and sell their produce. With a low proportion of adults in the mainstream formal economy, farming presents a way of food provision, earning an income and means to transition from poverty.

Farming and agriculture in Cameroon from a household perspective is:

- small scale, informal and subsistence
- on small pieces of land, and relying on limited infrastructure
- very limited access to finance, and low value chain linkages for final produce or markets.



Agricultural assets owned



1 USD = 560 FCFA

88 140.26 FCFA
(USD 157.39)



Farmer (household)

45 742.08 FCFA
(USD 81.68)



Farmer (main income)

Average monthly income



6

Average size of household

36 YEARS

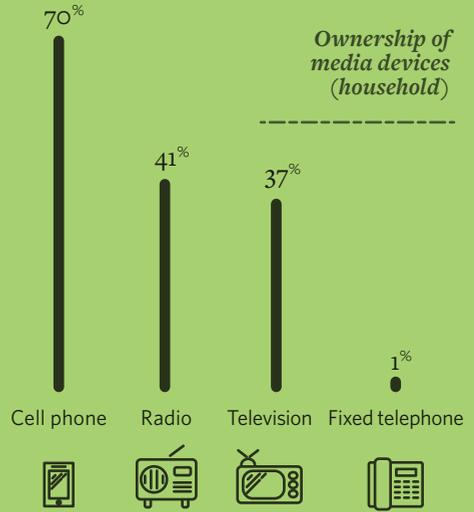
Average age of farmers



2 045 873



Cameroonian farmer household distribution



Generally low ownership of productivity assets by farmer households

42%
OF ADULTS INVOLVED
IN FARMING



Farmers

5.12 million

Adults are involved in agricultural activities



Farmer adults

94 000

Adults whose main source of income is farm wages



Other

850 000

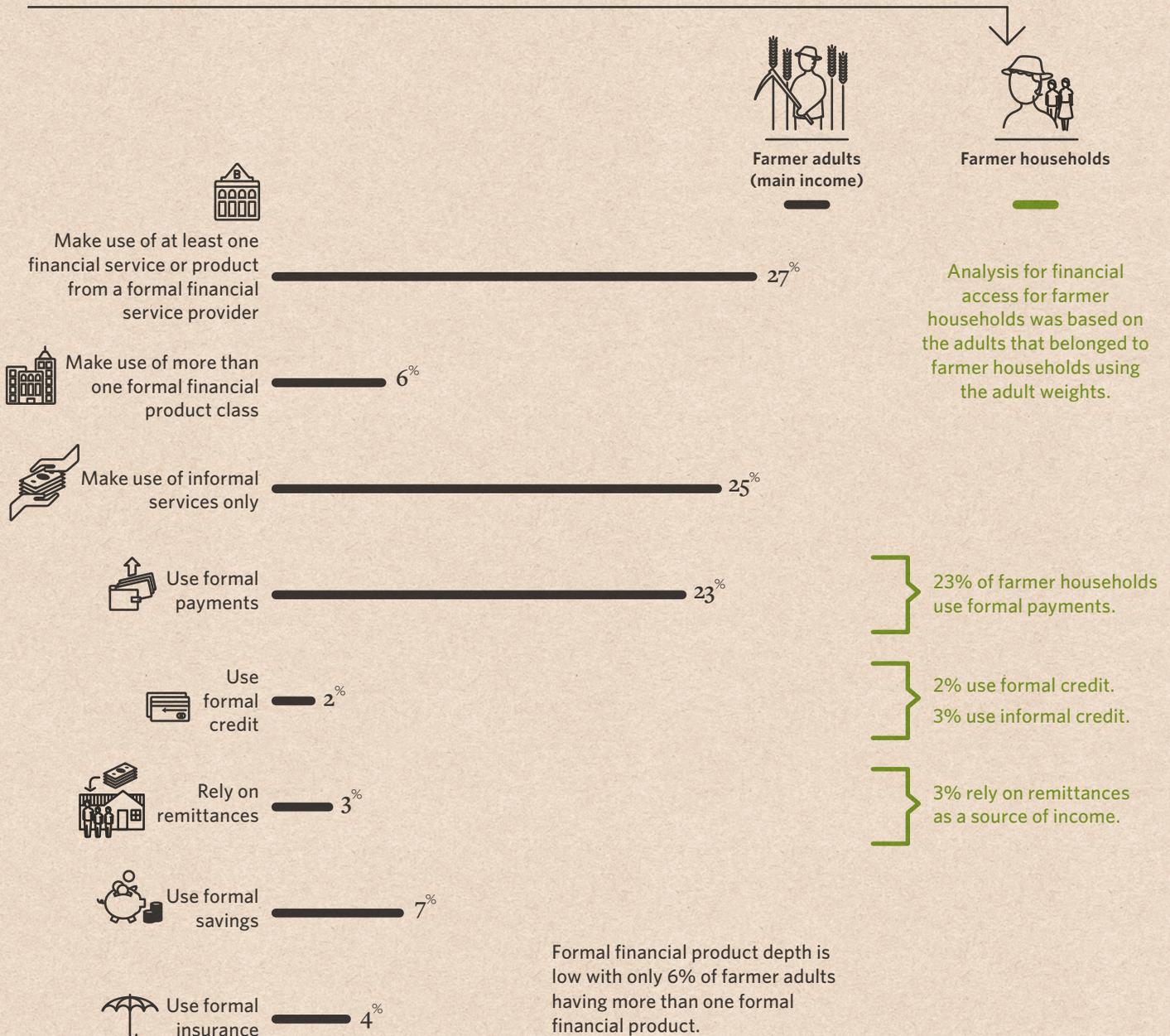
Other adults involved in farming and farm work as a secondary income source only

Cameroon

AGRICULTURE



Formal products are financial products or services offered from regulated institutions while **informal products** or services are offered by unregulated institutions.



Formal financial product depth is low with only 6% of farmer adults having more than one formal financial product.

Overview of farming activities

Corn, groundnuts and vegetables production are the dominant crop activities. Almost all those who indicated that their households are involved in farming also indicated that they are involved in crop production (99%). The crop farmers seem to have a well diversified range of crops which also translates to diversified main income crops. Groundnuts are also popular amongst crop farmers followed closely by vegetables (53%), cassava (52%) and beans (49%).

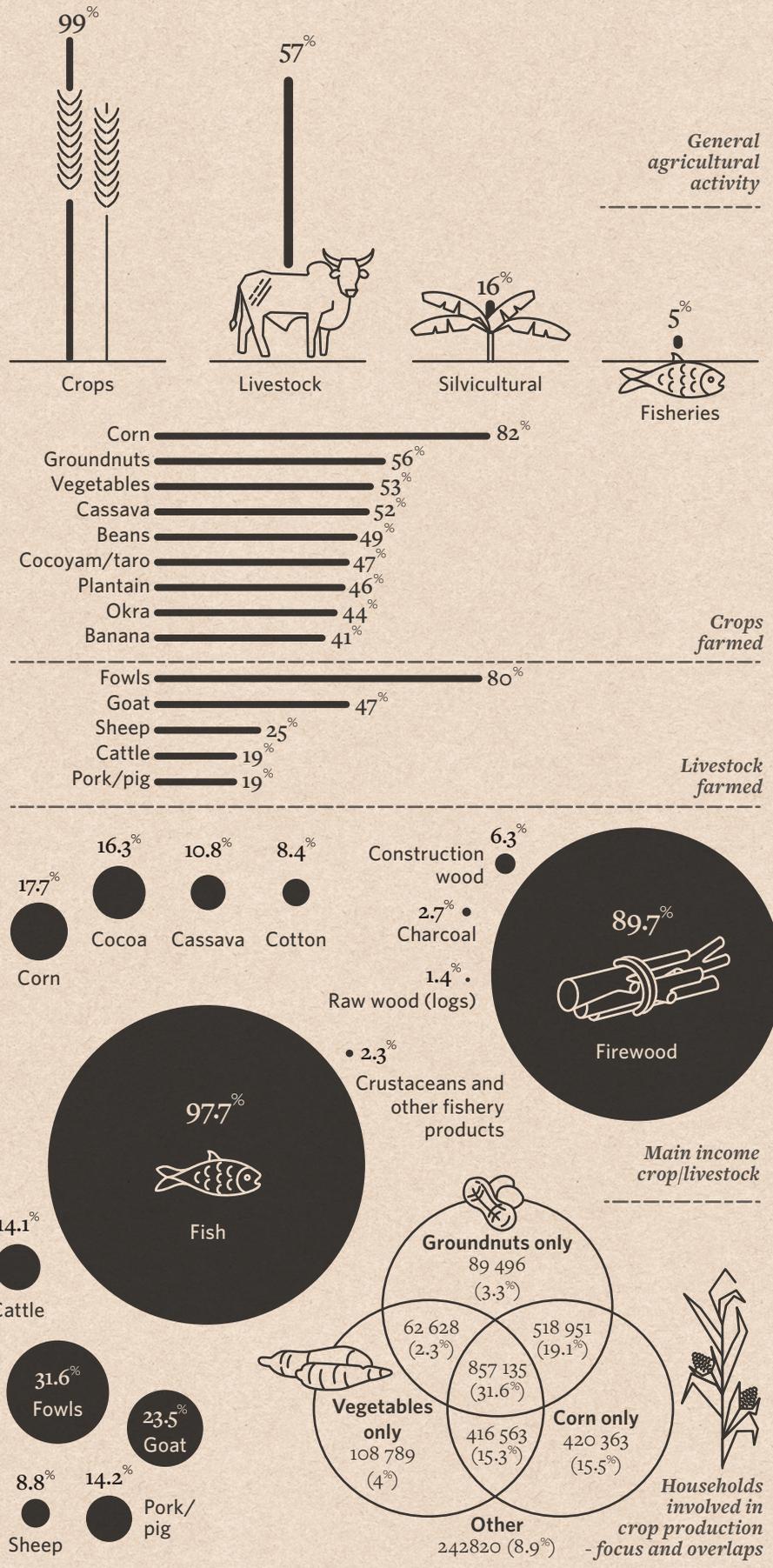
Just over two thirds of farmer households (68%) are involved in farming at least two of the main crops (corn, groundnuts and vegetables).

The biggest group of farmers only farming one crop is not surprisingly corn (16%) of the three popular crops.

Livestock farming is also a significant contributor to the farmer livelihood with 57% of farmers involved in poultry (80%), goat (47%) and sheep (25%). Only 19% of livestock farmers are involved in cattle and piggery respectively.

Poultry is the most popular form of livestock farming as mentioned earlier. It is also the main income earner for about a third of livestock farmers. Goats come in second at 24% while pigs and cattle both bring 14% to the main revenue in livestock farming.

FinScope reveals that most of the produce is sold at a market place (80%), 51% sold directly to the consumer and 40% middleman or agent. Access to markets may seem to be a way to increase the income farmer produce fetches for farmers.





CORN AND POULTRY PRODUCTION ARE THE DOMINANT AGRICULTURAL ACTIVITIES

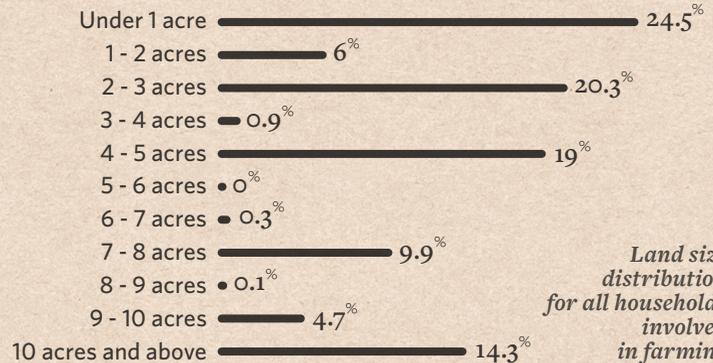


LAND OWNERSHIP FIGURES ARE LOW

Land size distribution amongst farmer households is typical of small-holder farmers with 51% of Cameroonian farmers have less than 3 acres of farm land.

Cumulatively 35% of farmers have between 3 and 10 acres of land, leaving 14% with farm land over 10 acres. Land size was cited by 37% of farmers who considered commercialising their farming activities.

Land ownership documentation figures are low. While 70% of farmers farm on the land they own, only 16% of them have a title deed or document of ownership to their land. 30% of farmers claimed to use someone else's land.



Land size distribution for all households involved in farming

Agricultural commercialisation, subsistence farming & food security

About 24% of farmer households are purely subsistence in Cameroon. Of all farmer households, 75% both consume and sell (mixed) their produce while only 2% of farmer households are fully commercial. Of the 75% that are mixed, three quarters produce mainly for self-consumption.

Only 19% of mixed farmers considered commercialising. A lack of capital for inputs, and lack of sufficient land size were cited as the barriers to commercialisation.

Additionally, only 8% of farmer households have received formal training or technical assistance in agriculture, livestock and fishing techniques.

Farmers experience risk that affect their harvest or health of livestock or crops. 23% experienced floods/storms.

With a high proportion of households dependent on agriculture for their livelihoods, risk mitigation mechanisms become very important to ensure sustainability.

- *Livestock risk - the main income earner for Cameroonian farmers was stated to be goats, sheep and cattle. A major advantage*

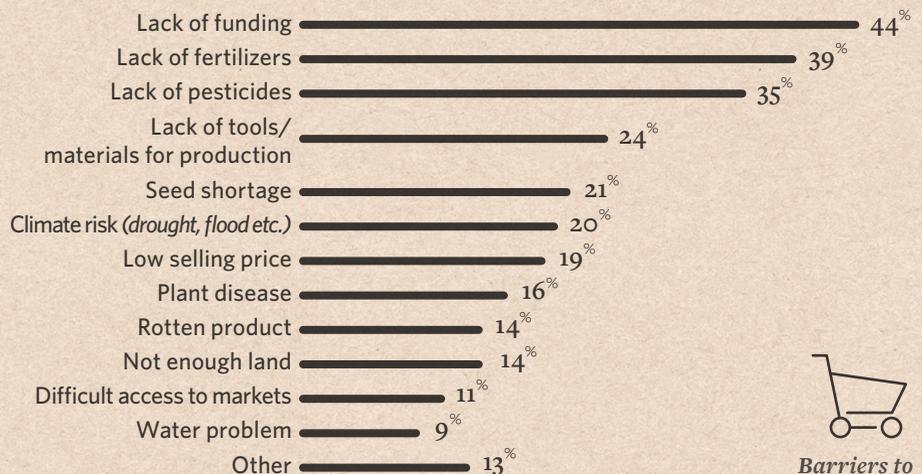
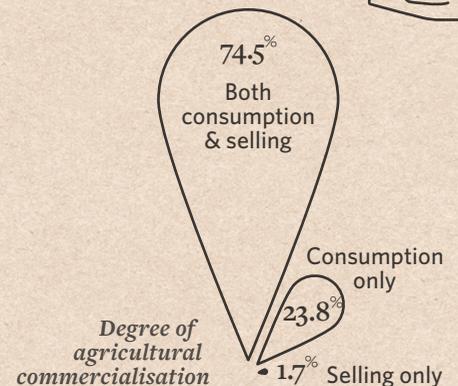
of livestock-related activities is consumption smoothing

- *Price risk - fluctuating prices in livestock or livestock products especially during drought or disease outbreaks creates shocks to farmer households*

- *Rainfall risk - rainfall is a direct input into agriculture and the entire Cameroonian population. Understanding rainfall pattern allows for farmers to better predict risk and mitigate it.*

In light of these risks, only 8% of farmer households are aware of agricultural risk and very few possess agriculture insurance. Awareness and affordability may well constitute the main barriers to the adoption of agricultural insurance.

12% OWN TITLE DEED OF LAND FARMED ON

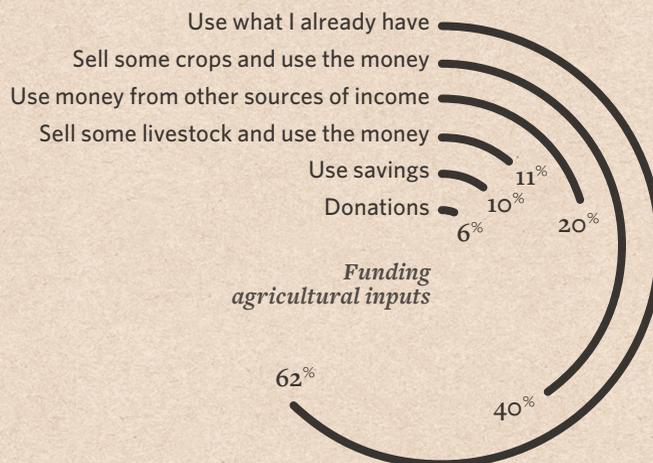


Barriers to Commercialisation

Source of farming inputs

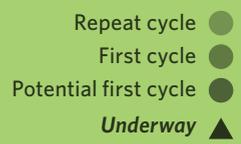
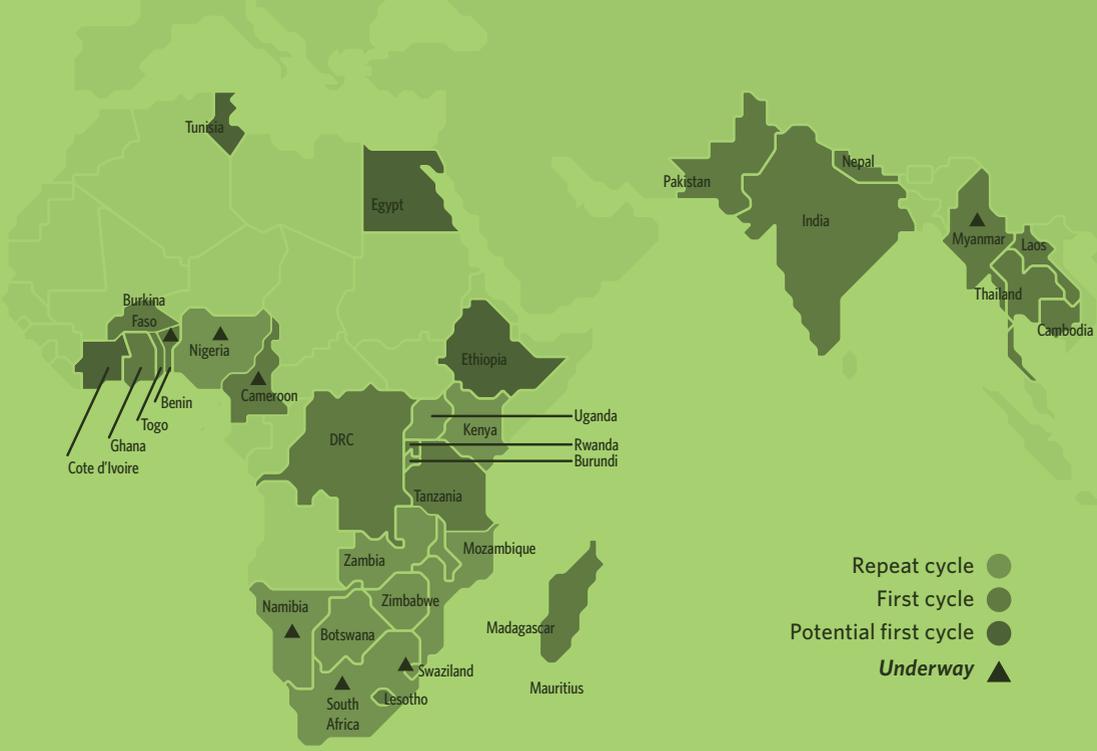
Over 60% of farmer households do not buy any farming inputs but use what they already have. This may be explained by the large number of subsistence farmers. Due to the main income generating source for farmer being corn, two in five farmers have to sell their crop and 11% sell livestock to acquire farming inputs. This mirrors the biggest impediment to commercialisation - lack of funding. Other income streams are also used to support farming capital.

While credit may assist in generation of capital for farming inputs, low ownership of high net-worth assets by farmer households may be a barrier and inhibit collateral based lending. Further, only 12% of farmers are in the possession of title deeds making formal collateral limited.



		 Farmers (all)	 Farmers (main income)	 All adults
 Credit	Regulated	2%	2%	3%
	Unregulated	12%	14%	11%
	Family & friends or self	10%	9%	10%
	Excluded	78%	78%	78%
 Payments	Regulated	30%	23%	40%
	Unregulated	3%	3%	3%
	Family & friends or self	5%	6%	5%
	Excluded	66%	70%	56%
 Insurance	Regulated	5%	4%	7%
	Unregulated	4%	4%	4%
	Excluded	92%	93%	90%
 Savings	Regulated	12%	7%	19%
	Unregulated	30%	34%	29%
	At home or secret place	20%	19%	19%
	Excluded	50%	51%	48%

Usage of financial services among farmers and all adults



FinScope footprint



FinScope Consumer Surveys have been completed in 30 countries including Cameroon. This allows for cross-country comparison regionally and sharing of findings which are key in assisting on-going growth and strengthening the development of financial markets. Surveys are currently underway in 6 countries – 2 in SADC, 4 non-SADC.

FinScope Cameroon 2017 contains a wealth of data based on a nationally representative sample of the adult population of Cameroon.

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About the Making Access Possible Programme

Making Access Possible (MAP) is a multi-country initiative to support financial inclusion through a process of evidence-based analysis feeding into a financial inclusion roadmap jointly implemented by a range of local stakeholders.

MAP was initiated by the United Nations Capital Development Fund (UNCDF) and is implemented in partnership with FinMark Trust and the Centre for Financial Regulation and Inclusion (Cenfri). In each country, MAP brings together a broad range of stakeholders from within government, the private sector and the donor community to create a set of practical actions aimed at extending financial inclusion tailored to that country.

About FinScope Cameroon

The FinScope survey is a research tool which was developed by FinMark Trust. It is a nationally representative survey of how individuals source their incomes, and how they manage their financial lives.

The FinScope survey is dynamic and the content is evaluated by a number of stakeholders including the private sector, NGOs and Government to ensure that the most relevant consumer data is collected. It also forms an important component of the Making Access Possible (MAP) methodology.



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