MINISTRY OF ECONOMY AND FINANCE

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Peace – Work - Country

Bureau of Statistics and National Accounts

LIVING CONDITIONS AND POVERTY PROFILE IN CAMEROON IN 2001

FINAL RESULTS

AUGUST 2002

ACRONYMS AND ABBREVIATIONS

SCH	Survey on Cameroonian Households
PRSD	Poverty Reduction Strategies Document
EPFTC	Economic Programs Follow-up Technical Committee
MEF	Ministry of Economy and Finance
BSNA	Bureau of Statistics and National Account
DHS	Demographic and Health Survey
UNICEF	United Nations Children's Fund
SDA	Social Dimension of Adjustment
MICS	Multiple Indicators Cluster Survey
GDP	Gross Domestic Product
PPPPGPR	Public-Private sector Partnership Project for Growth and Poverty Reduction
GPHC	General Population and Housing Census
HIV	Human Immunodeficiency Virus
AIDS	Acquired Immunodeficiency Syndrome
CZ	Counting Zone
CAEMC	Central African Economic and Monetary Community
AFRISTAT	Statistical and Economic Observatory for Sub-Saharan Africa
PW	Public Works
HSS	Household Spending Survey
SEG	Socio-Economic Groups
NAMCP	Nomenclature for Afristat member countries products
COICOP	Classification Of Individual Consumption by Purpose
HIPC	Heavily Indebted Poor Country
ICEP	Interministerial Committee Extended to the Private sector
IMF	International Monetary Fund
ESAF	Enhanced Structural Adjustment Facility
EVP	Extended Vaccination Program
NEC	National Electricity Company
CWC	Cameroonian Water Company
BCG	TB vaccine
NCB	National Contingency Bank

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EXECUTIVE SUMMARY

1. Context and explanation of the survey

After the successful implementation of the first financial and economic program, between 1997 and 2000, supported by an IMF enhanced structural adjustment facility (ESAF), the Cameroonian authorities signed on a second program covering the period October 2000 – September 2003. This second program, coined "second generation", seeks to reinforce the gains obtained and to pursue efforts to promote an economic growth that is strong and of quality. This program is supported by a poverty reduction and growth facility (PRGF) established by the IMF.

In the framework of this new three-year program, the Cameroonian authorities are currently finalizing the Poverty Reduction Strategies Document (PRSD) of which a temporary version was adopted in August 2000. The finalized PRSD must be ready by June 2002 so that the Cameroonian authorities can negotiate the final point of the enhanced HIPC initiative before the current program runs out. In addition to the diagnostic of the socio-economic situation and the analysis of the causes of poverty, the PRSD consists of a set of measures seeking to promote strong economic growth, as well as to reduce poverty. Moreover, the PRSD presents quantified objectives that the national statistic apparatus should help formulate, follow-up and evaluate, through the production and dissemination of pertinent indicators.

The second Survey on Cameroonian Household (SCH II), conducted from September to December 2001, is part of the "c" component (poverty data improvement) of the Public-Private sector Partnership Project for Growth and Poverty Reduction (PPPPGPR) established between Cameroon and the World Bank in October 2000.

In addition to updating the poverty profile and producing reference indicators (the main objective), specific SCH II objectives include:

- proposal for a standard of living indicator calculation methodology and poverty baseline, shared by the majority of the partners for development that can be used as a reference point for future studies and follow-up evaluation of the poverty reduction program;

- the study of poverty, poverty in terms of household living conditions and of potentials poverty, all along establishing correlations between these different forms of poverty;

- the production of previous national and regional analyses excluding the two largest cities (Douala, Yaoundé), and distinguishing between urban and rural dwellings;

- the production of basic data for the improvement of various statistics, namely, the assessment of household consumption in national accounts and discounting weightings used for price index calculation.

2. Standard of living indicator and poverty line

Methodologically speaking, SCH II took advantage of SCH I. A standard of living indicator and poverty line reference point were established and documented so as to facilitate their future use.

The standard of living indicator was approached by the final annual household consumption, which, in a certain way, better reflects the standard of living of these households when compared to incomes that are very difficult to measure. The final household consumption established to that effect consists of four distinct parts, which include monetary consumption, home consumption, in kind transfers received from other households and rents chargeback to individuals who own their residence or who are housed free of charge. Home consumption and in kind transfers received were ascribed a value during the data collecting process. Home consumption was corrected from underestimations based on unsold agricultural products.

The poverty line reference point used is based on the essential needs approach. The goal was first to determine a nutritional threshold and then to add an amount reflecting basic needs excluding food.

To determine the nutritional threshold, a basket of 61 goods representing consumers' choices was established based on data from the survey. The goods obtained were ascribed a value based on Yaoundé's prices so as to allow an adult to have a consumption of 2900 calories. This calorie level was chosen to normalize household spending. Indeed, the RDA equivalence scale used has been set up under the hypothesis that an adult consumes 2900 calories per day. The calorie level decreases with age. On that basis, the nutritional threshold determined on Yaoundé's price has been set at 151,398 CFA francs. To get the total threshold, the non nutritional section was calculated in a way as to have a minimum and a maximum threshold.

The implementation of these calculations led to a minimum poverty line of 232,547 CFA francs, and a maximum threshold of 345,535 CFA francs. Thus, households whose annual consumption spending per adult equivalent is below 232,547 CFA F are considered "poor". Households whose annual consumption spending falls between 232,547 and 345,535 CFA francs are considered "intermediate". Finally, those households whose spending is equal to or above 345,535 CFA F are "rich". Poor individuals are those living in poor households. In this study, non poor individuals include both intermediate and rich households.

3. Poverty profile

3.1 General presentation

Based on the thresholds as defined above, the survey revealed that 30.1% of households, of which 12.3% are located in urban areas and 39.7% in rural areas, live below the poverty line. Some 6,217,058 individuals out of 15,472,557 live below the poverty line. This corresponds

to an average national poverty incidence of 40.2%, or 4 out of 10 individuals living in poverty. Poverty intensity[1], which is an indicator that gives an account of the average income gap with respect to the poverty line, is estimated to be, on average, at 12.8% from the poverty line. This indicator, which is calculated based on the poor only, also helps determine the income amount that would have to be transferred to a poor individual to help him/her out of his/her poverty situation. The use of the poverty intensity indicator in the survey analysis confirms the difference between rural and urban settings. In the former, the per adult equivalent average income of an individual living in a poor household is 33.3% below the poverty line, compared to less than 23.9% in urban settings. Therefore, to help a poor rural dweller out of poverty, an additional annual income of 77,400 CFA F, on average, would have to be transferred, compared to 55,600 CFA F for a poor urban dweller.

3.2 Regional disparities

The average poverty incidence of 40.2% hides serious local and regional disparities. For instance, poverty incidence is significantly higher in rural areas (52.1%) compared to urban areas (17.9%). Eight out of ten poor individuals live in rural areas. The highest urban poverty incidence recorded (39.1%) was in the Adamaoua province. Except for the rural South region where the poverty rate peaks at 32.5%, all of the other rural areas have poverty incidences above the maximum urban rate.

With regard to poverty intensity used as the indicator measuring average income gap in relation to the poverty line, an additional annual income of 43,500 CFA F would have to be transferred to a poor rural dweller to help him/her out of poverty, compared to 10,000 CFA F for a poor urban dweller.

Three sub-layers were identified to distinguish poverty incidence as it affects various regions. The first sub-layer, characterized by the least poor regions, includes Douala and Yaoundé, as well as other urban zones located in the Southwest, Central, Northwest, East and Coastal provinces. In each of these regions, less than two out of four individuals are poor. The third sub-layer includes the poorest regions where poverty incidence peaks at 45%. All the rural regions are in that third sub-layer, except for the South, West and Southwest provinces.

3.3 Socio-demographic characteristics of the poor

The study of socio-demographic characteristics of the population led to relevant information with regard to sex, education level and age of head of household.

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[1] When calculated formally, poverty intensity is obtained by dividing the relative income gap by the poverty line including both poor and non poor populations. It is then interpreted as the average income portion, with respect to the poverty line, that each member of the community must supply in order to have the necessary amount to bring down poverty. In order to obtain the necessary gap that will enable poor individuals to reach the poverty line, it must be divided by the number of poor individuals only.

The analysis based on sex reveals that one out of five households is headed by a woman who is either divorced, single or widowed. Poverty incidence is higher in households headed by men than those headed by women. However, 51.4% of individuals living in poor households are women, who represent 51% of the overall population.

With regard to the level of education, having a diploma that leads to a good job has proved to be a meal ticket out of poverty. Poverty, thus, affects more than four out of ten households where the head of the family did not go to school, less than four out of ten households where the head of the family has a high school level and less than one out of twenty households headed by college-educated parents.

Poverty incidence, based on age, is very high for individuals less than 30. Some 41.6% of them are affected by it. Poverty incidence decreases then and affects only 33.8% of individuals between 30 and 39. At 40 and up, poverty incidence increases steadily and affects 39% of individuals 60 years and more. Poverty incidence is reduced in households headed by individuals less than 30 and increases steadily with age.

4. Poverty and labor market

The survey indicates that farmers constitute the category affected the most by poverty (57%), which is 17 points above the national average. The high poverty incidence found in this category cannot always be attributed to a high birth rate, given the average household size of 5.1, which nears the national average of 5.0.

4.1 Employed working age individuals

Farmers constitute the category impacted the most. The average per adult equivalent spending is nearly 34% below the national average. Poor individuals are 33.5% below the poverty line. The main hurdles for the low income of this category of employed working age individuals include the small size of farms, difficulties in having access to land and credit, inappropriate farming practices and poor road infrastructure.

Next, comes the category comprised of non farming, informal self-employed workers. These individuals are also severely affected by poverty. This category is mostly urban dwelling with a poverty incidence rate of 34.4%. The average per adult equivalent spending barely exceeds (4%) of the national average.

The household category headed by wage-earning individuals working in the agricultural sector is also affected by a high poverty incidence set at 50.6%. More than two out of five individuals in this category live in poverty. This category is much less represented in the population (only 2% of poor individuals), unlike farmers' households.

For households headed by wage-earning civil servants working below the managerial level, poverty incidence is set at 24.9%, which is slightly below that of households headed by

unemployed individuals (25%), and that of wage-earning individuals working in the non farming informal sector (27.1%).

4.2 Unemployed working age individuals

Households headed by invalid or sick individuals constitute yet another category of high poverty incidence. The average annual per adult equivalent spending in this group is 33.8% below the poverty line. Given Cameroon's current budget situation where public transfers are low, the main income for households in this category comes from support from family members. Eight out of ten are indeed under relatives' care.

High school and college students, as well as retired individuals make up a separate category. Prior to the 1993 university reform, high school and college students' main source of income was scholarships. When scholarships were abolished, nearly the majority of students (at least nine out of ten) were under family care. Retired individuals still receive a regular income thanks to the improved financial situation of the National Contingency Bank (NCB). It is worth noting that on top of their pension, retired individuals live in households with one working age employed person, on average. This type of household, hence, has two income-earning individuals. As a result, poverty incidence in this category is generally lower (18.4%).

4.3 The unemployed

Based on the survey, there are nearly 714,000 individuals living in households headed by an unemployed person among who one out of four lives in a poor household. Paradoxically, poverty incidence in households headed by unemployed individuals is lower than that of several categories headed by working age employed individuals, namely, wage-earning farmers and self-employed individuals working in the informal sector.

On a per capita basis, unemployment, as defined by the ILO affects 467,000 individuals, or 7.9% of which 18.9% live in urban settings and 2.3% in rural settings. Douala and Yaoundé have the highest unemployment rates, 25.6% and 21.5%, respectively. If the concept is extended to include discouraged unemployed individuals (non working individuals ready and willing to work if they find a job), the unemployed population rises to 1.131,000 individuals, or 17.1% of which 32.2% live in urban areas and 8.6% in rural areas. Once again, Douala and Yaoundé top the list, with 38.3% and 34.5%, respectively. In a context where the labor market is characterized by a lack of free-flowing information regarding employment opportunities, employment offers, for the most part, come from informal channels. With regard to poverty incidence, this problem affects more discouraged unemployed individuals than unemployed individuals as defined by the ILO. 30.1% of discouraged unemployed individuals are poor, compared to 23.6% ILO-defined unemployed individuals. Some 290,000 individuals, among the 1.131,000 victims that comprise the extended unemployed category, are poor.

When all is said and done, three poverty poles have emerged. First, rural dwelling farmers (nearly seven out of ten individuals are poor), then urban dwelling self-employed individuals (contributing to poverty more than 10%) and finally the unemployed, who represent 290,000 poor and very poor individuals, although this group is not particularly vulnerable.

5. Poverty and fulfillment of basic social needs

5.1 Poverty and health

5.1.1 Morbidity

The results of the survey concerning this topic show that overall a bit less than one individual out of three reported having been sick in the last two weeks. This morbidity level does not vary much from one region to the next but remains slightly higher in rural areas. The breakdown of morbidity with respect to standard of living indicates that the poor have fallen sick as much as the rich. Given the relative nature if illnesses, people do not perceive the state of illness the same way. Poor individuals, who generally seek treatment less often, report being sick only in serious cases. The age analysis reveals that children age 5 and less, and individuals 55 and more are the most vulnerable groups. The morbidity rate is 40.9% and 52% respectively for children 5 and less, and individuals who are more than 55. After 5 years of age, the morbidity rate increases as a function of age: 23.1%, 23.2% and 31.7% respectively for individuals 5 to 14, 15 to19 and 20 to54.

5.1.2 Visit to formal and informal health centers

The choice of health services depends on several personal or objective criteria. The survey reveals that three out of four individuals last visited a formal health center. This general picture does not show regional differences. Indeed, except for the Adamaoua, Central, Far-north, West and North provinces where the rate of formal visit is low, it is above the national average in other provinces. One out of four individuals consults a traditional practitioner or a door-to-door medicines salesman. Three out of ten poor individuals choose informal health centers, compared to two out of ten non poor individuals.

5.1.3 Prevalence of the main diseases

Reports from family members were helpful in understanding the ravages caused by malaria, meningitis, diarrheic and respiratory diseases. Malaria seems to be the most widely spread pathology with an average prevalence rate around 11%. Malaria strikes the poor as much as the non poor without distinction, whether in rural or urban settings. The Central and Southwestern regions, where the prevalence rate is above 20%, appear to be the most severely hit. By contrast, Yaoundé, the East, and to a lesser extent, the Northwest regions are the least affected. Other parts of the country have comparable malarial prevalence rates.

The prevalence rates for the other three diseases are 2.7%, 6.7% and 0.1%, respectively. It is worth noting that these reported prevalence rates do not constitute definitive rates, given the lack of pathology laboratory and medical analyses. This may explain their disparate nature.

5.1.4 Immunization of infants 12 to 23 months

Overall, the complete immunization rate of infants 12-23 months against target diseases of the EVP is still insufficient at the national level (55.3%). Seven out of ten infants in that age group are immunized in the Yaoundé and Southwest regions. Among the non poor, Yaoundé and the Northwest regions have the highest rates (80%). Differences between poor and non poor are striking, except in the Southwest, West, Far North, Central and Douala regions where they are moderate. Moreover, about one infant out of five, 12 to 23 months old, is not immunized against any of the target diseases of the EVP. In spite of the frequent immunization campaigns sponsored by the Ministry of Public Health, the poor, households in the northern (North mostly) and eastern provinces, and rural households are underserved. National Immunization Day campaigns (NID) have not yet reached their objective.

5.1.5 Health expenditure

On average, the per capita annual spending at the national level is estimated to be 22,000 CFA F. Urban households spend three times more than rural ones, or on average 30,000 CFA F per year and per person, compared to 13,000 CFA F in rural settings. In addition to their per adult equivalent purchasing power (688,000 CFA F), urban populations also have easier physical access to health centers than their rural counterparts. In both Douala and Yaoundé, where there is a relative abundance of hospitals and where spending by consumption unit are the highest, levels of health spending are also the highest per capita and annually, 54,000 CFA F and 45,000 CFA F, respectively.

A closer look at health spending as a function of standard of living shows a big difference between the poor and the non poor. At the national level, the average per capita non poor household spending is about four and a half times greater than that of poor households.

With regard to the share of health spending, it is estimated, at the national level, to be 7.6% of total household spending. It should be noted that this spending pattern does not apply to all regions. Households in the Far North, East and North provinces spend much less for this essential social service in relation to their budget, 3.2%, 5.2% and 5.4%, respectively. Douala, along with the Central and Northwest regions, on the other hand, spends 9% or more on health services. The standard of living influences also the level of spending for health services.

5.1.6 Access to health infrastructures

Access to health infrastructures is measured by the distance between home and the nearest health centers, as well as the time it takes to get there, including the mode of transport regularly used. Determining the average distance to the nearest health center reveals

differences well known between residential and regional settings, and less well known among households based on their standard of living. So, at the national level, people have to travel four kilometers, on average, to get to the nearest health center. There is a distinct difference between rural and urban settings where the travel distance is only 1 km, as opposed to 4 km in rural areas.

The average time necessary to get to the nearest health center is 25 minutes for non poor populations and 40 minutes for poor ones. This favorable indicator for the poor, however, must be qualified. The nearest health center is different from the one visited by the participants in the survey in that it does not necessarily have the adequate technical equipment to treat the main diseases found in the area. In the outside regions, the poor, on average, take longer to go to the nearest health center than the non poor. This is because the poor have to travel longer distances and because the non poor can more readily have access to faster means of transportation (bicycle, motorcycle, and car).

As far as quality of care is concerned, nationwide, 69% of patients report being pleased with the type of care administered in the nearest health center. Standard of living does not appear to be a factor in the proportion of satisfied consumers. Unhappy consumers mention quality of services, lack of adequate equipment and costs.

5.2 Poverty and education

5.2.1 Literacy

Literacy, unlike illiteracy, gives an account of the ability of individuals 15 and older to read and write in French or in English. Illiteracy has decreased generally throughout the country. The literacy rate has reached approximately 68% in 2001, compared to 61% in 1996 and 1987, and 47% in 1976.

There are, however, significant disparities based on sex, region, residence and poverty status. The Far North, North and Adamaoua provinces are respectively the three regions with the lowest schooling rate. While seven out of ten individuals can read and write nationwide, less than four out of ten individuals can do so in the Adamaoua province, which is also better off than the other two. Nearly eight out of ten men are literate compared to six women out of ten. The situation for women varies based on their residence. In urban settings, both men and women enjoy more comparable literacy rates than they do in rural settings. Whatever the sex, poor populations are less literate than non poor populations, and this is the case throughout the country.

5.2.2 Schooling

The survey's findings confirm the existence of disparities between regions and residential settings. Indeed, it appears that in 2000/2001, eight out of ten children age 6-14 were in school. This indicator has improved throughout the years, going from 67.5% in 1976 to 73.1% in 1987, 76.3% in 1996 and 78.8% in 2001. However, the Far North and Adamaoua

provinces have the lowest rates with barely half of the children registered in 2000/2001. In urban environments, the schooling rate is higher, and under-schooling when it exists affects women more than men, especially in the Northern provinces. This distinction is barely noticeable in most of the other regions of the country, namely, Yaoundé, Douala, the Central, East, Coastal West and Southwest regions.

5.2.3 Education spending

In 2000/2001, annual average per capita education spending was 48,000 CFA F. This represents, on average, 5.4% of total annual household spending. As before, there are disparities based on residential setting, region and standard of living. The Far North, with 11,500 CFA F in education spending annually is at the bottom of the list, while Yaoundé, where education spending peaks at 94,000 CFA F, tops the list. The standard of living in Yaoundé and the Far North region explain their respective position. The type of institution attended is another factor explaining existing differences between regions. Education spending is higher in regions where private institutions have high enrollment rates, such as Douala, Yaoundé, the Northwest, Southwest, Coastal and West regions. Only 5.7% and 7.5% of pupils are registered in private institutions in the Adamaoua and Far North regions, respectively, compared to an average of 27% nationwide. Big cities spend three times as much on education than other areas of the country. Non poor households spend approximately four times as much on education than do poor ones, when their standard of living allows it.

Generally speaking, the share of education spending in households, when compared to overall spending, is below 8%. The propensity to invest in education is largely a result of the standard of living within each region. This propensity to invest in education is lower for poor households. The difference between poor and non poor varies according to the region. In the Adamaoua region, the portion of education spending is almost twice as much in non poor households than it is in poor ones. Also, the amount of education spending increases as does income.

Household education spending generally goes towards tuition fees (45%), books and supplies (35%) and other education spending (20%). Repetitions (2,700 CFA F), school lunches (6,900 CFA F) and transportation (4,400 CFA F), as well as the choice of private institutions partially explain the difference between poor and non poor households.

5.2.4 Physical access to primary school

The average distance between home and the nearest primary public school varies, from 1 km to 3 km, based on region, poverty status and residential setting. Subject to problems in assessing distances, those relatively short distances are probably the result of investments by the State and Cameroonian education system partners in the construction of schools. However, these average short distances cannot hide the fact that there still exist wide gaps in some localities, ranging from less than 1 km to 10 km.

Within the same residential setting (urban or rural zones), poor and non poor alike travel the same distance to get to the nearest primary school. The average distance varies from less than 1 km in urban areas to 2 km in rural zones. In the Coastal province, distances traveled in rural zones are comparable to those of urban areas. Apparently, this region, which does not include Douala, possesses a significant number of institutions of that level.

5.3 Poverty, housing and environment

5.3.1 Housing occupancy status

The analysis of housing occupancy status provides information regarding individuals who own their home, those who rent and those housed free of charge. This status is supposed to be a function of household income levels. In other words, based on their income, individuals decide to buy, rent or accept free housing. Irrespective of the standard of living, Cameroonians usually own their home. Six out of ten do. Among poor households, the proportion jumps to eight out of ten. Two reasons provide an explanation for this paradoxical situation. There is a problem concerning housing standing and ownership title. Generally, the poor occupy cheap housing with little amenities. In the North and Far North provinces, the high proportion of poor households that own their home is also characterized by the highest level of precariousness. Examination of the real estate ownership status, in the formal legal sense, requires that one have a property title in order to claim the rights of property owners. In that respect, the proportion of owners in possession of a property title is about 21% among the non poor, and falls to 9% in poor households.

5.3.2 Housing standing

The definition of housing standing here is based on the availability of a flushing toilet, walls, a roof and a floor made of permanent materials.

Poor households are clearly at a disadvantage from a point of view of comfort based on building materials used. Differences in comfort level are distinct between poor and non poor households, as well as between city and countryside, except when it comes to the roof since the use of corrugated iron has spread. Housing comfort is further measured through access to drinking water, electricity and the existence of a kitchen. All in all, one out of two households consumes water provided by CWC or from a well. A bit less than 5 out of ten households enjoy electric power provided by NEC, and one out of ten uses cooking gas in the kitchen.

Concerning access to electric power provided by NEC, consumers can either subscribe directly to NEC or connect their house to the network through a neighbor. Of the 46% of households connected to the network, 25.9% are clients and 20.1% get their electricity from a connection through a neighbor. This phenomenon has spread widely in urban areas, particularly in Douala and Yaoundé. The Coastal and Southwest regions, where respectively 59.7% and 57.2% of households have access to electricity, benefit from their proximity to the biggest distribution centers. The three Northern provinces, Far North, North and Adamaoua

have the lowest access rate, with 7.6%, 14.7% and 20.4%, respectively, due not only to distance but also to the low-income level of households.

The most striking difference between poor and non poor can be seen through the availability of cooking gas. At the national level, the proportion of households using cooking gas is 19 times higher in non poor homes (18.7%) than in poor homes (1%). In rural areas, the consumption of cooking gas is almost inexistent.

5.3.3 Durable goods

The presence of certain durable goods is indicative of household lifestyle. Analysis of household patterns in terms of durable goods, compared to 1996, shows that for the complete list of goods analyzed, poor households are disadvantaged in 2001 as they were back in 1996, except for bicycle. This good was replaced by the lightweight motorcycle and the proportion of households using it decreased by a third overall, and by 61% among the poor. Some durable goods do allow a clear differentiation between poor and non poor. They include the possession of a car, a television set, an air conditioning unit and a fan. In 2001, the proportion of households possessing these items was respectively 13, 8, 5 and 7 times higher among the non poor than among the poor. In 1996, differences concerning these items were of the same order.

6. Poverty, potentials and governance

6.1 Access to land

Based on the survey, in six out of ten households, at least one family member farms 3.3 hectares of land, on average, primarily to raise stock and for cultivation. The proportion of households with at least one farming member is, on average, four times greater in rural zones than it is in cities. Based on standard of living, there are nearly half as many non poor households farming land areas that are at least equal in size as those farmed by poor households. In urban areas, nearly twice as less non poor households possess land areas three times larger than those owned by poor households. Thus, in urban environments, there is a clear distinction between poor and non poor households when it comes to land ownership.

Regardless of the region, poor farming households predominate, except in Douala. Households located in the Central, Coastal and South regions and in Yaoundé farm land they claim to own to raise stock or for cultivation. In Yaoundé, 12.5% of non poor households farm on average 6.8 hectares. In the southern regions, 78.2% of poor households farm on average 4.5 hectares.

6.2 Access to credit

The survey reveals that 8.7% of households claimed to have applied for credit for investment purposes. The problems these households have encountered with the banking system may

explain the low percentage. The reality being what it is, households are very hesitant applying for investment credit. The survey indicates that the net rate of access to credit, determined by the number of households that applied, is 12.1%. Nearly 9 out of 10 applications are rejected.

The main reason presented for denying credit, whatever the poverty status or the region (except for the South), was the lack of sufficient guarantee, as cited by 54.7% of households. Another reason was the lack of support or endorsement. The third reason has to do with the fact that investment credit entails long reimbursement periods, which tends to increase the risks.

A closer look at the source of credit households do get can shed some light on this issue. Credit obtained to start a production unit, which is, by far, the purpose, comes mainly from relatives or friends (18.6%), from tontines (18.0%), from COOPEC (14.3%), from the benevolent sector (8.2%) and from some retailers (7.4%). In all cases, 64% of households contract debts through informal entities [i.e., tontines (25%), relatives/friends (21.8%), the benevolent sector (8.5%), retailers (5.9%) and usurers (1.6%)]. Only 18.4% of households contract debts through formal entities such as COOPEC (11.9%), banks (3.1%) and NGOs (3.4%).

6.3 Access to savings

Thirty-seven percent of households reported having money put aside. One out of four poor households has some savings, compared to about 41% of non poor households. One out of two urban households reported having money saved, compared to somewhat less than one out of three rural households. Residential settings clearly differentiate between poor and non poor households and their propensity to save.

Household regional distribution indicates a high proportion of households with savings in the Northwest (66%), Douala (59%), the Coastal (53.7%), Southwest (50.1%) and Yaoundé (42.6%) regions. The highest portion of households with savings occurs in the Northwest region, which interestingly, is made up of 43.9% of poor households. It should be noted that in this region, a significant proportion of poor households (59.4%) has savings.

6.4 Poverty and governance

The portion of households having fallen prey to or having participated in corruption was assessed through examination of the proportion of households that had to unwillingly pay unofficial fees for health and education services, and that willingly paid unofficial fees for police road checks. Corruption here also includes in kind gifts unwillingly offered.

Generally, health services have been cited as the most corrupt: one out of four households has complained about them, compared to 15% for education services. Corruption occurs more in cities than in the countryside where supplying teachers and health care providers illegally with food, or farming their land without due compensation, was taken into account

as well. Non poor households fall prey to corruption more than do poor ones. In our opinion, this is because non poor households receive health and education services in higher numbers, on the one hand, and their financial situation, on the other hand, allows them to give in to pressure from harassing and corrupt employees.

The proportion of households participating in corruption is just as significant. Eighteen out of 100 households report having voluntarily given gifts to police officers during road traffic controls in order to get out of compromising situations. In the Central, West and Southwest regions, non poor households are the most corrupt. They anticipate such payments to officials because it is advantageous for them as well. Although the adage "no corrupt without corrupter" holds true, these reports have not been corroborated.

7. Subjective aspects of poverty

7.1 Subjective poverty

The different approaches used to measure poverty are varied and as complex as poverty itself. Of the various approaches, the ones seeking to apprehend subjective poverty begin with a measure of the phenomenon from the perspective of the poor. The subjective nature of poverty stems, above all else, from the pervasive concept of relativity that is intrinsic to poverty. One is poor in relation to other members of a given community, at a particular time in one's life and based on a set of standards defined elsewhere by others, that is, based on criteria that are constant neither in time nor in space.

7.2 Perceptions of the causes of poverty

Based on statements from heads of household, lack of employment constitutes the first cause of poverty. More than 4 out of 10 households have cited it as the main reason. This reason seems to be all the more significant, as heads of households who chose other reasons selected low of insufficient income (16.8%) or lack of road infrastructure (11.2%). Low or insufficient income can be interpreted as a situation of under-employment and the lack of adequate roads as an impediment to productivity and to the marketplace. This general trend is more characteristic of non poor than poor households.

Poor and non poor priorities differ somewhat based on standard of living. Thirty-five percent of the poor mention first the lack of employment opportunities as the reason for their situation, 18.5% cite low or insufficient income and 15.7% blame the absence of roads. More poor households attribute their situation to the lack of road than do non poor households. Nearly 8% of poor households cite their low education level as the reason for their status. Poor households cite lack of live stock and land twice as much as non poor ones.

According to households surveyed, their problems stem primarily from lack of employment, low or insufficient income and corruption or poor management of public resources. Every household, without exception, realizes that their low education level, as well as problems due to their isolation, impacts their standard of living.

7.3 Perceptions of living conditions improvement actions

Cameroonian households believe that job creation is the first remedy to the problem of poverty. Then, they cite easier access to health care and medicines and a guarantee of fare prices for agricultural products as the next solutions to alleviate poverty.

These proposals for action, although widely shared, hide profound differences between poor and non poor in terms of what each group aspires to. Poor households want first better road conditions, creation of water sources, fare prices for agricultural products and, to a certain extent, access to credit and basic social services (health and education). Non poor households' priorities include salary raises and measures to fight corruption. What comes out from the opinion of at least 11% of households surveyed is that any policy seeking to fight poverty must absolutely include job creation, measures to reduce isolation, guarantees for agricultural products' prices, easier access to education and health care, as well as ways to fight corruption.

8. Poverty trends between 1996 and 2001

All of Cameroon's socio-economic strata, and the poor in particular, should benefit from the various economic policies adopted in 1996, namely, those seeking to achieve a greater macro-economic balance and to strengthen growth within the framework of the triennial economic program (1997-2000), backed up by the IMF's ESAF. In this context, analysis of poverty trends throughout these last few years takes on a special interest in that the efficacy of poverty reduction policies implemented is really what is at stake.

This study on poverty trends between 1996 and 2001 was conducted based on two surveys, SCH I and SCH II, which were carried out nationwide in 1996 and in 2001. In order to compare the results obtained from both surveys, some adjustments were made to data collecting materials, as well as on methods used to calculate indicators. Common aspects to both surveys are helpful in assessing poverty trends.

On the monetary level, the results indicate a drop in poverty incidence of 13 points, a 5-point drop for poverty intensity and a 2-point drop for poverty severity. These various declines are more significant in urban than in rural zones. Between 1996 and 2001, poverty has therefore decreased and it is important to know what accounts for that decrease. Modification of the various factors, split into growth effect and redistribution effect, shows that poverty decrease is linked more to economic growth. The latter contributes 4 times more to incidence modification, while redistribution impacts more poverty intensity in a negative way.

With regard to inequalities, the situation has not really improved between 1996 and 2001. The wealthiest individuals still consume, on average, over 7 times more than do the poorest individuals. The same disparity still exist vis-à-vis incomes when measured using the GINI index. This income disparity is even worse when using the variance log.

1. Introduction

In the framework of the second triennial economic program (Oct. 2000 – Sept. 2003), focused mainly on poverty reduction and growth, the Cameroonian authorities adopted a temporary version of the Poverty Reduction Strategic Document (PRSD) in August 2000. The authorities have programmed the finalized PRSD to be ready by August 2002. The final document, which presents the existing socio-economic situation and makes recommendations for an economic program aiming to reduce poverty and accelerate growth, contains quantified objectives the statistical data system should help formulate, follow-up and assess. Contributions from the statistical data system are useful in the diagnosis and formulation phases of the program, as well as in the follow-up/assessment phase, including measuring progress achieved.

Two consumption-budget type surveys have already been conducted nationwide. The first, which took place in 1983/84 and financed by the Government, involved a sample of 5500 households. The main objective of that first survey was to determine a consumption pattern in order to establish a consumer price index (CPI). This endeavor was substantial, consisting of four visits (one every three months) to each sampled household, and the creation of a fairly detailed consumption catalog. This survey provided data necessary for the elaboration of a poverty profile that was published in 1994 and according to which 40% of Cameroonian households were poor[2].

In 1996, a new national survey, with a consumption budget section, called first Survey on Cameroonian Household (SCH I) was conducted. The diagnosis presented in the temporary document was put together for the most part thanks to data obtained from this survey. Results from this survey were helpful in assessing poverty trends since 1984, and further indicated that one out of two Cameroonians[3] was poor. There were, however, some shortcomings, like the small sample size and spending data obtained over a relatively short period (7 days in each household).

Based on the previous results and in an effort to strengthen the bases for follow-up analyses of poverty, the Cameroonian government decided to do a second national survey in 2001 (SCH II). This endeavor is part of the "C" component (poverty data improvement) of the Public-Private sector Partnership Project for Growth and Poverty Reduction (PPPPGPR) established between Cameroon and the World Bank in October 2000.

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[2] Cameroon, diversity and growth, The World Bank, 1994.

[3] Cameroonian households living conditions in 1996/MEF/BSMA, Dec. 1997.

Methodologically speaking, SCH II took advantage of the shortcomings of SCH I. The sample size for instance (11,553 households) is sufficiently large to allow for pertinent analyses in each of Cameroon's ten provinces.

Specific objectives of SCH II, as determined by the Cameroonian authorities, include:

- proposal for a standard of living indicator calculation methodology and a poverty baseline, shared by the majority of the partners for development that can be used as a reference point for future studies and follow-up evaluation of the poverty reduction program;

- the study of poverty, poverty in terms of household living conditions and of potentials poverty, all along establishing correlations between these different forms of poverty;

- the production of previous national and regional analyses excluding the 2 largest cities (Douala, Yaoundé) and distinguishing between urban and rural dwellings;

- the production of basic data for the improvement of various statistics, namely, the assessment of household consumption in national accounts and discounting weightings used for price index calculation.

The objective of this study is to draw a poverty profile for Cameroon in 2001. Following the introduction, chapter 2 reviews the main social and economic trends that characterized the last fifteen years. Chapter 3 reconstitutes the primary methodological choices, given that the results presented are dependent upon several concepts. The following six chapters deal with poverty profile, poverty and fulfillment of social needs, potentials and subjective poverty, poverty trends between 1996 and 2001, as well as poverty's determining factors, respectively.

II. SOCIAL AND ECONOMIC CONTEXT

2.1 Main structural characteristics

Dubbed "Miniature Africa", Cameroon is endowed with important natural assets that should ensure its harmonious and sustainable development. Located in the center of tropical Africa, this coastal country enjoys a wide variety of climates and a topography that is as diverse as is its vegetation. Cameroon's agriculture is Central Africa's richest thanks to its cultivated food crops (corn, cassava, plantain, macabo, rice, mil and sorghum, peanut, etc.), and exports (cacao, coffee, cotton, rubber, banana, pineapple, etc.). In addition, Cameroon's oil and timber resources constitute assets for a sound industrial basis that should help the country speed up its development. Cameroon's 402 km coastline bordering the Gulf of Guinea represents an extraordinary potential facilitating commercial trade with neighboring countries. In a context of natural resources development and living conditions improvement for Cameroonians, the authorities, since the early days after independence, have implemented policies seeking to strengthen human capital.

According to the latest general population and housing census, Cameroon's population was approximately 10.5 million in April 1987. Fifteen years later, and based essentially on an average annual birth rate of 2.9%, estimates establish today's population at around 16 million. This population is characterized by a stable male ratio, around 96-97%, and an average age around 22-23. The quality of this human capital is strengthened by the adult literacy rate and level of schooling. The national literacy rate, estimated at 67.9% in 2001, does not show, however, existing disparities based on sex or region. In terms of residential setting, nearly 9 out of 10 urban dwellers 15 and more can read and write, compared to less than 6 out of 10 in rural zones. Northern provinces, like the Far North, North and Adamaoua lag behind when compared to the rest of the country. The literacy rate in these regions does not go beyond 40%. Approximately 8 out of 10 men are literate. The ratio falls to 6 out of 10 for women. Cameroon's net schooling rate for children age 6-14 was set at 78.8% in 2001. In urban areas, more than 9 primary school-age children out of 10 go to school, while only 7 out of 10 do so in rural zones. Disadvantaged regions, as far as adult literacy is concerned, are the same[4] suffering from under schooling levels. Only 6 out of 10 children living in the better off sections of disadvantaged regions go to school. Disparities based on sex exist and are more pronounced in the most underprivileged regions. Cameroon's natural resources and human capital constitute factors fostering the creation of a wide variety of economic activities.

Cameroon's economy is based on the three traditional sectors, agriculture, industry and services, in fairly equal proportions. From 1994/95 to 1999/2000, these sectors have

[4] Under the hypothesis that educational services cover the entire country, well-educated parents seem to understand better the importance of education; the urban/rural difference is probably due to physical and financial difficulties.

regularly accounted for 25 to 28% of the GDP, in inflation-adjusted francs, for the primary sector, 30 to 34% for industry and 40 to 42% for services[5]. Cameroon's foreign trade reflects fairly well its economic activity, even if industrial exports (20%) go, for the most part, to CAEMC member countries. Cameroon has a trade balance surplus that began in 1994/95. Nevertheless, the overall cover rate has been negative as trade, excluding oil export, has been below the 100 mark.

In spite of its natural resources, its human capital and an ideal geographical situation, which should make for a harmonious social and economic development, in some of its regions, Cameroon has to deal with a structurally hostile environment. For instance, the average annual rainfall in the sahelian part of the Far North region is below 600 mm, compared to a national average of about 1800 mm. In this region, drought is never far away and desertification is a reality. These existing inequalities must, therefore, be taken into account in the country's development program.

2.2 1985-1994: A decade of crisis

Until 1985, and thanks to oil exploration and a sustained agricultural production backed up by strong world market prices, Cameroon's economy was healthy. At that time, Cameroon was able to invest and increase public services thanks to average real growth rates of 7% per year. Budget year 1985/1986 put an end to the trend due to lower export income that came about as a result of a fall in oil and other export prices. Estimated at about 329 billion CFA francs[6], this shortfall represented nearly 8.2% of the GDP. Due to the continued decrease of market prices, the economic slump persisted in 1986/1987 as evidenced by the deterioration of terms of trade and a negative growth rate (-4.5% in current francs).

Table 2.1 Percent change of average market prices for exported commodity

	1985	986	1987	1988	1989	1990	1991	1992	1993	annual average
Cacao	-2.6	-26.9	-17.5	-15.6	-17.4	-12.6	-0.3	-21.3	12.0	-11.3
Coffee (robusta)	-12.1	-6.2	-40.5	-8.3	-7.2	-39.2	-10.4	-15.9	27.2	-12.5
Coffee (arabica)	3.6	9.4	-50.9	12.9	-9.3	-33.6	-2.1	-17.3	9.7	-8.6
Cotton	-23.0	-37.2	34.3	-14.9	22.9	-6.7	1.3	-33.4	10.4	-5.2
Oil	-4.6	-48.9	29.0	-20.2	19.0	30.2	-17.7	0.6	-11.5	-2.7

Source: Cameroon in numbers 2000, BSNA / MEF, 2001

A review of the shifts in market prices of the primary income-earning exports in Table 2.1 above points out the financial difficulties Cameroon has faced from 1985/86 to 1993/94. These market price shifts aggravated by a weak US dollar and the deterioration of the terms

[5] Cameroon in numbers 2000, MEF/BSNA, 2001.

[6] PRSD (temporary), August 2000.

of trade had repercussions on export earnings, as well as on public finances. To deal with the persistent crisis, the Government put in place a set of measures seeking to reduce government spending and decrease the weight of the public sector in the economy, namely, through drastic cuts in subsidies. Furthermore, in an effort to reach fiscal balance, the Government cut down on some benefits paid to civil servants and froze their promotion commercial papers. All these measures turned out to be insufficient to correct the situation. The per capita consumption fell by 40% between 1985/1986 and 1992/1993. The outstanding external debt, which was less than a third of the GDP in 1984/85, grew to more than ¾ of the GDP in 1992/1993. Investments went from 27% to less than 13% of the GDP during the same period. The net deterioration of public finances, characterized by strong treasury pressures, forced the Government to drastically lower salaries[7] in the civil service in January 1993.

On the social front, employment and social services deteriorated considerably. Public and quasi public companies began restructuring. This led, on the one hand, to some businesses closing down, and on the other hand, to a hiring freeze in the public sector along with measures to reduce payrolls. As a result, unemployment, which impacts young people and women first, grew significantly. Recent graduates entered a totally depressed labor market; women, whose presence in the market points to their flexibility when household incomes decrease, had difficulties entering the labor market. These two groups, in turn, flocked the informal sector, which as a result, grew significantly. Informal employment rates reached 57.3% in Yaoundé in 1993. Because of its financial difficulties, the Government could no longer sustain health and education services. The quality of these services suffered because the Government stopped investing, recruiting, buying educational supplies and medicines, as well as up keeping facilities. The teacher/student ratio in primary education deteriorated as well, going from 51.0 in 1997/1998 to 65.4 in 1999/2000[8]. Road infrastructures, water projects and projects to install electricity met with just about the same fate.

As shown in Table 2.2, market price changes have had repercussions on producers' prices in spite of the practice of authorized charges set by the Government and that ended only in 1994. Household income erosion was painful for rural inhabitants.

Table 2.2 Price change in % paid to commodity producers

	1985	1986	1987	1988	1989	1990	1991	1992	1993	annual average
Cacao	10.8	2.4	0.0	0.0	0.0	-40.5	0.0	-20.0	-25.0	-8.0
Coffee(rob.)	10.3	2.3	0.0	0.0	0.0	-60.2	-11.4	0.0	-35.5	-10.5
Coffee(ara.)	9.8	5.6	0.0	0.0	0.0	-47.4	0.0	0.0	-20.0	-5.8

Source: Cameroon in numbers 2000, MEF / BSNA, 2001

[7] Following these two salary cuts in November 1993, high-end salaries fell 60%.

[8] General statistics on Cameroon's education system in 1999/2000, BSNA-ME, 2000.

During this difficult period, Cameroonian households lost a significant part of their income, especially given that very few of them produced food crops for sale as they do today. The period 1985/1986 to 1993/1994 has been a decade of deep social and economic crisis for urban and rural Cameroonians. The new economic growth seems to cohabit with a situation of persistent poverty.

Since the 1995/95 budget year, renewed economic growth appears to evolve along with a situation of persistent poverty.

2.3 1995-2001: The last six years of hope

The monetary adjustment that took place in January 1994 and achieved through the devaluation of the CFA F, coupled to other economic policy measures contributed to reverse the trend. The Cameroonian economy, thus, renewed with growth during the 1994/1995 budget year, after a decade of recession and significant deterioration of living conditions. Table 2.3 below presents data obtained from the SCN version of the national accounts that explain how growth came back.

Table 2.3 Contribution to growth from GDP components in current francs

	1994/95	1995/96	1996/97	1997/98	1998/99	1999/2000
GDP	18.9	7.3	12.0	7.0	7.1	7.0
Investment	2.8	0.4	1.6	1.5	1.5	1.4
Final private cons.	11.5	4.2	11.4	5.9	4.5	5.8
APU consumpt.	-0.5	1.1	0.7	0.7	1.3	0.3
Exports	8.3	2.4	2.2	1.7	3.3	1.9
Imports	3.2	0.8	3.9	2.8	3.5	2.4

Source: Cameroon in numbers, MEF/BSNA and AFRISTAT

The first significant improvements that began in fiscal year 1994/1995 occurred in the export sector. The effects of the January 1994 devaluation led to a noticeable increase of export earnings, including the 306.8 billions from oil, representing a 21.1% gain, compared to 1993/1994, and the 165 billions from timber. Together, these two items represented 58.2% of all exports for that year, marking a 34.4% gain, compared to 1993/1994. At the same time and thanks to a surge in producers' prices, private consumption grew remarkably. Deregulation of the farming sector took place in the last three months of 1993. In 1994, the price of cacao, Robusta and Arabica coffee increased by 100%, 170% and 175%, respectively, compared to the previous year. In 1995, the upward movement of producers' prices continued with annual increases of 50%, 152% and 64%, respectively.

In 1995/1996, private consumption expenditure remained the driving force for growth, contributing the largest share. Opportunities in the farming sector seemed to propagate to other sectors of the economy. Exports continued to contribute to growth in a major way. Custom incomes grew substantially. Improvement of the budget situation fostered growth through increased consumption from government services. The State's treasurer's office,

however, has not recovered enough to handle current expenditures and foreign and domestic debt service at the same time. New payment arrears emerge, which is not conducive to creating an enabling environment with bilateral and multilateral donors and creditors. The structural adjustment program adopted in 1995 between the Government and the IMF, through a Stand-by Arrangement program, failed as did previous ones because of the inability to balance public finances and make regular and timely foreign debt service payments. The first survey on Cameroonian households conducted in the first semester of 1996, revealed that 50.5% of Cameroonians lived below the poverty line.

The economic growth that characterized budget year 1996/1997 resulted from buoyant private consumption spending and foreign trade. Civil service salary rehabilitation helped sustain domestic consumption, as the upturn in investments strengthened growth. In August 1997, following the successful implementation of a Fund-monitored reference program during the 1996/97 fiscal year, the Government signed on an Enhanced Structural Adjustment Facility agreement with the IMF, as part of the implementation of the triennial financial and economic program covering the period going from 1997/98 to 1999/2000.

This triennial economic program was successfully carried out during a period of renewed economic growth and from which the Cameroonian people expected a great deal. The driving force behind the economic growth, during this period, was domestic consumption and trade. The stagnant contribution of private consumption spending during 1998/99 clearly showed that renewed economic growth was not sufficient to raise the standard of living, particularly, that of the poorest classes whose situation continues to worry. Cameroon then began second-generation economic programs focused on continuing poverty reduction and economic growth.

Cameroonians in general and the poor in particular have great hope in this new triennial economic program whose objectives reflect the population's aspirations. Cameroonians' hopeful attitude is primarily based on:

- Good exports levels;
- Implementation of investments as stipulated by privatizations' terms and conditions;
- Creation of industrial production units in the timber sector, following the new forest law;
- Job creation and other positive impacts resulting from the construction of the oil pipeline connecting the DOBA oil field, located in southern CHAD, to the KRIBI port in Cameroon.

The population's greatest hope, especially for those living in poverty, currently rests on the actual use of resources generated from the implementation of the HIPC initiative in order to finance poverty reduction projects.

It is in this context of hope that the authorities decided to conduct SCH II that should provide reference indicators from which progress in poverty reduction will be measured.

III. METHODOLOGICAL SUMMARY OF THE SURVEY

3.1 Data collection methodological approach

SCH II seeks to measure poverty and living conditions of the population. This objective requires the collection of a number of data and the use of strict methodological procedures. Conceptually, the following aspects are among the most important in order to ensure comprehension and optimal use of this survey's data: stratification, update of polling base, sample selection and data collection methodology.

Regarding stratification, the goal of creating a national and regional poverty profile, in an effort to detect regional specificities, was taken into account. As in 1996 when SCH I was conducted, Douala and Yaoundé were treated as separate strata. Each of Cameroon's ten provinces consisted of two distinct strata: a rural and urban stratum. The survey then consisted of a total of 22 strata: 10 in rural zones and 12 in urban areas. In order to ensure an adequate sample representation, each urban stratum was further divided into two sub-strata: one comprising cities of at least 50,000 inhabitants (urban), and the other comprising cities with 10,000 to 50,000 inhabitants (semi-urban).

The polling base used in SCH II is the same as that of the second "RGPH" (April 1987). Given its relatively old nature, efforts were made to update the counting zones (CZ) based on their 1987 size, and the discounting of some primary units (PU) in the major subdivisions of CZ[9].

The format of the sample selection used depended on the residential setting. In Douala and Yaoundé, as well as in regional urban strata, a two-level drawing was put together. In both Douala and Yaoundé, the sample drawing was done based on the 1987 administrative subdivisions in order to ensure an adequate representation of CZ in both cities. In each of these cities' major subdivisions, the two-level drawing allowed for the selection of CZ, at probabilities equal to the first level, and in each CZ drawn, twelve households, once the CZ was counted. In the provinces' urban strata, the number of necessary CZ was drawn from a list comprising all urban CZ (major cities and provinces). At the second level, 18 households were selected in each CZ drawn and counted.

In semi-urban substrata and in regional rural strata, a three-level drawing was chosen because a two-level drawing would have led to a sample spread too wide, resulting in an increase of the survey' cost in terms of travel. In semi-urban settings, cities (subdivision capitals) with a probability proportional to their 1987 household size were drawn at the first level. At the second level, CZ were drawn and at the third level, 18 households were drawn in each of the CZ drawn and counted. Second and third level drawings were done at equal probabilities. In rural settings, the drawing format was the same as the one used in urban settings, except for

[9] For more details on this issue, see BSNA, "Methodology...", Sept. 2001.

the number of households drawn (27 or 36) at the third level in each CZ drawn and counted. Data collection lasted three months in each of the three sampling settings. Each sampling setting determined the length and organization of the data collection process. In urban and semi-urban settings, the collection of spending data lasted 15 days in each household, with a total of six visits. During each visit, the investigator collected spending and purchase information of the last three days thanks to accounting notebooks managed by some household members, coupled to additional information obtained through interviews. In rural settings, the investigator conducted two visits in each household, instead of six. The first visit sought to collect daily spending and purchase data over the last seven days, while the second visit, which took place three days later, allowed for the collection of spending and purchase information of the last three days since the last visit. Retrospective spending collections over the last 3, 6 or 12 months, based on spending nomenclature categories, helped complete these data for each household.

This data collection approach, coupled to a detailed nomenclature of household consumption that is derived from the COICOP, helped assess, with a good degree of accuracy, household consumption.

3.2 Data analysis methodological approach

Determining choices were made regarding several aspects in order to analyze results from the survey. These aspects include standard of living indicator, consumption unit, regional disparities, poverty line and formation of socio-economic groups.

3.2.1 Standard of living indicator

The indicator used to measure household standard of living is the average annual household consumption per consumption unit standardized by a cost of living index. The methodology used to compute this indicator is explained below.

The survey did not attempt to record income since this approach is difficult because of poor reporting from households. The standard of living indicator was defined through the determination of annual household final consumption[10], which to a certain extent, is a better reflection of the standard of living. Household final consumption defined for that purpose consists of four distinct parts: monetary consumption, home consumption, in kind transfers received from other households and renting costs chargeback to households that own their residence or that are housed free of charge. Housing construction expenditure, however, which is really investment spending, is not taken into consideration. Miscellaneous spending linked to such events as weddings, birthdays, funerals and other social ceremonies, which typically involve the financial and consumption involvement of individuals outside the

[10] For more details about estimates of annual consumption, see document “methodology on the calculation of standard of living indicator and poverty line”, BSNA, op c

household, was excluded as well. A usage value for durable goods was also determined. Home consumption estimates, a mostly a rural phenomenon, were improved as farmers' unsold production was taken into account. With regard to chargeback rents, an econometric model based on annual renting costs and housing characteristics, as well as those of heads of household actually renting, allowed to chargeback renting costs to households that own their residence or that are housed free of charge.

It is obvious that other factors not taken into account in this survey had an impact on welfare, namely, the availability of public goods and the value of wealth. For instance, access to public goods can be viewed in terms of opportunity cost. The case of a sick person seeking treatment illustrates this approach. If this person lives in an area deprived of health centers, he/she will have to add transportation costs and other charges to his/her medical bill for treatment received elsewhere. When defining poverty, it is quite conceivable to attribute notional income to household that have access to public goods. For such a task to be carried out appropriately, data generated from a community wide survey are important. SCH II did not take up this aspect.

3.2.2 Taking into account household formation: consumption units

Household consumption spending as calculated above does not allow for household comparison since their composition differs (size, number of individuals per age group, etc.). For instance, a one-person household that spends 200,000 CFA F annually does not have the same living standard as a two-person household spending the same amount annually. A solution that can be used to compare households in a uniform manner involves calculating per capita consumption spending. This solution, although better than the previous one, is not perfect, however, because it does not take into account individual needs based on age, and moreover, it ignores existing economies of scale found in large households (a four-person household does not need twice as many television sets as does a two-person household). The most appropriate solution involves calculating spending per consumption unit.

To perform this computation, an equivalent scale must first be chosen. Both, the Oxford and RDA[11] scales were tested and the RDA scale was selected because it allows for consumption weighting in relation to age and sex. Indeed, the RDA scale gives more weight to men and increases consumption until age 50, after which it begins a downward slope. Given that more men perform manual labor and that this scale was built based on food consumption, which is significant in Cameroon, relatively speaking, the RDA scale is more realistic.

3.2.3 Taking into account regional pricing disparities

[11] For more details, see "methodology for calculating the standard of living indicator and the threshold".

Price disparities are significant between Cameroon's different regions. These differences are inherent particularly in transportation costs. In urban areas, food products are generally more expensive, while manufactures are more expensive in rural zones. Based on such price differences, having 1000 CFA F in Douala (Coastal) is not the same as having the same amount in Pitoa (North). Two possible alternatives exist to perform credible comparisons.

The first involves calculating a poverty line specific for each region that only takes into account consumption pattern and prices in use in that region. This solution has two drawbacks. First, the chance of having a national poverty line is lost, and then, spending level comparison between two different regions is not always possible. The second involves calculating a poverty line for a reference region and then working out a cost of living spatial index that can be used as a household expense deflator. This solution was selected.

Thus, a purchasing power parity index has been worked out based on regional indices provided by the survey. For this task, prices were collected out of a national common basket of about 150 products found in the different regions (rural and urban) throughout the length of the survey. Thanks to the good level of basket representativeness and the availability of adequate data on prices, the Yaoundé region was selected as the reference region against which other regions were to be compared. An index of 0,950 for a given region means that the basket of goods and amenities accessible with 1000 CFA F in Yaoundé would cost 950 CFA F in that region.

3.2.4 Poverty line

The method selected to calculate the poverty line is based on the essential needs approach. The goal was first to work out a nutritional threshold and then, to add an amount reflecting non nutritional needs.

In order to work out the nutritional threshold, a basket of goods representing consumers' choices was determined based on data from the survey, excluding population from the first and last three 10^{th} percentiles that might have had special consumption habits. Basket goods were assigned a value based on Yaoundé's prices so as to allow an adult to reach a minimum standard of 2900 calories[12]. The basket of goods actually used consisted of 61 products representing nearly 80% of food consumption spending. Products not included in the basket had low budget coefficient (ratio) and generally, their price or calorie supply was not available. The nutritional threshold obtained based on Yaoundé's prices was 151,398 CFA francs.

To determine the non nutritional baseline, following Ravallion (1996), the α portion of household expenses, whose per adult equivalent spending is right at the poverty line, was

[12] Standard defined for an adult in the construction of the RDA equivalence scale and used in household consumption.

estimated using an econometric relation. Minimum food spending was established at 151,398 CFA francs * (1- α). **The permanent total poverty line worked out** (also called minimum threshold) **was set at 232,547 CFA F**. A maximum threshold[13] that distinguishes between intermediate and non poor was determined as well.

3.2.5 Socio-economic groups

Given the goal of targeting poor classes, which any poverty reduction policy needs, the formation of socio-economic groupings seeks to identify groups of individuals whose behaviors are relatively homogeneous from a poverty standpoint. Taking this necessity into consideration, as well as the fact that any group has to be large enough for it to be analyzed, households were categorized into fourteen socio-economic groups. The group's formation was based on the head of household's activity situation, institutional sector, activity sector and professional category. These groups included the following: public sector senior managers[14], other public sector payroll employees, formal private sector senior managers, other formal private sector wage earners, farmers, wage earners and other farmer dependents, informal non-farming employers, informal non-farming self-employed, wage earners and other informal non-farming dependents, unemployed, high school and college students, retired individuals, sick/disabled persons, other working age unemployed (housewife, persons of private means, etc.). Informal units are those without taxpayer identification and accounting system.

[13] To compute the maximum threshold, see "methodology for standard of living indicator calculation and poverty line". In this document, the concept of non poor means intermediate and non poor.

[14] Even though the term manager is used, it is really about professional staff and supervisors.

IV. POVERTY PROFILE

4.1 General presentation of poverty

This chapter establishes a poverty profile based on data collected during SCH II, and assesses regional differences. As a reminder, the poverty line was set at 232,547 CFA francs per adult equivalent[15] per year. This level of spending allows an adult to eat and take care of his/her essential needs at the same time.

A household is considered poor if the average annual per adult equivalent spending falls below the poverty line. Poor individuals are those living in poor households. It is important to note that since the observation unit during the survey was the household, the current definition of poverty does not take into account potential differences within households, that is, differences that could exist for instance between boys and girls of a same household. Along the same train of thoughts, given that the scope of the survey only extends to ordinary households, people living in collective households (orphanages, long-term patients in hospitals, etc.), as well as marginal populations (homeless, etc.), are not included in the survey.

The population of ordinary households was estimated to be 15,472,559 living in 3,120,935 households. Household poverty incidence is 30.1%, or 12.3% in urban areas and 39.7% in rural zones. Some 6,217,058 of the 15,472,559 individuals live below the poverty line, giving an average national poverty incidence of 40.2%. About 4 out of 10 people are poor nationwide, but the situation varies according to residential settings. In urban areas, less than two out of ten individuals are affected by poverty, while more than five individuals out of ten are poor in rural areas.

4.2 Regional dimensions of poverty

The average 40.2% poverty incidence does not show marked disparities that exist based on residential settings and regions. Poverty incidence is significantly higher in rural zones. The highest urban poverty incidence, set at 39.1%, was found in the Adamaoua province. The lowest rural poverty incidence, 32.5%, was recorded in the South province. In every other rural zone, poverty incidence was above 39.1%. The limited opportunities available in rural areas explain this typical result.

In order to characterize regions as a function of poverty incidence, three sub-groups were identified. One containing the least poor regions (Douala, Yaoundé), the next consisting of

[15] Standardization of per adult equivalent spending instead of per capita spending has the advantage of taking into account household composition and thus takes into consideration existing economies of scale within large-size households (for instance, a four-person household does not need twice as many television sets as does a two-person household).

urban sections of the Southwest, Central, East, Northwest and Coastal provinces. Poverty affects less than two people out of ten in each of these regions. The third sub-group included the poorest regions where poverty incidence reaches 47%. Except for the South, Southwest and West provinces, all rural zones fall in that category. This categorization, however, is still too superficial in that it does not take into account the relative weight of each sub-group in the total population. Indeed, the level of poverty incidence in relation to population density is really what guides policy measure choices. It is, then, proper to consider the structure of regional poverty, which is more likely to target policies accordingly if the stated objective is to reach the maximum number of poor individuals. Given the high levels of rural poverty incidence and the fact that most Cameroonians live in rural zones, overall, more than eight out of ten people live in poverty. Analysis of residential setting and province reveals that one out of four people lives in the Far North province, less than one out of six lives in the Northwest province and one out of ten for each of the North, West and Central provinces.

Poverty was also studies in terms of intensity. The poverty intensity indicator measures the average income gap in relation to the poverty line. This indicator helps determine the amount of money that would have to be transferred to a poor individual to help him/her out of poverty. When it comes to poverty reduction, the choice between poverty incidence and poverty intensity is a strategic one. To rely on poverty incidence implies that the preoccupation is uniformly with poor individuals regardless of differences in income. Relying on poverty intensity introduces an additional dimension: the gap between the poor' income and the poverty line.

The use of poverty intensity has confirmed previous results, namely, the difference between urban and rural settings. In the latter, the average per adult equivalent income of individuals living in a poor household is, on average, 33.3% below the poverty line, compared to 23.9% in urban areas. In other words, an additional average annual income of 77,400 CFA F would have to be transferred to a poor individual living in a rural area to help him/her out of poverty, compared to 55,600 CFA F for an individual in the same situation but living in an urban zone.

Two important facts deserve attention. First, the South and West provinces interestingly have the lowest urban/rural gap with regard to poverty incidence and poverty intensity. Then, poverty rates in rural sections of the North and Far North provinces are close to those of the Northwest province. These three regions have the highest poverty intensity rates, which seem to be largely influenced by the scope of rural poverty. Furthermore, and unlike the South and West provinces, the Northwest province has the most pronounced urban/rural poverty gap.

As poverty structure is being examined, it is also important to consider the distribution of household consumption spending[16]. The average annual per adult equivalent spending is

[16] A reminder to the reader that these spending are standardized using a spatial cost of living index.

estimated to be 461,894 CFA F. It is twice as high in urban areas as it is in rural zones. Even if differences vary from one region to the next, generally the average per adult equivalent spending is the highest in the wealthiest regions. The rural stratum with the highest average per adult equivalent spending is the South (449,152 CFA F). The highest rural average is still below the lowest urban average (450,280 CFA F), in the urban Far North. When all is said and done, the differences on poverty levels previously recorded only reflect existing differences on spending and therefore on income. Moreover, analysis of the data shows that poverty would have a wider scope if monetary spending was the only factor considered.

Likewise, the urban/rural gap would widen. In rural zones where non-monetary spending represents more than 27% of all household spending, excluding chargeback renting costs, not taking into account non-monetary spending (income approach in a strict sense) would increase poverty incidence (39.7%) by nearly 20 points. Regionally, it is worth noting that the portion of non-monetary spending is particularly high (above 20%) in the Central, East, Far North, North and South regions. Regardless of home consumption, in kind transfers and having a residence, whatever its quality, is truly a strategy put together by low-income households to improve their well-being.

4.3 Social characteristics of poor households

4.3.1 Socio-demographic features

The situation, with respect to poverty, can depend on a number of variables that include sex, age, head of household education level, his/her religion, matrimonial status, as well as size of household.

The survey reveals that nearly one out of four households is headed by a woman. In most cases, the woman head of household is single, widowed or divorced. The situation of women vis-à-vis the labor market is impacted by their low qualification level. Compared to men, women do not have the same access to the labor market, and when they do, they often occupy the least paying jobs, even with equal qualifications. Based on this fact, it is often said that poverty affects women more than men.

When the gender of head of household is considered, poverty incidence appears to be higher in households headed by men than in those headed by women, even in rural settings. It should be noted, however, that this does not mean poverty affects men more than it does women. In fact, 51.4% of individuals living in poor households are women, representing 51% of the population. This is because there are slightly more women living in poor households than there are men. Let's also note that, all in all, nearly eight out of ten poor individuals live in households headed by men.

The age of head of household, in relation to poverty, seems somewhat selective. Poverty rates are the lowest in households headed by individuals less than 30, and they steadily increase as does age. Poverty rates are the highest (37.4%) in households headed by

individuals 60 and more. This category, although not numerically significant, contributes to poverty the most. The highest concentration of poor individuals (nearly one out of four) is in it. Among people living in poor households, 74.1% are less than 30.

Education level is most certainly the feature, among head of household characteristics, that differentiates the best between poor and non poor. Poverty impacts more than four out of ten households headed by individuals who did not go to school, less than four out of ten households headed by individuals with a primary education and less than one out of twenty households headed by individuals with a college degree. In spite of the difficulties young college graduates have to face to enter the labor market, a college degree represents a way out of poverty, provided of course that a job is found. The structure of poverty reveals a high concentration of poor people in households headed by individuals who did not go to school or who only have a primary education. Four out of five poor individuals are in this household category.

Taking into account household size clearly shows that population increase is a source of poverty. Indeed, poverty incidence increases with household size. One-person households have the lowest poverty rate, 5.8%, compared to 52.6% in households with eight or more members. Households with 8 or more members contain 52% of poor individuals, and on average, they have more than 10 members. The average number of working age employed individuals in this household category, which is 3.2 individuals with the lowest multi-activity rate (19.5%), is an omen of the young populations that live within these households.

Poverty incidence is impacted by the head of household's religion. Poverty incidence is very high in household led by Animists. The poverty rate is 43.7% in households headed by a Muslim. Household size is high in animist and muslim households, which may explain their situation. All other household categories have poverty rates below the national average. Household headed by a Catholic (40% of the population) contain 35% of the poor.

The head of household's matrimonial status is helpful in isolating households headed by a polygamous, married individual, where poverty incidence is the highest (49.7%). This category, which constitutes 25% of the total population, contains 30.7% of poor individuals. Population increase in this group is very high. On average, 3 working age employed individuals have to take care of 5 other individuals.

Analyzing poverty severity, which details inequalities among the poor, point to the need to focus on the Northwest, East and Far East regions where inequalities are quite pronounced. With respect to residential setting, poor rural individuals suffer more from inequalities than do their urban counterpart. Considering semi urban environments as rural may explain, in part, this situation.

Table 4.1 characteristics of poor individuals based on residential setting, sex, age and head of household education level

	Douala				Yaoundé				Adamaoua			
	Total population	Pov. incid	Total poor	Pov. struct	Total population	Pov. incid	Total poor	Pov. struct	Total population	Pov. incid	Total poor	Pov. struct
Residential setting												
Urban	1501171	10.9	163437	100.0	1349064	13.3	179974	100.0	214733	39.1	84031	25.1
Rural									477015	52.5	250665	74.9
Head of household sex												
Male	120637	10.7	129304	79.1	1026898	13.9	142418	79.1	595203	49.7	295691	88.3
Female	294844	11.6	34133	20.9	322167	11.7	37556	20.9	96545	40.4	39005	11.7
Head of household age												
Less than 30	143744	7.5	10831	6.6	209069	6.6	13876	7.7	79508	22.1	17598	5.3
30 -39	425725	9.8	41520	25.4	358842	11.5	41122	22.8	167080	34.2	57200	17.1
40 – 49	455308	11.5	52256	32.2	414448	14.3	59371	33.0	173622	53.4	92686	27.7
50 +	476394	12.3	58530	35.8	366706	17.9	65606	36.5	271538	61.6	167213	50.0
Head of house educat.												
No education	108902	15.0	16385	10.0	86115	26.1	22446	12.5	389578	59.0	229696	68.6
Primary	449300	15.7	70433	43.1	364540	22.9	83428	46.4	189686	46.6	88373	26.4
Secondary 1c	434375	12.3	53536	32.8	330117	14.3	47088	26.2	65511	19.3	12673	3.8
Secondary 2c	321423	3.5	11337	6.9	280018	7.4	20818	11.6	25613	7.9	2030	0.6
Graduate	187172	6.3	11746	7.2	288274	2.1	6194	3.4	21362	9.0	1926	0.6
Total	**1501172**	**10.9**	**163437**	**100.0**	**1349064**	**13.3**	**179974**	**100.0**	**691750**	**48.4**	**334698**	**100.0**

Source: SCH II, BSNA/MEF

Table 4.1: characteristics of poor individuals based on residential setting, sex, age and head of household education level, cont'd.

	Central				East				Far Norh			
	population number	Pov. Incid.	Poor number	Pov. struc	Pop. number	Pov. Incid.	Poor number	Pov. struc	Pop. number	Pov. Inci.	Poor number	Pov. struc
Resident. set.												
Urban	103267	13.3	13742	2.3	91926	15.3	14047	4.3	301219	34.3	103253	6.7
Rural	1110797	51.4	571221	97.7	653022	48.0	313595	95.7	2444125	59.0	1442095	93.3
H.of H. sex												
Male	941882	46.6	438617	75.0	637229	44.4	282894	86.3	2505808	56.1	1406177	91.0
Female	272182	53.8	146346	25.0	107719	41.5	44747	13.7	239538	58.1	139172	9.0
H. of H. age												
<30	105058	48.4	50832	8.7	143341	32.9	47183	14.4	402520	47.0	189125	12.2
30 – 39	285250	40.1	114395	19.6	200095	37.5	75065	22.9	551326	51.8	285338	18.5
40 – 49	310328	47.3	146790	25.1	216204	54.4	117524	35.9	671281	60.0	402939	26.1
50+	513428	53.2	272947	46.7	185206	47.4	87869	26.8	1120217	59.6	667946	43.2
H.of H. edu												
No educat	163895	56.0	91708	15.7	197195	54.1	106615	32.5	1960818	59.1	1158983	75.0
Primary	574291	58.1	333680	57.0	296421	53.4	158187	48.3	549763	54.6	300041	19.4
Second1c	313952	38.3	120400	20.6	166938	33.7	56321	17.2	170072	41.1	69853	4.5
Second 2c	121197	31.5	328213	6.5	61935	6.1	3784	1.2	42944	25.4	10924	0.7
Graduate	40729	2.4	962	0.2	22457	12.2	2734	0.8	21747	25.5	5547	0.4
Total	**1214064**	**48.2**	**584963**	**100.0**	**744946**	**44.0**	**327641**	**100.0**	**2745344**	**56.3**	**1545348**	**100.0**

Source: SCH II, BSNA/MEF

Table 4.1: characteristics of the poor based on residential setting, sex, age and head of household education level, cont'd.

	Coastal				North				Northwest			
	Population Number	Pov inci	Poor number	Pov struc	Pop number	Pov inci	Poor number	Pov struc	Pop number	Pov inci	Poor number	Pov struc
Resid. setting												
Urban	322759	19.0	61417	22.9	254081	32.3	81987	14.6	356818	17.5	62467	6.7
Rural	431700	47.8	206254	77.1	869186	55.3	480516	85.4	1425647	61.2	872941	93.3
Head of H. sex												
Male	584460	36.2	211696	79.1	1018328	52.1	530125	94.2	1327672	50.4	669431	71.6
Female	169999	32.9	55975	20.9	104939	30.9	32378	5.8	454795	58.5	265578	28.4
Head of H. age												
<30	57613	18.1	10404	3.9	150332	37.9	56974	10.1	214047	45.7	97758	10.5
30 – 39	142794	30.9	44147	16.5	270715	41.2	111668	19.9	400895	50.5	202416	21.6
40 – 49	175480	29.8	52230	19.5	303166	51.3	155406	27.6	416796	51.6	215187	23.0
50+	378571	42.5	160889	60.1	399054	59.8	238455	42.4	750727	56.0	420047	44.9
H. of H. educat												
No education	133974	37.0	49624	18.5	699919	58.5	409532	72.8	480684	63.0	302884	32.4
Primary	315455	49.5	156090	58.3	298242	40.3	120133	21.4	899768	59.6	535924	57.3
Secondary 1c	148829	30.6	45548	17.0	82531	37.8	31227	5.6	202897	36.3	73628	7.9
Secondary 2c	122363	13.4	16409	6.1	28443	5.1	1443	0.3	112685	15.9	17892	1.9
Graduate	33837	0.0		0.0	14132	1.2	168	0.0	86431	5.9	5080	0.5
Total	**774458**	**35.5**	**267671**	**100.0**	**1123267**	**50.1**	**562503**	**100.0**	**1782465**	**52.5**	**935408**	**100.0**

Source: SCH II, BSNA/MEF

Table 4.1: characteristics of the poor based on residential setting, sex, age and head of household education level, cont'd.

	West				South				Southwest			
	Population number	Pov inci	Poor number	Pov struct	population number	Pov inci	Poor number	Pov struct	population number	Pov Inci	Poor number	Pov struct
Residential setting												
Urban	486814	30.4	147750	19.6	59989	23.9	14321	8.5	341262	10.5	35989	9.1
Rural	1379861	43.8	605031	80.4	474453	32.5	154282	91.5	823647	43.5	358043	90.9
Head of household sex												
Male	1470456	41.7	613309	81.5	416476	32.4	134983	80.1	897879	35.2	316001	80.2
Female	396218	35.2	139472	18.5	117966	28.5	33620	19.9	267030	29.2	78031	19.8
Head of household age												
Less than 30	186147	30.3	56361	7.5	64093	15.5	9914	5.9	172612	25.3	43733	11.1
30 – 39	424311	26.0	110432	14.7	130506	30.3	39590	23.5	305788	32.1	98047	24.9
40 – 49	435592	36.9	160923	21.4	179053	33.1	59328	35.2	328784	41.4	136191	34.6
50+	820625	51.8	425066	56.5	160790	37.2	59771	35.5	357726	32.4	116062	29.5
Head of household educa												
No education	463160	58.8	272441	36.2	27554	43.1	11866	7.0	193350	47.5	91787	23.3
Primary	728453	44.8	326096	43.3	189282	41.6	78685	46.7	545540	38.4	209222	53.1
Secondary 1c	382218	30.6	116947	15.5	198363	28.4	56298	33.4	183658	28.7	52679	13.4
Secondary 2c	214355	14.7	31448	4.2	91269	22.0	20035	11.9	138511	17.8	24685	6.3
Graduate	78487	7.5	5848	0.8	27973	6.1	1718	1.0	103850	15.1	15659	4.0
Total	**1866673**	**40.3**	**752780**	**100.0**	**534441**	**31.5**	**168602**	**100.0**	**1164909**	**33.8**	**394032**	**100.0**

Source: SCH II, BSNA/MEF

4.3.2 Poverty and labor market

Households get their basic income from some economic activity and for this reason, information regarding the labor market takes on a special meaning for the study of living conditions.

Results from the survey indicate that the labor market is characterized by high activity rates. Four out of five working age individuals are either employed or looking for a job. This overall rate, however, hides significant disparities between urban and rural settings where the rates are 73% and 84.4%, respectively. Urban areas, where one out of three working age individual is looking for a job, are characterized by high unemployment, if the concept of extended unemployment is used. By contrast, in rural zones, unemployment is relatively low since it affects only 8.6% of the working age population[17]. Indeed, in rural zones, farming jobs accessible to virtually anyone predominate.

The position of individuals in a household is influential when it comes to the labor market. Among heads of household, the activity rate nears 94%, compared to less than 80% for the population overall. When one out of twenty heads of household is looking for a job, this proportion jumps to four out of twenty for other household members. Moreover, heads of household often have the best paying job. These considerations are the basis for household socio-economic categories.

In this section, households are categorized based on the professional activity of the head of household. The activity rate is higher among household secondary members, which points to the ability of the latter to contribute to household welfare improvement. Poverty analysis, in relation to the labor market, includes the number of working age employed individuals, in addition to SEG as a way to account for household secondary members' contribution.

These different categories are distributed unevenly nationwide. In the household sample[18], farmers (33.4% of households) constitute by far the largest household category, while informal non-farming employers constitute the least represented household category (1.2% of households or a total of 134 households). Apart from this category, other household categories are relatively well represented since the smallest totals are those of students (1.5%), wage earners and other farming dependents (1.6%) and other non-working individuals (1.7%). There are also 622 households headed by an unemployed individual (5.6%) and 710 households headed by senior managers and managers working in the formal sector (6.5%). While these numbers are not very big, they do allow for pertinent nationwide analyses. At the regional level, on the other hand, these analyses would be much weaker

[17] As a reminder, in this study, rural setting also includes small cities, in rural settings in the strict sense, unemployment is even lower.

[18] There are 10,922 households in this sample.

because some categories are virtually inexistent in some regions. In this case, households headed by a farmer represent almost 91% of rural households, but they are totally absent in Douala and Yaoundé. At the other extreme, all ten rural regions together only have 138 households headed by an unemployed individual, while Douala and Yaoundé have 156 and 124 households, respectively.

4.3.2.1 Working individuals

With regard to the labor market, the survey indicates that, by far, the household category impacted the most by this scourge is farmers. There are about 7,260,000 individuals living in farming households of which 4,140,000 are poor, giving a poverty incidence of 57%. Farming households alone house about seven out of ten poor individuals. The high poverty rate that is found in this group does not stem from high demographic pressure since the average household size (5.1 individuals) equals the national average (5.0 individuals).

Farmers do constitute the most disadvantaged group. The average per adult equivalent spending is more than 33% below the national average. The gap between the poor and the poverty line is 33.5%. Furthermore, there is a non monetary component, valued at more than 40%, associated with this spending. If this non-monetary component were to be removed, virtually all farmers would be poor.

The main obstacles accounting for low income and hence poverty for farmers include the small size of farmlands, difficulties in access to land and credit, inadequate farming practices and the poor condition of road infrastructures. Farmlands are typically small, two out of three are less than two hectares and nine out of ten are less than five hectares. Farming practices are hindered by limited equipment. The average farming equipment value in farming households is less than 78,000 CFA F, not even enough to buy a plow. More seriously, more than 50% of these farms have equipment valued at less than 5,000 CFA F. It is interesting to note that managers and employers, working either in the public or private sector and who practice farming as a secondary activity, use farming equipment whose value is three times higher. As far as access to infrastructure is concerned, farmers claim to live 23 km on average from the nearest paved road, which can create problems of access to markets.

Still, these farming households are poor not for lack of initiatives. They try to put together strategies that do not always produce positive results. First, more than one out of three heads of household has a secondary activity. In addition, the number of working age employed individuals in these households is the highest with 2.4 individuals compared to less than 2 individuals having an activity that can potentially contribute to improving living conditions.

Following farmers, the next group affected by poverty is comprised of households headed by self-employed individuals working in the informal non-farming sector. This category contains 402,000 households housing 1,886,000 primarily urban individuals. Numerically, this group is the biggest after farmers. In this category, one out of three individuals lives in a poor household. Next to farmers, this group also concentrates the highest number of poor individuals (648,000). The average per adult equivalent spending is above the national

average by just 4%. For poor individuals in this group, the average is set at 72% from the poverty line.

Much like farmlands, the characteristics of informal non-farming businesses in this group provide an explanation for the scope of poverty typical of these households. Most of these businesses are commercial entities (more than 60%) financed, in three out of five cases, by personal savings. The primary (initial) capital is low in most cases. In fact, for more than half of these commercial entities, the primary capital is below 25,000 CFA F. Not surprisingly, given this low initial capital, income generated is low as well.

The group of households headed by wage earners working in the farming sector also has a very high poverty incidence. Among them, more than one out of two individuals lives in poverty. And unlike farming households, this group is markedly less represented in the overall population, housing 2% of the poor.

Households that fare the best against poverty are those headed by managers (executive or staff) working either in the public or private sector. The average per adult equivalent spending is equal to 2.1 times that of the national average for managers in the public sector and 2.0 for managers and employers in the private sector. For these households, poverty incidence is 6.9% and 11.3%, respectively. The higher poverty incidence found in the private sector is a reflection of the greater inequalities within that category.

However, the fact that the managerial status is not always a guarantee against poverty should be noted, even if poverty rates are relatively low. In fact, since the Labor Code reform, the labor market has become flexible and salaries can be negotiated on a case by case basis. Salaries of new managers can therefore be low and this can explain, to some extent, the phenomenon above. The social pressure put on these households could provide another explanation for the low standard of living of some households headed by a manager, particularly in the public sector. The reason being that this is one of the categories where the average household size is the highest. Nevertheless, these households are still the last to be pitied. Besides, poor households in this group are not too far from the poverty line. In fact, the relative difference between the poverty line and the average income of these poor households is 22.8%. This amounts to less than 52,925 CFA F per year that would have to be transferred to each adult living in these households to help them out.

Next to managers, the other wage earners working in the formal sector, as well as employers working in the informal non-farming sector constitute the group that fares the best against poverty. Poverty incidence is 16.8% among other wage earners working in the formal private sector and more than 22.3% for employers in the informal private sector. Per adult equivalent spending in these two categories remain largely above the national average.

Non manager wage-earning employees in the public sector constitute a worrisome group. Poverty incidence (24.9%) is barely lower than that of the unemployed (25.0%) and of that of wage earners working in the informal non-farming sector (27.1%). It should also be noted that the poverty incidence in this sub-population is 3.6 times that of managers in the public

sector. These results reveal considerable differences within the public sector between, on the one hand, managing staff and managers (who as noted above form the least poor household category), and the other wage earners, on the other hand. The per adult equivalent spending in the former equals nearly twice that of the latter.

4.3.2.2 The non working category

Households headed by a sick or disabled individual form yet another category with a high poverty incidence. There are 84,000 households in this category amounting to nearly 389,000 individuals, 200,000 of whom are poor. This low number in the population results in the fact that these households house only 3% of all poor individuals. The average annual per adult equivalent spending in this group is 33.8% below the poverty line. Given Cameroon's current budget situation, where public subsidies are limited, households in this category get the bulk of their income from family support networks. Eight out of ten disabled individuals are taken care of by family members.

In addition to disabled individuals, the following three non-working household groups were also examined: high school and college students, retired persons and other non-working individuals. Poverty impacts these three groups in varying degrees. More than one out of ten students is poor. This proportion jumps to one out of five for retired persons and it is 40.9% for other non-working individuals.

High school and college students stand out. Indeed, prior to the 1993 university reform, the main source of income for students was scholarships. When scholarships were no longer available, the overwhelming majority of students (at least nine out of ten) were supported by family members. The disparities that exist at the national level also exist in the student microcosm, especially because a fairly significant number of students come from underprivileged classes. For instance, the average annual per adult equivalent student income is comparable to that of non manager wage earners working in the private sector. Poverty in the student population is often thought of as transient since previous analyses have clearly shown that education is the best meal ticket out of poverty. Therefore, unlike working individuals who may find themselves in a situation of structural poverty, student poverty should not go beyond the university years. This statement must be qualified, however, since resources available to finance university studies are rare, on the one hand, and finding a job after graduation is not guaranteed, on the other hand.

Next, retired individuals form a category that is potentially vulnerable because of their age. Among non working individuals, this is the category with sound and regular income ever since the financial situation of the National Contingency Bank (NCB)[19] improved. This institution is responsible for managing retirement pensions in the private sector. It is worth noting that in addition to their pension, retired individuals live in households where, on

[19] The NCB is the institution responsible for managing retirement pension funds in the private sector in Cameroon.

average, 1.2 individuals are employed. In this household category, when counting retirement pensions, two people, on average, bring home an income. This reality explains why poverty incidence is lower among retired individuals than among some of the other household categories headed by an individual still working.

4.3.2.3 The unemployed

In addition to non working individuals, the other jobless group is made up of the unemployed. Nearly 768,000 individuals live in households headed by an unemployed person, and one out of four of these individuals lives in a poor household. Poverty incidence in households where the head is unemployed (25.0%) is thus below that of several categories where the head of household is employed, namely, wage earning farmers (54.2%) and self-employed individuals working in the informal sector (34.4%). This situation calls for some explanation.

First, there is the survey methodology. Indeed, unemployment in this study was recorded when the survey was taking place, while the indicator measuring well-being was built from spending data covering the whole year. Taking this gap into account, an individual recorded as unemployed during the course of the survey, may well have been a former employee who earned a substantial income while working but who had recently lost his/her job. By the way, almost 13% of the unemployed live from their savings.

The second reason is tied to characteristics pertaining to the unemployed. In fact, among them, more than 7% are retired individuals who receive a pension and continue to look for a job. Thirdly, in some situations, the distinction between unemployed and inactivity is somewhat vague, meaning that some of the unemployed are in fact individuals who from time to time hold marginal jobs. Finally, it should also be mentioned that there are, on average, 0.5 employed individuals in households of the unemployed. This confirms the fact that five out of ten heads of household affected by unemployment report being taken care of by their family.

At the individual level, unemployment, based on the ILO definition, affects 467,000 individuals, giving an unemployment rate of 7.9%, of which 18.9% are found in urban areas and 2.3% in rural zones. In Douala and Yaoundé, those rates are 25.6% and 21.5%, respectively. If the definition is extended to discouraged unemployed individuals, non working individuals ready to work if they find a job, the unemployment population then rises to 1,131,000 people, which represents an extended unemployment rate of 17.1%, of which 32.3% live in urban areas and 8.6% in rural zones. Douala and Yaoundé top the list with 38.2% and 34.5%, respectively. In an environment where the labor market is characterized by a lack of information flow in business circles, job opportunities take place most often through informal channels. Discouraged unemployed individuals should therefore be treated as unemployed individuals according to the ILO definition.

With respect to poverty incidence, this scourge affects more discouraged unemployed individuals than the ILO-defined unemployed. 29.4% of the discourage unemployed are

poor, compared to 21.8% for the ILO-defined unemployed. Of the 1,131,000 victims of extended unemployment, 290,000 are poor, of which 2 out of 3 belong to the discouraged unemployed category. Analysis of unemployment, extended and ILO-defined[20], is helpful in drawing together the behavior of both these groups.

Concerning ILO-defined unemployment, the 21.8% national poverty incidence rate breaks down as follows: 34% in rural zones and 20% in urban areas. In spite the existence of support networks, supposedly more present in rural settings than in cities, unemployment seems to be a poverty factor more aggravating in rural zones than in urban areas. Geographically speaking, Douala, Yaoundé, the West and Southwest regions contain more than seven out of ten poor unemployed individuals. Urban poverty, well known in Douala and Yaoundé, is therefore partially explained through unemployment. One out of three poor unemployed persons lives there. While a majority of the poor unemployed in the West live in cities, the poor unemployed in the Southwest region live primarily in rural zones. From a budget allocation standpoint necessary to fight poverty, the highest level of subsidies occurs in the central region (72,000 CFA F), which houses more than 95% of the poor rural unemployed.

Concerning extended unemployment, the 25.6% national poverty incidence rate does not show disparities between urban and rural strata. In rural zones, the incidence is 44.3% and in urban areas, it is 16.7%. In the Adamaoua, Central and Far North regions, it peaks at 40%. 42.3% of the poor unemployed are found in the Douala, Yaoundé and Southwest regions. A closer look at Douala and Yaoundé shows that poverty affects less unemployed individuals in other cities of provinces whose capitals are Douala and Yaoundé. And this is true for poverty incidence as well as for poverty numbers.

All in all, three poverty poles were established: first, rural farmers (nearly seven out of ten of them are poor), then, urban self-employed individuals (10.4% of the poor) and finally, unemployed individuals totaling 290,000, some of whom are extremely poor[21], although this group altogether is not particularly vulnerable. Permanent conclusions should not be made until a careful analysis of the different groups' components has occurred, even though it is clear that households headed by unemployed or non working individuals do not represent the great majority of the poor.

[20] Unemployment is said to be extended when the discouraged unemployed are added to the ILO-defined unemployed.

[21] While the highest poverty intensity is 19.1% among farmers, when compared to SEG, it reaches 20.1% among the poor unemployed of the Central province.

Table 4.2: Distribution of the poor based on their socio-economic group

Head of household SEG	Popul. Total	Poverty Rates	Number the Poor	Poverty Struct.	Pov. Intens.	House size	aver spe adult equiv	per cap aver sp	share nutri	share non nutri	ave # emplo	multi-act rate
Public employers/managers	765321	6.9	52949	0.9	1.6	6.2	971215	778662	30.5	69.5	1.8	20.4
Other public wage earners	917250	24.9	228427	3.7	7.6	5.5	509554	409368	40.4	59.6	1.7	29.7
Private formal employers/manager	888689	11.3	100853	1.6	3.6	5.3	937523	755490	30.4	69.6	1.8	27.4
Other private formal wage earners	901569	16.8	151375	2.4	3.5	4.3	613877	515287	39.7	60.3	1.7	15.4
Farmers	7259916	57.0	4139899	66.6	19.1	5.1	309201	235382	59.3	40.7	2.4	35.8
Informal farmer dependents	225973	54.2	122370	2.0	16.0	3.8	311960	257563	56.3	43.7	1.6	36.8
Informal non farming employers	156971	22.3	35004	0.6	4.4	5.4	656354	542373	34.7	65.3	2.1	21.9
Inf. non farmer self-employed	1885524	34.4	647907	10.4	9.6	4.7	479634	387533	43.0	57.0	1.9	25.2
Non farmer wage earners	765953	27.1	207418	3.3	7.9	4.1	482411	406315	43.9	56.1	1.7	21.8
Unemployed	713652	25.0	178472	2.9	6.1	4.7	601486	471912	36.7	63.3	0.6	0.0
Students	66369	13.5	8965	0.1	3.3	1.9	600267	525805	32.1	67.9	0.1	0.0
Retired	324673	18.4	59877	1.0	4.2	6.8	588201	465903	32.8	67.2	1.2	0.0
Disabled	388723	50.6	196747	3.2	17.1	4.6	374213	278233	47.8	52.2	1.2	0.0
Other non working	211975	40.9	86796	1.4	15.8	5.2	507747	395421	39.5	60.5	1.0	0.0
Total	15472558	40.2	6217059	100.0	12.8	5.0	461894	367423	43.5	56.5	2.0	26.6

Source: SCH II, BSNA/MEF

V. POVERTY AND BASIC SOCIAL NEEDS

The poverty profile elaborated helped characterize the poor, that is, household populations living below the poverty line. This chapter looks at poverty as it impacts essential social services, such as health, education, housing and environment.

5.1 Poverty and health

In the survey, data on the health of household members were collected in a way that can be used to assess the level of human capital. It is worth reminding that while poverty implies, for the most part, lack of income, household members only have their strength as initial production input to obtain an income. This strength is marketable only when in good condition, hence the need to analyze the manifestations of poverty on health. Topics dealing with current health conditions, last medical visit, infant immunization and physical and financial access to health care are discussed.

5.1.1 Morbidity

Results from the survey indicate that more than one individual out of three reported having been sick during the last weeks prior to the survey. This morbidity level does not vary, in any appreciable way, from one region to the next, although it is slightly higher in rural zones. The morbidity breakdown, as a function of standard of living, shows that the poor have been sick almost as much as the rich. Given the lack of detailed information on the subject, coupled to the relative nature of illnesses, people do not perceive sickness the same way. Moreover, the poor, who generally do not seek treatment as much, are said to report being sick only in cases of serious pain.

The age-based analysis revealed that children less than 5 and individuals 55 and more make up the most vulnerable groups. The morbidity rate is 40.9% and 52.0% in these two groups, respectively. After age 5, the morbidity rate increases as a function of age: 23.1%, 23.2% and 31.7% among individuals 5 to 14, 15 to19 and 20 to 54, respectively.

5.1.2 Visit to informal and formal health centers

The type of health service people choose is certainly based on a number of personal, collective and/or objective criteria. Results from the survey show that three out of four individuals had their last medical visit in a formal health center. This overall picture does not reveal existing regional differences. Indeed, except for the Adamaoua, Central, Far North, North and to a certain extent West and East provinces where the rate of medical visits in formal health centers is low, it is above the national average in all other provinces. Furthermore, the non poor visit formal health centers more than do the poor. Likewise, urban households visit formal health centers more than do rural ones.

Table 5.1: Rate of medical visit based on type of health center and standard of living

Regions		Formal health center visits			Informal health center visits		
		Poor	**Non poor**	**Total**	**Poor**	**Non poor**	**Total**
Douala		72.8	81.7	80.7	27.2	18.3	19.3
Yaoundé		69.4	81.8	80.1	30.6	18.2	19.9
Adamaoua		63.1	74.6	69.0	36.9	25.4	31.0
Central		56.2	70.4	63.6	43.8	29.6	36.4
East		70.9	77.3	74.5	29.1	22.7	25.5
Far North		65.0	70.8	67.5	35.0	29.2	32.5
Coastal		84.4	90.0	88.0	15.6	10.0	12.0
North		65.8	71.4	68.6	34.2	28.6	31.4
Northwest		75.8	81.9	78.7	24.2	18.1	21.3
West		65.5	79.1	73.6	34.5	20.9	26.4
South		86.7	89.6	88.7	13.3	10.4	11.3
Southwest		86.0	91.1	89.4	14.0	8.9	10.6
Cameroon	Urban	73.2	83.5	81.7	26.8	16.5	18.3
	Rural	68.5	76.1	72.2	31.5	23.9	27.8
	Total	69.2	79.7	75.5	30.8	20.3	24.5

Source: SCH II, BSNA/MEF

One out of four individuals chooses to visit a traditional practitioner or a door-to-door medicine salesman. Three out of ten poor individuals choose informal health centers, compared to two out of ten among the non poor. Household standard of living provides an explanation for these choices. Indeed, in no region do the poor visit informal health centers in lesser number than the non poor. The Central, North, Adamaoua and Far North regions have the highest informal health center visit rates. In these regions, the rates are 42.6%, 34.2%, 35.7% and 30.4%, respectively among the poor. The long distances, on average[22], populations have to travel to get to the nearest health center explain the levels of these rates.

[22] In the rural sections of these regions, distances are 2 to 3 times longer than the national average, which is 3.9 km.

5.1.3 Prevalence of the main diseases

The prevalence rate for some current diseases, such as malaria, meningitis, diarrheic diseases and respiratory diseases was determined thanks to statements made[23] by household members. Malaria seems to be the most widespread disease, with an average prevalence rate above 11%. Malaria affects the poor as much as the non poor, regardless of residential setting (urban or rural). The Central and Southwest regions appear to be the hardest hit, with prevalence rates above 20%. At the opposite end, the East, and to a lesser degree the Northwest, are the least impacted regions. In the rest of the country, malarial prevalence rates are comparable. With regard to diarrheic diseases, the North, Southwest and Central regions, where prevalence rates vary from 5 to 6% compared to 2.8% at the national level, are the most affected. Poverty does not discriminate when it comes to the degree of affection. On the other hand, rural dwellers seem to have a slightly higher predisposition than city dwellers. This should not be surprising knowing the impact access to drinking water, hygiene and healthiness can have on infestation by this type of disease. The South, Far North, West and Northwest are the least impacted. In the rest of the country, diarrhea has not spread much because it presumably impacts only about 1% of individuals.

Respiratory infections have differing rates throughout the country's regions. For instance, highs around 10% can be observed in the North, West and Southwest regions, reaching exceptionally 15.5% in the Central region. Overall, respiratory diseases have spread throughout the country except for the Far North, and to a lesser extent, Yaoundé where infection rates are 2 and 3.5%, respectively. From a residential setting standpoint, respiratory pathologies occur more in rural zones. The relative better access to health care in cities may be the reason. As in malaria and diarrheic diseases, being poor does not shed any light regarding predisposition to respiratory diseases.

Of the four pathologies observed for the survey, meningitis seems to have spread the least. Its prevalence is negligible in all the country's regions. It is true that meningitis is an epidemic disease, usually seasonal[24] whose symptoms are not well known by populations.

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[23] Medical prevalence often requires laboratory analyses to confirm a subject suffers from a specific disease. Statements by household members are based on symptoms but fever, for instance, can be symptomatic of malaria or a number of other diseases. Uninformed statements depend on household members' knowledge and perceptions of diseases.

[24] Data collection took place from September to December and probably did not coincide with the epidemic period in the various regions where the disease usually hits (Far North, Southwest,...).

Table 5.2: Main diseases prevalence rates

Regions		Malaria		Diarrhea		Resp. disease		Meningitis	
		Poor	**Non poor**	**Poor**	**Non poor**	**Poor**	**Non poor**	**Poor**	**Non poor**
Douala		12.6	11.6	1.4	2.1	5.5	6.4	0.2	0.2
Yaoundé		8.6	6.8	0.7	0.9	2.8	3.6	0.1	0.3
Adamaoua		9.8	9.8	1.4	2.0	4.8	5.0	0.0	0.0
Central		22.4	23.6	4.4	5.1	11.3	15.3	0.0	0.3
East		4.2	7.4	1.0	2.6	4.2	6.6	0.0	0.3
Far North		8.8	8.4	2.1	2.2	2.0	1.8	0.1	0.0
Coastal		7.3	11.4	0.8	1.4	4.4	5.2	0.1	0.4
North		10.8	15.1	4.9	7.2	8.8	11.3	0.0	0.1
Northwest		6.3	9.9	1.4	2.8	5.8	8.2	0.1	0.1
West		11.0	8.9	3.2	1.7	10.0	9.4	0.3	0.4
South		14.5	9.9	3.6	2.7	7.7	7.5	0.0	0.4
Southwest		22.8	19.2	6.3	5.6	11.8	8.7	0.5	0.3
Cameroon	Urban	10.7	10.7	2.0	2.1	5.5	5.9	0.2	0.2
	Rural	11.1	12.1	2.8	3.4	6.4	8.0	0.1	0.2
	Total	11.0	11.4	2.7	2.8	6.3	7.0	0.1	0.2

Source: SCH II, BSNA/MEF

5.1.4 Immunization of children 0 to 35 months

In order to immunize young children against the main childhood diseases, the Extended Vaccination Program (EVP) regularly conducts immunization campaigns targeting individuals less than 5 years old. In the framework of SCH II, data pertaining to immunization of children 0 to 3 against EVP target diseases including tuberculosis (TB vaccine), diphtheria, tetanus and whooping cough (DTP vaccine), poliomyelitis (IPV vaccine) and measles (MMR vaccine), were collected. Given that theoretically the TB vaccine is administered as a unique dose during the first month after birth, the last DTP and IPV vaccines four months later and the MMR vaccine nine months later, the focus should be particularly on children who supposedly have already received all their vaccination injections.

Analysis of the immunization coverage rate for children 12 to 23 months old, which was done using the survey's data, points to some disparities based on vaccine types. For the TB vaccine, 9 regions out of 12 have immunization coverage rates above 70%. The lowest rates are found in the northern parts of the East region. The gap in coverage is worrisome, particularly in the North where the rate barely goes above 40.5%. Finally, being poor and living in rural zones appears to be impediments to access to the TB vaccine. Generally

speaking, the total IPV vaccination coverage is low compared to that of TB (68.4%) on average. The regional picture is pretty much the same, given that the northern provinces and the North and Far North particularly have reached a crisis point with rates considerably below the average (33.9 and 47.9%, respectively). Non poor individuals and city dwellers specifically have easier access to IPV vaccines.

Concerning the DTP vaccine, the overall coverage is good, with a national average largely above the 50% mark. Once again, the poor do not get vaccinated as much as the non poor and immunization coverage is by far better in urban areas. Compared to the vaccines mentioned above, the vaccination coverage against measles is generally lower. The national average is only 61.2%. In the North, Far North and East regions where rates are 14.6 and 21%, respectively, the situation is worrisome. As before, access to the MMR vaccine depends on poverty status and residential setting.

Table 5.3: Immunization rates based on region and standard of living

Regions		**Immunized children 12-23 months old**			**Children 12-23 months old with no vaccination**		
		Poor	**Non poor**	**Total**	**Poor**	**Non poor**	**Total**
Douala		65.5	60.0	60.7	3.5	10.3	9.4
Yaoundé		45.9	79.1	74.8	39.6	7.1	11.2
Adamaoua		38.1	65.5	53.6	28.3	18.2	22.6
Central		60.7	55.4	58.0	7.1	16.4	11.8
East		29.5	63.5	47.2	43.4	21.7	32.1
Far North		33.9	34.1	34.0	35.5	29.9	32.8
Coastal		49.0	78.5	65.5	21.7	2.4	10.9
North		22.3	31.6	27.2	49.1	59.9	54.8
Northwest		54.3	81.7	65.4	17.3	0.0	10.3
West		64.0	71.0	68.2	9.9	2.1	5.3
South		47.8	64.1	57.8	8.6	15.1	12.6
Southwest		74.8	70.2	71.9	1.7	10.1	6.9
Cameroon	Urb	53.1	70.2	67.0	23.9	8.0	11.0
	Rur	46.5	54.5	50.3	23.1	22.4	22.8
	Ttl	47.1	61.2	55.3	23.2	16.2	19.2

Source: SCH II, BSNA/MEF

Overall, the total immunization rate of children 12 to 23 months old against EVP target diseases remains insufficient nationwide (55.3%). For children in this age group, only 7 out of 10 are vaccinated in the Yaoundé and Southwest regions. Among the poor, Yaoundé and the Northwest regions have the highest rates peaking at 80%. Besides the Southwest, West, Douala, Far North and Central regions where differences between poor and non poor are moderate, in other regions, these differences are very pronounced.

Moreover, nearly one out of five children 12 to 23 months old has no vaccine against any EVP target diseases. In spite of the frequent immunization campaigns, organized by the Ministry of Public Health, the poor, households in the northern (North mostly) and eastern provinces, as well as those living in rural zones are the most disadvantaged. The National Immunization Day campaigns have not yet reached their objective in many regions.

5.1.5 Health expenditure

On average, the per capita annual spending on health is estimated to be 22,000 CFA F. Urban households spend nearly three times as much than do rural ones, or 39,000 CFA F annually and per capita compared to 13,000 CFA F. Apart from their purchasing power (694,000 CFA F per consumption unit), urban populations have easier physical access to health centers than rural households. Douala and Yaoundé where hospitals are relatively abundant and spending per consumption unit is the highest, also have the highest health spending levels, 54,000 CFA F and 45,000 CFA F, respectively annually and per capita.

Analysis of health spending as a function of standard of living reveals a significant difference between poor and non poor. Indeed, the per capita national average in non poor households is approximately five times greater than that of poor households. This national profile is duplicated regionally. However, in the East, Far North and North provinces, per capita spending is relatively low, below the national average in both urban and rural areas. The poor/non poor difference is more pronounced in urban settings, especially in large cities such as Douala, where non poor health spending is almost six times higher than that of poor individuals. This difference is not as significant in the South, Northwest, East, Far North and West provinces.

Concerning the share of health spending, it is estimated at 7.6% of total household spending nationally. There are regional differences. The Far North, North, Adamaoua and East provinces spend much less for this essential social service, in relation to their budget (3.2%, 5.4%, 5.7% and 5.2%, respectively). At the opposite end, households in Yaoundé and Douala and those in the Central, Northwest and Coastal provinces are the most concerned about health problems and spend between 8.4 and 10% of their budget to deal with them. Standard of living also influences health spending. Generally, the non poor dedicate a larger percentage of their budget to solve their health problems, but in nearly half the regions, health spending does not represent a greater share of their budget when compared to the situation among the poor.

Table 5.4: Health expenditure per region based on standard of living (in CFA francs)

Regions		Per capita average annual spending			Share of health spending in overall expense		
		Poor	**Non poor**	**Total**	**Poor**	**Non poor**	**Total**
Douala		10540	59321	54010	7.0	9.8	9.8
Yaoundé		9722	50513	45071	6.4	8.4	8.4
Adamaoua		5342	19694	12750	4.8	6.0	5.7
Central		9792	32118	21360	9.1	10.1	9.8
East		5530	16606	11735	5.3	5.2	5.2
Far North		3516	9701	6220	3.2	3.2	3.2
Coastal		11116	28877	22576	9.3	7.8	8.1
North		4556	18339	11437	4.3	5.7	5.4
Northwest		9156	31751	19893	9.7	8.8	9.0
West		8307	26643	19249	6.9	8.3	8.0
South		8120	21358	17181	6.9	6.7	6.7
Southwest		8041	32268	24073	7.0	7.8	7.7
Cameroon	Urban	8934	45687	39116	6.5	8.6	8.5
	Rural	6571	19825	12922	6.2	6.7	6.5
	Total	6937	32178	22036	6.2	7.9	7.6

Source: SCH II, BSNA/MEF

5.1.6 Access to health infrastructures

Both aspects regarding access, physical and financial, are complementary. Physical access is tied to the supply of health services, from the public sector mostly, while financial access is limited by household income. Between these two aspects, the supply should be guaranteed since it can limit, more so than the demand, health services consumption. Indeed, the poor would be more penalized than the rich if they had to bear additional transportation costs to access health services. Whether access to health infrastructures is fare for poor and non poor households is an important question that deserves an answer.

To do so, data on distances separating households from the nearest health center, including the time it takes to get there based on the usual means of transportation, were collected. Calculating the average distance to the nearest health center should reveal well known differences between residential settings and regions, and less well known household differences based on standard of living. So, nationwide, on average, people have to travel 4 km to get to the nearest health center. There is a distinct difference between the 5 km distance in rural zones and the 1 km distance in urban areas.

From a regional standpoint, people in Yaoundé and Douala and in the Coastal and West provinces travel the shortest distances, 1 km, 1 km, 2 km and 3 km, respectively. At the opposite end, in the East, North and Central regions, average travel distances are the longest,

6.5 km, 7 km and 6.4 km, respectively. A study based on standard of living indicates that both at the national and regional levels, the poor, on average, travel a longer distance than the non poor in order to get to the nearest health center. On average, non poor individuals nationwide travel distances one and half time shorter to get treatment. This difference, however, is more pronounced in the Adamaoua and Southwest provinces, and barely significant in the North and Coastal provinces, as well as in Douala and Yaoundé.

The average time taken to reach the nearest health center is 25 minutes among non poor individuals and 40 mn for poor individuals. This very favorable indicator must be qualified, however. The nearest health center is not the one visited by individuals who responded to the survey because it may not necessarily have the technical equipment needed to treat the main diseases that occur in that geographical area. In addition, the travel time taken is linked to the means of transportation used, which varies from one household to the next. In spite of this, poor individuals in rural regions, where transportation means are more homogeneous, on average, take longer than non poor individuals to get to the nearest health center. This may be because the poor travel a longer distance than the non poor, or because non poor individuals have easier access to individual means of transportation (bicycle, motorcycle, etc.).

Table 5.5: Access to the nearest health center based on standard of living

Regions		**Average distance (km)**			**Average travel time to get there (mn)**			**% satisfied households**		
		Poor	**Non poor**	**Total**	**Poor**	**Non poor**	**Total**	**Poor**	**Non poor**	**Total**
Douala		0.89	1.00	0.99	13.9	11.9	12.1	92.4	70.3	72.1
Yaoundé		1.06	0.92	0.93	10.3	9.2	9.3	86.5	87.4	87.3
Adamaoua		6.58	3.61	4.64	47.3	26.7	33.9	70.3	61.4	64.5
Central		7.73	5.61	6.37	73.6	59.0	64.2	51.2	64.4	59.7
East		5.91	6.80	6.52	29.9	30.1	30.0	51.2	52.9	52.3
Far North		4.63	3.58	4.05	39.3	31.5	35.0	69.4	76.9	73.5
Coastal		2.29	1.98	2.06	26.8	18.5	20.7	86.9	83.6	84.5
North		7.22	7.05	7.11	56.6	48.5	51.4	58.8	67.1	63.8
Northwest		5.39	3.01	4.05	48.6	27.6	36.7	74.0	78.6	76.5
West		2.54	2.94	2.82	27.8	27.6	27.6	58.4	63.1	61.6
South		6.77	4.08	4.61	36.6	30.2	31.4	54.4	55.4	55.2
Southwest		7.88	4.75	5.55	25.8	23.0	23.7	57.5	70.7	67.2
Cameroon	Urb	1.32	1.10	1.13	16.2	12.5	13.0	86.6	81.8	82.5
	Rur	5.74	4.96	5.26	44.6	36.5	39.7	64.0	65.9	65.1
	Tot	5.12	3.31	3.86	40.6	26.3	30.6	66.3	70.8	69.3

Source: SCH II, BSNA/MEF

As far as quality of health care is concerned, nationwide, more than two-thirds of consumers report being satisfied with services offered by the nearest health center. The standard of living does not differentiate sufficiently this proportion of satisfied households. The three main reasons for dissatisfaction are quality of services, lack of appropriate equipment and service access costs.

5.2 Poverty and education

Education as a social need is closely tied to standard of living. Indeed, it helps improve the level of education, which as shown in the labor market, is highly correlated to standard of living. As mentioned in chapter four, the poverty rate is very high in households headed by individuals with no education and very low in households headed by individuals with a graduate degree. Human capital capacity building, thus, enables its beneficiaries the opportunity to acquire income or increase it. Literacy, schooling, education spending and access to educational institutions all constitute aspects to be examined in order to understand how poverty affects human capital.

5.2.1 Literacy

Formal literacy, unlike illiteracy, gives an account of the capacity of individuals 15 and more to read and write in French or in English. Results from the survey show a decrease of illiteracy nationwide, the literacy rate being approximately 68% in 2001, compared to 61% in 1996 and in 1987, and 47% in 1976.

Table 5.6: literacy rates of individuals 15 and more based on sex and standard of living

Regions		Male			Female			Total		
		Poor	Non po	Total	Poor	Non po	Total	Poor	Non po	Total
Douala		97.6	97.1	97.2	88.5	90.8	90.5	93.3	94.0	94.0
Yaoundé		92.1	97.0	96.3	89.0	93.0	92.5	90.7	95.0	94.4
Adamaoua		44.0	59.0	52.5	15.8	37.7	28.0	29.0	47.8	39.6
Central		89.8	94.0	92.1	76.5	72.9	74.5	82.6	82.6	82.6
East		72.3	79.1	76.6	42.1	59.8	53.1	56.4	69.0	64.3
Far North		35.6	36.7	36.1	12.9	15.9	14.3	23.5	25.4	24.4
Coastal		86.1	91.5	89.9	69.3	74.2	72.6	76.7	82.4	80.7
North		40.5	52.3	47.5	14.4	23.3	19.4	26.2	37.2	32.5
Northwest		80.3	86.6	83.8	62.4	71.8	67.2	70.0	78.5	74.5
West		81.0	88.4	85.8	62.9	71.7	68.3	70.7	79.4	76.1
South		90.1	97.0	95.2	78.1	83.3	81.8	83.5	90.0	88.2
Southwest		80.8	89.6	87.0	64.9	81.3	76.3	72.8	85.6	81.7
Cameroon	Urb	82.7	94.2	92.4	69.2	85.7	83.1	76.0	90.0	87.8
	Rur	63.0	69.5	66.5	43.1	49.8	46.6	52.0	58.9	55.7
	Tot	66.7	82.3	77.0	77.0	66.9	59.8	56.2	74.3	67.9

Source: SCH II, BSNA/MEF

Significant differences exist based on sex, region, residential setting and poverty status. The Far North, North and Adamaoua regions, in the order mentioned, have the lowest literacy rates in Cameroon. In the Adamaoua region, which is better off than the other two northern regions, only 4 out of 10 individuals can read and write, compared to 7 out 10 nationwide. Nearly 8 out of 10 males are literate compared to 6 out of 10 females. Female literacy differs depending on residential setting. In urban areas, both sexes have more comparable literacy rates than in rural zones. Whatever the sex, the poor are not as literate as the non poor, and this is the case throughout the country. It should be reminded that the poor live farther away from the nearest educational institutions and that their spending per consumption unit is four times below that of the non poor.

5.2.2 Schooling

The level of schooling of children 6 to 14 during the 2000/2001 academic year can be assessed through the use of several indicators, like the gross rate of primary schooling and the net rate of schooling. Analysis of the gross primary schooling rate, which is the ratio of the number of pupils registered in the primary cycle to the total population of children age 6 to 14, still reveals huge schooling disparities based on region, residential setting, sex and poverty status. The net schooling rate is preferred over the gross schooling rate because of the weakness of the latter, which is strongly influenced by the age structure of the school-age population, thereby raising it sometimes above 100% due to registration in the primary cycle of children more than 14 or less than 6. The net schooling rate measures the percentage of children age 6 to 14 registered in school, in relation to the total population of this age group.

Results obtained for this indicator confirm the disparities just mentioned. Indeed, it appears that in 2000/2001, nearly 8 out of 10 children age 6 to 14 were registered in schools. This indicator has improved through the years, going from 67.5% in 1976 to 73.1% in 1987, 76.3% in 1996 and 78.8% in 2001. However, the Greater North in general and the Far North and North provinces in particular are still underprivileged: barely half the number of children or slightly more were registered in schools in 2000/2001. In urban settings, the schooling level is higher. Under-schooling, when present in cities, affects women more than it does men, particularly in northern provinces. This gender differential is barely noticeable in most of the country's other regions, namely, Yaoundé, Douala, the Central, East, Coastal and Southwest regions.

Table 5.7: Net schooling rate of children 6 to14 based on sex and standard of living

Regions		Male			Female			Total		
		Poor	Non poor	Total	Poor	Non poor	Total	Poor	Non poor	Total
Douala		87.4	97.0	95.9	96.5	96.3	96.4	91.9	96.7	96.1
Yaoundé		91.5	95.2	94.6	86.9	94.9	94.0	89.5	95.1	94.3
Adamaoua		55.2	79.4	66.8	48.5	62.9	53.8	51.7	72.7	60.7
Central		89.2	93.0	91.0	94.3	90.1	92.4	91.7	91.7	91.7
East		79.2	79.3	79.2	75.3	82.9	79.4	77.5	81.3	79.3
Far North		53.9	56.0	54.6	33.9	45.4	38.0	44.2	51.0	46.7
Coastal		93.0	96.2	94.7	89.7	97.2	94.1	91.4	96.7	94.4
North		57.9	64.8	60.7	35.0	54.3	42.2	46.3	59.9	51.5
Northwest		87.0	95.2	90.2	84.8	92.2	88.0	86.0	93.7	89.1
West		91.5	95.3	93.5	90.4	96.1	93.5	91.0	95.7	93.5
South		95.4	94.0	94.6	85.8	92.0	90.0	91.2	92.9	92.3
Southwest		89.0	95.4	92.2	81.8	96.8	91.4	86.1	96.2	91.8
Cameroon	Urb	80.7	94.2	91.1	78.5	92.8	89.9	79.6	93.4	90.5
	Rur	75.0	80.4	77.1	63.8	77.8	69.6	69.8	79.1	73.5
	Tot	75.8	86.7	81.3	65.9	85.1	76.2	71.1	85.9	78.8

Source: SCH II, BSNA/MEF

Although schooling still favors the non poor, regionally the poor do not fare badly. The least poor regions are in fact the ones where the difference in schooling between poor and non poor households is low. This tends to confirm the idea that schooling increases opportunities to generate income as it builds up human capital.

5.2.3 Education expenditure

Nationwide, average annual education spending is set at 48,046 CFA francs per child in 2000/2001. On average, this expense represents 5.4% of all household spending annually. As before, some disparities exist based on residential setting, region and standard of living. The Far North is at the bottom of the list, spending 11,536 CFA francs per child. At the opposite end, Yaoundé and Douala, which spend annually 97,232 and 94,269 CFA francs, respectively, top the list. The difference in standard of living between the Far North region on the one hand, and Yaoundé and Douala, on the other hand, explains their respective position. Another explanation lies in the type of educational institution attended. Spending is higher in regions where registration rates in private institutions are high. This is particularly true in Douala, Yaoundé, the Southwest, Coastal, and to some extent, Northwest Central and West regions. In the Adamaoua and Far North regions, only 5.7 and 7.5% of registered children attend private schools, compared to 27% at the national level. Concerning residential setting, education spending is 3.2 times greater in large cities than it is in other areas of the country. Based on standard of living, parents of non poor households spend about 5 times more than do parents of poor households.

Generally, household education spending in relation to overall spending is below 8%. The propensity to invest in education varies according to household standard of living within each region. That propensity is lower in poor households of the Adamaoua, North, East and Northwest regions, while in Douala and in the Coastal, South and Southwest regions, the opposite phenomenon is true. In fact, it appears that education spending increases as does income, which confirms the situation of the Northern provinces where education spending is the lowest, representing less than half of the nationwide per capita education spending. Furthermore, per capita education spending in well-off households in the Far North region is not even half that of poor households in Douala, or education spending at the national level. Spending is equally low in the Northern provinces (less than half and sometimes less than a fifth of the national average) because of the constraint of food expenses that cannot be compressed.

Table 5.8: Regional education spending based on standard of living

Regions		Average per cap. education spending			Share of education spending		
		Poor	Non poor	Total	Poor	Non po	Total
Douala		38252	100166	94269	8.1	6.4	6.4
Yaoundé		32621	105760	97232	7.5	7.5	7.5
Adamaoua		7805	30378	20339	1.4	2.3	2.1
Central		19189	57305	37469	6.8	6.4	6.5
East		9285	39466	25189	2.9	3.6	3.4
Far North		7101	18028	11536	1.2	1.1	1.1
Coastal		23370	63978	49206	7.2	6.5	6.6
North		10287	38017	23423	1.8	2.1	2.1
Northwest		14374	65760	39179	5.0	7.2	6.7
West		16820	45125	33453	5.5	5.5	5.5
South		13584	31566	25247	4.5	3.5	3.6
Southwest		23888	81166	60230	7.8	6.8	6.9
Cameroon	Urban	27545	89614	79780	6.6	6.7	6.7
	Rural	13525	38513	24810	3.6	3.7	3.7
	Total	15973	68001	48046	4.2	5.6	5.4

Source: SCH II, BSNA/MEF

The three major sections that comprise education spending are materials and supplies (books, notebooks, uniforms, other materials and school supplies such as pens, pencils, rulers, etc.), school fees (tuition fees, PTA fee room and board fee, rehearsal fee, exam fee, registration fee and other school fees not mentioned elsewhere) and other materials and education fees (home instruction, cafeteria/school lunch, transportation, fine arts education, language classes and special programs, training, driving school, non academic book, newspapers and magazines, other articles).

Household education spending generally breaks down as follows: about 45% for school fees, 35% for materials and school supplies and 20% for other school expenses. Tuition fees generally represent 20 to 42% of education spending, followed by books (13 to 27%) and notebooks (6 to 20%) varying according to the region. Book expenses average out to 8,500 CFA francs per year and per child, or 3000 CFA francs among the poor and 11,500 CFA francs among the non poor. Deregulation in the book market, began in the 1999/2000 academic year, may have changed these amounts. On average, tuition fees are 14,650 CFA F, or 3,900 CFA F among the poor and 20,700 CFA F among non poor individuals.

The difference between poor and non poor households partially lies in the amount of rehearsal spending (2,700 CFA F), school lunch (6,400 CFA F) and transportation (4,400 CFA F)

5.2.4 Access to primary school

The average distance between home and the nearest public primary school varies from less than 1 km to 3 km, based on region, poverty status and residential setting. Except for potential problems in estimating distances, these relatively short distances are probably the result of efforts made these last few years by the Government, as well as partners of the public school system, regarding the construction of educational institutions. These distances, however, still vary from 1 to 10 km in some areas in spite of the overall average, which is encouraging.

Table 5.9: Average distance to reach the nearest public primary school (in km)

Regions	Urban			Rural			Total		
	Poor	Non po	Total	Poor	Non po	Total	Poor	Non poor	Total
Douala	0.93	0.92	0.92				0.93	0.92	0.92
Yaoundé	0.69	0.89	0.88				0.69	0.89	0.88
Adamaoua	0.69	0.77	0.75	2.95	1.65	2.14	2.47	1.37	1.75
Central	0.95	0.81	0.82	2.15	2.49	2.37	2.13	2.30	2.24
East	0.70	0.66	0.66	2.36	2.53	2.47	2.31	2.22	2.25
Far North	0.72	2.42	1.99	2.99	2.21	2.59	2.85	2.24	2.52
Coastal	0.93	0.99	0.98	0.89	0.89	0.89	0.90	0.94	0.93
North	0.79	0.62	0.66	2.65	2.82	2.76	2.40	2.30	2.34
Northwest	0.85	0.88	0.88	1.80	1.78	1.79	1.74	1.52	1.62
West	0.84	0.72	0.75	1.28	1.27	1.27	1.20	1.12	1.14
South	0.74	0.56	0.59	1.86	1.10	1.25	1.77	1.05	1.19
Southwest	0.87	1.05	1.03	1.89	1.41	1.57	1.79	1.28	1.41
Total	0.81	0.95	0.93	2.20	1.86	1.99	2.01	1.46	1.62

Source: SCH II, BSNA/MEF

Within the same environment (urban or rural zone), poor and non poor children travel the same distance to get to the nearest primary school. The average distance goes from less than 1 km to 2 km from urban to rural settings. Rural distances traveled in the Coastal province are comparable to those found in urban areas. This region, which does not include Douala, must have a significant number of primary schools.

5.3 Poverty, housing and environment

Habitat, extended to the definition of housing and its amenities, is a good way to measure the effects of poverty on households. In this section, the focus is mostly on housing occupancy status, housing standing and household durable goods.

5.3.1 Housing occupancy status

Housing occupancy status provides information useful in identifying owners, tenants and individuals housed free of charge. This status is supposed to relate to household income as it

influences the decision to buy, rent or accept free housing (in kind benefit, constraint housing).

Table 5.10: Housing occupation status based on standard of living

Status		Owners			Tenants			Housed free of charge		
Regions		Poor	Non poor	Total	Poor	Non Poor	Total	Poor	Non poor	Total
Douala		57.4	40.9	42.3	37.1	50.9	49.8	5.5	8.1	7.9
Yaoundé		43.3	22.3	23.5	41.9	65.4	56.0	14.7	9.4	9.8
Adamaoua		82.4	21.7	33.3	7.1	20.2	7.3	10.5	13.9	12.8
Central		86.0	35.1	53.7	3.8	14.2	7.4	10.2	15.4	13.5
East		85.2	22.3	32.2	6.5	22.7	7.7	8.4	9.4	9.1
Far North		90.9	74.0	131.9	1.5	6.2	6.2	7.7	11.7	9.8
Coastal		72.5	25.9	34.1	13.8	23.6	11.3	13.7	16.2	15.5
North		93.6	39.5	58.8	2.7	13.5	6.9	3.6	8.0	6.5
West		77.4	50.3	88.7	7.8	20.8	19.0	5.8	15.8	15.3
South		86.3	54.0	79.2	9.7	21.7	6.6	11.5	31.8	27.9
Southwest		78.7	13.9	18.0	31.6	48.8	40.0	33.8	22.5	25.4
Cameroon	Urban	34.6	21.0	27.2	33.5	54.9	52.3	9.7	10.1	10.1
	Rural	56.9	35.0	37.7	4.6	11.2	8.6	12.2	16.5	14.8
	Total	79.4	56.0	63.0	8.7	30.4	23.8	11.9	13.7	13.1

Source: SCH II, BSNA/MEF

People generally own their residence regardless of standard of living. Overall, more than 6 out of 10 people occupy a residence they own. Among poor households, the proportion is close to 8 out of 10. Two reasons explain this paradoxical situation, since one would expect non poor individuals (supposedly better off) to own their home. The first reason deals with housing standing and the second is about property title. The poor live in accommodations with little comfort, and thus, less expensive. There are respectively 7, 4 and 2 times less poor individuals living in homes with modern toilet, walls and floor made of permanent material than non poor individuals. The very high proportion of poor individuals owning their home in the North and Far North provinces is coupled to the highest level of precarious occupied structure[25].

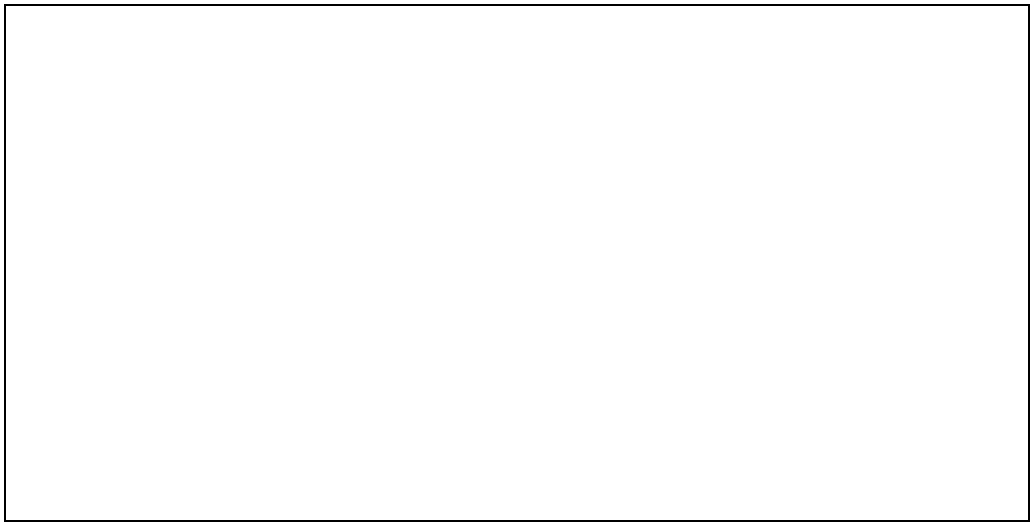
Secondly, analysis of land ownership as defined by law, requires that one have a property title in order to claim ownership rights on a piece of land. From this standpoint, the proportion of owners possessing a property title is 20.1% among the non poor and only 10.2% among the poor. For the analysis of standard of living of all owners, poverty incidence was checked based on housing occupancy status. The analysis revealed that the

[25] See Table 5.11 on housing comfort by region

poverty rate is 23.8% among homeowners with a title and 40.7% for homeowners without a property title.

The trend regarding occupancy status during the last fifteen years, as displayed in graph 5.1 below, shows a steady deterioration in access to ownership as the number of tenants and individuals housed free of charge grows.

Graph 5.1 Trends in housing occupancy status from 1984 to 2001



This situation observed since 1984 is partially attributed to urbanization[26]. In cities, more than one out of two individuals rent, while in rural zones, more than 7 out of 10 individuals own their home.

5.3.2 Housing standing

Housing standing evaluation here is based on the availability of a flushing toilet, walls made of concrete, perpens, bricks or cut stone, a roof made of cement, sheet metal or tile and tile or concrete floor.

[26] There is a preponderance of tenants in cities, and the reduction, except in 2001, in the share of owners favored tenants more.

Table 5.11: % housing with flushing toilet and permanent materials

Regions		Toilet			Walls			Roof			Floor		
		Poor	Non poor	Total	Poor	Non poor	Total	Poor	Non poor	Total	Poor	Non poor	Total
Douala		1.5	24.7	22.8	33.8	67.5	64.8	100.0	99.9	99.9	68.6	93.1	91.1
Yaoundé		1.4	23.4	21.6	21.6	43.7	41.9	100.0	99.9	99.9	81.9	93.1	92.2
Adamaoua		0.5	4.8	3.3	1.7	8.5	6.1	58.3	67.6	64.4	35.1	58.3	50.2
Central		1.7	5.5	4.2	6.4	22.4	16.8	88.2	95.5	92.9	27.9	47.4	40.5
East		0.0	3.0	2.1	2.2	15.7	11.5	54.9	72.5	67.0	19.8	41.8	34.9
Far North		0.4	1.0	0.7	4.8	12.5	8.9	20.6	36.7	29.3	3.0	15.1	9.6
Coastal		0.0	11.0	8.1	20.7	39.7	34.7	99.2	99.3	99.2	33.0	66.5	57.6
North		0.0	3.2	2.1	4.5	11.2	8.9	22.3	34.3	30.2	12.7	27.0	22.1
Northwest		0.1	7.0	4.0	4.6	22.9	14.9	81.5	93.9	88.5	23.6	58.1	43.0
West		0.0	5.7	4.0	12.7	28.2	23.5	98.2	97.2	97.5	23.6	46.5	39.5
South		0.2	4.1	3.3	6.2	13.5	12.1	89.7	95.7	94.5	25.3	55.9	50.0
Southwest		1.8	10.0	7.9	19.4	40.7	35.3	85.3	97.1	94.1	59.5	84.3	78.0
Cameroon	Ur	0.8	20.5	18.1	29.5	55.0	51.8	98.4	99.6	99.5	69.0	91.1	88.4
	Ru	0.4	2.1	1.5	5.1	12.6	9.6	58.9	71.2	66.3	17.1	35.4	28.2
	To	0.5	10.2	7.3	8.6	31.2	24.4	64.5	83.7	77.9	24.5	59.9	49.2

Source: SCH II, BSNA/MEF

The choice of these permanent materials was done so as to assess the comfort level without any ambiguity. And so, plywood used for walls was treated as temporary material in order to avoid any confusion. Poor households are clearly at a disadvantage from a comfort viewpoint, based on building materials analyzed. Differences in comfort level between poor and non poor are clear, as they are between city and countryside, except when it comes to the roof, since corrugated iron is widely used.

Housing comfort can also be assessed through the availability of drinking water, the existence of electric power, including energy in the kitchen. Overall, one out of two households consumes water supplied by CWC or from a well. Less than 5 out of 10 consume energy supplied by NEC and one out of ten uses cooking gas in the kitchen.

Much like the situation regarding construction materials, the poor are at a disadvantage as are rural dwellers. Having and using these durable goods is related to standard of living but not directly with housing standing. For the case of drinking water, the situation of the poor has improved significantly thanks to the purchase of tap water for CWC clients. The survey indicates that poor households in Douala and especially in Yaoundé buy drinking water from their neighbors. Only 13.4% of poor households are connected to CWC, compared to 30% of non poor households. Connecting up to the tap water network, which is a measure of housing comfort, is therefore less frequent among the poor. In the Northern provinces, household supply in drinking water is partly accomplished through wells, which contribute to this service more than any other regions. These wells supply respectively 30.2, 21.3 and 13.7% of households in the Far North, Adamaoua and North regions.

Table 5.12: Portion of households with water, electricity and cooking gas based on standard of living

Status		Drinking water			Electric power			Cooking gas		
Regions		Poor	Non poor	Total	Poor	Non poor	Total	Poor	Non poor	Total
Douala		74.2	84.5	83.7	87.4	96.3	95.5	14.4	51.9	48.9
Yaoundé		87.1	94.6	94.0	89.9	97.9	97.2	10.1	47.8	44.8
Adamaoua		38.4	41.0	40.1	13.6	24.0	20.4	0.2	4.2	2.8
Central – Yaoundé		10.7	29.3	22.7	44.8	61.6	55.7	0.3	6.8	4.5
East		4.6	17.1	13.2	5.3	30.2	22.4	0.0	4.5	3.1
Far North		39.2	44.2	41.9	3.3	11.3	7.6	0.0	0.3	0.2
Coastal		36.0	61.9	55.0	39.8	66.8	59.7	0.5	19.6	14.5
North		34.7	40.0	38.2	8.4	17.9	14.7	0.0	3.4	2.2
Northwest		33.3	60.3	48.4	11.8	47.8	32.0	0.2	4.8	2.8
West		13.5	35.3	28.7	39.3	55.2	50.3	0.2	7.5	5.2
South		18.5	36.0	32.6	37.6	38.2	38.0	1.1	14.7	12.1
Southwest		66.7	77.9	75.1	29.9	66.5	57.2	2.8	20.9	16.3
Cameroon	Urban	71.5	88.3	86.2	68.2	91.0	88.2	6.7	38.5	34.6
	Rural	28.2	33.4	31.3	14.9	29.0	23.4	0.0	3.2	1.9
	Total	34.3	57.5	50.5	22.5	56.2	46.1	1.0	18.7	13.4

Source: SCH II, BSNA/MEF

Concerning electric power supplied by NEC, households can be connected directly to the network or through a connection from a neighbor. Among the 46% of households connected to NEC, 25.9% are clients and 20.1% consume electric power through a connection from a neighbor. Connection through a neighbor occurs more in urban areas, especially in Douala and Yaoundé. In the Coastal and Southwest regions where the biggest distribution centers are located, access rates are particularly high. For the three Northern provinces, the low access rate is due to distance, low rainfall levels for hydroelectric power plants and low household income.

The difference between poor and non poor households is most pronounced when it comes to gas. Nationwide, the proportion of households using cooking gas is 20 times higher among non poor households (18.7%) than among poor ones (1.0%). Poor rural households barely consume cooking gas.

5.3.3 Durable goods

The presence of certain durable goods in a household is indicative of the standard of living. Household behavior patterns are presented in relation to durable goods analyzed during SCH II and compared to 1996 results. The major point regarding durable goods examined is that poor households are at a disadvantage compared to non poor ones in 2001, as they were in 1996, except for bicycle ownership.

Table 5.13: Proportion of households having some durable goods based on standard of living

Year / Durable goods	1996			2001		
	Poor	Non poor	Total	Poor	Non poor	Total
Bicycle	14.1	11.5	12.5	16.7	11.0	12.7
Moped	5.4	6.3	6.0	2.1	4.8	4.0
Motor vehicle	0.8	7.3	4.8	0.4	5.0	3.6
Television	5.8	24.3	17.2	4.5	24.8	18.7
Radio	46.2	65.2	57.9	38.9	61.5	54.7
Refrigerator	2.7	18.6	12.5	1.4	13.0	9.5
Air conditioning	0.6	1.6	1.2	0.3	1.1	0.8
Fan	4.1	21.3	14.7	3.8	22.4	16.8
Gas stove and cooker	4.9	24.2	16.8	2.7	26.0	19.0

Source: SCH II, BSNA/MEF

In static dynamic, it is interesting to see that some durable goods do allow for a poor/non poor distinction. Such goods include motor vehicle, television set, refrigerator, air conditioning and fan. In 2001, the proportion of households with a car, a television, a refrigerator, air conditioning and fan is respectively 13, 6, 9, 4 and 6 times higher among the non poor than among the poor. In 1996, the differences were of the same order.

Table 5.14: % households having some durable goods based on standard of living

Goods		Car		Air cond.		Television		Fan		Bicycle	
Regions		Poor	Non poor	Poor	Non poor	Poor	Non poor	Poor	Non poor	Poor	Non poor
Douala		0.0	9.5	0.0	3.9	13.9	48.3	45.6	75.7	2.4	4.6
Yaoundé		2.3	10.7	0.0	1.2	37.5	53.9	12.1	30.0	0.0	1.7
Adamaoua		1.2	2.0	0.0	0.1	4.6	12.2	1.1	6.2	7.1	4.8
Central		0.7	1.7	0.0	0.5	7.3	16.8	2.8	11.2	5.3	4.5
East		0.0	2.1	0.0	0.1	1.9	14.1	1.1	7.7	0.7	4.6
Far North		0.5	1.8	0.3	0.8	0.7	5.7	1.1	6.4	39.7	42.5
Coastal		0.0	4.2	0.3	1.0	1.6	23.6	4.0	29.6	1.2	5.5
North		0.0	2.0	0.4	1.5	1.8	7.8	2.5	12.3	43.5	26.4
Northwest		0.4	5.2	0.0	0.1	2.0	19.3	0.6	2.6	5.5	11.7
West		0.2	3.5	0.0	0.3	6.0	20.2	1.5	3.8	6.7	4.2
South		0.0	2.9	0.0	0.4	9.4	19.6	11.3	23.7	5.4	2.8
Southwest		0.5	5.7	1.7	0.5	8.2	22.7	9.6	26.3	11.8	5.3
Cameroon	Urb	1.4	9.3	0.1	2.2	17.0	44.1	17.6	43.2	8.0	4.7
	Rur	0.3	1.6	0.3	0.2	2.4	9.7	1.5	6.2	18.2	15.9
	Tot	0.4	5.0	0.3	1.1	4.5	24.8	3.8	22.4	16.7	11.0

Source: SCH II, BSNA/MEF

In 2001 as in 1996, the poor use bicycles more, as a means of transportation, than the non poor, given its popularity in the three northern provinces[27] where one out of four poor individuals lives. This lower-value good has replaced the moped whose household proportion decreased by a third overall and by 61% among the poor.

[27] In the Far North, the city of Maroua, the regional capital, uses taxi-motorcycles as public transportation in spite of a population of more than 200,000.

VI. POVERTY, POTENTIALS AND GOVERNANCE

Poverty, as we know, is defined as lacking the necessary income to fulfill vital needs. Whether individually or collectively, there are favorable or unfavorable conditions or predispositions to income creation. Individuals who have favorable conditions are less vulnerable than those who don't. It can also be said that the former have potentials for not becoming poor. The vulnerability factors are valid in time and space. The vulnerability factors SCH II focused on include access to land, credit and savings.

6.1 Access to land

Given the difficulties in establishing clearly land ownership, the study focused on land that is actually farmed, even if the farmer does not own it. Results from the survey reveal that 6 out of 10 households have at least one member farming, on average, 3.3 hectares of land mostly for cultivation and to raise stock. The proportion of households with at least one farmer is 4 times greater in rural zones than it is in cities. Generally, there are 1.8 times less non poor households farming land areas at least as equal in size to those owned by poor households. In urban settings, nearly half non poor households own land areas that are three times larger than those owned by poor households. So, there is a clear distinction between poor and non poor households with regard to access to land, which in the case of farming near urban centers (peri-urban farming), seems to offer an escape route from poverty.

Table 6.1: Access to farmed land

Regions		% households			Average land area (ha)		
		Poor	Non poor	Total	Poor	Non poor	Total
Douala		6.9	7.7	7.7	2.6	2.9	2.9
Yaoundé		25.9	12.5	13.6	1.5	6.8	6.0
Adamaoua		76.3	61.0	66.3	1.2	1.2	1.2
Central		87.6	71.5	77.2	7.5	6.3	6.8
East		82.6	59.0	66.4	3.0	2.8	2.9
Far North		94.2	81.8	87.5	2.8	3.6	3.2
Coastal		73.0	46.8	53.7	2.6	5.8	4.7
North		85.9	76.2	79.5	2.2	2.5	2.4
Northwest		88.1	69.8	77.8	3.6	2.4	3.0
West		74.3	60.9	65.0	1.7	2.3	2.1
South		78.2	53.6	58.4	4.5	4.7	4.7
Southwest		58.6	39.3	44.2	1.5	2.9	2.4
Cameroon	Urban	30.2	16.3	18.0	1.5	4.5	3.9
	Rural	88.2	76.3	81.0	3.2	3.3	3.2
	Total	79.9	50.0	59.0	3.1	3.4	3.3

Source: SCH II, BSNA/MEF

There are more farming households in all the different regions except in Douala. Households in the Central, Yaoundé, Coastal and South regions farm fairly large land areas they claim to own to raise stock and for cultivation purposes. In Yaoundé, 12.5% of mostly non poor households farm each 6.8 hectares of land, on average. In the South region, 78.2% of poor households farm land areas averaging 4.7 hectares. One of the peculiar features of this region lies in the fact that poor and non poor alike have the same opportunities when it comes to access to land.

Poor households located in the Central, South, Northwest and East regions farm relatively large land areas, compared to those farmed by poor households living in other regions. Inequalities in access to land are the least pronounced in the regions above between poor and non poor. In fact, the Central, South and Northwest regions have the distinction of being those where poor individuals farm land areas that are significantly larger than the national average. In the Yaoundé and Coastal regions, differences in terms of access to land are the most sensitive.

Greater access to land in the Central, Coastal and South regions can be viewed as a potential factor allowing households to raise their standard of living not only by drawing higher income, but also by consuming[28] products generated from their farms. On the other hand, difficulties in access to land in most poor and rural households explain, at least partially, why, from a SEG standpoint, farmers and informal[29] farmer dependents represent the poorest working age employed in the country. These findings confirm, to be sure, the significance, if not the priority of poverty reduction measures targeting farmers.

6.2 Access to credit and savings

Credit that can potentially increase household income is investment credit analyzed during the survey. The distinction between households in difficulties and those able to meet their basic short-term needs without borrowing can be done through the availability of savings, even as a precaution.

6.2.1 Access to credit

[28] The significance of food crop production, with respect to income-generating products in the Coastal and South provinces on larger land areas, explains not only the level of home consumption, but also that of regular income obtained from food crops in relation to the majority of rural zones in the Central region where cacao farming remains widely practiced, when compared to other food crops.

[29] More than 7 out 10 poor belong to these two groups (see Table 4.2)

Out of nearly 3.12 million households, only 8.7% were pushed to apply for investment credit. The structure of credit really shows that credits for production are generally very low compared to consumption credits. It is perhaps the reason why households, fully aware of the reality, are quite hesitant to apply for investment credit. Based on SCH II findings, the net rate of access to credit, determined with respect to households that actually applied for it, is estimated to be 12.1%. Nearly 9 out of 10 applicants are turned down. The table below summarizes the main reasons for rejections.

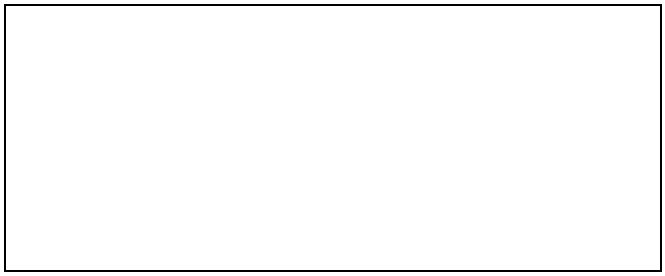
Table 6.2: Main reasons for credit rejection

Regions		Insufficient guarantee	Nature of credit	Lack of support	Other	Total
Douala		61.9	3.2	25.3	9.6	100.0
Yaoundé		51.4	4.3	36.4	7.9	100.0
Adamaoua		44.3		51.0	4.6	100.0
Central		51.4	2.4	35.8	10.4	100.0
East		51.5	10.2	31.4	6.8	100.0
Far North		37.7	2.0	38.7	21.5	100.0
Coastal		36.6	15.4	32.7	15.3	100.0
North		41.0	2.1	33.6	23.2	100.0
Northwest		41.3	14.8	21.1	22.8	100.0
West		72.0	1.3	26.6	0.1	100.0
South		19.5		61.0	19.5	100.0
Southwest		78.8	8.4	7.8	5.0	100.0
Cameroon	Urban	58.1	1.7	27.4	12.8	100.0
	Rural	53.7	6.7	28.0	11.6	100.0
	Total	54.7	5.5	27.9	11.9	100.0

Source: SCH II, BSNA/MEF

A review of the difficulties in accessing credit shows that the main reasons for rejection was insufficient guarantees, regardless of poverty status and in all regions, except the South. More than one out of two households mentioned this reason. The next reason for rejection was the lack of support, in terms of connections or back up, to facilitate access to credit. The third reason involves the difficulty to obtain credit for investment purposes, mainly because the long-term reimbursement schedule increases the risks. To understand these findings, it is important to look at credit types households have received. Credits obtained are essentially for the creation of production units, purchase of production equipment and other types of investment. The credit distribution profile based on credit type is generally the same, whatever the residential setting.

Graph 6.1: Distribution of households that obtained credit as a function of residential setting And based on credit type



The graph shows a credit access profile that is comparable between urban and rural settings. The access rate for the creation of production units, however, is higher in rural zones, while equipment credits and other production credits are more accessible in urban areas.

Table 6.3: Access to credit and savings

Regions		CREDIT				SAVING		
		application	% household			% household		
			Poor	Non po	Total	Poor	Non poor	Total
Douala		10.5	0.0	10.4	9.7	33.9	61.3	59.1
Yaoundé		10.7	0.0	11.6	10.7	27.1	44.0	42.6
Adamaoua		3.5	0.0	20.0	16.1	25.8	41.9	36.3
Central		4.7	0.0	14.1	10.1	18.4	32.7	27.7
East		3.1	0.0	2.7	2.6	19.0	22.1	21.2
Far North		5.8	7.3	19.4	15.7	7.3	11.5	9.6
Coastal		4.9	0.0	2.8	2.5	39.2	59.0	53.7
North		11.0	15.0	14.3	14.5	10.6	17.5	15.1
Northwest		9.9	17.8	14.1	15.5	59.4	71.4	66.1
West		12.5	7.0	11.7	10.4	17.4	28.5	25.1
South		5.6	11.4	1.5	3.2	28.1	36.7	35.0
Southwest		13.0	2.6	18.9	14.3	37.2	54.4	50.1
Cameroon	Urban	10.3	7.7	12.7	12.1	30.0	52.0	49.3
	Rural	7.8	9.0	13.6	12.2	25.7	33.2	30.2
	Total	8.7	8.7	13.1	12.1	26.3	41.4	36.9

Source: SCH II, BSNA/MEF

The average national credit access rate of 12.1% does not reveal the different trends that exist according to standard of living. In general, non poor households have easier access to credit

than poor ones. The opposite trend is true in the North, Northwest and South regions. These regions probably benefit from initiatives or support programs for income-producing activities targeting impoverished populations. The three northern regions and those of the Northwest and Southwest enjoy credit access above the national average. Numerous NGOs and associations are located in these regions.
Based on SCH II findings, the regional profile of credit applications approved is not homogeneous. The Northwest, identified as having the largest proportion of poor individuals (52.5%), next to the Far North, has the highest rates of credit approved (17.8%) among the poor. At the opposite end, the rates of credit application approved, 16.1% in Adamaoua and 15.7% in the Far North, are attributable to credits obtained primarily by the non poor. Difficulties in access to credit, which are severe among the poor except in the North, Northwest and South regions, are aggravated for the poor in Douala, Yaoundé and the Central, Adamaoua, East and Coastal provinces.

Analysis of the source of credit households get should shed some light on this issue. Credit obtained for the creation of production units, which is by far the most dominant, comes mostly from loans from parents or friends (18.6%), tontines (18.0%), COOPEC (14.3%), associations (8.2%) and from some retailers (7.4%). In all cases, 64% of households contract debts primarily from informal structures [tontines (25%), parents/friends (21.8%), associations (8.5%), retailers (5.9%) and usurers (1.6%)]. Only 18.4% of households contract debts from established structures: COOPEC (11.9%), banks (3.1%) and NGOs (3.4%).

6.2.2 Access to savings

Thirty-seven percent of households reported having money put aside. One out of four poor households has some savings, compared to 41.1% of non poor households. Less than one out of two households living in urban areas reported having some savings, compared to two out of three households in rural zones. Residential setting clearly differentiates between poor and non poor when it comes to propensity to save.

There is a high proportion of households with savings in the Northwest (66.1%), Douala (59.1%), Coastal (53.7%), Southwest (50.1%) and Yaoundé (42.6%) regions. Regionally, the highest proportion of households with savings is found in the Northwest where interestingly, 52.5% of the poor live. Moreover, a fairly good proportion (59.4%) of poor households in this region reported having put money aside. The behavior of these households is very different from the average pattern observed among poor and non poor alike. Except for this region, the poor's propensity to save provides an explanation for the regional saving rates. Furthermore, a fragmentation of regions, based on the proportion of households that reported having savings (SP) and the household poverty rate (HPR), can be established.

Table 6.4: Region fragmentation based on SP and HPR

National Averages HPR (30.1%) – SP (36.9%)	**SP "low"**	**SP "average"**	**SP "high"**
HPR "high"	Central (35.5%-27.7%) Far North 46%-9.6%) North (36.9%-15.1%)	Adamaoua (34.9%-36.3%	Northwest (43.9%-66.1%)
HPR "average"	West (30.4%-25.1%) East (34.6%-21.2%)		Coastal (26.5% - 53.7%)
HPR "low"		South (19.4% - 35.0%)	Douala 8.2-59.1 Yaoundé 8.-42.6 SW 25.4 – 50.1

Source: SCH II, BSNA/MEF

This matrix classifies regions based on a 15% radius of average values. It shows that household poverty status does not allow a priori for a differentiation based on household propensity to save. Some regions with a high proportion of households with savings, are located in zones identified as very poor (Northwest), poor (Coastal) and non poor (Douala, Yaoundé and Southwest). Based on that criterion, no region fits the average profile. Access to credit, therefore, constitutes a potential, which by itself is not enough to boost standard of living.

6.3 Poverty and governance

Today, questions pertaining to governance are integrated in economic management schemes as factors capable of inducing improved economic performances through decentralization, anti-corruption measures and transparency in public resources management. Analysis of the proportion of households that unwillingly had to pay unofficial fees for education and health services, and that willingly paid fees for police road checks, helped estimate the proportion of households victim of and participant in corruption.

The rates in question are gross corruption rates since all households were taken into account, including those that may not have been concerned by the services in question. The survey's data do not allow a limitation to households that used all the services in question. Since the rates for the various services can be compared, it is preferable to calculate them on the same basis, that is, without restricting them to users only.

Table 6.5: % household victim of and participant in corruption based on standard of living

Regions		Victims						Participants		
		Education			Health					
		Poor	Non poor	Total	Poor	Non poor	Total	Poor	Non poor	Total
Douala		29.1	27.0	27.2	45.6	48.6	48.4	23.1	21.5	21.7
Yaoundé		28.1	22.8	23.2	22.8	23.5	23.5	6.9	16.1	15.3
Adamaoua		4.2	9.3	7.5	18.4	19.4	19.1	18.1	17.7	17.9
Central		26.8	25.6	26.0	34.1	32.0	32.7	33.7	27.6	29.7
East		9.5	9.2	9.3	14.0	17.7	16.6	6.3	11.8	10.0
Far North		3.3	2.8	3.0	6.2	7.6	6.9	9.7	10.5	10.1
Coastal		13.9	18.2	17.0	11.3	21.6	18.9	5.9	11.3	9.9
North		5.0	5.2	5.1	10.0	9.6	9.7	8.8	8.3	8.5
Northwest		4.9	11.7	8.7	4.4	14.8	10.3	6.8	15.9	11.9
West		23.7	22.8	23.1	33.7	34.9	34.5	34.1	23.5	26.7
South		16.5	14.1	14.6	9.8	13.8	13.0	15.4	20.6	19.6
Southwest		22.3	13.5	15.7	17.1	18.9	18.4	35.7	23.9	26.9
Cameroon	Urban	23.5	22.9	22.9	26.4	31.2	30.6	13.7	17.5	17.0
	Rural	10.0	10.9	10.5	13.5	17.7	16.0	16.9	18.0	17.6
	Total	11.9	16.1	14.9	15.3	23.6	21.1	16.4	17.8	17.4

Source: SCH II, BSNA/MEF

The proportion of households victim of corruption appears to be significant. It should be noted, nevertheless, that the notion of corruption involves in kind gifts unwillingly offered as well. Overall, health services are more corrupt than education services. This can be attributed to the consumption frequency of various education and health products. Almost one out of four households complains about corruption in health services, compared to 15% for education services. The phenomenon occurs more in cities than in rural zones, where supplying teachers or health professional with food or farming their land unwillingly and without due compensation was taken into account. Corruption rates double when going from rural to urban areas. Non poor individuals fall victim to corruption more than do poor individuals. In our opinion, this situation is indicative of the higher number of non poor consuming these services, as well as their financial ability to give in more often to pressure from harassing corrupt personnel.

The proportion of households participating in corruption is overall comparable to that of its victims. Out of 100 households, 17 stated having had to give gifts willingly to police officers, responsible for traffic controls, in order to escape the consequences of not

possessing the required permits. Nationwide, poor and non poor alike are participant to corruption at comparable rates. Two different groups have been established based on region and poverty status. The first group consists of the Douala, Adamaoua, Central, North, West and Southwest regions where poor households are the primary participants in corruption. The second group comprises the other six regions. The poor' anticipation, in the first group, must correspond to pressing solicitations from agents responsible for maintaining public order in that corruption ultimately no longer distinguishes between "lawful users" and "unlawful users". Although the adage "no corrupt without corruptors" holds true, these statements remain subjective.

To further appreciate this phenomenon and qualify household statements that cannot always be checked out, respondents were asked to mention the first reason why they were not satisfied with education and health services supplied. For education services, households cited in order poor quality of services, distance from infrastructures, lack of adequate equipment, service costs and physical access as the main reasons, putting payment of services, for which 4.1% of households complain about, last. In three out of twelve regions, this reason was barely mentioned by poor households, and in one out of twelve regions, neither the poor nor the non poor cited it.

The following table presents the findings for the main reasons above and shows that the level of dissatisfaction, which varies according to residential setting, seems to depend truly on standard of living only in a few regions.

Table 6.6: Reasons of users' dissatisfaction with education services

Main reason	Quality			Too far			Lack of equipment			Cost		
Regions	Poor	Non poor	Total	Poor	Non poor	Total	Poor	Non poor	Total	Poor	Non poor	Tot.
Douala	69.1	56.7	58.0	3.9	12.5	11.6	8.3	7.9	8.0	14.0	17.8	17.4
Yaoundé	64.1	51.4	52.8	0.0	5.0	4.5	9.8	12.0	11.7	13.8	15.6	15.4
Adamaoua	24.3	23.3	23.7	29.2	10.7	17.3	15.8	41.2	32.2	0.0	0.3	0.2
Central	23.2	22.9	23.0	18.6	27.8	23.9	46.8	40.4	43.1	3.4	1.6	2.4
East	10.0	27.0	21.4	47.1	36.3	39.9	18.8	22.1	21.0	0.5	5.2	3.6
Far North	24.7	25.2	24.9	34.2	26.9	31.4	36.0	36.2	36.1	0.1	0.6	0.3
Coastal	43.3	47.4	46.2	26.2	20.0	21.8	14.6	12.4	13.0	2.6	11.8	9.1
North	19.6	19.5	19.5	29.3	27.6	28.2	36.4	37.5	37.1	0.0	0.0	0.0
Northwest	53.5	43.4	48.2	19.4	20.8	20.1	9.0	14.5	11.9	2.0	3.3	2.7
West	49.0	44.5	46.0	15.3	14.8	14.9	20.1	29.7	26.6	2.0	1.0	1.4
South	37.6	38.4	38.2	12.8	6.0	7.6	44.6	25.9	30.3	0.0	1.9	1.4
Southwest	19.1	41.5	35.0	44.6	33.5	36.7	5.8	7.1	6.7	0.3	4.6	3.4
U	53.2	51.5	51.7	12.2	11.8	11.9	14.3	12.3	12.6	7.9	13.6	12.9

Cameroon	R	31.5	30.7	31.0	28.2	25.3	26.6	24.4	28.3	26.6	1.0	0.8	0.9
	T	33.6	38.2	36.6	26.7	20.4	22.6	23.4	22.5	22.9	1.6	5.4	4.1

Source: SCH II, BSNA/MEF

The quality of services rendered is much decried in urban areas where more than one out of two households think it is bad. Long distances from infrastructures are more of a problem in rural zones where more than one out of four poor households suffers from it. Likewise, rural centers are thought to be more disadvantaged, when it comes to adequate equipment, if one considers the fact that twice as many rural households complain about it than urban households.

The cost of services is more an urban than a rural phenomenon. The proportion of households complaining about it is 8 to17 times greater in cities than in the countryside, based on poverty status. Households in Douala and Yaoundé complain more about cost of services than those in other regions. This confirms the idea that paying for services is probably more closely linked to standard of living for reasons pertaining to settlement financial capacity.

VII. SUBJECTIVE ASPECTS OF POVERTY

7.1 Subjective poverty

Approaches used to measure poverty are as varied and complex as the phenomenon itself. Among them, those seeking to apprehend subjective poverty begin with an assessment of poverty provided by the poor. The subjective nature of poverty stems, first of all, from the pervasive notion of relativity intrinsic to the phenomenon. One is poor in relation to other members of one's community, to a period of one's life, to standards defined elsewhere and by others, that is, in relation to criteria that are constant neither in space nor in time.

The process of concerted economic management in Cameroon seems more and more to be irreversible. The partnership between the Government, the private sector and civil society is strengthening in the framework of formal meetings no longer limited to the introduction of a few experts in Cameroonian delegations during negotiations with Bretton Woods institutions. The Interministerial Committee Extended to the Private sector (ICEP), one of the frameworks of formal meetings presided by the Prime Minister, head of the Government, convenes the Government, the primary economic actors, managers of public commercial entities, of professional organizations, as well as the main unions' leaders in order to promote concerted management. The Competitiveness Committee, created in 1997, convenes the Government and the private sector, now recognized as the driving force for growth, in order to identify obstacles to competitiveness, propose measures to reduce transactions costs and follow-up their implementation.

In the framework of the current economic program, the process seeking to consult the people, at the grassroots level, to identify the causes and determining factors of poverty, and to look for appropriate solutions to eradicate it, also seeks to involve the poor. The participatory meetings held in April 2000 and in January 2002 opened up forums that allowed people to voice their opinion on poverty and its causes, and to propose actions to reduce it. SCH II provided an opportunity to revisit some aspects of poverty as perceived by the people and on some of their solutions, without exploring fully the issue, since it would have led to open ended questions that require a lot of time to handle. When invited to choose the three main causes of poverty, out of the eight most cited ones, and to state the three priority actions to implement in order to improve living conditions, heads of household gave their opinion during the participatory meetings of April 2000.

7.2 Perception of the causes of poverty

Based on statements from heads of household, the first cause of poverty is the lack of employment. More than 4 out 10 heads of household believe it. This cause seems to be all the more important since household respondents who chose other reasons as the first cause pointed to decreased or insufficient income (16.8%) or lack of road infrastructure (11%). Low or insufficient income can be interpreted as under employment, and the lack of road infrastructure as a reason preventing self-employment. This overall pattern is closer to that of non poor than poor individuals.

Table 7.1: Main causes of poverty based on standard of living

Causes of poverty	First reason			Second reason			Third reason		
	Poor	Non poor	Total	Poor	Non poor	Total	Poor	Non poor	Total
1. lack of job	35.5	48.4	44.5	12.7	13.9	13.5	12.5	10.7	11.3
2. low educat. level	7.7	5.4	6.1	12.5	11.1	11.6	10.1	8.7	9.1
3. lack of stock	4.1	1.8	2.5	4.9	1.9	2.8	3.5	2.1	2.5
4. lack of land	6.9	3.4	4.5	6.4	5.2	5.6	4.3	3.3	3.6
5. lack of road	15.7	9.0	11.0	11.0	9.4	9.9	11.4	9.3	9.9
6. Laziness / witchcraft	3.8	4.8	4.5	7.6	7.6	7.6	7.2	7.7	7.5
7. Corruption/bad manag't	4.3	7.5	6.6	13.8	23.0	20.3	16.4	21.5	19.9
8. low/insuf. income	18.5	16.1	16.8	23.8	22.3	22.7	25.4	28.7	27.7
9. other causes	3.4	3.5	3.5	7.2	5.6	6.1	9.1	8.0	8.3
TOTAL	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Source: SCH II, BSNA/MEF

Poor and non poor priorities differ somewhat based on standard of living. Thirty-five percent of poor households attribute their situation to lack of employment, 18.5% to low or insufficient income and 15.7% to lack of road. This last proportion is twice as much significant among the poor than among the non poor. Nearly 8% of poor individuals attribute their situation to their low education level. The poor mention lack of live stock and lack of land respectively 2.3 and 2 times more than the non poor.

The second reason mentioned for poverty is probably due to low or insufficient income, followed by corruption or poor management of public resources. Some 43% of households considered these reasons as the second cause of poverty. Non poor individuals mention corruption before low or insufficient income, unlike the poor for whom low income comes way before corruption.

47.6% of households favor, in this order, low or insufficient income and corruption or poor management of public resources as the third cause of poverty. It should be noted that these perceptions do not appear to be fundamentally different as a function of standard of living, except with respect to lack of live stock and corruption. While lack of live stock seems to impact the poor much more, corruption is a more constraining impediment to raising non poor household standard of living.

In summary, households' difficulties, according to their own statements, come primarily from lack of employment, low or insufficient income[30] and corruption or poor management of public resources. However, and regardless of household poverty status, low education level and isolation problems impact household standard of living as well. The significance of the differential between poor and non poor vis-à-vis lack of live stock, and the few households that point to this cause indicate that this reason does differentiate based on poverty status, but that it is localized in regions where breeding is practiced.

7.3 Perception of living conditions improvement actions

Table 7.3: Main living conditions improvement actions

Actions to improve households living conditions	First action			Second action			Third action		
	Poor	Non poor	Total	Poor	Non poor	Total	Poor	Non poor	Total
1. create jobs	31.6	45.2	41.1	10.9	10.1	10.3	7.7	6.1	6.6
2. facilitate access to education	8.7	6.2	6.9	11.7	11.5	11.6	9.9	7.1	7.9
3. road pavement	19.5	11.5	13.9	12.2	11.2	11.5	9.4	7.6	8.1
4. facilitate access to medical care	7.1	5.8	6.2	15.3	13.4	14.0	12.1	12.3	12.2
5. facilitate access to housing	1.8	1.0	1.2	1.6	1.4	1.5	0.7	1.6	1.3
6. build water outlets	6.7	4.6	5.2	9.5	6.5	7.4	7.9	5.7	6.4
7. fight corruption	2.3	4.1	3.6	7.4	13.4	11.6	6.8	10.7	9.5
8. ensure security of people and goods	1.0	0.9	1.0	2.4	2.6	2.6	3.4	4.3	4.0
9. guarantee farming products prices	7.9	5.2	6.0	13.1	10.3	11.1	15.7	12.4	13.4
10.better wealth redistribution	2.0	2.0	2.0	4.1	4.9	4.7	8.2	10.7	10.0
11.wage increases	1.7	5.5	4.3	2.7	6.7	5.5	3.6	9.8	7.9
12.facilitate access to credit	6.6	4.8	5.3	4.8	4.8	4.8	8.8	7.4	7.8
13.other actions	3.1	3.2	3.2	4.3	3.2	3.5	5.7	4.5	4.8
TOTAL	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Source: SCH II, BSNA/MEF

[30] Statements about low or insufficient income are tied to decreases in wages and in basic products prices compared to the time when they were particularly profitable; see chapter 2.

Individuals who responded to the survey believe poverty can be tackled by first creating jobs. Then, access to health care and medicine should be made easier. And thirdly, fare prices for agricultural products should be guaranteed.

The poor and non poor' aspirations, however, are profoundly different. Poor households aspire more to better road conditions, construction of water sources, fare prices for agricultural products, and to some extent, access to credit and basic social services (health and education). Non poor households, on the other hand, prioritize wage increases[31] and anti-corruption measures.

The question remains as to what can be drawn from these statements. When looking at what got the attention of at least 11% of households, the main conclusion that is to be drawn from households perceptions is that any poverty reduction policy must necessarily include measures that lead to job creation, reduce isolation, protect the price of farming products, facilitate access to education and health care and fight corruption.

With regard to the beneficiaries of such actions, the categories most concerned with isolation should favor export products suppliers and food crops producers so that they can increase their income and participate fully in the promotion of economic growth.

[31] Although wage increases is one factor to stimulate growth, see Table 2.3, the most concerned wage earners, in a poverty reduction policy, are those with very low salaries, and those among informal farmer dependents where poverty incidence reaches 54.2%.

VIII. POVERTY TRENDS BETWEEN 1996 AND 2001

The various economic policy measures adopted since 1996, namely, those seeking to bring about more macro-economic balance and strengthen growth within the framework of the triennial (1997 – 2000) economic program supported by the IMF's ESAF, have had positive or negative results depending on the case. Every socio-economic class, especially the poorest of the population, should benefit from the fruits of the renewed economic growth of the last five years. In that context, analysis of poverty trends and inequalities during the last five years takes on a special interest in that the assessment of poverty reduction policy efficacy is really what is at stake.

The 1996 and 2001 national surveys on household living conditions cannot be compared directly. In order to do so, harmonizing data[32] collected, as well as concepts of indicators was undertaken. Stabilizing the comparison elements enabled their analysis, geared towards a better understanding and interpretation of the following phenomena: i) dominance, ii) breakdown of poverty indicators modification between growth effects and redistribution, and iii) inequalities.

8.1 Trends in incomes and poverty indicators

8.1.1 Trends in household incomes

The factors that were ultimately included in or excluded from the standard of living indicator may very well influence the results. For instance, excluding renting costs, whose importance in urban households spending has been established, could, when analyzed, reduce the significance of the urban/rural profile difference.

[32] For more details on the harmonization process between the two surveys, see the document entitled "Trends in poverty and inequalities between 1996 and 2001".

Table 8.1: Income and growth indicators between 1996 and 2001

	1996	2001
Surveys		
Average per adult equivalent spending	310,494	356,315
Average per capita spending	246,293	282,765
National Accounts		
Real per capita GDP (1995/96 and 2000/01)	270,161	291,421
Real final per capita household consumption	224,802	243,377
Per capita annual growth rate (2001/1996)		
Real GDP	1.57	
Real final household consumption	1.65	
Per adult equivalent spending (SCH I and SCH II)	2.96	
Per capita spending (SCH I and SCH II)	2.96	

Source: SCH I; SCH II; NA; BSNA

Overall, average income estimated through per adult equivalent spending increased by 14.8% in five years, or, on average, an annual increase of about 3%. Overall, per capita household spending grew faster during this period than the national wealth as measured through real per capita economic growth, which during the same period grew annually on average by 1.57%. Economic growth, therefore, remains weak and household consumption partially supported by economic growth may still weigh on savings. If, generally speaking, households have benefited from the economic growth of the last five years, every household has not benefited from it to the same degree. During this five-year period, urban households' average annual per adult equivalent spending increased by 4.1%, compared to 1.7% for rural households. All the population's socioeconomic groups, thus, did not benefit, to the same degree, from the economic growth.

8.1.2 Trends in poverty indicators

Modifications in poverty rates, intensity and severity in 1996 and 2001 are helpful in developing an appreciation for this phenomenon from a monetary standpoint. The overall decrease in poverty, as evidenced by the rate drop of 13.1 points, is more significant in urban areas than in rural zones. Poverty has decreased by 19.3 points in cities, compared to 9.7 points in rural environments.

Table 8.2 Trends in poverty indicators between 1996 and 2001

Indicators	Setting	1996	2001	Difference
PO	Urban	41.4	22.1	-19.3
	Rural	59.6	49.9	-9.7
	Cameroon	53.3	40.2	-13.1
P1	Urban	14.7	6.3	-8.4
	Rural	21.5	18.3	-3.2
	Cameroon	19.1	14.1	-5.0
P2	Urban	6.9	2.7	-4.2
	Rural	10.1	9.3	-0.8
	Cameroon	9.0	7.0	-2.0

Source: SCH I and SCH II; BSNA

Poverty intensity, which provides information on the gap between the average income of the poor and the poverty line, has also decreased, going from 19.1 to 14.1. In 1996, poor individuals needed an additional income corresponding to 19.1% of the poverty line to get out of poverty. In 2001, this additional amount had dropped to 14.1% of the poverty line. This represents a per adult equivalent annual income deficit of 35,429 CFA F in 1996, compared to 26,154 CFA F in 2001. Overall, the poor' income deficit decreased by 26.2% in five years. The biggest decrease in income gap, with respect to the poverty line, has occurred in urban settings.

Within poor populations, poverty is less severe in 2001 than it was in 1996 thanks to reductions in inequalities among poor individuals. In 2001, the poor population is not as spread about with regard to their average income, as it was in 1996. Poverty severity, the indicator for this dispersion, went from 9.0 in 1996 to 7.0 in 2001. Once again, the narrowing inequalities gap among the poor has been the most pronounced in urban environments.

The geographical poverty profile has not changed between 1996 and 2001. With respect to poverty incidence, agro-ecological areas have the same ranking in 2001 as in 1996. It is important to note that poverty decreased throughout the different zones except for rural savannahs where it even increased slightly. The two major urban centers, Douala and Yaoundé, produced the biggest drops in poverty, from 37.3 and 49.0 in 1996 to 18.5 and 18.3 in 2001, respectively.

8.2 Analysis of dominance

Analysis of dominance should provide an answer to the question as to whether the decrease in poverty observed between 1996 and 2001 and evidenced by the poverty profile results obtained from both surveys, depends on the choice of the poverty line used. In other words, the question is to know whether improving poverty indicators translates into an actual improvement in populations' standards of living.
The analysis consists in examining functions of household income distribution in 1996 and 2001 as drawn on the same graph. Each curve is produced from plotting income segments on the X-axis against the proportion of individuals with an income below that income segment, on the Y-axis. Locating any poverty line on the X-axis gives the corresponding reading of poverty incidence on the Y-axis.

The three graphs below representing the urban and rural zones, as well as the entire country indicate that, based on a reasonable threshold, income distribution in 2001 is greater than that of 1996. In other words, whatever the poverty line considered, based on this minimum threshold, poverty in 2001 is still not as high as it was in 1996. The decrease in poverty between 1996 and 2001 is therefore a robust result not linked to the choice of the poverty line used. Graphs 2 and 3 confirm that the decrease in poverty is stronger in urban settings than in rural zones.

Graph 8.1 Income distribution in Cameroon

Graph 8.2 Income distribution in urban environments

Graph 8.3 Income distribution in rural zones

Review of the urban and rural graphs indicates that in urban settings, poverty is still higher in 1996 regardless of the threshold used, while in rural zones, this result is valid starting from a reasonable threshold of about 90,000 francs annually and per adult equivalent. This minimum threshold, which corresponds to an income of less than 8,000 francs monthly and per adult equivalent, seems[33] to indicate that extreme poverty affects more individuals in rural zones in 2001 than in 1996.

[33] It is important to qualify the opinion since it could be a result stemming from the methodological choices used.

8.3 Breakdown of the variation of poverty indicators

Poverty trends between two dates in a country result from a number of social and economic policy measures implemented by the authorities. These measures apply to the trends period taken into account, but also to periods of measures adopted and implemented prior to the trends period. Poverty trends are generally attributed to economic growth and modifications in income distribution, which also constitutes the two major unifying factors summarizing the impacts of such measures. To illustrate this point, an increase in standard of living for individuals with the same income would increase the average standard of living and would decrease poverty, leaving inequalities unchanged (growth effect), everything else being equal. Likewise, transferring actual incomes from non poor individuals to poor ones would reduce inequalities and poverty (redistribution effect), everything else being equal.

So, in a context where poverty has a wide scope and where anti-poverty measures are at the heart of development policies, the question should be asked to know under what conditions the poorest individuals benefit from economic growth, backed up then, by figures on its contribution to poverty reduction.

The methodological approach used to breakdown poverty modification between growth and redistribution effects is the one proposed by Ravallion and Datt in 1990, and used again by Ravallion and Huppi (1991). Poverty modification breakdown is presented through three components:

- Contribution from growth measured by the poverty modification that would have been observed if redistribution as presented by Lorenz curve had not changed;
- Contribution from redistribution measured by the modification that would have been observed if the standards of living mean had not changed;
- Residue that represents the interaction between growth and redistribution effects.

Table 8.3 Breakdown of poverty indicators variations

Indicators	Settings	Total variation	Growth Effects	Redistribu. effects	Residues
PO	Urban	-18.1	-11.5	-6.2	-0.4
	Rural	-11.1	-11.1	-0.9	1.0
	Cameroon	-13.4	-11.1	-2.8	0.5
P1	Urban	-8.5	-5.7	-3.7	0.8
	Rural	-3.3	-5.7	2.0	0.4
	Cameroon	-5.1	-5.8	0.2	0.6
P2	Urban	-4.6	-3.2	-2.1	0.7
	Rural	-0.9	-3.3	2.3	0.0
	Cameroon	-2.2	-3.3	0.9	0.2

Source: SCH I and SCH II; BSNA

The results obtained and presented in Table 8.3 above show that the decrease in poverty, regardless of the indicator analyzed, can be attributed more to growth than to income redistribution. Redistribution contributed neither to a decrease in poverty intensity nor to its severity. This would augur a worsening in inequalities among the poor.

The redistribution effect pushes back urban poverty incidence by more than 6 points while it is almost non existent in rural zones. The fact that urban income distribution is more unequal than that of rural zones could justify this modification. Moreover, it is quite rewarding to see that urban residents benefit as much from economic growth as did their rural counterpart, since in both cases, it contributed to the overall drop by 11 points.

As far as poverty depth is concerned, it decreased nationwide by 5 points. This drop is due essentially to growth. Once again, the greatest decrease (8.5 points) took place in urban areas. This drop in poverty depth in urban areas can be attributed to economic growth and partially to the reduction of inequalities. Poverty severity also decreased by 2 points nationwide. The slight decrease in rural zones is exclusively attributed to economic growth, which contrasts the fairly significant decrease in urban areas, attributed to growth as well and to a decrease in income inequalities.

The residue, factor that is not controlled, represents the portion attributed neither to growth effect nor to redistribution effect. The fact that it is zero for poverty severity in rural zones means that all the modification for this indicator can be attributed to both growth and redistribution.

8.4 Analysis of inequalities

When considering all three indicators used, it appears that inequalities have worsened nationwide instead of diminishing. The GINI index has remained the same between 1996 and 2001. The range of incomes is more spread in 2001 than it was in 1996, which is indicative of the increasing income gap between poor and non poor individuals. In 1996, the wealthiest 20% consumed 7.34 times more than the poorest 20%. In 2001, the former consumed 8.12 times more than the latter, which again points to the widening gap between the wealthiest and poorest individuals.

Table 8.4 Trends in inequalities indicators between 1996 and 2001

Indicators	Setting	1996	2001	Variations
GINI	Urban	0.449	0.406	-0.043
	Rural	0.345	0.369	+0.024
	Cameroon	0.406	0.408	+0.002
LOGVARIANCE	Urban	0.603	0.495	-0.108
	Rural	0.358	0.510	+0.152
	Cameroon	0.468	0.566	+0.98
	Urban	8.53	8.06	-0.47

Q5/Q1	Rural	6.12	7.15	+1.03
	Cameroon	7.34	8.12	+0.78

Source: SCH I and SCH II; BSNA

The situation with respect to inequalities is slightly better in urban areas, as two of the three indicators used indicate. In rural zones, results that are different based on strata are still generally not as good as those found in urban areas.

IX. DETERMINING FACTORS OF POVERTY

One of the fundamental current questions is to know, based on data obtained from SCH II, what are the determining factors directly responsible for rural Cameroonian households' standard of living. The answer to this question should help identify the appropriate leverage the Government will use as the center of future measures in terms of poverty reduction policies and strategies. This chapter, thus, seeks to explore potential indicators in order to identify those responsible for household standard of living.

Once the methodological choices have been detailed, the descriptive data used will be presented, followed by a review of the conceptual framework, and concluding with an analysis of the findings.

9.1 Methodological approach

The previous chapters on monetary profile led to a number of observations such as the rural side of poverty and other characteristics. The intent here is to bring out, through econometric models, the existence as well as the nature of the links between household standard of living and the various variables. In this field, three types of models are typically used: the logit model, the multinomial logit model and the linear model.

9.1.1 The logit model

In this model, it is assumed that household standard of living is determined by a dichotomous variable Y defined as:

$$Y_i = 1 \quad \text{if} \quad W_i < Z$$

$$Y_i = 0 \quad \text{if} \quad W_i \geq Z$$

When the household standard of living indicator W_i is below the poverty line Z, the household is considered poor, otherwise it is a non poor household.

The model is expressed as follows: $Y_i = \alpha' X_i + u_i$

The *Y* law is formulated as follows: $\text{Prob}[Y_i = 1] = \exp(\alpha' X_i) / 1+\exp(\alpha' X_i)$

The α coefficients are obtained using the method of maximum likelihood. They express the chance ratio with respect to a reference modality for a poor household.

Interpreting results from this model is fairly simple. For each variable, there is a reference modality. Each of the variable's modalities is compared to the reference modality. An "odd ratio" below one means that the probability of being poor, for a household with this modality, is lower than that of a household with the reference modality. An "odd ratio" above one implies a greater risk of being poor.

Ravallion (1996) and Lachaud (2001) point out that this approach assumes that only exogenous variables and the poverty status Y_i are analyzed. However, the W_i variable is analyzed as well. So, by ascribing only one parameter to each element of X_i, the first order dominance hypothesis is implicitly admitted. In order to avoid any superfluity, the W_i should be regressed on the X_i using the ordinary least squares (OLS) method.

To get around these criticisms, the analysis moved towards the approach based on W_i segment. The idea is to be able to predict households that belong to a standard of living quintile (poverty predictors), and at the same time, bypass the shortcomings inherent in the subjective aspect of poverty line calculations. This justifies the use of the multinomial logit model. The Y law, then, becomes:

$$\text{Prob}[Y_i = j] = \exp(\alpha'_j X_i)/1+\sum\exp(\alpha'_j X_i) \quad j = 1,2,3,4$$

9.1.2 The linear model

The standard of living indicator is considered a dependent variable. This approach, coupled to a selection equation, was used by Coulombe and McKay (1996) to analyze the standard of living factors in Mauritania.

The model is expressed as follows: $W_i = \beta X_i + u_i$

Since previous studies[34] have confirmed the 1st order dominance for a great number of variables, a linear regression using the OLS method was chosen. The equivalent logit model was performed every time in order to determine the strength of the results obtained.

[34] Populations' living conditions and poverty profile in Cameroon in 2001 (BSNA); Poverty dynamics between 1996 and 2001 in Cameroon (BSNA)

(continued)

9.2 Presentation of data and selected variables

Table 9.1 Income distribution based on quintiles

quintiles	**1**	**2**	**3**	**4**	**5**	
Urban						
lower limit	62245	244437	343106	462758	689855	
upper limit	244241	342946	462249	689544	23647340	62245
average std. of living	187935	295895	403840	566168	1393807	
household size	7.1	6.2	5.4	4.5	3.3	23647340
household	13.9	15.9	18.2	22.1	29.9	
proportion	20.0	20.0	20.0	20.0	20.0	688276
individual						4.9
proportion						100.0
						100.0
Poverty line			232547			
PO			12.3			
P1			2.7			
P2			1.0			

quintiles	**1**	**2**	**3**	**4**	**5**	
Rural						
lower limit	20571	143498	191469	260280	366772	
upper limit	143461	191367	260243	366751	4811221	20571
average std of living	109545	168234	225776	307572	605587	
household size	7.2	6.6	5.4	4.8	3.1	4811221
households	13.8	14.9	18.5	20.5	32.2	

proportion individuals proportion	20.0	20.0	20.0	20.0	20.0	340242 5.0 100.0 100.0
Poverty line P0 P1 P2				232547 39.7 12.4 5.3		

quintiles **Cameroon**	**1**	**2**	**3**	**4**	**5**
lower limit	20571	120415	167999	241002	371699	
upper limit	206136	319426	459464	750222		20571
average std. living	123647	197724	273636	389096	905334	
household size	7.4	6.2	5.5	4.6	3.2	23647340
households proport.	13.5	16.1	17.9	21.5	31.0	
individuals proport.	20.0	20.0	20.0	20.0	20.0	461894 5.0 100.0 100.0
Poverty line P0 P1 P2				232547 30.1 9.0 3.8		

Source: SCH II, BSNA

Average distances and times invested in CZ to get there were ascribed to households where infrastructure was irrelevant.

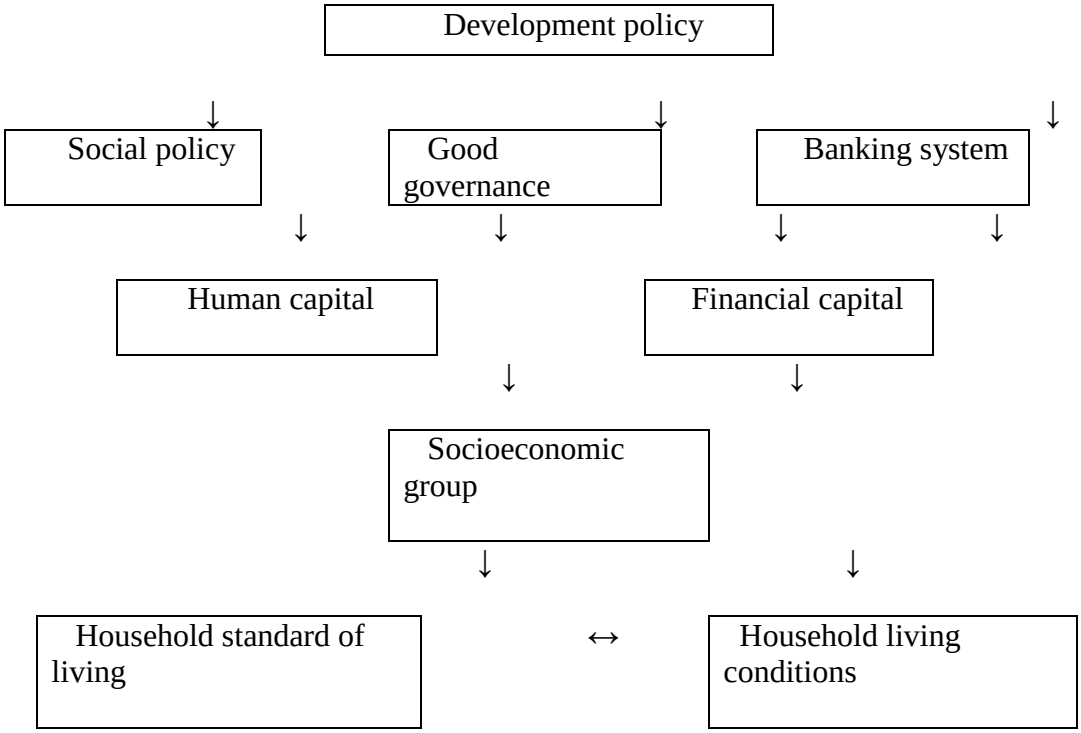
Table 9.2 Grouping of the SEG variable in the model

SEG	**SEG aggregated**
Managers & employers in the public sector	Public sector workers
Other wage earners in the public sector	
Managers & employers in the private formal sector	Formal private sector workers
Other wage earners in the private formal sector	
Farmers	Farmers
Informal farmers' dependents	
Informal non farming employers	Informal private sector workers
Informal non farming self-employed workers	
Informal non farming wage earners	

UNEMPLOYED	Unemployed
HIGH SCHOOL/COLLEGE STUDENTS	Working age unemployed
RETIRED	
DISABLED/SICK	
OTHER WORKING AGE UNEMPLOYED	

Source: SCH II; BSNA

9.3 Analysis conceptual framework



Based on the diagram above, poverty's determining factors are grouped into two types: close determining factors and distant determining factors. Close determining factors refers to the collection of phenomena directly impacting household income, namely, the socioeconomic group. The social security system[35] can also be classified as a close determining factor. Indeed, the salary system of entrepreneurs and the minimum official salary[36] (SMIG) help determine employees' level of income, and therefore, their well-being as well as that of their family. For the case of Cameroon, market liberalization was one of the consequences of the economic crisis. It led to the creation of work contracts negotiated between employer and wage earners, which, when coupled to the pressure from urban unemployment, weakens the

[35] Will be considered as exogenous in the model

[36] In Cameroon, the SMIG is set at 23,500 CFA F (about $34.00), far below the international norm, which is set at $100.00

bargaining position of those looking for a job. This explains, thus, why income levels are set far below the minimum productivity line and below the minimum necessary to live.

All the elements that work toward the creation of human and financial capital can be grouped into the category of distant determining factors. The concept of human capital refers to the number of individuals in the population, their qualification level and their health. Hence, the relevance of facilitating access to education and healthcare, namely, through measures to fight HIV and AIDS. With respect to financial capital, the objective is to create an environment suitable for investments, which can be accomplished through good governance and with a healthy banking system. In order to attract investors, efficient transportation and telecommunication systems should be put in place because they would facilitate access to high speed communication, encourage the construction of roads to bring closer together producers and buyers, improve infrastructures and airports so as to make them competitive worldwide.

The standard of living indicator to be taken into account is of vital importance. There is bidirectional causality between monetary poverty and poverty in terms of living conditions. A household's ability to live in an adequate environment (acquisition of goods, housing quality, etc.) depends on the level of its income. Furthermore, existence poverty (in terms of living conditions), uses a number of indicators that are connected to household living conditions (poverty predictors). Poor households are those having a great deal of problems, and the probability for these households to own durable goods (telephone, gas stove, car, audio stereo system, refrigerator, etc.) is very low. On the other hand, households living in opulence buy all the modern accessories they need.

9.4 The results

In an effort to ascertain the strength of the results, on the one hand, and to take into account regional specificities (residential setting, regions and strata), on the other, several models were worked out. The following table presents a summary of the results obtained from both linear and logit models.

Table 9.3 Results from the models

	Linear model	**Logit model**

Variables used in the models	Coef.	P>|z|	Odds ratio	P>|z|
Agro-ecological zones				
Yaoundé	0.1598	0.0000	0.4752	0.0000
Douala	0.1337	0.0000	0.5899	0.0000
Other cities	*r.m.*	*r.m.*	*r.m.*	*r.m.*
Forest rural	-0.0228	0.3120	1.0977	0.4390
High plateaus rural	**		**	
Savannah	-0.1860		1.9354	0.0000
Education level	0.0000		1.3282	0.0210
No education	-0.0843			
Primary	0.0010		*r.m.*	*r.m.*
Secondary 1c			0.8316	0.0370
Secondary 2c	*r.m.*	*r.m.*	0.5804	0.0000
Graduate	0.0272	0.1360	0.3179	0.0000
Socio economic group	**		0.3223	0.0000
Public sector worker	0.1293	0.0000		
Formal private sector worker	0.2257	0.0000	1.3022	0.1890
Farmers	0.3701	0.0000	**	
Informal private sector worker			*r.m.*	*r.m.*
Unemployed	-0.0341	0.2210	2.9027	0.0000
Working age unemployed	**		2.0052	0.0000
Head of household sex	*r.m.*	*r.m.*	2.2906	0.0000
Male	-0.2556	0.0000	2.4114	0.0000
Female	-0.1598	0.0000		
Main drinking water supply mode	-0.1969	0.0000	0.9332	0.4250
Individual faucet	-0.2206	0.0000	**	
Common faucet			*r.m.*	*r.m.*
Type of sanitation facilities	-0.0289	0.0720		
Flushing toilet	*		0.3070	0.0000
Main wall material	*r.m.*	*r.m.*	0.9948	0.9740
Concrete/cinder blocks			**	
Credit obtained in the last 12 months	0.3279			
Yes	0.0000		0.3206	0.0030
Duration for paved roads	0.0515			
Household size	0.0460		0.4727	0.0000
1 individual				
2 to 3 individuals	0.3619		0.5002	0.0000
4 to 5 individuals	0.0000		1.0012	0.0250
6 to 7 individuals				
8 or more individuals	0.1607		*r.m.*	*r.m.*
Constant	0.0000		3.5952	0.0000
			9.6157	0.0000
	0.2086		16.9031	0.0000
	0.0000		30.9838	0.0000

	-0.0005 0.0000 *r.m.* *r.m.* -0.3933 0.0000 -0.6944 0.0000 -0.8626 0.0000 -1.0170 0.0000 13.4462 0.0000	
Sample size **Estimated number of households** **R^2 or Pseudo R^2** **Likelihood log** **% well classified households**	 10988 3120300 0.5099 - -	10988 3120300 0.2587 -4982.7 78.2

Source: SCH II; BSNA
r.m. = reference modality

***** not significant for the 5% threshold
****** not significant for the 10% threshold
The various estimates point to the existence of a number of key indicators that determine household standard of living in Cameroon. These indicators can be grouped into two categories: those dealing with household and head of household characteristics and those pertaining to contextual characteristics that are linked to housing environment, access to credit and infrastructures.

9.4.1 Household and head of household characteristics

For a given household, the probability of being poor is positively correlated to its size. So, the bigger the household size, the more difficult it will be for its members to fulfill their basic needs. With respect to head of household characteristics, the main determining factors include level of education and socio economic group.

The most vulnerable households are those headed by individuals with a low level of education. For instance, households headed by individuals with an advanced degree are roughly 6 times less likely to be poor, compared to households headed by individuals with no education. This is explained by the idea that individuals with professional qualifications have far better access to jobs, particularly those that are well remunerated. Strategies to fight poverty, thus, have to emphasize human capital training. Efforts in the last few years, by both public and private sectors to facilitate access to education should be acknowledged. The lion share of these efforts seems to have been invested at the primary level. However, if a minimum education level threshold were to be established, as indicated by the model's results, it would be between the 2nd cycle of secondary and graduate levels[37]. Therefore, while strengthening measures to make basic education accessible, efforts must be invested to encourage and build up advanced training.

Household standard of living is also influenced, in a significant way, by the socio economic group (SEG) to which the head of household belongs. This is a consequence of education level as it determines individuals' SEG. Based on the model's results, households headed by individuals working in the formal private and public sectors are the most affluent. This observation was predictable since these individuals enjoy adequate social security benefits. The other SEG (farmers, unemployed and working age unemployed, individuals working in the informal sector) have high risk ratios. Farmers, who are three times more likely to be poor, compared to households headed by individuals working in the public or formal private sectors, have the greatest risk.

The rural aspect of farming, on the one hand, and liberalization of the cacao, coffee and other sectors, on the other, explains the precarious situation of farmers. The collapse of "ONCPB"

[37] This finding ensues from trends in odd-ratios derived from estimates of logit models. These models drop and level off starting at the 2nd cycle of secondary level.

has also contributed significantly to this situation. Likewise, farmers' low level of education, difficulties in accessing credit, as well as rudimentary farming practices do not help improve conditions for this segment of the population.
Households headed by women display higher standard of living than those headed by men. This is particularly true in urban areas. It should be noted, nevertheless, that the logit model does not confirm the impact of the head of household sex.

9.4.2 Contextual characteristics

The surrounding environment has a definite influence on household standard of living. Apart from geographical conditions, assumed to be exogenous to the present model, the lack of infrastructures and especially the isolation cities/towns have to confront make living conditions difficult. This is symbolized by the negative time coefficient taken to get to the nearest paved road.

Time has the merit of summing up the distance and the means of transportation households can afford. This finding corresponds to results obtained during the participatory surveys. The popular adage says it so well: "*where the road passes, development follows*". Indeed, isolation of rural zones, in particular, generates high transaction costs.

Households living in Douala and Yaoundé are less vulnerable than those living in other parts of the country. This is due to the existence of infrastructures, and to the intensity of economic activity, public and private, including those creating the highest paying jobs. In fact, these two cities concentrate more than 70% of the country's businesses.

Households that received investment credit are more likely to be above the poverty line. These households know how to take initiatives and have an entrepreneurial spirit, and thanks to the credit they obtained, they manage to invest in profitable market niches, producing capital gains. Only the analysis reveals that non poor households received credit the most. This situation, once again, underscores the shortcomings of the banking system that favors the policy of guarantees over a policy centered on the quality of investment projects and on training entrepreneurs.

As specified in the conceptual framework, households located in a decent housing environment (modern toilet, house made of permanent materials, access to CWC-supplied water) have a high standard of living.

Ultimately, the main determining factors of poverty in Cameroon are: residential setting, education level, size of household and socio economic group. First order dominance curves[38] confirm these results for these variables.

[38] See Deaton (2000) for more information on stochastic dominance theory

The lack of or insufficient basic infrastructures (education, health, water, electricity, transportation, telecommunication, etc.), low education level and scarcity of secured jobs in rural zones all contribute to making rural populations more exposed to poverty.

Success in fighting poverty will strongly depend on whether the strengths and weaknesses of the rural world are taken into account. In addition to the weaknesses mentioned earlier, some other negative practices and beliefs (witchcraft, drunkenness, etc.) must be stopped. Biodiversity, cultural diversity, abundance of the soil all constitute assets that must be taken into consideration. Incentive measures, for instance, could be put in place to attract investment capitals in rural zones. Such capitals should be directed toward sectors where a comparative advantage exists. It would be a good idea, among other things, to encourage intensive farming and assist peasants and craftsmen, through agreements such as the EU-ACP and AGOA partnership accords, in order to take advantage of opportunities available on the world market.

IX. CONCLUSION

The poverty profile used to draw up the temporary version of the Poverty Reduction Strategy Document (PRSD) was established from SCH I data in 1996 and from DHS in 1998. Results from participatory meetings held in April 2000 and January 2002, those obtained from SCH II, as well as from other information sources are helpful in up-dating the poverty profile, finishing up PRSD's final version and in determining the list of reference indicators used to measure progress in poverty reduction in the next few years. The choice of these reference indicators must take into account the objective, set up at the global level, to reduce world poverty by half, by 2015.

The poverty profile established from SCH II data has two essential features. It is drawn up based on indicators with a reference methodology. Then, it purports to be operational for use in the public service by focusing on identification, characterization, assessment and targeting.

This profile will prepare the ground for follow-up and assessment processes of the poverty reduction program in Cameroon. In order to measure progress, the next survey campaigns will have to look at standard of living indicator, poverty line and methodology for consumption spending data collection. The standard of living indicator chosen is the final household consumption including all different concepts used to define its four components: monetary consumption, home consumption, in kind transfers and chargeback rents. The poverty line will simply have to be redeveloped through calculation of an appropriate price index and the household spending data collection technique will have to match precisely that of SCH II.

Findings from the survey shed some light for all the partners involved in the process of social development in general, and especially in the fight against poverty. The poverty profile, thus, attempts to answer, as much as possible, six fundamental questions about the poor: (1) how many are there? (2) Where are they? (3) Who are they? (4) What are they doing? And (5) what are their potentials? And what assessment do they make of their situation?

Out of an estimated population of 15.5 million in 2001, nearly 6.2 million Cameroonians live below the poverty line, set at 232,547 CFA francs. In other words, they do not have the daily and per adult equivalent 637[39] CFA francs to meet their essential needs, which include eating and fulfilling non nutritional basic needs. It is worth reminding that this estimation does not take into account individuals living in collective households, which also have poor members. These special groups (inmates, military personnel in barracks, sick individuals, on-campus high school and college students, etc.) are treated separately, whether the goal is to identify them, characterize them or launch poverty reduction measures targeting them.

Following the estimation of the number of poor individuals, which provides information on the scope of the phenomenon, an assessment of poverty intensity was done in order to have a better appreciation of the average gap separating poor from non poor households. The choice of policies to implement could depend on comparing poverty incidence to poverty intensity. A significant number of poor individuals living quite close to the poverty line can be viewed as a tolerable situation, with respect to a less significant number of poor individuals living in misery, because of profound inequalities between poor and non poor. SCH II determined that the average transfer (subsidies) needed to help a poor individual out of poverty was at 31.8% of the poverty line. This corresponds to an amount of 74.000 CFA francs per person and on an annual basis, or an overall budget of almost 460 billions annually. This amount is not significant in itself in that any efficient and sustainable poverty reduction policy cannot consist in distributing directly money to the poor. Reminding that 74.000 CFA francs per year and per person is only an average, it should be noted that this amount is almost 78,000 CFA francs for farmers who are considered the poorest group. A review of annual per adult equivalent spending shows that, on average, a non poor household spends nearly 4 times more than a poor one. If one considers the fact that a household in the wealthiest 20% consumes 8 times more than one in the poorest 20%, it can be seen why inequality issues are relevant to Cameroon's current poverty situation.

To the question, where are the poor, there are two clear answers: there are more poor in rural zones, and they are more concentrated in some regions of the country. In urban environments or in cities with at least 50,000 inhabitants, poverty incidence is 17.9%, compared to 52.1% in rural zones. Out of 6,217,058 poor counted, 5,254,643 live in rural zones, or more than 8 out of 10. The annual per adult equivalent spending, whose average is set at 461,894 CFA francs, summarizes for each household the totality of its income opportunities. Rural zones, then offer less opportunities with an annual per adult equivalent consumption of 340,242 CFA F, compared to 688,276 CFA F in urban areas.

The six regions where the poverty line is above the national average (40.2%) include the Far North, North, Adamaoua, East and Central regions except Yaoundé. One out of four poor individuals lives in the Far North, which is the region contributing the most to poverty,

[39] 637 CFA francs represent the daily amount corresponding to the poverty line of 232,547 CFA francs annually and per adult equivalent.

followed by the Northwest, West, Central except Yaoundé and North regions. Simply taking into account poverty intensity gives a different priority whereby the economic situation is worrisome in the Northwest, Far North, North, Adamaoua, East and Central regions, except Yaoundé. Numerically, few people in Douala and Yaoundé are affected by urban poverty in relation to their population, but they are intensely impacted with regard to inequalities. In both cities, the wealthiest 20% spend, on average, 13 times more than the poorest 20%. Poverty incidence and intensity put together help identify the Far North, Northwest and North regions as confirmed poverty concentration strongholds.

In the Douala, Yaoundé, Coastal except Douala, South and Southwest regions, poverty incidences below 40.2% have been recorded. Both Douala and Yaoundé distinguish themselves in that Douala has somewhat less poor than Yaoundé, but its inequalities are more pronounced. The West region, where poverty incidence equals the national average, is the third contributor to poverty (12.1%) due to its demographic weight.
This classification, which was done from per adult equivalent spending data used as standard of living indicator, may have been influenced by household savings rate, the degree of transfers and the level of home consumption. While the saving rate can justify a lesser consumption, as in the Northwest region where almost 7 out of 10 households postpone part of their consumption, in other very poor regions, the problem may involve income use: money hoarding or conservation as heritage. The extrapolation of three months spending over the year may also have influenced regions ranking. Harvesting periods that do not coincide in the different regions may have contributed to the different rankings as well.

The West, Coastal, South and Southwest regions definitely owe their situation to a number of opportunities the analyses reveal, regardless of the considerations above. Excluding Douala and Yaoundé, these regions are among the most literate in the country, in addition to occupying the top ranks, next to Douala and Yaoundé, with respect to schooling. In the South and Coastal provinces, access to farmed land is largely above the national average. In the West and South provinces, transfers received are higher than anywhere else. In terms of regional inequalities, Douala has the highest unequal income distribution, followed by Yaoundé, the Northwest and Southwest regions.

To know who the poor were, the study focused on sex, education level, age and working status, which turned out to be the four most relevant variables. 51.4% of the poor are female. Out of 6,217,058 poor individuals, 1,758,658 have no education. Poverty incidence decreases as education level increases. It seems, then, that the higher the education level, the better the opportunities to generate income. The fight against illiteracy should be part of the poverty reduction measures program. Poverty incidence is lower in households headed by individuals less than 30 years old, and it increases steadily with age.

Political measures to reduce poverty should also address infrastructures, human capacity build up and promotion of income-producing activities at the same time. In that framework, bringing poor populations into the economic apparatus is very important in that these individuals can create wealth-producing activities. With respect to working status, nearly 7 out of 10 poor individuals are farmers. The two other groups that deserve special attention

include wage earners and other workers in the informal farming sector, and non farming informal self-employed individuals. This last target group involves mostly informal sector impoverished populations in big cities. The other two groups consist of farmers who call for adjustments in farming deregulation and promotion of the agri-pastoral sector.

Once it is known what it is the poor do, it becomes critical to provide them with the necessary training so that they can develop their potentials. It should be reminded that they are farmers and self-employed individuals working in the informal non farming sector. These two groups make up 77% of the poor. The lack of access to land and credit has already been identified as impediments to the development of their potentials. Land is not as accessible to the poor as it is to the non poor, even if from a standpoint of average land area farmed, the difference is insignificant.

Based on the low number of applications approved, credit is truly an obstacle to development. The access rate of about 12% represents a net rate calculated from households that applied for credit. This rate plummets to less than 2% when calculated on the basis of all households, including those that did not apply anticipating rejection.

It is important to add, as the poor themselves are quite aware, that land and credit by themselves won't be enough to change the situation for good. Access to production factors must, according to them, be coupled to solutions to the other deep problems they always mention[40] when they have the opportunity. During SCH II and the two other participatory meetings, the populations concerned identified, on a regular basis, the causes of poverty and potential solutions to reduce it.

According to their own statements, their problems stem primarily from precarious jobs, low or insufficient income, corruption or poor management of public resources, low education level and isolation problems that directly or indirectly impact their income. With respect to measures to fight poverty, at least 11% of households mention job promotion, measures to

[40] Statements from populations are comparable to those of SCH II and participatory meetings, proof that they can appreciate the scourge of poverty, as well as potential solutions.

reduce isolation, increase and protection of agricultural products' prices, facilitating access to education, health care and anti-corruption measures.

All in all, between 1996 and 2001, Cameroonians' living conditions overall improved thanks to renewed economic growth. Every social group, and the poorest in particular, does not benefit from this still fragile growth because the wealth redistribution policy is still a work in progress. Measures to strengthen and consolidate growth must be high on the list of the economic program, as much as those seeking to ensure a better distribution of wealth.

These various measures, developed from the two participatory meetings and from SCH II, deserve priority in the PRSD. The present poverty profile should contribute in the development of appropriate strategies.

Position	Last and first names

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SOME CONCEPTS AND DEFINITIONS

POVERTY

Q5/Q1

Ratio between the 5th and 1st quintile, and that measures income distribution between the wealthiest and the poorest.

Poverty incidence

Ratio between the number of poor individuals and the population overall.

Poverty depth

Proportion of resources earmarked for the poor in order to bring them to the poverty line.

Poverty harshness

Measure of the population's poverty aversion, or of inequalities between the poor.

Regional poverty distribution

Ratio between the number of poor individuals in a given region and the overall number of poor.

EDUCATION

Net overall schooling rate

Ratio between the total number of registered students 6 to 14 and the total number of the 6 to 14 school age population.

Rate of students repeating primary school

Ratio between the number of students repeating a primary class and the total number of students registered in primary school.

Adult literacy rate

Ratio between the number of individuals at least 15 who can read and write and the total number of individuals in that age group.

HEALTH

Vaccination cover rate

Ratio between the number of children of a given age group who received the main vaccines and the total number of children in that age group.

SOME CONCEPTS AND DEFINITIONS

Morbidity rate

Ratio between the number of sick individuals and the overall Population.

EMPLOYMENT

Activity rate

Ratio between the number of working age individuals (employed and unemployed) and the potential working age population.

Unemployment rate ILO

Ratio between the number of unemployed (ILO-defined) and the Total number of working age individuals.

Discouraged unemployed

These are non working (ILO-defined) individuals ready to work If they find employment.

Extended unemployment rate

Ratio between the number of unemployed (including discouraged Unemployed) and the total number number of working age persons

Dependency ratio

Ratio between household size and the number of working age Employed in the household.

Rate of under employment

Ratio between the number of employed working age individuals Involuntarily working less than 35 hr / week and the employed Working age population

Wage earning rate

Ratio between the number of wage earners and the employed working Age population.

Rate of informal employment

Ratio between the number of employed working in the informal sector And the total number of working age employed.

Multi-occupation rate

Ratio between the number of employed with more than 1 job and the total Number of working age employed.

MINISTRY OF ECONOMY AND FINANCE

Bureau of Statistics and National Accounts

SECOND SURVEY ON CAMEROONIAN HOUSEHOLDS

FIRST INDICATORS

May 2002

	Douala	Yaoundé	Adamaoua	Central	East	Far North	Coastal North	Northwest	West	South	Southwest	CAMEROON		
												Urban	Rural	Total
SPENDING (in CFA F)														
Aver.per capita consump spend	694,900	641,833	290,652	289,568	312,170	283,213	342,569	295,084	278,114	303,361	362,660	409,889	558,486	264,750	367,423
Aver spen per consump unit	800,000	788,227	365,446	375,797	393,440	315,619	430,958	377,687	357,819	387,881	452,895	491,267	688,276	340,242	461,894
Median househo consmp spen	1,644,295	1,694,060	798,974	961,921	975,355	879,184	968,053	804,736	717,472	967,925	1,084,884	901,625	1,497,579	819,683	991,794
POVERTY															
Poverty incidence	10.9	13.3	48.4	48.2	44.0	56.3	35.5	50.1	52.5	40.3	31.5	33.8	17.9	52.1	40.2
Poverty depth	2.1	2.7	15.4	15.0	15.4	18.8	10.1	15.5	20.9	11.1	7.4	10.5	4.3	17.3	12.8
Poverty harshness	0.7	0.9	6.4	6.6	6.7	8.2	4.2	6.4	10.7	4.2	2.4	4.5	1.6	7.7	5.6
Regional poverty distribution	2.6	2.9	5.4	9.4	5.3	24.9	4.3	9.0	15.0	12.1	2.7	6.3	15.5	84.5	100.0
Q5/Q1 ($5^{th}/1^{st}$ quantile ratio)	15.0	13.2	7.0	7.4	7.2	6.0	6.9	8.1	11.8	6.2	5.6	9.5	8.2	6.5	7.9
EDUCATION															
Net overall schooling rate 6-14	96.1	94.3	60.7	91.7	79.3	46.7	94.4	51.5	89.1	93.5	92.3	91.8	90.5	73.5	78.8
Repeating 1° class rate	21.3	18.8	15.6	28.5	25.7	19.4	22.1	25.5	18.8	26.8	28.6	16.7	20.3	23.3	22.4
Adult literacy rate (15 +)	94.0	94.4	39.6	82.6	64.3	24.4	80.7	32.5	74.5	76.1	88.2	81.7	87.8	55.7	67.9
Edu spen share in total spend	6.4	7.5	2.1	6.5	3.4	1.1	6.6	2.1	6.7	5.5	3.6	6.9	6.7	3.7	5.4
Aver yearly edu spen per child	94269	97232	20339	37469	25189	11536	49206	23423	39179	33453	25247	60230	79780	24810	48046
Aver distance to nearest school	0.92	0.8	1.75	2.24	2.25	2.52	0.93	2.34	1.62	1.14	1.19	1.41	0.93	1.99	1.62
HEALTH															
Vaccination cover rate 12-23m	60.7	74.8	53.6	58.0	47.2	34.0	65.5	27.2	65.4	68.2	57.8	71.9	67.0	50.3	55.3
Morbidity rate	30.4	27.9	28.6	38.5	24.3	28.2	27.3	31.8	32.3	37.6	34.1	29.0	30.9	31.2	31.1
Health spen share in total spen	9.8	8.4	5.7	9.8	5.2	3.2	8.1	5.4	9.0	8.0	6.7	7.7	8.5	6.5	7.6
Aver yearly health spen pe capi	54010	45071	12750	21360	11735	6220	22576	11437	19893	19249	17181	24073	39116	12922	22036
Aver dist to nearest health cent	0.99	0.93	4.64	6.37	6.52	4.05	2.06	7.11	4.05	2.82	4.61	5.55	1.13	5.26	3.86
EMPLOYMENT															
Activity rate ILO	62.9	59.6	66.4	68.3	70.9	79.9	68.0	77.8	84.5	75.1	71.4	67.7	61.6	78.9	71.9
Extended activity rate	75.8	71.4	78.6	75.7	76.9	84.7	74.7	84.2	88.1	81.2	82.5	79.5	73.1	84.4	79.9
Unemployment rate ILO	25.6	21.5	3.1	3.3	2.2	1.2	7.7	2.2	2.5	5.4	3.8	14.1	18.9	2.3	7.9
Extended unemployment rate	38.2	34.5	18.1	12.7	9.9	6.8	16.0	9.7	6.4	12.6	16.7	26.8	32.2	8.6	17.1
Dependency ratio	3.3	3.4	2.9	2.8	2.8	2.5	2.6	2.5	2.2	2.7	2.7	2.9	3.3	2.5	2.7
Rate of under employment	1.8	1.6	30.5	23.2	22.3	27.1	24.7	13.5	28.0	19.4	15.5	14.1	4.6	25.7	19.9
Wage earning rate	52.7	54.2	20.1	12.1	15.7	4.5	22.7	8.8	13.3	14.7	25.0	37.7	45.1	9.9	19.5
Rate of informal occupation	57.1	53.5	87.2	90.5	86.7	96.9	84.1	94.6	88.1	90.8	78.2	67.3	62.3	92.5	84.3
Multi-activity rate	5.9	6.9	25.4	20.2	19.0	27.2	14.8	30.2	21.2	23.8	19.2	21.6	10.8	24.9	21.0
HOUSING & DURABLE GOODS															
% household w/ electricity	95.5	97.2	20.4	55.7	22.4	7.6	59.7	14.7	32.0	50.3	38.0	57.2	88.2	23.4	46.1
% househo w/ drinking water	83.7	94.0	40.1	22.7	13.2	41.9	55.0	38.2	48.4	28.7	32.6	75.1	86.2	31.3	50.5
% househo w/ flushing toilet	48.9	44.8	2.8	4.5	3.1	0.2	14.5	2.2	2.8	5.2	12.1	16.3	34.6	1.9	13.4
% househo w/ garbage ben	22.8	21.6	3.3	4.2	2.1	0.7	8.1	2.1	4.0	4.0	3.3	7.9	18.1	1.5	7.3
% housho living in ho made of permanent material	51.5	74.2	1.1	1.4	0.6	3.2	12.8	9.0	9.7	3.4	5.5	14.8	46.1	1.3	17.0
	62.5	40.0	6.1	13.4	11.1	5.4	28.5	8.5	14.5	20.3	10.8	34.0	49.4	7.6	22.2

HOUSING, CONT'D.	**Douala**	**Yaoundé**	**Adamaoua**	**Central**	**East**	**Far North**	**Coastal**	**North**	**Northwest**	**West**	**South**	**Southwest**	**Cameroon**		
aver # of person per room													Urban	Rural	Total
% househo victim of water	2.4	2.6	2.4	2.4	2.4	2.7	1.9	2.5	2.4	2.3	2.4	2.8	2.6	2.4	2.5
cutoff for unpaid bills	16.8	21.1	2	16.3	8.6	18.7	25.3	29	26.6	27.3	21.6	15.1	21.2	17.2	20.4
% househo w/ at least 1 mo	42.1	38.6	37.2	39.3	36.5	28.3	54.9	36.2	53.6	53.5	29	55.8	43.1	49.6	44.7
rent arrear (last 12 months)	75.7	81.4	47.8	64.3	42.1	34.9	59.5	37.6	48.6	56.6	63.9	54.2	74.1	44.3	54.7
% househo w/ radio	6.5	6.3	0.8	1.2	0.7	0.3	0.9	0.0	0.8	0.7	0.4	0.8	4.6	0.2	1.7
% househo w/ fixed telephone	8.7	10.0	1.7	1.4	1.4	1.2	3.1	1.3	3.1	2.5	2.3	4.4	8.3	1.1	3.6
% household w/ a car															
WEALTH AND SOCIAL CAPITAL															
% househo w/ access to land	7.7	13.6	66.3	77.2	66.4	87.5	53.7	79.5	77.8	65.0	58.4	44.2	18.0	81.0	59.0
% househo w/ building not occupied by household	13.0	14.9	16.6	10.1	9.7	8.7	12.6	13.7	19.5	13.8	11.9	8.4	14.8	11.7	12.8
% househo w/ access to credit	4.3	4.3	3.7	3.2	0.7	11.0	1.7	6.5	6.1	3.4	1.5	6.6	4.8	5.6	5.3
% househo w/ at least one member part of an association	68.0	67.3	28.4	65.5	26.6	34.3	75.2	34.2	73.4	75.2	48.3	64.8	64.9	53.3	57.4