CAMEROON

Country Context

Cameroon, located in Central Africa and bordered by six countries, is home to approximately 29 million people. Notably, over 60% of the population falls within the working age bracket of 15 to 64 years. With a coastline along the Atlantic Ocean, it serves as a vital trade gateway for landlocked neighbours like Chad and the Central African Republic. Its diverse economy—anchored in agriculture, oil and gas, mining, and services—positions it as a potential regional economic hub. Douala, the economic capital and largest port, and Yaoundé, the political capital, are key centers of commercial and administrative activity.

Despite its rich natural resources and strategic location, Cameroon faces development and humanitarian challenges. Ranked 151st in the 2022 Human Development Index, the country continues to grapple with socio-economic crises, regional conflicts, and climate-related shocks. Energy shortages, limited fuel access, and underinvestment in infrastructure—especially in the Far North, East, and conflict-affected regions—constrained economic growth.

In 2024, Gross Domestic Product growth is projected at around 3.5%, barely outpacing demographic growth. Structural barriers, including unreliable electricity, complex tax systems, and weak contract enforcement, hinder private sector development. Cameroon ranked 167th in the World Bank's 2020 Doing Business Report.

Nonetheless, urban centers like Douala and Yaoundé are witnessing increased private investment in hospitality, retail, and construction, driven by relative stability and rising demand. These trends underscore Cameroon's untapped economic potential, which hinges on sustained peace, enhanced governance, and strategic investments in human capital and climate resilience.

The Government of Cameroon, with support from UNHCR and partners, is addressing humanitarian needs while promoting durable solutions through a humanitarian-development-peace nexus. Initiatives like the Cameroon Forum on Displacement and Private Sector Engagement are exploring how businesses can contribute to inclusive growth and support displaced populations.

Forced Displacements Context

For the past decade the country continues to be affected by protection crises and concurrent, complex humanitarian situations: forced displacement caused by continuous violence in the Lake Chad Basin linked to non-state armed groups insurgency; conflict in the North-West and South-West regions that erupted in 2016; the influx and presence of over 288,000 Central African Refugees in the eastern regions (East, Adamawa and North) and an intercommunity conflict linked to natural resource sharing (grazing land and fishing waters) between ethnic groups, generating refugee movements to Chad and internally displaced people (IDPs) throughout the Far North region. Out of the 46,000 Cameroonian refugees who were displaced to Chad, nearly 38,000 have now returned home.

As of 31 May 2025, Cameroun recorded 2.1 million forcibly displaced people, including 430,000 refugees and asylum-seekers primarily from the Central African Republic (67%) and Nigeria (30%), and approximately 1.6 million internally displaced persons (IDPs) and returnees.

Since 2013, Central African Republic (CAR) refugees have continuously arrived in different waves, predominantly in the North, East and Adamawa regions, few others in the urban areas of Douala and Yaoundé. Of the nearly 288,000 Central African (CAR) refugees hosted by the country, 53% are women and girls, 44% are 18 years and older and 63% fall within working age bracket of 15 to 64 years.

While some 20% of CAR refugees are hosted in seven sites in the East and Adamawa region, others, 70% live peacefully amongst the host population in more than 300 villages. Of the total CAR refugee populations, 47% are school-age children 5 to 18 years, 30% of refugees have primary school education, 6% secondary education, and 1% university education.

While new displacement continuously occur, UNHCR has also facilitated the voluntary repatriation of over 18,600 refugees -- including 3,500 in 2025 -- to CAR since the signing of the tripartite agreement in 2019.

In close collaboration with the Government of Cameroon, UNHCR is implementing its 2022–2026 Multi-Year, Multi-Partner Strategy — a comprehensive framework designed to strengthen protection, enhance coordination, and promote durable solutions for refugees and forcibly displaced persons. This strategy aligns, nationally, with Cameroon's National Development Strategy (NDS2030), the Yaoundé Declaration, and regionally, with the Support Platform for Solutions for forced displacements linked to the Central African crisis. Cameroon has established a favourable legal framework for the protection and socioeconomic inclusion of refugees in the national development plans. This inclusion is anchored in Law No. 2005/006 of 27 July 2005, which grants rights equivalent to those of nationals in key areas such as employment, freedom of movement, access to education, employment, financial and banking.

Despite these positive measures, the socioeconomic and financial inclusion of CAR refugees face several challenges. Major protection concern remains, while 97% of households have legal refugee documents, 79% lack government-issued legal documentation, limiting their freedom of movement, protection and access to services such as education, health, and employment. It also limits their access to banking and financial services. These challenges hindered their access to employment, access to land, and livelihood and self-reliance opportunities. In that vein, UNHCR is supporting the government issuance of biometric refugee identity cards since 2022. UNHCR and its partners continue to support solutions for refugees that are inclusive, community-driven, and backed by long-term development actors, including the private sector, to ensure lasting impact.

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Main Opportunities for the Private Sector

Cameroon offers a dynamic landscape for private sector engagement in several sectors. Following its strategy of strengthening its collaboration with the private sector, UNHCR and other partners are supporting several initiatives that empower and build refugee capacities to uphold employment opportunities.

Financial Inclusion: Access to financial services for refugees in Cameroon remains limited, with only 1% financial inclusion despite a stable legal framework. While biometric ID cards—issued to over 34,000 refugees since 2022—are improving access, many refugees still face barriers, including a lack of collateral, limited financial literacy, and non-recognition of their documents by some institutions. However, these challenges also present clear opportunities for private sector investment. Financial institutions can design inclusive products, fintechs can innovate around digital ID and credit scoring, training providers can build financial literacy, and impact investors can support promising refugee-led businesses. Strengthening these partnerships is crucial to unlocking the economic potential of refugees and fostering inclusive growth.

Agribusiness and Value Chains: In Cameroon, agriculture is the primary source of income for approximately 52% of refugees, particularly in rural regions such as Adamawa, Far North, East, and North, where they engage in farming, forestry, and livestock activities alongside host communities. In the East, more than 500 hectares have been made available by private landowners and local authorities to boost the economic resilience of refugees. In 2024, UNHCR supported 42 refugee groups engaged in agro-sylvo-pastoral activities, yielding over 1.5 million kilograms of crops in a single season. An agribusiness analysis is currently underway to map the value chain and identify opportunities to scale up production. Through partnerships, refugees receive support such as access to farmland, agricultural mechanization, tool distribution, training in sustainable practices, provision of seeds and fertilizers, technical capacity building, storage facility construction, financial services access, and cooperative development. Looking forward, private sector engagement opportunities include promoting biofertilizers, develop tailored financial products (e.g., microloans, crop insurance), invest in value addition and processing like local processing units (e.g., for cassava, maize, dairy) to create jobs and reduce post-harvest losses and support in packaging, branding, and marketing their products, local production of agricultural inputs and scaling up sustainable agriculture and inclusive growth for refugees and host communities.

Vocational Training and Socio-Professional Integration: In Yaoundé and Douala, refugees are acquiring vocational skills in high-demand sectors such as auto mechanics, tailoring, and hospitality, with a particular focus on women and youth. Strategic partnerships—with companies like Toyota Tsusho and local training centres—enable certification and boost employability. These initiatives provide strong entry points for private sector investment in skills development, urban mobility, and refugee-led startups, offering co-designed training, licensing support, and seed funding.

Digital Employment, Connectivity, Entrepreneurship, and Market Access: Refugee groups in Cameroon are developing bankable business plans through community-based training in entrepreneurship, financial literacy, digital marketing, and language skills. They receive start-up capital and 1–2 years of follow-up, including support for formalizing groups to access loans and training. To boost visibility and

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economic empowerment, refugees participate in artisan fairs and initiatives such as Village Artisanal (Bertoua) and Kitchen Nestlé (Douala). In addition, savings groups and cooperatives are supported to build financial resilience and sustainable livelihoods.

A significant innovation in this space, the "Opportunities for Refugees" digital platform connects refugee talent with jobs, internships, and mentorships. This open platform allows both refugees and companies—from the private and public sectors—to register, enabling businesses to discover talent and offer jobs, internships, or mentorships. The private sector has a unique opportunity to unlock business value while empowering refugees in Cameroon. By investing in refugee-led ventures, offering training and mentorship, and promoting refugee-made products through artisan fairs and branded initiatives, companies can drive inclusive growth. Platforms like "Opportunities for Refugees" make it easy to recruit skilled talent, while inclusive financial services and Corporate Social Responsibility-aligned initiatives strengthen both impact and brand reputation.

Energy and digital inclusion: In Cameroon, innovative initiatives are promoting the economic and digital inclusion of young refugees and host communities. One example is the "Tower Kiosk Services" developed in collaboration with IHS Towers, which offers access to socio-economic services and training in ICT, digital skills, e-learning, and financial services—empowering youth and supporting their integration into the digital economy. Efforts to improve energy access include the installation of solar panels for reliable power and the production of eco-friendly briquettes from agricultural waste, supporting sustainable energy use. These initiatives offer strong entry points for private sector engagement in renewable energy, digital infrastructure, and green entrepreneurship—advancing inclusive development and climate resilience in displacement-affected areas.

Capitalizing on the aid economy: Despite challenges such as limited access to land, finance, markets, and infrastructure—as well as mobility restrictions for refugees—Cameroon offers a promising landscape for private sector engagement in sustainable solutions. Through strategic partnerships with UNHCR, businesses can capitalize on the country's vibrant aid economy by supporting inclusive job creation, local procurement, and service delivery. Initiatives like Cameroon's emergency project to combat food crisis (PULCCA), Project to Improve Connectivity, Resilience and Inclusion (PACRI), and EU-supported programs are already integrating refugees into national development. Ongoing data efforts, including the socioeconomic and consumption model as well as the Cameroon Household Survey (ECAM) survey, aim to strengthen evidence-based planning and unlock further investment opportunities. The private sector is well-positioned to scale these models and drive sustainable impact through strategic partnerships with ministries and municipalities.