The Socio-Political Crisis in the Northwest and Southwest Regions of Cameroon: Assessing the Economic and Social Impacts

WORLD BANK GROUP

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First published January 2021.

Cover photo: © Che Charles, the Boyo mountain chain of the North-West Province of Cameroon, and Odilia Hebga, in Bamenda.

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Acknowledgments

This study was conducted by a multidisciplinary team led by Benjamin Burckhart (Senior Social Development Specialist, Task Team Leader) and Asbjorn Wee (Senior Operations Officer, Task Team Leader). The core team was composed of Rick Emery Tsouck Ibounde (Senior Economist), Caroline Bahnson (Senior Operations Officer), Neelam Verjee (Operations Officer), Elisabeth Rose Keme Etame (Operations Officer), Marine Gassier (Consultant), Olivier Maxime Nkounga Kouam (Consultant), and Carole Ndjitcheu (Team Assistant).

The team is grateful for guidance and support from Abdoulaye Seck (Country Director), Aly Rahim (Practice Manager), Xavier Devictor (Manager), Keiko Kubota (Operations Manager), Mazen Bouri (Program Leader), Carine Clert (Program Leader), Issa Diaw (Operations Manager), and Gina Bowen (Senior Operations Officer). The team received valuable comments and advice from peer reviewers: Anne Bakilana (Program Leader), Patrick Barron (Advisor), Yasuhiko Matsuda (Practice Leader), Alvin Etang Ndip (Senior Economist), Harun Onder (Senior Economist), Stavros Stavrou (Senior Social Development Specialist), and Matthew Stephens (Senior Social Development Specialist). The team would also like to extend its gratitude to the Government of Cameroon for its support and contributions to this study, and for comments received on the final draft.

The technical work was carried out by an extended team of sector experts composed of Besong Joseph Neiville Agbor (Senior Financial Sector Specialist), Nadia Belhaj Hassine Belghith (Senior Economist), Lulit Mitik Beyene (Consultant), Ioana Alexandra Botea (Research Analyst), Claire Chase (Senior Economist), Myriam Chaudron (Senior Livestock Specialist), Charles Che (Consultant), Joseph Chenjoh (Consultant), Vincent De Paul Mboutchouang (Education Specialist), David Oliveira De Souza (Senior Health Specialist), Mitja Del Bono (Consultant), Calvin Zebaze Djiofack (Senior Economist), Yohana Dukhan (Senior Health Economist), Laura Frost (Consultant), Soraya Goga (Lead Urban Specialist), Rebekka E. Grun (Senior Economist), Tillmann Heidelk (Consultant), Peter Anthony Holland (Lead Education Specialist), Erkin Mamadaliev (Senior Operations Officer), Fidele Honorine Yobo A Koue Epse Nhiomog (Livestock Specialist), Paul Ningaye (Consultant), Corey Pattison (Social Development Specialist), Amaah Penn (Consultant), Vincent Perrot (Senior Education Specialist), Rakesh Gupta Nichanametla Ramasubbaiah (Consultant), Hamzah Saif (Consultant), Benjamin Stewart (Geographer), Jorge Trevino (Senior Water Resources Management Specialist), William Shei (Consultant), Bontje Marie Zangerling (Senior Urban Specialist), and Serge Zelezeck (Consultant). The team is also grateful for technical support received from the European Space Agency's Earth Observation for Sustainable Development (EO4SD) initiative's dedicated activity cluster on fragility, conflict, and security.

The team would also like to acknowledge the contributions of the many external parties consulted as part of the process, both in Cameroon and abroad. The study would not have been possible without the information gleaned from studies and interviews with stakeholders, including development partners, donors, private sector, civil society actors, religious leaders, women and youth groups, academics, humanitarian actors and others, and the team is grateful for their generosity in terms of time and willingness to share data and information on the situation in NWSW.

Abbreviations

ACLED	Armed Conflict Location & Event Data
AL	Advanced Level
AGC	Ambazonia Governing Council
BEPHA	Bamenda Ecclesiastical Provincial Health Assistance
CEP	Certificat d'Etudes Primaires
CFAF	Communauté Financière Africaine franc
CGE	Computable General Equilibrium
COVID	Corona Virus Disease
CTD	Collectivités Territoriales Décentralisées (Decentralized Territorial Entities)
GCE	General Certificate of Education
GDP	Gross Domestic Product
ECAM	Enquête Camerounaise Auprès des Ménage (Cameroon Household Survey)
FDI	Foreign Direct Investment
FSLC	First School Leaving Certificate
HCI	Human Capital Index
HDI	Human Development Index
IDA	International Development Association
IDP	Internally Displaced Person
IG	Interim Government of the Federal Republic of Ambazonia
IMC	International Medical Corps
IOM	International Organization of Migration
MANAGE	Mitigation, Adaptation, and New Technologies Applied General Equilibrium
MINSANTE	Ministère de la Santé Publique (Ministry of Public Health)
MIRA	Multi-Sector Rapid Assessment
MSNA	Multi-Sectoral Needs Assessment
NGO	Nongovernmental Organization
NPL	Nonperforming Loans
NSAG	Non-State Armed Group
NW	North-West
NWSW	North-West/South-West
OCHA	United Nations Office for the Coordination of Humanitarian Affairs
SAM	Social Accounting Matrix
SW	South-West
WASH	Water, Sanitation, and Hygiene
WBG	World Bank Group

Executive Summary

More than three years of conflict in Cameroon's Northwest and Southwest (NWSW) regions have resulted in significant socioeconomic disruption. As of September 2019, the crisis had claimed over 3,000 lives, destroyed over 170 villages, and displaced more than half a million people (ICG 2019b). The humanitarian emergency is severe and growing, as service delivery capacity and systems have been overwhelmed by displacement, and humanitarian access has been severely constrained. This study assesses the impact of the crisis on economic and social outcomes as of 2019 in the Northwest and Southwest, in the neighboring regions Littoral and West, and at the national level.

The current crisis began with peaceful protests in 2016 and quickly escalated into a full-scale armed conflict with clear secessionist and criminal elements. The roots of the conflict can be found in the country's colonial history, as Cameroon inherited two distinct traditions in the wake of independence: one French-oriented and the other British-oriented. There were critical differences between the two systems in terms of education, provision of justice, and institutional arrangements for governance. The conflict has featured repeated and deliberate attacks against symbols of the state and the boycotting of national institutions, reflecting a deep rejection of state legitimacy and a sense that the way of life in the Northwest and Southwest regions is under threat (Alphonse 2019).

Objective socioeconomic differences between the English and French-speaking regions do not exactly match up to the Anglophone population's perceptions of inequality and exclusion. Prior to the crisis, the Northwest and Southwest regions did not lag behind the rest of the country in terms of economic and social outcomes. Rather, they accounted for a substantial share of Cameroon's limited formal economy and agricultural exports and employment. However, Anglophones appeared to have a harder time entering the public sector, which many Cameroonians regard as a principal path to financial security. The English-speaking regions also had among the highest levels of human capital in Cameroon prior to the conflict and had good access to quality education.

The intensity and impact of the conflict has been severe in the Northwest and Southwest regions and elsewhere in Cameroon. The impact on human lives and displacement have been the most dramatic and visible. The violence has triggered a large and growing humanitarian crisis, while the food situation in the Northwest and Southwest regions is alarming. Access remains a particular concern: 1.3 million people affected by the violence remain beyond the reach of humanitarian agencies. The conflict has also triggered a serious internal displacement crisis: around 680,000 persons, or close to 15 percent of the precrisis population, was internally displaced from their homes in the NWSW as of December 2019 (OCHA 2019d). In addition, the

conflict has resulted in the significant destruction of critical assets; schools, health facilities, and productive infrastructure have been deliberately targeted and destroyed.

The crisis has increased poverty levels and damaged livelihoods and human capital conditions in both affected and neighboring regions. The education system has been especially impacted: teachers and students have been forced to flee, which has caused a dramatic fall in enrollment rates in NWSW and an increase in demand for education in the neighboring regions. This influx of students has significantly increased the pressure on these schools, which has in turn compromised the quality of education. The closure or limited functioning of health facilities has also strained essential health services, including for reproductive and maternal health and immunizations. Health professionals have been targeted by the military for attending to wounded soldiers and separatists and accused of hiding fighters in hospitals and health centers. Population displacement within NWSW, combined with food insecurity and poor living conditions, has increased the risk of disease, including waterborne diseases and outbreaks. Beyond NWSW, the arrival of internally displaced persons (IDPs) in the West and Littoral regions has overstrained a health sector that was already lacking in adequate workforce, supplies, and services.

The crisis has caused a significant contraction of the Northwest and Southwest regions' economies. A historical counterfactual (or reference scenario) analysis was constructed for this study using a computable general equilibrium (CGE) model to measure the conflict's short-term effects. It shows that the NWSW crisis has prevented the Cameroonian economy from taking full advantage of the relatively favorable global context preceding the COVID-19 outbreak, which included a moderate rise in global prices for some of Cameroon's key agricultural exports, including cocoa, coffee, and bananas. Tax revenue trends confirm this decline in economic activities, and the crisis has affected the implementation of public investments. The financial sector has also been impacted by the disruption and insecurity, and employment fell as a result of the violence and the collapse of economic activity. According to the CGE model results, the tax revenue collected by the government in 2019 was 4.8 percent lower than it would have been without the crisis. The combined effects of lower income (due to reduced employment) and higher consumer prices (due to supply chain disruptions) have inflicted a heavy toll on household welfare.

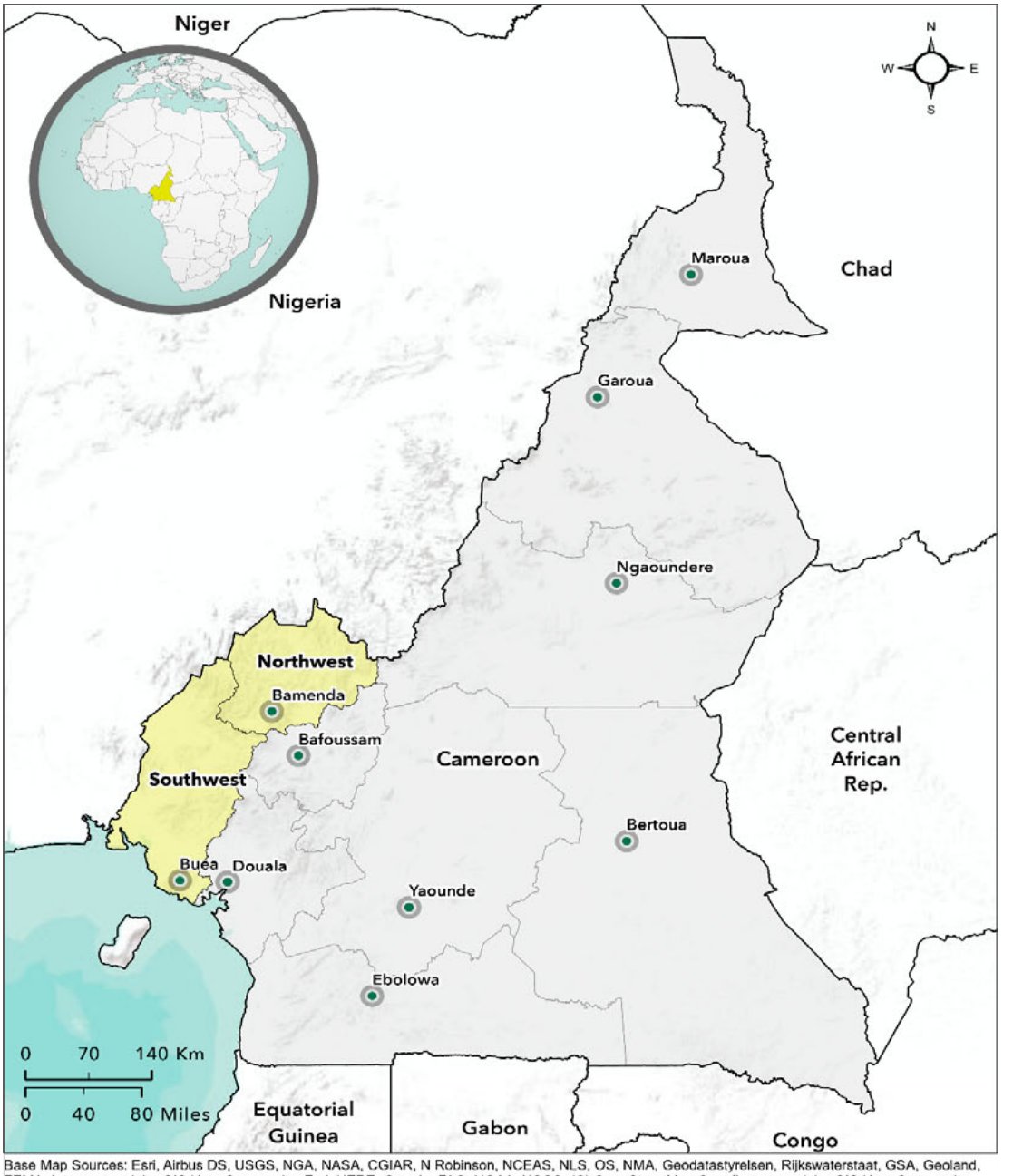
The crisis has demonstrated Cameroonian society's resilience and solidarity, including between francophone and anglophone populations. Host households have taken in most IDPs and demonstrated remarkable adaptive capacity given the additional pressure placed on families and resources. The conflict has not triggered wider social tensions between population groups at the national level. However, there are growing signs that the country's social cohesion is being tested, as host community resources and public services elsewhere in Cameroon are being stretched to the limit. There is a risk that prolonged displacement and a protracted crisis will strain national cohesion along several vectors, including by accentuating differences between Francophones and Anglophones at the national level (ICG 2017) and highlighting the deep-rooted divisions over fundamental questions related to governance and identity.

At the time of writing, the conflict was still active, and there were indications that it may be escalating. Attempts to find a solution to the conflict, including through the Grand National Dialogue from September 30 to October 4, 2019, have generated proposed actions and steps designed to decrease tensions and address Anglophone grievances. A roadmap toward a mediated peace has, however, yet to materialize, and the impact of the conflict is likely to grow exponentially the longer it takes to find a solution. The long-term decline in gross domestic product (GDP) could have a catastrophic impact on household welfare in the two affected regions. A protracted conflict is also likely to have dire consequences for the financial sector and

could lead to drawn-out displacement. The impact of the crisis on school participation is expected to be reflected in measures of human capital, which can be assessed by examining infant and maternal mortality and the impact on future production. The recovery process will also be more time consuming and complicated the longer it takes to find a solution. In addition, a protracted conflict is likely to affect Cameroon's international reputation as well as its long-term development prospects.

The conflict has already caused permanent damage to the economies of NWSW, and the impact will grow the longer it lasts. Even if the conflict were to end tomorrow, the two regions will only be able to recover three-quarters of their precrisis productivity level due to the disruption of infrastructure and the destruction of human capital through death and displacement. The report highlights that while the impact is most acutely felt in the two English-speaking regions, it is increasingly affecting the country as a whole, including through a drop in both national GDP and household welfare. The simulations developed in the report suggest that national GDP will drop by 9 percent if the conflict lasts until 2025. The longer-term effects would be devastating: by 2030, regional GDP would drop by 60 percent in both NW and SW, and national household welfare would drop by more than 5 percent. These results underline the urgent need to find an end to the violence, support the population to recover, and address the conflict's causes and impacts.

These recognitions have important implications for the support provided by Cameroon's international partners, including the World Bank Group, in terms of both how to prioritize such support and the modalities for implementation. For the World Bank, it will be important to: (i) rethink the delivery of assistance to Cameroon in response to conflict dynamics to ensure that the support is conflict sensitive and follows the guiding principles of "do no harm," addresses the underpinning dynamics and drivers of the conflict, and offers direct support to affected populations while being sensitive to delivery constraints; (ii) step up investments in data collection to understand the conflict's evolution and its impact on the population; and (iii) explore options to contribute to conflict resolution by promoting dialog, supporting broader reforms, engaging in trust-building efforts designed to address grievances and the drivers of the conflict, and facilitating better coordination among humanitarian/development/peace actors working on the conflict.



Base Map Sources: Esri, Airbus DS, USGS, NGA, NASA, CGIAR, N Robinson, NCEAS, NLS, OS, NMA, Geodatastyrelsen, Rijkswaterstaat, GSA, Geoland, FEMA, Intermap and the GIS User Community; Esri, HERE, Garmin, FAO, NOAA, USGS, (C) OpenStreetMap Contributors, and the GIS User Community.

Introduction

As part of its commitment to stepping up support to Cameroon to address the dynamics of fragility, conflict, and violence, and in line with its recently approved strategy, the World Bank Group (WBG) has been assessing the economic and social impacts of the ongoing crisis in the North-West (NW) and South-West (SW) regions of Cameroon since its inception in 2016. This study aims to increase knowledge and understanding of the economic and social impacts of the ongoing conflict in the two directly affected regions as well as elsewhere in Cameroon. It is grounded in a recognition that the conflict is still active, and that while any impacts are likely to evolve and increase the more protracted it becomes, it is nonetheless critical to inform continuing efforts to identify solutions to the conflict, and to increase support to address the needs of affected populations in a conflict-sensitive manner and in line with the principles of "do no harm." Through the study the WBG hopes to contribute to the public debate about the crisis and inform future policy decisions and recovery efforts by the government and its international partners.

Background to the Crisis

More than three years of conflict in Cameroon's two English-speaking regions have caused significant socioeconomic disruption. As of September 2019, the crisis had claimed over 3,000 lives, destroyed over 170 villages, and displaced more than half a million people (ICG 2019b). The humanitarian emergency is severe and growing, as service delivery capacity and systems have been overwhelmed by displacement, and humanitarian access has been severely constrained. This study has overcome major access restrictions and limited information and data as a result of the security situation in order to document the considerable human and developmental impacts of the crisis on the country's economy and social fabric.

While subnational in nature, the effects of the crisis are increasingly felt at the national level. The significant displacement of Anglophone populations has strained host communities and service delivery capacities in the neighboring Littoral and West regions, and in the main urban centers of Douala and Yaoundé. The humanitarian, security, and service delivery response has also strained the national budget and institutional capacities for crisis management and response. The redeployment of the security forces to the Northwest and Southwest regions has left the Far North and North regions more vulnerable, as indicated by the resurgence in Boko Haram attacks in recent years (multiple stakeholder interviews, Yaounde, January 2020). The crisis is also beginning to impact Cameroon's international standing, in terms of its progress on key Sustainable Development Goal indicators as well as increased criticism of human rights violations. It is the latest in a series of conflict events that have affected eight of the country's ten regions, including by the presence of internally displaced persons (IDPs) and refugees. The co-occurrence of these crises creates significant risks and is increasing the pressure on Cameroon's social contract.

The roots of the conflict can be found in the country's colonial history and are linked to issues of identity and governance. Initially a German colony, which was known at the end of World War I as the territory of Kamerun, came under French and British League of Nations mandates; the French controlled roughly 80 percent of the territory and the British administered the rest. Each colonial power shaped its portion of the country in its own image, and institutions and norms diverged. It is difficult to overstate the degree of institutional differences between the two territories during this period, which extended throughout the educational, health, security, legal, and administrative systems.

These early institutional differences—and, critically, the process leading to the reunification of the two systems they represented—are at the heart of the current crisis. In 1960, the French administrative zone was granted independence and became the Republic of Cameroon, while the southern zones administered by the British were given the choice of either joining Cameroon or Nigeria. Faced with this choice, and based on the understanding that joining the formerly French-administered "République Du Cameroon" would be done according to principles of bilingualism in the public sector and the continuation of two separate legal and administrative systems, a majority of residents in the British-administered Southern Cameroon voted to join the Republic of Cameroon in 1961 to form a new Federal Republic. Some in the Anglophone community perceived the constitutional process for reunification as flawed and believed the British authorities had abandoned them following the signing of the 1961 Constitution. The feeling of being deceived by the Francophone majority was reinforced in 1972, when a national referendum overturned the federal structure and created a single centralized, unitary state. Although the two regions are still guaranteed senior-level representation at the central level, this shift in policy contributed to a growing sense of marginalization and exclusion of the Anglophone language and identity (ICG 2017).

The current crisis in Cameroon's Northwest and Southwest regions began in 2016 as peaceful protests that rapidly escalated into full-scale armed conflict. The response to the crisis has spanned the security, humanitarian, and political domains. The government mobilized rapidly in response to the security threats, and reports seem to suggest that this early militarized response exacerbated the conflict by further galvanizing and radicalizing separatist groups and hardening their resolve. The government has also increased support to the affected population through its own social safety nets and transfer mechanisms. In addition, the international community has been building up its capacity to support the population affected by the crisis, including most recently through a US$320.7 million United Nations Humanitarian Appeal, of which US$137.6 million is earmarked for response to the NWSW crisis (OCHA 2020e). Recognizing that a political solution is needed, the government convened a Grand National Dialogue in 2019. While this did not reduce the level of violence, it did identify a series of proposals, such as changing the country's name back to the United Republic of Cameroon, adopting a special status for the two English-speaking regions (a measure that was listed in the 1996 Constitution, but had not been implemented), restoring the House of Traditional Chiefs, and electing local governors in order to mitigate risks and address some of the grievances. The dialogue also yielded proposals to address the marginalization of the Northwest and Southwest regions by immediately restarting halted airport and seaport infrastructure projects in the two regions, pass anti-corruption asset declaration laws, and rapidly re-integrate ex-combatants (*The Conversation* 2019). On December 24, 2019, lawmakers moved forward with several of these proposals: the lower house passed a new bilingualism bill (Law N 2019/019 on the Promotion of Official Languages) to protect official languages and a decentralization bill (Law N 2019/024 to Institute the General Code of Regional and Local Authorities) that granted "special status" to NW and SW, enshrining the regions' right to formulate their own justice and education policies.

Despite these attempts at reconciliation, the conflict continues to evolve and escalate, and is set to further deepen and intensify as it creates new dynamics. Since 2016, there has been a gradual radicalization and criminalization of the conflict: what started as a largely peaceful civil protest by lawyers and teachers has mutated into a violent secessionist struggle. More recently the armed groups have fragmented, including some that operate more like criminal networks. Despite the various mediation attempts, including with international support from the Government of Switzerland and the Centre for Humanitarian Dialogue in Geneva, the space for dialogue remains limited (*Africa Intelligence* 2019; *The Africa Report* 2019; *Africa Times* 2019). The participation of Anglophone groups in the Grand National Dialogue was limited, and several key stakeholders did not attend.

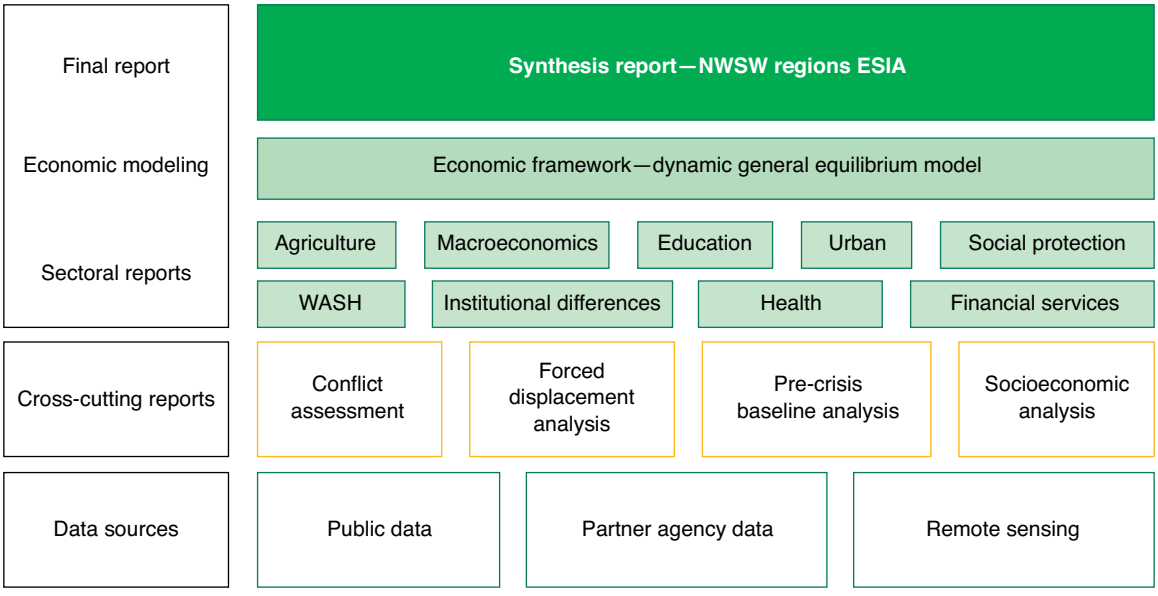
The Analytical Approach and Underpinnings of This Study

This study assesses the impact of the crisis on economic and social outcomes in Cameroon's Northwest and Southwest regions as of 2019. Conflicts destroy tangible and intangible assets and strain surrounding areas, and subnational conflicts leave deep scars on a country's social fabric, culture, and collective memories. The NWSW crisis is a particularly poignant example of this, as it has directly targeted official symbols of the state, including schools and courts of law, and the resulting large-scale displacement has had secondary impacts on neighboring regions and at the national level.

As of the end of 2019, the conflict was still active, and some longer-term outcomes and political, social, security, and institutional impacts were not yet observable beyond anecdotal evidence. The ongoing crisis, combined with the COVID-19 pandemic, has kept the two regions largely inaccessible. This has complicated data collection, as well as efforts to generate a more detailed understanding of conflict dynamics and actors. Given these constraints, this study has pursued a pragmatic strategy of analyzing pertinent issues in a systematic manner and relying on available information from a range of sources, including national and local governments, humanitarian assessments, existing surveys, press and newspaper articles, key stakeholder interviews, and remote sensing in order to gauge the impact of the ongoing crisis. Because no primary data collection has been carried out, the study does not measure the impact as of a specific date in 2019. Rather, it has tried to identify the most up-to-date and relevant sources to illustrate the impact, including the analysis of satellite images.

The study draws on and adapts a methodology that has been developed and refined by the WBG through previous assessments, including *The Toll of War: The Economic and Social Consequences of the Conflict in Syria* **(World Bank 2017);** *Yes in My Backyard? The Economics of Refugees and Their Social Dynamics in Kakuma, Kenya* (Sanghi, Onder, and Vemuru 2017); an impact analysis conducted as part of the *Recovery and Peace Consolidation Strategy for Northern and East Cameroon: 2018–2022* (World Bank 2018); and the *North-East Nigeria Recovery and Peace Building Assessment* (World Bank 2015). Key face-to-face and telephone interviews were conducted with a range of stakeholders including academics, religious leaders, teachers, health workers, lawyers, and representatives of the government, civil society, private sector, humanitarian and development actors, and donors in Yaoundé in December 2019 and then again in January 2020. Due to the sensitive nature of these discussions, this report does not disclose a list of interviewees. The report is also based on information generated in a series of sector-specific background papers and cross-cutting studies and is complemented by economic modeling and the employment of remote sensing technology to identify and verify physical destruction (detailed below in Figure 1). The methodology has been adapted to fit the

FIGURE 1 Organization of the Study



subnational context of the NWSW crisis through the use of a multisector dynamic computable general equilibrium (CGE) model designed to capture the economic impact of the conflict and disentangle the short-term impacts from medium- and long-term effects, as well as by carrying out a cost assessment of the impact of the conflict.

The analysis proceeded in four steps:

- **Analyze the conditions before the onset of the conflict in the Northwest and Southwest regions.** This featured two parts: (i) a comprehensive understanding of the drivers and trends in conflict and fragility in NWSW to provide an evidence-based analysis of the dynamics of the crisis, its nature, and links between the regional and national levels that might re-enforce conflict dynamics and hamper development, as well as emerging key risks and opportunities; and (ii) establishing a precrisis baseline of socioeconomic indicators and trends across critical sectors to understand the state of development in the Northwest and Southwest regions at the onset of the crisis, how the regions compare to other parts of Cameroon, and the relative impact of the two English-speaking regions on overall socioeconomic developments in the country.
- **Take stock of the crisis' sector-level economic and social impacts from 2016–19.** This involved assessing the conflict's impacts across six vectors: (i) loss of life and growing humanitarian consequences; (ii) physical damage to assets; (iii) impact on human development outcomes; (iv) loss of livelihoods and employment; (v) macroeconomic impacts; and (vi) crisis of governance and growing pressure on social cohesion. The analysis was based on several sector-specific background papers focusing on agriculture, education, financial services, health, social protection, the urban sector, and water, sanitation, and hygiene (WASH). Each sector team was asked to outline the precrisis baseline for their sector, describe fundamental differences in sector organization between the Northwest and Southwest regions and the rest of Cameroon,

BOX 1 The Computable General Equilibrium Model

The Cameroon computable general equilibrium (CGE) model is a single-country multiregion recursive dynamic model. It is an adapted version of the WBG's Mitigation, Adaptation, and New Technologies Applied General Equilibrium (MANAGE) model. A CGE model was deemed well suited to assess the economic damage caused by the conflict in NWSW for the following reasons: (i) it is sufficiently flexible and detailed to address the wide variety of transmission channels of shocks (labor market, capital, foreign direct investment [FDI], trade, and productivity); (ii) it relies on input–output tables and assumes behavioral functions for agents (firms and households); (iii) it offers a comprehensive evaluation of the effects of shocks, capturing direct and indirect effects as well as second- and third-round effects; and (iv) it can capture effects along several dimensions—including national accounts (GDP, consumption, and investment), the fiscal framework (government revenue, deficits, and debt), the external account (trade, FDI, and the current account), industries, factors of production, and households that would be most adversely affected by the shock.

In addition to the standard features of a single-country CGE model, the MANAGE model includes a detailed energy specification that permits capital/labor/energy substitution in production, intra-fuel energy substitution across all demand agents, and a multi-output, multi-input production structure (Van der Mensbrugghe 2017).

The MANAGE model for Cameroon was extended to analyze the economic effects of the crisis in NW and SW. The model is calibrated to the 2014 social accounting matrix (SAM) built for this study. This regionalized SAM distinguishes between production activities, factors of production, and households in NW, SW, and all other regions of the country. The SAM has 43 production activities, 43 commodities, and 2 types of production factors: capital and labor in each region. There are two labor categories distinguished by skill level: unskilled and semi-skilled/skilled. Production is modeled using a nested constant elasticity of substitution structure in each region. The labor market is regionally segmented. Labor supply is a function of real wages for each category of labor, and the study assumes partially flexible wages and labor supply. There are 10 household categories distinguished by income/consumption decile in each of the three regions. Other institutions include enterprises, the government, and the rest of the world. There are several tax/subsidy accounts, including factor taxes, production taxes, import tariffs, value added tax, and other indirect taxes, as well as direct income taxes. Investments are distinguished between public and private. The model covers 16 periods, from 2014 to 2030.

On the model closure, the budget balance is endogenous and tax rates are fixed. Government consumption and investment are fixed in real terms and calibrated at the baseline to reflect past performance. Any surplus is used to pay off debt, and any deficit is funded by debt. Investment is savings driven. Foreign savings are exogenous and calibrated to match historical data. The nominal exchange rate is fixed.

and use existing data and information to indicate the conflict's current impact, as well as the possible longer-term impacts should the violence continue. The extent of physical damage was identified anecdotally through the use of remote sensing technology, with the help of the European Space Agency.

- **Identify specific displacement dynamics and trends.** This analysis extends previous work on the Far North and East regions in the context of the International Development Association (IDA) Refugee Window, focusing on mapping individuals who have been displaced across geographic areas and population groups, understanding their living conditions and levels of access to basic services and economic opportunities, and the impact of displacement on host communities and cities in both NW and SW, and elsewhere in Cameroon.
- **Model overall economic impact.** A multisector dynamic CGE model was developed to capture the economic impact of the conflict (see Box 1). The analysis featured different geographic regions with tradable and nontradable sectors and conflict-related impacts, which allowed the economies of the two

English-speaking regions to be isolated. It was tailored to NWSW preconflict (baseline) conditions by using empirical information generated by sector-based analyses; shocks were introduced based on identifiable economic and social destruction induced by the conflict (e.g., infrastructure). Using this approach, the analysis: (i) aggregated different effects in a consistent manner to avoid double counting when measuring impact; (ii) simulated the impact of conflict in the absence of counterfactuals; (iii) generated and compared a consistent set of indicators, particularly income, wealth, and welfare effects; and (iv) disentangled the measurable short-term effects from the estimated medium- and long-term impacts.

The impact of the conflict was costed at the sector level by evaluating the following elements: (i) physical destruction in the impacted regions; (ii) stress on institutions and systems (services and markets); and (iii) impacts on human capital. The calculation of costs has been limited to the impacts linked to the drivers of crisis, and reflects the negative developments caused by the crisis in each sector. Where possible, 2016 prices were used to calculate the unit costs of the impact. Where data on local unit costs were unavailable, proxies were generated from interviews/consultations with local experts in NWSW, and from studies on the area. For the future projections, these unit costs were considered to be constant for all sectors except the agricultural sector, where a 2.03 percent inflation rate was applied to prices to reflect the typical changes in the market for agricultural products. Future infrastructural destruction or damages were assumed to increase by 20 percent in the medium term, and by 30 percent in the long term.[1]

Based on the backward-looking analysis and scenarios, the study also identified several possible impacts of a longer-term conflict. Three scenarios were developed and simulated using the CGE model based on the following key assumptions: (i) an immediate ceasefire and displaced persons starting to return in 2020 (scenario 1); (ii) the end of ghost town protests and displaced persons starting to return by the end of 2022 (scenario 2); and (iii) the end of ghost town protests and displaced persons starting to return by the end of 2025 (scenario 3). These scenarios shed light on the increased impact of a protracted conflict, as compared to a counterfactual scenario of no conflict.

There were challenges associated with attributing impact and establishing a counterfactual scenario of no conflict. The NWSW crisis has been physically confined to an area that comprises about 20 percent of Cameroon's total territory, covering 2 of its 10 regions, which contribute roughly 20 percent of its GDP. In parallel with the NWSW crisis, the crisis associated with Boko Haram is still ongoing in the Far North and North regions, and a displacement crisis continues to unfold in the East. The NWSW crisis has prevented the Cameroonian economy from taking full advantage of the relatively favorable international context that preceded COVID-19, which was characterized by a rebound in the main agricultural rent exports, particularly those produced in the two affected regions, such as bananas, coffee, and cocoa. In addition, the COVID-19 pandemic is still unfolding, and its full impact has yet to be determined. While the physical and socioeconomic impacts in the two English-speaking regions can be easily attributed to the violence there and the associated impact on economic activity, livelihoods, and basic services, there is also evidence that the national response to the crisis has buffered the short-term impact. Some production facilities have been moved from conflict-affected areas into neighboring regions, most companies located in NWSW have partially or totally

1 The exchange rate used for these calculations is the average exchange rate of the US dollar to the FCFA for 2016, which was US$1 = 596 FCFA. Data limitations prevented an exhaustive costing of the possible impacts each sector may have suffered as a result of the crisis.

redeployed staff to more secure regions, improved tax administration has helped mitigate the drop in revenue collected in the two affected regions, and access to education has increased elsewhere in response to displacement. This has likely limited the short-term negative effects on macroeconomic indicators, as well as on formal employment and the welfare of wealthier households, which have moved their savings away from the affected areas to safer large agglomerations and benefited from the increased access to education outside the NWSW regions. These dynamics, and the significant levels of nonconflict-related shocks, pose important constraints on the analysis, particularly to the creation of the counterfactual scenario of no conflict.

The study is organized as follows. Chapter 1 explains the precrisis context as it pertains to both the conflict dynamics and the general socioeconomic context in the Northwest and Southwest regions. Chapter 2 discusses the effects of the conflict to date using the following typology: (i) loss of life and growing humanitarian consequences, including widespread displacement; (ii) physical damage to assets; (iii) impact on human development outcomes; (iv) loss of livelihood and employment; (v) macroeconomic impact; and (vi) a growing crisis of governance. Chapter 3 discusses the longer-term implications if the conflict continues unchecked, including the economic impacts, protracted displacement, effects on human capital, and the time and costs of postconflict recovery. Chapter 4 concludes and discusses the implications for the government and its international partners, including the WBG.

CHAPTER 1

The Northwest and Southwest Regions at the Onset of the Crisis

The current crisis in Cameroon's Northwest and Southwest regions is the latest (and most severe and intense) iteration of a conflict characterized by a linguistic fault line—a legacy of colonialism—that signifies deeper grievances of alienated identity and perceptions of structural inequality. Although at first glance the crisis is rooted in the defense of distinct language and identity markers, a more in-depth examination reveals that it is rooted in broader questions related to the relationship between the country's English- and French-speaking regions and highlights the challenges of the country's centralized governance model (*Politique Africaine* n.d.). A core demand tabled by the Anglophone movement in late 2016 reflected what reportedly continues to be Anglophone public opinion—the desire to reinstate the two-state federation that was the basis of the initial union formed in 1961.

What began as peaceful protests in 2016 quickly escalated into a full-scale armed conflict with clear secessionist and criminal elements. The protests were triggered by the central authorities' deployment of French-speaking judges and teachers to English-speaking areas; Anglophone lawyers marched peacefully against the sidelining of Anglophone common law. The judicial and education sectors in NWSW have very distinctive Anglo-Saxon features, and the perceived extension of the "Francophonization" of the civil service to these sectors was a tipping point. The switch from popular protest to open conflict occurred on October 1, 2017, when separatists declared an independent Ambazonia. Violence has simmered since then with almost daily casualties. The start of Operation Ghost Town—a general strike and boycott of schools each Monday in NWSW—has slowed commerce and activity and interrupted access to services in urban areas. Widespread compliance with the boycotts and strikes should not be chalked up to militant coercion alone, but rather suggests general support for the Anglophone struggle in these areas.

The government's security-focused response failed to silence the protests and quell the uprising. Instead, it eliminated and silenced the leaders who were most vocally advocating dialogue and negotiation. This allowed more radical voices to fill the void, which has increasingly hardened positions and polarized the public discourse. With the dissipation of centralized Anglophone political leadership, new groups have proliferated, some of which are backed by the Anglophone diaspora; each pushes the others to an increasingly radical stance. The demand for a separate State of Ambazonia has drowned out the more moderate—and reportedly more popular—demands of the Anglophone movement (Okereke 2018).

BOX 2 Impact of COVID-19 in the NWSW Regions of Cameroon (as of June 2020)

The COVID-19 outbreak has added to the challenges and complexities facing citizens in Cameroon, including in the Northwest and Southwest regions which are experiencing a surge of deaths. The first confirmed case was on March 6, 2020. As of June 4, there were a total of 7,392 confirmed cases in the country and 205 deaths, with 107 cases and 4 deaths in NW and 182 cases and 3 deaths in SW (MINSANTE 2020a). In SW, there is testing capacity at the University of Buea, and cases are being managed at the Buea, Limbe, and Kumba regional hospitals (WHO n.d.). NW also has testing capacity and cases are treated in Bamenda—at Azam Hotel for those with mild symptoms and at the regional hospital for those with moderate and severe symptoms (WHO n.d.).

By June 4, Center and Littoral had the highest number of cases (3,959 and 1,856, respectively), and the two regions also reported a higher number of health personnel infected with COVID-19 compared to the country's other regions (MINSANTE 2020a). West is one of four regions in Cameroon that did not have testing capacity for COVID-19 (MINSANTE 2020a). OCHA estimates that 5,141 people returned from Center, Littoral, and West regions to NW in March after the government decided to close all schools to help halt the outbreak (OCHA 2020c).

People in crisis-affected areas in NWSW are at particular risk of COVID-19 due to poor living conditions, including limited WASH services, displacement, food insecurity, poor health and nutritional status, and the closure or limited functioning of health facilities. Moreover, measures to contain and mitigate COVID-19 provide further constraints on humanitarian access and place additional limits on displaced people's ability to access health care services (OCHA 2020a).

There are clear signs that the conflict is becoming protracted, and that its dynamics continue to mutate. The COVID-19 pandemic has exacerbated the complexity and challenges facing an already beleaguered citizenry—and highlighted the breakdown in governance and the impacts of the crisis on institutional capacity and service delivery (see Box 2).

Defining Characteristics of the Crisis in the Northwest and Southwest Regions

The crisis is distinct from other conflicts in Cameroon. While the conflict in the Far North is against an external non-state armed group (NSAG)—the extremist organization Boko Haram—the Northwest and Southwest regions are engaged in an internal conflict, with Cameroonians fighting each other. It is difficult to define the "enemy" for both civilians and armed groups. In addition, key distinctions between NW and SW suggest the regions should not be treated as homogenous (see Box 3).

Fragmentation of Anglophone Groups

Anglophone politics have become increasingly fragmented over the course of the conflict, with multiple overlapping and conflicting authorities. In addition to the Cameroonian state and security forces, there are two competing Anglophone governments: the Interim Government (IG) of the Federal Republic of Ambazonia and the Ambazonia Governing Council (AGC). The IG is the present iteration of the former Southern Cameroons Ambazonia Consortium United Front, which, under the leadership of Julius Ayuktebe, had built a government-in-waiting and declared Ambazonian independence on October 1, 2017. With a reported monthly budget between US$10,000 and US$100,000, sustained mainly by diaspora donations, the IG has attempted to provide basic services in an effort to buttress the legitimacy of Ambazonian independence and

BOX 3 Distinctions between NW and SW

Though both regions are deeply impacted by the conflict, the levels of access and economic activity appear to be higher in SW. There are important historical grievances between the two English-speaking regions that predate the crisis and should not be obscured by a focus on Anglophone–Francophone divisions.

Tensions between the regions can be traced to differences between the resource-rich SW, which hosts the country's main known offshore oil deposits and has a developed agro-industry, and the largely mountainous NW. In 2014, the poverty incidence (percentage of population below the national poverty line) in the NW hovered at 55 percent—exceeded only by the North and Far North, while SW only had a higher poverty incidence (at 18 percent) than the capital Yaoundé and the economic hub Douala. The NW also had the third-highest regional incidence of child mortality (64/100,000 births) and the third-least-educated population, while SW was bested in both categories only by the country's two major cities.

Key stakeholder interviews conducted in Yaoundé (January 13–17, 2020) revealed that the majority of the population in the NW belongs to "Grassfields" ethnic groups, while Sawa ethnic groups dominate SW. Though (or perhaps because) SW is endowed with more resources, South-Westerners resent what they perceive as a lingering NW monopoly over the Anglophone elite, while North-Westerners are said to regard SW's population as lazy or complacent. South-Westerners appear to prefer a ten-state federation to a two-state federation—North-Westerners' preferred horizon—and insist upon local decentralization even in any future grouping with the NW.

The NWSW crisis has increased political bitterness between the two regions. In the 1961 referendum, the ratio of votes for and against unification with Francophone Cameroon was 3.5 to 1 in NW, and 1.5 to 1 in SW. North-Western elites dominated Anglophone representation in the negotiations with Francophone Cameroons over the emerging federal state, and South-Westerners' belief that the NW betrayed the Anglophone cause is an enduring, if historically debatable, strand of SW identity (Konings 2009, 24–25).

the IG's claims to its leadership (ICG 2019a). After Ayuktebe's arrest in Nigeria in January 2018, the new leadership has reportedly been hampered by allegations of incompetence and corruption, even though Ayuktebe is still said to be active from detention.

The competing AGC is more hardline in its relationship to the national government and its demands for independence. Led by Ayaba Cho Lucas, who lives in Norway, the AGC espouses a guerrilla grand strategy: it seeks to make the NWSW ungovernable in order to change the political calculus in Yaounde. Importantly, the AGC supports attacks on Francophone areas, which the IG generally opposes (ICG 2019a). Internecine clashes between the AGC and IG left dozens dead in 2018, but in general the IG appears to have the upper hand, with a firm grip on the Ambazonia Security Council that coordinates several separatist militias. Nevertheless, the AGC's hardline stance, together with those of the IG's diaspora supporters, has succeeded in silencing IG leaders who privately support a federalism compromise (ICG 2019a).

Several NSAGs are also involved in the conflict; together, they contribute 2,000 to 4,000 separatist fighters.[2] Four main NSAGs have been identified: (i) the Ambazonia Defence Forces, (ii) the Ambazonia Self-Defence Council, (iii) the Southern Cameroons Restoration Forces, and (iv) the Southern Cameroons Defence Forces (Bone 2020). Armed groups mostly recruit civilian fighters, but also have formers members of the national defense forces in their ranks, as well as Nigerian mercenaries (ICG 2020). The separatists are mostly fighting with crude and locally made traditional firearms, although there have been reports of arms

2 Stakeholder interview, Yaoundé, December 2019.

being stolen from government soldiers.[3] There is evidence of child soldiers, with so-called "Amba boys" as young as 14 years old fighting in the bush. According to Felix Agbor Balla, the lawyer who articulated the Anglophone movement's initial demands, these separatist groups do not appear to have clear chains of command (Fröhlich and Köpp 2019). Moreover, their violent enforcement of a boycott of state institutions increasingly alienates them from the population they claim to fight for, according to members of the Anglophone community interviewed for the study.[4] Rather than engage in debates over the specifics of federalism, separatist militia leaders opt instead for political rejectionism, as they profit from the status quo through extortion, kidnappings, and taxation of civilians (ICG 2019a).

The crisis is increasingly marked by criminalization, as groups fragment and new actors join the fray; some have purely criminal intent, and some have merged with established groups. Both sides have also been documented as plundering villages, conducting arbitrary assassinations, and committing human rights violations, including the dismemberment of civilians.[5] Militias have also increasingly resorted to kidnapping for ransom, which has in turn triggered the emergence and organization of armed community vigilante groups.[6]

Deliberate Attacks Against State Targets

The crisis in NWSW is defined by clear and deliberate attacks against symbols of the state and the boycott of national institutions. Militias explicitly target state symbols—public spaces such as schools, universities, health centers, and even churches—and punish civilians who do not participate in the general strike. Since the beginning of Operation Ghost Town in January 2017, boycotts of national institutions have increased in frequency from once a week to up to three times per week; they have also coincided with "lockdowns," in which militias enforce restricted mobility for multiple days.

At the heart of the crisis is a deep rejection of the state and its legitimacy, at both the national and local levels (Alphonse 2020), and a sense of alienation from—and anger toward—the center. This has been exacerbated by a sense that the center has been attempting to gradually "assimilate" the Northwest and Southwest regions, for instance by increasing the number of Francophone civil servants in NWSW and the rising use of French-only sign boards in some services. Interviews have highlighted that Anglophones feel a persistent sense of "otherness" in the Cameroonian state, which is compounded by the trend toward centralization.

Long-term Breakdown in Trust

The crisis is an expression and realization of a long-term breakdown in trust and an unravelling of the social contract (see Box 4). The majority of the Anglophone population is poorly represented by, and is suspicious of, both the radicalized Anglophone leadership and the central state. Recent Afrobarometer survey data highlight the growing alienation of Cameroon's Anglophone population, a widening gap between Anglophone and Francophone daily experiences, and an acute Anglophone crisis of faith. The survey found that the percentage of Anglophone Cameroonians who report they do not trust the police "at all" jumped from 39 to 58 percent between 2015 and 2018; the percentage of those who have no trust in the army rose even more

3 Stakeholder interview, Yaoundé, January 2020.
4 Stakeholder interviews, Yaoundé, December 2019. Because of the sensitive nature of these topics, the interviewees requested anonymity.
5 Stakeholder interviews, Yaoundé, January 2020.
6 Ibid.

BOX 4 Social Cohesion and the Social Contract in Cameroon

North et al. (2007) describe the political settlement in Cameroon as a Limited Access Order, in which a relatively small elite of politicians, businessmen, and those in charge of the institutions that have monopoly over the use of force provide stability in return for access to rents. As a result, the public administration is inefficient, and public services are overall poorly targeted and of low quality. The institutions that support the nation's stability are highly personalized, fragmented, and dependent on the president. This limits their capacity to respond to and accommodate demands for enhanced inclusiveness and political efficiency (ICG 2010). As such, Cameroon is experiencing increased tension between a society that longs for change and a system that cannot accommodate this desire without upsetting the delicate equilibrium upon which national unity rests. Afrobarometer data demonstrate that overall perceptions of the government are low (with the exception of the presidency and the army); urban populations tend to have lower perceptions of the system than their rural counterparts, despite lower levels of poverty and greater access to services in urban areas.

The social contract between the state and citizens is weak. Although civil liberties have been ensured since 1991, the right to protest is under threat and there is little functional oversight of the government due to limited access to the information necessary to hold politicians and policy makers accountable. Grievance redress mechanisms and dialogue are weak (ICG 2015), and the state does not uphold its contract with citizens in terms of delivering services; nor does it rely on broad-based taxation. It relies mainly on a few large formal firms for tax revenue, as well as import/export taxes deriving mostly from the timber and oil sectors. As such, the state apparatus is not responsive to citizens' needs.

Historically, relations between Cameroon's Anglophone and Francophone populations have been strong and cohesive. Despite the differing languages and administrative systems, citizens have traditionally moved between the French- and English-speaking regions with relative ease. Prior to the crisis, Francophone parents would send their children to school in the Northwest and Southwest regions, and Anglophones would live alongside their Francophone countrymen in cities such as Yaoundé and Douala in search of economic opportunities. Citizens married across linguistic lines and cohabited peacefully. Even as the grievances mounted, Francophone Cameroonians continued to live in and operate businesses in Northwest and Southwest regions. The long-standing political and economic grievances stemming from perceptions of marginalization and repression had, to a much lesser extent, permeated down to communal or individual hostilities.

steeply, from 23 to 62 percent. Francophone trust in the military and police has remained stable—and much stronger. Eighty-one percent of Anglophones say they have fewer political freedoms than "a few years ago," compared to 22 percent of Francophones; 46 percent of Anglophones fear political intimidation or violence, as opposed to 20 percent of Francophones (Lazar 2019).

For many Anglophone Cameroonians, the crisis has undermined confidence in both the state and in moderate Anglophone leaders. More than two-thirds of survey respondents in Yaoundé believed that grievances driven by historic marginalization were the primary motivation for Cameroon's secessionist movement (Habun and Opalo 2019). Several pointed to perceptions of deeper historical problems and blamed the government for its biased allocation of development resources in favor of Francophones and for the erosion of Anglophone regional autonomy since independence. Some Anglophones attribute the perceived systematic underinvestment in key transport corridors linking urban centers in NWSW as a deliberate ploy to stifle the integrated growth of urban centers in the Northwest and Southwest regions; the Buea Declaration, issued

after the first All Anglophone Conference in April 1993, articulates this concern.[7] Anglophone Cameroonians commonly believe they experience structural discrimination at the hands of the Francophone majority in nearly all sectors of life.

The crisis has increased the fragility of the country as a whole. According to the 2019 Ibrahim Index of African Governance, Cameroon's overall governance indicators have decreased over the last five years, partly due to the lead-up to the crisis in the Northwest and Southwest regions. National security indicators have decreased every year since 2014. Cameroon has also experienced one of the largest deteriorations in the indicators that measure the level of government engagement in armed conflict, absence of violence by non-state actors, and absence of IDPs (MIF 2019a). The country has also shown a decline in indicators related to the reliability of police services. Poor performance in the category related to participation and human rights reflects the impact of recent presidential elections, where voter turnout in Northwest and Southwest regions was reportedly "very low" (MIF 2018).

Perceptions versus Reality of Marginalization and Exclusion

Objective socioeconomic differences between the English and French-speaking regions do not exactly match up to the perceptions of inequality and exclusion held by Anglophone populations. While objective inequities may exist, they seem to play an outsized role in driving perceived inequalities. Initial findings suggest that the NWSW crisis is foremost a political crisis—the most recent articulation of long-standing grievances over language, identity, and local autonomy, triggered here by early escalation in the government's response.

Prior to the crisis, the Northwest and Southwest regions did not lag behind the rest of the country in terms of economic and social indicators. On the contrary, at the subnational level, NW and SW have the highest Human Capital Index (HCI) in the country.[8] Moreover, the two regions are Cameroon's most digitally connected, behind Yaoundé and Douala. Interviewees said there was general admiration across the country for the NWSW education system, as well as a high regard for its public order and "good manners," a perception that had prompted some Francophone parents to send their children to school in NWSW.[9] Most of Cameroon's oil wealth, which accounts for one-twelfth of its GDP, is located off the coast of SW. Yet southern Anglophones complain that they are excluded from decision making related to their region's resources, with poor representation in state oil companies such as the National Refining Companies (Société nationale de raffinage, Sonara) and the National Hydrocarbons Corporation (Société nationale des hydrocarbures) (ICG 2017). This grievance is further amplified by a preexisting sense of lost opportunity with regards to the

7 The Buea Declaration formulates this grievance as follows: "We had an all-season Trunk A road running from Victoria through Kumba, Mamfe, and Bamenda to Wum and Nkambe. In their deliberate policy to subjugate us, our Francophone brothers have abandoned the maintenance of this important road. They have, instead, developed the Douala-Bafoussam road so as to compel us in travelling from Bamenda to Buea or Victoria, to pass through their territory." The declaration further ascribes the decline or stagnation of towns such as Mamfe and Nkambe, two of the top five cities prior to reunification, to these underinvestments in key transport corridors in NWSW.

8 The HCI is a measure developed to capture the amount of human capital that a child born today can expect to attain by age 18. It takes values from 0 to 1 (1 = all children born today can expect to complete their education and remain in full health). It is an important measure of a country's current trends and future prospects. See https://www.worldbank.org/en/publication/human-capital

9 Informant interviews, Yaoundé, January 13–17, 2020.

potential national investments that would have benefited cities such as Buea, Limbe, Kumba, and Bamenda if NWSW had followed a course toward independence rather than reunification.

However, Anglophones appear to have a harder time entering the public sector, which many Cameroonians regard as a principal path to financial security. Anglophones are vastly underrepresented in public sector recruitment: in February 2003, there were only 57 Anglophones among more than 5,000 new recruits to police academies, and only 12 Anglophones among 172 new customs officers (Chimtom 2012). Data from 2011 show little sign of improvement: statistics from the Ministry of Public Service and Administration Reform indicate that of the 25,000 young certificate holders recruited into the public service, fewer than 2,000 were Anglophones (Chimtom 2012). There are no pretenses to equitable representation at higher levels either, which fuels perceptions of inequity in NWSW: in 2017, there was one Anglophone minister among 36 ministers with a portfolio, although historically the prime minister comes from the NWSW regions (ICG 2017).

Intergovernmental Relations and Institutional Differences

Cameroon inherited two distinct traditions in the wake of independence: one French oriented and the other British oriented. There were critical differences between the two systems in terms of education, the provision of justice, and with regards to institutional governance arrangements. The long tradition of local autonomy in NWSW through the application of the principles of "indirect rule," as favored by the German and British traditions, contrasted with the direct centralized rule that prevailed in Francophone regions. British colonial authorities established local governments (known as "native authorities") in 1922 that played a key role in public administration and governance until 1972, when the federal system was abolished with the introduction of the unitary state. The local governments established in Francophone regions in 1941 operated under the more centralized tradition of governance that dominates across the country today.

The 1996 Constitution of Cameroon formalized a "decentralized unitary state" that covered the whole territory. Cameroon's decentralized system is composed of 10 regions (headed by governors) that are further divided into 58 departments (headed by prefects), 360 districts (headed by sub-prefects), and 374 communes (headed by mayors), some of which are regrouped into metropolitan communities. Of the 58 departments, 13 are in the 2 English-speaking regions (7 in NW, 6 in SW). The 1996 constitutional reform introduced regions as new Decentralized Territorial Entities (*Collectivités Territoriales Décentralisées*, CTD) in addition to the existing communes, and created the senate in which all regions are equally represented (Cheka 2007). Each region sends 10 representatives to the senate (of the 100 Senate members, 70 are elected and 30 are appointed by the president). Several laws adopted in 2004 (Law 2004/017; Law 2004/017; Law 2004/018) organize the devolution of power from the central government to the regions and set out the guidelines for the process, the competencies to be transferred, and the rules applicable to the regions and communes (urban and rural). Under these laws, regions are assigned the tasks of economic, social, health, educational, cultural, and sports development, but the decentralization framework severely limits city officials' power and resources while vesting authority in the deconcentrated services of the central government.[10] In practice, however, only

10 For a presentation on the restrictive nature of the decentralization framework in Cameroon, see Hobson et al. (2018). That decentralization framework was amended by a December 2019 new Decentralization Law adopted in response to the current conflict. This new law has introduced several innovations, including (i) a new regime for selecting the mayor of the 14 city councils, the country's largest cities (they will no longer be appointed by the president of the republic but instead locally elected by municipal councilors); and (ii) an increase in resources allocated to local governments that should no longer be less than 15 percent of the state budget.

the municipalities have been set up and constitute the CTD de base, or those decentralized territorial entities that are closest to the populations; the regions do not yet exist as decentralized entities.

The government created a National Commission for the Promotion of Bilingualism and Multiculturalism in January 2017 in response to unrest in the early stage of the crisis. Its role, beyond ensuring that all laws, decrees, and regulations are published in both French and English, is to ensure that debates on legal and institutional reforms take regional specificities into account. Cameroon operates a bifurcated legal system, with English Common Law in place in the two English-speaking regions, and French Civil Law in operation in the eight Francophone regions. So far, the commission's ability to defuse tensions and satisfy the demands of the Anglophone communities has been limited, although the National Assembly adopted a law on bilingualism—on the use and promotion of English and French as the country's two official languages—in December 2019 as an outcome of the Grand National Dialogue.

The central government transfers a percentage of the national budget to deconcentrated and decentralized entities each year. These transfers are meant to finance a range of public investments, including road renovation and the construction or maintenance of public buildings, hospitals, and universities. Between 2013 and 2019, these transfers averaged 16 percent of the national budget, with large variations across years. Of the total allocation, only about 1 percent was transferred to decentralized entities. Over the same period, NW received an average of 5 percent of this budget, even though it has close to 9 percent of the national population. SW, which is home to nearly 7 percent of the population, received 52 percent of total budget allocations in 2013, compared to 18 percent in 2019, with a significant drop from 30 percent to 7 percent that can be associated with the onset of the crisis in 2016 (see Table 1).

TABLE 1 Financial Transfers to Regions, 2013–2019

Year	2013	2014	2015	2016	2017	2018	2019
Transfer as percentage of national budget	**14**	**21**	**21**	**14**	**10**	**15**	**18**
Transfer per region (%)							
North-West	5	4	4	4	7	5	7
South-West	52	37	30	7	6	16	18
Adamaoua	3	3	3	7	4	3	4
Center	12	14	17	32	27	28	27
East	3	4	7	11	6	7	3
Far-North	5	4	6	4	8	7	6
Littoral	9	9	15	12	13	11	9
North	3	3	2	3	4	5	3
West	5	6	5	10	9	7	6
South	3	15	11	10	16	10	17
Total	**100**	**100**	**100**	**100**	**100**	**100**	**100**

Source: BOOST database, based on data from the Direction des Impôts, Direction Générale du Budget, and Ministère des Finances.

The Anglophone school system included an extra year at the primary level, reflecting different value systems and perspectives on education (Tosam 1988). Before 1972, the Anglophone education system was highly technical with a focus on practical activities, while the Francophone system was more generalized. Since the introduction of the unitary state in 1972, the government has sought to harmonize the two distinct educational traditions, including through the bilingual school experiment,[11] phasing out Anglophone-specific teacher training courses, and rolling out the technical education certification courses used in the Francophone system throughout the country. Efforts after 1993 to harmonize the two systems were met with fierce resistance from Anglophone populations, who saw the reforms as an attempt by the state to obliterate their culture. The more controversial measures included posting French-trained technical teachers to teach in NWSW technical schools and colleges. Due to the language barrier, the teachers taught in French or Pidgin, which prompted parents to instead enroll their children in general schools (Kouega 2018).[12]

Prior to the 1993 university reforms, instruction at the University of Yaoundé, which was established as a bilingual institution, was virtually all in French. The university programs' structure and content were patterned on those of the French university system. This drastically reduced the success rate for Anglophone students and limited their access to learning opportunities (Njeuma et al. 1999). A further grievance was that the entrance examinations for professions were set in French and often poorly translated into English, thereby putting Anglophone students at a disadvantage. Anglophones who applied to study medicine were sent to Francophone universities, where they faced linguistic challenges and often dropped out. Francophones outnumbered Anglophones in the professional schools in the Anglophone universities of Buea and Bamenda by a ratio of 9:1 in the Higher Technical Teachers' Training College Kumba; 9:1 in the medical school at Buea; and 4:1 in the Higher Technical Teachers' Training College Bamenda. There were no Anglophones in parallel schools in Francophone universities (Fatunde 2017).

Precrisis Baseline and Trends in Development

Prior to the crisis, Cameroon had successfully lowered its national poverty rate. Three of the regions directly or indirectly affected by the crisis—SW, West, and Littoral—had achieved particularly rapid poverty reduction. The poverty rate had remained more stagnant in NW. The two English-speaking regions are major contributors to the national economy—and to Cameroon's agricultural exports in particular. These regions had also maintained—along with the West and Littoral—high levels of investments in human capital relative to the rest of the country.

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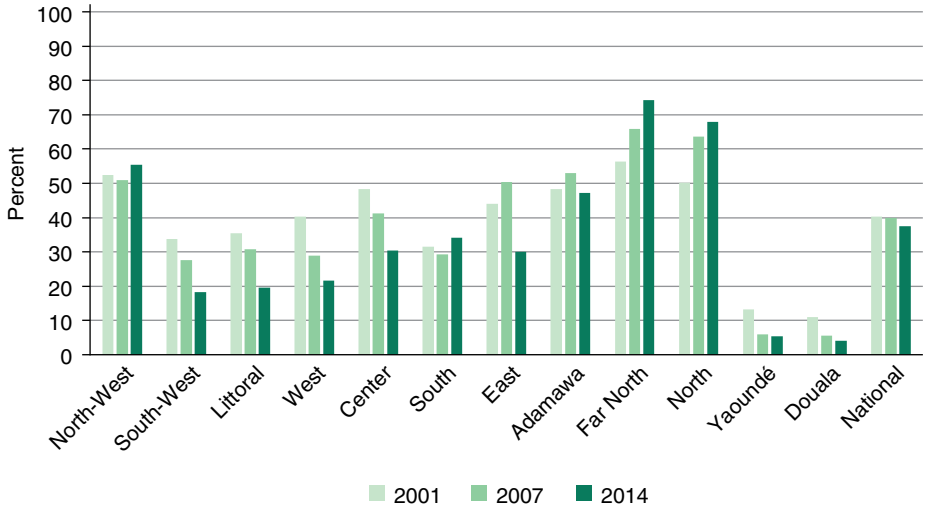
11 This experiment involved the operation of two bilingual secondary schools in the country, one in Anglophone Cameroon in Buea, the "Lycée Bilingue de Buea" (The Bilingual College of Buea—1st and 2nd cycles), and the other in Francophone Cameroon, the "Collège Bilingue de Yaounde" (Bilingual College of Yaoundé—1st cycle only), both operating French- and British-oriented secondary school programs to separate streams of students. The experiment is an ongoing process, but there are few achievements: (i) harmonization of the duration of the primary cycle to six years in both subsystems; (ii) harmonization of the organization and duration of the sub-cycles and cycles in secondary education through Law n°98/004 of April 14, 1998, that lay down guidelines for education in Cameroon (not yet effective); and (iii) the Special Bilingual Education Program.

12 A higher education school with an Anglo-Saxon culture was established in 1969 for general secondary education teachers (Ecole Normale de Bambili). Before the creation of the Higher Technical Teachers Training College in 2010, teachers for technical secondary and higher technical schools were trained at the University of Douala (Ecole Normale d'Enseignement Technique), which has a strong Francophone culture and mainly recruits students from the Francophone subsystem. Therefore, most of the teachers sent to teach in technical secondary schools taught in French or Pidgin, while in general secondary schools, teachers were trained at a university with a strong Anglo-Saxon culture.

FIGURE 2 National and Regional Poverty Trends



Source: ECAM 2, 3, and 4; World Bank n.d (a).

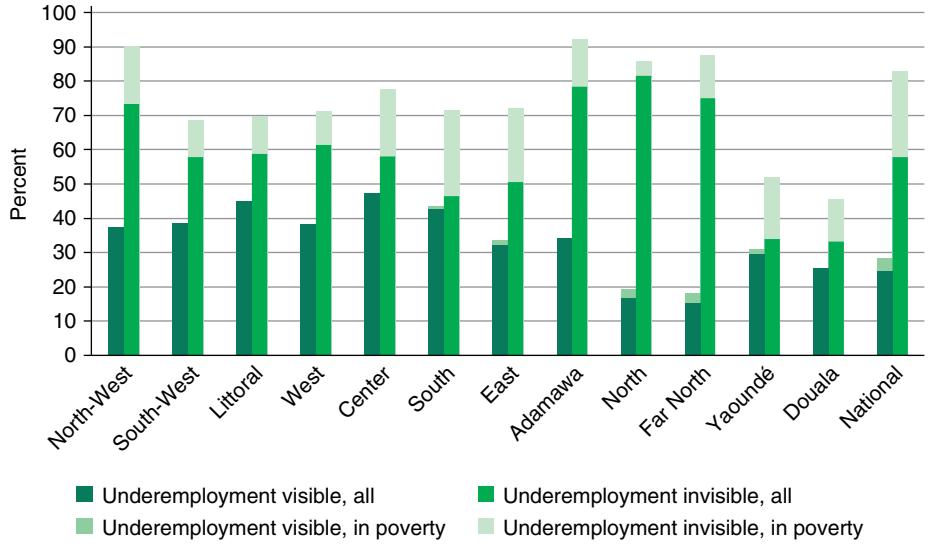
Cameroon had achieved relatively rapid poverty reduction prior to the crisis, and SW was a driver of this trend. Poverty reduction progressed quickly in Cameroon in the late 1990s, and continued to decline, reaching 37.5 percent in 2014 (see Figure 2). Outside of Douala and Yaoundé, SW achieved the fastest poverty reduction, from 34 percent in 2001 to 18 percent in 2014. The two regions bordering the area directly affected by the conflict also experienced relatively rapid rates of poverty reduction. According to the 2001 and 2014 waves of the Cameroon Household Survey (*Enquête Camerounaise Auprès des Ménages*, ECAM), in 2014 the poverty rate in Littoral was 20 percent (outside of Douala) and 22 percent in the West.

Poverty data reveal important differences between the trajectory of NW and SW. The poverty rate in NW (52 percent in 2001 and 55 percent in 2014) has been mostly stagnant, while it has declined rapidly in SW since the early 2000s, from 34 percent in 2001 to 18 percent in 2014 (ECAM 2, 4). There are still important differences between the trajectory of NW and that of other conflict-affected regions, including the North and Far North, which experienced a considerable decline in their poverty rates during the same period (ECAM 2, 4).

NWSW represents 16.5 percent of the Cameroonian population. With 2.1 million inhabitants in NW and 1.7 million inhabitants in SW, the two regions account for 9.1 and 7.4 percent of the population of the country, respectively. The precrisis population density in these two regions was higher than the national average, and higher in NW than in SW (120 vs. 71 inhabitants per km²). Although the Northwest and Southwest regions appear to have started from a relatively lower urbanization baseline at reunification than their Francophone counterparts (Champaud 1972), and experienced a decline in their urban growth rate during the two decades immediately after reunification,[13] NWSW has since caught up: urbanization rates were

13 Frenay (1987, 233) showed that while the country's annual urban growth rate averaged 7 percent and 6 percent in the 1960s and 1970s, respectively, it was only 4.5 percent and 3.5 percent in NWSW for the same periods. He attributed this difference to the nature of the NWSW regions' incorporation into Cameroon.

FIGURE 3 Visible and Invisible Underemployment



Source: ECAM 4.

42 percent in NW and 48 percent in SW in 2010, compared to the national average of 52 percent at that time, which has since increased to approximately 56 percent (United Nations Urbanizations Prospects estimate for 2017). In 2005, the regions were the 4th and 6th most urbanized, respectively, and rose to 4th and 5th in 2010, placing them in the middle of the pack nationally. The West and Littoral regions already had some of the highest population densities in the country prior to the crisis. This density reached 145 inhabitants per km^2 in West and 178 inhabitants per km^2 in Littoral.

Underemployment rates are high in Cameroon, including in the Northwest and Southwest regions. Individuals are categorized as underemployed if they work less than 40 hours a week (visible underemployment) or earn below the minimal wage (invisible underemployment). Invisible underemployment is 90 percent for NW and 69 percent for SW (69 percent) (Figure 3). While the industrial plantations of the Cameroon Development Corporation and PAMOL, along with the hydrocarbon and oil refineries, offer some employment opportunities to unskilled workers in SW, there are no comparable opportunities in NW. Formal employment is generally rare in Cameroon, and in NWSW in particular, where it reaches only 14 percent. Almost half (49 percent) of all workers in these two regions are engaged in informal agriculture, and 36 percent work in informal nonagricultural activities. Over half of households in the two English-speaking regions have no savings at all (ECAM 4).

NW and SW account for a substantial share of Cameroon's limited formal economy. More than one in ten (12 percent) of all nationally registered firms in the primary sector are located in SW, which reflects the region's strong contribution to the country's production of cash crops. Most formal firms (57 percent) are concentrated in Douala and Yaoundé, but NW and SW account for 6 and 7 percent, respectively, of all firms registered in Cameroon (INS 2016)—double the shares held by other regions with comparable or even larger populations.

The production of cash crops in NW and SW accounts for the bulk of Cameroon's agricultural exports and employment. In SW it peaked in 2014, when local production of palm oil, cocoa, coffee, and bananas accounted respectively for 35 percent, 71 percent, 14 percent, and 18 percent of national production. NW's contribution is more limited: producers in this region accounted for 9 percent of the national production of palm oil, 6 percent of the production of coffee, and 4 percent of bananas (Ngobesing 2020). Agriculture is the largest employment sector, and accounts for 47 and 44 percent of workers in NW and SW, respectively. It is a source of income for more than 70 percent of households in NW and over half of those in SW. At least 38 percent of all households in NW and 37 percent in SW report growing at least one major cash crop (ECAM 4).

Overall government spending on health was relatively low prior to the crisis. In 2016, it represented 13.3 percent of current health expenditure and 3 percent of total government expenditures in the same year (WHO n.d.). Additionally, its coverage of risk pooling was low. Despite the government's plan to cover 40 percent of the population by 2015 through mutual health insurance schemes, just over 1 percent was covered by 2010 (Republic of Cameroon 2010). As a result, health spending in Cameroon prior to the crisis was dominated by out-of-pocket expenditures, which represented 69.5 percent of current health expenditures in 2016 and 71 percent in 2017, only a slight reduction from 77.4 percent in 2000 (WHO n.d.). This is much higher than the average in both Sub-Saharan Africa (36.7 percent in 2016) and lower-middle-income countries (56.2 percent in 2016) (WHO n.d.).

Both regions scored well on access to health services prior to the conflict. Access to reproductive, maternal, and child health services in NWSW, as well as in the neighboring regions of Littoral and West, was relatively good compared to other regions of the country and overall contributed to Cameroon's national progress on these key indicators. Outside of the country's two biggest cities, Douala and Yaoundé, these four regions (along with Center and South) had a higher proportion of births taking place in a health facility than other regions (Adamawa, North, and Far North), with 96.1 percent of deliveries attended by a trained professional in NW, 82.5 percent in SW, 86.4 percent in Littoral, and 93.3 percent in West (see Figure 4a) (MINSANTE, INS, and UNICEF 2017). These four regions had a higher proportion of pregnant women receiving four or more prenatal visits in 2014 than other regions, apart from the two biggest cities (82.7 percent in NW, 72 percent in SW, 69.1 percent in Littoral, and 74.3 percent in West) (MINSANTE, INS, and UNICEF 2017). The percentage of children ages 12–23 months who had received all basic immunizations in 2014 was higher in NW, SW, Littoral (without Douala), and West than the East, Adamawa, North, and Far North regions (see Figure 4b).

Although the prevalence of chronic malnutrition was high in SW, Littoral, and West, it was slightly lower than the national average (Figure 4c). The prevalence of stunting among children under five was 22.9 percent in Littoral (without Douala), 30.5 percent in West, and 28.1 percent in SW in 2014, and was high in NW in 2014, where it reached 36.1 percent (MINSANTE, INS, and UNICEF 2017) though it fell to 26.9 percent in 2018 (INS and ICF 2019). In 2014, stunting among children under five was higher in rural areas (38 percent) than urban areas (22.8 percent). The 2018 Demographic and Health Survey shows a modest overall decline in national average chronic malnutrition to 29 percent (from 31.7 percent in 2014).

Regions directly or indirectly affected by the conflict also demonstrated a strong performance in access to (and quality of) education. Unlike other conflict-affected regions—such as the North and Far North—rates of enrollment in primary school in 2014, as well as access to secondary education, were high in NW, SW, West, and Littoral relative to the rest of the country. The rate of primary school enrollment among children ages 5–18 was the lowest in the North, where it reached only 77 percent. It was substantially higher in NW and

FIGURE 4a Share of Births Taking Place in a Health Facility, by Region (2014)

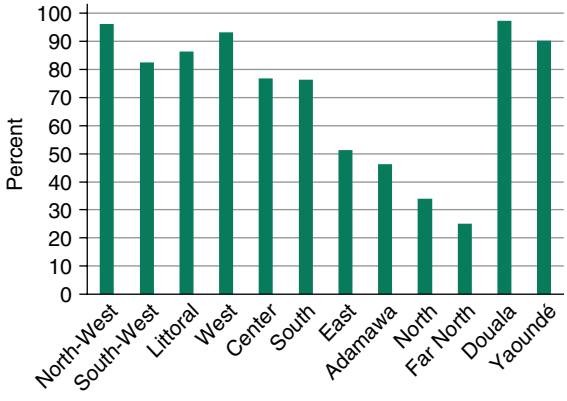
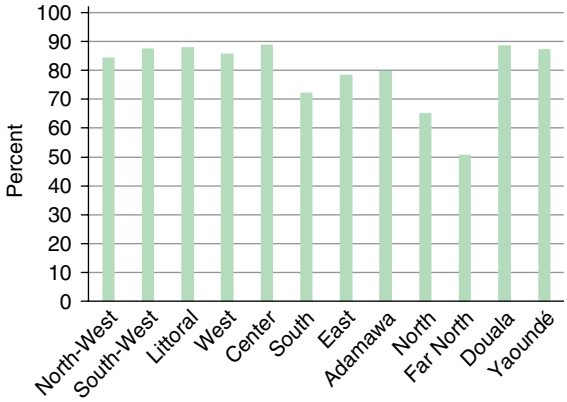
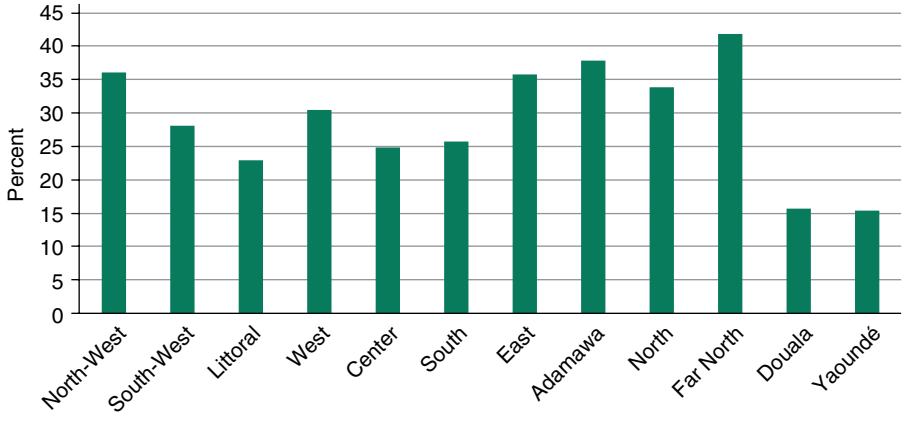


FIGURE 4b Percentage of Children Ages 12–23 Months with All Basic Immunizations, by Region (2014)



Source: Multiple Indicator Cluster Survey 5 (2014).

FIGURE 4c Stunting among Children under Five, by Region



Source: Multiple Indicator Cluster Survey 5 (2014).

SW—88 and 89 percent, respectively. Yaoundé and Douala had the highest participation rates (94 and 96 percent, respectively). The national rate was 88 percent. Similarly, the share of youth ages 18–25 who reached secondary school was the lowest in the North and Far North, only 33 and 38 percent, respectively. This share was the highest in Douala (52 percent) and Yaoundé (55 percent). The share of youth who reached secondary school in the Northwest and Southwest regions was in between (40 percent in NW and 42 percent in SW), which was somewhat below the national average of 45 percent (see Figures 5a–5b) (ECAM 4). Moreover, a learning assessment of primary education conducted in 2014 shows that SW has the highest test scores in the country.

FIGURE 5a School Enrollment Rates by Region, 5–8 Years Old

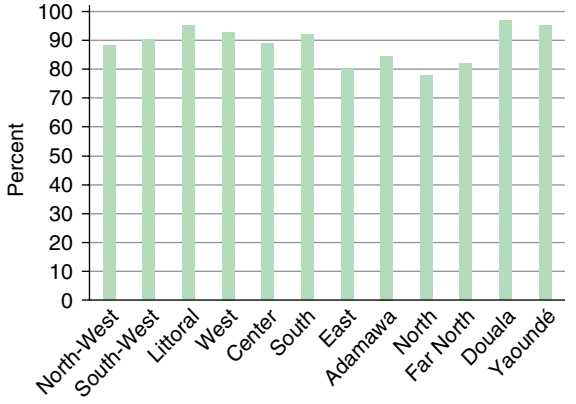
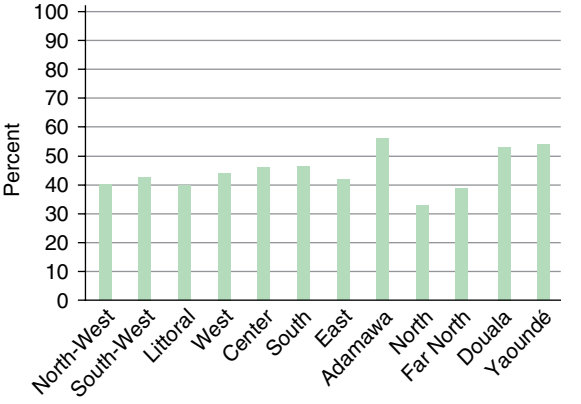


FIGURE 5b Share of Youth (18–25 years old) Having Reached at Least Secondary School, by Region



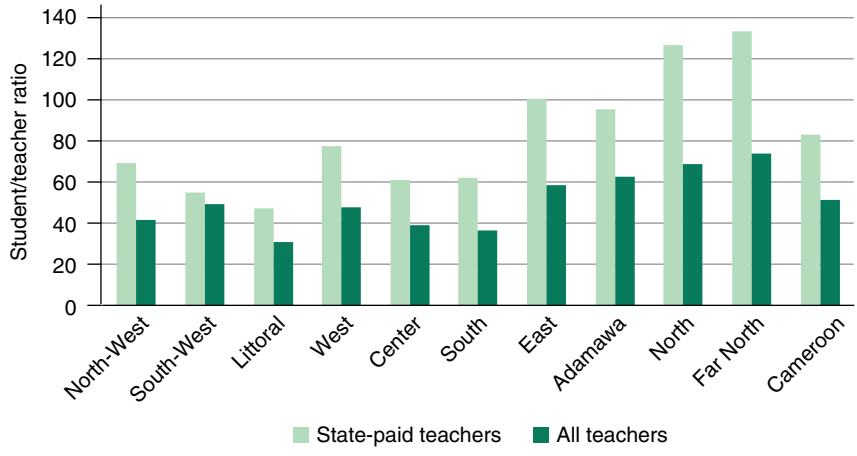
Source: ECAM 4.

Prior to the crisis, the Northwest and Southwest regions recorded higher success rates at the primary and secondary education national certificates than the national average. In the 2013–14 and 2015–16 academic years, the average rate of success for those who sat for the final year exams—the First School Leaving Certificate (FSLC) and Certificat d'Etudes Primaires (CEP)— for NWSW was estimated at 92 percent (Tosam 1988), which was higher than the average for Cameroon (83 percent) and that of neighboring regions such as Littoral (84 percent) and West (86 percent). The rate of success at the General Certificate of Education (GCE) Ordinary Level exams (the first cycle of secondary school) for the 2013–14 and 2014–15 academic years for NWSW averaged 37 percent and reached 41 percent in Littoral and 46 percent in West. The rate of success of the GCE-Advanced Level (AL) exams (the second cycle of secondary school) was estimated at 64 percent for NW, 58 percent for SW, and 55 percent for Littoral. This difference partially reflects parents' differing levels of extra investment in teachers' pay to compensate for the insufficient allocation of teachers. This is particularly the case in NW where, like in many disadvantaged regions (see Figure 6), the unavailability of state-paid teachers has led to a high reliance on parent-paid teachers, even in state schools. In NW, the teacher–pupil ratio would be 1:70 without parent-paid teachers but stands at 1:40 with this additional support.

Overall access to sanitation and water in the Northwest and Southwest regions was below national levels before the crisis, with the exception of open defecation and basic water access. Access to water was better in NW, while access to sanitation was better in SW, reflecting the longer distance that populations in SW have to travel to access an improved water supply compared to those in NW. The seasonality of water source availability may also play a role in this variation. Access to water and sanitation is challenged by the fact that budget allocations at the commune level do not always cover the work required to deliver these basic services.

In rural areas in NWSW, access to water and sanitation prior to the crisis was on par with the low levels seen across the country (see Table 2). Water is generally provided through boreholes, but due to budget and operating constraints, there are challenges associated with ensuring the sustainability of this basic infrastructure. Similarly, challenges related to access to sanitation include maintenance, disposal of sludge, and overuse

FIGURE 6 Student–Teacher Ratios, by Region



Source: Public Expenditure Review 2018.

TABLE 2 Basic WASH Indicators, 2014

Region	Open defecation (%)	Improved sanitation (%)	Basic sanitation (%)	Improved water (%)	Basic water (%)	Number of observations
Capital	1	87	40	66	69	1,035
Conflict	2	48	25	58	51	1,778
Nonconflict	6	53	32	60	46	7,935
National	5	55	32	60	49	10,748
Conflict affected						
North-West	1	39	23	59	59	909
South-West	4	58	28	57	42	869

Source: MINSANTE, INS, and UNICEF 2017.

of latrines. Open defecation rates in NWSW were better than the rest of the country (1 percent in rural NW, 6 percent in rural SW, and 10 percent in rural areas across the country), while access to basic sanitation in NWSW was about on par with the rest of the country, at 14 percent and 16 percent in NW and SW, respectively, compared to 15 percent nationally. Access to basic water was 42 percent and 27 percent in NW and SW, respectively, compared to 30 percent nationally.

Cumulatively, the various measures of poverty reduction, human development, and access to health and education services indicate that NWSW performed well relative to the rest of the country. Table 3 compares the trends in NW and SW to the national average. It highlights the relatively stronger performance of the Northwest and Southwest regions compared to the national average on all dimensions (except poverty incidence in NW).

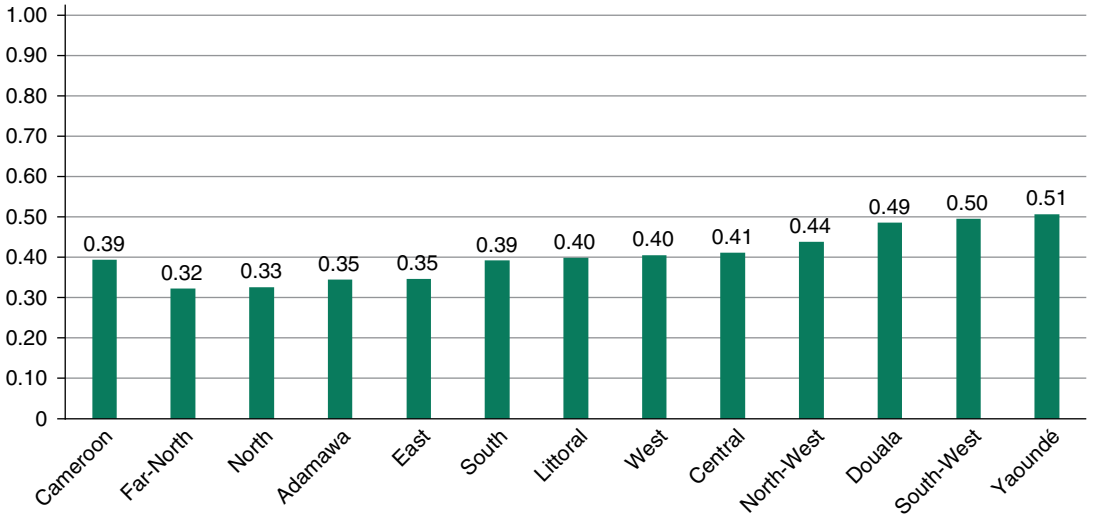
TABLE 3 Human Development: Trends in NWSW vs. National Averages

	NW	SW	National average
Poverty incidence in 2014	55%	18%	38%
Share of children age 5–18 enrolled in school	88%	89%	88%
Student-teacher ratio	42	49	51
Share of births attended by a health professional	91%	99%	69%
Share of infants (12–23 months) fully immunized	68%	NA	62%

Sources: ECAM 4; 2018 Demographic and Health Survey.
Note: The lack of state-paid teachers in NWSW has led to a high reliance on parent-paid teachers, which has contributed to an improved performance in these regions.

This performance has translated into relatively high levels of human capital in the Northwest and Southwest regions. Figure 7 highlights regional variation in HCI. NW and SW have the highest HCI in the country, which is driven by their performance in education indicators. SW has the highest values for average test score and number of years of schooling, while NW is fourth among the regions. Consequently, SW has a higher HCI than the economic capital, Douala, and NW has an HCI above the national average (0.39).

FIGURE 7 HCI by Region



Source: World Bank, Human Capital Index database, https://www.worldbank.org/en/publication/human-capital (accessed June 23, 2020).

How Did Cameroon Compare to Its Peers at the Onset of the Crisis?

Assessing Cameroon's standing relative to countries with similar characteristics provides additional data to evaluate the impact of domestic conflict. Cameroon had low levels of labor productivity prior to the crisis relative to other lower-middle-income countries, such as Côte d'Ivoire and Nigeria. Nevertheless, it had achieved a substantially lower poverty rate (see Table 4).

Cameroon's HCI reveals serious weaknesses in its health care system. At the national level, it appears to be in line with that of the comparators selected, although it scores below some lower-income countries such as Senegal and Togo. This reflects Cameroon's relatively high under-5 mortality rate, as well as its low levels of health expenditures (less than 5 percent of GDP). These comparisons also show that Cameroon and other countries with similar characteristics struggle to increase levels of enrollment in secondary school, especially among young women.

TABLE 4 Cross-country Comparison of Human Development Indicators

	Cameroon	Chad	Congo, Dem. Rep.	Côte d'Ivoire	Nigeria	Senegal	Togo	Uganda
Poverty gap at US$3.20 a day (2011 PPP)*	18.7%	30.8%	57.6%	23.3%	40.3%	29.6%	37.4%	31.3%
Labor productivity in 2016**	8,406	4,628	3,221	10,601	19,126	12,835	3,356	4,830
Human Capital Index	0.394	0.293	0.369	0.353	0.342	0.418	0.413	0.382
Health expenditure (% of GDP)	4.68%	4.96%	3.89%	4.54%	3.65%	4.27%	6.58%	6.33%
Mortality rate, under-5*	82.3	126.6	94	86.8	123.9	47.7	74.4	51.2
Net school enrollment, primary*	94.49%	73.15%	*n/a*	83.17%	*n/a*	73.53%	89.86%	95.49%
Net school enrollment, secondary*	45.99%	18.86%	*n/a*	34.68%	*n/a*	37.67%	41.01%	*n/a*
Net school enrollment, secondary, female*	43.03%	12.29%	*n/a*	29.00%	*n/a*	39.42%	33.45%	*n/a*
Net school enrollment, secondary, male*	48.93%	25.38%	*n/a*	40.39%	*n/a*	35.94%	48.53%	*n/a*

Source: World Bank, World Development Indicators database, https://datacatalog.worldbank.org/dataset/world-development-indicators (accessed May 2020).
*Reporting the most recent pre-2016 value.
**GDP per person employed (constant 2017 PPP US$); PPP = purchasing power parity.

CHAPTER 2

Impact of the Crisis

After it was triggered in 2016, the conflict evolved quickly and took on a life of its own. It negatively affected Cameroonians in the two directly affected regions, in neighboring regions, and across the country. The conflict has destroyed physical and social assets, placed significant strain on surrounding areas, and is increasingly threatening the national cohesion and multicultural underpinnings of the social contract. What began as peaceful protests in 2016 quickly escalated into a full-scale armed conflict with clear secessionist and criminal elements.

The intensity and impact of the conflict have been the most severe in the two English-speaking regions, but it is increasingly being felt elsewhere in Cameroon as well. It has caused a significant population displacement: 15 percent of the Anglophone population has left their homes in the two regions. Cameroonian solidarity has been significant, both in the two English-speaking regions and in neighboring regions. Host communities in the two neighboring regions of Littoral and West have accepted IDPs, as have extended family and communities further away, including in Yaoundé. The impact on these host communities is significant, in terms of the economic burden of caring for additional people, the strain on public service delivery, and the pressure of hosting a significant number of people indefinitely in one's own home.

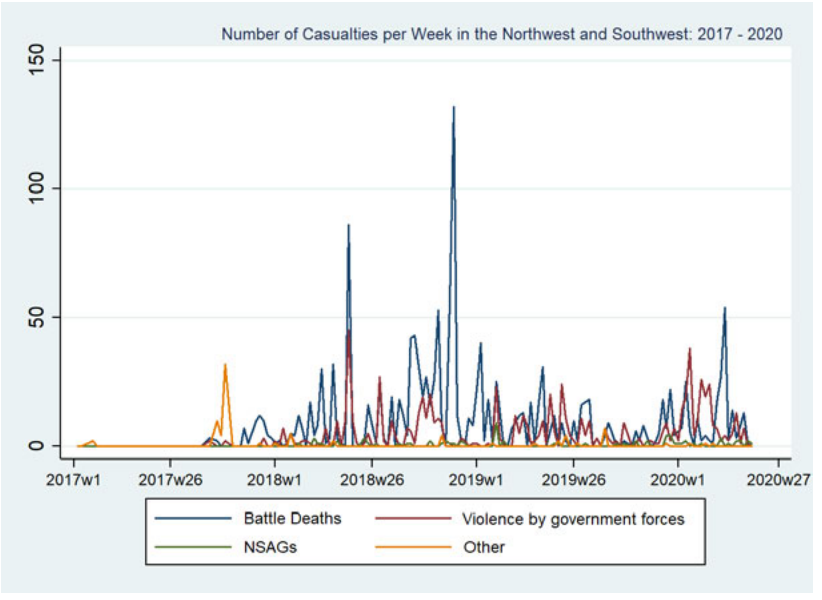
This chapter pragmatically assesses selected outcomes associated with the conflict. It leaves aside the political, social, security, and institutional impacts until these can be measured accurately in the future. The analysis focuses on effects that can be observed quantitatively and supports them with qualitative observations.

Loss of Life and Growing Humanitarian Consequences

The conflict's most dramatic and visible impact has been on human lives and displacement. It has claimed over 3,000 lives (ICG 2019b).[14] The Armed Conflict Location & Event Data (ACLED) Project recorded the

14 This estimate is from the International Crisis Group, based on open sources and dozens of interviews in 2018 and 2019 with public authorities, security forces, and separatists (ICG 2019b). There are considerable variations in the estimates provided by different sources. The government estimates 1,600 dead (400 civilians, 160 soldiers and police officers, and 1,000 separatists). Anglophone federalists estimate 3,000–5,000 dead, while separatists estimate 5,000–10,000 dead.

FIGURE 8 Number of Casualties per Week in NW and SW



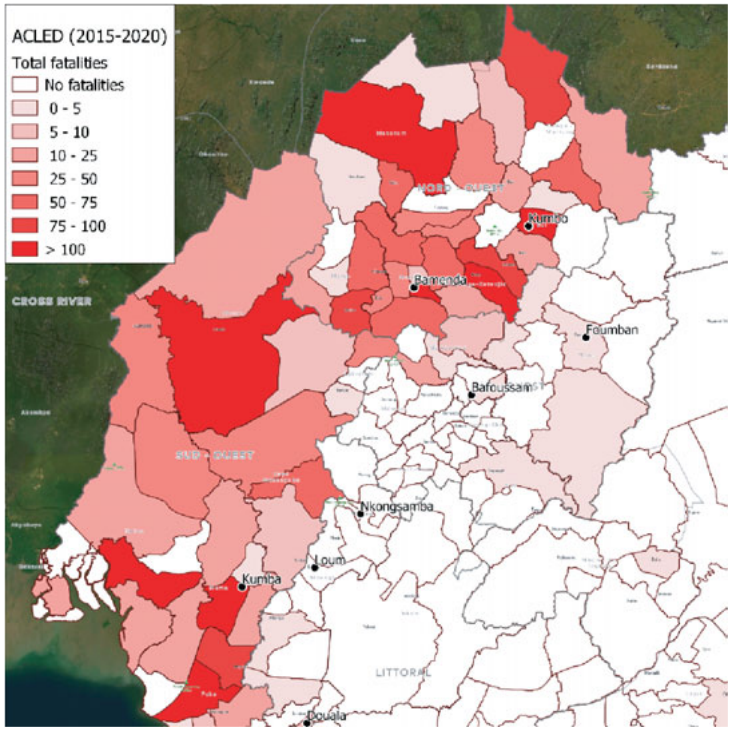
Source: Armed Conflict Location & Event Data Project database, Madison, WI, https://acleddata.com/#/dashboard (accessed June 2020).

majority—over 75 percent—of the conflict events that resulted in these deaths.[15] Examining the ACLED data provide a sense of the conflict dynamics that resulted in the most severe loss of life. By comparison, the death toll in the conflict with Boko Haram in Cameroon was similar: 3,115 over five years (2014–April 2019), which includes 1,900 civilians, 215 soldiers and police officers, and 1,000 combatants (ACLED n.d.).

There have been three peaks in the levels of violence—in the first half of 2018, late 2018 after the presidential elections, and February 2020 near the legislative elections (see Figure 8). Confrontations between the army and secessionist armed groups (battle deaths) have caused over 60 percent of the deaths attributed to the conflict. Violence against civilians, by government forces in particular, was also a key cause of casualties: government forces' attacks on civilians resulted in about 30 percent of the deaths recorded by ACLED. These records suggest that attacks by the government have caused 10 times as many civilian deaths as attacks by secessionist armed groups. By way of comparison, ACLED reported 1,717 conflict-related deaths in the Far North and North (combined, but with the vast majority of the violent events occurring in the Far North), and 17 deaths in the East, during the same period (see Figure 9). In the Northwest and Southwest regions, the most violent events have been concentrated around the areas of Bamenda, Ndop, Jakiri, Fungom, and Batibo in NW, and Buea, Muyuka, Ekondo Titi, and Mamfe in SW.

15 The total number of fatalities across all events recorded by ACLED is 2,352 between January 2017 and May 2020. The ACLED project uses a variety of sources, including reports from partners on the ground, media reports, and social media. Although the information is triangulated when possible, substantial gaps may remain. For details on the project's methods, see: https://acleddata.com/acleddatanew/wp-content/uploads/dlm_uploads/2020/02/FAQs_-ACLED-Fatality-Methodology_2020.pdf

FIGURE 9 Fatalities per District, NW and SW

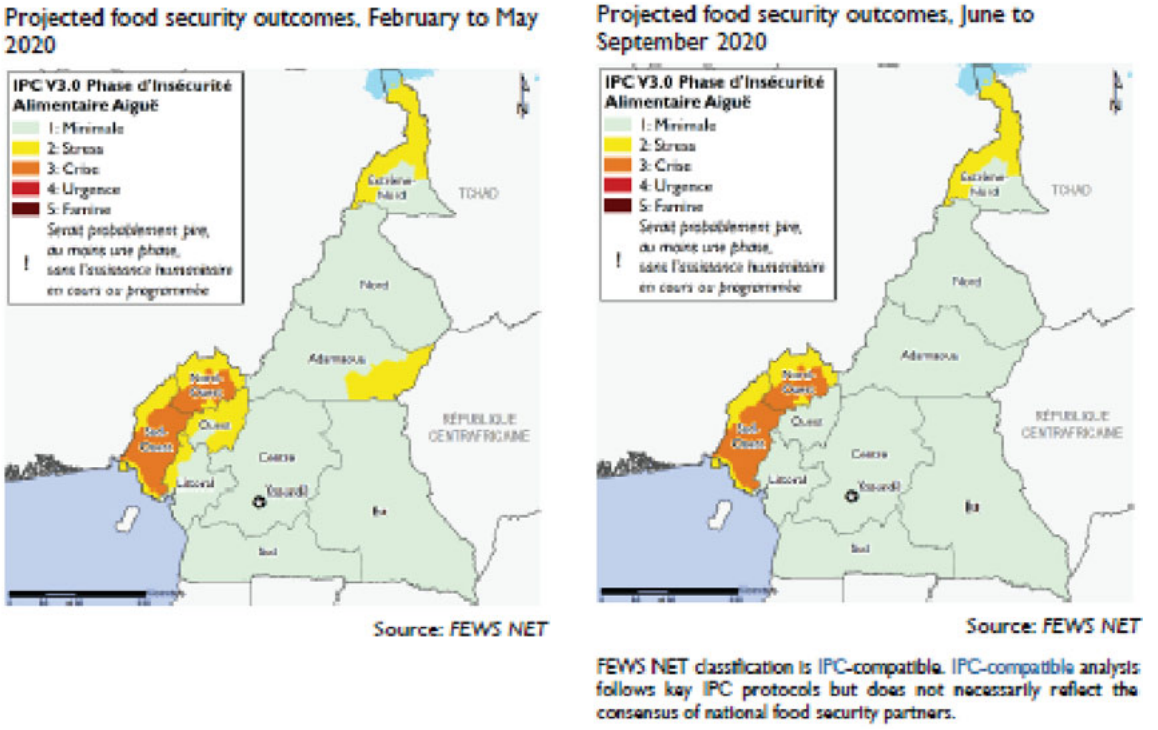


Source: Armed Conflict Location & Event Data Project (database), Madison, WI (accessed June 2020), https://acleddata.com/#/dashboard

The violence has triggered a large and growing humanitarian crisis. As of March 2020, insecurity, displacement, and limited access to basic services is affecting 2.2 million people in the two regions, and about 2 million people have limited access to employment and have lost their livelihoods due to the crisis (OCHA 2020d).

The food situation in the Northwest and Southwest regions is alarming. As of February 2020, the Northwest and Southwest regions—once considered the country's food basket—have experienced higher levels of food insecurity than the Far North region, which is frequently exposed to food crises and climate shocks (see Figure 10). The proportion of the population in severe food insecurity rose markedly in both English-speaking regions—in NW by 10 percentage points and in SW by 4 percentage points. The share of the population that is moderately food insecure increased by 12 percentage points in NW and by 16 percentage points in SW. A total of 1.5 million people were food insecure in NWSW—or 40 percent and 33 percent of the population of NW and SW, respectively; of these, 312,154 people were severely food insecure. The situation has been aggravated by the conflict, which has resulted in the early depletion of household stocks, limited access to fields, and lower purchasing power due to high prices. In March 2020, 250,000 IDPs were targeted for food and livelihood assistance. The flow of IDPs in NWSW toward the West and Adamawa continues to boost demand and thus prices. For example, in the Banyo market in the department of Mayo-Banyo (which hosts 6,301 IDPs), the price of maize in December 2019 was 28 percent higher than in the previous year. In the department of Menoua, bean and potato prices increased by 19 and 33 percent, respectively, in December compared to the previous year (WFP 2019).

FIGURE 10. Projected Food Insecurity, February to September 2020



Source: U.S. Agency for International Development, Famine Early Warning Systems Network database, https://fews.net/ (accessed May 2020).

Access to aid remains a particular concern: 1.3 million people who are affected by the violence are beyond the reach of humanitarian agencies. Access constraints identified in both regions include a number of logistical challenges (e.g., terrain, poor infrastructure, network issues), challenges related to community rejection of government services (particularly around civil documentation and education), active hostilities, military operations and insecurity, restrictions on the movement of humanitarian personnel, goods and assets within NWSW (e.g., ghost towns/lockdowns, checkpoints, road blocks), and violence against humanitarian personnel (kidnapping, threats, etc.). As "frontline" responders, local nongovernmental organizations (NGOs) are particularly affected. While both regions face the same types of constraints, the more volatile and precarious security environment in NW means it is significantly more impacted by these challenges; access is reported to be more difficult to establish and maintain there.

Humanitarian needs have increased considerably as a result of the crisis. The humanitarian needs assessment consolidated by the United Nations Office for the Coordination of Humanitarian Affairs (OCHA) in March 2020 indicates that there are 979,000 people in need in NW, 711,000 in SW, 286,000 in Littoral, and 272,000 in West (OCHA 2020d). Food security, education, health, and protection are among the sectors with the highest recorded needs. Table 5 presents the number of people affected per type of need, along with the amount of funding that humanitarian actors estimate would be necessary to meet these needs. It shows that well over half of the funding required by humanitarian actors relates to the impact of the crisis in NWSW (as well as its effects in neighboring regions).

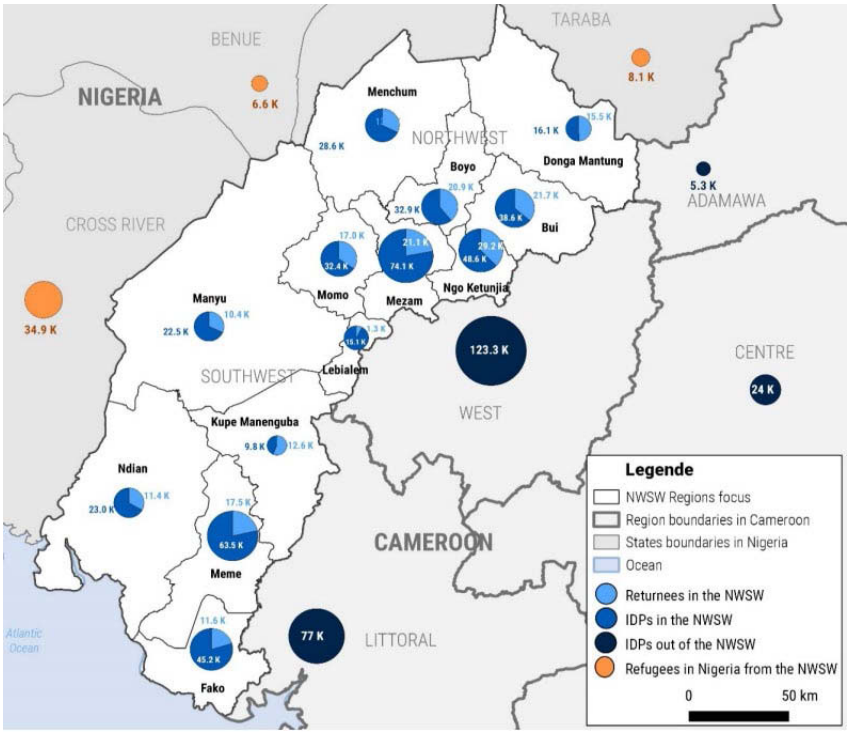
TABLE 5 Humanitarian Needs in NW and SW, 2020

	Number of people in need	Requirements (US$)*	Share of total requirements for Cameroon (%)
Needs related to physical and mental well-being			
Protection	843,000	7,110,522	37
Child protection	707,000	9,150,332	78
GBV	893,000	5,971,938	56
Health (trauma, epidemics, unsafe deliveries, higher morbidities of diseases)	1,500,000	8,076,923	58
Nutrition	105,000	6,935,780	32
Food security	1,800,000	66,257,143	86
Critical problems related to living standards			
GBV	236,000	Included above	
Health	1,300,000		
Shelter and nonfood items	472,000	7,032,323	60
WASH	801,000	12,148,500	67
Education	1,200,000	16,425,000	75
Total		139,108,461	

Sources: OCHA 2020d, 2020e.
*Requirements computed by the authors. The United Nations Humanitarian Response Plan provides a required amount per sector for the whole of Cameroon. The amounts reported in this table were computed by applying a ratio equal to the number of people in need as a result of the NWSW crisis over the total number of people in need in the country for each sector. GBV = gender-based violence; WASH = water, sanitation, and hygiene.

The conflict has generated significant protection risks for people in NWSW's crisis-affected areas. Many of the attacks remain undocumented and have serious implications for civilians, including women and children. Additionally, there are kidnappings, injuries due to gunshot wounds, and trauma. Children face a high risk of exposure to violence and resulting trauma; over 5,000 children have been registered as separated or unaccompanied since 2018 (UNICEF 2020). Young men are particularly targeted by both security forces and militias, and there are reports of human rights abuses including torture, arbitrary arrest and detention, and forced disappearances (OCHA 2020d). Women and girls are at increased risk of sexual and gender-based violence, including domestic violence; an estimated 380,000 IDP women and girls are also at risk of this type of violence (OCHA 2020b). IDPs may have lost or had their ID cards destroyed, which makes it difficult for them to move around freely (though they can still access health facilities). Since 2016, a large portion of the population in NWSW has experienced significant trauma in their daily lives, but mental health statistics are not available, and there are limited initiatives to address these issues. Given the level of insecurity and restrictions on movement, parts of NWSW are not accessible to international aid organizations and only to a few national aid organizations.

FIGURE 11 Flows of IDPs across Regions/Divisions

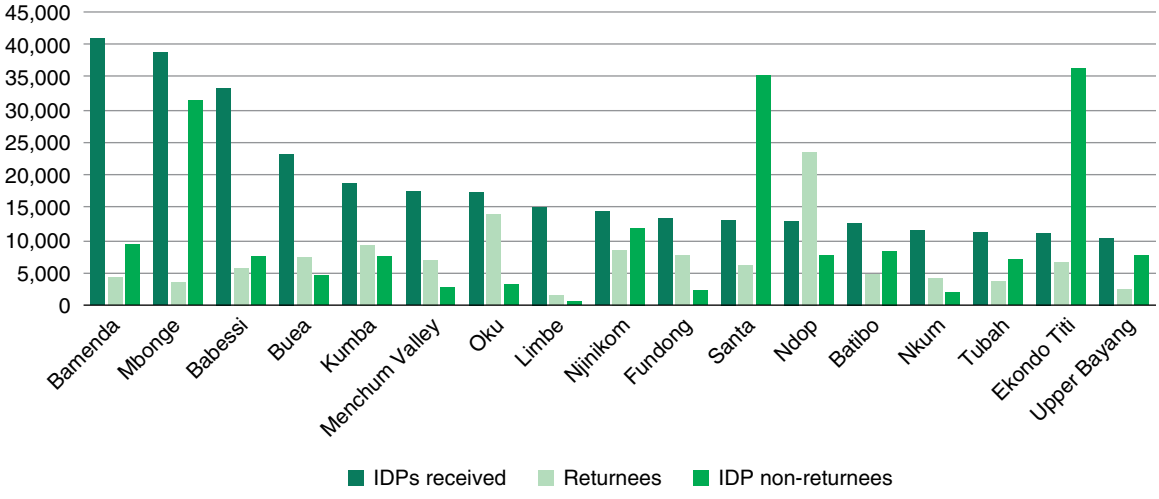


Source: OCHA 2019b.

Cameroon was experiencing significant levels of displacement before the Northwest and Southwest crisis—including hosting refugees and IDPs fleeing cross-border violence. As of the end of April 2020, Cameroon was hosting close to 411,000 refugees—primarily from the Central African Republic and Nigeria (UNHCR n.d.). The Far North is also facing a significant IDP crisis, where an estimated 300,000 people have fled border areas with Nigeria due to insecurity caused by Boko Haram insurgencies and the corresponding military response (see Figure 11).

The conflict in the NWSW has triggered the country's largest ever internal displacement crisis. The UN estimates that the number of those internally displaced by the turmoil in NWSW has steadily increased since the beginning of the conflict in 2017. In January 2020, around 680,000 persons, or close to 15 percent of the precrisis population, were internally displaced from their homes in the Northwest and Southwest regions (OCHA 2019d). Evidence suggests that these IDPs are mostly relocating from rural areas to within walking distance of urban areas (OCHA 2019d). This includes 270,000 in NW; 179,000 in SW; 123,000 in West; 77,000 in Littoral; 24,000 in Yaoundé; and 5,300 in Adamawa. As of February 2020, close to 60,000 had fled to refugee camps across the border in Nigeria. Thus, a majority—over 60 percent—of the IDPs have remained in NWSW. The influx of IDPs has substantially increased the populations of some cities in NWSW, including Babessi, Bamenda, Buea, Kumba, and Mbonge. Based on a joint assessment of IDPs in NW and SW, the populations of Bamenda and Kumba have increased by 12 and 13 percent, respectively. The increase is even more

FIGURE 12 Cities That Received More than 10,000 IDPs in NWSW



Source: Authors' calculation based on OCHA data.

significant for smaller towns—Oku, Fundong, and Babessi have seen their populations increase by 20 percent, 29 percent, and 68 percent, respectively (see Figure 12).

The spatial impact and magnitude of displacement varies depending on the size of cities. Within larger cities such as Bamenda, Buea, and Limbe, IDPs tend to be more concentrated in or near the city center. This densification places greater pressure on services and infrastructure in core urban areas (see Figures 13a–b). In smaller cities and towns, IDPs tend to relocate to surrounding areas rather than within the city boundaries, suggesting a trend toward greater urban sprawl with a concomitant demand for new or expanded infrastructure. Both trends appear to be materially altering the urban development pattern of cities in NWSW.

FIGURE 13a IDPs in 5 km Radius, % of Local Population: Buea (45%), Limbe (11%), Douala (0.5%)

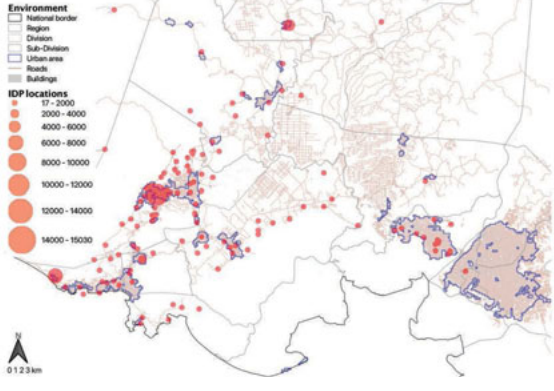
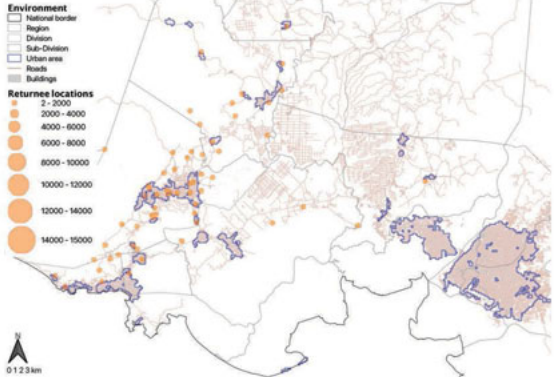


FIGURE 13b Returnees in 5 km Radius, % of Local Population: Buea (13%), Limbe (2%), Douala (0%)



Sources: Authors' calculations based on data from the geoBoundaries Global Database of Political Administrative Boundaries, William & Mary geoLab, Williamsburg, VA, https://www.geoboundaries.org/ (accessed March 31, 2020); the German Aerospace Center; the Multi-Sectoral Needs Assessment; and OpenStreetMap data from Geofabrik database, Karlsruhe, Germany, http://www.geofabrik.de/data/index.html (accessed March 31, 2020).

The primary motivation for the displaced to move is lack of security, although the statistics likely include significant numbers of "education displacement." The armed conflict between government forces and militias is placing civilians in harm's way, and the situation is further exacerbated by vigilante groups and increasing criminality. However, the key role of education in the crisis and the specific targeting of schools have led to a (probably unique) situation: more and more families are leaving NWSW to take "educational" refuge in other regions as a result of limited access to education for children due to the destruction or closure of schools resulting from the militias' "no school" policy. Hence, as in other displacement crises, the cause of the final decision to move varies from household to household and can be a conglomeration of various drivers. The damage to the economic infrastructure through blackouts, closure of plantations, inability to farm, etc., is likely contributing to decisions to move.

The displaced are not a homogenous group; they encompass a variety of demographic and socioeconomic characteristics. Many with sufficient means and social connections, such as civil servants targeted by militias and other middle-class families, have left NWSW. Some have managed to integrate into the host communities and the labor market; however, the more protracted the displacement becomes, there could be a heightened risk that IDPs in Yaoundé, Douala, or the neighboring West and Littoral regions may face discrimination in the labor market as well as in accessing basic services such as education and housing. Interviews conducted in 2019 by the Social Safety Nets Project revealed that IDPs in West and Littoral were mainly involved in the informal sector (e.g., farming activities, casual work on construction sites, mechanics, hairdressing, and other low-skilled jobs) (stakeholder interviews, Yaoundé, 2019). The capital, Yaoundé, offered a wider range of economic activities, but IDPs have still struggled due to a lack of financial capital and equipment. Moreover, the lack of identification documents further exacerbates IDPs' vulnerability, increasing the risk of exploitation and preventing them from accessing education and government assistance.

IDPs' needs and challenges vary by location. For those in urban areas, the chief concern is food security (followed by education and drinking water), while for those in rural areas it is access to health care (see Figures 14a–c). The main needs appear to change for IDPs located further from the urban core, which may indicate different local circumstances, aid provision, or access to assets such as land. Most IDPs in urban areas are hosted by families, but many rent accommodations. Since rent is highest in urban areas, household budgets will be stretched; they may struggle to afford basic necessities.

Displaced populations—especially in rural areas—face particular challenges related to access to water supply infrastructure and sanitation. In 2018, OCHA interviewed individuals in 10 divisions (communes) in NW and SW and found that 83 percent of the people surveyed who were affected by the crisis (IDPs and host families) reported a significant deterioration in the quality and quantity of their access to water (OCHA 2018). The lack of clean water and sanitation in rural areas has exposed IDPs to the risk of waterborne diseases, since many have been forced to use surface water and nonimproved sources to survive. Preexisting challenges related to access to and quality of water in the West and Littoral regions—particularly in remote villages and lower-income neighborhoods—have been further exacerbated by the additional strain on capacity from the influx of IDPs. Water points are often far from the residences, and the water quality is low. An assessment carried out by humanitarian actors in 2018 in urban and rural areas among IDPs, households hosting IDPs, and households whose accommodations had been damaged, in both the Northwest and Southwest regions and in the West and Littoral regions, found that the majority of community members struggled to access water in sufficient quantity (REACH 2018). A Red Cross survey of access to water sources among IDPs in West found that only 2 out of 75 public water pumps are operational in Foumban, only 1 out of 13 are functional in Magba, and none in Dschang are working (Croix-Rouge Camerounaise/Luxembourgeois 2019).

FIGURE 14a Top Needs of IDPs in NWSW (# of people in need)

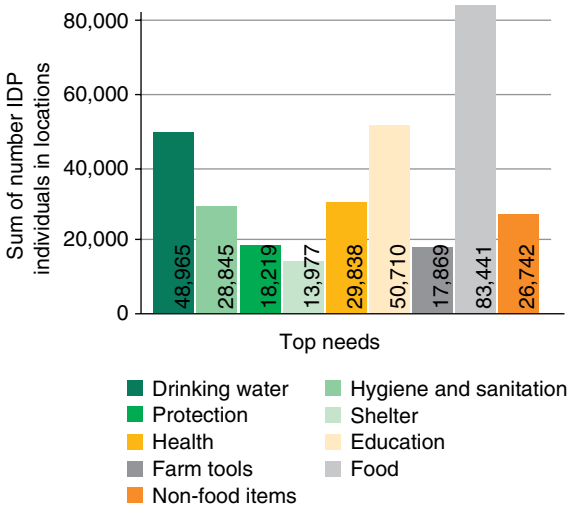
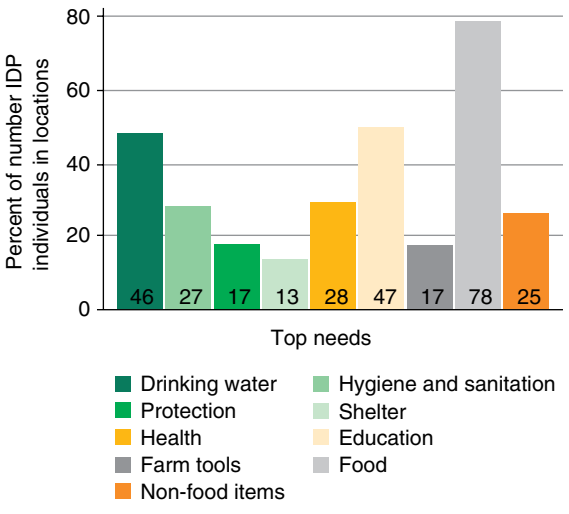
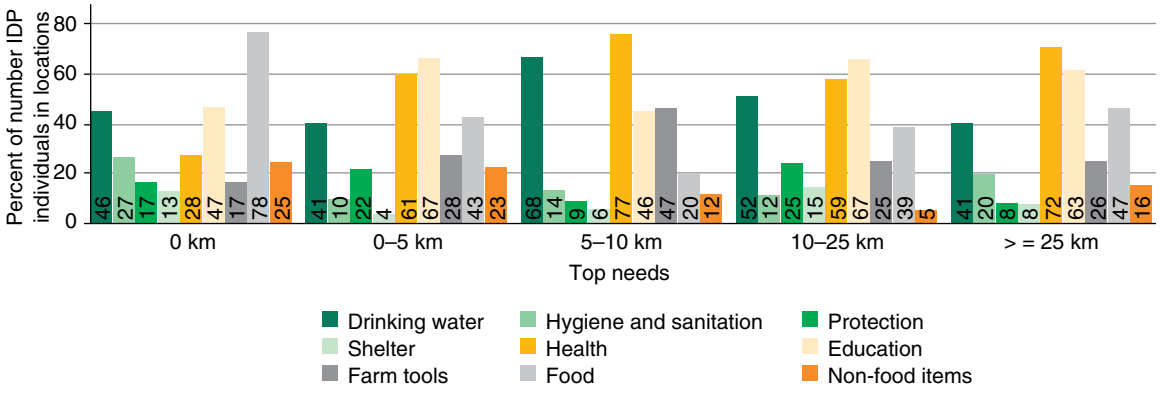


FIGURE 14b Top Needs of IDPs in NWSW (shares)



Source: Authors' calculations based on OCHA data.

FIGURE 14c Top Needs of IDPs by Distance from Urban Areas (shares)



Source: Authors' calculations based on OCHA data.

The poorest and most vulnerable among those affected by the conflict remain displaced within NWSW. The significant numbers of IDPs who have sought refuge in urban centers have placed heightened pressure on service provision; specific needs and vulnerabilities have emerged. In rural areas, where populations depend on agricultural production, livelihoods have been severely disrupted as insecurity, lockdowns, and ghost town days prevent households from gaining access to fields, purchasing farm inputs, or selling crops. Farmers have been forced to flee the conflict, and to either hide in remote bush areas, where they have little or no access to food and basic services, or to relocate to safer urban and semi-urban areas. IDPs living in NW primarily relied on agricultural/fishing casual labor for their livelihoods; 40 percent of IDP households reported having no

income sources (WFP 2019). IDPs living in SW reported more varied income sources, including unskilled wage labor (13 percent) and small businesses (8 percent), but were almost as likely to report lacking access to any income source (25 percent), relying on the assistance of friends (8 percent) or being forced to beg (6 percent) to meet basic needs.

Physical Damage to Assets

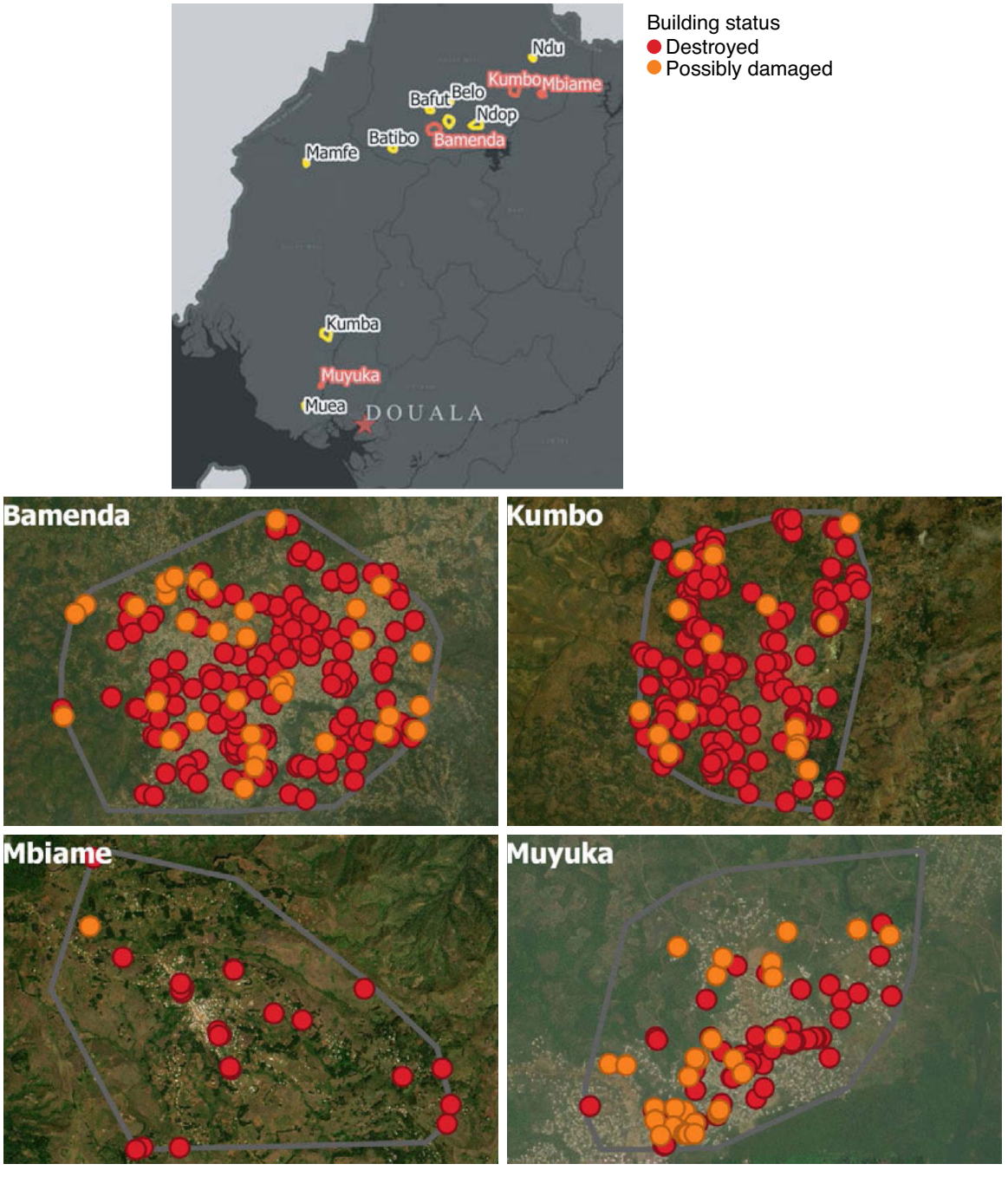
The crisis has resulted in the destruction of critical assets. Damage to buildings has been reported in numerous places, but hard data on such damage are scarce. It has not been possible to do a full damage assessment as part of this study, but localized satellite assessments of damage, focusing on reported hot spots, have identified heterogenous patterns of damage. Figure 15 shows images of damage in selected towns in NW and SW between February 2016 and February 2020. Damage has extended to public buildings, such as schools, courthouses, and health facilities, as well as interurban roads, bridges, electricity, and telecommunication networks. The crisis has also resulted in the discontinuation or postponement of public works and other government investments in NWSW due to insecurity, notably the renovation of the road connecting Bamenda and Babadjou and the planned road rehabilitation in Kumba.

Schools and health facilities have also been damaged and destroyed. By May 2018, 5,018 primary schools were reportedly affected in the two regions: 2,912 public schools and 2,106 private schools. At the end of the 2018–19 school year, a total of 46 schools in NW and 77 schools in SW had been burned, with a further 46 in NW and 40 in SW vandalized. The attacks on schools left 25,847 children out of the education system: 17,707 in NW and 8,140 in SW (DREB 2020). In addition, 47 schools are occupied by armed groups, 12 in NW and 35 in SW (DREB 2020). The total number of attacks on health facilities and the health workforce in NWSW since the beginning of the conflict is unknown. However, one humanitarian organization operating in NWSW stated that as of May 2019, their teams documented 61 attacks on health facilities and 39 attacks against health workers over the previous year in NWSW (MSF 2019).

Many health facilities in NWSW have closed or are only partially functional as a result of the crisis. According to the Ministry of Public Health (Ministère de la Santé Publique; MINSANTE), health facilities in SW had a functionality of 89 percent in 2017 but this fell to 76 percent in 2018 and 66 percent in 2019 (MINSANTE 2019). The Ministry of Economy, Planning and Regional Development estimated in 2018 that 15 percent of health facilities in SW had been destroyed (Republic of Cameroon 2020). The data on health facilities' functionality are slightly higher than those reported in the Multi-Sectoral Needs Assessment (MSNA) undertaken by the International Organization of Migration (IOM) in August 2019, which assessed 647 villages in SW. The MSNA found that 45 percent of health facilities were functional (OCHA 2019c; authors' calculations). As of July 2019, OCHA estimates that two-thirds of SW's 18 health districts were partially or completely functional (OCHA 2019a). In NW, the Ministry of Economy, Planning and Regional Development reported that 13 percent of health facilities were destroyed (Republic of Cameroon 2020). The data are quite similar to the findings of the MSNA, which assessed 402 villages in NW and found that 87 percent of health facilities were reported to be functional (OCHA 2019c; authors' calculations). As of March 2019, OCHA estimates that 79 percent of the 19 health districts in NW were partially or completely functional (OCHA 2019a).

Productive infrastructure has also been damaged. The total value of the assets destroyed in all the sectors surveyed is estimated at over US$64 million (GICAM 2018). The agribusiness sector has been hit the hardest, with damages exceeding US$35 million as of October 2019, followed by the energy sector, which suffered more than US$27 million in damages. Other impacted sectors include agricultural extension, distribution,

FIGURE 15 **Damage to Buildings in Batibo, 2016 and 2019**



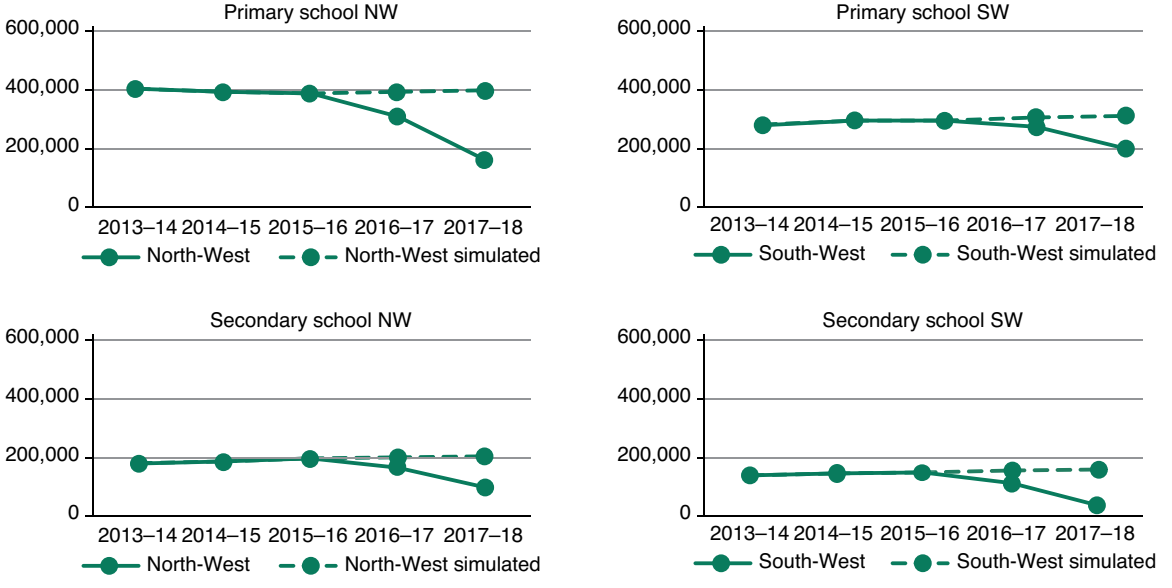
Source: European Space Agency, Earth Observation for Sustainable Development, Fragility, Conflict and Security database, http://www.eo4sd-fragility.net/
Note: Focal settlements were selected through consultation with the World Bank team and local experts. Those settlements were then assessed for imagery availability, and 13 settlements were identified using pre- and post-conflict images. An image analyst manually assessed the two dates of imagery and identified structures that were either new, damaged, or possibly damaged. In total, over 300 km^2 of imagery was analyzed, and over 1,000 damaged structures were identified.

finance, food processing, forestry, and telecommunications. A 2018 Ministry of Economic Planning and Regional Development assessment of the destruction to infrastructure estimated that approximately 258 km of roads and 14 bridges were damaged throughout NW, while 315 km of roads and 26 bridges had been damaged in SW. The destruction of infrastructure also extends to utilities (e.g., telecommunication, electricity, and water supply). Limited accessibility due to insecurity impedes the maintenance of services, which results in the further disruption or discontinuation of supplies and services. An estimated 60 percent and 40 percent of NWSW is no longer serviced for electricity and telecommunications, respectively (GICAM 2018), though it is not clear which proportion of this is urban versus rural.

Impact on Human Development Outcomes

The crisis in the NWSW has negatively and materially impacted the poverty, livelihoods, and human capital conditions of citizens in both affected and neighboring regions. The progress in human capital made by the Northwest and Southwest regions before the crisis has suffered a setback. The conflict is further threatening the productive potential of the younger population. Between 2011 and 2018, the share of children suffering from moderate and severe stunting decreased by 1.4 percent more in NWSW than the other regions on average, with similar gains in reductions in wasting and underweight. Since the start of violent conflict, however, children's

FIGURE 16 Trends in Enrollment (and simulated enrollments) in Primary and General Secondary Education in NWSW, 2013–14 to 2017–18



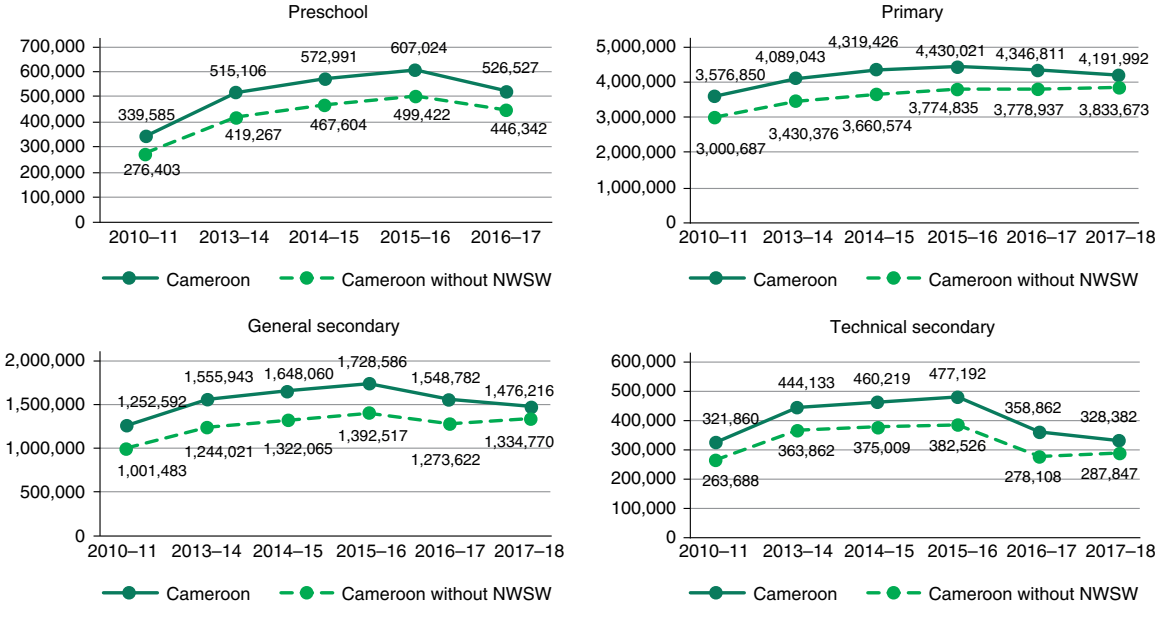
Source: DREB 2020.
Note: The simulated enrollments are those that would have been observed in 2016–17 and 2017–18 if the enrollment trend of 2015–16 had been maintained.

outcomes are threatened not just in terms of food security and nutrition, but also education. According to UNICEF, more than 80 percent of schools in the Northwest and Southwest regions were closed in June 2019, as the security situation and living conditions continued to deteriorate (UN News 2019). Out-of-school children have faced a range of risks such as sexual exploitation and abuse, recruitment by armed groups, arbitrary arrest, early marriage and pregnancy, and child labor. These serious impacts of the conflict threaten to have long-lasting debilitating effects on human capital accumulation that will perpetuate the cycle of marginalization that fueled the conflict to begin with.

The education system has been especially impacted by the crisis. The crisis precipitated a dramatic fall in enrollment rates in NWSW. During the 2016–17 and 2017–18 academic years, enrollment fell by 37 percent in primary education, 49 percent in general secondary education, and about 50 percent in technical and vocational secondary education (DREB 2020, chapters 1–2). The broken lines in Figure 16 simulate the projected enrollment trend if the crisis had not occurred. This simulation shows that in 2017 the crisis caused 238,826 and 86,696 children to miss out on school in NW and SW, respectively. In 2017, 110,256 children in NW and 97,475 children in SW were not able to complete their secondary education.

While some of the displaced pupils have been absorbed by other regions, the decrease in enrollment in NWSW affected national enrollment rates between 2014 and 2017 (see Figure 17). The drop in preschool enrollments rates of 1.2 percent, coupled with a 3.6 percent drop in primary school enrollment at the national

FIGURE 17 National Enrollment Trends in Primary and Secondary Education (excluding NWSW)



Source: Authors' calculations using statistical yearbooks from the Ministry of Basic Education and the Ministry of Secondary Education.

level, can be directly attributed to the 36.5 percent and 37 percent respective drops in enrollments recorded in NWSW. Similarly, secondary education dropped by 4.7 percent (72,566 students) nationally, due to a drop of about 49 percent in student enrollment in NWSW. For the rest of the country (excluding NWSW), enrollment increased by 1.4 percent (55,000 students) (DREB 2020, chapters 1–2).

Teachers are among the most affected groups. About 15,838 primary school teachers (10,870 public and 4,968 private) do not have access to their schools (World Bank 2019a). Prior to the crisis in NW, there were a total of 45,187 teachers (21,182 males and 24,005 females) in preschool, primary, and secondary schools. The crisis resulted in a drop in this number to 4,937 teachers (2,040 males and 2,897 females) in the region, representing a decline of 89.1 percent. In SW and based on available data from 26 subdivisions, there were a total of 19,026 teachers (7,529 males and 11,497 females) in the preschool, primary, and secondary schools prior to the crisis, which has decreased to 3,652 teachers (973 males and 2,679 females), representing a drop of 80.8 percent (UNICEF 2019).

The crisis in NWSW has also impacted pupils' performance in official end-of-course examinations. The percentage of pupils that passed the final exams has declined from 91.4 percent during the 2015–16 academic year to 60.6 percent for the 2017–18 academic year. The number of pupils registered for the FSLC and CEP exams in NWSW between 2017 and 2019 fell by 97.3 percent, while 46 percent of those who registered for the FSLC and CEP exams in 2017–18 in NWSW failed to take it. Similarly, at the secondary education level, the GCE recorded a 35.32 percent pass for the Advanced Level in 2017, down from 66.52 percent in 2016. Advanced Level Technical scored 22.37 percent in 2017 against 54.33 percent in 2016, and the GCE results show a 25.29 percent pass in 2017, down from 62.17 percent in 2016.

The displacement of students and pupils from NWSW has impacted demand for education in the neighboring regions. Schools in neighboring regions have reported the enrollment of 38,952 additional children in primary school in 2019 as a result of displacement from NWSW. This translates into an increase in enrollment of 1.01 percent, 0.6 percent, 3.5 percent, and 2.8 percent in the Center, East, Littoral, and West regions, respectively. Enrollment numbers also increased for secondary education in neighboring regions, with 18,033 secondary school students displaced (DREB 2020). The most dominant host regions remain West (14,905 primary, 4,667 secondary) and Littoral (15,446 primary, 6,514 secondary) (see Figures 18a–b).

The crisis has placed significant pressure on the capacities of schools and educational institutions, which has impacted the quality of education. In the 2017–18 academic year, there were a total of 3,769 registered pupils for 56 classrooms across eight schools in the Littoral region—a pupil-to-classroom ratio of 67:1. The number of registered pupils increased to 4,681 in the 2018–19 academic year, which increased the ratio to 84:1. Government Bilingual Primary School New Bell Bamileke 1 recorded the highest pupil-to-classroom ratio of 95 students per classroom in the 2017–18 academic year and 110 students per classroom in the 2018–19 academic year (UNICEF and Plan International 2019). The quality of education in these regions has suffered. A study of eight schools across the Littoral region, with a pupil population of 3,769 in the 2017–18 academic year, found there was an average of 100 students for each second-language textbook and 167 students for each science textbook. With an increase in the pupil population to 4,681 during the 2018–19 academic year, the eight schools recorded an average of 8 students per reading textbook, 91 students per mathematics textbook, 125 per second language textbook, and 200 per science textbook. Over the same period, the pupil-to-teacher ratio moved from 76.9 to 78 pupils per teacher (UNICEF and Plan International 2019).

FIGURE 18a Number of Displaced Pupils per Region

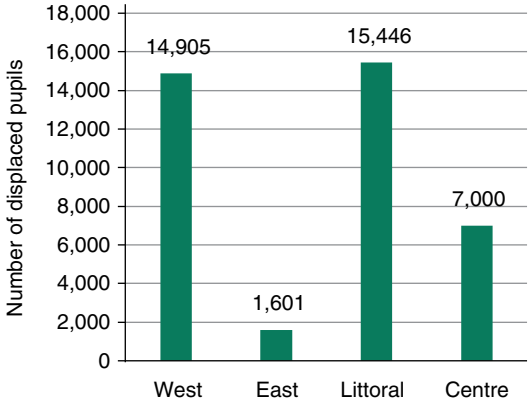
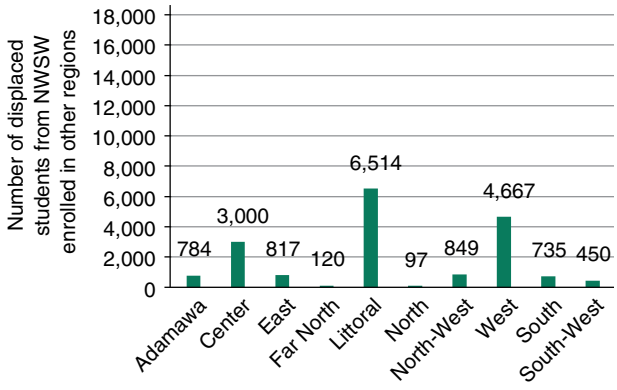


FIGURE 18b Number of Displaced Pupils Enrolled in New Areas



Source: DREB 2020.

Although initially not a deliberate target for attacks by separatists, the health sector has been impacted in multiple ways. This includes physical damage, attacks on health care professionals, reduced and limited access to facilities and health care, and implications for supply chains. Insecurity stemming from the conflict has limited citizens' access to health centers, including during lockdowns and ghost town curfews. This situation has also interrupted the supplies of drugs and equipment. The Regional Funds for Health Promotion in NWSW report that between 2017 and 2019, there was an overall reduction in sales of essential medicines of 51 percent in SW and 60 percent in NW (NWRFHP 2019; SWRFHP 2019).

The closure or limited functioning of health facilities has meant limited coverage of essential health services, including for reproductive and maternal health and immunizations. In SW, MINSANTE reported a 50 percent reduction in births recorded in health facilities, from 26,391 births in 2016 to 12,905 in 2019, which is likely due to women leaving their communities because of insecurity and the closure or partial functioning of health facilities. The number of health facilities reporting on mother and child health services has decreased due to the conflict, and these facilities report data completeness of 80 percent in 2019, down from 97 percent in 2017 (MINSANTE 2019). Data from the Demographic and Health Survey from one week in January 2020 show that only 12 percent of women in SW give birth in a health facility (OCHA 2020d), and 16.8 percent in NW; these percentages were lower than any other region in Cameroon (MINSANTE 2020b). While not directly comparable to the Multiple Indicator Cluster Survey, Round Five (MICS5) 2014 data prior to the conflict (in which 82.5 percent in SW and 96.1 percent in NW were reported to have given birth in health facilities), the 2020 data indicate worsening maternal and newborn health conditions due to the conflict (MINSANTE, INS, and UNICEF 2017). Immunization has also been largely disrupted: since the beginning of 2019, most of the 18 health districts reported coverage of DTP-HepHib-3 of only 40 percent in SW, down from 93 percent in 2014 (only six health districts reached over 50 percent coverage and three reported less than 10 percent) (MINSANTE 2019). UNICEF recently warned of a high risk of measles outbreaks in NWSW due to reduced immunization (UNICEF 2020).

Health professionals have been targeted by both the military and separatists for attending to wounded militias and armed forces and have been accused of hiding fighters in hospitals and health centers. These dynamics have led, over time, to intentional attacks on and occupation of hospitals and health centers in NWSW by both armed separatists and the military, including blocking ambulances and supplies of drugs and equipment, and attacks on the health workforce as well as patients (Adepoju 2019). As a result, many health workers have fled NWSW, while others have been killed or injured in attacks. A 2018 International Medical Corps (IMC) needs assessment of three health districts in SW (Fontem, Kumba, and Mamfe) found significant shortages of health care staff due to closures of health facilities and fleeing of staff, with a shortage of 122 staff across eleven health facilities and gaps in the three district hospitals ranging from 54 to 81 staff (IMC 2018). As of May 2019, one humanitarian organization documented 39 attacks against health workers over the past year in NWSW (MSF 2019).

Displacement of populations within NWSW, combined with food insecurity and poor living conditions, has increased the risk of disease, including waterborne diseases and outbreaks. It has also contributed to a rise in severe acute malnutrition, or severe wasting,[16] which is estimated at 2.7 percent in SW (from 0.7 percent precrisis) and 2.1 percent in NW (from 0.4 percent precrisis) (WFP 2019; OCHA 2020d). Global acute malnutrition, which combines moderate and severe acute malnutrition, was estimated at 7.3 percent in SW (from 2.9 percent precrisis) and 5.0 percent in NW (from 1.9 percent precrisis) (WFP 2019; OCHA 2020d). Higher acute malnutrition in SW in 2019 may be due to more limited availability of food items in the market compared to NW, and higher levels of deteriorated food coping strategies (WFP 2019).

The increased cost of health care as a result of the conflict is a growing concern. The 2019 MSNA in NWSW found that financial concerns were the second-most reported barrier to accessing health care in NW (after distance to the facility) and third in SW (after distance to facility and closure of facility) (OCHA 2019c). IMC's 2018 needs assessment in SW found that in some villages people were unable to seek care due to a more than fourfold increase in the cost of transport, from 2,000 CFAF prior to the conflict to 9,000 CFAF (IMC 2018).

Beyond NWSW, the arrival of IDPs in West and Littoral has overstrained a health sector lacking in adequate workforce, supplies, or services. A 2019 OCHA multi-sector rapid assessment (MIRA) found there were inadequate human and logistical resources in the health sector in IDP-hosting areas of West and Littoral, including insufficient numbers of health workers, essential drugs laboratory supplies, and services for IDPs, such as those to address psychosocial needs (OCHA 2019e). The limited available data on the health needs of IDPs in West and Littoral suggest a rise in typhoid, gastroenteritis, measles, and malaria, as well as increased nutrition challenges, likely due to poor sanitation conditions and inadequate coverage of drinking water needs (OCHA 2019e). IDPs also face nutrition challenges: the 2019 MIRA assessment found that in West, IDPs have reduced from three meals to one meal a day, and the quality is not always guaranteed (OCHA 2019e). In Littoral, the nutritional status of children was reported to be a primary concern; many women cannot produce enough milk to exclusively breastfeed their babies because they do not have enough to eat.

Many IDPs in both regions cannot afford to access health services. The 2019 MIRA assessment found that in both West and Littoral, access to health services is limited for IDPs due to the cost of treatment (OCHA

16 Wasting is an indicator of acute malnutrition, defined as low weight-for-height. It results from an acute shortage of food, but can be reversible with refeeding. Due to its relatively high mortality rate, it is the highest priority for malnutrition interventions in humanitarian emergencies.

2019e). Similarly, the 2019 MSNA in NWSW (which also assessed villages on the border areas in West and Littoral) found that financial concerns were the most reported barrier to health care access in both regions (OCHA 2019c; authors' calculations). Though some people in NWSW participate in risk-pooling schemes such as the Bamenda Ecclesiastical Provincial Health Assistance (BEPHA), these schemes would not cover services in West and Littoral regions (since they must be accessed at BEPHA partner facilities in NWSW). Given that many IDPs have also lost their source of income, they have even fewer resources to pay for services at health facilities. In Littoral, some IDPs have reportedly been forced out of the hospital because they are unable to pay, or have been required to provide hospital cleaning services in exchange for family members' health care (OCHA 2019e).

The crisis in NWSW has threatened the livelihoods of a large share of the rural population. Farming is a source of income for 74 percent of households in NW and 53 percent of those in SW (ECAM 4). The lockdowns and ghost town days enforced by militias have prevented farmers from working in their fields during critical farming periods when they need to plant, weed, treat, or harvest their crops. Between October 2017 and December 2019, people's activities were restricted during an estimated 30 percent of all working days (GICAM 2018). In addition, the overall insecurity generated by the crisis has limited farmers' mobility and ability to work beyond these lockdown days. Many rural households have also been forced to flee their farms.

The crisis has limited farmers' access to, and increased the cost of, agricultural inputs and extension services. Many dealers who supply key agricultural inputs—including seeds and fertilizer—have fled the conflict-affected areas. The crisis has disrupted the overall supply chain for such inputs. Stores in key centers in NW (including Donga Mantung, Bui, Boyo, Menchum, and Momo) and SW (including Lebialem, Ndian, and Kupe-Muanenguba) have closed (Jude 2019; Ngobesing 2020). This has led to acute shortages, particularly in remote areas (Jude 2019; Ngobesing 2020). Estimates also suggest that 58 to 90 percent of the extension workers and veterinary technicians in NWSW have fled the areas they are supposed to be covering (there are about 1,000 extension workers split between the two regions) (Jude 2019; Lawan 2020; Ngobesing 2020). The cost of transportation has generally risen as a result of the crisis, which increases the overall cost of maintaining extension services.

The appropriation of crops and livestock by NSAGs has also threatened farmers' livelihoods. In SW, these groups have appropriated over 500 tons of cocoa, valued at more than US$1.0 million. An estimated US$1.7 million in livestock has been killed or confiscated in NW (Lawan 2020). NSAGs have also appropriated all the fish breeding stock at the Bamessing fish station.

The crisis has caused a substantial drop in the production of both subsistence and cash crops. The production of maize and beans—two essential crops often grown together—dropped by 15 percent and 23 percent, respectively, in NW, and by 20 percent and 33 percent in SW (Jude 2019; Ngobesing 2020). There have been even larger drops in the production of other crops, including cassava, yam, cocoyam, and plantain. The value of subsistence crops lost in 2018 is estimated to have exceeded US$180 million in NW and US$227 million in SW. Cash crops have also been affected: in NW, the production of cocoa dropped to zero in 2018 (precrisis levels of production were already low, especially relative to levels in SW), and the production of coffee dropped by 34 percent. In SW, the production of palm oil dropped by 40 percent, cocoa by 23 percent, and bananas by 26 percent (Jude 2019; Ngobesing 2020). The value of cash crops lost in 2018 is estimated at over US$11 million in NW and over US$122 million in SW (values expressed in local prices).

Large agricultural businesses—which constitute the engine of the local economy—have been considerably affected (Jude 2019; Ngobesing 2020). Militias have targeted employees of state-owned agricultural enterprises, halting their activities almost entirely. All of the Cameroon Development Corporation's banana plantations in SW (close to 4,000 ha) and half of its palm oil plantation (over 7,000 ha) have been abandoned. As a result, over 5,000 employees have lost their jobs. PAMOL's palm oil plantations have also been abandoned, which threatens the employment of over 2,000 individuals. The situation also threatens large private plantations, including the Cameroon Tea Estate, the Ndawara Highland Tea estate, and some private palm oil plantations.

The crisis has had a significant impact on urban centers in NWSW. It has impeded the provision of public services and upset the functioning of the public administration and acted as a brake on the economy. The combination of the impact of lockdowns, ghost town days, and high levels of insecurity heighten the risk of rising urban poverty amid growing reports of criminality.

The crisis has disrupted the provision of public services in urban centers. In addition to the physical damage reported above, high levels of insecurity have affected the performance of key governance functions, particularly in remote small towns, where Division Officers' offices have closed, along with schools, courts, and tax offices (Alphonse 2019). Civil servants have also reportedly abandoned their duty stations after being deliberately targeted by militias (VOA Afrique 2018). In addition, threats and attacks by militias have impeded the collection of taxes as well as the payment of utility bills, including in larger cities such as Bamenda and Kumba. This in turn affects the provision of electricity and telecommunication (GICAM 2018).

The crisis has adversely affected the activities of both large and small urban businesses. In addition to the destruction of property and assets, businesses face racketeering, kidnappings for ransom, and even targeted killings. Company employees, business people, and any individual perceived as being wealthy have become prime targets for kidnapping in cities, such as Bamenda, Buea, and Kumba (Kouagheu 2019a; Alphonse 2019). There is also anecdotal evidence that in many cities and towns across the region, people are increasingly resorting to paying a "contribution in support of the struggle" to obtain permission to conduct business or, for example, build a house, without themselves or their staff being kidnapped or harassed (Informant interviews in NWSW in May 2020; Kouagheu 2019a). Key economic actors, including the wholesale traders that supply local markets, have fled conflict-affected areas in response to the high level of insecurity, which has had adverse effects on the productivity of both formal and informal enterprises.

The situation of IDPs in urban centers is particularly precarious. Those displaced by the conflict have largely relocated from rural to urban areas. Such a rapid increase in the population of smaller cities has placed a significant strain on infrastructure and services. The housing situation is particularly complicated, since the majority of IDPs in West and Littoral have reportedly moved in with relatives or friends. Some have been able to rent accommodations—which further depletes their limited resources—while others have had to sleep in huts near farms (OCHA 2019e).

IDPs have generally not sought assistance from local governments in the cities that received them. Many displaced households have lost the bulk of their assets as well as their usual source of income, and therefore face difficulties meeting their basic needs. However, local authorities in receiving urban centers have generally not had to provide any specific services or assistance to IDPs as the key mode of relocation has been self-reliance. There have been limited efforts to keep track of the influx of IDPs, although a few city officials have launched efforts to identify and register them (OCHA 2019e). In the absence of meaningful public assistance,

IDPs have relied on their savings and on help from relatives for shelter and food. One of the key constraints faced by IDPs is the lack of personal documentation (birth certificates, national identification cards, academic certificates, diplomas, etc.) which have been lost, destroyed, or expired during the conflict. In some cities, up to 75 percent of IDPs do not have a national ID card, which affects their capacity to access most public services (as well as certain private business transactions such as opening a bank account) and to move around safely given the common practice in the country of regular ID card checks at police checkpoints.

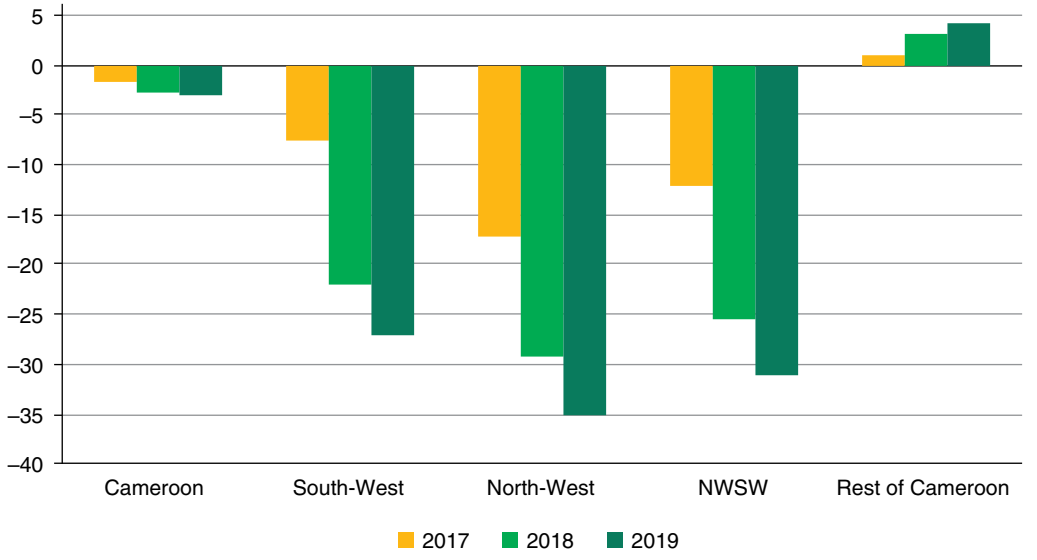
Few opportunities are available to IDPs in urban centers, as displaced individuals compete with locals for jobs. They can only engage in a limited number of activities, including construction, transportation, and petty trade. IDPs who are able to find work tend to be underemployed, and the majority of opportunities are in the informal sector. Furthermore, the informal sectors that have been absorbing most IDPs (motorcycle riding and taxi driving, construction work, trading in markets, etc.) are becoming overcrowded. Anecdotal evidence among motorbike drivers in Douala, where a very noticeable proportion of Anglophones have become employed, and/or comments about the sizable numbers of new arrivals in markets in Douala, support this conclusion. Job scarcity predates the crisis, and the influx of IDPs likely only exacerbates preconflict trends. The preconflict labor market was characterized by high levels of underemployment (people working for less than the minimum wage and/or less than 40 hours per week) (ECAM 4). There have also been reports in the local media of prostitution, including by minor females (Kouagheu 2019b). A field survey conducted by the Cameroon Debate Association, a local NGO in Dschang, revealed that IDPs in the city are predominantly employed as motorbike drivers and vendors (CDA 2019).

Economic Impacts

The crisis has resulted in a significant contraction of the economies of the Northwest and Southwest regions. Given the extent of destruction of productive assets, as well as the adverse effects of the crisis on the local credit market, the impacts may be lasting. The consequences are starting to be felt at the national level, since the Northwest and Southwest regions' diminished productive capacity impedes Cameroon's productive potential. Yet the economic impact to date has been more mixed beyond NWSW, due to several mitigating factors. For example, some production facilities have been moved from conflict-affected areas into neighboring regions, most companies located in NWSW have partially or totally redeployed their staff to more secure regions, households have moved their savings away from the affected areas to safer large agglomerations, improved tax administration has helped mitigate the drop in revenue collected in the two affected regions, and access to education has been increased elsewhere in response to displacement.

The CGE model was used to build a reference scenario as a basis for assessing the short-term macroeconomic and fiscal impacts of the crisis at the national and regional levels. The transmission channels considered for the simulations are migration, labor force participation, trade transactions costs, capital underutilization, and productivity. The historical counterfactual or reference scenario analysis (according to which the crisis did not occur) shows that the NWSW crisis has prevented the Cameroonian economy from taking full advantage of the relatively favorable global context preceding the COVID-19 outbreak, which was characterized by a modest rebound in the main agricultural rent exports from Cameroon in 2017 and 2018, particularly those produced in the two affected regions such as bananas, coffee, and cocoa. The displacement of people, loss of working days, and collapse of these sectors' productivity in NWSW have contributed to a drop in exports of 5.3 percent, a decline in final consumption of 3.4 percent, and a fall in investment of 10.2 percent compared to the reference scenario. As a result, growth performance has been below potential, employment has contracted, and welfare has declined. Annual GDP growth would have been 4.5 percent in

FIGURE 19 Regional GDP Effect, 2017–19



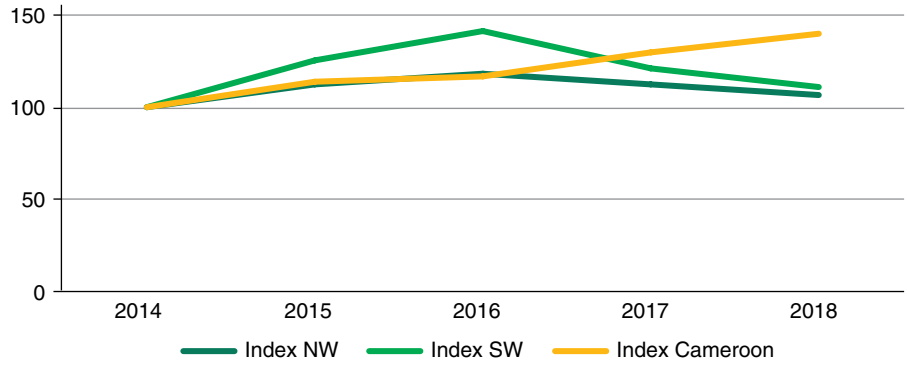
Source: CGE simulation results.
Note: Figure denotes percent deviation from baseline (no conflict scenario).

2019, instead of the 3.8 percent registered during that period. Furthermore, close to 2 million workers in SW and 1.2 million workers in NW were likely affected by the crisis. The combined effects of lower income due to reduced employment and increases in consumption prices due to supply chain disruptions have significantly reduced welfare. Household welfare at the national level, measured by real consumption, was 3.4 percent lower in 2019 than in the reference scenario.

Economic activity in NWSW has contracted substantially as a result of the crisis. A government assessment of the economic impact estimated a drop of more than 30 percent in the performance of industrial units and services installed in these regions in 2017 (Ministry of Economy, Planning and Regional Development 2018). The largest national private sector union (GICAM) surveyed formal enterprises in nine sectors, and estimates that the loss in turnover from 2016 to June 2019 had reached almost 800 billion CFAF (GICAM 2018). The same survey suggests that many large businesses closed their local production units and suspended their investments. For units that are still active, the measures necessary to mitigate security risks have increased the operating costs. CGE model estimates suggest that in 2019 GDP was lower than in the reference (no crisis) scenario by about 35.2 percent and 27 percent in NW and SW, respectively (see Figure 19). Although devastating for both regions, the effect of the crisis seems to be worse in NW, likely because SW is less rural, and thus economic activity might have been safer there than in NW. Furthermore, the oil sector, the primary economic activity in SW, was guarded by the authorities and was not affected by the crisis. The proximity of SW to big urban centers like Douala (just a 30-minute drive from Buea, the region's capital) provided additional resilience compared to the more isolated and mostly rural NW region.

Tax revenue trends confirm NWSW's decline in economic activities. Fiscal revenues had increased between 2014 and 2016 by about 15 percent in NW and by almost 40 percent in SW. By 2018, the decline in economic

FIGURE 20 Evolution of Fiscal Revenues (indices), 2014–18



Sources: Reports from the tax administration for 2014, 2016, and 2018.

activities caused them to return to their 2014 level (see Figure 20). Estimates based on reports from the tax administration for 2014, 2016, and 2018 suggest that the gap in fiscal revenues associated with the crisis reached 10 percent in NW and 21 percent in SW (Ningaye et al. 2020). These regional dips have not led to a decline in fiscal revenues at the national level, which have continued to grow since 2016. Government measures to improve tax administration, including further joint tax and customs controls, cross-checking of customs and tax data, and the rationalization of value added tax exemptions, have largely compensated for the fall in revenue collected in the two regions.

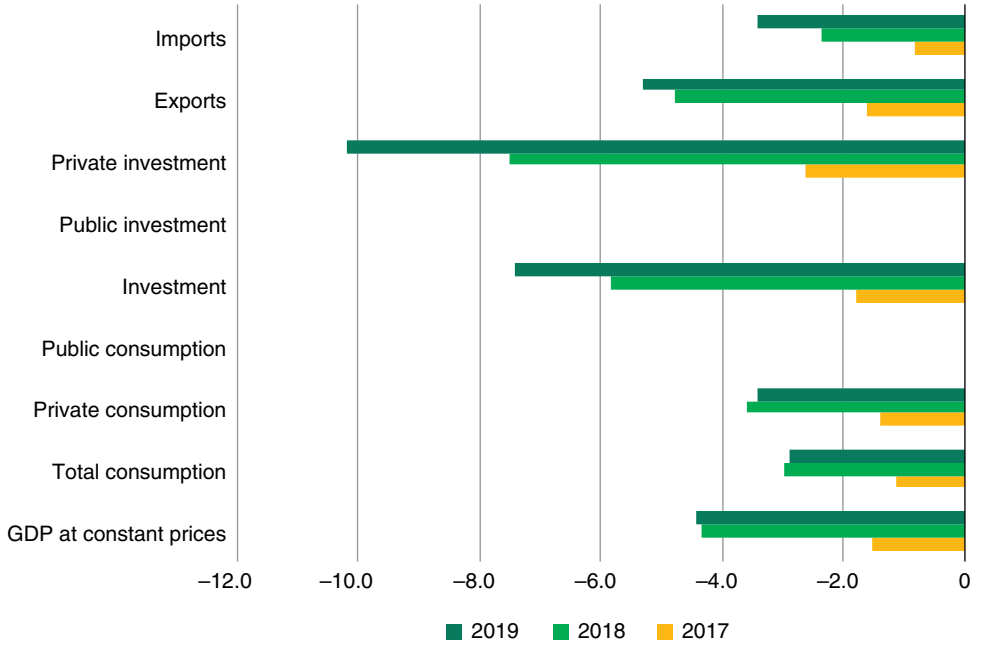
The crisis has affected the implementation of public investments. In 2018, the rate of execution of the domestically financed public investment budget was 54 percent in NWSW, compared to 93 percent in NW and 82 percent in SW in 2016. This low execution rate is primarily due to security issues and the displacement of civil servants. Neighboring regions also have low rates (although higher than in regions directly affected by the conflict). In 2018, the rate was 75 percent in West and 77 percent in Littoral. This decline in the implementation of public investments has both short-term effects—by limiting the activities of the businesses carrying out these projects—and long-term adverse effects on economic productivity.

The financial sector has also been impacted by the disruption and insecurity caused by the crisis. The overall amount of investment loans has declined, while consumption loans have been on the rise, reflecting households' strategies to deal with the impacts of the crisis. The overall decline in investment loans is the result of a significant decline of US$69 million in loans extended in rural areas. This decline has only been partially compensated by a smaller (US$32 million) increase in loans extended in urban areas. This shift may be the result of the more dire security situation in rural areas and the relocation of IDPs from rural to urban areas. The decline in the amount of loans in NWSW has only been partially offset by an increase in the rest of the country. The net decline in the total amount of microfinance loans in Cameroon through the NWSW credit union network has reached US$37 million. In addition, the amount of nonperforming loans (NPLs) in NWSW has reached almost US$50 million. If it continues, this trend may eventually threaten the viability of the credit market in the regions directly affected by the crisis. Finally, the crisis is estimated to have reduced the revenues of the microfinance sector in Cameroon by US$17 million. Estimates suggest that three additional years would lead to US$48 million in foregone revenues for Cameroon, rising to US$79 million for five years (World Bank n.d.(b)).

Employment levels were seriously affected by the violence and collapse of economic activity. Forced lockdowns and internal displacements severely reduced employment. A CGE counterfactual analysis estimates that close to 2 million workers in SW and 1.2 million workers in NW were likely affected by the crisis. The bulk of the employment gap represented individuals remaining in the region who were incapable of working due to forced lockdowns (ghost towns), security concerns (state of emergency restrictions), and the collapse of economic activities. The employment effect seems to have been more pronounced in NW, as its economy was hit harder. In both SW and NW, unskilled workers seem more affected than skilled workers, reflecting the devastation in agricultural sectors where most unskilled laborers are employed. Skilled workers are more intensively employed in services and manufacturing in urban areas, where the security situation was far better.

At the macro level, Cameroon has not been able to leverage the otherwise favorable global environment that prevailed during the crisis, prior to the COVID-19 pandemic. As shown in Figure 21, annual growth would have been 4.5 percent in 2019, instead of the 3.8 percent actually registered during that period. The poor GDP performance reflects a drop in exports of 5.3 percent, a decline in final consumption of 3.4 percent, and a fall in investment of 10.2 percent compared to the reference scenario. The decline in exports reflected the role played by the two regions in the supply of agricultural export commodities. Had the agricultural production of the Northwest and Southwest regions not plummeted, Cameroon would have been better positioned to benefit from moderate price rises in global agriculture commodities (cocoa, coffee, and bananas) in 2017 and 2018. The below-potential growth performance is also the result of increased trade

FIGURE 21 National GDP Effect, 2017–19



Source: CGE simulation results.
Note: Figure depicts percent deviation from baseline.

costs for the whole country, as security measures imposed additional checks on goods traded within the country and additional time for goods in ports. The decline in investments was due to the fall in income and savings in affected regions, as well as the rise in the government deficit, which was forced to maintain high spending levels to address the NWSW crisis. The deterioration in the fiscal balance due to the NWSW contributes to increasing interest rates over what they would otherwise have been, which has helped crowd out private investment.

Revenue collected by the government in 2019 was 4.8 percent lower than it would have been without the crisis, according to CGE model results. Revenue from direct and indirect taxes in the two regions was significantly reduced, not only by the decline in economic activities but also by the near incapacity of government institutions to operate in most parts of the affected regions. Revenue was also affected by the officially declared tax armistice for enterprises operating in affected regions in 2019. The level of spending remained high by necessity, so the fall in revenues led to a substantial deterioration of the overall fiscal balance. The overall deficit was 5.5 percent larger than in the reference scenario in 2019.

The combined effects of lower income due to reduced employment and increases in consumption prices due to supply chain disruptions inflicted a heavy toll on household welfare. Household welfare at the national level, measured by real consumption, was 3.4 percent lower in 2019 than in the reference scenario (no crisis). The impact on the two most affected regions was catastrophic. Welfare in 2019 was lower than in the reference scenario by 13.2 percent and 21.2 percent in SW and NW, respectively. NW was the most affected region due to its weaker employment situation.

Crisis of Governance and Growing Pressure on Social Cohesion

Social cohesion between Anglophone and Francophone populations has largely been maintained through the crisis. Although a high degree of solidarity prevails, with host families opening their homes to IDP families and children, this cohesion is increasingly being tested by the demographic impact of IDP flows from NWSW. The flow of IDPs has in some areas strained basic social services, including health, education, housing, water supply, and access to farmland, while the multiplication of actors in "petit business" has had implications for turnover and revenues.

The arrival of IDPs has strained host households and increased competition for limited jobs and local services. Social cohesion between host families and displaced populations has been tested, as host family resources have been stretched in order to accommodate the IDPs and adjust to overcrowded housing, as well as extra spending on food and education. While there have not yet been signs of major tensions over competition for economic opportunities between host communities and IDPs, there is a risk that an increasing number of IDPs might eventually lead to tensions in some sectors. Experiences from other countries show that as displacement becomes more protracted, the initial hospitality can become strained. However, it is notable that more have moved from NWSW to neighboring Francophone regions of Cameroon than to Nigeria, with which the displaced share a common language.

In terms of political engagement with public sector and state institutions, the crisis in NWSW has strained national cohesion along a number of vectors. It has accentuated the differences between Francophones and Anglophones at the national level: Anglophones are critical of Francophones for their lack of solidarity and feel that Francophones do not really appreciate the challenges that come with being a minority (ICG 2017). A further challenge to social cohesion in Cameroon more broadly is that Francophones prefer effective

decentralization to federalism (ICG 2017). Tensions between the two linguistic groups have taken a clear toll on the country's unity, according to 2018 Afrobarometer survey data (see Figures 22a–c). Anglophone and Francophone Cameroonians are deeply divided on fundamental questions related to democracy and state legitimacy: "Major divisions have emerged as many Anglophone Cameroonians have abandoned their support for and belief in the durability of Cameroonian democracy, as well as their fundamental trust in the state" (Lazar 2019). Critically, the survey found that the proportion of Anglophone respondents who identify

FIGURE 22a No Trust in the Police (share of respondents)

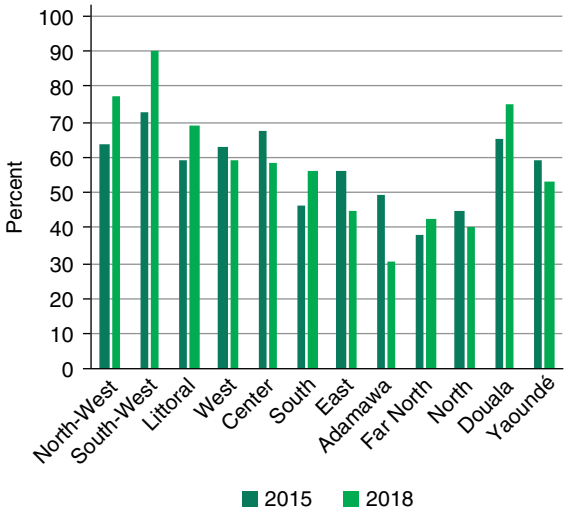


FIGURE 22b No Trust in Local Courts (share of respondents)

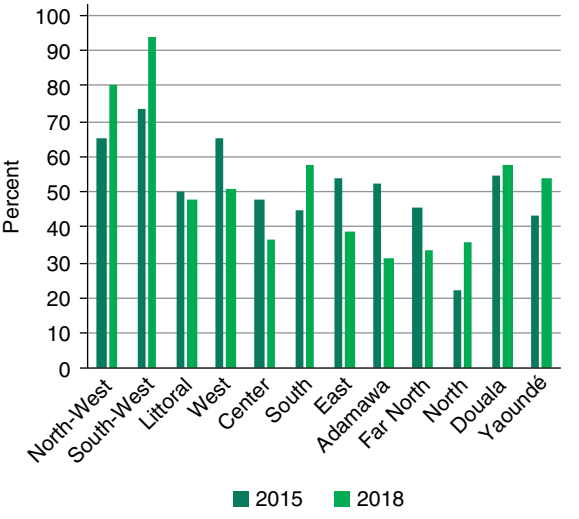
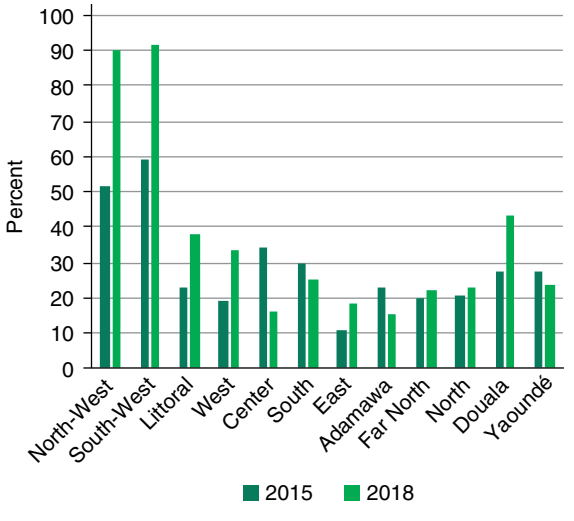


FIGURE 22c No Trust in the Army (share of respondents)



Source: Afrobarometer surveys for 2015 and 2018 (Afrobarometer 2020).

more strongly with their ethnic group than their nationality has quadrupled since 2015, to almost one-third (31 percent), compared to 13 percent among Francophones. Thus, the increasingly negative perceptions among Anglophone citizens appears to extend to their identification as Cameroonians (Lazar 2019).

This growing divide threatens reconciliation efforts with the government. The level of anger at the government is so high that many Anglophones reportedly side with the militias as a more palatable force. According to a *Foreign Policy* survey, even though 4 in 10 Anglophones reported either personal experience or knowing a victim of separatist violence, more than 2 in three agreed that the separatists had done a good job of advocating for their cause (Habun and Opalo 2019). Survey respondents routinely described armed separatists as having been "pushed to the wall" by the government (Habun and Opalo 2019). The divide has also extended to the clergies of the Catholic Church, which obstructs its potential role as a mediator in the crisis (Kuwonu 2019). It also explains why many in the secessionist factions and much of civil society in the Northwest and Southwest regions boycotted the Grand National Dialogue talks and remain skeptical of the government's announcement of granting "special status" (see Box 5).

BOX 5 Decentralization and the Special Status of the Northwest and Southwest Regions

In 2019, Cameroon held a Grand National Dialogue to propose solutions to the crisis. While the secessionist factions and much of civil society in the Northwest and Southwest regions boycotted the talks, and the announcement that the government was granting a "special status" to the two regions received a mixed reaction, the outcome still represents the most plausible option to address underlying grievances in the Northwest and Southwest regions. The offer of special status seems to respond to key grievances in the Northwest and Southwest regions regarding the gradual rollback of the original federal structure, which safeguarded Anglophone institutions, language, and cultural identity. The National Dialogue was followed by the adoption of a new General Code of Decentralized Territorial Collectivities in December 2019 (Law N 2019/024), which calls for the partially differentiated treatment of the Northwest and Southwest regions by granting them "special status" (a few differentiated institutions and responsibilities). Such asymmetrical decentralization is granted through special provisions in the areas of justice, education, regional development, the make-up of regional assemblies, and the establishment of a conciliator function.

The General Code defines asymmetrical decentralization as comprising the following elements: the use of common law and the English-language education system in those regions, some regional development powers, an upper House of Chiefs, and the creation of a public independent conciliator. The code provides specifics for the Anglo-Saxon judicial system based on common law, as well as the English-speaking educational system in Northwest and Southwest regions. The code replaces the regional council in these two regions with a bicameral regional assembly composed of the House of Divisional Representatives and the House of Chiefs. This change makes the role of traditional chiefs more explicit and affirmed in these regions than in the others, where they sit as members of a unicameral body. The House of Chiefs is granted suspension veto powers and an advisory role on the status of the traditional chiefdom and a few other elements such as the management and conservation of historic sites, monuments, and vestiges; the organization of cultural and traditional events in the region; and the collection and translation of elements of the oral tradition. Finally, the new code provides for the creation of an Independent Public Conciliator in the Northwest and Southwest regions in order to better assert the rights of citizens and address their grievances. This position is a mixture of Constitutional Court (for the resolution of conflicts between municipalities and regions), Ombudsman (conflicts between citizens and municipal and regional administrations) and Public Auditor (power of inquiry at the request of five members of the Assembly or Parliament).

The crisis has also damaged the legitimacy of local governments; some have been prevented from operating altogether. The decentralization framework was amended in December 2019 by a new decentralization law in response to the current conflict. This new law introduced several innovations, including (i) a new regime for selecting the mayors of the 14 city councils, the country's largest cities (they will be locally elected by municipal councilors rather than appointed by the president) and (ii) an increase in resources allocated to local governments (at least 15 percent of the national budget) (Hobson et al. 2018). However, this new election system appears to be unable to restore the legitimacy and authority of local governments. Separatist forces threatened voters intending to participate in the local elections of February 2020 (Human Rights Watch 2020). Local officials in place operate in a particularly dangerous environment, as separatist groups have kidnapped and killed at least three local mayors since the February 2020 elections (*Al Jazeera* 2020; Kindzeka 2020).

CHAPTER 3

The Potential Longer-Term Impacts of a Protracted Conflict

The analysis in Chapters 1 and 2 has demonstrated the direct and multifaceted impact of more than three years of conflict on people's lives and livelihoods throughout Cameroon. It has shown the economic costs of the conflict, in terms of both the impact on the national economy and the implications for future reconstruction and recovery.

At the time of writing, the conflict is still active and may be escalating. The UN Resident Coordinator for Cameroon issued a warning in June 2020 about the "increased harassment, attacks, abductions, and extortion" faced by humanitarian workers in NWSW and of the "increasingly widespread practice" by NSAGs of setting up illegal checkpoints and abducting aid workers (OCHA 2020f). It noted that Cameroon security forces had also reportedly delayed the movement of cargo and aid delivery trucks and detained protective equipment, which has forced a reduction in aid delivery.

Attempts to find a solution to the conflict, including through the Grand National Dialogue in September 2019, have generated a number of proposed actions in response to grievances, but have not yet resulted in a roadmap toward a mediated peace. The negotiation process is hindered by both the limited concessions the government is willing to make and by separatist factions' efforts to silence moderate Anglophone representatives. These factions successfully enforced a boycott of the legislative and local elections in February 2020, thereby cementing the local governance impasse. The conflict is showing clear signs of becoming protracted: on average, secessionist wars are the longest type of civil conflicts (Fearon 2004); as of 2019, there are an estimated 2,000 to 4,000 active separatist fighters, split between at least seven militias (ICG 2019a). Territorial disputes are spread across the two English-speaking regions, and the insurgent nature of the conflict means that the army has so far been unable to reinstate territorial control. A war economy is also developing around the conflict's hot spots, sustained in part through increasingly frequent kidnapping, which provides the separatist fighters with financial resources to sustain the fighting.

The perceptions of international aid seem to be changing among NSAGs, making international support more perilous. Understanding NSAGs' positions toward international assistance has always been complex and has differed significantly according to how each group perceives such support, the actors providing it, and their links to the national government. NSAGs have deliberately targeted development assistance, whether implemented by the government or through third-party organizations, as part of their attacks on anything

representing the state. The conflict has also experienced a rapid growth in the provision of humanitarian aid, previously nonexistent in NWSW, and associated efforts by the international humanitarian community to negotiate access to provide lifesaving support. There are signs that the majority of NSAGs understand the distinction between humanitarian and development assistance—particularly the fact that it is neutral and impartial and formally delinked from government systems. There are also indications that some groups were happy to allow humanitarian actors to operate as they could claim "credit" and build legitimacy for the support provided to the population. Unfortunately, the publication of the *Plan de Reconstruction et Réhabilitation Présidentiel* in mid-2020 seems to have changed the picture by erasing the distinction between the two categories of support, and by giving the impression that all international support would be linked to this government-led effort. The result has been a reversal in the access that some humanitarian organizations had been able to negotiate, and increased levels of attacks.

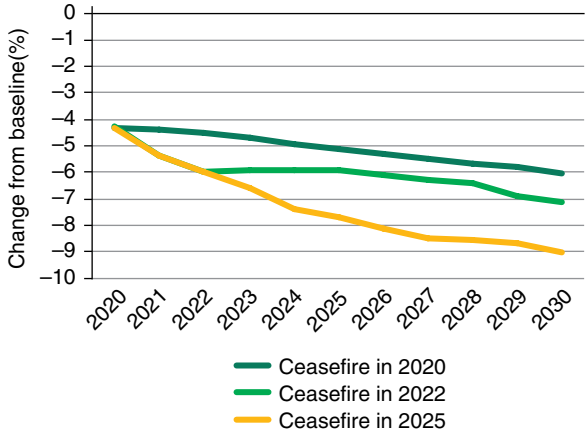
With no imminent solution in sight, the possible impacts of a protracted conflict must be understood. The baseline simulations undertaken as part of this study assumed that the conflict ends right away, in 2020. Two alternative protracted scenarios were also developed, showing the conflict ending in either 2022 or 2025. In both cases, the shocks and parameters are the same as in the baseline specification. The long-term macroeconomic impact is assessed through three scenarios: An optimistic Scenario 1 assumes an immediate ceasefire, and that displaced persons will begin to return to their regions by the end of 2020. However, not all displaced persons will return, and business will not resume until 2022. A moderately optimistic Scenario 2 assumes an end to the conflict in two years with the end of ghost town protests and a return of displaced persons beginning by the end of 2022. Not all displaced persons will return, and business will not resume until 2024. Finally, a pessimistic Scenario 3 assumes an end to the conflict in five years with the end of ghost town protests and the return of displaced persons beginning by the end of 2025. Not all displaced persons will return, and business will not resume until 2027.

The scenarios suggest that the impacts of the conflict are likely to grow the longer it takes to find a solution. At the national level, the simulation results point to a substantial negative effect beyond the ceasefire and the return to normality, which is defined as the return of all displaced persons, reorganization of businesses, and reconstruction of infrastructure two years later in the absence of policy interventions. Even under the optimistic Scenario 1, the legacy of past damage will have a significant negative effect on long-term growth potential. National GDP would be lower than in the reference scenario (the scenario developed before the advent of the crisis) by about 4 percent in 2025 and 6 percent in 2030 (see Figure 23). The persistence of the conflict beyond 2020 would considerably widen the output gap. Under Scenario 2 (end of conflict in 2022), and Scenario 3 (end of conflict in 2025) national GDP would be lower than in the reference scenario by about 7 percent and 9 percent, respectively.

The persistence of the crisis and the disruption to infrastructure, public services, and the productive sector would dramatically reduce growth over the long term in the two affected regions. Figures 24a–b show that under the optimistic scenario, regional GDP for NW would be lower by 45 percent in 2025 and 47 percent in 2030, while GDP in SW would be lower by 40 percent in 2025 and 39 percent in 2030. Under the most pessimistic scenarios, estimates show that GDP loss in NW would range from 50 percent (Scenario 2) to 60 percent (Scenario 3) in 2030. SW regional GDP would be lower by 43 percent under Scenario 2 and by more than 50 percent under Scenario 3 in 2030.

The long-term decline in GDP would have a catastrophic impact on household welfare in the two affected regions. Under the optimistic scenario, household welfare in SW would be lower than in the reference scenario

FIGURE 23 **National GDP Deviation from Baseline, 2020–30**



Source: CGE simulation results.

FIGURE 24a **NW GDP, 2020–30**

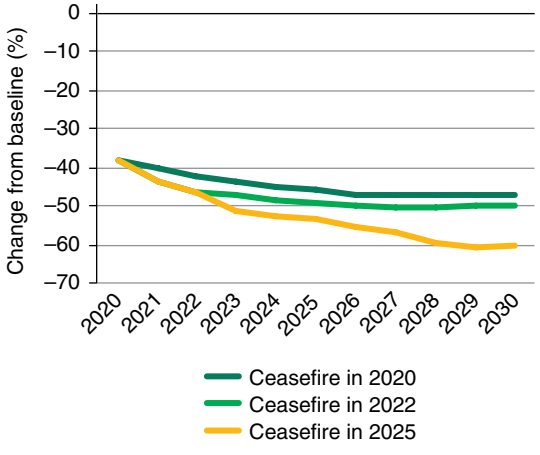
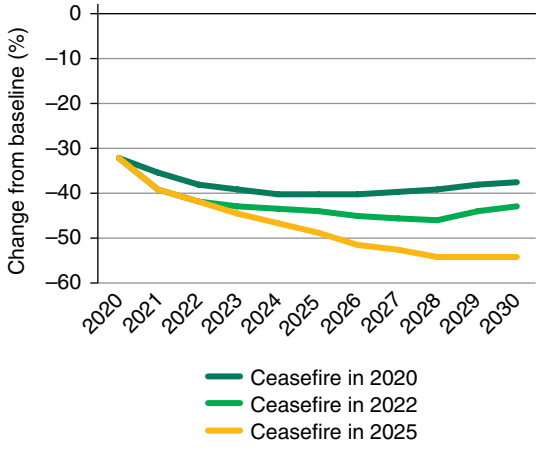


FIGURE 24b **SW GDP, 2020–30**



Source: CGE simulation results.
Note: Figures depict percent deviation from baseline.

by 18 percent in 2020, 21 percent in 2025, and 27 percent in 2030. In NW, household welfare would be lower than in the reference scenario by 34 percent in 2020, 37 percent in 2025, and 44 percent in 2030 (see Figures 25a–b). By the end of the model's time horizon (2030), household welfare at the national level under Scenario 1 (end of conflict in 2020), Scenario 2 (end of conflict in 2022), and Scenario 3 (end of conflict in 2025) would be lower than that of the reference scenario by about 5.2 percent, 6.1 percent, and 7.8 percent, respectively.

FIGURE 25a Welfare Effect in NW, 2020–30

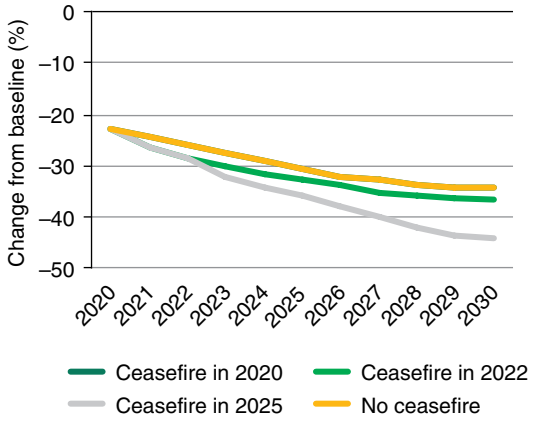
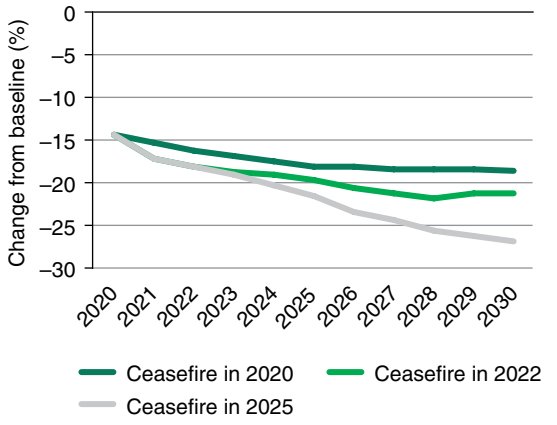


FIGURE 25b Welfare Effect in SW, 2020–30



Source: CGE simulation results.
Note: Figures depict percent deviation from baseline.

A protracted conflict is also likely to have dire consequences for the financial sector. The extent of portfolio substitution, the rural–urban divide, and rising NPLs in the microcredit market point to the possible decline in social well-being of rural populations and the microcredit institutions that have served as a lifeblood for people in NWSW since 1963. With shutdowns claiming about 25 percent of monthly business time and compounded by rampant insecurity, businesses have been seriously affected in their capacity to repay loans. Insecurity has also made it difficult for workers in microfinance institutions to recover loans, which accounts for the rising NPLs and deterioration of these institutions' profitability and sustainability. The overall consequence will be liquidation and loss of already scarce resources, which may exacerbate poverty in NWSW.

Protracted conflict and insecurity could lead to a drawn out displacement. The analysis underpinning this study cannot generate predictions about the future evolution of displacement in response to a protracted crisis. IDPs have different options and varying levels of resilience (including assets and opportunities) that will impact how they choose to cope with the situation. Yet a protracted crisis would mean that insecurity would likely prevent a majority of the displaced from returning for a longer time period, putting growing pressure on already depleted assets and increasing their vulnerability and poverty. The longer the crisis lasts, the greater the chance that more of the displaced will opt to settle permanently in their new communities. Such a process could have profound implications for the shape and makeup of Cameroonian society over time. While this can be a gradual and natural process of displaced and host communities finding an equilibrium in light of these arrangements, it could also trigger social tensions in situations where this equilibrium is deemed inferior to the original situation. Furthermore, since the advantages held by the most resourceful and networked IDPs make them the most likely to settle elsewhere, their absence from the Northwest and Southwest regions could affect the recovery capacity after the conflict. How displacement is resolved will also hinge on a number of other factors, such as the level of affinity the internally displaced have with the Anglophone system and language. International experiences, as outlined in Box 6, offer entry points for understanding the more nuanced impact on different categories of people.

BOX 6 Understanding the Diverse Impact on the Displaced

International experience permits some reflections on what the impact of such protracted displacement could include for those who stay in NWSW, and those who leave the two regions either temporarily or permanently.

The most severe impact would be felt by the majority of IDPs who remain in NWSW. As shown above, this group is among the poorest and most vulnerable, for whom both displacement and leaving scarce assets behind has the greatest relative impact. A protracted crisis will likely trigger further vulnerabilities for this population. As they are displaced within NWSW, they will also be subject to continued insecurity and at risk of attacks that would trigger further displacement. Many IDPs are thus likely to suffer from repeated cycles of displacement, each one draining physical, human, and social capital. Such losses are exceedingly difficult to recover from, and each new shock may force households to resort to detrimental actions to cope in the short term, which leads to greater deprivation and deterioration of human capital over the long term, such as taking children out of school to work and earn extra income, depleting natural resources beyond a sustainable level, making quick sales of land, livestock, or other assets at low prices, or lowering nutritional intake below healthy levels.

For those who leave NWSW and remain in displacement throughout an extended period of insecurity, outcomes will vary significantly between individuals and households. A significant number may achieve the durable solution of "sustainable integration" whereby they no longer suffer from specific vulnerabilities associated with their displacement, and they permanently settle in their new communities. They may still be poor and vulnerable, but at a level that is comparable with their nondisplaced neighbors. However, many may continue to face specific vulnerabilities that are aggravated with the passage of time. A survey in Burundi revealed the long-term negative consequences of displacement: for every two years that a household was absent, calorie intake and food expenses decreased by 1 percent compared with the average household (Government of Burundi 2006). A longer displacement makes it harder to readapt and earn a living, thus reducing household welfare over time and increasing the risk of intergenerational poverty.

The more resourceful IDPs who used their assets and networks to settle in safer areas are also more likely to establish the foundations of a "new life" if the conflict drags on. For some, as their displacement continues, the cost of displacement may to some extent become a "one-off," as they find new income opportunities, networks, and opportunities for their children. At some point, they become socioeconomically similar to other internal migrants or residents of equal socioeconomic standing. For those who cease to experience specific vulnerabilities related to their displacement, access to development opportunities can happen on an equal footing with the nondisplaced, and many in this group may never go back—with no detrimental impact to themselves or their hosts. For those whose income is tied to physical assets in the location of origin, longer-term displacement may jeopardize their ability to regain these assets, particularly in areas with weak land/property legislation and administration.

The impact on people's lives and livelihoods has already been detrimental but is likely to further increase with a protracted conflict. Many children have been out of school for over two years as a result of the crisis. Many are likely not to return. Analyses show that two years of lost schooling are likely to have a substantial impact on learning. Harmonized test scores are expected to decline from 409 to 361 in NW, and from 454 to 406 in SW. The learning-adjusted years of schooling will also decline from 6.4 to 4.5 in NW and from 7.9 to 5.8 in SW These indicators will continue to deteriorate as the conflict persists (see Table 6), which would curtail individuals' earning opportunities for life. In Cameroon, graduating from the first level of secondary education yields a marginal return of 2.54 percent for civil servants, 4.70 percent for formal private workers, and 5.53 percent for informal workers. Two additional years of schooling after the GCE-AL exam increases wages by an estimated 6.54 percent in the public sector and 32.96 percent in the formal private sector (ECAM 4).

TABLE 6 Impact on Learning from Lost Years of Schooling

	Baseline (HCI 2017)	2 years' loss	3 years' loss	5 years' loss
Expected years of schooling NW	9.8	7.8	6.8	4.8
Harmonized test scores NW	409	361	337	289
Learning-adjusted years of schooling NW	6.4	4.5	3.7	2.2
Expected years of schooling SW	10.9	8.9	7.9	5.9
Harmonized test scores SW	454	406	382	334
Learning-adjusted years of schooling NW	7.9	5.8	4.8	3.2

Source: Authors' calculations using Cameroon's HCI and regional level data (2017).

The impact of the crisis on school participation is expected to be reflected in measures of human capital. As noted, the HCI measures the productivity of the next generation of workers, relative to the benchmark of complete education and full health. Prior to the conflict, the HCI for NW and SW was estimated at 0.4377 and 0.4951, respectively. This was close to that of the best performers, the cities of Yaoundé (0.5069) and Douala (0.4860). If about two years of school are lost due to the conflict, the HCI for NW and SW drops to 0.3942 and 0.4408, respectively, when considering the effect of the crisis on education *alone*.[17] The loss in schooling and learning will curtail the earning opportunities of the affected youth for life. As a result of the decline in the learning-adjusted years of schooling, individuals from NWSW will experience a shock to their labor market income equivalent to more than one month of earning each year. Simulations show that on average, the expected loss of annual earnings per individual will vary from US$380 to US$836 in NW, and between US$425 and US$949 in SW. This is a loss equivalent to 1.3 months and 3 months of monthly earnings, respectively. Over an individual's lifetime, this loss due to less schooling and learning ranges between US$4,001.94 and US$8,797.95 in NW and between US$4,476.39 and US$9,984.06 in SW (see Table 7).

TABLE 7 Economic Costs of Lost Years of Schooling

	2 years' loss	3 years' loss	5 years' loss
Loss in annual earnings per individual, NW	US$380	US$547	US$836
Expected loss per individual over lifetime, NW	US$4,001.94	US$5,761.53	US$8,797.95
Global loss over lifetime, NW (total out of school)	US$955,768,059.71	US$1,376,003,680.26	US$2,101,178,102.78
Loss in annual earnings per individual, SW	US$425	US$615	US$949
Expected loss per individual over lifetime, SW	US$4,476.39	US$6,473.20	US$9,984.06
Global loss over lifetime, SW (total out of school)	US$824,421,277.25	US$1,192,176,265.37	US$1,838,774,940.58

Sources: Authors' calculations based on Cameroon's HCI using regional level data (2017); ILOSTAT microdata processing mean monthly earnings of employees; Psacharopoulos and Patrinos 2018.

17 Authors' calculations.

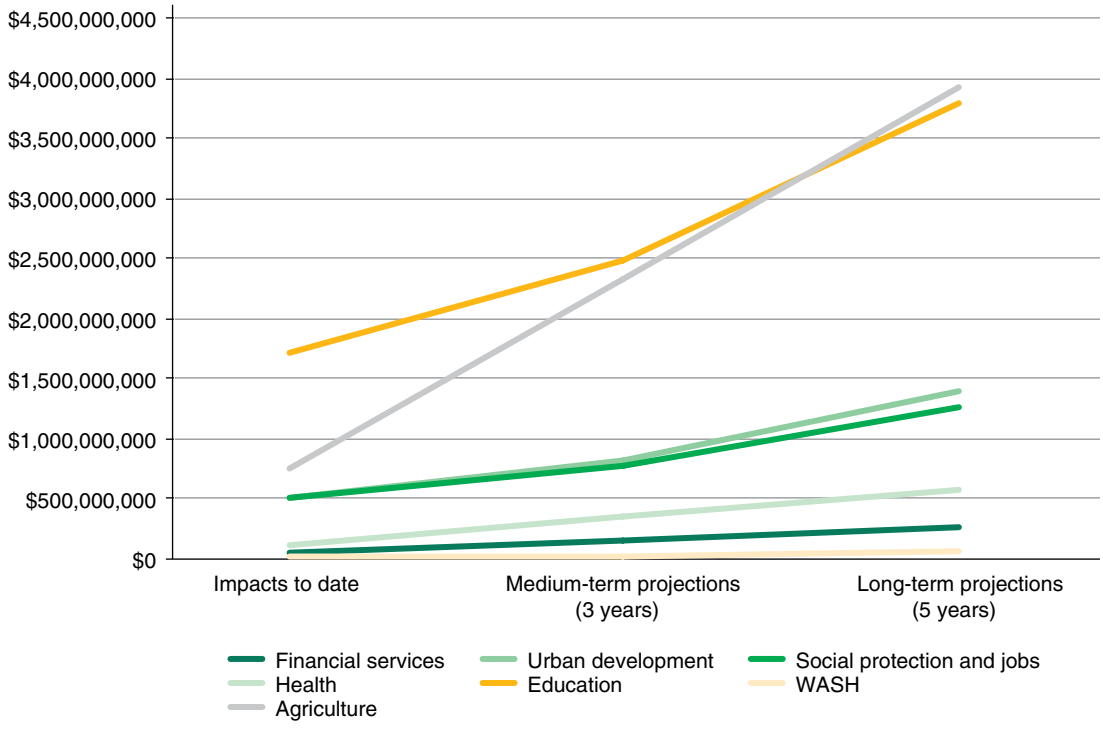
The impact on human capital can also be assessed by examining infant and maternal mortality and the impact on future production, measured through non-health GDP.[18] The discounted per capita value of future non-health GDP loss due to the death of children under 5 in 2013 was valued at US$57,584 per child for the region of Africa. With a total of 1,252 infant deaths in NWSW for 2017 and 2018, the total impact of infant mortality on future production is estimated at US$92.1 million, increasing to US$276.4 million in the medium term (3 years), and US$460.7 million in the long term (5 years) should the conflict continue. Similarly, the average non-health GDP loss per maternal death is US$43,304 for middle-income countries in Africa, which means that the estimated impact of the roughly 300 registered maternal deaths in NWSW during the 2017–18 period would be US$13 million, increasing to US$39 million in the medium term (3 years), and US$ 65 million in the long term (5 years).

The crisis is likely to have a lasting impact on poverty rates. Households that have lost their income can no longer afford to pay for health services or send their children to school. This erosion of human capital has long-term adverse effects on economic productivity, pushing households into chronic poverty. The longer the crisis, the worse the cycle of erosion it can trigger, and the more likely the intergenerational transmission of poverty becomes. Aid distribution data support this analysis by showing the rapidly growing number of people who depend on humanitarian aid. According to successive humanitarian needs assessments, the number of people in need in Cameroon rose by over 40 percent between 2016 and 2019, from 2.7 million to 3.9 million; the vast majority of the increase was associated with the crisis in NWSW (OCHA 2020e). Over the past year the humanitarian appeals for the Northwest and Southwest regions have grown dramatically, as humanitarian agencies haven taken over responsibility for delivering basic services to the population in NWSW. This trend of increased reliance on humanitarian aid should be worrying to the government: While humanitarian assistance is intended to be emergency relief, in practice it can easily become long term in response to protracted and recurrent crises. In 2014, more than 90 percent of countries with annual humanitarian appeals had such appeals for three or more years, and 60 percent for more than eight years (Bennett 2015).

The cost of recovery and reconstruction will grow with the duration of the conflict. The three scenarios highlighted above show that the productivity level after the crisis will be only three-quarters of the precrisis level due to lasting and potentially permanent damage inflicted by the disruption of infrastructure and the destruction of human capital through deaths. The simulations indicate that full recovery is not possible. The needs analysis undertaken as part of this study also shows the incremental increase in the cost of the impact over time (see Figure 26). As of the end of 2019, the cost implications of the conflict across the seven sectors considered in this report have been estimated at almost US$3.7 billion, or close to 10 percent of national GDP. This figure will almost double to US$10.6 billion if the conflict lasts another three years, and to a staggering US$14.9 billion, or 38.6 percent of GDP, if it drags on for another five years. This assessment is supported by the government's own assessment of damage, which highlights the substantial investments required to mitigate the social impacts of the crisis and allow the crisis-affected economies to recover (Republic of Cameroon 2020).

18 "Non-health GDP loss" is the *indirect* economic impact of the disease (or in this case child mortality) computed by considering the effect on the production or consumption of non-health goods and services only. This way of assessing the economic impact is a common approach in the economics of public health literature and is in line with the WHO recommendations outlined at: https://www.who.int/choice/publications/d_economic_impact_guide.pdf?ua=1

FIGURE 26 Sector-specific Costs of Conflict



Source: Authors' calculations.

The recovery process will also be more time consuming and complicated the longer it takes to find a solution. An immediate resolution would remove security-related obstacles and permit the resumption of economic activity and public services, along with the return of displaced public servants, thus allowing for a manageable recovery process to be launched. But an entrenched crisis would deepen the economic and social impact, and further undermine the population's capacity to recover. If the conflict lasts until 2030, a whole generation of children in the Northwest and Southwest regions will have received an inadequate education. This, coupled with a continued flow of IDPs and significant brain drain, will have caused a dramatic decline in the human capital and administrative capacity of the Northwest and Southwest regions to manage a recovery process. A long-term inability to invest in the regions will likely result in a structural economic decline of the region that might not be easy to rebuild after the conflict. This would likely be amplified by the ongoing destruction of infrastructure and the state's limited ability to invest in new infrastructure or repair destroyed assets.

A protracted conflict is likely to directly affect Cameroon's international reputation. While the conflict in the Far North attracted significant positive recognition of Cameroon's contributions to fight an international extremist group, growing criticism has been voiced internationally with regards to the NWSW crisis and perceived violence and human rights abuses by both the government and separatists. The U.S. State Department first asked the government to consider the autonomy of the NWSW regions in December 2016. In June 2018, France started to urge the Cameroonian government to engage in dialogue to prevent the further escalation

of the violence (Reuters 2018). In 2019, the United States ended Cameroon's preferential trade benefits under the African Growth and Opportunity Act (USTR 2019) and cut US$17 million in military aid over human rights violations (Searcey, Schmitt, and Gibbons-Neff 2019). Other western powers, such as Germany, Canada, and the United Kingdom, have debated responses to Cameroon's human rights violations. The violence and political disruption resulting from the crisis that started in the Northwest and Southwest regions has also affected Cameroon's ratings in global rankings of governance and stability. The Global Peace Index measures countries' "peacefulness" and levels of stability relative to one another. Between 2015 and 2018, Cameroon dropped four places in this ranking, from 134 to 138 (IEP 2019). The Ibrahim Index of African Governance is a score ranging from 0 to 100 that rates countries on the following dimensions: safety and rule of law, participation and human rights, sustainable economic opportunities and human development. In 2018, Cameroon's score was 46.2, below the average for the continent of 49.9 (MIF 2019b).

In the long run, the crisis may also affect the country's development prospects. Comparisons presented in the first part of this report noted that Cameroon's labor productivity was low relative to other middle-income countries. Since the current crisis disrupts economic activities and destroys productive capital, it could further lower this productivity. This could eventually negate some of the overall progress the country has made in poverty reduction, especially given the impact on SW, which was a main driver of this positive trend. Cameroon's HCI was just on par with that of comparator countries prior to the crisis. But a sustained conflict would exacerbate food insecurity and malnutrition, disrupt the health systems of the regions directly and indirectly affected, and durably limit access to education in NWSW. As a result, Cameroon's HCI could slide behind that of comparators.

CHAPTER 4

Conclusions and Implications for the Government and International Partners

This report has assessed the economic and social impacts of the conflict in Cameroon's Northwest and Southwest regions as of 2019. It has demonstrated the immense human, physical, and developmental impact on the populations of the two regions to date, as well as the growing pressure that the conflict has placed on Cameroonians outside the two regions. The report has highlighted that the conflict has already caused permanent damage to the economies of NWSW: even if it ended tomorrow, the two regions will only be able to recover three-quarters of their precrisis productivity level due to lasting damage inflicted by the disruption of infrastructure and the destruction of human capital through death and displacement. The report has also highlighted that while the impact is most acutely felt in the two English-speaking regions, it is increasingly affecting the country as a whole, including through a drop in both national GDP and household welfare.

The report has analyzed the complicated dynamics that underpin the conflict. The conflict is largely rooted in a breakdown in trust in government institutions and a perception among Anglophone residents that their way of life is under threat. This grievance—and the dynamics that have been created by the conflict itself, including an increasingly polarized debate, a rejection of public services, and a fragmentation of the Anglophone leadership—has made a solution difficult to find. With a protracted crisis unfolding, and the growing pressure being felt outside the two regions, the impacts outlined in this report will continue to grow; the conflict is likely to generate new dynamics that in turn will determine the prospects for peace and stability.

The longer the conflict lasts, the more severe and permanent the impact is likely to be. The simulations developed for the report suggest that national GDP will drop by 9 percent if the conflict lasts until 2025. The longer-term effects would be devastating: under the pessimistic scenario, regional GDP would drop by 60 percent in NW and 50 percent in SW by 2030, and national household welfare would drop by more than 5 percent. Experiences from other protracted conflicts illustrate the secondary effects in terms of growing tensions between communities and the strain placed on government services from longer-term displacement. As the discussion of the long-term effects of the lost years of schooling induced by the crisis shows, the impacts on the livelihood prospects of affected youth are also likely to be irreversible, with significant lifetime losses in income.

These results underline the urgent need for the Government of Cameroon to find an end to the violence, support the population to recover, and address the conflict's impacts. They also highlight how challenging the recovery will be, given the growing pressure on human capital, the large-scale displacement of people, and the destruction of both physical assets and public sector capacity in the Northwest and Southwest regions. As the government starts to consider options for a future recovery effort, it will be important to ensure that recovery planning, coordination, and implementation arrangements reflect the dual challenges of providing immediate peace dividends and humanitarian support to those in need, while also addressing the underlying root causes of the conflict and supporting the capacities of local and national government systems to eliminate poverty, promote development objectives, and implement the special status for the Northwest and Southwest regions.

These recognitions will also have important implications for the support provided by Cameroon's international partners, including the WBG, and including how to prioritize such support and which modalities would be most effective. Three categories of implications will guide the WBG going forward: (1) rethinking the delivery of assistance in response to conflict dynamics, (2) investing in data collection to inform policy, and (3) moving beyond development financing to address underlying grievances and support peace. See Appendix A for some examples of global experiences of addressing subnational conflict.

Rethinking the Delivery of Assistance in Response to Conflict Dynamics

The drivers and dynamics of Cameroon's NWSW crisis—an internal conflict that pits part of the Anglophone population against the national government and a growing fragmentation and criminalization of Anglophone groups—make a protracted crisis likely. Until a solution is found, the government will not be able to effectively support the population, and its legitimacy is likely to be further impacted. International actors, including the humanitarian community, have limited access, and the growing levels of attacks on NGOs and UN staff are of particular concern (OCHA 2020f). These dynamics have serious implications for the WBG, as it considers options to support the conflict-affected population. In particular, the study indicates that the WBG should tailor its support to specific activities in the Northwest and Southwest regions to ensure it does no harm, and in parallel support the conflict-affected population elsewhere in the country. This requires introducing the following systems to strengthen the WBG's overall approach to the NWSW crisis:

- **Establish a dedicated multisectoral task force on the NWSW crisis.** The need to ensure conflict sensitivity and to adhere to the principle of "do no harm" are universally applicable and will guide WBG re-engagement. The dedicated multisectoral team should encourage brainstorming on options and innovation to discuss the need for conflict sensitivity and the selectivity of future engagements. It must ensure that ideas are communicated, challenged, and improved upon from different perspectives, that principles for re-engagement are discussed and agreed, and that approaches are properly tested before being implemented.
- **Develop a conflict filter to guide selectivity and conflict sensitivity for WBG operations in NWSW.** This filter could be applied to all existing and new operations in NWSW to identify the minimum operating conditions as well as the heightened risks of doing harm in a politically sensitive environment. Such filters have proven particularly useful in contexts of frozen and subnational conflicts, including in Colombia, Nepal, the Philippines, and Myanmar, where dynamics might be difficult to fully assess and understand, and where a broader understanding of how the context and risks are evolving is critical before deciding whether to proceed with projects, and how to design projects that "do no harm." Appendix B presents a

sample list of questions that could form the basis of such a filter; these questions draw on experiences from other countries that have applied similar lenses or filters. These experiences suggest that the filter should be: (1) developed based on inclusive consultation with a broad range of stakeholders to ensure that it reflects local conditions and (2) an adaptable and living instrument, to be fine-tuned based on knowledge products and lessons from its application to operations.

- **Engagements in the two English-speaking regions should support de-escalation and resilience.** It is important to think through the process of engagement in the Northwest and Southwest regions. The proposed task force and conflict filter are important tools for this process, and principles should be agreed up front regarding the enabling conditions for engagement (e.g. credible commitments to de-escalate and address grievances), as well as modalities to ensure the strict selectivity of activities, based on addressing the drivers of conflict and building trust.
- **Support the affected population outside the two regions.** While engagement would be challenging inside NWSW, for reasons described in this report, there are opportunities to support those who are affected in neighboring regions like West and Littoral and in the cities of Douala and Yaoundé. A large degree of sensitivity will be required during the design and targeting of such operations: support must be provided to both displaced and host communities to avoid fueling local potential tensions. This might require the design of new multisector operations to ensure that a range of support services—health, education, water, livelihoods, housing, etc.—can be provided to these populations while aligning behind an overall conflict-sensitive development objective and implementation modalities, with a focus on promoting social cohesion and inclusive targeting to avoid creating additional tensions among the different communities.
- **Consider third-party implementation.** Given the limited level of trust in government bodies including at the community level, working through a third party should be considered. UN or NGO implementation has been used in active conflicts in other countries to overcome challenges of government presence and access, and to ensure that institutional capacities to deliver services are sustained throughout the conflict. It has also, importantly, allowed the WBG to build on humanitarian engagements and to allow humanitarian actors to simultaneously focus on the sustainability of their interventions.

Invest in Further Data Collection to Inform Policy Dialogue

The study has highlighted shortcomings in information and data regarding the situation in NWSW. It was difficult to find localized information and in-depth sectoral analysis of the impact of the conflict. To overcome this constraint, the WBG should build structured mechanisms to collect and disseminate data, including through both dedicated data collection tools and agreements with other actors that are active in NWSW to access their data. One way to ensure that access to information remains constant and consistent is by building a network of actors at different levels (local governmental bodies, civil society, clergy, humanitarian actors, and other development actors) that would constitute a platform of exchange and reflection, and could even propose common response approaches. The following data gaps will be particularly critical to address going forward:

- ***Surveys and polls to collect household data to understand the impact of the conflict at the individual level.*** Such surveys have been successfully used in other active conflicts, including in Somalia and South Sudan, and permit a disaggregated understanding of the evolving impact of the conflict, how needs and priorities might differ between population groups and geographic areas, and how poverty and vulnerability

might evolve. In the case of Cameroon, the survey should also be disaggregated between displaced and non-displaced populations.

- ***Conflict tracking.*** Obtaining data on the development of the conflict itself will be critical to help the WBG and other actors identify opportunities for engagement. Such systems have been developed in response to subnational conflicts in Indonesia, Myanmar, and the Philippines, and allow for more disaggregated understanding of the evolution of the conflict, access to specific areas, and possible openings for peace. This system could be developed with other humanitarian and development agencies to increase credibility and facilitate a collective discussion of the findings with government officials.
- ***Understanding physical impact and damage.*** This study has provided anecdotal evidence to highlight the physical destruction that has taken place in the Northwest and Southwest regions by collaborating with the European Space Agency. A more detailed mapping of the damage could be undertaken using satellite images to provide additional details on the impact to date, and a baseline for monitoring the future impact of a protracted conflict. The availability of such data would also be helpful to inform a future reconstruction effort.

Move Beyond Development Financing to Address Underlying Grievances and Support Peace

The study has concluded that investments in the NWSW pose significant risks of doing harm, given the specific conflict dynamics observed. These dynamics have important and direct implications for the WBG, as it rethinks its support to the people of Cameroon. Importantly, there are opportunities for the WBG to support reforms and trust-building efforts to help de-escalate the conflict and address the underlying grievances and drivers of the conflict. In addition, tackling the crisis in NWSW and its consequences calls for greater coordination between humanitarian and development actors, as well as between development actors.

The study findings can be used to encourage dialogue on the consequences of a protracted conflict and the need for renewed urgency to find a solution. A key challenge in Cameroon is the divide between the government position and that of members of the Anglophone population. Examples from elsewhere show how fact based and developmentally focused data can support the development of a common narrative and understanding of the main challenges that will need to be overcome, as well as the roadmap ahead. The WBG will promote such dialogue, based on this study, and as part of its discussions with the government about what a credible commitment to conflict prevention would look like to generate eligibility for additional WBG resources under the Prevention and Resilience Allocation. The WBG will also look for opportunities to support reform efforts at the national level to tackle Anglophone grievances regarding their language, culture, and institutional traditions. The Grand National Dialogue reached agreement on a number of these initiatives, and the government has already started implementing specific recommendations, including the bilingualism law and the law on decentralized local authorities, which provides a special status for NWSW. However, the special status was already written into the 1996 constitution; a critical challenge for the government will be to move from good ideas to rapid and visible implementation.

The WBG can contribute international experiences and analysis to encourage honest and fact-based dialogue on the main obstacles to implementing the Grand National Dialogue recommendations. Support could aim to generate agreement on the roadmaps that would be followed for implementation and the specific communication and consultation mechanisms required to ensure that the process contributes to the

general trust-building process going forward, including with a broader set of stakeholders in the Northwest and Southwest regions. This process could include technical discussions to help reach agreement on a transparent and open process, which could be implemented through community-based organizations and civil society and allow for the design of community-based selection processes and strong monitoring mechanisms to follow the implementation of activities. It is critical to empower these actors to serve as aggregators and articulators of citizens' voice and to create capacities to respond to their needs and concerns.

The WBG is prepared to play an important role to support better development partner coordination related to the conflict. This study could serve as basis for improved humanitarian-development-peace coordination and regular discussion, among key international actors, possibly as part of a Pathways for Peace initiative. This could be supported by an effort to develop joint operating principles for how humanitarian, development, and peace actors might engage with and support the population in the Northwest and Southwest regions, how risks are managed, and the conditions required for a scale-up or shift in engagement. Such principles would be critical to ensure that all support is structured in ways that are conflict sensitive, and that contribute toward rebuilding trust and confidence at the community level.

The WBG is ready to bring to bear its significant experience and expertise in support of recovery planning processes that can consolidate peace and prevent future conflict. Cameroon's own experience with the Recovery and Peace Consolidation Strategy for the Far North has highlighted how government-led planning processes can help forge consensus around the need to address the root causes of the conflict. Building on these experiences, and in line with preparations for Cameroon's possible eligibility for the Prevention and Resilience Allocation financing, it will be important to recognize and prepare for a future recovery process. This includes reflecting on the following questions: how can the planning process be used to build trust (e.g., by engaging the population as opposed to supporting a top-down planning process)? What mechanisms can be put in place to ensure that the plan is properly implemented? And what might the critical path look like to provide rapid peace dividends while simultaneously addressing the drivers of conflict and building institutional capacities to promote and sustain peace?

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APPENDIX A

Global Experiences with Addressing Subnational Conflict

Global experience shows that on the whole, subnational conflicts evolve in various stages on a continuum from conflict to durable peace. The process is lengthy and is rarely linear: it is often marked by relapses and reversals. In some cases, subnational conflicts have come to an end as a result of the military defeat of an armed group (**Sri Lanka** and **Northern Uganda**). In other cases, the process involves peace talks and agreements that create a new political settlement and reform key institutions as a step toward peace (**Aceh** in Indonesia and **Mindanao** in the Philippines).

Mechanisms

States have adopted a number of mechanisms in peace agreements to address the grievances that underpin subnational conflicts. For instance:

- *Provisions for federalism, decentralization, and devolution:* A common response to subnational conflicts is the transfer of power and resources to the subnational level through various arrangements including federalism, decentralization, and devolution. These mechanisms have been credited with addressing risks in contexts with a history of center–periphery tensions, particularly where they can signal that the majority respects minority rights, or where they can respond to grievances related to control over resources, horizontal inequalities, and the curtailing of cultural and linguistic rights. Examples include **Aceh** in Indonesia, and its provision as a special autonomous region with the drawdown of certain central powers and the retention of 70 percent of its hydrocarbon wealth (Bertrand 2019). Similarly, in **Mindanao** in the Philippines, the creation of the Bangsamoro Autonomous region with responsibilities over language, culture, health, and social services helped strengthen the union by enshrining arrangements in the constitution and establishing specific institutional arrangements to enact them. However, the transfer of significant power and resources can exacerbate local tensions when they are implemented in an incomplete manner.
- *Disarmament, demobilization, and reintegration:* Such arrangements have featured as conditions in peace agreements in several settings. The mechanisms for reintegration can take on various forms, including the outright integration of former combatants into the security forces, as seen in **Darfur** (Hottinger 2006) and **Colombia,** and the integration of former combatants into society through the provision of economic support, as in the **Philippines.**

- *Transitional justice and related mechanisms:* Transitional justice mechanisms are a crucial component of the consolidation of peace following conflict. Such mechanisms cover a wide array of activities including prosecution, truth and reconciliation commissions, truth telling and memorialization, and local healing processes. Truth telling processes are associated with increased social integration, while transitional justice processes have the potential to contribute to broader social reform, thus benefitting vulnerable communities, as seen in post-apartheid **South Africa.** These mechanisms are particularly important in the context of subnational conflicts: such conflicts are more likely to be protracted, and their impact on the societal fabric and state–society relations make a holistic transformation of these relationships necessary. Peace agreements that have incorporated truth and reconciliation mechanisms include the 2005 **Aceh** peace agreement, even though the process of establishing transitional justice has been marked by significant delays and criticism that political support for the process has been lukewarm. The limited progress has contributed to the reawakening of tensions in the region (Hart 2020). The 2011 Doha agreement on the **Darfur** conflict provided for the establishment of a compensation fund for victims. The **Colombia** peace process features one of the most comprehensive uses of truth, justice, and reconciliation mechanisms. Discussions of transitional justice began before the final peace agreement, and the process has incorporated truth seeking and telling, amnesty and prosecution, and reparations among other activities (Panjor and Heemmina 2018).

World Bank Engagement in Subnational Conflicts

The World Bank has played a role in addressing subnational conflicts in contexts from Myanmar and the Philippines, to Sudan and Ukraine. Its engagement in **Myanmar** has involved recalibrating the country program in light of the risks related to exclusion and fragility and the application of an inclusion and peace lens, alongside measures to ensure greater sensitivity through staff training and the recruitment of a conflict expert (World Bank 2020). The most recent Country Partnership Framework places special emphasis on promoting development in historically underserved regions, some of which are conflict affected. In the **Philippines,** the World Bank has supported the peace process in Mindanao through support for the reconstruction of Marawi and by focusing on projects that could help realize a peace dividend and consolidate the transition to durable peace (World Bank 2019b). These include improving infrastructure, creating opportunities for ex-combatants, supporting conflict-affected communities, strengthening local service delivery mechanisms, and strengthening institutions. In **Darfur,** the Sudan Peacebuilding for Development Project (SPDP) carried out a series of projects aimed at improving livelihoods and strengthening peaceful coexistence between different groups. These included the demarcation of livestock migration routes to reduce conflict between sedentary farmers and pastoralists, construction of water reservoirs, and support to women with business training and access to microfinance (Osman 2016). In response to the crisis in **Ukraine,** the World Bank and key partners have carried out a Recovery and Peacebuilding Assessment. It is also working with the Ministry for Temporary Occupied Territories to support IDPs and host communities and provide social protection to communities impacted by the conflict.

APPENDIX B

Indicative Template for Conflict Filter

The World Bank will be guided by the following questions and resources when considering the risks of exclusion and conflict, and opportunities to enhance inclusion and peace, in all of its financed operations and knowledge products.

At the concept stage:

1. Will the project operate in areas affected by conflict or under the control or influence of armed groups? If this is the case in NW and SW, is there a detailed understanding of the conflict and social dynamics of the specific target areas, given the significant variation within NW/SW?
2. What is the degree of government access and control in the target areas?
3. What has been the experience of other agencies in accessing these areas and delivering similar services? Are these international or local? How is the targeting of project beneficiaries determined (what criteria are used, what data are used to select, what is the process of consultation regarding selection)? What are their implementing modalities (i.e., do they deliver services/resources directly or through local partners)? If the latter, how were these partners identified, and on what basis?
4. What security provisions are considered for project staff? How will the World Bank ensure access for staff and stakeholders (who may need to travel for consultations, etc.)—including through communication with security actors in control of access routes?
5. What national and local consultations have already taken place? With which actors and in what format(s)?
6. What are the potential opportunities to support peace (for example, related to the national peace process, in terms of trust building, delivery of development assistance, etc.)? How can these be maximized through the project?
7. If not currently contemplated, should the proposed operation expand into areas affected by conflict? Why? Why not? Under what conditions?

At the design/appraisal stage:

8. What are the attitudes of the local stakeholders toward the government, service delivery, and the potential project? Are local actors providing similar services? How will these "competing" delivery mechanisms be reconciled?
9. How are individual beneficiaries or beneficiary groups selected for participation in the project (what criteria are used, what data are used to select, what is the process of consultation regarding selection)? Has the World Bank consulted widely with local Civil Society Organizations on relevant conflict dynamics and between the government and armed groups?
10. How are different groups/stakeholders likely to perceive the project? Could differences in perception potentially lead to intergroup violence? What "bridging" mechanisms (to connect different social groups) are or might be contemplated to address possible tensions?
11. To what extent does the project visibly represent the national government? Could it be a potential issue? If needed, are there adaptations for a more local interface?
12. Does the project allocate indirect benefits (employment opportunities, etc.) that could be captured or be a cause of local conflict? How can this be mitigated?
13. What direct or indirect effect might the project have on (i) local authority/power, (ii) access to natural resources, (iii) illegal trade/activities that may create tensions?
14. Are there clear obstacles to including conflict-affected communities that would need to be addressed? (e.g., eligibility based on the presence of government administrative staff, past results achieved or level of governance, etc.).
15. Are the security provisions adequate to allow World Bank support to conflict-affected areas?
16. What is the project's communication strategy?
17. What is the project's grievance redress mechanism, and to what degree can it transmit and respond to grievances even in remote project locations?

During implementation:

18. How will the World Bank monitor the evolution of the conflict in its areas of intervention?
19. What is the state of the grievance redress mechanism or other built-in consultation mechanisms to record potential negative project feedback?
20. If relevant, could the project expand to additional conflict-affected areas as the situation evolves?
21. Do the security conditions continue to be adequate for intervention in targeted conflict areas?
22. Does the World Bank monitor potential elite capture dynamics related to the project that could fuel conflict? How is this monitored and addressed?


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