

Economic Implications and Adoption of Artificial Intelligence (AI) in Cameroon and Africa

The Implications of AI for Manufacturing, Education, Gender Equality, Employment, Energy, Property Rights, Agriculture and Trade.



Cameroon Economic Policy Institute

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Foreword

As a Cameroonian parliamentarian for Mezam Centre, I am honored to present this foreword for the **State of Entrepreneurship Report: Cameroon (2024/2025)**. This report arrives at a pivotal moment in our nation's journey toward economic emergence, offering a data-driven roadmap to harness the immense potential of our people and *illustrates CEPI's inclusive approach to development*.



Entrepreneurship is the lifeblood of Cameroon. With over 444,000 registered enterprises, our citizens demonstrate a resilient and dynamic spirit every day. However, we must be honest about the structural duality that persists. While the informal sector supports over 90% of our working population, it remains a "buffer of survival" with low productivity. Conversely, our formal SMEs and emerging start-ups—though smaller in number—are the true engines of innovation, documented employment, and the national tax base.

The findings in this report underscore the "friction of doing business" that we, as legislators and policymakers, must address. From the disproportionate tax burden on formal firms to the persistent lack of access to credit for 75% of our SMEs, the barriers to growth are clear. It is no longer enough to celebrate our entrepreneurial intent; we must dismantle the regulatory and infrastructural bottlenecks that stifle it.

I want to highlight the critical importance of the strategic recommendations contained in this report that must be applied.

- **Regulatory Reform:** *We must simplify and digitize business registration and tax payments to encourage formalization.*
- **Infrastructure & Innovation:** *Investing in reliable energy and opening our telecommunications sector to global competition—including the urgent approval of Starlink—is essential for lowering costs and boosting competitiveness.*
- **Inclusive Finance:** *Advance modern credit scoring models that leverage mobile money data to unlock funding for the informal economy.*
- **Security & Stability:** *Addressing regional crises head-on is a prerequisite for the socio-economic certainty our investors and youth deserve.*

As representatives of the people, we recognize that "value creation" is the cornerstone of a prosperous society. By implementing these recommendations through consensus and action, we will transition Cameroon from low-productivity trade to high-value manufacturing and services. Let this report serve as a call to action. Together, we will build an ecosystem where every Cameroonian entrepreneur has the tools, the capital, and the freedom to succeed.

Hon. Nestus Fru Manju, Member of Parliament,
Mezam Centre, National Assembly of Cameroon

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List of Abbreviations

Gross Domestic Product	GDP
Artificial Intelligence	AI
International Monetary Fund	IMF
Small and Medium Enterprises	SMEs
National Development Strategy	NDS30
Cameroon Economic Policy Institute	CEPI
Common Customs Tariff	CCT
Predictive Maintenance	PdM
African Continental Free Trade Area	AfCFTA
Robot Process Automation	RPA
Value Added Tax	VAT
Institute for national Statistics	INS
National AI Strategy	SNIA
Information and Communication Technology	ICT
Vocational Training Centres	VTCs
Mega Watts	MW
Pay-As-You-Go	PAYG
Agency for Regulation of the Electricity Sector	ARSEL
<i>Intellectual Property</i>	<i>IP</i>
European Union's General Data Protection Regulation	GDPR
Technical and vocational training	TVET
National Digital Strategy 2020-2030	NDS
National Development Strategy	NDS30
Foreign Direct Investment	FDI
Financial Technology	FINTECH
Digital Rights Legal Defense Fund	DRLDF
Franc Communate Financiere Afrique	FCFA
United Bank of Africa	UBA
International Organization for Standardization	ISO
Exchange-traded funds	ETFs
Henri Kouam Foundation	HK

Executive Summary

This report investigates the economic implications, current applications and AI adoption in Cameroon, addressing its impact across manufacturing, gender equality, energy, employment, education, property rights, agriculture, and trade. The rapid integration of Artificial Intelligence (AI) serves as a critical catalyst for Cameroon's transition from a low-productivity, informal-dominated economy to a high-value industrial and service-oriented state. Currently, the manufacturing sector contributes less than 14% to GDP, hampered by regulatory inertia and high production costs, while the energy sector faces a 29% access gap that stifles industrial growth. Despite these challenges, pioneering firms in Cameroon are already leveraging AI for predictive maintenance in timber processing, automated credit scoring in banking, and crop disease diagnosis in agriculture. To harness this momentum, the report advocates for a shift away from bureaucratic control toward a market-driven "National AI Strategy" that focuses on dismantling structural bottlenecks, liberalizing infrastructure, and fostering inclusive growth through a targeted 40% female participation rate in the digital workforce by 2040.

To operationalize these goals, the proposed reforms are grouped into four strategic pillars: fiscal liberalization, regulatory modernization, human capital development, and infrastructural expansion. First, the report recommends immediate fiscal relief by eliminating all customs duties and VAT for five years on essential hardware, including industrial robotics, sensors, and educational tablets, to lower entry barriers for SMEs. Second, regulatory modernization should be achieved through "Regulatory Sandboxes" for FinTech and Agri-Tech firms to test innovations without legacy banking burdens, alongside the creation of a "Digital Economic Freedom Zone" that guarantees intellectual property protections and data residency exemptions. Third, human capital must be bolstered by establishing Vocational Training Centres (VTCs) and offering transferable tax credits to firms that measurably improve productivity through AI-driven staff retraining. Finally, infrastructural expansion hinges on liberalizing the telecommunications sector to allow global satellite providers like Starlink to lower internet costs, while MINEE must enforce a "Sovereign Energy Data Strategy" to mandate smart metering as a prerequisite for AI-driven grid optimization.

Chapter 1: AI & Manufacturing in Cameroon

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Introduction

Cameroon's development towards middle-income status depends on a well-adapted **manufacturing sector**, which is currently held back due to a difficult business environment and regulatory inertia. Despite having immense business potential with economic hubs like **Douala, Kumba and Baffousam**, the manufacturing sector contributes less than 14% of **Gross Domestic Product (GDP)** ([World Bank, 2025](#)). This policy brief advocates for the strategic, market-driven integration of **Artificial Intelligence (AI) in Cameroon's manufacturing sector** to boost productivity and accelerate economic transformation.

As few manufacturing businesses are using AI to produce, transform and assess quality, we draw from practical cases across the African continent and outline a clear, liberal policy agenda that is focused on removing barriers, fostering private sector innovation, and ensuring that Cameroon's manufacturers, **not the bureaucracy**, lead the charge toward a new era of economic prosperity.

i. Overview of Cameroon's Manufacturing Sector

The manufacturing sector is developing slowly, contributing an estimated **13-15%** to Cameroon's GDP ([IMF, 2024](#)), a figure deemed insufficient to absorb its ballooning youth population. Additionally, manufacturing is highly concentrated, with the Littoral Region (**Douala**), accounting for over **60%** of industrial activity, primarily in food processing, beverages, textiles, and basic metal transformation. Most manufacturers are Small and Medium Enterprises (SMEs) who make up **90%** of registered firms but face disproportionate

constraints, limiting their contribution to formal employment and export revenue ([African Economic Outlook, 2024](#)).

Furthermore, the manufacturing sector also suffers from chronic low productivity with capacity utilization frequently lagging below **50%** ([African Economic Outlook, 2024](#)), driven by a cocktail of high cost of production, complex logistics and non-transparent customs procedures. Critical industries, like the aluminum transformation near **Edéa** require precision and efficiency that current analog systems cannot guarantee. To meet the goal of quadrupling industrial capacity, as articulated in the National Development Strategy (NDS30), manufacturers must rapidly adopt digital tools.

Without significant policy shifts that champion technological freedom and targeted investment incentives, the manufacturing sector will remain trapped in low-value production, making its vulnerable to freer trade in an increasingly competitive and globalised marketplace.

ii. Policies Promoting the Adoption of AI in Manufacturing

The current policy environment, while supportive in principle, is overly cautious and fails to provide the aggressive, targeted incentives needed for digital transformation. [Previous research from the Cameroon Economic Policy Institute \(CEPI\)](#) finds that regulatory inertia and state-driven capitalism isn't driving growth and productivity in the manufacturing sector.

However, the 2023 Finance Law has few incentives for manufacturers. Specifically, **Article 38**, which provides a tiered reduction in the Common Customs Tariff (CCT) on imported technology equipment used for digital transformation, including sensors and robotics. But manufacturing is still largely artisanal and so incentives like this have limited short-term impact, but could encourage a faster pace of digitization over time. For AI to be adopted across the manufacturing sector, policymakers must clarify and expand on existing frameworks, such as the Investment Code ([Law No. 2013/004](#)) to create verifiable and output-focused incentives to encourage the adoption of AI-related technologies and productivity gains.

Furthermore, the [National Digital Strategy 2020-2030](#) needs immediate revision to include a **"Manufacturing AI Fast-Track"** program, providing actionable capacity building to ensure manufacturing firms innovate in a verifiable manner. The key is reducing burdensome by

simplifying patents and allowing capital to flow freely towards technology adoption, making the [Investment Code 2013](#) and [National Digital Strategy](#) a reality.

iii. Examples of AI in the Manufacturing Sector in Cameroon

While comprehensive, publicly documented AI integration is still nascent, several forward-thinking firms are adopting AI, often through externally sourced solutions.

- ◇ Some [food and beverage companies operating in Douala](#) have piloted an **AI-driven systems** to *reduce inventory waste* and *optimize production cycles* for peak seasons, directly linking sales data to factory output scheduling. This minimized cold-storage costs and reduced time-to-market.
- ◇ In the timber [processing industry around Edea](#), pilot projects are exploring the use of **computer vision AI** to automatically grade and sort lumber based on quality defects, significantly reducing human error and boosting the value of export-grade wood. This is a critical efficiency gain for firms looking to compete globally and sustainably.
- ◇ Furthermore, smaller metal fabrication [workshops](#) in [Yaoundé](#) are beginning to implement **Predictive Maintenance (PdM)** software on their aging CNC machinery, using vibration data to schedule repairs *before* catastrophic failure. This local embrace of PdM, though small-scale, can potentially stabilize production across the country.

These pioneers demonstrate that the immediate economic rewards of AI adoption far outweigh the perceived risks, setting a crucial precedent for laggards across the country. For us at CEPI, we are confident that the first step to adopting AI in manufacturing is sensitizing businesses on potential uses.

iv. Potential Uses of AI in Manufacturing

1. **Autonomous Quality Control & Defect Detection:** SABIC (in South Africa) has deployed vision-based AI in its chemical and plastics facilities to monitor product integrity ([SAP, 2024](#)). They utilise high-speed camera systems and deep learning to inspect product lines (e.g., packaged foods, textiles) in real-time, replacing error-prone human inspections with 99.9% accurate, non-stop monitoring.

2. **Generative Design and Material Optimization:** [Smartex AI](#) is using artificial intelligence to **elevate quality, increase productivity and boost sustainability**. They designed an AI system that analyzes performance metrics, autonomously minimizing material use and weight, critical for textile fabrication.
3. **Dynamic Production Scheduling and Workflow Optimization:** **Dangote Cement** (Nigeria) uses predictive algorithms to optimize logistics and production scheduling across its vast network, maximizing kiln efficiency ([Ibrahim, Abdullahi & Musa, 2024](#)). For Africans, it shows that AI models can manage complex, multi-stage production lines, dynamically rerouting jobs to absorb supply chain shocks (e.g., power cuts, material delays) instantly.
4. **Supply Chain Risk Forecasting:** **Twiga Foods** (Kenya) employs ML to predict demand and delivery bottlenecks for perishable goods, ensuring reliable supply to vendors ([Google Cloud, 2022](#)). As we implement the AfCFTA, local firms can begin analyzing global, regional, and local data (e.g., customs clearance times, road conditions from **Bafoussam** to **Douala**) to predict delays and proactively shift sourcing or inventory.
5. **Robot Process Automation (RPA) for Administrative Efficiency:** Several large financial institutions (Absa, Standard Bank) across South Africa are using RPA to automate back-office functions, demonstrating applicability to industrial compliance ([Iyamu & Mlambo, 2023](#)). For local firms this illustrates the ability to deploy software robots to automate repetitive administrative tasks—invoice processing, customs documentation filing, and payroll—freeing high-skilled staff for production innovation.

V. Challenges in Integrating AI in the Manufacturing Sector

The primary challenge is not technological but [institutional and financial](#). Manufacturing firms face an exorbitant cost of capital, making the initial investment in digitalization prohibitive. **Regulatory uncertainty** (data ownership and cross-border data transfer necessary for cloud-based AI), limit cross-border application.

Finally, the unreliability and high cost of stable, high-bandwidth internet access outside of major city centers like Yaoundé & Douala prevent real-time data streaming essential for sophisticated “*Internet of Things*”-enabled factory floors.

vi. Recommendations

To unleash the potential of AI across Cameroon's manufacturing sector, policy must prioritize economic freedom and clear market signals over bureaucratic control;

1. Immediately eliminate all **customs duties and VAT** on imported sensors, cloud-enabled PLCs (Programmable Logic Controllers), and industrial robotics for five years. This directly lowers the entry barrier for SMEs to invest in smart factory technology.
2. **Mandate a "One-Stop Shop" for Digital Compliance:** Centralize all permits, certifications, and compliance filings for technology adoption under a single, autonomous digital authority. This must replace the current multi-agency gauntlet, dramatically reducing the regulatory burden and the potential for corruption.
3. **Offer Tax Credits for Productivity Gains:** Shift incentives from opaque input subsidies to measurable output results. Offer transferable tax credits to firms that demonstrably achieve efficiency improvements (e.g., 10% increase in output per worker or 5% reduction in waste) using AI, thereby rewarding success and accelerating productivity across the board, driven by competition, not government decree.

Conclusion

In conclusion, artificial intelligence presents an opportunity to transform Cameroon's manufacturing sector, boost productivity, and strengthen regional competitiveness. Despite its immense potential, adoption remains constrained by institutional, financial, and infrastructural challenges. This brief demonstrate that rapid gains are possible when businesses operate autonomously and adopt technology to boost performance. Cameroon must prioritize economic freedom, targeted fiscal incentives, and simpler procedures. Anything less and we will continue to experience lost decades in manufacturing.

Chapter 2: AI & Employment in Cameroon

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Introduction

Artificial Intelligence will impose transformative gains across the private and public sector. The consolidation of tasks and the streamlining of traditional roles will create new jobs but equally reduce the need for many workers. In Cameroon, the implications are far from evident as the Institute for national Statistics (INS) does not survey local firms. However, we assert that the implications of AI on employment will be heterogenous across groups based on levels of education, digital literacy and job types. For example, mining employees are less exposed to the benefits of AI than administrative staff.

This brief provides the first analysis on how AI could potentially impact employment across Cameroon. **Section I looks at the structure of the labor market, Section II analyses jobs/sectors** that may be impacted with practical examples, followed by policy recommendations to ensure no one is left behind from the transformative impacts of AI.

i. Structure of Cameroon's Labor Market

Cameroon's labor market is strongly rooted in its educational system dynamics. While the educational attainment rate for Bachelor holders rose from [5.8% in 2014 to 6.4% in 2018](#), the number of formal sector employees remain low at **10% - 13%**. **Conversely**, the informal sector accounts for 87% of employment but is characterized by low productivity, precarious working conditions and very little social protection (World Bank; AFD-Proparco). The labor market can be broken down into three distinct segments.

□ **Informal Agricultural Sector:** *The largest segment of workers with the highest poverty rates and vulnerability.*

□ **Informal Non-Agricultural Sector:** *Driven by small-scale commerce, services, and craft trades.*

□ **Formal Sector:** *The smallest segment, including the public sector and formally registered private enterprises, offering relatively higher wages and security.*

The majority of jobs are concentrated in the agriculture sector – *especially subsistence farming*- with services playing a smaller but growing role across industry. The real problem is *labor underutilization* (including unemployment and underemployment) that is very large for women and youth, exacerbating gender disparities. Women participate less in the labor market and report higher levels of self-employment in the low-skill informal sector, and greater exposure to underutilization (INS, 2021). In Cameroon, low-skill, low-pay work remains the norm, reflecting a general challenge of low productivity across the economy (World Bank).

ii. Impact of AI on Employment in Cameroon

Artificial Intelligence (AI) will displace some workers and create jobs in high-skilled roles, a pattern echoed across Africa (*Sama et al., 2023*). While some studies, like those on SMEs in Cameroon, suggest AI's primary benefit is in boosting *efficiency and productivity* rather than immediate job destruction, the long-term shift away from routine work is inevitable. We concede that there are very few jobs in the formal sector to disrupt anyways 10-13% of the population. If you add the slow adoption of AI technologies in the private a sector and high internet costs, AI will almost certainly be a boon for employment.

The Cameroonian government, through its National AI Strategy (SNIA), forecasts the creation of **12,000 direct AI-related jobs by 2040**, a testament to its focus on becoming a regional AI hub. This is only possible if Cameroon closes the existing **training-employment mismatch** to equip the youth for these emerging web professions.

iii. Which Sectors May Be Impacted by AI

While industrial enterprises are preparing for the Fourth Industrial Revolution (4IR), which includes AI, the **pace of adoption is slow**, with many manufacturing companies planning to digitalize over the next 3–5 years (Mua & Kouam, 2025).

The slow pace of adoption suggests that the disruptive impact of AI on current employment may be more staggered and limited than immediate, allowing time for workers to be reskilled. However, research on the digitalization of tax administration demonstrates that AI can immediately impact the civil service by reducing human-driven tax procedures while improving **transparency and governance**, ultimately requiring a new type of public employee (Mua et al., 2025). Nevertheless, here's how AI could reshape sectors across the Cameroonian economy.

□ **Financial Services:** AI is automating clerical and back-office tasks, such as loan application processing and basic customer service inquiries, which traditionally employed many low-skilled workers. However, staff will be redeployed toward more complex **sales and advisory roles** that require human interaction and judgment.

□ **Public Administration:** There is a push to use AI for streamlining public service delivery. The introduction of platforms for **digitizing government services** automates tasks like managing personnel records (e.g., SIGIPES), potentially reducing the need for administrative support staff, while creating demand for **AI engineers and data scientists** to manage the underlying infrastructure.

Ultimately, digitization is key to boosting productivity and governance in Cameroon and research from Mua et al., (2025) show that AI can be transformative in the public sector. The private sector will be positively impacted by AI with limited job losses as the pace of adoption and complexity of tasks are limited.

iv. A Few Companies are Already Adopting AI to Solve Real-World Challenges

The implementation of the **"Leo" chatbot** for tasks like account opening, transfers, and credit purchase for **UBA (United Bank for Africa) Cameroon** limits the need for numerous **entry-level customer service representatives but does not destroy existing jobs**.

In other sectors like logistics, **Douala Express (Logistics)** **"freed up"** customer service staff by automating tracking and delivery updates using an SMS notification system, as reported in

a 2025 case study. Managers say this has **re-focused** existing staff and limited **new hires** were made for routine call-center positions.

In agriculture, **AgriIA (AgriTech Startup)** is using an AI-based platform to help farmers diagnose and treat **crop pests and diseases**. While the company need **AI engineers and data scientists** to continuously refine the model, this reduces the need for field agents whose primary role was basic, manual diagnosis. However, there were very few services that involved manual diagnosis to begin with, so there is no real disruption.

v. Policy Recommendations

□ Maintain **Tax Incentives for tech companies** that retrain existing employees whose jobs are susceptible to automation, focusing on skills like **data literacy, AI tool operation (prompt engineering), and critical thinking**. Tax credits or deductions should be conditioned on firms adopting automation technology while retraining staff.

□ Establish **Vocational Training Centres (VTCs)** in collaboration with industry groups (e.g., GICAM, CEPI) to provide accelerated, certificated training in high-demand technical areas, such as cloud computing, cybersecurity, and AI maintenance, directly linking graduates to firms.

□ **Universal Broadband Access:** Prioritize private-public partnerships to **expand affordable, high-speed internet** access across all regions. Liberalize the communications sector to allow Star link and New Entrants to lower internet costs while taxing their sales in Cameroon.

□ Implement the National AI Strategy's plan to deploy **solar-powered edge computing nodes** (SNIA, 2025). This will ensure the AI systems that underpin new digital jobs can function reliably outside of major cities, decentralizing economic opportunity and reducing carbon emissions all at once.

□ Offer temporary *wage subsidies to Small and Medium-sized Enterprises (SMEs)* that create **new "AI-adjacent" roles**—jobs that involve supervising, verifying, or collaborating with AI systems—thereby incentivizing hiring over outright replacement.

□ **AI Ethics and Labor Standards:** Develop and enforce **clear ethical guidelines and a labor-focused regulatory framework** for AI deployment. This should include mandating human oversight for critical decisions (like hiring/firing), sensitive services that require demographic data and establishing social dialogue channels to manage worker concerns regarding increased monitoring or work intensity. This will put humans at the heart of the AI revolution in Cameroon.

Conclusion

Cameroon's highly informal labor market coupled with a gradual adoption of AI technologies in the private sector suggest a more muted initial impact on the employment. While the agriculture sector and repetitive administrative tasks could be replaced, all evidence suggests this will be contingent on how fast companies move to adopt AI. Nevertheless, we must reskill and retrain workers for higher-productivity roles and support incentives for firms to hire and train staff.

Chapter 3: AI and Energy in Cameroon

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“Artificial Intelligence (AI) can enhance grid efficiency, by mitigating technical and non-technical losses, and ensuring reliable supply to industrial hubs”

Introduction

Cameroon's pursuit of structural transformation under the National Development Strategy 2030 (NDS30) is fundamentally constrained by its energy deficit. While major projects like Nachtigal are critical, the complexity of integrating renewables and managing a decentralized grid requires a technical miracle or paradigm shift. This brief asserts that **Artificial Intelligence (AI)** represents the most potent non-generation tool for improving grid efficiency, by mitigating technical and non-technical losses, and ensuring reliable supply to industrial hubs like Douala and Limbe. We propose an evidence-based roadmap, anchored in localized data and successful African precedents, outlining how strategic AI integration can unlock Cameroon's vast potential for sustainable and agile grid management and generation.

i. Overview of Cameroon's Electricity Sector

Cameroon current electricity generation mix is overwhelmingly skewed toward large-scale hydro, which contributed approximately **74.7%** of the total generated power in 2023, primarily originating from key installations along the **Sanaga River** such as Song Loulou (384 MW) and Edea (276 MW), and the Nachtigal facility (IEA, 2024; World Bank, 2025). Thermal generation, predominantly fueled by **natural gas** from the Kribi plant (19.5% of the mix) and oil (4.2%) equally provides critical dispatchable power, especially to the South Interconnected Grid (SIG) which serves the economic heartland.

Unfortunately, production is low and only **71%** of the population had access to regular electricity supply in 2023. Critically, in rural areas—even those bordering key infrastructure like the Lom-Pangar dam—up to **75%** of citizens remain without power (World Bank, 2025). Cameroon has an energy deficit, falling short of its 2020 capacity goals, which led to a new and ambitious revised target of **5,000 MW by 2035**. More worrying is the fact that, ***technical and non-technical distribution losses*** remain a substantial challenge for the national operator, ENEO.

Additionally, consumption is dominated by the **Industrial sector**, which accounts for nearly **56%** of final electricity use, with the residential sector consuming 21.3% (IEA, 2024). Securing uninterrupted, quality power supply for the industrial base, particularly in processing zones near **Douala** and the **Tiko** port area, is important for economic transformation and regional development. However, this should not come at the expense of citizens.

ii. Examples of AI Being Used in Energy Sector

Advanced economies are already leveraging AI to manage complexity introduced by digitalization through the application of **Predictive Maintenance (PdM)**. Algorithms analyze multivariate sensor data from heavy assets—turbines, generators, and large transformers—to identify subtle signatures of impending component failure. This proactive strategy dramatically reduces costly, unscheduled downtime.

For instance, in conventional energy, a company like **Duke Energy** has used AI to rapidly detect and prioritize methane leaks, significantly improving operational safety and environmental performance (VKTR, 2024). AI is also foundational to **Smart Grid Management**, where machine learning models are used for **load forecasting** (predicting demand fluctuations) and optimizing battery storage use, crucial for integrating solar parks in regions like **Maroua** and **Guider**.

iii. Potential Uses of AI in Energy

The introduction of AI into Cameroon’s energy ecosystem is pragmatic, leveraging established use cases that directly address our endemic challenges:

1. AI-Driven Predictive Maintenance Can Minimize downtime and reduce cost

AI is already used across the energy sector across the continent, with companies like AES successfully deploying AI to predict wind turbine component failures with 90% accuracy, lowering maintenance costs (VKTR, 2024). *This illustrates how Cameroon can deploy neural networks to analyze real-time operational data (vibration, temperature, flow rates) from key dam components on the Sanaga River. This transitions the state utility (ENEO) from time-based, reactive maintenance to condition-based, predictive interventions, minimizing downtime on critical national infrastructure.*

2. Intelligent Load and Generation Forecasting

ENEO should consider applying machine learning models to integrate multiple data points such as historical consumption, local weather patterns, and major industrial schedules (e.g., Alucam's needs)—to produce more accurate demand forecasts. Cameroon procures little energy and some of it is wasted – highlighting the need for intelligent load forecasting. The electricity provide – ENEO- can better manage peak times if it understands how to manage the grid and generation.

3. Optimization of Distributed Renewable Energy (DRE) Integration:

AI algorithms can dynamically manage battery storage and power flow for distributed assets, such as solar PV systems in the Northern Regions, ensuring stability and maximizing the use of clean power without destabilizing the regional grid. In Kenya, *Enel Green Power* is using AI to forecast solar and wind output based on meteorological data, enabling optimized dispatch and reduced reliance on thermal backup, accelerating the green energy transition.

4. AI-Enabled Credit Risk Assessment for Energy Access:

AI has potential uses in addressing the rural access gap (75% deficit) by using AI to analyze alternative financial data (mobile money, airtime purchases) for off-grid financing, enabling financially inclusive *Pay-As-You-Go (PAYG)* models for solar home systems. For example, **Nithio**, an AI-driven investment platform, uses geospatial and consumer repayment data to standardize credit risk in the off-grid solar sector, catalyzing investment in high-risk markets including Rwanda and Nigeria (UNDP, 2025).

5. Autonomous Management of Rural Microgrids

IBM Research Africa successfully implemented AI-driven microgrids in rural South Africa, with machine learning algorithms adapting to local energy demand profiles to significantly enhance reliability in off-grid communities. This illustrates that it is possible to deploy self-regulating microgrids in isolated towns/villages, like those in the East and Adamawa regions. For decentralized communities, AI can balance local generation with evolving consumer demand.

iv. Energy Start-ups in Cameroon and AI Use

While the Cameroonian start-up scene has yet to produce a dominant, pure-play energy AI utility, the core digital and machine learning competencies are useful and transferable. The success of Yaoundé-based start-ups demonstrates this foundational capability. For instance, **Agrix Tech** uses highly accurate AI models (99% precision) to diagnose crop diseases, proving local capacity to build high-performance predictive systems. Similarly, **GreenPower CM** (Female Switch, 2025), focused on distributed solar solutions, will inevitably require AI to optimize its installations and manage consumer credit. Cameroon's ecosystem is primed not just for AI *adoption*, but for local AI *creation* targeted at our specific power challenges.

v. Challenges in Integrating AI in the Energy Sector

Cameroon's infrastructure and highly informal economy makes AI integration challenging. Firstly, legacy data challenges due to inexistent infrastructure and the absence of a standardized, centralized, and sensor-rich ecosystem. Without this, we cannot reliably train AI models in the electricity sector.

Secondly, the severe **Digital Skills Deficit** in data science, machine learning engineering, and cybersecurity within key institutions like ENEO and ARSEL, requires targeted project-based upskilling to meet local needs in real-time. Furthermore, **Connectivity Deficiencies** in large segments of the national territory—particularly in the North and East interconnected grids—hinder the real-time data transmission essential for dynamic, centralized AI-driven grid optimization.

vi. Recommendations

We propose a four-point policy agenda to ensure that AI becomes adopted across the electricity sector.

1. **Establish a Sovereign Energy Data Strategy and Governance Body:** MINEE and the Agency for Regulation of the Electricity Sector (ARSEL) must immediately establish a joint task force to define and enforce national standards for energy data collection, storage, and access. This should also include overseeing installation of standardized sensors (*smart metering*) across all new generation and distribution projects, particularly the extension lines from Nachtigal. This is the **sine qua non** for any AI deployment.
2. **Launch a Localized AI/OT Talent Incubation Program:** Partner with the **Ecole Nationale Supérieure Polytechnique de Yaoundé** and the **University of Douala** to establish a specialized curriculum in *"Energy Data Science and Operational Technology (OT) Management."* Subsidize local tuition for ENEO, SONATREL, and ARSEL employees and ensure local AI knowledge transfer from international partners are verifiable, measurable and replicable.
3. **Create an AI Regulatory Sandbox for Decentralized Solutions:** ARSEL should establish a regulatory *"sandbox"* for pilot projects in off-grid energy. This sandbox will allow local startups and innovators to test AI-driven applications for microgrid control and consumer credit scoring in rural communities without immediate, prohibitive regulatory barriers, accelerating market readiness.
4. ENEO should dedicate 30% of its technical loss reduction budget to hardware (sensors, smart meters) and software (AI platform licensing) focused on the network.

Conclusion

Cameroon's development hinges majorly on infrastructural advancements, with energy being a central one. The state has continued to improve its energy infrastructure by maintaining an energy generation mix and developing key energy development projects. Despite this, only 71% of the population has access to electricity with 75% of rural dwellers experiencing more dire conditions. AI presents a unique opportunity to tackle these challenges through innovations like predictive maintenance, generation forecasting, and autonomous microgrid management.

With a growing young demographic gaining skills in AI and Machine learning, Cameroon is well placed to leverage these skills to enhance the efficiency of the country's energy sector. To fully leverage AI to boost the energy sector, policy makers must ensure that data collection becomes a reality to facilitate the training of these models. It must also promote more training in AI and machine learning among you through incubation programs and establish a regulatory sandbox to test innovations.

Chapter 4: AI and Property Rights in Cameroon

Though private property is a system of individual decision-making, it is still a system of social rules. For good or worse, AI is reshaping this.

Henri Kouam

Executive Director & Economist

Highlights

- *Companies like [Agrix Tech](#) (Farming), [Tagus Drone](#), [FindMe](#), [Infuss Blood Bank](#) are using AI to solve real-world problems.*
- *Citizen property rights not protected as AI is trained from collective data.*
- *Cameroon's AI policy should focus on digital inclusion and encouraging innovation by allowing businesses more time to comply with updated requirements.*

Introduction

Artificial Intelligence (AI) is defined as a branch of computer science that creates systems capable of performing tasks that normally require human intelligence, such as learning, problem-solving, and decision-making. In Cameroon, AI is developing slowly, with a handful of companies successfully implementing AI to solve real-world problems such as [Agrix Tech](#) (Farming), [Tagus Drone](#), FindMe (Geo-location), [Infuss Blood Bank](#). Cameroon launched its National Artificial Intelligence Strategy (SNIA) in 2025 with lofty goals. Like most AI strategies, the topic of property rights was limited to “*Intellectual Property (IP)*” considerations, not exercise of citizen autonomy over their data.

This **Policy Brief** is divided into two sections; Section 1 analyses how AI-related policies are developing in Cameroon and how it may interact with principles of property rights going forward. Section Two provides a more industry-focused view on how AI-related regulations and property rights protections could impact innovation and competition. I provide recommendations to balance property rights with industrialization in the AI debate.

i. Development of AI-Related Policies

There is no specific AI-related policy in Cameroon, but its Data [Law No. 2024/017](#) on the Protection of Personal Data provides a good overview on how policymakers will approach issues related to property rights. The new data law consolidates previous policies, creates a national Personal Data Protection Authority for enforcement and requires strict compliance from businesses such as obtaining explicit consent for data processing (Standard), data minimization, and gaining approval for cross-border data transfers, with high penalties for non-compliance.

Other laws such as [Law No. 2010/012](#) relates to cyber security and cyber-criminality in Cameroon focuses on operational aspects of consumer data such as data protection and audits for security systems to keep consumer data safe. Meanwhile, [Law No. 2010/021 Governs electronic commerce in Cameroon](#) establishes a legal framework for online transactions, digital signatures and electronic contracts that aim to build trust and security.

ii. Cameroon's Data Policies and Property Rights

The most recent data policy is more comprehensive and brings fragmented parts of previous policy into a single framework. Cameroon's data laws, like most others, focuses on protecting consumer data once it is being handled by a third party or companies. Traditional property rights give users exclusive rights to possess, use or transfer. However, that does not neatly fit into the AI paradigm where large language models are trained on huge amounts of collective data and therefore, do not allow Shakespeare or Mary in Cameroon to decide how and whether their data is used.

It appears that the debate is now less about who owns the data, and more about who is responsible for the powerful knowledge AI derives from it.

Data does not fit neatly into the paradigm of **'Traditional Property Rights'**. **It is true that** when a user shares a piece of data (e.g., a purchase history or a search query), they do not lose possession, nor does the recipient's use diminish the data's ability to be used by others. The argument is futile as **"Web scrapping"** or any other form of mass data collection can be made to respect rules and norms. Even so, the non-rivalrous nature of some pieces of

consumer data complicates the assignment of exclusive ownership but in other instances, it is clear that consumer data should be given the same property rights consideration from a *first principle standpoint*.

Furthermore, the immense value extracted by AI is not derived from single data points but rather from aggregate, pattern-based insights generated from machine learning algorithms, which process millions of records. The value, therefore, resides in derived knowledge and not the raw individual input making it impossible to monetize under a standard property structure. Far from being acceptable, this merely justifies the current framework that does not provide protections a priori to data used to train AI models.

In Denmark, citizens property rights allow them to discontinue use of data, but does not allow any opportunities for monetization. If data is the new gold, the current trend of indiscriminate use of citizens data can be addressed in future legislation, especially in a context where the digital divide in countries like Cameroon can compromise fairer dividends from being accessed by ordinary citizens.

iii. Cameroon Data Regulation and Property Rights Considerations

Rather than treat data itself as alienable property, jurisdictions worldwide such as the European Union's General Data Protection Regulation (GDPR) favor a framework that grants citizens specific rights over how their data is managed. In Cameroon, *data regulation follows a control-based model* that is focused on consent, transparency, and purpose limitation. Individuals have the right to access (*Section 20*), rectify (*Section 21*), restrict (*Section 23*) and erase (*Section 22*) their data, enabling them to govern their data lifecycle. This protects anonymity and mitigates against risks of algorithmic bias even as this does not address manipulative targeting that is inherent in AI applications.

However, the control model faces serious challenges in the context of AI due to the "*Blackbox problem*". This is because AI tends to *derive complex, non-obvious inferences* about its users, which creates information asymmetries that undermine user's ability to provide informed consent.

Moreover, the right to erasure (the "right to be forgotten") is technologically difficult to enforce, as erasing data from the vast, interconnected training sets of constantly evolving AI models is often impractical. By this measure, it is impossible for adequate property right protection to apply once consumer data has been used or leveraged by a large language model.

However, the data Act imposes stringent protections on the transfer of data to third countries without data protection laws. While **Section 26** outlines that such transfers can only be completed where there are binding corporate rules, standard contracts and safeguards, it is up to the regulatory authority to assess the adequacy of such protection.

iv. Implications of Current Data Regulation on Firms

In Cameroon, E-commerce, Fintech and AI-related companies face some compliance cost due to the current regulations. Meanwhile, SMEs may not be able to immediately implement safeguards and guardrails to align with current regulation. All firms face the risk of penalties for very simple mishaps such as forgetting to remove a customer from an e-mail mailing list or failing to show concretely how data is managed, stored or used across borders. However, the story is more nuanced than that. Firms who rely on data from local sources such as an AI firm using farming data to help farmers identify illnesses does not require large amounts of consumer data other than their demographic information. Recent data regulations, therefore, have a limited impact on firms' revenues and profits.

v. Policy Recommendations

- ◇ *As Cameroon is currently in the process of drafting its AI Policy, it is important to include property right considerations that consider compliance costs and consumer protection.*
- ◇ *SMEs and Businesses should be trained on how to comply with the regulation to prevent high compliance cost from eating into revenues.*
- ◇ *Cameroon's AI policy should focus on digital inclusion and encouraging innovation by allowing businesses more time to comply with updated requirements.*

Conclusion

While the concept of *property rights to consumer data* offers an appealing philosophical mechanism for individual remuneration (property rights enforcement), its practical application is fraught with difficulty given the technical realities of AI. A more pragmatic, if imperfect, solution lies in reinforcing the control-based model by demanding greater algorithmic transparency from developers and AI companies, strengthening collective redress mechanisms, and holding AI developers accountable for the societal impacts of AI. We must give consumers more control and ask for AI to serve not dictate, support or reinforce consumerist and globalizing trends riddled with inequality and a growing digital divide.

Chapter 5: AI & Education in Cameroon

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“To be clear, we don’t ask for a digitization of education, but the acceleration of tech and digital skills across the classroom.”

Introduction

Cameroon’s aspirations for sustainable development are constrained by deep inequalities in educational access and quality, particularly in underserved regions like the **Far North** and **Northwest**. High student-to-teacher ratios and outdated curricula limit human capital development. This policy brief proposes a decisive shift toward market-led innovation by integrating **Artificial Intelligence (AI)** as the core technology for personalized learning, teacher support, and administrative efficiency. Our agenda at the Henri Kouam Foundation centers on dismantling regulatory hurdles, incentivizing responsible EdTech development, and ensuring that digital solutions prioritize parental choice and student outcomes, thereby empowering a new generation of skilled workers.

i. Overview of Cameroon's Education Sector

Cameroon operates a complex dual system (Anglophone and Francophone), catering to nearly **5.5 million students** across primary and secondary levels (UNESCO, 2024). While the Gross Enrolment Ratio (GER) for primary education is high, completion rates and quality metrics—particularly in public schools—reveal systemic deficiencies.

The average student-to-teacher ratio frequently exceeds **1:60** in some urban public primary schools (World Bank, 2023), resulting in limited individualized attention, poor outcomes and pedagogical rigidity. Furthermore, significant disparities exist: dropout rates are notably higher in the **Far North** region due to instability and economic constraints, contrasting sharply with better outcomes in **Douala and Yaoundé** (MINEDUB, 2024). Furthermore, the curriculum's relevance to the **NDS30** economic objectives—especially in technical and vocational training (TVET)—is a critical concern. Graduates often lack the specialized digital and technical skills demanded by the modern manufacturing and services sectors.

The current model relies heavily on traditional classroom instruction and manual grading, imposing an immense administrative burden on educators and stifling the ability to adapt teaching methods to individual student needs. Without aggressive, technology-driven reforms that empower educators and allow for cost-effective content distribution, Cameroon risks expanding an underperforming system, failing to translate high enrollment into genuinely productive human capital (African Economic Outlook, 2024).

ii. Policies Promoting Adoption of AI in Education

The existing policy landscape, including the [National Digital Strategy 2020-2030 \(NDS\)](#), acknowledges the role of technology but lacks specific, market-oriented mechanisms to incentivize private EdTech investment. To accelerate AI adoption, the government must prioritize economic freedom for educational innovators. We recommend the immediate creation of a **"Digital EdTech Regulatory Sandbox."** This zone would grant private companies, NGOs, and universities operating in educational AI a three-year exemption from burdensome licensing, data residency, and content approval requirements, allowing them to rapidly pilot solutions in designated regions (e.g., the **Littoral** and **West**).

Building on the foundation of the [2019 Education Sector Strategy](#), a **"Skills-for-Tech Tax Credit"** should be instituted, offering a 50% transferable tax credit to private institutions that demonstrably integrate accredited AI-driven personalized learning systems into their curricula. The government's role should be limited to setting open standards for data interoperability and digital credentialing, ensuring capital investment is driven by quality and competition, not bureaucratic preferences.

iii. Examples of AI Being Used in the Education Sector in Cameroon

Though large-scale, nationwide deployment is pending, market demand has spurred several private pilot programs, demonstrating the readiness for AI integration. In **Douala**, several private tutorial centers preparing students for the national **GCE and Baccalauréat** exams have successfully implemented **adaptive testing platforms**. These systems use machine learning to identify individual student weaknesses and generate customized practice tests, significantly improving scores in subjects like Mathematics and Physics.

At the tertiary level, the **University of Bamenda** is exploring the use of **AI-driven plagiarism detection software** and automated assessment tools for large-enrollment online courses, reducing the grading time for lecturers by up to 40%. Additionally, a non-profit initiative, piloted in partnership with local NGOs in the **Adamawa Region**, is utilizing a low-bandwidth, **mobile-based AI chatbot** to provide in-service teachers with immediate support on curriculum clarification and lesson planning, overcoming the geographical isolation often faced by rural educators. These localized successes prove that AI can function effectively within Cameroon's diverse educational and infrastructural landscape, providing scalable models for nationwide reform.

iv. Potential Uses of AI in Education

AI is being adapted across the education in Africa and Cameroon should learn from our neighbors across the continent.

Personalized Adaptive Learning (P.A.L.)

Eneza Education (Kenya, Ghana) uses mobile and web platforms to deliver personalized tutoring and revision material via SMS and online chat, reaching over 6 million learners in low-resource settings (GSMA, 2023). AI tutors dynamically adjust the pace, content, and sequence of lessons based on real-time student performance, ensuring every student master foundational concepts before moving on, crucial for bridging the learning gaps prevalent across different regions.

Early Warning Systems for Dropout Prediction

South Africa's Department of Basic Education piloted ML models to identify at-risk learners based on socioeconomic and academic factors to improve secondary school retention (SABEC,

2024). Early warning systems can be used to analyze attendance, assignment completion, and behavioral data to flag students at high risk of dropping out, allowing school administrators in high-risk areas (e.g., the **Far North** and **Northwest**) to intervene proactively.

Automated Formative Assessment and Feedback

AI models can be optimized to instantly grade essays, open-ended questions, and coding assignments, providing students with immediate, actionable feedback, which frees teachers to focus on complex instruction and high-value coaching.

AI-Powered Content Curation and Localization

AI-powered systems can be used to automatically adapt high-quality educational materials to local dialects and cultural contexts, supporting both the Anglophone and Francophone subsystems and ensuring content relevance across all ten regions.

Challenges in Integrating AI in the Education Sector

- The chief obstacle is the persistent **digital divide**. Meanwhile, reliable, high-speed internet access is scarce and expensive outside major cities hindering the adoption of cloud-based AI tools.
- A significant **teacher skills gap** exists, as the majority of the current teaching workforce lacks the technical literacy required to effectively utilize or manage AI platforms.
- The prohibitive cost of educational hardware (tablets, solar charging stations) for mass school deployment, coupled with **data sovereignty** and **student privacy concerns**, reduces the incentives for private investment and broad governmental deployment, especially concerning vulnerable student populations.

v. Recommendations

To unleash AI's transformative power, policy must prioritize market forces, transparency, and access:

1. Immediately eliminate all customs duties and VAT on imported educational hardware (e.g., e-readers, low-cost tablets, and solar power kits) for institutions and certified EdTech providers. This drastically reduces the cost of entry for schools and parents.

2. Provide transferable financial vouchers directly to teachers, allowing them to choose from a competitive market of accredited, private-sector professional development courses focused on integrating AI tools, rather than relying on state-run training monopolies.
3. **Mandate Open Data Standards and Interoperability:** Require all public educational data systems (anonymized) to adhere to open API standards. This mandates a level playing field for private EdTech firms, encouraging competition and innovation in developing AI tools that can seamlessly integrate with national databases.
4. **Deregulate and Incentivize Private School Connectivity:** Offer significant, measurable tax incentives (e.g., a **three-year tax break**) to private telecom and solar energy firms that commit to providing subsidized, reliable, high-bandwidth connectivity to schools in **rural and remote areas**, thereby empowering private capital to solve the infrastructural bottleneck.

Conclusion

Artificial Intelligence presents an unprecedented opportunity to bridge Cameroon's educational inequities, enhance teacher effectiveness, and align learning outcomes with the country's economic ambitions under the NDS30. However, realizing these potential demands decisive policy reform that encourages innovation, competition, and private-sector participation. By investing in teacher training, infrastructure, and open data systems, Cameroon can transition from a resource-constrained to a knowledge-driven education model. AI must not replace teachers but empower them, transforming classrooms into adaptive, data-informed learning environments. The time to act is now, leveraging AI to build an inclusive, efficient, and future-ready education system for all Cameroonians.

Chapter 6: AI and Economic Freedom in Cameroon

Henri Kouam

Founder & Executive Director

AI represents more than a technological breakthrough; it is a Vital tool for Economic Freedom

Introduction

Cameroon's economic landscape is currently characterized by high administrative friction, restrictive licensing, and state dominance in key sectors, acting as a structural drag on entrepreneurial activity and individual wealth creation. This brief outlines how **Artificial Intelligence (AI)** serves as a potent, market-driven tool to **radically expand economic freedom**, by removing bureaucratic bottlenecks and democratizing access to capital and markets. Our framework proposes intelligent and useful deregulation, the establishment of competitive digital infrastructure, and the protection of intellectual property to fully unleash AI's potential. By prioritizing **private sector innovation and decentralized decision-making**, we aim to provide potential donors a clear roadmap for catalyzing a transparent, high-growth economy, thereby significantly improving the ease of doing business across the nation, particularly in nascent FinTech and logistics sectors.

i. The Economic Constraints and the AI Disruption

The traditional Cameroonian economy is constrained by three primary friction points that slow economic freedom: *opaque property rights*, *centralized capital access*, and inefficient, *state-run logistics chains*. Registering a new business, securing land titles, or obtaining commercial

permits remains a protracted, often corrupt process, contributing to a high "shadow economy" and discouraging formal investment ([Heritage Foundation, 2024](#)).

However, a nascent, AI-driven parallel economy is emerging as a disruptive force. The proliferation of affordable smartphones—even in regions like the **East** and **Far North**—has created a fertile ground for decentralized solutions. Digital FinTech platforms, leveraging machine learning for credit scoring, are bypassing traditional, bureaucratic banking systems that historically favor large, established enterprises in **Douala** and **Yaoundé**. This market innovation is a direct expansion of economic liberty, granting individuals previously deemed "*unbankable*" access to micro-loans and working capital.

Furthermore, state control over critical infrastructure, especially in data and telecoms, creates artificial monopolies that raise operational costs for all businesses. AI, through decentralized processing and optimization, directly challenges this control. For example, local e-commerce platforms are learning how to use AI to optimize their own internal logistics, minimizing reliance on unreliable national postal services. The resulting efficiency gains translate into lower transaction costs, greater market reach for small producers, and, fundamentally, a greater degree of **producer and consumer freedom**.

The path to genuine, sustained economic growth is not through new government programs, but through **dismantling regulatory barriers** and allowing AI-enabled private solutions to flourish. The urgency to adopt this stance is magnified by the objectives of the **NDS30** (National Development Strategy), which requires a truly open market to meet its digital and industrial goals.

ii. Deregulatory Policies for AI-Driven Economic Expansion

The current regulatory posture, characterized by caution and centralized control, is the single greatest impediment to realizing AI's economic benefits. To transition to a truly free and innovative market, the government must intelligently deregulate to incentivize capital and technology inflow.

1. **Establish a Sovereign Data & IP Sanctuary:** Create a specialized economic zone, potentially centered in the **Littoral Region**, designated as a "**Digital Economic Freedom**

Zone." Within this zone, international AI and data science firms would receive guarantees of **full intellectual property (IP) protection** and exemption from restrictive national data residency requirements for five years. This direct signal of respect for IP and capital rights will attract high-value foreign direct investment (FDI) necessary to build cutting-edge data centers and cloud services ([Cato Institute, 2024](#)).

2. **The Regulatory Overpass for FinTech:** Expand the scope of the proposed "Digital EdTech Regulatory Sandbox" (as referenced above) into a broader "**Market Innovation Sandbox.**" This zone would grant FinTech, logistics, and data analytics firms a five-year exemption from legacy commercial, banking, and sector-specific regulations, provided they adhere to core anti-fraud and consumer protection rules. This allows AI solutions to rapidly prove their disruptive efficiency without being choked by outdated bureaucracy.
3. **Mandate Infrastructure Liberalization:** Condition all future state investments or licenses in the telecom sector on a mandatory commitment to "**Open Access**" principles, ensuring that new fiber and data infrastructure is priced transparently and made equally available to all competing AI service providers, preventing the emergence of private digital monopolies ([World Bank, 2023](#)).

iii. Business Examples of AI Fostering Economic Freedom

Market actors are already utilizing AI to reduce friction and bypass institutional constraints, illustrating a bottom-up expansion of economic freedom.

- ◇ **Decentralized Micro-Lending (FinTech):** A successful pilot program in **Yaoundé** by a startup called *LendAI* uses deep learning algorithms to analyze mobile payment history, utility bill payments, and social network data to establish creditworthiness for informal sector workers. This completely bypasses the collateral and documentation requirements of traditional banks, injecting capital directly into small, entrepreneur-led businesses ([IFC, 2024](#)). This is economic freedom in action: **access to capital based on verifiable digital activity, not bureaucratic approval.**
- ◇ **E-Commerce Logistics Optimization:** In the **West Region**, *KamerExpress* utilizes routing algorithms to aggregate delivery requests across multiple third-party vendors. The AI automatically schedules optimal delivery routes, reducing fuel consumption and labor

time by over 30%. This efficiency gain has allowed dozens of small, rural craft producers to access the lucrative urban markets of Douala and Yaoundé, enabling them to compete on quality and price against established importers—an undeniable win for small enterprise liberty ([African Economic Outlook, 2024](#)).

- ◇ **AI-Powered Regulatory Compliance:** Large enterprises, particularly those engaged in cross-border trade, are deploying AI solutions to automate customs documentation, tariff classification, and VAT filings. This reduces the time spent on government compliance by up to 50%, minimizing opportunities for discretionary intervention and rent-seeking behavior by officials. The automation of compliance is an essential step towards **institutional transparency** and freeing up capital previously trapped in administrative overhead.

iv. Potential AI Use Cases for a Free Market

The following use cases, supported by deregulation, illustrate the potential for AI to dismantle economic friction and expand market access:

1. Blockchain-AI for Property Rights Security

Ghana's Land Commission has explored AI tools to digitize and verify millions of land records, significantly reducing fraud and accelerating title transfers, thereby unlocking billions in latent capital ([Brookings Institution, 2023](#)). Cameroon can commit to utilizing AI to verify and convert historical land registry data into immutable smart contracts on a blockchain. This eliminates the uncertainty and corruption associated with manual title deeds, securing private property rights—the bedrock of economic freedom—for all citizens in minutes, not years.

2. Autonomous Regulatory Oversight (FinTech)

Deploying AI systems (RegTech) to monitor financial transactions for illicit activity (money laundering, fraud) in real-time. This allows regulatory bodies to focus on systemic risks, while simultaneously permitting free-market FinTech innovation to proceed without heavy, prescriptive rules, adhering to the principle of "*regulate outcomes, not innovation.*"

3. Cross-Border Trade Optimization

AI analyzes international trade agreements, customs requirements, and optimal transport routes to automatically generate the least-cost, most-efficient cross-border supply chain for SMEs in the **Southwest** and **Northwest** regions, enhancing Cameroon's global competitiveness and

reducing reliance on regional trade bottlenecks. This will accelerate the implementation of the African Continental Free Trade Area (AfCFTA) and help fragile areas mitigate security risks.

4. AI-Driven Public Service Transparency

Employing AI to monitor and audit public procurement processes, flagging suspicious patterns, bids, and contract awards. This significantly reduces opportunities for rent-seeking and enhances public sector efficiency, which reduces the taxpayer burden on productive private enterprise ([Transparency International, 2024](#)).

v. Key Challenges to Economic Liberty

Despite the technological promise, three institutional challenges threaten to halt the expansion of AI-driven economic freedom:

- ◇ **Centralized Infrastructure Control:** The state's continued near-monopoly over data fiber backbones and energy distribution severely limits the deployment speed and cost-effectiveness of AI systems, particularly in the most underserved regions. This artificially protects incumbent interests.
- ◇ **Regulatory Capture:** Vested interests, threatened by AI's efficiency and transparency, actively lobby for new, restrictive regulations designed to protect their traditional, friction-heavy business models.
- ◇ **Lack of Rule of Law in Digital Space:** Insufficient judicial and police capacity to enforce digital contracts, intellectual property rights, and cyber security creates a high-risk environment that chills private investment, requiring immediate institutional strengthening to secure digital assets and contracts.

vi. Priority Recommendations for Donors

To ensure the market-driven adoption of AI translates into sustainable economic freedom, DCML recommends donor funds be channeled through the private sector and civil society initiatives focused on institutional reform:

- ◇ **Fund a "Digital Rights Legal Defense Fund" (DRLDF):** Allocate capital to a non-profit foundation dedicated to providing *pro bono* legal services to entrepreneurs whose AI innovations or digital platforms are challenged by arbitrary regulatory action or whose

intellectual property is infringed upon. This directly strengthens the rule of law in the digital sphere ([Cato Institute, 2024](#)).

- ◇ **Seed Capital for Open Data Platforms:** Provide grants to local private entities to develop and maintain **open-source data infrastructure** (e.g., anonymized public sector datasets on health, logistics, and climate), which are essential inputs for training localized AI models and bypassing the current data-hoarding tendencies of government ministries.
- ◇ **Sponsor "Regulatory Audit" Initiatives:** Finance independent, private-sector teams to conduct a comprehensive **regulatory audit** across all economic sectors, identifying and proposing the elimination of some regulations/functions that can be functionally replaced by AI-powered automated compliance or decentralized market mechanisms.
- ◇ **Invest in Competitive Digital Infrastructure:** Open the communications sector up to foreign competition such as Starlink to improve internet access and reduce the chokehold the state has on the communications sector.

Conclusion

Artificial Intelligence represents more than a technological breakthrough; it is a liberation tool for Cameroon's economy. By reducing administrative friction, expanding access to finance, and promoting transparent governance, AI can dismantle the structural barriers that constrain entrepreneurship and market participation. However, realizing this transformative potential requires decisive deregulation, robust protection of digital property rights, and open competition in infrastructure. Partners should prioritize private-led innovation, institutional reform, and digital inclusion. With these measures, Cameroon can transition from a state-controlled, low-growth model to a dynamic, AI-driven economy rooted in individual freedom and sustainable prosperity.

Chapter 7: Artificial Intelligence and Financial Services in Cameroon

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&

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Introduction

The role of technology in the financial sector has grown dramatically in Cameroon. With [19 licensed commercial banks](#) who hold assets estimated at FCFA 5.3 trillion, [390 microfinance](#) institutions and [13 Fintech start-ups](#), the role of technology has allowed over [46% of the population](#) to access financial services. The transformative potential of AI for the financial services sector is undeniable and some banks have begun using AI to improve the quality of their service. Is artificial intelligence revolutionizing the financial services sector, if so, how?

This brief will briefly analyze the application of AI across the banking sector, the regulations that govern the financial services sector from a tech and data perspective and suggest some AI applications going forward.

i. How are Banks applying AI Tools in Cameroon

Major banks like United Bank of Africa (UBA) and Ecobank are already using AI tools in their chatbot - "[Leo](#)". It serves as a virtual assistant/chatbot that enables customers to perform banking transactions such as checking balances, receiving customer service advice via WhatsApp and Facebook Messenger. [Ecobank Cameroon](#) also uses AI to improve efficiency and effectiveness of customer interactions for routine inquiries and transactions in the local banking environment.

Commercial Banks in Cameroon are also using [AI for predictive risk modelling](#) such as predicting macroeconomic variables, forecasting market risks, and optimizing capital allocation decisions.

However, this is at a very early stage and human capital and integration challenges continue to plague a majority of commercial banks. [Lenders/Microfinance in Cameroon](#) are also using **Alternative Data Credit Scoring by using algorithms** to analyze non-traditional data (like mobile money usage and utility bills) to create **credit scores for the unbanked** or those with limited formal history, promoting financial inclusion. From a lending standpoint, [Banque Atlantique uses the TurnKey Lender AI](#) platform to automate and digitize the entire loan lifecycle by applying real-time, AI-driven credit risk assessments and decision making in under 30 seconds.

Commercial Banks in Cameroon are using AI for **Fraud Detection and Prevention** by implementing AI/ML models for **Anomaly Detection** to continuously monitor transactional data, identify suspicious patterns, and flag potential fraud or money laundering activities in real time. Furthermore, [Société Générale Cameroon](#) is also applying artificial intelligence for compliance monitoring by leveraging **their CAST** (Compliance, Analytics, Surveillance Tool) system, to automate the analysis of staff communications (audio/email) for compliance with market regulations. As part of their digital push (e.g., Sara Application), [Afriland's Frist Bank](#) is using AI to analyze customer behavior and offer **personalized product recommendations** and tailored financial guidance. This is saving time for account managers and improving the firms' long-term profits by reducing loan processing times.

To improve security, banks are also applying AI tools when integrating mobile money to their banking applications. In this case, AI is used to streamline operations and to secure the high volume of transactions that flow through bank-to-mobile money (Push & Pull) channels by constantly monitoring and adapting to new vectors of fraud. The most visible example is [United Bank of Africa \(UBA\)](#) who is currently applying AI tools in this manner to ensure greater financial inclusion and provide incentives for informal sector workers to open bank accounts that facilitate interoperability. Some banks have trialed the use of AI-powered customer authentication such as facial or voice recognition for a more seamless customer identity verification and account access. There are some challenges with a faster deployment of AI tool across the banking sector. Human capital remains limited, while a low level of internet access and infrastructure challenges remain a concern for most banks. Finally, AI reduces the cost of compliance, it equally places more demands on banks to adapt AI tool sin a manner that responds to a fast-changing policy landscape as ween with the recent data.

ii. Related Banking Legislation related to Ai and Data

Cameroon's [2024 Law No. 2024/017 of 23 December 2024](#) relating to personal data protection in Cameroon. It imposes **mandatory Consent, Transparency, and Security** and provides the primary guardrail for the banking sector. It requires banks to secure **explicit consent** for processing personal

data (essential for AI training), and mandates that AI systems ensure **transparency** (explainability) and robust **data security** as consumer data is considered sensitive data.

[National Artificial Intelligence Strategy \(SNIA\)](#) is a precursor to the establishment of a dedicated Cameroonian AI Authority. This signals future binding rules on AI ethics, testing, and deployment for all sectors, including finance. The Central African Banking Commission (COBAC) [Regulation of March 27, 2015](#) mandates strict compliance with regulations on **internal control, IT governance, and risk management**. Banks using AI models for credit scoring, fraud, or compliance must demonstrate that these systems do not introduce unacceptable **operational risk** or violate prudential standards.

Similarly, the CEMAC [Regulation No. 03/16-CEMAC-UMAC-CMAC-CM of 21 December 2016](#) on Systems, Means and Incidents of Payment requires institutions to ensure the accuracy and integrity of data used in payment operations. Article 218 specifically requires the Central Bank to prevent data distortion or unauthorized access, directly impacting the quality and security of data for AI-powered payment and fraud detection systems. These regulations provide clear guidelines to support the banking sector's transition towards AI systems.

iii. Policy Recommendations

- ◇ **Advancing Financial Inclusion via Alternative Credit Scoring:** Banks and Microfinance institutions (MFIs) should analyse non-traditional data (like mobile money transactions or utility payments) for individuals and SMEs lacking formal credit history. This will allow for accurate risk assessment and loan approvals for the unbanked and ensure that millions of Cameroonians who are currently locked out of the formal financial system are truly included in the financial system. There is an added incentive for financial institutions to pursue such an approach as Big Data and ML significantly improves loan default prediction, aiding financial inclusion for smaller firms *Chen & Zhou (2020)*.
- ◇ **Enhanced Fraud Detection and AML Compliance:** Banks can leverage real-time transactions by using **Anomaly Detection** algorithms to spot and block unusual patterns indicative of fraud or money laundering (AML/CFT). This is crucial for securing the rising volume of digital transactions, especially as Mobile money Accounts are increasingly linked to traditional bank accounts. AI-driven systems can improve fraud detection accuracy and reduce false positives compared to outdated rule-based systems.
- ◇ **Automated Customer Service (Chatbots):** Banks should increasingly deploy AI-powered chatbots using Natural Language Processing (NLP) can handle up to 80% of routine customer

inquiries (e.g., balance checks, FAQs) 24/7, reducing human agent workload and improving the quality and reliability of banking services *McKinsey & Company (2020)*. Ultimately, automation reduces the incentive for traditional jobs, but it is important to maintain regular human monitoring systems to ensure that customers continue to speak to a human.

- ◇ **Operational Efficiency and Risk Management:** Using Robotic Process Automation (RPA) and ML for rapid KYC/identity verification, automated document processing, and dynamic early warning systems are a vital tool for preventing and pre-empting fraud. AI can also help banks to leverage real-time data such as customer location of login versus withdrawal at an Automatic Teller to improve efficiency while minimizing risks (*Heß & Damásio, 2025*).

Conclusion

Artificial Intelligence is increasingly used across Cameroon's banking sector for customer service (Ecobank, UBA), lending (Banque Atlantique), fraud detection (Société Generale) and Behavioral Analysis (Afriland First Bank). The current regulatory regime is light-touch and supportive, but banks should accelerate their push to integrate AI into their services further as it is currently at a nascent stage.

Chapter 8: AI & Gender Equality in Cameroon

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AI-driven workplace transformations could exacerbate gender disparities.

Introduction

There is no historical precedence for any technology that has exacerbated inequalities, but artificial intelligence (AI) could reshape the socio-economic landscape and exclude women further from economic and social life in Cameroon. The development of AI is a double-edged sword as it offers opportunities for empowerment but could also reinforce existing inequalities. The government has recognized this and aims for a workforce that is 40% female by 2040.

This policy brief analyses how AI could potentially shape entrepreneurship and social life for women in Cameroon. In **Part I**, we analyze women's role in socio-economic progress in Cameroon, followed by the factors promoting or limiting the use of AI followed by their implications in Section III. We conclude with policy recommendations and a brief conclusion.

i. How do Cameroonian Women Contribute to the Economy

In Cameroon, women are more entrepreneurial than men, especially in the informal sector where they are mostly employed. The Institute for National Statistics (INS) find that 7 out of 10 women (68.3%) work independently, compared to 48.2% of men. Furthermore, women lead 23% of small and medium-sized manufacturing enterprises (SMEs) and 31% of micro-enterprises despite making up 51% of the population ([CEPI, 2025](#)). Furthermore, *women labor force participation rate in Cameroon is estimated at 70.2% in 2021*, well above the average for Sub-Saharan Africa. Furthermore, women

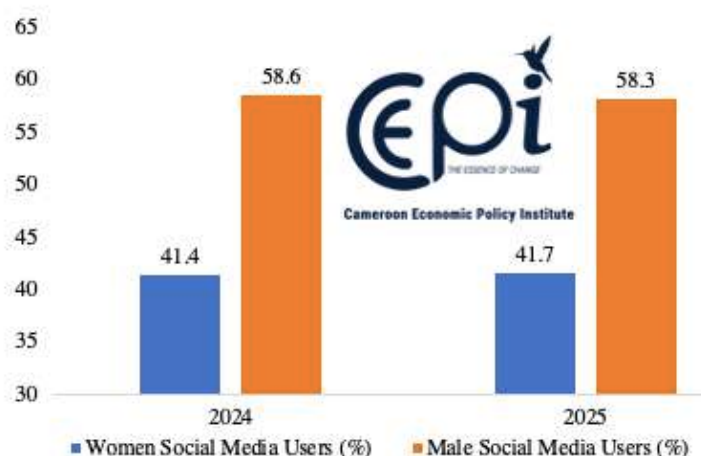
In Cameroon, **women dominate the industrial (57.8%) and commerce (53.4%) sectors** while making up 51.4% of the informal sector workforce according to [CEPI research](#).

From a tech standpoint, women make up 18-20% of workers in the tech sector despite facing significant gender gap in internet use and access to ICT infrastructure, especially for rural women. Furthermore, only 3% of women in IT sectors hold executive positions, which is not surprising as only 23.4% of women entrepreneurs in the Northwest and Southwest regions have access to ICT infrastructure. Rural women face glaring challenges in technology access due to social norms, connectivity issues and affordability.

ii. How is AI Impacting Women?

To understand how AI could impact women, it is important to recognize key challenges they face such as a significant gender gap in internet use and access to ICT infrastructure, particularly for rural women. Additionally, social norms, a lack of female role models, and stereotypes about abilities in technology further contribute to these low statistics. The Gender gap in internet access is wide, with women constituting only 31% of internet users compared to 69% for men. Furthermore, previous research finds that a mere 12% of Cameroonian women possessed basic digital skills, in contrast to 25% of men. Finally, more men use social media than women as illustrate below.

Figure 1: Women Versus Male Social Media Users in Cameroon



Source: [Data Reportal & Cameroon Economic Policy Institute \(CEPI\)](#)

As a result, we expect AI to boost productivity for women developers, students and professional. AI could boost women productivity by up to [40%](#), but mediating for localised factors mean that productivity could increase by 25-40% for text-related tasks and by 5-10% for video-related tasks due to the high cost of subscriptions for AI-related video creating tools. With the exception of women who work in formal jobs, there's no noticeable impact on women's output from AI applications.

However, the increase in social media users translate to greater access to AI tools such as Grok on X, [Meta AI](#) etc. We caution against overoptimism as access to synthesized information through large language models does not translate into higher levels of productivity.

iii. Socio-economic implications of AI for women

AI could exacerbate the digital divide as nearly [1 in 3 girls](#) in Cameroon are married by 18 and drop out of school early. The socio-economic impact on girls could be profound as the percentage of girls out of school in Cameroon is higher than boys, with girls facing lower enrollment and higher dropout rates. In 2019, [about 84% of girls](#) were enrolled in primary schools versus 93% of boys. Meanwhile dropout rate for girls were higher (11%) while only 8% of boy were drop outs in 2018. Furthermore, women in Cameroon spend 15.8% of their day on unpaid work versus 4.6% for men, which could further exacerbate the imbalance imposed on women by AI.

AI could impact women productivity less than their male counterparts: Most women in the workforce are employed in sectors that require low qualifications, driven by the gap in education they receive compared to men. Women are also likely to marry early or dropout making them less suited to the jobs available in the labor market. While professional trainings exist, only 21.6% of women have received professional training compared to 28.6% of men.

Limited Opportunities for Women in the Digital Economy: The lack of equitable training limits women's employment opportunities, keeping them in the informal sector and non-agriculture sector. As women make up 54.3% of the workforce, compared to 50.2% for men the digital divide could have a more profound impact on them. However, we maintain that women in the tech sector stand to benefit.

AI will Boost Wages of Formal Sector Employees: For female employees in the tech sector, AI will not directly raise their wages. This is because social partners negotiate the minimum wage with employers and this sets the foundations for negotiations across industry. Based on current market trends, we can expect the wages of female tech employees to rise by 10 -25% over the next decade in Cameroon.

Promote Women Empowerment: AI will positively impact women over the long run due to improving structural trends like higher school completion rates and falling school dropout rates. Meanwhile, programs from CEPI, [Data Girl Technologies](#), All for Women and the Henri Kouam Foundation are promoting inclusion by direct training and placement initiatives.

iv. Recommendations

- ◇ **Mandate Gender-Inclusive AI Education:** Policymakers must revise the national school curriculum to *mandate early and gender-inclusive digital and AI literacy* from primary school

onward. This should focus on practical, problem-solving skills and ethical AI, ensuring content is culturally relevant and challenges existing gender stereotypes in STEM.

- ◇ **Fund Mentorship & Guaranteed Internships:** The private sector (especially technology, finance, and telecom companies) should commit to funding and implementing large-scale **paid AI internship and apprenticeship programs** specifically for young women with acquired AI skills. Policymakers can support this by offering substantial **tax incentives** for companies that verifiably hit internal gender-parity targets in their tech workforce.
- ◇ NGOs should prioritize establishing and managing **safe, female-friendly "AI Learning Hubs"** in rural and marginalized communities. These centers must offer free, reliable access to high-speed internet, modern computing equipment, and curated AI learning modules like machine learning and data science. Local policymakers (councils, regional authorities) should be required to ensure these hubs have **stable electricity and security** as a priority infrastructure investment.
- ◇ **Create a Female AI Entrepreneurship Fund:** This fund must offer dilutive grants, technical training, and business incubation services. The focus should be on ventures that use AI to address critical local development challenges (e.g., in agriculture, health, or education), creating visible role models and economic pathways for other girls.

Conclusion

The evidence clearly establishes a major challenge: while Cameroonian women drive a substantial portion of the economy, their minimal representation in the tech sector, at **18-20% of the workforce** and only **3% of executive roles**, risks perpetuating gender inequality in the future of work. This gap is critically linked to a lack of **ICT access and digital infrastructure**, particularly for rural women, alongside limiting social norms. As AI accelerates global transformation, this exclusion means AI systems developed without Cameroonian women's input will likely embed existing biases. Therefore, targeted national efforts to **close the digital divide** and **increase female leadership in AI** are not just matters of equity, but essential for Cameroon's inclusive, innovative, and sustainable economic future.

Chapter 9: AI & Agriculture in Cameroon

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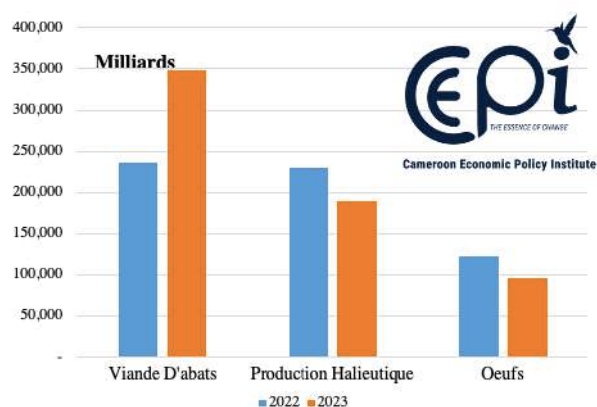
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Introduction

Cameroon's Agriculture sector is developing slowly, contributing about [15 - 20% of GDP](#) and employing about 65% of workers in the informal sector. However, productivity is low and production for most food crops do not meet local demand needs, prompting imports of corn and rice. Despite launching its import substitution strategy, Cameroon still produces less than 20% of the meat, rice and cereal it needs. Technology can transform the agriculture sector, but uptake has been slow despite repeated initiatives in the budget. Furthermore, up to 40% of food is lost in transport before it reaches markets, creating unique opportunity for artificial intelligence (AI) in the agriculture sector. However, artificial intelligence is slowly revolutionizing how farming is done in Cameroon even as most small holders (90% of total farmers) are slowly integrating digital tools. This policy brief provides a stock take on the developments of artificial intelligence in the agriculture sector in Cameroon, followed by policy incentives to accelerate agri-innovation and policy recommendations to support the adoption of AI tools in agriculture.

Figure 2: Production in Billions



Source: CEPI

i. How is AI Integrating Cameroon's Agriculture Sector

In line with its National Development Strategy (NSD 30) and its import substitution plan, Cameroon plans to boost production of meat, rice and wheat by **2030**. **In order to** scale production and improve productivity of small producers, it is important to integrate new technologies that allow them to monitor production and adapt as needed.

We cannot promote the development of a sector if we are unaware about its actors. There are a range of start-ups such as [Agrix Tech](#) who provides an AI-powered mobile platform to detect crop disease, [ClinicAgro](#) offers soil analysis tools using AI & IoT while [eFarm.cm](#) allows farmers to sell their products online. Newer startups like [Iwolonet](#) connects buyers and suppliers of agro-pastoral products and services. These start-ups leverage artificial intelligence to monitor soil health, track crop diseases, connect buyers and suppliers and democratize new tools to accelerate industrial farming.

There is limited data on the number of farmers who use digital tools such as those provided above, especially because 12.4 million individuals used the internet in [Cameroon at the start of 2025](#), and online penetration stood at 41.9%. As such, the rate of take up for such innovations is slow and not materially impacting agricultural productivity. Cameroon plans to increase paddy rice and milk production to 1.1 million tons by 2030 and 351,900 tons by 2026 respectively.

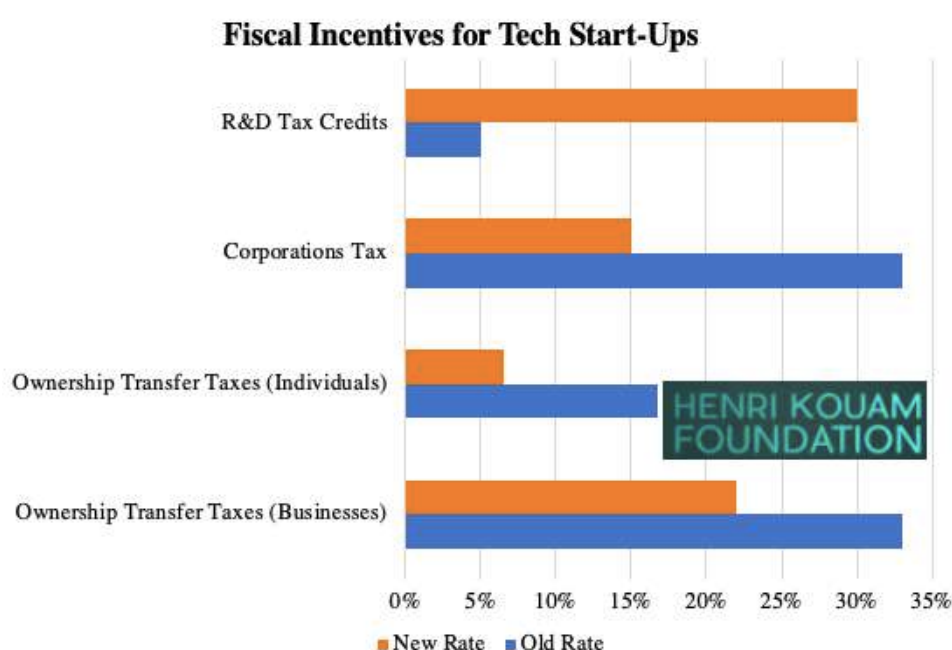
ii. Policy Initiatives to Promote Innovation

Cameroon has a number of policies designed to promote the development of the tech sector and this includes agricultural technology. Some policies such as [Law No. 2010/012](#) relates to cybersecurity and cyber-criminality establishes the legal framework for securing electronic communications networks and information systems. Meanwhile, [law No. 2017/021 of 20 December 2017 on the Finance Law for the 2018 financial year, Section 2\(6\)\(b\) and \(c\)](#) governs the customs clearance of imported software. If software is declared, a 10% Common External Tariff (CET) rate is applied while if such software is discovered during inspection, companies will pay a 20% CET rate. Similarly, **Article 127, Paragraph 15 of the 2019 Finance Law** stipulate that the sale of goods and provision of services on Cameroonian territory via foreign or local electronic platforms are subject to a tax of 19.25%. This is reinforced by [Law No. 2020/008 of 20 July 2020](#) ratifying the 2020 Finance Law, which stipulates a tax on e-commerce activities. In the [2025 finance law](#), the government provided various subsidies and tax deductions on specific equipment's, especially those that relate to renewable energy and clean energy. While this does not explicitly target the tech sector, it will lead to technology diffusion as local entrepreneurs and tech specialists will have to learn about new systems and adapt to them.

A special tax regime established by the 2021 Finance Law and updated in subsequent budgets provides a two-phase system of benefits that can last up to 10 years. During the incubation phase, start-ups are not required to pay any taxes except social security contributions along with a 50% corporate tax allowance to encourage investment.

After the incubation phase, start-ups pay a reduced corporate tax rate of 15% from the standard rate, coupled with a 50% minimum tax reduction and an income tax credit of 30% - capped at FCFA 100 million. Finally, innovative start-ups benefit from a reduced tax on dividends of 5% on movable capital revenue that is applied to all dividends paid to shareholders and interest to investors. Additionally, start-ups are exempt from various fees such as the business license tax and registration fees on capital increases.

Figure 3: Exemptions for Tech Start-ups during incubation and Operational Phase (10 years total)



Source: General Tax Code

Finally, ownership transfer taxes have also been lowered for individuals and businesses to 7% and 23% from 17% and 33% previously. Investments in research and development have been lowered from 30% to 5% to encourage investments in innovative methods and approaches. Unfortunately, these innovation shave not yet translated to higher productivity with Cameroon producing less than 10% of the meat, wheat and milk it needs. A real effort to democratize and popularize Agricultural technologies is warranted to ensure inclusive and broad-based gains accrue to all most producers.

iii. Policy Recommendations to Accelerate Agri-AI Adoption

- ◇ **Create a Targeted Post-Harvest Loss (PHL) AI Fund:** Establish a dedicated "Agri-AI Fund" providing subsidized capital or grants for the procurement of IoT sensors and AI-powered logistics software by farmer cooperatives and transport companies. This directly addresses the critical 40% post-harvest loss and incentivizes digital infrastructure investment in the supply chain.
- ◇ Mandate the re-tooling of the National Agricultural Extension system, shifting its focus from analogue methods to digital literacy and the practical application of AI tools (like Agrix Tech). Training must be application-based, vernacular, and delivered by public-private partnerships to ensure relevance and reach.
- ◇ **Implement an Agri-Tech Regulatory Sandbox:** Policymakers should introduce a 3-year "*Regulatory Sandbox*" for early-stage agri-tech solutions, exempting them from non-safety-related fees and taxes beyond the existing Finance Law incentives. This speeds up market entry for innovations aimed at improving soil health, disease detection, and yield prediction.
- ◇ Sensitize tech start-ups about current incentives to ensure broader take-up across the agricultural technology sector. Chambers of commerce, lobby groups, tech associations and civil society should promote the formalisation of tech companies in the agriculture sector using AI.

Conclusion

Cameroon's agri-tech landscape, fueled by local innovators like Agrix Tech and ClinicAgro, shows immense promise for structural transformation. While existing fiscal incentives support start-ups generally, accelerating progress toward the NSD 30's ambitious production targets for rice, meat, and wheat requires more surgical intervention. The key challenge remains the slow adoption of digital tools by smallholders and the costly inefficiency of the supply chain, epitomized by the 40% post-harvest loss. By prioritizing **AI funding**, digitally overhauling **extension services**, and creating a **regulatory sandbox**, Cameroon can successfully bridge the gap between policy intent and field reality, securing food sovereignty anchored in AI.

Chapter 10: Implementing the AfCFTA in the age of AI: an Opportunity for the Local Economy

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&

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Introduction

The creation of the AfCFTA is one of the priorities of the African Union's Agenda 2063, which aims to create a common market and facilitate intra-African trade, which currently represents a very small share of global trade. This project comes at a time of the Fourth Industrial Revolution, characterized by the increasing use of digital technologies in international trade and the economy, particularly artificial intelligence.

Artificial intelligence (AI) is a scientific field that enables machines to mimic human intelligence, such as reasoning, planning, and creativity. It uses algorithms to analyze data, make decisions, and adapt to situations, performing tasks normally reserved for humans, such as language comprehension, image analysis, and process automation. The International Organization for Standardization (ISO) defines it as a system of techniques that generates outputs such as content, predictions, recommendations, or decisions for a set of human-defined objectives. In a fully digitalized world, AI is impacting numerous sectors, including education, finance, the economy, healthcare, agriculture, and many others. It presents an opportunity for Cameroon within the framework of the AfCFTA (African Continental Free Trade Area). This policy brief aims to outline the opportunities that AI could offer Cameroon in the context of implementing the AfCFTA.

i. AI and the Digitalization of SMEs

About [70 -80 %](#) businesses in the African economy are SMEs. It provides employment and significantly contributes to the GDP and growth opportunities. The emergence of Artificial

Intelligence boosted the digitalization of the SMEs, open the pavement of overcoming obstacles like under skilled employers and limited financial access, and encouraging innovation ([Mondal, 2024](#)).

Furthermore, SMEs can leverage AI to drive innovation and sustain growth, making it the key player in the nation's economic development. [The National Artificial Intelligence Strategy \(SNIA\)](#) position Cameroon as an African AI hub, However, SNIA targets the training of 60,000 AI professionals in which 40% of them are women, that will create about 12,000 direct jobs by 2040, which may contribute between 0.8% and 1.2% to the GDP. The SNIA aims to support the rollout of AI tools adapted to Cameroon's realities, especially in agriculture, health, and education.

ii. Access to Foreign Trade Information

Access to information remains a major challenge for many SMEs wishing to operate within the broader international market, and the AfCFTA in particular. This information typically concerns conditions for accessing foreign markets, finding business partners, and import and export procedures. To facilitate intra-regional trade, economic actors can leverage AI tools to access trade information and data for better decision-making. Furthermore, AI can contribute to the success of the AfCFTA by enabling the identification of promising markets, the analysis of trade data, the reduction of production costs through the implementation of best practices, and the optimization of supply chains ([Habboul, 2025](#)).

In order to keep pace with current technological developments, the AfCFTA Secretariat has put in place certain instruments such as the AfCFTA HUB platform or the [Tariff Barrier Monitoring and Elimination Mechanism](#) equipped with chatbots and AI-based virtual assistants through which users can interact and be better informed.

iii. The Growth of Digital Commerce

Digital commerce and the digital economy are experiencing exponential growth worldwide, including in Cameroon. This can be explained by the numerous opportunities and advantages they offer. AI technologies have the potential to boost the use of digital tools, and to fully benefit from this, Cameroon will need to further modernize its telecommunications infrastructure, prioritize AI-friendly business policies, and facilitate internet access for all segments of society. The government's implementation of a National Artificial Intelligence

Strategy demonstrates its awareness of the importance of this tool. Indeed, it is impossible, indeed unthinkable, to develop digital commerce without popularizing AI.

The [investment protocol of the agreement establishing the AfCFTA](#) provides a regulatory framework that can attract and secure investors, particularly in the field of AI. Digital trade is one of the pillars that can facilitate the development of artificial intelligence in Cameroon through the free trade area.

iv. Policy Recommendation

- ◇ **Adoption of AI in SMEs;** AI allows SMEs in Cameroon to optimize operations and refine customer experiences through personalized services and data-driven decision-making. This data-driven approach enables SMEs to proactively engage with the market trends, enhancing their adaptability
- ◇ **The government should harness emerging technologies;** This may be done via the application of AI and other technologies to critical sectors like healthcare, agriculture, and finance to drive socio-economic development of Cameroon.
- ◇ **Invest in telecommunications infrastructure;** This can be done through direct investment in telecommunication companies and investing in exchange-traded funds (ETFs) in order to ensure reliable and fast internet coverage, particularly in rural areas.
- ◇ **Promoting digital culture among local populations;** This could be achieved through, on the one hand, raising awareness of the advantages offered by digital technology, and on the other hand, gradually familiarizing the population with the digitization of services.
- ◇ **Accelerate the implementation of the PAPSS;** This includes connecting central and commercial banks, developing payment solutions and implementing a system that facilitate financial transactions within the framework of the AfCFTA.
- ◇ **Infrastructure development:** the use of AI will allow Cameroon to fully capitalize on its comparative advantages this will require modernizing transport, telecommunications, and energy infrastructure.

Conclusion

Conclusively, AI remains the most important tool that is mostly recommend to Cameroonian SMEs in order to optimize operations and refine customer experiences through personalized services and data-driven decision-making. As investment in digital infrastructure increase and

government initiatives aim to boost the level of technologies, the potential for AI to reshape the landscape for SMEs become increasingly evident, emphasizing its critical role in future economic prosperity.

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