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Microcredit and Food Security in Africa: Can Cameroon Replicate Success? Cross-Country Insights from Sub-Saharan Africa and Policy Recommendations: A Systematic Literature Review

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Abstract: Our study investigates the role of microfinance in addressing food security and nutrition in Cameroon, drawing on cross-country insights from Sub-Saharan Africa (SSA). Following PRISMA guidelines, 20 studies were analysed to evaluate the impact of microfinance interventions through the lenses of Livelihood Empowerment Theory and Financial Inclusion Theory. Findings reveal that while microfinance enhances agricultural productivity and food availability, its effectiveness is constrained by Challenges, including "mission drift," debt risks, and systemic agricultural constraints. The review concludes that microfinance is a valuable, but not a standalone, tool. Effective policy recommendations for Cameroon emphasise formal financial inclusion, integrated financial and non-financial services, targeted interventions, robust regulation, and addressing broader agricultural issues for sustainable food security and nutrition.

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I. INTRODUCTION

Food insecurity and malnutrition remain major challenges in Sub-Saharan Africa despite years of global efforts. Population growth and rising inequality continue to worsen hunger in the region. In 2022, about 29.6% of the global population (2.4 billion people) faced moderate to severe food insecurity, with 900 million experiencing severe levels. Food insecurity was highest in rural areas, affecting 33.3% of adults, especially women. Rates were lower in peri-urban (28.8%) and urban areas (26.0%) (Otekunrin, 2024). COVID-19 (Erokhin et al., 2019) has further disrupted food supply chains, making access to food more difficult. The COVID-19 outbreak led to lockdowns and social distancing rules to control infections. As a result, these measures made it hard for smallholder farmers, agricultural inputs, and food products to move freely, disrupting food supply chains in Sub-Saharan Africa (SSA) (Onyeaka et al., 2022). Studies estimate that one in three people in SSA is malnourished (Cheteni et al., 2020; Xiet et al., 2021). This shows the urgent need for targeted solutions and deeper research on the root causes.

Microfinance is proving to be the most promising and least expensive tool in the fight against global poverty (Wampfler, 2004) and has emerged as a tool to alleviate poverty and empower marginalised groups. Microfinance aims to empower low-income entrepreneurs through

accessible credit, driving rapid sector growth since the 1990s. Its expansion has catalysed social enterprise and investment models, though challenges like sustainability and overreach persist. Since the late 1970s, microfinance institutions (MFIs) have expanded in emerging economies. They offer financial services to low-income households previously excluded from traditional banking. MFIs have grown rapidly, improving financial access for the poor (Hermes and Hudon, 2019). Access to credit is a mode of financing which accelerates agricultural development. Agricultural credit from MFIs in rural areas addresses a situation where the need for financing is very high to perform all the necessary tasks for the implementation of a more efficient system of production. These MFI services lead to a very high usage of formerly expensive factors of production. Microfinance is considered vital for poverty

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reduction and development in third-world countries. Unequal land distribution limits rural productivity, making microcredit a crucial support. Food security is a situation that exists when all people, at all times, have physical, social and economic access to sufficient, safe and nutritious food that meets their dietary needs and food preferences for an active and healthy life (Odeh et al., 2024) and nutrition, which encompasses dietary quality and health outcomes, are critical pillars of sustainable development. Together, these concepts intersect in efforts to break the cycle of poverty and hunger.

In Cameroon, microfinance grew in the 1980s after the government and Central African banking authorities restructured the banking system. This left a gap in credit access, which microfinance institutions stepped in to fill. Like in many African countries, they became important when traditional banks reduced lending (Fotabong 2012). Despite commercial banks serving the Cameroonian population, many remain without accounts, prompting MFIs to fill the service gap. Weak regulations and unexploited potential have led to the rise of numerous MFIs (Toh et al., 2016). Micro-finance services in Cameroon primarily support poor, economically active individuals and micro-businesses earning below $1.25 per day. Over the years, the sector has evolved to offer short-term loans, savings, and money transfers due to government policies. Today, MFIs are key financial providers for small and medium-sized enterprises in Cameroon and similar economies (Ofeh and Jeanne, 2017). The stability of Microfinance Institutions (MFIs) is essential to build customer confidence, with safety, low interest rates, and strong management being key to their success. The 2018 IMF Report highlights that MFIS in Cameroon face poor governance, weak asset quality, and split supervision between the government and COBAC. While they serve rural and impoverished areas, they are mainly concentrated in urban centres Access to finance is reported as the second most problematic factor to doing business after corruption (2017 Africa Competitiveness Report). In addition, the poorest regions are the least well-served by formal financial institutions. All these issues create a complex landscape for evaluating microfinance impacts.

Africa's persistent hunger crisis stems from decades of underinvestment in agriculture and rural development. With over 200 million people affected, poverty remains the central driver of food insecurity. Effective solutions must prioritise household-level food production, storage systems, and rural poverty reduction. Urgent action is needed to empower the rural poor, especially women and children, through targeted support, political inclusion, and social protection measures (Rukuni, 2002). In Cameroon, food insecurity and malnutrition are driven by a complex mix of poverty, agricultural challenges, and political factors. Many households lack the income needed to access sufficient, nutritious food for a healthy life (Bishwajit and Yaya, 2024). Interventions like microfinance services can empower households to manage risks and seasonal shocks by providing financial stability and promoting off-farm income. This tool not only smooths consumption during lean periods but also helps ensure consistent access to food. Urgent action is needed to empower the rural poor, especially women and children, through targeted investment, political inclusion, and social protection (Morel et al.2024). Access to credit significantly enhances food security by boosting agricultural productivity through investment in inputs, supporting off-farm income activities, and helping households cope with shocks. It also empowers women, whose increased financial role often leads to better household food outcomes. In Cameroon, formal credit improves food security, though smallholder farmers face barriers due to high costs and strict requirements (Kyerematen et al. 2024). However, limited access to financial services remains a major barrier to agricultural development, especially for smallholder farmers who rely heavily on microfinance institutions. Despite efforts to boost productivity through research and improved practices, structural issues like inadequate credit and weak support systems continue to hinder progress toward food security and poverty reduction (Wenda et al., 2020).

While studies from Sub-Saharan African countries such as Kenya, Uganda, and Malawi show mixed results on the impact of microfinance on nutrition outcomes, Cameroon's distinct socio- economic and cultural context remains underexplored. For instance, Kyerematen et al. (2024) emphasise the importance of examining microfinance-specific mechanisms, beyond general credit, in shaping nutritional outcomes. Similarly, Wenda et al. (2020) highlight that access to microcredit in rural areas like Mezam Division is still limited, with informal lenders dominating and overall credit uptake remaining low. Structural barriers, such as inadequate rural infrastructure and poor market access, continue to constrain the effectiveness of financial services on agricultural productivity and livelihoods. Additionally, Beleck and Jean Marie (2021) find that socioeconomic factors—such as age, gender, and farming experience—play a significant role in influencing the efficiency of credit use. This suggests that simply providing access to credit is not enough without targeted, context-aware support. Gender disparities further complicate the relationship between credit access and food security, a factor that is frequently overlooked in the literature. These gaps point to the need for a more comprehensive and comparative understanding of how microfinance can be better tailored to improve food security and nutrition in Cameroon. By drawing on cross-country experiences from across Sub- Saharan Africa, this systematic review aims to generate policy-relevant insights that inform context-specific and gender-sensitive strategies. While existing research in Cameroon offers valuable contributions, it often fails to examine how tailored microfinance mechanisms affect nutrition, draw cross-country lessons to identify scalable best practices, and develop policy frameworks that align microfinance with gender equity and broader sustainable development goals (SDGs).

This review addresses these gaps by synthesising evidence on the role of microfinance in improving food security and nutrition across Sub-Saharan Africa and by proposing actionable, context-driven policies to enhance MFI interventions in Cameroon. In the absence of context-specific evidence, policymakers may find themselves designing generic programmes that fail to address the

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challenges faced by Cameroon, including but not limited to low financial literacy, high interest rates, and cultural barriers to women's participation. SSA's cross-country insights have the potential to offer scalable solutions, but these insights must be adapted with care to align with the specific realities of Cameroon.

II. THEORITICAL REVIEW

A. Livelihood Empowerment Theory and the Role of Microfinance

Livelihood Empowerment Theory centres on enabling individuals and communities to gain control over their lives and improve their well-being through enhanced and sustainable livelihoods. It highlights the interconnectedness of economic, social, and political dimensions of development, aiming to create more resilient, autonomous, and fulfilling lives for people (Youth Livelihood Interest Group, 2024).The theory draws on principles from sustainable livelihoods frameworks and empowerment studies, particularly focusing on the importance of access to assets, personal agency, and resilience in achieving long-term livelihood goals. A key component of this approach is the recognition that empowering people economically requires not only financial tools but also a supportive environment that fosters decision-making, skill development, and community participation.Microfinance is considered a pivotal instrument within this framework. By expanding access to financial services—such as credit, savings, and insurance—microfinance enhances individuals' and households' ability to invest in income- generating activities. These activities can, in turn, lead to improvements in food production, healthcare access, education, and overall household resilience (Marquis & Colecraft, 2012; Stewart et al., 2010).

The theory posits that access to credit strengthens a household's capacity to invest in productive assets, which is particularly relevant in low-income and rural settings. Studies across Sub- Saharan Africa highlight the positive impact of microcredit on food security. Wenda et al. (2020) found that access to microcredit in Cameroon's Mezam Division boosted maize production, increasing farmers' income and their ability to meet food needs. Similarly, Chilimba et al. (2020) found that microfinance participation in Malawi improved food security, with women making a significant contribution. In Mozambique, Tadesse et al. (2025) showed that women's involvement in Village Savings and Loan Groups (VSLGs) reduced household hunger and increased asset ownership, empowering livelihoods. Nicastro et al. (2022) in Kenya observed improved food security and nutrition among people living with HIV who participated in agricultural and microfinance programs.Some studies highlight the limitations of microfinance in improving livelihoods. Belek & Jean Marie (2021) found that credit recipients in Cameroon had lower farm efficiency, suggesting credit alone may be insufficient. Stewart et al. (2010) noted that microfinance can have mixed outcomes, sometimes worsening poverty, with micro-savings potentially being more effective. Berendson et al. (2024) found that even combined microfinance and extension services in Uganda did not significantly reduce seasonal food insecurity. This thus point to the need for more holistic and context-specific interventions.

B. Financial Inclusion Theory

Financial Inclusion Theory argues that access to formal financial services (e.g., savings, credit) reduces poverty by enabling individuals and households to manage financial risks, smooth consumption, and invest in opportunities that improve their well-being.It highlights systemic exclusion due to lack of collateral, gender norms, and geographic barriers enables individuals

and households to manage financial risks, smooth consumption, and invest in opportunities that improve their well-being. Financial inclusion has demonstrated promising impacts on food security across Africa, with several studies affirming its potential. For example, Tsongo et al. (2024) analysed data from 38 African countries, including Cameroon, and found that broader financial access, as measured by indicators such as the number of bank accounts and ATM usage, correlates with increased kilocalorie intake and reduced undernourishment. This supports the theory of financial inclusion. In Cameroon, Kyerematen et al. (2024) found a positive association between access to formal credit and household food security, whereas the effectiveness of informal credit was limited. A similar distinction was observed by Bali, Swain and Nsabimana (2024) in Rwanda, who found that informal mechanisms such as tontines did not significantly improve food expenditure or nutrition. This highlights that formal financial systems, which offer greater regulation, larger loan sizes and a broader range of services, are more effective in improving food security and nutritional outcomes.

Despite its potential, the impact of financial inclusion, particularly microfinance, varies by context. In Cameroon, for example, Wenda et al. (2020) found that microcredit improved maize production, thereby linking financial access to food availability. However, Belek and Jean Marie (2021) reported that microfinance slightly reduced farm efficiency, suggesting that credit alone may not improve outcomes without complementary support. Some studies also link financial inclusion to improved nutrition. Bali Swain and Nsabimana (2024) observed better dietary diversity in Rwanda, and Nicastro et al. (2022) noted similar effects in Kenya. Factors such as education and gender also moderate outcomes, with women-led households often benefiting more. Nevertheless, as Stewart et al. (2010) warned, microfinance can sometimes exacerbate poverty, highlighting the need for careful, context-sensitive implementation.

III. METHODOLOGY

This review follows a Systematic Literature Review (SLR) [1] approach based on the PRISMA (Preferred Reporting Items for Systematic Reviews and Meta-Analyses) guidelines to ensure transparency, rigor, and reproducibility. The methodology involved a multi-step process including the formulation of research questions, comprehensive database searches, study selection, quality

[1]

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assessment, and thematic synthesis of findings. It helps clarify the current state of research and highlight implications for future studies. The method also identifies gaps in the literature that require further investigation and adheres to rigorous, replicable procedures ensuring transparent selection and evaluation of sources (Moher et al., 2009; Higgins & Green, 2011). The selection of a Systematic Literature Review (SLR) as the methodology for this study is justified by several key factors among which are:

- **Complex Interdisciplinary:** The interplay between microfinance, food security, and nutrition is inherently interdisciplinary, requiring a review method that can synthesize knowledge across public health, development economics, and agricultural policy (Greenhalgh et al.; 2005; Petticrew & Roberts 2006)
- **Fragmented and Diverse Evidence Base:** Research in Sub-Saharan Africa is context- dependent and often not generalized beyond specific regions or projects. An SLR helps aggregate scattered findings into a coherent narrative (Tranfield, Denyer & Smart; 2003).
- **Policy-Oriented Analysis:** SLRs support the formulation of policy recommendations grounded in comprehensive and critically appraised evidence. This is crucial for influencing effective policy in complex social domains like food security (Briner & Denyer; 2012)
- **Identification of Regional Insights and Gaps:** By systematically reviewing literature from across Sub-Saharan Africa, an SLR highlights what is known in other contexts and identifies where Cameroonian research is lacking (Booth, Sutton & Papaioannou ; 2016). It enables to synthesise evidence on microfinance's role in food security and nutrition in Cameroon, with insights from Sub-Saharan Africa (SSA).

The methodology we adopted involved a multi-step process including the formulation of research questions, comprehensive database searches, study selection, quality assessment, and thematic synthesis of findings.

➢ *The review was guided by the following questions:*

- What is the relationship between microfinance and food security in Cameroon and Sub- Saharan Africa?
- How does access to microfinance impact nutrition outcomes, particularly among vulnerable groups?
- What policy and programmatic insights from other Sub-Saharan African countries can inform interventions in Cameroon?*

Our inclusion criteria were original empirical research articles, while exclusion criteria included mini-case reviews and studies not directly relevant to the geographic focus. Peer-reviewed articles and grey literature (2010–2024) were sourced from multiple academic databases and repositories including: Scopus, Web of Science, PubMed, Google Scholar JSTOR, EBSCOhost and grey literature sources: FAO, IFAD, World Bank, UNDP, WHO, and local Cameroonian policy documents. We also applied the snowball method, incorporating additional articles that either cited or were cited by our initial selection, provided they met our inclusion criteria and had not already been identified through the general search.

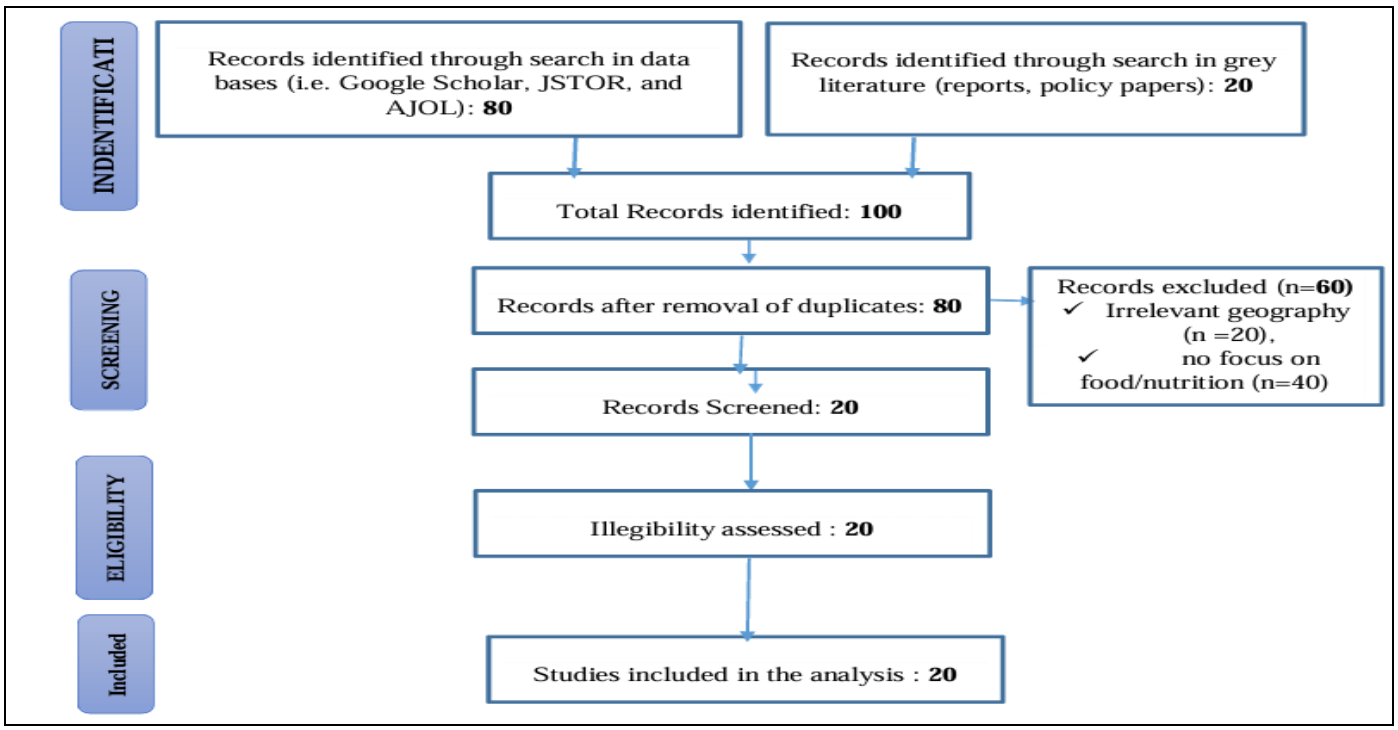

Fig 1: The Prisma Flowchart
Source: The Authors (202

A keyword search was conducted across all databases using terms such as: Microfinance: "microcredit," "financial inclusion," "women's loans"; Food Security: "food access," "agricultural credit," "household hunger"; Nutrition: "child

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stunting," "dietary diversity," "malnutrition".Search strings combined Boolean operators (e.g., 'AND', 'OR') to optimise results. For example, in Google Scholar, the query ("microfinance" OR "financial inclusion") AND ("food security" OR "nutrition") AND ("Cameroon" OR "Sub-Saharan Africa")We prioritized studies that provided empirical evidence linking microfinance to food and nutrition outcomes in Cameroon and the broader SSA region. Studies were excluded if they were duplicates or focused on irrelevant geographic contexts. From 100 initial studies, 20 met the inclusion criteria after screening titles/abstracts and full texts.

With the 20 empirical studies retained, a data extraction form was developed to record the following for each study: Author(s), year, and country; Study objectives and methodology; Type of microfinance intervention; Target population; Food security or nutrition indicators measured; Key findings and theoretical alignment. Each study was assessed using the Critical Appraisal Skills Programme (CASP) checklist for qualitative and quantitative research to ensure reliability and validity. For grey literature, credibility was assessed based on source reputation, publication date, and methodological clarity.We conducted a thematic analysis focused on three core research questions, with cross-country comparisons used to draw lessons and implications specifically for Cameroon.

IV. SYSTEMATIC REVIEW

A. Microfinance, Food Security, and Nutrition in Cameroon: Empirical Insights and Critical Analysis

While some studies suggest positive correlations between access to microfinance and improved agricultural productivity, others highlight persistent barriers, such as gender disparities and regional inequalities, that could undermine the potential benefits. Cameroon's microfinance landscape reflects both the potential and limitations of financial interventions in addressing food security and nutrition. This subsection critically evaluates empirical evidence from Cameroonian studies (Belek & Jean-Marie, 2021; Kyerematen et al., 2024; Wenda et al., 2020), contextualising the findings within Livelihood Empowerment Theory and Financial Inclusion Theory, while highlighting contradictions, regional disparities, and policy gaps.

In Cameroon, microfinance has emerged as a key mechanism for promoting economic growth and improving food security, particularly in rural communities. The country's agricultural sector, which employs a large proportion of the population, faces various challenges, including restricted access to capital, unpredictable weather conditions, and inadequate infrastructure(IMF African Department, 2024). The discourse surrounding microfinance as a tool for enhancing food security and nutrition in Cameroon, as reflected in the three article summaries and supported by Belek & Jean-Marie (2021), Kyerematen et al. (2024), and Wenda et al. (2020), reveals a complex interplay of potential benefits and significant challenges. Despite the growing prevalence of microfinance initiatives, empirical evidence of their impact on food security and nutritional outcomes in Cameroon remains limited and fragmented.

Drawing from Wenda et al. (2020), which highlighted the positive contribution of microcredit to maize production in the Mezam Division, Kyerematen et al. (2024) likely acknowledge the potential of microfinance to enhance food availability. The finding that 68% of maize producers in Mezam Division access credit, primarily from informal sources, underscores the demand for financial services in agriculture, even though formal channels have limitations. This aligns with Financial Inclusion Theory, which stresses the importance of expanding access to financial services, particularly for rural farmers who are traditionally excluded from formal credit systems. However, Kyerematen et al. (2024) would likely caution that increased production alone, as seen in Wenda et al. (2020), does not automatically translate to improved food security in its entirety, especially concerning nutritional outcomes. Their analysis would also likely align with the complexities revealed in Belek & Jean-Marie's (2021) study. This research suggests that the relationship between microfinance and agricultural productivity is not always straightforward. Various factors, such as the short-term nature of many microfinance loans, may not be ideal for long-cycle crops like cocoa. Additionally, funds may be used for purposes other than direct farm investment.

These findings highlight the importance of considering socio-economic factors, as Belek & Jean-Marie (2021) found that age, gender, and experience influenced farm efficiency. For instance, younger and more experienced farmers might use microfinance more effectively, leading to improved productivity. Thus, while increased income from successful agricultural ventures (as seen in Wenda et al. 2020) could theoretically lead to more diverse and nutritious diets, this outcome is not guaranteed. Factors such as nutritional awareness, food preferences, and access to diverse food markets play significant roles. According to Livelihood Empowerment Theory, the ability of farmers to leverage increased income into improved nutrition depends on a broader set of factors, such as nutritional awareness, education, access to diversified food sources, food preferences and access to diverse food markets. Therefore, addressing food security and nutrition requires more than just improving agricultural output; it requires addressing the broader socio-economic and environmental factors that influence how farmers allocate their resources and improve their livelihoods.

B. Cross-Country Insights from Sub-Saharan Africa: Comparative Analysis of Successes and Challenges and Lessons for Cameroon

Microfinance has gained considerable recognition as a key strategy for promoting economic growth and alleviating poverty in Sub-Saharan Africa, including Cameroon. By providing small-scale financial services to low-income individuals and households who are often excluded from traditional banking systems, microfinance has the potential to unlock entrepreneurial potential and improve overall

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well-being. The most critical areas where microfinance is anticipated to have a transformative influence are food security and nutrition, which are fundamental pillars of human development. While Cameroon struggles with context- specific barriers to using microfinance to improve food security and nutrition, Sub-Saharan Africa (SSA) provides examples of success and failure that can inform reform. By examining evidence from various studies, including those conducted in Cameroon and neighbouring countries, this analysis aims to identify key lessons learned and provide informed policy recommendations for maximising the positive contributions of microfinance to food security and nutrition within Cameroon.

Several studies across Sub-Saharan Africa highlight the potential of microfinance to contribute to positive outcomes. In Nigeria, Olarinree et al. (2024) found that microfinance participation significantly reduced food insecurity, underscoring the need for targeted microfinance support for fish farmers. Similarly, Mounirou & Lokonon (2022) in Benin indicated that micro-credit can improve food consumption quality at the household level. These findings suggest that providing financial access can empower households to purchase more food. Furthermore, Wenda et al. (2020) in Cameroon reported a positive and significant contribution of microcredit to maize production in the Mezam Division, indicating that financial support can boost agricultural output, a key component of food availability.

However, the impact of microfinance is not always positive. Belek and Jean-Marie (2021) found that beneficiaries of agricultural credit for cocoa farming in Cameroon exhibited slightly lower technical efficiency than non-beneficiaries. This suggests that providing credit alone is not a guaranteed way of improving agricultural productivity and could even be detrimental without other supporting factors. This is supported by a systematic review by Stewart et al. (2010) across Sub-Saharan Africa, which revealed that microfinance can have mixed outcomes, potentially making some individuals poorer. The type of financial inclusion also appears to matter. Using data from Rwanda's 2013/14 and 2016/17 household surveys, Bali Swain & Nsabimana (2024) found that formal financial inclusion through institutions like SACCOs, MFIs, and banks had a robust positive impact on food expenditure and nutritious diets, while informal institutions were ineffective. This suggests that access to regulated and comprehensive financial services is more beneficial than relying on informal mechanisms. This is further supported by Kyerematen et al. (2024) in Cameroon, who found formal credit access to be positively associated with household food security, unlike informal credit.

Regarding nutrition, the evidence is less clear-cut and more nuanced. While Bali Swain and Nsabimana (2024) found that formal financial inclusion had a positive impact on the diets of people in Rwanda who ate nutritious food, a broader systematic review by Gichuru et al. (2019) across Sub-Saharan Africa showed mixed results for improvements in children's nutrition. This indicates that the pathway from microfinance to improved nutrition is complex and likely influenced by factors beyond just financial access. However, an integrated approach combining microcredit with nutrition education in Ghana showed positive results in improving household food security and child, food availability, and caregiver empowerment, resulting in better diets for children aged 2–5, especially when women engaged in ASF (Animal Source Food) related enterprises (Marquis & Colecraft 2012). Community-based financial inclusion models, such as Village Savings and Loan Groups (VSLGs) in Mozambique, which were studied by Tadesse et al. (2025), have also shown promise in improving household food availability directly and indirectly through asset building. This highlights the potential of leveraging social capital in financial inclusion initiatives.

Challenges also persist across the region. Studies in Ethiopia by Boltana et al. (2023) and Kinde & Addisu (2016) highlight the importance of formal credit and the potential for microfinance commercialisation to shift focus away from the poorest and potentially impact food security goals. Seasonal food insecurity remains a challenge in Uganda despite microfinance interventions. Results showed that neither the combined intervention nor standalone microfinance significantly reduced food insecurity across seasons (Berendson et al. 2024). Moreover, the reluctance of formal financial institutions to extend credit to the agricultural sector, due to the perceived risks associated with doing so, is a recurring theme. Drawing from these cross-country insights, several lessons emerge for Cameroon in its efforts to leverage microfinance for improved food security and nutrition:

- **Prioritise Formal Financial Inclusion:** The evidence from Rwanda suggests that promoting access to and utilisation of formal financial institutions, such as MFIs and banks, is crucial for achieving meaningful improvements in food security and nutrition (Bali Swain & Nsabimana, 2024). Efforts should be made to reduce barriers to access, such as collateral requirements and complex procedures. In Cameroon, formal microcredit services are limited, and many farmers rely on informal arrangements (Bamu and Master, 2007). Studies show that formal credit access is positively associated with household food security in Cameroon, unlike informal credit (Kyerematen et al., 2024).
- **Integrate Financial and Non-Financial Services:** The limited impact of credit alone in some contexts, particularly in improving farm efficiency (Belek & Jean-Marie, 2021), underscores the need to integrate microfinance with complementary services like agricultural extension, business skills training, and nutrition education. An integrated approach in Ghana, combining microcredit with nutrition education, improved household food security and children's diets by increasing access to and use of Animal Source Foods (AFS). Similarly, microcredit can empower farmers to invest in productive inputs and enhance productivity (Wadut, 2013).
- **Targeted Interventions:** Recognising the varying impacts of microfinance across different demographic groups and agricultural sectors, Cameroon should

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consider designing targeted programs that address the specific needs and constraints of vulnerable populations. For instance, the study in Cameroon by Belek & Jean Marie (2021) specifically recommends targeting young, experienced, and female farmers to improve efficiency. Research in Malawi by Chilimba et al., 2020) also highlights that female members of households are more significantly associated with improved food security through microfinance, and women's access to microcredit improved girls' long- term nutrition.

- **Strengthen the Regulatory Environment:** Given the potential risks associated with microfinance, including debt burdens and mission drift (Fotabong 2012). A study by Akanga(2016) noted that MFIs in Cameroon experienced high arrears in loan repayment and bad debts, leading to a need for changes in regulation and governance. , indicating a clear need for stronger oversight. A robust regulatory framework, essential to protect borrowers and ensure that MFIs remain focused on their social impact alongside financial sustainability. Regulation can play a pivotal role in empowering Microfinance Institutions (MFIs) to address food insecurity in Africa. This is primarily achieved by ensuring their stability and sustainability, which in turn allows them to better serve the needs of vulnerable populations (Nyanzu et al., 2019).
- **Address Systemic Constraints in Agriculture:** Microfinance alone cannot overcome broader challenges in the agricultural sector. In Cameroon, maize producers face issues like poor farm-to-market roads and low/fluctuating market prices (Wenda et al.2020). Other challenges include high input costs, climate variability, and inadequate farming infrastructures, such as irrigation and extension facilities (Molua, 2002). Addressing these systemic issues is crucial for creating an enabling environment where microfinance can thrive and contribute to food security.
- **Exploration of Diverse Microfinance Models:** While acknowledging the vital role of traditional microcredit through formal institutions, the success of community-based models in other African countries offers a compelling alternative or complementary approach for Cameroon. For instance, Tadesse et al. (2025) demonstrated the effectiveness of Village Savings and Loan Groups (VSLGs) in Mozambique, where participation was significantly associated with reduced household hunger and increased asset ownership. Village Savings and Loan (VSL) groups have been demonstrated to enhance food availability and access through the augmentation of household resources for food production, purchase, or exchange. This helps reduce food scarcity, smooth consumption during shocks, and enhance dietary diversity, leading to better child nutrition outcomes (Brunie et al., 2014). Key stakeholders in Cameroon could therefore actively explore and support the establishment and growth of such community-based initiatives, potentially linking them to formal financial systems over time to enhance their reach and sustainability.
- **Enhance financial Literacy:** It is crucial to empower individuals with robust financial literacy skills so that they can make informed and strategic decisions about borrowing, saving and managing their finances. This will ultimately maximise the benefits derived from microfinance. Borrowers' financial literacy is related to their over-indebtedness risk. The lower the financial literacy, the higher the share of borrowers that are over-indebted; hence, the access to literacy services can improve repayment outcomes (Schicks 2011; Godquin, 2004). Critically, Tsongo et al. (2024) explicitly found that educational development positively modulates the effects of financial inclusion on food security. This implies that, beyond providing access to finance, equipping individuals with the knowledge to manage their new financial resources effectively directly improves food security and nutritional outcomes. For policy makers in Cameroon, there should be an integral practical financial literacy training in all microfinance programs, leveraging volunteer-led efforts in empowering communities (Ebirim et al., 2024) could help deliver these essential skills in a culturally appropriate and accessible manner.

C. Summary of Empirical Works

Table 1: Synthesizes Key Empirical Findings from Cameroon and SSA, Categorized Microfinance Type, Food Security Metrics, Nutrition Metrics, Key Findings, And Theoretical Alignment

S/N	Author(s) (Year)	Microfinance Type	Food Security Metrics	Nutrition Metrics	Key Findings	Theoretical Alignment
1	Adebayo, C. O., Sanni, S. A., & Baiyegunhi, L. J. (2012)	Microcredit scheme (UNDP)	Food Security Index (FSI), household food expenditure	Not Explicitly stated	Microcredit scheme had no significant positive impact on the food security status of beneficiaries; Average impact of treatment on the treated (ATT) was negative.	Not explicitly stated
2	Bali Swain, R., & Nsabimana, A. (2024)	Financial inclusion (formal and informal)	Food expenditure, nutritious food diets (proteins, fibers, vitamins)	Not explicitly stated	Formal financial inclusion (SACCOs, MFIs, banks) in rural Rwanda has a robust positive impact on food expenditure and nutritious	Financial Inclusion Theory

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					diets; informal institutions (tontines) were ineffective.	
3	Belek, A., & Jean Marie, A. N. (2021)	Microfinance services (agricultural credit)	Technical efficiency of family farms	Not explicitly stated	Smallholder family farms receiving agricultural credit in Cameroon showed slightly lower average technical efficiency compared to non-beneficiaries. Age and gender negatively correlated with efficiency, while experience was positive.	Livelihood Empowerment Theory
4	Berendson, R. M., Gassmann, F., Martorano, B., Tirivayi, N. J., & Kamau, J. (2024)	Microfinance Multiplied approach (microfinance + farming extension)	Dietary diversity	Not explicitly stated	Neither the combined approach nor standalone microfinance significantly reduced food insecurity throughout seasons in rural Uganda. Households experienced reduced dietary diversity during land preparation.	Not explicitly stated
5	Boltana, A., Tafesse, A., Belay, A., Recha, J. W., & Osano, P. M. (2023)	Credit (formal and informal)	Household food security (calorie intake)	Not explicitly stated	Formal credit access and amount of credit positively associated with household food security in Ethiopia; informal credit access did not affect food security.	Financial Inclusion Theory
6	Chilimba, M. T., Dunga, H., & Mafini, C. (2020)	Microfinance programme participation	Household food security (total real annual consumption)	Not explicitly stated	Participation in microfinance programmes in Malawi led to improvements in household food security; females contributed more than males.	Livelihood Empowerment Theory
7	Kinde, B. A., & Addisu, B. M. (2016)	Microfinance commercialization	Food security (not directly measured, focus on serving the poor)	Not explicitly stated	Commercialization of microfinance in Ethiopia (2002-2010) showed that age of institution and outreach breadth positively impacted serving the poorest (measured by average loan size).	Not explicitly stated
8	Kyeremateng, E., Molua, E. L., Mvodo, S. M., & Ndip, F. E. (2024)	Credit (formal and informal)	Food security status (access, affordability, consumption)	Not explicitly stated	Formal credit access and amount of credit positively associated with household food security in Cameroon; informal credit access had no effect. Gender of household head influenced the effects.	Financial Inclusion Theory
9	Marquis, G. S., & Colecraft, E. K. (2012)	Microcredit and nutrition education	Household food security	Child nutrition indicators	Integrated approach of microcredit and nutrition education/entrepreneurship training among rural women in Ghana improved household food security and diet/growth of young children.	Integrated Intervention Theory, Human Capital Theory
10	Meador, J., &	Microfinance	Food security (latent effects on	Not explicitly	Study in rural Uganda found a structural linkage	Social Capital Theory, Women's

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	Fritz, A. (2017)	participation	pre- participation)	stated	between women's social capital, empowerment, collective action, and access to additional income, potentially impacting future food security upon microfinance participation.	Empowerment Theory
11	Morel, R., Gassmann, F., Martorano, B., Tirivayi, N., & Kamau, J. (2024)	Microfinance Multiplied approach	Seasonal food insecurity	Not explicitly stated	Neither combined microfinance and extension nor standalone microfinance significantly reduced seasonal food insecurity in Uganda, but market access showed occasional improvements for MFM participants.	Not explicitly stated
12	Mounirou, I., & Lokonon, B. O. (2022)	Micro-credit	Food security (household level)	Not explicitly stated	Micro-credit can improve food security in Benin-West Africa, potentially through production or consumption pathways.	Financial Inclusion Theory, Livelihood Empowerment Theory
13	Namayengo, F. M., Antonides, G., & Cecchi, F. (2018)	Microcredit	Household food consumption expenditure	Not explicitly stated	Results show a decline in food security following the uptake of microcredit. In particular, the analysis reveals robustly lower dietary diversity among long- time borrowers than new borrowers, and larger reductions in dietary diversity scores among new borrowers, after 1 year, compared	Financial Inclusion Theory, Livelihood Empowerment Theory
14	Nicastro, T. M., Pincus, L., Weke, E., Hatcher, A. M., Burger, R. L., Lemus-Hufstedler, E.,... & Weiser, S. D. (2022)	Agricultural livelihood and microfinance intervention	Food security (perceived), agricultural practices	Nutrition (perceived dietary changes, energy levels)	Pilot intervention in Kenya for people living with HIV showed perceived improvements in agricultural practices, food security (more nutritious food available), and nutrition (increased energy levels).	Livelihood Improvement Theory, Health and Development Linkages
15	Olarinre, A. A., Oladeebo, J. O., Ajala, A. K., Jabaru, M. O., Adio, M. O., & Africa, S. (2024)	Microfinance participation	Food insecurity (Household Food Insecurity Access Scale - HFIAS)	Not explicitly stated	Microfinance participation among fish farmers in Osun State, Nigeria, was found to reduce food insecurity.	Financial Inclusion Theory, Livelihood Empowerment Theory
16	Stewart, R., Van Rooyen, C., Dickson, K., Majoro, M., & De Wet, T. (2010)	Microfinance (micro- credit and micro-savings)	Income, savings, expenditure, assets, food security (for some)	Health (generally increases), nutrition (for some)	Systematic review of evidence from Sub-Saharan Africa suggests microfinance has mixed impacts; some become poorer, others see improvements in savings, expenditure, health, and sometimes food security/nutrition. Micro-savings may be a better model than microcredit.	Not explicitly stated

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17	Tadesse, A., Li, K., Helton, J., Huang, J., & Ansong, D. (2025)	Community-Based Financial Inclusion (Village Savings and Loan Groups - VSLGs)	Household food availability (hunger score)	Not explicitly stated	Participation in VSLGs in Mozambique was directly associated with reduced household hunger and indirectly associated through increased asset ownership.	Social Capital Theory, Livelihood Improvement Theory
18	Tsongo, G. M., Wirajing, M. A. K., Ningaye, P., & Nchofoung, T. N. (2024)	Financial inclusion (various indicators)	Food security (kilocalories per capita, prevalence of undernourishment)	Not explicitly stated	Financial inclusion in 38 African countries (2000-2021) had a significant positive effect on kilocalories per capita and reduced undernourishment; educational development played a positive moderating role.	Financial Inclusion Theory, Human Capital Theory
19	Wenda, B. D. S., Engwali, D. F., & Ofeh, M. A. (2020)	Microcredit financing	Maize production	Not explicitly stated	Access to microcredit, farmers' education level, and farm size positively and significantly contributed to maize production in the Mezam Division, North West Region of Cameroon.	Financial Inclusion Theory, Agricultural Productivity Theory

Source: Authors Computation (2025)

V. CONCLUSION

Microfinance holds significant potential for advancing food security and nutrition in Sub- Saharan Africa, including Cameroon. However, its impact is uneven and highly context- specific. While studies from Uganda, Benin, and Cameroon show that microcredit can boost food consumption and agricultural productivity—particularly when delivered through formal financial systems or community-based models—access to finance alone is rarely sufficient. In some cases, such as in Cameroon's cocoa sector, microfinance has failed to enhance agricultural efficiency, and informal credit sources have led to increased financial vulnerability. To maximise its benefits, microfinance must be integrated with complementary support services, including agricultural extensions, business training, and nutrition education. Emphasis should be placed on expanding formal financial inclusion and targeting interventions toward women and young farmers, who often face greater barriers. A strong regulatory framework is essential to prevent mission drift and protect borrowers. Moreover, systemic issues (poor infrastructure, market volatility, and climate risks) must be addressed to enable microfinance to succeed. Promoting diverse models like VSLGs and improving financial literacy can further enhance household resilience and nutritional outcomes. In sum, microfinance can be a valuable tool for improving food security in Cameroon, but only when implemented as part of a broader, well- regulated, and inclusive rural development strategy.

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