

# Barriers to Rural Economic Development in Mbé, Cameroon

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## Abstract

**Purpose:** The purpose of this paper is to explore barriers to economic growth in rural areas in Mbé, Cameroon and identify ways to improve the well-being of those people. There're economic hardships in many families. Economic development is vital for people's well-being. **Design/methodology/approach:** To address this goal, a qualitative approach with semi-structured interviews was used. The data were evaluated using qualitative content analysis. **Findings:** The findings of this study indicate three critical barriers to economic growth: 1) socio-cultural aspects and mistrust, 2) issues related to health, education, and economic, and 3) local government involvement. **Research limitations/implications:** The most important limitation lies in the time disposal and use of design for gathering data on barriers of economy development. This paper will help improve the socio-economic wellbeing of people in rural areas. New local policies can be created to improve their economy. **Originality/value:** No studies have been conducted in these areas of our topic for impacting the economic wellbeing of people in Mbé. It's therefore relevant to conduct empirical research in this area. The paper adds value by identifying barriers to rural economic development and suggested ways to boost the economy. Developing the rural economy is critical component to a successful community.

## Keywords

Economic Hardship, Rural Development, Rural Economic Environments, Cameroon

## 1. Introduction

Economics is the study of scarcity, an interactive system of power where entities

or nations' activities are related to the production, consumption, and trade of goods and services (Heo, 2016; Giddings et al., 2002; Kirman, 2018). Economic hardship and financial stress have become phenomena that have impacted much of the economy in Mbé. Economic hardship and stress become visible in families that cannot meet their basic needs, such as clothing, healthcare, and food. Many people experience distress or economic-related psychosocial stress because of poverty, inadequate income, and difficulty paying bills (Tambi, 2015; Ntongho, 2011). Poverty is individual- and context-specific, and according to Gweshengwe and Hassan (2020), poverty has multiple dimensions: financial, economic, social, political, health, environmental, and seasonal. They defined the dimensions of poverty as follows:

- 1) Financial factors such as low income, lack of access to loans from financial institutions, and lack of savings.
- 2) Poverty and the lack of resources needed to lead an acceptable life, to have a decent standard of living, or to meet basic needs.
- 3) The absence of material goods is necessary to sustain the living conditions of households or individuals.
- 4) The social dimensions linked to a lack of social capital, meaning norms for social control and social networks.
- 5) The seasonal dimensions affected by changing seasons and climatic change.

This seasonal dimension is related to the experiences of poor people when there is a lack of food and money, high food prices, seasonal sicknesses like diarrhea, malaria, dengue fever, snakebites, and social isolation. These dimensions of poverty are linked to each other, reinforcing each other (Bourguignon & Chakravarty, 2003; Gweshengwe & Hassan, 2020).

Any society must be economically prepared for the rapid pace of change that occurs today (Grant, 2000; Kelley, 1988). Time to transform people's business mindset, skills, attitudes, and knowledge is essential for coping with economic hardships and psychological stress (Aggarwal, 2011; McLoyd, 1990; Whitbeck et al., 1991). Interestingly, the concept of economic development has become a positive notion, particularly for developed and developing countries, where globalization plays an important role. Despite this, underdeveloped countries are still waiting for positive developments to happen. Cameroon is a country with more pressing challenges regarding economic development. Anyawu (2014) identified the factors affecting Africa's economic growth, including difficulties in the mobilization of resources for high domestic investment, enhancing the development of the financial sector, efficiency of public institutions, and the need for increased human capital investment.

Economic development is the process of improving the socioeconomic and political well-being of people in a given environment (Durand, 2015). As such, the concept of economic development has emerged as part of the opportunities brought about by globalization. In line with this, several factors impact the development of a nation, including population, resource availability, mobility, access to safe and clean drinking water, access to healthcare, agricultural factors,

technological factors, and rural development, among others (Anriquez & Stamoulis, 2007). Economic well-being results from healthier consumers, innovativeness, and productivity.

The population of Cameroon in 2018 was estimated at 26 million (Lengauer & Mack, 2021). Cameroon is a unitary parliamentary republic with an executive or dominant president, Paul Biya, since 1982 (Lengauer & Mack, 2021). At birth, the life expectancy for both sexes is 60.32 years (Worldometers, 2022). Cameroon's economy is based on commodities such as oil, accounting for over 50 percent of total exports. In addition, agriculture is an essential area of the economy, as it employs more than 50 percent of the workforce. Corporate taxes, personal income taxes, sales taxes, and social security taxes are essential sources of income for the government of Cameroon. In Cameroon, the unemployment rate in 2020 was 3.3%, representing the number of people actively looking for a job as a percentage of the labor force (Trading Economics, 2022). Cameroon exports mineral fuels, oils, distillation products, cocoa and cocoa preparations, wood and wood products, wood charcoal, cotton, aluminum, rubber, edible fruits, nuts, citrus fruit peels, melons, soaps, lubricants, waxes, candles, modeling pastes, coffee, tea, and mate and spices. Exports go primarily to South Africa, Senegal, China, Vietnam, Belgium, Italy, and France.

Cameroon has experienced growth performance in recent years. However, the country has been substantially reliant on public investment, which risks achieving sustainable development (World Bank, 2016). Cameroon's gross domestic product (GDP) in 2018 was 38.5 billion US dollars. This GDP represents 0.06% of the world's economy. The GDP per capita was \$1497.80 US dollars in 2018, equivalent to 12 percent of the global average. As of March 31, 2019, Cameroon's outstanding public debt was 7.5 billion US dollars, representing about 35% of GDP. In 2014, the Gini index showed 46.6% income inequalities in Cameroon. As explained by the World Bank, Cameroon's economic growth has failed to translate to equitable poverty reduction, particularly in rural areas. Despite the country showing signs of economic development, there is still a need to determine how the rural economy of Cameroon can be boosted to achieve sustainable economic growth in the years to come.

Economic development in rural areas such as Mbé is essential for the population's wealth. Mbé, with a population of more than 17,478, is an arrondissement of the Vina Department, situated 70 km north of Ngaoundéré. In Mbé, the Dii people are indigenous people and a migrant population from the north and far north regions who are traditionally farmers producing yams, sorghum, corn, cassava, groundnuts, and maize. Traditionally, they are also hunters. Mbé's resources are both human and natural.

## 2. Research Aims and Questions

This study aims to gain knowledge and insight into the barriers and promoters of economic growth in rural areas in Cameroon, as described by people who live

and work in the country's rural areas.

## 2.1. Research Questions

This study aimed to address the following primary research questions:

- *What are the barriers to economic growth in a rural area like Mbé?*
- *What are the optimal ways to increase the economy in rural areas?*

## 2.2. Methods

### 2.2.1. Design

A qualitative approach was used to collect and analyze data between 2016-2021. This method allows us to understand the people's views in the rural areas of Cameroon and expound on the opinions and knowledge of experts dealing with rural development initiatives (Sofaer, 1999; Lewin, 2005). According to Almalki (2016), the combined method such as interview and observation allows for investigating issues using textual and numerical data to seek answers to research questions. Interviews and observation methods were employed to address the research objectives. A semi-structured interview was used to collect the primary data. The interview was designed to understand people's perceptions and how the local government and the people are dealing with the economic challenges. According to Mathers, Fox, & Hunn (2009), a semi-structured questionnaire allows the researcher to ask more open-ended questions, thereby producing more detailed information. However, the data can be challenging to compare and analyze.

### 2.2.2. Sampling

To explore the research question, we used convenience sampling by considering some practical criteria, such as easy accessibility, geographical proximity, availability at a given time, and the willingness of respondents to participate (Etikan et al., 2016). We conducted direct interviews, meaning face-to-face interviews and observations of the respondents. We met people in public places, such as markets. We also met in offices or private homes, asking them if they were willing to participate freely and withdraw when desired. We gave them an information sheet and explained it to allow them to understand the program. Some of our respondents were recommended by other respondents.

### 2.2.3. Participants

The choice of respondents was not based on criteria such as sex, ethnicity, or socioeconomic background. The interviewees were chosen based on their availability, residential location, family, age, education, occupation, and experience. A total of 120 residents, 95 men and 35 women from the rural area of Mbé in Cameroon, participated in the interviews. Ten managers, seven men and three women from the rural development department PCP-ACEFA (Program for the consolidation and sustainability of agro-pastoral counseling) and GIC (Common Initiative Groups) in Cameroon, were also interviewed. Respondents from Mbé were aged 20 - 50 years and from different socioeconomic backgrounds. Interviews were conducted by the coauthor and co-helpers, speaking French.. The in-

interview was later translated into English. The interview lasted about 45 minutes at a location of their choice.

#### 2.2.4. Data Collection

Questionnaires (**Table 1**) are used to collect data from participants between 2016 and 2021. We organized questions in number, items, and comments. The questionnaire was pre-tested with 10 participants, which helped improve and correct the questionnaire based on the feedback received. The goal was to make the questionnaire reliable and consistent (Franklin & Ballan, 2001). The final questionnaire consisted of nine questions, in addition to demographic information. Observations were conducted during the interviews, wherein the lives of people in rural areas were observed, as well as the attitudes of the residents toward government initiatives aiming to promote rural development. Aside from the primary data, secondary data were collected through data and information from books such *Innovation and Modernising the Rural Economy* (OECD, 2014; Jean, 2014), *Rural development* (Pain & Hansen, 2019), *The new peasantries: rural development in times of globalization* (Van der Ploeg, 2018), *Rural* (Woods, 2010), etc. and the Internet (google scholar).

#### 2.2.5. Data Analysis

The authors analyzed the data collected from the questionnaires and interviews using content analysis (thematic analysis) and descriptions (Clarke et al., 2015; Mayring, 2021; Gläser-Zikuda et al., 2020). This allowed us to generate common themes or categories based on the participants' responses and analyze those responses for consistency with findings from secondary data. Themes, patterns, and contradictions were identified.

#### 2.2.6. Ethical Considerations

In addition, ethical considerations were addressed prior to collecting the primary and secondary data. Appropriate consent forms and confidentiality agreements were secured to ensure that the respondents' privacy and confidentiality were considered. Written informed consent was obtained from the respondents by explaining the purpose and scope of the study. In addition, appropriate citations were used to collect secondary data and acknowledge sources, terms, or information from the original authors.

### 2.3. Findings

Three themes were identified: 1) socio-cultural aspects and mistrust, 2) health, education, and economy, and 3) local government involvement. We anonymized respondents' age with AGE and gender with M for male and W for woman, the administrator with A, farmer with F, and S for student. We observed some of the attitudes and behaviors of the respondents.

#### 2.3.1. Socio-Cultural Aspects and Mistrust

To questions regarding the roles of the culture in developing the regional economy,

**Table 1.** The interview guide is as follow.

Number	Item	Comments
1.	Language	French, English, Dii (local languages)
2.	What are respondents thoughts, beliefs, experiences about private economy?	Narrative. Listen for concerns and expectations.
3.	The respondent's background	Country of origin, age, family, education (No formal education, CEPE, BEPC, Baccalaureat, Bachelor, Masterdegre, PhD, Other), occupation,
4.	How do respondents think is important to improve local economy? <ul style="list-style-type: none"> <li>o Agriculture</li> <li>o Local governance</li> <li>o Mobility</li> <li>o Culture</li> <li>o Others</li> </ul>	Understand socio- <i>economic issues</i> and expectations.
5.	What are the barriers to local economy development in Mbé <ul style="list-style-type: none"> <li>o Governement support</li> <li>o Use of resources</li> <li>o Culture</li> <li>o Development initiative</li> <li>o Others</li> </ul>	Understand socio- <i>economic issues</i> and expectations.
6.	Is respondent a risk taker? <ul style="list-style-type: none"> <li>o Yes</li> <li>o No</li> <li>o Other</li> </ul>	Understand socio- <i>economic issues</i> , and expectations.
7.	What plans does the respondents have for his or her future? What does a respondent do in order to fulfill her plans?	Activities, business plan
8.	Experiences of difficulties in daily life? Challenges for business activities in their locality What are the households' economic activities?	Economics activities in everyday life
9.	How satisfied is the respondents with his economy activities? Narrative response	Estimate satisfaction with economy: <ul style="list-style-type: none"> <li>o Not satisfied at all</li> <li>o Somewhat satisfied</li> <li>o Fully satisfied</li> </ul>

respondents' gave multiple answers. Attitudes and behaviors are factors that negatively impact economic development in this region. Examples of responses are as follows:

- They feared taking risks because of their tradition: “*We live in fear and fear our life.*” Resp9
- How people consider each other’s position in society affects economic life in Mbé: “*When you don’t work, they call you lazy; when you work too hard and succeed, they associate your efforts with magical activities.*” Resp28
- People do not trust each other; they fear for their lives. One respondent says: “*you have to work hard to build your business relations with at least 100 persons to find at least the one to trust and do business with.*” Resp11. The respondents’ answers show that they live in a state of mistrust, one of the many barriers to economic development.
- People accept their destiny at it is and are afraid to die: “*Things are like that in our society*” Resp5 and “*...if we get food for a day living it’s enough*” Resp.80 or “*He or she does great things, he thinks that he will never die?*” Resp6
- Many people are jealous when others succeed in their economic activities: “*Our people are very jealous when you succeed or make progress...they can/will kill you.*” Resp19
- Negative attitudes about people’s language, such as “*the goat eats where she is tied,*” Resp50 show that some people are just willing to get work. When they have a job, they intend to get rich faster by accumulating undevoted goods and finding a way to destroy the business activities for which they are employed. For example, a manager said, “*Do you want our service...I will canalize your demand or booking in my private enterprise, I have my own, private workers.*” Resp12. In this position, they simply transfer and steal from their work to make their own profit. These practices show dishonesty and powerplay. Some managers transfer or “steal” businesses and make them their own home businesses.

There is economic abuse in which some people use tactics for negative financial control. The business does not make a profit anymore for the good of society. This practice results in economic inequality, as some employees or employers get more income and opportunity than other employers. Some people are stealing from others. One respondent said, “*I decided to no longer have my field of maize because of the thieves. In the last agricultural season, I plowed my farm and invested a lot of money in the inputs for the plants. Except that at the time of the harvest, the real owners, “thieves,” have spent a week before me to harvest all the corn. From now on, instead of fattening it, I prefer to wait to buy simply at the market.*” Resp87

### **2.3.2. Health, Education, and Economic Issues**

Health and education play a significant and indispensable role in the economy.

Mbé has insufficient resources to develop entrepreneurial teams. Many people struggle to get ends to meet and do not have the energy to be creative and innovative. Entrepreneurial and innovative processes depend on knowledge and creativity: “*There is a lack of access to economics-based knowledge and people*



*to create economic activities.*” Resp6. Many activities are informal. These findings also show that health problems such as malaria and typhoid are critical factors that hinder economic development. The observation shows that many people stay home when illness occurs and treat themselves with traditional medicines instead of going to the hospital. They do not have money to treat themselves or enough food to feed themselves. Many people are stigmatized because of AIDS/HIV. There is absenteeism in schools and workplaces because of malaria. Lack of money, stigmatization, lack of potable water, and illness affect well-being and economic activity.

### **2.3.3. Local Government Involvement**

In Mbé, the local and national government impacts people’s life circumstances, placing households at risk of experiencing economic and psychosocial hardships.

Our research shows that our respondents experienced economic and financial uncertainty. Economic instabilities include lack of government support, corruption, lack of infrastructure and services and low incomes. Integrity and trustworthiness are challenged. A 27-year-old male respondent explained corruption in society: “We use the words “speak,” “talk,” “do something,” or “*fait une enveloppe*” when people need you to pay secretly a cash for services.” A female respondent aged 33 explained how women are neglected in business: “We women are neglected by men in business activities.” The subjective observation of people in Mbé shows the role of informal activities in Mbé. They have no other means to survive. People in Mbé work, produce, and trade in informal markets, such as Mbé, Wack, and Tagboum. Income from selling yams, maize, clothes, traditional wine, and other products in the market is not declared, so taxes are not collected.

Our research indicates that 60% of the respondents said “no” to a question about perceptions on the future of economic development in Mbé. Respondents seemed pessimistic about the future of the economy. About 40% said that a lack of government support was the primary barrier. Other key obstacles include inappropriate use of resources, poor development initiatives, lack of financial aid, absence of entrepreneurial and innovative teams, and poor governance. About 50% of the respondents believed that the agricultural sector should be enhanced. This response suggests that the agriculture sector creates opportunities that can contribute significantly to the country’s economy. The participants identified other optimal ways, including improving local governance, financial support, resource mobility, access to education, strengthening private sector growth, and creating more jobs, particularly for youth.

## **3. Discussion**

This section discusses the categories gathered through the research: 1) socio-cultural aspects and mistrust, 2) health, education, and economy, 3) local government involvement, and 4) globalization. This paper is organized into two basic parts, 1) existing conditions and barriers to economic development and 2) opportunities and recommendations.



### 3.1. Existing Conditions and Barriers to Economic Development

#### 3.1.1. Socio-Cultural Aspects and Mistrust

Many conditions negatively impact economic life in Mbé. Moral courage and business integrity, people's attitudes and behaviors, and social inequality influence the economic environment. People are afraid to take risks and trust each other; confidence is missing. The scarcity of resources, goods, and services compels individuals to consume little. In addition, bribery and corruption exist from the bottom to the top and from the top to the bottom. This study shows that when demanding a service, when people say "speak" or "talk," they mean you must give them money secretly to receive a service or have your work done. Other words implying corruption in this environment include "*give an envelope or make an envelope to them*" or "*donner une envelope ou donner la cola*." The words signal corruption. There are abuses of power for private gain through bribery, trading in influence and abuse of functions. People struggle to do their best to meet their needs. The Corruption Perceptions Index (CPI) ranks countries and territories according to their perceived levels of public sector corruption. According to experts and business sources, Cameroon scores 25 out of 100 (Transparency, 2020). This finding indicates that Cameroon is among the most corrupt countries.

Corruption makes it difficult to create value and increase the value of goods and services. It takes time to get things done or get services because of corruption. The study shows that people work to maximize individual utility. These actions are a drag on economic growth, creating business uncertainty, slowing processes and imposing additional costs. Corruption harms by lowering investment levels, hampering the internal market's fair operation, and abusing (high) level positions. This study shows that thieves in agriculture damage economic development. Rural banditry has discouraged producers, and their activities cost the local economy one of the biggest dangers to the booming agricultural sector. Unemployment, the love of easy money, and poverty push some people to steal food. Another threat to the agricultural sector is the incursion of animals.

#### 3.1.2. Approach to Health, Education, and Economy

This study showed that people do not have opportunities to start businesses because of health challenges, lack of funding, and a lack of business partners. The Nobel Prize-winning economist Angus Deaton—one of the foremost experts on economic development and poverty—argues that "People who are income-poor are also health-poor so that seeing well-being as dependent on both income and health reveals wider disparities between rich and poor than are recognized by standard, income-based approaches" (Deaton, 2003). This study found that adequate income is one of the key contributors to good health. People in Mbé are coping financially by sometimes helping each other. Economic growth is vital for people's health and lives.

For some respondents, poor health poses economic challenges in Mbé. Without good health, people cannot contribute to economic activities. This study

found that health and education significantly affect the economy. Health and education help raise productivity, creativity, and lifetime earnings. Illness can make people absent from economic activities. In addition, accessibility to the market affects economic growth. Mbé lacks resources to develop entrepreneurs and innovative teams to share knowledge, competencies, skills, and creativity: “There is a *lack of access to knowledge and people to create economic activities*” (Rep. 20, female, age 39). Companies must finance, create projects, and build human capital to ensure that this rural area operates efficiently and safely. This study revealed that people need access to the Internet for their progress in almost all spheres of life. The Internet is a way to provide and access information regarding economic development. The Network Readiness Index for Cameroon was 32.8 in 2020-2021, ranking it at 109 out of 134 countries for internet access (Index, 2020; Penard et al., 2015).

Health and education are essential factors in economic development. Without good health and education, people cannot contribute to economic development, and the country cannot be economically stable (Staff News Writer, 2015). Lack of clean water and typhoid fever/infections impact people’s health. There are challenges in accessing health services. People lack money, and many activities are informal (Kumase, 2018: p. 171). Living conditions in rural areas are difficult for many of them, such as spending hours finding drinkable water. Another challenge is the lack of electricity necessary for business activities. There is also absenteeism in schools and workplaces because of malaria (Nchetnkou et al., 2021). Stigmatization and illness affect well-being and economic activities. When people’s health is poor, they cannot participate actively in the resource or product markets or pay taxes. Based on the interviews, we see that the resource and product markets are poor in Mbé because of the challenge of managing health and getting an education. Young people are seen as a human resource, leaving rural areas for better lives in towns. The local government is unable to provide activities stimulating the economy: spending money, contributing with goods and services, subsidies, contributing to welfare, collecting taxes, and building roads.

With natural resources in these areas, there are opportunities for economic development (Shaffer, Deller, & Marcouiller, 2006). However, there are additional challenges to be addressed to promote rural development. Gaining knowledge and sharing expertise through solid collaborations with business, the public sector, and higher education institutions are missing. According to the World Bank (2016), Cameroon’s growth performance can be enhanced at the national level by addressing challenges, including stimulating private and rural sector-led growth, lowering the cost of inputs, improving access to education and health-care, maximizing the benefits of infrastructure, increasing agricultural yields, and improving governance.

### **3.1.3. Local Government Involvement and the Economy**

For the question of improving the economy in rural areas, common themes in-

clude improving governance, subsidies, enhancing agricultural yields, and enhancing resource access for effectiveness, efficiencies, and mobility. For example, one of the respondents said that there is a need for innovations in agriculture, tractors with advanced and modern implements, and improved maintenance of roads to increase productivity. [Steel and van Lindert \(2017\)](#) suggested that livelihood diversification and mobility play essential roles in transforming dynamic rural areas in the sub-Saharan African region. The authors found that improved connectivity, transformation in agricultural production systems, and governance are significant drivers of transformation and rural development in Cameroon, Ghana, and Tanzania. [Abia et al. \(2016\)](#) claimed that Cameroon has excellent potential for agricultural production in terms of rural development. However, progress is being hindered by challenges such as unfair competition, low input agricultural fields (traditionally managed fields), poor governance, lack of access to clean water, lack of electricity, and the impact of climate change. Corruption has many consequences: political, economic, and social. Corruption slows all aspects of welfare and motivates discriminatory practices. It also leads to increased social inequality, causing disparities in rural areas. Fighting corruption makes society better off. Successful economic development means that resources and opportunities must be available equally to everyone.

#### **3.1.4. The Benefits of Globalization**

The emergence of globalization has created several opportunities for fostering economic development and provides tools to cope with financial hardship and related emotional stress. According to [Hamdi \(2013\)](#), globalization has contributed to the development of education and healthcare systems throughout developed and developing countries, creating a catalyst for job creation. This study suggests that among the barriers to rural economic development in Cameroon are lack of access to resources, lack of financial services, and lack of jobs. Many people still lack access to money to pay school fees for their children. [Anyanwu \(2014\)](#) asserted that barriers to development could be addressed by increasing domestic investments, transforming the trade and export structure, adopting technological advancements, and improving governance through the development of reforms, development strategies, and associated measures.

Similarly, [Amungwa \(2015\)](#) suggested that Cameroon must develop sustainable approaches to support new trends in rural community development, such as investments in community infrastructure and social capital, and enhancing leadership and governance. His research supports our findings. [Amungwa \(2018\)](#) also noted that innovative approaches must be implemented, particularly in agricultural extension and advisory services (i.e., the state for appropriate policy development and support for private sector-led contributions) in Cameroon to promote rural development and proper balance to overcome economic downturns.

There is a growing need for government involvement and new strategies for economic empowerment. Governments and people engaged in economic devel-

opment are vital to stimulating economic growth in rural areas. The local government or agency must improve people's access to clean water and adequate healthcare. There is a need to fight hunger and accelerate investment in the research and development of malaria-fighting tools and financial support for malaria treatment. Local coverage of core malaria interventions for all populations in rural areas is essential.

### **3.2. Opportunities and Recommendations**

A new business mind must inspire people to be creative and provide work for themselves. All economic development requires proximity to the means of production and distribution. There must be effective ways for people to work and dream of productivity in all local business activities. Effective regulation of local socioeconomic sectors and policies to fight corruption and bribery must focus on new tools, such as digital systems for collecting taxes and education. Increased financial support is vital for stimulating economic activities and projects in rural areas. On the other hand, people must learn to work as a team and trust each other. Promoting strong and risk-taking leadership, training, creativity, and financial support for populations in rural areas are essential. People need to take the initiative to use their talents and invest without fear. Most of all, there is a need for new local businesses and social integrity.

### **4. Conclusion**

This study offers knowledge and insights into the barriers to economic growth in rural areas like Mbé. Families' financial stress, hardships, and well-being are influenced by the economy and associated with government policy decisions. There is no apparent indication of new rural economic development in Mbé despite the country's journey toward economic growth and development. Economic progress and well-being are hampered by people's attitudes and behaviors, their state of health, and their lack of access to education. The population lacks socioeconomic support and positive personal interrelationships. The local government's absence in the role of local-and-state economic developers to stimulate the economy affects many aspects of people's lives in rural areas. In particular, there is a lack of digitalized systems and services, policies for economic monitoring, and transparency in collecting and controlling tax revenues and reinvesting them for the benefit of the people.

Rural economic development in Cameroon and the ability of people to cope with financial hardships and psychological stress can be achieved by improving governance, healthcare, education, infrastructure, resource and product markets, enhanced agricultural production, adoption of technological advancements, improved access to resources, mutual trust in rural areas, changing behaviors and attitudes, and mobility.

This study proposes that future research be conducted in other regions of Cameroon. Additional research must focus on how to transform people's beha-

avior and attitudes to promote economic development in rural areas.

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## Conflicts of Interest

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