**A Gendered Analysis of the Implications of Financial Inclusion for Poverty in Cameroon**

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**Abstract**

Using the FinScope Consumer survey, this study examines the implications of financial inclusion for poverty in Cameroon. Specifically, it assesses the impact of financial inclusion on overall welfare, including by gender. In order to account for the endogenous selection bias resulting from unobserved confounders and for structural differences between users and non-users of financial services in terms of a welfare-generating function, we employ an endogenous switching regression. The probit results indicate that men have a higher probability of being financially included compared to women. We further observe that financially included individuals are expected to make welfare gains of about XAF14,544 per month. The results also show that the impact of financial inclusion is higher for men compared to women. These results underscore the need for targeted policies to address gender disparities in access to financial services. Implementing policies that promote equal opportunities for men and women in the financial landscape is essential for fostering sustainable economic development and reducing poverty in Cameroon.

**Key words**: Financial inclusion, endogenous switching, welfare, Cameroon, gender