

# Internally Displaced Persons Resilience and Surviving Strategies in Bamenda Town

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## ABSTRACT

Global displacement has increasingly become a protracted challenge of international concern, driven by the persistent escalation of civil wars, armed conflicts, and terrorism with limited prospects for lasting solutions. These dynamics have significantly increased the number of internally displaced persons (IDPs) who are forcibly uprooted from their homes and compelled to seek refuge in urban areas where they struggle to sustain their livelihoods. In Cameroon, the ongoing socio-political crisis in the Northwest Region has transformed Bamenda into a major destination for IDPs originating from various affected localities. These displaced populations settle within the urban milieu and engage in diverse income-generating activities to ensure survival. Despite their growing presence, limited scholarly attention has been given to their places of origin, socio-demographic characteristics, and adaptive strategies necessary for key stakeholders' interventions. This study seeks to identify the characteristics and origin of IDPs and to examine the various resilience and survival strategies of IDPs in Bamenda town. Data were collected through key informant interviews (n=6), focus group discussions (n=4), and a structured questionnaire developed and administered using snowball non-probability sampling techniques to IDPs (n=250). The quantitative data were analyzed using SPSS Version 20.0 and Excel 2022. The result revealed that IDPs originate from all seven divisions in the Northwest, with the highest from Momo (18.40%), and the least from Menchum (6.80%). The gender characteristics of IDPs show less variation (46.8% males and 53.3% females). It was also identified that IDPs do not live in camps, but within the host communities (97%), while some live in isolated dwellings (1.2%). A dominant proportion live in single rented rooms (46%), with at least 3-4 IDPs living in a single room (63.2%) of moderate and low-quality housing with limited access to basic needs like water, good sanitary conditions, and electricity. The findings further revealed that IDPs are engaged in diverse livelihood income streams for survival, dominated by petty trading (80%). Further studies should evaluate the challenges faced by IDPs in Bamenda based on their displacement from different localities. Supportive stakeholders' interventions are recommended to strengthen IDPs' resilience and survival within the Bamenda urban landscape.

**Keywords:** IDPs, resilience; adaptive strategies, Stakeholders, Bamenda city, Cameroon

## INTRODUCTION

Displacement across the globe is evolving into a long-term issue of global concern, driven by interconnected factors of conflict, climate change, and governance failure (Bellizzi *et al.*, 2025). The number of internally displaced people (IDPs) around the world reached 71.1 million as of the end of 2022, an increase of 20 per cent from the previous year (Internal Displacement Monitoring Centre, 2023). As of the end of 2024, an unprecedented 83.4 million people were living in internal displacement across 117 countries and territories, more than double the figure recorded in 2018 (Internal Displacement Monitoring Centre, 2025). Internally displaced

persons worldwide often live in protracted conditions, which encompass a range of interconnected hardships, including a persistent struggle to access basic services such as healthcare, education, and adequate shelter (Internal Displacement Monitoring Centre, 2023).

Long-term internal displacement often disrupts livelihood opportunities of IDPs in their homes of displacement, leading to economic instability, ongoing dependency, and exacerbating cycles of poverty. Generational impacts of such displacement include disrupted education, incomplete integration, and lasting trauma, which put IDPs in desperate situations in the area of their displacement (UNHCR, 2014). Socially, IDPs frequently experience isolation and marginalization, as they lack strong community networks, limiting their access to social services and integration into local communities (Betts et al., 2017). Economically, many IDPs struggle with unemployment or underemployment due to the loss of previous livelihoods, qualifications not being recognized, or the scarcity of job opportunities in their new urban settings. This economic instability is further exacerbated by limited access to financial resources and social welfare systems, leaving many IDPs in precarious living conditions (Crawford & Spencer, 2021).

Africa hosts over one-third of the global forced displacement population because Africa is highly exposed to civil wars, tribal conflicts, and natural hazards that have always resulted in a mass movement of people. On 31 December 2018, the continent hosted some 16.8 million internally displaced persons, 7.4 million refugees, and 712,000 stateless persons (IDMC, 2019). Out of an estimated 26.4 million IDPs in the world at the end of 2011, there were some 9.7 million IDPs in sub-Saharan Africa, a figure which is down 13 percent from 2010 when there were just over 11 million (IDMC, 2011). The Guiding Principles on Internal Displacement are widely recognized as the prevailing normative framework for IDPs. While these principles are drawn from binding international law, the principles themselves are not a legally binding instrument, nor a dedicated UN agency to address the needs of IDPs, though progress has been made in recent years in assigning responsibility for IDP issues to existing UN agencies (Ferris, 2012).

Cameroon stands out as a critical case of protracted displacement compounded by multifaceted crises (Nfor and Moh, 2022; Tosam and Kimengsi, 2025). The country grapples with three major drivers: the Boko Haram insurgency in the Far North, inflows of refugees from neighboring conflicts, and the socio-political crisis in the Northwest and Southwest Regions, which has involved separatist violence since 2017 (IOM, 2026). Bamenda town, as the capital of the Northwest region, has been a focal point of insecurity, with ongoing tensions, lockdowns, criminality, and human rights violations contributing to repeated displacements and restricted access to services (Wanie and Oben, 2021; Tosam and Kimengsi, 2025; Protection Cluster, 2025).

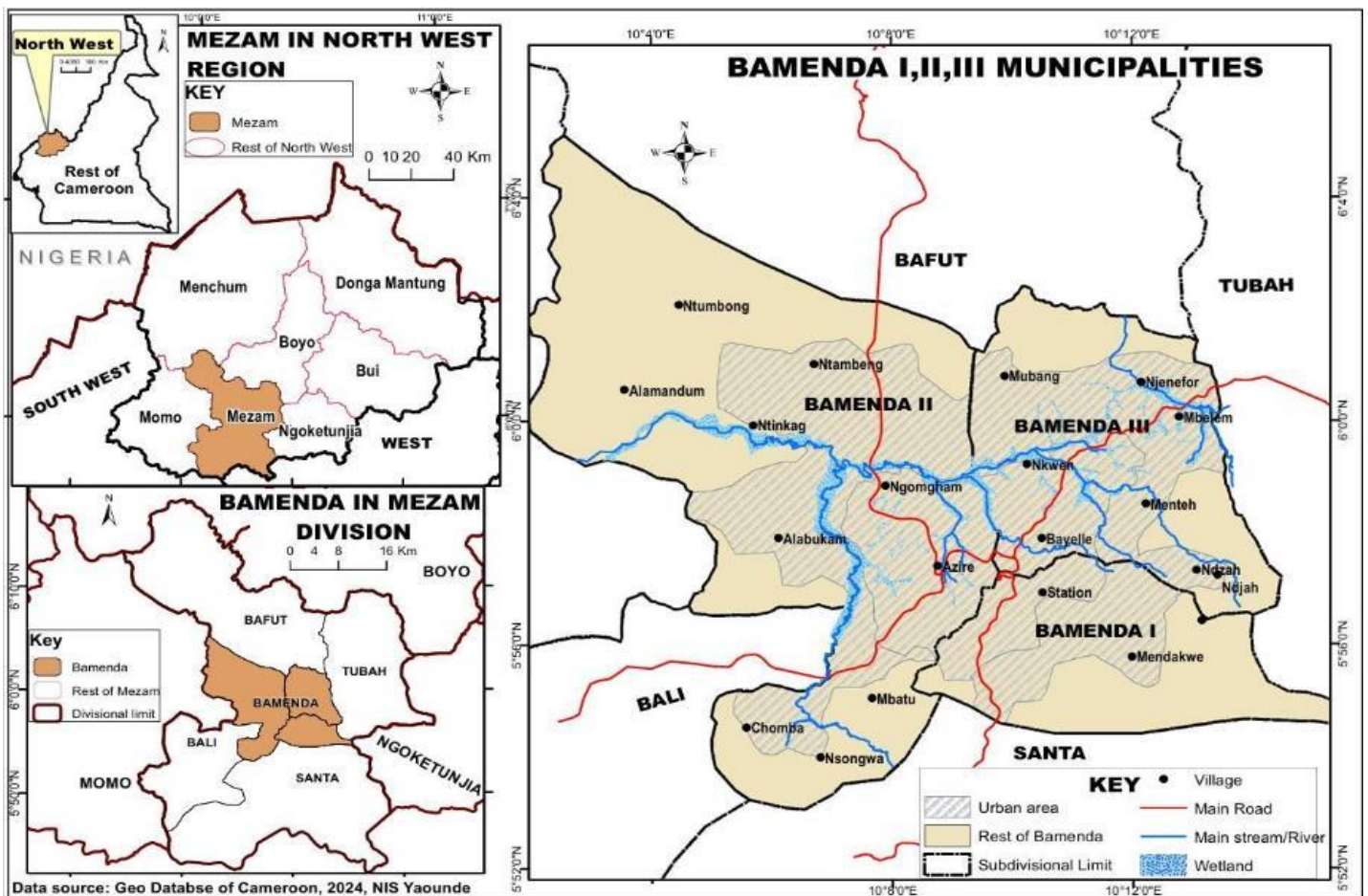
In the Bamenda urban scape, the ongoing socio-political crisis in the Northwest Region has transformed Bamenda into a major destination for IDPs originating from various affected localities (Wanie and Oben, 2021; Mofor *et al.*, 2024; Tosam and Kimengsi, 2025). These displaced populations settled within the urban milieu and engaged in diverse socio-economic activities to ensure survival. Despite their growing, limited scholarly attention has been given to understanding their socio-demographic characteristics, and adaptive strategies necessary for key stakeholders' interventions. This study seeks to (1) identify the origin and characteristics of IDPs in Bamenda Town, (2) examine the various resilience and survival strategies of IDPs in Bamenda Town.

## METHODOLOGY

### Study Area

Bamenda town is the headquarters of the Northwest Region of Cameroon. It is located in the Mezam Division. It is subdivided into three municipalities, which are Bamenda I, II, and III. Each of these zones has a council. They are all answerable to the Bamenda City Council (Gwan and Kimengsi, 2020). It is situated between longitude 10° 08' and 10° 12' E of the Greenwich meridian and latitude between 5° 55' and 6° 00' N. of the equator (Nfor *et al.*, 2019, Melle *et al.*, 2017). It is separated into an Upstation and Downtown by an escarpment of about 150 m height whose slope attains 35° (Nfor *et al.*, 2019). To the north is Bafut, to the Northeast is Tubah, to the south is Santa, to the southeast is Ngo Ketungia, to the southwest is Bali (figure 1). The town covers an area of about 290 square kilometers, and is at an altitude that ranges from about 1200m to 1800m above sea level. The town lies at an altitude of 1430m above sea level with a surface area of 3124 square

kilometers. The central location of Bamenda town makes it home for IDPs who reside for different displacement reasons and come from different localities. Figure 1 shows the location of the study area in the Mezam Division.



**Figure 1. Location of Bamenda City in the Mezam Division**

**Data Collection and Methods**

The study employed a mixed-methods approach, which involves both qualitative and quantitative data collection and analysis. Qualitative data for this study were collected through key informant interviews (n=6), focus group discussions (n=4), while, quantitative data constituted a household survey using a structured questionnaire with a snowball sampling approach (n=250). The key informant interview consisted of questions on IDPs' origin, characteristics, and livelihood survival strategies in Bamenda town. The questionnaire was designed based on the objectives of the study. The validity of the questionnaire was confirmed after it was reviewed and tested by the researcher, including major corrections and guidance from the supervisor(s). A pilot questionnaire was also tested through an online survey targeting IDPs. 250 questionnaires were distributed randomly to IDPs through a snowball sampling technique to IDPs across Bamenda I, II, and III in their homes, shops, schools, and also online. The entire collection period ran from September to November 2025. Out of 250 questionnaires administered, 63 were administered in Bamenda I, 99 in Bamenda II, and 88 in Bamenda III based on the estimated population of IDPs.

Focus group discussions were organized during the evening hours of the day, that is, from 4:00 pm to the latest 6:00 pm. In each targeted community within the three sample Sub-Divisions of Bamenda, at least one focus group discussion was organized. Focus group discussion comprised of 3-7 IDPs.

The various cartographic production for this study includes the study area map, maps that show the morphology of IDPs in terms of their origin, and the spatial distribution of their livelihood survival strategies within the Bamenda urbanscape. Using administrative limits base maps of Cameroon, the location map of the study in ArcGIS was designed. Also, with the use of thematic mapping methods, field-collected data over the study area were spatialized.

Data obtained from the field were analyzed according to the research objectives of this study. Descriptively, data collected through observations, key informant interview guides, and focus group discussion guides were analyzed through narratives. These data were presented to complement quantitative data. Descriptive data were presented as quotes to justify quantitative information, which was presented based on the perception of the respondents (IDP population).

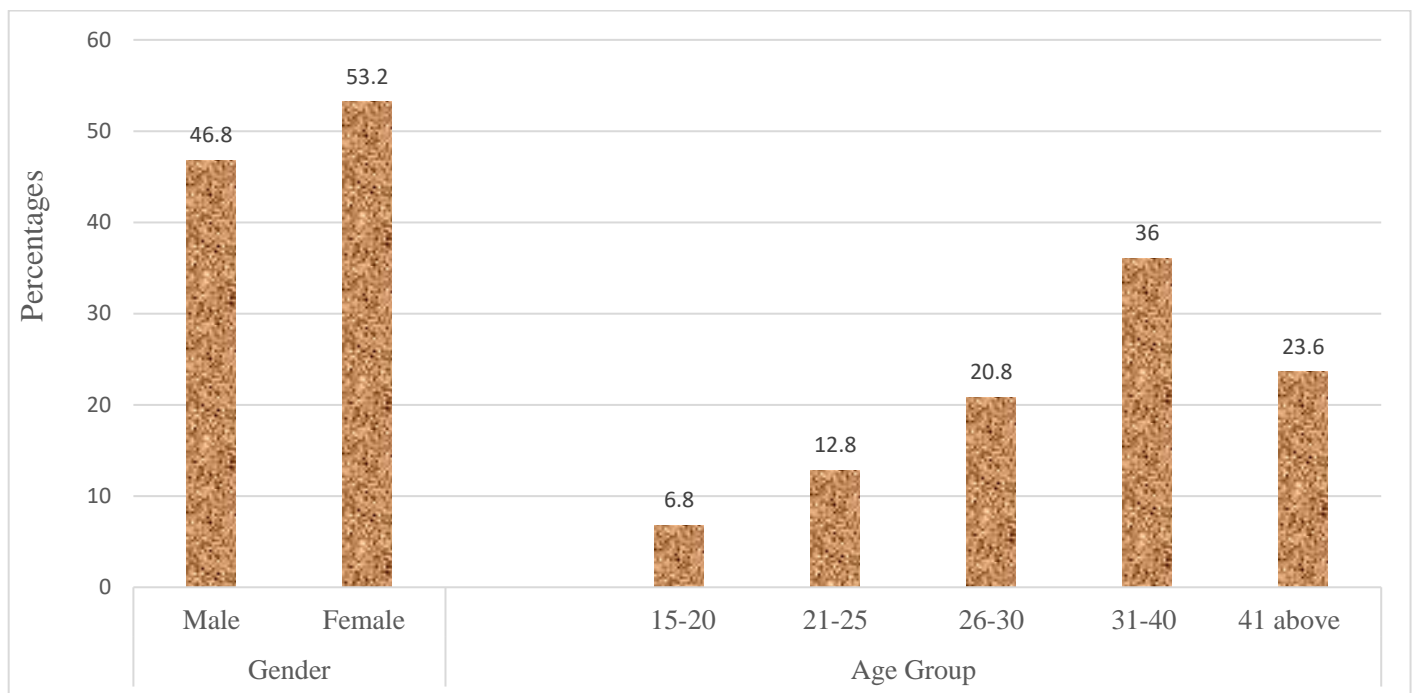
## RESULTS AND DISCUSSION

### Characteristics of IDPs in Bamenda town

The characteristics of IDPs in Bamenda town encompassed socio-demographic characteristics such as gender, age group, marital status, family size, housing status, and employability.

#### Gender and Age Group Dynamic

The gender and age group dynamic of IDPs varies slightly in terms of men and women who are IDPs and their different age groups (Figure 2).



**Figure 2: Gender and Age Group of IDPs**

**Source:** Fieldwork, (2025)

Figure 2 reveals a gender distribution of 46.8% male and 53.2% female, indicating a slight female majority, where women often face heightened vulnerability due to conflict dynamics. In terms of age groups, the population shows relatively low representation among younger adults, with 6.8% in the 15-20 range, 12.8% in 21-25, 20.8% in 26-30, a peak of 36% in the 31-40 bracket, and 23.6% aged 41 and above; this distribution exhibits less variation in younger categories and suggests a predominance of working-age and older adults. Notably, the absence of data for children below 15 years reflects that IDPs in this younger age group received less attention in the survey, likely because they could not provide accurate or reliable information regarding their displacement circumstances, leading to their underrepresentation or exclusion from the reported figures.

#### Habitat structure of Internally Displaced Persons in Bamenda city

The habitat structure of IDPs in Bamenda city varies in terms of location of the dwellings, nature of the dwellings, housing tenure, room density, and access to basic services. Table 1 shows the characteristics of the habitation of IDPs in Bamenda town (Table 1).

**Table 1: Habitat Characteristics of IDPs in Bamenda town**

Component	Category	Bamenda I %	Bamenda II %	Bamenda III %	Total %
Location of IDPs Dwelling	In a Camp	0	0	0	0
	Within host communities	24.8	38.4	34.4	97.6
	Isolated Settlement	0	0.8	0.4	1.2
	Homeless	0.4	0.4	0.4	1.2
	<b>Total</b>	<b>25.2</b>	<b>39.6</b>	<b>35.2</b>	<b>100</b>
Housing Tenure Status	Single Room	14.0	17.2	16.8	48.0
	Double Room	4.4	6.0	5.2	15.6
	Three Bedroom	3.6	7.6	6.4	17.6
	Studio	1.2	2.8	2.4	6.4
	Apartment	2.0	6.0	4.4	12.4
	<b>Total</b>	<b>25.2</b>	<b>39.6</b>	<b>35.2</b>	<b>100</b>

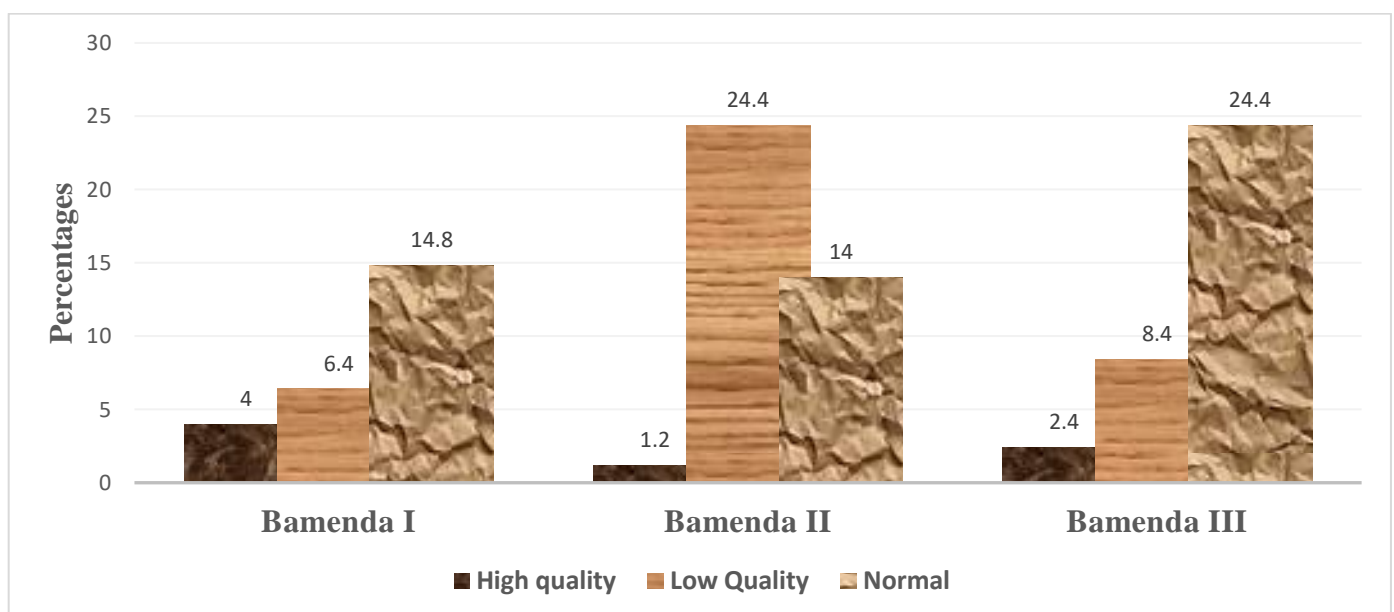
**Source:** Fieldwork, (2025)

Table 1 shows the characteristics that describe IDPs' habitat structure in Bamenda city in terms of the location of the dwellings, nature of the dwelling, and housing tenure status. Concerning the location of IDPs' dwellings, nearly all IDPs (97.6%) live within host communities, with no presence in formal camps and only tiny fractions in isolated settlements (1.2%) or homeless (1.2%). Bamenda II hosts the highest share (38.4%), followed by Bamenda III (34.4%) and Bamenda I (24.8%). This shows that displacement in Bamenda is almost entirely absorbed into existing urban neighborhoods rather than structured camp settings.

Furthermore, IDPs' housing tenure status shows that single-room units are by far the most common (48.0% overall), reflecting severe space and cost constraints across all Sub-Divisions (highest in Bamenda II at 17.2%). Larger options, such as three-bedroom houses (17.6%) and apartments (12.4%), are less frequent and more available in Bamenda II and III. Many IDPs, including large families or single parents, live in single rooms in shared buildings or converted spaces, which limits privacy, child study space, and overall family well-being in the densely populated urban area of Bamenda.

### Housing quality

Housing quality constitutes a key component of the social characteristics of IDPs in Bamenda town, and it evaluates their level of vulnerability to quality shelter as seen in Figure 3.



**Figure 3: Housing Quality of IDPs in Bamenda town**

**Source:** Fieldwork (2025)

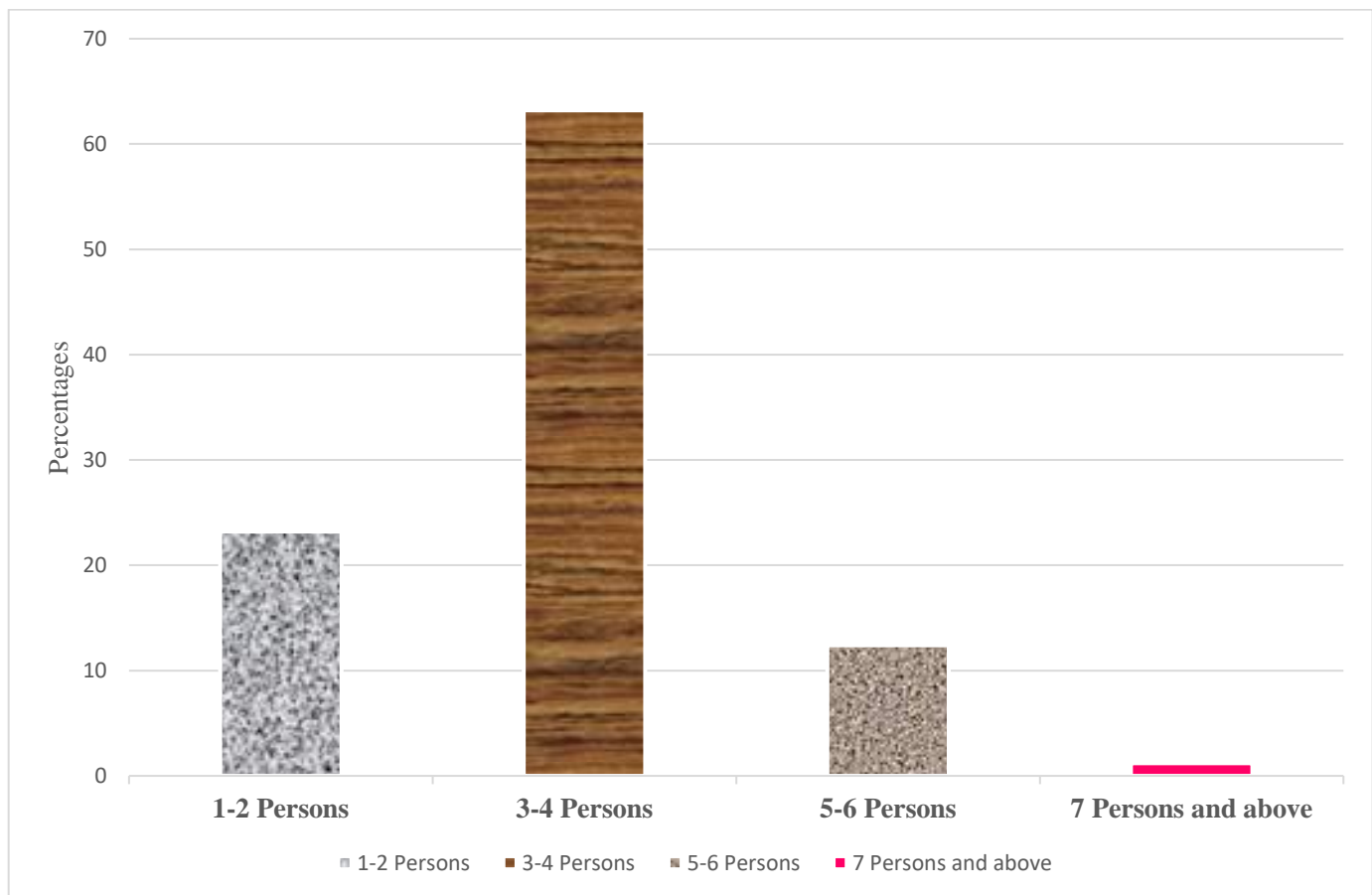
Figure 3 illustrates the variation in housing quality among IDPs in Bamenda City. The housing quality for IDPs in Bamenda is categorized into three levels: high quality, normal quality, and low quality. Most IDPs reside in rented accommodations throughout Bamenda town and do not possess direct ownership of their homes. However, the prevalence of high-quality housing is notably low, with only 4% in Bamenda I, 1.2% in Bamenda II, and 2.4% in Bamenda III. This low proportion reflects that most homes occupied by IDPs do not meet satisfactory quality standards.

A significant majority of IDPs in Bamenda town reside in low-quality rented accommodations across the three Sub-Divisions. The highest proportion of low-quality housing is found in Bamenda II (24.4%), followed by Bamenda III (8.4%) and Bamenda I (6.4%). Low-quality housing typically comprises rented units such as single rooms that are often outdated and may lack access to potable water and adequate sanitation facilities. These types of accommodations are particularly prevalent among IDP residents in neighborhoods such as Ntamulung, Mankon, Nitop, and Sisia in Bamenda II and III. Low-quality housing has also been identified in Mendakwe within Bamenda.

Internally displaced persons (IDPs) predominantly reside in rented accommodations, primarily consisting of single rooms.

### Room Density

In Bamenda, the ongoing socio-economic crisis has led to a significant influx of IDPs fleeing violence from rural and conflict-affected areas. These displaced populations largely settle within host communities rather than in formal camps, which increases pressure on available housing and leads to overcrowding. Many IDPs are forced to share small living spaces with relatives or rent poorly constructed rooms, often accommodating large household sizes in limited spaces. This results in high room density, with several individuals, sometimes entire families, occupying single rooms, as viewed in Figure 4.



**Figure 4: Number of IDPs living in a Room in Bamenda town**

**Source:** Fieldwork (2025)

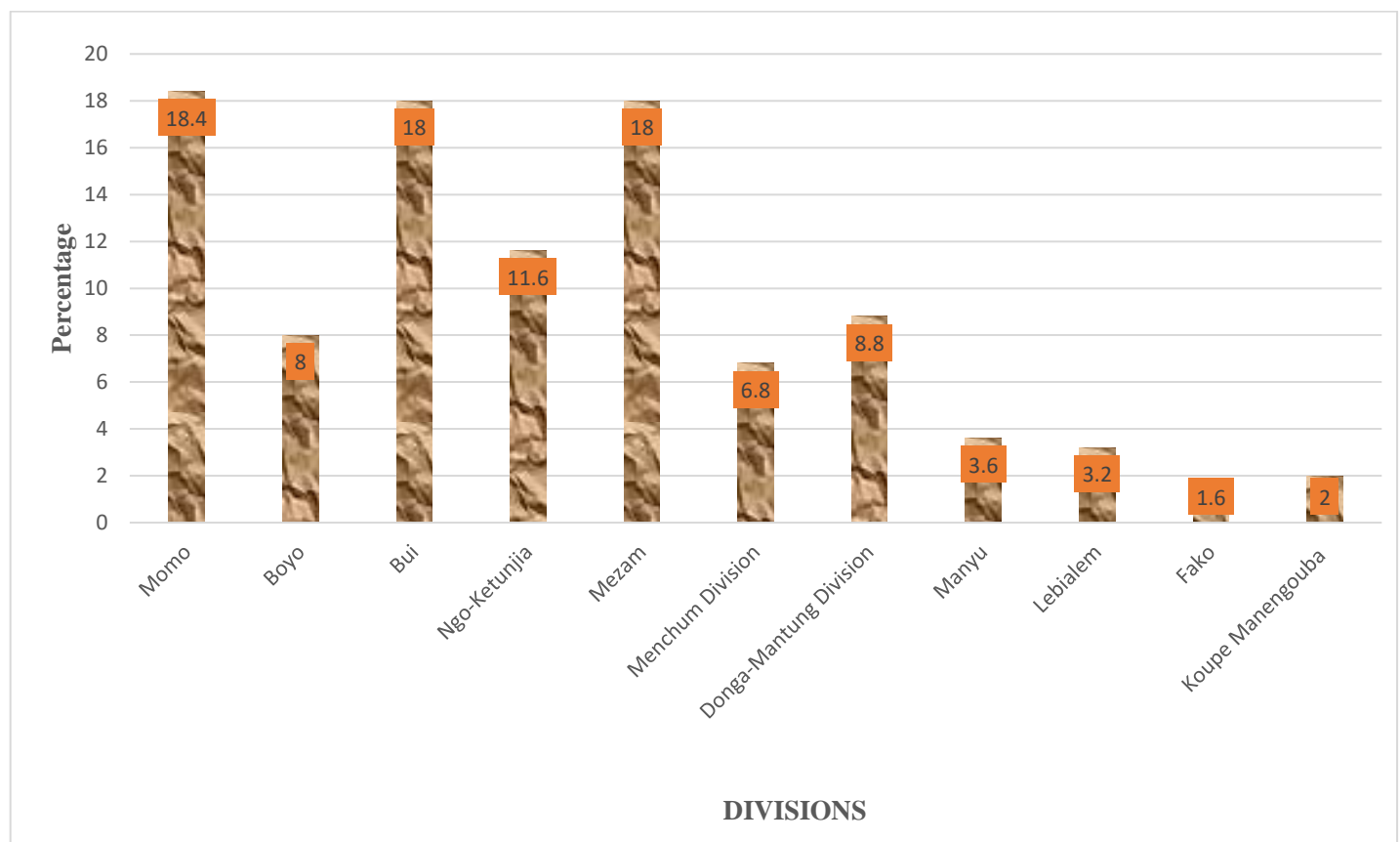
Figure 4 shows the number of IDPs living in a Room in Bamenda town. A substantial 63.2% of IDP households accommodate 3-4 persons per room, indicating moderate to high density that often exceeds standard recommendations for adequate living space and privacy. Meanwhile, 23.2% live in lower-density arrangements with only 1-2 persons per room, possibly reflecting smaller family units or better-accessed accommodations. However, 12.4% endure even higher crowding with 5-6 persons per room, and a small but notable 1.2% face extreme conditions with 7 persons and above per room, heightening risks of poor ventilation, sanitation issues, disease transmission, and psychosocial stress in already precarious environments. Overall, these figures show that over three-quarters of IDPs experience 3 or more persons per room, underscoring acute housing pressure in Bamenda, consistent with broader reports of overcrowded shelters, shared inadequate facilities, and vulnerability in conflict-affected urban areas of Cameroon's Northwest region.

### Origin of Internally Displaced Persons in Bamenda town

Beginning from late 2016, the socio-political crisis in the Northwest continues to cause massive displacements in the rural settings experiencing the intensity of the ongoing crisis. Rural dwellers have been forcefully evicted from Sub-Divisions and Divisions across the Northwest and Southwest regions as the crisis persists.

### Divisions of Origin

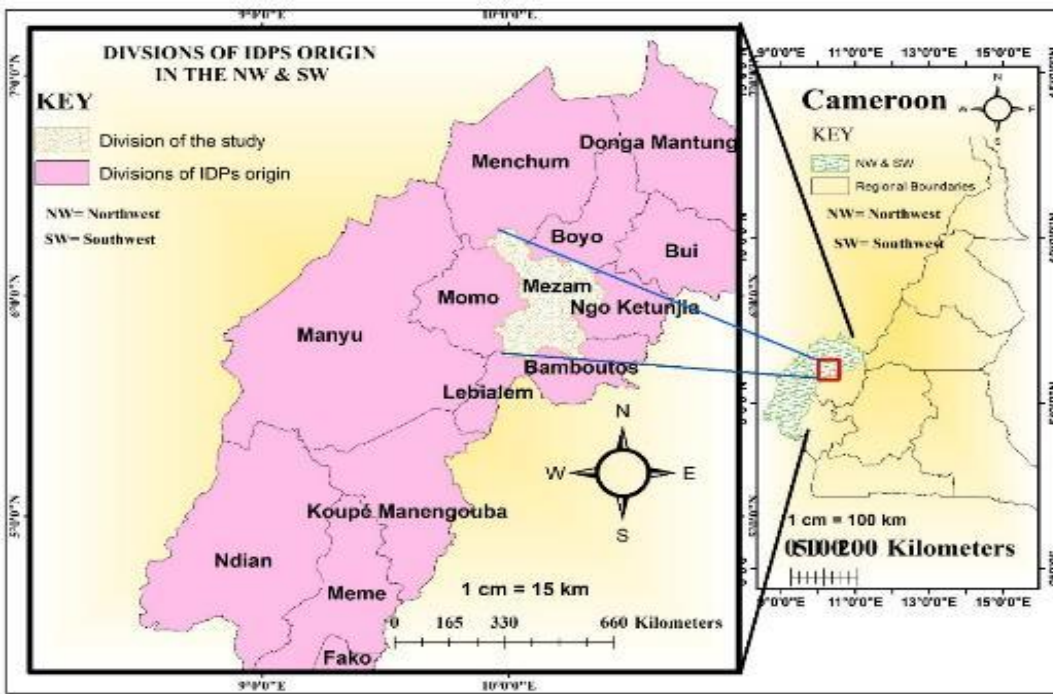
Internally displaced persons in Bamenda originate from several Divisions in the Northwest and Southwest regions (Figures 5 and 6).



**Figure 5: Divisions of Origin of IDPs in Bamenda town**

**Source:** Fieldwork, (2025)

Figure 5 shows that IDPs are from all six divisions in the Northwest Region and Some Divisions in the South West Region. The distribution of internally displaced persons by division shows that Momo accounts for 18.40 %, Bui 18.00%, and Mezam 18.00%, followed by Ngo-Ketunjia, Donga-Mantung, Boyo, while Menchum contributes 6.80%, and those from the Southwest Region, Manyu is the dominant (3.6%) and Koupe Manengouba is the least (2%). These divisions are illustrated in Figure 6.

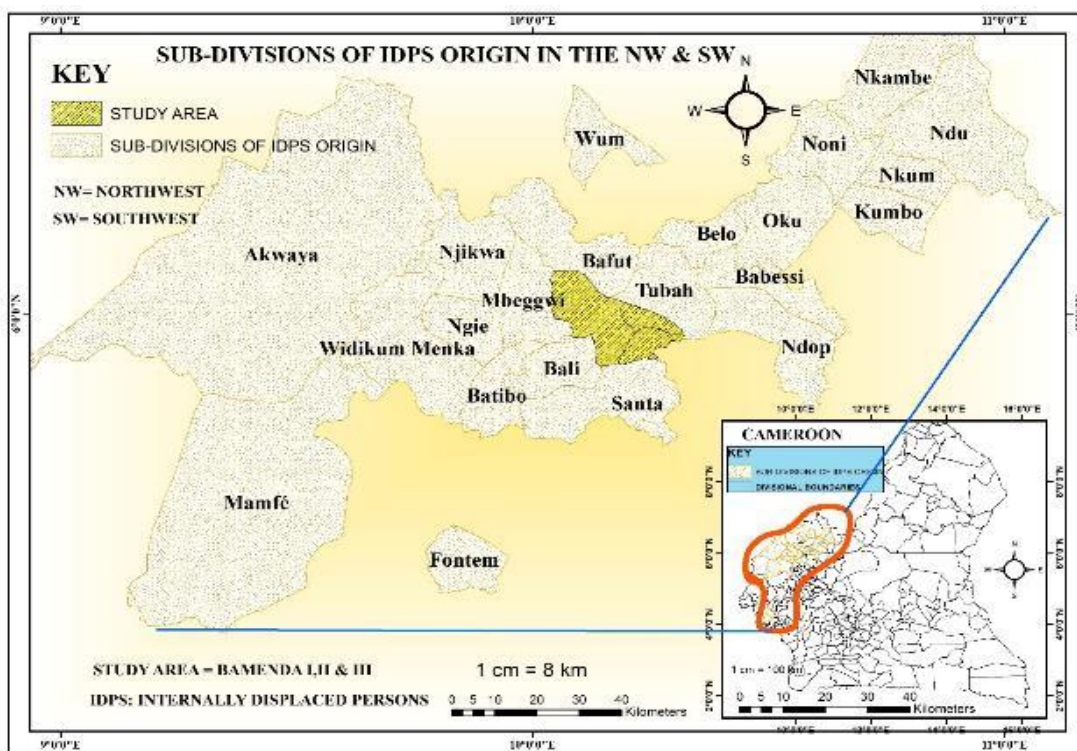


**Figure 6: The Divisions of Origin of IDPs in Bamenda town**

Source: Fieldwork, (2025)

Figure 6 shows the origin of IDPs in the Northwest and Southwest regions of Cameroon; Seven and five Divisions were identified, respectively, in the Northwest region of Cameroon.

The findings further show the diversity of the Sub-Divisions of origin of IDPs as a result of the ongoing socio-political crisis. IDPs have been displaced from various interior localities into Bamenda town. The various Sub-Divisions are illustrated in Figure 7.



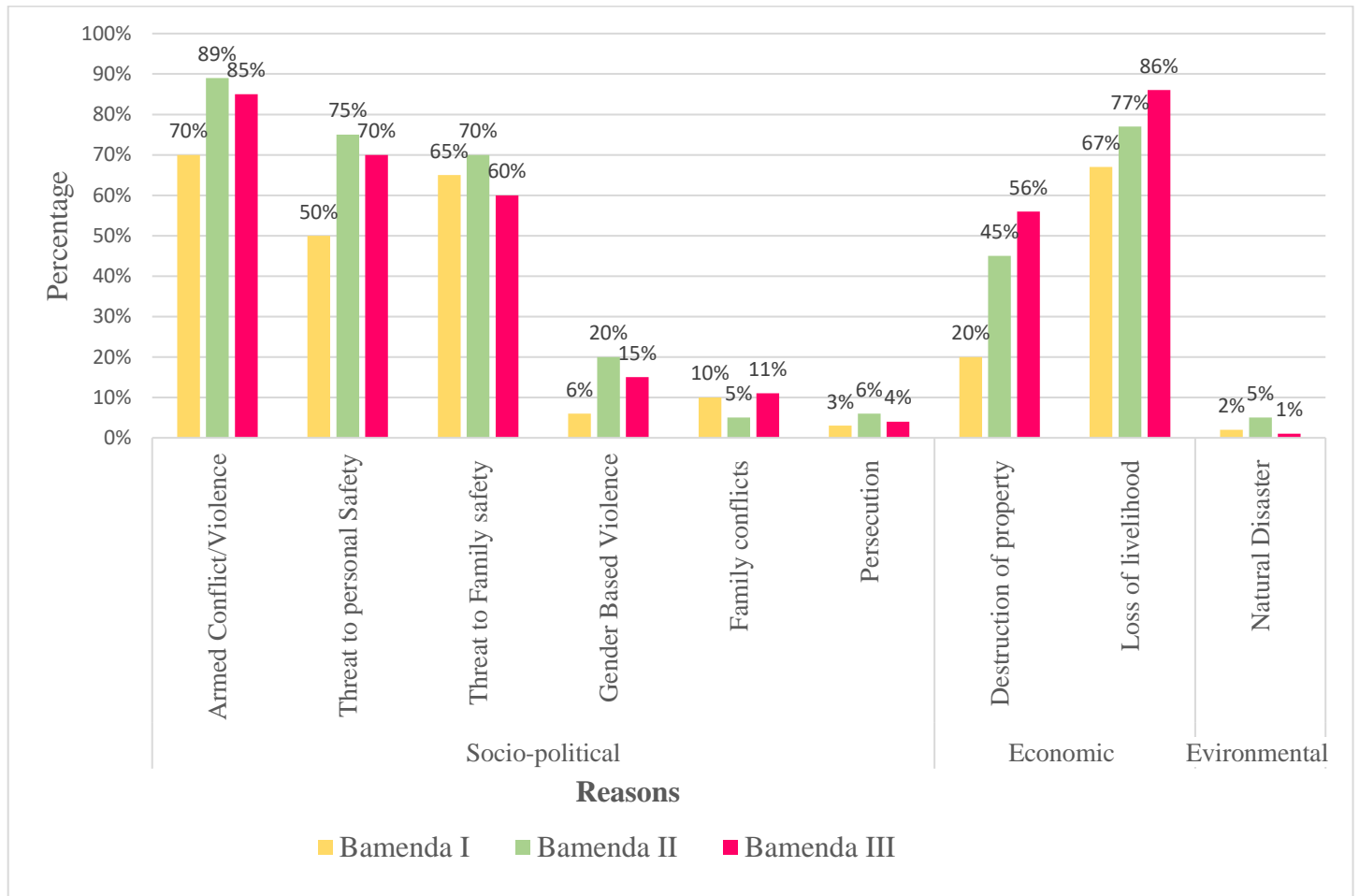
**Figure 7: Sub-Division of Origin of IDPs in Bamenda city**

Source: Fieldwork, (2025)

Figure 7 shows the diversity of origin of IDPs from different Sub-Divisions in the Northwest and Southwest Regions of Cameroon. They have been displaced from thousands of kilometers into the city of Bamenda as a result of the ongoing Anglophone socio-political crisis.

### Reasons for Displacement

Internally displaced persons in Bamenda link their displacement to several reasons observed as socio-political, economic, and environmental reasons. Figure 8 presents the reasons based on their variation from IDPs within the three Sub-Divisions of the study.



**Figure 8: Reasons for soliciting the Bamenda Urban Space**

Source: Fieldwork (2025)

Figure 8 shows the socio-political, economic, and environmental reasons responsible for displacement.

### Socio-Political Reasons

The socio-political reasons dominate the reasons for displacement of Internally Displaced Persons (IDPs) into Bamenda, reflecting the ongoing instability in the North-West region of Cameroon, particularly due to the Anglophone socio-political crisis. Across Bamenda I, II, and III Sub-Divisions, armed conflict and violence emerged as the primary driver in Bamenda II (89%), closely followed by Bamenda III (85%), then Bamenda I (70%). Many IDPs flee from confrontations between separatist groups and government forces, which have escalated since 2016, leading to widespread socio-political insecurity. A male key informant IDP from Jakiri (KII 02) stated that,

*In Jakiri, I felt very safe, moving on with my day-to-day activities. But the violence of the crisis forced me to flee to Bamenda, seeking shelter and safety."*

Furthermore, a female key informant IDP from Lebialem (KII 06) in the Southwest Region states that,

*"Lebialem was my home, a place of accurate security. You can move about at any hour of the night, and you are safe. There were no armed groups or gunshots. The socio-political crisis took our peace away. I live in Bamenda, searching for safety."*

Threats to personal and family safety further emphasize the socio-political turmoil, with personal safety concerns affecting 50% in Bamenda I, 75% in Bamenda II, and 70% in Bamenda III, while family safety impacts 65%, 70%, and 60%, respectively. These figures suggest that IDPs are not only escaping immediate violence but also fear of targeted attacks, kidnappings, or arbitrary arrests. Some families from Boyo Division, located in Bamenda III, have received death threats from armed groups for perceived collaboration with authorities. A Key female informant (KII 15) IDP from Bamessing village noted that,

*"Several persons, who include my family members and people I know, were frequently kidnapped by the SAGs, who claimed they were blacklegs. Some were killed, and others released after paying a huge sum of money as Ransom. All these made me run away from my village out of fear to reside in Bamenda".*

Another key informant IDP (KII 10), from Oshie in the Momo Division, noted that,

*"I ran out of Oshie when our house was burnt by suspected armed men. Since then, life has not been easy for us here."*

Gender-based violence (GBV), family conflicts, and persecution represent smaller but notable socio-political contributors. GBV affects 6% in Bamenda I, 20% in Bamenda II, and 15% in Bamenda III, highlighting how conflict promotes vulnerabilities, especially for women and girls who faced sexual assault during displacements. For example, in Bamenda II, women from conflict zones like Santa flee after experiencing or witnessing GBV by armed men, seeking safer environments in the city.

## **Economic Reasons**

Economic reasons play a significant role in IDPs displacement into Bamenda, often interrelated and influenced by socio-political instability, but focusing on material losses. Destruction of property is cited by 20% in Bamenda I, 45% in Bamenda II, and 56% in Bamenda III, showing an increasing trend that correlates with the intensity of conflict in more affected areas. This destruction, such as homes and farms being razed during military operations, strips individuals of their assets, pushing them towards urban centers for rebuilding opportunities.

Loss of livelihood is the most prominent economic reason, impacting 67% in Bamenda I, 77% in Bamenda II, and a staggering 86% in Bamenda III. This reflects how the conflict has disrupted agriculture, trade, and small businesses, which are the backbone of the region's economy. IDPs often lose jobs due to roadblocks, ghost towns enforced by separatists, or business closures amid violence. For example, traders from Bamenda II who operated markets in Bali were displaced after repeated shutdowns and looting, relocating to Bamenda city to access informal urban economies like street vending and casual labor to sustain their families. A female Key Informant IDP from Batibo (KII 04) noted that,

*"Before the crisis, I was actively involved in farming in Batibo. I sold palm oil, cocoyam, and other crops to feed my family. Now, I sell fruits in Meta Quarters, trying to survive day by day. The displacement made me to lose my farming and my safety at home."*

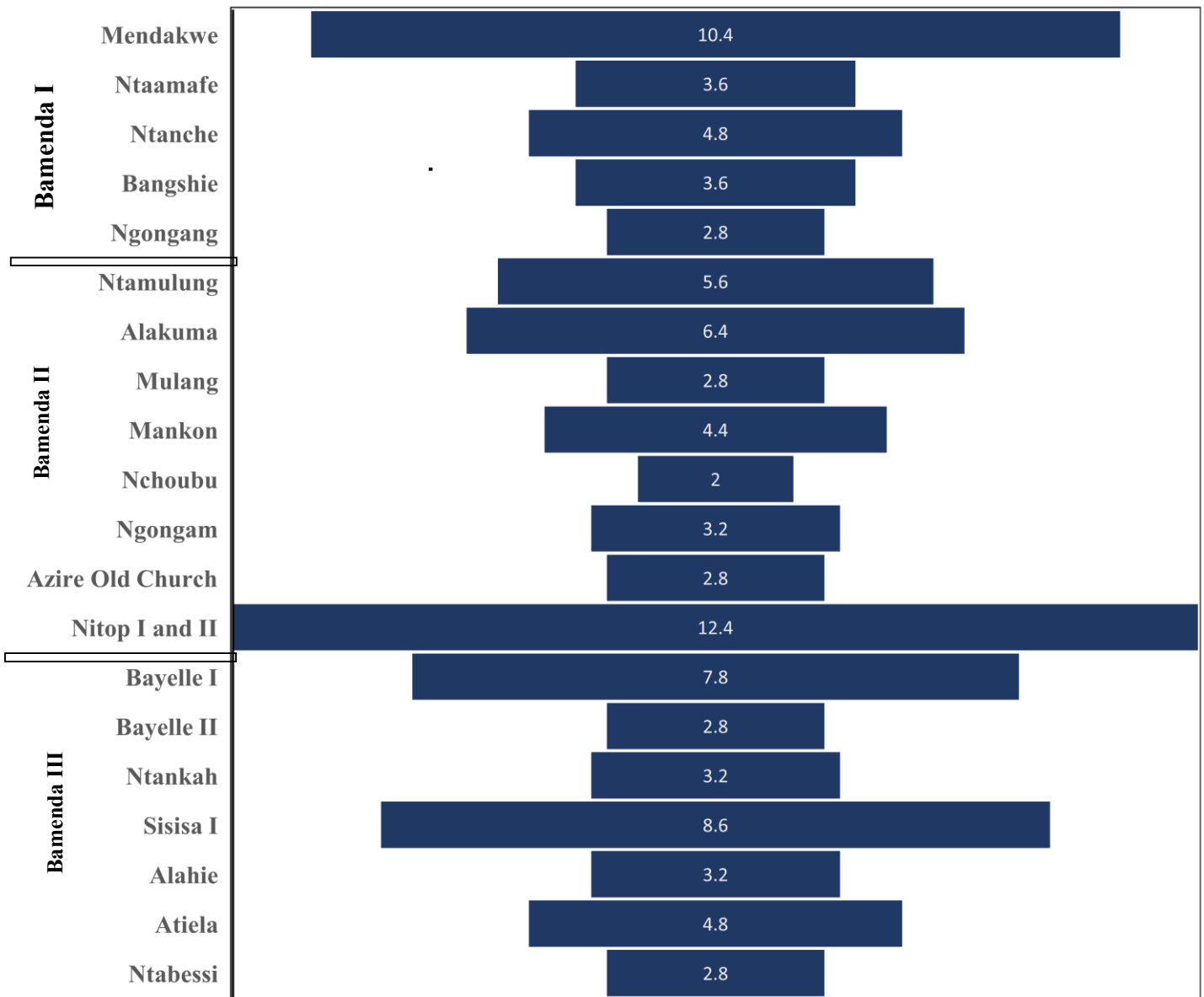
Another Male Key informant from Bafut (KII 07) indicated that,

*"I once ran a small provision store in Bafut town, making a good profit there. I was staying in my house, paying a very small rent for the shop. Now, I ride a bike in Bamenda, searching for passengers to make ends meet."*

The environmental reason link to natural disaster was considerably low across all the three Sub-Divisions without any clear justification.

### Spatial Distribution of IDPs in Bamenda town

Internally displaced persons (IDPs) have identified different communities and subdivisions based on comfort and accessibility. This study has documented several neighborhoods, communities, and towns within Bamenda I, II, and III that accommodate a significant proportion of displaced persons. Although IDPs are dispersed throughout Bamenda town, these specific areas distinctly indicate concentrations of IDPs within the town (Figure 9).



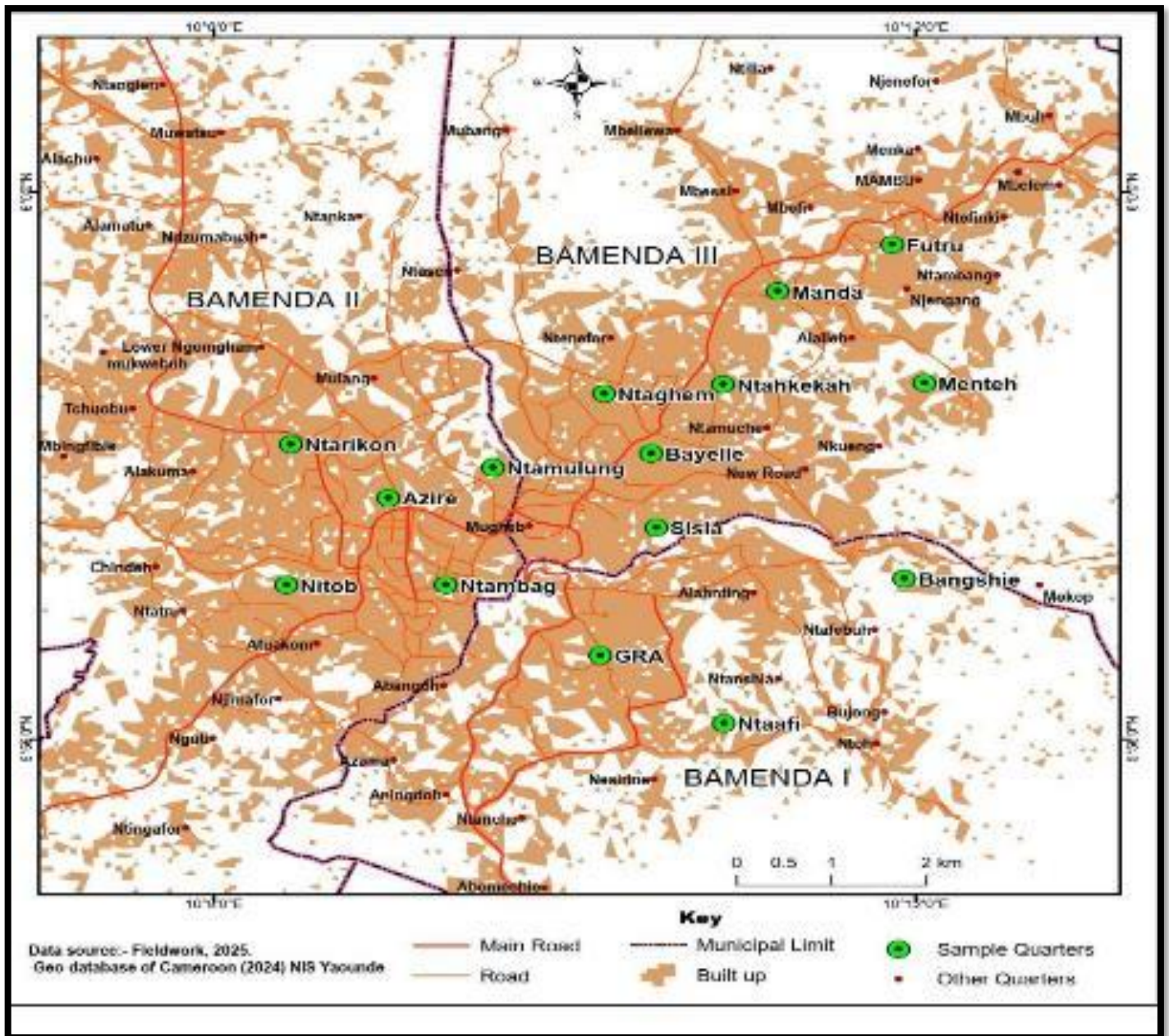
**Figure 9: Distribution of IDPs in Bamenda town**

**Source:** Fieldwork (2025)

Figure 9 shows the distribution of IDPs across Bamenda town. In Bamenda I Sub-Division, several communities have been identified as hosting the highest concentrations of internally displaced persons (IDPs). The community with the highest concentration of IDPs is Mendakwe, accounting for 10.4%, followed by Ntanche at 4.8%. Ngongang has the lowest concentration at 2.8%. Bamenda, I offer a satisfactory level of security for IDPs within Bamenda town. This area has experienced rapid development during the ongoing crisis.

Bamenda II hosts the highest concentration of IDPs. It is the largest and serves as the most prominent Sub-Division in terms of commercial, cultural, and historical influences. Bamenda II is home to IDPs from various subdivisions and divisions, making it the area with the highest IDP population.

Bamenda III Sub-Division, on the other hand, hosts a moderate concentration of IDPs. They originate from localities like Belo, Ndop, and Bamessing. The distribution of IDPs across quarters here appears relatively even, except for Sisia I (8.6%) and Bayelle I (7.8%), which have a dominant concentration of IDPs. This distribution is illustrated in Figure 10.



**Figure 10: Spatial Distribution of IDPs in Bamenda City**

**Source:** Adapted from Tosam and Kimengsi, (2025)

Figure 10 shows the different communities IDPs are residence in Bamenda I, II and III. In Bamenda I, more IDPs can be found in Ntaafi, GRA, Bangshie, Ntanche and Mendakwe. In Bamenda II, they are dominant in communities like Ntarikon, Ntamulung, Ntitop, and Azire. While in Bamenda III, they live mostly in communities like Bayelle, Sisia, Futru, and Menteh.

### Livelihood Survival strategies of IDPs in Bamenda town

The livelihood survival strategies of IDPs in Bamenda town encompass the resources or determinants of the type of livelihood employed by IDPs and different types of livelihood specialization engaged by IDPs in Bamenda town.

## Resources and Survival Strategies for IDPs

### Resources

Resources for IDPs' livelihood survival strategies within the Bamenda town comprise financial and non-financial resources. Financial resources involve the various forms of funding of IDPs to start up petty trading, street vending, and all businesses engaged by IDPs, which require capital investment. Non-Financial resources involved aspects like skills, social network, and the environmental context that influence IDPs' choices of livelihood (Table 2).

**Table 2: Financial and Non-financial Determinants of IDPs Choice of Livelihood**

Financial Sources	Percentage	Non-Financial Sources	Percentage
Personal Savings	80	Access to Resources	10
Njangi Groups	68	Social Networks	38
Support from Diaspora Family	20	Local Economic Context	59
Sales of Personal Belongings	38	Socio-political Environment	15
Borrowing/Loan	26	Personal Attributes	9
Support from Humanitarian Organizations	18	Training and Skill Development	66

**Source:** Fieldwork (2025)

Table 2 shows the financial and non-financial sources or determinants of the types of livelihoods employed by IDPs. The financial and non-financial determinants shaping IDPs' choice of livelihood in Bamenda town revealed a heavy reliance on personal and community-based financial sources amid the socio-political crisis's disruption of formal economies and limited humanitarian reach. Among financial sources, personal savings dominate at 80%, indicating that many IDPs draw on pre-displacement assets or accumulated funds to sustain basic needs and initiate small-scale activities like petty trade or urban farming. Njangi groups (traditional rotating savings and credit associations) follow closely at 68%, serving as a vital informal mechanism for pooling resources, accessing interest-free credit, and supporting entrepreneurial efforts within tight-knit communities. Other financial supports include sales of personal belongings (38%), often a distress coping strategy; borrowing/loans (26%); support from diaspora family (20%), highlighting transnational remittances; and humanitarian organizations (18%), which remain relatively limited. On the non-financial side, training and skill development lead strongly at 66%, empowering IDPs with vocational abilities for self-reliance in sectors such as agriculture or services, while the local economic context (59%) underscores Bamenda's urban informal markets as enabling opportunities despite insecurity. Social networks (38%) facilitate information sharing and mutual aid, with lesser roles from the socio-political environment (15%), access to resources (10%), and personal attributes (9%). Overall, these figures illustrate IDPs' adaptive strategies in Bamenda, blending high dependence on personal savings and cultural savings groups for financial stability with skill-building and local opportunities for sustainable livelihood recovery in a protracted conflict setting.

Daily savings and Njangi groups strongly influence IDPs' access to financial resources. An IDP carried out a daily saving of at least 500frs and above, and also engaged in a weekly Njangi group of 10,000frs per member. The beneficiary is capable of earning at least 100,000frs to 150,000frs. IDPs make use of these opportunities to sponsor their petty trading to enable their survival within the Bamenda urbanscape. An IDP in FGDs in Ntamulung Bamenda II, testified how the Njangi group has been beneficial to her (FGDs05).

*“Njangi is very helpful to me. This is my small medicine shop, where I sell all types of medications. I always stock and restock it whenever I receive my Njangi. I used the profit from my business for feeding and other things”.*

A key informant testified how resources for livelihood startup have been very beneficial to her (KII 12).

*“I came here with nothing. I am just good at farming, which I was doing in the village. In Bamenda, I do clearing, planting, and harvesting for people, which has helped me to feed myself and pay my rent”.*

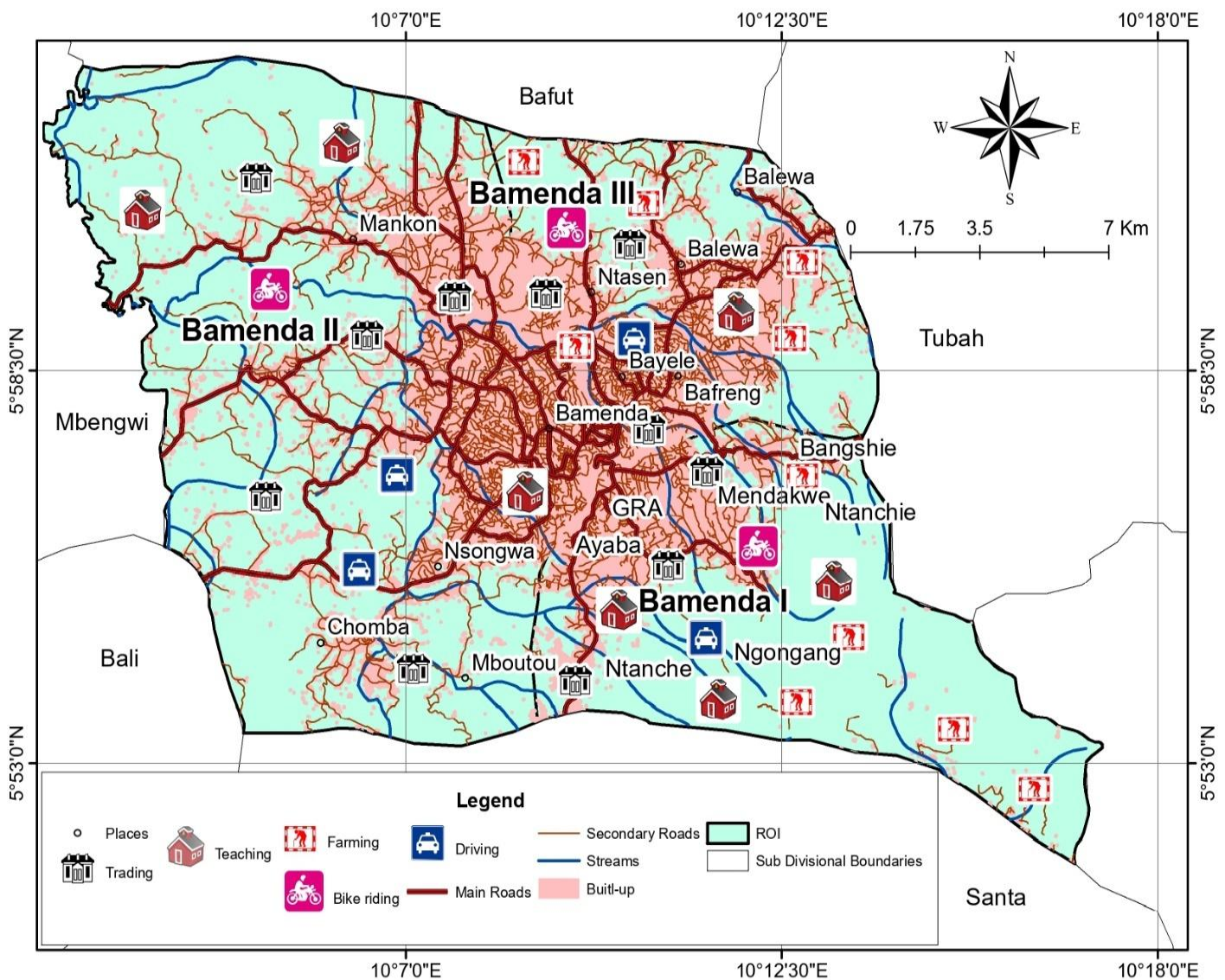
These IDPs residing in Ntanche in the Bamenda I Sub-Division attested to how their farming skills before displacement from the Boyo Division into Bamenda city have been a primary means to access livelihood opportunities. In a FGDs, an IDP from the Momo division, precisely Batibo, also stated how residing in Bamenda II, precisely in Mankon, has been an easy means of accessing livelihood opportunities (FGDs 04).

*“I boil groundnuts and sell every week from Tuesday to Saturday. I usually sell around SonacStreet, Commercial Avenue, and the Food Market. I like selling here because I meet more people and regularly customer daily. I generate money to pay my rent, feed my children, and even send some to school”.*

The Testimonials of IDPs regarding determinants to identify and exploit livelihood opportunities across the Bamenda urbanscape seem enormous across all ages and educational statuses. This indicates a strong influence on the available resources to IDPs, shaping their livelihood survival strategies. Unfortunately, some could not access livelihood opportunities because they do not have any resources or opportunities as driving forces.

### Survival Strategies

Internally displaced persons in Bamenda city are engaged in a variety of livelihood survival strategies that span from farm and non-farm activities. These include petty trading, casual labour, bike/driving, farming, and salary earning with different levels of specializations (Figure 11).



**Figure 11: Spatial Distribution of IDPs' Livelihood Survival activities within Bamenda urbanscape**

Source: Fieldwork (2025)

Figure 11 shows the distribution of Livelihood survival strategies of IDPs across the three Sub-Divisions of Bamenda city, with IDPs specialized in survival strategies like trading, teaching, farming, bike riding, driving, and casual labour. These LSSs vary across the Bamenda urban landscape with some highly concentrated in some areas than others. Petty trading, bike riding, and driving are more concentrated in the Bamenda II Sub-Division than in the other Sub-Divisions. Farming is carried out by IDPs mainly in Bamenda I and III.

## DISCUSSION

This study identified IDPs originating from all seven Divisions in the northwest and from 20 Sub-Divisions in the northwest. These findings agree with previous studies of Nfor and Moh (2022), who stated that IDPs in Bamenda III originate from all seven divisions in the Northwest Region, including those from within the study division (Mezam). The findings are also in line with previous studies of Tosam and Kimengsi (2025), who identified IDPs in Bamenda city originating from six divisions in the Northwest region. Identification of IDPs in Bamenda city based on their divisions and Sub-Divisions of origin is not without complication. This is in line with past studies of the United Nations High Commissioner for Refugees (2008), which explained the difficulties in the identification of IDPs within an urban setting based on their origin. According to the study, urban IDPs are very difficult to identify; unlike IDPs in rural camps, urban IDPs are not formally separated from the local community or housed in easily recognizable regions.

This study also identified that IDPs are engaged in varying livelihood survival strategies within the Bamenda urban scape. These livelihoods are made up of farm and non-farm activities. Petty trading emerges as a dominant activity. These findings agree with previous studies of Tosam and Kimengsi (2025), who revealed that, in urban Bamenda, Cameroon, IDPs primarily rely on diverse livelihood strategies dominantly made up of non-farm pursuits (58.7%) such as petty trade, casual labor, or small businesses, including on-farm activities (46.7%), off-farm (35.3%). On the other hand, the findings slightly contradict previous studies of Ayine *et al.* (2017), who added that subsistence agriculture (80.5%) is the predominant low-income informal activity that most people displaced by conflicts in Kyangwali considered as an important source of livelihood.

## CONCLUSION

The study concludes that internally displaced persons in Bamenda largely originate from across the Northwest and parts of the Southwest Regions, mainly due to the ongoing armed conflict. They are predominantly integrated within host communities rather than living in camps, resulting in overcrowded housing conditions and high room density. Although IDPs engage in various livelihood activities, especially petty trading, their income sources remain unstable due to limited access to resources and opportunities.

The study exposes a key gap in the area: interventions are largely short-term and relief-oriented, with insufficient focus on sustainable livelihoods and adequate housing. Addressing this gap requires a shift toward long-term support strategies that enhance economic resilience and improve living conditions for IDPs.

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