Economic Motivations for War, the Primary Fuel of Conflicts Across Africa: The Case of the Anglophone Crisis in Cameroon

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ABSTRACT

Armed conflicts in Africa are traditionally framed through narratives of ethnic polarization, post-colonial institutional failures, and socio-political marginalization. While these structural grievances form the foundational baseline of civil discord, they fail to explain the protracted duration, resilience, and self-sustaining micro-level dynamics of modern insurgencies. This article provides a comprehensive analysis that harmonizes the intellectual history of economic warfare with the contemporary Greed vs. Grievance framework to analyze the Anglophone Crisis in Cameroon (2016–Present). Historically grounded in the erosion of post-colonial Anglo-Saxon institutional, legal, and educational structures, the crisis has systematically devolved into a highly lucrative, decentralized war economy. Utilizing a hybrid political economy model, this study investigates how state actors, the military, and non-state armed groups (separatist "Amba boys") exploit their strategic positions to accumulate private wealth through kidnapping for ransom, smuggling networks, illicit checkpoint taxation, and the diversion of humanitarian resources. Meanwhile, the civilian population experiences catastrophic output shocks, severe human capital erosion, and deep, intergenerational poverty. This article models the asymmetric distributions of conflict rents, mapping out how the divergence between aggregate societal costs and private elite returns paralyzes peace initiatives and incentivizes spoilers across both sides of the domestic divide. The paper concludes with actionable, institutional, and structural policy recommendations designed to alter the microeconomic payoff structures of the conflict, paving a pathway toward sustainable peace.

Keywords: Conflict Economics, Greed and Grievance, War Economy, Anglophone Crisis, Cameroon, Rent Extraction, Political Economy of Violence, Sub-Saharan Africa.

INTRODUCTION

For decades, the dominant paradigms in African peace and conflict studies have favored socio-political and historical explanations for the outbreak of civil wars. Scholars have meticulously documented the lines of ethnic fracture, the structural violence of colonial borders, the authoritarian character of post-colonial states, and the systematic exclusion of minority populations as the primary drivers of domestic instability. While these historical frameworks are vital for understanding why conflicts begin, they are increasingly insufficient for explaining why they persist.

When a domestic crisis escalates into an open, militarized insurgency, it undergoes a fundamental structural mutation. The political economy of the state changes, replacing the formal, rule-bound mechanisms of production, distribution, and trade with an alternative, highly decentralized, and predatory war economy. In these situations, the initial moral and political grievances that catalyzed popular mobilization are often instrumentalized, co-opted, or superseded by the microeconomic motivations of conflict entrepreneurs—ranging from state officials and the military to non-state insurgent factions.

The Anglophone Crisis in Cameroon, which escalated from peaceful, localized professional strikes in late 2016 into a full-scale, devastating internal armed conflict across the Northwest and Southwest (NWSW) regions, offers a clear example of this phenomenon. The crisis began with legitimate, deeply rooted structural grievances among the country's Anglophone minority, who objected to the forced assimilation of their common-law and Anglo-Saxon educational systems by a centralized, Francophone-dominated state apparatus. However, over a decade of continuous warfare, the conflict has developed its own self-sustaining economic logic.

Today, the Anglophone regions of Cameroon are caught in a destructive paradox: while the broader civilian population suffers from catastrophic human capital losses, massive internal displacement, systemic human rights abuses, and abject poverty, a predatory class of elite actors on both sides of the battlefield has found ways to turn violence into a reliable source of private wealth.

This article provides a rigorous political economy analysis of the Anglophone Crisis by applying a hybrid Greed vs. Grievance framework to its structural evolution. It investigates the specific economic mechanisms through which individual belligerents, military officers, and state officials generate wealth under the pretense of national defense or popular liberation, while actively destroying the assets and livelihoods of vulnerable civilians. By analyzing the divergence between aggregate macroeconomic losses and concentrated microeconomic gains, this study aims to reveal the underlying economic logic that drives conflict persistence in Cameroon and across the wider African continent.

The Intellectual History of Economic Motivations for War

The study of economic motivations for armed conflict is not a modern innovation, but rather a long-standing theme in Western and non-Western political philosophy and political economy. Throughout history, classical thinkers have recognized that behind the grand rhetoric of religious devotion, national honor, or imperial destiny, the quest for material resources and the accumulation of wealth are often the true drivers of organized violence.

In ancient Greece, historians and philosophers frequently analyzed conflict through a material lens. Thucydides, in his foundational text *History of the Peloponnesian War*, explained the systemic clash between Athens and Sparta not merely as an ideological rivalry, but as an inevitable consequence of uneven growth rates of wealth, naval power, and commercial influence. Similarly, Xenophon urged the Greek city-states to look outward and exploit the Persian Empire, framing it as an entity that was immensely rich but structurally weak, thereby presenting a highly lucrative target for conquest. In the *Republic*, Plato outlined a clear materialist theory of state expansion, arguing that as a society's population grows, its consumption of finite goods increases, inevitably forcing it to seize neighboring lands and resources, which leads directly to war. Democritus also documented the severe economic damage caused by these conflicts, highlighting the trade-offs between military spending and societal well-being.

During the Middle Ages, the material dimension of warfare remained prominent, even when wrapped in religious narratives. The Crusades, while framed as holy expeditions to reclaim sacred lands, operated as major economic ventures. They served as mechanisms for younger, landless European nobles to acquire wealth, estates, and trading privileges, while opening up direct commercial routes to the riches of the Orient at the expense of non-Christian populations.

By the 16th century, the consolidation of centralized nation-states in Europe gave rise to Mercantilism, an economic philosophy that dominated statecraft until the late 18th century. Mercantilists viewed the global economy as a strict zero-sum game: a nation could only increase its wealth and power by draining the resources of its rivals. Writers like Antoine de Montchrestien in France, alongside Francis Bacon and Simon Clément in England, argued that a state's primary duty was to maintain positive trade balances to accumulate gold and silver bullion, which were essential for financing standing armies and building navies. Under mercantilist logic, the state was fully justified in using military force to secure monopoly control over global markets, trade routes, and colonial resources. This approach directly triggered the commercial and colonial wars that characterized European global expansion for over two centuries.

In the mid-18th and 19th centuries, Classical Liberalism emerged as a powerful intellectual critique of mercantilist warfare. In *The Spirit of the Laws* (1748), Montesquieu argued for the pacifying effect of international commerce, famously stating that:

"The natural effect of commerce is to lead to peace. Two nations that trade with each other become reciprocally dependent; if one has an interest in buying, the other has an interest in selling, and all unions are founded on mutual needs."

This idea was expanded by Adam Smith in *The Wealth of Nations* (1776). Smith launched a comprehensive critique of mercantilism, demonstrating that the pursuit of favorable trade balances through military coercion was economically counterproductive. He argued that free, open trade allows nations to benefit from their respective comparative advantages, making cooperation far more profitable than conflict. Furthermore, Smith challenged the economic utility of colonialism, showing that the high costs of maintaining and defending far-flung empires through military force consistently outstripped any revenues extracted from them.

This liberal perspective was echoed by political radicals like Thomas Paine in *Common Sense* (1776) and *Rights of Man* (1792), who envisioned an interconnected global market that would break down international enmities and make war obsolete. Similarly, Jeremy Bentham advocated for decolonization, pointing out that freeing colonies would remove a constant source of jealousy and military friction among European powers, forcing them to resolve their domestic economic challenges internally rather than through external aggression.

However, the late 19th and early 20th centuries presented major challenges to the liberal belief in peace through trade. The outbreak of the Franco-Prussian War in 1870, the rise of protectionist tariff walls during the Long Depression, and the fierce "Scramble for Africa" demonstrated that industrial capitalism was driving states toward renewed imperialist rivalries rather than peaceful cooperation.

This reality led to the development of Marxist Theories of Imperialism. Karl Marx himself never published a comprehensive theory of international war, focusing instead on internal class struggles within capitalist economies. He viewed international trade as a temporary escape valve used by the bourgeoisie to counteract the systemic tendency of profit rates to fall within domestic markets. Marx predicted that while free trade might temporarily ease these domestic strains, it would ultimately export capitalism's internal contradictions to a global scale, accelerating its collapse.

Following Marx's foundational work, a generation of early 20th-century theorists sought to explain the growing threat of global conflict through structural economic changes. John A. Hobson, a British liberal scholar whose work *Imperialism: A Study* (1902) deeply influenced Marxist thought, argued that systemic under-consumption within industrial economies—driven by severe inequality—forced corporate monopolies to look abroad for new investment opportunities and external markets for their surplus production. Hobson warned that this corporate drive for foreign markets required expansionist foreign policies, fueling militarism and making a major war for territorial redistribution inevitable.

Building on these insights, Marxist theoreticians developed distinct structural models of economic warfare:

- **Rudolf Hilferding (*Finance Capital*, 1910):** Documented the fusion of industrial enterprises and banking institutions into "finance capital". He argued that this unified financial elite used the power of the state to enforce protective tariffs at home and aggressively conquer foreign markets abroad, using military force to expand the national economic territory.

- **Rosa Luxemburg (*The Accumulation of Capital*, 1913):** Argued that capitalism structurally requires continuous expansion into non-capitalist, agrarian regions to absorb its surplus value. She identified militarism as a core economic requirement for capitalism, systematically using state violence to break open traditional societies for market exploitation, which would eventually culminate in destructive wars among industrial powers.

- **Karl Kautsky (*Ultra-Imperialism*, 1914):** Suggested an alternative path, proposing that the major industrial powers might eventually form a global cartel ("ultra-imperialism"). This cartel would agree to end ruinous arms races and cooperate peacefully to jointly exploit the developing world.

- **Vladimir Lenin (*Imperialism: The Highest Stage of Capitalism*, 1916):** Strongly rejected Kautsky's theory, labeling it "ultra-nonsense". Lenin argued that any international alliance or cartel among capitalist powers was merely a temporary truce between wars. Because the economic growth rates of imperial states change unevenly over time, the balance of power shifts, making periodic, violent conflicts for the re-division of colonies and markets unavoidable.

During the Cold War, the academic focus shifted toward nuclear deterrence, ideological competition, and strategic alliances, which somewhat overshadowed the study of the economic roots of internal conflicts. However, Political Realists continued to challenge the liberal optimism regarding economic interdependence. Writers like Kenneth Waltz (*Theory of International Politics*, 1979) argued that high levels of economic interdependence do not promote peace; instead, they create mutual vulnerabilities, anxieties, and frictions that can easily escalate into open conflict. Realists emphasize that states are acutely concerned with relative gains and the danger of dependency on foreign suppliers for critical goods, which can drive them to use force to secure direct control over essential resources and trade routes.

The Theoretical Paradigm: Harmonizing Greed and Grievance

Following the collapse of the bipolar global order in the late 1980s, the international community witnessed a sharp increase in protracted, highly destructive internal conflicts across the developing world, particularly in Sub-Saharan Africa. These wars were frequently characterized by the collapse of central state authority, horrific violence against civilian populations, and the extensive exploitation of high-value natural resources. To explain these dynamics, conventional political science frameworks based on ideological competition were replaced by a sophisticated debate within conflict economics, centered on the Greed versus Grievance paradigm.

The Greed Paradigm: Feasibility and Rational Choice

The "Greed" model of internal conflict was primarily developed by Paul Collier, Anke Hoeffler, and their colleagues at the World Bank during the late 1990s and early 2000s. Operating from a rational choice framework, Collier and Hoeffler argued that the primary driver of civil wars is not the intensity of political, ethnic, or religious grievances, but rather the economic feasibility of rebellion. In this view, internal conflicts occur when there are profitable opportunities for rebel groups to finance their operations, making the choice to wage war a rational, calculated economic decision.

The classic Collier-Hoeffler model identifies three primary economic conditions that make rebellion feasible:

1. **Availability of Primary Commodity Exports:** High-value, exportable natural resources (such as alluvial diamonds, timber, oil, and gold) are highly vulnerable to predation. Rebel organizations can easily extract rents from these resources through direct extraction, smuggling, or extorting transnational corporations operating in the conflict zone. This resource wealth solves the collective action problem by providing the cash flow needed to purchase weapons, sustain logistics, and pay combatants.

2. **Low Opportunity Costs of Rebellion:** The willingness of young males to join an insurgent force is heavily influenced by their alternative economic opportunities. Where a state suffers from low per capita GDP, economic stagnation, and low male secondary school enrollment, the opportunity cost of enlisting in a rebel army is minimal. For an unemployed, impoverished youth, joining an armed faction offers a regular income, social status, and opportunities for looting that far exceed the returns available in the formal economy.

3. **State Military Weakness:** The feasibility of a rebellion is also determined by the military and administrative capacity of the state. Weak, corrupt, or bankrupt governments with limited territorial control offer an ideal environment for insurgencies to form and persist.

In their updated work, Collier, Hoeffler, and Rohner (2009) shifted their focus from intent to feasibility, asserting that:

"Where a rebellion is financially and militarily feasible, it will occur, regardless of the specific motivational narratives or grievances constructed by the actors involved."

In this framework, political and ethnic grievances are viewed not as the root causes of conflict, but as instrumental narratives actively generated and maintained by rebel leadership to mobilize combatants and sustain international diplomatic support.

The Grievance Paradigm: Relative Deprivation and Horizontal Inequalities

The greed paradigm faced significant critique from political scientists, sociologists, and field researchers who argued that it oversimplified complex human motivations, reduced historical struggles to mere criminality, and ignored the role of state violence in triggering rebellions. Critics pointed out that the greed model suffered from a strong bias against rebel groups, often ignoring the predatory behavior of state elites. Scholars also demonstrated that the statistical proxies used in the greed model were ambiguous and could easily support grievance-based explanations.

The primary theoretical alternative to the greed model is the Grievance Paradigm, which builds on Ted Robert Gurr's foundational concept of Relative Deprivation (1970). Gurr defined relative deprivation as the psychological tension that arises from a significant discrepancy between a group’s expected goods and conditions of life and what they are actually able to attain.

This framework was substantially advanced by Frances Stewart (2000), who introduced the concept of **Horizontal Inequalities**—defined as systematic, multidimensional inequalities between culturally or linguistically defined groups, rather than simple vertical inequalities among individual citizens. Stewart identified four critical dimensions of horizontal inequalities that can drive a society to violent conflict:

- **Economic:** Systematic disparities in asset distribution, access to employment, land ownership, and regional public investment.
- **Socio-political:** Severe imbalances in the distribution of political power, cabinet positions, military leadership, and bureaucratic appointments.
- **Social Access:** Deep inequities in access to social services, high-quality education, healthcare, and housing.
- **Cultural Status:** The state-sponsored marginalization, degradation, or exclusion of a group's language, legal traditions, religious practices, or cultural norms.

When horizontal inequalities are severe, persistent, and aligned across these dimensions, they create a deep, collective sense of injustice. Political elites within the marginalized group can then easily leverage these shared grievances to mobilize the population for violent resistance against the dominant state structure.

The Synthesis: The Integrated Greed and Grievance Model

In contemporary conflict economics, scholars have moved away from this rigid dichotomy, arguing that presenting greed and grievance as mutually exclusive explanations is a false binary. Instead, modern conflict analysis relies on an integrated framework where greed and grievance operate as complementary, interconnected forces that drive different stages of a conflict's lifecycle.

In this integrated model, grievances are typically the necessary condition for conflict initialization, providing the moral legitimacy, social cohesion, and mass mobilization required to launch a rebellion. However, as the conflict becomes protracted, the breakdown of formal institutions and the emergence of shadow markets create lucrative opportunities for rent extraction. At this stage, greed-based incentives become the dominant factor in conflict sustenance. The war economy creates a self-reinforcing loop: original grievances are used to justify violence, while the profits generated from that violence create powerful incentives for elites on both sides to block peace initiatives and prolong the state of instability.

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Contextualizing the Case Study: The Anglophone Crisis in Cameroon

The Anglophone Crisis in Cameroon, often referred to as the "Ambazonian War," provides a clear, real-world example of this integrated greed-and-grievance model. To understand how this conflict shifted from a peaceful protest over institutional rights into a highly decentralized, predatory war economy, one must examine its complex historical, political, and institutional evolution.

Historical and Political Origins

The structural roots of the crisis lie in the complex colonial partition of the West African territory. Following the defeat of Germany in World War I, the imperial territory of *Kamerun* was divided by the League of Nations into French and British mandates. The French territory (*Cameroun*) gained independence on January 1, 1960, establishing a highly centralized, francophone state apparatus modeled directly on French administrative traditions. The British territory (*Southern Cameroons*) achieved independence on October 1, 1961, by voting in a United Nations-supervised plebiscite to join the newly independent Republic of Cameroun. This union was structured under a fragile, two-state federal framework: the Federal Republic of Cameroon.

The federal experiment, which was supposed to safeguard the distinct Anglo-Saxon legal, educational, and administrative traditions of the Anglophone minority, was systematically dismantled by the francophone-dominated central government. In 1972, President Ahmadou Ahidjo used a controversial national referendum to replace the federal structure with a highly centralized unitary state, renaming it the United Republic of Cameroon. This centralization process was intensified under President Paul Biya, who assumed power in 1982. In 1984, Biya changed the country's official name to the Republic of Cameroon (*République du Cameroun*)—the exact name the francophone territory had used prior to reunification—symbolically erasing the federal history and signaling the political assimilation of the Anglophone population.

The 2016 Trigger: From Grievance to Mobilization

For decades, Anglophone intellectuals, civil society groups, and political movements expressed growing frustration over their systematic marginalization. These horizontal inequalities reached a critical boiling point in October 2016, when Anglophone common-law lawyers and Anglo-Saxon school teachers launched a series of peaceful, coordinated strikes and public demonstrations in the regional capitals of Bamenda and Buea.

The professional grievances were precise and institutional:

- **The Legal Grievance:** The central government was systematically deploying francophone civil-law judges who spoke no English and had no training in British common law to preside over courts in the Northwest and Southwest regions. This practice effectively undermined the common-law system guaranteed by the constitution.

- **The Educational Grievance:** The state was systematically appointing francophone teachers who lacked mastery of English to teach technical subjects in Anglophone schools, eroding the distinct Anglo-Saxon sub-system of education.

- **The Broader Political and Economic Grievance:** Anglophones faced structural exclusion from elite state professional schools (such as ENAM), under-representation in senior ministerial portfolios, and an unequal distribution of public infrastructure investment. This occurred despite the fact that a significant portion of national wealth was generated from oil fields off the Anglophone coast of Limbe.

The central government's response to these peaceful demonstrations was heavily militarized. The state deployed elite paramilitary security units (such as the BIR and Gendarmerie) to suppress the protests, leading to mass arrests of civil society leaders, the use of live ammunition against peaceful demonstrators, and a complete cutoff of internet services across the Anglophone regions for 93 days in early 2017. This harsh state reaction broke public trust in peaceful dialogue, sidelined moderate political actors, and created a security vacuum that was quickly filled by radicalized diaspora groups and local militant factions. By late 2017, decentralized non-state armed groups—broadly operating under the banner of "Ambazonia"—declared an armed struggle for complete

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secession, transforming a peaceful protest over civil rights into an open, asymmetric civil war.

The Architecture of the War Economy: Microeconomic Mechanisms of Wealth Accumulation

Over nearly a decade of continuous, unresolved warfare, the Anglophone Crisis has transformed. The high initial costs of mobilization and the breakdown of formal state administrative control across rural areas have driven both non-state separatist fighters and state security forces to build a complex, decentralized war economy. In this environment, the continuation of violence has become a profitable enterprise for powerful elites, even as the broader civilian population is forced into deep poverty.

Non-State Separatist Networks: From Rebellion to Extraction

What began as decentralized, community-based self-defense groups ("Amba boys") has evolved into a highly fragmented network of armed factions. Lacking a centralized state sponsor or direct access to large-scale, easily taxable natural resources like oil fields, these groups have developed alternative, highly aggressive methods of local economic extraction.

Liberation Taxes, Extortion, and Toll Checkpoints

Separatist factions have established comprehensive, informal taxation networks across the rural and semi-urban areas under their operational control. These extractions are often framed as mandatory "liberation taxes" or "contributions to the war effort." Armed groups enforce these taxes by setting up improvised toll checkpoints along critical transport corridors, such as the Bamenda-Enugu highway and routes connecting major agricultural hubs with the borders of neighboring Nigeria. Every commercial vehicle, passenger bus, and individual trader is forced to pay arbitrary transit and passage fees to pass through these points safely.

A clear example of this total institutional co-optation is observed in urban and sub-urban trade environments. For instance, in the Kumbo Main Market and its surrounding commercial centers, every business owner and informal trader is forced to pay direct operational taxes to the separatist fighters instead of the official urban council, which held tax authority prior to the crisis.

Furthermore, separatist leaders enforce weekly "ghost towns" (mandatory general strikes every Monday) across both regions. The enforcement of lockdowns and ghost towns functions as a systemic conflict-preneur trap; businesses, transport operators, and medical services that wish to be exempted from these closures must negotiate significant private bribes directly with local warlords, turning a mechanism of political protest into a lucrative protection racket.

The "Kidnapping for Ransom" Industry

Kidnapping for Ransom (KFR) has become one of the fastest, most reliable, and highly organized sources of income for armed groups in the Northwest and Southwest regions. The operational profile of this industry has expanded rapidly: while early targets were high-profile state officials and traditional rulers accused of collaborating with the central government, the practice now routinely targets any civilian with perceived financial assets.

The contemporary targeting matrix of the KFR industry includes:

- **The Local Elite & Business Owners:** Target abductions aimed at extracting maximum financial reserves.
- **Operators of State Corporations & Civil Servants:** Kidnapped to extract wealth while simultaneously signaling the rejection of state legitimacy.
- **Teachers & School Principals:** Target abductions to enforce the multi-year school boycotts.
- **Religious Leaders & Clergy:** Targeted due to their high visibility and the guarantee that religious communities or dioceses will raise the necessary funds.

- **Ordinary Civilians:** Any individual perceived to have relatives in the diaspora or active mobile money accounts.

The pricing dynamic of this industry is market-driven and highly flexible. Localized armed factions conduct asset assessments based on the victim's profession, clothing, smartphone model, or family networks. Ransoms are demanded in cash or via mobile money transfers, with amounts ranging from a few hundred thousand CFA francs (5 \times 10^5 \text{ CFA}) for regular citizens to tens of millions of CFA francs (2 \times 10^7 \text{ CFA}) for wealthy elites.

This lucrative market has created a powerful incentive for armed factions to maintain an environment of lawlessness, as a peaceful resolution would instantly dry up this primary source of revenue.

Exploitation of the Smuggling and Contraband Economy

The close proximity of the Northwest and Southwest regions to the maritime and land borders of Nigeria has enabled the expansion of illicit smuggling rings. Separatist factions control informal maritime ports along the Bakassi Peninsula and mangrove channels, using them to traffic high-value timber, agricultural products, and contraband fuel (known locally as *Zua-Zua*).

These factions levy direct taxes on cross-border traders and smuggling networks in exchange for safe passage through their territory. In addition to fuel smuggling, armed groups assert direct control over local agricultural output, forcing smallholder coffee and cocoa farmers to sell their harvests to separatist-approved middlemen at deeply discounted rates. These goods are then smuggled into Nigeria to evade formal Cameroonian state taxation and secure direct cash returns. The funds generated are often used to purchase black-market small arms, ammunition, and sophisticated communication equipment from regional arms trafficking networks, creating a self-sustaining loop of violence and illicit trade.

State and Military Operations: The Economics of Security Rents

The war economy is not unique to non-state actor networks. Senior state officials and military commanders within the central government apparatus have also found ways to turn the prolonged security crisis into a significant source of private wealth, budgetary accumulation, and professional advancement.

Budgetary Allocations and "War Chest" Funding

The escalation of the Anglophone Crisis has served as a powerful justification for the central government to continuously expand national defense budgets and special intervention funds. A significant portion of these increased funds is funneled directly to elite units like the Rapid Intervention Battalion (BIR), which operates under a separate command structure with minimal civilian oversight.

Under the legal cover of state secrecy and national security exemptions, massive tranches of public money are disbursed for security operations without standard auditing procedures. This lack of transparency allows for the inflation of procurement contracts, the diversion of operational funds, and the creation of "ghost soldier" schemes—where field commanders draw salaries and supply allowances for non-existent personnel, pocketing the difference. The expansion of these special intervention funds creates a powerful bureaucratic class within the state security apparatus that is financially incentivized to maintain the conflict, as a return to peace would entail a drastic reduction in off-budget appropriations.

The Operational "Premium" for Field Personnel

For military personnel deployed in the conflict zone, the war provides direct financial and professional incentives that alter their career calculations:

- **Combat Allowances and Per Diems:** Field personnel receive specialized operational "premiums" and daily combat allowances that significantly multiply their standard baseline civil service salaries.

- **Rapid Promotion Tracks:** Service in the restive NWSW regions is tied to accelerated advancement tracks, rapid promotions, and military decorations that would take years to achieve in peacetime deployments.

Consequently, the individual soldier or field officer experiences a positive income shock from active deployment, aligning their personal microeconomic interests with the continuous extension of the military campaign.

Roadblocks, Checkpoints, and Informal Taxation

For regular state military and police personnel deployed in the conflict zone, the numerous security checkpoints established along highways and urban entry points have been transformed into systematic extraction sites. Under the pretense of hunting for hidden separatist fighters, verifying travel documentation, and enforcing curfews, soldiers use routine identity card checks to extort money from the civilian population.

Citizens who fail to produce a valid national identity card, or who are found traveling after arbitrary curfew hours, are routinely detained and subjected to harassment until they pay cash bribes. This "bail economy" operating at the micro-level extends to arbitrary detentions where civilians are swept up in mass arrests, requiring their families to navigate an opaque network of security officials to secure their release through informal cash payments. Furthermore, commercial truck drivers hauling agricultural goods from rural areas to urban centers face systematic extortion at every military and police checkpoint along their route, directly increasing the cost of doing business and inflating food prices across the country.

Resource Controls and Illegal Commercial Monopolies

Senior military commanders have used their absolute control over local security architectures to establish illegal commercial monopolies and engage in direct asset confiscation. During rural security sweeps and urban crackdowns, security forces have been documented breaking into vacated family homes and commercial stores under the guise of tactical searches. This often results in the systematic theft and removal of private property, including consumer electronics, commercial merchandise, and livestock.

In rural sectors, the catching and removal of animals by force (cattle, goats, and pigs) has become an organized enterprise where confiscated livestock is transported out of the conflict zone in military supply vehicles and sold in major francophone urban markets like Bafoussam and Yaoundé. Furthermore, military elites exploit the disruption of formal trade routes to establish monopolies over the distribution of essential commodities, including timber extraction and the distribution of domestic brewery products, punishing independent traders who attempt to bypass their protected commercial channels.

The Civilian Toll: Aggregate Loss versus Private Gain

The microeconomic incentives that enrich elites on both sides of the conflict stand in sharp contrast to the economic devastation inflicted on the civilian population. In conflict economics, this dynamic is analyzed as an asymmetric distribution of costs and benefits: the private benefits of warfare are concentrated among a small group of armed actors, while the economic costs are distributed across the broader society.

Catastrophic Macroeconomic and Regional Realities

Prior to the outbreak of violence in 2016, the Northwest and Southwest regions served as critical pillars of Cameroon's national economy, particularly within the agricultural and manufacturing sectors. The Southwest region features rich volcanic soils that supported extensive production of high-value cash crops, including cocoa, coffee, palm oil, and rubber. The region was also home to the Cameroon Development Corporation (CDC), the second-largest employer in the entire country after the central government.

The conflict has severely disrupted these productive sectors:

- **The Agro-Industrial Collapse:** Continuous armed attacks on plantation laborers, the burning of processing

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facilities, and the systematic kidnapping of corporate executives forced the CDC and Pamol Plantations Plc to abandon a significant portion of their plantations. This led to the loss of tens of thousands of formal jobs, a collapse in national agricultural export revenues, and a severe reduction in corporate tax payments to the state treasury.

- **The Cocoa Supply Shock:** Smallholder cocoa farmers across the Southwest region have been systematically driven off their ancestral lands by ongoing violence, or forced to abandon their crops due to the high extortion fees levied at armed checkpoints. This disruption caused Cameroon's formal cocoa exports to drop significantly, forcing traders to smuggle a portion of the remaining harvest across border channels into Nigeria to evade local taxation and secure higher cash returns.

- **The Regional Fiscal Deficit:** Local municipal councils across the Anglophone regions have seen their local tax bases completely eroded. With markets burned, formal businesses closed, and populations displaced, local governments are unable to collect the revenues needed to fund basic public infrastructure, leaving them entirely dependent on erratic financial allocations from the central government in Yaoundé.

Structural Microeconomic Impacts on Civilians

At the household level, the conflict has dismantled the economic survival mechanisms built by families over generations.

Macroeconomic / Regional Impacts	Household-Level Microeconomic Impacts
Agro-Industrial Collapse: Massive job losses at major firms like the CDC, leading to a sharp drop in national export revenues.	**Complete Asset Destruction:** Burning of family homes, small shops, and food barns during military sweeps and separatist reprisal raids.
Cocoa Supply Disruption: Drop in formal cocoa production; increased smuggling of remaining cash crops across border channels to Nigeria.	**Systemic Income Shock:** Forced reliance on subsistence farming; inability to access urban markets due to extortion at checkpoints.
Fiscal Base Erosion: Collapse of municipal tax revenues, leaving local councils unable to maintain roads, markets, or basic infrastructure.	**Intergenerational Poverty Trap:** Disruption of formal education for over 700,000 children; sharp rise in child labor and early marriages.

Complete Asset Destruction

During rural security sweeps by state forces and retaliatory raids by separatist factions, civilian assets are routinely targeted. Thousands of family homes, small retail shops, and agricultural storage facilities have been deliberately burned down. For rural families, the destruction of these assets represents the loss of their entire life savings and historical wealth, pushing them instantly into deep, long-term poverty.

Systemic Income Shocks and Market Exclusion

The widespread insecurity has broken local supply chains. Smallholder farmers can no longer travel safely to urban markets to sell their perishable goods due to the danger of crossfire and the high cumulative cost of bribes demanded at multiple checkpoints. Consequently, local producers are forced to sell their harvests at low prices within isolated rural communities, while urban centers experience artificial food shortages and high price inflation.

The Intergenerational Poverty Trap

One of the most devastating economic strategies employed by separatist factions has been the enforcement of a strict, multi-year boycott of formal western education, used as a political tool to demonstrate the region's complete break from the central state's authority. Hundreds of schools have been burned down, and teachers who disobeyed the boycott have been attacked or kidnapped.

This strategy has kept over 700,000 children out of the formal school system for extended periods. This long-term disruption of education undermines the country's future human capital accumulation, severely reducing the

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lifetime earnings potential of an entire generation and trapping families in a cycle of structural poverty.

Institutional Recommendations for Conflict Resolution

Because the Anglophone Crisis has developed a deeply embedded economic logic, standard diplomatic interventions that focus solely on political rhetoric, cosmetic decentralization, or military containment are likely to fail. To achieve a sustainable resolution, policymakers must implement structural and institutional reforms designed to alter the economic calculations of conflict entrepreneurs, making peace more economically viable than the continuation of violence.

Dismantling Checkpoint Extortion and Reforming Regional Trade

The central government must instantly address the pervasive checkpoint economy that paralyzes trade across the Northwest and Southwest regions.

- **Establishment of Independent Military-Civilian Joint Task Forces:** These bodies must be deployed along key trade transit routes—such as the Bamenda-Kumbo stretch and the Bamenda-Mamfe-Ekok corridor—with the specific mandate to monitor, report, and prosecute security personnel engaging in identity card extortion and arbitrary cargo taxation.

- **Digitalization of Identity Verification:** To eliminate the highly corrupt "bail economy" at roadblocks, the Ministry of Territorial Administration should roll out a secure, digital biometric registry system. This will allow field personnel to instantly verify citizen identification without requiring physical detentions or informal cash payouts.

- **Legalization and Regulation of Cross-Border Trade:** Rather than driving cross-border trade into the shadow economy through heavy-handed prohibitions, the state should establish simplified, low-tariff trade corridors with Nigeria. Formalizing these flows will diminish the revenues collected by separatist factions along maritime and land border channels, while simultaneously replenishing the depleted fiscal bases of local municipal councils.

Disrupting the Kidnapping for Ransom Financial Architecture

The lucrative Kidnapping for Ransom (KFR) industry must be neutralized by target operations focused on its financial infrastructure.

- **Strict Regulatory Oversight of Mobile Money Networks:** The Telecommunications Regulatory Board (ART), in coordination with central banking authorities (BEAC), must enforce stringent Know-Your-Customer (KYC) regulations on all mobile network operators (such as MTN and Orange) within the conflict zones. Warlords frequently utilize unregistered or fraudulently registered SIM cards to demand and receive ransom payments.

- **Centralized Financial Intelligence Monitoring:** Establish a dedicated financial intelligence unit tasked with tracking, freezing, and seizing mobile money wallets and bank accounts associated with extortion networks.

- **Criminalization of Ransom Reimbursements:** Legislate strict prohibitions against the use of state or corporate funds for ransom payouts, thereby breaking the reliable cash flow that feeds the purchase of black-market small arms.

Budgetary Transparency, Demilitarization, and Civic Auditing

To curb the generation of security rents among state elites, the national defense budget must be subjected to rigorous democratic oversight and institutional auditing.

- **Mandatory Audits by the Supreme State Audit Office:** The legislature must empower independent oversight bodies to conduct comprehensive financial audits of all off-budget defense allocations and special intervention funds directed toward elite units like the BIR.

- **Eradication of "Ghost Soldier" Schemes:** Deploy biometric verification systems for all field personnel to ensure payroll allocations correspond strictly to active-duty forces.
- **Conditioning Regional Funding on Demilitarization:** Transition public spending away from open-ended military containment operations and toward localized, community-led reconstruction programs. By replacing combat allowances with peace-building and infrastructural development premiums, the personal economic calculations of military personnel can be successfully realigned with conflict cessation.

Restructuring Regional Property Rights and Restitution

To address the microeconomic shocks suffered by the civilian population, the state must establish robust legal frameworks for property restitution and asset protection.

- **Creation of an Independent Land and Property Claims Commission:** This judicial body must be tasked with documenting and processing civilian claims regarding homes, retail shops, and agricultural assets destroyed during military sweeps or separatist raids.
- **Organized Asset Restitution Frameworks:** Establish transparent financial compensation funds to assist displaced smallholder farmers in reclaiming and rehabilitating their ancestral cocoa and palm oil fields.
- **Enforcement of Strict Legal Prohibitions Against Asset Confiscation:** Criminalize the unauthorized removal and illicit commercialization of civilian property—including livestock and timber—by state security personnel, backed by swift military court-martial procedures for violators.

Institutionalizing an Inclusive Demobilization, Disarmament, and Reintegration (DDR) Program

The current National DDR Committee must be radically restructured to address the economic motivations driving rank-and-file combatants.

- **Decentralization and Demilitarization of DDR Centers:** Transition DDR operations away from military-managed facilities, which currently foster deep distrust among combatants, and place them under the stewardship of credible civil society organizations, traditional authorities, and religious bodies.
- **Transitioning from Stigmatized Stipends to Market-Driven Capitalization:** Rather than offering short-term, unsustainable cash stipends that combatants frequently re-invest in illicit networks, the DDR framework must offer long-term vocational capitalization. This includes direct grants for technical toolkits, agricultural inputs, and cooperative micro-enterprises.
- **Altering the Opportunity Cost of Violence:** By linking successful demobilization with guaranteed, viable livelihoods in the formal economy, the state can systematically lower the feasibility of insurgent recruitment, peeling away the economic base of localized armed factions.

CONCLUSION

The Anglophone Crisis in Cameroon demonstrates that while historical, institutional, and cultural grievances are critical for sparking a conflict, they are rarely sufficient for explaining its long-term persistence. What began as a peaceful protest against institutional assimilation and structural marginalization has evolved over nearly a decade into a self-sustaining, decentralized war economy. In this environment, elites on both sides of the divide—including non-state separatist factions, military commanders, and senior state officials—have found ways to convert an ongoing security crisis into private wealth, even as the broader civilian population faces severe poverty and structural exclusion.

This study reveals that conflict persistence is fundamentally driven by an asymmetry of incentives: the private financial benefits of ongoing violence are concentrated among a small group of armed actors and conflict entrepreneurs, while the catastrophic economic costs are distributed across the rest of society. Therefore, any attempt to resolve the crisis through purely military containment or superficial political concessions is unlikely to succeed. Sustainable peace requires targeted structural and institutional interventions that directly alter the microeconomic payoff structures of the conflict, making peace more economically viable than the continuation of violence.

Ultimately, resolving Africa's protracted civil conflicts requires moving past simplistic moral binaries. The international community and domestic policymakers must confront the uncomfortable reality that for certain well-positioned elites, war is not a breakdown of order, but a highly rational, profitable enterprise. Only by dismantling these underlying war economies and building transparent, inclusive, and accountable institutional frameworks can Cameroon and the wider African continent break out of the destructive cycle of manufactured conflict and achieve genuine, lasting development.

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