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Education as Human Capital: a Socio-Economic Analysis of Schooling, Skills Development, and Development Outcomes in Post-Independence Cameroon

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ABSTRACT

Since independence, Cameroon has pursued the expansion of formal education as a central strategy for national development, inheriting and adapting structures established under French and British colonial administrations. This paper examines the socio-economic relationship between educational expansion and human capital formation in Cameroon from 1961 to the present. Drawing on human capital theory, signalling and capability perspectives, the World Bank's Human Capital Index, and a household survey in Buea and surrounding areas, it interrogates whether rising enrolment and attainment have translated into corresponding gains in productivity and development outcomes. Tracing three overlapping policy phases, the nation-building single-university model of the 1960s-1980s, the diversification and professionalisation of higher education under the 1993 reforms, and the contemporary emphasis on technical and vocational pathways, the paper argues that Cameroon's record on the quantity of schooling is considerably stronger than its record on the quality of learning it produces. Cameroon's 2020 Human Capital Index score of 0.40, alongside persistent gender and regional disparities in completion and learning outcomes, indicates that the country's human capital deficit today lies chiefly in classroom-level learning quality and distributional equity rather than in access to schooling itself. A household survey (N=132; convenience sample) offers corroborating evidence: more than half of households reported that schooling absorbs over half of their income, respondents reported clearer gains in household income than in job opportunities or overall return on investment, and their most frequent suggestions for improvement called for more practical, employable curriculum content. The paper concludes that human capital development in Cameroon cannot be measured by enrolment figures alone, and calls for a reassessment of educational policy that more deliberately prioritises learning quality, teacher deployment, and curriculum relevance.

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Introduction

In 2020, the World Bank's Human Capital Index placed Cameroon at 0.40 on a scale from zero to one, indicating that a child born in the country today can expect to reach only about 40 percent of the productivity she could achieve by age 18, with complete education and full health (World Bank Human Capital Data Portal, 2020). The World Bank has estimated that roughly two-thirds of the income gap between developed and developing economies is attributable to exactly this kind of human capital deficit (World Bank, 2020). This paper's central concern is understanding why Cameroon's human capital stock lags so far behind its potential, despite six decades of deliberate educational expansion since independence.

Since 1961, Cameroon has pursued education as an explicit instrument of nation-building and economic development, inheriting a dual Francophone-Anglophone system from its colonial partition and gradually expanding it through several distinct policy phases. This paper traces three such phases: the immediate post-independence consolidation of a single national university system; the 1990s diversification and professionalisation of higher education under the 1993 university reforms; and the contemporary emphasis on technical and vocational training. It asks a socio-economic question that runs through all three: has the quantitative expansion of Cameroonian schooling produced a corresponding accumulation of productive human capital? Drawing on human capital theory and World Bank human capital metrics, the paper argues that Cameroon's experience illustrates a familiar development paradox: substantial success in expanding access to schooling, combined with far more limited success in converting that access into the learning outcomes and productivity gains that human capital theory promises. The paper complements this national-level analysis with a household survey (N=132) conducted in Buea and surrounding areas of Fako Division, which examines how households themselves perceive the quality and returns of the schooling they have paid for.

Nation-Building and the Single-University Model (1961 to the late 1980s)

Cameroon's post-independence education strategy began from an unusual starting point: two separate colonial school systems, one modelled on French centralised, literary-academic instruction and one on British, mission-delivered, more locally adapted instruction, which the 1961 reunification obliged the new state to reconcile (Bekkouche & Dupraz, 2023; Meuret & Duru-Bellat, 2003). Institutionally, the government concentrated higher education in a single site: the University of Yaounde, created in 1962 as the country's first university, with three founding faculties, science, arts, and law and economics, alongside a small number of professional schools such as a medical school and a teacher-training college, all governed by presidential decree from the capital (Mbeseha, 2014). Enrolment was tuition-free, and a share of students received monthly bursaries, reflecting the government's view of higher education as a public good and a direct pipeline into civil service employment (Mbeseha, 2014). This model was consistent with the wider Francophone African pattern of state-centred, civil-service-oriented higher education, and it produced rapid, government-controlled growth in the number of graduates entering an expanding post-independence public administration.

By the late 1980s, however, this single-university, civil-service-oriented model had become increasingly difficult to sustain. Economic contraction reduced the state's capacity to absorb graduates into public employment, while the university itself became severely congested as a growing secondary-school output funnelled into a single institution with limited capacity (Njeuma et al., 1999). The result was a first-generation human capital strategy that succeeded in creating a stock of formally educated administrators and professionals, but whose institutional design, one university, one funding model, one implicit career destination, was increasingly mismatched to a diversifying, resource-constrained economy.

Diversification and the 1993 Reforms

This mismatch precipitated one of the most significant education policy interventions in Cameroon's post-independence history: the university reforms of 1993, formalised by presidential decree, which split the University of Yaounde into the University of Yaounde I and the University of Yaounde II and elevated four existing university centres, in Buea, Douala, Dschang, and Ngaoundere, into full, independently governed universities (Mbeseha, 2014; Njeuma, et al.,1999). The University of Buea was deliberately conceived in the Anglo-Saxon academic tradition, responding directly to Anglophone students' and parents' longstanding frustration that instruction at the nominally bilingual University of Yaounde was, in practice, conducted almost entirely in French (Njeuma et al., 1999).

The stated objectives of the 1993 reforms extended well beyond decongestion. Policymakers explicitly sought to make university programmes more varied, more professionally oriented, and more responsive to labour market needs, with an eye toward improving graduates' prospects in the private sector and in self-employment rather than the shrinking public service (Nkafu Policy Institute, 2016). The reforms also introduced modest tuition fees for the first time and decentralised a portion of university financing and governance (Njeuma et al., 1999).

In practice, the reforms produced mixed results in their first years. The introduction of fees and the reduction of state subsidies between 1993 and 1997 triggered significant student resistance, and gross tertiary enrolment initially collapsed: by 1995, only about 4 percent of the tertiary-age population was enrolled in higher education, with a stark gender gap of 7 percent for men against just 1 percent for women (StateUniversity.com, n.d.). Enrolment recovered by 1998 to roughly pre-reform levels, and over the following years the diversification strategy began to show clearer socio-economic dividends: an assessment of the reforms found that graduates of the newer, professionally oriented programmes secured employment within their first year at markedly higher rates, over 85 percent, than graduates of traditional, non-professional academic programmes, who continued to struggle to find paid work (Nkafu Policy Institute, 2016).

Taken together, Phase Two illustrates both the promise and the limits of institutional reform as a human capital strategy: diversifying and professionalising higher education measurably improved outcomes for the specific graduates it reached, but it did so unevenly, and it left the majority of programmes, and the underlying quality-of-learning problem largely untouched.

Contemporary Human Capital Outcomes: Measuring the Return

Six decades after independence, Cameroon's record on the quantity dimension of human capital is genuinely substantial: primary net enrolment reached 95.2 percent in 2015 before dipping slightly to 92.9 percent in 2017, while the gross enrolment ratio has historically exceeded 100 percent because older children and grade repeaters are enrolled outside the official age cohort (TheGlobalEconomy.com, 2024). Yet this quantitative achievement has not translated into a correspondingly strong human capital stock. As noted in Section 1, the World Bank's (2020) Human Capital Index scores Cameroon at just 0.40: a child starting school today can expect to complete 8.7 years of schooling by age 18, but her learning, measured by harmonised test scores, reaches only 379 points on a scale where 625 represents advanced attainment (World Bank Human Capital Data Portal, 2020). In other words, years spent in the classroom are only weakly converting into the skills those years are meant to produce, precisely the quantity-quality gap identified by the theoretical framework. Gender dynamics further fragment these outcomes; according to the national institute of statistics and MINPROFF statistical updates, persistent gaps remain visible across execution brackets, reflecting a stratified human capital distribution. (NIS/MINPROFF, 2024)

This aggregate picture also conceals significant distributional disparities that further erode the productive value of Cameroon's human capital stock. Completion rates diverge by gender at every level beyond primary school: primary completion stood at 73 percent for boys against 66 percent for girls in 2022, while gross secondary enrolment reached 48 percent for males against 43 percent for females. The gender gap widens further at the tertiary level, where gross enrolment was recorded at 15 percent for men against 13 percent for women (International Institute for Capacity Building in Africa, 2024). Regional disparities historically compounded this picture; a legacy of colonial-era neglect left the northern regions of Adamawa, North, and Extreme North chronically underserved, at one point accounting for a mere 5.7 percent of the country's total teacher workforce (U.S Department of State, 2007). To rectify these deep-seated geographic imbalances, Cameroon's 2023-2030 education and training Section Strategy explicitly designated these northern areas as priority education zones (ZEP). Under recent structural interventions specifically the world bank supported education reform support program (PAREC), the state has formula, directed newly recruited contract teachers exclusively to the Far North, North, Adamawa and East regions to combat severe localized shortage.

The socio-economic implication is that Cameroon's human capital deficit is not primarily a story of children being kept out of school; enrolment figures suggest the opposite. It is instead a story of what happens, or fails to happen, once children are in the classroom, and of how unevenly the benefits of schooling are distributed once they do occur.

TVET and the Search for Alignment

Cameroon's most recent human capital strategy phase has centred on technical and vocational education and training (TVET), formalised through the Ministry of Employment and Vocational Training (MINEFOP) and elevated to a stated national priority in the Cameroon Vision 2035 development strategy (AUDA-NEPAD October 28, 2026). This represents an implicit acknowledgment, at the level of national planning, of the quantity-quality and supply-demand problems traced in the preceding sections: that expanding academic enrolment alone has not resolved Cameroon's productivity deficit, and that a differently structured form of human capital investment, oriented toward directly employable technical skill rather than general credentialing, is required. As a growing body of Cameroon-focused research has documented, however, chronic underinvestment in TVET infrastructure, teacher training, and curriculum relevance has so far limited this third phase's ability to deliver on its promise (Che, 2007), a gap explored in greater depth in a companion paper on education-labour market mismatch.

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Theoretical Framework

Human capital theory holds that investment in education and training raises individual and aggregate productivity in much the same way that investment in physical capital

raises output (Schultz, 1961; Becker, 1964). On this view, expanding enrolment and years of schooling should be a relatively direct route to development, since a more educated population is, definitionally, a more productive one.

The World Bank's Human Capital Index operationalises this theory for cross-country comparison, but in doing so introduces an important refinement: it distinguishes the quantity of schooling a child receives from the quality of learning that schooling actually produces, combining measures of child survival, expected years of schooling, and harmonised test scores into a single productivity-adjusted metric (Kraay, 2018; Angrist et al., 2019). This distinction, quantity versus quality of human capital formation, is the analytical lens through which this paper reads Cameroon's post-independence education history. As the preceding sections show, Cameroon's record on the quantity dimension, enrolment, access, and institutional expansion, is considerably stronger than its record on the quality dimension, learning outcomes and productivity conversion, and the gap between the two is where the country's human capital deficit chiefly resides.

Beyond this quantity-quality distinction, the paper adopts an explicitly socio-economic reading of human capital, one that treats schooling not only as a technical input into productivity but as a socially organised, household-financed and unequally rewarded investment. Three strands of scholarship inform this reading.

First, human capital theory itself implies a household economics of schooling. Families bear the direct costs of fees, uniforms and books as well as the opportunity cost of children's time, and weigh these against expected returns in income and employment (Becker, 1964). Cross-national evidence suggests that private returns to schooling are on average positive but vary widely across levels of education, countries and social groups (Psacharopoulos & Patrinos, 2018). Where households must still meet substantial schooling costs, and where fees have been charged in Cameroonian higher education since the 1993 reforms (Njeuma et al., 1999), the capacity to invest becomes a source of inequality in its own right, because gender, region and household income shape who can afford to stay in school and who cannot.

Second, socio-economic critiques of the human capital model argue that the labour-market value of schooling depends not only on the skills it builds but on what credentials signal to employers and on how many competing graduates the economy can absorb (Spence, 1973; Collins, 1979). When enrolment expands faster than formal employment, degrees can lose signalling value and the returns to a given level of schooling can fall even when learning is unchanged, a pattern Mbua and Ngweamaw (2025) apply to graduates of the University of Buea. This perspective helps explain why households may judge schooling to have improved their living standards while doubting that it has delivered jobs.

Third, the conversion of schooling into socio-economic advantage is shaped by forms of capital that schooling does not itself supply. Bourdieu (1986) shows how economic, cultural and social capital are unevenly distributed across families and are converted into educational and occupational advantage at different rates, and Coleman (1988) emphasises the role of family and community ties in turning schooling into opportunity. Sen's (1999) capability approach adds that education matters not only for income but for the broader freedoms it expands, such as status, informed decision-making and security. These perspectives widen the analysis from income returns alone to the distribution of costs and benefits and to the non-income value households attach to schooling.

Table 1 links these perspectives to the household survey reported by showing which questionnaire items serve as indicators of each. The framework allows the survey findings to be read against the quantity and quality of schooling, the cost burden on households, the labour-market returns households perceive, and the non-economic gains they report.

Table 1. Analytical framework: socio-economic perspectives and corresponding survey indicators

Perspective	Core claim	Survey indicators
Human capital investment (Schultz, 1961; Becker, 1964)	Schooling is a costly investment whose returns are income and productivity	Share of income spent on schooling (B3); withdrawal or delay for financial reasons (B4); household income gains (D1)
Quality-adjusted human capital (World Bank Human Capital Index)	Years of schooling convert into skills only if the quality of learning is adequate	Teachers, facilities, curriculum relevance and teacher presence (C1 to C4)
Signalling and credentialism (Spence, 1973; Collins, 1979)	Returns depend on how far credentials signal skill and on labour-market absorption	Job opportunities (D2); worth of the investment (D3); suggested curriculum changes (F1)
Capital, inequality and capability (Bourdieu, 1986; Coleman, 1988; Sen, 1999)	Costs, access and benefits are unevenly distributed and extend beyond income	Barriers (E1); gender prioritisation (E2); non-income benefits named in open-ended answers (D4)

Methodology

This study adopts a mixed-methods, cross-sectional household survey design to capture the socio-economic analysis of schooling, skills development, and development outcomes in Buea and surrounding areas of Fako Division in the South West Region of Cameroon, covering both urban and rural settings. Fieldwork spanned a 6-month period from May to October 2026. A targeted sample size of 150 household respondents was used, collected through a mixed-mode approach: an initial batch of 10 responses was gathered via an open web link (SurveyMonkey) distributed to selected households, and the remaining 122 were collected through a structured physical paper questionnaire administered directly in the field covering household background, educational investment history, perceived quality of schooling, perceived socio-economic returns, and access barriers. Combining both modes, 132 respondents provided complete, analysable answers against the 150 target (88% of target); this remains a convenience rather than a probability sample, and the findings reported below are indicative of the study area rather than statistically representative of Cameroonian households at large.

Research instrument and variables.

Data were collected with a structured questionnaire organised in six parts. Part A recorded respondent and household background; part B recorded educational investment history, including the highest level of education completed, the type of school attended, the share of household income spent on schooling, and any withdrawal or delayed enrolment for financial reasons; part C measured perceived quality of schooling; part D measured perceived socio-economic returns; part E recorded barriers to education, including gender-related prioritisation; and part F invited open reflections on how schooling could be improved. Parts C and D consist of five-point Likert items (1 = strongly disagree, 5 = strongly agree), parts A, B and E consist of closed items with fixed response options, and parts D and F each include an open-ended item.

Data analysis.

Data were analysed descriptively using frequency distributions. Responses from the paper questionnaires were tallied by response option and combined with the responses exported from SurveyMonkey; wherever a tally did not match the number of respondents for an item, the original forms were recounted. Percentages are calculated on the number of respondents who answered each item, shown in the table headings. For the Likert items, responses were scored from 1 (strongly disagree) to 5 (strongly agree), and the mean and the sample standard deviation were computed from the frequency distribution of each item. Scores of 1 and 2 were grouped as disagreement, 3 as neutral and 4 and 5 as agreement, so that a mean above 3.0 indicates net agreement and a mean below 3.0 net disagreement. The barrier item was analysed as the single most important barrier named by each respondent, so that its percentages sum to 100%. The two open-ended items were analysed by thematic content analysis: responses were read, similar statements were grouped into inductively derived themes, and the number of mentions of each theme was counted. Because a respondent could raise more than one theme, theme counts are not mutually exclusive and are reported as a share of all coded mentions. Descriptive statistics were chosen because the data are aggregated frequencies from a non-probability sample. No significance tests were run, and comparisons across subgroups such as sex, setting or education level were not attempted, since they would imply a statistical precision that the sampling design cannot support. The findings should therefore be read as describing the surveyed households rather than as population estimates.

Ethical Considerations.

This study was conducted with corresponding ethical care. The study did not undergo formal ethical review by a university or other institutional ethics board. In the absence of such review, ethical safeguards were secured directly with the households involved: informed consent was obtained orally and, where appropriate, in writing, from all participants before data collection, following prior explanation of the study's purpose, the voluntary nature of participation, and the participant's right to withdraw at any time without consequence. The author acknowledges that formal institutional ethical clearance is normally expected for research of this kind, and recommends that subsequent studies in this line of research seek clearance from an appropriate university or national ethics review body in advance of fieldwork.

Findings.

Household Survey on Educational Investment and Perceived Returns

Table 2. Respondent profile (N=132 unless noted)

Characteristic	Category	n	%
Age range (n=132)	25–34	20	15.2
	35–44	25	18.9
	45–54	87	65.9
Sex (n=132)	Male	50	37.9
	Female	82	62.1
Setting (n=132)	Urban	92	69.7
	Rural	40	30.3

Respondents were predominantly urban (69.7%) and skewed toward mid-career adults, with roughly two-thirds aged 45–54 and 62% female.

Table 3. Educational investment history (N=132 unless noted)

Indicator	Category	n	%
Highest education completed (n= 132)	Secondary (A Level)	40	30.3
	Bachelor's	62	47.0
	Master's or higher	30	22.7
School type mainly attended (n=132)	Public	70	53.0
	Private secular	30	22.7
	Mixed across children	32	24.2
Share of household income on schooling (n=132)	10–25%	26	19.7
	26–50%	36	27.3
	More than 50%	70	53.0
Ever withdrew/delayed enrolment for financial reasons (n=132)	Yes	40	30.3
	No	80	60.6
	Not applicable	12	9.1

The sample was also relatively well-educated by national standards: 70% held a Bachelor's degree or higher, a level of attainment well above the national averages implied by the enrolment figures discussed in Section 4, which should be borne in mind when interpreting the results that follow. Consistent with the affordability concerns raised throughout this paper, just over half of respondents (53%) reported that school-related costs, fees, uniforms, books, and related expenses, consumed more than half of their household's annual income, and 30% reported having withdrawn a child from school or delayed enrolment for financial reasons at some point. This lends direct, household-level support to the quantity-quality-affordability tension.

Table 4. Frequency distribution of responses on perceived quality of schooling (C1–C4) and perceived socio-economic returns (D1–D3), n (%), with mean and standard deviation (1 = Strongly Disagree, 5 = Strongly Agree)

Item	SD	D	N	A	SA	% SD + D	% A + SA	Mean	Std. dev.
C1. Enough qualified teachers	8 (6.1)	20 (15.2)	4 (3.0)	50 (37.9)	50 (37.9)	21.2	75.8	3.86	1.25
C2. Adequate classrooms, seating, and learning materials	8 (6.1)	15 (11.4)	9 (6.8)	60 (45.5)	40 (30.3)	17.4	75.8	3.83	1.16
C3. Curriculum reflects practical, work-relevant skills	15 (11.4)	10 (7.6)	0 (0.0)	75 (56.8)	32 (24.2)	18.9	81.1	3.75	1.23
C4. Teachers consistently present and teaching as scheduled	15 (11.4)	15 (11.4)	2 (1.5)	85 (64.4)	15 (11.4)	22.7	75.8	3.53	1.18
D1. Education has improved household income/living standard	13 (9.8)	17 (12.9)	2 (1.5)	60 (45.5)	40 (30.3)	22.7	75.8	3.73	1.29
D2. Schooling translated into better job opportunities	27 (20.5)	15 (11.4)	15 (11.4)	60 (45.5)	15 (11.4)	31.8	56.8	3.16	1.35
D3. The investment has been worth it	36 (27.3)	23 (17.4)	23 (17.4)	40 (30.3)	10 (7.6)	44.7	37.9	2.73	1.35

Note: N = 132 for every item; each row sums to 132. Cells show n and, in brackets, the percentage of 132. SD = strongly disagree, D = disagree, N = neutral, A = agree, SA = strongly agree. Mean and standard deviation (Std. dev.) are computed from scores 1 to 5.

On perceived schooling quality, respondents were, on balance, moderately positive: mean agreement scores ranged from 3.53 to 3.86 on a five-point scale across the four items measuring teacher adequacy, facilities, curriculum relevance, and teacher presence. Agreement was comparatively weakest, and disagreement most pronounced, on whether teachers are consistently present and teaching as scheduled (C4, mean 3.53, with 23% of respondents disagreeing) and on curriculum relevance to practical, work-relevant skills (C3, mean 3.75, with 19% disagreeing), a pattern consistent with the teacher-deployment and curriculum-relevance concerns raised in work.

On perceived socio-economic returns, the pattern across the sample is clearly graded. Respondents most strongly agreed that education had improved household income or living standards (D1, mean 3.73; 76% agreeing or strongly agreeing), but agreement weakened substantially on whether years of schooling had translated into better job opportunities (D2, mean 3.16; a third actively disagreeing), and on whether the investment had been worth it in retrospect the balance tips negative (D3, mean 2.73, the lowest of all seven items), with 45% of respondents disagreeing and only 38% agreeing. Open-ended responses on what education had changed for the household clustered around improved household income, wider access to opportunity, social mobility and status, and better-informed decision-making, reinforcing the income-improvement finding in qualitative terms even where the quantitative verdict on overall worth is more divided. Taken together, this graded pattern, strong welfare gains, weaker labour-market gains, and a genuinely mixed verdict on whether the investment was worth it, echoes, at the household level, the quantity quality gap this paper identifies at the national level.

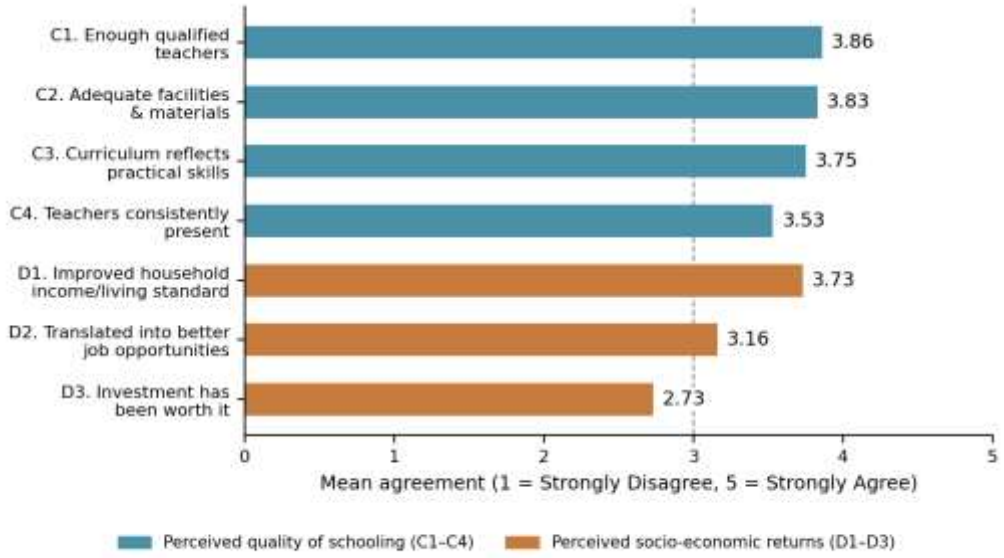


Figure 1. Mean agreement scores on perceived schooling quality and perceived socio-economic returns (n=132)

Table 5. Frequency distribution of the most important barrier to education, as reported by respondents (single response per respondent; n=132)

Most important barrier to education (single response; n=132)	n	%
None of the above	50	37.9
School fees / costs	40	30.3
Shortage of teachers	12	9.1
Distance to nearest school	10	7.6
Insecurity / conflict-related disruption	10	7.6
Other	7	5.3
Need for children to work or help at home	2	1.5
Early marriage / pregnancy	1	0.8
Total	**132**	**100.0**

When asked to identify the single most important barrier their household had experienced, the largest group of respondents (38%) identified none of the barriers listed, followed by school fees or costs (30%), the largest concrete barrier reported and consistent with the affordability pressures documented in Table 3. Shortage of teachers (9%), distance to the nearest school and insecurity or conflict-related disruption (8% each) followed at considerably lower frequency, with early marriage or pregnancy and the need for children to work or help at home each cited by fewer than 2% of respondents. This single-response framing captures each household's primary barrier rather than all barriers experienced; on this measure, for most households that do report a barrier, cost rather than insecurity or distance is the more binding constraint. Gender-related prioritisation in schooling decisions was reported by 8% of respondents, while a further 24% preferred not to answer the question, a non-trivial non-response rate that itself suggests some sensitivity around the topic and cautions against reading the 8% figure as a full account of gender-based prioritisation in the sample.

Respondents were also asked, in an open-ended question, what changes would most improve the quality of education available to their household. Responses were coded into themes; Table 6 reports the frequency with which each theme was mentioned. Because respondents could, and often did, name more than one change, counts do not sum to 132 and percentages are expressed as a share of the 128 coded mentions rather than of all respondents.

Table 6. Respondent suggestions for improving the quality of education (open-ended, coded; n=128 mentions)

Theme (open-ended; coded mentions)	n	%
Theory should be reduced to 30% and practical work raised to 70%	16	12.5
Change curriculum to match the country's needs	15	11.7
More experienced teachers with practical grounding	15	11.7
Technical education introduced from primary level	14	10.9
Professional training that is job-market ready	12	9.4
Curriculum geared toward competency-based approaches, more practical and creative	10	7.8
Deepen teachers' professional training	10	7.8
Better pay packages for teachers	10	7.8
Entrepreneurial skills in the teaching curriculum	10	7.8
Agriculture and engineering education from the base	6	4.7
Adequate security	5	3.9
Online studies should be encouraged	5	3.9
Total	**128**	**100.0**

The dominant cluster of themes is a call to rebalance schooling toward practical, applied learning, whether framed as a specific theory-to-practice ratio, curriculum reform, earlier technical education, or job-market-ready professional training. Together, these overlapping themes account for more than half of all coded mentions, directly echoing the curriculum-relevance concern already visible in the comparatively lower C3 and C4 agreement scores in Table 4, and reinforcing the quantity-quality argument this paper advances at the national level with concrete household-level demand for applied, employable skills.

9. Discussion: From Access to Productivity

The socio-economic history traced in this paper suggests that Cameroon's human capital challenge has evolved rather than disappeared across its three post-independence phases. Phase One built formal educational infrastructure and a first generation of credentialed graduates, but tied their prospects almost entirely to a public sector that could not indefinitely expand. Phase Two diversified and partially professionalised the system, improving outcomes for graduates of the specific programmes it reformed while leaving the broader quality-of-learning problem in place. The contemporary TVET-oriented phase represents a further attempt at realignment, but one still constrained by underinvestment. The household survey reported in Section 8 (N=132), while still a convenience rather than a probability sample, offers corroborating household-level evidence for this reading: respondents perceived clearer gains in household income than in job opportunities or overall return on investment, mirroring the quantity-quality gap identified at the national level. Recent work on the University of Buea likewise argues that rapid enrolment growth without commensurate investment in practical training weakens the value of the degree as a signal to employers, a reading consistent with the quantity-quality gap traced here.

Read through the socio-economic framework, the household evidence shows schooling to be both widely valued and unevenly affordable. More than half of the surveyed households (53%) reported that schooling consumed over half of their annual income, and 30% had at some point withdrawn a child or delayed enrolment for financial reasons, while school fees were the most frequently named concrete barrier (30%). In human capital terms these households are investing heavily; in sociological terms the capacity to sustain that investment is itself socially patterned, so that the costs of schooling fall most heavily on those with the least income to spare. The survey cannot show which children were withdrawn, but the pattern is consistent with the gender and regional disparities in completion documented at national level in Section 4, and the 24% of respondents who preferred not to say whether gender expectations had affected which children were schooled suggests that such prioritisation may be under-reported.

The returns households perceive are similarly graded. Agreement was strongest that schooling had improved household income or living standards (76%), weaker that it had produced better job opportunities (57%), and weakest that the investment had been worth it (38%, with 45% disagreeing). This is the pattern that signalling and job-competition perspectives would predict where graduate numbers outrun formal employment: schooling remains associated with better living standards but is less reliably converted into jobs, so households question the payoff even as they report benefits. Households' open-ended accounts also describe gains that a purely income-based reading of human capital would miss, including higher social status, wider opportunities, better decision-making, greater awareness and a sense of

security. These are the kinds of valued freedoms emphasised by the capability approach, and they may help explain why respondents named improvements to schooling, rather than alternatives to it, as their priority.

These socio-economic findings sharpen the policy implications drawn below. Affordability measures such as targeted bursaries or fee relief for the poorest households, which the tuition-free model of Phase One provided and the post-1993 fee regime replaced, would address the cost side of the problem, while teacher deployment and practice-oriented curricula would address the quality side. Respondents' own priorities point in the same direction: practical, applied learning, covering curriculum reform, earlier technical education and job-ready training, accounts for more than half of all coded suggestions (Table 6). Two cautions apply. The sample is a convenience sample drawn from Buea and surrounding areas, is predominantly urban (70%) and well educated (70% hold at least a bachelor's degree), and is likely to under-represent the poorest and most remote households, for whom cost and distance barriers probably bind most tightly. And because the analysis is descriptive, the survey establishes patterns of perception rather than the causal effect of schooling on income or employment.

Read together with the quantity-quality gap identified through the Human Capital Index, this trajectory points toward a specific policy implication: further expansion of enrolment, on its own, is unlikely to substantially raise Cameroon's human capital stock. The more binding constraints appear to lie in classroom-level learning quality, teacher preparation and deployment, particularly to underserved northern regions, and the practical, labour-market-facing relevance of both academic and technical curricula. Closing Cameroon's human capital gap, in short, is now substantially less a question of building more schools and more a question of what happens, and what is learned, inside the schools the country has already built.

10. Conclusion

This paper has traced sixty years of Cameroonian education policy through the lens of human capital theory, showing a consistent pattern across three distinct policy phases: strong, sustained progress in expanding access to schooling, and far more uneven progress in converting that access into measurable productivity gains. Cameroon's 2020 Human Capital Index score of 0.40, alongside persistent gender and regional disparities in completion and learning quality, indicates that the country's human capital deficit today lies chiefly in the quality and distribution of learning rather than in the quantity of schooling provided. Situating Cameroon's experience within broader debates on education and development in Africa, the paper concludes that future human capital strategy should prioritise learning quality, teacher deployment, and curriculum relevance over further enrolment expansion alone. A household survey conducted alongside this paper (N=132) offers corroborating, though still not statistically representative, evidence for this reading, with respondents' own open-ended suggestions converging heavily on practical, employable curriculum content as the single change most needed to improve schooling quality.

Viewed through a socio-economic lens, the evidence suggests that schooling in Cameroon is best understood as a costly household investment whose returns are unevenly distributed. In the household survey, schooling absorbed more than half of annual income for 53% of households and led 30% to withdraw or delay a child's enrolment at some point; respondents credited education with improving household living standards (76% agreeing) but were far less convinced that it had delivered jobs (57%) or been worth the cost (38%). Households also valued gains that income measures miss, including social status, informed decision-making and security. The implication is that the cost, quality and labour-market relevance of schooling must be addressed together: affordability measures to protect the poorest households' ability to invest, better teacher deployment and learning quality to make that investment productive, and practice-oriented curricula linked to employment to make it pay.

The study's limits are those of a convenience sample drawn from Buea and surrounding areas and analysed descriptively. A probability-based, multi-region household survey, with results disaggregated by income, sex and location, is the natural next step, and the companion paper on graduates extends the analysis to the labour-market side of the same question.

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