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Abstract for paper one

Livelihoods Under Siege: The Catastrophic Economic Burden of Multi-Drug-Resistant Tuberculosis Treatment on Rural Households in Northwest Cameroon

By

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Abstract

Multidrug-resistant tuberculosis (MDR-TB) remains a persistent challenge to global health equity, particularly in resource-constrained settings where economic constraints compound clinical difficulties. This study investigates the substantial economic burden imposed by MDR-TB treatment in Cameroon's Northwest Region, employing a comprehensive mixed methods approach that captures both direct medical costs and indirect socioeconomic impacts. Through analysis of primary data collected from 56 patients and 37 healthcare providers at Bamenda Regional Hospital, we reveal that the average total cost of treatment reaches 3,184,716 FCFA (approximately $5,300) per patient over nine months, a staggering figure that includes often-overlooked components such as transportation expenses (averaging 5,969 FCFA monthly) and productivity losses. While healthcare providers shoulder 49% of these costs, patients and their families still bear a disproportionate 36% of the financial burden, exposing critical gaps in Cameroon's healthcare financing system. The study's human capital analysis demonstrates the substantial societal benefits of treatment, with productivity gains estimated at 9,270,600 FCFA per successfully treated case, a compelling economic argument for increased investment in MDR-TB programs. These findings contribute to contemporary debates in health economics by quantifying the true cost of MDR-TB care in a low-resource setting and identifying three key policy interventions: targeted transportation subsidies, decentralised diagnostic services, and enhanced social protection measures. The research underscores the urgent need for integrated economic and public health strategies to address what is fundamentally both a medical condition and a development challenge, offering valuable insights for policymakers grappling with similar healthcare financing dilemmas across sub-Saharan Africa.

Keywords: Health economics, Catastrophic health expenditure, Tuberculosis financing, Social determinants of health**, Rural Households**

Abstract for paper Two

Bridging the Digital Divide: Education as a Catalyst for Pro-Poor Banking and Rural Inclusion in Cameroon

By

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Abstract

While financial digitalisation presents a transformative opportunity for the banking sector, its benefits risk bypassing rural and low-income populations, thereby exacerbating the digital divide. This study argues that education is the critical catalyst needed to channel the gains from digital finance towards pro-poor banking and genuine rural inclusion in Cameroon. Analysing data from 14 commercial banks from 2017 to 2022 using a panel Generalised Method of Moments (GMM) estimator, we first establish that electronic accounts significantly enhance bank performance. Building on this finding, we contend that this improved profitability provides banks with both the capacity and the incentive to invest in rural markets. However, unlocking this potential is contingent upon parallel investments in digital and financial literacy. The study concludes that a synergistic strategy, one that strategically interconnects digital banking platforms with targeted educational programmes, is essential for translating bank-level gains into broad-based rural economic development and closing the financial inclusion gap.

Keywords: digital divide, financial literacy, pro-poor banking, rural inclusion, electronic banking, GMM