# The practice of social security in black Africa: a shadow of the real concept: The Cameroonian transcript.

# Agbor Charles Nda, Ph.D.

History of International Relations

Holder of a diploma in the administration of Social security and human resources from IRESS-Yaounde.

Lecturer and social science researcher

University of Bamenda-Cameroon

#### **Abstract**

Social security is a corner stone for the socio-economic and even political development of many countries in the world today. Developed countries like Germany, Britain and many western countries have developed and made use of theories propounded by founders of the concept of social security like Otto von Bismarck and Lord Beveridge to develop their societies. But the unfortunate thing is that all along their stay in Africa, these colonial powers did not border to institute and impregnate Africans with the concept, thus, living Africans completely ignorant of the concept of social security. Studies have proven that the application of this concept in Africa, especially south of the Sahara is still a nightmare. Africans are unable to put into place a veritable social security scheme, yet most of them aspire to emerge by 2035. With the example of Cameroon, the causes of this failure are attributed to the colonial masters and poor governance in post-colonial Africa. As a remedy to this situation, results of this research demand that African governments must show prove of good governance and elaborate an inclusive social protection scheme. Besides, specialize United Nations agencies like the International Labour organization (ILO) and the Human Rights Commission must stand by these countries with their technical knowhow to help develop a meaningful social protection scheme in Africa. As an alert to those countries warming up for emergence, it is an illusion if the welfare of these people is not put at the center of every development action.

**Key words;** Africa, Cameroon, Social security, colonial, post-colonial, International Labour Organization, Human Right Commission.

# Introduction

Before we dive into the way this concept of social security is applied in black Africa, it is important to first of all look at terminologies that constitute this concept. They are social and security. According to Ikomey Greg, an expert in the administration of social security, "Social" is anything that has to do with the society and its various components like man and the environment<sup>1</sup>. On the other hand, the French dictionary "Petit Robert 1" as sited by Albert Ndjala Voundi holds that the word "Security" comes from a Latin word

<sup>&</sup>lt;sup>1</sup>Ikomey Greg, "Introduction to social security", First year course, Advanced Regional Institute of Social security-(IRESSS), Yaounde, 2010, p. 1.

"Securitas" which means "sure". Therefore, by this dictionary, security is defined as a calm and confident state of mind of someone who is conscious of the danger(s) around him or better still as someone's tranquility because of the absence of danger, or simply the absence of the risk of accident<sup>2</sup>. On its part, the ILO in its Convention No. 102 of 1952, define social security as all the mechanisms put into place by the State to ensure social protection of its people against eventualities which threatens salaries, revenues and living conditions like illness, maternity, industrial accidents and occupational diseases, unemployment, invalidity, old age and death, including the provision of medical care and family allowances<sup>3</sup>. It was noticed in the course of this research that this concept is an instrument for development and economic growth, high standard of living and long life span in the western world. Unfortunately, the concept is not given a pride of place in Africa. Meanwhile, Africans are languishing in abject poverty and total insecurity. Today many of these countries have as a slogan social security but in reality, what is applied on the field does not reflect the minimum recommendations of the ILO. Therefore, with Cameroon as our case study, the objective of this paper is to x-ray this scheme, write its wrongs and proposed the way out so as to trigger social development and possibly the emergence of this continent.

## I. International prescriptions vis-à-vis the minimum standard of social security.

Social security is a human right that must be protected and this responsibility is attributed to various governments under the supervision of international institutions like the Human Rights Commission and the ILO. Therefore, to better appreciate the level of implementation of this concept in Africa, Cameroon included, it is important reviewing the norms laid down by the above specialized agencies of the United Nations Organization (UNO).

#### I.1. The Human Rights Commission and its exigencies for social protection.

The Commission on Human Rights was created in 1946 is one of the United Nations' organs charged with the protection of the right of man. This commission came out with the Universal Declaration of Human rights in December 10, 1948 which clearly spelt out human rights<sup>4</sup>. Some of the human rights envisaged in this declaration are;

## Article 23;

- (1) Everyone has the right to work, to free choice of employment, to just and favourable conditions of work and to protection against unemployment.
- (2) Everyone without any discrimination has the right to equal pay for equal work.
- (3) Everyone who works has the right to just and favourable remuneration ensuring for himself and family an existence worthy of human dignity, and supplemented, if necessary by other means of social protection.
- (4) Everyone has the right to form and to join trade unions for the protection of his interests<sup>5</sup>.

<sup>&</sup>lt;sup>2</sup>Ndjala Voundi Albert, "Connaissance de L'entreprise et bases de la prévention des risques professionnels; Course de perfectionnement des cardes en sécurité et santé au travail", IRESSS, Yaoundé, 2010, p. 3.

<sup>&</sup>lt;sup>3</sup>International Labour Conference, Convention No. 102, concerning minimum standards of social security, 1952, pp. 3-4.

<sup>&</sup>lt;sup>4</sup> United Nations Organization, *Basic facts about the United Nations*, United Nations department of public information, New York, 1995, p. 193.

<sup>&</sup>lt;sup>5</sup> United Nations Organization, *Universal Declaration of Human Rights*, New York, United Nations department of public information, 1988, p. 12.

#### **Article 24**

Everyone has the right to rest and leisure, including reasonable limitation of working hours and periodic holidays with pay.

#### Article 25

- (1) Everyone has the right to a standard of living adequate for the health and wellbeing of himself and of his family, including food clothing, housing, medical care and necessary social services, and the right to security in the event of unemployment, sickness, disability, widowhood, old age or other lack of livelihood in circumstances beyond his control.
- (2) Motherhood and childhood are entitled to special care and assistance. All children whether born in or out of wedlock, shall enjoy the same social protection<sup>6</sup>.

To add more impetus, the ILO regrouped social benefits into different branches.

#### I.2. Prescriptions of the ILO.

The ILO previewed nine different universal branches of social security to be upheld by member countries for the prosperity of their citizens. There are as follows;

- Preventive and curative medical care.
- Sickness benefits in case of cessation of work due to diseases.
- Unemployment benefits.
- Old age benefits.
- Benefits related to industrial accidents and occupational diseases.
- Family benefits.
- Maternity benefits.
- Invalidity benefits.
- Survivors benefits<sup>7</sup>.

With the above benefits in mind and given the different economic potentials of countries, the ILO exalts every government to operate branches of social security within its reach to ensure the economic and social empowerment of its people. But that has not been the case in most African countries. Even Europeans who propounded and were effectively applying this concept in their countries failed to induct Africans into it. Studies carried out in Cameroon, attributed the genesis of the poor state of the social security scheme in Africa to these colonial masters. The colonial scheme put into place in this continent had no resemblance with that put into place in the western world nor did take into account the articles and branches seen above. To prove this accession it is imperative to take a look at the so called colonial social security scheme in this country.

#### II. The practice of social security in Cameroon (1939-1961)

Here, we are going to examine the functioning of this scheme during the colonial and post-colonial period.

-

<sup>&</sup>lt;sup>6</sup> Ibid. p. 13.

<sup>&</sup>lt;sup>7</sup> International Labour Organization, *Governance of social security systems: a guide for Board members in Africa*, Turin-Italy, International Training Center, 2010, pp. vii-viii.

# II.1. The bias and ill adapted colonial Social protection scheme.

At this point, our research is axe on the British and French social protection schemes in British and French Cameroons respectively during the mandate and trusteeship eras. With respect to the British approach to social security in Cameroon and all its spheres of influence, the colonial administration did not place any emphasis on the welfare of colonial subjects despite articles IV and XXII of the League of Nations which stressed the need for better working conditions for colonial people<sup>8</sup>. Failure to respect these articles, those of the Human right and the ILO and persistent poor labour conditions and low wages led to the creation of pressure groups like the Cameroon Welfare Union in 1939. Led by its founder, G.J. Mbene, this mixed group of students, elites and later plantation workers, mounted pressure on the British colonial administration. The end result was the passing of circular No. 20/1939, by S.R. Marlow, the acting financial secretary in Lagos, creating the Government Servants' Provident Fund on the 1<sup>st</sup> of June, 1939 as seen in the following except; "With reference to circular No. 5/1939 of 1<sup>st</sup> of February 1939, I am directed by the Governor to inform you that the Government Servants' Provident Fund Ordinance No. 12 of 1939 has now been enacted and it is proposed that it shall be brought into force on the first of July, 1939..."

According to article 1 of this ordinance, the fund was to take care of only Government servants as seen in the following table <sup>10</sup>.

**Table 1: Membership of the Government Servants' Providence Fund (1939-1942)** 

No.	Name	Designation	Account number	Amount contributed (£.s.d.)	Division
1	Sylvester	Unqualified	41/20	0. 4. 0.	Bamenda
	Keka	Interpreter			
2	J. Kisob	"	41/22	0. 5. 6.	"
3	Chinda	Messenger	42/103	0. 2. 6.	"
4	Hammah	"	42/162	0. 2. 6.	"
5	Dinga(u)	"	42/168	0. 2. 6.	"
6	Ngundu	"	42/179	0. 2.6.	"
7	Chibi	"	42/180	0. 2.6.	"
8	Ayong	"	43/203	0. 2.6.	"
9	Abanda	"	43/204	0. 2.6.	"
10	Tumita	"	43/206	0. 2.6.	"
11	Tum	"	43/245	0. 2.6.	"
12	Tinay Kima	Unqualified	41/21	0. 5.6.	Mamfe
		Interpreter			
13	Awuno	Messenger	42/102	0. 5.0.	"
14	L.A. Beeching	"	42/115	0. 2.6.	"

<sup>&</sup>lt;sup>8</sup> Emmanuel Aloangamo Aka, *The British Southern Cameroons, 1922-1961; A study in colonialism and underdevelopment*, Plattevillee-Madison, Nkemji Global Tech, 2002, p. 38.

.

<sup>&</sup>lt;sup>9</sup> BNA, Sc/1939/1: Provident Fund Ordinance of government servants

<sup>&</sup>lt;sup>10</sup> BNA, Sc/1942/1, Government Servants' Provident Fund, circular No. 250/229, Buea, April, 1942.

15	Ekumo	"	42/137	0. 2.6.	"
16	Esakenong	"	42/142	0. 3.9.	"
17	Fonka	"	42/146	0. 3.9.	"
18	ForkuMawfaw	"	42.189	0. 2.6.	"
19	AbiaNdah	"	42/199	0. 7.6.	"
20	Martin Eben	"	42/133	0. 2.0.	Kumba
21	T. Ebong	"	42/134	0. 2.0.	"
22	Odi	Unqualified	41/29	0. 5.0.	"
		Interpreter			
23	Makia	Messenger	42/185	0. 2.0.	"
24	Mukwelle	"	42/190	0. 2.0.	"
25	B.T. Etande	Messenger	42/143	0. 3.9.	Victoria
26	Peter Njoh	"	43/207	0. 3.9.	"
27	A.E. Nganda	Unqualified	41/27	0. 5.0.	"
		interpreter			
28	H.K. Robert	Messenger	43/229	0. 3.9.	"
29	Oscar Songe	"	43/236	0. 3.9.	"

**Source:** Sc/1942/1 Government servants' Provident Fund, Circular No. 250/229, Buea, April, 1942. From the above table for example, only about 29 workers were registered into this fund. Besides, just two categories of African workers in the Government Servants' Provident Fund: messengers and interpreters. What became of others categories of workers like teachers, public works and many other sectors? We equally observe that this fund considered workers of a certain class; only workers whose salaries were at least £24<sup>11</sup>. The entire local auxiliary staff to the British administration in the Cameroons could not be just 29 workers as in the enrolment of the Provident Fund. Where was the League of Nations to question the colonial administration?

However, since blacks had to hold Europeans with force to obtain the amelioration of their social conditions, revandications continued almost all British occupied territories. Consequently, this led to the setting up of the Royal Commission to investigate the causes of riots in British colonial territories. According to reports from this commission, colonial people were not happy with the level of social rights, development and welfare in the British colonial empire.

But instead of creating an enlarge and inclusive fund, the British colonial authority passed the Colonial Development and Welfare Fund Act in 1940, creating the Colonial Development Welfare Fund (C.D.W.F.) for Africans. This fund was to annually give financial assistance to the tune of £1000, 000 per territory for ten years, to finance economic and social development projects in British spheres of influence<sup>12</sup>.

<sup>&</sup>lt;sup>11</sup> Sc/1942/1 Government servants' Provident Fund, Circular No. 250/229, Buea, April, 1942.

<sup>&</sup>lt;sup>12</sup> Emmanuel Aloangamo Aka, *The British Southern Cameroons, 1922-1961; A study in colonialism and underdevelopment*, Plattevillee-Madison, Nkemji Global Tech, 2002, p.173.

British Cameroon being part of this British colonial empire was not left out of these benefits. Between 1946 and 1951, the Colonial Development and Welfare Fund grants to British Cameroons amounted to about £548,557, representing a per capita of about seven shillings and four pennies<sup>13</sup>. It is true this was going to ameliorate the social conditions of the people, but all the social developments brought by this fund were concentrated in cosmopolitan centers at the heart of British economic interest. In the case of Cameroon, emphasis in social development based in Kumba, Buea, Victoria (Limbe) and many others to ameliorate the living conditions of plantation workers, with little or no impact felt by those in the peripheries.

The same scenario continued with the creation of the Cameroon Development Corporation (CDC) in 1947.

The same scenario continued with the creation of the Cameroon Development Corporation (CDC) in 1947. Agitations of the Corporation's workers led to the creation of another Provident Fund. But still, a bulk of the work force was kept out of this Fund as one will notice in the following table.

Table 2: C.D.C labour and Provident Fund numbers from 1947 to 1961

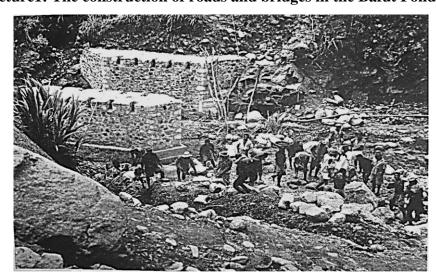
YEA R	SENIOR SERVIC E	INTERMEDIA TE SERVICE	JUNIOR SERVIC E	FIELD WORKER S	ANNUAL TOTAL NUMBER OF WORKER S	PROVIDEN T FUND NUMBERS	WORKERS LEFT OUT OF THE PROVIDEN T FUND
1947	40	0	344	16,262	16,646	384	16,262
1948	74	0	368	17,542	17,984	442	17,542
1949	114	8	736	18,714	19,572	888	18,684
1950	141	34	615	18,356	19,146	790	18,356
1951	153	36	720	21,789	22,698	909	21,789
1952	156	31	888	24,494	25,569	1,075	24,494
1953	198	26	1,131	23,813	25,168	1,355	23,813
1954	220	36	1,141	25,030	26,427	1,397	25,030
1955	229	44	1,236	21,664	23,173	1,509	21,664
1956	187	40	1,082	16,671	17,980	1,309	16,671
1957	186	37	1,128	16,644	17,995	1,351	16,644
1958	191	34	1,118	17,349	18,692	1,343	17,349
1959	190	27	1,136	15,122	18,691	1,353	17,338
1960	154	28	1,076	16,364	17,622	1,258	16,364
1961	144	31	1,027	16,034	17,236	1,202	16,034

**Source:** Charles Nda Agbor, "The practice of social security in British Southern/west Cameroon(s) 1939 -1972", Thesis submitted for the award of a Doctorate/Ph.D in History, University of Dschang, February 2019, p. 136.

<sup>13</sup>Ibid, p.175.

Like the Government Servant Provident Fund, a close look at the table above depicts that not all the workers of this Corporation were members of the fund. Only the junior, intermediate and senior service workers that constituted the administrative staff were admitted into the Fund. Generally, it was those with a degree or its equivalent from a recognized university that were accepted for direct entry into the senior service; a diploma or its equivalent from a post-secondary institution for qualification into the intermediate service and a secondary school certificate was the basis for entry into the junior service as a clerk <sup>14</sup>. How many Cameroonians were qualified for these ranks? So to say, those holding these positions were mostly foreigners, especially Nigerians.

On his part, Ngongo Louis made it clear that the most important criteria for recruitment into the colonial administration or to have social protection was to must have formal professional training in colonial institutions in England in the case of Great Britain<sup>15</sup>. Does the right to social protection demand any educational background? What became of article 3(3) of the human right declaration? Where was the Human Right Commission? Yet, it was those left out of the fund that carried out most of the tedious jobs and vulnerable as can be seen in the picture below.1



Picture1: The construction of roads and bridges in the Bafut Fondom

**Source:** Annual report for the Cameroons under the United Kingdom trusteeship for the year 1953, p. 203.

<sup>15</sup> Louis Ngongo, Histoire des institutions et des faits sociaux du Cameroun 1884-1945, Tome 1, Paris, Berger-Levrault, 1987, p. 122.

<sup>&</sup>lt;sup>14</sup>Ibid. p. 146.



Picture 2: Loading of banana at the Tiko wharf

**Source**; Annual report of the C.D.C. for the year 1948, p. 2.

From the pictures above, the working conditions of this people are glaring, there were very horrible, yet without any social protection. As compensation to Africans, the colonial administration introduced the retiring gratuities and ex-gratia gratuities. Retiring gratuities were benefits offered to employees who had served the colonial administration continuously for a minimum of five years and was forced to go on retirement as a result of old age or infirmity. On the other hand, ex-gratia service gratuities were given to longest serving and high productive employees at retirement <sup>16</sup>. To be a beneficiary of any of the above gratuities was not an easy task because looking at the risky nature of jobs, it was not easy for one to work for five years which was a condition of eligibility. Secondly the employee must have being approved by the Governor and must have been assiduous with an encouraging output. No family allowance was given to this people <sup>17</sup>.

In French Cameroon, the situation was not different. Just like pressure for the social welfare of colonial people was mounted on the British colonial government, so too was the case in French Cameroon. The introduction of this concept in French occupied territories in Africa was not a voluntary will of the colonial administration. It was as a result of pressure from French oversea workers in Africa for equal social rights with their compatriots back home which obliged the French colonial government to introduce this concept in Africa.

To that effect, there was the creation of "Caisse d'Allocation Familiale des Expatries (CAFÉ)" 1945. This fund was to grant family allowance to French oversea citizens in Africa in general and Cameroon in particular. It is worth mentioning that Cameroonians workers like in most French colonies were not part of this social justice. However, the creation of this fund insinuated both internal and external revandications that led to the closure of CAFÉ and the creation of another fund called "Caisse de Compensation des Pestations Familiales" (CCPF) in 1956. This one envisaged family allowance to both French and African workers<sup>18</sup>. Even at this level, we found out that the French colonial government limited the concept of

 $<sup>^{16}\</sup>mbox{Annual}$  report of the C.D.C. for the year 1952, p. 16.

<sup>&</sup>lt;sup>17</sup> Ibid.

<sup>&</sup>lt;sup>18</sup> Michel Berenger Teku Ngunewou, "La sécurité sociale au Cameroun (1945-1990): Tendances enjeux et perspectives" Mémoire de Master en en Histoire, Université de Dschang, 2008, p. vi.

social security to only family allowance, destined only to workers. The same questions of what became of other branches of social security like preventive and curative medical care, sickness benefits in case of cessation of work due to diseases, unemployment benefits, old age benefits, benefits related to industrial accidents and occupational diseases, maternity benefits, invalidity benefits and survivors benefits upheld by the 1952 ILO convention? And what became of non-workers? Keeps coming up.

Looking at the above situation, it is clear that the introduction of the concept of social security in Africa was exclusively for the colonial administration which according to Victor Julius Ngoh was made up of the Governor, General Secretary, Cabinet Director, Heads of services, members of the administrative council and very few employees<sup>19</sup>.

Social security is also about the education and the health of the population. But even the meager education and health facilities put into place were not meant for Africans but for European personnel. In French Cameroon following arrête of 27 December 1933, the French colonial administration set up schools only for sons of chiefs in Yaounde, Garoua, Dschang and Doume. The major goal being to train future chiefs to respect all what was French and promote the French mission in Cameroon while acquiring the technics of administration<sup>20</sup>. Though this government by 1939 had some regional schools and an advanced primary school in Yaounde and Douala, most of educational developments in the territory were done by missionaries. For example, in 1937, there were about 85000 pupils in mission elementary schools under the Catholic mission, the French protestant mission, the American protestant mission, the American Adventist and many others<sup>21</sup>.

In English speaking Cameroon, education was also abandoned in the hands of native authorities and missionaries. The elementary education provided by the colonial administration was intended to train civil servants and clerks for colonial exploitation while the mission regarded education as a means to propagate the word of God<sup>22</sup>. The curricular included just the teaching of hygiene, agriculture, reading, writing, arithmetic, singing and religious instructions. There was nothing like the education of the local population on their social rights. From all indications, the colonial administration did not see any reason to train administrative auxiliaries more than they needed.

In the field of health, the French opened an institute of hygiene in Douala in 1925, a professional nursing school for the training of nurses at Ayos. In British Cameroon, health services were also abandoned to the native authorities, missions and the CDC. The colonial government merely acted as a guide and adviser. Directed by the Director of medical and sanitary services in Enugu-Nigeria through the Resident in Buea and divisional doctors, the medical team in the territory was ran by only five medical doctors; Dr. F. Ross; medical officer for Victoria and Kumba, Dr. C.G. Grey for Bamenda, Dr. C. Kelsall for Buea and Soppo and Drs. Gibson and Seiner for Mamfe. Meanwhile the population was being ravaged by a good number of epidemic and endemic diseases like sleeping sickness, small-pox, yaws, influenza, dysentery, chickenpox, malaria and many others<sup>23</sup>. Besides, workers were confronted by a good number of industrial accidents and occupational diseases as presented in the following tables.

<sup>&</sup>lt;sup>19</sup> Victor Julius Ngoh, History of Cameroon since 1800, Pressbook, Limbe, 1996, p. 133.

<sup>&</sup>lt;sup>20</sup> Ibid. p. 134.

<sup>&</sup>lt;sup>21</sup> Ibid. pp.136-137.

<sup>&</sup>lt;sup>22</sup> Ibid. p. 174.

<sup>&</sup>lt;sup>23</sup> Ibid. 176.

Table 1: Industrial accidents in British Southern Cameroons, 1949- 1953

Industrial sector	YEAR						
industrial sector	1949	1950	1951	1952	1953	TOTAL	
Fatal accidents							
Agriculture	17	8	13	5	7	50	
Industry, transport & trade	ı	_	1	_	_	1	
Domestic & personal service	1	_	_	_	_	_	
Timber & forest products	1	_	1	1	_	2	
Public works	-	3	4	2	2	11	
Others	1	_	1	_	1	3	
TOTAL	18	11	20	8	10	67	
Non-fatal accidents							
Agriculture	108	152	504	487	3,498	4 .749	
Industry, transport & trade	7	_	1	3	_	11	
Domestic & and personal service	_	_	_	_	_	_	
Timber & forest products	8	_	5	1	_	14	
Public works	1	_	15	5	8	29	
Others		_			_	_	
TOTAL	124	152	525	496	3,506	4803	

**Source:** Annual report on the Cameroons under the United Kingdom Trusteeship for the year 1953, p. 204.

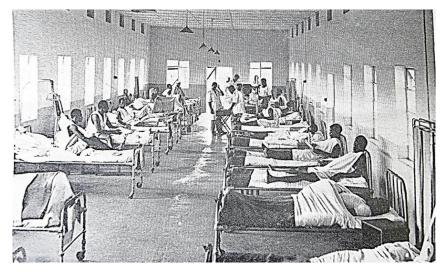
This table portrays the degree of industrial accidents, with the departments of agriculture, public works, timber and forest being the most fertile sectors for these accidents<sup>24</sup>. The reason for this great number of accidents in these domains is simple. There were areas where European laid much emphasis, thus making it the most active and areas of recruitment. This is to confirm the main objective of colonization of Africa which was the exploitation of raw materials. Cameroonians were compelled to work either in the plantations or in any of the above sectors. However, a look at the picture below is testimony of the consequences of the sacrifices and services rendered by Africans to the Whiteman.

International Educative Research Foundation and Publisher © 2020

pg. 26

<sup>&</sup>lt;sup>24</sup> Annual report on the Cameroons under the United Kingdom Trusteeship for the year 1953, p. 204.

Picture 3: Victims of accidents and occupational diseases in the Tiko hospital



Source: Annual report of the C.D.C., 1960, p. 28.

While the picture above shows victims of industrial accidents, the following table surfaced the magnitude of occupational diseases.

Table 4: Occupational diseases and patients infected in Southern Cameroons

Illnesses	In-patients cases	Out-patients cases	
Tuberculoses	98	170	
Dysentery	1091	3552	
Malaria	1398	9216	
Diseases of eye and ear	325	2730	
Bronchitis	626	4482	
Pneumonia	796	199	
Enteritis and diarrhea	201	200	
Hernia	1505	1293	
Abortion	280	61	
Diseases of skin & cellular tissues	462	2164	
Accidental injuries	1927	6781	
Worm & Helminthic infestation	186	5394	
Chronic rheumatism & gout	266	767	

**Source:** Annual report of the Cameroons under the United Kingdom administration for the year 1959, p. 74.

Statistics from this table, indicates that diseases like dysentery, malaria, eye and ear infections, bronchitis, hernia, skin diseases, accidents and worms were the most ravaging and imposing diseases. All these in violation of international instructions of the Human right commission and the ILO under the umbrella of

the UNO because very little or no medical care was given to Africans. Indeed, Africans paid heavily the price for colonialism.

A proper social security scheme is that which respect the dignity of man as outlined above and constitutes well-structured institutions that manages carriers and professional lives and ensure quality education and health to its community. But this was not the case in many African countries like Cameroon and we strongly believed that this was as a result of the poor colonial social security system put into place. This scheme was very discriminatory and ill adapted and contrary to article 23(3) of the Universal Declaration of Human Rights which demanded for the guarantee of just and favourable remunerations to all workers and families. The attitude of colonialists is what Leon Noah Manga called practical discrimination<sup>25</sup>.

Meanwhile as indicated by Jean Jacques Dupeyroux in "Droit de la sécurité sociale", social security is a right reserve to all members of a society against risks as indicated in the definition of this concept<sup>26</sup>. Unfortunately, all along their stay in Africa, these colonial powers did not border to accord this right to Africans talk less of instituting a minimum social security system in the territory. These were some of the reasons that triggered the struggle for and the liberation of this continent in the 1960s. To be precise, French Cameroon achieved independence in January 1<sup>st</sup>, 1961 and British Cameroon in October 1<sup>st</sup>, 1961<sup>27</sup>. However, after independence and reunification of the two Cameroons in 1961 as well as many other African countries, one would have been expecting a drastic change in the social security of Africans and Cameroonians but this is not the case. At the eve of independence, Africans were completely ignorant of the concept of social security. A situation that later perpetrated in the African approach to this concept at the dawns of independence. Therefore, in our subsequent development we will be looking at the post independent social security scheme in Cameroon, African miniature.

## III. The post-colonial social security scheme in Cameroon; a continuation of the colonial scheme

It is true that after independence, the Federal Republic of Cameroon under the stewardship of President Ahmadou Ahidjo saw the urgent need for the social development of this newly independent state as disclosed in the following statement; "Il nous semble donc indispensable que le parti apporte un soin particulier aux problèmes sociaux, agents du développement économique et social; l'éducation, la sante publique et le service social, la législation du travail seront donc examines comme pôles de développement" 28. It is true that a good number of initiatives towards this direction were taken. This can be seen in the structural morphology given to this scheme after independent. Social security witnessed institutional and organizational reforms.

#### III.1. Institutional reforms

The desire for the Federal Republic of Cameroon to have its own national laws as an independent state, break away from outdated colonial social legislations and to adapt the supposed social legislation to the realities of the labour market led to the creation of some specialized institutions<sup>29</sup>. This began with the

<sup>&</sup>lt;sup>25</sup> Léon Noah Manga, Pratique des relations du travail au Cameroun par l'example et les chiffres, Harmattan, 2010, p. 73.

<sup>&</sup>lt;sup>26</sup> Jean Jacques Dupeyroux, Droit de la securite, Neuvieme edition, Dalloz, 1984, p. 4.

<sup>&</sup>lt;sup>27</sup> Victor Julius Ngoh, The world since 1919, A short history, Pioneer publisher, Yaounde, 1989, p. 299.

<sup>&</sup>lt;sup>28</sup> Ahmadou Ahidjo, Contribution à la construction nationale, Présence Africaine, Paris, 1964, p. 90.

<sup>&</sup>lt;sup>29</sup> Official gazette of the Federal Republic of Cameroon, September 1<sup>st</sup>, 1967, (supplementary), pp. 97-98.

creation of the Ministry of labour and social legislations/social insurance which is today is called the Ministry of labour and social security to initiate, regulate and supervised the implementation of decisions geared towards the wellbeing of workers. There was also the creation of the Ministry of public service to pilot careers of civil servants as well as the creation of the National Social Insurance Fund (NSIF) in 1967 to guarantee social protection to workers in private and para public sectors. Each of these institutions was given a befitting operational structure that could upgrade the wellbeing of Cameroonians<sup>30</sup>.

#### III.2. Judicial reforms

The above structures gave birth to a number of legal reforms. Colonial laws on social security underwent a number of modifications and the institution of new ones to suit changing times. One of such laws instituted was Law No. 67-LF-6 of the 12<sup>th</sup> June 1967 instituting the labour code to govern labour relations between workers and employers<sup>31</sup>. But with the passage of time and the complexity of the job market, this law was amended by Law No. 92-007 of 14 August 1992 fixing the labour code in vigour today<sup>32</sup>.

There was also the institution of Law No. 67-LF-8 of the 12<sup>th</sup> June, 1967, organizing social insurance in the Federal Republic of Cameroon. This law created a number of bodies and services to deal with the various allowances provided by the social and family welfare legislation<sup>33</sup>. Beside the organization of this Fund, a good number of laws and texts creating different social security branches also saw the day. These texts envisaged the nature of social risks to be covered, respective allowances, designated beneficiaries of these allowances and conditions leading to opening of rights. For the first time in this country, the scheme envisaged social benefits in cash and in kind<sup>34</sup>.

With respect to benefits in cash, there was the proliferation of laws on family allowance, industrial accidents and occupational diseases and old age, invalidity and dead pension. Concerning family allowance, Law No. 67-LF-7 of 12 June 1967, instituted the family allowance code. This code envisaged the following allowances;

Prenatal allowance

Medical bills

Maternity allowance

Family allowance

Daily indemnities to salaried women at maternity leave<sup>35</sup>.

On its part, Law No. 69-LF-18 of 10 November 1969, instituting the old age, invalidity and dead pension regime guaranteed the following allowances;

Old age pension

Old age allowance

Old age pension and old age allowance before due date

<sup>&</sup>lt;sup>30</sup> Paul-Gérard Pougoue, *Droit du travail et de la prévoyance sociale au Cameroun*, tome 1, Yaoundé, Presses Universitaires du Cameroun, 2000, p.20.

<sup>31</sup> Ibid. p. 100.

<sup>&</sup>lt;sup>32</sup>Paul-Gérard Pougoue, Droit du travail et de la prévoyance sociale au Cameroun, p. 45.

<sup>&</sup>lt;sup>33</sup> Official gazette of the Federal Republic of Cameroon, September 5<sup>th</sup>, 1967, (supplementary), p. 169.

<sup>&</sup>lt;sup>34</sup> Official gazette of the Federal Republic of Cameroon, 7<sup>th</sup> year, No. 4 (supplementary), 15<sup>th</sup> September, 1967, pp. 169-170.

<sup>&</sup>lt;sup>35</sup> CNPS, Recueil des textes de base de la Caisse Nationale de prévoyance sociale, 1979.p.40.

Disablement or invalidity pension Survivors' pension Survivors' allowance<sup>36</sup>.

With regards to industrial accidents and occupational diseases, consideration for the health of workers began with decision No. 005/MTLS/SS of 19 March 1962, fixing the list of occupational diseases to be indemnified, the procedure and duration for which the employer or the employee must declare an accident or and occupational disease and the conditions of work susceptible of causing these diseases<sup>37</sup>. This was closely followed by Law No. 68-LF-18 of 18 November 1968, fixing the organization and prevention of industrial accidents and occupational diseases. This law also put into place competent services to ensure the prevention and treatment of industrial accidents and occupational diseases. It was also charged to establish statistics on the different cases of industrial accidents and occupational diseases, make investigations on the social, health and hygienic conditions of workers at work and many others<sup>38</sup>.

Looking at the above social security branches offered, we must confess that this was the first time Cameroonians and workers in particular were to enjoy such advantages. But what we found out is the fact that very few Cameroonians, even workers themselves know of these social rights. In our first exchanges with the population on the concept of social security, many people thought that it is the deployment of armed or police forces to ensure peace and security in the society.

This ignorance is worst at the level of social contributions, allowances offered and documents and procedures to obtain social benefits. How can someone who does not have any notion of the concept know how to go about it?<sup>39</sup> Meanwhile social contributions regrouped according to the three social security branches in promulgation in Cameroon. According to the dispositions put in place, employers and workers of the family allowance branch were divided into three sectors of occupation and levied different percentages of contributions. There are;

- General regime and house help 7 percent (%)
- Agricultural regime 5.65%
- Private education 3.7% 40

For the industrial accident and occupational diseases regime, the rates were shared according to the employer (company's) vulnerability to risk. To that effect, these risks have been classify into three groups and given the following percentages of social contributions;

- Group A (low risks) 1.75%
- Group B (average risks) 2.5%
- Group C (high risks) 5%<sup>41</sup>

It is important to note here that be it in the family allowance branch or in the branch of industrial accident and occupational diseases, social contribution is totally borne by the employer, unlike in the old age,

101**a**: pp.05 0 1

<sup>36</sup> Ibid. p. 120.

<sup>&</sup>lt;sup>37</sup>MINTRAVAIL, Recueil des textes relatifs à la santé et sécurité au travail, MINTSS/SG/DSST/SDSAT/SNMT, March, 1962, p. 76.

<sup>&</sup>lt;sup>38</sup> Ibid. p. 48.

<sup>&</sup>lt;sup>39</sup> Official gazette of the Federal Republic of Cameroon, 7th year, No. 4 (supplementary), 15th September, p. 176.

<sup>&</sup>lt;sup>40</sup> CNPS, Guide to social insurance, Abidjan, L'agence Internationale, 1971, p. 83.

<sup>&</sup>lt;sup>41</sup> Ibid. pp.83-84.

invalidity and dead pension regime where contributions are divided between the employer and the worker. For old age, invalidity and dead pension, the rate stood at 7%, with the employer contributing the lion's share; 4.2% and the employee 2.8%. Nowadays, the contribution stands at 8.40%, with each party contributing half  $(4.20\%)^{42}$ .

Once both parties (the employer and employee) are kid with the above social contributions, the employee and family are open to social benefits in cash and in kind. With regards to benefits in cash, some are; prenatal allowance which stands at 25.200 FCFA. This amount is nine times the monthly rate of family allowance (9 x 2800 FCFA). For maternity allowance, the amount is fixed, 21600fcfa, 2800 FCFA as monthly family allowance per legitimate child. There are also daily indemnities to salaried women on maternity leave. The amount of daily indemnity is the exact salary perceived by a salaried woman at the time of suspension of her labour contract. The duration of this maternity leave is 14 weeks (4 weeks before the presumed delivery date and 10 weeks after). There is also 200 FCFA for medical examination as a result of pregnancy and 1400 FCFA as delivery fee<sup>43</sup>.

The above pecuniary rights are those previewed in the family allowance regime. There are also fiscal benefits in the industrial accident and occupational diseases branch. For the victim, there are; the daily allowance, partial permanent disablement annuity, total permanent disablement annuity and the partial permanent disablement allowance. For the rightful claimants, there is the survivors' annuity and an allowance for funeral expenses<sup>44</sup>.

The daily allowance is equal to 2/3 of the daily wage of the victim. This is obtained by dividing his average monthly remuneration by 30. The average monthly remuneration is the arithmetic mean of all the wages earned by the victim during the three months prior to the accident or disease after deduction of professional expenses and allowances paid as reimbursement of costs<sup>45</sup>.

If as a result of an industrial accident or an occupational disease, the victim suffers from a total permanent disablement, he is entitled to a monthly payment for total disablement equal to 85% of his average monthly remuneration calculated as in the case of the daily allowance. But if the victim suffers from a partial permanent disablement equal to or more than 20%, he is entitled to a periodic payment obtained by multiplying the annuity for total permanent disablement by the percentage of disablement<sup>46</sup>.

The victim of an industrial accident or an occupational disease suffering from a partial permanent disablement which is less than 20% is entitled to a disablement allowance equal to ten times the annual amount of the periodical payments corresponding to the degree of disablement of the victim. These indemnities are paid to the victim or to his rightful claimants. In the case of the dead of the beneficiary, this benefit is shared to the rightful claimants as follows;

Widow or widower
Total orphans
Partial orphans
3

<sup>&</sup>lt;sup>42</sup> Ibid. p. 83.

<sup>&</sup>lt;sup>43</sup> Charles Nda Agbor, The ignorance of the nation of social security in Cameroonian establishments: the case of MIPROMALO-Yaounde, A report submitted in partial fulfillment of the requirements for the award of a professional diploma in social security, IRESSS-Yaounde, April 2011, pp. 43-44.

<sup>&</sup>lt;sup>44</sup> CNPS, Guide to social insurance, Abidjan, L'agence Internationale, 1971, pp. 71-72.

<sup>&</sup>lt;sup>45</sup> Ibid. p. 72.

<sup>&</sup>lt;sup>46</sup> Ibid. p. 73.

- Each parent or grandparent

2

The rightful claimants are also entitled to an allowance to cover funeral expenses of the deceased victim of an industrial accident or occupational disease. The funeral expenses include: a coffin, transport of the mortal body from where the worker died to his usual residence or to any other place of burial chosen by the family and transport of his family and luggage to his residence<sup>47</sup>.

The social security scheme also defrays and reimburses cost required by the state of a victim of an industrial accident or occupational disease. These include medical fees, surgery fees, cost of pharmaceutical products, hospitalization fees, accessory fees (x-ray and laboratory tests), transportation cost from his residence to the hospital, cost for prosthesis, orthopedics, functional rehabilitation and vocational rehabilitation or readaptation, where applicable, transport cost and living expenses of the person accompanying the victim if his state of health require such assistance<sup>48</sup>.

With respect to benefits in kind, this scheme also made provision for health and educational facilities. The State under the President Ahmadou Ahidjo (1960-1982) and Paul Biya (1982 till present) pledged to carry out major reforms in these domains. According to Ahidjo, education is one of the pillars for development and must be given a booster to foster the socio-economic and political development of Cameroon as indicated in the following except; "It convient donc de faire de l'éducation une pièce essentielle générale du dévelopment afin ne s'opposent les investissements humains et les investissements et activités directement productifs<sup>49</sup>" To that effect, he adopted a five year development strategy to step up health and educational facilities to ameliorate the health conditions of Cameroonians.

The first five year development plan (1965-1970) under the helm of Ahmadou Ahidjo led to the construction of hospitals, clinics and health centers. There was at least a hospital in each division <sup>50</sup>. Between 1981 and 1986, President Paul Biya in his own development program gave more impetus on education. His administration opened many secondary, technical, teachers' training schools and universities <sup>51</sup>.

These Heads of state have deployed much effort to ameliorate the health conditions and the educational standards of the people, yet this has not been enough to meet up with the expectations. For example, there was one hospital bed for every 337 patients in 1967 and 353 patients for one doctor. By 1977, the situation became worst, with just one medical officer for 16.459 patients. Life expectancy was 39.4 years for males and 42.6 years for females<sup>52</sup>.

On its part, the National Social Insurance Fund opened quite a good number of social welfare facilities but limited only to nursery schools in cosmopolitan towns like Yaounde, Nanga Eboko, Douala, Edea, Dibombary, Nkongsamba, Bafoussam, Bangangte, Dschang, Limbe, Tiko, Bamenda, Bertoua, Garoua, Ngaoundere and Maroua<sup>53</sup>. All these is to show the effort deployed by the state vis a vie this scheme.

<sup>&</sup>lt;sup>47</sup> Ibid. pp. 75-76.

<sup>&</sup>lt;sup>48</sup>Ibid. p. 71.

<sup>&</sup>lt;sup>49</sup> Ahmadou Ahidjo, Contribution à la construction nationale, p. 90.

<sup>&</sup>lt;sup>50</sup> Victor Julius Ngoh, History of Cameroon since 1800, pp. 262-263.

<sup>&</sup>lt;sup>51</sup> Ibid. p. 302.

<sup>&</sup>lt;sup>52</sup> Ibid. p. 262-263.

<sup>&</sup>lt;sup>53</sup> Ibid. pp. 100-101.

From the above analyses, it is true that much effort has been made in the light of social security in Cameroon since the departure of the white man but the fundamentals are still lacking. Much is still to be done. Despite the effort of stakeholders, Cameroonians remain very ignorant about the concept of social security. Results of an earlier research carried out in the Advanced Regional Institute of Social Security proved that workers were very unaware of what social security is all about, talk less of knowing their social rights. Just about 20% of the workers in that company could tell us something about social security. Out of the above percentage, about 15 % claimed never to have benefited anything from it. On the other hand, about 80% of them declared total ignorance about this scheme<sup>54</sup>.

#### IV. Shortcomings and the way forward.

#### IV.1. Shortcomings.

The application of the concept of security in Cameroon as seen above is full of limitations. The degree of this darkness can be seen in the declaration of the general manager of NSIF, Noel Alain Olivier, Mekulu Mvondo Akame as he affirmed that social security in Cameroon covers just about 10% of the total population<sup>55</sup>. With this, the government still dream of an emerging Cameroon as seen in the following excerpt;

"…Cette vision de l'avenir, celle d'un Cameroun émergent auquel nous aspirons tous, nous l'avions baptisée en 2004 les Grandes Ambitions. Cette vision est en train de devenir une réalité. En effet, toutes les études concernant notre programme de Grandes Ambitions sont réalisées et nous avons obtenu les financements. Les Grandes Ambition d'hier vont devenir les Grandes Réalisations. Et à partir de Janvier 2012, le Cameroun sera transformé en un immense chantier…"<sup>56</sup>.

Looking at the primordial role of social security to development, some analysts and economist argued that the President's dream of an emerging Cameroon in 2035 will not come true if this scheme is not given due attention. According to Pius Ottou, a panacea for the emergence of this country in 2035 is the wellbeing of its citizens as mentioned in the following quotation; "... C'est bien beau de parler du développement économique, comment peut-on y parvenir avec des citoyens mal assurés au plan social?..."<sup>57</sup>.

To beef up this idea, Joseph Blaise Meye affirms that social security is a veritable yardstick for any emergence. According to him, no social security, no development as he declared that "Le vrai critère de réussite d'une société moderne est l'extension de sa sécurité sociale, sa capacité à ne pas exclure et à préserver la dignité humaine"<sup>58</sup>. Besides the limited scope of this scheme in Cameroon there are also management constraints.

One would have expected that the booster in social infrastructures and new judicial dispensations put into place by the government to lay a bridge to link the masses to social security by opening social security

<sup>&</sup>lt;sup>54</sup> Charles Nda Agbor, The ignorance of the notion of social security in Cameroonian establishments: the case of MIPROMALO-Yaounde, p. 54.

<sup>&</sup>lt;sup>55</sup> Noel Alain Olivier Mekulu Mvondo Akame, "Le Journal de Promote", Crtv, Friday, 17 February 2017.

Paul Biya, "Extrait du discours d'ouverture du 3º Congrès ordinaire du RDPC le 15 Septembre 2011, Une publication du Ministère de l'Economie, de la Planification et de l'Aménagement du territoire, Le projet de construction du port en eau profonde de Kribi", 2012, p. 2.
 Pius Ottou, "Conférence publique a l'occasion de la sortie des promotions de l'Institut Régional d'Etudes Supérieures en Sécurité Sociale (IRESSS) – Yaoundé", p.6, Yaounde, 24<sup>th</sup>August, 2011.

<sup>&</sup>lt;sup>58</sup> Joseph Blaise Meye, Social security administrator and Director of the Advanced Regional Institute of Social Security (IRESSS) – Yaounde, Yaounde, 2010.

training institutions that will train trainees, inserted social security as a course into the national school curricular to inculcate the basics of the scheme into the general public. But that was the case.

One of the challenges of social security in Cameroon has been that of the administration of the concept. The scheme witnessed serious administrative sluggishness due to limited and unqualified personnel in the domain. The fund is managed by civil servants who have little or no knowledge about social security instead of technocrats and labour administrators. Once more, there has been no formal education of the people on what social security is all about. All these has rendered the application of the concept in general and process of acquisition of social rights in particular so cumbersome, thus discouraging the lucky beneficiaries<sup>59</sup>.

Though article 3 of law No. 68-LF-18 of 18 November 1968 fixing the organization of the prevention of industrial accidents and occupational diseases ordered for the attribution of scholarships in specialized foreign institutions for the training of employees that were to come back and manage this scheme, but that was not an immediate solution because scholarships were not further coming, and today, there is acute shortage of trained personnel in this sector<sup>60</sup>.

Meanwhile, the ILO is clear on the fact that the effective governance of social protection schemes is an essential prerequisite to enhance a better coverage and protection. No system of social protection can achieve its objectives without good governance on the part of persons supervising and managing social security schemes.<sup>61</sup>

Furthermore, there is the absence of very important branches of social security in Cameroon. The ILO Convention No. 102 on minimum standards of social security prescripts nine branches of this concept as seen earlier. But neither of the governments (the colonial and the post-colonial) has ever complied with all these branches. Though the post-colonial social protection scheme regrouped the nine branches into three, the branch of universal health insurance, and that of unemployment has never been implemented<sup>62</sup>. With regards to voluntary insurance, though previewed in Article 3 of Law No. 69-LF-18 of 10 November 1969 instituting the Old age, invalidity and dead pension, it had to wait for about 45 years for it to see the day. It was on the 3<sup>rd</sup> of November, 2014 that voluntary insurance became operational. We however regret the fact that more than 98% of the population are not aware or master the rules of the game<sup>63</sup>.

The reasons for the absence of these branches are tied to a weak economic development, a weak legislative and regulatory framework, limited supply of health facilities, the complexity of sicknesses and in the management of these branches and the very high cost involved in the running of these branches<sup>64</sup>.

Besides living out some branches of social protection, the application of social security in Cameroon is limited in its scope of coverage. Texts on social insurance in the country before 2014 focused only on workers; senior, intermediate and junior categories in case of the colonial Provident Fund and employees governed by article 1 of the 1967 labour. Therefore, non-workers and self-employed personnel and families

<sup>&</sup>lt;sup>59</sup> Charles Nda Agbor, "The practice of social security in British Southern/west Cameroon(s) 1939 -1972", Thesis submitted for the award of a Doctorate/Ph.D in History, University of Dschang, February 2019, p. 271.

<sup>&</sup>lt;sup>60</sup>MINTRAVAIL, Recueil de textes relatifs à la santé et sécurité au travail, MINTSS/SG/DSST/SDSAT/SNMT, p. 48.

<sup>61</sup> International Labour Organization, Governance of social security systems: a guide for Board members in Africa, pp. vii-viii.

<sup>62</sup> International Labour Conference Convention No. 102, p. 32.

<sup>63</sup> Charles Nda Agbor, "The practice of social security in British Southern/west Cameroon(s) 1939 -1972", p. 263.

<sup>&</sup>lt;sup>64</sup>Ministère du travail et de la sécurité sociale, *Document de synthèse de la stratégie de développent de sous-secteur travail et sécurité sociale*, pp. 59.

had little or nothing to do with the social protection scheme. Meanwhile the Universal Declaration of Human Rights in its article 22 made it clear on the that everyone has the right to social security<sup>65</sup>.

Another feature of social security in Cameroon is discrimination. Articles 22, 23, 24 and 25 of the Universal Declaration of Human Rights were never applied. Most workers, especially those of the private and para public sector are deprived of their social rights. The table below can better paint a picture of the situation.

Table 5: C.D.C. labour and Provident Fund numbers from 1962 to 1972

						Provident	Workers left out of the
	G	T . 4	T	17.11			
	Senior	Intermediate	Junior	Field	Annual	fund	provident
Year	service	Service	service	workers	Total	numbers	fund
1962	143	32	999	14,399	15,573	1174	14,399
1963	119	54	1,046	11,279	12,498	1219	11,279
1964	131	75	468	11,637	12,847	674	12,173
1965	134	68	467	11,575	12,785	669	14,399
1966	135	63	505	10,507	11,698	703	10,995
1967	148	63	587	10,496	11,836	798	11,038
1968	156	65	1,110	11,389	12,720	1331	11,389
1969	155	71	1,123	13,566	14,915	1349	13,566
1970/71	177	69	617	13,387	14,731	863	13,868
1971/72	176	95	548	12,079	13,350	819	12,531

**Source:** Charles Nda Agbor, "The practice of social security in British Southern/west Cameroon(s) 1939 - 1972", Thesis submitted for the award of a Doctorate/Ph.D in History, University of Dschang, February 2019, p. 173.

From the look of things, this fund did not change any great deal from the defunct colonial fund as many workers continue to be excluded. Only the minority; that is the junior, intermediate and senior workers benefited from this fund, at the detriment of the mass field workers.

The scenario remains the same even today. Results of the National Labour Observatory carried out in the East, South and Center regions of Cameroon in 2012 shows that, out of 600 companies visited, 271 do not have workers representatives, 66 were not registered in the NSIF. The number of industrial accidents and occupational diseases is alarming<sup>66</sup>. From the above analysis, one can easily conclude that the social protection scheme in Cameroon is very unjust because those who do the most tedious jobs are left out in favour of the executive class.

This research also noticed that civil servants have an advantage and possibility to have access to social security than those of the private sector. Once a civil servant, the worker is immediately integrated into the national social scheme, though to obtain social benefits is another uphill task. But this is not the case for a

-

<sup>&</sup>lt;sup>65</sup> United Nations Organization, *Universal declaration of human rights*, New York, United Nations department of public information, November 1988, p. 7.

<sup>66</sup> Elise, Ziemine, "271 entreprises sans délégué du personnel", *Cameroon tribune* No. 10130/6331-38 of Friday, 6th July, 2012, p.15.

worker in the private sector who will need many years to convince or not his employer to register him in the NSIF. Worst of all, these workers are not informed of the fact that the employer has a maximum of eight days to register them at the social insurance fund, failure to do so, the employee has the right to get himself registered with the fund. But giving the precarious nature of the labour market in this country, how many workers will be courageous enough to by-pass his employer who is sure to dismiss him immediately and get himself registered in the Fund?

To better apprehend this situation, Monique Aimée Mouthieu in her presentation on theme "Heurs et malheurs du travailleur atteint d'une maladie non professionnelle", lamented that the development of social security in Cameroon is facing enormous challenges. The first of it being the fact that only 10% of the total population of about twenty-two million is covered by this scheme, living out 90%. Even within this percentage, the majority are employees of the public sector<sup>67</sup>. According to this author, the difficulties encountered in processing documents for social benefits and or obtaining these benefits have pushed many workers of the private sector to show very little interest to getting themselves insured. Some even collaborate with the employee to avoid their registration into this fund.

"Beaucoup de catégories de personnes ont, en fait, été exclues de la couverture car leurs conditions d'emploi diffèrent de celles du secteur structuré. Cela s'est fait à l'initiative de leur employeur, qui peut chercher à réduire les coûts de la main d'œuvre, ou au moins avec l'accord du travailleur qui est soucieux de maximiser son salaire net" 68.

It was also discovered that the deplorable salary situation in Cameroon with the Inter Professional Minimum Salary (SMIG as abbreviated in French) being 36,270FCFA, many workers prefer to connive with their employers to evade social contributions, part of which is to be deducted from their salaries. This is either by not being registered in the NSIF or by declaring very low salaries in the Fund to minimize social contributions. This is probably why many Cameroonians want at all cost to become civil servants<sup>69</sup>. A flash back on the pictures of conditions of work and labour statistics both in colonial and post-colonial Cameroon and a look at the ILO prescriptions on social security shows that the practice of social security on the field is completely a different ball game. Though the country has elaborate quit a good number of texts governing this concept, but the issue at stake is its application. There is no equal pay for equal work in Cameroon. Some workers, especially Europeans were paid higher than Africans though on equal work. With regards to the right to trade unions, attempts to create these institutions were cracked down by colonialists. In the place of social security, there was total insecurity. These people were exposed to very high professional risks, endemics, pandemics and poor conditions of work. Therefore, the right to decent work which is based on three pillars; the right to work, the right to social protection and the right to social dialogue were baffled and refused to the people<sup>70</sup>.

According to Anthony Ndi all these were completely against article 2 of the 1962 constitution of the Federal Republic of Cameroon which proclaimed the country's adherence to the fundamental freedoms inscribe in

<sup>&</sup>lt;sup>67</sup>Monique Aimée Mouthieu, Colloque sur "*La protection des populations contre les risques sociaux en Afrique Sub-saharienne*", salle des Actes, Université de Yaoundé II Soa, 13 et 14 Janvier, 2016.

<sup>&</sup>lt;sup>69</sup> Charles Nda Agbor, The ignorance of the notion of social security in Cameroonian establishments: the case of MIPROMALO-Yaounde, p. 31.

<sup>&</sup>lt;sup>70</sup>Ministère du travail et de la sécurité sociale, *Document de synthèse de la stratégie de développent de sous-secteur travail et sécurité sociale*, p. 30.

the Universal Declaration of Human Rights and the United Nations' charter. Indeed the rights of Cameroonians were and are trampled upon as they have no choice of employment, health, education and many other social rights<sup>71</sup>.

However, all along, we expected to see the ILO intervene to make sure its prescriptions are respected but that has not been the case. It is regrettable because if it aim is really to promote social justice for workers the world over, formulate international policies and programs to help improve working conditions, set international labour standards in areas of freedom of association, wages, hours and conditions of work, workers compensation, social insurance, industrial safety among others, then this structure must be able to see that its conventions are implemented on the field<sup>72</sup>. It is true that the United Nations paid some visits in British Southern Cameroons to witness the labour conditions of the people but little or no fruit came out of it because this institution did not take any major action to push the colonial administration to ameliorate the living conditions of this people. This is giving the impression that these texts on social rights are reserve only for some supernatural people. With the above stage of this concept, something needs to be done.

## IV.2. The way forward

There is an urgent need for the revival of social security in this continent in general and Cameroon in particular. This is by;

- To do this, good governance is the first prerequisite in order to give credibility to the social security scheme.
- Extending social security coverage to all especially vulnerable groups such as women, children and people with disabilities.
- The ILO constituents in Africa must supervise and train experts that will ensure technical management as indicated by Epee Kotto Mouyema Honoree Denise, assist in the development of programs which will extend social security coverage and thus directly address the need to reduce poverty<sup>73</sup>.
- Identification of priority social security needs and sources of financing.
- Review of the respective roles of government, the private sector, employers, workers, civil society in providing social protection.
- Devising relevant social security schemes for the informal economy and those living in rural areas.
- Gathering and disseminating best practices and models of innovative and effective strategies used to reach out and organize workers in the informal economy.
- Setting up mechanisms for the effective participation of trade union organizations in the informal economy in the process of social dialogue relating to social security.

<sup>&</sup>lt;sup>71</sup>Anthony Ndi, Southern West Cameroon revisited 1950-1972: Unveiling inescapable traps, A tale of international conspiracies and treachery, vol. one. Bamenda, Paul's press, 2013, p. 30.

<sup>&</sup>lt;sup>72</sup> United Nations Organization, *Basic facts about the United Nations*, p. 274.

<sup>&</sup>lt;sup>73</sup> Epee Kotto Mouyema Honoree Denise, La gestion d'un organisme de sécurité sociale, les cahiers du manager, Yaoundé, Imprimerie Nationale, 2011, p. 27.

- Developing programs which link social security extension with other ILO social protection and employment programs in order to develop integrated programs and decent work principles for workers in the informal economy throughout Africa<sup>74</sup>.
- Partnerships will be sought with other international organizations and with donor agencies. In order to encourage support for this initiative, the ILO and its tripartite constituents will educate donor countries and international organizations on the challenges of extending social security coverage in Africa, while at the same time it will build a framework for channeling resources and expertise into a coordinated program of action to increase levels of coverage across Africa. It will also assist the donor community in achieving effective targeting of resources for the purpose of extending coverage on a country by country basis.

#### **CONCLUSION**

Social security in Africa and Cameroon in particular is bias. It does not follow the foundation for the minimum standard of social security and human rights as laid down by international organizations like the ILO and the Human Right Commission. This scheme if it exist in some countries, considered only a minority of workers (white collar workers). Health and educational facilities far beyond the need of the people, concentrated only in cosmopolitan centers and adapted only to colonial needs. Though the independence obtained in the 1960s brought about new structures to enhance social security, but the postcolonial scheme remain a continuation of the colonial scheme in that there is still the absence of some branches like the universal health coverage, unemployment and voluntary insurance. The scope of coverage continued to be very limited as it considers only workers, especially those of the public service. The scheme still failed to provide decent working conditions to Africans. Above all, the scheme remained a victim of administrative sluggishness because all texts signed between 1961 are still to be applied. It is for the reasons that we came to a conclusion that social security in Cameroon and many African countries does not conform to the norms of the concept. Most of these governments and States have failed to shunt away from the poor colonial social scheme which many describe as selfish, discriminatory, made for the colons to embrace a meaningful social security scheme that will ensure the wellbeing of all. This has jeopardized the interest of the people vis-a-vie the scheme as well as tie down the socio-economic and political takeoff of this continent because refusing to put minimum social security at the disposal of compatriots, means refusing to trigger development. Therefore, to untie this development, African countries individually and or collectively must ensure good governance that will ensure the extension of social security coverage to all, invest in the training of qualified personnel to educate the masses on social security and guarantee an effectively management of the scheme. These efforts must be accompanied by the ILO. In collaboration with African countries in developing integrated programs and decent work principles for workers in the informal economy throughout Africa, educate these countries on the challenges of extending social security and train experts that will ensure technical management of this scheme. Like Pius Ottou said, if nothing is

<sup>&</sup>lt;sup>74</sup> Louis Paul Mutaze, Professional risks prevention guide, 7th African day for prevention of employment injury, April 30th 2010, p.7.

done to change the phase of social security in Africa, then the dream for Cameroon many African countries emerging by 2035 will never come true<sup>75</sup>.

#### References

Agbor Charles Nda, "The practice of social security in British Southern/west Cameroon(s) 1939 -1972", Thesis submitted for the award of a Doctorate/Ph.D in History, University of Dschang, February 2019.

Agbor Charles Nda, The ignorance of the nation of social security in Cameroonian establishments: the case of MIPROMALO-Yaounde, A report submitted in partial fulfillment of the requirements for the award of a professional diploma in social security, IRESSS-Yaounde, April 2011.

Ahidjo Ahmadou, Contribution à la construction nationale, Paris V, Présence Africaine, 1964.

Aloangamo Aka Emmanuel, *The British Southern Cameroons, 1922-1961; A study in colonialism and underdevelopment*, Plattevillee-Madison, Nkemji Global Tech. 2002.

Annual report of the C.D.C. for the year 1948.

Annual report of the C.D.C. for the year 1952.

Annual report of the C.D.C., for the year 1960.

Annual report of the Cameroons under the United Kingdom administration for the year 1959.

Annual report on the Cameroons under the United Kingdom Trusteeship for the year 1953.

Biya Paul, Extrait du discours d'ouverture du 3<sup>e</sup> Congrès ordinaire du RDPC le 15 Septembre 2011, *Une publication du Ministère de l'Economie, de la Planification et de l'Aménagement du territoire,* Le projet de construction du port en eau profonde de Kribi", 2012.

BNA, Sc/1939/1: Provident Fund Ordinance of government servants

BNA, Sc/1942/1, Government Servants' Provident Fund, circular No. 250/229, Buea, April, 1942.

CNPS, Guide to social insurance, Abidjan, L'agence Internationale, 1971.

CNPS, Recueil des textes de base de la Caisse Nationale de prévoyance sociale, 1979.

Epee Kotto Mouyema Honoree Denise, *La gestion d'un organisme de sécurité sociale, les cahiers du manager*, Yaoundé, Imprimerie Nationale, 2011.

Ikomey Greg, "Introduction to social security", First year course in L'institut Régional d'Etudes Supérieures de Sécurité Sociale (IRESSS), Yaounde, 2010.

International Labour Conference, Convention No. 102, concerning minimum standards of social security, 1952.

International Labour Organization, *Governance of social security systems: a guide for Board members in Africa*, Turin-Italy, International Training Center, 2010.

Mekulu Mvondo Akame Noel Alain Olivier, "Le Journal de Promote", Crtv, Friday, 17 February 2017.

Meye Joseph Blaise, "Conférence publique a l'occasion de la sortie des promotions de l'Institut Régional d'Etudes Supérieures en Sécurité Sociale (IRESSS) – Yaoundé", Yaounde, 24<sup>th</sup>August, 2011

Ministère du travail et de la sécurité sociale, Document de synthèse de la stratégie de développent de sous-secteur travail et sécurité sociale,

<sup>&</sup>lt;sup>75</sup>Ottou Pius, "Conférence publique a l'occasion de la sortie des promotions de l'Institut Régional d'Etudes Supérieures en Sécurité Sociale (IRESSS) – Yaoundé", Yaounde, 24thAugust, 2011.

MINTRAVAIL, Recueil des textes relatifs à la santé et sécurité au travail, MINTSS/SG/DSST/SDSAT/SNMT, March, 1962.

Mouthieu Monique Aimée, Colloque sur "La protection des populations contre les risques sociaux en Afrique Sub-saharienne", salle des Actes, Université de Yaoundé II Soa, 13 et 14 Janvier, 2016.

Mutaze Louis Paul, Professional risks prevention guide, 7th African day for prevention of employment injury, April 30<sup>th</sup>, 2010.

Ndi Anthony, Southern West Cameroon revisited 1950-1972: Unveiling inescapable traps, A tale of international conspiracies and treachery, vol. one. Bamenda, Paul's press, 2013.

Ndjala Voundi Albert, "Connaissance de L'entreprise et bases de la prévention des risques professionnels", Course de perfectionnement des cardes en sécurité et santé au travail, IRESSS, Yaounde, 2010.

Ngoh Victor Julius, History of Cameroon since 1800, Press book, Limbe, 1996.

Ngoh Victor Julius, The world since 1919, A short history, Pioneer publisher, Yaounde, 1989.

Ngongo Louis, *Histoire des institutions et des faits sociaux du Cameroun* 1884-1945, Tome 1, Paris, Berger-Levrault, 1987.

Official gazette of the Federal Republic of Cameroon, 7<sup>th</sup> year, No. 4 (supplementary), 15<sup>th</sup> September, 1967.

Official gazette of the Federal Republic of Cameroon, September 1<sup>st</sup>, 1967, (supplementary).

Official gazette of the Federal Republic of Cameroon, September 5<sup>th</sup>, 1967, (supplementary).

Ottou Pius, "Conférence publique a l'occasion de la sortie des promotions de l'Institut Régional d'Etudes Supérieures en Sécurité Sociale (IRESSS) – Yaoundé", Yaounde, 24<sup>th</sup>August, 2011.

Pougoue Paul-Gérard, *Droit du travail et de la prévoyance sociale au Cameroun*, tome 1, Yaoundé, Presses Universitaires du Cameroun, 2000.

Teku Ngunewou Michel Berenger, "La sécurité sociale au Cameroun (1945-1990): Tendances enjeux et perspectives" Mémoire de Master en en Histoire, Université de Dschang, 2008.

United Nations Organization, *Basic facts about the United Nations*, United Nations department of public information, New York, 1995.

United Nations Organization, *Basic facts about the United Nations*, New York, United Nations Department of public information, 1995.

United Nations Organization, *Universal Declaration of Human Rights*, New York, United Nations department of public information, November 1988.

Ziemine Elise, "271 entreprises sans délégué du personnel", *Cameroun tribune* No. 10130/6331-38 of Friday, 6<sup>th</sup> July, 2012.