

**The Political Economy of Social Protection
in Cameroon: State and Non-State Approaches**

Blaise Fofung Vudinga

Thesis submitted for PhD

Department of Social Policy and Social Work

The University of York

November 2017

Abstract

In many Low-Middle Income Countries, social protection policies are increasingly used as integral parts of development strategies to combat poverty and inequality. This study contributes to the effectiveness of social protection interventions by exploring unstudied social protection schemes and demonstrating how state and non-state approaches shape the production and distribution of social protection resources in Cameroon. Using a constructivist epistemology, the study traces the historical and institutional development of social protection and situates it within Cameroon's development context and global debates on social protection. The study is based on the underlying concepts of risk and vulnerability, and the World Bank's SRM framework and uses a qualitative-based and indigenous approach to generate findings. First, findings suggest that there is a proliferation of both state and non-state interventions that typically provide adhoc and patchwork assistance and resources to beneficiaries. These resources support individuals to manage basic risks and shocks within households but have limited coverage. Second, the study demonstrated that both political and bureaucratic stakeholders are crucial for the development of a viable social protection system in Cameroon. Bureaucratic stakeholders possess indepth knowledge about the structural and institutional challenges to delivering social protection resources, whilst political stakeholders outline technical and structural difficulties to delivering social protection including problems conceptualising risk and vulnerability. Third, the study challenges the premise of the World Bank's SRM framework which reinforces the role of the state as the main social protection provider by arguing that informal social protection interventions, such as BAMCULA and SN CHAUTAC, are equally crucial in alleviating poverty and inequality. Finally, the study contributes to the methodological advancement of social protection research especially in African settings, by proposing the incorporation of indigenous methods and highlighting that policymakers must have a clear vision and coherent principles regarding social protection.

Contents

List of Tables and Figures	6
Acknowledgements	8
Declaration	10
Preface	11
Chapter 1: Introduction and Background	13
1.0 Introduction	13
1.1 Research aims and objectives	18
1.2 Defining social protection and justification of study	19
1.3 Defining and linking the concepts of risk, vulnerability and livelihood in the Buea Municipality	28
1.3.1 Risk	27
1.3.2 Vulnerability	28
1.3.3 Livelihood	31
1.4 Research Questions	35
1.5 Summary and Outline of Study	36
Chapter 2: Vulnerability, Poverty and Social Protection	39
2.0 Introduction	39
2.1 Understanding vulnerability	40
2.1.1 Vulnerability versus poverty	41
2.2 Components of vulnerability	44
2.2.1 The limits of vulnerability	50
2.3 Implications and summary	56
Chapter 3: Understanding Social Protection and the Social Risk Management Framework	55
3.0 Introduction	55

3.1	Operationalising social protection	58
3.2	Emergence of the Social Risk Management Framework (SRM)	62
3.3	The World Bank’s SRM framework	64
3.3.1	Risk Management Strategies	66
3.3.2	Risk management arrangements and actors	68
3.4.	Conceptual strengths of the SRM framework	69
3.4.1.	The limits of SRM	73
3.5	Summary and rationale for using the SRM framework	75
3.6	Debates in social protection policy and delivery	76
3.6.1	Targeting versus universalism	77
3.6.2	Coverage	79
3.6.3	Finance and affordability	80
3.6.4	Resilience	82
3.6.5	Policy response	84
3.7	Summary	90
Chapter 4: Social Protection in Development Research and Methodology of Study		92
4.0	Introduction	92
4.1	International Development research methodology	92
4.2	The Historical evolution of research methodology and the Role of development research	94
4.3	Challenges of International Development Research	95
4.4	Social protection research methods versus Indigenous methodology for social protection research	98
4.5	Indigenous methodology for social protection research	100
4.6	Needs and interests in indigenous research	102
4.7	Methodology of the study	104

4.8	Research design	105
4.8.1	Qualitative approach	106
4.8.2	Indigenous approach	107
4.8.3	Case sites	107
4.8.4	Interview recruitment and sampling processes	109
4.8.5	Data collection techniques	111
4.8.6	Self-reflexivity in qualitative research	112
4.9	Challenges and opportunities during fieldwork in Cameroon	114
4.10	Qualitative data analysis	119
4.11	Summary	124
	Chapter 5: Formal Social Protection in Cameroon	125
5.0	Introduction	125
5.1	Institutional Evolution of Formal Social Protection in Cameroon	127
5.2	Types of Risk and Vulnerabilities covered by the CNPS	130
5.3	Non- Contributory Tax Financed Social Assistanc	133
5.4	A gender perspective of formal social protection	136
5.5	The management of formal social protection institutions	142
5.6	Social protection stakeholders	143
5.6.1	Who are the stakeholders?	144
5.6.2	Characteristics of social protection stakeholders	145
5.6.3	Political stakeholders	147
5.6.4	Bureaucratic stakeholders	149
5.7	Addressing the risks and vulnerabilities of CNPS beneficiaries (Case site A).	160
5.7.1	Characteristics of CNPS beneficiaries	161

5.8	Summary	170
Chapter 6: Informal Social Protection		172
6.0	Introduction	172
6.1	Sources of risk and vulnerability in the informal sector	175
6.2	Informal social protection, actors and arrangements	177
6.3	Addressing risks and vulnerabilities using informal social protection interventions	185
6.3.1	Characteristics of BAMCULA and SN CHAUTAC beneficiaries	185
6.4	BAMCULA resources and the effect on beneficiaries	189
6.5	SN CHAUTAC resources and the effect on beneficiaries	198
6.6	Summary	201
Chapter 7: Formal versus Informal Social Protection Approaches		203
7.0	Introduction	203
7.1	Comparing the CNPS and the BAMCULA/SN CHAUTAC schemes	204
7.2	Sources of risks	204
7.2.1	Age as a source of risk	205
7.2.2	Gender as a source of risk	206
7.2.3	Dependents as a source of risk	208
7.2.4	Occupation and membership status as a source of risk	209
7.3	Exogenous sources of risk	212
7.4	Available resources	212
7.5	SRM livelihood strategies	216
7.6	Summary	227

Chapter 8: Discussion and Conclusions	231
8.0 Introduction	231
8.1 The conceptualisation and implementation of social protection in Cameroon.	231
8.2 Social protection delivery in Cameroon	234
8.4 Methodological considerations	239
8.5 Limitations of the study and future research	240
Appendices	244
Abbreviations	257
References	258

List of Figures and Tables

Figure 1:0: Map of Buea Municipality	23
Table 1.0: Taxonomy of risk	24
Figure 1.1: Sustainable Livelihood Framework	32
Figure 2.0: The concept of vulnerability	49
Table 2.0: Conventional vulnerability analysis versus the new economic approach	52
Table 3.0: Definitions of social protection from selected African states	59
Table 3.1: Definitions of social protection by selected donor agencies	60
Table 3.2: Definitions of social protection from selected academics	61
Figure 3.0: Components of the SRM framework	65
Table 3.3: Characteristics of conventional social protection and social risk management	69
Table 4.0: The role of research in international development	95
Table 4.1: Needs and interests in indigenous research	103
Figure 4.0: Overview of research design	106
Figure 4.1: Example of initial thematic notation	121
Table 4.2: Example of indexed transcript of Cnps_1	122
Table 4.3: An example of the CNPS input/output matrix	See Appendix 1
Table 5.0: Public Spending on Social Assistance in Cameroon.	136
Table 5.1: Social Protection Institutions, Laws and Gender Perspective	See Appendix 2
Table 5.2: Features of the social protection stakeholders	146
Figure 5.0: Key thematic challenges facing bureaucratic stakeholders	150
Table 5.3: CNPS interviewee characteristics	162
Table 5.4: CNPS resources and the effect on beneficiaries	See Appendix 3
Table 6.0: Sources of risks and vulnerabilities for	

informal workers in Cameroon	See Appendix 4
Table 6.1: Summary of informal social protection actors in Cameroon	176
Table 6.2: BAMCULA interviewee characteristics	186
Table 6.3: SN CHAUTAC interviewee characteristics	188
Table 6.4: BAMCULA resources and the effect on beneficiaries	See Appendix 5
Table 7.0: CNPS household livelihood strategies	216
Table 7.1: BAMCULA beneficiaries' complementary livelihood strategies	220

Acknowledgements

Even though this PhD was an individual endeavour, support from several people to whom I owe thanks and appreciation was crucial in the completion of this thesis. To my supervisor, Professor Neil Lunt, whose comments and guidance over the years was crucial in helping me pay attention to the details, analysis and nuances important in social policy research. His affectionate but professional approach in guiding me throughout these years to aspects in my PhD studies such as academic writing and respecting deadlines has instilled in me the confidence to become a good social policy researcher.

I am also indebted to Dr Chris Holden, a member of my Thesis Advisory Panel (TAP), whose comments were incisive to the development of my thesis. I am also grateful for support from staff of the welfare and research departments who were helpful during the difficult moments I encountered during my studies. Their words, advice and actions were reassuring and encouraging for me to pursue and see the end of the tunnel in relation to my study.

To my family and friends in the United Kingdom, Anthony Bila and wife Edna, Esong Ernest, Nkemka Stanley, Fritz Besong, and John Atabong, I am thankful for your relentless support, particularly during the difficult moments, which helped and encouraged me during my studies.

To my family in Sweden and Cameroon, Gabila Fofung, Mantan Nathaly, Jomia Fofung, Samjella Fofung, I am very grateful for the unconditional love and support you have shown me throughout my academic career, particularly during my PhD in the United Kingdom. I am particularly indebted to my father Gabriel Fofung who has always supported me unconditionally. A special thank you to my family-in-law for the support the entire Awasom family have shown me. I particularly thank Professor and Mrs Awasom (my father- and mother-in-law) for their words of advice and constant encouragement.

To my beautiful Queen and Princess Nina and Carianne, without your love, attention and encouragement I could not have studied for a PhD in the United Kingdom. I appreciate every single sacrifice you both have made during my absence. Your support and unconditional love helped me to navigate the challenges of doing a PhD constantly out of

your sight. I particularly thank you Nina Fofung for your support, scrutiny, and above all critical advice, which has been crucial in ensuring that I stay, focused with my academic objectives.

Declaration

I hereby declare that this thesis is a presentation of original work and I am the sole author. This work has not previously been presented for an award at the University of York, or any other university. All sources are acknowledged as references.

Preface

This study seeks to understand how social protection is produced and distributed in Cameroon and examines how social protection interventions address the risks and vulnerabilities of individuals and households. The study was undertaken between January 2013 and November 2017, including two leaves of absence for family reasons. The research questions and methods were conceived and written by me, with academic guidance from my supervisor Professor Neil Lunt, to fulfil the conditions for the award of a Doctor of Philosophy (PhD) in social policy at the University of York, UK. Beyond my academic motivation and inspiration and to undertake this study, there are also a number of professional and academic experiences and encounters that crossed my path.

First, my experience working with the ILO between 2009 and 2010 on a technical project aimed at combating child labour and trafficking in the northwest regions of Cameroon introduced me to the professional world of social policy and development. Prior to this, my undergraduate and postgraduate degrees were in Banking, Finance and Economics respectively. Even though I was enrolled in a Masters degree in Development Studies at the University of Uppsala, Sweden, at the time, my experience working with vulnerable children and women in remote villages in Bali, Wum and Kumbo respectively made me curious about understanding issues surrounding inequality, poverty and social justice in our society.

After working with the ILO project I returned to Sweden with a critical eye for social policy issues. I could now analyse the reasons for differences between welfare conditions in Sweden and Cameroon. For example, my late mother Ma Anna Fofung prior to her death had been retrenched from the public service in Cameroon in 1995 as part of the Structural Adjustment Programmes to revamp the public services. In hindsight, this had devastating implications for our household, both financially and emotionally. I was able to understand why my late son Carl received free high quality care in Sweden for almost five years without my family paying any fee or charges. These were all social policies. Upon reflection, I could now understand the reason for policy shifts to social protection and social development by donor agencies such as the World Bank and the ILO at the beginning of the millennium.

This thesis should not only be seen as an academic endeavour for the award of PhD, but also as a private journey from a capitalist and neoliberalist transformed into the world of

social policy. Today I share the values of solidarity, collectiveness and equity. Social policy and social protection in particular are important facets needed in our society to promote and guarantee social justice for all citizens.

Blaise Fofung Vudinga

York, November 2017.

Chapter 1

Introduction and Background

1.0 Introduction

This study explores how social protection has taken center stage as a development strategy employed by many national governments in Low/Middle Income Countries (LMICs), including Cameroon, to address issues related to the risks and vulnerabilities faced by citizens. Alongside major international and donor agencies such as the World Bank, the International Labor Organization (ILO), the United Nations International Children Emergency Fund (UNICEF) and the United Nations High Commission for Refugees (UNHCR), development practitioners, policymakers and researchers increasingly argue that well designed social protection policies should be at the forefront of national development strategies. According to them, this will help combat a plethora of development problems including income insecurity, unemployment, disease, destitution, food insecurity, humanitarian crises and chronic poverty. For example, at the global level, World Bank estimates show that 10.67% of the world's populations (approximately 767 million people) live below the daily poverty headcount ratio of \$1.90 (World Bank, 2016). In Sub-Saharan Africa (SSA) 389 million people out of a total population of 949 million (approximately 41%) live below \$1.90 daily, representing over 50% of chronically poor people worldwide (World Bank, 2016). Most recently, World Bank reports on poverty and inequality suggest that a majority of the chronically poor are adults working in the agricultural sector in SSA, youths below the age of 14, and people living and working in rural areas (World Bank, 2016). Furthermore, enormous increases in environmental shocks and hazards caused by climate change have further added to risk factors and shocks that people face worldwide.

In Cameroon, the risk and vulnerabilities faced by individuals and households have been exacerbated by the country's dismal performance over the last two decades in tackling basic social problems. For example, the Human Development Index (HDI), that assesses progress made in human welfare and development using three dimensions (long and healthy life, knowledge and a decent standard of living)¹ was 0.556. This ranked Cameroon 150 worldwide and placing it in the medium human development category (UNDP, 2018).

¹ According to the UNDP HDI statistical report, the young and healthy life dimension is captured the life expectancy at birth which is the years a newborn could expect to live. Knowledge is captured by the expected years of schooling and the expected number of years of schooling for

Over the past two decades, there has been a collective interest from the international development community in tackling these development problems using social protection policies and programs. Development targets such as the Millennium Development Goals (MDGs) were prescribed as important milestones for national governments to adopt in order to facilitate the eradication of poverty. The commitment and determination of the international development community has been accentuated by addressing the risks and vulnerabilities of the most vulnerable people worldwide as prescribed by the United Nations General Assembly adoption in 2015 of the Sustainable Development Goals (SDGs) by 2030. Agenda 2030 sets up a roadmap to end poverty and inequality and increase the income of the world's most vulnerable people by 4%. These SDGs were a follow up to the 2015 MDGs and focused on 17 main targets that national governments, the private sector and civil society should follow to end poverty by 2030. The need to realise these global goals has further strengthened the argument that social protection policies are needed to help the most vulnerable people. From a social policy perspective, the assumptions and progress surrounding social protection in these countries is a core debate.

In this same light, the government of Cameroon alongside other African countries has been harnessing resources to build an effective national social protection framework, as well as comprehensive regional social protection frameworks providing some minimum social protection. Research so far shows that social protection plays an important role in enhancing human welfare and wellbeing including combatting poverty and vulnerability (Barrientos and Hulme, 2008; Barrientos et al, 2004; Conway and Norton, 2001). However, the debate amongst academics and policymakers is to understand the effectiveness of these social protection interventions in different policy settings (Barrientos, 2013). This thesis uses the social risk management perspective to explore and understand how social protection interventions work in reducing the risks and vulnerabilities of individuals and households in Cameroon. To do this, the thesis uses as case studies three social protection schemes drawn from the Buea Municipality of the South West Region of Cameroon.

children. Decent standards of living in a country is the Gross National Income (GNI) which is the aggregate income of an economy generated by its production and its ownership of factors of production, less the incomes paid for the use of factors of production owned by the rest of the world, converted to international dollars using PPP rates, divided by midyear population

1.1 Research aims and objectives

The general aim of this thesis is twofold; firstly, to explore and understand how social protection interventions are conceptualized and distributed within Cameroon's social policy space, and secondly, to ascertain the effectiveness of these social protection schemes in Cameroon.

1.2 Defining Social protection and justification of Study

Many international donors and academics, recognise the importance of the universal provision of basic social protection resources and services. For example, the ILO now considers social protection a basic human right that every citizen is entitled to, as stated in the preamble of the ILO Protection Floor Recommendation 2012:

As a human right and an important tool to prevent and reduce poverty, inequality, social exclusion and social insecurity (and) to promote equal opportunity gender and racial equality, and to support the transition from informal to formal employment (ILO, 2012: 1).

The ILO perspective reinforces the notion that social protection are fundamental in providing resources to help vulnerable people during shocks as well as enable them prevent future shocks. Social protection resources do not only alleviate vulnerable people from poverty but they also transform their lives by promoting factors that alleviate the root causes of vulnerability and poverty (Devereux and Sabates-Wheeler, 2004).

In this thesis, social protection constitutes platforms whereby citizens access resources and opportunities to enable them deal with everyday life contingencies and shocks. Many citizens in Cameroon are confronted with problems of risks and vulnerabilities and the government, together with other private and civil society stakeholders, has recognized the importance of social protection policies and programmes and the need to incorporate them within its development agenda.

Against this backdrop, the government of Cameroon has been keen on building a comprehensive and sustainable social protection platform to address vulnerabilities faced by its citizens. In the mid-1990s, when the concept of social protection was beginning to gather momentum and international acceptance as a viable development strategy, the government of Cameroon led Pan-African discussions with the aim of engaging African countries in a wider effort to build national social protection systems. In 2010, under the leadership of President Paul Biya, Cameroon hosted

members of 47 African Union states consisting of tripartite delegates (government ministers, employer representatives and trade union/civil society representatives) for an ILO African Decent Work Symposium named 'Building a Social Protection Floor with the Jobs Pact'. This event concluded with a recommendation called the Yaoundé Tripartite Declaration, which emphasised the need for African countries to recognise social protection as a development strategy but also as a basic human right. Before this historic milestone, Cameroon had previously hosted an expert meeting on social protection in September 2006 calling for the inclusion of social protection in the long-term plans of national governments. After collaborative discussions and workshops with several partners and most particularly the World Bank, the government of Cameroon established a National Social Safety Net Program (NSSNP) in May 2013, costing 50 million US dollars. This program consisted of a pilot cash transfer scheme and other vocational training programs aimed at supporting labour market development.

Currently, Cameroon is classified as a Low Middle Income Country (LMIC) and has a population of approximately 23.4 million (World Bank, 2016). Since the late 2000s, social protection has been an essential part of the country's development strategy and vision of becoming an emerging economy by 2035. Cameroon is often referred to as 'Africa in miniature' because of its geographical diversity, consisting of miles of coastlines, equatorial forests, plains, deserts and mountains, and natural resources such as oil and gas, agricultural products such as cocoa, coffee and timber and a huge hydro-electric potential (ADB, 2009).

Since the economic crises in the late 1980s and the mid-1990s, Cameroon's Gross Domestic Product (GDP) rate was negative, resulting in high socio-economic and demographic deprivation, which increased individual and household risk and vulnerability factors faced by citizens. For example, estimates from the World Bank suggest that over 37.5% of the total population in Cameroon live below the national poverty line (a standardized national perception about poor people and the country's socio-economic living conditions) (World Bank, 2014). Additionally, the level of monetary poverty since 2007 has been approximately 40 % of the population (NIS, 2002).

According to estimates from the Second Cameroon Household Survey, farmers are most affected by poverty with approximately 57% considered poor. Further health related indicators reveal poor living standards, with World Bank estimates putting life expectancy for the country as a whole at 55 years, compared to an average of 66 years among other LMIC countries (World Bank, 2014). Additionally, these health problems affect various categories of the population differently. For example, estimates about the prevalence of HIV in 2011 show that 4.3% of adults aged (15–49)

are HIV positive, with the prevalence rate almost twice as high for women as men living in urban areas (NIS, 2011). The health and nutrition status of children between the ages of 6 and 59 months in 2011 showed that 60% were anemic, with neonatal mortality rates standing at 31% and child mortality at 62% for children under five years old (NIS, 2011). Cameroon has high levels of vulnerability in the health sector particularly amongst people in the informal economy and has limited legal coverage in terms of the social protection policies available to citizens (ILO, 2014).

The geography and location of Cameroon also exposes its citizens to physical and environmental hazards, which have a negative effect on living conditions and livelihood. Cameroon is home to one of the tallest mountains in Africa (Mount Cameroon) measuring 4,100 metres. This mountain is highly active, with the last eruption occurring in 2012 with great human loss and material damage. Lake Nyos, a crater lake, sits alongside the volcanic line and has the potential of emitting dangerous amounts of carbon dioxide, which can cause human suffocation, as was the case in 1986, which led to the loss of thousands of lives and livestock. Other potential physical and natural threats include flooding and landslides caused by high rainfalls in the southwest regions, and droughts caused by the hot and semi-arid weather conditions found in the northern regions.

Other external shocks also increase the vulnerability of individuals and households; for example, high food prices were responsible for major food shortages in 2008 which led to widespread protest and rioting. As mentioned earlier, Cameroon has been hard-hit by massive economic and political distress since the late 1980s, and 1990s (IMF, 2010). Socio-economic and political challenges were partly exacerbated by a Structural Adjustment Program (SAP), through the negative effects of neoliberal policies including privatisation, devaluation of the CFA Franc and trade liberalisation (Ayenagbo et al., 2012). According to Adesina (2011), these effects paved the way for the adoption of social protection as a development alternative by developing countries, especially in Africa.

The government of Cameroon has incorporated social protection as a development strategy to attain its objectives and vision by 2035² and in line with the guidelines stipulated in the country's Growth and Employment Strategy Paper (GESP) for 2010–2020, which aims at reducing poverty in Cameroon to at least national socially acceptable standards. Cameroon has highlighted its

² Cameroon's vision of emerging by 2035 is a long-term development plan championed by President Paul Biya, aimed at reducing poverty and transforming Cameroon into an Industrialized and Middle Income Country. Objectives that are more specific include facilitating the creation of decent jobs, raising life expectancy, providing quality social services, narrowing the poverty gap between the rich and the poor and promoting social protection resources for the most vulnerable people. For more see Cameroon Working Paper Vision 2035, February 2009.

commitment to expand social protection and development between 2014 and 2017 by incorporating a Decent Work Program. The Ministry of Labour and Social Security, through a tripartite agreement between the government of Cameroon, the ILO and other social partners, has decided to promote decent work and income-generating activities for women, youth and vulnerable people and ameliorate working conditions for all workers as well as build their capacity in order to promote social cohesion and dialogue.

Other specific short-term social protection engagements have been made for years 2016–2020 in line with the objectives of the third and fourth Sustainable Development Goals (SDG's). For example, in terms of attaining the goals of the third SDG, which promotes and ensures better health and wellbeing for all, the government aims to reduce: morbidity among poor and vulnerable people; two-thirds of child mortality for children under five years old; 80% of maternal deaths; and 50% of the prevalence of HIV/AIDS (OECD, 2017). In terms of attaining SDG 4, which seeks to promote and ensure inclusive and equitable education for all, the government has committed to making education at primary level free and accessible and reducing illiteracy by promoting informal education and national languages (ILO, 2014).

To achieve these SDG's, the government has reiterated its desire to revamp the social protection sector by extending coverage to excluded citizens, and by carrying out progressive meaningful political, legal and administrative reforms to increase access to welfare resources in diverse sectors and levels (IMF, 2010). For example, since 2004 the government has launched its policy of decentralisation which is both a political and administrative reform aimed at ensuring that both public and social services and resources provided by centralised national government institutions and agencies remain closer and accessible to people in all 10 regions and 339 councils in Cameroon. Moreover the decentralisation policy encourages people in both regional, sub-regional and local government areas to participate in deciding how resources could be used to alleviate poverty in their communities (Cheka, 2007). However social protection policies incorporated within the framework of the nations development strategy are primarily shaped by the views, actions and dynamism of key stakeholders such as parliamentarians, mayors, top bureaucrats and both local and international partners, guide the social protection policy process at the international national, regional and community levels. Hence there is need to understand how social protection policies work in local communities in Cameroon.

Given the unique risk and vulnerability perspective in Cameroon as well as its social policy goal to build a comprehensive social protection platform for its citizens, this study contributes to the

understanding of social protection delivery and gives insights to both academics and policymakers about their conceptualisation and effectiveness in Cameroon.

1.3 Defining and linking the concepts of risk, vulnerability and livelihood in the Buea Municipality

This section introduces and defines risks, vulnerability and livelihood which are important underlying concepts that will help in understanding social protection. It explores how risk, vulnerability and livelihood strategies affect individuals and households within the Buea Municipality. To understand how the concepts of risks, vulnerability and livelihood operate in the Buea Municipality and central to the social protection discourse, this section will focus on four components: first we overview the Buea Municipality and the different types of risks present; second, outline the factors that shape the ability of individuals and households to respond to shocks and hazards; third, ascertain livelihood perspectives and strategies used to manage risk and vulnerabilities; and fourth, understand how gender dynamics of individuals and households shape risk, vulnerability and livelihood strategies.

Social protection refers to programs that are designed to reduce the vulnerabilities of individuals, households and communities through a combination of interventions which include: promoting efficient labour markets, minimising people's exposure to risks and improving their livelihood through utilisation of different assets, institutions and management strategies (Lund, 2009). Given the important role they play in poverty alleviation and reducing inequality they are increasingly used as a development strategy to breach the gap between rich and poor (Cook and Kabeer, 2011). In addition to combatting poverty levels in households and communities, social protection systems also contribute to economic growth as they improve labour productivity through efficient markets (Mc Cord and Slater, 2009). Buea is the regional capital of the South West Region of Cameroon. According to the 2005 National Census, the municipality has a population of about 200,000 inhabitants. The Buea municipality was created by presidential decree No. 77/203 of 29th of June 1977 and covers a surface area of 870 Square kilometres including 67 villages and distinct identified urban settlements such as: Buea Station, Soppo, Molyko/Mile 17, Ekona and Muea as outlined in the map in Figure 1 below (United Councils and Cities of Cameroon, 2014). The Buea municipality is bounded to the North by the tropical forest which lies on the slope of Mount Cameroon (which stands 4100m above the sea level), to the east by the Muyuka Municipality, to the West by the Idenau district and to the South by the Limbe I and II municipalities respectively.

sources of risks available in the Buea Municipality. This risk model groups risks into seven categories; social, economic, environmental, life-cycle, administrative and political, health, and natural.

Table 1.0: A taxonomy of risk

	Micro	Meso	Macro
Social	<ul style="list-style-type: none"> • Crimes • Domestic Violence • Drug addiction 	<ul style="list-style-type: none"> • Terrorism • Gangs 	<ul style="list-style-type: none"> • War, Civil strife • Social upheaval • Child abuse • Drug addiction
Economic	<ul style="list-style-type: none"> • Unemployment • Crop failure 	<ul style="list-style-type: none"> • Unemployment • Crop failure • Migration 	
Environmental		<ul style="list-style-type: none"> • Pollution • Deforestation • Acid rain 	
Life-cycle	<ul style="list-style-type: none"> • Birth • Old age • Death 		
Administrative and political	<ul style="list-style-type: none"> • Ethnic discrimination 	<ul style="list-style-type: none"> • Ethnic conflict • Riots • Biological and chemical outbreaks 	<ul style="list-style-type: none"> • Politically induced malfunction on social programs • Coups
Health	<ul style="list-style-type: none"> • Illness • Injury • Disability 	<ul style="list-style-type: none"> • Pandemics 	<ul style="list-style-type: none"> • Pandemics
Natural		<ul style="list-style-type: none"> • Rainfall • Volcanic eruptions 	<ul style="list-style-type: none"> • Earthquakes • Droughts, floods • Tornadoes

Source: Adapted from Holzmann and Jorgensen (2000)

Table 1.0 illustrates the different sources and dimensions of risk and it serves as a template in understanding the sources of risks in the Buea Municipality. Firstly, exposure to social risks is a major challenge in Buea municipality. A growth in drug abuse and crimes are challenges residents have to deal with. Akepe (2017) argues that the rise in drug abuse and crime are related to the growing youth population and high levels of unemployment. Increased exposure to social media introduces youths to western drug culture. Local police reports in the Municipality show an increase in knife crimes, burglary, rape cases, fetish killings and the illicit importation of drugs

such as Tramadol over the internet. Despite an increase in policing, increased crime exceeds staffing improvements. The Buea Municipality has a police force of 185 individuals to ensure public security and safety of approximately 200,000 inhabitants (Nsah, 2017). Although trained the forces lack the necessary amount and quality of resources to facilitate its work. For example, the entire Buea Municipality has only four patrol vehicles and the police force does not adopt new information and communication technologies to fight crime (Buea Central Police Station, 2017).

Secondly, the population of Buea is exposed to economic risks including high levels of unemployment, poverty and the rising cost of food and basic commodities. Cameroon's national unemployment rate was officially 4.2% in 2017 and was much higher in rural communities and smaller municipalities such as the Buea Municipality (Trading Economics, 2018). High levels of unemployment exposes the population to poverty and other negative outcomes such as poor nutrition, ill health, low quality education and a lower standard of living (World Bank, 2001). Whilst the Buea Municipality has a number of professional and vocational schools designed to help young people gain skills for employment and self-employment, graduates are typically underemployed or unable to find work at all and lack access to the necessary capital they need to start a business. Small employers are also disadvantaged by the structure of the tax system which impedes their growth. Without adequate capital young people find it hard to indulge in self-employment activities of fund start-ups. Beyond the lack of capital which reduces self-employment, Cameroon's tax code for small business initiatives also impedes the development of small business. This is because instead of the tax code for small business taxing revenues and profits, all small size businesses has to pay a flat rate tax irrespective of their revenue, profit margin and capacity (Metimi, 2018). There are also high levels of corruption amongst tax officials who harass small business owners and also arbitrarily set their own taxes.

Thirdly, the Buea Municipality has social programmes designed to tackle social inequality and poverty. Social programmes, for the most part, are limited to counselling and resolving family and child welfare disputes (Neba, 1999). There are few social benefit payment systems for families not engaged in formal employment exposing those unemployed to shocks and hazards. The social benefits payments that do exist are targeted at formal state and private sector employees (Neba, 1999).

Environmental risk factors in Buea Municipality include an inefficient waste management systems, deforestation and volcanic ash deposits. Despite a state organised waste collection and disposal

company within the municipality, household waste may go uncollected for days (Elive, 2015). This serves to increase the risk of mosquitoes and the prevalence of malaria. Significant deforestation has occurred along the slopes of Mount Cameroon and most residents of villages use this wood as a cooking fuel. Local environmental NGOs such as Reach Out that promote environmental preservation seek to discourage the use of wood for cooking but with little success given the lack of alternative sources of energy (Masango, 2016). Volcanic ash deposits are a further environmental risk from Mount Cameroon over the Municipality and this pollutes and reduces air quality.

Residents face political and administrative risk factors. Since October 2016, residents of Buea Municipality have experienced instability and insecurity. Nkwi (2004) reviewed the Cameroon Anglophone problem prior to the 2016 uprising and foresaw the eruption of political problems if nothing was done to address them. This has included a major riot which separatists argue has been caused by discrimination and marginalisation of Anglophones in Cameroon. The Municipality has been crippled by weekly *Ghost Towns*³ on Mondays as part of a civil disobedience campaign. In October 2017, separatists declared independence in Buea municipality and this resulted in conflicts with Cameroon's armed forces leading to dozens of deaths around the Municipality. The ongoing armed confrontations and civil disobedience campaign from Anglophone activists which include *Ghost Towns* and school boycotts are political risk factors. The school boycotts has encouraged parents with resources to send their children to schools in the French speaking parts of Cameroon while children from vulnerable and poor households have missed schooling for two academic years.

The Buea Municipality has a long political history in Cameroon because it was the capital of the German *Kamerun* and then later the capital of Southern Cameroons under UN trusteeship. Historically, the Municipality has always been at the forefront of political protest against the marginalisation of English speaking Cameroonians. For example, in 1993 English speaking Cameroonians organised the first national conference called the All Anglophone Conference (AAC1) where they identified the marginalisation of English-speaking Cameroonians by the

³ In Cameroon, *Ghost Towns* describe the phenomena of general strike and protest actions typically declared by trade unions or associations in a non-violent form against the government. Since the beginning of the recent Anglophone crisis, separatist groups have declared *Ghost Towns* every Mondays whereby shops and businesses are closed, road and streets are empty with no vehicles circulating.

French-speaking majority and called for the need of reforms to restore their autonomy (Awasom, 2000). During this conference English-speaking Cameroonians declared their dissatisfaction and this reinforced over the years the activities of the Southern Cameroons National Council (SCNC), an outlawed political pressure group clamouring for the restoration of the former independent Southern Cameroons territory. This is a political risk factor considering that the group considers Buea its headquarters and continue to advocate for an independent Southern Cameroons state with Buea as its capital. The Southern Cameroons doctrine has spread widely on social media and has caused tensions in the relations between the central government and the English speaking regions of Cameroon. Since October 2016, Buea Municipality like the rest of the two English speaking regions of Cameroon has been embroiled in a socio-political crisis which began as a teachers' and lawyers strike for better working conditions, and later transformed into a separatist movement (Mbi, 2018).

There is also no universal healthcare coverage and even though healthcare services are relatively affordable, high levels of poverty make it difficult for some residents to access healthcare services in Buea Municipality (Metimi, 2018). The quality and access to healthcare constitutes a risk factor for residents. The healthcare system is characterised by high levels of corruption because most healthcare practitioners engage in rent-seeking behaviours to bolster their low incomes (Enang, 2005). For instance, the government of Cameroon has made malaria treatment free for children under five years given it is a leading cause of death among this group (Metimi, 2018). That notwithstanding, healthcare practitioners in public hospitals across Buea Municipality continue to charge malaria treatment fees to parents who bring their children for treatment. The Buea Municipality is also experiencing an HIV/Aids pandemic as the South West Region prevalence rate is 5.3% and highest of all the 10 regions in Cameroon when compared to Cameroon's national HIV/Aids prevalence rate of 4.3%. Maternal health is another health risk factor for women as in the rest of the country where most of the causes of the maternal deaths recorded are typically preventable (Tebeu et al, 2015). Inadequate antenatal health care was a risk factor for maternal mortality. In rural settlements across the Municipality, anecdotal evidence suggest that many women have died *en route* to hospitals while in labour because of the lack of a nearby health care unit. Buea municipality has one of the highest rates of HIV/AIDS prevalence in the country.

Individuals and households in the Buea Municipality are exposed to natural risks, emanating from Mount Cameroon and the nature of the weather, climatic pattern and landscape of the municipality. The leading natural risk of the municipality includes the fact that the municipality lies along the

slopes of Mt Cameroon, a 4100m active volcano (Nsah, 2017). The nature of the weather, climate and physical environment means that individuals and household have a greater chance of being affected by hazards such as eruptions, landslides and earth tremors. Most volcanic eruptions are accompanied by outpourings of magma and toxic gases. Such toxic gases can cause serious health complications including respiratory diseases, while the magma flows can destroy property along its path. In the most recent eruption in 1999, lava destroyed several hundreds of hectares of palm plantations around the mountain (Neba, 1999). Another source of natural risk includes the fact that some parts of the municipality are susceptible to landslides after heavy rainfall given that there are houses built illegally and without building permits in areas vulnerable to landslides. This lack of adequate rural and urban planning increases peoples' exposure to the negative impacts of natural catastrophes and disasters.

1.3.2 Vulnerability

Having explored the types and sources of risks faced by residents, this section explores their ability to cope with these risks. The goal of social protection is to address issues surrounding risks and vulnerability. Vulnerability is different from risk because it refers to the capability to respond to the negative impacts of shocks and hazards. Hoddinott and Quisumbing, (2003) use the equation below to represent vulnerability:

$$\text{Vulnerability} = \text{Sources of risk} + \text{available resources (public/private)} + \text{available risk management techniques}$$

In this section, vulnerability will be reviewed in the context of the above equation, by looking at the sources of risks present within the Buea Municipality but also identifying resources and risk management measures available by individuals and households. In so doing this section traverses the economic, social, political, health and gender resources of individuals and households used to protect against vulnerability.

Firstly, as earlier mentioned, individuals and households in the Buea Municipality are exposed to natural sources of risks including eruptions and volcanic activities from Mount Cameroon, accompanied by violent tremors which destroy buildings. To cope with this risk, Buea residents use light construction material (planks from timber) to construct their houses in order to reduce the chances of houses collapsing; wooden houses are therefore the predominant type of housing constructed in the municipality. Whilst few wooden houses were built in recent years, residents

avoid building high rise houses due to fears that they may collapse. Since the year 2000 municipal authorities' regulation refused building permits for houses exceeding 3 storeys. The Municipality also seeks to remove illegal houses and settlements developed in disaster prone zones. Furthermore, the Ministry of Urban Planning and Regional development has introduced measures to prevent the development of real estates in areas susceptible to landslides (Metimi, 2018). Through Presidential Decree number 2004/99 of 26 April 2004 reorganising the management of natural disaster by the Ministry of Territorial Administration (MINAT), the offices of the governor of the South west Region, the Senior Divisional Officer of the Fako Division, the Divisional Officer of Buea and the Lord Mayor of the Buea Municipality are responsible to intervene and manage relief efforts in the event of natural disasters (Ndille and Belle, 2014). Resources provided by the administrative and institutional authorities help to ensure the Buea population remains resilient when exposed to natural disasters.

Secondly, the economic risks identified high levels of youth unemployment, poverty and rising prices of food and basic commodities (Kinge, 2015). Local residents in the Buea Municipality are adopting new economic risk management strategies to enable them cope in these difficult economic circumstances. In the past, graduates from the universities and higher learning institutes sought white collar jobs whereas most young graduates are now taking vocational training courses to enable them gain appropriate skills to start small businesses: welding, barbering, restaurants and small retail shops (Johdom, 2017). Increasing numbers of high income earners within the municipality are taking up small scale farming to grow for food consumption to offset the impact of rising food prices (Enongene, 2016). More residents are involved in small-scale farming activities to complement household budgeting and to sell for an additional income. Conscious of the important role of agriculture the government offers small grants to encourage young people to pursue agriculture. For example, the Institute of Scientific Research and Agricultural Development (IRAD) located at the Ekona-neighbourhood of the Buea Municipality, as well as the South West Development Authority (SOWEDA), are both involved in promoting agriculture by offering training programmes. These training programmes are geared towards increasing the skills of farmers and providing farmers with high yielding seed species to boost agricultural productivity (Kinge, 2015). High levels of youth unemployment and poverty also encourage investment in economic migration whereby parents assist their children to study and find jobs abroad in Europe, America and Asia (Kinge, 2015). This allows financial remittances to flow back to families in the municipality and therefore for households to manage and respond to their vulnerabilities. However, not all households are able to afford such investments.

Thirdly, residents use local resources to manage and respond to health risks such as health insurance schemes. The Bamenda Ecclesiastical Province Health Assistance (BEPHA) and the Roman Catholic Mission community health insurance programme are some of the schemes that increase the capacity to provide coverage for their health care including complex medical procedures (BEPHA, 2018). Ransom (2002) argues that community health insurance schemes play a key role in improving access to healthcare services among low income earners in deprived communities. According to Heifer International (2011) high levels of poverty reduce people's access to healthcare services and represent a major health risk in most communities. In the Buea Municipality, both children and adults are still dying from treatable diseases such as malaria and typhoid, whose treatment costs less than US\$30. With the advent of these local health insurance schemes, some local residents are able to manage their health risks and access healthcare with a small subscription fee – equivalent to about £7 Pounds sterling monthly.

Fourthly, to help individuals and households respond to the major political risk in the Buea municipality caused by the ongoing crisis between the Ambazonia separatist fighters and government soldiers, residents have been sensitised by both local and government officials to be vigilant and report incidents using national emergency numbers accessible to all in the Buea Municipality. The Police, Fire and Ambulance services can be reached by dialling 112, 118 and 119 respectively. For example, in order to manage these political risks including the boycott of schools and business services as imposed by separatist forces, parents are currently sending their children to schools in the French speaking parts of Cameroon while businesses extend their opening periods and many work during the weekend in an attempt to make up for the hours lost during *Ghost Towns* every Monday. The impact of the civil disobedience and school boycott campaigns are more severe on low income earners and unemployed people most of whom are unable to send their children to schools in French speaking Cameroon. Many farmers are unable to go to their farms for fear of being shot by government soldiers when mistaking them for separatist fighters.

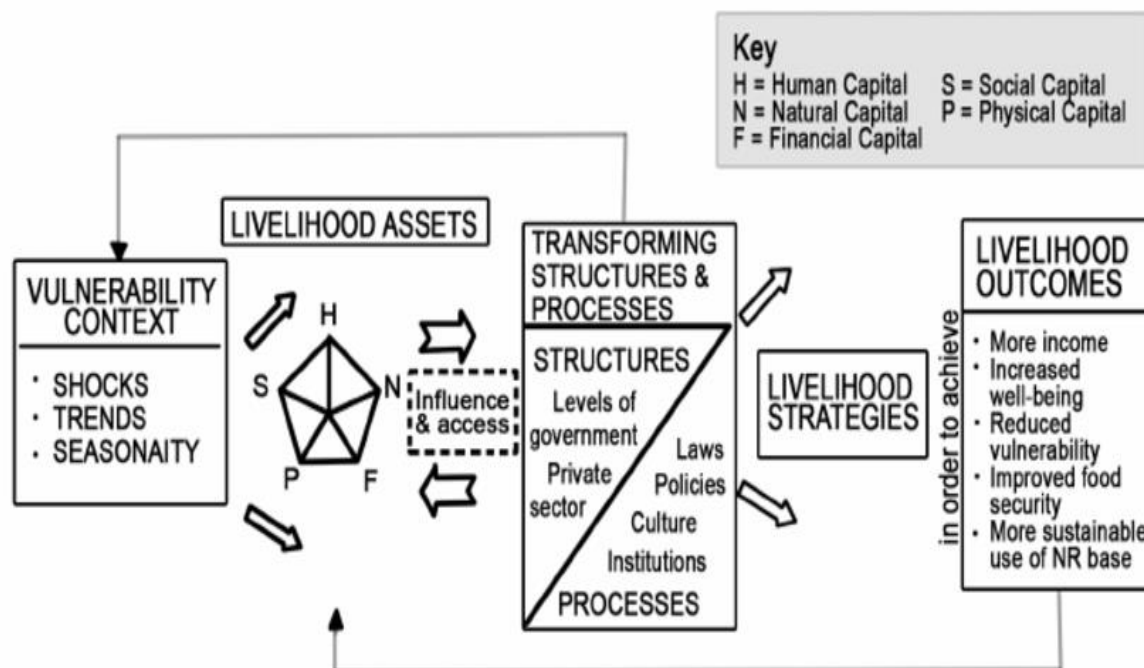
Finally in terms of vulnerability, gender inequality and bias expose women to adverse outcomes in Buea municipality. For example, it has been argued that gender stereotypes in the Buea community have made it difficult for some women to exploit their full potential (Metimi, 2018). Local cultural norms have limited many women to roles as *housewives* while their husbands engage in paid work. This leaves many women with little or no economic power, increasing their

dependence on men. Land distribution practices are also characterised by gender bias and many families transfer land to their male children only (Enongene 2016). This has led to significant difficulties for women accessing finance. Women typically end up as small traders due to absence of land or a home as collateral to secure loans needed to finance bigger business ventures (Vuban, 2017). There has been a rise in discussions and campaigns for gender equality around the municipality championed by local NGOs that advocate for women's rights and economic empowerment. NGOs such as *Reach Out* Cameroon and the Cameroon Centre for Reproductive Health Rights (CCRHR) train women in income generating activities. For example, *Reach Out* Cameroon, in collaboration with the South West Regional Delegation of the Ministry of Women Affairs, trained and provided capital for Businesses worth 100,000Fcfa to over 100 Women in the Buea Municipality. Furthermore, they were also involved in information campaigns aimed at sensitising traditional elders on the need to include women in land distribution programmes (Reach out, 2017). Politically, women are underrepresented when compared to men in elected positions and senior public sector roles, including the civil service (Dopgima, 2018). For example, a woman has never been elected Mayor in the Buea Municipality.

1.3.3 Livelihood

The term livelihood is commonly used to describe the different ways in which individuals and households secure the necessities of life such as money, nutrition, education, healthcare and shelter (DFID, 2000). Within lifecycle perspective individuals, households and communities perpetually seek to achieve better livelihood outcomes such that they become less vulnerable to sources of risks. In order to achieve this, individuals, households and communities rely on their human, natural, financial, social and physical capital to offer goods and services in a context that is governed by processes such as laws, policies and cultures. These steps and measures are designed to enable individuals and households manage their risks and vulnerabilities sustainably and in the long-term. The diagram below represents the sustainable livelihood model which helps explains the concept of livelihood.

Figure 1.1: Sustainable Livelihood Framework



Source: Department for International Development (2000)

Figure 1.1 outlines different variables that explain the concept of livelihood. The Department for International Development's (2000) sustainable livelihood model expressed above is developed within the vulnerability context which assumes that individuals and households are exposed to different variables such as shocks, trends and seasonality, all of which impact households' ability to secure the necessities of life. Seasonality refers to predictable changes that can affect the livelihood of households such as climatic patterns. For example in the Buea Municipality there are two major weather seasons: rainy and dry. During the rainy seasons, those employed in the tourism sector such as mountain guides and porters experience a predictable drop in activities and earn less income. This pattern is annual and predictable and makes it planning possible during this season by seeking alternative sources of income. Shocks, which typically include unforeseen circumstances, such as volcanic eruptions or the ongoing political crisis which has resulted in civil disobedience, is a vulnerability variable. When such unforeseen circumstances occur, households struggle to survive by seeking to secure the necessities of life within a more difficult context. Historically, the two main activities of the Buea Municipality are farming and hunting. Buea was founded by two brothers who were both hunters from Mbomboko, a village which is situated on the leeward side of Mt Cameroon and still inhabited today (Tita, 1990). Eyieh Njie and Tama Lifanje, both descendants of Kuva Likenye the legendary chief of the indigenous Bakweri tribe in

the mid 1800s, were mostly hunters and farmers (Ewumbue-Monono, 2015). The livelihood of the people of the Buea Municipality is greatly dependent not only on the vulnerability context as outlined earlier but also on the types of assets they own, as well as their access to both formal and informal structures and processes available to them.

Mount Cameroon has provided rich volcanic alluvial soils for fertile agriculture (DeLancey and Delancey, 2000). There is cultivation of a variety of food crops such as maize, beans, plantains, cocoyams, yams, bananas, tea, coffee, tomatoes and several vegetables (Neba, 1999). Both subsistence and plantation agriculture is prevalent in Buea and provides a major source of income for the local population. The Cameroon Development Corporation (CDC), a leading national agricultural corporation and the second largest national employer after the state with more than 18,000 full time employees, has Tea and Banana plantations within Buea municipality and this creates jobs for local residents especially from the Tole, Molyko, Muea and Ekona neighbourhoods. The Buea Mountain is also a major touristic site attracting tourists from other parts of Cameroon and outside the country (West, 2004). For example, since the early 1970s the Buea Mountain has hosted an international mountain race which has helped to increase the touristic potential of the municipality and also boost the local economy.

The Buea Municipality has a long history as an administrative hub in Cameroon; firstly, it was the capital of German *Kamerun*, and then the capital of Southern Cameroons under UN trusteeship administered by the British and today, it is the capital of the South West Region (Cameroon Tribune, 2015). Consequently, it hosts civil service and public administrators and other support staff at different government services at the regional level. There are also reputable higher educational institutions such as the Anglo-Saxon University of Buea created in 1993 to provide tertiary education to English speaking Cameroonians. Thousands of students have graduated from the University of Buea and subsequently gained employment in companies and institutions hence sustaining their long-term livelihood (Mbaku, 2005). More recently, the Buea Municipality has witnessed the rise of high-tech businesses, start-up ventures and earned the nick name '*silicon mountain*' (Vuban, 2017). For example, high-tech start-ups such as Njorku.com provide an online marketing platform that enables residents to access job opportunities and sell goods and services both around the municipality and across the country (Njorku.com, 2018). Similarly, access to high-tech infrastructure has led to growth in music production and the music industry in general and the emergence of many local artists and music production houses from the Buea municipality.

Farming and agricultural activities in the Buea Municipality also boost the livelihood of individuals and households who sell food products in one of the largest food markets in the Muea neighbourhood of Buea. The Muea market attracts traders from across the country and neighbouring cities such as Limbe and Douala (Nkwi, 2004). For example, the Douala population of approximately 2.4 million buy most of their food crops from the Buea municipality thereby creating livelihood opportunities for both farmers and agricultural traders (Ewumbue-Monono, 2015). Trading in Buea is also boosted by the proximity to the Tiko and Bota wharfs which facilitate import and export of food and household commodities including neighbouring countries of Nigeria, Equatorial Guinea and Gabon (Tita, 1990). Agricultural food products from the Buea Municipality provide economic gains to traders as they are mostly exported to the huge Nigeria food markets (Neba, 1999).

The growing financial sector in Buea contributes to improving livelihood outcomes (Kingue, 2015). Individuals and households access financial and business institutions operating in the Municipality. Many international banks are currently operating in Buea, unlike previously where owners of small businesses in Buea could only access and secure loans from *Banque Internationale du Cameroun Pour l'Epargne et le Cr dit* (BICEC). Multinational banks such as Afriland First Bank, ECOBANK, *Societe Generale des Banques (SG)*; Standard Chartered Bank, United Bank for Africa (UBA) have all opened up branches targeting individuals and medium sized enterprises in the Buea municipality (Kinge, 2015). This has resulted in the growth of local businesses around the municipality which now have access to loans and finance. In addition to these large banks, hundreds of microfinance institutions operate micro mobile credit services that provide door to door services to individuals and small businesses collecting daily savings and providing micro loans. These mobile micro credit services have made it possible for small businesses to access funds to finance their growth with less paperwork or need of bank loan securities and collaterals (Johdom, 2017).

Local Member Based Organisations (MBOs) locally known as '*Njangis*' whereby members gather their resources also form part of structures and strategies used by inhabitants to manage their risks and vulnerabilities. There are various tribal, religious and social MBOs operating in the Buea Municipality and their activities are culturally embedded in to livelihood of the inhabitants of the Buea Municipality.

The Municipality also host the services of the regional branch of the *Caisse Nationale Prevoyance Sociale* (CNPS), which is a national scheme providing cover to certain risks faced by inhabitants

involved in formal employment. Equally, the regional services of other state ministries provide social protection resources and services, such as the Ministry of Labour and Social Security and the Ministry of Social Affairs. The municipality also host the structures of local and international NGOs such as the Cameroon Opportunity Industrialisation Centre (COIC) whose mission is to offer vocational programmes to young people and also to provide social protection resources to vulnerable people in the Municipality.

A review of the sources of risks and vulnerability in the Buea Municipality results in a number considerations. It provides us with a general picture of the types of risks that individuals and households in the Buea Municipality are exposed to and how they manage these risks in the event of shocks and hazards. Furthermore, we are able to ascertain how inhabitants of the Buea Municipality go about their daily activities in order to sustain their livelihood. The overview of concepts of risks, vulnerability and livelihood within the context of the Buea Municipality set the stage for a better exploration and understanding of how formal and informal social protection structures and processes affect the lives of individuals and households in the Buea Municipality of Cameroon.

1.4 Research questions

Despite acknowledgement of the importance of social protection as a development strategy, critics have questioned the effectiveness and efficiency of policies and programs in achieving goals and targets. The debate among social protection policymakers now focuses on ways of designing and implementing efficient and effective social policies as well as optimising the best mix of welfare policies to help individuals and their households respond to shocks and hazards. In this regard, this study examines how social protection policies in Cameroon are conceptualised and explores how social protection interventions affect the livelihoods of beneficiaries and their households. For the provision of better social protection programs and the optimisation of welfare policies to alleviate the living conditions of vulnerable people, there is a need to understand and explore real life and contextual situations. In this light, the following research questions have been identified to help understand social protection in Cameroon:

(1) How do social protection interventions affect beneficiaries?

- How do social protection interventions address the risks and vulnerabilities of individuals, households and communities in Cameroon?
- How do social protection interventions affect the livelihood strategies of individuals, households and communities?
- How significant are the effects of these interventions to the well-being of individuals, households and communities?

(2) How is social protection conceptualised and implemented within Cameroonian policy intervention?

- How are social protection resources produced and distributed in Cameroon?
- What factors shape the establishment of a viable social protection framework in Cameroon?
- How sustainable is social protection policy and delivery in Cameroon?

1.5 Summary and outline of study

Individuals and households in Cameroon face numerous demographic and socio-economic risk and vulnerability factors, which manifest differently, rendering them vulnerable to poverty. Elements of risk, vulnerability and livelihood are crucial to the understanding of social protection. There is a national consensus among policymakers that social protection strategies should be included within the country's development plan so that socio-economic, political and demographic risk and vulnerability factors are sustainably addressed in the long-term.

Against this backdrop, both state and non-state actors are engaged with social protection programmes that provide cover for individuals working in both formal and informal sectors. In the informal sector, social protection provision is largely dominated by the approaches of international donors, local organisations and private/family networks. The provision of these welfare resources constitutes the social protection welfare regime for Cameroon, which supports people to address their daily risks and shocks.

The conundrum for social protection policymakers, including state and non-state actors at both national and international levels, is to design and implement effective social protection policies and programmes through the optimisation of the best welfare mix to manage risks and vulnerabilities adequately. Hence understanding individual and household risks and vulnerabilities

is central in the effective design and functioning of both formal and informal social protection programmes.

This study is divided into seven remaining chapters. Chapter 2 focuses on the underlying concept of vulnerability identified as a core theoretical framework of this study. This chapter explores operational components of the concepts of vulnerability and poverty. The strengths and weaknesses of the concepts are examined and relevant policy and theoretical implications are highlighted.

Chapter 3 traces the development of social protection policies as a development strategy through the lens of the World Bank's SRM framework. The framework is juxtaposed alongside traditional social protection frameworks and provides a rationale for using the World Bank SRM framework as well as definitions of concepts that are central to the framework and study. Key debates and issues surrounding social protection are also introduced.

Chapter 4 focuses on the methodology of the study but starts by highlighting issues surrounding development research and methodological perspectives for research in the area of social protection. Furthermore, in this chapter a conceptualisation of indigenous research is introduced including a practical illustration of the research design, the generation of data and analysis, and how practical and ethical challenges anticipated during the fieldwork will be addressed. The remainder of the Chapter addresses issues related to the research design and research techniques used to gather both primary and secondary fieldwork data. The chapter considers how elements of indigenous research may be a constituent part of social protection research in African settings. The Chapter also addresses the challenges and experiences encountered during data collection and how these were addressed.

Chapter 5 provides insights on the conceptualisation of formal social protection policy and delivery in Cameroon. The Chapter showcases the policy and political context in which formal social protection emerged and is delivered in Cameroon. The Chapter further analyses how key structural and political factors identified by political and bureaucratic elites shape their assumptions about risks and vulnerabilities and the implications for social protection policy and delivery. The Chapter ends by presenting findings on the effect and outcomes of formal social protection on the lives of beneficiaries.

Chapter 6 introduces informal social protection schemes and structures in Cameroon with particular focus on the communities within which these schemes operate. The Chapter uses

secondary literature to establish the socio-cultural context of informal social protection schemes and actors. The analysis in this Chapter is derived from the risk and vulnerability framework outlined earlier in the study and presents findings about the outcomes of informal social protection on the lives of beneficiaries.

Chapter 7 focuses on the thematic and vulnerability analysis of both formal and informal social protection schemes in all three case sites. The Chapter draws on comparisons between state and non-state schemes in terms of their effect on the livelihood and wellbeing of participants by analysing the responses of beneficiaries of the CNPS, BAMCULA and SN CHAUTAC schemes. The analyses provides insights on the role and nuances of both formal and informal social protection schemes as well as their effectiveness in reducing the risks and vulnerabilities of beneficiaries and shaping livelihood strategies. The Chapter provides answers to the study's first research question.

Chapter 8 focuses on discussions around the second research questions which looks at how social protection is conceptualised and distributed in Cameroon. The Chapter also highlights the relevance of the study's methodological proposition and what it contributes to the study of social protection. The Chapter ends by highlighting the limitations of the study and reaffirms the study's contribution and significance to the study of social protection.

Chapter 2

Vulnerability, Poverty and Social Protection

2.0 Introduction

Social protection interventions at both state and non-state levels are designed to meet the needs of individuals, households and communities. Those designing the programmes are therefore faced with the challenge of delivering appropriate social protection interventions to improve wellbeing. This chapter explores the theoretical and practical approaches underpinning the provision of social protection interventions. To understand the role and impact of social protection interventions in a society requires understanding the concept of vulnerability. This chapter focuses on the concept of vulnerability, which is at the center of the delivery of social protection intervention, whereas traditional social protection discourse, focuses on poverty and inequality. As it has emerged, vulnerability is a complex but dynamic concept, which is considered as forward-looking as opposed to the static snapshot, embodied in the concept of poverty (Makoka and Kaplan, 2005). This forward looking and dynamic nature renders the concept of vulnerability more robust than the concept of poverty. Understanding the nature of people's vulnerabilities and associated risks will clarify how and why individuals, households and communities choose specific livelihood strategies and mechanisms to address varying related shocks and threats faced daily. For example, in Northern Zimbabwe, Nyamwanza (2013) demonstrated that holistic factors including both intrinsic and external social-economic and climatic conditions shaped the vulnerability and response capacity of citizens. Livelihood strategies and mechanisms are shaped by factors such as the nature and type of individual/household vulnerabilities and risks. Other specific factors congruent with contextual realities and experiences and the response capacity of individuals shapes the levels of protection and cover against shocks and hazards.

The purpose of this Chapter is to explore the concept of vulnerability and to provide insights into the provision of state and non-state social protection interventions. Centering vulnerability allows for an understanding of how social protection programmes shape the choices and strategies of individuals, households and communities, and suggests how policymakers can design and deliver social protection strategies.

This Chapter is divided into three parts. First, it examines the meaning of vulnerability, its emergence and how it is distinct from the concept of poverty. The second part explores the main features and components of vulnerability, highlighting its strengths and how it contributes towards

addressing wellbeing. Thirdly, it examines how the concept of vulnerability affects livelihood strategies and mechanisms of individuals, households and communities. The chapter will establish the theoretical links of vulnerability, the research questions detailed earlier, and the methodology.

2.1 Understanding vulnerability

The concept of vulnerability is gaining growing attention within the development literature and OECD policy debates (Vogel et al., 2007). This is the case in the field of social policy and social protection where vulnerability analysis is increasingly used as an underpinning framework for addressing, explaining and understanding uncertainties in relation to citizens' wellbeing and welfare (Cafiero and Vakis, 2006). The concept of vulnerability emerged from disciplines including geography, economics, sociology and anthropology, and has been discussed using different dimensions and processes (Alwang et al., 2001). For example, in the field of geography vulnerability is discussed with specific focus on understanding factors that shaped outcomes related to events from natural hazards and biophysical degradation and changes as well as natural catastrophes. The geographical dimensions of vulnerability have been explored through many studies with particular attention directed at vulnerability analysis relating to risks associated with the environment and climate change (see: Adger and Kelly, 1999; Clarke and Parson. 2000; Kasperson et al, 2012). In the field of economics, the concept of vulnerability has been historically linked and intertwined with poverty studies including the lack of resources, entitlements and empowerment (see Bradshaw, 1999; Makoka and Kaplan, 2005; Sen, 1981; 1989; Siegel and Alwang, 1999).

The sociological dimension of vulnerability focuses on how the socio-economic and political characteristics of groups of peoples and households affect their wellbeing. This approach theorises that different groups of people are exposed to the same shocks but the unique composition and characteristics (captured in socio-economic and political factors such as age, life stage, ethnicity, gender, social and political network systems, level of wellbeing and livelihood, and the kind of social protection instruments available to them) influences their level of vulnerability. The contributions of Anderson and Woodrow (1998), Alwang et al. (2001), Blaike et al. (1994), Canon et al. (2005), Conway and Norton (2002), and Peacock and Ragsdale (1997), have shown how different groups face similar exposure to certain shocks but how the outcomes of such risk exposure is determined by not only the nature, incidence and frequency of such shocks, but also by the socio-economic/political structures and processes that gives them the capacity to respond to these shocks. Vulnerability can be defined as:

An ex-ante measure of wellbeing, reflecting not so much how well off a household currently is, but what its future prospects are (Chaudhuri, 2003: 1).

This definition highlights how vulnerability not only helps establish current wellbeing measures but also provides measures to anticipate and affect future wellbeing status with ex-ante measures. Interestingly the level of wellbeing captured here is at the household level. Vulnerability is also seen as:

The likelihood that at a given time in the future, an individual will have a level of welfare below some norm or benchmark (Hoddinott and Quisumbing, 2003: 9).

Common to these definitions is that vulnerability seeks to capture and measure a level of exposure to risks and the fragility of wellbeing dimensions at different levels (the individual or household levels) before the occurrence of a hazardous event accompanied with significant loss and damage (Hoddinott and Quisumbing, 2003).

The losses caused by the occurrence of hazardous events occur at different levels (individual, household, community). The divergent characteristics of such risks and losses, and the magnitude of losses mean that the response capabilities of individuals, households and communities also differ across social, economic and cultural settings. Hence, according to the United Nations International Strategy for Disaster Reduction (UN/ISDR) vulnerability is also defined as:

Conditions determined by physical, social, economic and environmental factors or processes which increase the susceptibility of a community to the impact of hazards (UN/ISDR, 2004:41).

These processes, which increase the susceptibility of individuals and households as suggested by UN/ISDR, could be either internal or external. Vulnerability is crucial in the design and delivery of social protection programmes since it enables the identification of the likelihood of the occurrence of different kinds of risks and the susceptibility of individuals, households and communities matching it to their respective risk exposure.

2.1.1 Vulnerability versus poverty

Until the 1990s, the international development community, including social policy organisations, has addressed issues relating to wellbeing and welfare through the lens of the concept of poverty.

The concept of poverty is generally used as a proxy to benchmarking and standardising welfare and wellbeing. Both concepts of vulnerability and poverty help explore perspectives on the welfare and living standards of individuals and households. The two concepts are intertwined but are theoretically and conceptually distinct. This section highlights distinctive components of vulnerability, illustrating how it contributes to an understanding of the effectiveness of social protection interventions to wellbeing.

The concept of poverty has been prominent within debates in the social policy and development community over the years. Bradshaw (1972) operationalised poverty through taxonomy of four categories of needs (normative, felt, expressed/demanded and comparative). He argued that these four human needs overlapped and that in between these needs was the core/real poverty value for individuals and households (Bradshaw, 2006). Poverty has also been operationalised following the concept of relative deprivation, which addresses the lack of resources typically used by individuals for the subsistence of their households (Townsend, 1979). In Smith (2000a), poverty is operationalised in both absolute and relative terms, with emphasis being placed on important social and psychological values such as psyche, pain and shame, which are important social constructs that go beyond absolute terms. These different approaches in the conceptualisation of poverty are geared towards understanding how people can deal with difficulties that threaten their livelihood. Vulnerability and poverty both serve as frameworks that help explain and understand wellbeing and welfare. The commonality here is that, both poverty and vulnerability try to capture and understand human wellbeing and welfare problems. However, these two concepts are broad and conceptually complex to unravel.

Because of the broad, complex and overlapping nature of both concepts, there is a need to examine key dimensions that distinguish these two concepts to demonstrate how differences make the concept of vulnerability better suited towards addressing wellbeing. Three factors highlight key dimensions of the concept of vulnerability. These factors form the basis on how the concept of vulnerability can be better explained, and help to understand problems associated with wellbeing and welfare.

First, vulnerability is forward-looking and not static. This means that conceptually vulnerability has the potential of anticipating how shocks and stresses faced by individuals and households could render them in a state of poverty and destitution or send those above the poverty threshold into poverty. Chaudhuri (2003) distinguishes between vulnerability and poverty when he says poverty is a *stochastic phenomenon* and vulnerability is *forward-looking*. Whilst poverty represents a state

of destitution in relation to some wellbeing indicators (e.g. consumption, income, material deprivation, happiness and assets), vulnerability is a dynamic concept that changes constantly at different levels and pace.

Vulnerability as forward-looking as opposed to static poverty means that vulnerability analysis is used to plan for anticipated stresses and contingencies, which can lead people into poverty. The forward-looking nature means ex-ante strategies can be used in providing components of planning and anticipation better suited for policymakers as opposed to a poverty concept that relies on post-ante strategies. For example, a livelihood strategy such as the purchase of health insurance to prevent health risk associated with long-term illness is better when compared with poverty post-ante strategies such as paying for an individual's medical bill during long-term illness.

Second, vulnerability helps in addressing non-observable wellbeing problems. The concept of vulnerability is wide and provides a platform where not only risk-related wellbeing problems are addressed but also rights-based problems, such as lack of knowledge, power and political rights. These rights-based factors are usually difficult to observe and often go unaccounted as potential causes to poverty. Poverty focuses mostly on observable outcomes such as lack of income, consumption, and levels of households spending which serve as proxies to determine poverty levels. The possibility of measuring the susceptibility of individuals and households vis-à-vis poverty renders the concept of vulnerability more comprehensive and holistic.

As noted by Duclos (2002), the theory behind the conceptualisation of poverty is aimed at identifying poor groups from non-poor groups, and computing observable quantitative variables and indicators that capture at a particular point in time the wellbeing of individuals and households. Focusing on mostly observable outcomes implies that the poverty concept is less proactive as opposed to the concept of vulnerability, which provides a broader framework encompassing non-observable outcomes, which leave people exposed to shocks and hazards.

Third, vulnerability focuses on root causes that affect the welfare and wellbeing of individuals and households. Whilst vulnerability focuses on the root causes that make people fall into unacceptable standards of living, poverty focuses on symptoms that affect welfare. Vulnerability as in the notion of risk and exposure, and the capability of individuals, households and communities to defend or protect themselves from hazardous events means that uncertainty in future wellbeing standards is better captured through understanding deeper root causes. These root causes include not only the notions of risk and exposure but also but also environmental and climates changes, issues of household subsistence and other socio-economic and political factors. For example, let us consider

a hypothetical case of a state-sponsored youth rehabilitation institution, which receives challenging young children (mostly teenagers) for rehabilitation and reinsertion into society, with the aim of ensuring that they avoid a life of crime in the future. The services and resources from this type of institution targets the root causes of these teenagers as opposed to another institution which hands out food to homeless children in the streets.

Additionally, since vulnerability looks at the root causes that affect wellbeing rather than only the symptoms associated with wellbeing, there is room for planning in the long-term. Unlike the concept of poverty, which uses post-ante strategies to address wellbeing, vulnerability uses ex-ante strategies. Vulnerability analysis gives individuals and policymakers the capacity to anticipate and shape future levels of wellbeing. Hence, strategies of citizens seen through the vulnerability lens provide a sustainable platform to shape long-term wellbeing.

The concept of vulnerability provides a platform where root causes of wellbeing can be explored. Understanding causes rather than the symptoms means that social protection policymakers will be better equipped to design social protection interventions.

2.2 Components of vulnerability

Having highlighted differences between vulnerability and poverty, this section highlights elements of vulnerability. Unravelling vulnerability underscores why the concept underpins this study and how vulnerability analysis guides the methods.

Vulnerability looks at the present-day risk of falling into poverty in the future. The concept of vulnerability can be unpacked by examining key elements: risks and exposure, shocks and hazards and multidimensionality.

First, the concept of vulnerability centers on the notion of risk and the probability that negative effects of shocks can affect wellbeing and send people into poverty (Werner and Smith, 1992). The risk element refers to the likelihood that individuals, households and communities may be affected by hazardous events causing significant negative impact on their wellbeing. For Alwang et al. (2002: 6) for example:

A household is said to be vulnerable when it is at risk of future losses of welfare below socially accepted norms caused by risky events. The degree of vulnerability depends on the characteristics of the risk and the household's ability to respond to risk.

Within Alwang et al. (2002) definition, the focus is on the diverse nature and sources of risks. There is an aspect of a risk factor (probability) associated with an event (hazard, disaster, catastrophe) happening which has the potential of producing negative outcomes and impact on the wellbeing of individuals and households. This is recurrent in the vulnerability literature and discourse.

Norton et al. (2001) state that risk looks at the probability and magnitude of a hazardous event. While probability looks at the likelihood of a hazardous event happening, the magnitude captures the scale of the event. Proper risk management draws on assessing the balance of the probable frequency with which a shock occurs. Notions of risk and vulnerability also provide opportunities for the use of ethnographic and participatory approaches in ascertaining the dynamics of wellbeing difficulties faced by poor people. In this light, the risks and vulnerabilities of poor people reflect the realities and perceptions of the poor themselves. Participatory assessments of vulnerability is distinct from the *new economic approaches* which mostly focus on external risk and assessment methods that do not typically capture non-quantifying elements of vulnerability (Norton et al., 2001).

Vulnerability needs to be broad and to look at all sources of risk, levels, incidence, timing, modes of exposure and the capacity (resilience) of these individuals/households to respond when faced by shocks and hazards (Alwang et al., 2002). According to Holzmann and Jorgensen (1999), risky and hazardous events could be categorised into three groups:

Patterned versus generalized shocks: Patterned shocks typically affect individuals whilst generalised shocks are those that affect a large group of people such as households or whole communities.

Single versus repeated shocks: Single shocks are not repetitive and occur only once, while repeated shocks are associated with other shocks or occur because of another shock.

Catastrophic versus non-catastrophic shocks: The final groups of shocks are referred to as catastrophic shocks and this relates to the size and outcomes of the hazardous events. The bigger the shock, the greater the likelihood of negative impacts. On the otherhand, small hazardous events with fewer negative impacts are typically non-catastrophic.

Furthermore, certain features of risk are central to how individuals and households are affected adversely. Different components of risky events such as the meaning, nature, incidence and frequency of risk need to be understood. Adams (2002: 30) for example defines risk as ‘the product

of the probability and utility of some future event'. Risk is also linked with the issue of uncertainty of an adverse event having a negative impact on individual and household wellbeing. Hietzmann (2002) goes beyond this uncertainty by suggesting that vulnerability begins with the notion of risk and exposure and the realisation of the risk (defined as the relationship between the frequency, timing and severity of the risks). Risk management strategies, outcomes of shocks and the capacity (resilience) of households to respond to shocks and hazards are also considered important sources of risk.

By incorporating notions of risk, vulnerability ensures that wider aspects of uncertainties, which have the potential of affecting the wellbeing of individuals and households, are addressed proactively. The importance of understanding the notion of risk means also that negative outcomes could be anticipated, hence the provision of appropriate social protection programmes that could guarantee acceptable wellbeing levels in the society.

Second, shocks and hazards are also central to the concept of vulnerability. The element of risk can only manifest itself when hazards are present and when these hazards transform into shocks causing negative outcomes.

Hietzmann (2002) looks at shocks as risky events, which have the potential of causing negative outcomes. While risky events or sources of risks highlight the probability and likelihood of an adverse event happening, shocks represent the occurrence of an actual event that causes considerable adverse conditions for the individual, household or community. Hazards on their part refer only to the existence of negative threats, which cause negative outcomes to the wellbeing and livelihood of individuals and households. Shocks are manifested negative outcomes of a hazard. When shocks occur, vulnerability is looked at in terms of a person's resilience (i.e. capacity to respond) to negative outcomes. The stronger people's resilience, the lower their vulnerability and vice versa (Lindert and Tesliuc, 2002). Here emphasis is placed on the response and management capacity of individuals, households and communities in relation to shocks and hazards. Understanding shocks and hazards is therefore significant in unravelling the concept of vulnerability since it opens up ideas in relation to the resilience/capacity of individuals and households. Ascertaining the capacity and resilience levels of individuals and households will enable them to situate or adapt their response capabilities against shocks and hazards.

Individuals and households manifest their resilience and capacity in responding to shocks and hazards in different ways. Hoddinott and Quisumbing (2003), for example, define vulnerability as a function of the household's exposure to socio-economic, political and environmental shocks and

hazards. They argue that different kinds of assets have the potential for producing different kinds of socio-economic value, which shapes the way individuals and households respond to shocks and hazards. Hence, they conclude that vulnerability encompasses sources of risks, individuals and households resources (both private and public) and individual/ household risk management strategies. Watts and Bohle (1993), Dow (1992) and Blaikie et al. (1994) have all theorised vulnerability in terms of the capacity and potentiality of individuals and households to handle stress and shocks. Blaikie et al. (1994) for example define vulnerability in line with capacity and resilience:

By vulnerability, we mean the characteristics of a person or group in terms of their capacity to anticipate, cope with, resist and recover from the impact of a natural hazard. It involves a combination of factors that determine the degree to which someone's life and livelihood are put at risk by a discrete and identifiable event in nature or in society (Blaikie et al., 1994: 11).

Third, vulnerability is multi-dimensional, can take several forms and operates at different levels, times, scales, and locations. Unlike the static nature of poverty, the concept of vulnerability is flexible and dynamic. This nature of vulnerability means that it opens up analysis across different levels and sectors. The vulnerabilities faced at the individual level are different from those faced at the household and community levels. Changes and developments (dynamism) at multiple levels means the characteristics of each level need to be identified. Vulnerability also examines the intrinsic characteristics of individuals' and households' capacities and susceptibility, which could either be social, cultural, political, economic, and environmental, and the external characteristics drawn from shocks and risks that have a negative outcome to the wellbeing of individuals and households.

Tesluic and Lindert (2002), for example, illustrate this by discussing vulnerability in terms of addressing diverse sources of risks and other characteristics that affect individuals and households adversely. An important element of this dynamic nature of vulnerability is that it provides a holistic approach about the probability of falling into poverty at a particular point in life, but also helps individuals and households ascertain this probability during their life-course. This flexibility and dynamism makes the concept robust hence better suited to address welfare problems. Here vulnerability explores questions about types of individuals, households or communities and understanding factors that shape the response capacity of individuals and households.

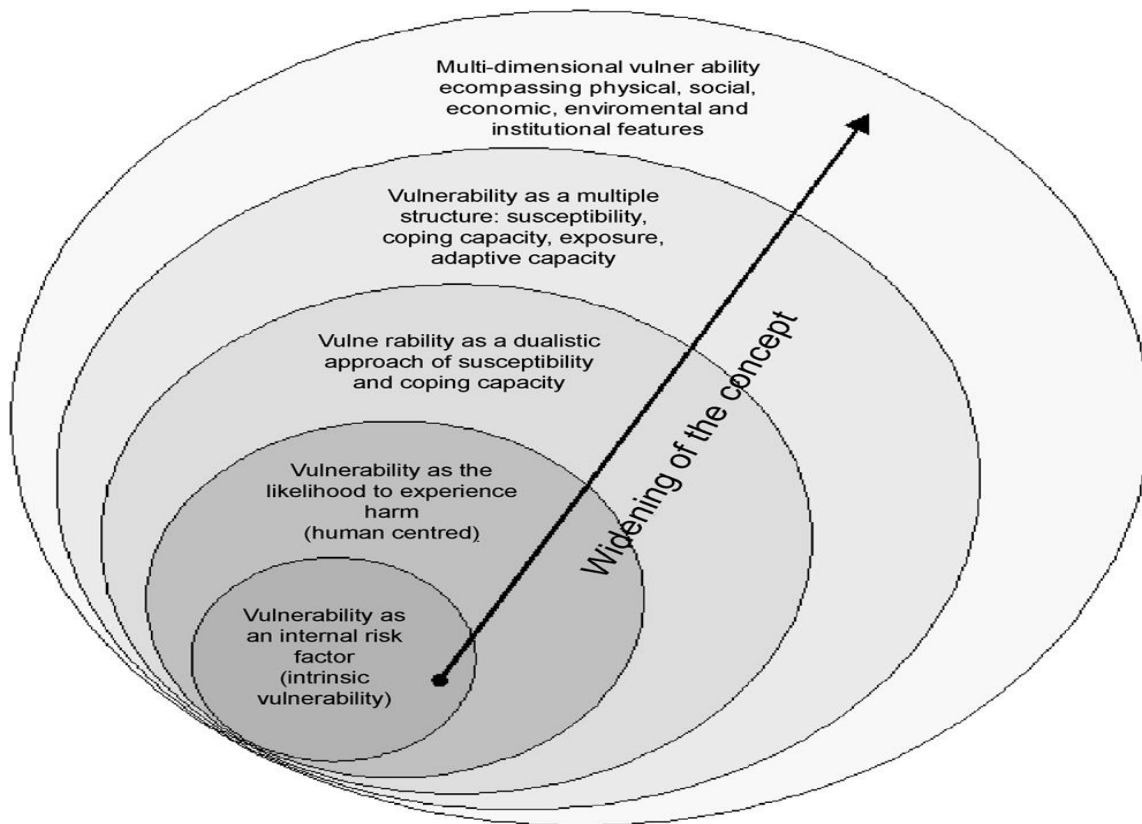
The contributions of Birkmann (2007) and Chambers (2006) have looked at the multi-level and dynamic nature of vulnerability. In a policy document theorising vulnerability, Chambers (2006) defined vulnerability as:

Exposure to contingencies and stress, and difficulty in coping with them... vulnerability has thus two sides: an external side of risks, shocks, and stress to which an individual or household is subject; and an internal side, which is defenselessness, meaning a lack of means to cope without damaging loss. Loss can take many forms – becoming or being physically weaker, economically impoverished, socially dependent, and humiliated or psychologically harmed (Chambers, 2006: 33).

Birkmann (2007) goes beyond this duality of the internal and external outcomes of vulnerability by presenting aspects that suggest that vulnerability is a multi-dimensional structure that consists of social, economic, environmental and institutional features. This gives room for a multi-faceted and comprehensive diagnosis of wellbeing through the lens of sectors, including social (health, diseases, nutrition, social insurance); economic (consumption, income, high food prices, unemployment); and environment (climate change, disasters). Wellbeing and welfare from multiple angles means that policymakers will equally design and consider a plethora of multi-sectorial social protection interventions. Birkmann (2007) points out that this multidimensionality also looks at both the susceptibility of individuals, households and communities, as well as their coping capacities across social, cultural, political, economic and environmental to reduce the impact of their vulnerability after the occurrence of hazardous events.

Figure 2.0 illustrates the multi-dimensional nature of the concept of vulnerability as proposed by Birkmann (2007). This illustrates the intrinsic, external and multi-dimensional characteristics of vulnerability, which determine the susceptibility and coping capacities of individuals, households and communities.

Figure 2.0: The concept of vulnerability



Source: Birkmann (2007: 20–23).

As illustrated in Figure 2.0, vulnerability starts with internal risks inherent to an individual. A good example is gender or age. Being a woman, for example, means weakness in certain societies, which exposes them to shocks and hazards. The same is true for age; children may be left exposed and susceptible to the negative outcomes of shocks in comparison to adults.

The next level in Birkmann's (2007) typology is the exposure to harm. Here the degree of exposure to hazardous events is not determined by the intrinsic qualities we have, but by other human-centered activities. The nature of these activities will determine how susceptible we are in the event of any negative outcome.

Birkmann's (2007) typology then looks at the concept of vulnerability through a combination of internal and external risks, plus the coping capacities that individuals and households possess. Here not only is the dualistic nature of risk important, but also the capacity of individuals to manage these risks. Stage four of the typology adds an adaptive nature, which finally leads to a multi-

dimensional concept encompassing physical, social, economic, environmental and institutional features.

The concept also adjusts for changes and developments because of shocks and hazards during specific periods. For example, individuals and households can be deemed vulnerable at different stages in their life course. Changes and developments at different stages in the lifecycle, as well as in physical/geographical locations, will determine and influence the vulnerabilities of individuals and households. Understanding these geographical lifecycle changes broadens the perspectives of how the concept of vulnerability addresses wellbeing problems. For example, children born in Cameroon whose parents lack adequate access to good medical and health services are vulnerable to death through infant-related diseases. When children become adults, their vulnerabilities might shift to issues of unemployment, HIV/Aids or crime. Geographically, similar children living in a more developed country such as the UK would be more vulnerable to obesity in their infant ages, whilst the same children during their adult life could be more vulnerable to dying from smoking-related cancers than their Cameroon counterparts.

2.2.1 The limits of vulnerability

These components of vulnerability suggest that the concept provides a holistic and comprehensive framework, which addresses wellbeing and welfare problems of individuals, households and communities over a period of time, taking account of locations with specific socio-economic, political, and environmental characteristics. Despite the strengths of vulnerability, however, it has weaknesses and drawbacks. Four conceptual and operational weaknesses of the concept of vulnerability are identified: irrational behaviours, indicators, indices/benchmarks and vulnerability assessments.

Irrational behaviours: As an underpinning concept for this study, the concept of vulnerability should be able to explain *ceteris paribus* certain patterns and behaviours. Yet from the perspective of vulnerability, there is a limitation in how behavioural patterns of individuals, households or communities respond to negative covariant outcomes. Public action at the macro or meso levels in dealing with wellbeing problems can sometimes be irrational. This is common in developing countries where public policies are characterised by poor governance and corrupt practices. Such public corrupt practices are irrational in relation to the principles and values of a democratic institution or country. The conceptual limitation of vulnerability, in informing and explaining

certain patterns of behavior (irrational behaviours) at not only the individual levels but at the macro levels (groups, households, communities and nations) makes it incomplete. Since vulnerability is socially constructed because of economic, social, political and cultural factors (Rygel et al., 2005), it is limited in capturing irrational social protection responses to policy since there exist people, groups and officials with vested interest and policies which might not necessarily follow the path proposed by a vulnerability analysis.

To address this, a robust concept of vulnerability should integrate aspects of good governance so that at least at the macro policy levels there is the possibility for appropriate social policy decisions to survive. This will help manage covariant risks and outcomes, which do not follow rational policy behaviour. The vulnerability framework must be able to capture irrational social protection strategies in order to reduce its negative outcomes.

Indicators: There are considerable differences around how to measure the vulnerability of individuals, households and societies since indicators carry varying values. On the one hand, measuring vulnerability means the use of monetised indicators including consumption and income. On the other hand, some of the indicators used cannot be easily quantified such as inadequate levels of nutrition, health, education, social network and gender. This raises problems when variables need to be aggregated. According to Blaike et al. (1994: 9), variables that contribute to vulnerability are not only age (children, adults, elderly) and lifecycle (widow, adult, married, working), but also socio-economic and cultural factors including ethnicity, gender, disability, and religion. All these indicators are challenging to measure.

Indexing or benchmarking: There is a problem in aggregation and weighing, because of the mix of monetary and non-monetary indicators, which makes it difficult to aggregate an indicator that can measure vulnerability over time and space (Rygel et al., 2005). Different approaches in measuring and disaggregating vulnerability means that there needs to be a specific benchmark and indicator, which policymakers can use to operationalise and understand the vulnerabilities of individuals and households. The use of such benchmarks must reflect the realities faced by individuals and households in their settings. Hence Heitzmann (2002: 20) suggests that vulnerability benchmarks:

Needs to be adopted according to country specific conditions (such that) major stakeholders in the country should agree upon the country-specific indicators selected, as these can provide the basis for a broadly accepted benchmark against which vulnerability and the effectiveness of risk management interventions in a country can be examined over time.

In trying to capture how the vulnerability of individuals and households could be understood, Norton et al. (2001: 30) suggest the use of ethnographic and participatory approaches to ascertain the dynamics of risk and vulnerability of poor people. The vulnerabilities of poor people reflect the realities and perceptions of the poor themselves. Norton et al. (2001) distinguish participatory assessments of vulnerability with what they term ‘new economic approaches’, which are mostly external risk and vulnerability assessment methods. Table 2.0 highlights this distinction.

Table 2.0: Conventional vulnerability analysis versus the new economic approach

Participatory analysis of vulnerability	The new economic approaches to analysing vulnerability
Relies on the perceptions and opinions of the poor people vis-à-vis the hazards and threats to their livelihood.	Makes use of external measures of indicators to highlight vulnerabilities to different shocks, through the use of survey instruments and other measuring instruments.
Emphasis on both short- and long-term variations of deprivation trends.	Focuses on different kinds of shocks instead of repetitive and chronic features of vulnerability.
Analysed in multiple social units and levels, such as: individuals, households, communities and social groupings.	Usually analysed at the household level.
Analysis of both assets and coping strategies includes non-monetary strategies that are usually difficult to measure.	Analyses are quantified but can easily miss features of households that are difficult to quantify.

Source: Norton et al. (2001).

There are different components and ways of measuring vulnerability and even when key elements of vulnerability are clear, making a vulnerability assessment can be challenging (Dercon, 2001). Vulnerability assessments should involve the identification of vulnerable groups, the identification and ranking of risks, hazards and shocks, identifying risk management instruments as well as assets, and assessing the impact of risks and shocks on various dimensions of individual and household welfare. There is the consensus that the poor are the most vulnerable. However, consideration should be given to the link between vulnerability and poverty, which are like two sides of the same coin. Not all vulnerable people are poor, but all poor people are vulnerable to shocks and stresses.

The nuances addressed above show that as a concept, vulnerability analysis has the potential of estimating the true levels of the welfare of individuals and households and their position in the poverty line. The contributions so far have pointed to how sources of risk are addressed when adverse outcomes significantly affect individuals and households. Understanding the sources and existence of hazards also means that people can actually adapt their resources to help them manage and cope with a multiplicity of outcomes, yet knowledge does not necessarily translate into the implementation of correct decisions. Understanding the significance of outcomes is only one side of the coin, as the necessary measures to manage negative outcomes is crucial so that households do not fall below socially acceptable norms and benchmarks. At the micro level, individuals can adapt vulnerability assessments that capture irrational behaviour, and hence manage their negative outcomes.

2.3 Implications and summary

The concept of vulnerability is relevant in determining how social protection programmes can be effectively designed and implemented to alleviate wellbeing and welfare in any context. Mapping different components of variables such as sources of risks, identifying hazards, shocks, and computing them against dimensions of wellbeing ensures that social protection can address the wellbeing of individuals and households. The concept of vulnerability enables both individuals and households to understand and ascertain their risk and outcomes, and help them strategise alternative public and private actions with the aim of addressing their wellbeing. Understanding risks, shocks and hazards and the dynamic nature of the components means that not only individuals and households need to understand and manage future living and wellbeing conditions. For example, nation states can harness well-designed policies aimed at improving wellbeing. As Siegel and Alwang (1999) note:

The role of policy in social risk management depends on the nature of the risk, the ability of households to respond, the nature of response and the social consequences of the response (Siegel and Alwang, 1999: 2).

For the researcher, understanding the concept of vulnerability as the theoretical basis of this study implies that during fieldwork and collection of primary data:

- I will target the root causes that have potential for sending individuals, households and communities into poverty
- I will make use of a participatory analysis of vulnerability

- I will focus on factors that affect wellbeing that are not easily observable such as rights based characteristics (political power, knowledge and education)
- I will target the appropriate levels at which these root causes affect wellbeing and welfare
- I will target the appropriate groups of people in order to ascertain and address issues surrounding vulnerability within the context of Cameroon.

For policymakers, understanding the complex nature of vulnerability will mean that:

- They can ascertain how economic, social, cultural and environmental variables affect the livelihoods of individuals and households
- They can understand how types of social policy instruments such as social protection can influence the vulnerabilities of individuals, households and communities
- They can highlight the dynamic and changing nature of risk and how they affect livelihoods
- They can highlight how individuals, households and communities use their resources (economic, social, cultural and political) to lower vulnerability
- They can ensure social policies acknowledge the link, and differences between, vulnerability and other wellbeing dimensions such as poverty.

As Taylor (2004) notes, understanding the dynamic nature of the economic, social, political and environmental settings and how this causes the emergence of new sources of risks, hazards, and shocks means that social protection interventions designed to handle risks would be adaptable to the changing times. This is important, as the emergence of new sources of risks and vulnerabilities in dynamic multi-faceted settings (economic, social, political, and environmental) needs innovative and well-equipped social protection interventions. Understanding the various components of vulnerability will help policymakers match appropriate policies to specific stresses. Any mismatches will increase the vulnerabilities of individuals, households and communities (Wheeler and Haddad, 2005) and consequently negatively affect their wellbeing and welfare. To enable policymakers understand and manage different complex and emerging risks and vulnerabilities, the World Bank proposed the Social Risk Management (SRM) framework which serves as the theoretical framework of this study and which will be explored in detail in Chapter 3.

Chapter 3

Understanding Social Protection and Social Risk Management Framework

3.0 Introduction

This Chapter explores conceptual issues regarding social protection interventions through an in-depth review of the World Bank's Social Risk Management Framework (SRM). The Chapter discusses the adequacy of the SRM conceptual framework in social protection by examining its operational strengths and weaknesses as well as providing reasons for using SRM as the theoretical framework of the study. The Chapter further reviews relevant debates which showcase the challenges, relationships and processes relating to social protection policy and delivery.

The SRM framework is a World Bank conceptual framework devised and promoted by the World Bank's Division of Social Protection and Labor. The SRM framework has served since 1999/2000 as the foundation to the World Bank's strategy for the implementation of its SPLS⁴ papers, Phases 1, 2 and especially Phase 3, which runs from 2012–2022. To better analyse the World Bank's SRM framework, it is important to first situate and trace the origins and evolution of the modern welfare state, in order to understand how relevant caveats of the social protection paradigm fit within the broader field of social policy.

The development of the modern welfare state can be traced to 1880s Germany and Bismarck, who introduced welfare state legislation for pensions, minimum wages and workplace regulation to support the industrial working class (Ebeling, 2007). Legislation introduced by Bismarck was an historic milestone in the expansion of social insurance in both Germany and worldwide. The UK's welfare state has its roots in William Beveridge's 1942 Report that highlighted five 'Evil Giants' in British society. Beveridge wrote:

The plan for social security is put forward as part of a general programme social policy. It is one part only of an attack upon five giant evils: upon the physical want with which it is directly concerned, upon disease which often causes what want and brings many other troubles in its train, upon ignorance which no democracy can afford among its citizens, upon squalor which arises mainly through haphazard distribution of industry and population, and upon the idleness which destroys

⁴ The SPLS Papers is a World Bank strategy and plan to help stakeholders including national governments and other clients manage economic shocks by focusing on building their resilience and providing access to opportunities. The SPLS papers used a systemic approach to ensure that all programmes that are geared towards managing economic and social shocks are connected hence help to reduce duplication.

wealth and corrupts men, whether they are well fed or not, when they are idle
(Beveridge, 1942: 170).

Beveridge's report highlighted the relationship between the state and its people. It emphasised the role of state intervention in guaranteeing minimum levels of social goods and services especially during periods of market failure and general economic hardship. The five 'evil giants' were Squalor, Ignorance, Want, Idleness and Disease, and today translate into five broad contemporary social policy themes: social security/social protection, education, health, unemployment and housing. The production and consumption of goods and services in these five sectors constitute the core of contemporary social policy. Beveridge's report was fundamental to the emergence of welfare capitalism in the UK, eventually leading to the expansion of social insurance and the National Health Service (NHS) (Silburn, 1995).

The United States welfare state regime dates back to the enactment of the 1862 Civil War Pension Act, drafted to help civil war veterans. However, the development of the modern American welfare state was a consequence of the 1935 Social Security Act, which was enacted in response to the Great Depression in the 1930s. During this period, elderly people lacked sufficient income to meet their needs. The Act provided retired workers over 65 years of age with a pension and other incentives to save for old age including unemployment insurance. It was far from being comprehensive and holistic but set the stage for development of the modern American welfare regime. As President Roosevelt stated during the enactment of the Bill:

We can never insure one hundred percent of the population against one hundred percent of the hazards and vicissitudes of life, but we have tried to frame a law, which will give some measure of protection to the average citizen and to his family against the loss of a job and against poverty-ridden old age (Social Security Act, 1935).

The effects of the Great Depression and the Second World War (1939–1945) led to the 1947 Marshall Plan, which was a European recovery program. The plan took the form of a \$13 billion aid package provided by the USA to 16 European countries suffering devastation caused by the Second World War. The Marshall Plan was fundamental in the development of welfare capitalism in Europe as it improved health and welfare, especially in southeastern Europe (Killick, 2008).

Contemporary social protection has been based on the welfare state paradigm in western democracies including Germany, the UK, France and the US, where the role of the nation state became crucial since they were largely seen as the main guarantor of citizen's needs. Social protection is intricately linked with social policy and the welfare state paradigm. Adesina (2010)

for example, see social protection as a sub-set in the broader social policy paradigm of state interventions redressing the wellbeing of members in a society through productive and redistributive measures, where the state intervenes to provide goods and services in various sectors to enhance the living standards of its citizens. Some examples include the provision of hospitals, health centers, housing allowances and social benefits, as well as measures to combat unemployment through job traineeship and vocational training. To quote Marshall, social policy therefore is:

The policy of governments with regard to actions having a direct impact on the welfare of the citizens, by providing them with services or income [...] the central core consisting, therefore, of social insurance, public (or national) assistance, the health and welfare services, and housing policy (Marshall, 1965: 7).

Similarly, Esping-Andersen (1990) sees welfare provision by the state as a collective action of a mix of state, markets and family arrangements. Basing his framework on the concept of welfare capitalism, Esping-Andersen classified welfare provision in developed countries into three categories: liberals; conservative–corporatist and social democratic. He considers the provision of welfare as arrangements between three institutions (state, market, and family). This welfare mix is crucial in shaping the delivery of social policies and programmes, as well as their outcomes in any country and setting. Within this conceptual arrangement and welfare mix, the state intervenes in the provision of social policies only when the market fails to provide the needs of the people. More recently, the distinction between social protection and social policy has been elaborated with respect to their norms, functions, instruments and development goals. Social policy views are broader and encompass several sub-categories of functions including social protection, production, reproduction, and redistribution of resources from several sectors with the aim of achieving different economic, social and political goals (Adesina, 2010). The *social protection function* within the social policy sectors focuses exclusively on the most vulnerable people in the society. Here the state and other non-state interests are involved as policymakers and actors. The welfare regime paradigm of Esping-Andersen has provided the basis for understanding and classifying welfare regimes, but has also attracted criticisms concerning its assumptions, weaknesses and relevance in understanding complex welfare regimes worldwide, especially in terms of understanding the provision of welfare in the developing world (Gough, 2004). According to Gough (2013), the welfare regime paradigm is broad, conceptually and contextually weak, and largely based on the level and nature of capital, labour, income and class. He proposes a framework re-conceptualised as the *social policy regime approach* in analysing unique and diverse welfare structures, especially those found in developing economies. He argues that the social policy regime

approach incorporates an acknowledgment of dangerous life processes and human capital investments with particular attention to gender life differences in shaping the optimal welfare

3.1 Operationalising social protection

This section explores the operational differences across three categories of actors involved in social protection policy and delivery, namely: selected national governments of African States (Nigeria, Zambia and Cameroon); International Donor Organisations (ILO, OECD, World Bank); and academics (Barrientos, 2005; Fereira and Robalino, 2010; Sabates-Wheeler and Devereux, 2008). There are so many actors involved in the delivery of social protection. We use these three categories to illustrate variations about how different categories of actors operationalise social protection.

First, Sub-Saharan African countries such as Zambia, Nigeria and Cameroon⁵ have incorporated social protection as part of their national strategy for growth and development. Figure 2.2 illustrates different ways in which these national governments define social protection.

Table 3.0: Definitions of social protection from selected African states

Countries	Definitions
Zambia	‘Policies and practices that protect and promote the livelihoods and welfare of people suffering from critical levels of poverty and deprivation and/or are vulnerable to risks and shocks...(and) supports development through building human capital, breaking the intergenerational transmission of poverty and reduction of both social and economic inequalities’(Chomba, 2014:1).
Nigeria	‘Mechanisms to tackle high rates of poverty and vulnerability in the country and to support progress in both the economic and the social spheres’ (Holmes et al., 2012:1).
Cameroon	‘Social protection is viewed as the fight against poverty and exclusion through the reorganizing of social security institutions, increasing the scope of its equipment, staff and professionals’ (IMF, 2010:77).

⁵ These three countries were selected purposively to reflect diversity in the way national governments in Sub Sahara Africa approach social protection. The three selected countries have also been selected because they are located at different regions in Sub Saharan Africa. Whilst Zambia is in the South, Cameroon and Nigeria is located in Central and West Africa respectively.

Source: Author's own

Comparing definitions, it can be seen that Zambia approaches social protection through an emphasis on poverty and vulnerability as well as the transformative nature social protection policies contribute to human development and growth. This suggests that the Zambian government favours a transformative approach to social protection policies and systems that provides resources and services to all its citizens. Nigeria, however, emphasises the need to protect the chronically poor and the non-poor from falling into poverty; a more targeted approach. The Nigerian government also clamours for the use of both economic and social strategies to support individuals and households. Cameroon considers social protection primarily as a means of combatting 'poverty and social exclusion'. The emphasis on social exclusion ensures that strategies should be geared at improving accessibility of social protection resources and services to deprived citizens. To achieve these goals, the government's focus is on reforming and strengthening the institutional capacity of social protection services and structures. Emphasis is on empowering human and administrative capacity via the provision of adequate staffing and equipment to the various social protection structures and services.

The second category of actors all international donor organisations,⁶ vary significantly in the manner in which they conceptualise social protection policy and delivery. Table 3.1 illustrates definitions of social protection by selected donor agencies.

Table 3.1: Definitions of social protection by selected donor agencies

Donors	Definition
ILO	'The ILO social security minimum standards convention No. 52/102 defines social protection as: protection which society provides for its members through a series of public measures against economic and social distress that otherwise would be caused by the absence or substantial reduction of earnings resulting from sickness, maternity, employment injury, unemployment, invalidity, old-age or death; the provision of medical care; and, the provision of subsidies to families with children' (ILO, 1952)

⁶ These donor organisations were purposively selected to show divergence in the conceptualisation of social protection because they have been largely active in pushing forward the social protection agenda worldwide.

ADB	‘Regards social protection as: a set of policies and programs designed to reduce poverty and vulnerability by promoting efficient labour markets, diminishing people’s exposure to risks, and enhancing their capacity to protect themselves against hazards and interruption/loss of income’ (OECD, 2002: 264).
World Bank	‘Policies and programs help individuals and societies manage risk and volatility and protect them from poverty and destitution through instruments that improve resilience, equity, and opportunity’ (World Bank, 2012:1)

Source: Author’s own

The ILO’s conceptual emphasis is based on the fundamental principle of social justice and universalism, where all citizens are entitled to social security and a basic standard of living and well-being. To attain these goals and objectives the ILO operational strategy involves integrating a set of policies that are designed to guarantee income security for all. This also provides support for access to basic social services with special attention to vulnerable individuals and households. This encourages cost-effective social schemes and reorganising statutory social insurance. The ILO’s implementation strategy involves the use of a Social Protection Floor approach that can be nationally adaptable to the needs and capabilities of each nation, guaranteeing minimum and basic social services and standards of living. The ADB’s definition of social protection is aimed at reducing poverty and vulnerability amongst poor individuals and households. To promote the reduction of poverty and vulnerability amongst citizens the ADB encourages adaptive national social protection strategies that focus on fiscal policies, including budget reallocation and government spending on sectors such as agriculture, industry and the informal economy, so that the institutional capacity of social protection will be strengthened. For the World Bank, the conceptual aim and strategy of social protection is to tackle the multi-dimensional nature of poverty and vulnerability through providing access to basic resources to the most disadvantaged people in order to strengthen their capacity to respond to shocks. The World Bank’s conceptual and operational strategy also seek to promote equality among poor people and also provide access to resources to all citizens such that they are able to have opportunities that can transform their lives.

The third category of actors, academics, also varies in their conceptualisation of social protection policy and delivery. Many authors posit overlapping but distinct components, schools of thoughts and theories. Figure 2.4 illustrates purposively selected samples of how academics operationalise the social protection paradigm.

Table 3.2: Definitions of social protection from selected academics

	Definitions
Ferreira and Robalino (2010:2)	‘Together social assistance and social insurance makes up a country’s social protection (including) policies that aim to reduce risks ex ante, rather than to insure against them, include active labour market programs that seek to improve matches in the labour market and thereby reduce the frequency and duration of unemployment spells’.
Barrientos et al (2005:4)	‘Social protection is a ‘means of providing short term assistance to individuals and households to cope with shocks while they are temporarily finding new economic opportunities that will rapidly allow them to improve their situation’, and ‘a broader vision that sees social protection as having both short term and long term roles in poverty reduction: helping people to conserve and accumulate assets and to transform their socio-economic relationships so that they are not constrained from seizing opportunities by bonding or clientelism’.
Sabates-Wheeler and Devereux (2004:9)	‘Social protection ‘describes all public and private initiatives that provide income or consumption transfers to the poor, protect the vulnerable against livelihood risks, and enhance the social status and rights of the marginalised; with the overall objective of reducing the economic and social vulnerability of poor, vulnerable and marginalised groups’.

Source: Author’s own

From the definitions, Ferreira and Robalino (2010) approach social protection with a conceptual emphasis that relies on the assumptions of traditional/conventional social protection policy and delivery. They limit their social protection operational strategy to the use of short-term assistance to relieve stress and shocks, and prefer classical social insurance instruments. Barrientos et al, (2005), however, conceptually emphasises the need for growth creation and access to new economic opportunities. This highlights issues of making choices on whether growth should be pursued prior to the ‘protection’ of citizens, or whether the protection of the vulnerable and the provision of the resources for economic growth and development (e.g. by helping them accumulate assets) is prioritised. Sabates-Wheeler and Devereux (2008) argue that an appropriate social protection paradigm should look at the root causes of vulnerability and poverty. The conceptual emphasis here is to identify and strengthen the capacity of individuals and households to resist and respond to shocks and hazards.

There are variations in the conceptualisation of social protection policy and delivery by all actors, including their views on long-term versus short-term policies, universal versus targeting (i.e. protection for growth versus growth followed by protection), types of instruments and mechanisms

to employ, types of actors and issues on whether to build a sustainable social protection framework that addresses the root causes of vulnerability and poverty through investment in innovation/growth, education and healthcare (sectoral versus multi-sectoral). Despite these conceptual differences and approaches to social protection policy and delivery, these actors all assume its important role as a development strategy to combat vulnerability and poverty (Sabates-Wheeler and Devereux, 2004).

3.2 Emergence of the Social Risk Management Framework (SRM)

The World Bank Group was formed in 1944 as a response to the devastation caused during the Second World War, and was initially aimed at reconstructing Europe, with its roles later transforming and intensifying towards the reduction of global poverty and inequality. The aftermath of shocks faced by countries in Latin America and Africa during the debt crisis in the 1980s and the early 1990s changed the direction of the World Bank's neoliberal policies of pursuing growth and development to social development policies. Hence, the Bank started engaging in the reduction of poverty using social development policies including social protection in the mid-1990s. Three factors were crucial in the emergence of the World Bank's SRM: the shortcomings of traditional social protection programmes; globalisation; and the World Development Report 2000 (Holzmann and Jorgensen, 2001).

The shortcomings of traditional social protection programmes: The weaknesses encountered by conventional social protection policies in addressing issues of risks and vulnerabilities were crucial in the emergence of the World Bank's SRM. Most of the conventional social protection programmes provided short-term residual assistance and used temporary instruments that were restrictive and non pro-active (Mkandawire, 2001). Moreover, these traditional social protection systems such as social insurance were coined through Western-styled models and were limited in targeting large groups of the population. In addition, a major part of safety-net programmes was temporal, lacked political back-up and had only short-term outcomes. The motivation behind the reconceptualisation of social protection through the lens of the social risk management model was because social protection had been:

Predominantly formal labour market risks that had been defined in a largely static and culturally specific western-centric mid-twentieth century time frame (McKinnon, 2004: 299).

There was the need for a more pro-active social protection framework in the reduction of poverty and inequality worldwide.

Globalisation: At the heart of the 1990s, the world was fully globalised due to the neoliberal policies championed by the World Bank and the ILO. Held et al. (1999) describe globalisation as:

The stretching of social, political and economic activities across frontiers such that events, decisions and activities in one region of the world can come to have significance for individuals and communities in distant regions of the globe (Held et al., 1999:15).

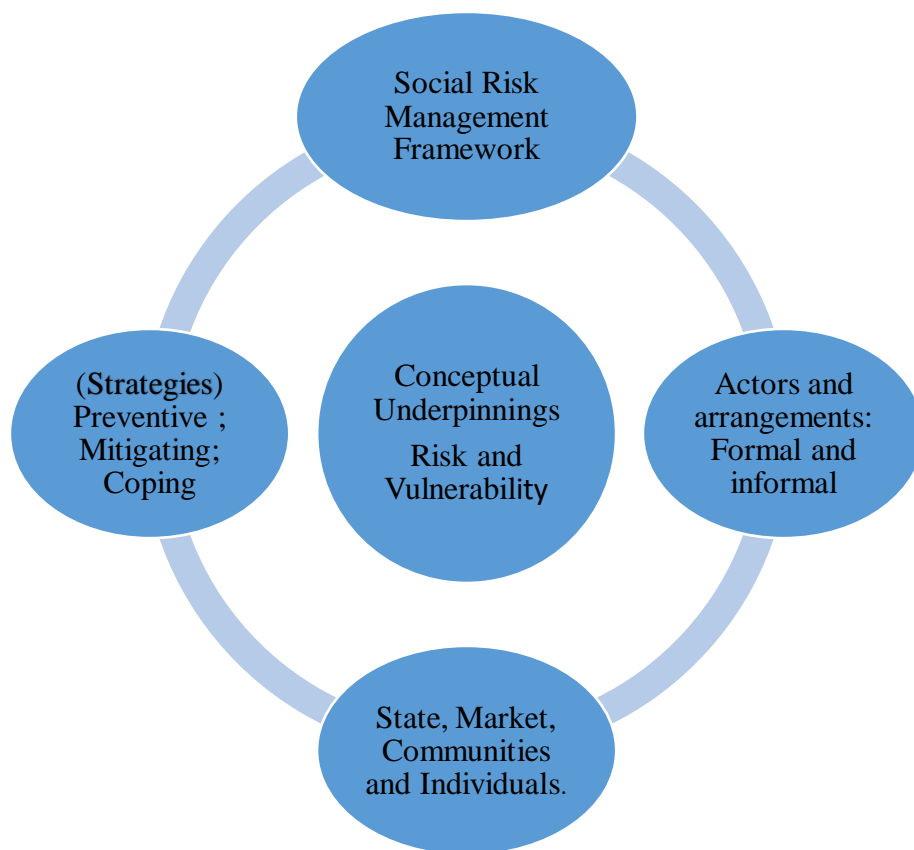
The shortcomings of globalisation had profound negative economic effects of many countries, particularly in Africa and Latin America. According to Stiglitz, former Chief Economist at the World Bank, the increasing number of poor people around the world was as a result of the negative effects of neoliberal policies including liberalisation, privatisation and the SAPs championed by the IMF and the World Bank. These policies, which prescribed the use of a market approach to redress the economy, actually acted against the interest of developing countries, especially in Sub-Saharan Africa and Asia (Stiglitz, 2002). He argued that trade liberalisation and privatisation of state assets caused the East Asian Financial crisis in 1997 and the economic crisis in Argentina. According to other authors, globalisation also had negative social and economic impacts on many people especially in LDCs because of poor and weak institutional capacity and corruption. The negative social impacts witnessed by many families and households through economic globalisation was because these families did not benefit from the economic growth rates and economics of scale created since there was equally widespread income variability, marginalisation and poverty (see Dreher and Gaston, 2008 and Held and McGrew, 2007). These challenges triggered the need for development strategies that could ensure that growth rates reached the poorest and most vulnerable people.

The World Development Report 2000: The World Development Report (WDR) 2000 clearly spelled out the need for the reduction of poverty using social protection. In 2000, only one in five people in the world had access to adequate social security coverage, while one in two lacked access to adequate social security coverage (ILO, 2000). With concerns over rising poverty levels, the World Bank identified social protection as one of its principle development strategies to combat poverty and inequality. The WDR 2000 was a milestone in the World Bank's efforts to put social protection at the forefront of its development agenda. Consequently, a proposed new theoretical framework and concept emerged within the World Bank. In a Social Protection and Labor Strategy Paper, the Bank proposed a framework entitled 'Social Risk Management', which viewed social protection as a necessary public intervention to assist individuals, households and communities to better manage risks and to provide support to the critically poor (Holzmann and Jorgensen, 2000).

3.3 The World Bank's SRM framework

The SRM framework was developed under the auspices of Robert Holzmann and Steen Jorgenson, (Director and Sector Manager of the Social Protection and Labor division of the Bank respectively at the turn of the millennium) with the aim of revamping and adding substantial conceptual meaning to the social protection discourse. The SRM framework has served since 1999/2000 as the foundation to the World Bank's strategy for the implementation, design and promotion of its SPLS papers, Phases 1, 2 and especially Phase 3, which runs from 2012-2022

Figure 3.0 Components of the SRM framework



Source: Author's diagram

The SRM framework was developed under the auspices of Robert Holzmann and Steen Jorgenson, (Director and Sector Manager of the Social Protection and Labor division of the Bank respectively at the turn of the millennium) with the aim of revamping and adding substantial conceptual

meaning to the social protection discourse. The SRM framework has served since 1999/2000 as the foundation to the World Bank's strategy for the implementation, design and promotion of its SPLS papers, Phases 1, 2 and especially Phase 3, which runs from 2012-2022. The SRM framework as defined by Holzmann and Jorgensen is any:

Public interventions to (i) assist individuals, households, and communities better manage risk, and (ii) provide support to the critically poor (Holzmann and Jorgensen, 2000).

The SRM framework is underpinned by the concepts of risk and vulnerability (as discussed in Chapter One) and divided into two distinct operational components: risk management strategies and risk management arrangements and actors. There are three different categories of risk management strategies including prevention, mitigation and coping.

3.3.1 Risk management strategies

First, preventive strategies are used before a risk occurs so that there is a decrease in the probability of a risk happening. These strategies help cover for contingencies that could be the result of different kinds of risks, by proactively identifying them so that preventable measures can be put in place to stop the risks occurring. These risks take various forms ranging from micro (idiosyncratic) income insecurity concerns of individuals and households to macro (covariate) risks that have the potential of affecting a country or a region. Examples of preventive risk-reduction strategies include:

The purchasing of crop insurance: This is done to cover for losses in the farming and agriculture sector in times of bad weather such as droughts or floods. In LDCs, where a major part of the economy is based on agriculture, crop insurance will hinder the loss of income. An alternative could also be to totally avoid or skip crop production for a season if necessary.

Migration: Individuals and households may migrate internally and abroad to safer locations in circumstances where current locations are dangerous or deemed vulnerable to both physical and economic threats. Alternatively, migration is used to pursue opportunities for growth and development in other locations.

Sanitation and hygiene: Here, individuals and households ensure that adequate and high sanitary and health standards are kept including tidying around immediate surroundings and environment,

maintaining adequate personal hygiene habits to prevent the spread of diseases and using vaccination and public awareness campaigns to reduce the spread of diseases and pandemics.

Vocational training: Investing in education and human capital ensures that individuals acquire skills and competencies through vocational training, which have the potential of reducing risks for unemployment and underemployment. This important strategy can be applied to young individuals to cover for future shocks and hazards.

Legislation and policies: Many types of risks can be prevented, if adequate laws and policies are implemented. For example, if adequate labour standards are promoted and implemented within the labour and policy market, issues such as child labour and trafficking and the deplorable working conditions of workers can be prevented, hence reducing the risk and vulnerabilities of individuals and households associated with these phenomena. Alternatively, adequate legislature can be promoted and implemented with the aim of protecting vulnerable people including disabled people, children, orphans and the elderly from discrimination (Holzmann and Jorgensen, 1999; Holzmann et al, 2006). Other macro-economic policies such as universal subsidies can be used to prevent for covariate shocks such as high food prices and inflation.

The second category of risk management is mitigation. Mitigating strategies are employed to reduce the impact of a downside risk to individuals and households before their occurrence. For example, to reduce the impact of future income loss individuals and households save money in finance institutions such as banks and credit unions. Other individuals through state or non-state providers contribute into social insurance schemes whereby they pool their resources together to reduce the effect of risks and shocks associated with old age and retirement. Within these households, assets and portfolios are diversified with the aim of reducing the negative effect associated with the loss of property. In the wider financial markets, the use of market-based insurance principles such as swaps, options, stocks and bonds provide access to resources and services for the poor (Holzmann and Jorgensen, 1999; Holzmann et al., 2006).

The final risk management strategy is 'coping'. Coping strategies are used to reduce the impact of downside risks after the occurrence of a shock or hazard. These strategies are used at both the micro (individual/household) and macro (national/regional) levels. There are several coping strategies used by the poor, including: all forms of dis-saving and borrowing mechanisms, temporal and permanent migration both outside and within national boundaries, food rationing such as the

reduction of food intake, social assistance in the form of cash transfers and transfers in kind, withdrawing children from school to work, selling of financial assets, reliance and dependence on public and private transfers as well as relief funds/revenue from charity. In some countries and circumstances, other coping strategies involve the selling of labour including that of children. Here individuals are forced to work regardless of the conditions provided in order to make ends meet. Vulnerable people may also be engaged in cheap and dangerous labour such as child-related labour as a coping strategy, as has been reported by the ILO in its IPEC Decent Work Campaign in cocoa plantations in West Africa (Cameroon, Ivory Coast and Ghana) and in factories in Asia.

3.3.2 Risk management arrangements and actors

These arrangements are a composite part of the World Bank's SRM framework and refer to the type of instruments used in carrying out risk management strategies. They are broadly categorised into formal or informal actors and arrangements. These actors include the state and individuals who use both public and market-based arrangements depending on the type of risk occurring and the type of risk management strategy employed. For example, risks that are idiosyncratic in nature affect individuals and small households. During these circumstances, individuals and small households typically use informal arrangements and coping strategies to manage risks factors. Market-based arrangements are typically used to manage risks, which are associated with the market. Public mandated arrangements involve both state and the participation of the public, and are used through a cross-section of micro, meso and macro occurring risks levels that affect the society people and the society.

Risk management actors here refer to different groups of people associated with the production and consumption of social protection services as the occurrence of a potential risk varies. These groups of people operate at various levels in society and are affected by varying types of risks. For example, at the micro level, the major players are individuals and private households who are faced with particular risks. When the dimensions of the associated risks change and become covariate, the risk management actors here refer to structures such as large community organisations, banks, national institutions and even regional/international institutions. In principle, there are two categories of actors involved in risk management.

First, demand-side risk management actors consume goods and services produced through different social protection schemes and mechanisms. Consumers range from individuals, households, communities, regions, countries and worldwide depending on the diversity of the risks involved. Second, supply-side risk management actors produce social protection goods and services. Individuals, national governments, donor agencies, charity groups and community-based organisations are all actors in the provision of goods and services using social protection instruments and mechanisms.

The aim of the World Bank’s Social Risk Management framework is to address the risks and vulnerabilities of individuals and households. These strategies and arrangements, as assumed and prescribed by the SRM framework, are geared to cover many sources of risks that individuals and households are faced with as discussed in Chapters One and Two.

3.4 Conceptual strengths of the SRM framework

Having explored the contours of the SRM framework, this section highlights the conceptual strengths of the SRM framework as opposed to the conventional notions of social protection. As illustrated in the figure 3.6 below, conventional social protection and the social risk management framework are differentiated through their objectives, focus, delivery methods, aims and success measures. These dimensions emphasize the advantages of conceptualizing social protection and delivery through a SRM perspective and also reinforce the choice of this framework and approach as the blueprint on how we think about social protection in this study.

Table 3.3: Characteristics of conventional social protection and social risk management

	Conventional social protection	Social risk management
Objectives	In-kind/income assistance with little focus on human capital development (safety nets)	Protecting basic livelihood and promoting individual risk-taking activities and human capital development ('trampoline')
Focus	The state/non-state actors as the major providers of goods and services	Individuals within the family and community circles through promoting

		skills and risk-taking economic activities
Delivery	Mostly centralised within state and non-state mechanisms	Promotes market delivery mechanisms and individual risk-taking behaviors.
Aims	Cash/in-kind support to alleviate poverty	Poverty alleviation while promoting individual skills and human capital
Success measures	Limited in reaching beneficiaries and mostly for those in formal employment	Targets the vulnerable and those lacking formal employment and exposed to wider risks and not simply loss of income

Source: Author's own.

Firstly, whilst traditional social protection approaches have been aimed to provide ‘safety nets’ to beneficiaries, the SRM framework conceptualises social protection as a human investment and a ‘means to an end’ rather than an ‘end’ itself – a so-called ‘trampoline’. This trampoline provides the poor with the capacity, vision, and opportunities to graduate out of poverty by using a mix of preventive, mitigating and coping strategies to cover for the loss and impact of uncertain risks events and increase vulnerability levels. The SRM framework therefore conceptualises social protection not as a cost, but as an investment in human capital. Underscoring this conceptual nature Holzmann and Jorgensen noted that:

A key element of this concept involves helping the poor keep access to basic social services, avoid social exclusion, and resist coping strategies with irreversible negative effects during adverse shocks. Focus is less on the symptoms and more on the causes of poverty by providing the poor with the opportunity to adopt higher risk-return activities and avoiding inefficient and inequitable informal risk-sharing mechanisms (Holzmann and Jorgensen 2000: 3).

Secondly, both traditional social protection mechanisms and the SRM framework are aimed at combating poverty, but SRM approaches promotes the development of skills and encourages risk-taking economic activities that lead to human capital development. The provision of such services and goods to the poor through traditional social protection mechanisms prioritises the role of the state and some non-state actors, whereas the World Bank’s SRM framework focuses its attention on both individuals and the market as a way of providing these goods and services (McKinnon, 2002)

Thirdly, According to Holzmann and Jorgensen (2000), the strengths of the SRM framework are grounded in its conceptual ability to reduce the vulnerabilities of individuals and households. The SRM framework does not only provide strategies to reduce the impact of shocks, but more importantly gives insights into how to prevent these shocks while promoting resilience and equity simultaneously. By encompassing a mix of preventative, mitigating and coping strategies, the SRM framework provides both a medium for the evaluation of the traditional components of social protection and conceptual strengths that can be used to manage and address diverse shocks and hazards that affect the poor and the vulnerable. In the 2000 World Development Report, for example, the SRM framework was described as a concept that provided the possibility for the harmonisation and collaboration of the activities of the Minister of Finance with those of Social Security, Labour, Welfare or other social protection institutions in various countries. This has the potential of providing a platform to guide social protection policy and delivery in different country contexts, and partnerships with both domestic and international agencies.

Fourthly, the reconceptualisation of the social protection paradigm by the World Bank's SRM framework since 1999/2000 has helped in the review of traditional social protection programmes, hence better delivery of goods and services destined to the poor and the vulnerable. The World Bank's SRM framework therefore complements the efforts of traditional social protection schemes. In summary, the conceptual strengths of the SRM framework are based on its three categories of strategies (preventative, mitigating and coping) used in managing risks and promoting the use of multiple arrangements between informal, state and non-state actors. This improves partnership between social protection actors and is aimed at the reduction of vulnerability as well as encourages risk-taking activities for growth and development (Holzmann, 2009).

Fifthly, the SRM framework is a well-established framework with evidenced based success measures and stories found globally and helpful in guiding research findings in the long term. In the early years of the reconceptualisation of the social protection paradigm by the World Bank using the SRM framework, critics within the field of international development were skeptical as there was little evidence that the SRM framework worked. Only two feasibility studies, in the African region in Togo and the Asian region (Yemen), had been conducted (see Bendokat and Dar, 1999; Al-Arhabi, 2000). These two pilot programmes provided little evidence to support the SRM framework. However, over a decade (2000–2010) the World Bank has undertaken and published a number of further studies, which support its framework:

Social protection and labor programs support growth outcomes through five pathways: (1) building and protecting human capital; (2) empowering poor individuals to invest or to adopt higher risk-return activities; (3) promoting greater labour mobility; (4) acting as stabilizers of aggregate demand or enhancing productive assets and infrastructure (for example, through public work programs); and (5) reducing inequality in society and making growth-enhancing reforms more politically feasible (World Bank, 2012: 2).

Evidenced-based merits of the World Bank's SRM framework have been recorded in the area of labour market-related programmes. According to Holzmann (2009), over 164 labour-related investment programmes have improved entrepreneurship and vocational training and skills worldwide. The SRM framework has been instrumental in the management of risks. Holzmann (2009) argued that using the SRM, the World Bank succeeded in reforming the pension portfolios of Brazil, Turkey and the Slovak Republic by improving the human capacity of staff through training and the provision of materials.

Prominent among the evidenced-based success stories promoted by the World Bank are positive impacts of both conditional and unconditional social cash/in-kind transfers on the wellbeing and livelihood of millions of people worldwide. According to Rasella et al, (2013), conditional cash transfers (CCTs) have so far reached approximately 129 million people in 18 countries in Latin America and the Caribbean. Empirical evidence has highlighted that CCT programmes in Colombia, Mexico and Nicaragua contributed positively to increasing human capital accumulation, school enrolment, and enhancing preventive health care measures for beneficiaries (Rawlings and Rubio, 2005). Similarly, in Latin America (Schultz 2000a; 2000b; 2000c; Skoufias, 2001; World Bank, 2001a) all evidence suggests the positive impact of the *Progressa* in Mexico, the *Bolsa Familia* in Brazil and other CCT programmes in the Caribbean (for a systematic review of the economic impact of CCTs in Latin America, see Kabeer et al, 2012).

In Asia, CCT programmes have also been successful in enhancing the wellbeing and livelihood of the poor. In a study, Ravallion and Wodon (2000) for example found out that subsidies from the Bangladesh Food for Education Program increased school enrolment and helped in the reduction of child labour. Similarly, Kandker et al. (2003) showed that the female stipend programme in Bangladesh increased the attendance level of girls. In Africa, studies on the impact of CCTs have also shown to impact beneficiaries enormously. Vincent and Cull, (2009) for instance, using a systematic review of the literature of 20 CCTs in Southern Africa (in Lesotho, Malawi, Mozambique, Swaziland, Zambia and Zimbabwe), found a positive impact to beneficiaries. Similarly, there have been evidence of the merits of many non-cash transfer programmes

implemented using the SRM framework. There has also been evidence to support the effect of non-cash transfers in reducing the vulnerability of individuals and households. For example, universal subsidies have proven to improve consumption through feeding and better nutrition in households. Other programmes including public works programmes and fee waivers have been known to promote access to welfare resources and benefits for the most vulnerable people in the society (Mackintosh and Blomquist, 2003). More recently, a systematic review of over 201 studies (54% from Latin America and 38% from Africa) showed that cash transfers programmes has an impact on education, monetary poverty, health and nutrition, savings, investments and production and the empowerment of women (Bastagli et al, 2016).

3.4.1 The limits of SRM

Despite the strengths of the SRM framework, there exist conceptual and empirical weaknesses. Five conceptual weaknesses of the SRM were identified including: reduced role for the state, a one-sided notion of risk, a lack of risk monitoring and review, overlapping and unrealistic strategies, and inadequate data and finance.

One of the major criticisms levied against the SRM framework is the fact it undermines the role of the state in favour of market mechanisms (McKinnon, 2002). Hence, the SRM is considered as a neoliberal framework piloted by the World Bank. Sceptics have highlighted the negative effects of market failures as a major conceptual weakness of the SRM framework (see, McKinnon 2002 and McKinnon, 2004), a common phenomenon that occurs in developing countries where social protection schemes are mostly applied. In most developing countries, reliance on the market is problematic because of the enormous presence of asymmetric information, hence jeopardising the use of market-based instruments. Similarly, by promoting market-based mechanisms, SRM assumes that all individuals have the financial capability of buying private insurance schemes (McKinnon, 2002). This means that without significant financial means, as is often the case in developing countries, a majority of citizens are unable to benefit from market-based mechanisms but rely heavily on the state for support. SRM therefore undermines the realities of the social context and the traditions of resource exchange inherent in such societies.

Secondly, the SRM framework assumes a one-sided notion of risk-taking activities. Risk-taking activities are aimed at promoting or attaining human capital development and pro-poor growth, but these activities may equally lead to losses. The SRM framework therefore wrongfully assumes

a one-sided outcome of risk-taking economic activities. The encouragement of risk-taking activities is therefore an irony as it actually means that poor people are exposed to riskier activities. Similarly, the assumption that individuals will engage in risk activities simply because they own assets is fallacious as some people are naturally risk averse or risk-neutral (McKinnon, 2004).

Thirdly, the World Bank's SRM uses risk management mechanisms as a core in its conceptual underpinnings but lacks risk monitoring and review mechanisms. Proper risk management necessitates the need for a continuum of risk monitoring and evaluation. McKinnon (2002) argues that the lack of risk monitoring and appropriate reviews in the SRM literature is therefore problematic as individuals are unable to adequately ascertain potential risks they may face in society.

Fourthly, SRM livelihood strategies are unrealistic and overlapping. SRM encourages the use of a mix of multiple preventive, mitigating and coping strategies to cover for a wide range of risks. In reality, not all types of risks can be prevented by ex-ante risk reducing strategies. Covariate shocks such as wars, earthquakes and bad weather that extend far beyond personal risks are impossible to prevent. The SRM framework has been criticised for having overlapping strategies (Brunori and O'Reilly, 2010). This means that some SRM instruments that lie outside the scope of social protection have been incorporated. Macro-economic policies such as price stabilisation that prevent high food prices hence the reduction of the risk level and vulnerability of the poor are not necessarily confined to the boundaries of social protection. Many areas of risk prevention and mitigation that reduce vulnerability do not count as social protection. This renders the SRM framework complex and ambiguous vis-à-vis social protection. The difficulty with this is that policymakers and individuals are left with the uncertainty of determining whether preventive strategies used should fall within the sphere of social protection. This uncertainty may have negative effects on the decision-making process of policymakers during the design of social protection schemes using SRM.

Finally, SRM lacks adequate data and finance in most challenging settings, and hence cannot be effectively implemented. For example, Holzmann and Jorgensen (2000) argue that for a better implementation of the SRM framework using the Risk Vulnerability Assessment guidelines, there is need for some panel data, which unfortunately is absent in most developing countries. The collection of panel data is costly, timely and requires well-trained personnel. This raises questions around issues of cost and affordability that faces national governments using SRM framework for the design and provision of social protection programmes.

On the other hand, evidenced-based weaknesses of social protection schemes using the SRM framework can be explored from the lessons learned in the provision of CCT programmes and non-cash transfer programmes. Standing (2007), for example, argued that one of the weaknesses of CCTs was because they were neither universal nor non-conditional; hence violating fundamental principles of human rights whilst encouraging paternalism since the conditions imposed implied that beneficiaries did not always know what was best for them. Generally, the imposed conditionality meant that programmes required huge administrative and human capacity for effective implementation. These capabilities are typically lacking in developing countries, hence the need for additional finance and budgetary re-allocation by governments to operate programmes.

CCTs have also been known to be ineffective in targeting the poor, as some programmes are arbitrary, inequitable and inefficient when compared with universal security schemes. For example, CCTs in Brazil overlapped in some areas as they targeted the same beneficiaries Sugiyama, (2011). Ministers and politicians made the choice of beneficiaries. Additionally, non-cash transfer programmes as mentioned earlier also showed significant weaknesses.

3.5 Summary and rationale for using the SRM framework

This study uses the SRM framework as an underpinning theoretical approach to help shape the thinking behind the provision of social protection interventions. By using the SRM approach this study will contribute to the growing literature and evidence about the conceptualisation and role of social protection. More specifically using a SRM theory- driven approach in this study helps in the following:

- (1) The SRM perspective helps in acknowledging the central role social protection plays as a development strategy. Given the rise of poverty and vulnerability worldwide coupled with the inability of traditional forms of social protection programmes to reduce poverty globally, especially within vulnerable communities, the SRM framework presents a platform for the review and re-evaluation of the concept of social protection in the real world as seen from the evidenced based cases. A SRM theoretical perspective in this study, actually contributes in promulgating evidence based social protection findings, vital in ensuring that social protection remains an established development strategy globally. Viewing social protection from a development strategy perspective will be beneficial to the

poor and the vulnerable worldwide and help in the reduction of global poverty and the attainment of the new Sustainable Development Goals (SDGs).

- (2) By reviewing and using a SRM driven approach we have better insights into the relevant social protection actors, strategies and the arrangements used in redressing issues of risk and vulnerability. This provides for a better blueprint that goes beyond shaping our thinking about social protection in the entire study but also enables us in understanding how to connect the underlying concepts of risk and vulnerability to our world view and thinking (SRM framework) such that we can easily formulate our research questions, collect both primary and secondary data and select appropriate cases during the studies design. As seen in the methodology section in Chapter 4, the design, method and choice of data collection and inquiry and the selection of our social protection schemes (CNPS, BAMCULA and SN CHAUTAC) have been informed by a SRM thinking and approach.
- (3) Given the scope, resources and time available to design and gather data for this study the components of the SRM framework are better suitable to operationalise, measure and test as opposed to other alternative social protection approaches within the field of social protection. For example the SRM within the context of this study (time, resources and operationalisation of its components) is less cumbersome when compared to the ILO lifecycle driven approach which states that social protection resources should not be limited to providing goods and services to individuals but also used to manage the risks and uncertainties at different phases in life. The ILO driven approach of social protection could only be operationalise when there is proper monitoring and evaluation, and the use of adequate techniques to track changes before and during the working life of beneficiaries including changes from birth, working life and retirement (Bonilla and Gruat, 2003). These technical difficulties and limitations within the context of the study played a role in choosing the SRM framework as a more suitable approach that aligns with the studies research questions and the design and methodological plan.
- (4) Finally, given that the nature of the principles and components of the SRM approach are best fitted to the methodological plan used in the study ,(as will be seen in chapter 4), the SRM framework also helps in shaping the choice of the relevant social protection debates and literature in this study. This provides us with a better understanding on the important

problems and issues about social protection and delivery hence given room to adequately contribute to gaps in the literature. (As seen in the next section).

3.6 Debates in social protection policy and delivery

Social protection has become the leading approach and development strategy supporting poverty reduction for donor organisations such as the World Bank, ILO, and the World Health Organisation (WHO) and many other developing countries across the globe (ECOSOC, 2000). The WHO, for example, has made the provision of social protection as one of its main objectives, with UNICEF also embracing social protection as a strategy to provide welfare resources and services that go beyond safety nets and insurance schemes, vital to the protection of children.

At the national and regional level, developing countries such as Cameroon have called for the promotion and integration of social protection strategies in their country development plans. For example, member states of the African Union agreed in March 2006 to implement social protection strategies during the Livingstone Accord. The commitment of these African states in promoting social protection is evident in the Poverty Reduction Strategy Papers (PRSPs). For example, the government of Cameroon notes in its 2010 PRSP paper:

As part of the fight against poverty and exclusion, the government has undertaken to consolidate achievements, structurally reorganize existing social security bodies and expand the social security scope of equipment, staff and professionals for many people, notably for the groups that have been left out (IMF 2010: 78).

In addition to national governments, many scholars have highlighted the role and importance of social protection in fostering development and the alleviation of poverty. Barrientos (2007) argued that social protection played an important role for the attainment of growth and recommended social protection as a useful development strategy for low-income countries. Academics have also emphasised the important role social protection plays in poverty reduction and the growth and human development of vulnerable people including women, children, disable and elderly people (Barrientos and Hulme, 2008; Norton et al., 2001; Shepherd et al, 2004).

However, despite the important role social protection plays in poverty reduction, debates have emanated amongst scholars about the conceptual and operationalisation challenges faced in social protection policy and delivery. Donors and national governments alike have the challenge of making sure that social protection programmes are effective and meet poverty reductions goals and objectives. Social protection policy and delivery must ascertain the different contextual

realities and challenges in order to be able to reduce people's risks and vulnerabilities. Actors including donors, countries and academics have all examined evidence on social protection policies and programmes in order to draw lessons about conceptual and operational weaknesses and strengths (e.g. Barrientos, 2007; Elis, 2007; Jackson et al., 2011).

For the purpose of this study, five key thematic areas have been identified and reviewed as relevant in the broader debate on social protection policy and delivery: targeting; coverage; financing; resilience, and policy response.

3.6.1 Targeting versus universalism

Two schools of thought dominate debates on mechanisms and instruments that ensure social transfers reach intended beneficiaries 'universalism' and 'targeting' (Mkandawire, 2005). There are different ways of shaping the eligibility criteria for social protection beneficiaries and this largely depends on the context, mode of design, implementation and the expectations of policy and decision makers (Coady et al. 2004). The transfer of social grants to intended social protection beneficiaries through the principle of targeting adheres to mechanisms and instruments that identify eligible recipients in various settings, based on the principles of need and means. Beneficiaries are targeted through means-tested eligibility requirements before they can gain access to social transfers. These eligibility requirements could be categorical (age, sex, gender) or shaped according to other vulnerability factors including assets, income, and unemployment status (Slater et al. 2009). Examples of social transfers typically designed and implemented through targeting include non-contributory means-tested conditional cash transfer programs (CCTs), and Employment Guarantee Programmes and Schemes (EGPS) where beneficiaries gain access through means-tested eligibility criteria such as age, gender and employment status. The 'universal' school favours social transfers and access to resources to the intended beneficiaries based on the universal principles of citizenship and human rights. Here, social transfers are purely designed for beneficiaries who are citizens of a country and because resources provided constitute part of their basic human rights. However, the reality in the design and implementation of social transfers is that policymakers employ a combination of both targeting and universal mechanisms and instruments to reach beneficiaries. Hence, Nelson, (2007) notes that social transfers:

Are never purely universal, or solely based on targeting [...] rather they tend to lie somewhere between the two end points on a continuum (Nelson, 2007).

The underlying principles of targeting and universalism also evoke questions on the effectiveness of the design and implementation mechanisms and instruments employed within social protection

policy and delivery. The objective of social protection programmes is to ensure that all intended beneficiaries receive social protection goods and services in the most cost-effective and efficient manner. For example, the delivery of cash and in-kind transfers has been facilitated in some settings by ensuring that recipients meet at specific locations. In the Kenyan Hunger Safety Net Program, for example, recipients of cash transfers met monthly at designated meeting points to collect social transfers. Growth in the area of information technology has also played an important role in creating avenues to explore alternative delivery mechanisms including mobile money and e-vouchers. Datta et al. (2009) and Devereux (2010), for example, highlighted the important role mobile phones play in the delivery of cash transfers in low-income countries. Harvey et al. (2010) argued for the need to build partnerships with local actors in the private sector to help facilitate the delivery of social transfers to beneficiaries. The accuracy of the underlying principles, methodologies and eligibility criteria of these two schools of thought remain contentious, and how social transfers can affect the lives of beneficiaries depends on how well these mechanisms are designed and implemented (Devereux et al. 2017).

3.6.2 Coverage

The goals and objectives of social protection interventions are geared towards providing access to basic welfare resources and reducing the risks and vulnerabilities of individuals and their households. So far coverage has been inadequate, particularly in developing countries, and one of the main issues focuses on how to scale up programmes and interventions so that more vulnerable individuals and households gain access to basic welfare resources (Gentilini et al., 2014). Statistics from the ILO suggest that about 27% of the world's population have access to social protection resources while over 70% lack adequate coverage (ILO, 2014). The ILO report further states that only 33.9% of the global labour force has some cover for industrial accidents, occupational diseases and social insurance, with about 40% of retired people worldwide living without pensions. The problem of coverage raises questions about ways of scaling up social protection programmes. Gentilini et al. (2014) argue that there is need to scale up numerous pilot programmes and other short-term programmes, which are typically donor-driven into broad and sustainable programs that integrate several actors. For example, CCTs, which have been prominent and widely used, are known to be largely disintegrated and there are suggestions that a holistic approach is needed to scale up such programmes in order to build well-coordinated social protection systems (Garcia and Moore, 2012). To scale up social protection programmes coordination should be fostered between donors and recipient countries, as well as within institutions in these countries in the case of national-sponsored social protection programmes. Within this perspective, donor coordination

could follow the guidelines and principles of the Paris (2005)⁷ and Accra (2008)⁸ Aid Declarations that emphasised the need for country ownership, and the need for schemes to respond to each country's context rather than Western blueprints.

3.6.3 Finance and affordability

Both national governments and international donor organisations are involved in the financing of social protection programmes. National governments typically finance social protection programmes through government taxes, reallocating budgets, grants and subsidies, government spending and through other fiscal policies (Barrientos, 2007 and Grosh et al. 2008). A major source of funding also comes from donor organisations such as the ILO and the World Bank. Overall, national governments and other partners face challenges in financing social protection and debates focus on affordability. Estimates from social protection data suggest that only 2.3% of worldwide GDP is spent on social protection, with 0.5% spent in Africa compared to 5.9% in Western Europe (Hulme et al. 2012 and ILO, 2014). Additionally, financing options have associated costs in the delivery of social protection schemes and constitute an important variable in the finance and affordability matrix. Recently, Harris (2013) also argued that social protection is affordable when resources are effectively and efficiently mobilised.

The length of period for which social protection programmes are financed is crucial, and most social programmes must be provided for long periods to be effective. Donors who are major providers of social protection schemes in developing countries themselves need to make sure that the financing of such schemes are reliable and sustainable in the long run (see Barrientos, 2007; Handley, 2009). Donors are also faced with weaknesses in the institutional capacity of structures in developing countries as the diverse regional and country differences and challenges that must be addressed to sustain the delivery of social protection in the long term (Barrientos and Hulme, 2009). Other sources of finance come from self-funded means generated by individuals and

⁷ The 2005 Paris Declaration was the first crucial step taken by several countries in reducing tensions such as the fragmentation of programmes and imposed conditionalities in the aid industry, between international donors and recipient countries. This helped the development aid industry to ensure that donors and recipient countries collaborated together and harmonized efforts to ensure that countries owned development aid programmes and that they both were accountable to the outcomes of aid programmes.

⁸ The 2008 Accra Declaration basically evaluated efforts made by both donor and recipient countries in making development aid more effective and further reinforced the need for partnership and the harmonisation of efforts.

households such as micro-insurance, loans, savings and funds from provident and solidarity groups and charities.

However, contrary to some notions that most developing countries cannot finance social protection programmes, simulation estimates from ILO studies have suggested that most governments in developing countries can finance social protection programmes. In Namibia, for example, the Universal Pension Scheme for those above 65 years was financed with less than 1% of the country's GDP. Financing and affordability relates to how to optimise fiscal and monetary mechanisms such as raising taxes and reallocating budgets in order to promote social protection programmes.

Hence the financing of social protection schemes has a fiscal and tax policy dimension, especially in low-income countries. Bastagli (2015) observes the dearth of research on the joint impact of taxes and transfers in low- and middle-income countries and provides a review of the main trends in taxation and social protection, including evidence on the incidence and distributional impact of taxes on social transfers. She evaluates the major alternative tax revenue sources for social protection, as well as their implications for equity and policy sustainability. She argues that the revenue potential of taxes is crucial in shaping government processes towards providing quality social goods and services.

Bastagli (2015) further notes the disparity in trends in social protection expenditure and taxation, between high-income countries (HICs) with low-income countries (LICs) and middle-income countries (MICs) and observes that average tax ratios for HICs are above 30% of GDP, while those for developing countries excluding emerging markets range between 15–20% of GDP. The trends also reveal that developing countries recorded very low levels of total social spending. In addition, the share of social protection spending in total social spending in LICs and MICs is lower than in HICs. LICs in the Asia and Pacific regions and in SSA particularly exhibit very low levels of social protection spending. However, in some developing countries such as Kenya social protection spending has maintained an upward trend as national governments have instituted important national fiscal stimulus plans in the health and education sectors to protect vulnerable members of the population (Zhang et al. 2010).

Similarly, tax observations suggest that a higher share of total revenue in LICs is generated from indirect taxes, as opposed to HICs where a higher share of total revenue is typically generated from income taxes; hence, governments in LICs raise considerably less of their GDP in taxes as opposed to governments in HICs. These differences in share of total revenue shapes the composition of tax

revenues, economy and labour market structure, tax administration and design across LICs and HICs. In addition, differences in raising revenue through taxes can also be attributed to other political and social variables. LICs and MICs suffer from weak revenue diversification and high reliance on natural resources, which makes it difficult to increase tax revenue levels. Low levels of tax revenues in LICs are a result of the weak technical, technological and statistical capacities of institutions and their vulnerability to external shocks (Haldenwang, 2010). However, the distributional implication of taxation on poverty reduction with regard to social transfers is not clear. Studies have so far reported different tax transfer distributional impacts including those designed to capture the progressive benefits of taxes and the measurable amount of redistribution achieved. For example, Hirvonen et al. (2016) argued that the distributional impact of taxes in an Ethiopian study to reduce poverty was less effective when compared with the country's social protection transfer programs. The distributional impact of both social transfers and public spending financed through taxes is effective when a higher total share of transfers reaches poor and vulnerable people. The role of taxes as alternative sources of finance on social transfers and/or public spending is crucial in shaping the holistic nature of a country's social protection system. It is important for LICs and MICs to consider both tax and social transfer policy design and implementation issues.

The design and implementation of social transfer programs needs to take into account concerns over equity, along with other policy priorities such as the generation of revenue. Government accountability can be promoted through reforming and linking with the tax system, which is in turn essential in improving social protection resources, the willingness of citizens to pay taxes, good governance and development (Moore, 2007). Social protection policymakers and stakeholders need to understand the linkages between taxes, social transfers, social spending and governance to reducing poverty and inequality in each setting. For example, Marjit et al. (2006) argue that contrary to assumptions that unequal societies should have high taxes, governments strategically choose to reduce poverty by allowing weak institutions and lower taxes in order to promote the activities of poor in the informal sector. Similarly, Orock and Oben (2012) argue against the mobilisation of revenue for the provision of social services through the tax system, which they say is plagued by endemic bureaucratic corruption.

3.6.4 Resilience

Discussions on the provision of social protection programs are intricately linked to the concept of resilience, which explores the *response capacity* of individuals, households and communities to

respond to risk and vulnerability factors including climate change and environmental shocks and hazards. For example, the effects of climate change which poses stresses to households and local communities in Cameroon, particularly those who are largely depended on forest-related resources and who have weak institutions and adaptive capacities (Brown et al. 2010). By being resilient vulnerable households and communities, have a better response capacity to absorb anticipate and adapt to shocks and hazards. The premise here is that well designed social protection programmes are expected to boost forms of resilience including within difficult and fragile settings and conditions, through their ability to protect basic needs during difficult conditions, by preventing people from falling further into poverty after a shock and improving living standards over the long run. For example, governments in Sub-Sahara Africa are beginning to recognise the importance of social protection in the fight against poverty and in order to reduce vulnerability to recurrent shocks and climate change, with approximately 33% of African countries having a social protection strategy in place.

Ulrichs and Slater (2016) for example, discuss how social protection programs contributed in building resilience in Kenya, Uganda and Ethiopia, by highlighting how large-scale national social protection programs are helping people and national systems anticipate, respond and adapt to climate-related shocks and stresses. They argue that these national social protection programmes contributed in enhancing the absorptive, anticipatory, adaptive capacity of vulnerable people. However they note that, with respect to absorptive capacity, social protection's contribution depends on the type of intervention and modality (cash or in-kind), longevity and the quality of implementation. With respect to enhancing the anticipatory and preventive capacity of vulnerable people, social protection contributes in helping countries sustain long-term shocks and large-scale climate risk factors, through forecast-based financing and actions (Costella et al. 2017). For example, they highlight that through forecast-based financing, governments can act when agreed warning signs are identified, through available forecast-based finance mechanisms.

Similarly, evidence from CCT programs has reduced individual and household vulnerabilities such that beneficiaries are capable of adapting to the negative effects of climate change and the effects of droughts and floods (Vincent and Cull, 2009). Also, evidence from some fragile and conflict-affected countries including the Democratic Republic of Congo (DRC), Somalia and Afghanistan suggested that unconditional cash transfers helped improved the capacity of individuals and households to respond to shocks and hazards (Harvey, 2007).

In India, evidence from the Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA), a social protection scheme guaranteeing 100 days of paid work to rural households suggested that it increased the resilience of households to climate change by improving the accumulation of assets. However, it is important for social protection programmes to take into account design and implementations issues by adopting strategies, which will help build resilience.

3.6.5 Policy response

From the debates so far, it is clear that social protection policies and programmes constitute an important agenda for policymakers and stakeholders in many developing countries in Africa and Asia. The discussions at this level are geared towards understanding how these policymakers should, or already are responding to the challenges of social protection policy and delivery. In this section, we look at three relevant issues that shape the trajectory and sustainability of social protection programmes including evidence in support of social protection schemes worldwide, notions of social protection and the drivers of change, and the political will of policymakers and stakeholders.

Firstly, there is no denying that social protection policies and programmes have become prominent worldwide and have contributed enormously to the success of development policy in the early 21st Century to the extent that new social protection policies are introduced every year and that more countries are adopting National Social Protection Policies (NSPP) and National Social Protection Strategies (NSPS). So far, robust empirical evidence exists in support of the positive impact of various social protection policies in developing countries (Devereux et al., 2015). However, at the intercontinental regional levels, social protection thinking and practice are taking two potentially contradictory directions (rights-based and growth-oriented). For example, in Latin America there exist two dominant approaches to social protection. In the first approach, the state is regarded as the promoter and subsidiser of poor households with the objective of breaking the intergenerational transmission of poverty.

In the second approach, a more rights-based model to social protection is adopted in which the state is seen as the guarantor of a minimum standard. With respect to Asia and the Pacific, the region is characterised by the highest level of heterogeneity among countries with respect to economic development and the advancement of social protection systems with a majority of countries in South Asia operating extensive set of social protection programs. Most countries in this region do not have comprehensive social protection systems in place but governments are making efforts to scale up social protection particularly following the global financial crisis,

recurrence of natural disasters and the food and fuel crisis. With respect to Sub Saharan Africa (SSA) social protection policies are gaining ground as a development and poverty strategy and national governments are increasingly recognising the importance of social protection with a majority of African countries having a social protection strategy typically consisting of social insurance and social assistance. While some African countries are currently reforming their social protection systems, most vulnerable people are still largely excluded and do not benefit from social protection resources. This is partly due to the high proportion of undocumented or informal arrangements found within these countries.

Secondly, policymakers and stakeholders have diverse notions about how to design and implement social protection programmes with varying actors operating in different sectors. There is a strong debate about the role of the state and other informal actors in the provision of social protection resources as this has implications for the main underpinning notions of design (targeting and/or universalism) in the social protection discourse. For example the state typically provides formal social protection resources which can be both contributory and non-contributory (targeted or universally provided). These contributory schemes are forms of formal social protection policies and programs carried out by the state to protect citizens against shocks and hazards, working in the formal sector of an economy.

Individuals working in the formal sector are typically employed workers in the public and/or private sectors. They pay their taxes and are registered in the country's tax and employment registry systems. For example, contributory schemes such as social insurance require that participants pay a premium over a certain period in order to benefit from the services provided. Social insurance participants pool their risks together by contributing premiums over a specific period. Traditional social insurance schemes aim to cover risks associated with unemployment, disability, old-age pensions and retirement by pooling together participants with similar risks. It is typically suited for workers employed in the formal sector since premiums are paid on a regular monthly basis. In most developing countries several national social insurance schemes and other programs mirror Western-style social security (Esser et al. 2009). These national social insurance schemes are limited in targeting the greater part of the population and typically face enormous administrative and delivery problems. For example, statistics based on the CNPS suggest that social security coverage was approximately 14.3%, with a large majority of beneficiaries consisting of state agents and formal workers from the private sector (Motaze, 2008). Apart from social insurance, other contributory schemes are categorised into the following: occupational

schemes, micro insurance schemes, national provident funds, and mutual health community-based schemes.

The state also provides non-contributory resources in the form of social transfers which require the payment of no premiums from beneficiaries. Non-contributory schemes target poor and vulnerable people and are typically delivered through either means-tested or universal principles so that welfare resources reach the intended beneficiaries. Social transfers are a popular form of non-contributory and non-means-tested scheme that cover risks associated with vulnerable people including the elderly, women, children and orphans. These social benefits help reduce destitution in times of natural disasters and conflicts. These non-contributory schemes are typically referred to as social assistance and may come in the form of cash transfers (conditional and non-conditional) and transfers in-kind such as food nutrition programmes, temporary subsidies, food stamps and lifeline supports. In-kind transfers have shown to be important economic assets, which have the potential of sustaining individual and household incomes, with both paper and e-vouchers serving as crucial important modalities for the transfer of social grants especially in fragile and conflict areas (Holmes and Jones, 2013).

In the past few years, Conditional Cash Transfers (CCTs) have been widely used to assist vulnerable people, with actors and policymakers designing and implementing varying models of delivery. CCTs have proven to be effective in Africa and Latin America in the reduction of poverty. They are increasingly used, both as a development strategy and in times of humanitarian crises such as droughts and earthquakes. There is increasing evidence highlighting the important role cash transfers have played in enhancing human development and the general wellbeing of poor people in developing countries (see Barrientos et al. 2010; Slater et al. 2008). For example, evidence from the *Oportunidades* programme, have highlighted positive impacts of cash transfer programmes in the lives of over five million families in Mexico (Holmes and Slater, 2007). Whilst, evidence from the *Bolsa Familia* CCT programme have shown positive impacts in reducing poverty and inequality in Brazil (Soares and Silva, 2010).

In Africa, CCT programmes have been used in many sectors including education, housing, healthcare, emergencies/humanitarian assistance and in conflict and fragile states. This has ensured that donor organisations such as the Department for International Development (DFID), UNICEF and UNHCR meet their specific goals and objectives of helping the most vulnerable people in society under the flagship of a broader social protection framework. Lessons and

experiences drawn from pilot CCT programmes have also been instrumental in the development and growth of CCTs in Southern and Eastern Africa (Save the Children et al., 2005). These experiences, have led to an increase in the demand and use of CCTs by policymakers as a viable social assistance strategy rather than in-kind or food assistance. Cash transfer programming is being used by national governments and donor agencies and are the most popular modalities in combatting poverty as well as within humanitarian assistance, emergencies and conflicts especially in Sub-Saharan Africa and worldwide (Farrington and Slater, 2006). More recent analysis of evidence suggests that cash transfers are beneficial and positively influence the lives of vulnerable individuals such as children, creating equal opportunities in most Low-Income Countries (Bastagli et al. 2016). For example, evidence from an in-depth review of 165 studies and 56 cash transfer programmes worldwide (2000–2015) by the Overseas Development Institute (ODI), suggested that cash transfers were associated with better individual and household outcomes. These included reduced monetary poverty, improved education through increases in school attendance, increased health and nutrition, promoted savings, investments, production, and sustained employment by promoting working conditions such as work participation and decreases in child labour (Bastagli et al. 2016). In addition to these outcomes, the ODI report highlighted that positive design and implementation features including the size, timing and frequency of cash transfers shaped outcomes. For example, beneficiaries of cash transfers who received lump sums bought larger assets when compared with those who received smaller monthly payments.

In this same respect, cash transfers have also been proven to be efficient when considering modalities and other design and implementation features such as conditionality, payment mechanisms, and complementary supply-side services and strategies within social protection and delivery programming. Cash transfers have consequently become prominent during periods of humanitarian assistance and emergencies including within conflict-affected and fragile states, as they are cost-effective and efficient in meeting the needs of vulnerable individuals and households. For example, a review of cash transfers by UNICEF in humanitarian and emergency context revealed that cash when compared with in-kind and voucher transfers largely transformed the lives of vulnerable individuals and their households. Unlike these other forms of transfers, evidence within the humanitarian and relief sectors suggest that cash transfers have a multiplier effect on its intended beneficiaries and do have operational and implementation advantages (Venton et al. 2015). In Lebanon, for example, cash transfers benefitted the local economy as more money circulated leading to a multiplier effect. In Ethiopia, cash transfers stabilised food consumption and the dietary needs of vulnerable people. The flexibility of cash transfers means that within

humanitarian emergencies in the Philippines cash was used in multiple sectors, including food, shelter, and medicine and school fees. Most recently, findings from a review of the impact of humanitarian cash transfers in the Democratic Republic of Congo revealed their effectiveness in reaching 23,480 displaced families, with more evidence suggesting that cash transfers were a better alternative to in-kind assistance (Bonilla et al. 2017). In short, evidence from programmes implemented by organisations such as UNICEF, UNHCR, or the World Food Programme (WFP) in countries such Ethiopia, Lebanon and Philippines, suggests that cash transfers generally optimise the resources of donors and achieve the best outcomes in terms of value for money spent. Cash was typically 25–30% cheaper to deliver in most studies.

Cash-transfer programmes are diverse and vary from country to country, particularly in LICs. For example, Scarlato and Agostino, (2016) classified cash transfers into three groups: large-scale emergency assistance such as the Productive Safety Net Programme (PSNP) in Ethiopia and the Child Soldier Reintegration Grant in Rwanda; small cash-transfer programmes that promote human capital investment, for example through promoting school attendance and education (e.g. the Mchinji Social Cash Transfer Pilot scheme in Malawi) and small pilots which are typically not well financed and have low coverage, such as the Livelihood Empowerment Advancement Programme (LEAP) in Ghana. However, it should be noted that the effectiveness of mode of transfers (cash, in-kind, voucher) and other approaches is also shaped by the design and implementation of programmes, hence there is need to ascertain the drivers of change and efficiency specific to each context. These drivers include: the scale of the transfers, the current price of local and international food, types of delivery mechanisms and the condition of the local market and will shape the choice of transfer (cash, in-kind, voucher) appropriate to the particular context. The effects of Cash and in kind transfers (especially food) within the broader scope of international development is also relevant within social protection as these transfers modes have different ways of impacting the lives of beneficiaries (Gentilini, 2007).

Labour market-related interventions are other forms of state non-contributory schemes designed to cover external shocks that may lead to the loss of income and designed to protect those who cannot work. Hence they target temporarily/permanently excluded people from the labour market. Labour market interventions are either passive or active. When active, they are either aimed at building ready-made skills for the labour market through the provision of vocational training and employment counselling programmes; for example, the Public Employment Programmes (PEPs) in India helped individuals and households meet basic needs through the provision of income and basic services (Lal and al. 2010). Similarly, the ILO in its fight to combat child labour and

trafficking launched the ‘Decent Work Programme’ in 2006. This programme helped to socially rehabilitate thousands of child labourers from the West African cocoa plantations in Cameroon, Ghana and the Ivory Coast (Lal et al. 2010). Labour market interventions such as PEPs have been instrumental in reducing poverty in developing and transition economies (Betcherman et al. 2004). Labour market interventions are beneficial and are typically employed in the short term, and are largely carried out upon failure of the labour market. Lal et al. (2010) argue that labour market interventions such as PEPs will be more beneficial if they are sustainable over the long-term and extrapolated into Employment Guarantee Programmes and Schemes (EGPS).

Non-state actors also provide social protection resources to a vast majority of the population involved in the informal sector and who typically rely on *traditional or informal* methods to protect themselves against daily shocks and hazards. These informal arrangements are largely referred to as community based mechanisms in the social protection literature. Social protection policy discussions have therefore also focused on how to mainstream the benefits of these two different arrangements and actors (formal versus informal). For this to happen there is a need for coordination among stakeholders including donors and national governments, and amongst institutions within the recipient countries. Increasing coordination and harmonisation of social protection programmes will enable mainstreaming of social policies in important sectors including gender, healthcare, climate change, agriculture and within fragile/conflict-affected areas.

So far, social protection debates suggest the need for a contextual understanding of the realities of the provision of resources and how different donors, governments, policymakers and academics alike conceptualise notions of social protection. Norton et al. (2001) suggest that any operationalisation of social protection by actors should start with a clear terminology. Alternative terminology for social protection centers on the concept of social *security* and generally refers to formal social insurance schemes common in developed countries (Norton et al., 2001). Social assistance, social transfers and safety nets are all varying terminologies commonly used in the literature and refer to non-contributory tax-financed schemes geared towards the vulnerable population. The understanding of policymakers and stakeholders is crucial, as their notions of social protection shape the conceptual and contextual meaning. It is important to know how political actors think about social protection because their power and influence shape the delivery of social protection resources (Lavers and Hickey, 2016; Hickey, 2007). For example Devereux et al. (2015), investigating factors that are likely going to shape the trajectory of future social protection programmes in the future, argue that five categories of broad drivers of change are crucial, including: social, technological, economic, environmental and political (STEEP).

Similarly, Mariotti et al. (2016) argue for the mainstreaming of integrated, inclusive and innovative social protection programmes that lead to the growth of individuals and households so that they graduate from programmes, accumulate assets and income, become employed, allocate labour to different activities, and promote savings and investment. They argue that for this to happen, social protection programmes need to integrate elements of asset and cash transfers. They note that social protection programmes that provide asset transfers have resulted in an increase in the value and number of assets owned by households. Focusing on these two components opens up new possibilities to understanding how social protection programmes facilitate sustained escapes from poverty through the *productive inclusion* of poor individuals in LMICs. However, reassurance is required with respect to the sustainability of the intervention and long-term ability to enable people to escape poverty. For example, the positive effects of cash transfers depend on whether they are regular or one-off lump-sum cash transfers; one-off transfers enable people to invest in bigger projects, while regular transfers help in funding consumption as well as supporting and freeing up resources in households.

However, social protection programmes that incorporate components of *productive inclusion* only contribute towards sustained poverty alleviation when an enabling environment exists to offer accessible opportunities for poor people alongside supportive public sector interventions. In such enabling environments, social protection programmes will have a clear graduation path with integrated approaches, and will help to protect and increase the productive asset base of individuals/households, helping to transform structural barriers faced by socially excluded people seeking labour market participation.

Thirdly, the political will of policymakers and stakeholders is crucial in social protection. The assumptions and choices of these policymakers and stakeholders within government leadership shape social protection. Important political decisions include types of social protection programmes to fund, types of transfers and recipients, public and social support for programmes and the scale of programmes (Hickey, 2009). For example, national governments in developing and fragile countries prefer public programmes, as they are suitable in providing resources to displaced citizens (McCord, 2012). This is because they promote individual and household productivity and directly/indirectly contribute to fostering growth and development at the micro and meso levels. The benefits of such programmes for the political actors lie in their potential to promote both social dialogue and political stability.

Similarly, the potential political gains from social protection programmes can also attract interest from policymakers and decision makers. For example, the election of President Lula da Silva of Brazil was attributed to the provision of the *Bolsa Familia* CCT program (Zucco, 2013). Politicians use the gains and benefits of social protection programmes to attract votes and political support for election. This promotes and enhances the relationships of citizens with the state, as well as reinforcing the political accountability of elected officials.

3.7 Summary

This chapter has explored social protection using the lens of the SRM framework and its underlying of concepts of risk and vulnerability. In this study social protection is construed using the blueprints of the World Banks SRM approach and this serves as the theoretical framework of the study. This thinking has shaped the design, collection of data and methodology of the study as would be seen in Chapter Four.

Chapter 4

Social Protection in Development Research and Methodology of study

4.0 Introduction

Social protection interventions are increasingly used as a development strategy in many low income countries including Cameroon to fight against the vulnerabilities of individuals and households. The *development dimension* of social protection has implications for research considering that settings such as in Cameroon have specific dynamics that shape real life research. Against this backdrop, the first section of this Chapter explores the development and evolution of research methodology and the link that exists between methodological choices of researchers. It explores features of development research highlighting challenges posed by this genre and reviews previous research methods used within social protection, outlining methodological patterns. This section suggests an indigenous stance that could be incorporated within research of social protection.

The second section of the Chapter focuses on the methodological approach including research design, data collection techniques and analyses and the fieldwork experiences and challenges. This section reinstates the aims and objective of the study as well as the research questions. The section further explores how the complex and emerging methodological challenges are negotiated during data collection.

4.1 International Development research methodology

Research methodology in International Development has its roots in empiricism, which observes the world and its structures through the deductive process of positivism (Desai and Potter, 2006). In International Development, such research methodologies have been linked with the development trajectory of nations and more generally have been in alignment with the tenets of social science research. Hence, development discourses and emerging social science concepts have equally shaped the research process. Qualitative and quantitative methodologies have been used over successive decades and aligned with emerging development concepts including poverty reduction, institutional capacity, human development, social protection, and integrated research methods have become popular. These methodological alignments have been based and guided by

the need to innovate more robust methodological approaches. Despite this, researchers have increasingly called on the use of both quantitative and qualitative methods in International Development Research (Denzin and Lincoln, 1994).

However, International development research Post-World War II, has been typically dominated by the use of mix research methods. For example, since the 1980s, there has been the use of both qualitative and quantitative research methods, leading to innovative and new approaches including participatory methods of research such as ethnography which embrace both qualitative and quantitative techniques. For example, the use of field surveys, census data and data from government agencies within International Development Research during the post-war period have ensured that research methods promoted empirical approaches that provided answers to research questions concerning the immediate causes of development (Desai and Potter , 2006). Between the 1950s and 1960s, the International Development research methods rested on the philosophy of logical positivism, which promoted *observation* to better understand the world. In the 1960s, International Development research methods, embraced the philosophical traditions of structuralism, which included the idea of the existence of both observable and un-observable structures. There was also the rise of radicalism and Marxism in International Development research methods employed alongside these traditions.

Finally, since the 1980s, International Development research methods have promoted the philosophical traditions of humanism, which calls for greater consideration of the voices and perceptions of individuals. As a result, development paradigms as well as International Development research methods has been more participatory, ethnographic and mixed. To fulfil social change and development these modes of research methods call for communities to be empowered and participate throughout the research process. Any researcher therefore involved in development research must understand that:

The important point is that approaches to data collection in development studies remain as diverse as philosophies of development themselves. And this is even more so today in era associated with what may be referred to as post-structuralism and postmodernity (Desai and Potter, 2006: 11).

The methodological processes and choices within International Development have been influenced by the contentious methodological debate between the natural sciences and social sciences. International Development researches are typically more pragmatic and rely less on

methodological principles and traditions. For example, mixed methods are used interchangeably depending on the research questions and problems formulated rather than on ontological commitments. International Development researchers must however, understand these evolutionary paths, traditions, influences so that their methodological choices are robust, and appropriate to their research questions (Mikkelsen, 1995).

4.2 The historical evolution of research methodology and the role of international development research

As Richie and Lewis (2003) including Mathews and Ross (2010) point out, conventional research methods are usually underpinned by traditions and philosophical values that have lasted for decades, and hence influence the methodological choices and trajectories chosen by researchers. Conventional research approaches have evolved through the lens of the qualitative and quantitative research divide. This creates ontological and epistemological dichotomies. For example, positivists have stood for truth seeking and objectivity and knowledge through direct observations (Richie and Lewis, 2003). At the other end, interpretivists' traditions such as those of Immanuel Kant and Wilhelm Dilthey have promoted knowledge seeking through the understanding of experiences.

Debates regarding research methodology in the social sciences have focused on whether positivist approaches used in the natural sciences could be used as a blueprint for research in the social sciences dealing with real world phenomena. Since research in the social science is aimed at describing, exploring, and understanding complex social phenomenon, the interpretivist approach, which captures the subjectivity and understandings of events in the social world from an epistemological perspective, has evolved over the past decades to guide social science research (Mathews and Ross, 2010).

On the other hand, interpretivist approaches in International Development research has its own distinctive features, roles and challenges. Research in development is aimed at social change and development using two models (Laws et al. 2013). The first is the rational or engineering approach, where researchers collect data with the aim of providing answers and understanding to the research questions posed. Researchers are seen merely as 'social engineers'. The second, a participatory model, uses research methods that promote social change and development in communities where research incorporates the perceptions of local people, civil society organisations (CSOs), and NGOs in research choice and their implementation. Here there is a bottom-up approach to research

as ordinary citizens are empowered and their voices heard. The second model captures the distinction between research in development studies compared to other social research. The peculiarity here is that the researcher in international development is not only limited to collecting data and providing answers to questions, but must ensure that both research process and findings impact on the lives of the researched community or future policy.

Against this backdrop, Social protection research and many other International Development research areas carried out in developing countries such as Cameroon must be aimed at social change and development. Figure 4.0 depicts the typical dual roles of research in international development which are either policy-focused or program-focused. Evidence from policy-focused research for example may help the government review or amend policies to the benefit of the entire country. Evaluations carried out to determine the effectiveness of programmes sponsored by the government or international donor organisations may ensure better programmes design and delivery for particular communities leading to social change and development.

Table 4.0: The role of research in international development

Policy-focused research	Programme-focused research
<ul style="list-style-type: none"> • Highlighting new problems and concepts for public interest. • Bringing out innovative ideas on real problems. • Showing evidence for or against certain policies. 	<ul style="list-style-type: none"> • Understanding the needs of a community or local group of people. • Questioning the relevance of a particular programme. • Showing the effectiveness or non-effectiveness of a particular programme (monitoring or evaluation).

Source: Law et al. (2013).

4.3 Challenges of international development research

As with all social sciences, it is important for development researchers to understand how research assumptions and processes affect and influence findings. Beyond their methodological choices, development researchers face certain challenges including ethical considerations and cultural differences and power relations.

(1) Ethical considerations

Mathews and Ross, (2010: 71) describe ethics as ‘a set of rules by which individuals and societies maintain moral standards in their lives’. Sieber (1993: 14) sees it as:

The application of a system of moral principles to prevent harming or wronging others to promote the good, to be respectful and to be fair.

Academic deontology dictates that researchers subscribe to certain standards and professional obligations while conducting research. This stands at the heart of any research, no less so in International Development research. Denzin and Lincoln (2003), Mathew and Ross (2010) have all stressed the importance for development and social researchers to address ethical practices before, during and after their research process. O’Leary (2005) suggests that there is the need for ethical practices to go beyond the point of simply obtaining ethical clearance from institutions, to ensuring that there is informed consent from respondents, confidentiality/anonymity, and the protection of respondents from harm (both physical and emotional) as well. Kitchener and Kitchener (2009) for example, highlight the complex nature of maintaining ethical practices when collecting, processing and sharing research findings by highlighting different levels and stages in which ethical considerations and decisions in social science research should operate. They suggest an ethical structure that considers ethical questions and challenges at five levels:

In an ascending order, the first level looks at particular cases, and represents the lowest levels at which ethical considerations operate. Here researchers are bound to consider their personal moral obligations while doing research.

The second level operates at the ethical obligations of the researcher, which are the professional codes and guidelines that the researcher should adhere to while conducting research, for example by ensuring that they seek the consent of participants.

The third level captures decision making on ethical issues using ethical principles, which are universal norms and values such as loyalty, honesty, social justice, protecting respondents to both physical and emotional harm and protecting vulnerable people. This level of operationalising ethics is very important within development research where research involves interaction between human subjects. Looking beyond the sphere of academic rules and guidelines ensures that moral obligations such as honesty, integrity, equity, vital values and norms in any society will be respected (O’Leary, 2005).

At the fourth level, ethical decisions are made concerning ethical theories of the researchers and their disciplines. The fifth and highest level of ethical consideration operates at a meta-ethical level, where ethical considerations used through ethical theories are justified. According to Kitchener and Kitchener (2009), there exists a tension here because of the diversity and complexities of chosen ethical theories and positions.

(2) Cultural differences and power relations

Typically, International Development research more often involves the researcher working in a different geographical and cultural setting, hence introducing diversity to the research process around race, ethnicity, identity and power relations (Desai and Potter, 2006). These cultural differences warrant special attention, especially when the researcher (who usually is an outsider in the researched community) does not understand the dynamics of these variables. In impoverished societies, where most researchers are considered powerful, enquiries and research findings could be biased (Mathews and Ross, 2010). Other variables such as age, gender, language and religion can create different power relations and reactions from respondents in different cultural settings.

For example, when there is research contact between the researcher and the researched community, it is important for researchers to understand the implications of working with diverse groups of people and partners during the research process. Particular challenges are posed when researchers work with vulnerable people such as children, elderly, sick and disabled people. Researchers must understand the importance of knowing how to work with these groups of people and how to treat them as human beings rather than just researched subjects. Understanding gender dynamics within different cultural settings is fundamentally important vis-a vis how they shape power relations between men and women (Momsen, 2009). For example during the gathering of focus group data which involves a cross section of different participants.

Similarly, development research requires researchers to work with partners such as NGOs, CBOs, educational institutions, international agencies and state ministries. These partners usually serve as gatekeepers to resources and information, but at the same time have different motivations and commitment to collaboration. For example, working with a gatekeeper who is a public servant in a government ministry in Africa will be different to working with gatekeepers in international agencies, NGOs or other educational institutions working with vulnerable people.

4.4 Social protection research methods versus Indigenous methodology for social protection research

“Any research that is carried out with people is carried out within the context of an existing community” (Weber-Pill, 2004: 81).

This section critically explores previous research approaches within social protection. Social protection research falls under the wider area of International Development research, which is aimed at social change, development and social justice. After conducting a systematic review of methodological approaches implemented from the social assistance database, we can conclude that social protection research methods is largely embedded within traditional research and social science philosophies (Barrientos et al. 2010). However, International Development researchers need to adapt research methods and approaches that respond and suit different contexts and settings, such that the needs of the local people are addressed. Against this backdrop, and from an indigenous African perspective, I suggest an alternative methodological stance for social protection research that recognises and incorporates ethical and cultural values and belief systems of indigenous people and communities. This alternative methodological stance does not discard Western-centric epistemologies, but rather calls for the incorporation of research methods that use robust traditional and context-based epistemologies within social protection research.

Over the past recent decades, research on social protection is increasingly evident. Social protection research explores the role and delivery of social protection programmes, such as cash transfers in the reduction of poverty and the enhancement of pro-poor growth. Equally, social protection research has made use of qualitative, quantitative and mixed-method research techniques. Qualitative techniques used include interviews, focus groups, case studies, ethnography, participative action research methods and social relation mappings. Quantitative techniques commonly used include social surveys, reports, quasi-experiments, simulation exercises, econometric techniques and randomised control trials.

To overview the use of methods within social protection research, we review a selected database of research undertaken in social protection. The Social Protection Version Five database (Barrientos et al. 2010) consists of a comprehensive list of research results and findings on the design, delivery, impact, effectiveness and efficiency of social protection programmes and projects

worldwide.⁹ Three main categories of research methods and approaches were identified from the social protection database, including:

Randomised trials and pilots: Programmes and research studies in the area of social protection have largely relied on experiments and pilot studies to show the effect of social protection programmes. These pilot programmes rely on tools and techniques including randomised trials which target specific groups of people in a community, and do have components that exclude that exclude from receiving the benefits and so creating ethical tensions.

Evaluations/monitoring: These represent the second group of research approaches used in most social protection research in the database. They are usually carried out during or after the project and are used by researchers to determine the impact of most programmes within social protection research. Collection techniques used here include desk reviews, interviews and document reviews. Most evaluations are undertaken by external consultants and research is sponsored by international donor agencies.

Qualitative/quantitative methods: Techniques and tools used have been surveys questionnaires, causal techniques, focus group discussions, interviews, and participatory observations. I do not discard these conventional methods and approaches because when implemented rigorously, they lead to robust social protection research results and findings. Nonetheless, from an indigenous epistemological perspective, these conventional methods reflect a recognisable Western-centric influence and the local community are not typically participants in the planning and delivery of the research process. Researchers (typically outsiders) come in to provide solutions to the problems of the researched communities and people.

Most research programmes and interventions in the social protection database (Barrientos et al, 2010) are sponsored and backed by western donors, countries and international organisations such as the World Bank, ILO and DFID. The research process is the mirror image of development. This is congruent with the suggestion that there is over-usage of orthodox methodological tools and techniques for social protection research given that most research is backed by funds from western institutions and organisations (Devereux et al. 2013). Hence, they call for more mixed-methods research and suggest alternative frameworks that move beyond conventional qualitative and

⁹ The Social Protection Database Version 5.0 provides evidence about selected social assistance in developing countries. These selected programmes have been included based on information about their design features, size, scope, evaluation, outcomes, cost and significance. (Barrientos et al. 2010).

quantitative instruments. Devereux et al. (2013) provide an alternative framework to existing evaluation methodology for social protection research. They suggest the use of mixed methodological tools, which will improve research findings and results related to non-economic impacts of social protection programmes such as political and cultural variables and processes. This suggestion however does not elaborate on cultural and political dynamics in each setting. From an indigenous perspective, the suggested improvements are not inclusive enough and do not prioritise the community interests.

One example backing the trend of these conventional approaches was an evaluation sponsored by DFID of the Kalomo District cash transfer programme in Zambia (cited in Barrientos et al. 2005). It used the 'drivers of change' approach, which is 'grounded in the view that the character of the underlying institutions, processes and practices in particular country contexts closely shape the formation and implementation of anti-poverty and development policies' (Barrientos et al. 2005: 18). This approach recognised the country context and local processes regarding social protection in Zambia. Social protection research may utilise qualitative and quantitative techniques within social protection (such as proposed by Devereux et al. 2013) but must also ensure they use indigenous ways of knowing, beliefs, culture and traditions that are transformative and mobilise the local community.

4.5 Indigenous methodology for social protection research

Indigenous academics such as Bishop (1999), Harvey (2003), Kawagley (1995) and Smith (2013), have decried the dominance of Western-centric epistemologies in research and the marginalisation of indigenous epistemologies. According to Dumbrill and Green (2008), any methodology that shifts away from Western-centric ways of knowing with increasing use of local epistemologies should be considered as indigenous. They argue that indigenous research should embrace elements of indigenous ways of knowing which will be beneficial to the community and local people. The core values and elements of indigenous research are to respect culture and ethical values as well as the recognition by the researcher of his/her social responsibility before, during and after the research process so that findings and the whole research process benefit the local community. The emphasis here is on the need to respect and recognise indigenous ethics when carrying out research that benefits the lives of indigenous people. Porsanger (1999) argues that over the years research about indigenous people is being controlled by the non-indigenous world. An indigenous approach to research according to Porsanger (1999: 109) is:

An ethically correct and culturally appropriate, indigenous manner of taking steps towards the acquisition and dissemination of knowledge about indigenous people. Indigenous approaches are based on indigenous knowledge and ethics that determine the means of access to knowledge, the selection, use of theoretical approaches, and determine in addition the tools (methods) of conducting research.

For the purpose of this study, we define indigenous people according to the United Nation's definition which states:

Indigenous communities, peoples and nations are those which, having a historical continuity with pre-invasion and pre-colonial societies that developed on their territories, consider themselves distinct from other sectors of the societies now prevailing on those territories, or parts of them. They form at present non-dominant sectors of society and are determined to preserve, develop and transmit to future generations their ancestral territories, and their ethnic identity, as the basis of their continued existence as peoples, in accordance with their own cultural patterns, social institutions and legal system (UN 2013: 6).

The rights of indigenous people are clearly stated in the United Nations Resolution 107 of 2007. All scholars undertaking research involving indigenous people should commit to the preservation of their way of being (ontology) and ways of knowing (epistemology) as well as the ethical and moral values of their society (axiology) which are central elements of any viable research method.

There exists enormous variance and complexity in defining indigenous people, including in Africa, where there have been major disagreements amongst African countries within the African Commission for Human and Peoples' Rights. (Pelican, 2009; Pelican and Maruyama, 2015). I support the views of the ACHPR which states that any African person is indigenous to his/her society (Pelican, 2009). This means that African researchers conducting research in an African setting should endeavor to promote their indigenous methods and practices. From this Afrocentric perspective, and considering that we could reasonably describe all Africans as indigenous to their community, research in social protection should also adhere to the tenets of indigenous ways of knowing. African countries are yet to develop robust protocols such as those of their counterparts in Australia, New Zealand and the USA. However, several indigenous scholars helped to shape a framework that sets minimum requirements of what an indigenous methodology or research design should be. Academics such as Linda Smith (2013) have called for the inclusion and recognition of indigenous methods in research for the promotion of indigenous knowledge within academia.

Considerable progress over the past two decades have been made in Australia (Aborigines), New Zealand (Maori), the USA (Hawai'i), Sweden (Sámi) and Canada. Indigenous scholars have pushed the indigenous agenda in these countries and indigenous studies have evolved and received greater attention. The Aborigines and the Maori of Australia and New Zealand, for example, have put in place a structured ethical research code that researchers must follow when doing research within their respective communities (Putt, 2013).

4.6 Needs and interests in indigenous research

The research process needs to respond to the interests of indigenous people who should be at the centre of the research process. This will eliminate the oppressive and non-empowering nature of research involving indigenous people and communities. For example, in the social sciences, focus should be on the relationship between researchers and participants and on how the research process works. In *Decolonizing Methodologies*, Smith (2013) calls for self-determination by indigenous researchers with their using of indigenous methodology as a way of decolonising and shifting power relations in research from the Western world towards indigenous people. She suggests that indigenous research should not only focus on contributing to knowledge academically, but also respond to the needs and interests of the researched community. The incorporation of any indigenous values into social protection research should seek to mobilise, transform, decolonise, heal and lead towards self-determination of the indigenous community. This is because most research has a dominant worldview that relegates indigenous views and cultures, and even when these values and traditions are recognised, they are still viewed through Western terms (Hart, 2010).

Thus, we argue for the importance and recognition of local values, traditions, networks/family, cultures and informal networks during the research process. Any research process that adheres to principles of indigenous methodology is aimed at representing the needs and interest of the indigenous people. These needs can be either tangible or intangible. Tangible benefits for the researched community include partaking in any royalties from research undertaken, access to research findings, and ownership of data. Intangible benefits for the researched community include wellbeing, empowerment and cultural heritage (Chilisa, 2011). Incorporating indigenous methods into social protection research will ensure that research benefits the community, respects local cultures and belief systems and ways of knowing, is socially responsible, and responds to the needs

and interests of indigenous people. Figure 4.2 details the needs and interests which indigenous research can address.

Table 4.1: Needs and interests in indigenous research

Ontology	Epistemology	Research method	Axiology
Recognition of a spiritual realm.	Local teachings passed inter-generationally (stories/oral).	A methodology that is relational and involves the community.	Respect of ethics, values and local principles.
Interaction between the physical and spiritual realm.	The use of metaphysical perceptions.	Respect and use of local culture and traditions (e.g. respect and use of elders).	Respect of individuals and the recognition of diversity in the community.
Belief in the power of ancestors e.g. juju.	Local and community perceptions as shaped by their environment.	Accountability of research methods for the benefit of local community and people (engage community researchers).	Emotional and intellectual connectedness and awareness.

Sources: (Adapted from Hart, 2010; Kovach, 2015; Weber Pill wax, 2004; Wilson, 2001).

Table 4.1 depicts selected examples of a research process that represents and benefits indigenous people and communities. The research paradigm sets the platform and direction of any research, and the research methodology emphasises and incorporate local/domestic ontology, epistemology and axiology, since the gaining of knowledge (the research method) would be affected by these other components within different times and space. Nonetheless, indigenous methods face criticisms about its time-consuming nature and the politicized state of the methods, with some considering it idealist and even impossible to undertake (Lanzano, 2013). There are also debates about weaknesses in mis/interpretation and over-sensitivity to cultural and ethical values. Another drawback concerns debates about defining indigenous researchers and determining the appropriate people to carry out indigenous research. All these issues and aspects are however factors that impact on all other types of research.

4.7 Summary

Previous research methods within International Development research and social protection research in particular have typically been Western-centric. From an Afrocentric and indigenous perspective, I argue that social protection research methods in Africa should adhere and incorporate indigenous epistemologies. Doing so is more likely to impact local individuals, households and communities to self-determination. For as Smith notes:

Particular methods within indigenous methodology have to be chosen in respect to indigenous ethics, explicitly outlined goals of research, and the considered impact of the outcomes of research to particular indigenous people (Smith 1999: 15).

Social protection research, which incorporates elements of indigenous methods, will contribute to better International Development research, and better justified claims to knowledge which aims at promoting social justice, combating poverty and transforming the lives of people and their entire communities.

4.8 Methodology of the study

The main aim of this study is to understand how social protection is conceptualised in Cameroon and how these interventions enhance the wellbeing and welfare of individuals, households and communities. It is a study of three social protection schemes (the ‘cases’) aimed at understanding how risks and vulnerabilities are addressed and delivery by state and non- state actors. All case-sites have been purposively drawn from the Buea municipality, the capital of the Southwest Region of Cameroon.

This study examines how the risks and vulnerabilities of individuals and households in Cameroon affect their livelihood strategies. By *livelihood strategies* we refer to the alternatives (economic, political, social, and cultural) which individuals and households can draw on when faced with adverse conditions that have the potential of increasing risk and vulnerability vis-à-vis poverty. This study therefore identifies how individuals and households make livelihood choices concerning potential risks and vulnerabilities they face daily in their life course. The study also seeks to understand how policymakers in Cameroon conceptualise risks and vulnerabilities and how these assumptive frameworks inform social protection interventions within Cameroon.

The study provides social protection policymakers with an understanding of the livelihood choices of individuals, households and communities, but also a framework for comparing current policies

with individual choices. This provides an opportunity for exploring sustainable social protection policies that fit livelihood choices and behaviours in Cameroon. For the purpose of clarity, operationalisation and measurement this study is based on the underlying concept of vulnerability. Vulnerability here refers to:

“Risk of future losses of welfare below socially accepted norms caused by risky events especially when the degree of vulnerability depends on the characteristics of the risk and the household’s ability to respond to risk” (Alwang et al., 2002: 6).

Alongside this core definition, this study also uses the notion of poverty inherent in many social protection debates to explore the relevance of social protection assumptions for Cameroon. In line with these concepts, the following research questions guide this study:

(1) How do social protection interventions affect beneficiaries?

- How do social protection interventions address the risks and vulnerabilities of individuals, households and communities in Cameroon?
- How do social protection interventions affect the livelihood strategies of individuals, households and communities?
- How significant are the effects of these interventions on the well-being of individuals, households and communities?

(1) How is social protection conceptualised and implemented within Cameroonian policy interventions?

- How are social protection resources produced and distributed in Cameroon?
- How sustainable is social protection policy and delivery in Cameroon?
- What factors shape the establishment of a viable social protection framework in Cameroon?

4.9 Research design

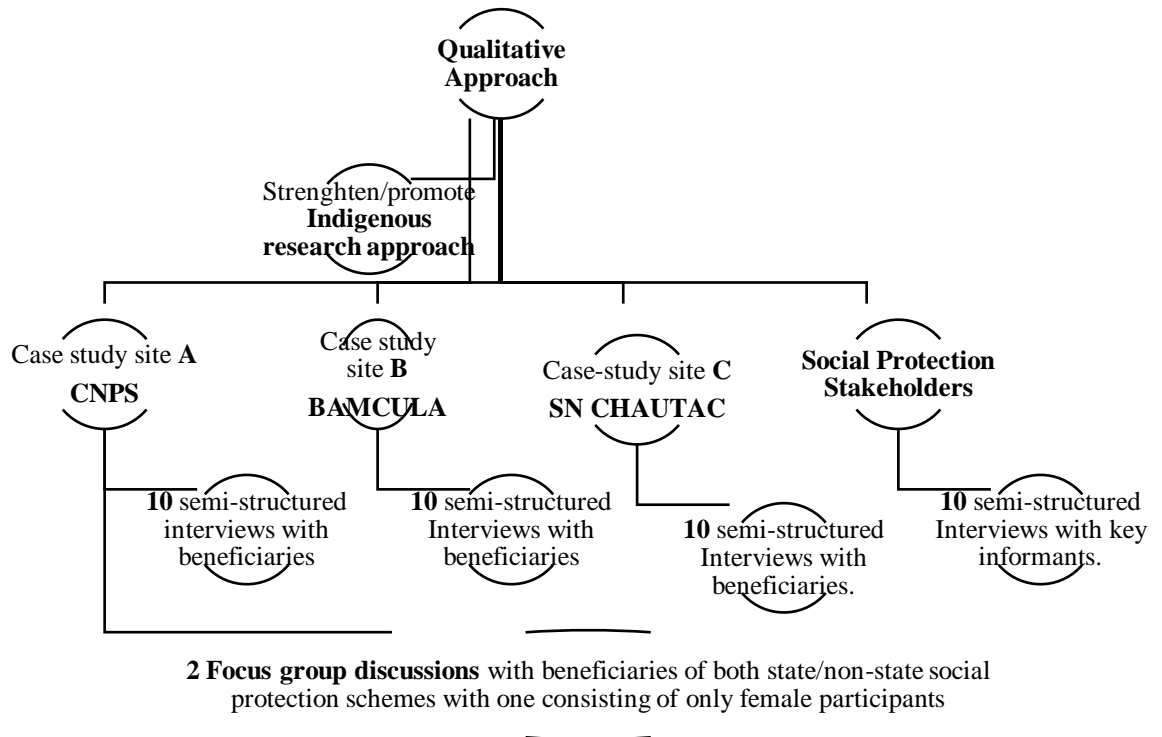
Yin (2009: 26) defines a research design as:

The logical sequence that connects the empirical data to a study’s initial research questions and ultimately to its conclusions.

The research questions in this study require an understanding of the complex social protection environment in Cameroon, and three cases are selected to understand the social reality and phenomenon of the provision of social protection resources and delivery in Cameroon. In this light,

the research design, methods and fieldwork processes follow a qualitative approach and methodology, with underpinnings and operation of social protection explored through an interpretivist-informed framework.

Figure 4.0: Overview of research design



Source: Author's diagram

4.9.1 Qualitative approach

A number of social science disciplines such as anthropology, sociology, development studies and social policy (Bergman and Coxon, 2005; Denzin and Lincoln, 2000; Desai and Potter, 2006; Mathew and Ross, 2010) have argued that qualitative approaches are suitable to address research questions aimed at understanding underlying and unobserved structures in the world. The provision of social protection services and resources to beneficiaries in Cameroon is a social phenomenon that involves complex and underlying unobservable structures. Hence, to capture this complex social protection system, the study adopts a qualitative approach. Desai and Porter (2006) argue that applying a qualitative approach in research helps provide in a comprehensive understanding of complex structures and embedded meanings. They also posit that a qualitative

approach captures varying perceptions and experiences, providing a purposive approach that focuses on specific issues, hence increasing the credibility of analysis by unravelling complex relationships and processes. The use of a qualitative approach is dictated by the study's research questions and the complex nature and structure of the Cameroon social protection system.

4.9.2 Indigenous approach

Although the qualitative approach and design follows Western methodological traditions, I have ensured that methodological processes and practices, especially the collection of primary and secondary data in Cameroon, incorporated and adhered to fundamental tenets of indigenous research methods and processes. The inclusion of an indigenous research trajectory echoes the work of a number of scholars (Ntuli, 2002; Owusu and Mji, 2013) who identify the suppression and undermining of African perspectives and knowledge systems by a dominant Western/Eurocentric research community. Within social policy research in Africa, (Owusu and Mji, 2013) point to the need for the inclusion of indigenous methods by proposing the use of Afrocentric methodologies in disability research based on the seminal works in Afrocentricity by Asante (1990; 1998). By prioritising values such as respect, integrity and responsiveness, indigenous research methods are effective and lead to good principles and practices within social policy research (Putt, 2013). Indigenous research is advantageous when researchers are working in their own community and when research benefits add value to the wellbeing of the community. This researcher was born and raised in Buea before emigrating to Sweden and the UK for studies. The application of these indigenous methods enables the enhancement, strengthening and promotion of indigenous research methods and practices within social protection and development research in an African setting.

Against this backdrop, this study adhered to the fundamental tenets of indigenous research. The researcher recognised key local customs, ethics, values and traditions within the collection of primary and secondary data. This study promoted indigenous interests and values within the Buea community and municipality. The core values and elements of indigenous research used included *inter alia* the respect for local culture and local ethical values and the recognition by the researcher of his social responsibility (as a community member) before, during and after the research process.

4.9.3 Case sites

The study cases have been selected to aid the contextual analysis of social protection in Cameroon and have been guided by the operational features of the SRM framework and the concepts of risks and vulnerability. Selected cases help in understanding real life phenomena in their natural context (Yin, 2009). Three cases were purposively (non-randomly) selected on the premise of representing how social protection services and resources are produced by both state and non-state actors (i.e. formal and informal structures). This is a major operational prism within the SRM framework which clearly states that social protection consist of any public (government) interventions to assist vulnerable and poor people (Holzmann and Jorgensen, 2000). Moreover, since our selection of cases can be problematic because of small sample sizes, we purposively selected these cases so that they represented broader cases (Gerring, 2007). The case sites are varied and represent state and non-state social protection interventions and are designed to reduce the vulnerabilities of members.

State social protection case site: Case site A is a National Social Insurance Fund scheme acting like a state-owned enterprise and which provides social protection cover in the form of social pensions and transfers for retirement, occupational accidents, family/child allowance, maternity and sick leave, invalidity, and death benefits and expenses for individuals involved in formal employment. It is better known by its French acronym CNPS (*Caisse Nationale de la Prevoyance Sociale*). The social insurance scheme is a contributory scheme and requires beneficiaries to pay a monthly premium in order to be entitled to receive these benefits and some social protection coverage. Ten individuals, all beneficiaries of the CNPS were interviewed in Case -site A.

Non-state social protection case sites: Two case sites representing non-state social protection providers/schemes were selected in the municipality of Buea. Case site B and Case site C were purposively chosen to represent the informal sector of social protection in Cameroon. These providers are highly unregulated and operate a scheme whereby members join to harness their efforts in helping each member. In this regard, the following case-sites were purposely selected:

- *Case site B: The Bali-Manjong Cultural Association, Buea (BAMCULA)* is a tribal and social association, which is non-political, non-religious and non-profit-making. It is a Member-Based Organisation (MBO) where members and individuals typically from the same indigenous tribe pool their resources to protect one another against risks and vulnerabilities. BAMCULA's activities are geared towards the socio-cultural domain and

general development and involve mutual solidarity. This is a long-standing form of social protection within Cameroon and most African countries.

- *Case site C: the Buea Taxi Drivers' Trade Union* is known by its French acronym SN CHAUTAC (*Syndicat Nationale des Chauffeurs des Taxis*). It is a member-based trade union made up of mostly township taxi drivers and other local transport sector workers operating in the informal sector. These groups of workers are generally vulnerable to risks and hazards because of the physical, health and economic adversities they face operating in an informal and highly unregulated sector. Through SN CHAUTAC Buea members benefit from a plethora of activities including economic, professional, cultural and moral, for their development and social protection. SN CHAUTAC Buea provides its members a platform to lobby collectively for better working and employment condition including socio-economic and cultural protection against associated shocks and hazards.

4.9.4 Interview recruitment and sampling processes

To recruit key informants, the researcher purposively identified individuals. These selected stakeholders constituted individuals deemed by the researcher to have some direct or indirect relationship with the politics and delivery of social protection in Cameroon. Initial negotiations were undertaken with these gatekeepers across all case sites. The entire process of collecting and accessing data went through three phases.

Participants were drawn from the three case sites mentioned above,¹⁰ representing three different social protection programmes. First, beneficiaries from each case site were selected to take part in the semi-structured interviews. Potential participants were chosen by the researcher alongside gatekeepers in the three case sites, to mitigate the possibility of programme managers and gatekeepers cherry-picking participants for the study. The process for conducting the interviews was explained to all potential participants prior to the final selection of participants. Thirty participants were recruited from the three case sites when all selection criteria were considered satisfied by the researcher. Final decisions to interview participants rested entirely with the researcher subject to their consent.

¹⁰ All case sites are located in the Buea Municipality of the South West Region of Cameroon. For more see Map of the Buea Municipality attached in Appendix 9 and in Chapter 1

Two focus group discussions were also conducted. Participants were selected from the pool of previously interviewed participants in the semi-structured interviews. Participants for both the semi-structured interviews and the two focus group discussions met the selection criteria determined by the researcher of having spent three or more years in programmes, and as eligible beneficiaries.

In Phase One, approval was sought from the Human Ethics Committee of the University of York for the principles and recruitment processes. Following this, the researcher travelled to Cameroon and engaged in getting final clearance and access to all three programme sites through programme gatekeepers, leaders and managers. Initial negotiations and contact was first undertaken a year earlier (August 2013) with gatekeepers across all three case sites. To gain access in Case site A (the state-sponsored national social insurance scheme CNPS) a formal application process was lodged with the Southwest Regional Chief of the Centre of the CNPS headquartered in Buea. This was a formal protocol and is a common requirement when seeking to formally access state institutions in Cameroon. In Case site B (BAMCULA) a formal letter was sent to the Association's President who later facilitated the researcher to meet all members during one of their meetings. In Case site C (SN CHAUTAC) the researcher visited the Association's President, and discussed aims and objectives with other executive leaders and managers of the Association. To reduce the possibility that programme officials and gatekeepers in both state and non-state case sites and programmes would be reluctant to discuss potentially sensitive information the researcher reiterated to all gatekeepers and all selected participants that their responses were confidential and anonymous.

Phase Two involved selecting participants (selection criteria). Once permission had been sought, meetings were organised with the help of gatekeepers to brief potential participants on the purpose of the research. Questions from potential participants were answered. To ensure gender balance and power relations of interviewees across the sample, an equal number of male and female participants were targeted from the potential pool, but this was impossible to achieve since the number of women willing to take part in the studies was low.

During Phase Three participants who had been deemed eligible and randomly selected according to the selection criteria listed above (i.e. beneficiaries who had spent three or more years in programmes) were briefed individually. These randomly selected participants were informed of the aims and objectives of the research. The researcher sought each participant's informed consent either through written consent forms or through verbal consent. A safe and convenient place and

time for the holding of the interview was then decided with each participant. In general, most of the participants were literate and conversant in English and/or French. Some participants though could not express themselves properly in English, so Pidgin English (Broken English) was used instead to conduct interviews. Pidgin English is spoken by all in Cameroon and serves as the lingua franca, especially during informal and everyday activities. This researcher is fluent in all these languages. Interviews conducted in Pidgin have been translated and transcribed by the researcher for data analysis.

4.9.5 Data collection techniques

To help answer the research questions both primary and secondary data was collected during fieldwork carried out in Cameroon between October 2014 and February 2015. To collect primary data from the three Case sites, this study made use of the following data collection techniques:

Key stakeholder interviews: After initial contacts were made through informal/formal networks to ascertain access to stakeholders and key informants during a prospective fieldwork visit in August 2013, the researcher met with the potential respondents. A further set of nine semi-structured interviews was conducted with social protection policy stakeholders and bureaucrats aimed at elucidating factors that shape social protection in Cameroon. Key informants interviewed included three regional delegates and officials of social protection regional delegations, (*Ministries of Social Security, Social Affairs, and Women and Empowerment*) one director of a social protection state institution in charge of *delinquent and challenging youths/ children* and two politicians (a local Member of Parliament, and Senator of the National Assembly). Three remaining stakeholder interviews were conducted with front-line bureaucrats managing both state and non-state social protection institutions.

Interviews with social protection policy key informants aimed at understanding the politics of the of social protection provision in Cameroon, and the challenges hindering the creation of a viable social protection system in Cameroon. Informed consent was sought following a briefing of the aims and objectives of the research. All interviews were recorded and lasted between 30 to 60 minutes.

Semi-structured interviews: Ten semi-structured interviews were conducted with direct beneficiaries and non-direct beneficiaries from across the three case sites, totaling 30 semi-structured interviews. The semi-structured interviews were designed to capture the views and

experiences of participants regarding their understanding of how social protection interventions/schemes in which they were beneficiaries, impact upon their livelihoods and wellbeing, and how these interventions shape livelihood strategies and choices. Informed consent was sought and all interviews were recorded with a digital recorder. To account for gender and power relations that could affect findings and results, the researcher purposively selected both male and female respondents from the pool of potential participants in each case site for the semi-structured interviews. Hence, both female and male beneficiaries were interviewed in each case site. All male and female respondents were beneficiaries of the social protection services.¹¹

Focus group discussions: To enhance primary data through the triangulation of multiple sources of data, results and findings, two focus group discussions were conducted. The aim of these focus groups was to aid data triangulation, and to make use of the advantages of focus group discussions, including the willingness of people to talk about issues in a group setting and the ability to create a dynamic discussion environment.

The first focus group discussion consisted of non-state social protection beneficiaries; the second consisted of the non-state social protection systems' beneficiaries. The first focus group consisted of only female respondents. These four female participants were all previously interviewed respondents (semi-structured interviews) from Case site A (CNPS). The second focus group discussion consisted of four participants (one female and three males), all previously interviewed respondents from Case sites B and C. Both focus group discussions were structured along the same themes as the individual interviews, i.e. understanding the impact of interventions, as well as how livelihood choices and strategies are affected.

Secondary, documentary and statistical data: Secondary information and data were drawn from desk reviews of relevant literature, newspapers, books, reports, and some administrative circulars and reports gathered from the field. During the fieldwork, some administrative documents were collected and accessed from case sites. To gain access to information about schemes, programme leaders and gatekeepers were approached to provide documents. All internal and administrative circulars carrying background information, statistics and other relevant information about programmes was retrieved and thoroughly examined to ensure that selected materials were not filtered by programme leaders and gatekeepers.

¹¹ For more on the Interview guide see Appendix 6

4.9.6 Self-reflexivity in qualitative research

Self-reflexivity in qualitative research is used increasingly as an instrument by researchers to analyse interactions with their researched community and participants. Self-reflexivity has become prominent within epistemological debate and provides researchers with a platform where their subjectivity before and during research is identified and accounted for ensuring that the methodological process and research practice generates findings that are trustworthy, reliable and credible (Finlay and Gough, 2008). The importance and relevance of qualitative researchers carrying out self-reflexivity has been widely discussed across disciplines.

In the social sciences, Finlay and Gough (2008), Roth and Breuer (2003) and Denzin and Lincoln (1994), have all asserted that it is common that qualitative researchers self-reflect because it is a way for them to use the challenges they face as opportunities. They argue that reflexivity in qualitative research is an important thoughtful process of the actions and relationship between the researcher and the researched. This enables the researcher to explore certain conundrums such as the researcher's voice, position, power relations and philosophical background (ontology and epistemology) within the research process. In sociology, Bourdieu (1990) and Bonner (2001) have argued for the relevance of reflexivity during the research process. Tsekeris (2010) posits that reflexivity by the social researcher and social agent leads to self-awareness where the researcher identifies themselves and participants while recounting his/her experiences with the sole purpose of asserting his/her role/identity within the epistemological process.

With globalisation and the complex nature of research/methods undertaken in diverse settings, self-reflexivity has gained significance in addressing key practical and theoretical issues while preparing for fieldwork, during fieldwork, and during the analysis of collected data (Park and Lunt, 2015).

The Social Policy Association (SPA) underlines self-reflexivity as one of the important obligations that researchers must consider. It underscores this obligation in research ethics guidelines by stipulating that researchers should always:

Aim to be as transparent as possible in describing the methods used in their research and in the analysis and production of findings so as to lay the research process open for scrutiny and review [...] they should be explicit about the limitations of research findings that have implications for public policy (SPA, 2009: 2–3).

The debate regarding self-reflexivity is important as it challenges and questions dominant Western views and epistemologies. From an African indigenous standpoint, reflexivity becomes increasingly important given the potential to promote indigenous epistemologies from Cameroon. Against this backdrop, African sociologists have been engaged in self-reflexivity discourse, which they argue will help bring African ways of knowing to the forefront of research methodological practices. Nyamnjoh (2012) posits that African researchers should incorporate diverse and creative reflexivity, with the aim of promoting African epistemologies. Mafeje (2001) also calls for the valorisation of African ontologies and epistemologies by African researchers themselves. In reviewing Mafeje's *Epistemology of Alterity* (2001), Adesina (2008) refers to it as the pursuit of indigeneity, which he describes as:

An intellectual standpoint derived from a rootedness in the African conditions; a centring of African ontological discourses and experiences as the basis of one's intellectual work (Adesina, 2008: 135).

4.10 Challenges and opportunities during fieldwork in Cameroon

Primary and secondary data was collected using a combination of qualitative and indigenous approaches. When collecting primary and secondary data various challenges emerged before, during and after the research process. These methodological challenges provided opportunities to reflect on actions through the research process.

Given participants were in an African setting, there are questions about data collection techniques used, the data collected, and my role and actions whilst collecting these in Buea. The assumptions underlying self-reflexivity and the challenges encountered during the entire methodological process is because:

Qualitative research is more than simply a technique and represents a broader interaction or encounter [...] Research settings and the backgrounds of researchers are becoming increasingly complex and not limited to a single country [... In addition] social research methods are in fact typically ontologically and epistemologically individualistic (Park and Lunt, 2015: 2).

Having illustrated the rationale for self-reflexivity in this study, it is now possible to explore challenges encountered before, during and after the collection of primary and secondary data in Cameroon.

Ethical issues

The first tension regarded ethical issues, as conducting fieldwork in Cameroon with Western ethical guidelines and research design but with the aim of incorporating indigenous values, ethics was always going to be complex from a theoretical and practical standpoint. My ethical reflections began as I pondered on the relevance of getting an ethical clearance from an ethics committee in the University of York. I was born in Cameroon and my previous graduate studies had been carried out in Sweden, where I experienced little to no emphasis on institutional/codes and ethical clearance before conducting fieldworks. I pondered on the potential institutional ethical tension that could arise if the ethics committee members did not validate some of the indigenous values and traditions I sought to incorporate. Similarly, in the context of Cameroon, where there is a lack of institutionalised research ethic codes with little or no protocols and guidelines, the cultural heritage and background is complex and embedded with a mixture of colonial Anglo-Saxon/French as well as indigenous traditions. I wondered how I would meander through a *mélange* of Western and indigenous cultural concerns and traditions, protocols and practices without jeopardising the research process.

Second, to ensure I upheld African indigenous practices during the research process, particular attention was placed on the protocols, and ways of gaining access to local participants and gatekeepers in Cameroon. This allowed traditions, and local values that show respect and recognition of the researched community to be upheld. When accessing participants, I ensured that participants and gatekeepers were approached and greeted following local customs and traditions. Elderly persons were greeted with both hands, followed by a slight bow of the head, which showed reverence and respect. I also ensured that potential participants extended their hands first before any handshakes took place. I used appropriate local titles or name prefixes used within the research community of Buea, while talking to participants especially the elderly. Elderly female participants were referred to as *Mami* while elderly male participants were called *Papa* or *Pahhh*. Younger male and female participants were referred to as *brother* or *sister* and most social protection bureaucrats who were key informants were addressed using their job titles (Director, Delegate and Senator) or *Mister/Madame*. These approaches constituted fundamental ways of showing respect for others within the local custom and values of the people of the Buea community.

My dress code for meetings appropriately reflected the dress codes of the community. For example, I dressed formally (suit and tie) whilst meeting key informants and social protection bureaucrats but more relaxed when meeting participants who were beneficiaries at all three case sites. In the local community, people generally dress in a formal way when meeting key persons as a sign of respect to ensure key informants take them and their research seriously.

To promote conviviality, openness and discussions, I provided drinks and food for participants in all three case sites and the two focus groups. This constituted a fit with local customs and traditions within the community of Buea. In addition, a token payment of approximately £2 was provided to each participant as transport fare when interviews were conducted outside of their homes. Interview dates, times and locations were decided together with participants to ensure a respectful process. Similarly, during focus group discussions elderly male participants expressed their views first, a reflection of specific cultural behaviour in the local society. This ensured the flow of group discussions, hence reducing tension amongst participants.

More widely, I committed myself to ensuring that this research project benefited the community. Indigenous approaches to research calls for the researcher to empower the researched community. Against this backdrop, I hired two unemployed university graduates who served as fieldwork research assistants. These fieldwork research assistants were involved in keeping and making entries on the fieldwork logbook, on related appointments, dates, time and location, organising and facilitating transportation and meetings with participants. They also helped in navigating the difficult and challenging transport system before meetings with participants. They also helped in the transcription of participant interviews that were conducted in Pidgin English. The entire data collection process placed emphasis on indigenous approaches to research with the local Buea researched community and participants with focus on respecting traditional values, ethics, cultures and norms.

Positionality and fieldwork dilemmas

When conducting qualitative fieldwork research in a setting where the socio-economic and cultural backgrounds are different, the researcher's position is vital in building a collaborative and understanding relationship with participants (Meriam et al. 2001). The researcher usually adopts positions that vary over time and space and hence presents him/herself as either an outsider/insider or either as 'etic/emic' (Chereni, 2014). Factors such as age, race, culture, class, and traditions of knowledge collection and hierarchy create an unequal power relationship between researchers and researched communities such that results are influenced by these power relations and positions (Marshall and Rossman, 2006; Sultana, 2007). Qualitative researchers acquire an advantage in this power relationship and typically feel as insiders hence gain better trust and understanding of their surroundings. However, contrary to the viewpoint that insiders always negotiate access and build better trust, Mullings, (1990) argues that the position of an insider researcher's position is not always beneficial in the research process.

Third, conducting fieldwork in Cameroon posed several dilemmas regarding my positioning. I was born in Cameroon but had spent years living in Sweden, and I was returning as a doctoral student from the UK. Conducting research in the suburban city of Buea, where I was born, was quite different. I had strong family ties in Buea (many relatives and friends live there), but still felt like an outsider. I knew my surroundings but it was obvious that my class, status and educational privilege (through material and symbolic differences) was powerful compared to participants in the three case sites. Despite presenting myself as an indigene and as one who was born there, and who speaks the local language (Pidgin English), I was often reminded of my 'outsider' status by participants who were suspicious of my research agenda and who continually positioned me. Hence, I moved between an insider/outsider researchers throughout my fieldwork.

I negotiated access and trust with elite informants by presenting myself as a Swedish doctoral student from the University of York who was conducting research in Buea. I only disclosed my relationship and ties with Buea and Cameroon in its entirety during interviews with key informants, particularly when I felt they were patronising and talking down to me with respect to their views and responses.

Research participants who questioned the benefits they or I could gain from the research also sought to position me. In Case site C, one participant (SN_06) insisted on knowing (after the interview) what he and other fellow participants would gain in the long term: He asked:

So what is the benefit of this research to SN CHAUTAC and me in general? Is it just the little transport fare and drinks that we have had? Are you going to help our organization with some money from England? (Author field notes, 2015).

Another participant in Case site C (SN_04), also displayed his suspicion of the research and his views on previous foreign research of the SN CHAUTAC. He felt the financial token received was small and demanded additional financial demands immediately after our interview (which was refused). The participant revealed that:

I know you researchers from abroad always come here and get information but never pay us well, that is why I did not speak on everything as much as I could have done if I was well paid (Author's field notes, 2015).

Asserting my position whilst conducting fieldwork enabled me to reiterate the aims and objectives of research and build trust so that rich data could be collected. This was achieved by stipulating the rules of engagement to participants so that I could identify any vested interest of key informants and gatekeepers, such as expectations of monetary gain. These measures however did not always

ensure smooth research proceedings. For example, one participant in Case site C refused to continue with the interview as motivation was personal rewards and gains.

Similarly, being a foreign researcher did not particularly help me gain access or the trust of key informants easily. Several participants and key informants were uncomfortable signing the official consent forms and preferred to give their consent verbally. A particular instance was an elite who stopped in the middle of an interview and insisted that I wrote a handwritten letter of consent signed by both of us, which stipulated that his identity and responses would remain confidential and anonymous.

Fourth, the quality of qualitative data collected. The tension and the power relationship that exist between the qualitative researcher collecting data in the field and his/her participants dictate an appraisal of the quality of the data finally collected. If the quality of collected data is poor, then analysis and interpretation will also be affected. Bergman (2005) argues that to enhance the quality of qualitative data researchers must ensure that research questions are appropriately and succinctly defined, that good data collection tools are used and that these data collection techniques are internally consistent with regards to the questions posed to interviewees. They encourage the use of predetermined themes to enhance the structure of interviews as well as the use of prompts.

To this extent all questions were clear and all sub-research questions followed predetermined themes, capturing the behaviour of social protection beneficiaries and the impact of these interventions. Seale (1999) posits that the use of a mixture of several data collection techniques is beneficial, so I used two data collection techniques (semi-structured interviews and focus groups) to help triangulate data. To ensure that the collected data was analysed properly, verbatim transcriptions of interviews were checked by both the researcher and the two hired indigenous research assistants were conducted (Poland, 1995). This ensured rich textual data is available for analysis and interpretation.

Despite these measures to ensure good data quality some limitations still existed. Three semi-structured interviews were conducted in Pidgin English as well as an entire female focus group discussion. These interviews have the potential to lose some meaning when translations were made to English, since the researcher is not a certified translator. I translated these interviews to the best of my ability since I speak and understand both languages fluently, but acknowledge the risk of some things being lost in translation.

In addition, while conducting actual interviews with participants in all three case sites and in the focus group discussions I noticed that respondents could digress from the questions posed and I had to let them continue speak, but later tried to use appropriate prompts and examples to refocus the interview. Since the research was also aimed at understanding vulnerability, risk and poverty, it was sometimes difficult for respondents to grasp the wider meaning of these concepts. Consequently, I used appropriate local examples to facilitate understanding of questions. Even after reassuring them that only their opinions and experiences mattered and that there was no right or wrong answers, I had the impression that the entire process could be quite intimidating and overwhelming for certain participants. A good example is a female participant in Case site A (CNPS_06) who asked me this question after her interview:

I hope I have answered your questions very well (Author's field notes, 2015).

The stressful and overwhelming nature of the interview process was very visible from the reaction and question of this female participant. These emotions and stress have the potential to have adverse effects on participants' responses.

4.11 Qualitative data analysis

The use of qualitative data, collection and analysis helps in understanding how real-life phenomena such as social protection interventions protect individuals and households against shocks and hazards. Qualitative data analysis helps in exploring questions on how and why people behave, and helps in understanding processes. In applied social policy settings, a qualitative approach helps in providing contextual, diagnostic, evaluative and strategic insights in social behaviour (Ritchie and Spencer, 1994).

The qualitative data analysis employed the framework approach described by Ritchie and Spencer (1994) which provides a systematic analytic guideline. This approach is used commonly in analysing qualitative data in applied policy research, and fits well with the research questions. Several other reasons also motivated the choice of the framework approach for qualitative data analysis. First, it helps in the cleaning and proper management of large amounts of textual and unstructured data derived from fieldwork through various data reduction guidelines and techniques:

The qualitative researcher has to provide some coherence and structure to this cumbersome dataset while retaining a hold of the original accounts and observations from which it is derived (Ritchie and Spencer, 1994).

Secondly, the framework approach facilitates the analysis of cases and aids the triangulation of responses and evidence from different cases. Third, this data analysis approach is effective in analysing and understanding themes. When collecting primary data the semi-structured and focus group discussions were based on pre-existing themes around the concept of risk and vulnerability of individuals and households. Fourth, the framework approach provides transparent systematic guidelines on interpreting results, rendering findings of the study credible and trust worthy. The following stages of the framework approach were used.

Familiarisation with data: The first stage of familiarisation with the data actually started in the field, when I listened daily to tape recordings of the day's interviews. Further familiarisation was also achieved during the transcription process of all 40 semi-structured interviews and the two focus group discussions. After listening through the tapes and transcribing the data, I had comprehensively immersed myself within the data. I gave copies of transcribed interviews to my supervisor for a second review. During this time, I read the data again carefully, including all fieldwork notes and observations, and started listing key themes and findings in relation to the themes.

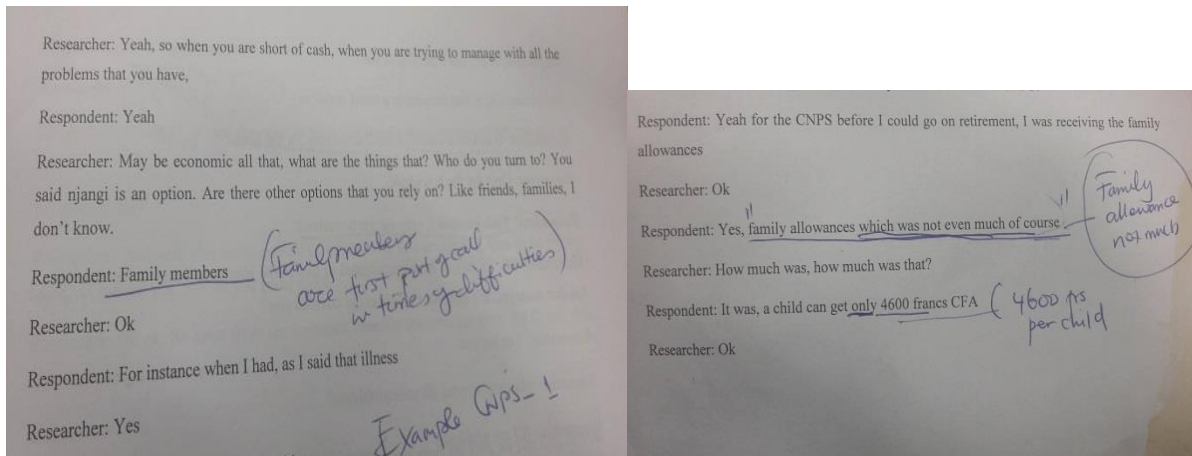
Identification of a thematic framework: The second stage in the framework approach involved the extraction and listing of important responses and themes to enable the building of a thematic framework. The listing and noting of important responses was based on the original aims and objectives of my research as outlined through the research questions.

- Reviewing notions and experiences of key stakeholders that shape social protection policy and delivery in Cameroon;
- Exploring the types of shocks and hazards faced by social protection beneficiaries;
- Examining the effect of resources received from social protection interventions;
- Understanding the behaviours, attitudes and alternative livelihood strategies employed by beneficiaries of social protection interventions when faced with shocks and hazards.

These prior themes and questions were the basis for the annotation of first versions of responses extracted from the data to build a thematic framework. It should be noted that I did not make use

of any analytical data management software such as NVivo. The picture below illustrates the first versions of annotated themes listed along the margins of transcripts. This was done for all interview transcripts.

Figure 4.1: Example of initial thematic notation



Source: Cnps_01 interviewee transcripts.

Indexing/coding: The third stage of the framework analysis involves transforming responses into more meaningful and robust themes. Because data management software was not used, a simple column and row matrix was used, where I jotted the contents of various index categories and assigned them more robust and meaningful textual and numerical indexes. This was done for each interviewee transcript and helped to generate the first observable patterns of themes, including *a priori* and emerging themes from the data. At this stage, varying themes were indexed. The figure below illustrates the preliminary indexing and coding at stage three.

Table 4.2: Example of indexed transcript of Cnps_01

Quotes	Code
Yes I pray and mediate for him [God] to show me the way and help me or direct someone solve my problems	Reliance on spirituality and belief system
When things are hard, I reduce the amount of food I eat	Food rationing
I do not personally like the idea of borrowing because you can borrow money and when it is time to repay the person [creditor] back he refuses to collect the money. So I only borrow from trusted friends who will not ask for something else in return	Borrowing and fear of witchcraft
Yes, sometimes I have tried to save money monthly with my <i>njangi</i> meeting	Savings
I see no reason why the government gives salary increases to workers in the public sector, when we in the private sector do not get anything	Income/salary discrepancies between public and private workers

Source: Author's data.

Charting: The fourth part of the analysis using the framework approach was to chart and build up a picture of the responses in each case. All themes were redefined and grouped accordingly from each indexed transcript representing participants in each case. These responses were constantly re-arranged to answer the research questions and aims of the study. For example, the sub-headings of charts involving social protection stakeholders were different when compared between cases. The individual charts from interviewee responses from Case site A, for example, were constructed to cover various themes: patterns for demographic features of beneficiaries household, risk and vulnerability factors, types of resources obtained from the CNPS scheme, individual and household resource expenditures, and alternative livelihood strategies employed. These charts from each of the three cases were crucial in building a framework matrix for the interpretation of results and in stage five.

Mapping and interpretation: After all transcripts and data had been charted, stage five involved the mapping of findings through robust interpretation to create meaning in relation to the observed patterns and the research questions of the study. At this stage, patterns and associations were

constantly shaped through a thorough examination and interpretation of the themes. Mapping also searched for meaningful links reflecting the aims and objectives of the study. Table 4.3 (see Appendix 1)¹² illustrates a sample of the framework matrix that was aimed at understanding the effect of CNPS resources to beneficiaries.

The five stages of the framework method used in analysing data for this study were used flexibly to answer the research questions (Ritchie and Spencer, 1994). By illustrating how data was analysed, this study provides a route map to how findings were produced.

4.12 Summary

The methodology and design has been informed by the concepts of risks and vulnerability and by components of the SRM framework (actors/arrangements and strategies). This study used a qualitative approach, which incorporated fundamental tenets of indigenous African traditions, values and culture. These seek to promote the respect for local values and traditions and to empower and benefit the researched community. The data was analysed using the framework approach.

To ensure credibility I reflected on my role as a qualitative researcher within an African setting highlighting challenges during and after data collection and analysis. This process strengthens the transparency and credibility of the research process (while being open about the study's limitations) and supports external and internal validity. Having reflected on the study's methodology and the challenges of collecting data, Chapters 5 and 6 focus on how formal and informal social protection interventions are conceptualized and delivered in Cameroon.

¹² Table 4.3 has been added at the Appendices (see Appendix 1) in order not to break the reading flow and aesthetics of the text due to its bulky nature.

Chapter 5

Formal Social Protection in Cameroon

5.0 Introduction

Over recent decades, Cameroon has faced problems of inequality and poverty that increase the vulnerability of individuals and households to shocks and hazards. Using the formal and informal dichotomy of actors /arrangements explained in the SRM framework in Chapter Three, this Chapter explores the policy and political context in which Cameroon's formal social protection policies and programmes have evolved, to provide cover for risks and vulnerabilities. The chapter highlights how the institutional, bureaucratic and political framework shapes the delivery of social protection resources to people in Cameroon. Using the case of the CNPS (the main institutional body delivering formal social protection resources) this Chapter highlights the characteristics of formal social protection resources provided and the risks and vulnerabilities covered. The Chapter ends by with the challenges hindering the management and delivery of social protection in Cameroon, exploring how the role of bureaucratic and political social protection stakeholders shapes the conception and delivery of social protection in Cameroon.

Over the last two decades social protection programmes have increasingly been used as a development strategy by both national and international actors to address the societal risks and vulnerabilities faced by individuals and households to alleviate poverty and welfare. Domestically, national governments such as in Cameroon have reiterated the need to improve social protection delivery through comprehensive social protection schemes geared to addressing associated risks and vulnerabilities faced by their citizens. Social protection is primarily concerned with prevention of poverty among population groups that experience risks and vulnerabilities that jeopardize their livelihood. Modern forms of social protection introduced in many African economies such as Cameroon exclude large proportion of the populations in need of such protection because of reliance on contributory social insurance (social pensions) as the mechanism for delivering formal social protection.

Formal social protection consists of a set of benefits provided by the state to individuals and households to mitigate possible hardships resulting from reduction of loss in income as a result of

sickness, maternity, employment injury, invalidity, old age or death. In Cameroon, formal social protection consists of social insurance and social assistance. Formal social protection refers to all forms of state sponsored resources geared at reducing the risk and vulnerabilities faced by people. The ILO defines formal social protection:

As the set of policies and programmes designed to reduce and prevent poverty and vulnerability across the life cycle... in nine main areas: child and family benefits, maternity protection, unemployment support, employment injury benefits, sickness benefits, health protection, old-age benefits, disability benefits and survivors' benefits through a mix of contributory schemes (social insurance) and non-contributory tax financed social assistance (ILO, 2017:2).

Formal social protection in Cameroon is founded on two main schemes: The first is based on compulsory social contributions from the state and the CNPS; and the second is based on social assistance given to beneficiaries through State Ministries such as the Ministries of Labour and Social Security, Social Affairs, Secondary and Basic Education, Finance, Public Health, Women Affairs and Family Protection. The state-managed pension scheme covers public state servants and state agents¹³ and the CNPS Scheme covers workers of the private and para-public sector who must be enrolled with the CNPS by their employers. The second (social assistance) comes in the form of state financed social benefits typically in the form of cash and in-kind transfers to mostly vulnerable citizens (Arnold et al. 2011; Barrientos, 2010).

Just like in most West and Central African countries, the provision of formal social protection in Cameroon is typically weak and does not provide adequate cover for daily and lifecycle shocks (Cameroon, 2008). In Cameroon, formal social protection is restrictive and can be contrasted with progressive Southern African countries. These countries have established state/formal sponsored schemes that are non-contributory (mostly basic pensions) that pays pension to all residents who attain a given eligibility age (usually the mandatory pensionable age). There are eight countries with this kind of basic pension including Botswana, Lesotho, Mauritius, Namibia and Seychelles, Cape Verde, Liberia, South Africa and Swaziland which operate means-tested pensions for a section of the elderly that meets the test (Barbone and Luis-Alvaro 1999). Formal social protection in Cameroon covers a minority of the workforce with large segments of the labour force remaining outside the reach of formal social protection including health insurance

¹³ In Cameroon public servants are divided into state workers and state agents: The latter are people recruited directly to work with the government without sitting a competitive examination, meanwhile the former are people recruited into the public service through a competitive entrance examination.

(Cameroon, 2008). The vast majority of the population depends on livelihood strategies and the urban-informal sector to cover for risks and vulnerabilities (Ayuk, 2015; Gbongue et al. 2015).

5.1 Institutional evolution of formal social protection in Cameroon

Over the past recent decades, formal social protection programmes have gained considerable impetus because of the legal and constitutional resolutions of the government to put social protection policies at the centre of its development agenda. For example, during the revision and adoption of the revised 1996 Cameroon Constitution, the government recognised the vulnerabilities of citizens and their households and committed to address them by guaranteeing basic social needs, as outlined in the preamble:

The nation shall protect and promote the family, which is the natural foundation of human society. It shall protect women, the young, the elderly and the disabled. The state shall guarantee the child's right to education. Primary education shall be compulsory and the organization and supervision of education at all levels shall be the duty of the state (Cameroon Constitution, 1996:6).

Currently, formal social protection resources and services provide cover for mostly public and private individuals working in the formal sector. Estimates from the World Bank and the ILO suggest that less than 20% of the total population of Cameroon benefit from minimum forms of formal social protection because a good majority of the Cameroonian workforce is informal and have little or no access to formal social protection resources and services. Before the introduction of formal social protection schemes in Cameroon, traditional and informal systems were used to manage shocks, and largely provided by family, friends, and members of the communities. During the colonial period under French and British trusteeship, formal social protection schemes and programmes were institutionalised for a small group of employees (mostly the British and French expatriates) who worked within the formal sector. Engo (1984) traced the origin of formal social protection schemes in Cameroon back to 1946, when a 'Family Allowance Fund' was adopted by expatriates in order to support French citizens who were employed within the private sector. This formal system evolved into the Equalization Fund for Family Benefits, which covered all workers in the private sector.

The social protection system started in Cameroon before independence, with the promulgation on 15 December 1952, of the *Labour Code* for French overseas territories. This Code granted social benefits to the French citizens working in Cameroon and this was achieved through the provision of social grants and benefits as well as by guaranteeing the coverage of associated risks such as industrial and occupational accidents to French citizens living and working in Cameroon (Engo, 1984). This later became the embryo of social protection which was extended to Cameroonian employees. In 1956, the Compensation Fund of family allowance was created. On 11 April 1959, the first code of family benefits was enacted. This was followed by the promulgation of Ordinance No. 59/100 of 31 December 1959, on the compensation and prevention of industrial accidents and occupational diseases, which entrusted the management of occupational risks to private insurance companies (Fouomene, 2013; Kamadjeu et al. 2005).

On becoming independent in January 1960, Cameroon became a member of the International Labour Organisation and had to adapt its legislation to international standards. The legal framework of social protection adjustment is provided by a succession of laws. These comprise Law No. 67-LF-07 of 12 June 1967 which established a family benefits code; Law No. 67-LF-08 of 12 June 1967 which established the Cameroon National Social Insurance Fund (CNPS) as an independent body in charge of managing social benefits scheme; Law No. 69-LF-18 of 10 November 1969 which instituted an old-age, invalidity and death pensions insurance scheme; Ordinance No. 73-17 of 22 May 1973 on the organisation of social insurance, which entrusts to the CNPS, as part of government's policy, the service of various benefits provided by the legislation of social protection and Law No. 77-11 of 13 July 1977 on the compensation and prevention of industrial accidents and occupational diseases that entrusts to the CNPS coverage and management of occupational risks. This new law repealed previous legislation from Ordinance No. 59-100 of 31 December 1959 (Fouomene 2013; Kamadjeu et al. 2005).

The government created the CNPS in 1967, to oversee the country's social protection policy. The CNPS pools resources from private sector workers including contract workers¹⁴ and provides cover for associated risks and vulnerabilities relating to workplace accidents, industrial/occupational illness, invalidity, family benefits, old age pensions and survival pensions. Old age pensions are

¹⁴ This category of workers including contract workers and para-public sector workers are governed by the Labour Code Law number 02/007 of 14 August 1992. Contract workers are government employees who are employed on a contract basis by the government while workers of the private sector are people engaged in formal employment in the private sector in Cameroon.

the most popular resources provided by the CNPS scheme and these resources are aimed at reducing the vulnerabilities of old and retired people. The United Nations, (2001) defined the elderly as persons aged 60 and above. It is at this age that employees mostly become eligible for certain related pension and income security benefits in many countries. Pensions are regular incomes retirees receive to compensate for loss of earnings. Pension payments are necessary income that is paid to ensure a life against poverty. The main objectives of old age pensions is universal coverage for all persons, compulsory affiliation to pension schemes by all employers and employees, provision of income benefits to all retirees on voluntary and involuntary retirement, and protection against income poverty during old age, disability or death of a wage earner for all members of their families (Nkwarir, 2000).

The CNPS operates as state parastatal, with a degree of autonomy, though under the tutelage of the Ministry of Labour and Social Security.¹⁵ In order to benefit for coverage against certain risks and vulnerabilities, the CNPS scheme is contributory, whereby beneficiaries pay a monthly premium and must meet certain eligibility requirements. The cost of premiums is typically shared between employers and employees, although the scheme also provides coverage for certain types of risks and vulnerabilities, which do not require employees to pay a premium. A Director General appointed by the President of the Republic manages the CNPS. Its central services consist of operational departments with the responsibility for Finance, Recovery, Benefits and the General Secretariat. There are over 39 decentralised external services found at both regional and sub-regional levels. The CNPS also operates three medical and health facilities nationwide as well as two educational centers for children. A Board of Directors consisting of 15 members who are representatives of the government, private employees, and private employers govern the CNPS. This tripartite representation within the board is shared as follows; four members represent employees; four members represent employers; and six members represent the government, with one each drawn from the Ministries of Justice, Finance, Public Health, Labour and Social Security, the Prime Ministry and the Presidency. Currently the CNPS has an objective to attain universal coverage by 2030 (for more on the organizational chart, see Appendix).

¹⁵ The Ministry of Labour and Social Security provides general supervision of the CNPS. It is responsible for enacting laws that regulate the public service. Rules and regulations of the Cameroon public service is governed by decree no. 94/199 of 7 October 1994 (MINAT, 2007). This law is applicable to government workers who are entitled to a monthly pension paid through the bank or treasury. The workers must have been in service for at least 15 years to qualify for a pension

Given CNPS's national mandate and role, the CNPS epitomizes formal social protection in Cameroon and is the foundation of contemporary social protection policy delivery in Cameroon. Since 1967, the CNPS scheme has had the national mandate to ensure that all private sector workers engaged in formal work benefit from the scheme. The Buea Municipality and other nearby municipalities in the Southwest Region have administrative facilities and services ensuring CNPS's physical presence, coverage and accessibility. Four of the 39 external services of the CNPS are located in nearby towns in the Southwest Region (Buea, Kumba, Limbe and Mundemba). The next section explores the types of risks and vulnerabilities covered by formal social protection through the CNPS scheme.

5.2 Types of risk and vulnerabilities covered by the CNPS

The CNPS is invested with a public service mission to provide formal social protection to people engage in formal employment and has legal personality. There are two main sources of funding of the CNPS: First from citizens' monthly retirement deductions. The Cameroon government, like most of their counterparts collects premiums from formal workers. In a pay-as-you go pension scheme, contributions are immediately used to pay current pensions. Typically, the source of funds for an insured person is 2.8% of their covered earnings while employers account for 4.2% of covered payroll. The maximum monthly earnings for contribution and benefit purposes are 300,000 CFA francs (\$600.00) insurance. The majority of publicly-mandated pension schemes are obtained through pension deductions from workers' salaries (Fouomene, 2013). The second is from the investments of the CNPS. This trust has also built up reserves to cover partially fund pension liabilities. It has shareholdings in a number of public and para-public companies, an impressive real estate portfolio including huge social investments in hospitals and schools (Fouomene 2013; Kamadjeu et al. 2005). It is therefore a relatively affluent and viable financial entity when compared with other state parastatals in Cameroon. For example, the CNPS loans money to the government to ensure the payment of civil servants' salaries during the economic crisis of the late 1980s and early 1990s. The CNPS scheme provides cover for the risks and vulnerabilities of individuals and households working in the private sector in four major categories: old-age pension; invalidity and death pension; workplace accidents and/or industrial and occupational illness; family benefits/allowances; and voluntary insurance for persons working

informally in the private sector.¹⁶ Figures from the World Bank Social Protection Report suggest that 12.5% of the economically active population contribute to the CNPS scheme (ILO, 2012).

Old-age pension, invalidity and death pension

This scheme is meant for beneficiaries who are aged 60 and above and who have contributed at least 180 months of premium payments or contributed at least 60 months of premium payments within a ten-year period before retirement. The amount of money received for the old-age pension is equivalent to 30% of a beneficiary's average monthly salary. The old-age pension benefit is set at no less than 50% of the national guaranteed minimum wage of 36,270 CFA (Communauté Financière Africaine) (approximately £47) monthly.

Invalidity benefits cover registered workers and insured persons who become incapacitated before the age of 60 and who have terminated all paid work. The incapacitation could be caused by an industrial accident or through occupational diseases that permanently affect the workers' physical or mental capacity. Invalidity benefits are transferred to old-age benefits when beneficiaries reach the retirement age of 60.

The death/survival pension, calculated as a percentage of the old-age pension, is paid to the next of kin of a beneficiary who has contributed a total of 180 months of premium payments to the CNPS scheme before their death. The spousal survivor receives 50% of the beneficiary's old-age pension, children of the beneficiary receive 25% and other next of kin receive 10%. The amount for the survival/death pension cannot surpass the amount of the old-age pension. Where a spouse receives the death pension, benefits cease in the event of re-marriage. When a beneficiary /insured person cannot complete 180 months of premium payments, his/her survivors will receive a lump sum. This lump sum is calculated as the expected amount of old-age pension an insured person could have received after completing at least 180 months of premium payments multiplied by six months of his/her wages (Cleiss.fr, 2016).

¹⁶ Since 2014, the CNPS has undertaken a national campaign to educate informal workers about the Voluntary Insurance Scheme. The VIS aims to provide informal workers with benefits to cover for old-age pensions, early old-age pensions, invalidity pensions, survivors' pensions, old-age allowance, old-age allowance for premature wear and tear and survivors' allowance after the contribution of at least 180 months of premiums (cnps.cm, 2016). This will be discussed in Chapter Six (informal social protection).

Workplace accidents and industrial /occupational illness: Accidents and injuries that occur at the workplace or during travel to work are covered under this category. Additionally, all occupational diseases officially verified and certified by a designated and competent physician are also covered. Employers are obliged to declare all occupational/industrial diseases and workplace accidents within three days of occurrence. Insured persons/employees within this category benefit from the following:

Care: Beneficiaries are entitled to full care to cover for physical and mental impairment, professional re-adaptation and rehabilitation as well as a reimbursement of expenses paid as medical bills and fees by the beneficiary. The scheme covers all care and indemnities for workplace accident and industrial illness.

Temporal and permanent incapacity: In the event of temporal incapacity, indemnity paid to the beneficiary is usually equal to two-thirds of their wage or salary. For permanent incapacity, beneficiaries are entitled to 85% of their monthly salary in the event of permanent incapacity. There are various levels and types of permanent incapacity as determined by designated physicians. Hence, in the case of partial-permanent incapacity (where the level of incapacity is slightly below or above 20%) beneficiaries typically receive a lump sum payment. The exact amount of the lump sum paid for partial permanent incapacity depends on the degree and level of the incapacity.

Death: In the event of the death of a beneficiary through a workplace accident or an industrial illness, the next of kin receives compensation. The rightful next of kin could either be a legally married partner(s), divorced or separated couples who received food allowance, the beneficiary's children or persons who had cared for the beneficiary when he/she was alive.

Funeral costs: These amounts are paid to the next of kin of a beneficiary who died because of workplace accident or industrial illness. The amount paid covers the cost of the coffin and the transportation of the deceased beneficiary from place of death to their residence.

Family benefits

Family benefits are paid to all workers who earn at least the guaranteed national minimum wage. The family benefits comprise of prenatal benefits, child benefits, family benefits and maternity leave. Pre-natal benefits cover for every beneficiary or their spouse's pregnancy and amount to 16,200CFA (approximately £22). Child benefits cover new births if declared within 12 months. The child benefits amount to 21,600CFA (approximately £29) annually. Each child below the age

of 14 and up to 21 years for children still in school receives family benefits. Beneficiaries on maternity leave are paid for up to six months. During this period, the amount received from maternity benefits is equivalent to the beneficiary's salary. The beneficiary's employer and the CNPS pay 50% each to cover for this risk.¹⁷

According to the ILO social protection should include nine main areas: child and family benefits, maternity protection, unemployment support, employment injury benefits, sickness benefits, health protection, old-age benefits, disability benefits and survivors (ILO, 2017). As seen the CNPS provides cover for seven of the nine branches of the ILO convention 102 with the exception of unemployment and health care. The absence of adequate cover for health and employment related risks and vulnerabilities expose people to diseases and poverty. For example rural poverty at the national level is 22.9%, with a poverty headcount ratio of 10% of the population living on less than 1.90 dollar a day. Similarly there is a HIV prevalence rate of 0.8 % of the total population aged 15 to 49 (WHO, 2017). Additionally, issues relating to the management and implementation of the CNPS scheme have led to structural and managerial weaknesses that impede the smooth delivery of CNPS resources to beneficiaries (Fonchingong, 2013).

5.4 Non- contributory tax-financed social assistance

The government also uses non-contributory and tax financed social assistance programmes to cover for the risks and vulnerabilities of individuals and households in Cameroon. Non-contributory programs are typically social safety net programmes that target the poor or vulnerable and are divided into nine groups: cash transfers, school feeding programmes, public works programmes, education interventions, health interventions, emergency programmes, food-based programmes, social pensions and other programmes. These social safety net programmes:

May be designed, implemented, and supported by governments, international organizations, or nongovernmental organizations (NGOs). Their distinctive feature is their non-contributory nature, that is, beneficiaries do not have to contribute financially to receive the benefits. This differentiates them from contributory forms of social protection, whereby prior contributions and participation in the labour market determine benefit eligibility (Beegle et al. 2018:54).

¹⁷ For the purpose of structure, the fourth category of cover (VIS) which is a new scheme aimed at providing cover for informal workers is discussed in Chapter 6.

The provision of these social assistance programmes and are shaped by decisions and policies taken by Legislative, Executive and Judiciary (LEJ) Institutions. Legislative institutions are responsible for promulgating national social protection policies and the executive branch ensures that these policies and laws are effectively implemented. The judiciary focuses on upholding and enforcing social protection laws and policies. For example, the Economic and Social Council (ECOSOC) steers national social protection policies. It was created in 1961 and is governed under law Number 86/009 of 1986. ECOSOC serves as an advisory body to the President of the Republic. Its activities are geared towards the promotion of social dialogue and it advises the President on issues related to both short- and long-term economic and social development plans and strategies for the nation. The Council is headed by a President¹⁸ and day to day activities managed by a Secretary General. ECOSOC comprises of 150 members, with 45 of these members appointed by the President of the Republic. The remaining 105 members are appointed or nominated from various social sectors including agriculture, banking and finance, cooperative and artisanship, women and youth movements, industry and commerce, trade unions, self-employed people and workers. ECOSOC currently has an annual budget of 5 Billion CFA (approximately £ 6,677,340).

The provision of tax finance social protection programmes from the State is channelled through annual budgetary allocations to specific Ministries. These Ministries focus on providing resources and services to cover for the vulnerabilities faced by different groups of people. Eight of the 33 Government Ministries directly fund or deliver social protection programmes, including the Ministries of Social Affairs, Labour and Social Security, Women Affairs and Family Protection, Public Health, Secondary and Basic Education, Environment, Nature Protection and Sustainable Development, Finance, and Agriculture. For example, the Ministry of Social Affairs (MINAS) provides access to resources and services that target vulnerable people including orphans, women who experience domestic violence, street children and disabled people. Data from the ILO Social Security Department shows that between 2000 and 2010 MINAS operated a means-tested cash transfer programme, which targeted abandoned and street children.

¹⁸ Mr Ayang Luc has been the President of ECOSOC since 1984. According to government protocol and hierarchy, is currently the 5th ranking state official in the country behind the Prime Minister, President of the National Assembly, President of the Senate and the President of the Republic.

Similarly, between 2006 and 2010 the Ministry of Secondary and Basic Education (MINEDUB) operated a school feeding programme costing an average of 50 million CFA annually (approximately £66,000) with the aim of improving both literacy and the nutrition status of children. These feeding programmes target vulnerable children mostly found in the northern regions of Cameroon, which are characterised by low literacy rates and extreme poverty. So far, these feeding programmes have not been successful in meeting their targets of improving primary school attendance. They also have limited coverage and World Bank estimates suggest that only 5.3% of targeted primary school children have benefitted from school feeding programmes (World Bank, 2012).

The government also provides large-scale social protection programmes, implemented through the Ministries of Finance, Secondary and Higher Education and Agriculture respectively. For example, through the Ministry of Finance and the Economy, subsidies for food and other imported products have been granted through the Valued Added Tax (VAT) system. These have ensured price reductions hence reducing individual and household vulnerabilities for items such as imported food and pharmaceutical products. The Ministry of Secondary and Higher Education also supports school-age children through fee waivers, with the Ministry of Health doing the same for children who need medical and hospital consultations (World Bank, 2012). More recently, in January 2017, the Ministry of Finance and Agriculture, working with local and international partners (The World Bank and the IFC), introduced an index insurance scheme targeting over 70,000 farmers. This pilot programme aims to help farmers afford crop insurance, reducing vulnerability to weather and climate change and supporting the agricultural sector, which accounts for 20% of Cameroon's GDP.

However, government spending on social protection programmes are typically low and a good percentage of resources never reach intended beneficiaries. For example only 0.9 % of all government expenditure is used to finance all public social security including health with about 35% to 40 % never reaching local health units as expenditures (ILO, 2017). This means that a majority of patients attending health units are required to pay a fee. According to the World Bank, other social assistance programmes such as food and fuel subsidies have been noted to be inefficient in alleviating individual and household food consumption of the most vulnerable people (Silva et al. 2013). Other macro-economic problems and shocks including inflation decrease in crude oil prices and the economic shock which resulted from the global financial crisis in 2008 has also diminished the capacity of the government to allocate finance to social protection

programmes. Table 5.0 below shows the amount of money spent on some social assistance programmes in 2016.

Table 5.0 Public Spending on Social Assistance in Cameroon

Government Spending on Social Assistance	Percentage of GDP (2016)
Conditional Cash Transfers	0.8
Cash Transfers	0.3
Public Expenditure on Health	1.8
Total Expenditure on Health	5.1

Source: (ILO, 2009; WHO, 2013).

Other International Donors and Partners such as the World Bank and the ILO in partnership with the government also finance several social protection programmes in a Cameroon. For example, since 2002 the ILO financed the Decent Work Programme, which was aimed at combatting child labour and trafficking in the agricultural plantations of west and central African countries through the promotion and implementation of legal instruments. In the late 2000's, the ILO continued in its fight against the worst forms of child labour and trafficking in vulnerable communities in Cameroon by financing a technical cooperation resource allocation mechanism (TCRAM) project aimed at reducing poverty.

5.5 A gender perspective of formal social protection

The nation shall protect and promote the family which is the natural foundation of human society. It shall protect women, the young, the elderly and the disabled (Preamble of Cameroons 1996 revised Constitution).

The Cameroon Constitution clearly outlines that the state will protect the family unit which is the basis of its society. Women are central to the family unit and face different risks and vulnerabilities. In Cameroon, women are faced with vulnerabilities caused by gender inequalities and discrimination that exclude them socially, economically and politically. Social protection programmes are increasingly mainstreamed to account for different risks and vulnerabilities faced by men and women such that interventions respond to the specific needs, inequalities and discrimination faced by women (Holmes and Jones, 2010; 2013). For example, cash transfer

programmes that have targeted women and used a gender lens have impacted households budgets (Barrientos, 2008). Similarly, evidence of food transfer programmes in Malawi that were gender equitable attracted and impacted more women than men (Devereux, 2002). Similarly, there is significant evidence that cash and food transfer programmes that implemented a gender analysis impacted the overall livelihood of women including their social status, investment capacity and alleviating intimate partner violence and controlling behaviours of spouses in conflict and emergency zones (Margolies et al. 2012; Wasilkowska, 2012).

Cameroon ranks number 138¹⁹ in the world according to the Gender Inequality Index and number 85²⁰ in the Global Gender Gap Index meaning considerable efforts are needed to reduce inequality and discrimination between men and women. These inequalities can be gender specific, intensified or imposed (Kabeer, 2008). Gender specific inequalities include societal and cultural norms and practices that affect women as a result of their gender including health risks relating to child bearing; lifecycle risks such as divorce, widowhood; social risks such as domestic violence, rape, and other economic risks relating to unemployment, and obligatory spending on customary marriages and funerals. These inequalities are further intensified by household dynamics and the status of women that reflect norms and traditions. Other gender imposed inequalities also reflect on the wider scale and in the public sphere. For example, according to the UN Women online database, there are 31% of cases of child marriages with 51% of life/physical and/or sexual intimate partner violence and 5% of lifetime non-partner sex violence on women in Cameroon. These inequalities are further exacerbated by high levels of gender wage gap between men and women and difficulties for women to access credits.

¹⁹ The Gender Inequality Index is a composite measure reflecting inequality between women and men in three different dimensions: reproductive health (maternal mortality ratio and adolescent birth rate), empowerment (share of parliamentary seats held by women and share of population with at least some secondary education), and labour market participation (labour force participation rate)(United Nations Development Programme, Human Development Report 2016)

²⁰ The Global Gender Gap Index benchmarks national gender gaps on economic, political, education and health criteria (World Economic Forum, the Global Gender Gap Report 2016).

Gender inequalities are more prevalent in rural areas as women face discrimination as a result of social taboos and are increasingly dependent and marginalized in terms of accessing health and other social services because of lack of resources. Gender inequalities and discriminatory practices are exacerbated by traditional patriarchal values and cultural norms, lack of economic independence, limited or lack of access to education, under-representation of women in decision-making positions; and women's lack of knowledge of their legal rights (Baye and Epo, 2009).

Formal social protection institutions such as the Ministries of Social Affairs and the Ministry of Labour and Social Security shape the legal platform for the implementation of laws and policies that impact the lives of women in Cameroon. A gender review of social protection institutions including policies and laws, gives us a platform to ascertain how gender issues relating to social protection are being conceptualised in Cameroon. As can be seen in Table 5.1 (see Appendix 2), some formal institutional policies and laws in relation to the protection of women²¹ provide guarantees for the protection of women, while others such as the Nationality Code limit the citizenship right of women (Also see CEDAW).²²

5.6 The management of formal social protection institutions

Formal social protection institutions such as the CNPS and other State Ministries need to be managed appropriately in order for their resources to reduce the vulnerabilities of beneficiaries. Resources and funds from formal social protection institutions are dependent on accumulated contributions from members and from the state budget, meaning any mismanagement has implications for beneficiaries. In many countries, the key managerial problem affecting formal social protection institutions include poor governance and mismanagement from top level bureaucrats and other bureaucratic and structural challenges that affect the smooth functioning of these institutions (Iglesias and Palacios, 2000). These managerial challenges have a significant effect on how CNPS resources affect the lives of beneficiaries.

²¹ See the UNWOMEN ONLINE Constitutional Database which maps gender provisions for over 195 constitutions worldwide including the principles that protect or deny the rights of women and girls around the world.

²² (CEDAW) is the Concluding Observation of the Committee on the Elimination of Discrimination against women (CEDAW) which is a committee of independent experts worldwide that monitor and evaluate how all forms of discrimination against women is being eliminated.

First, there have been several allegations of large scale corruption and embezzlement against top level management of the CNPS. First was Pierre Désiré Engo appointed in April 1983 as Director General of the CNPS where he served until September 1999. He was fired on allegations of embezzlement and sent to jail. More recently, there have been many financial scandals of unprecedented scales against Alain Olivier Noël Mekulu Mvondo the present Director General of the CNPS. Chief Accountant, Patrick Hervé Bessala, openly accused the Director General, Alain Olivier Noël Mekulu Mvondo of involving him in the falsification of documents relating to the payment of social benefits for the financial year 2016. Patrick Hervé Bessala also accused his superior of undue obstruction in the performance of his duty. He complained about the concealment of CNPS assets and the fraudulent payment CNPS expenses including the refusal to approve the payment of 68 billion FCFA for social benefits for the 2016 financial year.²³

Secondly, the longstanding problem of the CNPS is its inability to disburse funds, owing to endemic administrative bottlenecks, embezzlements and misappropriation, despite its affluent contributory pay as you go scheme and an impressive investment portfolio in real estates, schools and hospitals. Retirees in Cameroon have typically faced enormous payment difficulties because of administrative and bureaucratic bottlenecks ²⁴(Barbone and Sanchez, 1999). Despite these managerial challenges, improvements have been recorded in the past decades in the delivery of resources and services to CNPS beneficiaries. For example, CNPS has digitalised its database such that beneficiaries and contributors can now apply and check their accounts and matriculation status online. This reduced the waiting times and beneficiaries in most parts of the country, who have access to the internet, do not need to travel to CNPS offices because potential beneficiaries can apply for benefits online. The CNPS has also recorded major improvements in terms of the quality of its services to beneficiaries. Since 2014, the CNPS has won seven awards from the International

²³ In its edition of 24 July 2017 of *La Tribune de l'Est Economie*, Chantal Roger Tuilé, published a report according to which the Director General of CNPS was on a monthly salary of 11,000,000FCFA. On further investigation, the newspaper wrote that instead of 11 million, the CNPS General Manager was actually on a monthly salary of 23,475 Million FCFA.

²⁴ Over the years, pensioners have been required to produce between October and December of each year, 'a certificate of life' to prove that they are still alive and an attestation of no wage-earning activity by going to a District office and filling the relevant forms. Fiscal stamps, which are sold to raise revenue to the government, have to be fixed on each of these documents before they can be signed by the competent administrative officer. Sometimes these documents have taken so long to be processed that the retirees die without receiving their pension. Once the documents are completed, they are deposited at the CNPS office in Yaoundé or at the regional level.

Social Security Association (ISSA) ²⁵ for innovative practices to develop and strengthen its institutional capacity. The next section helps us to better understand how managerial challenges at the bureaucratic and structural levels affect the delivery of formal social protection resources in Cameroon.

5.7 Social protection stakeholders

This section presents data analysis results of interviews and documents collected from key social protection informants in Cameroon. These key informants, referred to here as social protection stakeholders, have been purposively selected to represent the institutions and people that are both directly and indirectly involved in the production of formal social protection resources and services. In Cameroon, formal institutions deliver social protection resources and services with the aim of improving the general welfare of beneficiaries. The data analysis reported here focuses on the study's initial research questions, which were aimed at understanding the political economy of social protection in Cameroon and how social protection resources and services delivered by state actors affects the welfare of citizens.

The analysis is drawn from interviews with ten social protection informants involved with the supply-side of Cameroon's social protection. To articulate these experiences and views, verbatim quotations have been used from the transcribed data. Quotes have been used to reinforce points where participant responses portray experiences that are common across the analysis. Views that are outliers are also included.

This section is presented in two parts. First it outlines who the social protection stakeholders are; examines operational characteristics of these stakeholders such as power, skills, knowledge, experience, advocacy and policy decision-making; and discusses types of social protection institutions and their roles. This first section focuses on the views and experiences of political stakeholders and highlights how specific values, assumptions and principles determine the way

²⁵ The ISSA awarded the CNPS for good e-learning, the creation and operation of social secretariats in the framework of the promotion of voluntary insurance (certificate of merit), setting up anti-fraud devices, risk mapping, anticorruption systems, digital/online registration and the prize of best National Social Insurance Fund in Africa for the years (2014-2017) (www.cnps.cm).

political stakeholders respond to the concepts of risks and vulnerability affecting individuals, households and their community.

The second section examines two types of formal social protection stakeholders (political and bureaucratic stakeholders), highlighting the importance of their roles in shaping social protection policy and delivery. It explores the dynamics that shape how political and bureaucratic stakeholders understand and respond to societal risks and vulnerabilities at the individual, household and community level. It explores challenges that shape the management and delivery of social protection resources and services. The section concludes with a summary of the relevance and implications of stakeholders in the formulation and delivery of social protection resources and services, and the politics of social protection policy management and delivery.

5.7.1 Who are the stakeholders?

The formal social protection stakeholders are key informants who have influential positions in relation to social protection policies, and their understanding and values drive the social protection agenda in Cameroon. Social protection stakeholders are divided into two groups –bureaucratic and non-bureaucratic –and their roles are developed and institutionalised differently and operate at a range of levels.

Non-elected bureaucratic stakeholders include policy advisers and senior managers working in state social protection institutions such as government ministries and national agencies. They occupy high and middle echelons of organisations including strategic advice and delivery roles. Bureaucratic stakeholders work in formal social protection institutions that are found across different levels in the country, regional, sub-regional and district/community levels. Political stakeholders are typically elected politicians who represent their communities within policy decision making. Parliamentarians and senators, for example, represent their constituents at the lower and upper houses of the National Assembly. From the ten interviews, three were elected politicians representing the Buea Municipal constituency. One politician represented the Buea Constituency in the lower house of the National Assembly; the second was a senator representing the Buea Constituency at the upper house of the National Assembly; the third politician was an elected mayor. Bureaucratic stakeholders are involved in the daily management and administration of formal social protection services and resources whereas political stakeholders focus on advocacy and law making for the benefit of their constituencies and the nation.

5.7.2 Characteristics of social protection stakeholders

Table 5.2: Features of the social protection stakeholders

	Bureaucratic stakeholders	Political stakeholders
<i>Aims and objectives</i>	Delivering and implementing state social protection policies to various targeted groups and categories of the population.	Responsibility and mandate to represent the people and work for better wellbeing and welfare conditions in their constituencies and communities, hence ensuring the promotion of the governments long-term social welfare policies at the national level.
<i>Knowledge and expertise</i>	<p>Trained professionals, knowledgeable in the management, administration and delivery of social protection services and resources.</p> <p>Specialised training for example, social workers and labour inspectors, providing and delivering specific social protection services and resources to targeted populations.</p>	Typically possess professional expertise in their respective domain and sectors.
<i>Sources of power</i>	Legitimacy as appointed and employed state civil servants possessing statutory powers to manage and deliver social protection resources and services via ministerial departments at both local and national levels. They are gatekeepers within these departments. E.g. regional delegates, chiefs of services, labour inspectors and social workers.	Elected politicians who have the mandate of the people to represent their communities at both the local and national levels in the national assembly (parliamentarians, senators or mayors).
<i>Experience</i>	Senior staff who have worked for several years at different managerial levels and various places within the national territory.	Typically possess top-level managerial experience from other public/private sectors, which enhances their understanding of policy and decision-making.
<i>Roles played</i>	Administrative technocrats, delivering social protection resources and services.	Represent their communities and constituencies in the national assembly advocating for their local and national wellbeing and welfare interests.

Source: Author's own

Bureaucratic and political stakeholders have different resources and bases of power. The characteristics that define bureaucratic and political stakeholders shape their roles and influence how they understand the aims and objectives of formal social protection. While political stakeholders advocate for better welfare conditions for their constituents, bureaucratic stakeholders ensure formal social protection resources and services are delivered effectively and efficiently. Most bureaucratic stakeholders working within social protection policies have received specialised training from the National School of Social Affairs (ENAS). However, some bureaucratic stakeholders working within formal social protection institutions do not have professional training but have gained experience as public service servants working in social protection institutions and other partner ministerial departments. Because of their roles and attributes, political stakeholders serve as policy and decision makers. Bureaucratic stakeholders on the other hand, occupy a technical and strategic position as *gatekeepers* concerning the delivery of social protection. For example, in the National Assembly, parliamentarians and senators participate in special committees, that influence, directly or indirectly, specific social protection policies and projects.

5.7.3 Political stakeholders

The provision of social protection resources and services is typically seen as a distinct state role and not something left to the community or market. This section gives insights into the challenges faced by both political and bureaucratic stakeholders seeking to develop that state role and to shape and deliver social protection policy and services in Cameroon. Political stakeholders are involved in the debates around social protection and national and local politics shapes the way social protection policies are delivered in LMIC countries (Lavers and Hickey, 2016). Four key structural and contextual difficulties face political stakeholders concerning: lack of political will; strategic gaps; and underdeveloped concepts and frameworks.

Problem solving and agenda setting: Accounts from the interviews identify that political stakeholders are relatively limited in setting agendas and suggesting solutions. The views of two of the three respondents are that political stakeholders do not lead on proposing concrete agendas that mirror the concerns of their constituents. Evidence from these respondents' suggested that the National Assembly and the legislative governance structure in Cameroon were highly centralized including policy and decision-making initiatives and proposals stemming from the executive. Thus parliamentarians and senators lack the ability to set agendas and propose laws and policies and must instead seek to influence pre-existing plans and projects. The limited powers of political

stakeholders with senior leadership gives them less influence on national policy debates that reflect the expectations and specific needs of people and communities that they represent. For example, both the senator and the Member of Parliament argued that as lawmakers their responsibility was limited to discussing and adopting proposed laws and policies from senior leadership in the National Assembly.

However, speaking from the level of the Municipality, one of the three respondents indicated that here at least political stakeholders were at the forefront of setting local policies and community plans. Councilors are major actors who design and shape local policies, which closely reflect the realities and problems of the local people. This counter view points towards a dichotomy on how political stakeholders influence agendas at national and local levels.

Lack of political will: The three interviews suggested the lack of political will from senior leadership in government was a significant barrier to addressing societal risks and vulnerabilities the Senator noted:

We do many advocacies but the extent to which that advocacy can produce tangible results will depend on several factors such as the political will of the government, and the ability and the capacity of those who have been entrusted with the responsibility of managing the social security networks.

Echoing the same view, the Member of Parliament remarked that:

It will require the goodwill of those who have been entrusted with positions [government and executive officials] of authority to exercise their duty fairly and rationally for the benefit of the commonwealth [collective good] of our country and the common citizenry.

The Mayor also highlighted the lack of political will from senior government leaders:

There is the absence of political will and the inability of certain authorities [senior government leaders] to fully engage in ensuring that government policies are put in place in a very practical manner and that the concept of putting people first is not very enshrined in the management of public affairs in our country.

Interviews identified that all three political stakeholders believed the lack of political will by executive and governmental leadership hinders effective social protection policy.

Strategic gaps: Interviews pointed to a lack of strategic thinking. Three political stakeholders argued for better strategies to address risks and vulnerabilities, including identifying principles and approaches to promote social justice and equality, better targeting of vulnerable people, and protecting people working in the informal sector. For example, the Member of Parliament argued

for the universal principles and sustainable approaches that promote social justice among citizens.

He commented:

We [the government] need to sustainably manage the resources that are available to us in our country in a way such that we can enhance the development of all [welfare] and the wellbeing of the common and the common citizenry of our country.

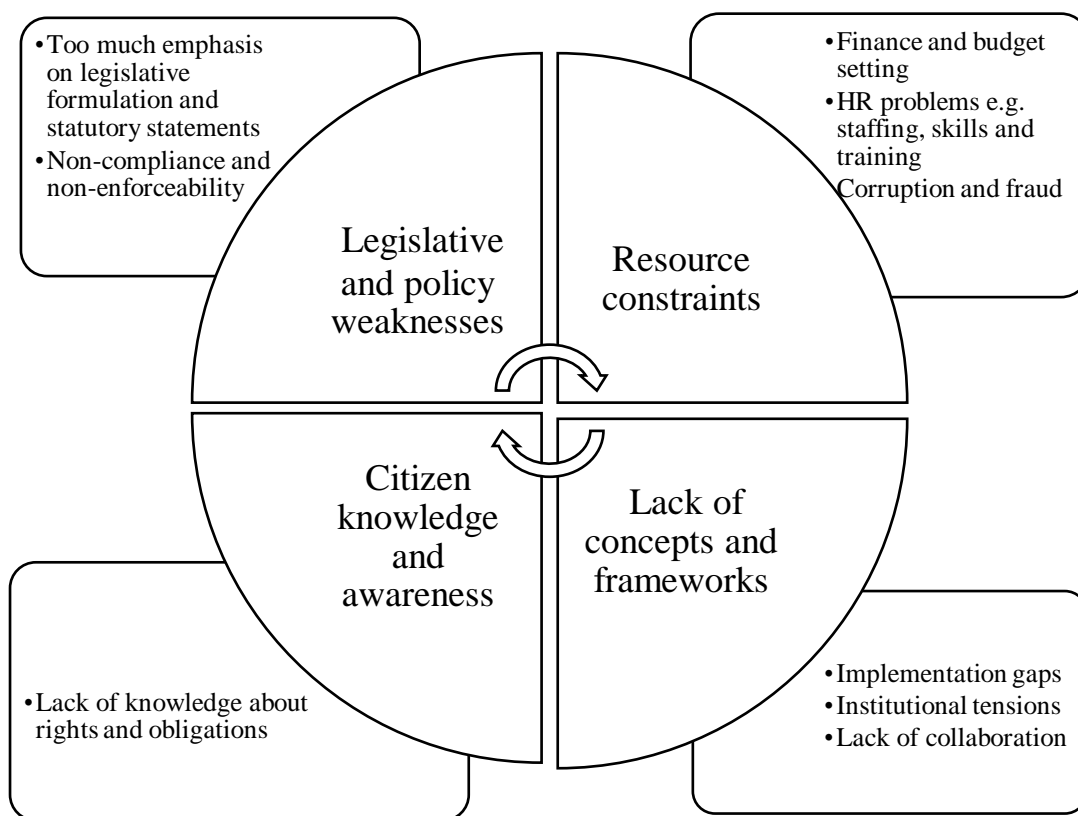
Thus, political stakeholders spoke broadly about policy and delivery issues but were less likely to identify specific strategies to address societal risks and vulnerabilities.

Underdeveloped concepts and frameworks: Related to this, political stakeholders lack the ability to conceptualise issues of risk and vulnerability. The views of the respondents suggested a lack of shared principles, vision and commitments amongst political stakeholders in addressing societal risks and vulnerabilities. The absence of these shared concepts and frameworks has led political stakeholders to use discretionary powers when providing social protection resources and services. For example, interviews revealed that when managing an annual CFA 8 million (approximately £ 10 788) social assistance grant, Members of Parliament used discretionary powers to determine what types of resources are provided (cash or in-kind), and which beneficiaries these resources are directed to. In interviews, political stakeholders discuss vulnerable people broadly but lack awareness of social divisions and particular groups being more likely to be at risk such as women, elderly people, pregnant women, disabled people and unemployed youths.

5.7.4 Bureaucratic stakeholders

Alongside political constraints, bureaucratic barriers hinder the delivery of social protection resources and services. The values of bureaucratic stakeholders are crucial in shaping the context of formal social protection policy delivery including mediating demands around the distribution of social protection resources. This section explores four key challenges faced by bureaucratic stakeholders, who influence formal social protection delivery: legislative and policy weaknesses; resource constraints; inadequate infrastructure and protocols; and lack of citizen knowledge and awareness.

Figure 5.0: Key thematic challenges facing bureaucratic stakeholder



Source: Author's diagram

Legislative and policy weaknesses: Accounts from all seven respondents highlighted legislative and policy weaknesses and the non-compliance and enforceability of social protection laws and policies. Concerning legislative and policy weaknesses, the government of Cameroon had ratified almost all major international social security legislatures from bodies including the United Nations and the ILO. This is a considerable milestone in policy formulation, as a respondent from the Ministry of Social Affairs commented:

[I am happy] that Cameroon has ratified most UN conventions that promote the rights of children and vulnerable and these rights are enshrined in the preamble of the constitution and seen as basic human rights.

However, all seven respondents' accounts highlighted problems surrounding legislative and policy formulation. According to these respondents, some social protection legislation and policies were outdated, duplicated or limited in effectiveness. These respondents expressed the need to comprehensively review outdated social protection policies and laws. For example, a Ministry of Social Affairs official emphasised:

There is text, a 1977 text [policy and guideline] and decree that regulates the functioning, creation of private welfare institutions. The text exists but it is an old text dating from 1977. The text needs to be reviewed. People do not respect this text [policy].

Duplication in legislation and policy were highlighted. For example, there is no single labour code system in the country that guides the activities of all workers. Instead two separate labour codes exist for workers in the private sector, contract workers and other state agents, whilst another system, *civil status for public service regulation*, sets out guidelines for civil servants. There is the need to adopt a single Labour Code so that workers from all sectors receive equal rights and treatment.

Some policies and laws were ineffective in addressing intended societal risks and vulnerabilities. Accounts from the respondents identified gaps in some policies and laws. For example, a Ministry of Social Affairs official noted limitations with the Convention for Children and the Family:

To improve on the conventions that it has ratified in areas such as treatment given to children with special needs daily, to disabled people and to those excluded from the national social insurance fund who are not in formal employment.

Interviews suggested non-compliance and non-enforceability of social protection policies and laws. For example, a respondent from the Ministry of Labour and Social Security spoke of a prominent businessman/politician in the southwest region, who was employing hundreds of workers. However, this businessperson failed to register his workers with the National Social Insurance Fund (CNPS), and so most of his workers retired without a pension plan or retirement benefits. Such non-compliance to social protection laws was reported as going unpunished for years.

Similarly, there was a perceived lack of enforcement of laws for the benefit of vulnerable people. Interviewees identified problems when implementing social protection laws such as upholding proper safety and health standards for employees. Controllers from the Ministry of Labour and Social Security and the Ministry of Social Affairs lacked the power and autonomy to enforce such social protection laws. For example, a labour inspector had no powers to enforce a law if they observed an employer violating statutory labour and work-related policies and laws. An interviewee from the Ministry of Labour and Social Security describes the high level of impunity and non-enforceability:

In fact, since I started working I have not heard that a company has paid a fine for not respecting the rules and regulations... the labour code provides that there are penalties for this but it is not followed up.

The view amongst interviewees from the Ministry of Labour and Social Security was that more power and autonomy was required to enforce statutory legislation and policies.

Resource constraints: All seven interviewees highlighted resource limitations and there was a general perception that such constraints impeded effective social protection delivery. Three types of resource constraints were identified: financial and budgetary; human resource; and those relating to bureaucratic corruption and fraud.

Financial and budgetary constraints: Budgetary constraints across all social protection ministries and partner agencies meant there was a lack of resources to deliver appropriate social protection. Interview evidence suggests that formal social protection institutions have low budgets when compared with other ministerial departments. A respondent from the Ministry of Social Affairs described the consequences of the lack of adequate finances by remarking that:

The financial package is not adequate enough that can permit me carry out interventions (and) field trips so that we [workers] can adequately provide the necessary assistance that people need.

Reiterating this lack of budget allocation, a respondent from the Ministry of Women Empowerment and the Family said:

It is a big problem because if you look at even the level of the parliament where they are distributing the budget, our ministry is usually the last... It is not very easy.

Respondents gave three explanations for constrained resources: low prioritization for social protection; low worker motivation; and a lack of value being placed on social protection activities. Six of the seven respondents felt that government did not adequately prioritise social protection and so this meant lower resources and services when compared with other policy areas. In arguing for greater prioritisation of social protection issues, a Ministry of Labour and Social Security government official said:

More financial support and they [government] should put in more materials, more input because these are very important services which are sidelined. They should take it [social protection] seriously. I think that the government should do more when it comes to these social issues giving us materials, giving us the finances, giving us the equipment, giving us the staff and the human resources to be able to handle these social problems because they are very significant.

In the same light, another respondent from the Ministry of Social Affairs underscored what she saw as the government's inadequate prioritisation of social protection policies compared with other state policies:

There is the tendency for the government to think that they should pump [allocate] more money into the military. We do not have wars in Cameroon.

Second, managers and officials felt the lack of adequate financial resources had eroded employee motivation and commitment and this, in turn, helped create less favourable budgetary allocations, generating what was in effect a vicious circle. This process was responsible for making social protection ministries less competitive with other ministries. A Ministry of Labour and Social Security interviewee expressed the view that the consequences of this process were reduced worker motivation and productivity:

Even though, remuneration is not the sole motivation for public service employees, the lack of resources makes it difficult to attract competent and motivated workers.

Third, interviewees expressed that the lack of adequate finance within social protection ministries is because their services and resources are undervalued in society. Three of seven interviewees felt that social protection institutions were regarded as 'consuming ministerial institutions' when compared with other governmental ministries. The undervaluing of social protection resources and services contributes towards a less generous allocation. Expressing this view, a Ministry of Women, Empowerment and the Family interviewee remarked:

Others think we do not have money because we do not work well, but others also think that it is because social protection ministries are marginalised because in most of the social protection ministries our budgets are very little.

Human resource constraints: The interviews revealed human resource constraints within social protection ministries including: lack of suitable working conditions for public servants; capacity gaps within social protection workforce; and lack of adequate professional training and development of social protection workers.

First, interviewee evidence suggested a lack of adequate working conditions for social protection workers. Interviewees expressed the need to improve the working conditions for social protection workers with the provision of basic office tools and equipment including pens, office papers, printers, computers, as well as transportation and fuel to suburbs and hinterlands. When such resources were made available, this made a great difference to the ability of workers to undertake their roles effectively. For example, a respondent from the Ministry of Labour and Social Security noted:

The acquisition and distribution of motorbikes to social workers between 2007 and 2008 helped us enormously in accessing people in villages and sub-regional departments in the southwest region.

Similarly, interviewees highlighted the importance of ensuring the personal safety and health of social protection workers. Two of the seven respondents argued for resources to ensure the safety and health of workers when in the field. An interviewee from the Ministry of Labour and Social Security insisted that:

Social protection policies need to be improved in the area of protecting social workers. Social workers need a specific text that needs to protect them as a profession and a text that empowers us to carry out interventions freely and easily.

Interviewees voiced their concerns around institutional capacity. Staff shortages influenced the institutions' overall ability to function smoothly. An interviewee from the Ministry of Labour and Social Security commented:

The personnel are not enough to cover the whole region. We do not have adequate staff that can cover the whole region. It is a very big handicap. It is a big handicap we are facing because our services are not available in all the sub-divisions in the region.

In terms of staff shortages, the ratio of frontline social protection workers was seen as inadequate given the expected tasks and number of cases. For example, a senior bureaucrat from the Ministry of Women, Empowerment and the Family succinctly highlighted issues surrounding staff/workload ratio shortages in her ministry:

We do not have staff. This is a regional delegation and when I tell you that I have less than ten people here covering the whole region and in this region, we have about six divisional delegations, fourteen sub-divisional delegations, ten women empowerment centres, family centers, and over two hundred women groups.

Alongside staff shortages, interviewees indicated problems with the quality of staff. A lack of resources and perceived career opportunities meant social protection institutions did not attract the highest calibre of public servants, who prefer other ministerial departments which impacts on the ability of social protection institutions to deliver services effectively. A combination of staff shortages and lower quality creates structural weaknesses that have a multiplier effect on the institutional capacity of social protection institutions. Thus, an interviewee from the Ministry of Social Affairs lamenting the lack of institutional capacity remarked:

We [the structure/system] do not have the institutional capacity that can provide substitutional services to complement weaknesses and problems that we face.

Third, interviewee evidence suggested that social protection workers lack adequate training and development. Six of the seven respondents highlighted three training issues: entry-level competence; in-service training; and the lack of updated and specialised skills to meet current challenges.

At the entry level, for example, social protection workers from private and donor stakeholders lacked the adequate training, qualification and competence. Noting the lack of training amongst his staff, an interviewee stated that:

There is an acute problem, which is that of training. Like in our workshops, we do not have instructors and you know that for a reformation centre worthy of its name, you need to have these training instructors.

However, an interviewee from the Ministry of Social Affairs suggested a contrary opinion and that whilst entry-level competence was important, focus should be on the recruitment of passionate and committed staff. He argued that social protection workers needed to possess good morals and ethics, with the premise being that values and characteristics greatly affected the quality of social protection services.

Interviewee evidence emphasised the lack of in-service training amongst social protection workers. There was a perceived need for in-service training to ensure professional development of staff. An interviewee in charge of a state social protection institution noted:

Staff should be trained professionally and effectively so that they can carry out their duties well as [...] before I came I discovered that there were people [staff] who had worked for as long as 20-25 years without taking any professional training or refresher course.

This included a lack of specialised skills and training. A Ministry of Labour and Social Security official expressed the need for the government to provide specialised training to social protection workers graduating from the National School of Social Administration (*Ecole Nationale de l'Administration Sociale*) (ENAS) and other partner institutions. Thus, she argued:

The government needs to train more labour lawyers from the National School of Administration and Magistracy [Ecole Nationale de l'Administration de Magistrature, ENAM] especially as they work in collaboration with social protection bureaucrats.

Corruption and fraud: Four of the seven respondents identified institutional and bureaucratic corruption and fraud. Accounts suggested that corrupt practices of social protection workers impeded the delivery of social protection resources. Interviewee evidence highlighted two types of corrupt practices: institutional and bureaucratic corruption. Firstly, respondents identified high

levels of institutional corruption and fraud from private employers who did not contribute obligatory statutory social insurance premiums to the national social insurance fund (CNPS), despite deducting these premiums from monthly earnings. Highlighting the extent of institutional corruption, a Ministry of Labour and Social Security official stated that:

Employers deduct 5% from employees' pay roll destined as premium dues for their pension fund with the national social insurance contribution [CNPS] but they [employers] do not contribute this money to the CNPS.

Such corrupt practices both leave employees exposed to societal risks and vulnerabilities and defraud the CNPS. Institutional corruption also occurred through bribery. An interviewee within the CNPS scheme highlighted that employers bribed social protection workers. They did this by declaring the right number of staff to the CNPS but later would pay bribes in return for paying fewer statutory contributions to the CNPS.

Moreover, interviewee evidence suggests that corruption was not only institutionalised within state social protection institutions but also within private and voluntary social protection institutions such as orphanages. Some individuals in charge of these private and voluntary social protection institutions were alleged to operate in part because of anticipated private benefits and gains from external donors and stakeholders. One respondent from the Ministry of Social Affairs suggested such corruption was partly due to the lack of appropriate regulation:

These private institutions like orphanages and charity foundations usually disappear after a few years because most of the owners are only interested in money from international donors and big NGOs.

A second type of corrupt and fraudulent practice occurred at the individual level, whereby social protection workers used their positions for personal gain. Accounts from the interviews highlight rampant bureaucratic corruption carried out at the individual level. Interviews suggested four reasons for bureaucratic corruption: a normalised corruption culture amongst public servants; a lack of transparency and good governance; a lack of transparent accounting principles and auditing protocol; and individual greed. For example, an interviewee from the CNPS noted that bureaucratic corruption was endemic within Cameroon public institutions and that these corrupt practices were not different within social protection institutions and other public departments around the country. Respondents suggested that corrupt bureaucratic practices prevailed because it was a normalised culture within public services. Displaying her experience with bureaucratic corruption, a respondent from the CNPS recounted:

They tried to cover up their activities, when I discovered the real amount of workers they were employing. They proposed me money [laughing] but I refused.

She argued that bureaucratic corruption prevailed because some social protection workers were unsatisfied with their jobs (e.g. salaries), or they were professionals who lacked a strong public sector ethic and had succumbed to the general culture of corruption.

Similarly, highlighting how the lack of transparency, good governance and adequate accounting practices promoted bureaucratic corruption, one interviewee argued that top-level managers did not adequately account for social spending and consumption within social protection institutions. The lack of adequate budgetary and spending accountability by senior managers within social protection institutions provided opportunity for embezzlement of public funds for personal gains.

Inadequate infrastructure and protocols: Interviews suggested that bureaucratic stakeholders face several institutional problems regarding social protection policy and delivery including implementation gaps, institutional tensions, and the lack of collaboration. Interviewees highlighted gaps in the implementation and interpretation of social protection laws and policies. Bureaucratic stakeholders from the Ministry of Social Affairs and Ministry of Labour and Social Security highlighted difficulties involved in implementing laws such as the drawing up of contracts between employers and employees, contract specifications such as salary scales and classifications, and compensation terms in the case of early termination of contracts. Respondents revealed that the consequences of these implementation difficulties allowed a collective agreement system to prevail, which was typically unfavourable to employees.

Similarly, two of the seven respondents highlighted difficulties involved in understanding and interpreting technical nuances of policies and laws. Some protection laws and policies are erroneously interpreted and arbitrarily implemented in the field. For example, the minimum wage of 36,270 CFA (approximately £49) is incorrectly interpreted and implemented by most private employers, who pay workers with a primary education the minimum wage. A Labour and Social Security official said that this wage was geared towards people with no education or qualification; hence it was not the suitable salary scale for many workers with primary education.

Interviews highlighted how tensions between social protection workers and bureaucrats from other partner departments such as the judiciary created institutional problems. For example, two of the seven respondents highlighted tensions during the arbitration of social security disputes and cases between the Ministry of Labour and Social Security labour inspectors and court judges. The respondents felt that their power and authority are being diminished and undermined during the

handling of labour and social security disputes between employers and employees. Advocating for more power and autonomy to diminish institutional tension, a respondent from the Ministry of Labour and Social Security remarked that:

They [the government] should remove power from the courts and give us back our autonomy so that we can take our own decisions here. We will no longer need to send these matters [cases/disputes] there and then [from one court to the other]. If we can really take our decisions, it will make sure that people will be afraid of (respect) us.

Accounts from interviewees suggested a lack of both statutory and informal collaboration between social protection institutions and other partner departments and agencies. For example, four of the seven respondents (from four different social protection institutions), indicated a limited degree of collaboration with strategic and partner institutions and agencies. Some respondents felt that current collaborative efforts and attitudes within social protection institutions needed to be strengthened and geared towards the right type of institutions and agencies. Reiterating the need for better collaboration between social protection institutions, Ministry of Women and Empowerment and the Family official commented:

Yes, the way forward is to forge better relationship with NGOs like when we carried out a programme here on the sensitisation of the prevention of mother-child transmission of HIV/AIDS. We worked in partnership with the UNICEF. It was very effective as they [UNICEF] came up with the means to sensitise these women on the transmission of HIV from mother to child.

All seven respondents suggested lack of adequate collaboration caused two major problems: duplication; and poor monitoring, evaluation and feedback. Two respondents from the Ministry of Social Affairs argued that some services and resources they provided overlapped with partner institutions, thus causing duplication. For example, interviewee evidence showed duplication between cash/in-kind, and counselling between the Ministry of Social Affairs and the Ministry of Women, Empowerment and the Family, towards the same vulnerable people in one community.

Interviews highlighted poor monitoring, evaluation and feedback. Three interviewees from the Ministry of Social Security and Social Affairs indicated that there were little or no monitoring and feedback mechanisms between social institutions and other partner institutions, especially surrounding the enforceability and implementation of social protection laws and policies. A respondent from the Ministry of Labour and Social Security felt that the lack of adequate statutory collaboration with the courts was complex, rendering the arbitration of labour and social security disputes expensive, slow and counterproductive for both employers and employees. Another

respondent from the Ministry of Labour and Social Security lamented the lack of adequate collaboration, as well as appropriate monitoring and feedback mechanisms between judicial partners:

It is not enough [collaboration] because at the level of the judiciary our rights are being tampered with. Because all we have to do here is for example, if we have a file, if we cannot reconcile the employer and the employee, all we are left with is to sign a statement of non-conciliation and send to court...but after we have sent it [cases] to them [courts] they don't even bother to inform us on how far the cases are going and so many of the files there, are abandoned. You send a file there [courts] they abandon the file.

Thus, there is a perception amongst interviewees that better collaboration between social protection institutions and other partner institutions would enhance the delivery of social protection resources and services.

Lack of citizen knowledge and awareness: Respondents suggested citizens did not understand the role and importance of social protection institutions. Respondents all felt that most of the population lacked information and knowledge about types of social protection resources and services available, the types of hazards and levels of associated risks and vulnerability, and their basic and minimum social protection rights. Firstly, there is the lack of citizen awareness around the availability of social protection resources and services provided by social protection departments such as the Ministry of Labour and Social Security. The activities of the Ministry of Social Affairs, which traditionally provided social assistance to the population, eclipsed social protection resources and services provided by other partner departments such as the Ministry of Labour and Social Security. For example, a respondent from the Ministry of Labour and Social Security noted that most people perceived, albeit incorrectly, that the Ministry was solely involved with labour matters relating to salaries. She commented:

The bulk of the populations do not even know [about the existence of] our ministry even though they should know their rights. They do not even know there is a labour code. How will you know right when you do not know the labour code [...] People do not even know there is a labour office to defend the rights of workers.

Secondly, most citizens lacked adequate knowledge about specific risks and vulnerabilities. For example, a respondent from the Ministry of Labour and Social Security noted that workers as well as employers in most private businesses were unaware about associated safety and health risks and vulnerabilities in their working environment. The lack of knowledge about these associated risks

was a crucial barrier in addressing the risks and vulnerabilities of people working in the private sectors. A majority of the respondents agreed that the government should increase citizen awareness and knowledge on social protection through information campaigns, including via public and private media such as television, radio and other media platforms.

5.8 Addressing the risks and vulnerabilities of CNPS beneficiaries (Case site A)

The provision of formal social protection interventions forms part of global and national development strategies aimed at combatting poverty, inequality, and raising living conditions to levels envisaged by the 2030 Sustainable Development Goals. For countries such as Cameroon, formal social protection schemes are fundamental instruments for increasing access to basic services and resources, so that the potential risks and vulnerabilities of citizens can be prevented or mitigated. The resources and services provided by social protection schemes are therefore expected to address the risks and vulnerabilities of beneficiaries, and to alleviate and transform the lives and wellbeing of potential beneficiaries at the individual, household and community levels.

However, vulnerability and poverty remain pervasive despite the provision of formal social protection resources. To understand how formal social protection programmes address the risks and vulnerabilities of individuals and household, we analyse the extent to which the CNPS scheme addresses the risks and vulnerabilities of its beneficiaries. The outcomes of the CNPS scheme in Case site A²⁶ highlight how formal social protection affects the livelihood of beneficiaries.

The thematic analysis explores the effects of the CNPS scheme on the vulnerability of beneficiaries and their households. The analysis are based on the vulnerability framework (outlined in Chapters Two and Three) which is a function of how CNPS resources alleviate the sources of risks and vulnerabilities faced by individuals CNPS beneficiaries and their households. First our analysis explores the immediate outcomes of resources received from the CNPS scheme and structures our findings vis-à-vis the short and long-term implications of the vulnerability of CNPS beneficiaries. Short and long-term outcomes are seen as social, economic, and political categories highlighting the multi-dimensional nature of individual and household vulnerability (Birkmann, 2007).

²⁶ Case site A, is the National Social Insurance Fund (CNPS), which is the main scheme delivering formal social protection resources and services to thousands of Cameroonians. Beneficiaries of this scheme were all drawn randomly from insured persons of the CNPS scheme working in the private sector, and who lived in the Buea Municipality.

5.8.1 Characteristics of CNPS beneficiaries

The CNPS beneficiaries were all retired and had all been registered with the scheme for more than ten years. The respondents were individuals at various stages of retirement. They had all worked and contributed for at least 180 months of premium payments to the CNPS scheme. Ten beneficiaries of the scheme whose backgrounds and occupational status as former employees in the private sector varied considerably were interviewed. Most of these respondents worked as general and manual labourers and did not possess professional skills and qualifications. Seven of the ten respondents were involved in general labour, while three had worked within general administration in roles not requiring professional skills. These categories of workers were often very vulnerable to the adverse effects of shocks and hazards including poor working conditions and arbitrary threats and the risks of dismissal from their jobs. Table 5.3 highlights the characteristics of CNPS respondents.

Table 5.3: CNPS interviewee characteristics

<i>Interviewee codes</i>	<i>Gender</i>	<i>Age</i>	<i>Occupational category</i>	<i>Number of dependents</i>
Cnps_01	Male	60+	Driver/motor mechanic	Four (one spouse, three children)
Cnps_02	Male	80+	General labourer	Three (children)
Cnps_03	Male	50+	Clerical staff	Five (three children, two siblings)
Cnps_04	Male	60+	Accounts officer	Twelve (seven children, three nieces, two nephews)
Cnps_05	Male	60+	General labourer	Three (two daughters, one grandson)
Cnps_06	Female	60+	Cleaner/general labourer	Three (children)
Cnps_07	Male	60+	Factory worker	Unknown
Cnps_08	Female	80+	Administrative assistant	Three (two nephews, one and grandson)
Cnps_09	Male	60+	General administrator	Four (three children, one grand-daughter)
Cnps_10	Female	60+	Warehouse supervisor	Three (children)

Source: Author's own

As earlier mentioned, the vulnerability of individuals and households is a function of their sources of risk, social risk management techniques and the social protection resources available to them. The characteristics of beneficiaries highlighted in Table 5.3, such as age, gender, occupation and household composition represent internal risk factors that shape the intrinsic vulnerabilities of CNPS beneficiaries before the receipt of cash resources. Internal risk factors shape the capacity of beneficiaries to respond to shocks and hazards before access and receipt of resources (Birkmann, 2007). For example, older beneficiaries are typically susceptible to old-age related illnesses than their younger counterparts, while gender bias and discrimination mean women remain more vulnerable to poverty when compared to men. Apart from these internal (endogenous) risk actors, there are other external socio-economic and cultural (exogenous) risks factors that shape the vulnerability of beneficiaries.

Table 5.4 (See Appendix 3) shows resources obtained from the CNPS scheme, which were mainly cash payments obtained by beneficiaries in the form of a pension and child/family allowance. Beneficiaries received these cash payments, typically on a monthly basis, through their preferred banking institutions. Some respondents owned debit cards, which facilitated access to monthly payments through Automated Teller Machines (ATMs). Other respondents obtained their cash payments directly from the CNPS financial desks and services. Cash payments as pensions were paid regularly but varied considerably. For example, the smallest amount of cash received as pension was 27,200 CFA (approximately £36) and the highest was 61,300 CFA (approximately £81). The average cash payment obtained as pensions by beneficiaries was equivalent to Cameroon's national minimum wage of 36,270 CFA (approximately £48). Access to cash benefits (which were equal to the national minimum wage level) has the potential to stabilise the general standard of living for poor and vulnerable individuals and households. Analysis from interviewee responses suggested that cash benefits constituted an essential part of household income and expenses. Cash benefits received from the scheme were largely used in four key areas of expenditure: subsistence, education, healthcare and investment.

Firstly, cash benefits received by beneficiaries was spent on household subsistence and contributed towards household income and investment. All ten respondents used cash payments for food, clothing, fuel and general household running costs. For example, female respondent (Cnps_10) who received the least amount as pension (27,200 CFA; approximately £36) stated that she depended a great deal on this money to feed her children. Without this money she resorted to other adverse livelihood strategies such as food rationing, borrowing from friends, and going without food altogether. Another respondent (Cnps_02) highlighted the importance of these cash resources

to household subsistence by stating that his food budget was 50,000 CFA (approximately £66) and constituted almost half of his monthly salary of 110,000 CFA (approximately £146). The nature of spending on items such as food and clothing depended on other factors such as the number of household dependents, alternative livelihood strategies and the behaviours of beneficiaries and household members. For six of the ten beneficiaries, the cash payments spent on food represented a major part of their budget, as they had no other significant source of income for food. High budget allocation for household subsistence amongst beneficiaries meant that they were left exposed to other shocks and hazards. For example, received payments that were received did not cover food expenses. Cnps_2 respondent stated:

When I was working, I was using [spending] over 50,000 CFA [approximately £67] for feeding alone in my household. Today I receive only 39,000 CFA [approximately £51] and this is not enough for my household (Cnps_02).

Economic effects: CNPS resources generated distinct economic effects. For example, cash benefits ensured that beneficiaries and their households were guaranteed a specific minimum monthly income, which was on a level with Cameroon's national minimum wage. According to interviewee responses, cash increased consumption and without these monthly resources, many beneficiaries would lack the ability to provide basic goods and services for their households. These cash resources enabled beneficiaries to buy food items for the subsistence of their households, averting hunger and lack of shelter. For example, the respondent who received 61,300 CFA [approximately £82 monthly] as pension allowance from the CNPS scheme remarked:

The money we receive as our retirement benefit is very helpful and I appreciate the CNPS for this. This money helps me in feeding my children and paying for school fees [children]. I also use some [money] to pay for my electric and water bills (Cnps_04).

The money received was shaped by contribution levels and the length of time beneficiaries paid premiums. The regularity of these monthly cash benefits also shaped and stabilised the beneficiaries' monthly household income. Apart from a few beneficiaries with additional sources of income such as small business ventures, real estate ownership or savings, cash benefits were the main income source and had long-term positive economic effects.

With effective budgeting, some beneficiaries diverted resources to saving and investment opportunities. Four of the ten respondents suggested that cash benefits from the CNPS scheme allowed asset accumulation and savings with local financial institutions. Savings was undertaken

in local provident groups and similar financial institutions such as credit unions. Savings provided beneficiaries with opportunities to access further loans and financial resources, which was important for investment and transformative growth activities including business ventures and asset acquisition. Three of the four respondents who had saved used these savings to launch small businesses, which transformed and sustained their households. For example one respondent, giving a positive view about the extent of the economic effect of cash benefits received as pension to his saving and investment potential, noted:

The pension I received has helped me to save money in the Police Credit Union (Bank) and this has helped me to build a small plank house [a house made of wood, not always considered of the same standards as cement houses] and I now rent out and get some small money (Cnps_03).

A second example of a saving and investment strategy was a female respondent (Cnps_06) who had also saved money from her pension, which she invested in a small-scale vegetable market business. This business generated profits that helped support her household. A third saver (Cnps_04) invested in a Printing Centre and profits were used to supplement household income. These three examples are investment ventures undertaken because of cash resources and savings, which provided access to additional loans. However, additional factors beyond the CNPS scheme led to increases in investment and business development. For example, alongside his savings and loans from the credit union, the respondent who built a house had inherited land and a small house from his late father. Increased savings and investment opportunities for CNPS beneficiaries, such as the building and acquisition of real estate or developing small business ventures were crucial in strengthening their capacity to respond to shocks and hazards, as these resources served as a complementary strategy for furthering business ventures.

Social effects: Cash resource was crucial for both compulsory primary education and higher education for beneficiaries' dependents. For example, an interviewee (Cnps_02) who received a monthly pension of 39,000 CFA [approximately £52] as well as cash benefits in the form of child allowance (1700CFA) acknowledged the support of these monthly cash resources:

I used to receive money as child allowance while I was working and this helped me a lot to buy school items such as books, pencils, school bags, school uniforms and even to pay taxi transportation to school for my children (Cnps_02).

CNPS resources led to positive changes in health and education. Ten beneficiaries spent CNPS resources on the payment of tuition fees, transportation, accommodation and other consumables for children and household dependents leading to positive social and educational effects. The amount budgeted for children's school fees and school consumables depended on the type of education in question. For example, two households contained university-age students as dependents, and their tuition fee and school materials were more expensive when compared to primary school fees. University tuition fees in the Buea municipality cost 50,000 CFA [approximately £67] per student annually compared to 7,500 CFA [approximately £10] for each dependent attending primary education. This variation shaped the way money was spent on education – the likelihood of children not attending university in the absence of income was far higher than those not attending primary education. There were also variations in the amount needed for educational materials such as books, pens, accommodation and transportation. For example, one respondent with a daughter in university complained about high rental costs for student university accommodation. Households with dependents attending university felt more pressure in paying for their children's education and the loss of income left these households more vulnerable.

Without these cash resources, beneficiaries faced difficulties in educating their children. Two other beneficiaries had used cash from the scheme to sponsor their children at university. The oldest respondent, aged 86 years, had one daughter attending university and another who had graduated. She believed that investing in her children's education provided access to employment and was a strategy in reducing her own future vulnerability.

Beneficiaries also spent resources on meeting costs arising from long-lasting illnesses and short-term health needs, such as pregnancies, new births and children. Data from our sample suggested that spending on sickness and illnesses by beneficiaries constituted an important part of budgeting. Long-lasting health-related spending included buying both over-the-counter and prescribed medications, fees for doctor consultations, hospital stays, major surgical interventions, general care and support and insurance. The amount of resources devoted to health depended on the health status of beneficiaries' household members and the frequency and incidence of diseases and illnesses, including expenses on short-term health issues related to pregnancy and childbirth. This reduced the vulnerability of household members and their exposure to health shocks and hazards. For example, one respondent whose son had significant leg injuries caused by a car accident spent significant income on medicines, doctor consultation fees and hospital stays.

CNPS resources positively affected the health of all ten beneficiaries and other household members. All ten beneficiaries reported that cash benefits received as pensions, child or maternity allowance helped their personal healthcare and that of their children, spouses and other family members. Furthermore, interviewees suggested cash resources such as child allowance and maternity payment had other positive effects on the household. For example, two female respondents highlighted that they had benefited from money and care while pregnant, as well as paid maternity leave. During pregnancy they accessed prenatal checks, which had ensured healthy pregnancies.

Another example was the provision of allowances to cover for industrial accidents and occupational injury and to allow access to healthcare. Without such access to these resources, beneficiaries who suffer industrial accidents and occupational diseases would lose income because of temporary or permanent incapacity and suffer from poor health. Three of the ten respondents had directly benefited from these types of allowances, whilst two others had knowledge of allowances given to colleagues and co-workers who had experienced industrial accidents and occupational diseases.

CNPS resources reduced the mental stress associated with deprivation by providing cash resources and resources in-kind. All ten beneficiaries received regular monthly payments. Such payments reduced individual and household shocks faced by beneficiaries, guaranteeing essential or minimum levels of consumption. Access to resources affected beneficiaries' physical and mental wellbeing because beneficiaries perceived they had social status in their communities when compared to non-beneficiaries, and such resources boosted self-esteem. Interviewee responses also suggested that the psychological wellbeing of beneficiaries improved because they were less worried about falling below minimum levels of income and the possibility of experiencing shocks. Deprivation is beyond material hardship and interrelated with psychological effects; hence guaranteed monthly cash resources contributed positively to wider psychological wellbeing:

Despite the hardship and the little money we receive, I think that we are better than our neighbours who do not have any pension (Cnps_10).

Citizenship effects: The CNPS scheme provided opportunities for increased contact between retired people and state institutions. Interviewee responses suggested the scheme created a platform for meaningful dialogue, networking and interaction between beneficiaries and the state. The CNPS has a denunciation line that is directly linked to the General Manager and other regional directors and beneficiaries can freely censor malpractices or give suggestions to improve the

quality of the CNPS services. This opened a platform for the voices of retirees to be heard, thereby shaping their relationship with the State. For most beneficiaries their experiences about the CNPS scheme redefined their relationship with and views about government and its policies. The opinions and experiences of CNPS beneficiaries have the potential of shaping the way beneficiaries cast their votes during local and national elections. For example, one female respondent judging the CNPS scheme and the government noted:

I thank the government for introducing that system to me. It has been of major assistance to me, as I have always used my family allowances and now pension appropriately. It has always given me some relief (Cnps_10)

Increased awareness and participation empowers beneficiaries since their voices can be heard, and it allowed the possibility of holding the government to account through beneficiaries questioning the role and obligations of CNPS.

5.9 Summary

This Chapter was divided into two parts: First we explored the policy and political context in which formal social protection emerged and is delivered in Cameroon including the CNPS and Government Ministries associated with the delivery of formal social protection. The first part also explored the types of vulnerabilities covered by formal social protection and how formal social protection addresses gender vulnerabilities faced by women.

The second part of the Chapter focused on the governance and management of formal social protection institutions. This section explored how key social protection stakeholders conceptualise social protection policy and delivery in Cameroon. Interviewee evidence suggests political stakeholders have broad views about the structural and technical difficulties facing the provision of formal social protection resources and services. Political stakeholders identified challenges such as agenda setting, a lack of political will, strategic gaps, and difficulties of conceptualising risks and vulnerabilities as limiting formal social protection policy and delivery in Cameroon. On the other hand, bureaucratic stakeholders demonstrated detailed knowledge of the challenges facing social protection policy and delivery. Beyond their strategic role as gatekeepers, bureaucratic stakeholders identified key thematic challenges crucial in determining how formal social protection policy is shaped and delivered to address societal risks and vulnerabilities. The chapter concludes by examining how formal social protection resources help beneficiaries reduce risk and

vulnerability. The thematic analysis suggest that pension and family/allowance from the CNPS scheme are mainly used for feeding, tuition, books, sickness and productive investments such as livestock, petty business and farming. This had long-term benefits in alleviating the vulnerability of beneficiaries by sustaining household subsistence, education of dependents, health status and productive investment opportunities which served as alternative forms of savings. The analysis of the CNPS scheme also suggest that formal social protection are positively associated with socio-economic, civic and political factors that shape the vulnerabilities of beneficiaries and their households.

Chapter 6

Informal Social protection in Cameroon

6.0 Introduction

Social protection interventions are increasingly used in LMIC countries such as Cameroon to alleviate the risk and vulnerabilities faced by citizens. A major part of these social protection resources and services focuses on workers in the formal sector and only 27% of the global population have access to comprehensive social protection systems (ILO, 2014). This leaves informal actors and arrangements to fill the gap for persons and workers involved in the precarious and unorganized informal sector. The lack of coverage and extension of social protection resources and services to workers in the informal sector exacerbates their vulnerabilities. Estimates suggest that over two billion workers worldwide and their dependents are not covered by any form of formal social protection (van Ginneken, 2004). For example, figures from the 2014 World Social Protection Report highlighted that only 28% of workers worldwide were eligible to receive benefits if they become unemployed. Analysis of these statistics also showed that there were substantial regional and categorical differences. Whilst 80% of workers were covered for unemployment benefits in Europe, 8% of workers benefitted from this same type of cover in Africa (ILO, 2014). The large unprotected groups of the population are typically exposed to hazards that are fourfold: calamities through floods, fire, civil unrest and famine; loss of earning power through disability, ill health, loss of assets; life-cycle crises such as death and marital breakdown; and sudden and large expenditures such as hospital bills and weddings (van Ginneken, 2004).

In most LMIC such as Cameroon, economic activities in the informal sector typically account for a significant part of the country's GDP (Canagarajah, 2001). For example, there are approximately 2.5 million informal businesses in Cameroon, mostly created by sole proprietors and less than 1% of these workers are registered with the CNPS (NIS, 2008). Also, 90% of employment in Cameroon is within the informal sector and this accounts for approximately 49% of Cameroon's GDP (NIS, 2008). This has left workers in the informal sector more vulnerable to shocks and stresses. Further analysis of the various categories of people and their informal activities, shows

discrepancies in exposure levels with women and children being exposed more than others (Canagarajah and Sethuraman, 2001). Informal social protection schemes need to be extended to these categories of persons and workers typically excluded from formal social protection to reduce vulnerability. In this respect, the Cameroon Government through the CNPS launched the Voluntary Insurance Scheme (VIS) in 2014, targeting individuals operating in the informal sector who have the capacity to voluntarily contribute to the CNPS scheme. These are typically people unable to meet the conditions prescribed in the formal scheme or other insured persons who previously defaulted in their contributory obligations or stopped contributing to the formal scheme entirely. The amount of premium to be paid by beneficiaries in the VIS scheme is equivalent to 8.46% of their monthly revenue received from their business activities. Since 2014, the CNPS has been undertaking a vast national campaign to educate informal workers about the VIS. The VIS will provide beneficiaries cover for old-age pensions, early old-age pensions, invalidity pensions, survivors' pensions, old-age allowance, old-age allowance for premature illness/injuries and survivors' allowance after the contribution of at least 180 months of premiums (cnps.cm, 2016). With aim to address the delivery of social protection to the informal sector, the ILO in 2003 launched its 'Global Campaign for Social Security and Coverage for All' (ILO, 2001). The campaign's objectives are the provision of minimum social security coverage for all including those associated with the informal sector of the economy. ILO Recommendation 202²⁷ also reiterates the need for such government initiatives to extend social protection resources to the informal sector by arguing that:

In building and maintaining national social protection floors within their social security system and facilitating the transition to the formal economy, members should pay particular attention to the needs and circumstances of those in the informal economy and their families (Article 19 of the social protection floors Recommendation, 2012;Number, 202).

However, ILO Recommendation 202 poses an enormous challenge for developing countries given the complex nature of their informal sector. To better explore informal social protection structures and powers in Cameroon, it is important for us to define and set caveats in our definition of

²⁷ Article 20 of ILO Recommendation 202 also emphasises the need for member countries to extend social protection to the informal sector by stating that: "Members should progressively extend the coverage of social insurance to those in the informal economy and, if necessary, adapt administrative procedures, benefits and contributions, taking into account their contributory capacity."

informal social protection and informal sector which are two terminologies used extensively in this Chapter. First, informal social protection:

Encompasses various levels, ranging from the level of individuals, households, and extended families to the level of intermediaries such as nongovernmental organizations and faith-based charity organizations...Informal social protection involves a variety of transactions in which tangible and intangible resources are transferred to reduce risks. It usually manifests itself in the form of family or community-based systems, the purpose of which is to prevent or minimize risk, deprivation, and poverty (Bilecen, 2013:4).

As seen, informal actors, mechanisms and arrangements, operate in the informal sector and economy and are typically not regulated and accounted for by the government. The widespread use of informal networks to provide cover for millions of unprotected citizens has meant that the role and function of informal social protection has evolved into fragmented welfare social protection systems in different contexts. Hence, policy debates so far have focused on addressing the adequacy of the provision of social protection resources through these informal networks and an in depth understanding of the notions of *informality* of such instruments and mechanisms. In this study, the term informal economy:

Comprised of all forms of 'informal employment'—that is, employment without labour or social protection—both inside and outside informal enterprises, including both self-employment in small unregistered enterprises and wage employment in unprotected jobs (Chen, 2005:7).

When extending social protection resources to workers in the informal sector in developing countries such as Cameroon, two types of risks must at least be addressed: associated risks and vulnerabilities in their work place such as occupational and industrial accident and other contingencies that cause the loss of income, and secondly, all other risks and vulnerabilities caused by the nature and level of their informal activity (Canagarajah and Sethuraman, 2001).

This Chapter focuses on informal social protection provision and starts by introducing various informal power structures in Cameroon, exploring their roles in reducing vulnerabilities in the communities in which they operate. The Chapter continues by exploring the nature of risks and vulnerability in the informal sector and highlights the sources of risks including the root causes of these vulnerabilities with particular focus on those caused by gender bias and discrimination. The Chapter then moves to explore how informal social protection interventions address people's risks and vulnerabilities through an analysis of the BAMCULA and SN CHAUTAC schemes respectively.

6.1 Sources of risk and vulnerability in the informal sector

Informal social protection arrangements are therefore needed to provide cover for a majority of people that produce goods and services in Cameroon around the manufacturing, trade and service industries. Informal economic activities that operate outside legal and official institutional frameworks account for 30% of Cameroon's GDP and statistics in 2005 and up to 2010 suggest that the informal sector employed about 90% of the workforce. This means that many individuals and households are exposed to different types of risk and vulnerabilities. The vulnerabilities of individuals and households operating in the informal sector typically stem from both workplace activities and their inherent sources of vulnerability unique to informal workers²⁸ (Canagarajah and Sethuraman, 2001). The majority of individuals operate in the informal sector because they lack the human capital to get formal jobs and sometimes prefer freedom and flexibility whilst avoiding paying taxes and registering their business activities. There is a strong relationship between informality and poverty as a majority of people with less informal jobs, mostly men (self-employed, informal wage workers), have better average earnings and lower risk of poverty when compared with female informal workers undertaking unpaid family work and homeworking (Chen, 2012).

Women constitute an important part of the informal sector and their activities exacerbate sources of risks and vulnerabilities (Charmes, 1998). For example, figures from the ILO suggest that about 74.2% of women in Sub-Saharan Africa are typically more discriminated against in the informal sector and face poor working conditions and low earnings (Sethuraman, 1998). In Cameroon, women in particular face the worst forms of vulnerabilities as their activities are characterised by poor working conditions and low wages. Rural women, for example, typically supplement household income through informal activities such as farming, petty trading and homeworking. In both the urban and rural areas in Cameroon, women are more involved in informal activities than formal activities hence compounding their overall vulnerability. As summarised in Table 6.0 (see Appendix 4) the sources of risks and vulnerabilities that emerge from activities of the informal sector jeopardise the livelihood of individuals because individuals involved generally lack legal rights. This includes reduced access to land and property rights, credit from financial institutions including banks and government assistance schemes and subsidies to alleviate vulnerability.

²⁸ The debate about informality and the informal sector/mechanisms is complex as some scholars claim that in reality enterprises and people are neither formal nor informal. They argue that these activities are partially recognised as they have access to the market and often respect certain (but not all) criteria necessary to operate in the formal sector.

However, individuals working the informal sector have different levels of informality and this shapes the types and incidence of risks and vulnerabilities that they face.

The activities and characteristics of individuals working in the informal sector as highlighted in Table 6.0 (see Appendix 4) increase their vulnerability but other underlying exclusionary factors such as weaknesses in the design and implementation of social protection schemes and issues of coverage and budgets, including the types of people (for example women, men, disabled or migrants) shape their sources of risks and vulnerabilities (Kidd, 2017).

6.2 Informal social protection, actors and arrangements

Informal social protection actors provide services and resources to address the vulnerabilities of a majority of people who do not benefit from formal social protection (van Ginneken, 2004). Hence, a vast majority of the population involved in the informal sector rely on *traditional or informal* methods to protect themselves against daily shocks and hazards. More recently, research findings have suggested that most individuals and households use informal coping arrangements to manage regular health and economic shocks including natural disasters, and the loss of assets (Heltberg et al. 2015). These informal arrangements are typical in developing economies such as Cameroon and have been described as informal security regimes. Informal security regimes rely solely on conventional capital market mechanisms as the main source of goods and services, but use other informal arrangements to create resources, including informal (unregistered) labour, kinship connections, charity, cultural and community resources as well as illegal activities to sustain their wellbeing (Gough and Wood, 2004). Informal arrangements depicted by the *informal security regime* within the welfare regime typology are complex, as they have fundamental differences with respect to their institutions and actors, resources and modes of production, as well as the demography of households and communities (Gough and Wood, 2006). The complex nature of these informal arrangements is compounded by the existence of unwanted negative outcomes such as exploitation, coercion and the exclusion of many individuals and households, including the prevalence of clientelistic and patriarchal relationships (Gough, 2013).

In the informal sector individuals typically use community-based social protection mechanisms, which widely rely on informal networks and a mutual sense of communal solidarity and the desire of members of a community and friends to care for one another. In Cameroon, informal social security schemes are visible using instruments such as the formation of local member-based

organisations, which could be tribal, religious and social. Families, friends, self-help groups and work-based groups also form a major part of these community-based social protection schemes. However, the nature of such informal arrangements within social protection policy and delivery as well as within the wider discourse on the informal and unconventional delivery of public resources and services raises important questions on the emerging forms of informal and unorthodox social protection arrangements and alternatives typically common in settings such as Cameroon. Basing their analysis on Ostrom's concept of coproduction, Joshi and Moore (2004) argued that informal arrangements play an important role in delivering public goods and services in challenging settings. They posit that these arrangements fill the gap left by the state in environments where state capacity is ineffective in providing public resources and services. To explore the emergence of new forms of informal arrangements within challenging settings they coin these informal arrangements as *institutionalised hybrids*. The concept of *institutionalised co-production* helps in understanding these hybrids found in complex and challenging settings. Institutionalised co-production refers to blurry and informal contractual arrangements between state and non-state actors. Joshi and Moore define this as:

The provision of public services (broadly defined to include regulation) through regular long-term relationships between state agencies and organised groups of citizens, where both make substantial resource contribution (Joshi and Moore, 2004: 40).

The concept of institutionalised co-production reinforces the important role informal arrangements and mechanisms play in alleviating the risk and vulnerabilities of individuals and households in challenging settings through a partnership between a state entity and citizens. Emphasis here is on the type of relationship as they also emerge, highlighting the dynamics of risk and vulnerability over time. There are multiple facets of the co-production of public services and resources, because citizens are not only regarded as consumers of resources but also involved in the production (Alford, 2014). The multiple patterns of co-producing public resources is a result of several factors including political and citizen rights, government responsibility and accountability to its citizens, and the types of risk and vulnerability factors of individuals and households (Alford, 2002).

Contrary to the logic of standardised state provision, institutionalised co-production refutes the idea that informal arrangements for the provision of public services and resources are relics or residuals of traditional and conventional forms. Institutionalised co-production in challenging settings provides a platform to explore subtle caveats within public service delivery in general and social protection policy and delivery. It allows an in-depth understanding of the multiple

relationships, involving informal arrangements among people experiencing poverty and policymakers. The informal actors involved in the provision of social protection resources in Cameroon using informal mechanisms and arrangements to reduce risk and vulnerability are divided into the following five categories:

International Partners and Donor Agencies: Social protection resources are delivered through programmes and projects hosted under the auspices of International Donor Organisations present in Cameroon. These time-limited projects and programmes boost the provision of social protection resources and services in Cameroon. International Agencies, including the ILO, the World Bank and other UN Agencies and partner organisations such as Plan International and Counterpart are involved in the delivery of social protection resources through such projects and programmes to a majority of people operating in the informal sector. An example in Cameroon, is a US \$50 million Safety Net Programme aimed at enabling the building of a basic National SafetyNet System for vulnerable people that was launched and sponsored by the World Bank. This programme uses conditional cash transfers (CCTs) and Public Works Programmes to enable vulnerable people in the informal sector boost household productivity. The World Bank and the ILO have had many other social protection programmes designed to support the capacity of individuals to respond to shocks. One such programme was the ILO's Decent Work Programme between 2006–2010, which helped children, women and young adults combat poverty and vulnerability caused by child labour and child trafficking in the North West and Northern Regions of Cameroon. The World Food Program (WFP), United Nations International Children Emergency Fund (UNICEF), CARE international and other humanitarian and relief organisations also run social protection programmes for beneficiaries in the informal sector.

Family, Friends and Kinship: Friends and family members help each other when faced with individual idiosyncrasies (Midgely, 2007). These traditional networks provide cover for shocks related to health and income, providing both cash and psychological support during and following difficult life circumstances. Family members, using private individual-household-based social security systems, carry out most of the informal cover. These informal arrangements are often referred to as “insecure regimes” (Gough and Wood, 2004). Family and friends including households typically employ different livelihood strategies to deal with risks and vulnerabilities, including lending to each other and these informal mechanisms are shaped by cultural norms and values as well as trust (Ojong, 2018). The elderly rely on family help to provide cover for shelter and general support and care. For example it is a common phenomenon for family and household members to migrate within national boundaries in search of better opportunities to help their

parents. It is common for parents to invest heavily in the education of their children with the aim of them serving as ‘human pension funds’ to cater for the social needs and care of their parents during old age (Fonchingong, 2013). Family structures, community networks, acquaintances that are built on informal arrangements and social relationships are the first point of support for individuals and households seeking cover in times of distress and hardship (Bilecen, 2013). Family and community networks form part of informal social protection arrangements and are based on family and community ties, trust and responsibilities (Ojong, 2018). Contemporary family kinship has eroded with the advent of mixed inter-tribal marriages, migration, and the influence of western education and media. In contemporary Cameroon, a trend is for families to send their children abroad (Europe, USA, Asia, and the UK) to seek better jobs and life styles. The benefit of these human investments yields remittances that are sent to families back home. The family units are large and extended family members work reciprocally to help other family members in times of distress. Migrations both within and outside national borders, serve as important livelihood strategies in enhancing the living conditions of citizens (Fleischer, 2007). However, low incomes of most domestic households, globalisation and the increasing movement of persons abroad has undermined the social protection role traditionally provided by family structures and networks.

Private companies and the market: Social protection resources and services are delivered through private companies to people in the informal sector by charging premiums to cover certain risks and vulnerabilities. Insurance companies for example, provide cover to risks such as life insurance, health insurance, and car accidents to both individuals and households in the informal sector. This is because there is lack of cover and risk-sharing mechanisms to provide cover for these vulnerabilities faced in the informal sector. For example, to provide cover for their health risks and vulnerabilities, many people use out of pocket payments for health care services in Cameroon (Tafor, 2014). Hence, few people rely on private companies to provide cover for their vulnerabilities as they are typically costly and out of the reach of many informal workers. Similarly, out of pocket payments, especially to provide cover for health risks and vulnerabilities, remain a burden for many people in the informal sector hence the proliferation of Health Micro Insurance (HMI) and Health Mutual Organisations (HMO) schemes which are member based organisations (MBO) specialised in providing resources to reduce the health risks and vulnerabilities of members (Tafor, 2014).

Member-Based Organisations (MBOs): There are many types of MBOs such as Mutual Health Insurance (MHI), funeral /burial organisations, tribal organisations and religious and charitable groups. MBOs use informal mechanisms to provide cover for people in the informal

sector/economy (Bennett et al. 2004). MBO's gather and pool the resources of a majority of people in the informal sector based on membership. MBOs pool both cash and in-kind resources to cover for the risks and vulnerabilities of members. Membership of MBOs is typically based on the payment of a registration fee and other specific member fees. In the literature on informal social protection these MBOs are generally described as Community Based Social Protection (CBSP) programmes as they rely on local social relations and networks in the communities in which they operate and typically cover one /small number of risks for a particular group of persons (women) or sector (Browne, 2013). Trade unions are important MBOs that are increasingly providing resources to reduce the risks and vulnerabilities of both employees and employers in the informal sector in most African countries including Cameroon (Nanfosso, 2016). There are many trade unions in Cameroon and they operate in various sectors but they are typically organised in the informal sector to provide cover to people working in inter-urban transport such as motorbikes and taxi/bus drivers. For example, there about 850,000 young people working informally as motor bikers and who are exposed daily to health and safety risks including road accidents and public harassment.

Wealthy individuals/Philanthropists: Within the Cameroonian social protection policy context, influential individuals and other private charitable organisations are involved in the provision of ad hoc resources that typically target vulnerable people excluded from formal social protection. The activities of these groups of wealthy persons and philanthropists are similar to humanitarian assistance typically provided by international donors who provide resources to people in need of chronic and acute needs during times of conflict, war, and food shortage. These adhoc and short term social protection resources are channelled as humanitarian assistance and typically provide material and logistical resources to chronically vulnerable people such as refugees, asylum seekers, prisoners, migrants, homeless people, and Internally Displaced Persons (IDP's) (Ulrich and Sabates-Wheeler, 2018). For example, Chantal Biya²⁹ founder of the *Cercles des Amis du Cameroun* (CERAC) provides humanitarian assistance to rural women to fight against poverty and

²⁹ Chantal Biya is the wife of the President of the Republic of Cameroon and First lady of Cameroon. She founded CERAC in 1995 to support her social and humanitarian works. CERAC is registered under law Number 90 / 053 of 1990 regulating the liberty of Associations in Cameroon.

deprivation by providing portable drinking water. CERAC also specialises in providing maternity services and neonatal assistance to cover for lifecycle risks associated with pregnancy. Another influential person is Samuel Eto'o Fils³⁰ who provides assistance to children and young people to alleviate health, education and social exclusion through his Foundation. There are many other public figures who are philanthropists who use their influential and wealth status to channel adhoc social protection resources directly to vulnerable people or through charitable organisations.

Table 6.1: Summary of informal social protection actors in Cameroon

Actors	Instruments	Incentives	Sanctions
International partners and donor agencies	Conditional Cash Transfers. Feeding programmes. Public work programmes.	Sustainable development and poverty alleviation. Capacity building of local institutions.	Negative/unwanted outcomes. International pressure and repercussions. Legal constraints.
Families, friends and households	Gift exchanges. Family work and remittances.	Social norms and values. Altruistic behaviour. Self-interest.	Social pressure and inherent family contract
Private companies and the market	Private insurance and credits.	Long-term profits and investments, Job creation and growth.	Market failure and loss.
Member-based organisations (clan, work, religious)	Mutual arrangements and insurance. Voluntary work and providing local goods (health and education). Counseling and dispute resolutions. Cash and In-kind resources. Professional training and development.	Balanced reciprocity, self-interest, volunteerism, solidarity.	Social pressure and exclusion from the organisation.
Influential Persons/Celebrities and Charitable organisations	Gifts, cash, food and in-kind handouts,	Self-interest. Solidarity. Volunteerism.	Social pressure. Reputation and Image.

Source: Adapted from Jutting (1999).

³⁰ Samuel Eto'o Fils is arguably the most influential football personality in Cameroon in recent decades. He played for Real Madrid, Barcelona and Inter Milan winning the Champions League three times. In 2005 he was voted third best footballer in the FIFA World Player of the Year. Samuel Eto'o uses his charitable organisation (Foundation Samuel Eto'o) to provide assistance to vulnerable people in Cameroon.

Table 6:1 summarises the mechanism of informal social protection and how non-state actors such as families and friends, members of community/member-based organisations, private companies, charities and influential persons and international partners use informal instruments to develop appropriate cover towards shocks and hazards. For example, at the household level MBOs (whose membership can be up to 500 members) pool their resources together to help members against shocks such as illness or the death of a family member (Jutting, 1999). At the macro level, International Partners use CCT and feeding programmes to reduce the vulnerabilities of targeted segments of the population of the country hence contributing in sustaining livelihood and development. The activities of these non-state actors in delivering social protection resources and services to vulnerable people are motivated by a range of factors including poverty alleviation and sustainable development, solidarity, volunteerism, social pressure and self-interest. However, these informal arrangements which rely on social relations are typically embedded with some negative sanctions such as social pressure, and even exclusion in the case of MBOs when individuals are in violation of membership guidelines and principles. When members do not share similar social norms and values, they are misunderstood and considered outsiders and consequently not included in such provisions. There are also social pressures and underlying social contracts and obligations among families or friends during the exchange of gifts and the transfer of remittances to cover for risks and vulnerabilities.

6.3 Addressing risks and vulnerabilities using informal social protection interventions

The discourse on social protection policy and delivery and social risks management suggest that non-state or informal actors also provide access to resources and services to provide cover for the vulnerabilities of citizens. Non-state actors mainly use informal arrangements and mechanisms to cover for the vulnerabilities of people working in the informal sector and who typically lack or have access to formal social protection resources. This section presents findings from a thematic analysis based on the vulnerability framework to explore how informal social protection interventions address the risks and vulnerabilities of individuals and households. Using the case of the Bali-Manjong Cultural Association (BAMCULA) and the *Société Nationale des Chauffeurs du Taxi au Cameroun* (SN CHAUATAC) the analysis explores the immediate and long-term

outcomes and implications of the resources obtained by members. The outcomes of BAMCULA and SN CHAUTAC resources shows how informal social protection interventions help alleviate vulnerability.

6.3.1 Characteristics of BAMCULA and SN CHAUTAC beneficiaries

Firstly, the BAMCULA social protection scheme consists of registered members who pool together resources to cover against shocks and hazards, and has the wider aim of promoting solidarity, self-reliance and collective development amongst members of the Bali community in the Buea Municipality. BAMCULA beneficiaries were typically individuals originating from the Bali-Nyonga tribe of the North-West Region of Cameroon although membership is also open to individuals originating from different tribes and regions of Cameroon and to individuals married to the sons and daughters of Bali Nyonga as well as to persons considered as friends and supporters. Although the BAMCULA scheme focused primarily on gathering members originating from the Bali-Nyonga tribe, members share diverse socio-economic and demographic characteristics including, age, gender, occupation and income. To become a member, individuals must meet certain eligibility requirements including the payment of a non-refundable registration fee of 2,000 CFA (approximately £2.60), as well as a solidarity fund, also of 2,000 CFA (commonly called *the trouble fund*) annually.

Co-location of BAMCULA beneficiaries is important, as members are obliged to meet monthly. These monthly meetings serve as a medium where members reflect and deliberate on BAMCULA's activities. Meetings are held in the association's building, with members participating in one of three separate sub-groups: male, female and youth wings. During each meeting, two members from each wing are designated as hosts and are required to entertain all other members. Entertainment is typically provided through cooked food (local dishes from Bali-Nyonga), snacks and drinks. The entertainment of members is crucial, as it sets an atmosphere of fraternity and conviviality amongst members, and is considered culturally as a sign of love and hospitality. There are three categories of BAMCULA members: executive, ordinary members (often referred to as *floor members*) and elite members belonging to an exclusive secret group in the house called the *Ngwee*. Four of the ten respondents in our sample were executive members, with three of these members belonging to the *Ngwee*. These executive members were elected to lead the association and BAMCULA's executive is made up of a president, vice president, vice secretary, financial secretary, treasurer, social secretary, cultural secretary, advisers and a chief

whip (known as a *Gwanla*). The executive bureau is elected for a two-year period and all active and full members are eligible to contest any elected post. Elections are conducted by the general assembly through secret balloting. The executive bureau is in charge of making sure that all monthly meetings are conducted smoothly and that all members are given equal rights and opportunities, overseeing the proper functioning of the solidarity fund and the association's general fund, promoting the Bali culture and tradition through social activities, and maintaining discipline and order as specified by the Association's code of conduct and bylaws.

Table 6.2: BAMCULA interviewee characteristics

Beneficiary	Age	Gender	Occupation	Household status	Membership status	Extra membership
Bali_01	60	Male	Nurse	Widower (five children, two other dependents)	Executive / 30+ years	<i>Ngwee</i> / President
Bali_02	32	Female	Primary school teacher	Married (three children, two other dependents)	10+ years. Financial Secretary	None
Bali_03	60	Male	Civil servant	Married (six children, two grandchildren)	Treasurer / 30+ years	<i>Ngwee</i> / Treasurer
Bali_04	49	Male	Businessman	Married (five children, two nephews)	President / 20+ years	<i>Ngwee</i>
Bali_05	31	Male	Builder	Married (two children)	Secretary General	None
Bali_06	26	Male	Lawyer	Single (no children)	None	None
Bali_07	45	Female	Teacher	Married (three children, three other dependents)	President (women's wing)	None
Bali_08	38	Female	Business woman	Widower (four children)	Member	None
Bali_09	52	Female	Civil servant	Married (three children)	Secretary	None
Bali_10	27	Female	Business (vendor)	Single (one child)	Member	None

Source: Author's own

Table 6.2 highlights the demographic and socio-economic/cultural characteristics of BAMCULA beneficiaries. The characteristics of BAMCULA beneficiaries reflect underlying internal and external risk factors and differences such as age, gender, occupation, household status and membership status, which shape their capacity to respond to shocks and hazards before the receipt of BAMCULA resources. These pre-existing characteristics shaped the outcomes of resources obtained from the scheme and how they affected the livelihood of beneficiaries.

Secondly, SN CHAUTAC consists of a group of members largely operating within the inter-urban transport sector in the Buea Municipality. Respondents for the SN CHAUTAC scheme were selected registered members, who gather resources with the collective aim of helping one another address risks and vulnerabilities. SN CHAUTAC operates under the guidance and in conformity with Law Number 92/007 of the Cameroon Labour Code, which authorises the activities and functioning of trade unions in Cameroon.³¹ SN CHAUTAC members are typically individuals working as taxi drivers, operators and other employees involved in the management of inter-urban transport. They work and operate in a sector that is informal and weakly regulated. SN CHAUTAC provides a platform where stakeholders, including those working as taxi/bus drivers and owners, gather their resources together with the aim of offering mutual protection. Members of the SN CHAUTAC scheme must pay an annual registration fee of 2,000 CFA (approximately £2.50) and a sum of 2,500 CFA (approximately £3.50) to the association's solidarity fund. They also pay 200 CFA (less than £1) weekly every Thursday and Sunday (which are the main market days in Buea). Registered beneficiaries are also obliged to attend meetings bi-monthly. These bi-monthly meetings serve as a general assembly where all members discuss association activities, functioning and management. An executive committee headed by a President and a Secretary General manages the activities of SN CHAUTAC.³²

³¹ SN CHAUTAC operates nationally. Its activities were officially extended to three sub-divisions in the south-west regions of Cameroon including the Buea Region in September 2003 by administrative decision number 342/METPS/DDETPS/SWP/LB381 of the Divisional Delegate of Employment Labour and Social Insurance for the South West Region of Cameroon.

³² SN CHAUTAC's executive community has a five-year mandate renewable once with the activities managed in compliance with bylaws governing the activities of trade unions, as prescribed in the 1999 Prime Ministerial Decree Number 99/866/PM.

Table 6.3 SN CHAUTAC interviewee characteristics

Interviewee codes	Age	Gender	Occupational status	Family size	Membership status
SN_01	33	Male	Taxi driver/owner	Unmarried with partner (two children, three siblings)	Executive: President
SN_02	39	Male	Taxi driver (employee)	Married (three children, two other dependents)	Executive: In charge of works
SN_03	40	Male	Taxi driver/owner	Married (five children, one mother-in-law, one mother, on grandchild)	Non-Executive: former Secretary General
SN_04	50	Male	Taxi driver /owner	Married (three children)	Non-executive
SN_05	38	Female	Administrative assistant (employee)	Married (three children)	Non-executive
SN_06	37	Male	Security guard/taxi driver	Married (two children)	Executive: Secretary General
SN_07	44	Female	Nurse/taxi owner	Single (no dependents)	Executive: Matron/ advisor
SN_08	28	Male	Support staff/taxi driver (employee)	Single (no dependents)	Non-executive
SN_09	35	Female	Transport owner (bus)	Married (three children)	Non-executive
SN_10	46	Male	Taxi driver (employee)	Married (three children)	Non-executive

Source: Author's own

6.4 BAMCULA resources and the effect on beneficiaries

BAMCULA resources³³ were used for a range of purposes and interviewee evidence suggested these resources were associated with different types of socio-economic outcomes, which contributed towards addressing the household vulnerabilities of BAMCULA beneficiaries.

Resources obtained by BAMCULA beneficiaries were threefold: cash payments as soft loans, cash payments as social assistance, and social assistance in-kind. Cash payments were contributory and typically conditional on beneficiaries being fully registered members, having paid their annual dues into the solidarity fund with savings in the association. These cash payments were paid out as loans either from the association's provident fund (*Njangi*) or as obligatory social assistance in the form of cash payments to members during critical life events outlined in BAMCULA's constitution.

First, all ten respondents received at least one of the two types of cash payments: cash as loans and/or cash as social assistance. The amount of cash payments varied depending on whether they were loans or cash as social assistance. For example, loans received by BAMCULA beneficiaries were limited to twice the amount of money they had saved. The beneficiary (Bali_01) received a loan payment of 50,000 CFA for example, had savings of about 25,000 CFA. Cash payments as loans from the association were interest-free with the sole condition that members had another BAMCULA member who could act as a guarantor.

Second, all ten interviewees reported receiving either cash for social assistance following the occurrence of critical events including childbirth, short and long-term illness, and the death of a member or a direct relative. Five of the ten respondents had received cash payments related to childbirth, and all ten beneficiaries had received cash benefits because of the death of close relatives including parents, children and siblings. The exact amount of cash received for social assistance varied and depended on the amount of fully registered members and the obligatory payment of contributions from members for such events. For example, beneficiary (Bali_02) from the youth wing received 30,000 CFA as cash assistance for childbirth, with all 30 youth members contributing 1,000 CFA each.

Third, interviewee responses also highlighted that BAMCULA beneficiaries received in-kind responses in the form of gifts and services. For example, respondent (Bali_02) who had recently given birth received 30 tablets of washing soap in addition to her cash payments. Another

³³BAMCULA beneficiaries received both cash and in-kind resources. See Appendix 5.

respondent (Bali_10) reported receiving basic kitchen utensils, including an electric mixer and a cooking pot. Interviewee evidence suggested that resources obtained from the BAMCULA social protection scheme were associated with different types of livelihood outcomes at both the household and community levels.

Immediate outcomes: Interviewee responses suggested that cash payments as loans and/or social assistance were associated with increases in individual/household income and increases in the savings and investment potential of BAMCULA beneficiaries. This contributed in alleviating household subsistence and other immediate spending such as tuition fees and medical bills.

At the household level, cash payments obtained from BAMCULA were used to smooth consumption and expenses. For example, six of the ten beneficiaries used part of cash payments as loans for household subsistence through increased spending on foodstuffs, clothing and other household bills. Cash payments as soft or interest free loans were paid at different intervals (on a weekly, monthly and quarterly basis) depending on the contributory circumstances of BAMCULA beneficiaries. For example, the respondent (Bali_08) received 5,000 CFA (approximately £7) weekly and 15,000 CFA (approximately £20) monthly from the provident fund (*Njangi*) and spent it on buying soap, cooking oil, food and other household items. Cash payments as social assistance were also associated with alleviating unanticipated individual and household consumption and expenses. For example, respondent (Bali_07) used her cash payments of 50,000CFA (approximately £67) as social assistance received after the death of a family member for household subsistence. Another respondent (Bali_09) benefitted from cash as household emergency assistance amounting to 100,000CFA (approximately £134) when a fire burnt down her house.

Apart from such household benefits, BAMCULA resources were associated with benefits at the community level. Both internal and external cash contributions were used to finance a building to host the association's activities as well as serving as the Tribal Town Hall and Centre for the Bali people living in the Buea municipality. This was mainly through a development fund financed by members' contributions. Members were obliged to contribute but did so differently, with those from male, female and youth wings contributing 25,000 CFA (approximately £33), 20,000 CFA (approximately £26) and 5,000 CFA (approximately £7) respectively. The Town Hall was a major investment for BAMCULA and this building is rented to generate revenue for the association. Additionally, cash destined for BAMCULA's development fund also contributed to local projects initiated by the Fon (King) of Bali (birthplace of the Bali people). For example, BAMCULA

contributed 250,000CFA (approximately £333) for the construction of a local food market by the Fon of the Bali village. This was a crucial investment for the Bali community.

In-kind resources from BAMCULA were also contributed towards increasing beneficiaries' savings and investment. For example, members shared labour and machinery between farms. This alleviated the cost of labour and capital invested as members could easily access cheaper labour for the cultivation of farms, requiring fewer working hours when compared to hired labour. Interviewee responses suggested that the benefits of labour exchange were crucial for farm productivity and growth.

Long-term outcomes: BAMCULA resources led to socio-economic, cultural and political outcomes in the short and long-term. For example, interviewees suggested that BAMCULA resources were associated with positive changes in three key social areas: health and nutrition, education, and social inclusion of members. First, BAMCULA resources improved the health and nutrition of beneficiaries' households. Six of the ten beneficiaries who had received cash payments as social assistance when sick reported spending on medicines and medical bills. For example, the respondent (Bali_06) spent 15,000 CFA (approximately £20) on medicines and the payment of hospital bills. Each BAMCULA beneficiary who was hospitalised or facing long-term illness was entitled to cash payments as social assistance and an official visit from designated members as a sign of solidarity and support. Cash social assistance provided crucial cover for sick BAMCULA beneficiaries. Additionally, all ten beneficiaries stated that they had used cash payments both as cash loans and cash social assistance to feed their households. For the majority of beneficiaries, many of these cash payments (especially loans from the provident fund) were budgeted for general household subsistence.

Second, BAMCULA resources were associated with making a positive contribution towards education attendance and resourcing. Beneficiaries spent a major part of cash loans for tuition fees, and school materials such as books, pens, school bags for household dependents. Acknowledging the role of cash loans from the *Ngwee* to their children's education, one respondent stated:

It also helps me for my children's education because when I get the money during school time, I pay their school fees and other school needs (Bali_03).

Most BAMCULA beneficiaries preferred receiving loans in September each year so that spending could focus on the education of household dependents. The importance of these cash loans for the

education of household dependents was illustrated by these September loans being labelled as 'school fees loans'. For example, highlighting the importance of cash loans, one respondent noted:

Money from our Njangi helps us to pay for the school fees of our children especially every September. In September, I always take out school fees loans from the Njangi so that I can buy books and school materials for my children (Bali_08).

Third, beyond the social benefits of the cash payments, the BAMCULA social protection scheme positively contributed to the social inclusion of beneficiaries and their household by providing a social platform where beneficiaries networked and built their social capital and community linkages. For example, BAMCULA provided a social space where both parents and youths (usually considered as children) interacted, and for all ten beneficiaries this was of major importance as they felt protected because of the sense of community and solidarity. They also liaised with other groups and associations (both tribal and non-tribal) during major social events including cultural festivities and local feast days, which were used to promote interaction, and sharing of ideas. For example, one respondent remarked:

Socially it helps me to belong to the society and interact with people from the tribe and the community... when one feels isolated, so this helps me to interact as I said with others. The main aim of coming there [to BAMCULA] firstly was to define myself as a Bali man and to be with my own people (Bali_05).

Reiterating the importance of togetherness and effect on social inclusion, respondent (Bali_ said:

The most important thing for me in the meeting is being together. To look [consider] your problem as my problem. For example, if I am bereaved and people do not come but just send me money, and then I will feel very bad. For me it is better they come [physical presence] and do not send me the money (Bali_09).

Economic outcomes: cash payments received from BAMCULA were also associated with increasing the savings and investment potential of beneficiaries. To be eligible to borrow money from the Association's provident fund (*Njangi*), BAMCULA beneficiaries were required to save consistently. Beneficiaries were eligible to borrow double the amount of their savings hence this provided an incentive to save. Additionally, cash loans were interest free and easy to access. For example, the respondent (Bali_05) borrowed 75,000CFA (approximately £100) which he invested in his farm, purchasing agricultural pesticides, which helped, save his farming business.

Cultural outcomes: The BAMCULA scheme had some potential to empower vulnerable beneficiaries including youth and women. BAMCULA beneficiaries who belonged to the youth

wing received counselling from older members on how to transform the challenges they faced into opportunities. For example, beneficiary (Bali_07) during the focus group discussions narrated how she had mentored other female members on how to start a small business selling vegetables and other food items. BAMCULA also created a seasonal scheme and practice, whereby women and youth members were encouraged to engage in seasonal vegetable farming between May and July by exchanging labour and farming techniques and knowledge. For these youths and women the proceeds from this scheme, which ranged from farm products and income generated through sales, significantly increased their overall capacity to cover individual and household shocks.

Additionally, the BAMCULA scheme helped in reinforcing and preserving the cultural identity of beneficiaries living in the Buea Municipality. A majority of the older BAMCULA members were born in the Bali village (situated in the North-West Region of Cameroon) and had later migrated to the Buea Municipality. Hence, they used the BAMCULA scheme as a platform to preserve their cultural values and traditions. For example, beneficiaries' children and the younger generation who were typically born and raised in Buea learned the Bali language through BAMCULA activities. All ten BAMCULA beneficiaries argued that understanding and preserving the Bali culture was fundamental for individual and collective growth. BAMCULA beneficiaries also learned about local songs, rhymes and dances which conveyed important messages and advice. For example, respondent (Bali_05) stated he liked singing traditional songs as they taught him how to live happily with his wife and family. Another respondent (Bali_07) reiterated the importance of learning to sing traditional songs by recounting how one song emphasised the need to teach children to farm and cultivate maize, which was a stable farm product for the people of Bali. Interviewees' responses suggested that positive cultural norms, values and traditions were associated with a sense of individual and collective cultural identity, social capital, kinship, and knowledge amongst beneficiaries. These cultural factors were crucial in shaping and alleviating the resilience of beneficiaries' households as well as their community.

Political outcomes: The BAMCULA social protection scheme provided a platform where beneficiaries could debate on local and national politics, providing a space where social contracts could be revisited and re-evaluated. Despite the fact that BAMCULA was officially non-political, their activities and membership attracted great interest from local politicians within the Buea municipality. All ten beneficiaries highlighted the enormous interest in BAMCULA by local politicians who made increased visits and campaign speeches during local and national election campaign periods. Most of these visits were typically made by local politicians from the ruling

party and were always accompanied by gifts and cash. For example, confirming these visits to BAMCULA by local politicians, one respondent noted:

During elections and when elections are, approaching politicians always visit our group to make their campaign promises [...] In addition, when they come, they usually bring us gifts like foodstuff and a little envelope [cash/money](Bali_04).

Another respondent (Bali_01) cited a visit from the ruling party headed by the mayor and revealed that BAMCULA received 150,000 CFA, three bags of rice, three bags of salt and a cartoon of soap. Another respondent also recounted the visit of a high-ranking politician (who was an indigene from Bali) during the presidential elections. The political space provided by BAMCULA was empowering for beneficiaries, as they were able to engage in both local and national politics that promoted their concerns and expectations. Acknowledging the empowering nature of these political encounters one respondent remarked:

When we get the visits we know that we are recognised, we are also a recognised group because if we were not recognised, they [the politicians] would not visit us. Therefore, we know that outside we are recognised and that is why they come to visit us and express themselves (Bali_01).

The interaction between BAMCULA beneficiaries and local politicians allowed members to request and channel their concerns regarding the need for increasing access to basic social amenities such as water, roads, electricity and good public infrastructure. These issues were crucial in alleviating the vulnerability of BAMCULA beneficiaries and their community given that they had the voting potential to influence elections especially at the local level. At the local level the votes of BAMCULA members could be crucial in influencing the performance of many politicians and parties. During the focus group discussions BAMCULA members confirmed and reiterated that their Association was a constant site of visits by politicians especially close to the municipal and parliamentary elections in the Buea Municipality.

6.5 SN CHAUTAC resources and the effect on beneficiaries

Given specific demographic and socio-economic differences faced by respondents from the SN CHAUTAC schemes such as age, gender, occupational status, family size and membership status, the analysis identified three categories of resources obtained from the scheme: cash social assistance, in-kind goods and in-kind services for professional development. These resources

triggered immediate actions that contributed positively to short and long-term socio-economic and professional outcomes for SN CHAUTAC beneficiaries.

Firstly, interviewee responses highlighted that SN CHAUTAC beneficiaries and their close relatives received cash as social assistance for specific life events involving short and long-term illnesses including hospitalisation. During these periods of ill health, registered members were obliged to contribute 500 CFA (less than £1), and once cash social assistance had been paid to sick beneficiaries, the remaining money was saved into the association's solidarity fund for future payments. Given the socio-economic and health conditions in Cameroon, cash social assistance was used typically for the purchase of medicines or as a general contribution towards the beneficiary's hospital bills and expenses.

Secondly, SN CHAUTAC beneficiaries received in-kind goods to help manage shocks and stresses. These in-kind goods were provided to beneficiaries for specific purposes and events, including the birth of children by female beneficiaries or their spouses as well as the death and burial of any registered beneficiary. For example, respondent (SN_03) received foodstuff including rice, beans and maize during the birth of his son; another beneficiary (SN_06) received kitchen utensils and equipment as a gift for the birth of his daughter.

Thirdly, beneficiaries used in-kind services in the form of advice from SN CHAUTAC to manage shocks and hazards. In-kind services constituted a major part of the resources provided by the association. Beneficiaries gained from the expertise and knowledge from SN CHAUTAC human resources and this enabled them to access and benefit from the professional services within the inter/urban transport sector including mentorship, and skilled training, fostering inter-urban transport careers. For example, all interviewees who received support and advice as well as services from the scheme suggested that this was crucial in shaping relationships among members fostering a sense of community support and solidarity.

Socio-economic outcomes: Interviewee evidence also suggested that both cash and in-kind resources were associated with different socio-economic and occupational outcomes shaping the capacity of beneficiaries to manage both household and community shocks and hazards. Interviewee responses suggested that cash social assistance was associated with three key social indicators: health, environment, and social inclusion of members. First, SN CHAUTAC resources contributed to alleviating the health status of beneficiaries and their close relatives. Six of the ten respondents received cash as social assistance because of short- or long-term illness. Interviewee

responses highlighted that sick members who were hospitalised³⁴ received the sum of 5000 CFA (approximately £6.50). For example, respondent (SN_10) highlighted how he used cash social assistance to buy medicines following a 2011 car accident. Given the expensive nature of healthcare in Cameroon, these cash resources constituted an important variable in alleviating the health conditions of sick beneficiaries and their close relatives. Beneficiaries also lauded the emotional and psychological support and meaning of the cash social assistance they received.

Second, SN CHAUTAC resources were associated with positive contributions for the environment and public/private safety in the Buea Municipality. The activities of SN CHAUTAC were geared towards ensuring that taxi and bus drivers worked in a safe and clean environment. In terms of safety, both beneficiaries and SN CHAUTAC members learned about job safety and how to avoid workplace injury. For example, SN CHAUTAC taxi-bus drivers learned about the benefits of wearing seat belts, including for passengers, and the importance of avoiding overloading of passengers and goods. Additionally, taxi/bus drivers were obliged to display professional cards³⁵ for the security and safety for both drivers and passengers. This practice proved to be beneficial for drivers and the community as respondents highlighted that many passengers traced lost items such as ID cards, phones and other personal belongings by referring to the driver's professional card details in cars they had boarded. Taxi/bus drivers on their part also ensured that they declared all lost items found in their vehicles to the Secretary General's office. In terms of the environment, SN CHAUTAC promoted town cleaning through street sweeping, clearing of bushes including roadsides and hard shoulders of motorways. This was done twice a week (Thursdays and Sundays) and taxi/bus drivers who could not participate, paid the sum of 500 CFA (less than £1).

Third, SN CHAUTAC social activities provided a platform for its members to build their social network. The physical meetings and the activities of SN CHAUTAC provided members with a platform to socialise. This was crucial for taxi drivers who lacked family and friends based in the

³⁴ Beneficiaries were entitled to cash social assistance if they were hospitalized because of illness in a conventional hospital or with a traditional herbalist.

³⁵ SN CHAUTAC in collaboration with the Ministry of Transport began to issue professional taxi drivers cards to improve public safety for both drivers and passengers within the Buea municipality. All drivers are obliged to display these cards on their windscreens as well as on the passenger seats.

Buea Municipality³⁶. For example, six of the ten respondents highlighted that a majority of their friendships and social networks were built from SN CHAUTAC membership and activities.

Occupational outcomes: The SN CHAUTAC social protection scheme provided a platform where beneficiaries accessed in-kind services geared at alleviating wages and job uncertainty, and promoting the occupational career and development for members involved in inter-urban transport. Respondents who were employed as taxi drivers revealed how services from the scheme enabled them and other drivers to negotiate decent contracts. For example, in the past and without the intervention of SN CHAUTAC, drivers were typically underpaid when compared with the minimum monthly salary of 20,000 CFA (approximately £27) that SN CHAUTAC helped negotiate for beneficiaries working as taxi drivers and the sum of 35,000 CFA (approximately £48) for small inter urban transport bus drivers. However, despite the general perception amongst respondents that these salaries were better when compared with other taxi drivers who did not benefit from the services and expertise of SN CHAUTAC, it was still below the national minimum wage of 36,270 CFA (approximately £48) as prescribed in the labour code.

Interviewee analysis also suggested that taxi drivers who used SN CHAUTAC services and expertise during contract negotiations with respective taxi owners and employers had better working conditions when compared with their counterparts who did not benefit from SN CHAUTAC services. For example, respondent (SN_08) who benefited from the services and intervention of SN CHAUTAC during his contract negotiation noted that he worked from 6am to 6pm from Mondays to Saturdays, with a two-hour rest period – a 10-hour working day. The length of working hours for taxi drivers was typically longer, ranging from 6am to 9 pm daily with very little rest, and with some taxi drivers obliged to work every day. The intervention provided by the scheme alleviated the working conditions of beneficiaries who were taxi drivers. The services and expertise provided by SN CHAUTAC also helped prevent job termination and allowed for the settling of disputes between taxi drivers, employers, and police officials. Due to the unregulated nature of taxi-driving and the inter-urban transport sector, the jobs and career of drivers was precarious as employers typically terminated the jobs of taxi drivers in the event of any dispute. Eight of the ten respondents noted that SN CHAUTAC was doing an important job in settling disputes between taxi drivers and their employers in an amicable manner and avoiding job termination. SN CHAUTAC also intervened in settling disputes between taxi drivers and police

³⁶ A majority of the taxi drivers come from the northwest region of Cameroon, hence SN CHAUTAC Membership and activities serves as a vital platform for social inclusion and interaction within the Buea municipality.

control officials.³⁷ The services and expertise provided through the scheme were crucial in shaping the occupational security of both taxi drivers and owner beneficiaries.

6.6 Summary

This Chapter has explored how informal social protection resources are delivered in Cameroon. The first part of the chapter examined the reasons for the use of informal arrangements to reduce the risk and vulnerabilities for a majority of people excluded from formal social protection resources. To understand how informal arrangements and actors help to reduce vulnerability, the Chapter explored the characteristics of the informal sector and highlighted the types of risks and vulnerabilities that affect people in the informal sector. Informal actors were identified including international partners, family and friends, private companies, member based organisations and influential persons and they used informal instruments and arrangements to reduce the vulnerability of individuals and households.

The second part of the Chapter used two informal cases (BAMCULA and SN CHAUTAC) to explore how the resources of informal actors help people manage their risks and vulnerabilities. The vulnerability analysis from the informal cases highlighted that resources from BAMCULA contributed to alleviate household subsistence (hunger and shelter), encouraged the education of household dependents especially children through the payment of tuition fees and also alleviated the health status of household members through spending on medical bills and hospitalisation. BAMCULA also used its relational and social networking capacity through meeting attendance and events to enhance the cultural values and sense of belongingness of members and their dependents, hence improved social inclusion. Vulnerability analysis also showed that SN CHAUTAC resources (cash as social assistance, in-kind goods and services) contributed to short and long-term socio-economic, cultural and professional outcomes that reduced the vulnerabilities of beneficiaries. In-kind services and resources also contributed in alleviating risks and community vulnerabilities by improving safety and clean environment as well the conditions of most taxi and inter-urban drivers and transporters in the Buea Municipality. This analysis suggests that informal social protection actors and arrangements are crucial in alleviating risks and vulnerability in Cameroon.

³⁷ In Cameroon, there is rampant corruption within the inter-urban transport sector, with both taxi drivers and police officials are involved. Typically, taxi drivers violate traffic and road safety laws, bribe police officials and these activities often lead to disputes and tensions between both parties.

Chapter 7

Formal versus Informal Social Protection Approaches

7.0 Introduction

So far, this thesis has examined how formal and informal social protection interventions address the risks and vulnerabilities of individuals and households. The findings have conceptual and theoretical implications for the effectiveness of social protection approaches (formal or informal) to cover against risks and vulnerabilities and social risk management. This Chapter compares formal and informal social protection interventions and ascertains their effectiveness and relevance, vis-à-vis the concept of vulnerability and the SRM framework, to support individuals and households to manage risks and vulnerabilities. In this light the Chapter sheds more light into how formal and informal social protection interventions affect beneficiaries, hence answering the first set of research questions.

This Chapter is divided into two parts: The first focuses on understanding how resources from state (CNPS) and non-state (BAMCULA and SN CHAUTAC) schemes affect the livelihood and wellbeing of beneficiaries. We use the components of the concept of vulnerability (sources of risks, available resources and SRM strategies) to demonstrate the effectiveness and relevance of both formal and informal social protection approaches in alleviating vulnerabilities. The findings contribute to our knowledge of how resources provided by both formal and informal schemes address vulnerability. The analysis explores the relevance of these findings vis-à-vis the World Bank's SRM Framework, the underlying theoretical framework used to understand how risks and vulnerability affect people's livelihood. Part two focuses on answering the study's research questions by highlighting the strengths and weaknesses of formal social protection (CNPS) and informal social protection (BAMCULA and SN CHAUTAC) schemes.

7.1 Comparing the CNPS and the BAMCULA/SN CHAUTAC schemes

As seen in Chapters 5 and 6 respectively, social protection interventions typically follow formal and informal modes of arrangements and networks to deliver resources to beneficiaries and participants. The state uses formal networks and arrangements to provide resources to its citizens who are mostly involved in formal employment, whilst informal actors such as MBOs and other community based organisations provide special protection resources cover to the majority of citizens in the informal sector and who are typically excluded from state sponsored programmes. LMIC countries, including Cameroon, are increasingly encouraging the use of social protection interventions as long-term development strategies to alleviate poverty and vulnerability, and the dichotomy of formal and informal approaches warrants deeper analysis including strengths and weaknesses, within overall comprehensive social protection systems. Analysis of CNPS and BAMCULA/SN CHAUTAC schemes is based first, on the concept of vulnerability which emphasises the need for social protection schemes to factor sources of risks, available resources and available risks management techniques (Hoddinott and Quisumbing, 2003). Secondly, the analysis will be based on understanding the relevance of formal and informal approaches vis-à-vis the premise of the SRM framework which argues for public (state) interventions to assist individuals and households to manage risk and vulnerabilities, including the use of livelihood strategies (Holzmann and Jorgensen, 2000). Against this backdrop four variables were identified as being useful in comparing formal and informal schemes: sources of risks; available resources; SRM and livelihood strategies; and outcomes of social protection schemes.

7.2 Sources of risks

As earlier mentioned in Chapter One and Two, social protection interventions need to be able to cover the sources of risk faced by individuals and households. Citizens face different sources of endogenous and exogenous factors, that shape the probability of them becoming or remaining poor (Holzmann and Jorgensen, 2000). Vulnerability data analysis identified four major types of endogenous factors shaping the effectiveness of both the CNPS and SN CHAUTAC interventions. The endogenous factors identified in the sample profile are key demographic and labour market differences that shape the incidence and nature of household risks and vulnerabilities: age, gender, number of dependents and occupational and membership status.

7.2.1 Age as source of risk

Data from the CNPS highlighted that all respondents except one (CNPS_03) were retired and above 60, two were above 80 years of age. Ageing for CNPS beneficiaries exposes new risk factors such as general physical and mental wellbeing and social and family support. For example, all “younger respondents” in the sample needed almost no physical support from family to undertake daily routines and duties. On the other hand, the oldest respondent, aged 80+ years old (CNPS_02) relied significantly on his family for physical support in meeting his daily routines. Age shaped how benefits obtained from the CNPS scheme were used and how these two respondents devised their livelihood strategies to deal with old age and health-related life-course shocks. For example, the oldest respondent (CNPS_02) seemed more concerned about managing cash resources to take care of his physical health, such as purchasing private health insurance, and a female respondent aged over 60 (CNPS_06) with responsibility for young school-aged dependents was more concerned about household strategies geared towards their education and possibilities to sustain business ventures.

However, for the BAMCULA and SN CHAUTAC informal schemes, respondents ranged from 26 to 60 years of age and the average age for SN CHAUTAC beneficiaries was 35. Age shaped the extent and nature of vulnerability faced by individuals in both schemes and how they responded to both lifecourse and socio-economic shocks and hazards. For example, the two youngest respondents from the BAMCULA scheme faced specific challenges relating to transition to adulthood. The youngest respondent (Bali_06), a law graduate, was unemployed and struggling to live independently, thus fully reliant on his parents for assistance. The second youngest (Bali_10) lived alone in a one-bedroom apartment as a single mother to one child. She had become an early parent and worked as a business vendor.

For the SN CHAUTAC scheme, the youngest respondent (SN_08) was more concerned about how SN CHAUTAC could help strengthen his occupational and professional development as a taxi driver, the oldest (SN_04) focused on how SN CHAUTAC activities could further protect its members and their households through enhancing the solidarity fund and promoting cash social assistance for members. In the economic and socio-cultural context of Cameroon, young people stay dependent for longer periods (sometimes until their late 20s and early 30s) when compared with most Western countries. Additionally, age differences within BAMCULA meant that the social relationship between older and younger respondents were largely paternalistic. Older beneficiaries treated their younger counterparts as children and the opinion and voice of younger

members was often undermined within the association. This meant that access to resources and decision making for younger respondents was stunted. The youngest respondent stated:

Unfortunately, everything during the meeting goes by seniority and we members believe in the idea that your turn will come when you will be a senior, because the young shall grow (Bali_06).

Another young respondent highlighting issues caused by age differences said:

*During discussions elders talk first and sometimes use their veto rights [because of their age] to silence younger members who raise pertinent points and issues which they do not like by using phrases such as *chi yah si* [sit down!] and *yo nkubo ndip bo* [it is not your turn](Bali_05).*

In terms of age, CNPS beneficiaries who were all retirees were much older than beneficiaries from the informal scheme and susceptible to different types of risks. Understanding these divergences and their implications shapes how we target recipients and deliver effective social protection schemes.

7.2.2 Gender as a source of risk

Three of the ten CNPS respondents were female. Gender shapes the nature and level of exposure to certain life-course shocks and hazards faced by CNPS beneficiaries. For example, all three CNPS female respondents had given birth to children, and hence had been exposed to risks factors associated with pregnancy and childbirth. Gender is also interrelated with power and household decision-making. Typically, within the Cameroonian household context, men are seen as the main decision makers. In the CNPS scheme, female beneficiaries did not face direct challenges around decision making from male counterparts because all three female beneficiaries were the head of their households, and decided on how to use household resources and manage budgets. Two were widows, and one was single having never married. The underlying link between CNPS beneficiaries' gender and their level of power and household decision-making capacity has wider implications for the manner in which these households control and organize family budgets, and how they use the benefits received.

The gender of BAMCULA and SN CHAUTAC beneficiaries also shaped their risk and capacity to respond, and their ability to access resources within schemes. Both genders were equally represented in the sample of ten BAMCULA respondents. All female BAMCULA respondents were mothers and had been exposed to both short and long-term health and life-course risk factors associated with pregnancy and child bearing. Gender analysis also highlighted issues related to

household power imbalances. For example, three of the five BAMCULA female respondents were not head of their households and did not take crucial decisions regarding how to use resources and how to strategise when faced with shocks and hazards. The BAMCULA social structure was highly segregated between men and women, reflected in the kinds of activities and roles undertaken. Within the association women were excluded from decision-making and power predominantly laid with the mens wings. The women wing was relegated to the periphery and had very little power relating to the association's activities. For example, Article 19 of the Association's bylaws stipulating special regulations for women, states:

The women's wing is subject to the men's wing. All complaints not solvable by the women shall be reported to the men for solutions. Any man or woman should not take problems in the men's wing to the women's wing. Defaulters shall pay a fine in cash or kind (crate of beer). Women should avoid expensive jokes in the presence of men and vice versa. For any death-celebration (funeral celebration) within the Association, women shall be responsible for cooking food and men buying drinks. At the request of men, women shall join them on important feast days for common enjoyment (BAMCULA, 2009: 14).

Similarly, three of the ten SN CHAUTAC respondents were female and gender influenced asset ownership, access to basic resources and services, physical health, education, and wider power and decision-making relations. Two of the three SN CHAUTAC female respondents identified gender-related issues; one female respondent (SN_05) who worked as an administrative assistant with SN CHAUTAC stated that her salary was paid irregularly for months, unlike two of her male colleagues. She said it was difficult working as a female employee and member in a male-dominated association, as she felt disrespected and undervalued by the management. When interviewed, she was looking for other jobs and considering alternative options. Another female respondent (SN_09) who owned a bus highlighted that she was mistreated by her male employee drivers and acknowledged that it was more difficult for female taxi owners to deal with male taxi drivers as employees. Interviewee responses from taxi/bus owners suggested that it was more likely for male taxi drivers to be unscrupulous with their female employers who owned transport vehicles. As a counterpoint to disadvantages generated by gender differences, one female respondent (SN_07), who owned a taxi employing male drivers, perceived she was well respected as a member of SN CHAUTAC. As the matron/adviser, she felt her gender did not hamper her position and role within SN CHAUTAC. This counter example may be explained by her high occupational status as a former nurse and university graduate.

Gender biases and inequalities within the structure of these formal and informal schemes and its treatment of female beneficiaries have implications for decision-making and social relations and shapes how members access association resources. Whilst the CNPS scheme evoked gender issues with respect to risks associated with the lifecycle, the informal scheme demonstrated issues of patriarchy and segregation towards women as highlighted in the insecurity welfare regime literature (Gough, 2013).

7.2.3 Dependents as a source of risk

CNPS households contained individuals whose subsistence and the resources provided by beneficiaries directly shaped their livelihood. The entire wellbeing of these individuals relied on direct or indirect support from beneficiaries who were household heads. Dependent individuals typically lived with the beneficiaries. Analysis from our data highlighted varying levels of dependency on CNPS beneficiaries. The number of dependents within respondents' households ranged from three to twelve; moreover, the nature of dependency was specific to the Cameroon context. Even as retirees, respondents had large numbers of household dependents, a contrast if compared with Western nuclear or extended households. For example, one respondent (CNPS_04) had twelve dependents consisting of seven children, five nieces and nephews. The number and nature of dependents shapes how resources from the scheme were used within the household livelihood strategies of beneficiaries. The respondent (CNPS_04) with twelve dependents highlighted enormous difficulties in budgeting due to the number of dependents and suggested that such family obligations undermined the benefits received from the CNPS scheme. Interestingly, the sample also highlighted how some dependents occasionally helped the beneficiaries themselves by providing resources and support. The spouses and children of some beneficiaries supported the entire household through their earnings. These individuals, whilst ostensibly dependent, undertook activities that enhanced household resources and buffered it from shocks in a reciprocal fashion. For example, five of the seven male CNPS beneficiaries' households benefited from diversification and livelihood activities such as farming and petty business undertaken by their spouses. Though these spouses depended on the main beneficiaries, their activities also served as source of livelihood for the household. Such resources were used typically for one-off contingencies.

BAMCULA and SN CHAUTAC beneficiaries ranged from zero to seven household dependents including children and other extended family members such as grandchildren, siblings, parents and

in-laws who depended on housing, subsistence and general care. All but one of ten BAMCULA respondents had children that were dependent on them. For example, one respondent (Bali_07) had three children and three siblings (brother and two sisters) who depended on him. For the SN CHAUTAC scheme, the respondent (SN_03) had the largest number of household dependents (five children and three extended family members). On the other hand, two respondents (SN_07 and SN_08) had neither children nor dependents. The number of dependents in beneficiaries' households influenced the way respondents used BAMCULA and SN CHAUTAC resources. However, there was also a reciprocal relationship between household dependents, as for example BAMCULA beneficiaries occasionally received and depended on support from household members including spouses. Individuals without the support of spouses (and/or a partner) were typically more exposed to household shocks and hazards. For example, six of the ten BAMCULA respondents were married and of the remaining four, two were bereaved and two were single. One of the single respondents (Bali_06) lived alone without children and relied on support from his parents, and the other (Bali_10) lived as a single parent with her daughter. These two single respondents faced considerable difficulties in supporting themselves and living independently.

The structure and size of both formal (CNPS) and informal interventions (BAMCULA and SN CHAUTAC) household varied in our sample and these posed specific problems for both individual and household vulnerabilities, including the level of household dependency and expenditure. Interviewee responses suggested household with more children and dependents were more vulnerable to the negative effects of shocks, including the loss of personal and household income, short and long-term health costs especially when related to children.

7.2.4 Occupation and membership status as source of risk

Occupation and membership status: CNPS respondents were mostly involved in non-professional and unskilled occupations. Most undertook manual jobs with six of the ten respondents working as general labourers. The remaining four worked in semi-skilled general administration. These jobs differentially exposed workers to shocks and hazards; respondents working within general labour were more likely to be exposed to forms of industrial accidents and occupational diseases than those who worked in general administration. For example, one respondent, (CNPS_07) a former factory worker with the Cameroon Development Corporation (CDC), noted that he was often exposed to eye infections and contracted from pesticides used in plantations and factories and severe back pain. These workers were typically left uncovered and only received support from

schemes when their injuries were physically obvious. Three of the ten beneficiaries who had worked as manual labourers (CNPS_02 and CNPS_05, CNPS_06) also acknowledged that other workers regularly received benefits as compensation and cover for injury caused by industrial accidents and occupational diseases, including laceration caused by work instruments and other physical accidents that seriously affected the physical capacity of workers. BAMCULA beneficiaries were engaged in a wide range of formal occupations including nurse, teacher, lawyer and public civil servants, contrary to the premise that those involved in informal social protection mostly work in the informal sector (Chen, 2005).

Unlike the respondents working in the informal sector, BAMCULA beneficiaries who were public civil servants were by default enrolled to the CNPS, and so benefited from cover associated with old-age, child and family allowance, industrial accidents and occupational disease. Additionally, respondents working in skilled occupations such as nursing and teaching earned more stable monthly incomes when compared to their counterparts working in the informal sector. Their occupational skill levels and income from earnings greatly influenced their capacity to respond to shocks and hazards, including the loss of income and individual/household expenses. BAMCULA respondents were also drawn from semi-skilled occupations including business proprietorship, building, inter-urban bus transportation and farming. The activities of semi-skilled respondents are typically unregulated by the government and expose individuals to a greater likelihood of shocks and hazards. On the other hand, SN CHAUTAC respondents worked primarily as taxi/bus drivers, with four of the seven working exclusively as taxi/bus drivers. Three of the seven respondents who worked as taxi/bus drivers were also owners of their taxi-bus transport vehicles. The remaining three respondents worked as a nurse, administrative clerk and as a business man.

In terms of membership status, there were no membership categories or fees for CNPS beneficiaries who benefitted from the scheme as long as they had paid their premium for more than 10 years. For the BAMCULA scheme, there are three categories of members including ordinary members typically referred to as *floor members*, executive members and *Ngwee* members. Five of the ten BAMCULA beneficiaries were executive members and held various leadership positions, including President of the men and women's wing, Secretary General, Treasurer and Financial Secretary. Three of the ten beneficiaries were members of the *Ngwee*, a covert group within BAMCULA whose activities were exclusive to its members. Ordinary members were those who had paid their annual registration and into a solidarity fund. Executive members were voted into positions for a period of five years, renewable once. *Ngwee* meetings were held separately in another room of the association's building and members were invited to join. *Ngwee* members

typically held a privileged position and status within the association and were admired by other members. To be admitted into the male-only *Ngwee*, prospective members were asked to perform traditional rites during an initiation ceremony, which involved entertaining existing members with food and drinks. They were also judged as able to contribute to the groups *Njangi* (provident fund) monthly. Additionally, the length of membership for BAMCULA beneficiaries varied between one and thirty years, and these differences shaped levels of power relations amongst members. These membership differences also shaped the way beneficiaries accessed resources and/or made decisions regarding resources obtained from BAMCULA.

Respondents from the SN CHAUTAC social protection scheme held different types of membership status and this was crucial in influencing their access and decision making concerning how resources obtained within the scheme could reduce their risk and vulnerabilities. The analysis showed that duration of membership, and the type and role played within SN CHAUTAC, accentuated differences in relation to access to power, decision making and influence regarding the resources obtained from SN CHAUTAC. Four of the ten respondents who were executive members of SN CHAUTAC had influential roles and positions that directly or indirectly shaped access to resources. For example, the two respondents who worked as support and administrative staff for the scheme raised issues of mismanagement, corruption and lack of transparency by executive members. They revealed how large amounts of funds raised bi-monthly through ‘clean-up campaigns’ and sponsored in partnership with the local council (Buea Regional Council) was misappropriated by the executive. Interview responses in this respect suggested that executive members used their positions to gain access to (cash) resources for their personal gain. Interviewee responses also suggested that members who had been registered with SN CHAUTAC for several years were very influential. For example, one respondent (SN_04) (who was former Secretary General and the oldest and longest-serving member) was very powerful. Interviewee responses suggested that he controlled the agendas and activities of the group for the interest of friends and allies within SN CHAUTAC. Within the Cameroon context, the role and influence possessed by members can be used to drive private agendas to the detriment of the overall objectives of the association.

7.3 Exogenous sources of risk

Citizens are exposed to other multiple forms of socio-economic and environmental risk factors such as health status, illnesses, diseases, and loss of income and household subsistence which

exposes them to poverty (Birkmann, 2007). This shapes how formal and informal social protection schemes address the vulnerabilities of beneficiaries. Apart from lifestyle choices, which could influence health status, beneficiaries of both formal and informal schemes who all lived in the Buea Municipality were exposed to common socio-economic contingencies albeit at different levels such that they all had insufficient incomes to cover for household subsistence (food, clothing, fuel, bills including medical bills).

7.4 Available resources

Formal and informal social protection interventions are crucial in alleviating the risks and vulnerability of beneficiaries. The analysis of the effect of the types of resources provided to beneficiaries by both formal (CNPS) and informal (BAMCULA and SN CHAUTAC) schemes enables us to answer the second research question of the study.

How do social protection interventions affect beneficiaries?

How do social protection interventions address the risks and vulnerabilities of individuals, households and communities in Cameroon?

The social protection cases in this study highlight how state and non-state approaches deliver social protection resources to beneficiaries and their effectiveness in addressing issues of risk and vulnerability. The three cases aim at identifying key differences around how resources affect beneficiaries and the strengths and weaknesses of both types of approach. Each case highlights the underlying concepts of vulnerability and poverty, thus addressing how formal and informal social protection interventions enable beneficiaries to manage their sources of risks using SRM strategies.

First, findings from formal social protection (CNPS scheme) broadly demonstrated that regular cash payments had a positive effect on household subsistence, and supported the education of children and other household dependents. Cash payments used for tuition fees, school transportation and accommodation helped to promote the education of children. Cash payments used to enhance the education of children addressed the root causes of vulnerability, as the provision of basic resources for primary and university education for the beneficiaries enhances their future welfare.

The CNPS scheme also provided health-related support for children, pregnant women, spouses, and those involved in occupational accidents and with occupational diseases. These findings

inform policymakers about the types of recipients who benefitted from the scheme and those most likely to lose out. For example, given the cost of private insurance in Cameroon, the provision of CNPS resources to cover for occupational accidents and diseases would have been the sole way people dealt with such risks and vulnerabilities. Providing cash payments to cover for these types of health risks meant that the CNPS scheme responded to various sources of risks and exposure faced by its beneficiaries.

CNPS beneficiaries mainly received cash as a regular monthly pension, which was crucial in enhancing household spending for food and utility bills. As a result, beneficiaries were able to afford a range of basic needs including food and shelter. The provision of these basic resources by the CNPS scheme enhanced the capacity of recipients to respond to shocks. Cash payments from the CNPS scheme improved current conditions and helped members of the beneficiary's household manage future risks of poverty (Holzmann and Jorgensen, 2003)). Regular monthly cash payments reduced mental stress and improved the psychological wellbeing of beneficiaries including reinforcing their citizenship rights. This raises the important distinction between receiving regular or sporadic resources. Regular resources, such as monthly cash payments from the CNPS, have the ability to help beneficiaries plan and enhances the feeling of being in control. The benefits of regular cash resources are relevant in reinforcing the notion that social protection resources support individuals and households to address non-observable risks and vulnerabilities including human rights-based problems such as the lack of knowledge, power and political rights.

Cash payments used for savings and investment helped beneficiaries improve their human capital. CNPS beneficiaries who received regular monthly payments were able to save in financial institutions (mostly credit unions) and later invest in business ventures. This created a 'trampoline' effect, as cash resources were not used solely as assistance but also to sustain the livelihood of beneficiaries. This suggests that the effect of CNPS resources transcended beyond simply income assistance in line with social risk management (McKinnon, 2002).

Interestingly, cash payments enabled CNPS beneficiaries to invest in small businesses such as selling vegetables, fruits and farm products, and the building of houses. These investments led to asset accumulation, hence sustaining their livelihood in the long term. These observations are a counter argument to views that suggest state provision of social protection has little effect on transforming and building human capacity and work only as residual assistance (McKinnon, 2002). Beneficiaries of the CNPS scheme engaged in risk-taking activities, particularly small-scale business ventures that helped manage shocks. There are limitations and nuances about the

conceptualisation of ‘risk-taking’ and what it means for beneficiaries. In this study, some beneficiaries invested their money and labour on small-scale agriculture. Given that Cameroon has significant agricultural potential these investment activities could be advanced as a way of furthering transformative social protection, which argues for the need to promote the production of resources (Adesina, 2010; Devereux, 2004).

The effects of CNPS cash payments highlighted previously (on households’ subsistence, education and health) raise questions about the principles of social risk management and the effectiveness of the CNPS scheme in addressing the risks and vulnerabilities of beneficiaries. Social protection interventions must take account of how their level of exposure, sources of risks, resources/assets and complementary strategies shape their vulnerability (Alwang et al. 2002; Hoddinott and Quisumbing, 2003). This is broadly in line with arguments that social protection resources should be able to assist individuals and households manage different sources of risks and vulnerabilities (Holzmann and Jorgensen, 2000).

Resources from the CNPS scheme however were limited and did not provide universal cover for all sources of risks and all groups of people. Moreover, the CNPS scheme is exclusive to workers in the formal sector and then only those who could fulfil the eligibility requirements such as contributing monthly premiums.

Second, informal social protection schemes (BAMCULA and SN CHAUTAC) delivered cash and in-kind resources, which helped beneficiaries, enhance their household subsistence. For example BAMCULA resources enhanced the health and nutrition status of beneficiaries’ children and household dependents through spending on medical bills, hospital consultations and food. Findings from the BAMCULA scheme also suggest that cash resources contributed to promoting savings and the investment capacity of beneficiaries. For example, cash resources improved savings and investment opportunities and supported the cost of education through the payment of tuition fees and school materials such as books.

Beyond the household, the BAMCULA scheme improved beneficiaries’ social and community networks as well as promoted cultural values and norms (language, dances, and indigenous agricultural and artistic practices). This encouraged small-scale farming for both household subsistence and selling farm products including vegetables and fruits. For example, through traditional dances and songs in their local language, BAMCULA members were able to learn riddles that encouraged hard work, particularly farming. These songs typically described the farming process (how to cultivate the soil and what crops to plant, and when to plant). This

reinforces notions about the important role informal social protection schemes play in addressing socio-economic and cultural vulnerabilities of individuals and households in settings such as in Cameroon (Gough and Wood, 2004). This is because non-state social protection schemes use informal arrangements to address the vulnerabilities of individuals and households and this comprises one of the components of social risk management (Holzmann and Jorgensen, 2000).

Third, SN CHAUTAC resources mainly focused on cash as social assistance, in-kind goods, and in-kind services. Cash resources were primarily ad hoc and helped beneficiaries manage both short-term and long-term illnesses and cover for their funeral expenses and those of close relatives. By providing cash to beneficiaries when they were sick and hospitalised, the SN CHAUTAC scheme enabled beneficiaries to cope with health shocks rather than manage sources of health risk. For example, taxis drivers received support when they felt sick and hospitalised in both modern and local health facilities. SN CHAUTAC beneficiaries mainly received non-cash resources in the form of in-kind services, for example those that contributed towards the cleaning up of the environment and the public safety of inter-urban passengers.

Findings suggest the SN CHAUTAC scheme did not directly contribute to household subsistence when compared with the CNPS and BAMCULA schemes. This was because cash resources were limited to helping beneficiaries manage short-term and long-term illnesses and hospitalisation and to finance funerals of a member or their close relatives. Instead, beneficiaries largely received in-kind services to manage their professional career as inter-urban transporters including promoting decent working conditions for its members. Resources from the SN CHAUTAC scheme offer insights around how services such as counselling and training empower and build the human capacity of beneficiaries to manage their risks and vulnerabilities, particularly in the long term. Social policymakers could potentially make use of these longer-term advantages when designing social protection programmes

7.5 SRM Livelihood strategies

How do social protection interventions affect the livelihood strategies of individuals, households and communities?

SRM strategies are used by individuals and households to manage their sources of risks given limitations presented by their available resources. Resources from formal and informal schemes shaped the livelihood strategies employed by beneficiaries. Analysis suggested that risks and vulnerabilities that beneficiaries faced were sometimes large, and consequently beneficiaries did

not always have enough resources to cover against shocks and hazards. Gaps in overall risk coverage compelled beneficiaries to develop complementary livelihood strategies. As discussed in Chapter 3, when faced with shocks and hazards, individuals, and households employ complementary livelihood strategies.

As earlier mentioned, CNPS resources provided beneficiaries with cash resources that were crucial in helping a majority of beneficiaries in sustaining household consumption. Resources were also helpful in supporting standards of education and health. However, other complementary strategies were used to help CNPS resources effectively cover against shocks and hazards.

Table 7:0 CNPS household livelihood strategies

Coping strategies	Mitigating strategies	Preventative strategies
<ul style="list-style-type: none"> • Family and kinship networks • Borrowing • Food rationing • Religion and spirituality 	<ul style="list-style-type: none"> • Diversification of portfolio • Assets • Savings 	<ul style="list-style-type: none"> • Education of children and dependents • Business investments • Hygiene and sanitation standards • Migration

Source: Author's own

Figure 7.0 illustrates the complementary livelihood strategies of CNPS beneficiaries used to supplement household needs and resources. The choice of these strategies depended on other household dynamics and characteristics mentioned earlier (including age, gender number of dependents and occupational and member status). Analysis of interviewee responses suggested that beneficiaries used a mix of coping, mitigating and preventive strategies.

Household coping strategies: Coping strategies were used to reduce the negative impacts of shocks. Interviewees identified four household coping strategies: remittances, borrowing, food rationing and going without food, and belief in religion and spirituality.

- *Remittances:* CNPS beneficiaries primarily relied on family members and friends for support in coping with risks and vulnerabilities. All ten respondents identified using family and friendship networks to cope with shocks, with beneficiaries comfortable about seeking such help particularly in circumstances where they felt some degree of entitlement. For

example, one respondent disclosed that he always received help from his younger sister based in the USA when in need. He reported that he had helped sponsor his sister during her university education and subsequent emigration. All ten respondents identified having at least once relied on friends for help to cope with shocks.

- *Borrowing*: Interviewees revealed that CNPS beneficiaries borrowed as a livelihood strategy to cope with contingencies. They borrowed money from family and friends, private financial institutions such as credit unions, provident funds and MBOs, and from many other informal and solidarity networks. Money borrowed from these groups enabled beneficiaries to absorb shocks. Three of the ten respondents who undertook major business investments borrowed money as loans from financial institutions to add to their savings. Borrowing was mainly from informal and local networks where access was easier and there were less stringent rules in relation to repayment and checks when compared with the local established financial institutions such as banks.
- *Food rationing*: Interviews suggested that CNPS beneficiaries used food rationing to cope with a lack of income and food shortages. Seven of the ten respondents who rationed food declared that rationing supplies and going without was a regular household coping strategy, involving reducing food portions or skipping meals, especially breakfast and supper. One respondent stated that it was commonplace for his family to skip breakfast or dinner in order to ration food, ensuring that supplies lasted the full month until the next cash payments were received.
- *Religion and spirituality*: Religion and spirituality emerged as a major coping strategy employed by all ten respondents. There was the expression by all ten respondents that the ultimate provider to cope with risks and vulnerabilities remained God, and when faced with shocks they could not control beneficiaries coped by putting their trust in him. This coping strategy employed by beneficiaries was orchestrated through a spiritual reassessment of their needs and vulnerabilities where they prioritised spiritual needs and having faith in God in times of despair, rather than material provision. This spiritual platform ensured that belief and hope in God became a central coping livelihood strategy during hard times.

Mitigating strategies: Mitigating strategies were used to reduce the effect of shocks before their occurrence. To reduce their risks and vulnerabilities, beneficiaries employed two main mitigating livelihood strategies: diversification of activities, and saving.

Firstly, CNPS beneficiaries tried to limit their risks and vulnerabilities by diversifying their activities, mainly through farming. All ten respondents used small scale farming (crops such as cassava, plantains, and other green vegetables) to provide food for domestic consumption and sale to boost individual and household income. These food items added to the capacity of beneficiaries to mitigate the effects of food shortages, and enhance their income. As one female respondent from the focus group discussions remarked:

The resources we gain from the farms such as yams and plantains, and so on, we sell and use personally and that really helps us in our whole life (CNPS_10).

Secondly, CNPS beneficiaries used savings as a mitigating strategy to limit the effects of risks and vulnerabilities. Interviewee evidence suggested that four of the ten respondents saved some money with a credit union, a tribal provident fund or MBOs. Such savings provided cover against future stresses and shocks and enhanced opportunities to access other income. For example, a beneficiary who saved with a credit union revealed that these savings helped him secure a loan. Saving money had the potential of reducing the effects of shocks resulting from illnesses and accidents.

Preventative strategies: These livelihood strategies were employed by beneficiaries to reduce the risk of a shock or hazard. Interviewee responses suggested that four main preventative strategies were employed to reduce the occurrence of shocks and hazards.

- *Education:* The education of children and other household dependents was prevalent as a livelihood strategy within all ten households. This strategy aimed at reducing the likelihood of future stresses for these children; education was to guarantee employment and long-term life chances. All ten beneficiaries expressed how vital education was in combating and alleviating unemployment, and long-term poverty.
- *Small businesses:* CNPS beneficiaries were involved in small business ventures within their community to help sustain personal and household income. Three of the ten respondents argued boosting personal income necessitated starting a small business. For example, one respondent helped his wife establish a foodstuff business; a female respondent sold fruit and vegetables. Another beneficiary

invested in real estate, building a house which he rented to provide additional income. These investment and business strategies were crucial in insulating against sudden loss of personal income.

- *Health and hygiene:* CNPS beneficiaries aimed at maintaining the practice of good preventative health and hygiene standards within their households. Apart from beneficiaries prioritising spending on cost of sickness and illnesses, they also employed preventing strategies including high hygiene and sanitation standards such as washing hands before eating, cleaning compounds, medical consultations and vaccinating children, as well as pregnant women undertaking pre- and post-natal consultations. These preventative health measures reduced health-related risks and vulnerabilities.
- *Migration:* CNPS beneficiaries used migration as an important preventive strategy to combat unemployment and poverty. Accounts suggested that six of the ten respondents changed jobs or location during their working careers. Internal migration was employed as a preventative strategy against job loss, though two respondents had also helped their children to emigrate to Europe and the USA, with the understanding that these children would reciprocate by providing for their parent(s) in the long term. Internal migration and emigration allowed beneficiaries to pursue opportunities to counter the risks and vulnerabilities associated with job loss.

Second, cash resources obtained from BAMCULA in the form of ‘soft and interest free loans’ and social grants/allowances during specific life-course events were said to support household consumption and subsistence, education and health, and encourage savings and investments, helping with the management of shocks and hazards. However, interviewee responses suggested that BAMCULA beneficiaries remained vulnerable to shocks, and weaknesses in the design and operation of BAMCULA necessitated beneficiaries to employ alternative livelihood strategies.

Table 7.1: BAMCULA beneficiaries' complementary livelihood strategies

Mitigating strategies	Preventative strategies	Coping strategies
<ul style="list-style-type: none"> • Saving 	<ul style="list-style-type: none"> • Compulsory Education 	<ul style="list-style-type: none"> • Borrowing
<ul style="list-style-type: none"> • Farming 	<ul style="list-style-type: none"> • Business and investment 	<ul style="list-style-type: none"> • Remittances
<ul style="list-style-type: none"> • Alternative group membership 	<ul style="list-style-type: none"> • Health and safety measures 	<ul style="list-style-type: none"> • Spirituality and religion

Source: Author's own

Table 7.1 highlights the complementary livelihood strategies employed by BAMCULA beneficiaries to address individual and household risks and vulnerabilities. The strategies employed by beneficiaries depended on specific individual and household characteristics of the beneficiaries. Interviewee responses suggested that the beneficiaries employed a mix of household mitigating, preventive and coping complementary livelihood strategies to protect against shocks and hazards.

Mitigating strategies

These livelihood strategies were employed by individuals and households to reduce the adverse effects of shocks and hazards before their occurrence. Interviewee analysis identified three key household mitigating strategies used by beneficiaries to reduce the effect of shocks and hazards: saving, farming, business and investment, and membership of other associations/groups.

Firstly, for most BAMCULA beneficiaries, savings with the association reduced negative effects of shocks and hazards. All ten beneficiaries saved money with the association and had adopted the habit of saving regularly, even in small amounts. BAMCULA beneficiaries could withdraw cash from savings with one day's notice, as well as during weekends and outside business hours. This was also crucial in encouraging beneficiaries to save. These savings were withdrawn strategically by beneficiaries for individual and household subsistence, to pay for tuition, or to gain access to more cash as loans. BAMCULA beneficiaries also saved with other financial institutions,

including banks and credit unions. These savings provided cover; for example, one respondent revealed that major parts of her savings were used for paying her children's tuition.

Secondly, beneficiaries of the BAMCULA scheme used farming as an important household mitigating livelihood strategy. The analysis identified three types of farming methods: seasonal, poultry, and collective. Beneficiaries cultivated seasonal crops, mainly for domestic consumption, as well as for sale in the local market. All ten beneficiaries were engaged in seasonal farming and this livelihood strategy was encouraged within BAMCULA. Three of the ten respondents also focused on poultry farming. For example, a respondent (Bali_04) owned a poultry farm with over two hundred chicken and this helped smooth both his income and household subsistence. BAMCULA beneficiaries also managed household risks by farming collectively on large pieces of land, cultivating food crops such as maize, tomatoes, plantains and cocoyam for sale. The strategy of collectively farming enabled beneficiaries to provide cheap and timely labour. Respondents noted that this strategy was used primarily by young people and women and was crucial in helping beneficiaries manage risks and vulnerabilities. Highlighting the importance of collective farming to BAMCULA youths and women, one respondent noted:

Most of us joining in the farm Njangi [collective/communal farming] are from the youth wings. We also have women who participate and can work. This farming has really helped me and the others and we sell our crops and produce to enable us look after our children and family (Bali_05).

Thirdly, analysis suggested that eight of the ten BAMCULA beneficiaries were members of similar groups and associations. These alternative associations were mainly solidarity or provident-oriented including tribal associations of the beneficiaries' spouse/partner, church associations, youth associations, neighbourhood associations and occupational/professional associations. These solidarity groups also provided BAMCULA beneficiaries with diverse resources including cash payments as both loans and social assistance and increased their social capital and network through their activities and platform. For example, highlighting the importance of belonging to other associations and groups, one respondent stated:

Apart from the Bali meeting [BAMCULA], I belong to other groups. I attend the women's meeting in my quarter [neighbourhood] and this is helpful for me as I meet so many people and also benefit from money and loans in the meeting [association]. One can not only rely on one meeting [association] (Bali_10).

These mitigating strategies provided opportunities and resources from other sources and were crucial in helping beneficiaries manage household and community contingencies and stresses.

Preventative strategies

Interviewee responses identified three preventive strategies: education, business and investment, and health and safety measures.

- *Eduaction*: Interviewee responses suggested that all ten BAMCULA beneficiaries considered education as a crucial strategy to prevent the occurrence of household shocks and hazards. Nine of the ten respondents who had household dependents emphasised the need to provide for their education as a strategy to guarantee future economic and social wellbeing. BAMCULA beneficiaries invested their resources to ensure that household dependents gained formal education. Beneficiaries also gained informal skills and knowledge through social interactions within the association; female BAMCULA beneficiaries learned traditional skills such as sewing, weaving and cooking that became incorporated into household management strategies. For example, one respondent (Bali_02) learned to cook the Bali traditional dish, which she prepared occasionally during the weekends to sell around her neighbourhood. Another respondent (Bali_10) learned (from an elderly member) to weave traditional baskets and vessels which she produced and sold for 5,000 CFA (approximately £7) each. Both formal and informal skills gained by beneficiaries were crucial for the management of household shocks and hazards.
- *Business and investment*: BAMCULA beneficiaries were involved in small- and medium-size business activities to help smooth individual and household income. Eight of the ten respondents were engaged in business activities including two involved in medium-size businesses. Four of the five female respondents were involved in small business ventures to help sustain their individual and household income. For example, one female respondent (Bali_10) sold fruits, vegetables and foodstuffs, another (Bali_08) was involved in a local pastry business where she baked and sold cakes for weddings and other local social ceremonies. Of the two respondents involved in medium-size businesses, one owned and managed an inter-urban transport business (with five transport buses) (Bali_04), while the other owned and sold electronic equipment including second-hand mobile phones, televisions and other household electronics (Bali_05). These business ventures were strategic in protecting beneficiaries against the loss of individual and household income.
- *Health and safety standards*: To protect against disease caused by health hazards and other risk factors BAMCULA beneficiaries ensured they maintained adequate health and

preventative regimes within their households. Ten beneficiaries considered public health measures as important preventive household measures against diseases and health risks. For example, three of the ten female respondents had immunised and vaccinated their children to protect them against diseases. BAMCULA played a strategic role in the immunisation and vaccination of children and adults against diseases including polio, tuberculosis, measles and tetanus. It served as a platform where health and social workers conducted their health and information campaigns. A respondent (Bali_04) remarked that health information campaigns conducted for BAMCULA beneficiaries provided education on prevention including around HIV, Hepatitis and STDs. Additionally, two BAMCULA beneficiaries (Bali_01 and Bali_04) purchased an annual health mutual insurance scheme, covering medical bills and expenses for household members undergoing surgery.

Household coping strategies

To reduce the impact of shocks and hazards, BAMCULA beneficiaries used household coping strategies. Interviewee responses identified three household coping strategies: borrowing, remittances, and trust in religion and spirituality.

- *Borrowing*: BAMCULA beneficiaries used borrowing as a major part of their household coping strategies to cover medical expenses. All ten beneficiaries had borrowed money from friends or other BAMCULA members to cope with shocks and hazards. For example, one respondent (Bali_10) occasionally borrowed money (from a friend who was a businessperson), and had on one occasion borrowed 50,000 CFA (approximately £66) to pay the medical bills of her sick mother. Another respondent (Bali_01) borrowed money (amount not disclosed) from the President of BAMCULA, who usually served as a guarantor, when he needed a loan from the association. Beneficiaries typically borrowed from trusted individuals and revealed that they were wary of blackmail and other issues related to occultism and witchcraft. Within the Cameroonian cultural context, the act of borrowing money is secret and there is a prevailing belief about wealthy creditors who prey on their poor through black magic to become richer. Many people believe that to increase their wealth, some individuals lend out money to poor and vulnerable people who are in dire need and then subsequently control them spirituality with the use of black magic in return for favours. For example, it has been alleged that victims have been asked to sacrifice loved ones, including children and close family members, for rituals. This local belief has

made the borrowing of money a dangerous transaction and people typically borrow from close friends and individuals they believe they can trust. Additionally, debtors are stigmatised hence individuals are cautious to borrow from people they cannot trust for fear of being exposed in their community.

- *Remittances:* BAMCULA beneficiaries also relied on remittances from family members and friends, living abroad and within Cameroon. These cash remittances were crucial in providing cover and seven of the ten beneficiaries had relied on cash transfers from remittances. For example, one respondent's (Bali_01) children sent him 150,000 CFA (approximately £200) as cash remittances monthly. This cash enabled him to build a house in the village. In the same light, another respondent (Bali_06), who was single and living alone, and had recently graduated as a lawyer received monthly cash transfers (amount not specified) from his brother who worked in another city in Cameroon.
- *Religion and spirituality:* Interviewee responses also suggested the prevalent use of religion and spirituality by beneficiaries as a major strategy to cope with shocks. This meant beneficiaries accepted hardship and felt they would receive material or spiritual support from praying to God whom they considered the ultimate provider and protector. For example, one respondent noted:

As a Christian I just go down on my knees and pray to God and I tell God to take over control because as my bible earlier [always] tells me in the book of Ecclesiastes 3, that there is time for everything (Bali_02).

From interviewee responses, the view emerged that reliance on religion and spirituality enabled BAMCULA beneficiaries to cope with the psychological and emotional stress associated with individual and household shocks, lack of income, long-term illness and general household subsistence. Issues around religion and spirituality as a coping strategy for SRM are not mentioned and so could be explored further in order to ascertain its significance in shaping the livelihood behaviour of vulnerable people.

Beneficiaries also used other household coping strategies including food rationing, reduction in household spending on items such as food and cloths, and the selling of personal items to cope and manage shocks and hazards. These coping strategies were crucial in reducing both the tangible and emotional impact of shocks and hazards.

In summary, resources obtained from BAMCULA in the form of in-kind social assistance and cash payments including cash loans, cash social assistance have economic, social, cultural and political benefits. For example, interviewee responses highlighted some evidence that cash/in-kind transfers were beneficial for household income and subsistence, savings and investment potentials, health and nutrition, education, social inclusion, youth and women empowerment and the enhancement of the basic rights of citizens.

Secondly, while examining the positive outcomes of cash/kind transfers from BAMCULA the analysis also revealed that these outcomes interacted with five socio-economic and demographic differences (age, gender, occupational status, dependency and household status and membership status). These differences are central in shaping the capacity of individuals and households in responding to shocks and hazards.

Thirdly, the analysis also highlighted how age and gender differences within BAMCULA. This showed that age and gender differences and other cultural norms including respect for elders, contributed towards paternalistic behaviours and attitudes, which influenced decision making around the management of cash/kind resources within BAMCULA. Gender differences contributed towards the disadvantaged positions of women and promoted patriarchy vis-a-vis shaping the management of resources for BAMCULA members.

Fourthly, despite the benefits of cash/in-kind transfers and the associated improvements in the welfare of BAMCULA respondents, in a variety of economic, social, cultural and political examples, they were still compelled to employ a mix of mitigating, preventive and coping livelihood strategies. This is because of the complex nature of risks and vulnerabilities facing BAMCULA beneficiaries. Interviewee responses suggested that the structure, culture and functioning of the BAMCULA social protection scheme encouraged mitigating strategies such as saving regularly and the pursuit of farming among beneficiaries. The household strategies were geared towards the use of predominantly mitigating and coping strategies including saving, farming, borrowing and trust in religion. These livelihood strategies helped beneficiaries in managing shocks and hazards.

Third, beneficiaries of the SN CHAUTAC scheme also employed complementary livelihood strategies to help manage shocks and hazards. Despite the socio-economic and occupational outcomes of the scheme, these complementary livelihood strategies were crucial in shaping their nature and level of vulnerability and capacity in responding to shocks and hazards. Interviewee

responses suggested that SN CHAUTAC beneficiaries used mitigating and coping livelihood strategies to manage their shocks and hazards.

Mitigating strategies: SN CHAUTAC beneficiaries mainly employed two types of mitigating strategies to reduce the negative effects of shocks and hazards; farming and savings. Seven of the ten respondents from the scheme highlighted that they farmed in order to supplement household food and income. Most people cultivated farm products (especially maize and tomatoes) for household consumption although extra quantities were sold in the local market or to neighbours to boost household income. For example, respondent (SN_06), who cultivated maize, noted that the produce was an important staple food and income for his family. Two of the seven respondents who were engaged in farming revealed that in recent years they had shifted their attention to cultivating more tomatoes instead of maize because this was becoming more profitable in the local market.

Respondents from the SN CHAUTAC scheme also used savings as a strategy to reduce the adverse effects of shocks and hazards. From eight of the ten respondents who saved, three saved regularly. The remaining respondents saved occasionally in various local groups and provident funds called *Njangis*. For example, one respondent (SN_01) said he saved money with his tribal meeting group and identified saving money with a local credit union.

These savings supplemented and helped buffer the household income of beneficiaries. Two respondents revealed that though taxi drivers did not officially receive a good salary they often misrepresented their daily earnings to their employers. Taxi drivers typically use such undeclared daily extra income as savings.³⁸

Household coping strategies: SN CHAUTAC beneficiaries mainly used two types of household coping strategies to reduce the impact of shocks and hazards: borrowing and spirituality. All ten beneficiaries acknowledged borrowing money from close relatives and friends to supplement household expenditures and income. Interviewee responses also suggested that six of respondents, borrowed money regularly from local associations and groups as well as other local financial institutions. For example, three respondents borrowed money during the month of September as school fee loans to help pay for their children's tuition and school needs.

³⁸ A taxi driver in Cameroon typically declares minimum daily earnings of 8,000CFA (approximately £10) to his employer for taxi vehicles running on petrol fuel, and 10,000 FCFA (approximately £13) for taxi vehicles running on diesel. However, it is alleged that these drivers sometimes earn double these daily amounts but only declare the minimum.

Apart from borrowing, nine of the ten respondents spoke about how religion and spirituality played an important role in helping them cope with the psychological and emotional pressure and stress of daily life. By relying on their spirituality and Christian belief system these respondents became more empowered and confident in their ability to manage both current and future shocks and hazards.

Preventative strategies: Interviewee responses suggested that six of the ten respondents felt that keeping their jobs as taxi drivers was an important preventive strategy to prevent the occurrence of negative shocks such as the loss of personal income. These respondents emphasised that to guarantee their future wellbeing, they needed to stay employed, particularly as jobs in the transport industry were very volatile.

7.6 Summary

This Chapter has examined how resources from state (CNPS) and non-state (BAMCULA and SN CHAUTAC) social protection schemes affect the wellbeing and livelihood of beneficiaries and participants. The analysis from all three case sites, suggests that both formal and informal social protection schemes are associated with economic, social and psychosocial improvements in the lives of beneficiaries. The Chapter also highlights important differences about how formal and informal social protection schemes cover for risks and vulnerabilities as well as how they shape the complementary livelihood strategies of beneficiaries. Evidence from the analysis suggest that both formal and informal social protection interventions predominantly consisted of coping and mitigating mechanisms, aimed at limiting the negative effects of shocks at both individual and household levels. The analysis of the two types of social protection interventions help us in drawing the following conclusions about the significance of using the formal and informal dichotomy of social protection provision, hence establishing key findings about the third sub question of research question one.

How significant are the effects of these interventions on the wellbeing of individuals, households and communities?

First, beneficiaries in each scheme had distinct characteristics. CNPS beneficiaries were much older than the beneficiaries of the two other schemes. Differences in demographics, including gender and family size, shaped the way beneficiaries managed their vulnerability and influenced livelihood strategies. In addition, all three schemes had different types of membership criteria. For

example, the CNPS scheme was exclusive to workers in the formal sector, whilst BAMCULA beneficiaries originated from one tribe and membership was segregated (female wings versus male wings, and executive versus non-executive members). The latter gave rise to potential problems including social pressure, self-interest, patriarchy and clientelism. Despite their important role in providing support to people not covered by formal schemes, informal social protection interventions such as BAMCULA have structural and operational weaknesses that policymakers must address if partnership is to flourish (Gough, 2013).

Second, both BAMCULA and SN CHAUTAC schemes promoted cultural and professional values, which were important in supporting beneficiaries to manage their risks. For example, through traditional songs and dancing BAMCULA beneficiaries learned about indigenous agricultural and artistic practices such as farming and sewing which provided opportunities to transform their livelihood. Resources from the SN CHAUTAC scheme, mainly services in the form of advice and counselling to inter-urban transporters, improved their professionalism and service culture, which was beneficial for their long-term professional careers. This created a sense of wellbeing and provided beneficiaries with the practical skills necessary to sustain their livelihood. These values and norms are an advantage of informal arrangements and helps individuals and households manage diverse risks.

Third, the substantial financial resources from the CNPS scheme reinforced the role of the state in welfare provision (Holzmann and Jorgensen, 2000). Cash payments were regular and much larger amounts when compared with the BAMCULA and SN CHAUTAC schemes. This underscores the relevance of the state in providing social protection resources in challenging settings such as Cameroon, particularly when we consider that market mechanisms are not fully developed and functioning.

Fourth, beneficiaries used a mix of coping, mitigating and preventative strategies to compensate for the limitations of the schemes in providing comprehensive cover to support beneficiaries manage risks and vulnerabilities. The two most common strategies used in all cases were farming and saving both as preventive and mitigating strategies. Despite hardship and lack of cover, the findings suggest that most beneficiaries used church, meeting places and their belief system as ways of making sense the lack of basic social protection resources. This is an impediment to the provision of universal social protection resources by the state as people use religious beliefs to rationalise what they may lack, rather than developing claims for greater social protection resources to be delivered by state. Farming and saving were important mitigating strategies used

to enhance the livelihood of beneficiaries. Beneficiaries also used coping strategies, such as borrowing from friends and family, to protect against shocks. Such strategies are important in the management of beneficiary risks and vulnerabilities (Holzmann and Jorgensen, 2000). This raises the question of how social protection schemes should be designed to provide cover for different types of shocks. In a setting such as Cameroon, individuals and households are exposed to different types and levels of risks, and it is important to understand how each livelihood strategy helps insulate people.

Fifth, findings suggest that beneficiaries were exposed to similar types of shocks and hazards including illness, hunger, lack of shelter and income and other environment shocks common in the Buea Municipality. Irrespective of age, occupation, gender and family size all beneficiaries faced similar external shocks. This implies that the nature and types of shocks and hazards are important factors that shape the vulnerability of individuals and households.

Sixth, findings demonstrated that beneficiaries faced similar problems but had unequal capacity to respond. Again, attention focused on basic areas and sectors including household subsistence and loss of personal income, illness, food shortage and the cost of children's education. Beneficiaries across all cases lacked access to basic welfare resources. There is need for both state and non-state social protection schemes in Cameroon to guarantee beneficiaries access to minimum levels of social protection resources. Informal arrangements such as BAMCULA, which typically provide small amounts of resources when compared with the CNPS, should institute a minimum floor of cash resources and other in-kind resources to beneficiaries. The cash payments and benefits received from the CNPS scheme were considerably higher and informal schemes such as BAMCULA and SN CHAUTAC could learn from this, by encouraging more savings for its members as well as increasing the obligatory amounts (some sort of premium) paid to the solidarity funds in these organisations.

Seventh, the SN SCHAUTAC scheme provided mainly services and there is an informal collaboration and working relationship with the state, through local government authorities such as the head of regional security, the governor and the mayor. The collaboration between SN CHAUTAC and the state supports studies (e.g. Joshi and Moore, 2004), which highlight that such complex types of informal arrangements are *institutional hybrids*. The transport sector which is challenging and highly unregulated, worked well in terms of providing additional public safety to all citizens. The benefits of this complex informal arrangement between SN CHAUTAC and the state enabled a climate for the promotion of law, order, and public safety, which was co-produced

between the interaction of SN CHAUTAC members and the state (Alford, 2002). The role played by both BAMCULA and SN CHAUTAC challenges conventional belief such as those promulgated by the World Bank's SRM, which argue for state provision to assist individuals and households (Holzmann and Jorgensen, 2000).

In conclusion, the findings demonstrate that both formal and informal social protection interventions provide a range of cash and in-kind resources and services through formal and informal arrangements. These resources helped beneficiaries manage a limited amount of risk, but individuals and households were left exposed to many sources of risks and vulnerabilities. The resources from these three cases were not comprehensive but were characterised by pockets of ad hoc and sporadic assistance, particularly for schemes such as BAMCULA and SN CHAUTAC. There is a proliferation of programmes and a need to align the efforts of these providers in order to transform the quantity of resources produced into ones of better quality. The gaps in both formal and informal schemes point to where policymakers can ensure that social protection interventions provide comprehensive resources to help beneficiaries manage their vulnerabilities. Social protection interventions are effective when policymakers make adequate vulnerability assessments including identifying sources of risks, the nature of shocks and hazards and providing resources that enable beneficiaries to manage their risks and vulnerabilities.

Chapter 8

Discussion and Conclusion

8.0 Introduction

Chapter 8 focuses on answering the second research question of the study and understanding how social protection is conceptualised and implemented in Cameroon, reflecting on the politics of social protection provision. The Chapter further reflects on my role as a researcher and examines the methodological implications in relation to how data was gathered. The Chapter concludes by highlighting the limitations of the study, and suggests areas for future research.

8.1 The conceptualisation and implementation of social protection in Cameroon

How is social protection and implemented within Cameroonian policy interventions? How are social protection resources produced and distributed in Cameroon?

Findings revealed that social protection resources are produced and distributed through state and non-state approaches, including a mix of international and donor support. As seen in Chapter 5, both political and bureaucratic stakeholders shape principles and working assumptions about social protection delivery in Cameroon. The findings highlighted that key social protection stakeholders did not reflect in-depth about how to conceptualise the production and distribution of social protection. From a broader social policy perspective, these strategic gaps demonstrate that social protection is not a high priority and there is little debate amongst key stakeholders. There is a need to reinforce key stakeholders' understanding and advance the underlying principles of risk and vulnerability, in order to enhance the prospects of gaining more political support for social protection programmes (Barrientos et al., 2011). Debate would allow elected politicians, especially at the local levels, to be informed about the underlying concepts and building blocks of social protection, and ensure that elected stakeholders have a better understanding of the key issues involved in social protection delivery. In this respect, it is necessary to address these three aspects: formal versus informal arrangements; poverty-driven versus vulnerability approaches; and national versus international.

Formal versus informal approaches: Findings suggested that social protection resources produced through the state are largely delivered by the CNPS and other specialised government ministries including the Ministry of Labour and Social Security, the Ministry of Social Affairs, the Ministry

of Women Empowerment and the Family, the Ministry of Health and the Ministry of Basic Education. In addition, other international donor agencies provide welfare resources in Cameroon including the World Bank and the ILO. For example, the CNPS currently provides cover to over 14.3% of the population, against old age, invalidity and death, occupational disease and a range of family benefits including sickness and maternity allowances (Motaze, 2008). Health and risks related to unemployment are the two main areas not covered as prescribed by the ILO.³⁹ These findings indicate the CNPS is the largest single provider of social protection resources and also reaffirms the important role informal actors play to build a viable social protection system in Cameroon. This position of the CNPS as the main provider of social protection is historically entrenched, as the provision of social protection resources in Cameroon to formal workers started when social insurance was introduced to provide cover for French citizens and workers during the colonial period. The CNPS scheme focuses largely on people working in the formal sector; hence people working in the informal sector are typically not covered (Holzmann and Jorgensen, 2002).

There is also an additional public service provision run by the Ministry of Finance, which provides cover to public servants under a special regime. This creates a privileged delivery mechanism for social protection resources to some public servants. Moreover, whilst CNPS is a state system, there are concerns about long-standing problems such as corruption, ineffective governance and cost effectiveness in delivery. The CNPS scheme provides insights into the challenges in delivering social protection resources and serves as a stark warning when developing a comprehensive national social protection framework

Even though donor organisations provide social protection resources to the informal sector, local and indigenous organisations are also involved in welfare provision. As seen in our informal case studies, local and indigenous MBOs such as BAMCULA and SN CHAUTAC provide a combination of contributory and non-contributory benefits to individuals and households. Local and indigenous organisations play a crucial role in providing access to social protection resources. This offers a platform from which policymakers can expand and reconceptualise local welfare provision, particularly to cover people in the informal sector. This is consistent with the literature that explores the role and nature of different types of local in/formal welfare regimes in developing countries and which argues that policymakers need to explore the contextual welfare mix of countries (Gough and Wood, 2004; Gough, 2013). Findings from the BAMCULA and SN

³⁹ Since April 2019, the CNPS signed a partnership with both public and private hospitals to cover 50% of the medical expenses of retirees. This partnership is an important step aimed at increasing healthcare coverage for retirees in Cameroon.

CHAUTAC case studies give insights into how indigenous welfare resources are produced and distributed in Cameroon. There are both conceptual and practical challenges facing policymakers to ensure better institutionalised regulatory and sustainable frameworks that promote and support indigenous welfare regimes (Gough and Wood, 2006). Acknowledging the contribution of informal arrangements within social protection delivery in Cameroon opens new trajectories to develop and institutionalise informal provision hence challenging conventional and state centric modes of transfers as prescribed by institutions such as the World Bank.

Poverty-driven versus vulnerability-driven approaches: Social protection programmes are typically driven by the underlying concepts of poverty and vulnerability. For example, social protection programmes that provide resources with a focus on social assistance are largely poverty-driven, such as the assistance offered by various social protection ministries in Cameroon including the CNPS. Moreover, social assistance from government ministries is typically residual, small cash or in-kind handouts and short-term intervention. These are reactive public measures implemented by the state, highlighting the government's limitations and weak national commitments towards providing access to long-term comprehensive social protection resources for all citizens (Holzmann and Jorgensen, 2000).

This is unlike other conceptualisations of social protection programmes (such as the CCTs and UCTs), which provide social protection resources by considering the multidimensional root causes of poverty, namely *vulnerability*. Insights from Chapter 6 demonstrate that principles underpinning the production and distribution of welfare resources by key political stakeholders is poverty-driven and not in line with notions of risk and vulnerability. There is a long way to travel with respect to how key stakeholders understand and approach social protection delivery in Cameroon. Political stakeholders lack commitment to social protection principles and do not have a strong understanding of the conceptual meaning of the social protection agenda.

National versus international provision: Alongside state approaches to welfare provision, there are various types of non-state actors that typically support individuals and households in the informal sector. Non-state welfare provision of resources in the informal sector consists of donor organisations, international non-governmental organisations, regional organisations and local MBOs. This is compatible with the literature, which suggests that the international development community and partners are largely involved in producing social protection resources and consider social protection provision as vital in reducing poverty and inequality (McCord, 2012; Conway, 2000). Despite the fieldwork cases focusing on national provision of social protection resources,

we cannot neglect the role international donors play in providing social protection resources in Cameroon. Donor organisations such as the ILO, CARE International and, most recently, the World Bank, have specialised programmes in Cameroon that seek to reduce poverty and inequality amongst the most vulnerable members of the community. However, the involvement of these international partners in providing social protection resources to the informal sector raise conceptual and policy concerns regarding the ownership, design and financing of programmes. As Cameroon develops its own social protection systems, there is a risk that some concepts come into conflict with those of international donors. For example, there is a need for host countries to finance and own national programmes that can then be transformed into policies even at the regional levels (Barrientos et al. 2011). This raises the question of how countries can sustainably finance and own social protection programmes, including mobilising resources efficiently (Harris, 2013). This is addressed by increasing the social spending of countries, advocating for the adoption of national budgets that are sensitive to social protection and funding social programmes by raising resources through the tax system (Barrientos, 2007; Bastagli, 2015).

8.2 Social protection delivery in Cameroon

What factors shape the establishment of a viable social protection framework in Cameroon? What does this mean for Cameroon?

The process of building a robust social protection framework requires the concerted effort of both national and international stakeholders involved in the provision of social protection resources and a proper understanding of factors that shape risk and vulnerability and social risk management in Cameroon. From these findings, there are several challenges facing policymakers. In this section, four key elements of a robust social protection framework in Cameroon are highlighted. These are: realigning the role of national stakeholders; considering the characteristics of social protection resources; understanding the characteristics of beneficiaries; and addressing specific contextual, historical and cultural factors that shape social protection delivery within the broader social policy and development framework.

Firstly, the most important challenge focuses on realigning the roles of national stakeholders involved in the provision of welfare resources in Cameroon such that social protection providers reach a consensus around aims and strategies. Our findings suggested that there is mix of national stakeholders who possess diverse conceptual and practical approaches to welfare provision. For

example, state provision of welfare resources has been manifested with a dual objective of ensuring that the most vulnerable and disadvantaged citizens have access to social protection resources, and also through enhancing the human and infrastructural capacity of state ministries and institutions as enshrined in the constitution. Government institutions such as the Ministries of Social Affairs, Women and Empowerment and the Family, Basic, Secondary Education, Labour, and Social Security, provide fragmented, short-term, means-tested and minimal levels of resources through programmes and services to vulnerable people.

The government also provides long-term universal subsidies aimed at improving access to primary education and imported food/pharmaceutical products. The findings revealed that the roles of both political and bureaucratic stakeholders were crucial in shaping provision of social protection at both the local and national levels. Whilst political stakeholders had broader views and aspirations about social protection, bureaucratic stakeholders had an in-depth knowledge about the structural and systemic challenges. This gives insights into what systemic changes need to be made in order to ensure a viable social protection framework for Cameroon.

International social protection stakeholders such as the World Bank, UNICEF, the ILO and other INGOs provide social protection resources but adhere to different principles. Donor agencies cannot be neglected, as they are crucial in advocating for the social protection agenda. For example, whilst the ILO in Cameroon has been involved in long-term programmes geared at reducing child labour and promoting decent work among workers, the World Bank recently started a safety net CCT programme targeting vulnerable families in the cities of Douala and Yaoundé. Social protection delivery and an understanding of the challenges will not be possible if policymakers fail to strengthen partnerships with international actors.

This questions the extent to which policymakers can coordinate, redesign or harmonise coherent national social protection policies so that more comprehensive resources and services meet the intended beneficiaries. It represents an obstacle in the conceptualisation and management of social protection institutions and results in policy and delivery incoherence. For both political and bureaucratic stakeholders there is the need to critically educate and inform their discussions about social protection provision and management in order to construct viable structures, institutions and conceptual frameworks, which reflect the contextual realities of social protection in Cameroon.

The second dimension of an effective social protection framework in Cameroon involves understanding the potential impact and limitations of a range of social protection resources including cash, in-kind transfers and services provided by diverse state and non-state providers.

These resources affect beneficiaries differently and the respective strengths and weaknesses should be considered. Social protection resources such as cash are helpful in providing cover, but other exchanges such as in-kind goods and services both insulate and provide immediate outcomes to households. For example, cash resources received from the CNPS scheme addressed a range of socio-economic vulnerabilities throughout the life cycle of beneficiaries (from early pregnancy, childhood, adulthood, old age and retirement) with the added advantage of giving beneficiaries the flexibility of making choices with respect to expenses. On the other hand, in-kind transfers such as gifts and foodstuffs helped address specific short-term household socio-economic stresses and were largely limited in terms of providing cover to life cycle vulnerabilities.

Social protection resources in the form of in-kind services as seen from the SN CHAUTAC scheme helped to empower taxi drivers and shaped their professional career development. There is a need to focus on the role of in-kind services as well because this is a distinct element of social protection resources that can help support beneficiaries such as taxi drivers. Considering these differences, cash resources from all three case sites generated clearer and direct outcomes when compared with in-kind transfers and services. Beneficiaries who received cash resources had more autonomy and dignity in terms of deciding how they wanted to address their risks and needs.

Social protection resources and their effects have wider implications in relation to conditionality, scale of transfers and the timing and management of resources. For example, cash resources received in all three case sites were only transferred to beneficiaries when certain conditions were fulfilled, including the payment of membership fees, solidarity fees and premiums. For example, cash from the CNPS scheme was paid regularly (monthly) and the amounts were much larger when compared with cash received from both the BAMCULA and SN CHAUTAC schemes. The amounts and regularity of cash received by beneficiaries is crucial in shaping household spending and long-term investment and income generating activities. Beneficiaries who received larger amounts of cash from the CNPS scheme can better plan and shape their behaviour and livelihood in the long-term.

These practical and conceptual differences are important and help policymakers understand the effects and adequacy of various forms of social protection resources and the manner in which they help beneficiaries address vulnerabilities.

The third dimension relates to the individual and household demographic and socio-cultural characteristics of beneficiaries. These different characteristics shape the way social protection resources are used and how they affect living conditions. For example, as highlighted in the case

studies, demographic and occupational differences such as age, gender, occupational/job status and other socio-economic factors have important implications in the design and implementation of social protection programmes. At the household level, it is crucial to understand how differences in the characteristics of beneficiaries shape decision-making and power relations within households. This understanding ensures that policymakers can understand how and to whom social protection resources should be delivered. This is important because social protection resources have the potential to shape household dynamics around power relations and decision-making. In this study, for example, resources from all three case sites were delivered directly to the main beneficiaries involved or registered in the schemes.

However, when compared to the BAMCULA and SN CHAUTAC schemes, the resources received from the CNPS scheme were relatively generous to other household members and were designed to cover for the vulnerabilities of these family/household members including children, parents and other dependent household members. It should be noted that our findings suggest that even though we interviewed individuals the unit of analysis to understand risk and vulnerability is that of the household.⁴⁰

Apart from the household differences, other socio-economic factors such as the movement of labour both locally and abroad, ethnic inter-marriages, social exclusion, gender discrimination and the violation of human rights, potentially affect the vulnerability and resilience of households. These broader socio-economic factors are in line with the policy debates that suggest that effective social policies should protect households and transform their lives (Wheelers and Devereux, 2004). This transformative element ensures that policymakers can see beyond solely providing protection to households towards promoting the production of goods and services as well as redistributing resources equitably to individuals and households (Adesina, 2010).

The fourth dimension relates to understanding how Cameroon's historical and cultural legacies have shaped the country's pursuit of building an effective social protection framework. For example, the origin and development of the CNPS scheme is linked to the colonial Western welfare traditions of Britain and France. This is symptomatic of how welfare provision in most African countries originated and developed following the welfare state traditions of former colonies such as Britain, France and Germany (Norton et al. 2007; Jutting, 1999). This historical legacy has

⁴⁰ In this study and given the observations and findings so far, I consider the household the main unit of analysis. Interviewees were assumed as proxies to their household.

displaced other activities and hindered the provision of social welfare resources to those outside the social insurance scheme that is exclusively designed for formal workers.

How sustainable is social protection policy and delivery in Cameroon?

The major challenge for policymakers is ensuring that social protection policies are continuously delivered and sustainable in the long term. Given the contextual realities of social protection delivery in Cameroon the state has an important platform through the CNPS to enforce robust policy safeguards geared at guaranteeing the long-term future of welfare provision. State approaches can be maintained and encouragement given to the CNPS to widen coverage and increase institutional governance. To guarantee a sustainable social protection framework, the government must address three dimensions.

Firstly, there must be clearer principles and role delineation within the social protection policy space at the both the national and local levels. For example, currently there exists a significant overlap between the activities of state institutions. State approaches need to be harmonised to avoid duplication and conflicts in channelling resources to vulnerable people. The state needs to provide an inclusive social policy space that acknowledges and promotes various forms of indigenous welfare provision. Such actions will restore the status of local approaches in welfare provision (BAMCULA, SN CHAUTAC), hence reinforcing the goal of building a sustainable social protection framework.

Secondly, the state needs to address issues of corruption, delays and bureaucratic bottlenecks including training bureaucrats in order to build their human capacity. The state should play the central role in steering reform efforts with the aim of framing social policies that reflect the aspirations of the people and which lead to nation building.

Thirdly, policymakers including the state must recognise and acknowledge the role played by informal social protection schemes such as BAMCULA and SN CHAUTAC to alleviate the lives of citizens especially those working in the informal sector. There is need for the expansion of these forms of informal arrangements to those people excluded from formal social protection resources provided by the CNPS and the state.

8.3 Methodological considerations

This section reflects on the implications of the research process used in this study and demonstrates the methodological contributions in development research and social protection research in five critical considerations.

First, in this study I reflected on the methodological process used as an African researcher and called for the incorporation of indigenous African ways of knowing within social protection research in African settings. The main methodological contribution of this study has been the promotion and enhancement of indigenous methods and ways of knowing, particularly for social protection research. This study recognised and incorporated ethical and cultural values within the research process. The overall research process including data collection promoted the views and experiences of local people and respected local customs (greeting elders, sharing a kola nut, allowing elders to express their views), as well as ensuring that the researched community participated and benefits from the research (Porsanger, 1999). To the best of my knowledge, this methodological contribution describes for the first time how indigenous research methods can improve social protection research in an African setting. The study did not only reflect the researcher's position as an African researcher but also ensured that commitments as an indigenous researcher were achieved (Pelican, 2007). This is in line with debates supporting indigenous research, which argue that the methodological process must be relational and accountable to the research community such that the researcher fulfils his/her, relationship in the setting (Smith, 1999).

Second, the study is social policy research, exploring a real-life phenomenon involving the participation of individuals in a particular setting and context in Cameroon. As mentioned in Chapter 4, this type of research is geared towards social change and development such that the communities are empowered throughout the research process (Law et al., 2003). Social change must be underpinned by good research, which enables findings to have practical relevance for policymakers and potential to bring about social change and development. In the study, I used three real-life cases (CNPS, BAMCULA, and SN CHAUTAC) purposively selected to understand the social protection intervention phenomenon (Yin, 2003). This has given room for methodological operationalisation of the study's concepts of vulnerability and social risk management and hence has led to findings that provide evidence and have practical relevance within the context of Cameroon.

Third, the methodological process has been clear about following robust ethical guidelines and rules. These rules and guidelines have addressed different ethical tensions and nuances such as differences in cultural values and norms, rules of engagement between the researcher and the researched community and working with indigenous African people. This has helped render the methodological process and findings as authentic and robust (Mathews and Ross, 2010).

Fourth, to reinforce credibility, reliability and transparency during the methodological process (recruitment of participants, data collection and design), I reflected on how data was gathered and was continuously reflexive (Finlay and Gough, 2008). By navigating challenges and using a combination of Western and indigenous approaches and having an awareness of positionality, research findings become both internally and externally valid and credible.

Fifth, the study used a qualitative approach involving semi-structured interviews and focus groups discussions, which is an appropriate methodological approach in studying real-life social phenomena (Desai and Potter, 2006). This has facilitated the capturing of the underlying meanings of risk and vulnerability and the social risks management framework. This helped in understanding the local perceptions and experiences of participants in this study.

8.4 Limitations of the study and future research

Although this study followed a robust research process, there were some limitations. First, none of the three cases in the study was a social protection programme sponsored by an international donor. Donor agencies are an integral part of the non-state approaches used in providing social protection resources in Cameroon. Second, the study did not undertake an in-depth household vulnerability analysis. This would have given greater insights into the sources of risks and vulnerability faced by households in Cameroon. In the study, responses from the recipients of the social protection programmes were used as proxies for the households. There is need for a detailed analysis of how households use resources from social protection interventions and understanding of processes of household spending and budgets (Pahl, 2007).

Third, only three key political stakeholders were interviewed. However, as the political context was not the prime focus of the study the small number of interviews with these stakeholders should be seen as useful for context setting. Finally, during the interviews there is the possibility that responses that were translated from Pidgin English to proper English could be lost in translation. However, the researcher ensured that the views and experiences of respondents was reported as

accurately as possible and that interviewee responses were thoroughly transcribed. The researcher was born in Buea and can speak and understand Pidgin English flawlessly.

Future research

The findings of this study give insight into other areas of research that could understand how social protection programmes help individuals and households respond to shocks. First, as highlighted above, it would be interesting to understand how social protection programmes of international actors and donors in Cameroon support individuals and households to provide cover against shocks. Further research of social protection programmes sponsored by international partners and donor agencies, who are important non-state actors, will give policymakers a holistic perspective about the effectiveness of social protection interventions in Cameroon. Second, sources of risks and household dynamics shape the vulnerabilities of individuals. Future in-depth research that focuses on analysing household dynamics, including budgeting, gender and other demographic characteristics that shape vulnerability is needed. This will help the design of social protection programmes to meet the problems that exist. Third, lessons from this study reinforce the role of the state as the main custodian of a viable social protection framework. This finding gives new research directions that focus on understanding how the state can extend coverage and provide more comprehensive social protection resources to its citizens. One potential area of research is how the state can build viable partnerships with informal workers typically excluded from formal social protection.

The contribution of the study and concluding remarks

This study has significant original contribution to knowledge as it challenges some of the conceptual and theoretical knowledge underpinning social protection delivery. The study has made robust evidence-based contributions that highlight the importance of social protection in an African setting such as in Cameroon.

At a theoretical level, the study provided insights into how risk and vulnerability issues shape the capacity of individuals and households to respond to shocks. These contributions demonstrate that individual and household characteristics such as age, family size, income, household spending, health status, gender and personal life styles are crucial in shaping risk and vulnerability.

The study provided empirical data highlighting the effect of both state and non-state social protection programmes in Cameroon demonstrating that livelihoods are threatened through the lack of comprehensive social protection policies and resources. There are insights into the complementary livelihood strategies used by individuals and households to manage shocks.

At the methodological level, the study proposes the incorporation of African indigenous methods within the research process. This methodological contribution aims to promote the views of indigenous people during social protection research involving their communities and people.

At the policy level, the study has provided insights into how key social protection stakeholders re/conceptualise social protection delivery in Cameroon. The study concludes that the key stakeholders are faced with structural and contextual challenges hindering the development of a viable social protection framework. There is a need to understand how key political stakeholders think about social protection delivery. Also, the views and experiences of bureaucratic stakeholders who are involved in the daily management of social protection institutions are crucial in aligning solutions that will lead to the attainment of a robust social protection framework. In this regard, the study concludes that not only state social protection interventions are crucial but that non-state arrangement and actors constitute a fundamental and important provider of social protection in Cameroon.

Appendix 1

Table 4.3: An example of the CNPS input/output matrix

<p>Type of resources obtained?</p> <p>CNPS Beneficiaries</p> <p>(Inputs)</p>	<p>1. Premiums payments (charts)</p> <p>2. Income cash as pension (charts)</p> <p style="text-align: center;">↓</p>	<p>3. Income cash as maternity allowance (charts)</p> <p style="text-align: center;">↓</p>	<p>4. Cash to cover medical bills due to industrial accidents and occupational illnesses (charts)</p> <p style="text-align: center;">↓</p>	<p>5. Income cash as child allowance</p> <p>6. Income cash to assist in funeral costs (chart)</p> <p style="text-align: center;">↓</p>
<p>Outputs</p>	<p>1. Increase in household income</p> <p>2. Increase in food consumption and nutrition</p> <p>3. Improved spending on school fees, books, transportation to and from school</p> <p>4. Increase in savings and investment potential</p> <p>5. Increase in wealth creation through asset accumulation for future generations</p> <p>6. Improvement in self-esteem and status</p> <p>7. Increase in contact between beneficiaries and state agencies.</p> <p style="text-align: center;">↓</p>	<p>1. Promotes health for both mother and child</p> <p style="text-align: center;">↓</p>	<p>1. Increases job safety, reduction of temporal/permanent unemployment</p> <p style="text-align: center;">↓</p>	<p>1. Improves money spent on child care, clothes and illness</p> <p>2. Helps in providing a befitting burial for deceased persons</p> <p style="text-align: center;">↓</p>

Outcomes	<ul style="list-style-type: none"> 1. Income. 2. Asset accumulation 3. Pro-poor growth 4. Food security 5. Health and nutrition 6. Education 7. Power and social status 8. Social dialogue and state-citizenship relations 	1. Women's health and empowerment	<ul style="list-style-type: none"> 1. Job security and health and safety 2. Decent work standards 	1. Child healthcare and support
-----------------	--	-----------------------------------	---	---------------------------------

Source: Author's data

Appendix 2

Table 5.1: Social Protection Institutions, Laws and Gender Perspective

Institutions and Laws	Implications for social protection	Gender perspective
<p>The Cameroon Constitution (18th January 1996)</p>	<p>Provide all rights for each citizen including the right to social security and appropriate social assistance.</p>	<p>The Constitution does not provide special protection for women who are most vulnerable.</p> <p>Women are under the tutelage of their husbands as household heads, except in the case of widowhood are they considered as heads of families.</p> <p>Improvements are needed, so that women can have equal rights as men in families.</p>
<p>Cameroon Labour Code (Law n° 92/007 of 14th August 1992)</p>	<p>This Code guides government policy with relation to work and employment and the status of workers in relation to their social protection.</p>	<p>Women and children are protected in relation to night work in industries which is prohibited.</p> <p>There is the provision for Maternity leaves (14 weeks) and daily allowance, payable by the CNPS.</p> <p>For a period of 15 (fifteen) months following the birth of the child the mother shall be entitled to nursing breaks.</p> <p>No child (especially girls) shall be employed in an enterprise even as an apprentice before the age of 14 years.</p>
<p>The Ministry of Labour and Social Security</p>	<p>In charge of the development, implementation and the evaluation of the policy and the programs of the Government in the fields of the industrial relationships, of the statute of the workers.</p>	<p>The MINTSS is carrying out many reforms in order to contribute to improve equity among workers of the public and private sectors, but there is no specific programme to tackle gender issues</p>

The Ministry of Women, Empowerment and the Family	This Ministry coordinates special support and assistance to women either single or married, with or without children.	All Women in a vulnerable position can receive assistance depending on their circumstances. For example a widow is entitled to 50% or 100% (depending on the existence of children) of her husband's old age pension (if eligible before death), otherwise she is entitled to the survivor pension. This pension only ceases in case of remarriage.
The Ministry of Social Affairs	The Ministry of Social Affairs (MINAS) established a Directorate for the social protection of the handicapped, disabled and elderly.	Promotes activities in favour of women especially mothers of vulnerable children. Provides counselling for vulnerable women including widows and women experiencing domestic violence.
Law n° 96/03 of 04th January, 1996	This law sets the general framework of the State's action in the health domain. The strategic health sector (SHA) 2001 – 2010 comprised of three principal objectives: To reduce by at least one third the charge of global morbidity and mortality of most vulnerable groups of the population. To reinforce sanitary training of 90% of the population. To practice effective and efficient management of resources in 90% of sanitary training programmes.	There are health promotion programmes to boost food and nutrition targeting children and mothers. The fight against malaria for new born babies and mothers. Provision of vaccination and immunisation for children and mothers. Provision of integrated health care to children and mothers.
Article 74 of Order Number 81-02 of June 29th 1981 on the organisation of civil status	Allows a husband to oppose his wife's employment.	This is detrimental for women and has the capacity to increase their dependence on their spouses.
Articles 17,18,32 of the Nationality Code	Women do not have equal rights to the transmission, retention and acquisition of nationality.	This has negative impact on the overall impact on the citizenship rights of women.

Source: Adapted from CEDAW; UNWOMEN Database; Cameroon 1996 Constitution

Appendix 3

Table 5.4: CNPS resources and the effect on beneficiaries

CNPS Beneficiaries	Types of resources received (cash payments)	Expenditures and (Immediate outcomes)	Short and long-term Outcomes
Cnps_01	Pension and Child Allowance. (45,100 and 4600 Monthly)	Feeding, clothing, fuel, tuition fees, books and pens, sickness.	Subsistence Education Health Investment
Cnps_02	Lump sum, Pension and Child Allowance. (200000,3900,1700,Monthly)	Feeding, clothing, fuel, tuition fees, books and pens, sickness.	Subsistence Education Health Investment
Cnps_03	Pension and Child Allowance. (55,000 and 4100 Monthly)	Feeding, clothing, fuel, tuition fees, books and pens, sickness.	Subsistence Education Health Investment
Cnps_04	Pension and Child Allowance. (61300 and 2100 Monthly)	Feeding, clothing, fuel, tuition fees, books and pens, sickness, accidents, savings and business.	Subsistence Education Health Investment
Cnps_05	Pension and Child Allowance (not available)	Feeding, clothing, fuel, tuition fees, books and pens, Feeding, clothing, fuel, tuition fees, books and pens, sickness, sickness.	Subsistence Education Health Investment
Cnps_06	Pension and Child Allowance (29300 and Not available)	Feeding, clothing, fuel, tuition fees, books and pens, sickness, accidents.	Subsistence Education Health Investment
Cnps_07	Pension and Child Allowance (28500 and not available)	Feeding, clothing, fuel, tuition fees, books and pens, sickness.	Subsistence Education Health Investment
Cnps_08	Pension and Child Allowance (15000 and not available)	Feeding, clothing, fuel, tuition fees, books and pens, sickness, savings and business.	Subsistence Education Health Investment
Cnps_09	Pension and Child Allowance (40,000 and 1300)	Feeding, clothing, fuel, tuition fees, books and pens, sickness, accidents, savings and business.	Subsistence Education Health Investment
Cnps_10	Pension and Child Allowance (27,200 and 2300)	Feeding, clothing, fuel, tuition fees, books and pens, sickness.	Subsistence Education Health Investment

Source: Author's own

Appendix 4

Table 6.0: Sources of risks and vulnerabilities for informal workers in Cameroon

Types of individuals	Main Features	Sources of risk and vulnerability
Self-employed	Operate business with or without family labour. Hire few workers.	Loss of income. Low skills and education. Limited access to land and credits due to lack of legal rights. Damage to physical assets due to lack of property rights. Lack of old age pension.
Homeworkers	Mostly women	Low and unequal wages. Unlawful contracts and termination of work. Poor working conditions. Discrimination, violence and sexual harassment.
Hired wage workers and apprentices	Do not have fixed business activity nor a permanent employer. Work mostly in manufacturing and transport industry.	Absence of formal wage contracts. Poor working conditions.
Independent service workers	Domestic servants. Porters. Motorbike riders and taxi drivers.	Low income. Arbitrary termination of contracts.

Source: Adapted from (Canagarajah and Sethuraman, 2001)

Appendix 5

Table 6.4 BAMCULA resources and the effect on beneficiaries

BAMCULA beneficiaries	Types of resources received (cash and in-kind transfers)	Immediate outcomes
Bali_01	Loans = 50000 CFA. Undisclosed cash (CSA). ⁴¹ Meeting attendance.	Cash and loans mainly used for household subsistence (food, fuel. Medical bills) including tuition fee Networking
Bali_02	30000 CFA (CSA) 30 tablets of soap Undisclosed Loans Meeting attendance	Cash and loans mainly used for household subsistence (food, fuel. Medical bills) including tuition fee Networking
Bali_03	Undisclosed cash (CSA) Undisclosed loan Meeting attendance	Loans used for tuition fees, books and other school materials Networking
Bali_04	Undisclosed cash (CSA) Undisclosed loan amount Meeting attendance.	CSA used for household subsistence (food and bills) Loans used for tuition fees, books and other school materials Networking
Bali_05	Loan = 75,000 CFA Undisclosed cash (CSA) Meeting attendance	Loans used to buy farm products and pesticides CSA used for household subsistence (food, fuel, bills) Networking
Bali_06	Undisclosed cash (CSA) Undisclosed loan amount Meeting attendance	Spent 15000CFA as cash as social assistance on medical and hospital fee Loans generally spent on household subsistence Networking
Bali_07	50,000 CFA (CSA) Undisclosed loan amount Meeting attendanc	CSA used for household subsistence (bills, fuel, food). Loans used for tuition fees, books and other school materials. Networking.
Bali_08	Loans=5000 CFA weekly. Loans=15000CFA Monthly Undisclosed cash (CSA) Meeting attendance	CSA spent on household subsistence (food) and tuition fees Loan spent on buying soap, cooking oil, food) Networking
Bali_09	100000 CFA as emergency cash assistance Undisclosed cash (CSA) Undisclosed loan amount. Meeting attendance	Loans used for tuition fees, books and other school materials Networking
Bali_10	Undisclosed cash (CSA) In-kind Transfers (Electric mixer and cooking pot) Undisclosed loan Meeting attendance	Loans used for tuition fees, books and other school materials Networking

Source: Author's own

⁴¹ CSA stands for cash as social assistance.

Appendix 6

THE UNIVERSITY *of York*

Topic Guide for Semi-structured Interviews and Focus group discussions for the study

“The Impact of Social Protection in Cameroon”

Introduction

- ✓ After going through the participant and interview consent forms, welcome and thank respondents, for volunteering to participate in the research using local and traditional customs
- ✓ Ensure you understand and follow traditions and custom on how to build rapport and relationship with respondents (etc relax atmosphere, giving them a treat as customs may require)
- ✓ Introduce yourself appropriately (remember on presenting yourself as an indigene) and reiterate the aims and objectives of the study.
- ✓ Emphasis that confidentiality and anonymity will be strictly maintained.
- ✓ Ask them to answer the questions freely as there are no rights or wrong answers.
- ✓ Tell them their honest opinions and experiences are what really matters.

Selected respondents who are direct or non-direct beneficiaries of a state or non-state programme.

2. Respondents

Introduction

- ✓ Focus on collecting demographic information about respondents
 - Name, Age, Sex, Family Status, Employment status and type of employment
 - Number of dependents if any?

- Characteristics/type of benefits obtained from programme
- Who are these beneficiaries? Where do they come from?

3. Focus on Research Topic (considering that social protection interventions are designed to address risks and vulnerability in a society and you happen to be a direct/non- direct beneficiary of such scheme

✓ **Resources** outputs/outcomes/effects) (**economic, social, cultural, political, environmental**)

- What kind of benefit do you receive that serves as a resource for you?
- How do you use these benefits/resources you have obtained?
- How have your resources changed since you participated in this intervention?
- How do you use the resources you gain from this intervention? Invest? Consume? Save?
- Are the resources received beneficial only for you? Or for others as well?
- Are the resources sufficient? And do they match what you lack in resources?
- Would you prefer another way or programme to help booster your resource base? If so, why? What other help or cover would you have preferred and why?

✓ **Risks and Vulnerability**

- What risks are you exposed to that threaten your wellbeing and welfare?
- If you were to list wellbeing risks that affect your standard of living and which you need protection for, how would you rank them in order of preference starting with the most important? What are the things that you consider very risky and that have the potential of affecting your standard of living? (suggest environmental causes, economic, health, etc)
- How has your participation in this intervention prevented, managed, or help you cope with your risks?
- Are you still exposed to certain risks that your programme does not cover and what risks would you have loved the programme to cover?
- In the absence of this intervention explain to me what strategies (choices to prevent, reduce and cope with hardship) would you have used so that you could gain/cover from what you benefit from this programme?

✓ **Behaviours**

- What livelihood strategies i.e. (alternative choices to prevent, reduce or cope with hardship and poverty) do you adopt to deal with your risks and vulnerability? When faced with problems that threaten your wellbeing how do you solve this? (Prompts (do you borrow money, do you have savings? Do you reduce food consumption? Do you stay hungry? Do you rely on friends and neighbours/community? Do you rely on God to provide? etc.
- How did you control your risks/vulnerabilities in the absence/before receiving benefits from the programme?
- How has your livelihood strategy (been affected as a result of participating in this intervention? Has it changed?
- Are your livelihood strategies adapted as a result of benefits obtained from this intervention
- What livelihood strategies best describe your thoughts and perception about dealing with risks and vulnerability?

✓ **Elite Interviews** (Politicians, front line bureaucrats and managers, civil society, MP ETC). Chosen Stakeholders will be those involved in the social protection/social policy section in Cameroon. Remember Elite here implies ‘insiders *and not necessarily decision makers*’. Remember who they could be representing? Themselves or their organization?

- The main idea is to capture the political economy of social protection in Cameroon. The premise here is that stakeholders (political, bureaucrats, civil society leaders, local stakeholders) provide the basis for which social protection interventions are produced and distributed. It will be interesting to understand how these stakeholders influence social protection in Cameroon and how the challenges encountered accounts for the status quo of affaires vis-à-vis social protection in Cameroon

1. Stakeholders/Bureaucrat/Politicians)

Think

- Political patronage?

- Use for vote seeking especially during elections (assistance only when elections are around?????)
- Mobilization and allocation of resources(Financing and Budgeting)

1. What are some of the obstacles that hinder the creation of a viable social protection system in Cameroon?
 2. What are the most pressing problems faced by citizen's today's?
 3. What are the causes of these problems? How does your organization or the government contribute to solve these problems? What more could be done to solve these problems?
 4. How important are the social goods and services provided by your organization beneficial to the people?
 5. Have the services provided met their objectives? If so how?
 6. Could these services and goods reinforce better state vs citizen relationship?
 - How easy do you collect or receive benefits and what problems do you face? What challenges hamper progress in your activities? (prompts, finances?, staffing,? coverage,? Government collaboration?)
 - How do you describe the coverage? How can coverage be expanded
 - How can you explain collaboration between other social protection services
 - How is your job condition and how can you describe the institutional capacity of your service.
-
- Think Royalties and rents from extractive industries (Politicians, MP and senator)(Talk on the economic and social council, portfolios of ministries, budgeting ?
 - Think collaboration of with other departments.(low portfolio, depend on others) how does this affect work?
 - State and citizenship in providing social protection services?

Appendix 7

Project Information Sheet

THE UNIVERSITY *of York*

The provision of Social Protection Interventions in Cameroon

Researcher: Vudinga Blaise Fofung, PhD Student.

Department of Social Policy and Social Work, University of York, UK

What is the purpose of the research?

This research examines how social protection programmes (run both by state and non-state actors) are designed, delivered and how they impact on the livelihood of individuals, households and communities in Cameroon. Social protection includes programmes that deliver services, income/cash transfers and other benefits to its members and the general public.

What are you being asked to do in the research?

You are being asked to participate in this study as either a direct or non-direct beneficiary of a state or non-state social protection intervention. You will be asked a series of questions in a semi-structured interview or a focus group discussion. The interviews will last between 30–60 minutes. The focus group discussions will last 60 minutes.

What are the risks /benefits of the research to you?

There are no anticipated risks or discomfort if you participate in this research. The information you provide will be confidential and anonymous and is strictly for use by the researcher in his doctoral study and future related publications. The researcher will ensure that your participation in this study does not compromise your safety at any time. Participants will not gain financially in this study but in the long run the results will contribute to the understanding of how social protection programmes affect livelihood strategies and impact direct and in-direct beneficiaries, highlight new problems and bring out innovative ideas on problems, show evidence for/against certain policies and question the relevance of programmes.

Participation and withdrawal

You are being asked to participate in this study as a direct or indirect recipient of a state or non-state sponsored social protection scheme. However, participation in this study is completely voluntary and you may choose to stop at any time, if you so decide. Your decision to stop participating, or to refuse to answer particular questions, will not affect the social protection you receive. Your participation in this study will be known to the researcher only. In the event you withdraw from the study, all associated data collected will be immediately destroyed and not included in the final analysis and write-up.

Questions about the research

If you have further questions about this research and your participation, please feel free to contact me (Blaise Fofung) e-mail: bvf500@york.ac.uk or my PhD Supervisor (Dr Neil Lunt) email: neil.lunt@york.ac.uk

This research has been reviewed and approved by the Ethics-Committee, University of York, UK, conforming to the standards of UK Research Ethics guidelines.

Appendix 8

Interviewee Consent Form

THE UNIVERSITY *of York*

The Provision of Social Interventions in Cameroon

I hereby agree to participate in an interview for the PhD research study “The Impact of Social Protection in Cameroon” Yes / No

I understand that this interview is confidential and will be audio recorded. I understand that all recordings, transcripts or data kept in any form will only be available to the principal investigator, Vudinga Blaise Fofung, and his Supervisor (Dr Neil Lunt), Department of Social Policy and Social Work, University of York, UK. Yes / No

I agree and understand that anonymized data retrieved from this interview will be used for the investigators doctoral thesis and related academic and professional publications and presentations. Yes / No

I understand that I can withdraw from this interview at any time and also ask that any personal information already submitted be withdrawn from the study. Yes / No

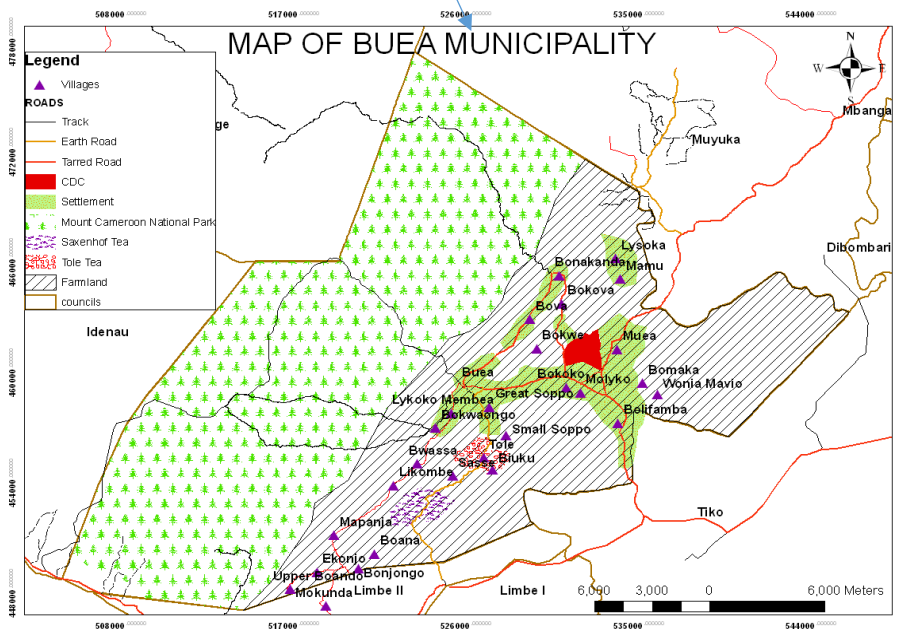
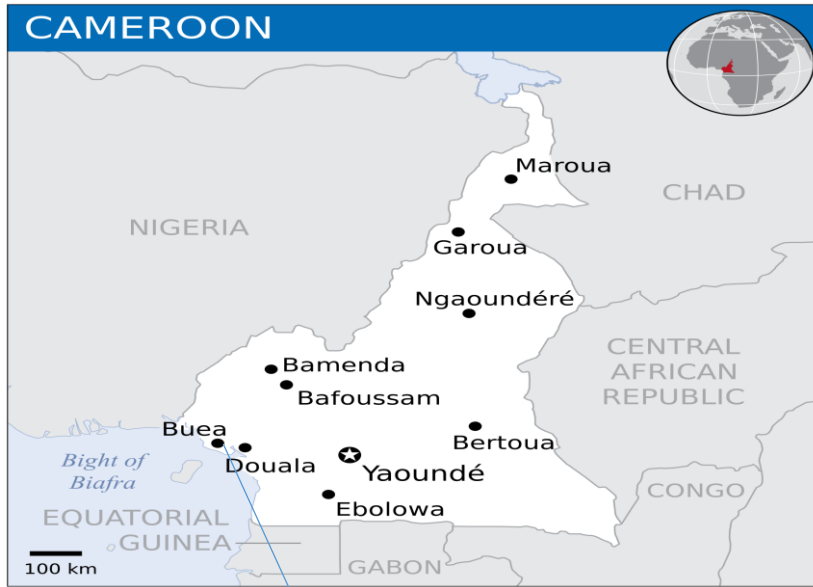
Name of interviewee.....

Signature.....

Date.....

Appendix 9

Map of Cameroon and Buea Municipality



Appendix 10

BAMCULA Case sites



Appendix 11

CNPS Case sites



Appendix 12

SN CHAUTAC Case sites



Abbreviations

BAMCULA	Bali-Manjong Cultural Association (Cameroon)
CCTs	Conditional Cash Transfers
CDC	Cameroon Development Corporation
CHS II	Second Cameroon Household Survey
CNPS	National Social Insurance Fund (Cameroon)
CSO	Civil Society Organisation
DFID	Department for International Development (UK)
ECOSOC	Economic and Social Council (Cameroon)
EGPS	Employment Guarantee Programmes and Schemes
ENAS	National School of Social Affairs (Cameroon)
GESP	Growth and Employment Strategy Paper
GDP	Gross Domestic Product
HDI	Human Development Index
HIC	High-income country
IFC	International Finance Corporation
ILO	International Labour Organization
IMF	International Monetary Fund
LDC	Less development countries
LEAP	Livelihood Empowerment Advancement Program (Ghana)
LEJ	Legislative, executive and judicial (Cameroon)
LIC	Low-income country
LMIC	Low-middle income country
MBOs	Member-based organisation
MDGs	Millennium Development Goals
MIC	Middle-Income Country
MINAS	Ministry of Social Affairs (Cameroon)
MINEDUB	Ministry of Secondary and Basic Education
NHS	National Health Service (UK)
NSPP	National Social Protection Policies
NSPS	National Social Protection Strategies
NSSNP	National Social Safety Net Program
ODI	Overseas Development Institute (UK)
PEP	Public Employment Programmes
PSNP	Productive Safety Net Program (Ethiopia)
SAP	Structural Adjustment Program
SDGs	Sustainable Development Goals
SN CHAUTAC	The Buea Taxi Drivers' Trade Union (Cameroon)
SSA	Sub-Saharan Africa
UNHCR	United Nations High Commission for Refugees
UNICEF	United Nations Children's Fund
WFP	World Food Program

References

- Achua, C.F. and Lussier, R.N. (2014). Entrepreneurial drive and the informal economy in Cameroon. *Journal of Developmental Entrepreneurship*, 19(04).
- Adams, J. (2002). *Risk*. Routledge,
- Adesina, J.O. (2011). Beyond the social protection paradigm: social policy in Africa's development. *Canadian Journal of Development Studies/Revue Canadienne d'études du Développement*, 32(4), pp.454-470.
- Adesina, J.O. (2008). Archie Mafeje and the Pursuit of Endogeny: Against Alterity and Extroversion. *African Development*, 33(4), pp.133–152.
- Adger, W.N. and Kelly, P.M. (1999). Social vulnerability to climate change and the architecture of entitlements. *Mitigation and Adaptation Strategies for Global Change*, 4(3), pp. 253-266.
- African Development Bank (ADB)(2009). Country Strategy Paper 2010-2014. Yaounde: African Development Bank.
- Akepe, B. H. (2017). The correlation between substance abuse and crime rate in the Buea and Tiko Municipalities: A comparative Analysis. *Master's Thesis, University of Buea, Cameroon*.
- Al-Arhabi, Abdulkarim I. (2000). Poverty and social risk management in Yemen'. *Sana'a*.
- Alford, J. (2002). Why do public-sector clients coproduce? Toward a contingency theory. *Administration and Society*, 34(1), pp.32-56.
- Alford, J. (2014). The multiple facets of co-production: Building on the work of Elinor Ostrom. *Public Management Review*, 16(3), pp.299-316.
- Alwang, J., Siegel, P.B. and Jørgensen, S.L. (2001). Vulnerability: A view from different disciplines. *Social Protection Discussion Paper, No. 0115*. Washington D.C.: The World Bank.
- Alwang, J., Siegel, P.B. and Jørgensen, S.L. (2002). Vulnerability as viewed from different Disciplines. Presented at *International Symposium on Sustaining Security and Managing Natural Resources*. Chang Mai, Thailand.
- Alwang, J. and Siegel, P.B. (1999). An Asset-Based Approach to Social Risk Management. *Social Protection Discussion Paper, No. 9926*. Washington D.C.: The World Bank
- Anderson, M.B. and Woodrow, P.J. (1998). *Rising from the Ashes: Development Strategies in Times of Disaster*. London: IT Publications.
- Arnold, C., with Conway, T. and Greenslade, M. (2011). *Literature Review Cash Transfers* London: Department for International Development.
- Asante, M.K. (1990). *Kemet, Afrocentricity, and knowledge*. Trenton, NJ: Africa World Press.
- Asante, M. K. (1998). *The Afrocentric idea*. Philadelphia: Temple University Press.
- Ayuk, E. T. (2015). La microfinance en Afrique Centrale: Le defi des exclus. *Langaa RPCIG*. Bamenda, Cameroon.

- Awasom, N.F. (2000). The reunification question in Cameroon history: was the bride an enthusiastic or a reluctant one? *Africa Today*, pp.91-119.
- Bachelet, M. and International Labour Office (ILO). (2012). *Social protection floor for a fair and inclusive globalization*. Geneva: International Labour Office.
- Bali-Manjong Cultural Association, (BAMCULA). (2009). The constitution of the Bali-Manjong Cultural Association.
- Bamenda Ecclesiastical Province Health Assistance, (BEPHA) (2018). BEPHA. <https://www.bepha.org/> [Accessed on 11 September 2018].
- Barbone, L., and Luis-Alvaro S. B. (1999). Pensions and Social Security in Sub-Saharan Africa: *Issues and Options* (No. 4). World Bank, Africa Region.
- Barrientos, A. (2004). Cash Transfers for Older People: Reduce Poverty and Inequality. World Development Report (WDR) *Background Paper, Institute for Development Policy and Management (IDPM)/Chronic Poverty Research Centre (CPRC)*, University of Manchester.
- Barrientos, A., Hulme, D. and Shepherd, A. (2005). Can social protection tackle chronic poverty? *The European Journal of Development Research*, 17(1), pp.8-23.
- Barrientos, A. (2007). *Introducing Basic Social Protection in Low-Income Countries; Lessons from Existing Programmes*. Brooks World Poverty Institute Paper. Manchester.
- Barrientos, A. and Hulme, D. (2008). *Social Protection for the Poor and the Poorest in Developing Countries: Reflections of a Quiet Revolution*. BWPI Working Paper.
- Barrientos, A. (2013). Social protection for poverty reduction: Approaches, effectiveness and challenges. In *Social Protection in Developing Countries*; pp. 40-48. Routledge, London.
- Barrientos, A., Niño-Zarazúa, M. and Maitrot, M. (2010). *Social Assistance in Developing Countries Database Version 5.0*. Manchester: Brooks World Poverty Institute Working Paper.
- Bastagli, F. (2015). Bringing taxation into social protection analysis and planning. *Overseas Development Institute Working Papers*. https://www.developmentpathways.co.uk/wp-content/uploads/2015/07/61292_Bringing_taxation_into_social_protection.pdf [Accessed on: 17 March 2017].
- Bastagli, F., Hagen-Zanker, J., Harman, L., Barca, V., Sturge, G., Schmidt, T. and Pellerano, L., 2016. Cash transfers: what does the evidence say? A rigorous review of programme impact and of the role of design and implementation features. *London: ODI*. <https://www.odi.org/sites/odi.org.uk/files/resource-documents/11316.pdf> [Accessed on: 17 March 2017].
- Baye, M.F. and Epo, B.N. (2009). Explaining inter-household gender inequality in Cameroon: an Oaxaca–Blinder approach. In *65th Annual Congress of the International Institute of Public Finance (IIPF), Cape Town, South Africa*; pp. 13-16.
- Beegle, K., Coudouel, A. and Monsalve, E. (2018). *Overview: Realizing the Full Potential of Social Safety Nets in Africa*. Washington, D.C.: World Bank Group. <http://documents.worldbank.org/curated/en/657581531930611436/Realizing-the-Full-Potential-of-Social-Safety-Nets-in-Africa>. [Accessed on: 21 November 2018].

- Bendokat, R. and Dar, A. (1999). *A Social Protection Strategy for Togo*, Social Protection Discussion Paper No. 20. Washington D.C: The World Bank.
- Bennett, S., Kelly, A. and Silvers, B. (2004). 21 Questions on CBHF: An Overview of Community-Based Health Financing. Bethesda, MD: Abt Associates, Inc., Partnerships for Health Reform Project.
- Bergman, M.M. and Coxon, A.P. (2005). The quality in qualitative methods. In *Forum Qualitative Sozialforschung/Forum: Qualitative Social Research* (Vol. 6, No. 2).
- Betcherman, G., Dar, A. and Olivas, K. (2004). Impacts of active labour market programs: New evidence from evaluations with particular attention to developing and transition countries. Social Protection, World Bank.
- Beveridge, W. (1942). *Social Insurance and Allied Services: A Report by Sir William Beveridge*. London: HMSO. [http:// www.nationalarchives.gov.uk/cabinetpapers](http://www.nationalarchives.gov.uk/cabinetpapers). [Accessed 22 January 2013].
- Birkmann, J. (2007). Risk and vulnerability indicators at different scales: Applicability, usefulness and policy implications. *Environmental Hazards*, 7(1), pp.20-31.
- Bilecen, B. (2013). Analyzing informal social protection across borders: Synthesizing social network analysis with qualitative interviews. https://www.researchgate.net/profile/Basak_Bilecen/publication/292988278. [Accessed 2 April 2015].
- Bishop, R. (1999). *Kaupapa Maori Research: An indigenous approach to creating knowledge*. <https://core.ac.uk/download/pdf/29194925.pdf>. [Accessed 23 January 2014].
- Blaikie, P., Cannon, T., Davis, I. and Wisner, B. (1994). *At Risk: Natural Hazards, People's Vulnerability, and Disasters*. London: Routledge.
- Bradshaw, J. and Wakeman, I. (1972). The poverty trap updated. *The Political Quarterly*, 43(4), pp.459-469.
- Bradshaw, J. (2006). *A Review of the Comparative Evidence on Child Poverty*. Research Report. Joseph Rowntree Foundation.
- Brown, H., Peach, C., Ndi Nkem, J., Sonwa, D.J. and Bele, Y. (2010). Institutional adaptive capacity and climate change response in the Congo Basin forests of Cameroon. *Mitigation and Adaptation Strategies for Global Change*, 15(3), pp 263-282.
- Browne, E. (2013). Community-based social protection. Governance and Social Development Research Centre. *Helpdesk Research Report*, 1020.
- Brunori P, O'Reilly M. (2010). Social protection for development: A review of definitions. Mobilising European Research for Development Policies. *ERD 2010 Background Paper*.
- Bonner, K.M. (2001). Reflexivity and interpretive sociology: The case of analysis and the problem of nihilism. *Human Studies*, 24(4), pp.267-292.
- Bourdieu, P. (1990). *In other words: Essays towards a reflexive sociology*. Stanford University Press.

- Buea Central Police Station. (2017). Buea national day celebrations radio interview on Cameroon Radio and Television Corporation (CRTV).Buea, Cameroon.
- Cafiero, C. and Vakis, R. (2006). Risk and vulnerability considerations in poverty analysis: recent advances and future directions. World Bank, Social Protection Discussion Paper, 610.
- Cameroon. (1996). Constitution of the Republic of Cameroon. *Law Number 96-06 of 18th January 1996 to amend the Constitution of 2 June 1972*. National Assembly. Cameroon.
- Cameroon. (2008). Résumé du rapport national sur la protection sociale au Cameroun. *Report of the Ministry of Social Affairs, Republic of Cameroon, to the Regional Experts Meeting on Social Protection in West and Central Africa*. Dakar, 9-11 June 2008.
- Cameroon, Tribune. (2015). Buea's historical importance revisited. Cameroon Tribune Book Review, December 28th Edition.
- Canagarajah, S. and Sethuraman, S.V. (2001). Social protection and the informal sector in developing countries: Challenges and opportunities. World Bank.
- Cannon, T., Twigg, J. and Rowell, J. (2003). Social vulnerability, sustainable livelihoods and disasters. *Report to DFID conflict and humanitarian assistance department (CHAD) and sustainable livelihoods support office*, pp.1-63.
- Chambers, R. (2006). Vulnerability, coping and policy (editorial introduction). *IDS bulletin*, 37(4), pp.33-40.
- Charmes, J. (1998). Informal Sector, Poverty and Gender: A Review of Empirical Evidence. *Paper prepared for PREM*. World Bank, as contribution to the WDR 2000.
- Chaudhuri, S. (2003). Assessing vulnerability to poverty: concepts, empirical methods and illustrative examples. *Department of Economics, Columbia University, New York*.
- Cheka, C. (2007). The state of the process of decentralisation in Cameroon. *Africa Development*, 32(2). <http://C:/Users/Guest/Downloads/9cheka-AD32-2-2007.pdf>. [Accessed 20 July 2018].
- Chen, M.A. (2012). The informal economy: Definitions, theories and policies. *WIEGO working Paper*. 1, 26, pp. 90141-4.
- Chereni, A. (2014). Positionality and collaboration during fieldwork: Insights from research with co-nationals living abroad. *Forum: Qualitative Social Research; Vol. 15, No. 3 ; pp. 1-21*
- Chilisa, B. (2012). Postcolonial indigenous research paradigms. *Indigenous Research Methodologies*. Thousand Oaks, CA: Sage, pp.98-127.
- Clark, W.C. and Parson, E.A. (2000). Assessing vulnerability to global environmental risks. Massachusetts: Harvard University.
- Cleis, (2016) la regime Camerounaise de la protection sociale http://www.cleiss.fr/docs/regimes/regime_cameroun.html [Accessed on: 8 June 2016].
- Coady, D., Grosh, M. and Hoddinott, J. (2004). *Targeting of Transfers in Developing Countries: Review of Lessons and Experience*, World Bank Regional and Sectoral Studies. Washington D.C.: World Bank.
- Conway, T. and Norton, A. (2002). Poverty ,risks, and rights: New directions in social protection. *Development Policy Review* 20, pp.533–703.

- Cook, S., and Kabeer, N. (2011). *Social protection as development policy: Asian perspectives*. Routledge.
- Costella, C., Jaime, C., Arrighi, J., de Perez, E.C., Suarez, P. and van Aalst, M. (2017). Scalable and Sustainable: How to Build Anticipatory Capacity into Social Protection Systems. *IDS Bulletin*, 48(4).
- Denzin, N. and Lincoln, Y. (1994). Introduction entering the field of qualitative research. In N. Denzin and Y. Lincoln (Eds.), *Handbook of qualitative research*, pp. 1-17. Thousand Oaks, CA: Sage.
- Desai, V. and Potter, R. (2006). *Doing Development Research*, Pine Forge Press, London.
- Datta, D., Ejakait, A. with Scriven, K. (2009). *Cash Transfers Through Mobile Phones: An Innovative Emergency Response in Kenya. ALNAP Innovations Case Study 1*. London, ALNAP.
- Dercon, S. (2001). *Assessing vulnerability to poverty*, mimeo, Oxford: Oxford University.
- DeLancey, M.D., Mbu, R.N. and DeLancey, M.W. (2010). *Historical dictionary of the Republic of Cameroon (Vol. 113)*. Scarecrow Press. Bamenda, Cameroon
- Department for International Development (DFID), (2000). *Framework introduction. Sustainable livelihoods guidance sheets*: <http://www.eldis.org/go/topics/dossiers/livelihoods-connect/what-are-livelihoods-approaches/training-and-learning-materials>. [Accessed 11 November 2018].
- Devereux, S. (2010). Using technology to Deliver Social Protection: Exploring Opportunities and Risks. *Development Practice*, 20(3), pp. 367-379.
- Devereux, S., Masset, E., Sabates-Wheeler, R., Samson, M., Rivas, A.-M. and Lintelo, D. (2017). The targeting effectiveness of social transfers. *Journal of Development Effectiveness*, 9(2), pp. 162-211.
- Devereux, S., Mthinda, C., Power, F., Sakala, P. and Suka, A. (2007). *An Evaluation of Concern Worldwide's Dowa Emergency Cash Transfer Project (DECT) in Malawi, 2006/07*. Lilongwe: Concern Worldwide.
- Devereux, S., Roelen, K. and Ulrichs, M. (2015). *Where next for social Protection? No. IDS Evidence Report; 124*. Brighton. IDS.
- Devereux, S., Roelen, K., Béné, C., Chopra, D., Leavy, J. and McGregor, J.A. (2013). Evaluating outside the box: an alternative framework for analysing social protection programmes. *IDS Working Papers*, 2013(431), pp.1-26.
- Devereux, S. and Sabates-Wheeler, R. (2004). *Transformative social protection*. <https://gsdrc.org/wp-content/uploads/2015/07/SocialProtection.pdf> [Accessed on 12 May 2015]
- Dow, K. (1992). Exploring differences in our common future (s): the meaning of vulnerability to global environmental change. *Geoforum*, 23(3), pp.417-436.
- Dreher, A. and Gaston, N. (2008). Has globalization increased inequality? *Review of International Economics*, 16(3), pp.516-536.
- Duclos, J.Y. (2002). *Vulnerability and poverty measurement issues for public policy*. The World Bank.

- Dumbrill, G.C. and Green, J. (2008). Indigenous knowledge in the social work academy. *Social Work Education*, 27(5), pp.489-503.
- Ebeling, R.M. (2007). Marching to Bismarcks Drummer: The origins of the modern welfare state. *The Freeman: Ideas on Liberty*, 57(10).
- Elis, F. (2007). Regional lessons: learning from the case studies. *REBA Case Study Brief, Regional Hunger and Vulnerability Programme, Johannesburg*. Johannesburg: Regional Hunger and Vulnerability Programme.
- Elive, D. (2015). HYSACAM abandons Garbage over Non Payment of Dues. Buea: *Nams Outlook Magazine*. Buea, Cameroon.
- Enang, A. (2005). Public health challenges in Cameroon. *The Post Newspaper Cameroon*, June 23rd Edition.
- Engo, P.D. (1984). Social protection in the United Republic of Cameroon. *International Social Security Review*, 37(3), pp 265-278.
- Enongene, H. (2016). Small and medium size enterprises in the South West Region of Cameroon, Limbe: *Presprint*.
- Esping-Andersen, G. (1990). The three worlds of welfare capitalism. Princeton, New Jersey: *Princeton University Press*.
- Esser, I., Ferrarini, T., Nelson, K. and Sjöberg, O. (2009). A framework for comparing social protection in developing and developed countries: The example of child benefits. *International Social Security Review*, 62(1), pp.91-115.
- Ewumbue-Monono, C. (2015). Buea, capital of the Cameroons: symbol of the nation and of Reunification. *Buea: CEREDDA Publication*.
- Farrington, J. and Slater, R. (2006). Introduction: Cash transfers: Panacea for poverty reduction or money down the drain? *Development Policy Review*, 24(5), pp.499-511.
- Ferreira, F.H. and Robalino, D.(2010). Social protection in Latin America: achievements and limitations. The World Bank.
<http://documents.worldbank.org/curated/en/226681468053951908/pdf/WPS5305.pdf> [Accessed 16 July 2015].
- Finlay, L. and Gough, B. (2008). Reflexivity: A practical guide for researchers in health and social sciences. *John Wiley and Sons*. New Jersey.
- Fleischer, A. (2007). Family, obligations, and migration: The role of kinship in Cameroon. *Demographic Research*, 16(13), pp.413-440.
- Fonchingong, C.C. (2013) Growing old in Cameroon: Gender vulnerability and social capital. *University Press of America*.
- Fouomene, E. (2013). Les protections traditionnelles et le développement du système de sécurité social au Cameroun. *Doctoral Dissertation*, University of Geneva.

- García, A.B. and Gruat, J.V.(2003). Social protection: a life cycle continuum investment for social justice, poverty reduction and development. Geneva: Social Protection Sector. In *ILO Bourguignon, François, Agnès Bénassy-Quéré, Stefan Dercon, Antonio Estache, Jan Willem Gunning, Ravi Kanbur, Stephan Klasen, Simon Maxwell, Jean-Philippe Platteau, Amedeo Spadaro*.
- Garcia, M., Moore, C.G. and Moore, C.M. (2012). The cash dividend: the rise of cash transfer programs in Sub-Saharan Africa. World Bank Publications.
- Gbongue, F., Planchet, F. and Abderrahim, O. (2015). État des lieux des systèmes de retraite en Afrique subsaharienne francophone. *Revue Subsaharienne d'Economie et de Finance*, (5).
- Gentilini, U., Honorati, M. and Yemtsov, R. (2014). The state of social safety nets 2014. *The World Bank, Washington, DC*.
- Gentilini, U. (2007). Cash and food transfers: A primer. Rome: World Food Programme. [https://www.unscn.org/layout/modules/resources/files/Cash and Food Transfers A Primer EN .pdf](https://www.unscn.org/layout/modules/resources/files/Cash%20and%20Food%20Transfers%20A%20Primer%20EN.pdf) [Accessed on: 22 November 2016].
- Gerring, J. (2007). Is there a (viable) crucial-case method? *Comparative Political Studies*, 40(3), pp.231-253.
- Gigerenzer, G. (2014). Risk savvy: How to make good decisions. New York, NY: Penguin.
- Gillis, M., Shoup, C. and Sicut, G.P. (2001). World development report 2000/2001-attacking poverty. The World Bank.
- Gough, I. and Wood, G. (2004). Insecurity and welfare regimes. Cambridge: *Cambridge University Press*.
- Gough, I. (2013). Social policy regimes in the developing world. In: Kennett, Patricia, (ed.) A Handbook of comparative social policy. *Edward Elgar Publishing Ltd, Cheltenham UK*, pp. 205-224. ISBN 9781849803663.
- Grosh, M., del Ninno, C., Tesliuc, E. and Ouerghi, A. (2008). For protection and promotion: The design and implementation of effective safety nets. Washington D.C.: World Bank.
- Haldenwang, C.V. (2010). Assessing the tax performance of developing countries. http://edoc.vifapol.de/opus/volltexte/2011/3316/pdf/DP_20.2010.pdf[Accessed 25 August 2016].
- Handley, J. (2009). Fiscal Space for Strengthened Social Protection; West and Central Africa. *Regional thematic report. Dakar: UNICEF*.
- Harris, E. (2013). Financing social protection floors: Considerations of fiscal space. *International Social Security Review*, 66(3-4), pp.111-143.
- Hart, M. A. (2010). Indigenous worldviews, knowledge, and research: The Development of an indigenous research paradigm. *Journal of Indigenous Voices in Social Work*, 1(1).
- Harvey, G. (2003). Guesthood as Ethical Decolonizing Research Method.–*Numen*, 50(2), pp. 125–145.
- Harvey, P., Haver, K., Hoffmann, J. and Murphy, B. (2010). Delivering Money: Cash transfer mechanisms in emergencies. London: Save the Children.

- Harvey, P. (2007). Cash Based Responses in Emergencies. https://opendocs.ids.ac.uk/opendocs/bitstream/handle/123456789/8291/IDSB_38_3_10.1111-j.1759-5436.2007.tb00383.x.pdf?sequence=1 [Accessed on 13 may 2014].
- Heifer International, (2011). Heifer's work in Cameroon. <https://www.heifer.org/ending-hunger/our-work/countries/africa/cameroon.html>. [Accessed 3 September 2018].
- Heitzmann, K., Sudharshan Canagarajah, R. and Siegel, P.B. (2002). Guidelines for assessing the sources of risk and vulnerability. *World Bank Social Protection Discussion Paper, No. 0218*. Washington D.C.: World Bank.
- Held, D. and McGrew, A. (2007). Globalization/anti-globalization: *Beyond the great divide*. Polity.
- Heltberg, R., Oviedo, A.M. and Talukdar, F. (2015). What do household surveys really tell us about risk, shocks, and risk management in the developing world? *The Journal of Development Studies*, 51(3), pp.209-225.
- Hickey, S. (2007). Conceptualizing the politics of social protection in Africa. London: University of Manchester.
- Hickey, S. (2009). The politics of protecting the poorest: Moving beyond the 'anti-politics machine'? *Political Geography*, 28(8), pp.473-483.
- Hidrobo, M., Hoddinott, J., Margolies, A., Moreira, V. and Peterman, A. (2012). Impact evaluation of cash, food vouchers, and food transfers among Colombian refugees and poor Ecuadorians in Carchi and Sucumbíos. Washington, DC: *International Food Policy Research Institute*.
- Hirvonen, K., Mascagni, G. and Roelen, K., (2016). Linking taxation and social protection <https://www.wider.unu.edu/sites/default/files/wp2016-111.pdf>. [Accessed 13 July 2017].
- Hoddinott, J. and Quisumbing, M. (2003). Data sources for micro econometric risk and vulnerability assessments. World Bank, Social Protection.
- Holmes, R. and Jones, N., (2010). Rethinking social protection using a gender lens. <https://www.odi.org/sites/odi.org.uk/files/odi-assets/publications-opinion-files/6273.pdf> [Accessed 10 August 2017].
- Holmes, R. and Jones, N., (2013). Gender and social protection in the developing world: beyond mothers and safety nets. *Zed Books Ltd*. London.
- Holmes, R. and Scott, L. (2016). Extending social insurance to informal workers. A gender analysis. *ODI Working Paper* April 2016. London: ODI.
- Holmes, R. and Slater, R. (2007). Conditional Cash Transfers: What Implications for Equality and Social Cohesion? The experience of Oportunidades in Mexico. Overseas Development Institute (ODI), London.
- Holzmann, R. (2009). Social Protection and Labor at the World Bank 2000-2008. Washington DC: The World Bank.
- Holzmann, R. and Jorgensen, S. (1999). Social Protection as Social Risk Management: *Conceptual Underpinnings for the Social Protection Sector Strategy Paper*. Washington D.C.: World Bank.

- Holzmann, R. and Jorgensen, S. (2000). *Social Risk Management: A New Conceptual Framework for Social Protection, and Beyond. Social Protection Discussion Paper Series, No. 6.* Washington D.C.: World Bank.
- Hudgens, J. and Trillo, R. (1999). *West Africa: The rough guide (3rd Ed.)*. London: Rough Guides.
- Hulme, D., Hanlon, J. and Barrientos, A. (2012). *Just give money to the poor: The development revolution from the global south.* Kumarian Press. Boulder, Colorado.
- Iglesias, A. and Palacios, R.J. (2000). *Managing public pension reserves. World Bank Pension Reform Primer.*
- International Labour Organisation, (ILO). (2012). *Recommendation 202: concerning national floors of social protection. Geneva: International Labour Organization.* 2012
- International Labour Organization, (ILO). (2014). *Transitioning from the informal to the formal economy. Report V (1), International Labour Conference, 103rd Session, ILC. 103/V/1.* Geneva: ILO.
- International Labour Organization, (ILO) (2015) *Social protection for maternity: Key policy trends and statistics. Social Protection Policy Paper 15.* Geneva: Social Protection Department, ILO.
- International Labour Organisation, (ILO). (2015). *Building economic recovery, inclusive development and social justice. World Social Protection Report 2014/15.* Geneva: ILO.
- International Labour Organization, (ILO) (2016) *Women at work – trends 2016.* Geneva: ILO.
- International Labour Organization, (ILO). (2017). *Universal Social Protection to Achieve the Sustainable Development Goals. World Social Protection Report 2017-19:* International Labour Organization.
- International Labour Organisation, (ILO). (2009). *Social Security Inquiry <https://www.social-protection.org/gimi/ShowCountryProfile.action?iso=CM>.* [Accessed 13 March 2019].
- International Labour Organisation, (ILO). (2017). *World Social Protection Report data 2017-2019. <https://www.social-protection.org/gimi/ShowCountryProfile.action?iso=CM>* [Accessed 13 March 2019].
- International Labour Organisation,(ILO).(2003). *Extending social security: Policies for developing countries. ESS Paper No. 13.* Geneva, International Labour Office.
- International Monetary Fund, (IMF),(2010). *Growth and Employment Strategy Paper 2010-2020.* Washington D.C.: IMF.
- Jackson, C., Butters, S., Byambaa, E., Davies, M. and Perkins, N. (2011). *Lessons from social protection programme implementation in Kenya, Zambia and Mongolia. IDS Research Reports 2011, no. 69,* pp 1-39.
- Johdom, K. (2017). *Political unrest in the Buea Municipality. The Sun newspaper, 20th December 2018 edition.* Buea, Cameroon.

- Joshi, A. and Moore, M. (2004). Institutionalised co-production: unorthodox public service delivery in challenging environments. *Journal of Development Studies*, 40(4), pp.31-49.
- Jütting, J. (1999). Strengthening Social Security Systems in Rural Areas of Developing Countries Available at SSRN: <https://ssrn.com/abstract=177388> or <http://dx.doi.org/10.2139/ssrn.177388> [Accessed on: 21 October 2014].
- Kabeer, N. (2008). Mainstreaming gender in social protection for the informal economy. *Commonwealth Secretariat*. London.
- Kabeer, N., Piza, C. and Taylor, L. (2012). What are the economic impacts of conditional cash transfer programmes? A systematic review of the evidence. Eppi Centre, Social Science Research Unit, Institute of Education and University of London.
- Kamadjeu, R., Tapang, E., and Moluh, R. (2005). Designing and implementing an electronic health record system in primary care practice in sub-Saharan Africa: a case study from Cameroon. *Journal of Innovation in Health Informatics*, 13(3), pp. 179-186.
- Kasperson, J.X., Kasperson, R.E., Turner, B., Hsieh, W. and Schiller, A. (2012). Vulnerability to global environmental change. In *The Social Contours of Risk: Volume II: Risk Analysis, Corporations and the Globalization of Risk*, pp. 245-285. Taylor and Francis. London.
- Kawagley, A. Oscar. (1995). A Yupiaq worldview: a pathway to ecology and spirit Prospect Heights: *Waveland Press*.
- Khandker, S., Pitt, M. and Fuwa, N. (2003). Subsidy to promote girls' secondary education: the female stipend program in Bangladesh. https://mpra.ub.uni-muenchen.de/23688/1/MPRA_paper_23688.pdf [Accessed on: 10 January 2015].
- Kidd, S. (2017). Social exclusion and access to social protection schemes. *Journal of Development Effectiveness*, 9(2), pp.212-244.
- Killick, J. (2008). The Relevance of the Marshall Plan for the 21st Century. *The Marshall Plan*
- Kinge, T. (2015). Opportunities and constraints of small and medium sized enterprises in the South West Region, *Master's Degree Thesis, MBA Programme*. Buea: University of Buea.
- Kitchener, K. S., and Kitchener, R.F. (2009). Social science research ethics: historical and philosophical issues. In *Handbook of Social Research Ethics*, ed. D. M. Mertens and P. Ginsberg. Thousand Oaks, Calif.: Sage.
- Kovach, M., 2015. Emerging from the margins: Indigenous methodologies. In *Research as resistance: revisiting critical, Indigenous, and anti-oppressive approaches*, pp.43-64.
- Lavers, T. and Hickey, S. (2016). Conceptualising the politics of social protection expansion in low income countries: The intersection of transnational ideas and domestic politics. *International Journal of Social Welfare*, 25(4), pp.388-398.
- Laws, S., Harper, C., Jones, N. and Marcus, R. (2013). Research for development: A practical guide. *Sage*. London.
- Lal, R., Miller, S., Lieuw-Kie-Song, M. and Kostzer, D. (2010). Public works and employment programmes: Towards a long-term development approach. *Working Paper, No. 66 International Policy Centre for Inclusive Growth*. Brasilia, pp.1-73.

- Lanzano, C. (2013). What kind of knowledge is 'indigenous knowledge? Critical insights from a case study in Burkina Faso. *Transcience*, 4(2), pp.1-16.
- Lavers, T. and Hickey, S. (2016). Conceptualising the politics of social protection expansion in low income countries: The intersection of transnational ideas and domestic politics. *International Journal of Social Welfare*, 25(4), pp.388-398.
- Lund, F. (2009). Social protection, citizenship and the employment relationship. http://repository.uwc.ac.za/bitstream/handle/10566/4466/wp_9_social_protection_citizenship_employment_relationship_2009.pdf?sequence=1&isAllowed=y [Accessed 3 October 2014].
- Mackintosh, F. and Blomquist, J. (2003). Systemic shocks and social protection: The role and effectiveness of public works programs. <https://openknowledge.worldbank.org/bitstream/handle/10986/11819/333510SSNPrimerNote1.pdf?sequence=1> [Accessed 29 May 2016].
- Makoka, D. and Kaplan, M. (2005). Poverty and Vulnerability: An Interdisciplinary Approach. <https://mpr.ub.uni-muenchen> [Accessed on 13 April 2015].
- Marshall, C. and Rossman, G. (2006). The how of the study: Building the research design. *Designing Qualitative Research*, pp.55-101.
- Marjit, S., Mukherjee, V and Kolmar, M. (2006). Poverty, taxation and governance. *Journal of International Trade and Economic Development*, 15(3), pp. 325-333.
- Mariotti, C., Ulrichs, M. and Harman, L. (2016). Sustainable escapes from poverty through productive inclusion. https://www.researchgate.net/profile/Luke_Harman2/publication/309180830_Sustainable_escapes_from_poverty_through_productive_inclusion_A_policy_guide_on_the_role_of_social_protection/links/5804a49208ae310e0da065eb.pdf [Accessed 4 June 2017].
- Marshall, T.H., (1965). The right to welfare. *The Sociological Review*, 13(3), pp.261-272.
- Masango, E. (2016). Green Cameroon promotes sustainable cooking with Environmental friendly stoves. *Eden Newspaper*, March 14th Edition.
- Matthews, B. and Ross, L. (2010). Research methods practicalal guide for the social sciences. *Pearson Higher Ed*. London
- Mbaku, J. M. (2005). Culture and Customs of Cameroon. Westport, Connecticut: *Greenwood Press*.
- Mbi, N. (2018). Anglophone crisis takes a new twist. *Eden Newspaper*. August 4th Edition. Cameroon.
- McCord, A. (2012). The politics of social protection: why are public works programmes so popular with governments and donors? Overseas Development Institute. London
- McKinnon, R. (2002). Social risk management: A conceptual fallacy of composition. *Risk Management*, 4(2), pp.21-31.
- McKinnon, R. (2004). Social risk management and the World Bank: Resetting the 'standards' for social security? *Journal of Risk Research*, 7(3), pp. 297-314.

- Merriam, S.B., Johnson-Bailey, J., Lee, M.Y., Kee, Y., Ntseane, G. and Muhamad, M. (2001). Power and positionality: negotiating insider/outsider status within and across cultures. *International Journal of Lifelong Education*, 20(5), pp.405-416.
- Metimi, A. (2018). Health and administrative reforms in Cameroon, *Star Headlines Newspaper*, Jan 18th Edition.
- Mikkelsen, B. (1995). *Methods for development work and research*. London, Delhi and Thousand Oakes: Sage.
- Midgley, J. (1997). *Social welfare in a global context*. London: Sage Publications.
- Mkandawire, T. (2001). Thinking about developmental states in Africa. *Cambridge Journal of Economics*, 25(3), pp.289-314.
- Mkandawire, T. (2005). *Targeting and universalism in poverty reduction*. Geneva: United Nations Research Institute for Social Development.
- Moore, M. (2007). How does taxation affect the quality of governance? *Working Paper Series*, 280. Brighton: IDS.
- Motaze, L.P. (2008). L'Afrique et le défis de l'extension de la sécurité sociale: l'exemple du Cameroun. *Edition Pyramide Papyrus*.
- Mullings, B. (1999). Insider or outsider, both or neither: some dilemmas of interviewing in a cross-cultural setting. *Geoforum*, 30(4), pp.337-350.
- Nanfosso, R.T. (2016). Trade union and the informal sector in Africa: Cameroon. *Modern Economy*, 7(11), p.1135.
- National Institute of Statistics, (Cameroon). (2001). *Cameroon Household Survey 2001 Directorate of Statistics and National Accounts, Ministry of Economics and Finance (Cameroon), AFRISTAT*. Yaounde, Cameroon.
- National Institute of Statistics, (Cameroon), (2011). *Cameroon household survey 2001. Directorate of Statistics and National Accounts, Ministry of Economics and Finance (Cameroon), AFRISTAT*. Yaounde, Cameroon.
- Ndille, R. and Belle, J.A. (2014). Managing the Limbe floods: considerations for disaster risk reduction in Cameroon. *International Journal of Disaster Risk Science*, 5(2), pp.147-156.
- Neba, A. (1999). *Modern geography of the Republic of Cameroon: Neba Publishers*. Bamenda, Cameroon.
- Nelson, K. (2007). Universalism versus targeting. The vulnerability of social insurance and means tested minimum income protection in 18 countries, 1990/2002, *International Social Security Review*, 60(1), pp. 33-58.
- Nkwawir, Bongka. (2000). *Social protection of the elderly in Cameroon. MA Thesis in International Social Welfare and Health Policy, Faculty of Social Sciences, Oslo University College*.
- Nkwi, W. G. (2004). The Anglophone problem. Cameroon from Federal to Unitary State, 1961-1972. In Victor Julius Ngoh(ed). *A Critical Study*. pp.185-209.

- Norton, A., Conway, T., Foster, M. (2001). *Social Protection Concepts and Approaches: Implications for Policy and Practice in International Development*. London: *Oversea Development Institute*.
- Nsah, S. K. (2017). Buea in Crisis 1955-2016. The Cameroon press photo Archive. *Vestiges: Traces of Record*. 3 (1), pp. 65–81.
- Nyamnjoh, F.B. (2012). Blinded by sight: Divining the future of anthropology in Africa. *Africa Spectrum*, 47(2-3), pp.63-9
- Nyamwanza, A. (2013). Resiliency and livelihoods inquiry in dynamic vulnerability context. Insights from Northern Zimbabwe
https://www.research.manchester.ac.uk/portal/files/54528152/FULL_TEXT.PDF [Accessed on: 23 September 2017].
- Ojong, N. (2018). Informal borrowing sources and uses: insights from the North West Region, Cameroon. *Third World Quarterly*, pp.1-20.
- Ojong N. (2018) Trust, cultural norms and financial institutions in rural communities: the case of Cameroon. *Review of Social Economy*. 76(1), pp.19-4.
- O'Leary, Z. (2005). *Researching real-world problems: A guide to methods of inquiry*. Sage. London.
- Orock, R., Egbe, T. and Mbuagbo, O.T. (2012). Why government should not collect taxes. Grand corruption in government and citizens views on taxation in Cameroon. *Review of African Political Economy*, 39(133), pp. 479-499.
- Owusu-Ansah, F.E. and Mji, G. (2013). African indigenous knowledge and research. *African Journal of Disability*, 2(1).
- Park, S. and Lunt, N. (2015). Confucianism and qualitative Interviewing: Working Seoul to soul. In *Forum Qualitative Sozialforschung/Forum: Qualitative Social Research* (Vol. 16, No. 2).
- Pelican, M. (2009). Complexities of indigeneity and autochthony: An African example. *American Ethnologist*, 36(1), pp.52-65.
- Pelican, M. and Maruyama, J. (2015). The indigenous rights movement in Africa: Perspectives from Botswana and Cameroon. *The Center for African Area Studies, Kyoto University*, 36(1), pp.49-74.
- Poland, B.D. (1995). Transcription quality as an aspect of rigor in qualitative research. *Qualitative inquiry*, 1(3), pp.290-31.
- Porsanger, J. (1999). *An essay about indigenous methodology*.
- Putt, J. (2013). *Conducting research with Indigenous people and communities*. Sydney: *Indigenous Justice Clearinghouse*.
- Rasella, D., Aquino, R., Santos, C.A., Paes-Sousa, R. and Barreto, M.L. (2013). Effect of a conditional cash transfer programme on childhood mortality: a nationwide analysis of Brazilian municipalities. *The Lancet*, 382(9886), pp.57-64.
- Ravallion, M. and Wodon, Q. (2000). Does child labour displace schooling? Evidence on behavioral responses to an enrolment subsidy. *Economic Journal*, 110, pp.158-176.

Rawlings, L.B and Rubio, G.M. (2005). Evaluating the impact of conditional cash transfer programs. *The World Bank Research Observer*, 20(1),pp. 29-55.

Reach, Out. (2013). Buea environmental assessment report. *Reach Out*. Buea Cameroon.

Richie, J. and Lewis, J. (2003). Generalising from qualitative research. *Qualitative Research Practice: A guide for social science students and researchers*.

Ritchie, J. and Spencer, L. (1994). Qualitative data analysis for applied policy research by Jane Ritchie and Liz Spencer in A. Bryman and R. G. Burgess [eds.] 'Analysing qualitative data', (pp.173-194). London: Routledge.

Robinson, M. and White, G. (1997). The Role of Civic Organisation in the provision of Social Service: Towards Synergy. *World Institute of Development Economics Research*. Helsinki:

Roth, W.M. and Breuer, F. (2003). Reflexivity and subjectivity: A possible road map for reading the special issues. In *Forum Qualitative Sozialforschung/Forum: Qualitative Social Research* (Vol. 4, No. 2).

Rygel, L., O'Sullivan, D. and Yarnal, B. (2006). A method for constructing a social vulnerability index: an application to hurricane storm surges in a developed country. *Mitigation and adaptation strategies for global change*, 11(3), pp.741-764.

Sabates-Wheeler, R. and Devereux, S. (2004). Transformative Social Protection. Brighton, Sussex: *Institute of Development Studies*.

Sabates-Wheeler, R. and Devereux, S. (2008). Transformative Social Protection: The Currency of Social Justice. In *Social Protection for the Poor and Poorest*, pp. 64-84. Palgrave Macmillan UK.

Save the Children UK, Help Age International and IDS. (2005) *Making Cash Count: Lessons from Cash Transfer Schemes in East and Southern Africa for Supporting the Most Vulnerable Children and Households*. Brighton: Save the Children UK, Help Age International, Institute for Development Studies (IDS) <http://www.ids.ac.uk/ids/pvty/pdf-files/MakingCashCountfinal.pdf> [Accessed on: 4 June 2014].

Scarlato, M. and d'Agostino, G. (2016). Gender Disparities in the South African Labour Market: The Impact of the Child Support Grant (No. 0210). *Department of Economics-University Roma Tre*. <http://dipeco.uniroma3.it/db/docs/WP%20210.pdf> [Accessed on: 15 August 2017].

Sen, A. (1981). *Poverty and Famines: An essay on Entitlement and Deprivation*. Oxford University Press. University of Oxford.

Sen, A. (1989). *Research for Action: Hunger and Entitlements*. Helsinki: *World Institute of Development Economics Research*, United Nations University.

Seale, C. (1999). Quality in qualitative research. *Qualitative Inquiry*, 5(4), pp.465-478.

Sethuraman, S. V. (1998). Gender, Informality, and Poverty: A Global Review. *Paper prepared for the World Bank /WIEGO*, Geneva.

Shepherd, A., Marcus, R. and Barrientos, A. (2004). *General Review of Current Social Protection Policies and Programmes*. London: ODI.

- Silburn, R. (1995). Beveridge in *Vic George and Robert Page (eds)*, *Modern Thinkers on Welfare Heme! Hempstead: Prentice Hall*.
- Silva, J., Levin, V. and Morgandi, M. (2013). Inclusion and resilience: the way forward for social safety nets in the Middle East and North Africa. The World Bank. Washington. DC
- Slater, R. and McCord, A. (2009). Social protection. *Rural Development and Food Security: Issues Paper on the Role of Social Protection in Rural Development*, Overseas Development Institute.
- Slater, R., Farrington, J., Vigneri, M., Samson, M. and Akter, S. (2009). Targeting of social transfers: a review for DFID. *London: ODI*.
https://www.researchgate.net/profile/Rachel_Slater2/publication/265529981_Targeting_of_Social_Transfers_a_review_for_DFID/links/54db85170cf233119bc63944.pdf [Accessed 10 February 2015].
- Smith, L.T. (2013). Decolonizing methodologies: Research and indigenous peoples. *Zed Books Ltd*. Colorado.
- Soares, F.V. and Silva, E. (2010). *Conditional cash transfer programmes and gender vulnerabilities: Case studies of Brazil, Chile and Colombia* (No. 69). Working Paper, International Policy Centre for Inclusive Growth.
- Social Policy Association, (2009). Social Policy Association Guidelines on Research Ethics.
- Standing, G. (2007). How cash transfers boost work and economic security. *Trabajo preliminar*, 58. http://www.un.org/esa/desa/papers/2007/wp58_2007.pdf [Accessed on 3 February 2014].
- Stiglitz, J. (2002). Globalization and its Discontents.
<http://www.fnsds.org/book/394158863/download-globalization-and-its-discontents-joseph-e-stiglitz.pdf> [Accessed on: 19 August 2013].
- Sugiyama, N.B. (2011). The diffusion of Conditional Cash Transfer programs in the Americas. *Global Social Policy*, 11(2-3), pp.250-278.
- Sultana, F. (2007). Reflexivity, positionality and participatory ethics: Negotiating fieldwork dilemmas in international research. *ACME: An international E-journal for Critical Geographies*, 6(3), pp.374-385.
- Tafor, P. (2014). Health care financing through micro insurance in Cameroon: a prelude to Universalism (No. 509). University of Jyväskylä.
- Taylor-Gooby, P. (2004). New risks, new welfare. *Oxford University Press*. (Vol. 10). Oxford
- Tebeu, P.M., Halle-Ekane, G., Da Itambi, M., Mbu, R.E., Mawamba, Y. and Fomulu, J.N. (2015). Maternal mortality in Cameroon: a university teaching hospital report. *Pan African medical journal*, 21(1).
- Tesliuc, E. and Lindert, K. (2002). Vulnerability: A quantitative and qualitative assessment. *Guatemala Poverty Assessment Program*, pp.1-91.
- Tita, S. N. (1990). A History of Cameroon. *Nooremac Press*. Limbe, Cameroon.
- Trading Economics, (2018). Cameroon unemployment rate.
<https://tradingeconomics.com/cameroon/unemployment-rate> [Accessed 3 September 2018].

Travail Décent (PPTD), (2014). Equipe d'Appui Technique au Travail Décent pour l'Afrique Centrale et Bureau Pays pour l'Angola, le Cameroun et Sao Tome and Principe:

Tsekeris, C. (2010). Reflections on reflexivity: Sociological issues and perspectives. *Suvremene teme*, (3), pp.28-37.

Ulrichs, M. (2016). Informality, women and social protection: Identifying barriers to provide effective coverage. *ODI Working Paper April 2016*. London: ODI.
<https://www.odi.org/publications/10379-informality-women-and-social-protection-identifying-barriers-provide-effective-coverage> [Accessed on 20 October 2017].

Ulrichs, M. and Sabates-Wheeler, R. (2018). Social protection and humanitarian response: What is the Scope for Integration?

Ulrichs, M. and Slater, R. (2016). How can Social Protection Build Resilience? Insights from Ethiopia, Kenya and Uganda. *London: ODI. Online verfügbar: https://www.odi.org/sites/odi.org.uk/files/resource_documents/11123.pdf*. [Accessed 30 July 2016].

United Councils, and Cities of Cameroon. (2014). Map of the Buea Municipality
<http://cvuc.cm/national/index.php/fr/carte-communale/region-du-sud/142-association/carte-administrative/sud-ouest/fako/404-buea> [Accessed 5 October 2018].

United Nations Economic and Social Council, (UN ECOSOC). (2000). Enhancing Social Protection and Reducing Vulnerability in a Globalizing World. *Report of the Secretary General*. New York: UN ECOSOC.

United Nations Development Programme. (2018). Human development indices and indicators: 2018 Statistical update. <http://hdr.undp.org/en/composite/HDI> [Accessed 20 December 2018].

United Nations, (2013). The United Nations Declaration on the Rights of Indigenous Peoples: A Manual for National Human Rights Institutions. *Office of the United Nations High Commissioner for Human Rights August 2013*.

United Nations, (2001). World Population Prospects. The 2000 Revision: Highlights Population.

Venton, C.C., Bailey, S. and Pongracz, S (2015). Value for money of cash transfers in emergencies. *Report prepared for DFID*. London: DFID.

Vincent, K. and Cull, T. (2009). Impacts of social cash transfers: case study evidence from across southern Africa. *II Conferência IESE Dinâmicas da Pobreza e Padrões de Acumulação Económica em Moçambique*. Mozambique: Maputo.

Vuban, N. C. (2017). Gender representation in politics and economy. Case Study of the South west region of Cameroon. Undergraduate Thesis.

Vogel, C., Moser, S.C., Kasperson, R.E. and Dabelko, G.D. (2007). Linking vulnerability, adaptation, and resilience science to practice: Pathways, players, and partnerships. *Global environmental change*, 17(3), pp.349-364.

Voufo, Leonel. (2015). measuring informal economy through mixed household enterprise surveys in Cameroon: Expert group meeting on Statistics for SDG's: Accounting for informal

sector in National Accounts, *United Nations Economic Commission for Africa Report October 6-8, 2015*. Addis Ababa: UNECA.

Wasilkowska, K. (2012). Gender impact analysis. Unconditional cash transfer in South Central Somalia.

<http://citeseerx.ist.psu.edu/viewdoc/download?doi=10.1.1.309.5838&rep=rep1&type=pdf> [Accessed 18 January 2018].

Watts, M.J. and Bohle, H.G., (1993). The space of vulnerability: the causal structure of hunger and famine. *Progress in human geography*, 17(1), pp.43-67.

Weber-Pillwax, C. (2004). Indigenous Researchers and Indigenous Research Methods: Cultural Influences or Cultural Determinants of Research Methods. *Pimatisiwin: A Journal of Aboriginal and Indigenous Community Health*, 2(1), pp.77-90.

West, B. (2004). Cameroon: The Bradt Travel Guide. Guilford, Connecticut: *The Globe Pequot Press*.

Wheeler, R.S. and Haddad, L. (2005). Reconciling different concepts of risk and vulnerability: A review of donor documents. *Institute of Development Studies, Sussex*.

Wilson, S. (2001). What is an Indigenous research methodology? *Canadian Journal of Native Education*, 25(2), pp.175-179.

Wood, G. and Gough, I. (2006). A comparative welfare regime approach to global social policy. *World development*, 34(10), pp.1696-1712.

World Bank, (2001). Social protection sector strategy: from safety net to springboard (English). Washington, D.C. The World Bank.

<http://documents.worldbank.org/curated/en/299921468765558913/Social-protection-sector-strategy-from-safety-net-to-springboard> [Accessed on 23 June 2015].

World Bank. (2012). Pensions and Social Security in Sub-Saharan Africa. Washington DC: World Bank.

World Bank. (2014). World development indicators 2014 (English). Washington, DC: World Bank Group. <http://documents.worldbank.org/curated/en/752121468182353172/World-development-indicators-2014>.

World Bank. (2016). Poverty and Shared Prosperity: Key Findings. Washington DC: World Bank.

World Bank, (2016). World Development Indicators database. Washington, DC.

<http://data.worldbank.org>. [Accessed on: 13 July 2017].

World Health Organisation (WHO), (2013). WHO statistical System 2013. *Global Health Observatory Reports*.

Yin, R.K. (2009). How to do better case studies. *The SAGE Handbook of Applied Social Research Methods*, 2, pp.254-282.

Zhang, Y., Thelen, N. and Rao, A., (2010). Social protection in fiscal stimulus packages: Some evidence. *UNDP, New York. For more information, please contact: The United Nations Children's Fund (UNICEF)*, 3.

Zucco Jr, C. (2013). When pay outs pay off: Conditional cash transfers and voting behavior in Brazil 2002–10. *American Journal of Political Science*, 57(4), pp.810-822.