

**Guiding Questions for Defining the Normative Content of the Issues Examined at the Tenth Working Session of the Open-ended Working Group:  
Social Protection and Social Security (including social protection floors)**

**Definition**

1. What is the definition of the right to social security and social protection (including social protection floors) for older persons in the national legislation in your country? Or how should such a right be defined, considering existing national, regional and international legal framework?

**Cameroon Being a Developing Country is well advance in its approach to targeting aging issues and define aging using social status, , context , physical ageing, behavioral ageing, biological ageing intellectual ageing, emotional and social aging status. In this according to the Cameroon legislation and national context, the legal and constitutional frame defines aging as a person above the age of 65 years.**

**The right to social protection and social security is clearly define and in scripted in the constitution of Cameroon as could be referred to the January 18 1996 constitution which clearly states in its preamble that the nation shall protect women , the young, the elderly and the disable as a fundamental rights**

**The social law of Cameroon that comprises of a set of texts organizing the social protection of older persons entitled to retire notably:**

- Law no:67/lf/18 of June 12 1967 organizing the social security in Cameroon
- Law no:69/lf/18 of November 10 1969 instituting the old age pension and life insurance scheme which was modified by law no: 84/007 of July 04<sup>th</sup> 1984
- Order no:73/17 of may 22 1973 re- organizing the social security
- Decree no:74/733 of august 19 1974 setting the modalities for applying the law no:69/lf/18 of November 10 1969 directing an insurance scheme for old age pension, disability and life insurance policies
- Decree no 94/199 of October 07 1994 on the general status of publicservice that organizes the state's pension scheme paid to retired civil servants
- Decree no :77/495 of December 07, 1977 setting the conditions for the creation and running of private social structures that favors the putting in place of private structures delivering care to older persons
- Decree no 82/412 of September 09 1982 setting the modalities of grants for the needy persons with special sector for the elderly persons.
- Decree no:2010/0243/PM of February 20,2010 fixing the modalities for the transfer of competence to municipal councils by the state to handle aid and assistance to needy persons and the destitute in which the old age is categoralised.

**Scope of the right**

2. What are the key normative elements of the right to social protection and social security for older persons? Please provide references to existing standards on such elements as below, as well as any additional elements: a) Availability of contributory and non-contributory schemes for older persons

The laws of the land do not clearly spell out the legal framework to social protection but expressly include social protection activities under the ministry of social affairs in close partnership with the civil society. Since 2010 the civil society under the patronage of social affairs created a national network for social protection with main objectives to reach out the elderly persons with both educational, economic, health protection and other protection schemes.

being a developing country Cameroon has few direct policy that guarantees the standard of living for elder person which is specific to retired civil servants, the government of Cameroon over the years develop a social insurance policy with more emphasis to employees of the private and public sectors. It is a policy where public and private workers are registered with the government through the social insurance scheme and a percentage of their salaries are paid into the scheme pending retirement. After retirement at old age, the said worker is given a chance to earn a pension for the rest of his life. Pension here is define as retirement benefit which is a combination of social insurance contribution and government support funds to assists the elderly and provide better standard of living for them.

b) Adequacy of benefits to guarantee older person's access to an adequate standard of living and adequate access to health care

the social protection scheme put in place by the Cameroon government is satisfactorily helpful to the older population though the decentralized process which is the existence of a national parastatal for social insurance scheme, and regional offices as well to assist local filing and distribution of funds. The availability of the law promotes individuals who are not employed to also register and pay social insurance dues so that they too may qualify for the pension even without ever working for any company, establishment or public service. But this option is widely unpopular because of the lack of sensitization, and the educational standard of many Cameroonians, for others it is the lack of trust for the government system.

c) Accessibility, including older person's coverage by social security systems, eligibility criteria, and affordability of contributions

For those benefiting the level of satisfaction is not positive due to the fact that there are huge difficulties in accessing their retirement benefits. The delegations are not well decentralized to cater of the elderly in local communities; the scheme still faces huge challenges in accomplishing payment to qualified pension holders because of the rural urban gap. Older person has to travel hundred and if not thousands of kilo meters to get their pensions paid. The government in its part has been able to decentralized access to financial benefits but limited administrative procedure to national and regional levels which takes longer period.

d) Equitable access by older persons to the enjoyment of the right to social security and social protection, paying special attention to groups in vulnerable situation

The social protection scheme in Cameroon only access less that 10% of the population of older person and currently no direct attention to vulnerable groups of older persons are targeted as far as social protection is concern but the state through the ministry of social affairs encourages local none government organization to target and partner with government to reach out to older

**person. Reason why the creation of the national policy on ageing was developed and now pending its parliamentary approval and presidential enactment into law.**

e) Participation of older persons in the design and administration of the social security system

**The social insurance scheme, the national policy on ageing, and other policy on older persons or effecting the older generation always gets full consultation from the older persons themselves. An example is the national policy on ageing which had several local, regional and national consultation meetings to get proposals from the concerned older persons them self.**

### **State obligations**

3. What are the measures that should be undertaken by the State to respect, protect and fulfill the right of social security and social protection for older persons, regarding the normative elements as provided above?

**The state should liberalize completely the management of more private sector partnership to develop and promote the functioning of a strong institution that will cater for the over 90% of the older persons living in the rural and urban communities. The strengthening of the National network for social protect is a good step toward achieving a quality social protection scheme**  
**Special considerations**

4. What special measures and specific considerations should be considered in developing the normative content of the right of older persons to social protection and social security?

**Financial mobilization, health unit construction, local development projects like access to roads, markets, water, and more are the major key factor to be considered in the developing of normative content to the right of older persons to social protection and social security.**

5. How should the responsibilities of non-State parties such as private sector be defined in the context of the right of older persons to social protection and social security?

Nongovernmental organizations and other civil society structures should be positioned as implementation partners, research partners as well as core partners in developing policies and principles that affects older persons

### **Implementation**

6. What are the best practices and main challenges faced by your country in the adoption and implementation of the normative framework on social security and social protection for older persons?

**The creation of a department of older persons at the ministry of social affairs is a powerful step towards identifying the elderly as an important element in Cameroons administrative status. The creation of the national network for social protection by the civil society and the government is another great achievement for the elder persons, and most of all the most active and successful scheme being the creation of the Cameroon national social insurance scheme is so far the best**

**practice that has produced results in the field in provide social security and social protect for older persons.**

**The main challenges are that of administrative blackout. The national policy on aging was developed since 2013 but till date it has not been passed as a law for proper implementation. Many actions are not administratively promoted as Cameroon have limited spell out activities and policies that promotes social security and social protection. Another major challenge is that of financial mobilization to empower the created Cameroon national network for social protection and other structures working locally in the field to reach out to the need of the older generation in Cameroon.**