

# TOWARDS A BETTER HOUSING POLICY

by J. A. Kisob

## 1. CITIES NOT CAMPS

A roof over one's head is one of man's primary necessities of life; be it a cave, tree buttress or hut, man has through the ages struggled to shelter himself from the hazards of nature. In modern complex society, the provision of shelter is pre-occupying the minds of leaders and designers as population increases, towns are developing into cities and there is a general yearning for better social security everywhere.

In this general awakening, we must be mindful of the errors committed by far-advanced countries which are now facing a real battle of re-planning their municipalities to meet the needs of the day. Unless there is careful planning and control at the early stages of development, our new society will be faced with the problems associated with squalid shanty towns which will cost a fortune to put right in the future. We should, in formulating this policy, aim at avoiding the creation of what Disraeli, one time British Prime Minister, described as "two nations of privileged and poor." If on examination we find that these two 'nations' exist, their frontiers must be broken through and a new society created.

Cameroon is one country faced with one problem; her inhabitants should feel that they belong to Cameroon and can make a home anywhere in the Federation. The governing principle in Government housing policy or the housing policy of the growing industrial areas should be the creation of cities and not camps. There should be a pooling together of effort and resources by all concerned for the introduction of a dynamic plan which will knit together villages and towns, camps and government residential areas so that there can be a cheap and equitable distribution of social amenities to a wider area for the benefit and happiness of a greater number of people.

Government housing policy in West Cameroon prior to independence, for example, has been one in which the top civil ser-

ants, often referred to as Senior Service Officers, who were mostly expatriates, were settled on Government Reservations while their junior counterparts were settled on their own colony some distance away from the neighbouring villages inhabited by the ordinary people. This policy has no doubt created a society which has produced certain undesirable problems.

With the advent of independence, most of the top jobs are now filled by Cameroonians who in turn inhabit the houses formerly occupied by expatriates. The Cameroon officer is not a bird of passage as was his now departed colonial counterpart. He has to continue living in his country after retirement. It becomes necessary for him to seek to make a permanent home of his hired Government lodgings. At the same time it is desirable to close the gap between these three types of Cameroonians living in three different worlds by opening the doors to able, deserving men to build and settle where they wish. It should also be possible for these officials to own some of the rented houses by purchase, if facilities are not available for them to build and own their own houses.

Past experience shows that most retired government servants have had to face a very hard time indeed and as a consequence have died earlier than their normal life's span because their standards of life had fallen very abruptly from what they were when they were in the civil service. Unless a plan is evolved, there is a real danger of destitution for these people when they retire from the service.

The same type of problem is facing the industrial worker, particularly those in the plantation South. Many have left their homes, severed family connections and settled on the plantations for many years in wage-earning occupations. Although for most of them rents are not paid, the worker finds at the end of his career that he can neither fit into his home surroundings when he returns nor can he find a suitable house of the type he has been used to, to spend the rest of his day. Although he had been used to a fairly reasonable living standard, he now finds that he has no security at a time in life when he most needs it.

Statistics show that most of the working population in West Cameroon comes from the Bamenda North where people dwell in houses made of mud walls with grass roofs. After twenty or more years on the plantation, where he has acquired new tastes and a better standard of life, to expect a worker to return to worse conditions at the end of a faithful career does not seem reasonable.

It is not fair to expect that at the end of his career he must return to his village of origin. Is there any reason why he cannot make a home of the place he had lived and worked during most of his useful life? There are numerous problems of adjustment which this man will face if he had to seek a new home at the late age of forty or more.



Bamenda type houses found in the northern parts of West Cameroon and in the Bamileke Region of East Cameroon; Mud walls grass roofs. (Photo: Infocam, Buea).

The same argument is applicable to a worker whose home of birth is within the vicinity of the plantations. To return to his wooden or mud-walled, thatch-roofed house is a decision which he finds hard to make; but faced with the situation he has no alternative. The sum total of these problems is that a class of experienced and matured members of the community who have been investing their labour and enjoying a privileged life, suddenly

finds itself deprived of amenities and rendered destitute. Retiring benefits for those who earn them will not solve the problem either, because the amounts are small. Social security; will that help?

By way of contrast with their home dwellings described above, the houses in the industrial areas are of a superior standard — concrete walls, cement floors with aluminium roofing, served with pipe-borne water and electricity in some areas. Shops, hospitals, churches and easy means of communication abound while these amenities are either limited or non-existent in the workers' places of birth.



Coastal Forest type houses with wooden walls and thatched roofs found in the Victoria and Kumba Divisions and in the Wouri Region of East Cameroon. (Photo: Infocam, Buea).

It may be argued that if these workers desire to maintain the same standard of life on retirement, they may as well provide similar or comparable facilities in their own homes. But workers by themselves, without a policy supervised by Government-appointed experts, cannot solve this problem.

Turning our attention now to the rest of the population who have not left home in search of a better way of life, there is the fact that most farmers, particularly those who belong to cooperative movements, earn enough seasonal incomes to enable them to improve their own homes. In some cases they may lack the technical know-how. It is true that the cooperative movement in West Cameroon once had a savings scheme aimed at providing enough money to purchase, on behalf of its members, bulk supplies of building materials at reasonable prices, with a view to improving their housing. Even this lofty idea without a plan is bound to fail, as indeed it has.

A commoner who lives in the interior, far removed from modern means of transportation and shops, cannot improve his housing, even if he had the money and the will to do so, because imported material such as corrugated iron sheets and cement are not within his reach. Besides, he may not feel the immediate need for better housing conditions, which need, in such a case, should be created.

Broadly, these are the problems facing the population in the rural areas. The answer lies in a Government town planning policy in cooperation with local authorities, cooperative movements and the leading industrial firms, coupled with the common will of the masses to change. How can this "common will" be created?



Workers' camp, Cameroon Development Corporation, Bata. New type bungalows with cement floors, concrete walls and aluminium roofs. (Photo: Infocam, Bata).

In the face of rapid population growth and the industrialisation of Cameroon, a town and country plan must precede this development, and an immediate arrest put to the squalid developments now taking place. Town and country planning must be a Government policy and a bill should be passed in parliament establishing this. World experts should be encouraged to take an interest in this problem, which, if left to get worse, may create other social and economic problems.

Foreign participation in a scheme of this magnitude will be in the best interest of the nation.

## 2. REVIEW OF LAND LAWS :

To achieve a sound social plan with regard to housing, there is a need to re-state the Cameroon land policy. Before independence (this is true of West Cameroon) the land law stated, among other things, that all lands were vested in the British Crown. Now that the 'Crown' has disappeared and the land has reverted to the 'people', it is not enough to assume an adjustment of society without guidance from Government on such an important issue. In the absence of the enactment of a new and progressive land law, the proposals and plans which may be envisaged here will be reduced to mere paper work. I can assume from the lone example given above that there are many problems affecting land in Cameroon which require prompt solution. If this is done, there is no doubt that investment will be free and quick if there is guarantee of land tenure to the intending occupier over the area so occupied. At the moment, there are weaknesses in traditional land tenure which are being ruthlessly exploited by 'landlords'.

## 3. THE PLAN : FINANCING THE PROJECTS

The success of any such scheme will depend largely on the availability of liquid funds and adequate securities to back the raising of loans. Traditionally, there is one method of saving or rather loan raising, common in many parts of the Federal Republic. This is called "Esusu" in some parts, and in others "Njangi". Basically, it is the receipt of money contributed monthly in rotation by a group of persons. Even with the introduction of banks, most people, even among the literate classes, still prefer this method as a means of raising lump sums of money for particular projects. The system works only when there is mutual trust among the mem-

bers as the transactions are hardly documented. This traditional savings device used by their recipients to finance a project is similar to a short term loan from a bank. No interest is however paid on the "Esusu" loan. Perhaps this system can be examined by experts with a view to modernising to permit building projects to be financed by groups of self trusting persons. Legislation governing the organization of such a scheme and the provision of safe-guards in respect of these credit-raising societies will go a long way to solving the loan problem.

Perhaps the time has now come when the earnings of farmers and other business-men should be channelled into some useful purpose for the common good. At least a good roof over their heads is one such good. They should be encouraged by legislation to save at least 10 per cent. of their earnings over a short period of two years and be permitted to withdraw this sum in kind in the form of farm implements or building material or for the purpose of off-setting a building loan. In short, the introduction of National Security Bonds should be examined.

As a complement to the plan, credit facilities should be made available for prospective builders at reasonable low rates of interest. A safeguard for this money should be the formation of building societies which should handle the programmes. The cooperative movements should use produce as security and sponsor similar programmes since the main difficulty is providing the type of security which will be accepted by the lender.

At the cooperative level, a scheme similar to the Ghana "Roof Loan Scheme" may be contemplated. One may wonder why it is the roof and not the whole structure. This theory is based on the assumption that while it may be possible for ordinary people to construct four solid walls from local materials, the provision of a weather-proof roof usually presents the problem. Timber companies, for example are capable, if induced, of producing good quality and cheap wood from their saw mills which could make excellent walls in the areas where construction with wooden walls is the practice. In the uplands, cheap machines capable of producing good bricks with a small quantity of cement mixed with laterite, where this is possible, can be purchased. The cooperative movement can in turn place bulk orders of corrugated iron sheets with which to launch this scheme. Although this approach has been criticized by experts as making slums more permanent, one cannot deny that in the face of this massive problem facing developing countries, half a loaf is better than none.

Side by side with this approach should be the planning of new housing estates by experts using local materials to best advantage. It is true to say that when the structures shall have been built, they may not be within the reach of the common man. But a start must be made and hire purchase terms encouraged for those who cannot afford to pay outright. In any case, the two approaches must be tried at the same time.

An excellent contribution has already been made by United Nations experts in their report *Petit guide de la construction et de l'habitat* which is a constructive guide aimed at using local material to improve Cameroon types of houses for the urban and rural populations. This no doubt is a beginning in the right direction but it requires a driving force to set it in motion.



"Senior Service" type house formerly occupied by expatriate officers but now inhabited by Cameroon officers.

A prerequisite to the launching of this programme is that houses in Government reserves and on plantation estates should not be isolated from the adjoining town and country plan. There is need to close the gap. With the development of transport services, the doctrine of tying the worker to the job should be abandoned. If workers live with their kith and kin in well planned

townships, the less fortunate folk will benefit from the social amenities which at present are enjoyed by a few and, besides, the cost of providing the amenities will be less. It may be cheaper for transport to be laid on to convey workers to the job sites. A happier and more contented society, feeling that there is very little difference between the rich and poor, will grow up. There will be a general cut in the very frequent mobility of labour which today disrupts realistic economic planning because the labour force is never ready at hand. Cameroonians can then feel attached to their jobs and to their places of work.

In the exercise, there would appear to be three bodies that can initiate a policy — the Central Government, leading firms and local authorities. Concerted action will definitely produce the best results. The commune could set aside the land, the big business houses and banks could provide the money and government, backed by legislation and drive could see the machinery in action to produce a new Cameroon society.

On establishment of a sound policy, Cameroonians would feel free to settle and live in any part of the Federation. What has hitherto been referred to as migrant should also feel secure that it too can live and work on the plantations. Tribal dissensions have, in the main, been responsible for the desire to return to tribal homes of birth because the workers felt that they do not belong to the communities in which they work. In the wake of the drive for national unity, we are striving among other things to create a single Cameroonian personality and in this process "National Unity means," in the words of the President of the Federal Republic, "that in the workyard of national construction there is neither Ewondo nor Douala, Bamileke or Boulou, Foulbe nor Bassa; we are, one and all, simply Cameroonians" 1. This policy, if practised, will not only provide a stable labour force but will give birth to a healthy society.

If another solution lies in the creation of more plantations, perhaps the case for their expansion into other parts of the country should be examined. In fact that feeling is very strong among rural populations who see modern amenities and general social security as an inevitable consequence of plantation and industrial development.

Every day the housing problem manifests itself in the continual growth of squalid towns and unless Government puts forward a vigorous scheme, this growth will be difficult to arrest and the associated social problems may not be solved quickly and without much expenditure. The community spirit is already common-place in the Cameroon man but the days when family men and friends rallied around and built houses for one another are almost dying out with the development of the money economy. This system of mutual help can be resuscitated by the encouragement of some of the suggestions made in this article. The suggestions made here can also generate a bit of money-saving incentive.

(1) H. E. The President's Statement of General Policy at the Ebolowa Conference.

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