JETIR.ORG ISSN: 2349-5162 | ESTD Year : 2014 | Monthly Issue

JOURNAL OF EMERGING TECHNOLOGIES AND INNOVATIVE RESEARCH (JETIR)

An International Scholarly Open Access, Peer-reviewed, Refereed Journal

Social housing in Cameroon: state of the affairs

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Abstract: In this paper, we observe that in 2020, the cumulative deficit in social housing in Cameroon amounted to about 2,000,000 dwellings. Moreover, for more than 70 years, the production and management of social housing within the territory has been performed by a single social landlord and donor; a state-owned corporation. This state of play shows that in 2021, in the land market, the acquisition costs a square meter of undeveloped land varied between 400,000CFA francs (640 US$) and 10,000CFA francs (US$16 US$), for plots of land benefiting totally or partially from a good level of urban infrastructure and services. Furthermore, potential clients able to afford the rent of social housing are Cameroonians whose monthly salary levels in the county's formal economy ranges from 25,068CFA francs (40 US$) to 674,708CFA franc (1,080 US$). With regard to the social housing rental market, the minimum rental costs for housing proposed by the sole Cameroonian social landlord reveal that the lowest monthly rent is 13,100 CFA francs (21 US$) for a T1 dwelling and 85,860 CFA francs (137 US$) for a T6 dwelling. Comparing the monthly rental costs of housing offered by the social landlord with the level of salary available to employees in the formal economy, shows that only a portion of employees in category 1 and 2 of the private sub-sectors, outside banking and financial institutions, cannot be housed on the ground of having very low salary levels.

Index Terms **- Land costs, monthly rents, monthly wages, social housing.**

I. INTRODUCTION

The 2005 general population census (BUCREP 2005a, 2005b), indicates that Cameroon had 14,463,839 inhabitants, that was at the time an average density of 41.8 inhabitants per km2. According to INS (2018) projections, by 2020, this population had reached 24,910,305 inhabitants for a density of around 52 inhabitants per km2. To this general demographic growth, we must add the very high rate of urbanization, which stood at 37.8% in 1986, then 45.8% in 2010, and which, from researchers' projections, would have reached the figure of 60% in 2020.

Today, it is estimated that while more than half of the population lives in urban areas, the cities of Yaounde and Douala alone concentrate more than 40% of the population.

The mismatch between economic growth, population growth and per capita income growth has the following consequences:

- The displacement of people from rural areas to cities that are centers of economic growth;
- The lack of financial and technical resources to meet the housing demand of populations by communities in both urban and rural areas;
- The phenomenon of shanty towns that stems from the fact that part of the population in urban areas and emigrants from rural exodus, whose economic status cannot grant them access to decent housing, develop precarious dwellings – slums – in the outskirts of the city.

The rapid expansion of these slums in developing countries is in fact an appropriate response to demographic pressure and housing shortages (Nonjon A., 2017). This demographic growth, which is constantly evolving in many of our urban centers and in developing regions, leads to intensive urban sprawl that consumes natural space and weighs heavily on the ecological capital. This should trigger construction, rehabilitation, renovation, infrastructure, buildings and urban development. For public authorities to meet these needs in the context of sustainable development, the complex social, economic and environmental challenges should be overcome. It should be noted that the lack of housing, poor living conditions in homes or their huge financial effort earmarked for housing contribute to widening inequalities and promoting the marginalization of the most vulnerable or fragile populations, which in the long run could lead to social disorganization and destabilize a nation. Data from the Growth and Employment Strategy Paper (GESP) for 2010–2020 (MINEPAT, 2009) reveals that the situation of Cameroon in 2010 in terms of social housing was very disturbing. This was due to a cumulative deficit at the time, which was in the order of 1,000,000 units to which it will be necessary to add 100,000 units of additional demand each year and to cut an average of 30,000 new units put on the market. By extrapolating, we see that the accumulated deficit in 2020 was 2,000,000 social housing units, which is not far from the demand for 1,430,231 market-registered housing units in 2020 proposed by Atangana T.A. (2021).

Aware of the negative consequences that the lack of affordable housing could create, Cameroon created in 1952, the Société Immobilière du Cameroun (S.I.C), whose mission as a priority, was to implement all projects relating to social housing in general and affordable – or social – housing in particular. After more than seventy (70) years of activity and several difficulties due to the two economic crises and a devaluation that hit Cameroon, the Cameroonian social landlord (S.I.C), whose activities derive from an

economic model based on public funding, continues to do its best to carry out its social housing construction projects in a changing land and economic environment.

The purpose of this paper is to present the state of play:

- The current Cameroonian land market;
- The wage levels offered by the Cameroonian formal economy sector;
- The costs of renting social housing in Cameroon and the possibilities of access to such housing by employees in the formal economy.

II. MATERIALS AND METHODS

2.1 Materials

To take stock of social housing in Cameroon we consulted:

- The MINDCAF (2018) databases in order to take stock of the land market for undeveloped land in Cameroon;
- The databases of the Cameroonian Ministries of Finance, Labour and Social Security on salary grids for public and private sector employees (MINF et al., 2017, MINTSS., 2018);
- We consulted the databases of social landlords in order to obtain the monthly rental costs by type of accommodation or apartment per unit of useful surface area.

2.1 Methods

We used the statistical tools found in the Microsoft office excel 2021 software::

- To calculate average, minimum, maximum and standard deviations of monthly rent costs per unit of useful area for different types of social housing or apartments.
- To correlate monthly salary levels for each category by index (or step) for public (or private) sector employees.
- In all the following (subsequent) data, we will use the CFA franc, which is the currency in force in Cameroon. The conversion of the CFA franc into US dollars is done using the ratio: 1 CFA franc = 0.0016 USD at the conversion rate of June 2022.

In order to identify the categories of employees who are unable to access available social housing, we considered that any employee should devote a maximum of one third of his disposable income (or available salary) to renting housing.

We note that the disposable income for an individual or a household given by the relation (1), is equal to the sum of primary and transfers from which Direct Taxes (ID) must be deducted. These taxes are compulsory levies made up of taxes and actual social contributions received by public administrations. In theory, disposable income (Blasco J. et al. 2018) for an individual or a household, according to the diagram in Figure 1, should allow any worker to house, consume and if possible, save.

$$DI = PI + TR - DT \quad (1)$$

Where:

ID: Disposable income;

PI (TR): Primary income (transfer income or revenue);

DT: Direct taxes.

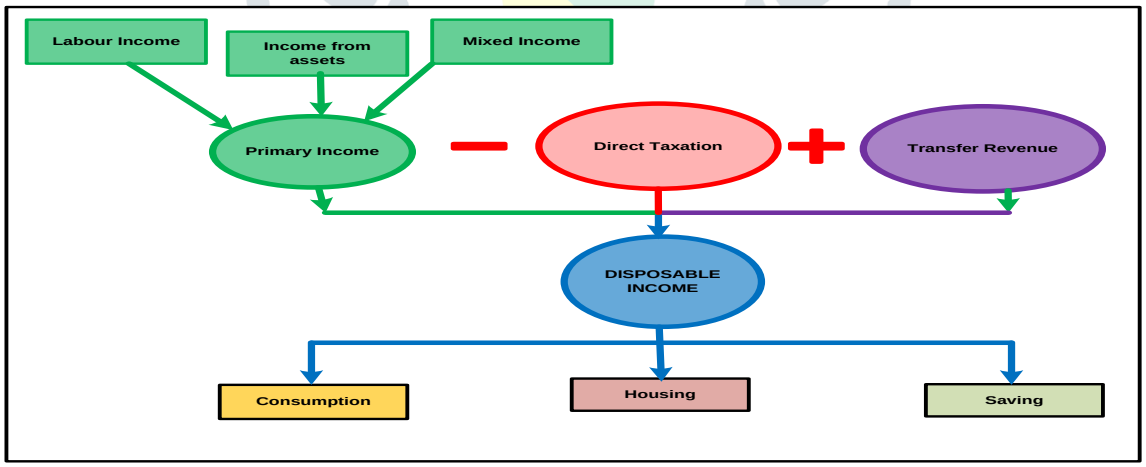


Figure 1:- Disposable income (Blasco J. et al. 2018)

III. RESULTS AND DISCUSSION

3.1 Review of the Cameroonian land market

In Cameroon, the construction costs incurred by property developers, whether they are social lessor or not, are direct costs related to:

- Acquisition of undeveloped land;
- Housing construction.

In this section, we will focus only on the acquisition costs of undeveloped land that is part of the Cameroonian land market environment.

3.1.1 Costs related to the acquisition of undeveloped Land

These are expenses incurred by a real estate developer, for the acquisition of undeveloped land on which he plans to build his home. The careful observation of the Cameroonian land market in 2020 tells us that the market value of an undeveloped plot of land depends on the level of infrastructure (drinking water distribution networks, electricity distribution networks, communication routes, transport,

etc.) and the urban services it benefits from. We observe that the absence or remoteness of these urban infrastructures and services lowers the market value of an undeveloped piece of land.

Reference will be made here to the MINFI Decree No. 2006/3.23/PM (2006), which lays down the procedures for the administrative evaluation of real estate in tax matters, then to the MINFI Mercurial Decree (2009), which sets the ceiling prices for real estate. In addition to this, the information provided by the land market offers in Cameroon, allows us to confirm that in 2021, the provisions of the said mercurial, divides Cameroon into four (04) major Groups. Furthermore, we provide discounted market values, costs per square meter of undeveloped land (Table 1). In fact, in this table:

- Group 1 is made up of the cities of Yaounde and Douala, to which should be added the classy neighbourhoods of certain seaside towns in Cameroon;
- Group 2 is composed of the major cities of the administrative regions;
- Groups 3 and 4 are made up of small and medium-sized towns in administrative regions and inhabited rural areas.

Table 1: Market Values of Costs per Square Meter of Land excluding (MINDCAF 2018)

	Cost per square meter of land in CFAF and US$									
	Groupe 1 (Cities Douala, Yaoundé,…)					*Groupe 2 (Major cities of the Regions)*		*Groupe 3 (Small and medium-sized towns of the regions)*		*Groupe 4 (Inhabited rural areas)*
Zones	*Class 1*	*Class 2*	*Class 3*	*Class 4*	*Class 5*	*Class 6*	*Class 7*	*Class 8*	*Class 9*	*Class 10*
I	*400,000F**		*to*		*50,000F*	*40,000F to 20,000F*		*20,000F to 12,000F*		
	*640$**		*to*		*80$*	*64$ to 32$*		*32$ to 19,2$*		
II	*150,000F*		*to*		*25,000F*	*30,000F to 16,000F*		*16,000F to 8,000F*		
	240$		*to*		*40$*	*48$ to 25,6$*		*25,6$ to 12,6$*		
III	*80,0000 F*		*to*		*15,000F*	*26,000F to 10,000F*		*12,000F to 7,000F*		*8,000F to 4,000F*
	128$		*to*		*24$*	*41.6$ to 16.4$*		*16,2$ to 11,2$*		*12.6$ to 6.4$*
IV	*40,000F*		*to*		*10,000F*	*10,000F to 8,000F*		*9,000F to 5,000F*		*5,000F to 2,500F*
	64$		*to*		*16,4$*	*16.4$ to 12.8$*		*14.4$ to 8$*		*8$ to 4$*
V	*16,000 F*		*to*		*50,000F*	*6,000F to 3,200F*		*7,000F to 3,000F*		*3,000F to 1,500F*
	25.6 $		*to*		*8$*	*9.6$ to 5.1$*		*11,2$ to 4,8$*		*4.8$ to 2.4$*

*F for CFA francs and $ for US$

On the basis of criteria related to the distance from the city centre and/or the luxury of its urban facilities and infrastructure, each Group is subdivided into a number of classes:

- The Group 1 made up of the cities of Douala and Yaounde includes districts from the first (1st) to the fifth (5th) class;
- Group 2 (respectively 3) includes the districts of the seventh (7th) (respectively eighth – 8th) class;
- Group 4 applies only the tenth (10th) class.

To be more precise, Class 1 is made up of very classy neighbourhoods in Douala, Yaounde and some seaside towns in Cameroon, and Class 2 groups include the upmarket neighbourhoods of Douala and Yaounde. In Class 3, the other neighbourhoods in the city centre of the agglomeration of Douala and Yaounde are groups together, whereas in Classes 4 and 5, the other neighbourhoods of the near and far suburbs of the cities of Douala and Yaounde are grouped together. Classes 6 and 7 contain the downtown city neighbourhoods of the large and medium-sized urban areas of Cameroon's administrative regions. Finally, in Classes 8, 9 and 10 group, we gather the neighbourhoods on the outskirts of large and medium-sized towns in the Regions and inhabited rural areas.

Because of the correlation between the level of infrastructure and urban services on the one hand and the market value of undeveloped land on the other, each class has been divided into five (05) zones, namely:

- Zone I, consisting of fully equipped neighbourhoods benefiting from four infrastructure networks (water supply, paved roads, electricity and telephones) and all urban services;
- Zone II, includes neighbourhoods partially equipped and benefiting from three to four of the above-mentioned networks infrastructure;
- Zone III, concerns neighbourhoods partially equipped and benefitting from two to four of the above- mentioned networks infrastructure;
- Zone IV includes neighbourhoods with only one of the following four infrastructure networks; paved roads or motorable roads, electricity and telephone;
- Zone V is made up of neighbourhoods that do not benefit from any of the aforementioned infrastructure networks and urban services.

Table 1 above, updates the results of the field surveys carried out by MINDCAF (2018) among real estate agents in Cameroon. The data thus obtained confirms the exception of the cities of Douala and Yaounde.

Theoretically, to determine the selling price of undeveloped land, one should do the following:

1. Identify the Group number of the neighbourhood where this land to be purchased is located;

2. Identify the "i" number of the Neighbourhood Class where the land is located;
3. And Table 1, allows us to know the range of the purchase price of one square meter of the undeveloped land, once its Zone is identified.

In theory, for a given group, the price of land per square meter in a Class "i" neighbourhood is generally higher than in the Class "i+1" neighbourhood.

A close examination of this in Table 1 shows that in zones I to IV of Group 1 and zones I to III of Groups 2 and 3, the purchase prices per square meter of undeveloped land are relatively high. In these areas, which are generally the economic development hubs of their region and because their urbanization rate are high, there is therefore a high demand for affordable housing that is not being met. To lower the production costs of social housing in these areas, government intervention is essential.

Zone V of Group 1 and zones IV and V of Groups 2 and 3, and then all the zones of Group 4, are preferred areas for the development of spontaneous dwellings because of the acquisition prices of undeveloped land are relatively low.

In all these areas, which are generally centers of economic activity, employees of the formal and informal economic sectors are for the most part housing seekers. As it is impossible to determine the level of income of employees in the informal sector (for lack of data), for the rest, we will only look at the income of employees in the Cameroonian formal economic sector.

3.2 State of play of employees' incomes in the Cameroonian formal economic sector

The budget that a household or an individual can mobilize for renting a home is highly dependent on his or her income, which can be identified in the Cameroonian context as a salary. Given that a person must devote a maximum of one third of his or her salary or income to renting a house, it is essential to know the level of salary income of employees in the Cameroonian formal economy

3.2.1 Income levels of employees in the formal economy

In Cameroon, economic activities can be divided into two sectors: the formal and the informal economy sectors. Since the salaries of employees in the informal sector are not known, we will only present those of the formal sector, which consists of employees in the public and private sub-sectors. The wages of these workers are usually set by collective agreements and establishment agreements.

3.2.1.1 Wage levels of employees in the Public Sub-sector

The salary level of a public sector employee (or civil servants) will depend on his or her category (D, C, B1, B2, A1 and A2) and index (Figure 1). The lowest salary in this sector is 56,772 CFA francs (81 US$) (for Category D, Index 100) and the highest is 353,526 CFA francs (565 US$) (for Category A2, Index 1140). Indeed, for category:

- D, the salary level varies between 56,772 CFA francs (81 US$) and 117,021 CFA francs (187 US$) when the index varies from 100 to 210;
- C, the salary level varies between 100,590 CFA francs (161 US$) and 171,955 CFA francs (275 US$) where the index is between 180 and 330;
- B1, the salary level varies between 147,884 CFA francs (237 US$) and 226,630 CFA francs (363 US$) when the index varies from 270 to 575;
- B2, the salary level varies between 158,839 CFA francs (254 US$) and 251,336 CFA francs (402 US$) where the index is between 290 and 685;
- A1, the salary level varies between 181,162 CFA francs (290 US$) and 309,730 CFA francs (496 US$) when the index varies from 375 to 975;
- A2, the salary level varies between 193,514 CFA francs (310 US$) and 353,526 CFA francs (565 US$) where the index varies from 430 to 1,140.

The results of Figure 2 on the monthly salaries of public sector employees are summarized in Table 2, which presents the salary "Y" for each category in the form of a linear correlation as function of the index "X" ranging from 100 to 1140, with a correlation coefficient greater than 0.99.

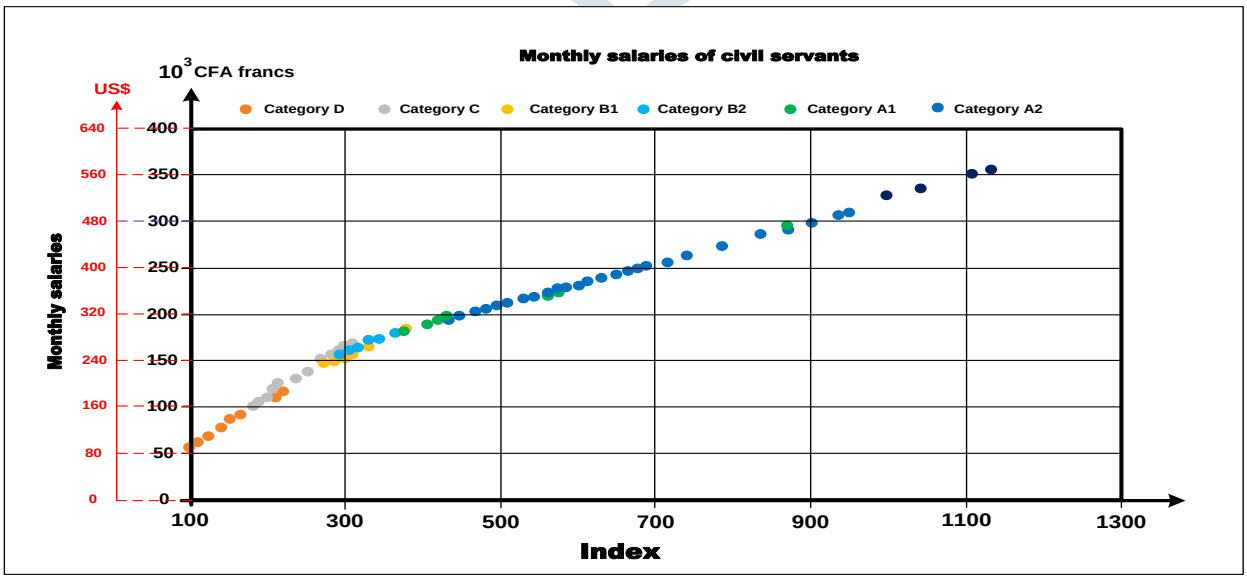


Figure 2: Monthly Salaries of Civil Servants, by Category and Index

Table 2: Civil Servants' Monthly Salaries by Category, by Correlation Index

N°	*Category*	*X Index*	*Monthly salaries Y (CFA francs)*	*Correlation coefficient R*
1	*D*	*X ∈ [100 ;210]*	*Y=547.72X+1,999.9*	*1.000*
2	*C*	*X ∈ [180 ; 330]*	*Y=515.01X+9,202.9*	*0 .996*
4	*B1*	*X ∈ [270 ;: 575]*	*Y=235.87X+92,445.0*	*0.995*
4	*B2*	*X ∈ [290 ; 685]*	*Y=228.78X+95,140.0*	*1.000*
5	*A1*	*X ∈ [375 ; 945]*	*Y=224.36X+97,665.0*	*1.000*
6	*A2*	*X ∈ [430 ; 1,140]*	*Y=224.36X+97,769.0*	*1.000*

3.2.1.2 Private Sub-sector Salary Levels

In the private sub-sector, special treatment must be given to banking and financial institutions.

a. Private Sub-sector Salary Levels Excluding Banking and Financial Institutions

The level of salaries in this sub-sector depends on the employee's category, which varies from 1 to 12, and his or her range, which also varies from 1 to 12 (Figure 3). Here the lowest salary is (40 US$) or 25,068 CFA francs (Category 1, Step 1) and the highest is (384 US$) or 240,050 FCFA (Category 12, Step 12). In Table 3, we present the salary "Y" for each category in the form of a linear correlation as function of the index "X" ranging from 1 to 12, with a correlation coefficient greater than 0.98.

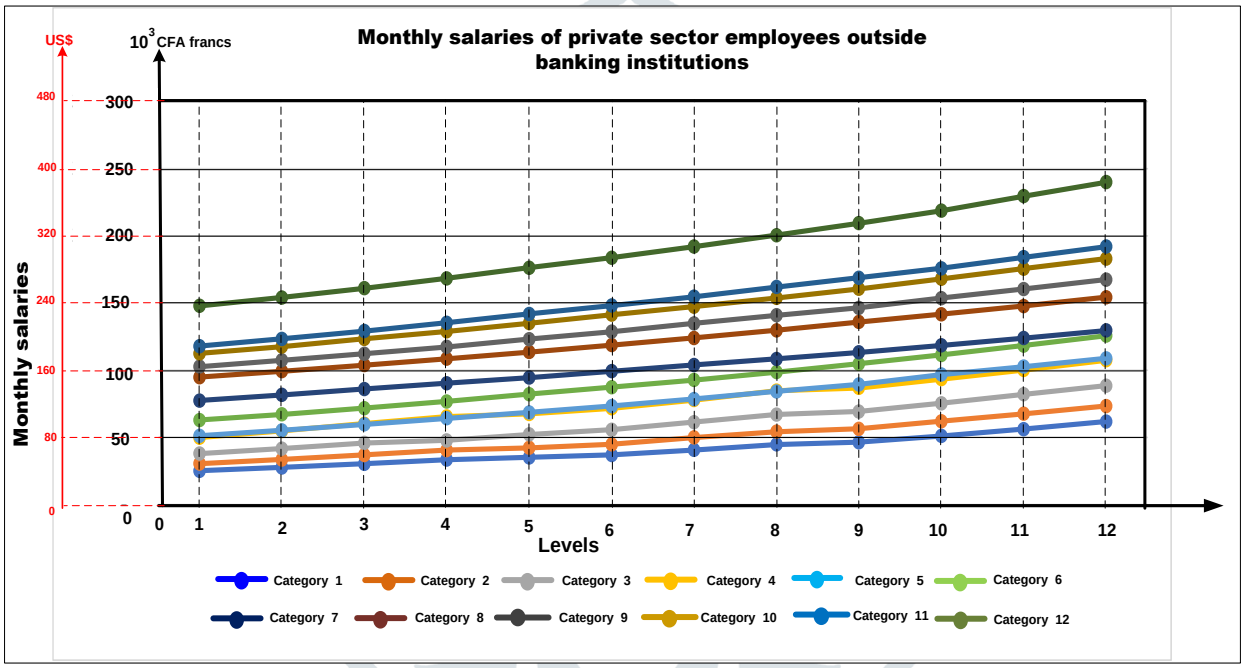


Figure 3: Monthly Salaries of Private Sector Employees Excluding Banks by Category and Level

Table 3: Monthly Salaries of Private Sector Employees Excluding Banking Institutions by Category and level in correlation form

N°	*Category*	*Levels X*	*Monthly salaries Y (CFA francs)*	*Correlation coefficient R*
1	*1*	*X ∈ [1 ; 12]*	*Y=3,157.1X+20,226*	*0.988*
2	*2*		*Y=3,754.4X+24,894*	*0.991*
3	*3*		*Y=448.7X+31,197*	*0.993*
4	*4*		*Y=5,029.8X+46,924*	*0.995*
5	*5*		*Y=5,246.8X+43, 567*	*0.998*
6	*6*		*Y=5,677.3X+54,700*	*0.997*
7	*7*		*Y=4,695.9X+71,645*	*0.999*
8	*8*		*Y=5,407.4X+87,504*	*0.998*
9	*9*		*Y=5,888.6X+94,630*	*0.998*
10	*10*		*Y=6,412.1X+103,871*	*0.998*
11	*11*		*Y=6,722.1X+109,026*	*0.999*
12	*12*		*Y=8,332.8X+135,959*	*0.997*

b. Levels of Salaries of the banking and Financial Sub-sector

The salary level of employees in the banking and financial sub-sector (Figure 4) depends on the employee's category, which varies from 1 to 12, and on his or her level (A, B, C, D, E and F). In this sub-sector the lowest salary is (88$US) or 55,267 CFA francs (Category 1, Step A) and the highest is (1,079$US) or 674,708 CFA francs (Category 12, Step F).

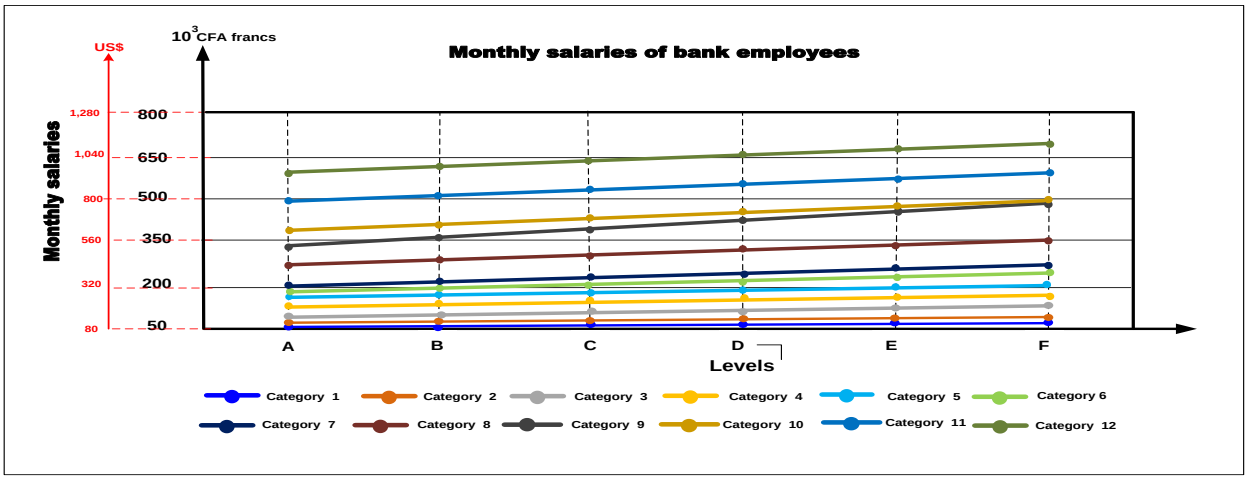


Figure 4: Monthly Salaries of Banking Sector Employees by Category and Level

The results of Figure 3, giving the monthly salary of employees in the banking and financial sub-sector, are summarized in Table 4, which gives the "Y" salary of each category in the form of a linear correlation, based on the "X" level, which varies from 1 (or A) to 6 (or F), with a correlation coefficient of over 0.97.

Table 4: Monthly Salaries of Employees in the Banking Sector, by Category and Level in Correlation Form

N°	*Category*	*Levels X*	*Monthly salaries Y (CFA francs)*	*Correlation coefficient R*
1	*1*	*X∈[1 ; 6]**	*Y=2,058.6X+53,195*	*1.000*
2	*2*		*Y=4,070.1X+61,700*	*0.999*
3	*3*		*Y=7,392.5X+77,643*	*0.998*
4	*4*		*Y=8,583.1X+107,603*	*1.000*
5	*5*		*Y=9,023.5X+139,092*	*0.972*
6	*6*		*Y=13,360.0X+159,834*	*0.998*
7	*7*		*Y=14,751.0X+171,896*	*1.000*
8	*8*		*Y=17,360.0X+243,082*	*1.000*
9	*9*		*Y=28,781.0X+300,132*	*1.000*
10	*10*		*Y=19,738.0X+358,582*	*1,000*
11	*11*		*Y=19,706.0X+457,246*	*0.983*
12	*12*		*Y=19,739.0X+555,972*	*0.997*

*1=A, 2=b,3=C, 4=D, 5=E, 6=F

By applying the rule stipulating that one third of an employee's monthly salary (or income) must be mobilized for the rental of his or her accommodation, we obtain Figure 5, which gives us, for the given monthly salary of a Cameroonian formal sector employee, the amount of monthly rent that this tenant may raise.

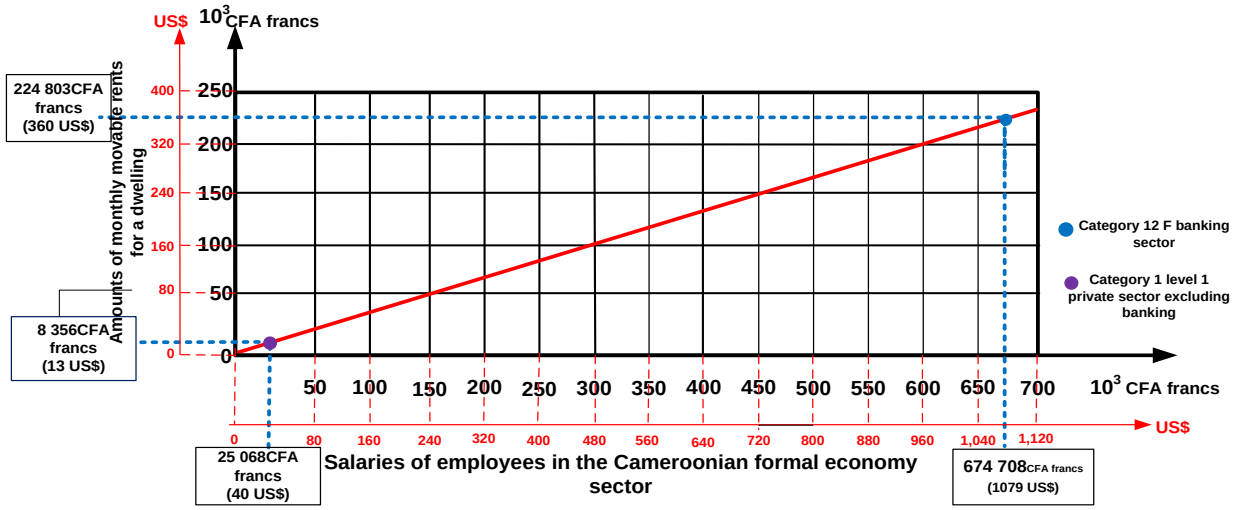


Figure 5: Monthly Amounts of Movable Rent for the Housing of Employees in the Formal Sector of the Cameroonian Economy

Analysis of the results given in Figure 5 shows that:

- The lowest salary of 25,068 CFA francs (40 US$) (for Category 1, Level 1) matches a dwelling with a monthly rent of approximately 8,356 CFA francs (13.4 US$);
- The highest salary of 674,408 CFA francs (1,080 US$) for Category 12 and Level F, matches a house with a monthly rent of 224,800 CFA francs (360 US$).

In the supply of affordable housing proposed by the Cameroonian social landlord, can we find a dwelling with a monthly rent of about 8,356 CFA francs? The answer to this question will only be given after carrying out a stocktake of the costs of renting housing in Cameroon.

3.3 State of Play of Social Housing Rental Costs in Cameroon

To take stock of the costs of renting social housing in Cameroon, we approached the Cameroon real Estate Corporation, which is the only active social landlord. This company has over seventy (70) years of experience in the production and management of social housing throughout Cameroon. The statistical studies were carried out on a sample of 1,200 representative dwellings located in the cities of Bafoussam, Bamenda, Douala, Limbe, Sangmelima and Yaounde. These dwellings were classified as T1, T2, T3, T4, T5 and T6. Actually, we will note here that a dwelling that has "n" rooms is said to be a dwelling of type " ".
The use of these data has enabled us to obtain the results which are summarized in Table
5 and Figures 6, 7 and 8 that give us the average, minimum, maximum and monthly rental costs per unit of useful area.

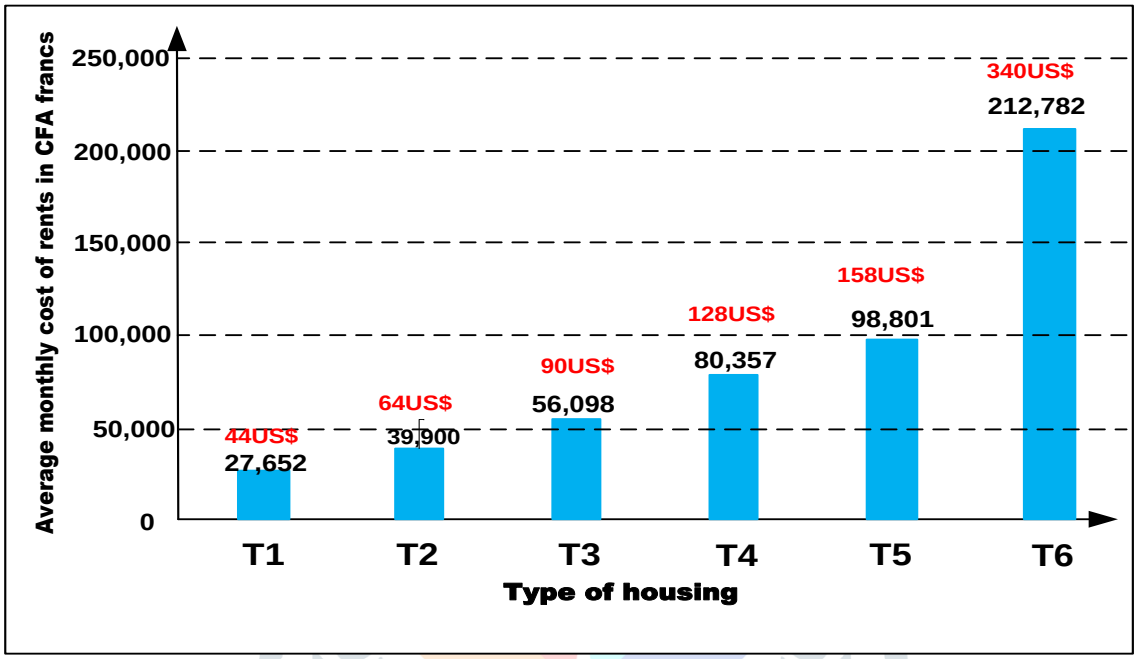


Figure 6: Average Monthly Rental Cost by Type of Social Housing in CFA francs in Cameroon

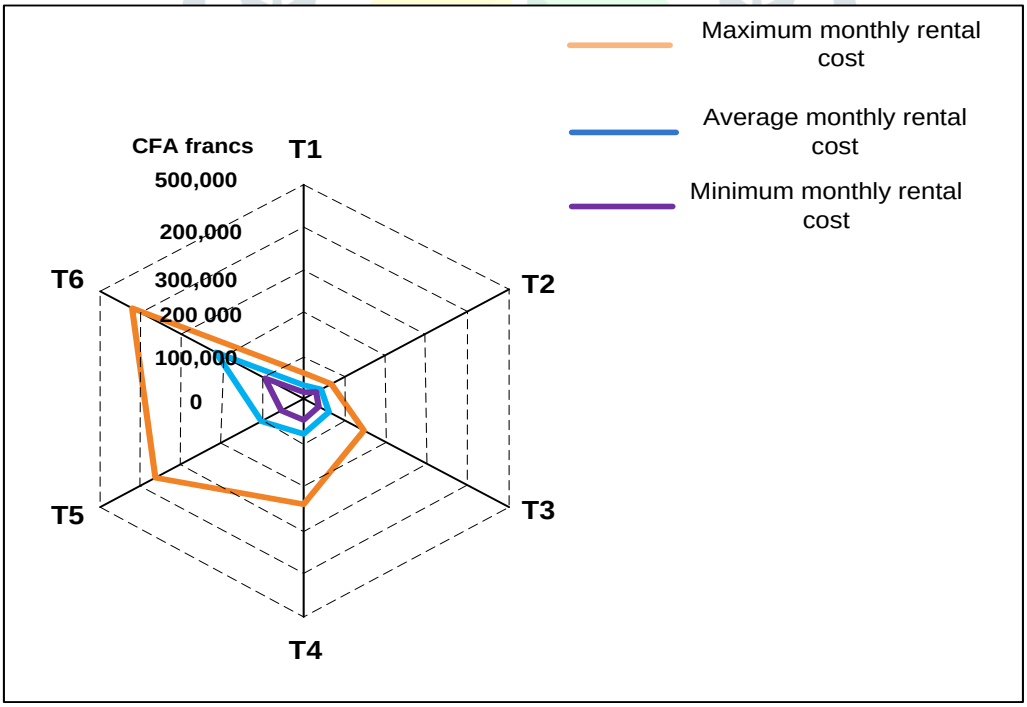


Figure 7: Monthly Cost: Minimum, Average and Maximum Rent in CFA francs in Cameroon

Table 5: Average Values, Deviation, Minimum and Maximum Values, Monthly Rents, Usable Areas of Social Housing, Average Monthly Rental Costs per Unit of Usable Area

Calculated parameters	Type of housing					
	T1	T2	T3	T4	T5	T6
Average monthly rent (CFA francs)	**27,652**	**39,900**	**56,098**	**80,357**	**98,801**	**212,782**
Deviation of the Monthly Rent (CFA franc)	14,001	12,491	21,424	45,077	78,045	148,596
Maximum monthly rent (Tj_{max}) in CFA franc	**59,030**	**65,470**	**143,830**	**240,610**	**357,330**	**410, 000**
Minimum monthly rent (Tj_{min}) in CFA franc	**13,100**	**24,685**	**30,050**	**42,390**	**54,590**	**85,860**
Average useful surface area (S.U*.) (m^2)	22.00	46.00	67.00	133.8	122.42	156.00
Deviation of the S.U. (m^2)	8.00	14.00	19.00	32.00	65.73	45.00
Maximum S.U. (m^2)	34.00	68.00	100.00	189.00	258.00	208.00
Minimum S.U. (m^2)	13.00	26.00	15.00	19.00	69.00	130.00
Average monthly rental cost in CFA francs/m2 (S.U.)	865	841	857	893	950	1410
The deviation of the monthly rental cost in CFA franc/m2 (S.U.)	94	127	94	200	230	894
The maximum monthly rental cost in CFA franc/m2 (S.U.)	955	1,023	1,073	1,355	1,360	2,404
The minimum monthly rental cost in CFA franc/m2 (S.U.)	700	633	660	633	670	670

*S.U.=useful surface area

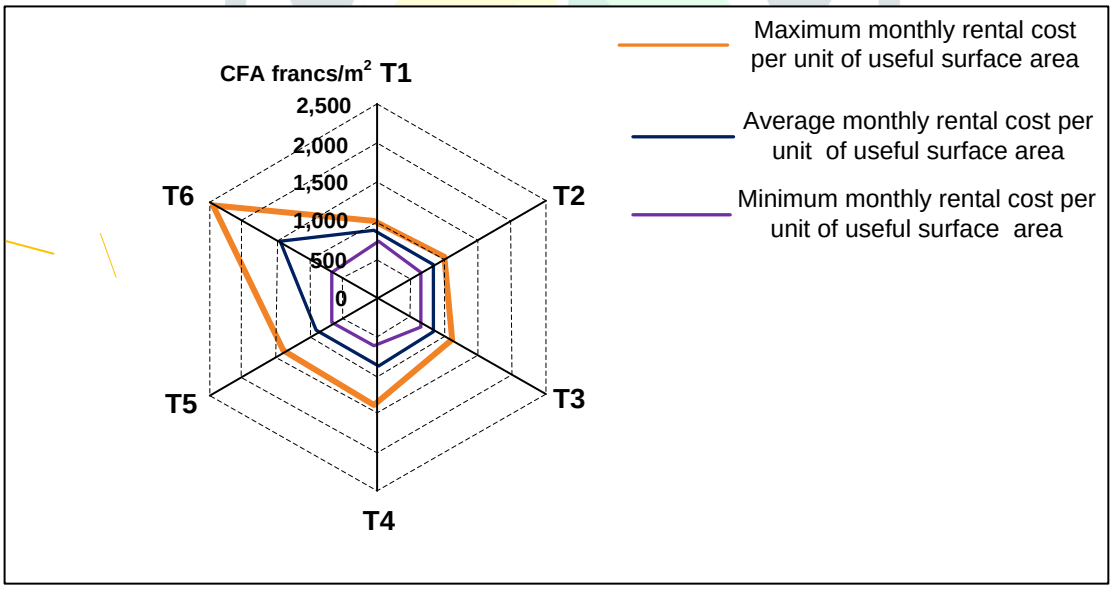


Figure 8: Monthly Cost: Minimum, Average and Maximum Rent per unit of useful surface area in CFAF/m2 in Cameroon

By comparing the average monthly rental costs of social housing per unit of useful surface area with those in the rental market excluding social housing (MINDCAF 2018), which results are summarized in Figure 9, we observe that, in general, the monthly rental costs of the private rental market excluding social housing are the highest.

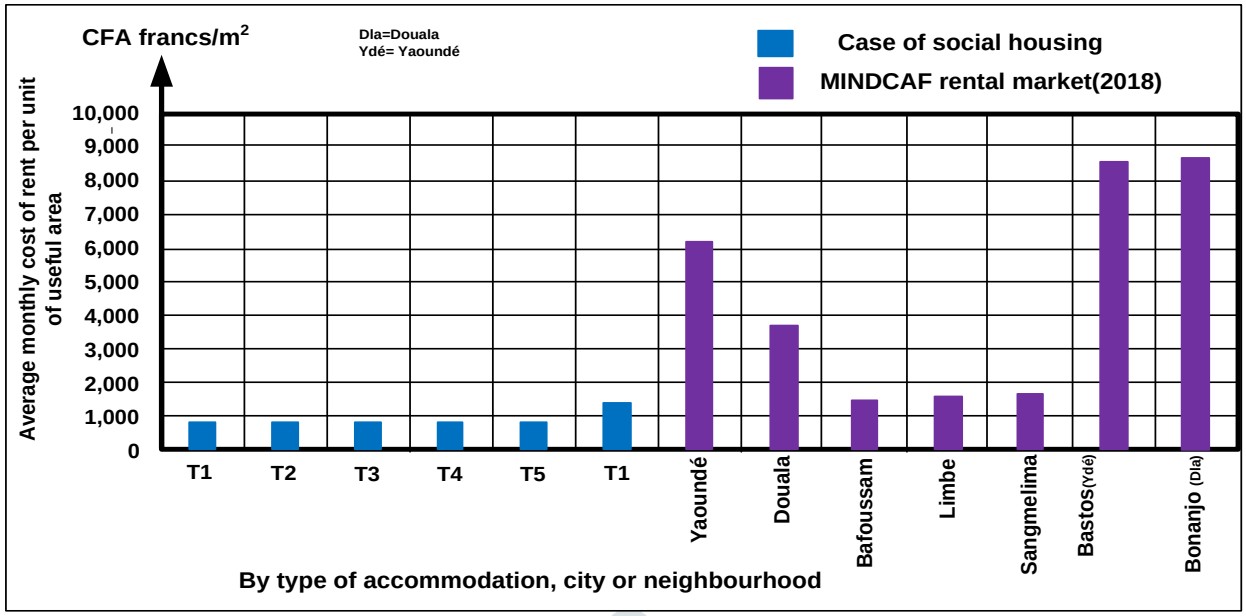


Figure 9: Average Monthly Rental Cost per Unit of Usable Area for Social Housing and the Rental Market in Cameroon

Finally, a close examination of the state of the art of the rental costs of social housing in Cameroon shows that the lowest monthly amount of rents is 13,100 CFA francs (21 US$) francs for a house of type T1 and 85,860 CFA francs (137 US$) francs for that of T6. The maximum rents are 59,030 CFA francs (94 US$) for type T1 and 416,000 CFA francs (666 US$) for type T6 housings.
In view of the above assessment of rental costs, do employees in the formal sector of the economy have the possibility of finding accommodation?

3.3 Housing Access Opportunities for Employees in the Formal Economy Sector

In the following, we will note by (resp.), the cost of the minimum monthly rent (resp. maximum) of a dwelling of type (for j =1, 2, 3, 4, 5 and 6), given in Table 5.
When we compare the monthly rental costs proposed by the Cameroonian social landlord (Figures 6 and 7) with the amounts that can be mobilized by employees in the formal economy sector of the country (Figure 4), we find that:

- All employees in the public sub-sector can afford housing (Figure 10);
- The majority of employees in the private sub-sector, other than banking and financial institutions, can also afford housing, except for those in Categories 1 and 2, Level 1 to 6 for the former and 1 to 3 for the latter (Figure 11);
- All employees in the private banking and financial sub-sector can afford housing (Figure 12).

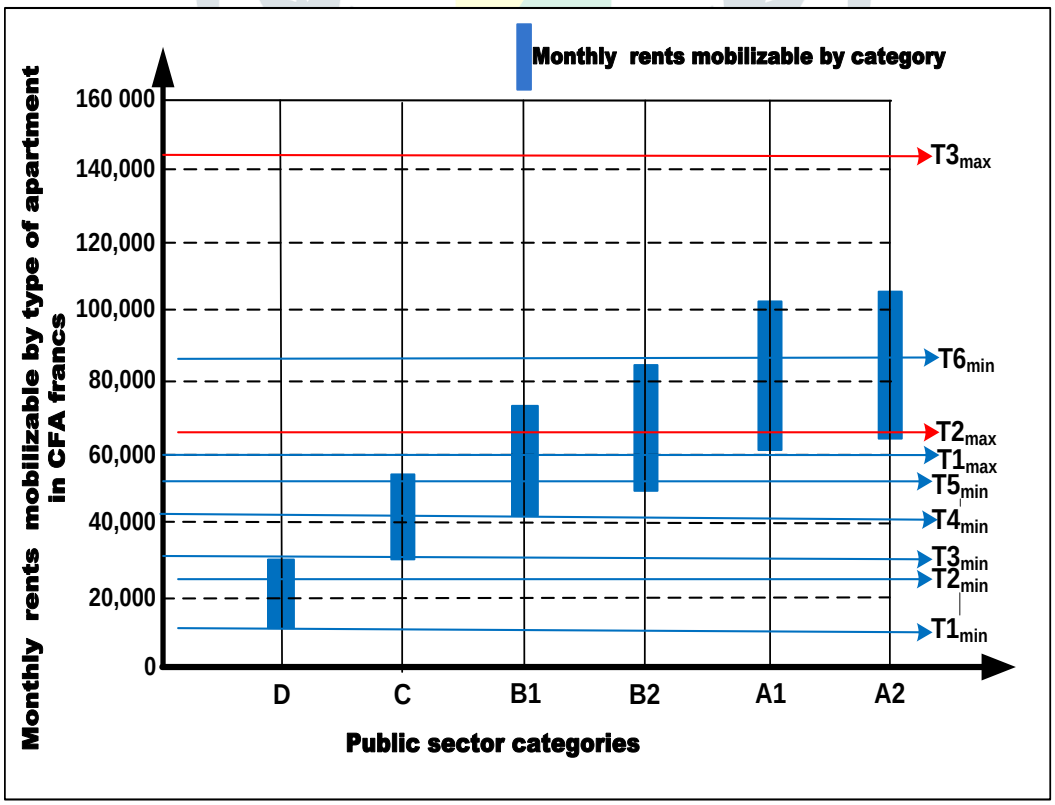


Figure 10: Monthly Income by Category of Cameroonian Public Sector Employees

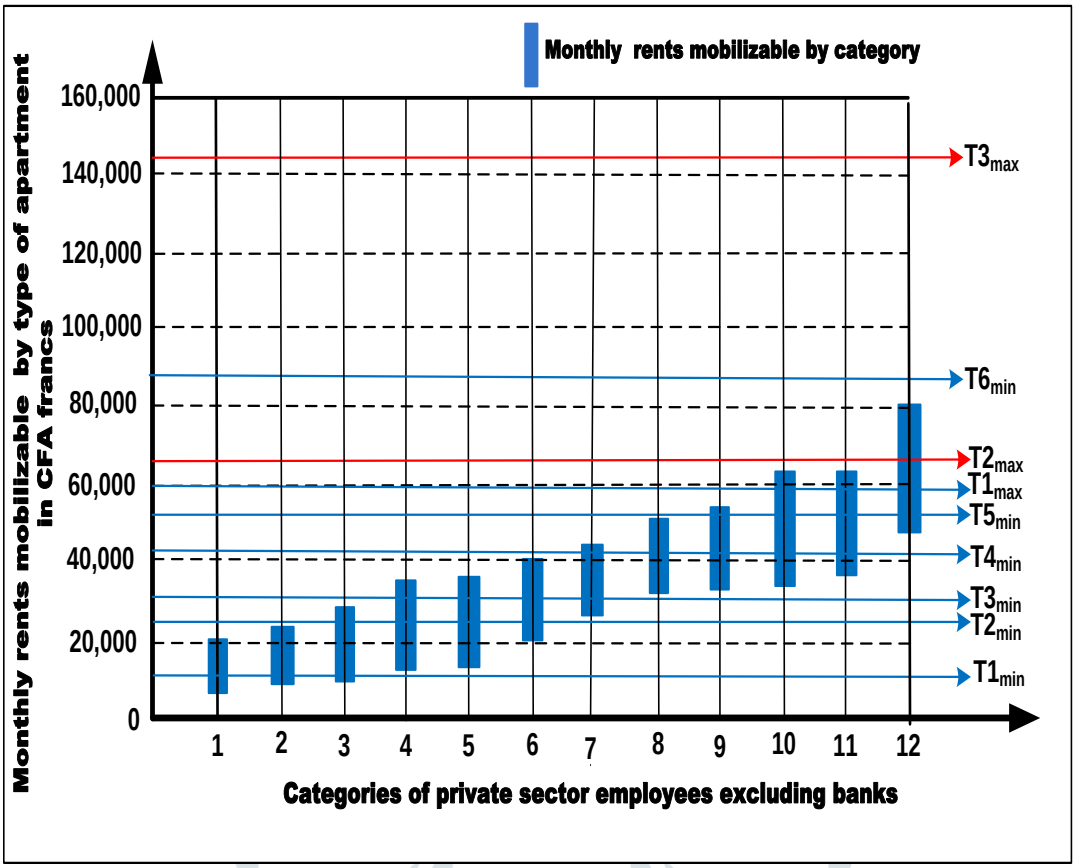


Figure 11: Monthly Rental Income by Category of Employees in the Cameroonian Private Sub -sector excluding Banking and Financial Institutions

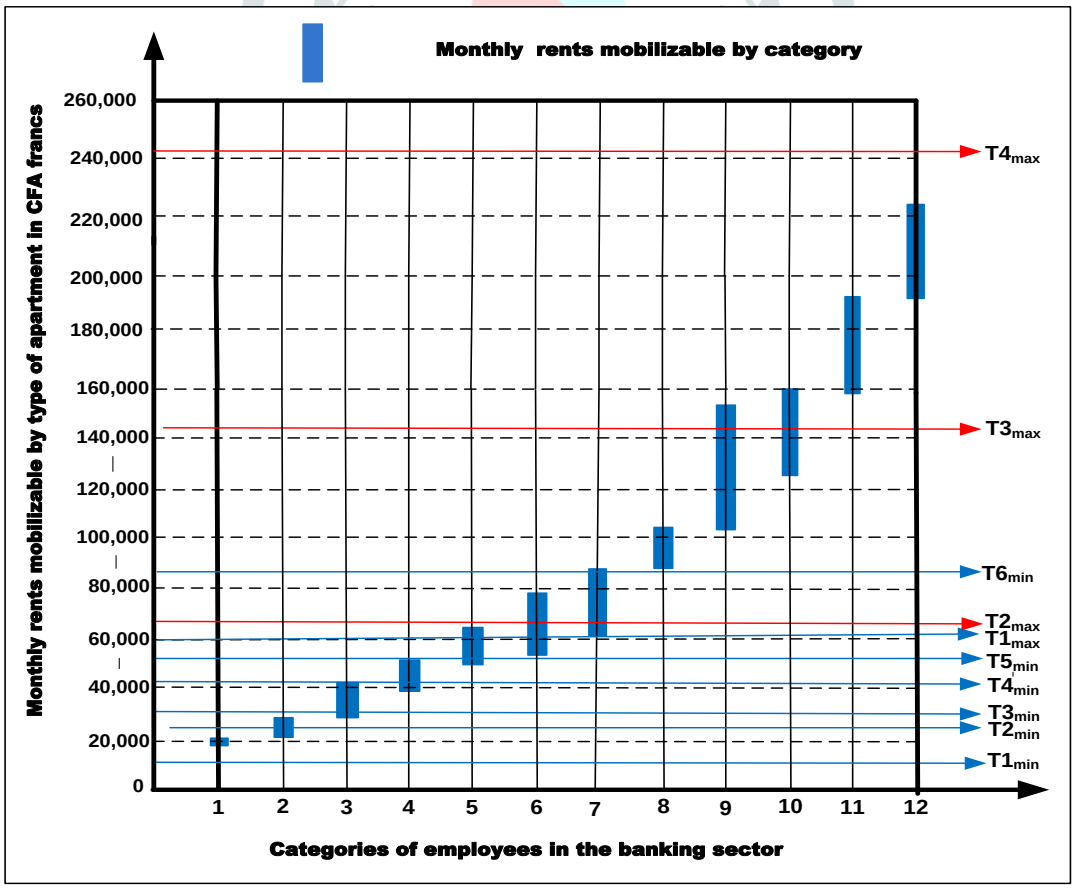


Figure 12: Monthly Rental Income by Category of Employees in the Cameroonian Banking Sector

Lastly, in the light of the foregoing, it appears that the minimum monthly rent for a T1 dwelling is about 13,100 CFA francs (21 US$), which is much higher than 8,356 CFA francs (13.4 US$) available to employees in the formal economy sector, who receive the lowest salaries. Moreover, we observe that the amounts of rents proposed by the Cameroonian social landlord make it possible to house almost all employees in the formal economy, provided that such housing is available.

IV. Conclusion

The stocktaking of social housing in Cameroon allowed us to observe that in 2020, the deficit of social housing was around two million and that for more than 70 years, only one social landlord, whose mission is mainly devoted to the production and management of social housing throughout the Cameroonian territory, remains in operation.

With regard to the Cameroonian land market, we note that in 2021, for plots of land benefiting totally or partially from a good level of urban infrastructure and services, the cost of acquiring a square meter of undeveloped land varies between 400,000 CFA francs (640 US$) and 10,000 CFA francs (16 US$). However, in rural areas, because of the lack of such infrastructures and urban services, these costs range from 1,500 CFA francs (2.4 US$) to 8,000 CFA francs (13 US$).

Regarding the monthly salary levels in the Cameroonian formal economy, they vary from 25,068 CFA francs (40 US$) to 674,708 CFA francs (1,080 US$). While the rental costs of social housing in Cameroon proposed by the only social landlord, reveals that the lowest monthly rental amount is 13,100 CFA francs (21 US$) for a T1-type dwelling and 85,860 CFA francs (137 US$) for a T6. In contrast, the maximum rents are 59,030 CFA francs (95US$) for a T1 dwelling and 416,000 CFA francs (666 US$) for a T6.

By comparing the monthly rental price supply with the monthly income of employees in the Cameroonian formal economy, we find that a portion of employees in category 1 and 2 in the private sub-sector, excluding banking and financial institutions, cannot afford housing, because their salary levels are very low.

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