

EAST AFR. PROT
 UGANDA SOMALILAND
 No. 19309

C. O.
 19309
 Recd
 Rel. 30 MAY 06

No.

227

(Subject)

1906

Provision For widows and Orphans
 of Civil Officials

7 May

at previous Paper.

Suggests that some scheme of is
 advised in East African States

(Minutes)

To: Read

With your approval I kept this paper with a view to seeing what action could be decided upon in the case of West Africa. As, however, you will probably advise that Col. Sastler should be informed as to the position while he is at home, I now send on a resume of the W. African papers [attached]

The Widows & Orphan's parts have not been a success even in the West Indian & Eastern Colonies, & we have actual proof that the B. & O. Pension Scheme of 1905 can be introduced in W. Africa. For a very long time (the views apply to West Africa at least as much as to West India, and the most that can safely be done

Copied for Mr. ...
 ...
 ...

...
 ...
 ...

at subsequent Paper

450

with your present knowledge appears to be
the best a system of government and
insurance as suggested by Mr. Storer
in the case of West Africa.

WCS
22 Jan 07
1108 24/1

N. Arthur

So Mr. Col. Sadler suggests
that he should submit a scheme. Mr. Storer
would be able to help him.

A. J. R.
24/1

We may at any rate explain
to him why a and c in Mr.
Bottomley's memo. are impracti-
cable, and suggest b. But
the result of all my attempts
in just years to solve this
problem has been to confirm
the view that d is after
all the best that can be
done in the present conditions
of tropical Africa.

WCS
at once

Assistance to Retirees of deceased
W. & A. African Officials.

117

On 27/7/80/03. W. & A. I prepared a
Memorandum on the various ways in which
Government assistance in these cases might be
systematized - viz.

(A) A Widows' and Orphans Pension Fund.

(B) Insurance by the officer aided by
Government

(C) Direct insurance with the Government
at specially favourable rates.

(d) Certain minor expedients intended merely
to cover the period of financial stress likely
to be incurred immediately on an officer's death.

I expressed the opinion that we had no
materials for (A) or (C) except on an unsound
basis, and that, unless it was considered
essential to have the same practice for natives
as for European officials, the best we could do
would be to adopt (B) until our information
was more complete.

Mr. Chairman stated:—

"After looking into the situation in these
Colonies, and having in mind our experience
with West Indian 'Funds', and after discussion
with Mr. Johnson I think it is clear that
the only feasible scheme will be to require
the officers to insure their lives on the
principles adopted in British Guiana after
the abolition of the W. and A. Fund. Officers
should be asked to pay not less than a
certain percentage of their salary in
premiums. As the Government now pay
an appreciable amount - £500 or £600

next year on an average, I understand,
in compensation grants, some contribution
— say 1 or 2 per cent — might be made
from the government.

When the question of starting a
Widows and Orphan Fund was raised
by the Gold Coast in 1906, it soon was
found that the abolition of all existing Funds
of the kind was in contemplation, but that
in the case of Malacca it was proposed to
start a system of Government pensions
for Widows and Orphans. The question of
starting a similar system in West Africa
was referred to the Attorney (Mr S. G. Archer)
who had the matter in hand under
consideration. He has stated: —

"I cannot advise you as regards any
course of action which will make
practicable immediately or even in the
near future the formation of Tables
suitable to form a basis for a West
African Civil Service Widows and Orphan
Pension Scheme.

The scattered and scanty facts alone
available at present, the local peculiar
climate and other conditions, the variation of
them in different territories, their already
recorded and probable future improvement as
civilization and sanitation advance, all make
it in my opinion impossible to form such
Tables, without some possession of recorded
experience for a further fifteen or twenty

gov
30.302/66

incl in A
44/30

years. The only plan which
seems practicable if a Fund is to be
created within any reasonable time — to
proceed to its construction by methods
which would be more or less arbitrary,
and which might involve a more costly
scale of contributions, than was really
necessary, but which should be at least,
so far as could possibly be foreseen, on
the side of safety.

In view of this Mr Archer has referred
back to the aided insurance proposal
made on 11/20/06

24/

19509

Commissioner's Office,
No. 30 MAY 06

Nairobi,

May 7th 1906.

EAST AFRICA PROTECTORATE.

No. 227.

My Lord,

The opening up of the territories of the Uganda
East Africa Protectorates within the last few years
has been followed in each Protectorate by the establish-
ment of a large staff of officials, and these countries
being now safe for life and property there has been a
great increase in the married element. When I first
went to Uganda four years ago, there were four officials
wives in the Protectorate; when I left it last December,
there were at least twenty, with a marked tendency of
the younger officials to marry and bring out their
wives with them. It occurred to me that it would be
desirable, if possible, to introduce some system for
provision

E. M. Principal Secretary of State

for the Colonies,

Downing Street,

LONDON, S.W.

provision for widows and orphans in a country where health is so uncertain as it is in Equatorial Africa, and several of the senior officials to whom I communicated my views were much in favour of such a proposal.

2. In East Africa the conditions are much the same; about forty-five of the Civil officials are married, besides seven railway officers and five military officers

have heard of one or two sad cases in which the death of the husband from climatic causes has left the widow and children almost totally unprovided for.

3. In India, where for the present purpose the conditions may be taken to be parallel, Government insists on its servants, both Military and Covenanted Civilians, providing for the future of their families by a compulsory deduction from their salaries, whether they be married or not,

towards pensions provided by Government, whilst in the case of the large Indian Uncovenanted Civil Service,

there is the Widow and Orphan's Fund, which, though controlled by Government, has its own funds, and subscription thereto is voluntary. I have had ample

opportunity of seeing the great benefit those funds have been to the Indian services. Here we need not at

present

present, consider the military service of Civil Officers
employed in the Protectorates are only for a period
of years, but in the case of the Civil Officers I
should like to see a system - voluntary perhaps in the
case of present officials but compulsory as to all new
appointments - introduced, by which some provision is
made for the widows and orphans. I consider the existing
conditions of service in Africa, and I believe that it would lead to increased efficiency.
I am requesting the Agents to send me the
papers connected with the Indian Institutions I have
mentioned, and I have the honor to ask if Your
Lordship would favourably consider some such scheme
being drawn up for East Africa and the other African
Protectorates. We could not attempt to approach
the liberal terms of the Indian Covenanted Civilian
Fund, and there would be no reason to do so; something
between the lines of the Indian Staff Corps fund and
the Uncovenanted Service Family Pension Fund might
be adopted unless there are Institutions in the
other Colonies which would be better adapted to the
conditions of service under the Colonial Office.

any

any case I hope that something may be found to be
feasible in the direction I have indicated.

I have the honour to be,

With the highest respect,

My Lord,

Your Lordship's most obedient,

humble servant,

J. W. Fuller

Commissioner
1906/08

E. A. P.
Uganda
Somaliland.

Downing Street,

4 November
October, 1907.

DRAFT.

EAST AFRICA PROTECTORATE

No. 596

Governor.

Lt. Col. Hayes-Sadler, C.B.
Ac.

Sir,

MINUTE.

Mr. Deane 29/10/07

Mr. Reid 29

Mr. Just.

X Mr. Antrobus 30

Mr. Cox.

Mr. Lucas.

X Sir F. Hopwood J.H.

Mr. Churchill 31.10

The Earl of Elgin. 31.10

for course

I have the honour to inform you that my attention has been drawn to the fact that no reply has yet been sent to your despatch No. 227 of the 7th of May, 1906, in which you recommended the establishment in the East Africa and Uganda Protectorates of a system of pensions for the widows and orphans of deceased officials similar to the system which exists in India.

Copy to Mr. J. H. W. 116/11/07

2. The question of putting on a regular footing the assistance which is at present given in certain cases and for special reasons

Reasons

19/11/07
to Uganda & Somaliland
for course

reasons to those dependent on a public officer
*who has been in the service of a British
 Colony or Protectorate*
 has been under consideration for some years.

~~in the case of West Africa.~~ It has been
 suggested that such assistance might take
 the form of (a) A Widows' and Orphans' Fund
 maintained in part by contributions from the
 officials,

(b) Direct Insurance with the Government,
 which may be in the position of an
 Insurance Company offering specially favour-
 able rates,

(c) Insurance by the Officer aided by
 Government, or

(d) Certain minor expedients intended rather
 to relieve the financial difficulty which
 often follows immediately on an officer's
 death than to make permanent provision for
 his dependents.

3. Funds of the form referred to under

(a) have been established in many of the
 Eastern and West Indian Colonies, but they

DRAFT.

Have not been found to be satisfactory in practice: ^{some} many have already been abolished and the others will probably be wound up shortly. In view of the experience with these Funds, in the creation of which the advising Actuaries had data available from many years of administration to work upon, I am not ^{able} prepared to approve of this alternative being adopted in West or in East Africa.

3. In the case of West Africa this alternative has been referred to a leading Actuary for his advice. He replied in the following terms:

"I cannot advise you as regards any course of action which will make practicable immediately, or even in the near future the formation of Tables suitable to form a basis for a West African Civil Service Widows' and Orphans' Pension Scheme.

"The scattered and scanty facts alone

available

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available

available at present, the entirely peculiar climatic and other conditions, the variation of these in different districts, their already recorded and probable future improvement as civilization and sanitation advance, all in my opinion impossible to form such a plan until we are in possession of recorded experience for a further fifteen or twenty years. . . . The only plan which seems practicable if a Fund is to be created within any reasonable time is to proceed to its construction by methods which would be more or less arbitrary, and which might involve a more costly scale of contributions than was really necessary, but which should be at least, so far as could possibly be foreseen, on the side of safety".

The statistical information available in the case of East Africa is much less extensive than in the case of West Africa, and

the conditions of health and climate, though no doubt better, are not less varied than in West Africa.

DRAFT.

5. A similar objection applies in the case of the second alternative, as it is impossible for the Government, with the scanty resources now available, to take upon itself the task of fixing a rate of premium without incurring a risk of serious financial liability on the one hand, or, on the other hand, imposing such terms on the officers concerned as might defeat the object of the scheme.

6. The third alternative is the one which was adopted in British Guiana after the abolition of the Widows' and Orphans' Fund. Officers are required to insure their lives and to pay in premiums not less than a certain percentage of their salaries. In East Africa, where a certain sum is already paid from time to time in the form of gratuity,

gratuities, some contribution to the premiums might be made by the Government. This course appears to me to be the only way in which anything of the nature of permanent provision could safely be made for the dependents of deceased officers, and I shall be glad if you will consider whether it could be adopted.

There would of course be some difficulties in its initiation. For example, many of the officers now in the service who are not already insured - especially those who have served in the tropics for some years - would probably be unable to find an Insurance Company willing to accept them, and in the event of the death of such officers the present system of giving compassionate gratuities in cases of hardship would have to be retained.

7. If it is found impracticable to carry the above suggestion into effect, it

will be necessary to have recourse to the fourth alternative referred to in paragraph 2 of this despatch, which would probably take the form of a continuance of the present compassionate gratuities, though perhaps with less stringent requirements as to evidence of actual need.

DRAFT.

8. I am sending a copy of this correspondence to the Governor of Uganda and the Commissioner of Somaliland in order that I may obtain their views as to the policy to be adopted in this matter in the case of these Protectorates.

I have, &c.,