

# Accomplishments and challenges for partnerships in development in the transformation of social security in South Africa

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## Introduction

This paper proposes to broaden the conceptualization of social security by incorporating other elements of social security which are often omitted in discussions. Debates on developmental welfare and social security policy in South Africa tend to focus on the importance of survival strategies for the poor, that is, short to medium term strategies. This begs the question: What are the long-term strategies required for a comprehensive social security policy? This paper is divided into particular sections:– background information; the nature of social security in South Africa; accomplishments and challenges of social security; traditional and informal systems of social security; Independent Development Assets (IDAs); policy questions; policy implications; and conclusion.

## Background

Social security has been accepted as policy throughout the developed and developing nations. There is agreement that social security is important for poverty prevention, it ensures a basic minimum standard of living for people, and contributes to achieving a more equitable income distribution in society. The conceptualisation of social security incorporates notions of experiences, traditions, political nuances and levels of development. Thus, the nature and scope of social security will accommodate these ranges of social, political and economic experiences at a national level. In order to promote uniformity regarding the conceptualisation of social security, the International Labour Organisation (ILO, 2000:29) provided the following definition which is accepted throughout the developed and developing nations:

the protection which society provides for its members through a series of public measures:

- To offset the absence or substantial reduction of income from work resulting from various contingencies (notably sickness, maternity, employment injury, unemployment, invalidity, old age and death of the breadwinner);
- To provide people with health care; and

- To provide benefits for families with children.

Social security programmes in the developing countries were influenced by European and British social security systems (Midgley & Kaseke, 1996:103). South Africa incorporated many of these elements into its social security system during the formative years. Its unique history has contributed to a social security system which is fairly developed for a middle-income developing country. In the process of transformation and grappling with an emerging democracy, the government had to demonstrate its ability to effectively manage the national budget by maintaining economic and financial stability while contributing to social spending for the poor.

The White Paper for Social Welfare (1997:48) has defined social security as:

A wide variety of public and private measures that provide cash or in-kind benefits or both, never developing, or being exercised only at unacceptable social cost and such person being unable to avoid poverty and secondly, in order to maintain children.

Both the ILO and the South African welfare policy document provide the framework for the public and private sectors to make provision for unexpected contingencies which will impact on the ability to earn an income, and for individuals who are unable to mobilise resources to take care of themselves. Therefore, the generic definition of social security is taken to include: contributory (social insurance) benefits; non-contributory cash benefits; social assistance (means-tested) benefits; and tax credits (Walker, 2005:6).

There are debates regarding how comprehensive social security should be, particularly in developing nations, because they have based their social security programmes on social security principles of industrialised nations. The South African Constitution (1996) makes provision for social assistance for people without any income. Section 27 (1)© protects the right of everyone to access social security and appropriate social assistance if they are unable to support themselves and their dependents. Certain authors believe that definitions of social security are limited because it merely focused on the formal wage economy (Midgley & Kaseke, 1996; Kaseke, 2000; Taylor, 2002; Olivier, 2003). These definitions exclude the reality of the context of poverty and social exclusion; for example, the informal sector is excluded from social security and may be considered the “working poor”. Another sector which is excluded is people who are structurally unemployed. The Unemployment Insurance Fund (UIF) only caters for cyclical unemployment. Therefore, the Committee of Inquiry into a Comprehensive System of Social Security (Taylor, 2002:39) notes: “there is a growing need for a platform of general social protection that supports both the unemployed and the working poor”. Thus, the policy approach for social security by the

Committee broadens the vision of social security to integrate marginalised sectors hitherto excluded by the present social security system.

### **Nature of Social Security in South Africa**

Overall, there are at least two common forms of social security, namely, *social insurance* and *social assistance*. *Social assistance* is a state-funded system, also referred to as social grants in South Africa, which is non-contributory and financed entirely from government revenue. This scheme is means-tested and the onus is upon individuals to prove that they are destitute. The social assistance provided to individuals is in cash or in-kind to enable them to meet their basic needs. Over 10 million impoverished people are receiving social grants as of 2006. These forms of social security are key to people's survival, and are referred to as safety nets. Safety programmes are those that protect a person or a household against two adverse outcomes: chronic incapacity to work and earn (chronic poverty), and a decline in this capacity from a marginal situation that provides minimal means for survival with few reserves (transient poverty) (Subbarao, Bonnerjee, Braithwaite, Carvalho; Ezemenari; Graham; Thompson, 1997:2).

*Social insurance (also referred to as occupational insurance)* is provided to protect employees and their dependents, through insurance, against contingencies which interrupt income. These schemes are contributory for both employers and employees. The contributions are wage-related and the employees and the employers agree upon a percentage. Social insurance covers contingencies such as pensions or provident funds, medical benefits, maternity benefits, illness, disability, unemployment, employment injury benefits, family benefits and survivor's benefits. Kaseke (2000:5) observes that in many African countries, the low wages make it extremely burdensome for workers to contribute to any social insurance scheme because the contributions take away income which could contribute to meeting immediate needs. Therefore, under such conditions, it is futile and inconsequential to focus on future contingencies, which is the rationale for contributions to social insurance. Occupational retirement insurance in South Africa is not available to those outside the formal wage economy, and those who are in informal employment, or sometimes referred to as "piece work". Therefore, many unskilled workers are not covered by this particular safety net. South Africa's private pension and insurance sectors are estimated to be the largest in the world relative to the gross national product (GNP) (Taylor, 2002:93). Pension fund contributions are recorded to be about R54.3 billion a year – 14 percent of total personal remuneration.

In South Africa, two additional forms of social security are provided. These include *private savings* and *social relief* (See Table 1 for all the forms of social security). *Private savings* are

those savings which citizens save voluntarily in case of contingencies such as chronic illness, disability or retirement. *Social relief* is non-contributory, needs tested and provided to individuals or communities in emergency situations, for example, floods, fires or other natural disasters.

**Table 1: Forms and Nature of Social Security in South Africa**

<b>Forms of Social Security</b>	<b>Nature of Social Security in South Africa</b>
Social Assistance/Grants	The government provides a safety net for impoverished individuals; non-contributory; means tested
Occupational/Social Insurance	Benefits to cover risks which are wage-related; contributory; examples – pensions; provident funds; medical benefits; maternity benefits; unemployment insurance
Private savings	Individuals save up for unexpected contingencies; example, chronic illness; unemployment
Social relief	The government provides funds (short term relief) for major disasters such as fire, floods or other natural disasters. Non-contributory; means tested.
Road Accident Fund (RAF)	Social protection against risks with regard to motor vehicle accidents
Health care (twin system)	Both private and free primary health care. The latter is means tested and for people in need.
Private maintenance	Maintenance Act no. 99 of 1998 provides the means for individuals to claim maintenance for dependent children
Compensation for Occupational Injuries and Diseases	Compensation for injuries and diseases at work. COIDA no. 130 of 1993. Domestic workers, informal sector workers and self-employed contractors are excluded from COIDA.

South Africa does not have a comprehensive social security system, similarly to other developing nations. The Committee for a Comprehensive Social Security Inquiry (2002) refers to the South African safety net as being loosely woven. Approximately 45% of the labour force is covered by the Unemployment Insurance Fund (UIF). Many people employed in the informal sector, the “working poor”, the self-employed and the unemployed who are not covered by unemployment benefits, have no safety net. In 2003, the government extended its safety net to the unemployed by making provision for domestic workers in the statutory unemployment insurance scheme. Van der Berg and Bredenkamp (2002) have indicated that the reform of unemployment insurance has

made the system more progressive in that low-income workers benefit more than other categories, and benefits are paid up to 58 percent of prior earnings. The UIF has become more sustainable by including higher income earnings in paying contributions, but its role in providing income maintenance for this group is limited.

Many of the working poor earn too little to save money, and would not qualify for social assistance such as the Child Support Grant (CSG) because they earn too much. The Committee (Taylor, 2002:31) has claimed that social security transfers do not cover 60 percent of all the poor or 11 million people. Recommendations from the Committee included a Basic Income Grant (BIG), but the government vetoed this recommendation in 2003 on the grounds that it was unaffordable, it would create dependency and it would be available to all citizens. The Committee and others (Samson, 2002; Martin, 2003) are certain that the social grant, that is, BIG, would successfully reduce poverty. The estimate for moving people out of poverty would be 6.3 million (Ensor, 2003:4). Arguments have been presented that BIG would be a universal grant, without a means test, and therefore the stigma of labeling the recipient as “undeserved or poor” would be removed. This BIG would be an entitlement for all South African citizens. Samson (2002: 76) notes that “Such an entitlement supports the right to social security as entrenched in the South African constitution, while furthering the vision of a comprehensive social security system as identified in the 1997 White Paper for Social Welfare.” Research commissioned by the ILO on a Research Review on Social Security Reform and the Basic Income Grant concluded that BIG is feasible, affordable, and supportive of poverty reduction, economic growth and job creation (Samson, 2002:32). A cautionary note is made by Van der Berg & Bredenkamp (2002: 40) who note that fiscal and administrative constraints limit the potential for grand schemes such as the BIG.

Developing nations have raised a major issue of the burden of debt repayments and reduction *vis-a-vis* having to cope with national problems of poverty, unemployment and the HIV/AIDS pandemic. In 2000, African countries were paying US\$ 15 billion in debt repayments and this was considered to be four times more than they spend on health or education. It is not surprising then that given this context, in his 2001 Budget speech, the Minister of Finance referred to South Africa’s views at the annual meeting of the International Monetary Fund and the World Bank. An excerpt of this speech (RSA, 2001:8) follows:

*At the annual meetings of the International Monetary Fund and the World Bank held in Prague in September last year, we drew attention to the rising threat that growing inequality poses for the long-term prosperity of the global economy. We raised the importance of ensuring that the commitment made by the G7 nations to heavily indebted*

*poor countries should be met in full, and that more effective and secure aid flows need to accompany debt reduction.*

### **Accomplishments and Challenges of Social Security**

A major achievement in the post-1994 period has been in securing constitutional safeguards for the right to social security and social assistance for people who are in need. Another accomplishment was the amalgamation of 14 different administrative systems inherited from the apartheid era and in the expansion of benefits to children (Triegaardt & Patel, 2005: 140). In 1993, social equity was introduced through the equalization of social grants to all racial groups.

A major challenge is South Africa's unemployment situation. The unemployment rate (according to the strict definition of unemployment) reached 31.2 % in March 2003 which numbered over 5 million people (StatsSA, 2005). Using the expanded definition of unemployment, the rate was 42.5 % which translated into 8.4 million people. At the Growth and Development Summit in 2003, President Thabo Mbeki's speech revealed that the number of jobs had increased from 9.6 million in 1995 to 11.2 million in 2003. Employment rose by a net 1.6 million jobs over a seven year period, or by 17% (Joffe, 2003:12). However, the labour force expanded by 5 million people in that period. So clearly the economy is not creating sufficient jobs for work seekers. As much as there is a "supply" side to the job market, there is also a "demand" side. The job market requires skilled jobs, and the figures indicate that unskilled jobs are being shed. The majority of the unemployed are unskilled workers. Thus, there are policy implications for people entering the work force because the growing sectors of the economy require certain skill characteristics. At present, over 10 million people are covered by social grants, but there are many more who are impoverished because of structural, cyclical and seasonal unemployment.

The challenge for South Africa is to offer the poor a safety net. Social security transfers do not cover sixty percent of the poor, or 11 million people (Taylor, 2002). From the period 1996 to 2001, the informal sector grew from 1 million to 2.7 million. This growing sector poses a socio-economic challenge for South Africa. The fact that South Africa has to effectively deal with structural unemployment poses an additional challenge. The Constitution obliges government to work towards progressive expansion of social security.

A major challenge is the increasing social and economic cost of the HIV/AIDS pandemic because of its impact on spiralling costs to social assistance, social insurance and private savings.

Other forms of social security, that is, the reciprocal and mutual aid systems which have existed for many years, particularly in rural areas, should be considered as part and parcel of the umbrella of social security. Stokvels, burial societies and other forms of communal savings are all components of the rich fabric of social security. More concerning this information will be discussed in the next section.

### **Informal and Traditional Systems of Social Security**

Conceptually, the ILO and the South African welfare policy acknowledge the contribution of both the private and public sectors to the provision of a safety net for its citizens. However, the conceptualisation omits the traditional and informal contributions of citizens which have existed alongside the formal conceptions of social security for generations.

These informal and traditional systems have developed in response to the inaccessibility of formal social security systems. They have also developed as a consequence of economic and social hardships. Research has referred to these informal systems, particularly in rural areas (Ardington & Lund, 1995; Mukuka, Kalikiti & Musenge, 2002). People employed in the urban areas send cash or in-kind remittances home to relatives in the rural areas. These informal and traditional systems are based on personal reciprocity, social solidarity, social networks of trust and direct face-to-face interaction between individuals, households and communities and are relevant to poverty alleviation, especially in rural areas. Valuable empirical information is now available demonstrating the importance of personal reciprocity and informal safety nets in developing countries and in some economies in transition (Orozco, 2006; Subbarao et al., 1997:4,5).

Traditional systems of social security have a tendency to exploit women for the benefit of other members of the extended family, with no guarantee of women's own social protection (Kasente, 2000:39). This implies that there is a trend to depend heavily on women's reproductive work of caring for the children, the sick and other members of the household, a role which is loaded with more responsibility as social and economic reform policies opt for increased productivity. For example, with increasing numbers of orphaned and vulnerable children as a result of HIV/AIDS, the burden of care has fallen more on women as community and home-based carers.

However, these traditional and informal modes of reciprocity have been the bulwark against social and economic insecurity. Kaseke (1998:VII) has noted that "In Africa, the extended family was an important social security institution, providing support to its members based upon culturally determined patterns of mutual assistance". However, with increasing industrialisation

and urbanisation, the role of the extended family system as a social security institution has been seriously eroded. This paved the way for the poor to transform themselves by developing mutual aid societies, which includes savings clubs, burial societies, stokvels, food cooperatives and other semi-formal systems. Burial societies and stokvels are more common in urban areas (Molefe, 1996: 177, 178). These informal social security arrangements have ensured the survival of people in adverse conditions. Kasente (2000:39) observes that semi-formal systems of social security, which by their very nature are flexible and oriented towards meeting both immediate and future needs, seem to offer the best possibilities for women and most men. Their suitability for women lies in the fact that they are able to enjoy some autonomy in building social networks that suits their interests and that does not marginalise them. Of course there lies a risk in that there is a loss of membership if one fails to contribute. The implication is that these systems need support, especially with a view to providing sustainability and protection of members from vulnerability.

Informal and traditional modes of reciprocity or mutual assistance should not be omitted or ignored by social security policies. While they cannot replace social assistance or social insurance measures, they do provide a contribution in alleviating poverty. Subbarao et al (1997:5) suggests that public transfers, or social assistance, should complement not only broader developmental activities, but also the existing traditional arrangements. Research into these traditional modes of mutual assistance should provide a gender perspective. There are a number of serious gender concerns with implications for social security. Documented evidence suggests that an absence of gender awareness in social security policy reform will contribute to significant efficiency, equity and welfare costs that could have been avoided (Kasente, 2000:27). In addition to social security providing a safety net in the form of cash transfers and a minimum standard of living, the purpose should be the reintegration of an individual into social and economic life. This is an integral part of developmental social welfare<sup>1</sup>.

### **Individual Development Accounts (IDAs) policy**

Individual Development Accounts (IDAs) are a voluntary savings system for the poor which receive favourable tax treatment, and obtain matching funds from the government. IDAs are matched savings accounts established by poor and low-income people designed for purchasing a home, children's education or a small business (Edwards & Mason, 2003: 119).

These indigenous systems require support from government, the private and the NGO sectors in that additional resources could be ploughed into these mutual savings for additional purposes beyond maintenance. Traditionally, government has provided resources for consumption purposes because the poor need day-to-day survival. Social grants are an important component

of poverty alleviation, and research has demonstrated its key contribution to poverty alleviation to extended households, especially in the rural areas (Ardington & Lund, 1995). Because it is income-based, social assistance clearly traps the poor in a poverty cycle from month to month. Social security policy makers need to conceptualise developmental welfare policy on a broader level than mere income maintenance. Mangcu (2002:92) argues that income-based welfare programmes have historically been used to define and marginalize the poor outside a common citizenship. Providing individual and community assets to the poor will assist them to accumulate resources, get a lift out of poverty, and promote citizenship more than income maintenance.

An asset-based policy has been introduced in many countries to assist the poor. Countries such as Singapore, Malaysia, the US, UK, Philippines and other Asian countries, have adopted IDAs as saving schemes for poor people. The creative and unique development is that IDAs often are contributions by both the recipient and the government to an individual savings account. In the case of Native Americans, they have opted to have a communal savings scheme since they conceptualise savings as in the interests of the community. So instead of savings being considered for an individual's home, the savings contribute to Native American's communal land, their homes, and the maintenance thereof. In 2002, the UK adopted IDAs in relation to children's savings. With the birth of every child, a savings and investment account is opened. The government contributes £250 initially to the savings, and the parents contribute voluntarily until the child turns 18 years old ([www.childtrustfund.gov.uk](http://www.childtrustfund.gov.uk)). There is no tax on these long-terms savings. The savings may be used for education of the child. IDAs are a policy mechanism which provides policy makers with an opportunity to include low-income individuals in building assets over a long period and on a large scale. This creates the opportunity for the "working poor" to have a leg up out of the poverty trap. Empirical studies have revealed that asset accumulation positively affects personal efficacy, social connectedness, physical and mental health, civic involvement, children's educational success, family stability, and neighbourhood stability (Yadama & Sherraden, 1996; Edwards & Mason, 2003).

Sherraden (2003: 4) argues that the biggest challenge for a shift to an asset-based policy is inclusion. He continues by stating that typically the poor do not participate in many current asset-based policies because they operate primarily through tax benefits (tax expenditures) that are highly regressive and benefit the poor minimally or not at all. The philosophy of an asset-based policy is inclusivity with adequate provision of resources for social protection and household development in savings accounts. IDAs have been proposed as complementary to an income-based policy.

### **Policy Questions**

Considering the present social security policy in relation to poverty alleviation, do our current policies provide the poor with the opportunity through developmental programmes to break the cycle of poverty? How do we maximize opportunities for the poor so that they are afforded inclusivity as South African citizens? What is South Africa's social security policy in effecting medium to long-term strategies for developmental social welfare? What are the synergies between the Development Bank's role and the current South African social policy in contributing to the long-term strategy in effecting poverty reduction?

### **Policy Implications**

A more inclusive social security policy which focuses on engaging the poor with regard to informal, non-traditional and alternate forms of social security will begin to provide a more comprehensive safety net. By utilising IDAs (an example of an alternate form of social security) and other forms of informal savings, the poor will have access to financial institutions and affordable financial services with the assistance of government. Research has demonstrated that women spend social grants on crucial needs such as food, clothes and education (CASE, 2000: 43). Thus the focus on including and supporting informal social assistance will promote education and health of poor children. Alternative developmental strategies to income maintenance will have to be sought for the poor because the continuing expansion of resources for social security as it is presently conceptualized may become unsustainable. The unintended consequence of broadening social security policy would be that less resources may be channelled into the Child Support Grants (CSGs) for children in the future because of the possibility of a shift in investments towards children's savings for education. Even though increases were provided for social grants as of April 2006, the CSG was not expanded to include poor children beyond the age category of 14 years. Thus the budget for the CSG is being prudently managed.

### **Conclusion**

Poor children, older people and people with disabilities are protected by a safety net, but there are many structurally unemployed workers, particularly unskilled workers, single parent households, who face protracted impoverishment. Social security is one of the many mechanisms for poverty alleviation and poverty prevention, but it should be implemented with other developmental welfare strategies in addition to income transfers to target the causes and manifestations of poverty. Safety net programmes for the poor must be conceptualised within a broader poverty reduction strategy which addresses issues of human, social and economic capital.

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<sup>i</sup> A central tenet for developmental social welfare is the integration of social and economic development which can enhance the welfare of all in society (Patel, 2005: 103).