The Role and Nature of Non-Contributory Social Security in the Design of Social Protection Strategies for Older People in DCs[1]

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Abstract

Non-contributory social security is increasingly attracting the attention of developing country policymakers and observers, not least as a mechanism to help address the perceived failure of contributory social security to reduce poverty in developing countries. This development is most visible in relation to non-contributory social security's role in contributing to meeting the immediate cash income needs of a growing number of unprotected older (and disabled) people. Despite the opportunities for extending social security coverage and reducing poverty presented by non-contributory programmes, the insertion of such programmes, for instance, within developing country *social protection* strategies, presents fundamental challenges in terms of how social security, henceforth, should be organised, financed and administered. Not only do these challenges have implications for the global normative basis of social security but they also present the International Social Security Association (ISSA) and other organisations involved in international social security debates with important pointers regarding how the existing coverage gap in social security could be filled.

Introduction

In developed and developing countries alike, most social security programmes are financed predominantly on the basis of contributions. In developing countries, the majority of these contributory programmes are social insurance schemes, with a small but declining number operating the national provident fund (NPF) model. Typically, in their most basic form, national provident funds provide lump-sum benefits that equate to total employee and employer contributions, plus accrued interest. The benefits provided under a NPF usually cover the contingencies of old age, permanent disability, and survivorship. Social insurance schemes in developing countries usually provide earnings-related defined benefits to insure against loss of income resulting from old age, temporary and permanent (occupational and non-occupational) disability, and survivorship. Some developing country social insurance schemes also provide sickness and maternity and family benefits. Further cash benefits, such as severance pay - and also sickness and maternity benefits when these are not mandated under social security legislation - are commonly provided under the statutory aegis of a national labour code.

In both the social insurance and NPF contributory models, stable patterns of formal employment are normally necessary for coverage *a priori*. Yet, for the majority in many developing countries, not only have stable patterns of formal economy employment failed to materialise as was once deterministically assumed would be the case, but in many instances formal economy employment has actually declined. For example, throughout the course of the 1980s and 1990s it has been estimated that informal economy employment as a percentage of non-agricultural employment has increased in most of sub-Saharan Africa from 66.5% to 73.7%, in Latin America from 52.3% to 56.9%, in North Africa from 38.8% to 43.4%, and in Asia from 53% to 62.6% (Charmes, 1999, p.63, adapted from Table 1). A significant contributory factor to the decline in levels of formal economy employment observed across much of the developing world has been the impact of policies of structural adjustment, which have provoked retrenchment and failed to encourage employment creation in the formal economy. As witnessed most dramatically by the case of Africa, during the 1990s 'the informal economy accounted for over 90 per cent of new urban jobs' (ILO, 1999, p. 4). Declining levels of formal economy employment have, in turn, been further detrimental to, often already low, levels of social security coverage. To make matters worse, national coverage figures, when they are available, often understate the true scale of the problem in that the total number of *active* contributors is often even lower than the published figures of registered members suggest.

Globally, at the end of 1998, the International Labour Organisation (ILO) estimated that around one billion workers, or one-third of the world's labour force, were either 'unemployed or underemployed' (ILO, 2000, p.147, citing ILO 1998). The vast majority of these one billion workers - variably estimated at between 750 million and 900 million individuals - are thought to be 'underemployed' in informal economy activity. In addition, these estimated figures do not take into account the family members and other dependants of these unemployed and underemployed workers. As such, and when viewed in global terms, it is estimated that only a small minority of the world's population enjoy coverage under either contributory or non-contributory social security mechanisms. As van Ginneken states:

> 'more than half of the world's population are excluded from any type of statutory social security protection. They tend to be part of the informal economy, and are outside the scope of contribution-based social insurance schemes or tax-financed social benefits. In low-income countries, such as in sub-Saharan Africa and South Asia, more than 90 per cent of the population is generally not covered, while in middle-income countries this percentage tends to range between 20 and 60 per cent. It is estimated that worldwide only 20 percent of population's enjoy *adequate* social security'
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> (2003, p.1, emphasis added).

Compounding the often shared coverage problems of developing countries arising from administrative shortcomings and general macro-economic malaise, the potential for improving coverage rates is often limited by social security legislation. The constraining impact of existing social security legislation on coverage is often as much reflective of historical legacy as it is shaped by practical administrative considerations. In a majority of countries, the 'self-employed', who often comprise a significant and growing element in the overall national labour force of developing countries, and an often large number of employees of very small enterprises, are commonly statutorily excluded from membership of contributory social security. Sometimes, the *formal* self-employed are permitted voluntarily affiliation, but only if capable of paying the combined equivalent of the employer and employee contributions. In general, social security coverage for those deemed to be engaged in 'atypical' work is usually restricted to a limited number of benefits. In Egypt, for example, 'casual' workers are covered only for old-age, disability and survivor benefits. Only in a minority of developing countries, including Tunisia, are the self-employed covered under most branches of social security. However, even in this case, coverage varies according to different categories of self-employment.

Legislative reform can progressively remove what may often be unnecessary and somewhat artificial blockages to coverage extension for informal economy workers, including the self-employed and the employees of micro-enterprises. But this process is often slow. Moreover, it is to be assumed that the incremental extension of coverage will prioritise relatively less informal occupations and larger-scale employers first, normally over those in smaller-scale and more informal modes of employment. Typically, and with the expectation that a large part of formal economy employment creation will benefit more highly educated and somewhat younger individuals, it must be assumed that opportunities in, relatively speaking, less formal economy employment will be filled disproportionately by more marginalised social groups, including older working cohorts. Consequently, and when taking all factors into consideration, it is clear that the relative 'degree of informality' (Canagarajah and Sethuraman, 2001, p.7) of different types of employment dictates the extent to which an individual worker is likely to have access to compulsory social security.

Prioritising Coverage Extension for Older People

In the now formally recognised emerging global context of demographic ageing (United Nations, 2002), a shared and mounting concern is how to extend social security coverage to the growing number of unprotected older people. Building on emerging empirical evidence from a number of developing countries, increasing international attention is now being directed toward one particular approach to extending social security coverage to older people in developing countries; namely, universal non-contributory tax financed pensions. Albeit that the topicality of the development and diffusion of developing country non-contributory schemes suggests that this is a recent development, it needs little repeating that developing country universal non-contributory schemes have been operational in some instances for over a decade and in the specific case of Mauritius for considerably longer. For example, Willmore's recent work has underlined that the Mauritius scheme dates from the 1950s (2003, p.1), Namibia's post-independence universal scheme from 1990, and Botswana from 1996 (2001, p.10).

In addition, outside of the southern African region it is possible to find other lesser-known but similarly long-standing examples. For example Samoa's non-contributory universal Senior Citizen Benefit Scheme, which operates alongside the contributory Samoan National Provident Fund (SNPF), dates from November 1990.[2] Another lesser-known example is the universal flat-rate old-age pension provided to resident older citizens of Brunei, which operates also alongside a provident fund system. Elsewhere in the developing world, India, Brazil and South Africa provide three other noteworthy examples of non-contributory pensions, but these programmes are different from the schemes cited above in one important respect: they are not universal.

Today, not only is there a growing appreciation of the wider poverty alleviating impacts of tax financed cash benefits for older people and their families (Ardington and Lund, 1995, pp.557-577; Ferreira, 1999, pp.55-56, Charlton and McKinnon, 2001) but, and importantly for developing country environments with often weak institutional capacities, these schemes have shown to be administratively feasible. The relatively low cost in terms of GDP of these schemes is also now more readily acknowledged. As Willmore has outlined 'Transfers of income to the aged via universal pensions amount to ... 2.0% in Mauritius, 0.7% in Namibia and 0.4% in Botswana' (2001, p.11). Using sources used to compile *Social Security Programs Throughout the World - Asia and the Pacific* (SSA, 2002), a guesstimate comparative figure for Samoa's Senior Citizen Benefit Scheme is approximately 0.6% of GDP. In large part, it is in recognition of these observations, as well as in recognition of the fact that the growth of informal economy employment has contributed to rendering many developing country labour markets even more ill-suited to conventional contributory approaches to social security than was often already the case, that more formal attention at the international level is now being given to developing a fuller appreciation of the possible positive impacts on poverty reduction of non-contributory schemes. Significantly, not least because demographic ageing is now recognised as an emerging global social policy issue involving to an increasing extent the developing world, the perceived value of establishing non-contributory old-age pension schemes was acknowledged at the highest possible international level as part of the recommendations produced by the United Nations Second International Plan of Action on Ageing, held in Madrid in 2002.

In the context of seeking innovative avenues for the extension of social security coverage, it is of note that paragraph 53 (a) of the recommendations of the 2002 United Nations Second International Plan of Action on Ageing have accorded policy priority to 'establishing, where appropriate, a non-contributory pension system *and disability benefit system*' (United Nations, 2002, emphasis added). To date, a comparatively larger pool of work has been dedicated toward providing the necessary theoretical and empirical support for why older people should be prioritised for the receipt of cash benefits in preference to other vulnerable social groups, and not least children and mothers. Armando Barrientos, for one, has persuasively argued that the current attention being accorded to older people is merited on two counts. In Barrientos' view there is a pressing need, first, to re-evaluate the conventional wisdom that holds that 'poverty among the old is less significant than among other groups' and, second, to challenge the view that 'the social payoff to old age support programmes are less important than those flowing from programmes aimed at the young' (2002, p.1139).

Extending Non-Contributory Benefits: Care Giving and Disability

More generally, arguments that give preference to the provision of non-contributory cash benefits for older people in developing countries act to highlight that the frequent absence of social security cover, a general lack of access to (or the unaffordability of) market-provided insurance products, and the gradual weakening of traditional support networks, including the extended family, have collectively conspired to increase the vulnerability of older people. In addition, these observations and trends often go hand-in-hand with increasing demands now being placed on the shoulders of many older people to fulfil more extensive care-giving roles. Significantly, evidence indicates that the care-giving responsibilities of older people, and especially child-care responsibilities, are increasing in many developing countries, but especially in sub-Saharan Africa as a consequence of the HIV/AIDS pandemic and the resultant growth in the number of 'AIDS-orphans'.

In most cultures, the provision of care giving (often by grandparents) is usually implicitly reciprocated through in-kind transfers from those working to the care-providing family or household members. Emotional bonding is no less important to the involved parties. Yet, as Wheelock and Jones underline, despite the promise of in-kind payments and the emotional value of such care-giving, older relatives often face 'opportunity costs', including foregoing the possibility of paid work to undertake unpaid work for the family (2002, p.458). Problematically, as typified by gap-generation households where, typically, the younger working-age cohorts have succumbed to impacts of HIV/AIDS, the potential for reciprocity and the receiving of in kind transfers can, quite literally, disappear. Clearly, and based on existing practices such as South Africa's foster child grant, Namibia's foster child grant, or the provision in Botswana of in-kind benefits to older people who have become responsible for the upbringing of AIDS-orphans (Fultz and Pieris, 1999, p.23, fn.52), there is a valid need for further empirical research to be conducted on the wider fiscal and administrative feasibility of providing non-contributory care benefits, but especially child-care (*de facto* survivor) benefits in countries with AIDS-ravaged populations.

Despite the reference to disability benefits in paragraph 53 (a) of the Madrid recommendations, it is of note that comparatively little has been published on the poverty reducing roles to be played by non-contributory disability benefits, especially when contrasted with the literature on non-contributory old-age pension schemes.[3] It is also noteworthy that when viewed from the conventional perspective of social security practice, the frequent singular emphasis in the literature placed on non-contributory old-age pensions is at odds with the manner in which social security benefits are normally parcelled together under 'branches'. Normally, for practical administrative reasons, alongside old-age benefits one would expect to find the provision of disability benefits and, in most instances, also survivor benefits. In practice, Namibia (Schleberger, 2002, p.5) and Mauritius (SSA, 2003) present two developing country examples where disability benefits are provided as part of their non-contributory programmes, with the latter also providing survivor benefits.

The reference made within paragraph 53 (a) to also establishing a disability benefit system is important. Its importance lies with the fact that it acknowledges that, even for developing countries that do have compulsory old-age pension systems, the concept of 'retirement' is often at worst perversely inappropriate or at best a euphemism for being no longer physically or mentally capable of work. Across most countries of the developing world, but outside of the privileged circles of higher-level public servants, full retirement from the world of work on attaining the statutory retirement age remains the exception rather than the rule. The assumption at play here is that with the all-too-often unforgiving inadequacy of social security coverage in many developing countries, coupled with the limited development and variable nature of occupational pension schemes, the majority of people have little alternative other than to continue working.

Accordingly, in developing countries where the onset of physical or mental incapacity for work may often occur well in advance of attaining the statutory pensionable age, the potential poverty reducing roles played by a non-contributory disability benefit system, such as the flat-rate basic disability pension in Mauritius or the means-tested disability grant in South Africa, should be perceived as no less important for uncovered and entitled populations than that of a non-contributory *old-age* pension system. However, and in addition to the perennial question of fiscal cost, there are likely to be some misgivings about the possibility of non-contributory disability benefit schemes being (mis-)used as surrogate unemployment and early retirement benefit schemes. Regardless, and even when the political will to affect such reform is present, the implementation of disability benefit schemes is likely to remain heavily dependent on fiscal and administrative capacities. When national capacities remain restricted, and with the major weight of current international debate being placed behind arguments in favour of non-contributory old-age pensions, in all likelihood the development of non-contributory disability benefit schemes will continue to remain a somewhat secondary issue.

Extending Coverage: Opportunities and Challenges

The important role that non-contributory schemes can play alongside other existing social security mechanisms in extending social security coverage in developing countries is increasingly appreciated. Nonetheless, and of concern to social security administrations, a greater emphasis placed on non-contributory approaches has the potential, and especially in cases where the coverage they accord is universal or, at least, more extensive than existing contributory approaches, to lead to a relative weakening of the social policy role played by national social security administrations in favour of tax collecting and dispensing authorities. The ultimate challenge for social security stems from the fact that tax financed benefits need not necessarily be delivered via traditional social security channels but, in all probability, could be delivered through fiscal authorities, either at the national or the local level. Moreover, there is also every probability that fiscal authorities engaged in the provision of social security benefits, but especially those engaged in the provision of tax credit 'benefits', will see little institutional value in becoming more involved in international social policy networks, such as the International Social Security Association (ISSA).

Therefore, the current juncture poses a rather thorny question-set for social security. Three fundamental questions that must be addressed are to what degree it is still appropriate to argue that compulsory social security should usually be predominantly financed on a contributory basis, that it should be normally publicly administered by a dedicated 'Ministry' for social security and statutory social security bodies, and in the main organised at the national level? Put alternatively, the growing international interest in the roles that can be played by non-contributory tax financed social security in developing countries also raise fundamental questions in respect of the implications that this development may have for the future of contributory approaches to social security, and social insurance in particular.

In turn, a general question that these developments raise relates to how, henceforth, 'social security' should be defined *per se*. This question is fundamental, not least with regard to the defence and promotion of statutory social security 'rights' - including the defence of comparatively generous defined benefits that insure against loss of income resulting from, normally, a wider range of contingencies than would be covered by non-contributory, and often means-tested, approaches.

Regardless, and despite wide-ranging international support for developing country non-contributory old-age pensions, including from the U.N. and international NGO and academic communities, the attitudes of some other international bodies remains, at best, luke-warm. For instance, the regional stance of the countries comprising the U.N. Economic and Social Commission for Asia and the Pacific is somewhat in opposition to the purported global stance presented in the U.N. 'Madrid Plan' with regards to the fiscal feasibility, and indeed the political desirability, of non-contributory provision for older people (UNESCAP, 2002, p.4). Although the publicly voiced hesitancy on the part of the U.N. ESCAP Asia and Pacific countries toward non-contributory pensions can possibly be understood narrowly in relation to predominant regional concerns regarding the appropriate extent and respective roles to be played by the state, the individual and the family in the provision of social security for older people, more generally there is a wider-felt reluctance among many policymakers to commit too readily to introducing non-contributory old-age pensions. Without question, and despite ongoing research in this field, there remains a general practical concern that too little is known with regards to, what the International Social Security Association (ISSA) would refer to as, 'best practice' in the administration, financing and delivery of non-contributory benefits, especially for less developed countries. Even from a less ambitious perspective, neither is it well understood how identified ‘good’ practice in one national context can be transferred successfully to other, and in particular low-income, national settings. Despite growing research interest in these important issues, more research is still needed.

Nonetheless, a degree of progress on this front does appear to be being made. For example, a growing if still incomplete knowledge base regarding the fiscal cost of administering a number of middle-income country schemes is slowly emerging. As Willmore outlines, 'The total fiscal cost of universal pensions includes costs of administration; these unfortunately are difficult to measure, since other government agencies frequently provide services free of charge to the pensions authorities'. What we do know is that administration costs can be kept relatively low, but in some instances can be considerably higher. As Willmore further outlines, citing Fultz and Pieris (1999), administration costs represent 2% to 3% of transfers in Mauritius, 15% in Namibia and 4.5% in Botswana (Willmore 2001, p.11). How national specificities have contributed to the higher administration cost in Namibia remains open to debate, although the wide geographic spread of the Namibian population is suggested by Willmore as playing a major contributory role. Nonetheless, what remains to be better understood are all the possible, including the more general and less country-specific, influential factors that need to be taken into consideration. In respect of the questions that pertain to the delivery of non-contributory old-age pensions, the challenge remains to identify all entitled older persons and then deliver on an accurate and timely basis the correct cash benefit. However, in the frequent absence of reliable as well as relatively cheap transportation systems, not to mention modern electronic communication and banking systems, across many developing countries, typically dispersed and often sparse populations will always remain difficult to reach.

There are a number of additional questions pertaining to the design of non-contributory schemes that remain to be answered. For example, yet remaining mindful of national specificities, these questions include deciding at what age to set the pensionable age for non-contributory old-age pensions. Arguments in favour of a relatively high pensionable age suggest that this would contribute to making the scheme more 'self-selecting' and less open to fraud - and ultimately less expensive. Yet, in the frequent absence of certification of date of birth, problems will always remain regarding the determination of an individual's age.

Other questions include whether (basic) flat-rate pensions should be awarded on reaching the statutory pensionable age as in Samoa, or whether old-age benefits should increase with age as in Mauritius? A more fundamental question for which there appears to be a degree of consensus is the choice between universal provision and means testing. The emerging view is that universal provision is not only more practical for developing country administrations but also more financially efficient. With this point in mind, Van Zyl's recent comments in relation to the case of South Africa are of interest as she has hinted that South Africa's continuing adherence to means testing has much to do with post-Apartheid populist politics and may in fact run counter to hard administrative and fiscal considerations (2003, p.16).

Elsewhere, the administration and delivery of other non-contributory benefits, such as disability benefits and care giving benefits, present problems of their own. For the former there is an initial, and thereafter periodic, need to assess an individual's degree of disability while for the latter there is a similarly initial, and thereafter periodic, need to verify that an individual is indeed a dependant. Generally speaking, for disability and care-giving benefits these processes have a tendency to be more time consuming and more costly because the beneficiary is often less easily identified than may be the case for an old-age pension. The frequent problem of benefits fraud is not unimportant either.

Defending and Promoting ALL Social Security: Opportunities and Challenges

It is now accepted that contributory social security in a large number of developing countries has failed to provide anything other than a limited degree of cover to a small and often declining percentage of the population - normally, workers engaged in stable formal sector employment, including civil servants, and their dependants. Moreover, and despite the priority being given to non-contributory approaches, as a possible full or partial policy solution to poor coverage rates, the reality remains that universal non-contributory developing country schemes remain the exception rather than the rule and usually only provide a very limited number of basic benefits. Driven by the impetus created by the Social Protection Division of the World Bank, the policy lead on developing alternative policy responses to the social security coverage problem has now been taken by a number of international organisations (IOs). Independently of one another, though fully aware of each others respective involvement, the response of the World Bank (Holzmann and Jørgensen, 2000; World Bank 2001a; World Bank 2001b), the ILO (Reynaud, 2002; van Ginneken, 2003) and the Asian Development Bank (ADB) (Ortiz, (ed) 2001), for example, has been to cast a critical spotlight on the design limitations of conventional contributory approaches to social security for developing countries. With the longer-term common policy objective of extending access to social protection, this period of critical evaluation has led to is the conceptualisation by these three international organisations of distinct social protection strategies and policy sets.

Among the three IOs, interpretations of what should constitute social protection vary.[4] In practice, and in contrast with the more limited operational parameters of compulsory social security systems, *social protection* is conceived in a wider sense and generally includes voluntary mechanisms organised at the micro-level through the place of work or the community as well as conventional social security. When taken together, what these IO-led developments underline, especially in a context where poverty is now understood more readily as being multifaceted and complex, is that the immediate problems of global social insecurity demand social policy solutions that are reflective of, and sensitive to, local capacities and conditions - including labour markets.

What these IO-led developments also underline for developing country environments in particular, is that there is a suggestion that the heretofore hierarchically dominant position of social security may, in relative terms, and to varying degrees, come under increasing threat of being downgraded to become just one other element among many complementary components within wider and increasingly *segmented* (comprising different, but potentially inter-linkable, compulsory and non-compulsory schemes addressing often different categories of risk) social protection strategies. Accordingly, in addition to the observed weakness of some national social security mechanisms *in practice*, there is a concern that strengthening international trends to reconceptualise current debates as *social protection* will contribute to a more general weakening social security mechanisms *in principle*.

Concluding thoughts

In taking stock of the possible implications for compulsory social security of emerging social protection strategies and policy sets, there is a heightened need for social security administrations to make the fullest use of their advocacy role - including making greater use of existing capacities of the International Social Security Association to collect, analyse and communicate empirical data reporting good as well as bad practice - in order to better defend all forms of compulsory social security. Ultimately, however, the future development path of social security, but especially contributions financed social security, remains to an important degree tied to labour market developments. With this point in mind, social security administrations are likely to find a lot to agree with in the emphasis of the 2003 Report of the ILO Director General promoting *decent work* as the best route out of poverty. The ILO's ongoing involvement in the promotion of more secure and more formal employment, as well as the ILO's recently initiated 'global campaign on social security and coverage for all', should hopefully have positive impacts not only for poverty reduction but also for the strengthening and development of what in international social security circles remains considered as normative best practice: contributory social insurance.

As demonstrated by the current emphasis being given to the potentialities of small scale non-statutory, but contributory, micro-insurance health care schemes, realism dictates that immediate ambitions for the expansion of contributory social security must start small-scale and work up from the local or workplace level. In the medium term, the aim is to identify and develop creative organisational linkages between *informal* social protection mechanisms, such as micro-insurance schemes, and *formal* compulsory contributory social security. For instance, in the context of the Ghanian health sector, the ILO have reported recent attempts to link formal and informal sector schemes in what has been termed a "hub-satellite" relationship (Cichon et. al., 2003, p.4). More generally, the development of such linkages should permit the incremental expansion of statutory coverage under contributory social security as well as strengthening the longer-term position of national social security administrations. Realism further dictates, however, that some working populations will still remain difficult to cover. In particular, and although informal economy employment for younger working-age cohorts may provide a first step toward engagement in relatively less informal and more secure patterns of employment in the longer-term, the necessarily shorter timeframe concerns and often more pressing social security needs of older workers, who often face a heightened degree of informality in employment, are likely to be less easily addressed in this manner.

Therefore, from the normative perspective of large-scale social security, continuing effort must be directed towards finding a working balance that acknowledges the accepted strengths of statutory contributory approaches - and the provision of social insurance defined benefits specifically - while also acknowledging its limitations. Clearly, it also follows that, in acknowledging the working limitations of statutory contributory social security across the developing world in particular, greater attention must be given to identifying and sharing 'best practice' in the operation of non-contributory social security mechanisms. Regardless of age, this is a perspective that is relevant for all poor and marginalised people.

Notes

1. The views presented are those of the authors and should not be attributed to the ISSA.

2. In 2002, the scheme provided a flat-rate pension of 100 tala a month (approx. U.S.$30) to all resident citizens age 65 or older.

3. For a comprehensive survey of the literature on 'Poverty and Disability', see Elwan (1999).

4: For a comprehensive overview of international organisation 'social protection' debates, see Conway et. al. (2002).

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