Reflecting on the past, present, and future of social security systems in Africa with specific reference to selected countries

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Abstract

The concept of social security is not a new phenomenon in Africa. Before the introduction of formal social security systems, local communities had their unique traditional ways of protecting their members from the hazards and vicissitude of life. This paper provides an overview of social security in Africa. Arguably, high unemployment in the region has contributed to the rise of the informal sector. Nevertheless, this sector has been precluded from the existing formal social security arrangements. Through an extensive and systematic review of literature on social security, it was established that existing formal social security systems in Africa are fragmented and lack inclusivity. The findings revealed that most of the population is excluded from formal social security schemes because they work in the informal sector. However, the existing formal social security schemes are generally labour-centred and state-regulated. The recommendations include transforming existing social security measures to include the informal sector and other vulnerable groups. The social security narrative needs to be revisited in light of the low coverage. There is a need to integrate and synchronise existing formal social security strategies with traditional social security arrangements in the region.

Keywords: Social security; social insurance; social assistance; voluntary insurance; social security reform

1. Introduction

Recently, interest in social security has grown rapidly in many countries in Africa. The need for social protection has become one of the most pressing issues in the region. A stable job with a reasonable income is the strongest form of social security and, consequently, an effective means to alleviate poverty, deprivation and vulnerability (Chitonge 2012: 13). The link between formal wage employment and participation in a formal social security scheme is common in developing countries (Anifalaje 2016: 8). Paradoxically, unemployment is high in many African countries. According to Bailey and Turner (2002: 106), approximately 75% of the labour force in Africa works outside the formal economy, often in subsistence agriculture. However, according to the International Labour Organisation (ILO), approximately 80% of the world's population has no access to formal social security, and in Africa, more than 90% of the population is not covered under any social security scheme. The paper provides the rationale for reviewing existing social security arrangements, considering the changing political and socio-economic environment.

The paper is anchored in positive theories of social security. The focus is on the sustainability of social security programmes. Positive theories include political and efficiency theories of social security, amongst others. Theories of social security explain why social security exists and the social, economic, and political forces that create these programmes, keep these in place and enable their growth (Mulligan and Sala-i-Martin 1999: 2). A comprehensive and systematic literature review was conducted to assess the historical development of social security systems in selected African countries. Relevant literature was reviewed to establish deficiencies in existing social security systems in Africa. An understanding of the reform agenda can be achieved by analysing the historical development of social security in Africa, a region where most people live in conditions of social insecurity (Von Braun 2011: 1). It should be accentuated that social security should not be perceived as a privilege but a requirement and a basic human right.

The paper makes two major contributions to the existing body of knowledge. Firstly, it highlights the irony surrounding social security in Africa. Extending social security coverage to the poor remains a huge challenge in most countries. Secondly, it provides recommendations to extend social security coverage to those

population groups excluded either by design or default. Holzmann, Sherburne-Benz and Tesliuc (2003: 1) assert that providing the needed social security most effectively requires a different and fresh look at the existing programmes and instruments.

The next section of this paper provides the background to the study, followed by the conceptual and theoretical frameworks, respectively. This is followed by a description of the methodology adopted in the study, the findings and the conclusion.

2. Background to the problem

Recent studies have revealed that large population groups in African countries have no social security cover while the benefits for those who do have, are inadequate (Van Ginneken 2003: 278; Smit and Mpedi 2010: 2). Extending social security coverage would require delinking such benefits from employment-based and creating institutions to include excluded groups (Anifalage 2016). The United Nations (UN) and the International Labour Organisation (ILO) classify social security as a basic human right. According to Article 22 of the Universal Declaration of Human Rights (UDHR) and Article 9 of the International Covenant on Economic, Social and Cultural Rights, social security is a fundamental human right. Suffice it to say that every person is entitled to some form of social security cover; hence, the need for universal social security coverage.

Since its launch in 1919, ILO has kept social security at the core of its mandate. To promote uniformity of the conceptualisation of social security, the ILO (2000: 29) provides the following definition:

> Social security is the protection that society provides for its members, through a series of public measures, against the economic and social distress that otherwise will be caused by the stoppage or substantial reduction of earnings resulting from sickness, maternity leave, being injured on duty, unemployment, old age, and death; the provision of medical care; and the provision of subsidies for families and children.

Although there is inclusivity in this definition, member states' practical interpretation and intervention strategies still reflect the exclusionist orientation

to protect persons in formal employment and thereby negate those in the informal sector. It can be argued that the ILO's reference to 'income from work' has largely been interpreted to imply people's salaries and wages from formal employment (Smit and Mpedi 2010: 1). Formal social security systems are generally based on a labour-centred view founded on formal employment, including employment contracts (Maes 2003: 39). The challenges associated with developed and developing countries are relatively different. Consequently, there is a need for a definition of social security that encompasses formal and informal social security arrangements to dispense with the current perception. An Afrocentric definition that reflects the reality of social security in Africa is required. It has to be broader in scope incorporate various segments of African communities and their unique needs.

It should be noted that before colonisation, Africans lived in small communities in specific geographical areas characterised by ethnicity. Ouma (1995: 5) argues that these homogenous groups knew each other well. The high-level intimacy of family and extended family networks resulted in social cohesion, solidarity and togetherness. Thus, traditional social security arrangements were implemented to assist the needy, for example, the elderly and sick.

Nonetheless, it can be argued that social cohesion and mutual-aid assistance programmes were gradually weakened by the emergence of a market-based economy introduced by the colonial administration (Devereux 2013: 14). Eventually, a society characterised by individualism emerged. Such developments had far-reaching implications on the kind and level of social security provision for local communities as the significance of collective support towards one another started waning. Like in western countries, the provision of social security gradually became the government's responsibility and was supported by relevant policies and legislation. Several scholars concur that the concept of formal social security based on the perception that the state is the prime provider and protector of citizens originated from the West, particularly Germany (Kotlikoff 2011: 415; Devereux 2013: 15). This assertion draws heavily on experiences from Western Europe, particularly during the post-World War II era.

Social security has become a central subject of discussion in academia and policy debates in the region and beyond. Social security systems enable societies to advance their well-being by protecting them from vulnerability and deprivation. According to Holzmann et al. (2003: 1), assisting individuals,

households and communities to manage various risks is needed to accelerate a reduction in poverty and sustained economic and human development. As a region, Africa is characterised by high poverty, vulnerability and deprivation (Maes 2003: 41). Chitonge (2012: 1) argues that the provision of social security in many African countries remains constrained by the lack of political will and policies that endeavour to replicate developed countries social welfare regimes.

Research has revealed that models of social security from developed countries have progressively failed to address issues of poverty, vulnerability and deprivation in developing countries. Holzmann et al. (2003: 1) assert that simply copying with public and funded programmes by wealthy countries in many instances will not achieve the intended objectives of developing countries. It should be noted that the political, economic, social and cultural environments are diverse. Hence, there is a need to adapt the programmes and policies from the West to suit the local context.

3. Conceptual framework

As a concept, formal social security has its roots in western society. Resultantly, most of the social security schemes adopted by African governments have been fashioned according to foreign models without considering the unique needs of local communities (Bailey and Turner 2002: 105; Anifalaje 2016: 8). Thus, Africa's formal social security systems have roots in colonial government systems. It is important to emphasise certain traditional social security arrangements in the region prior to colonisation. Local communities protected individuals or social groups against social risks.

Owing to various factors, including the high prevalence of HIV/AIDS, poverty, and internal armed conflicts, some African countries do not have a functional social security system (Bailey and Turner 2002: 105). Natural crises have also exposed weaknesses inherent in social security policies. One can argue that the challenges that social security faces, particularly during crises, provide social security reform and enhancement opportunities. Progressive governments are periodically obliged to review their countries' social security arrangements to establish their relevance to the emerging social and economic challenges. Thus, governments should be concerned with the development of appropriate intervention strategies.

The existing body of knowledge highlights that contemporary societies acknowledge that social security mechanisms are crucial to a country's social and economic development. Social security promotes social justice, given that there will be the protection of the poor and vulnerable. However, although a noble idea, extending formal social security to cover the informal sector has not been an easy initiative due to the lack of resources and the nature of existing social security schemes, some of which are contribution-based.

4. Theoretical framework

The first country to introduce the social security we have become accustomed to was Germany under the leadership of Otto Von Bismarck. Welfare programmes were introduced in 1981, followed by old-age pensions in 1889 (Kotlikoff 2011; Devereux 2013: 15). Ever since social security schemes have been escalating globally. During the Great Depression, it became apparent that there was a need to protect people from economic malaise. According to Bailey (2004), different social policy trajectories are evident among African countries despite many commonalities. Since traditional forms of social security had been destroyed by capitalism, certain community segments became vulnerable to economic distresses. Kaseke (2010: 162) asserts that social security plays a significant role in inhibiting and alleviating poverty. One can argue that the livelihood of an individual receiving a social grant, for example, is likely to improve due to the means-tested stipends. Social security strategies have been evolving over the years due to the changing needs of the people. The transitioning of social security strategies can be discussed under the pre-colonial era, colonial, and post-colonial era.

4.1. *Pre-colonial era*

In pre-colonial Africa, people lived in mutual community support networks extended family and clan groups (Bukuluki and Mubiru 2014: 34). As alluded to previously, mutual-aid assistance was common among community members. For example, in Uganda and elsewhere in Africa, traditional social security systems were prominent before introducing formal social security for those in formal employment (Kasente, Asingwire, Banugire and Kyomuhendo 2002: 163). These

social security systems can be grouped into household-based and organisation-based systems. According to Maes (2003: 45), the household-based systems relied on kinship or family ties while organisation-based systems depended on social services provided by cultural associations, churches, voluntary organisations, non-governmental organisations and mutual benefit societies. Thus, social security was imbedded with cultural norms and values in the pre-colonial era. Bukuluki and Mubiru (2014: 34) argue that the pre-colonial period focused on solidarity and the provision of assistance to those in clans and communities who were unable to take care of themselves. It can be inferred that those in need relied on mutual-aid assistance and reciprocity during this period.

4.2. *Colonial era*

During the colonial era, some men left their rural homes searching for employment opportunities in towns and cities. The rural to urban migration further eroded traditional African social security strategies that existed from time immemorial. Kyomuhendo, cited in Millard (2008), summarises this observation by asserting that the emergence of urban commerce and formal employment led to labour mobility and subsequent disintegration of kinship and extended family systems. However, over the years, the traditional social security strategies have undergone changes that have modified how these cushion the poor from economic shocks, weakened this support or ceased to exist altogether (Bukuluki and Mubiru 2014: 34). Although traditional social security mechanisms have been weakened and diminished in terms of effectiveness, they still exist in certain traditional societies. For example, traditional social security mechanisms in Uganda remain the primary form of support, especially in the countryside (Bukuluki and Mubiru 2014: 35).

Under colonial rule, western social security models were exported across to Africa, Asia and Latin America by European administrators (Devereux 2013: 15). In Africa, it was implemented to cater to expatriate workers' needs. According to Bukuluki and Mubiru (2014: 36), its laws were formulated in consonance with colonisation and colonial policy interests and objectives. Kaseke (2003: 37) argues that exclusion from social security schemes during the colonial era can be attributed to the colonial policy of racial discrimination adopted by successive colonial governments. No serious attempt was made to provide social assistance

to the black majority during the colonial era. Governments in Africa had to find ways to transform the discriminatory policies to accommodate other segments of their communities deliberately excluded from social security schemes borrowed from their former colonial masters.

4.3. *Post-colonial era*

The post-colonial era saw efforts towards improving social security systems by the newly established governments. As African states and political systems began to mature, formal social welfare systems grew gradually. In an attempt to achieve social and economic justice, new legislation was enacted, and others amended to incorporate social security soon after independence. With specific reference to Zimbabwe, Masuka (2014: 36) argues that the inclusion of a section on social security in Zimbabwe's new constitution is indicative of the government's commitment to enhance the people's livelihoods. However, the post-colonial state has been cautious in its approach to social security and has not built a long-term social contract with society. According to Olivier (2009: 39), when measured against general and international standards, the development of social security systems in Africa is at different stages ranging from, for example, the fairly well-developed (Mauritius), developing or transitional (South Africa and Namibia) to the underdeveloped (Malawi). However, apart from the huge diversity in the different systems, coverage is generally low and characterised by inadequate benefits, which impacts livelihoods.

4.4. *Social exclusion*

Social exclusion is prevalent in most countries in the region. Most social security systems are fragmented and do not encourage the transfer of benefits from one scheme to the other. Anifalaje (2017: 416) observes that the right to social security in Nigeria remains 'illusory to a large majority of the citizenry as social security laws are targeted mostly at workers in the formal sector of the economy'. In South Africa, those not in formal employment are excluded from pensions and provident funds. Thus, like elsewhere in the region, the problem of social exclusion is also prevalent in South Africa. The self-employed or those employed in the informal sector must make their own social security arrangements (Millard

2008: 41).

Unlike in South Africa, where the constitution stipulates that everyone has the right to access social security, the situation in Malawi is different. According to Kanyongolo, cited in Millard (2008: 45), certain provisions deal with selected aspects of social security. For example, the Malawian constitution is silent on the right to social security. Some people may be excluded from social security arrangements without the much-needed legal provision since there will be no legal basis for compliance.

4.5. *Social security pillars*

Social security can be categorised into formal and informal social security systems. Formal social security is a regulated mechanism of protecting citizens against social contingencies comprising three tiers (i.e. social security pillars), namely: social assistance, social insurance and voluntary insurance (2003: 25), while informal social security strategies focus on informal forms of social security (Maes 2003: 39) usually based on Ubuntu, family and community ties. Below, each pillar is discussed briefly.

4.5.1. *Social assistance*

The first pillar comprises social assistance, which is a state-funded system. It is non-contributory and financed exclusively from government revenue. Social assistance provides support in cash or kind to persons who lack the means to support themselves and their dependents. Hence, it is also known as public assistance or welfare assistance (Kaseke 1997: 40). The South African Constitution, 1996, provides social assistance for persons without any income. Section 27-(1)-(c) of the constitution protects the right of all citizens to access social security and appropriate social assistance if they are unable to support themselves and their dependents as such social assistance provides a safety net for the most vulnerable members of the community. Chitonge (2012: 2) argues that where they exist, social assistance programmes have often remained at the pilot stage, reaching only a small percentage of the eligible population, except in middle-income countries such as Botswana, Mauritius, Namibia and South Africa (Bailey and Turner 2002: 112).

The social assistance provided to individuals either in cash or in-kind enables the beneficiaries to meet their basic needs. Social assistance is critical to alleviate poverty and limit inequality. According to Dhemba (1999: 6), although poverty alleviation occupies a topmost position on the development agenda of many developing countries, it remains a common problem. In line with this school of thought, needy South Africans have benefited directly from the government since 2006 in social grants. This scheme is meant to safeguard households against chronic and transient poverty. Another African country actively involved in social assistance is Kenya, through cash transfer programmes, food distribution and school feeding programmes and grants for those with severe disabilities and safe motherhood health vouchers (Dau 2003). These forms of social security are crucial requirements for people to survive. Access to social assistance saves the poor and marginalised community members from destitution.

In South Africa, social security covers contingencies such as maternity, pension and provident benefits, illness, injuries, family and survivors benefits (Kaseke 2010). It can be argued that social assistance in Africa is open to every citizen, and the onus rests on the individuals to prove that they are indeed vulnerable and are in dire need of government assistance. The question that begs a response is: how sustainable is the social assistance strategy given the lack of financial resources prevalent in Africa? .

4.5.2. *Social insurance*

Unlike social assistance, social insurance is a contribution-based form of social security designed to protect income earners and their dependants against a reduction or loss of income as a result of exposure to risks, thereby emphasising protecting persons employed in the formal sector (Kaseke 2003: 33; Smit and Mpedi 2010: 1). As highlighted earlier, social insurance had been the narrowest continuum for social security borrowed from the West, characterised by elements of social exclusivity because it covers only the formally employed. Owing to the nature of social insurance, in most countries, contributory schemes cover a small section of the population and tend to neglect the poor, particularly those without formal employment opportunities (Chitonge 2012: 2; Von Braun 2011). It should be noted that 'contributions to a social insurance fund can either be a flat rate or earnings rated and similarly the benefits can either be flat-rate or

graduated according to contributions' (Kaseke 1997: 41). In the case of Rwanda, social security programmes cover approximately 8% of the active population. It is infelicitous to have more than 90% of the active population excluded from benefiting part of their fundamental rights (Rwanda Civil Society Platform, 2013). It can be deduced that social insurance thrives with growing employment opportunities.

4.5.3. *Voluntary insurance*

Voluntary insurance is also referred to as supplemental insurance. It is a collective investment fund. Simply put, voluntary or supplemental insurance helps people protect their financial well-being in the advent of an accident or illness. It offers a way to stay ahead of the medical and out-of-pocket expenses not covered by major medical insurances. Apart from emergency treatment and transport costs to receive care and/or medication, voluntary insurance pays cash benefits directly to the policyholder, and the policyholder decides how or when to utilise the money. According to Dau (2003: 27), at the moment, voluntary schemes are not highly developed as yet in countries such as Tanzania and Uganda but well-developed in Kenya. People are required to subscribe voluntarily to the scheme; however, sustaining their membership if they are unemployed could be a huge challenge. Maes (2003: 53) suggests that to provide potential candidates with the opportunity to join voluntary social security arrangements, formalities should be simple enough for the excluded informal sector workers to understand. Secondly, the social security systems should be affordable, and thirdly, administrative offices should be within close proximity so that members do not have to travel long distances to pay premiums

4.6. *Overview of social security challenges*

The provisioning of social security has notable challenges. The lack of a reliable social security system in Zambia resulted in delays of remittances and poor investment decisions (Mukuka, Kalikiti and Musenge 2002). For the last three decades, returns from social security investments have been negative, and the losses passed on to members of the affected schemes. The current pension schemes have not fully addressed the health and other social needs of those who

fall in the vulnerable category soon after employment (Republic of Zambia 2006). Mthethwa (2014: 79) argues that the mismanagement of social security schemes in Africa is a source of distrust in such institutions. Owing to numerous economic and political challenges, exclusion from social security coverage remains rife in the post-colonial era, yet workers and prospective workers alike have been marginalised and are in great need of social security more than ever before (Nhede 2014: 113).

It has been argued that colonial governments provided social security essentially for the expatriate community, which eventually excluded the indigenous communities from accessing social security (Bukuluki and Mubiru 2014: 36). Poor economic performance in Africa led to high unemployment, resulting in increased growth of the informal sector. For example, in Rwanda, many people work in the informal sector, where their lives are defined by instability, poverty and risk (Rwanda Civil Society Platform). With regard to unemployment, Kaseke (1997: 39) notes that 'developing countries suffer from serious problems of unemployment.' Consequently, governments are faced with the ability to provide adequate social assistance in areas such as health, education and housing. The situation has also been exacerbated by corruption and mismanagement of the limited resources. Kalula and Carolus, cited in Kaseke (2010), argue that corruption and maladministration are some of the major problems bedevilling social assistance in South Africa. Corruption and maladministration of social assistance result in the denial of social security benefits to the poor and most vulnerable community members.

As a result of escalating unemployment, social insurance remains exclusionary, and the need for social assistance continues to rise, thereby placing strain on the national fiscus. Many workers in the informal sector are reluctant to contribute towards social security benefits that do not meet their prioritised needs (Maes 2003: 39). In order to address the exclusionary nature of social insurance, Dhemba (2012: 821) argues that there was a need to extend these schemes to the self-employed and informal sector workers. The adoption of policies that promote economic growth in the region should create the much-needed employment opportunities, translating into increased membership for social insurance schemes (Dhemba 2012: 821).

According to Mchomvu et al. (2002: 27), conventional social security programmes in Tanzania only cover a relatively limited proportion of the

population and have not reached the urban and rural poor as yet. Similarly, in Zimbabwe, social exclusion is widespread. Social security schemes in Zimbabwe are exclusionary, and the exclusion problem dates back to the colonial era. During this period, social security was deliberately made exclusionary on race, which resulted in the marginalisation of the African population. However, today's low coverage is due to existing social security arrangements that do not cover persons in the informal sector (Kaseke 2003: 46). The current pension scheme only covers workers in formal employment. Both employers and employees contribute towards the pension scheme. The mandatory monthly social security contributions are meant to provide a pension upon retirement. For people to willingly contribute towards social insurance, communities need to have confidence in their governments. In the absence of trust, employers and employees connive to evade remitting their monthly contributions. Failure to trust the government with their funds has induced the informal sector workers to create their own safety nets (Maes 2003: 39).

It is a reality that unemployment is on the rise and contributes to the growth of the informal sector of the economy. According to Sparks and Barnett (2010: 2), informal sector employment in Uganda and Kenya now exceeds employment in the formal sector, and nearly 90% of the labour force in Ghana comes from the informal sector. However, the informal sector cannot join social insurance schemes voluntarily when there are allegations of abuse and mismanagement of public resources. Furthermore, legal restrictions, such as excluding several categories of employees and administrative and financial problems, are primarily responsible for the low coverage rate in Africa (Maes 2003: 39; Olivier 2005: 5).

5. Results and analysis

The paper adopted a qualitative approach, utilising a comprehensive and systematic literature review and document analysis as data collection strategies. The official documents included reports by international organisations such as the UN, the ILO, the UDHR, and the International Covenant on Economic, Social and Cultural Rights. These documents focusing on the rights of citizens to social security as well as social security policies of selected African countries constituted the major sources of data required for this paper. Theoretical sampling was employed to gather relevant data from various secondary sources

such as books and journal articles focusing on specific countries in the region. This paper examined previous and current social security strategies intending to keep them in tandem with the changing demographics, including the political and socio-economic environment. Trends and patterns were established, which led to the findings and conclusions. This study followed a descriptive approach to highlight the inadequacies of current social security systems.

The following were the findings of this paper based on a comprehensive and systematic literature review and document analysis. Firstly, it was established that social security coverage in most countries in the region is pathetically low, and some do not meet the criteria set by the ILO. The reviewed literature revealed that social security schemes in Rwanda, Zimbabwe, and many African countries only cover a small portion of the population. Thus, it can be inferred that there are no reliable social security systems in the region due to low coverage. The lack of reliable social security systems leaves many vulnerable to economic fluctuations and social contingencies. The ILO prescribes that the people should feel secure under any social security scheme is not possible if a country's social security system is unreliable and provides inadequate benefits.

Secondly, the study revealed that there is high unemployment in the region. The conventional social security system has unquestionably not been very successful in providing social security coverage to the local communities. Existing social security systems cover those in formal employment, and as a result of the scarcity of jobs, many people in Africa work in the informal sector. Notwithstanding that social security is a basic human right, it is only enjoyed by a minority of the region's population. In most instances, it is the self-employed, domestic, and casual workers who are excluded from formal social security arrangements largely due to administrative and financial challenges. It can be argued that failure to extend social security to the informal sector worsens inequality and inhibits much-needed economic growth.

Urgent and targeted action needs to be undertaken by governments to expand social security coverage. However, it should be noted that extending social security to cover the excluded population groups requires a systematic study of past and current intervention strategies. An effective and efficient social security system can significantly change the livelihoods of the marginalised and vulnerable. Change in demographics, political and socio-economic circumstances have far-reaching implications on Africa's nature and scope of social security provision. It

can be argued that the welfare of the people depends on social security. Hence, the region's social security strategies should be reviewed regularly to retain relevance, effectiveness, and sustainability.

Thirdly, the study revealed that officials involved in the administration of social insurance schemes have been abusing social security funds. The abuse of public funds and poor governance has resulted in governments losing public trust. The loss of public trust has harmed the remittance of contributions towards social security schemes. Trust is also required by the public, especially those who fear that the government could raid their contributions to pay for general public expenditures. Poor investment decision-making and maladministration have tainted the image of certain organisations involved in the administration of social security funds. On the one hand, such circumstances have given rise to the temptation to evade remitting contributions to the responsible authorities. On the other hand, extending social security coverage to the informal sector has not been easy. The informal sector has been reluctant to participate in formal social security programmes because they feared that their contributions would be abused.

Fourthly, the failure by the government to address corruption and abuse of scarce financial resources demonstrates a lack of political will. Allocating a negligible budget to social security schemes has also been cited by contemporary scholars as another indication of the lack of commitment by certain governments to implement effective social security systems.

6. Universal Social Security: a discussion

Studies focusing on social security highlight several limitations of formal contribution-based schemes in countries such as Zambia, Zimbabwe, Uganda, to mention only a few. Researchers have been writing about the global perspective of social security and probable strategies to enhance existing social security systems in recent years. Focusing on emerging trends and options to extend social security coverage to the informal sector, governments can adapt to those policies exported from the West to develop their own unique social security arrangements and consider probable constraints. A comparative analysis of the various social security systems revealed establishing what works under a similar political, economic and socio-cultural environment. The right to social

security should be enshrined in the national constitution of a country for it to be enforceable. However, Smit and Mpedi (2010: 19) note that the right to social security does not always translate into access for the most vulnerable. It has been observed that several countries in the region are making concerted efforts to extend social security coverage to the informal sector, but much still needs to be done to achieve inclusivity and adequacy of social security benefits. Unless existing social security systems are reformed, the region will face a bleak future because most will remain marginalised and vulnerable to economic and social contingencies.

In recognition of the significance of universal social security coverage, the Tanzanian informal sector has developed tailor-made social security schemes for their unique situation and circumstances. People in the informal sector of the economy should be encouraged to make decisions on social security issues pertinent to this sector. Governments need to support the informal sector's alternative social security arrangements with appropriate pieces of legislation. As a show of commitment to universal social security coverage, the introduction of new legislation aimed at promoting inclusiveness should be prioritised. Institutions involved in the management of public funds should be transparent and trustworthy to earn public trust and lure the self-employed into joining formal social security arrangements.

Governments must deviate from the notion that social security intervention strategies should focus only on those in the formal economy sector. Instead, the focus should be on adopting hybrid social security systems to advocate both contribution-based and non-contribution-based schemes. In order to achieve social justice, governments should implement a means-tested or universal social pension scheme for persons above the age of 60 years, which is funded from general government revenues. The integration and synchronisation of existing social security arrangements are necessary. Society should not underestimate the significance of informal social security systems; instead, they should perceive these as the foundation for universal social security coverage.

African countries must revise their priorities and attach greater significance to universal social security coverage. There is a need to improve the management of scarce resources in order for governments to meet their social security obligations with limited resources. There should be evidence of fairness and transparency when social security funds are managed. Thus, persons involved in

administering social security funds should exercise good governance and be held accountable for their decisions. They should ensure that limited resources are utilised to enhance people's lives. Any investment decisions should be aimed at the benefit of the intended persons.

It is the role of a government to create a favourable environment that enables people in the informal sector to join and participate in the formalised contribution-based social security schemes. There is a need to introduce and regulate voluntary membership to existing contributory social security schemes. Governments may have to provide certain incentives for the informal sector participation in the formalised social security schemes.

It should be noted that certain countries in the region have not yet extended social security to include the various contingencies stipulated by ILO, for example, maternity leave. Historically, women have been subjected to gender discrimination, and as a consequence, progressive governments should introduce appropriate social security programmes to meet the needs of women. Instances in which persons in the informal sector have their own contribution-based social security arrangements, the institutions involved in the collection thereof should be strengthened through legislation. Office bearers at these informal institutions require proper training to enable them to play their roles in providing effective and efficient social security.

7. Conclusion

The paper outlined the historical development of social security systems in selected countries in Africa and highlighted the need to reform social security systems. The findings revealed no comprehensive social security systems in some countries within Africa. Consequently, governments have to contend with several challenges. From the reviewed literature, it can be concluded that the future of social security in Africa depends on transforming existing social security arrangements. Currently, it is not integrated, lacks inclusivity and is largely fragmented. Governments should develop various strategies and approaches that can accommodate persons in the economy's informal sector into tailor-made social security systems. The strengths and weaknesses of family and community-based social security systems need to be explored further to blend these with the existing formal social security strategies. A fusion of social security strategies and

social development schools of thought contributes towards developing relevant, effective, efficient and sustainable social security systems.

Given the magnitude of social exclusion in many African countries, governments also need to learn how certain countries addressed this reality through a systematic comparison of the various intervention strategies. The governance, finance and administration of social security schemes in African countries need to be enhanced considerably. In light of the deficiencies highlighted in this paper, reforming social security systems in Africa is imperative to include vulnerable groups. Supporting and strengthening the participation of social partners in reforming social security systems is of cardinal importance.

There is a need to conduct thorough research on how social security coverage can be extended to vulnerable members of society if the region is to experience the emergence of a just and egalitarian populace. An efficient and effective social security system promotes social stability, cohesion, and social justice. Provision of the much-needed social security in the region requires an alternative perspective of the existing programmes and instruments. A carefully crafted and well-administered social security policy is a vehicle for economic development and prosperity. However, governments need to implement effective monitoring and evaluation structures.

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