

Redesigning Social Security Systems in Some Selected Sub-Saharan African Countries

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Abstract

In recent years, social security policy has been re-evaluated as a crucial weapon in the struggle against social injustice and poverty. The livelihoods of many people in sub-Saharan Africa (SSA) have largely been affected by a lack of financial resources. Many people in the region have social security. Contestably, the plight of many people in parts of this region has been exacerbated by rising unemployment. The purpose of this study is to assess the relevance and applicability of the existing social security arrangements. Existing social security strategies are fragmented and have not been inclusive enough to cater for all segments of society. The informal sector remains largely excluded from formal social security systems. A qualitative research methodology anchored on the analysis of secondary data was utilised. Collected data was analysed thematically. Findings from the systematic literature review revealed that social security systems in SSA need to evolve over time to ensure that some social security systems do not become redundant. Reforming social security systems is essential given that the environment is constantly changing. The strategies should address the emerging socio-economic challenges if they are to improve the welfare of the people. Thus, the social security needs to be reviewed and realigned with the prevailing economic situation. Progressive society has a duty to periodically assess current social security programmes to determine their applicability to current economic realities.

Keywords: Social security system, Informality, Unemployment, Social exclusion, Sub-Saharan African countries



Introduction

The formal social security has its roots in Western society (Kotlikoff, 2011:415; Devereux, 2013:15). However, this does not mean that countries in SSA had no social security systems of their own. According to Maes (2003:39), most people think that there is no social security in SSA. It is important to note that countries in SSA had their own traditional social security arrangements based on *Ubuntu* to protect individuals or social groups against social and economic risks (Ruparanganda, Ruparanganda & Mabvurira, 2018:40). The adoption of formal social security systems is not without challenges as it restricts coverage to persons employed in the formal sector of the economy (Kaseke, 2003:41). It perpetuates social exclusion which has become a regional concern. Without any form of social security, some people may become incapacitated and unable to fend for their families (Chitonge, 2012; Von Braun, 2011). Consequently, those excluded from social security schemes become vulnerable to socio-economic instability (Kaseke, 2010).

In SSA, especially, where economic crises, war, malnutrition and HIV/AIDS generate intolerable levels of human suffering, the role of social security policy in mitigating human insecurity, vulnerability and absolute poverty has been rediscovered and reassessed in the international development discourse. Indisputably, HIV/AIDS related illnesses have eroded the extended family system's capacity to look after the vulnerable members of the community (Mbirimtengerenji, 2007:605; Ruparanganda, et al., 2018).

People need social security to combat marginalisation and vulnerability. Existing social security schemes have been losing impact and relevance as a result of the rapid decline in the economic activities of the region attributed to amongst other things, corruption, abuse of financial resources, maladministration and natural disasters; mainly associated with climate change (Nino-Zarazua, Barrientos, Hickey & Hulme, 2012). According to Chitonge (2012:332), in most SSA, social development continues to raise grave concern as the majority of the population is afflicted by the lack of social welfare services, social marginalisation, ill-health, poverty, inequality, unemployment, lack of education and training, lack of food and nutrition, low life expectancy, an increase in child and infant mortality and morbidity and the increase of women's death [at] child birth.

As a response to the poverty that plagues many people in SSA, countries in the region have, like Western countries, adopted social security policies and practices aimed at assisting vulnerable and insecure people. It should be noted that many countries in the region had traditional social security systems even before they gained their independence from the colonialists, which were based on *Ubuntu*, family and community ties (Ruparanganda, Ruparanganda & Mabvurira, 2018:40). Both the formal and traditional social security arrangements were supposed to complement each other. Nevertheless, with the passage of time, traditional social security strategies were gradually eroded by modernisation.



Many decades afterwards, the social security programmes in some instances, are being used as they were during the colonial era without adapting them to fit the local context (Bukuluki & Mubiru, 2014:39). Little consideration is given to the fact that the pre-colonial, colonial and post-colonial contexts have significant differences.

Lack of astute leadership that is able to address issues of corruption, maladministration, financial and capacity constraints has contributed to the economic conditions stifling economic growth and development in SSA (Nino-Zarazua, et al., 2012). In Zimbabwe for example, there has been an exodus of job seekers going to neighbouring countries such as South Africa and Botswana in search of employment opportunities. Similarly, many people from the region either relocate to neighbouring countries or overseas. There are high rates of unemployment matched by extremely high costs of living. Even those people who have jobs cannot afford basic necessities such as goods and/or services which they require to earn a decent life. Some extended family responsibilities are being negated and, in some cases, eroded, due to lack of means to provide the much-needed support members of the family need.

According to Chitonge (2012:337), social security can be broadly categorised into: contributory (social insurance) and non-contributory (social assistance) social security arrangements. The non-contributory schemes are either funded by the State or by donor organisations (Dekker, 2008:117). Both contributory and non-contributory forms of social security require a large proportion of the labour force. However, contributory social security comes directly from the salaries of employed people. Social security systems have been put in place to alleviate poverty and reduce inequality (Dekker, 2008:129; Mtsumi et al., 2021:94). However, it can be argued that some of these schemes might have become redundant either because they have been adopted from the colonial era and have not been adapted to suit the local environment or because the tax basket has not grown due to mismanagement and political climates that are incapable of attracting investors thereby worsening the plight of the poor.

In view of the identified challenges, this study examines the relevance and effectiveness of social security systems in SSA. The study further highlights the challenges associated with the region's current social security strategies.

Conceptual Framework

This section provides definitions of some of the key terms and concepts used in this study. Social security is the guaranteed provision of a stable income from contributory forms of social insurance and the needs-based assistance paid out from public funds, that come in the form of medical insurance, unemployment and sickness benefits, old age and invalid benefits (Bukuluki & Mubiru, 2014:11; Reddy & Sokomani, 2008:13). Social assistance is public funding that comes entirely from the State. In South Africa, for instance, social



assistance is known as 'social grants' and is given to those who are incapable of working or those who do not have the ability to work (Reddy & Sokomani, 2008:13). An example of such a grant is social grants given to the elderly women of 60 years and over, and men aged 61 years and older - who can no longer work to provide for themselves (Kaseke, 2010:160). Social insurance is a form of social security programme whereby people who benefit from that programme make regular contributions so that in the event of changing circumstances, vulnerability risks may be reduced (Holmes & Lwanga-Ntale, 2012:3). Voluntary insurance refers to contributions made by those who, as individuals – not as contributing employers or employees - make contributions in order to benefit from social security schemes (Republic of Kenya, 2017:127).

It should be noted that social security is sometimes used interchangeably with social protection. According to the International Labour Organisation [ILO] (2018), social protection is a collection of public measures provided to members of a society by the governing institution with the purpose of protecting the members from any socio-economic vulnerability resulting from lack of or inadequate work income that may be caused by inevitable circumstances such as illness, maternity, work injury, old age and unemployment, to name but a few. Healthcare provision and benefits for families and children are also included. Disagreements, however, exist with regard to this definition, as some countries point out the differences in institutional and political structures, as well as differing cultures and traditions (OECD 2017:59). However, ever since it was launched in 1919, the ILO has kept social security at the core of its mandate and provides the following comprehensive 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" (ILO, 2000:29).

It is argued in this article that the ILO's reference to "income from work" has largely been interpreted to imply people's salaries and wages from formal employment (Smit & Mpedi, 2010:1). Furthermore, it is argued that the practical interpretation and intervention strategies adopted by member states are of an exclusionary nature that protects persons in formal employment while negating those in the informal sector. Thus, formal social security systems are based on a labour-centred view, founded on formal employment (Maes, 2003:39). However, it should be noted that the challenges of developed and developing countries are relatively different. As a result, there is a need for a definition of social security which encompasses both formal and informal social security arrangements. An Afrocentric definition which reflects the reality of social security in Africa is required,



that incorporates various segments of African communities and their unique needs (Nhede & Marumahoko, 2021:106).

Theoretical Framework

Having provided the ILO definition of social security and argued for an Afrocentric definition, it is important to state how and when the concept of social security started. Germany under the leadership of Otto Von Bismarck was the first country to introduce the social security we have become accustomed to. Welfare programmes and old-age pensions were introduced in 1881 and 1889 respectively (Kotlikoff 2011; Devereux, 2013:15). Since then, there has been a proliferation of social security schemes worldwide. After the Great Depression, the need to protect people from economic malaise became more apparent than ever before. According to Bailey (2004), despite many commonalities, different social security policy trajectories are evident among African countries. Historically, the social security systems of most African countries have reflected colonial preferences and considerations (Bailey & Turner, 2002:106). One can therefore conclude that imperial states often imposed policies on their colonies.

The African continent has been concerned about issues of social insecurity and has therefore developed regional tools to provide guidance on social security strategies. For the purpose of clarity, only the social security instruments of the African Union (AU) and the Southern African Development Community (SADC) were made reference to in this study. Mulenga (2019:41), argues that although the right to social security is not expressly protected in the African Charter, it can be derived from a combined reading of a number of rights guaranteed under the Charter such as the rights to life, dignity, liberty, work, health, food, protection of the family and the right to the protection of the aged and the disabled. Similarly, the SADC Code on social security is not a binding document, however, it provides member states with strategic direction and guidelines in the development and improvement of social security schemes, in order to enhance the welfare of the peoples of the region. Protecting human rights guarantees a dignified standard of living which is, the ultimate objective of social security.

This study is informed by the positive theories of social security and modernisation proposition whose focus is on the sustainability of social security programmes. Central to the modernisation theory is the assumption that economic growth in developing countries would rapidly transfer surplus labour from the subsistence sector of the economy into modern wage employment (Solo, 2021:597). Positive theories include, amongst others, political and efficiency theories of social security. Theories of social security explain not only why social security exists, but also the social, economic, and political forces which create these programmes, keep these in place and enable its growth (Mulligan & Sala-i-Martin, 1999:2).



Formal and Informal Economy

Both the formal and informal economies of a country are essential economic activities because they contribute to the well-being of the citizenry. In SSA there is a need to harness the potential of both the formal and informal sectors of the economy. Both formal and non-formal social security systems have the same goal. Suffice to say, there is a need to build synergies between the two systems through an integrative approach of the formal and non-formal social security strategies (Solo, 2021:598). Nevertheless, the role of informal social security arrangements has not been fully appreciated and developed to address the challenges of social exclusion in the region. On the contrary, formal social security systems have been elevated above the negated informal and traditional arrangements of providing social security to marginalised and vulnerable community members. Thus, the informal social security arrangements should be seen as complementary social security strategies rather than parallel institutions (Mesa, 2017).

- *Formal Economy*

Formal social security systems of the European type still exist in most of SSA and are mainly limited to the formal employment sector and tend to neglect the poor, especially the rural poor and are generally viewed as a privilege for the few (Townsend, 2007; Adésina, 2007). The formal economy constitutes people employed by the government, parastatals or other registered businesses. According to Guifu and Shigeyuki (2009:4), formal employment is when a person works as a permanent employee, either for another person or a company or organisation. Both the employers and the employees make social contributions, making it possible for the employees to claim benefits when there is a need. However, the economic decline in SSA has contributed to the rising unemployment which has driven many people into the informal sector of the economy. It has been noted that existing social security systems in the region tend to be urban-based and serve the privileged than the poor (von Braun, 2011). It can, therefore, be argued that this development has the potential to affect the survival of contribution-based social security schemes, thereby exposing many people to the hazards and vicissitudes of life.

- *Informal Economy*

Informal social security can be viewed as the counterpart of formal social security, covering social security arrangements outside the formal social security paradigm (Olivier & Dekker 2003) and can be categorised into two types, namely, traditional support systems and self-organised mutual support systems (Ntseane & Solo, 2007). Traditional support systems are based on kinship or family ties and are founded on the principle of solidarity and generalised reciprocity (Solo, 2021:596), while self-organised mutual support systems are neighbourhood or community-based informal systems that go beyond kinship and family ties (Kaseke, 2001; Dekker, 2008). The informal sector according to Sparks and Barnett (2010:1), is nothing new in SSA, for the activities carried out in this sector have existed even prior to colonialism. The informal economy refers to any form of economic activity



that is not recognised, under any labour legislation and does not have any security. These kinds of economic activities are undertaken by poor people who cannot find employment in public or private institutions that are recognised (Smit & Mpedi, 2010:4). The employers of informal workers do not pay any social security related contributions to the government. The Research, Network and Support Facility (RNSF) (2017:5-6), points out that despite employers of informal workers paying other taxes to the government, work-related taxes are not amongst the taxes which they pay. The agricultural economy often forms the bulk of the informal sector (RNSF, 2017:16). More than 7 in 10 people of the labour force in SSA work in the informal sector and most of them are involved in agricultural economic activities (Nhede, 2014:114). While persons in informal work may make voluntary contributions, particularly, towards the medical and pension schemes, quite often they are unable to do so due to the unpredictable nature of their work (Mtsumi, Mabuza, Tonga, Amofo & Macharia, 2021:102).

Research Methodology

Research methodology according to Kumar (2014:2), provides one with the techniques to find answers to one's research questions, which in turn encourages one to further observe, question, explore, test and understand various aspects of one's practice. Kumar (2014:18) further defines qualitative research as a flexible and unstructured approach aimed at exploring diversity rather than quantity and emphasises on the understanding of feelings, perceptions and experiences of human behaviour. Based on these definitions, the research approach used in this study was predominantly qualitative and heavily reliant on secondary data, using a systematic and comprehensive literature review. Through the use of materials from the Web of Science and Scopus databases, Google Scholar, ResearchGate, and other sources, terms like "social security" and "Sub-Saharan Africa" were used to find information pertinent to the topic. The collected data was analysed thematically. The researchers conducted a literature review in order to develop a theoretical framework for the identification of the state of social security systems in selected countries in the region. The inclusion criterion required that the selected countries be from SSA, and the data were openly accessible. In the article, the relevance as well as the effectiveness (or ineffectiveness) of the existing social security systems in their quest to tackle poverty, insecurity and vulnerability are examined.

Results and Analysis

From the literature review, it can be concluded that the provision of social security has been riddled with challenges which include, amongst others, inadequate financial resources, narrow coverage, exclusion of people working in the informal sector of the economy, mismanagement of social security funds, non-compliance with legal frameworks



and replication of western models. Unless these challenges and constraints are addressed, SSA cannot make strides towards universal social security coverage.

Inadequate Funding of Social Security Schemes

Since most SSA countries are classified as developing countries, they are characterised by extreme poverty. Most of the governments in the region do not have the capacity to cater for adequate social security provision to their people (ILO, 2018). Due to high levels of unemployment and underemployment, the provision of social security in many SSA countries has been hindered significantly.

The increase of taxes is a challenge to many countries in SSA with Uganda being an example of such countries. Most developing countries collect only about 10-15% of the Gross Domestic Product (GDP) (Bukuluki & Mubiru, 2014:104). Moreover, most employers and employees in the region evade contributing to social security programmes (Kaseke, 2003). This results in governments failing to raise enough funding for social security programmes such as social assistance.

Lack of funding from internal sources leaves many countries relying on donors. According to the Partnership for African Social and Governance Research [PASGR] (2017:2), although the Kenyan Government spends about 0.9% of its GDP on social assistance, most of the funding for social security programmes comes from external funding provided by its development partners. The Government of Finland and the Government of Switzerland are amongst some of the partners that assist with external funding for the Kenyan Government to provide social assistance to its citizens. Kenya's social security external funding is approximately 70% of the whole social security funding (PASGR, 2017:2). This highlights the incapacity of most governments in SSA to provide social security to their citizens.

Narrow Social Security Coverage

Low coverage of social security systems is a major social security challenge to many SSA countries. Given the small size of the formal sector in the region, it is therefore apparent that formal social security can only cover a small percentage of the population. Thus, traditional and self-organised mutual support systems are responding to gaps in the formal social security provision (Ntseane & Solo, 2007). The coverage of a few groups has been a social security challenge to many countries, even during the colonial period (OECD, 2017:58). Arguably, in South Africa and Zimbabwe for example, there was low social security coverage during the colonial era owing to colonial history that was characterised by the discrimination of groups other than Whites (Kaseke, 2003:37). Independence from colonial rule brought about a change in the social security system; discriminatory provisions had to be repealed. Kaseke (2003:40), points out that the harsh economic climate in Zimbabwe, and pure greed are making some employers default on their



payments to the National Social Security Authority; tasked with the management of national social security funds, thereby perpetuating social exclusion.

Although the Ugandan Government managed to adjust to cater for other groups that did not receive any social security during the colonial period by expanding the scale and scope of the existing social security schemes, there are some vulnerable groups that still do not receive any form of funding from the government, that is, those in the informal sector (Bukuluki & Mubiru, 2014:41). Furthermore, Structural Adjustments Programmes (SAPs) also had an influence on the social security policies and programmes of Uganda. Some Bretton Woods institutions (the World Bank and the International Monetary Fund) policies saw Uganda privatising some of their government institutions. Thus, it can be argued that since the existing systems only provided for government workers, more people were now excluded from the social security systems. Some social security programmes in Uganda included the National Social Security Fund (NSSF), which is for private sector workers; and the Public Sector Pension Scheme (PSPS). The challenge, however, with these schemes was that they were low wage based. Dau (2003:31), admits that in terms of benefits, Uganda has made little improvements as most retirees receive benefits that are not consistent with the changing cost of living.

In countries like Gambia, Kenya and Swaziland, for example, pension schemes are compulsory, but some countries in the region do not cover work injury, medical insurance, unemployment or maternity benefits, even for the contributing labour force, while in countries like Burkina Faso, Chad, Niger, Mozambique and Burundi, the compulsory contributory social security only covers about 5% of the total labour force (Chitonge, 2012:338). According to Dau (2003:30), just like in Uganda, benefits paid in Kenya are in most cases not consistent with the cost of living.

The problem of narrow coverage is not only about a few groups benefitting from the social security programmes. Countries in the region offer a narrow range of social security with few benefits. There are women who are not formally employed and run their households, as opposed to being formally employed. Historically, more men worked in the formal sector compared to women and are thus catered for in the country's social security programmes. Traditional systems of social security tend to exploit women for the benefit of other members of the extended family, with no guarantee of women's own social security (Kasente, 2000:39). Consequently, such women do not receive any contributory social security benefits. Thus, only a few employed people receive social security benefits. It is argued that governments in SSA also have social security programmes that cover a small range of risks, thereby leaving some people vulnerable to other risks not covered by the different programmes.

Exclusion of the Informal Sector

As much as poverty is eminent in many parts of SSA, the challenge is not so much about lack of employment, it is the quality of employment with regard to social security (Chitonge, 2012:334). When unemployment surveys are conducted, all these informal sector jobs are considered as employment. The employment rates consequently range from low wage jobs, where people work for a few hours a week and the employment are inconsistent; with some jobs having a lot of benefits compared to others (ILO, 2001). Unpaid family work is also included. The inclusion of all kinds of jobs results in misleading unemployment rates that do not correlate with the capacity of states to provide social security for the citizens.

Many countries in SSA have a large number of citizens working in the informal sector. 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 (Sparks & Barnett, 2010:2). However, for many years, these groups of people have not had the privilege of receiving social security benefits. One of the reasons for this is that informal sector workers do not contribute to the social security budget through taxation. Consequently, they are not entitled to receive any form of social security funding from the government. Countries such as Rwanda, Ethiopia, Malawi and Madagascar, for instance, have approximately 75% of the labour force involved in agricultural employment. About 90% of that labour force in agriculture is in subsistence farming (Chitonge, 2012:334). In some countries there are more women that are not formally employed and run their households as opposed to being formally employed (Olivier & Mpedi, 2003). Consequently, such women do not receive any contributory social security. Thus, only a few employed people receive social security benefits, which might be insufficient too.

Recent studies have shown that the Central African Republic, Mali, Niger, Nigeria, Uganda and Zambia are among some of the countries in the region whose population of the working poor is over 80% (Chitonge, 2012:335). Over 90% of this population earns below \$2 a day. Zambia's social security system consists of contributory and non-contributory social security schemes. While the former requires contribution from both the employer and the employee, the latter is tax-financed administered by the Ministry of Community Development and Social Services (Mulenga, 2019: iv). Most of the population in Zambia do not have access to any form of social security as they earn their living from informal employment and cannot afford to subscribe to social security schemes. Consequently, social security coverage in Zambia is restricted to employees in the formal sector. This makes it impossible for them to afford contributory social security scheme contributions (Chitonge, 2012:335). In Gambia for example, most of the country's population work in the informal sector and is therefore not provided with any social security scheme. Consequently, only about 5 to 10% of the total working population in these SSA countries fall under the social protection safety net (Gavrilovic & Dibba, n.d.).



Low social security coverage is also a common feature in Tanzania. As with the informal sectors of the abovementioned countries, Tanzania's forest-dependent community also suffers from the problem of not receiving social security scheme benefits. In lieu of the Tanzanian Government implementing policies to address the problem of deforestation, it has not done much to address the problem of poverty amongst forest-dependent communities (Lwanga–Ntale, 2018:13). Moreover, only 11.6% of Tanzania's working population have paid jobs from the government, parastatals or private employers. Only this small population enjoy a degree of social security. The bulk of Tanzania's population have casual low wage jobs that are also insecure (Ulriksen, 2016:3-4). In addition to low coverage, the benefits are in most cases not consistent with the cost of living (Dau, 2003:28).

Mismanagement of Social Security Funds

Most countries in SSA have a problem whereby the already inadequate social security funds are mismanaged by those in the administration of the schemes. As a result, social security funds, particularly from social insurance schemes, have been either raided to pay for general public expenditure, or have been obliged to invest in low-yielding investments in, for example, nationalised industries or poorly remunerated state borrowing (Chitonge, 2012:339; Mthethwa, 2014:79). South Africa is one example where mismanagement of funds has massively affected the distribution of social security benefits. Marumoagae (2021:3), notes that the mismanagement of pension funds has had a devastating impact on members and their beneficiaries because of the loss of benefits that often results from theft, fraud and incompetence.

In apartheid South Africa, an embryonic welfare state was built to protect Whites from various contingencies (Van der Berg, 1997:484). The history of apartheid, which focused on exclusion and discrimination, laid the groundwork for widespread corruption in today's system. Social welfare provision in the form of childcare grants, unemployment and old age pensions, after 1910, were only for Whites and Coloureds. Blacks and Indians were systematically excluded (Reddy & Sokomani, 2008:10). In the 1970s, stagnation began to plague the capitalist economy and the apartheid government began including the formerly excluded groups, though hesitantly and eventually the benefits of the formerly excluded started to increase (Van der Berg, 1997:484).

Whilst some individuals are illegally benefitting from social assistance, a large proportion of the population of South Africa is in extreme poverty and unable to access the social grants (Mtsumi *et al.*, 2021:102). The desperation has resulted in some doctors and social workers certifying individuals believed to be ineligible according to the criteria used in the country for social grants (Reddy & Sokomani, 2008:12). Corruption has become endemic and an impediment to the effective administration and effectiveness of social security programmes.



The ILO (2018) identifies high inflation as one of the major challenges to the success of social security schemes implemented by SSA governments. For example, the inflation rate of Zimbabwe reached 1 419 762% in 2009 (Franses & Janssen, 2018:265). High inflation means that the contributions may lose value as inflation increases exponentially. Consequently, the benefits lose value as well; hence beneficiaries will end up receiving fewer benefits in terms of value.

Lack of Commitment to Legal Frameworks

Many governments have been disinclined to create any legal and regulatory frameworks for social security. Legislation will assist governments in designing, strategising, implementing, monitoring as well as evaluating social security systems (Holmes & Lwanga-Ntale, 2012:26). Legislation also guides governments as to what the social security programmes should cover and provides criteria on how beneficiaries are selected. The South African government is, however, one of the few examples of governments in the region to have a constitution and other supporting legislation which underscores the importance of social security. South Africa and Kenya have the right to social security enshrined in their constitutions (Mtsumi et al., 2021:93).

Policy Replication Syndrome

Some governments have the problem of replicating European social security models (Holzmann, Sherburne-Benz & Tesliuc, 2003:1). Recent studies have shown how the social security models of rich countries have increasingly failed to address the problems of poverty and vulnerability in low-income countries (Hanlon, Barrientos, & Hume, 2010). The challenge of replicating is that the contexts in which the models were originally created are significantly different from the SSA contexts in which the governments apply them. For example, what is considered as informal employment in some jurisdictions is considered as unemployment in other jurisdictions. Without considering context and culture, some social security strategies may not achieve the intended purpose they were created for.

Recommendations

The purpose of this article was to analyse the relevance and effectiveness of social security systems in SSA. It is suggested that there is a need to find new ways of addressing social exclusion in order for social security systems to work for the good of the people who need social protection. After a thorough and comprehensive literature review, this article suggests strategies aimed at enhancing inclusion and effectiveness of social security policies. From what has been established, there is a need to provide solutions to the challenges being experienced in the provision of social security in SSA. The following section focuses on possible solutions and suggestions on how to improve social security systems in SSA.



Improved Funding of Social Security Programmes

When drafting national budgets, governments should also consider the importance of funding social security programmes. For this to happen, governments must first realise that upholding the dignity of all citizens is fundamental. Social security should not be viewed as a privilege, but as a basic human right. Proper and periodic auditing of programme funds must be prioritised, to boost the confidence of the public in general and external funding organisations in particular. A good investment in social security allows for greater social security coverage.

Availing Coverage to All Citizens

Narrow coverage is another problem with social security programmes in most countries in SSA. The SSA social security programmes tend to only cover a few citizens and most of the people who need social security are not covered. There is a need to broaden coverage to include previously excluded groups of people in society. Involving currently excluded groups in the search for the best way forward enables policy makers to come up with an appropriate course of action. Local communities should be given an opportunity to make decisions on matters that affect them directly. By engaging the affected groups, it is possible to craft effective and efficient tailor-made intervention programmes for the excluded groups. Through the involvement of the citizenry in the revival of traditional support systems and promotion of self-organised mutual support systems, scepticism will be minimal while chances of success will be much higher.

Inclusion of the Informal Sector

There is a need to integrate formal and informal social security strategies. The aim of linking the informal social security systems with formal systems should be to strengthen and help them assume some of the characteristics of conventional social security. The involvement of the informal sector workers goes back to the very roots of why having social security programmes is important. Governments in SSA can develop tailor-made social security systems suitable for their people's unique situations and these intervention strategies have the potential to provide universal social security coverage. Local communities should be given an opportunity to make decisions on matters that affect them directly.

Accountability and Transparency in Programme Administration

Countries in the region should re-negotiate their priorities with a view to improving the management of financial resources while at the same time meeting their social security obligations. The lack of accountability and transparency results in the mismanagement of social security funds and programmes. Governments in SSA should put measures in place to ensure the smooth running of social security programmes. There is a need for monitoring and evaluation of these social security programmes.



Compliance with Legal Frameworks

It is imperative that governments acknowledge the existence of this alternative informal social security arrangement which can ably complement formal social security schemes through appropriate pieces of legislation. It is therefore, recommended that governments in SSA should strive to extend social security coverage to the excluded groups such as the informal sector through appropriate legislation on social security. The AU and the SADC should take the lead to ensure that their member states comply with the requirements set out in the African Charter and SADC's Code on social security respectively. Consequences for non-compliance should be unambiguously clear to enhance compliance. This will ensure that the purpose of the social security programmes, namely, to mitigate vulnerability and insecurity that result in poverty, is achieved.

Originality of Legislative Framework and Policy

The adoption of comprehensive legislation would go a long way in addressing the issue of fragmented pieces of legislation characterised by policy replication. Likewise, policy revisions should be made on a regular basis and efforts should be made to avoid policy duplication. What works in one jurisdiction may not work in another due to different social/cultural, political, economic and technological environments. Suffice to say, policies should be adapted to the current situation.

Conclusion

The article provided an overview of social security systems in selected countries in the SSA region. Social security is not only necessary to achieve social justice and an egalitarian society; it is also an indispensable tool in the fight against poverty. While examining the social security systems from selected countries in the region, the article identified some problems that lead to the ineffectiveness of the social security programmes implemented by various governments in the region. It has also been indicated in this article that there are two major categories of social security programmes: namely, contributory social security and non-contributory social security schemes. The recommendations include amongst others, broadening coverage, extending social security coverage to the informal sector, allocating more budgetary support and promoting accountability and transparency in the administration and management of social security programmes. Social security systems in SSA need to be strengthened through legislation to enhance effectiveness and compliance. A properly crafted and well-administered social security system is a vehicle for economic development and prosperity. Given the small size of the formal sector in the region, it is therefore apparent that formal social security can only cover a small percentage of the population. Thus, self-organised mutual support systems are responding to gaps in the formal social security provision. The absence of a reliable social security policy framework creates anxiety among people who need social security against



unforeseen socio-economic challenges. It can be concluded that the need to redesign social security systems in SSA has become paramount.

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