

Social Protection in Namibia

A Civil Society Perspective

September 2016

social insurance
vulnerability
family support
rights **Protect** Enhancing
Benefits
Prevent empowerment Social equity and inclusion
Transformative **providing** Savings interaction
Income capabilities support **Promotive**
social assistance State Pensions
relief from deprivation

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(i) FOREWORD

There are paradigm shifts in the way social protection is seen in the world, particularly in Africa. There is increasing recognition that social protection must be linked to sustainable development goals and more specifically to efforts aimed at reducing poverty. Social protection can no longer be considered a benefit which governments ought to bestow on its citizenry, but rather a fundamental human right for all. It must be a central policy component of economic growth and human development. As such, a key policy consideration is how to promote social protection to ensure it generates inclusive human development and pro poor economic growth in the Namibian social and economic context.

The Livingstone Conference, held in March 2006, and in which a senior delegation of the Namibian Government participated, was yet another turning point in African governments' commitment to promote social protection as an urgent response to the increasing vulnerabilities of people to chronic and new crises in the region. The protocol recognizes that critical to a comprehensive social development agenda is the promotion of an approach that links employment policies and poverty alleviation (Taylor, 2009).

Namibia requires more active social protection systems that reduce poverty, contribute to asset redistribution and that include measures to address the structural basis of poverty and social exclusion. As such, Taylor (2009) asserts that in adopting a human rights approach, government would need to advance a social protection agenda that gives effect to rights and entitlements of citizens to social protection. In a country where the resources to redress rights are limited and where even material resources are scarce the political will and commitment to actualize rights to social protection become critical.

Mainstreaming social protection strategies across government and non-governmental organisations further requires significant institutional and financial capacity that can be developed over time. The policies, institutions and financing arrangements need to be clear and simple, while implementation can be phased in ways that build on what works in existing programmes and processes. The State has an important role to play in establishing an enabling institutional and regulatory framework to make it possible for people to understand their rights and entitlements to social protection. The role of the private sector, especially that of employers, as well as the role of civil society organisations is critical in promoting equitable and socially responsive social protection measures. The design of social protection programmes must be underpinned by strong government commitment and leadership from a dedicated top government department or inter-departmental task team working across sectors within and outside of government.

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Research done by the ILO on the Social Protection system in Namibia is widely referenced, as well as other literature by the United Nations Children's Fund (UNICEF), the Social Security Commission and the Ministry of Poverty Eradication and Social Welfare in Namibia respectively. In addition, the booklet draws on work commissioned by the African Union in 2008 and authored by Vivienne Taylor, entitled *Social Protection in Africa; An Overview of Challenges*.

The Friedrich-Ebert-Stiftung (FES) is a private, non-profit organization committed to the values of Social Democracy. It is the aim of FES to facilitate the political and social education of individuals from all walks of life in the spirit of democracy and pluralism, as well as to contribute to international understanding and cooperation. FES carries out its mission in Germany and internationally through its programs of political education, international cooperation and research. At present, FES maintains more than 100 offices worldwide, of which 19 are in sub-Saharan Africa.

The FES office in Namibia was established in 1989 on the eve of the Namibian independence. Before 1989, i.e. during South African apartheid rule in the then South West Africa, the Friedrich-Ebert-Stiftung had already supported in various ways those that struggled against white minority rule and for an independent and democratic Namibia. The establishment of an office was then just a logical step - based on requests by political partners and motivated by the desire to firstly, support the transition to a non-racial multiparty-democracy and secondly, contribute to the transformation of the Namibian society into a prosperous and just society of equal rights, equal opportunities and a decent living for all.

(iii) ABBREVIATIONS

African Union	AU
African Union Social Policy Framework	AU-SPF
Basic Income Grant	BIG
Conditional Cash Transfers	CCT
Employees Compensation Fund	ECF
Gross Domestic Product	GDP
International Labour Organization	ILO
International Monetary Fund	IMF
Medium Term Expenditure Framework	MTEF
Millennium Development Goals	MDG
Motor Vehicle Accident	MVA
Namibia Financial Services Authority	NAMFISA
Namibia Labour Force Survey	NLFS
Namibia Social Protection Floor Assessment	NSPFA
National Development Plan	NDP
Namibian Dollars	NAD
National Household Income and Expenditure Survey	NHIES
National Medical Benefit Fund	NMBF
National Pension Fund	NPF
Non-Governmental Organization	NGO
Public Service Employees Medical Aid Scheme	PSEMAS
Public Works Program	PWP
Social Protection Floor	SPF
Social Risk Management	SRM
Social Security Commission	SSC
United Nations	UN
Unconditional Cash Transfers	UCT
United Nations Children and Education Fund	UNICEF

1. INTRODUCTION

While the need for social protection is widely recognized, the fundamental human right to social security remains unfulfilled for the large majority of the world's population. Only 27% of the global population enjoys access to comprehensive social security systems, whereas 73% are covered partially or not at all (ILO, 2014).

The lack of access to social protection constitutes a major obstacle to economic and social development. The ILO paper on *Social protection for older persons: Key policy trends and statistics* (2014) states that inadequate or absent social protection coverage is associated with high and persistent levels of poverty and economic insecurity, high and growing levels of inequality, insufficient investments in human capital and human capabilities, and weak automatic stabilizers of aggregate demand in the event of economic shocks.

Social protection policies contribute to fostering both economic and social development in the short and the long term, by ensuring that people enjoy income security, have effective access to health care and other social services, and are empowered to take advantage of economic opportunities. Such policies play a key role in boosting domestic demand, supporting structural transformation of national economies, promoting decent work, and fostering inclusive and sustainable growth. As UN Secretary General Ban Ki-Moon stated as his message for the World Day of Social Justice Day in 2014, *"The gap between the poorest and the wealthiest around the world is wide and growing. We must do more to empower individuals through decent work, support people through social protection, and ensure the voices of the poor and marginalized are heard"*.

Whilst the Namibian Constitution guarantees a better life for all, poverty and inequality remain pervasive in the country. Many years of foreign domination and oppression, including the laws of racial discrimination based on white supremacy, the denial of appropriate education, and the policies of divide and rule, have all contributed to the current state of poverty and inequality. In fact, poverty and inequality have been rooted and structured in such a way that the division between poor and rich is evident in all social and economic spheres. Today many people in Namibia live in deplorable conditions due to poverty and inequality.

Since its independence in 1990, Namibia has made steady progress and it was recently ranked as an upper middle-income country. Growth has been steady over the last two decades and poverty has declined in the official estimates from 69.3% in 1993/94 to 28.7% in 2009/10 (ILO, 2014). However there are some debates around the definition of poverty and depending on which tool one applies, the figure could be higher or lower. In addition, sound economic and fiscal management has led to the ability to somehow withstand the international financial crises.

Nonetheless, inequality and unemployment remain high in Namibia, which in 2013, led to the IMF warning that 'Namibia's economic growth prospects are ... clouded by socioeconomic challenges of high unemployment, poverty and inequality'. Namibia has a high unemployment rate of 33.8% in the 2009/10 NHIES and 27.4% in the 2012 NLFs and the problem disproportionately affects

women and the youth (ILO, 2014). A large proportion of employed persons are informal workers, mainly in subsistence agriculture. If the understanding of unemployment could be adjusted from the current narrow ILO definition, this figure could be much higher.

In addition to persistent inequality and unemployment, poverty levels remain high for certain parts of the population and certain regions of the country. More than a third of all children (34%) remain poor (measured at a very modest poverty line of US\$ 1.25 per day) and in some regions, child poverty is well above 40% (ILO, 2014). Such child poverty is detrimental to the accumulation of human capital and has an impact on long-term growth prospects.

While more than half (52.4%) of all poor individuals are children, those who are either underemployed or unemployed make up about 19.2% of all poor and the employed 16% (ILO, 2014). Despite various government efforts, interventions by development partners and initiatives by civil society and private sector, Namibia remains one of the most unequal countries in the world. Namibia also has a very high inequality rate. This manifest itself through massive unemployment, high levels of poverty and lack of access to basic services for the majority of the citizens. Even impressive economic growth figures did not translate in job creation or any meaningful wealth distribution. The majority of citizens survive without basic assistance from the state and this has resulted in unacceptable levels of hunger and destitution.

Namibia implements a variety of social protection programs which have recently become a major poverty alleviation strategy of government, implemented by various social development Ministries. Several labour policy and legislative reforms since independence have created an enabling environment for the enforcement of basic rights of workers. In some low income categories of workers such as domestic workers, security guards and farm workers, it has been difficult to enforce these rights.

The most ambitious and comprehensive social protection initiative in Namibia has been the pilot project of the BIG, which initially emerged through a government commission looking at tax reforms to deal with income inequalities, poverty and unemployment. The idea was later taken over by civil society organizations under the leadership of churches and piloted at Omitara Village with about 1000 community members for three years, with impressive results.

The most commonly known and universally applied social protection through social grants is the old age pension in Namibia. This was later followed by the disability grant and the orphans and vulnerable children's grant. Recently, government has considered a proposal to introduce a universal child grant for children below 18 years. Several proposals made through the tripartite (workers, employers and government) and influenced by the ILO is the unemployment insurance grant and the maternity grant for mothers. Suffice to say, the full extent of the current social protection mechanism in Namibia are not well documented, while the impact of existing grants has also not been critically evaluated.

In Chapter 2, this booklet provides a general understanding of social protection within the Namibian context, drawing on regional and global definitions and debates of social protection. It further examines social protection as a developmental tool based on evidence on its impact in Chapter 3, and outlines the different types of social protection in Chapter 4. The role of civil society is discussed in Chapter 5, while global and national programs are considered in Chapters 6 and 7. Currently the mandates of the various social protection programs are held by various government ministries and agencies as elaborated in Chapter 7. Programs under development, including the Harambee Prosperity Plan are discussed in Chapter 7, as well as the prospects for a revised basic income grant. The booklet assesses current civil society initiatives in Chapter 8 and gives recommendations for a civil society advocacy agenda going forward in Chapter 9.

2. DEFINING SOCIAL PROTECTION

Kumitz (2013) argues that social protection is a rather broad concept, often used interchangeably with the concept of social security. Clear definitions are crucial in order to facilitate social and political dialogue. As such the term requires clear definition and relies on implicit understanding of the issue. This implicit understanding locates social protection in providing for those in society unable to provide for themselves, the poor, the incapacitated, unemployed, and those who are not suppose to work such as children and women during maternity (Kumitz, 2013). Social protection thus deals with life's contingencies and provides a safety net to keep people from falling into poverty. Kumitz (2013) states that this implicit understanding still leaves a lot of questions open, such as:

- What kind of poverty? Is it extreme poverty or moderate poverty? Poverty below a food security line or below a basic needs line? Or poverty compared to the average earnings of a country or even other countries?
- Should it be a safety net, a floor, or rather springboards to make people not only avoid poverty but graduate from vulnerability and out of poverty?
- What kind of help? Help to assist people only in already manifest cases of vulnerability (when the house is figuratively or literally already burning)? Or help to avoid vulnerability altogether, for instance by providing meaningful old age benefits?
- Which kind of people? Should it be everyone or a select few? The chronic poor or the transient poor? Vulnerable groups or everyone? The incapacitated or able-bodied poor? People of a certain age (below or above)?

Social protection refers to a set of policies and programs designed to reduce poverty, vulnerability and inequality. The UN takes a rights-based approach to social protection. For example, the SPF framework promotes universal access to essential social services and transfers along a person's life course. This implies that social cohesion and lifting people above poverty levels in general is not simply a matter of singular and specific transfers (Kumitz, 2013). It includes general pro-poor and poverty alleviation policies and rights frameworks. Once one includes agricultural subsidy programs, negative income tax schemes and minimum wage instruments within the scope of social protection, the question arises where to draw the line. It further raises the questions on the broader definition of social policy and pro-poor economic/development policy.

Kumitz (2013) further states that many arguments are made on the blurring of boundaries between the start of social protection and the beginning of social policy. He asserts that it is important to distinguish between poverty reduction and social protection. Three predominant frameworks are the ILO Social Protection Floor, the World Bank SRM and the Transformative Framework by Rachel Sabates-Wheeler and Stephen Devereux. The three frameworks show just how thin the line can be between what social protection is and what it is not.

Kumitz (2013) states that the SRM focuses on poverty reduction through management of risk factors that induce vulnerability, while the ILO Social Protection Floor suggests that there

is a bottom line of social security no one should live without. The SRM argues structurally in advancement of human capital and economic development and considers social protection a safety net and springboard for the vulnerable and the poor. In this, the SRM aims for a more prosperous society in general with little concern for individuals; it's about average wealth and aggregate poverty incidence.

In contrast, Kumitz (2013) explains that the ILO centers on the human right of each single individual to be protected by social security. Both agree on the poverty reduction impact, but for the ILO social protection is not only for the poor, but argues that inclusion of everyone is a bottom line. The World Bank, however, embeds social protection more broadly in general social and economic policy, which is also the case in the Transformative Framework, arguably the broadest of the three. The aspect of transformation considers social justice the overarching objective and outcome of social protection.

Defining social protection in a narrow sense means to have a clear cut field which can be operationalized and elaborated in small detail. But it also means to exclude other aspects and dimensions (Kumitz, 2013). Reversely, using a wide or broad definition means to include a range of issues, but to create a field too large to handle in full detail in most policy processes. It therefore requires more rigor in getting institutional arrangements tightened. Should social protection only refer to (direct or indirect) transfers or also to rights and standards, such as minimum wages, minority rights, women's empowerment and rights at the working place? For instance, in the ILO Decent Work Agenda, social protection is one of four pillars, while employment, rights at work and social dialogue form the other three pillars. As such, social protection is not inclusive of the other pillars, thus does not include a rights frameworks and employment policy.

In a narrow sense, social protection may be defined as direct transfers to restore human welfare only, which would include transfers given to people who are affected by life-cycle contingencies such as sickness, unemployment, loss of a family member, old age or maternity. Whenever life's contingencies occur, the social protection framework would fill the void by providing substitution of income loss or by covering extra costs such as medical treatment, funerals or assistive devices. Whenever such contingencies are over, the social protection support comes to an end. Social protection would have a well-defined scope of benefits and not try to address structural causes of poverty or promote human welfare in general.

Contrary to this, a wider framework of social protection might include general development efforts to raise income of rural smallholder farmers, and combine gender mainstreaming with efforts to combat gender based violence. Both substitute income loss and promote decent wages by minimum wage legislation. A narrow scope fits well with safety nets definitions. A wide scope might be part of general agendas to promote social change, curb inequality and address social justice.

It is further important to consider whether social protection should include private schemes and arrangements or only public ones, or any but only publicly mandated (thus not voluntary ones).

Limiting this to public or publicly mandated programs, means excluding private insurance, local solidarity, and kinship networks, informal arrangements such as burial societies and savings clubs, as well as traditional systems. It puts clear focus on the state's responsibility to deliver comprehensive protection despite other systems that may also or already be there. Including private schemes and programs is more inclusive and liberal, but may also blur the view of what levels of social protection are guaranteed in a country as private sector benefits are not legally enforceable.

In reality we can observe that typically life-cycle contingencies are covered by a mix of public and private institutions (if they are covered at all). People may have mandatory pensions and buy additional old age insurance from private corporations. Where public benefits are insufficient to cover funeral or maternity expenses, kinship groups, burial societies and cooperatives may be there to cushion the costs.

With a long predominance of in-kind transfers rather than cash for social assistance programs, a line could today be drawn to only include cash transfers. This would make all programs comparable in numbers and emphasize the structural or longitudinal impact cash transfers may have. In-kind transfers (which typically are singular and not recurring) usually are more challenging to determine impact. It would, however, also mean to disqualify from the debate the prevalent in-kind schemes that are already there. A distinction is required between helping those who need the help and by virtue of needing help deserve help or, the human right to social security. This distinction is quite important as it underlies decisions of where to start and where to stop. It corresponds to the distinction of inclusion vs. exclusion error, targeting vs. universalism and beneficiaries vs. clients.

An inclusion error occurs when recipients of benefits are included in a program by mistake although they do not objectively fulfill the program's selection criteria. Exclusion error occurs when people are excluded from a program despite fulfilling the program's eligibility criteria, which is a common error of targeting for the operationalization of a program. A needs-based approach will often prefer the exclusion error over inclusion error in order to economize and not to provide too many "free handouts" where they would not be deserved. Reversely, a rights based approach will accept any inclusion error required in order to make sure that no more exclusion occurs.

A rights based approach does not refer to recipients as beneficiaries, as it does not operate along the lines of charity. Rather, it considers recipients as clients, who hold entitlements stemming from the social protection rights that have been defined. In the view of rights-based approach, the elderly, children or the sick have a right to decent livelihood and it is the state's duty to ensure these entitlements are properly delivered. Recipients thus are right-holders. The state is the duty-bearer. There is no gratitude expected from recipients, rather services are to be delivered in full quality and on time, in order not to violate rights.

Under a rights-based approach, procedures of complaints are a required part of programs and recipients are expected to engage in social dialogue through their own organizations. Historically, the current prominence of social protection has partly been driven by continuous social rights debates (cf. Brunori, O'Reilly 2010: 3). The MDGs of 1999 also played a role and the World Bank added to social protection prominence by developing a needs-based SRM approach in response to the MDGs. This links social protection to poverty alleviation and includes general vulnerability reduction in the framework, far beyond income protection and labor policy. It heralded a paradigm shift in poverty reduction policies which previously had concentrated on economic development, mistakenly suggesting trickle down effects would reduce poverty and emergency relief by in-kind help only.

Social Cash Transfers reinvented much of poverty reduction from the mid-2000s onwards and thus fuelled the term social protection as a more encompassing concept than social security which in Southern Africa previously mostly stood for pension systems and workman's compensation only.

3. SOCIAL PROTECTION AS A DEVELOPMENT TOOL

There is an overwhelming and convincing argument for social protection as an effective social development tool, with many benefits for socio-economic development and political stability and sustainability. Social protection programmes tackle multiple dimensions of poverty and deprivation such as decent work, education, health care, food security, income security. They can therefore be a powerful tool in the battle against poverty and inequality. Social protection can play a fundamental role in creating more inclusive and sustainable development pathways. In the absence of social protection, people, especially the most vulnerable, are subjected to increased risks of sinking below the poverty line or remaining trapped in poverty for generations.

The post-2015 UN development agenda requires a new approach to international and national development, taking the multiple interlinked global challenges that exist even more into account. It is therefore of paramount importance that, in view of the multiple roles that social protection can play in social and economic development, the post-2015 UN development agenda have acknowledged the critical role extending adequate social protection plays in furthering key outcomes, ensuring the inclusion of all groups in development and society as a means to combat inequality, vulnerability and poverty.

The post-2015 agenda calls for renewed and comprehensive focus on poverty, inequality, income distribution and social inclusion. Thus fiscally sustainable social protection schemes based on strong legal and regulatory frameworks should be an integral component of national development strategies to achieve inclusive, equitable sustainable development

Cichon (2006), states that social protection is a right, and an affordable one. It is also a powerful instrument for poverty reduction and social cohesion. He further states that it promotes sustainable economic and social development, and that social protection systems have been better able to cope with global economic crises. It is therefore one of the conditions for sustainable economic and social development, and works as an economic, social and political stabilizer. He further argues that social protection can directly and immediately reduce the vulnerability of the young and the old and are an effective tool to fight poverty. Cash transfers that bring about improvements in children's health, nutrition and education have long-term effects on productivity and earnings, and thus contribute to breaking the intergenerational poverty cycle.

The impact of social transfers on marginalized groups can be even greater when supported by legal measures to combat discrimination in areas such as employment, access to education and healthcare, credit, inheritance and land ownership. Furthermore, Cichon (2006) argues that transfers can reduce vulnerability to shocks. Well-designed social transfer schemes can prevent the non-poor from falling into poverty as a result of economic or environmental shocks. Moreover, social protection makes growth equitable, builds social cohesion and, hence, makes growth more sustainable. The importance of equitable growth has been widely recognized. At the same time, the quality of growth can be enhanced through improved income distribution

It is equally important to anchor the linkages between social justice and social protection in a system of rights and corresponding obligations. This contributes to people's empowerment to participate in policymaking and hold accountable those who have to fulfill their obligations, thus ensuring ownership and sustainability of social protection schemes. These schemes should not only be aimed at reducing vulnerability in times of crisis but also at promoting equity, equality and participation and enabling beneficiaries of social assistance to become active members in society. To ensure that the rights to social protection are attained, social goods and services have to meet the standards of availability, accessibility, and acceptability, and the accountability of the duty bearer must be ensured.

The UN Task Team on the Post 2015 UN Development Agenda explicitly states social protection systems have, wherever wide population coverage and adequate and affordable benefit levels are in place, been effective in reducing poverty and inequality as well as promoting economic and social development at large. Successes in expanding social protection in an increasing number of middle and low income countries, as well as evidence from multiple quantitative analyses in other developing countries, have shown that basic levels of social protection are affordable. Consequentially they are increasingly being perceived as tangible social policy instruments that can achieve social and economic outcomes, inter alia through income redistribution mechanisms and transfers, and behavioural incentives that facilitate labour market adjustments. During financial and economic crises social protection systems have shown their potential to strengthen households' capacity to cope, as well as mitigate against the social and economic fallout of the crises.

In view of the multiple roles that social protection can play in social and economic development, current development frameworks must contain an objective that ensures the inclusion of all groups in development and society through extending adequate social protection. The development agenda needs a renewed and comprehensive focus on poverty, income distribution and social inclusion. Social protection is the ideal conduit.

4. CATEGORIES OF SOCIAL PROTECTION

4.1. Social protection functions

Devereux and Sabates-Wheeler (2004) provide the most commonly used conceptual framework, which describes four social protection functions:

- **Protective:** providing relief from deprivation (e.g. income benefits, state pensions)
- **Preventative:** averting deprivation (e.g. savings clubs, social insurance)
- **Promotive:** enhancing incomes and capabilities (e.g. inputs)
- **Transformative:** social equity and inclusion, empowerment and rights (e.g. labour laws)

The first three functions (the three Ps in the PPP+T framework) were originally conceptualised by the ILO. The addition of the transformative element positions social protection, not just to alleviate poverty but to transform lives, through pursuing policies that rebalance the unequal power relations which cause vulnerabilities. In practice, social protection interventions usually cover multiple functions and objectives.

4.2. Types of social protection

4.2.1. Social assistance is direct, regular and predictable cash or in-kind resource transfers to poor and vulnerable individuals or households (Arnold et al., 2011: 91). It is usually provided by the state and financed by national taxes (Barrientos, 2010). Support from donors is also important in lower income contexts. Transfers are non-contributory, i.e. the full amount is paid by the provider. Some are targeted based on categories of vulnerability, and some are targeted broadly to low-income groups. This is the primary form of social protection available in most developing countries (Barrientos, 2010).

4.2.2. Cash transfers are direct, regular and predictable transfers that raise and smooth incomes to reduce poverty and vulnerability (Arnold et al., 2011:2). Unconditional Cash Transfers (UCTs) are for the beneficiary to decide how to spend. Conditional Cash Transfers (CCTs) are given with the requirement that the beneficiary meets certain conditions – often related to human capital development, such as visiting a health clinic or ensuring children go to school.

4.2.3. Social pensions are state pensions, a form of cash transfer targeted by age. Pensions are the most common social protection tool, with the widest global coverage and often highest national spend.

4.2.4. In-kind transfers are economic and livelihood asset transfers to households, facilitating income generation. They tend to be larger, one-off transfers but can also be smaller, regular transfers, such as food transfers. They tend to take an integrated approach, linking the transfer with skills training and other activities (Holmes & Jones, 2013: 65).

4.2.5. School feeding is a free nutritious meal at school – usually lunch – and sometimes take-home rations for children most in need. This is a type of in-kind assistance. These are near-universal – most countries that can afford to provide food for their schoolchildren do so (Bundy et al., 2009). They help encourage parents to keep children in school (Norton et al., 2001).

4.2.6. Public works programs (PWPs; or Public Employment Programs) provide jobs on infrastructure projects for cash or food. They are sometimes classified as labor market interventions depending on whether their function is primarily poverty alleviation, job creation, or social protection. They are politically popular although arguably inefficient (Norton et al., 2001).

4.2.7. Social insurance are contributory programs where participants make regular payments to a scheme that will cover costs related to life-course events, for example, maternity, unemployment or illness (Barrientos, 2010). Sometimes costs are matched or subsidized by the scheme provider. Social insurance includes contributory pensions; health, unemployment, or disaster insurance; and funeral assistance (Norton et al., 2001). It can be provided formally through a bank or employer, or informally through a community-based pooled fund. Social insurance is strongly linked to the formal labor market, meaning coverage is often limited to formal workers.

4.2.8. Labor market interventions provide protection for poor people who are unable to work, and aim to ensure basic standards and rights (Barrientos, 2010). Interventions can be active or passive. Active labor market policies aim to help the unemployed and the most vulnerable find jobs, through interventions such as job centers, training, and policies to promote small and medium sized enterprises. Passive interventions include maternity benefits, injury compensation, and sickness benefits for those already in work, financed by the employer. Passive interventions also include changes to legislation, for example establishing a minimum wage or safe working conditions. Many poor people work within the informal sector, and some people with disabilities, the chronically ill and old may not be able to work at all, so labor market interventions cannot always reach them.

4.2.9. Traditional or informal social protection: Formal social protection systems do not offer complete coverage and inevitably exclude parts of the population. Traditional community-based forms of social protection distribute risk within a community and fill some of the gaps left by formal interventions (Norton et al., 2001). They are often self-funded, for example funeral insurance savings groups, but can be externally funded by the state or donors. Formal social protection should be carefully managed to enhance, rather than disrupt, existing informal systems (Harvey et al., 2007).

4.2.10. Other types of social protection: Social care and support is highly complementary to social protection, and sometimes considered to be social protection, as a form of social assistance. UNICEF recognizes that social support helps address the interaction between social and economic vulnerability, through services such as home-based care and family support services (UNICEF, 2012).

Government or private sector subsidies are sometimes classified as social protection if they enhance access for the poor or act as safety nets. Subsidies can keep prices low for basic goods and services consumed by the poor (Norton et al., 2001). However, subsidies are often regressive. The Middle East and North Africa spend four per cent of GDP on fuel subsidies, which represents a form of social assistance, but most of the benefit goes to upper-income groups (Gentilini et al., 2014).

Price support is state intervention to protect market prices for the goods produced by the poor, which can smooth income. There is a tendency for these temporary measures to become permanent, which institutionalizes unprofitable production (Norton et al., 2001).

5. THE ROLE OF CIVIL SOCIETY IN PROMOTING SOCIAL PROTECTION

Even though the state carries the main responsibility for providing social security systems, the support of civil society in the implementation of social protection programs is crucial. Civil society actors and trade unions can contribute not only through their technical expertise but also by providing information and by monitoring the process. Civil society organizations are natural agents of political will, and natural advocates for the rights and the empowerment of people.

Civil society, and in particular NGOs, are often among the most effective and visible actors of society. For this reason they can play a key role in building capacities that help other organizations representing the most vulnerable populations become protagonists in the design and implementation of social protection. NGOs help not only in providing direct support for these needs, but also by influencing public policies that can bring about structural changes.

Civil society can build alliances with other like-minded organizations. It can create early awareness and political sensitivity of policy makers and the public by taking a civil society stance as often as possible into existing political processes. NGOs can also invest in the analytical technical capacity of civil society representatives who will participate in the national awareness raising and dialogue process.

NGOs in particular possess the ability to know in detail the needs and precise expectations of the communities they serve, due to the close ties they have with them in their work. Their leaders are visible and can sometimes assume heroic or inspiring roles, generating confidence and incentives that move society to rally around a cause. In addition, they are adaptable to their surroundings.

A working agenda coordinated by civil society could be helpful in giving a voice and ability to the most vulnerable populations and reduce cultural gaps that cause exclusion, keeping in mind that exclusion is not only a question of economic nature. It can also help in gaining prominence within the public agenda in order to effectively influence the adoption of social protection and the implementation of policies aimed at the creation of decent work. Sustainable partnerships can be built over time, in order to monitor and maintain the integrity of adopted measures. In addition, arenas can be created for vulnerable populations and their organizations, in order to build up skills and provide access to information about their rights, thereby providing them with the tools they need to join the social protection dialogue.

Collective action by civil society and social movements can thus be a very useful ally in ensuring that a rights-based approach is built into the design and implementation of social protection programs, at national, international and local levels. But at national and local level, collective action in general, are key actors to pursue and promote transparency and access to information in social protection programs as the citizen's right.

Social movements in general can push to transform accountability related to the most pressing problems as they arise in local settings. It is fundamental to include more social actors in the processes of building and implementing social programs, especially in the context of facilitating the awareness of rights-holders and cultivating their ability to hold duty-bearers accountable. In this respect, local and subnational actions are essential: It is important to transform private irregularities into public problems, share information about social protection programs, and monitor public action. New technologies can be added to the more classical repertoire of contention in order to interest more people in taking part in vigilance over and control of social programs.

The most important is to have autonomous organizations with the capacity to work jointly and mobilize people. With weak civil society organizations it is difficult to overcome the difficulties. Fostering strong, autonomous organizations takes time, confidence and support from society, both locally and internationally. A strong civil society helps foster capable governments. If a government does not have the capacity to implement policies, citizens will not enjoy adequate and effective social protection programs, and their human rights become vulnerable or even compromised.

It is best then if organizations and social movements work under the same banner. And adopting a universal human rights approach that promotes equality and dignity for all peoples remains the best option.

6. GLOBAL POLICY FRAMEWORKS FOR SOCIAL PROTECTION

A number of international instruments, protocols and conventions recognize social protection programs as essential for the fight against poverty and inequality. A number of these are listed below.

6.1. Universal Declaration of Human Rights:

Article 22, Universal Declaration of Human Rights (1948): *“Everyone, as a member of society, has the right to social security and is entitled to realization, through national effort and international co-operation and in accordance with the organization and resources of each State, of the economic, social and cultural rights indispensable for his dignity and the free development of his personality.”*

6.2. The International Covenant on Economic, Social and Cultural Rights:

Article 9: The States Party to the present Covenant recognizes the right of everyone to social security, including social insurance.

Article 22: Every one as a member of society has the right to social security.

Article 25: Everyone has the right to a standard of living adequate for the health and well-being of himself and of his family.

6.3. ILO Convention 102 of 1952:

Social security is defined in nine minimum standards. These are minimum standards which imply that social security should go well beyond. The same convention lists universal assistance and insurance schemes as possible instruments to provide the minimum standards. By Convention 102, social security (not social protection) refers to livelihood and income protection in nine cases of need or contingencies of the life-cycle: sickness (2 standards, namely treatment and income protection), childhood, unemployment, old age, employment injury, parenthood, maternity, invalidity/disability and widowhood/orphan hood. Quite often, this conceptualization of social security is used interchangeably with social protection. The ILO has adopted the term social protection as one of four pillars of its decent work framework and most recently in the ILO.

6.4. Recommendation 202 of 2012, “Global Floors of Social Protection”.

This Recommendation prescribes four minimum guarantees regarding children, the able-bodied unemployed, non-able-bodied persons and persons with disabilities and the elderly. They should all have income security. As a cross-cutting guarantee, everybody (not just the above groups) should enjoy access to essential healthcare. This seems less than the above 9 minimum standards, but the Recommendation specifically defines the guarantees as a floor, a bottom line. As such, a floor is a beginning or first step on the social protection staircase. The Recommendation 202 explicitly stipulates that states should progressively expand social protection vertically by adding further benefits, after ensuring horizontal extension (by covering the entire population) of the

floor benefits. To this end, the Recommendation 202 gives a detailed list of a whole range of suitable program types.

6.5. National Floors of Social Protection – ILO Recommendation 202 (2012).

Members should, in accordance with national circumstances, establish as quickly as possible and maintain their social protection floors comprising basic social security guarantees. The guarantees should ensure at a minimum that, over the life cycle, all in need have access to essential health care and to basic income security, which together secure effective access to goods and services defined as necessary at the national level. In providing the basic social security guarantees, Members should consider different approaches with a view to implementing the most effective and efficient combination of benefits and schemes in the national context. Benefits may include child and family benefits, sickness and health-care benefits, maternity benefits, disability benefits, old age benefits, survivors' benefits, unemployment benefits and employment guarantees, and employment injury benefits as well as any other social benefits in cash or in kind. Schemes providing such benefits may include universal benefit schemes, social insurance schemes, social assistance schemes, negative income tax schemes, public employment schemes and employment support schemes.

In designing and implementing national social protection floors, Members should:

- Combine preventive, promotional and active measures, benefits and social services;
- Promote productive economic activity and formal employment through considering policies that include public procurement, government credit provisions, labor inspection, labor market policies and tax incentives, and that promote education, vocational training, productive skills and employability; and
- Ensure coordination with other policies that enhance formal employment, income generation, education, literacy, vocational training, skills and employability, that reduce precariousness, and that promote secure work, entrepreneurship and sustainable enterprises within a decent work framework.

There are also other ILO Social Protection Conventions including:

- Social security (Minimum Standards) Conv. 1952 (102)
- Equality of treatment (Social Security) Conv. 1962 (118)
- Employment Injury Benefits Conv. 1964 , A-1980 (121)
- In validity, Old Age and Survivors Benefits Conv. 1967 (128)
- Medical Care and Sickness Benefit Conv. 1969, (130)
- Maintenance of Social Security Rights Conv. 1982 (157)
- Employment Promotion and Protection against Unemployment Conv. 1988 (168)
- Maternity Protection Conv. 2000 (183)

6.6. The Constitutive Act of the African Union

Adopted by the thirty-sixth ordinary session of the Assembly of Heads of State and Government on the 11 July 2000 in Lome, Togo, reinforces the need to promote a common agenda to address issues affecting the people of the continent. Articles 3 and 4 of the Constitutive Act emphasise the promotion and protection of human and people's rights in accordance with the African Charter on Human and People's Rights. Explicit mention is made of the intent to promote sustainable development at the economic, social and cultural levels as well as promoting co-operation in all fields of human activity, to raise the living standards of African peoples (African Union Constitutive Act, 2000). The Constitutive Act provides the overall framework within which subsequent discussions on poverty, unemployment and vulnerability are put on the agenda

6.7. The Ouagadougou Declaration and Plan of Action

(POA) (2004) have the overall aim to empower people, open opportunities and create social protection and security for workers, through building a people-oriented environment for development and national growth. The POA is based on mobilising resources for implementation of the plans of action at the national, regional, and international levels. It recognises the need to address social development, poverty alleviation and employment creation in a coherent and integrated manner (African Union, 2007). The Ouagadougou Declaration and Plan of Action support the continuing efforts made to promote the Decent Work development agenda of the ILO, including the enhancement of the coverage and effectiveness of social protection for all sectors in society, particularly the poor and vulnerable (African Union, 2007).

6.8. The Livingstone Conference

Held in March 2006, was yet another turning point in African governments' commitment to promote social protection as an urgent response to the increasing vulnerabilities of people to chronic and new crises in the region. A call for action was adopted at the meeting and this call is now known as the Livingstone Call for Action on social protection in Africa. Significant consensus was reached on the need to implement more widely throughout Africa programmes such as social pensions and cash transfers to vulnerable groups including children, older people and people living with disabilities.

6.9. AU's Social policy Framework (2009)

Social protection includes social security measures, furthering income security and an integrated policy approach that has strong development focus, such as job creation. Like the ILO Recommendation 202, the AU Social Policy Framework targets people during life-cycle contingencies (childhood, unemployment, old age), and those not able-bodied and/or with disabilities, and foresees health care provision for everybody.

Unlike the ILO Recommendation 202, the AU-SPF explicitly mentions informal workers to receive benefits. The debate here is whether the informal economy needs to be formalized to include informal workers under standard social security institutions such as pension or unemployment insurance funds, or whether specific, tailor made pathways need to be generated to include informal workers (such as voluntary contributions to pension insurance by petty traders and other informally self-employed informal workers/entrepreneurs). Both the AU-SPF and the ILO Rec. 202 agree on the minimum level of social protection and both strongly embed social protection in a wider context of general social, economic and human welfare, as the following excerpts demonstrate. Similar to the Social Protection Floor is the Minimum Package defined in the AU-SPF, which was adopted by all 53 member states 2008 in Windhoek.

6.10. Millennium Development Goals (MDGs) and the Sustainable Development Goals

Although both the Millennium Development Goals and the Sustainable Development Goals do not have specific chapters on social protection, it features in different goals and is recognized as a powerful tool for the achievement of many targets and results in the goals.

7. NATIONAL POLICY FRAMEWORKS AND CURRENT PROGRAMS FOR SOCIAL PROTECTION

7.1. Policy and Legal Provisions

Article 95, of Namibia Constitution - "The state shall actively promote and maintain the welfare of people by adopting inter alia, policies aimed at the assurance that senior citizens are entitled to and do receive a regular pension, adequate for the maintenance of a decent standard of living and the enjoyment of social and cultural opportunities.

The Namibian Constitution (and its related legislation) does not provide an overarching and explicit framework for social protection or social security. It does, however, state the inviolability of the right to dignity, and that the family is entitled to protection by the state.

In Chapter (11) on 'Principles of State Policy', the state is mandated to 'actively promote and maintain the welfare of the people' and the chapter also identifies some of the policies to be adopted. Among these are policies with regard to:

- Fair and reasonable access to public facilities;
- Adequate income for the elderly;
- Social benefits and amenities for 'the unemployed, the incapacitated, the indigent and the disadvantaged';
- The payment of a 'living wage'; and
- 'Consistent planning to raise and maintain an acceptable level of nutrition and standard of living ... and to improve public health'.

With regards to social benefits and amenities, in the Constitution it is explicitly stated that benefits will be as determined by Parliament to be just and affordable with due regard to the resources of the state.

National Pensions Act (10 of 1992): To provide for national pensions to be paid to aged, blind and disabled persons and to provide for matters incidental thereto.

War Veterans Act (8 of 2008): To provide for the establishment of the Veterans Trust Fund; to Provide for the management and control of the said fund; to provide for the establishment and constitution of the war veterans Subvention Administration Board; to provide for the registration of veterans and dependents of deceased veterans; to provide for the payment of subventions to veterans and dependents of deceased veterans.

Children Status Act, ACT 6 of 2006/ CHILDREN'S ACT (33 of 1960): To provide for equal status to both parents in cases of custody, placement and responsibilities; to provide for the care and protection of a child; payment of places of safety allowance, maintenance grant and foster parent allowance.

Social Security Act (34 of 1994): To provide for the payment of maternity leave benefits, sick leave benefits and death benefits to employees and to establish for that purpose the Maternity Sick Leave and Death Benefit Fund; To provide for the payment of medical benefits to employees and to establish for that purpose the Medical Benefit Fund; To provide for the payment of Pension benefits to retired employees and to establish for that purpose the National Pension Fund; To provide for the funding of training schemes for disadvantaged, unemployed persons and to establish for that purpose the Development Fund;

7.2. Social Protection Programs in Namibia

The report on the Namibia Social Protection Floor Assessment argues that Namibia has a comprehensive social protection system, compared to the rest of sub-Saharan Africa and indeed large parts of the developing world (ILO, 2014). The social protection system in Namibia consists of social assistance, social insurance and occupational and private pension provision.

The report found that social assistance consists largely of a universal benefit for the elderly and disabled, a war veterans' subvention and a number of grants to parents of children under certain limited conditions (such as the need for fostering, disability and one parent being unable to contribute to maintenance of a child for certain reasons).

Social insurance consists of two schemes run by the Social Security Commission (SSC) - the Maternity, Sick Leave and Death Benefit Fund (MSD), the Employees Compensation Fund – (ECF) and the Motor Vehicle Accident (MVA) Fund for accident insurance.

It is further stated in the NSPFA report (ILO, 2014) that occupational and private retirement funds, health insurance funds and medical aid schemes cater for the upper end of the labor market and are regulated by the Namibian Financial Services Authority (NAMFISA). In addition, the government and agencies fund a number of schemes aimed at poverty alleviation, job creation and promoting tertiary education. The table below indicates the types of government social protection schemes in Namibia and the amounts payable in Namibian Dollars.

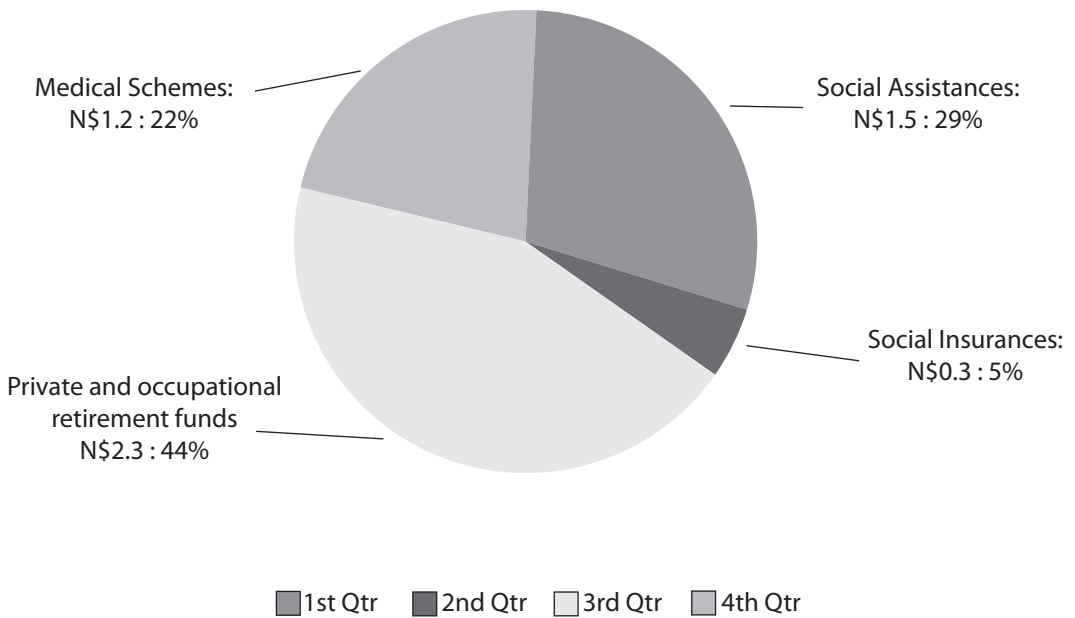
Table 1: Government Social Protection Schemes.*

Scheme	Amount per month
Old Age Grant	N\$ 1100
Disability Grant	N\$ 1100
Funeral Benefit	N\$ 3000
Maintenance Grant	N\$ 250
Special Maintenance Grant	N\$ 250
Foster Care Allowance	N\$ 250
Places of Safety Allowance	N\$ 10 per day per child
Veterans Subvention	N\$ 2,200

**Adapted from the ILO 2014 NSPFA report*

The figure below indicates benefits expenditure and its relative importance for the period 2010/11.

Figure 1: Benefit expenditure and relative importance 2010/2011



In 2010/11 (the last year for which comprehensive and representative data are available), social protection benefit expenditure comprised NAD 5.4 billion or 6.6% of GDP. Poverty alleviation and other special schemes added nearly another billion to social protection expenditure.

Private and occupational funds for retirement and medical costs made up about 66% of benefit expenditure, followed by social assistance (30% of the total) and then social insurance (nearly 5% of social protection expenditure). More than half of the benefits go to the elderly, disabled and survivors (55.5%), about 25% to medical scheme benefits and 4.7% to families and children. Financing is through returns on investment (47% of total scheme revenue in 2010/11), employer and employee contributions (38%), and general government revenue (12.6%).

There were a number of key reforms established since independence. These include the following:

- The universalization of the state old age pension (OAP), equalization of benefit levels, and a strong expansion of access to the various benefits, especially child grants, through the expansion of the administrative reach
- The establishment of the SSC and building it as a strong organization. The MVA Fund has also been turned around into a more efficient and proactive entity.
- Recently, efforts have been made to enhance the oversight of retirement funds and medical schemes through reviews of legislation and institutions, as well as the reform of NAMFISA.

The impact of the Namibian social assistance system is generally positive. It is estimated that in 2009/10 it reduced headcount poverty on the higher poverty line by more than 30%, and severe poverty by an even bigger proportion.

According to the ILO NSPFA report, key gaps exist in its social assistance system despite the relative comprehensiveness of the Namibian system. It states that there is no general support for poor households and children. As a result, the system of child grants is inequitable as well as badly targeted and does not do enough to ensure the future of Namibia's vulnerable children and the country's growth prospects. Furthermore, the report argues that the impact of the social assistance system on poverty would have been much greater had there been general support for poor households and children.

Secondly, there are no mechanisms for supporting the unemployed. This is the case for both formal workers (there is no contributory unemployment scheme) and informal workers (who typically are not included in contributory systems). Youth unemployment is particularly high and negatively affects the country's long-term growth prospects.

The contributory retirement system is essentially voluntary, with no mandatory state system in place. This leads to low replacement rates, under-provision and high costs. Sickness, disability, employment injury and maternity benefits are available, only for those formally employed. However, informal workers, workers in small workplaces and the self-employed are likely to be excluded.

Retirement benefits are also available through occupational and private options for those who are in formal employment. Once again informal workers, the self-employed and those working for smaller employees are likely to be unable to afford market-driven pensions. Currently, neither formal nor informal workers have access to a contributory system that provides unemployment benefits.

7.3. Organizational responsibilities

Under the Social Security Act, 1994 (Act No. 34 of 1994), currently read with the Employees' Compensation Act, 1941 (Act No. 30 of 1941) as amended, SSC's principal purpose is to administer the Funds established by the aforementioned statutes, a Maternity Leave, Sick Leave and Death Benefit Fund (MSD Fund); a Development Fund (DF); a National Medical Benefit Fund (NMBF); a National Pension Fund (NPF); and an Employees' Compensation Fund (ECF). The NMBF and NPF have been established but are not operational.

In administering the Funds, SSC's principal operations include: (a) registering employers and employees, (b) collecting and investing contributions, (c) assessing and paying claims, (d) providing benefits and (e) providing training and employment schemes and providing financial aid to students.

SSC is empowered to administer every fund established by the Social Security Act or any other Fund assigned to it. For this purpose, SSC must open a current account for every fund it administers.

The books of SSC are audited annually by the Auditor General to ensure that members' contributions have been properly utilized for approved purposes. Every year, the Minister of Labor and Employment Creation tables the financial statements and reports in Parliament to inform the nation about the work and achievements of SSC.

SSC derives its funds from membership contributions through compulsory payroll deductions from every employee working and receiving a basic wage, as well as assessments paid by employers based on the wage bill and nature of industry. The responsibility of registration and payment of contributions is vested with employers and they are encouraged to ensure compliance at all times

The contributions and assessments are utilized for payment of benefits and meeting administration costs. The net surplus of contributions above benefits and administration costs is invested in a diverse range of financial instruments at different financial institutions within and outside Namibia. The investment strategies of SSC are guided by an Investment Policy and overseen by an Investment Steering Committee

In terms of Government Ministries and agencies responsible for Social Protection, there are about seven government Ministries and agencies responsible for Social Protection programs in Namibia. Here in Table 2 is a list of Ministries and their mandates.

Table 2: Ministries and mandates for social protection

Ministry	Type of social protection
Ministry of Poverty Eradication and Social Welfare	Old age grant, funeral benefit, disability grant, food bank, Revised BIG
Ministry of Health and Social Services	Health care, professional social services, FLEP, alcohol and substance abuse
Ministry of Urban and Rural Development	Water and sanitation, cash for work, housing, food for work
Office of the Prime Minister	Special program for San communities, marginalised groups, emergency food distribution
Ministry of Education	Free primary and secondary education, school feeding programs
Ministry of Gender Equality and Child Welfare	Foster care, maintenance, places of safety, special maintenance, income generation grant
Ministry of Veteran Affairs	Veterans grant, development project, lump sum payout, funeral benefit, medical benefit, housing benefit

7.4. Programs in preparation.

7.4.1. Universal Medical Aid.

The Social Security Act, No. 34 of 1994, paved the way for the establishment of a National Medical Benefit Fund (NMBF) to provide for the payment of medical benefits to employees. Actuarial and Analytical Solutions (A&AS) at Deloitte were appointed by the Social Security Commission of Namibia to assist with the design and development of the National Medical Benefit Fund of Namibia. This report by Deloitte offered a comprehensive consolidation of strategic research, health care expertise and actuarial analysis.

The Social Security Act 34 of 1994 provides for the establishment, constitution, powers, duties and functions of the Social Security Commission. The Act paves the way for the establishment of a National Medical Benefit Fund (NMBF) which is to provide for the payment of medical benefits to employees. Section 20 (1) of the existing Social Security Act firmly defines the envisaged target population for the NMBF and states that the NMBF requires registration of every employer and employee, except if he or she is a member of any other medical aid fund or scheme approved by the Minister on recommendation of the Commission.

The Act - with the exception of Parts VI (National Medical Benefit Fund) and VII (National Pension Fund) - came into force on 15 January 1995. The NMBF is yet to be implemented and hence, the consideration of its design and funding options is presented in this report.

The NMBF is intended to ensure that all employed persons are members of a medical fund. Based on the literature review of international experience the objectives of the NMBF are consistent with the Bismarck Social Health Insurance (SHI) model where all employed persons form part of a prepaid health arrangement. It is therefore distinct from more universal health systems such as National Health Insurance which is extended to the unemployed population, and in which all have access to healthcare facilities and services irrespective of ability to pay.

The total number of beneficiaries covered by medical schemes, including PSEMAS, was approximately 320 000 people during 2010. Given that the total population in 2010 was estimated by the US census bureau to be approximately 2 million, this implies that approximately 1.68 million uncovered Namibians are forced to make use of public health facilities where an out-of-pocket method of payment is required.

The possible policy objectives of the NMBF include the following: Accessibility, i.e. Increasing the proportion of the population that reaches appropriate health services; Financial accessibility; Geographical accessibility; Universal access to health care; Universal coverage; Equity in health care; Equity in health financing; Equity in resource allocation; Quality in health care; Responsiveness in health care; Sustainability; Protect the nation's health.

7.4.2 Universal Pension Scheme

The government continued to reform the contributory social security pension schemes. The Basic State Grant Bill (Act of 2000) was promulgated by Parliament in 2001. It repealed the National Pensions Act of 1992 and provides the legal mechanism for all grant-based transfer programmes (including non-contributory old-age pensions), to be combined.

The Social Security Commission, which was established in 1995 under the Social Security Act of 1994, is progressively establishing a national social insurance system. A contributory scheme providing sickness, maternity benefit and funeral grant is already operational. It was anticipated that a national pension scheme based on social insurance principles would commence in 2002, and would have operated in parallel with the State Grant Programme. However, almost 15 years later there is little progress with the establishment of the scheme.

7.4.3 Universal Child Grant

In 2013 the Ministry of Gender Equality and Child Welfare, in partnership with UNICEF, commissioned a study to investigate the effectiveness of the existing social protection system in reducing child poverty in Namibia. The overall recommendation from this study was to introduce a universal child grant support and extend the current child grant to all poor and vulnerable children (including those poor children whose biological parents are alive but do not have sufficient income).

According to the 2009/10 NHIES, the current child welfare grant reduces child poverty by 1.4 percent. It was also revealed that the current welfare grants do not cover most vulnerable children who are affected by poverty, hence the inability of the grants in reducing child poverty. As proposed in the fourth NDP, Namibia can opt for either a child grant with a means-test set at the level of the income tax threshold (i.e. the same means-test as for the war veteran subvention) or for a universal child grant. Universalizing the child grant is estimated to reduce child poverty from 34% to 9% and income inequality (GINI coefficient) from 0.60 to 0.52. A universal child grant will ensure that all children are provided with equal protection against poverty and vulnerability. A universal child grant system can significantly contribute to closing inequality gaps. Scaling up the child grant would have positive developmental impacts in achieving better nutritional, educational and health outcomes. This grant can provide an investment in people that addresses multiple dimensions of poverty and reduces income inequality. The study estimated that Namibia will need N\$2.6 billion to finance the introduction a universal child grant program in the first year of implementation.

Currently, the source of funding for child welfare grants remains the government. According to the 2014/15 to 2016/17 MTEF available data, the provision of child welfare grants in Namibia have cost government an amount of N\$260 million in 2009/2010. This has been increasing due to the surplus in new beneficiaries compared to those that leave the grant system. From 2010 to 2012 an additional N\$200million was incurred bringing the cost of these grants to N\$390 million for the year 2012/13. Due to the increase in value of the grants from N\$200 to N\$250 in April 2014, the budget allocation has further increased to N\$500 million, nearly doubling the amount allocated for such in the past 2 years. For government to universalize the child welfare grant, it requires resources in order to finance such a developmental initiative.

The commitment of reducing child poverty is one of the key areas which are acknowledged in various national and sectoral policy frameworks. According to the fourth National Development Plan poverty among children remains high and it highlights that the current child welfare grant schemes have not been very effective in reducing child poverty. Poor children whose biological parents are alive are not covered by the current child welfare grant schemes and remain in poverty, which impacts negatively on their health and education. The NDP 4 acknowledges that “the major drawback of the current child grants namely Foster Care and Maintenance Grants schemes is that a large number of vulnerable children are excluded, namely children being taken care of by impoverished parents”. NDP4 also established that increased income equality is one of three overarching goals and sets a target of reducing extreme poverty from 15.8% in 2009/10 to less than 10% by 2017. To this end and to have a broader coverage, NDP 4 proposes the expansion of the social protection system to cover children in all poor households and advocates for the introduction of a universal child welfare grant paid to the main caregivers of all children regardless of household income or specific vulnerabilities, as a way to reduce child poverty.

The Ministry of Gender Equality and Child Welfare’s National Agenda for Children (2012-2016) which is aligned to NDP4, also reveals child poverty as a major factor that leads to children’s vulnerability, lack of good health as well as poor education and wellbeing. Poor families and

children face barriers in seeking to access quality services, due to distance, cost, and lack of information and/or gaps in service provision. At present, the 2009/10 NHIES reveals that the current child welfare grants remain less effective in addressing the poverty phenomenon among children. To reduce child poverty, the National Agenda for Children moves away from targeting orphans, who in many cases were not the most vulnerable, to reaching a broader group of vulnerable and marginalized children. The Agenda embraces an 'equity approach', i.e. strengthening the social protection and service delivery system to create a balance between reaching out to the broader group of vulnerable children and ensuring that the most marginalized are accessing quality services.

These strategic directions are re-enforced by the recent African Union 'Addis Ababa Declaration on Strengthening the African Family for Inclusive Development in Africa' on 30 May 2014. In this declaration the AU Ministers for Social Development commit themselves to strengthening social protection systems, including urging Member States to 'within their social, economic and political context, (a) define through an inclusive consultative process, a minimum package of social protection which includes the provision of benefits within a system of comprehensive social protection for all, prioritizing the needs and rights of children in poverty in their implementation; and (b) allocate in the national budget, resources for social protection for children and ensure that they are ring-fenced and protected in times of crises and budgetary austerity'. Advocacy and planning is at an advance stage for the realization of this goal of a universal child grant and plans are underway to gradually rollout from 2017 onwards.

7.5. Current government policies and initiatives

There was a sense of renewed hope and optimism for poverty eradication and prosperity as a new President and Cabinet were installed on 21st March 2015 and Namibia celebrating 26 years of independence. President Hage Geingob campaigned on a slogan of inclusive socio-economic development with the popular expression of "No Namibian will be left out". Prior to his election as State President, he openly supported government funded social protection and in particular social assistance interventions including the basic income grant. The President declared a WAR ON POVERTY and indicated that poverty eradication will be a priority on top of priorities.

President Geingob created a new Ministry of Poverty Eradication and Social Welfare, dedicated towards coordinated the national efforts on eradicating poverty by 2025. The Ministry of Poverty Eradication and Social Welfare organized regional consultations on Wealth Re-distribution and Poverty Eradication which were conducted in September and October, 2015 in all 14 regions. Subsequently, a National Conference on Wealth Redistribution and Poverty Eradication was hosted from 26 to 27 October 2015.

The National conference's objective was to validate the findings and recommendations from the regions on what needs to be the priorities in the country in order to eradicate poverty and reduce inequality in both urban and rural areas. The President, in his keynote address, reiterated his resolve to fight poverty and hunger in Namibia, and called on all institutions of government and private sector to collaborate their interventions in the fight against poverty, while reiterating

the coordination function of the Ministry of Poverty Eradication and Social Welfare. Consolidated issues and recommendations from the regional dialogues and national conference are narrated below:

The regional dialogues and national conference expressed its commitment to the eradication of poverty in Namibia by 2025, and urged the Ministry to implement appropriate programs to ensure that Namibia beats the global deadline of poverty eradication, as per SDGs of 2030 by five years. The conference supported the proposed measures, which are consolidated under four themes, namely social safety nets, deprivation from basic services, training and skills development and employment creation through SMEs and community development activities, as additional interventions.

The regional dialogues and national conference also reiterated the need to pursue sustainable interventions, and in this context, urged the Ministry of Poverty Eradication and Social Welfare to immediately finalize the draft Blueprint, the policy framework on wealth redistribution and poverty eradication, which contains, but not exclusive to, (a) establishment and functioning of food banks; (b) review and propose sustainable social safety nets targeting the vulnerable persons; and (c) multi-sectoral coordination, review and monitoring & evaluation mechanisms.

The regional dialogues and national conference supported the single register systems that contribute to inclusiveness, efficiency and cost effectiveness of various social programmes within government. It was recommended that appropriate empowerment programs for the vulnerable members of society be designed to target those with capacity and ability, and to ensure support and mentoring programs are instituted. The meeting further reiterated that sustainable empowerment programs to redistribute wealth through ownership of resources and entities should be considered as long term solutions to poverty eradication.

The importance and inevitability of skills to long term poverty eradication was underscored, and a call was made for the consideration of vocational training and skills development centers in all regions, taking into account regions potentials and endowment.

It was reiterated that investment in agricultural sector has great potential to create sustainable jobs which provide lasting solution to poverty. In this vein, the conference emphasized that agricultural activities must support the supply to Food Banks and the agricultural hubs. The conference also supported the call for the allocation of agricultural land to unemployed youth for productive agriculture, and access to clean water by all communities

The regional dialogues and national conference also agreed that deprivation of communities to basic services fuels poverty, and called on all government institutions to ensure implementation of their programs, to ensure that services are provided in remote areas of the communities, and that professionalism in the delivery of services be upheld.

It was concluded that programs to be designed must be sustainable, efficient and must have the ability restore people's dignity and capability.

7.6. Harambee Prosperity Plan

The Harambee Prosperity Plan [HPP] is an acceleration plan or a targeted impact plan aimed at significantly reducing poverty, reducing inequalities and uplifting the standards of all Namibians. The plan will complement on-going developmental efforts and will be aimed at bringing Namibia closer to the Prosperity Vision.

The plan is built on five pillars, namely effective governance and service delivery, economic advancement, social progression, infrastructure development and international relations and cooperation. It intends to lead to a more transparent Namibia, a high-performance and citizen-centered culture of service delivery, a significant reduction in poverty levels, and a reputable and competitive vocational educational training system. Other intended outcomes include fostering a spirit of entrepreneurship, resulting in increased youth enterprise development; broader participation in the country's economy; improved access to serviced land, housing and sanitation; guaranteed energy supply and as sufficient water for both human consumption and business activities, as well as remaining a respectable member of the international community.

The plan will also introduce annual citizen satisfaction surveys in the public sector and private sector to measure, among others, turnaround times, professionalism and accessibility. Finally, consolidation of fiscal position to safeguard fiscal sovereignty and to build up buffers for counter-cyclical policies is one of the key focus areas.

8. Civil Society Activities

8.1. Basic Income Grant (BIG)

The Namibian Government's NAMTAX commission of 2002 regarded the reduction of Namibia's income inequality not only as a justice issue, but as a prerequisite for economic growth. Therefore, the introduction of a Basic Income Grant freeing people from a survival economy was proposed as a matter of urgency. After the Namibian Government did not accept the proposal for a basic income grant, the largest network of Namibian civil society, namely the Basic Income Grant Coalition of Namibia was launched. As part of its lobbying and advocacy campaign, the BIG Coalition decided to launch the BIG pilot project in Otjivero. This pilot project became one of the most renowned points of reference in the discussions on social protection not only in Namibia and the region but globally.

The BIG pilot project documented the positive social as well economic impact of the grant on food security, education, health, crime and local economic activities. During the 2013/14 drought, another 6,000 people in Omusati, Kunene, Kavango West and Hardap witnessed to the developmental impact of a cash grant. This emergency cash grant of the Lutheran Churches was modeled on the Namibian BIG proposal.

The evidence of the pilot project and the drought relief showed that first and foremost, the current high levels of malnutrition amongst children under the age of five are effectively tackled through the payment of the grant. It has been further shown that economic security for people with low income greatly enhances the efforts in the health and education sector, supporting government's interventions in these areas.

8.2. Optimism and uncertainty

When Dr Hage Geingob took over as President and appointed Dr Zephania Kameeta as Minister of Poverty Eradication and Social Welfare, there was widespread hope that a BIG would finally be introduced at national level. However, this has not happened yet and instead, government undertook regional and national dialogues on poverty eradication, subsequently resulting in the unveiling of the Harambee Prosperity Plan was in April 2016. During the regional and national consultations, civil society organizations under the BIG Coalition undertook local, regional and national mobilization campaigns through community meetings, media events and awareness raising activities. During these meetings and campaign events, local community members and activist were encouraged to attend the official dialogues and agreed to demand for basic income grant and other proposal to redistribute wealth.

However, this Harambee Prosperity Plan although not introducing a basic income grant refers to a Blueprint on Wealth Redistribution and Poverty Eradication (2016 to 2025) to be released by the Ministry of Poverty Eradication and Social Welfare. There is hope and great expectation that a revised basic income grant form part of this Blueprint.

The revised basic income grant is proposed to be at a rate of N\$ 200 per beneficiary. For a national rollout it would amount to approximately N\$ 2.8 – 3.5 billion, which is 2-3% of Namibia's GDP and 5-6% of the national budget. This is far less than what Namibia currently spends on defense, making the BIG certainly affordable. It can be financed through the national budget based on a variety of sources such as income tax, corporate tax and the recently proposed solidarity tax. The BIG is not just an expense but it is a social investment in the wellbeing of the majority as envisaged by Article 95 of the Namibian constitution. The BIG will lead to an immediate improvement in the living conditions of the majority of our population. It is a contribution to redressing some of the structural economic injustices towards economic inclusion, the realization of socio-economic rights and human dignity as well as improved standards of living as envisaged in Article 95 of the Namibian constitution. It signals a commitment towards building a more caring and inclusive society.

Namibia can set a global example. While cash grants are an increasingly accepted policy tool for developmental interventions, Namibia will be the first country to implement a guaranteed minimum income for all and reverse the systematic exclusion of people living in poverty.

8.3. Institutional Framework for Policy Advocacy and Monitoring

Namibian civil society organizations have been working on social development issues since pre-independence. The sector has gone through major challenges including the loss of key leaders and activist to the public and private sectors since independence. The recent classification of Namibia as an upper middle income country has also affected funding to the civil society sector, in particular developmental NGOs that primarily relied on international donor aid for their sustenance.

There has not been dedicated NGOs or other civil society organs that focus on social protection. BIG Coalition primarily focus on the basic income grant only. However, with optimism and opportunities growing for the realization of the basic income grant, the focus has shifted towards a broader focus of comprehensive measures aimed at the eradication of poverty.

These developments have also raised questions around the institutional arrangements within civil society. Through support and facilitation from FES – Namibia, Namibian civil society undertook a study tour to Zambia to look at the operations of the Zambia Platform for Social Protection (ZPSF) and the Africa Platform for Social Protection.

Whereas there is commitment and appreciation on the critical importance of social protection, there is still need to consider institutional arrangements in terms of which civil society can best organise themselves to influence the social protection program in Namibia. More than ever before, there is now space and opportunity for civil society to have a meaningful impact on the social protection agenda.

9. RECOMMENDATIONS

Recent discussions on social protection, including the National Conference on Social Protection In Namibia and the ILO report on social protection and other platforms within civil society, has generated a number of recommendations for the way forward. National Dialogue on Poverty Eradication and the regional consultations have as indicated above also proposed a set of recommendations as strategies for poverty eradication.

Some additional recommendations where there is broad consensus include:

- Extending the risk covered by the social security system in order to reduce poverty and vulnerability and impact positively on the long-term growth possibilities;
- Ensuring efficiency in the social protection system through better information and monitoring, flowing from a reformed institutional and administrative framework;
- Development of a Social Policy Framework and the adoption of a comprehensive social protection policy. This policy framework must be based on a human rights approach rather than a charity and needs based approach as indicated in earlier discussions above;
- Introduction of basic income grant to cover all those vulnerable groups not covered by current social protections programs, in particular cash transfers;
- Consideration of additional revenue generating measures including wealth redistributive taxes, cost savings in current budget, prioritization of key capital projects and compulsory social responsibility measures for the private sector;
- Phased expansion of Child Social Grant to all children including Infants (Continuation of Maternity Benefit);
- Introduction of a maternity benefit to all expectant mothers not covered by SSC;
- Customer focused and dedicated links or platforms be established to manage client interface with other GRN entities e.g. MHA;
- Phase out cash pay points and introduce more computerised system such as retailer pay points and mobile phone networks;
- Establishment of a Social Protection Council to advise Cabinet on policy and performance of systems;
- Centralisation of responsibility for Social Assistance in one Ministry in order to minimize administrative costs;
- SSC to resort under the Ministry responsible for Social Protection and SSC to incorporate MVA Fund;

- Establish Social Security Regulatory Board and Regulator to provide oversight of SSC;
- Decentralize services and contract with regional and local authorities for client interface activities;
- Amendment of disability definition to consider also social circumstances (labour/ occupational approach)
- Enabling legislation to ensure that all grants values at a minimum be linked to an inflation index (real value kept);
- Acceleration of the establishment of a compulsory retirement benefit e.g. National Pension Fund;
- Covering of workers under the SSC funds working in the informal economy; and
- Establishment of a comprehensive evaluation and indicator framework with a supporting information system.

10. CONCLUSION

Social protection based on basic minimum services and provisions can address income poverty, service poverty and asset poverty. It can become a guaranteed social minimum within a human rights approach that protects and empowers all, but especially the most indigent to move out of poverty. It can become a springboard and ensure that together with social insurance and other discretionary provisions a social protection system, can work to address the needs of the poorest. In addition, social protection will while also ensure that as income levels increase people are able to move into other contributory programmes to better protect themselves from risk, adversity and chronic and transient poverty. Importantly, it also shows that just as social insurance rests on risk pooling of members and the principles of social solidarity and cross subsidies, these operating principles are essential for a basic minimum package of social protection for all.

Social protection must incorporate developmental strategies and programs designed to ensure, collectively, at least a minimum acceptable living standard for all. It can embrace traditional measures of social insurance, social assistance and social services, but goes beyond these to address causes of poverty and inequality through an integrated policy approach including many developmental initiatives undertaken by governments. Using such an approach increases the long term sustainability of social protection through increasing educational opportunities, enhancing health and promoting livelihood and economic development opportunities.

Different government sectors such as health, education, housing and social welfare or social development can provide complementary services by mainstreaming the adopted values, principles and functions of social protection into their specific programs. Mainstreaming the values and principles as well as the approach to social protection within government departments operating at national and local levels would enhance social protection measures, provide strategic direction across governments as a whole and allow for better redirection of government social expenditure to those who are the most in need and most excluded.

Experiences indicate the need for a greater emphasis on the normative and institutional reform of governance processes in relation to social policy and social protection as an instrument. Examining procedures, rules, norms and values or ethical principles of governance in relation to social protection is important. This type of scrutiny provides entry points for amendments to policy frameworks where these are required and advocacy related to greater representation and substantive participation of historically excluded groups in transforming social protection. Social protection requires both public and private action. The State has an important role to play in establishing an enabling institutional and regulatory framework to make it possible for people to understand their rights and entitlements to social protection. The effectiveness of social protection is closely connected to the extent to which governments are able to provide accountable, transparent and effective mechanisms for social protection.

It is important to note that the government experiences the challenge of implementing social protection programs. The public infrastructure to implement such programmes is lacking. Bearing

in mind three major constraints (lack of accurate information, lack of administrative capacity and lack of fiscal capacity), measures could be introduced in ways that balance what is desirable with what is feasible, so that programs can be sustained without creating unrealistic expectations. Government needs to make strategic decisions on what programs would best achieve the agreed policy priorities related to poverty reduction and the needs of those who are especially vulnerable such as children, women, the elderly, the disabled and those working in the informal sector.

Formal institutions to address poverty and vulnerability through social protection are essential. The design of social protection programs must be underpinned by strong government commitment and leadership from a dedicated top government department or inter-departmental task team working across sectors within and outside of government. Mainstreaming social protection into a comprehensive package requires integrating social protection programmes into national development strategies and incorporating the multiplicity of often uncoordinated, short-term donor driven projects, under a simple nationwide programme that can be sustained over prolonged periods.

A significant ILO study on the affordability of social protection in low income countries found that a universal social pension for older people and those with disabilities set at a level of US\$ 0.50 per day, a universal children's allowance and a social transfer to the poorest 10% of the population is affordable. Combined with donor support governments are able to meet the costs of social transfer programmes that would make a significant impact on poverty and vulnerability

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NANGOF Trust

Namibia Non - Governmental Organization Forum Trust is the umbrella body for civil society organizations in Namibia.

The trust was formed in 2007 to support civil society sector space through advocacy activities for a conducive legal environment, facilitating access to funding, capacity building, dissemination of information, and enhancement of service delivery in all spheres of development.

The trust has worked with various strategic partners over years including multilateral and bilateral agencies and government to amplify social and economic justice issues that impede growth leading to many citizens feeling left out of the mainstream of development.

Amongst the paramount issues the umbrella body advocated for includes; social protection for the citizens to reduce their vulnerability to poverty and economic exclusion.

The umbrella body has reached out to various national platforms such Parliament, State House, and the Executive and political parties to engage on matters of national interest such as land reform, budgetary expropriation, education, health, environment, human rights as well as development and fiscal prudence.

NANAGOF Trust and its members currently face an upheaval in its statutory mandate due to drastic change in the funding landscape due to the reclassification of Namibia as an upper middle country which has led to the withdrawal of a handful of external donors. This situation is a direct assault to the civil society space hindering the sector's ability to function effectively.

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