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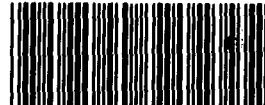
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Social security in six South American countries — report of a study tour

National Programme: Affordable Social Security
Subprogramme: Affordable Material Provision

Ina Snyman

The national research programme Affordable Social Security is managed within the Institute for Sociological and Demographic Research of the Human Sciences Research Council. The research is being undertaken by means of six subprogrammes of which Affordable Material Provision is one.

The main emphasis in both the national and the subprogrammes is on aspects of affordability, responsibility and accountability in the field of social security and the provision of social services. It is useful for decision makers and planners in South Africa from time to time to learn about the types of schemes and systems in operation in other countries in which, like in the case of South Africa, the socio-economic characteristics and geographic environment of a large section of the population are typical of less developed or Third World countries, in spite of the existence of a strong, significant developed or First World sector.

The work committee for the subprogramme does not necessarily agree with views expressed or conclusions drawn in this publication.

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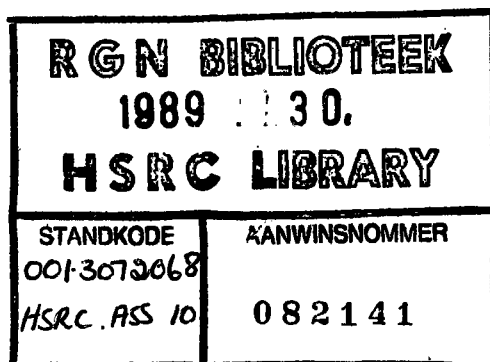
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EKSERP

Die verslag vloei voort uit 'n besoek van ongeveer 35 dae aan ses Suid-Amerikaanse lande sowel as 'n tersaaklike literatuurstudie. Die oogmerk van die besoek was die bestudering van aspekte van die bestaansekerheidstelsels van lande waarvan die sosio-ekonomiese omstandighede soortgelyk aan dié van Suid-Afrika is. Belangrike bevindings is gemaak, en soortgelyke besoeke aan lande op die kontinent van Afrika word aanbeveel.

ABSTRACT

This report is the result of a visit of approximately 35 days to six South American countries as well as a study of relevant literature. The purpose of the visit was to study aspects of the social security systems of countries with socio-economic conditions similar to those of South Africa. Important findings were arrived at and similar visits to other African countries are recommended.

1. INTRODUCTION

This report is based on data and insights obtained during a study tour (from 10 March to 14 April 1989) of the major cities - mainly the capitals - of Argentina, Bolivia, Brazil, Chile, Colombia and Peru on the South American continent.

Preparations for the tour included a literature study, discussions with people living in South Africa who had either lived or worked in South America or had visited the country in an official or professional capacity during the previous five years.

A vast amount of literature - books, reports, etc. - was obtained during the tour, although much of it was in Spanish or Portuguese and will only be used at a later stage. After the tour more material was collected in South Africa, mostly on South African conditions and systems with a view to relating at least some of the data gathered abroad to the South African situation.

On 20 May 1989 a morning of lectures arranged by the Centre for International Studies of the University of the Witwatersrand on certain aspects of South American living was attended and the information and insight gained, particularly with regard to informal settlements and agrarian relations, is incorporated in the discussion on the relevant sections of this report.

2. PURPOSE AND FRAME OF REFERENCE; DATA GATHERING

Social security¹, the general theme or subject of the study tour, refers mainly to schemes and systems of provision for life cycle contingencies such as old age, temporary or permanent loss of an adult breadwinner, a job, physical or mental ability to work, or of shelter, etc. However, social need or problems in one field are often related to unmet needs or inappropriate policy in another. For example health services, industrial safety, and food intake influence ability to work as well as the demand for disability benefits (Van der Berg 1989:140); while homelessness and the demand for accommodation for the poor increase when qualification criteria for pensions or allowances from public revenue are stringent, or when job prospects for the low-skilled wane (Rossi, Wright 1989:141-142).

Letters requesting appointments therefore had been directed to individuals and bodies dealing with pensions, allowances, subsidies, insurance, low-cost housing, health provision and antipoverty and community development programmes. Furthermore, since there is a worldwide tendency to combine schemes of provision for different contingencies in a single system, it was appropriate to prepare and plan to gather data on and observe a wider variety of types of systems and services than the narrow field of social insurance and social assistance for old age, death (survivors' benefits) and disability. In more specific terms this implied obtaining information on:

- the different types of contingencies for which provision is made in one or more systems;
- the different categories of contributors to a system, for example only workers or all adults, employers only, employees only or both;
- the different ways in which contributions for the future can be made for example through a pension fund, a frozen savings account or labour exchange as in the case of self-build housing;
- the major sponsors, administrators or underwriters, for example the central government, municipalities, a fund, an association (a "mutual") or a particular industry, and
- the different support mechanisms provided for the poor who cannot make adequate provision from their own funds for either their basic needs or future crises.

It was also envisaged that the visiting time should be divided between bodies providing, managing or supervising the different schemes or services and those that concentrate on researching social policy in general.

In the end, the particular people seen as well as the subjects of the interviews depended on a combination of addresses made available by South Africans or found in directories before the tour, responses received from the people approached in writing beforehand, the intervention of local people in South America conversant with English and willing to arrange appointments, and the time available in the itinerary for each locality.

Trying to understand a system of provision in its entirety was impossible on account of language problems and because of limitations to comprehension that arose from the rather different context within which a particular system or facility had developed. In any event, for the needs of the subprogramme, it is perhaps more useful to discuss only some special features, particularly those that in the opinion of the interviewees or the researcher (author of this report) are peculiar to the specific situation, or at least not common to the general pattern in South America. On the other hand characteristics common to the countries visited but differing from the South African situation, will also be highlighted.

In this way it is hoped it will be possible to give expression to the rationale for study tours of this kind as referred to in the front matter, namely that decision makers and planners learn something about the efforts, successful or unsuccessful of other nations whose conditions resemble those in South Africa.

3. FINDINGS

3.1 Provision for retirement, disability, illness and death

Mesa-Lago (1988:26-42) who undertook an extensive study of the development of social security in Latin America includes the sickness and the pensions programmes of each country in his definition of social security and uses 11 variables to describe the level of development of the social security systems of 20 countries. The variables were inter alia the percentages of the total and of the economically active population covered by the programmes; the social security expenditure as a percentage of the national budget; the ratio pensioners/contributors, the percentage of the population that fell in the aged category, and life expectancy at birth.

Using these criteria he divided the countries into an upper, intermediate and lower group; and of the six countries visited for this report, three - Argentina, Brazil and Chile - fell in the upper group, and Bolivia, Colombia and Peru in the intermediate group.²

It was however discovered that although in some countries excellent systems had been in operation for a long time, as a result of inflation, mismanagement

and excessive demands on the funds many people who qualified for benefits or a service (for example in the health programmes) might get very little or nothing at all. Brazil, for example, resembles Bolivia in that there is no state old-age pension paid from public revenue as it is known in South Africa, and although everyone can make demands on the social security system in Brazil, those people outside the labour market, in the words of the informant on this matter "depend on the generosity of the 'Fund'".

Therefore, for the purposes of this report the level of development of the social security system in a country is immaterial and it is assumed that something can be learnt from all the countries visited.

Social security contributions are usually mandatory and, except in Chile, both employers and employees make contributions to a retirement and health insurance system. In Chile employers too contributed until 1980, but since the privatization of Chilean social security in 1981, the (new) system of individual capitalization accounts which contributors maintain with their Pension Fund Administrator (Administradora de Fondos de Pensión - AFP) allegedly allows workers much greater independence, facilitates the transferability of pensions and eliminates distrust of the employers (CIEDLA 1987:13-14; Piñera 1988; Ferrara 1989:18-27; Superintendencia de Administradoras de Fondos de Pensiones 1987).

The attitude at the co-ordinating office (Superintendencia) of the approximately 13 "Fondos" (in Chile) was that the employer does not benefit from the employee's retirement fund and therefore only owes him a decent salary (Ferrara 1989:22).³ On the other hand an informant in Brazil lamented the fact that employers in capital-intensive enterprises in that country - because they have fewer workers - make only a small contribution to the social security fund. New formulas are therefore already being considered in Brazil, and the most likely bases are the company's profits, its turnover or its consumption of material.⁴

Transferability and preservability do not seem to be the problem in Latin America that they appear to be in South Africa (cf. Snyman 1988:16-18). Comments received in Argentina were: "If you have computers, surely it is not a problem - you just add it all up". And: "Your benefits depend on the number of years in employment, not on the company or industry that employed you". Also: "To be entitled to a pension, it is important that you work and earn, not that you work at only one place."

Most of the countries - and the subject was discussed in greater detail in Argentina, Chile and Bolivia - also have pension schemes called "independents" to which the self-employed as well as those in formal employment but earning below a certain level may belong.

There is variation among the countries as far as the legal retirement age is concerned, for example 50 (women) and 55 (men) in Bolivia, and 60 (women) and 65 (men) in Chile. These differences usually reflect different life expectations although in Argentina where the life expectation for women is 75, their retirement age is 55.

In most of the countries grounds for early retirement have been extended, years of service and amount already contributed to a pension fund being the main ones. In Bolivia harsh working and living conditions have justified the inclusion of a few more grounds for early retirement. However, in all these countries deferment of retirement is rewarded highly.

The investment of pension funds or the way benefits may be received did not constitute a particular point of enquiry during this study, but in Chile the short chain of communication⁵ between contributors and their "Fondo" has led to acute awareness of and interest in the way the funds invest contributions. (Cf. Ferrara 1989:23.) Details relating to the matter were therefore mentioned in several interviews, and are broadly as follows: The legal stipulations regarding investment of pension contributions refer to the proportional allocation to different investment instruments, namely 40 % to government issues (a rather high percentage according to some economists), 25 % to insurance companies, 20 % to mortgage bonds (private homes, not corporate buildings) and of the remaining 15 %, 9 % to listed and 6 % to unlisted companies (shares).⁶

The opinion was expressed that utility company bonds (water, electricity, etc.) should eventually be considered a worthwhile investment instrument.

A risk commission appointed by the state evaluates the risk involved in different investment possibilities and makes a list available from which the funds can make their choice.

Payment of benefits can firstly take the form of "programmed retirement" which is a regular pension derived directly from the contributions to the capital-

ization account. It is said that the advantage of this option is the continued control of the contributor over his capitalization account, as well as the fact that his survivors will benefit in the case of his death. However the monthly amount decreases with advancing age.

On the other hand he (the contributor) can use the accumulated balance in his account to buy an annuity that will make adequate provision throughout the remainder of his life, but apparently has no survivors' benefit in the event of his death. His loss of control over his "account" is also seen as a disadvantage.

The two systems described can be combined by withdrawing only a part of the accumulated amount to buy an annuity and leaving the rest as a pension - "programmed retirement".

It was stated earlier on that pensions paid from income tax are not common in the countries visited. Instead there are systems of subsidies that are paid to needy families. However with a strong church, a tradition of family responsibility for their own aged and infirm and a rather low level of state revenue, aged people do not automatically look to the state for a retirement pension.

In Chile the system works somewhat differently and the state views social assistance within the context of its social development policy. Here the argument is that if poor or working class adult children have to take responsibility for their aged parents, family poverty is perpetuated and this effectively prevents the start of a cycle of development (cf. Publicidad y Comunicaciones S A 1988:220).

In most of the countries visited, social security systems included a pension and a health leg, the first making provision for old age, invalidity (disability) and death (survivors' benefit) and the second for illness, maternity and "professional risk" (industrial accident or disease). In these cases social security is managed by an Institute of Social Security (for example IPSS - Peru, IBSS - Bolivia, ISS - Colombia) usually registered as a utility company supervised by a specific state department, like the Ministry of Social Provision and Public Health in Bolivia (IBSS 1988).

The obvious exception here is Chile where insurance schemes providing respectively for old age (and disability and survivors' benefits), illness (and maintenance during illness) and industrial risk (and maintenance in the event of accident or illness from industrial disease) form part of different privatized systems. (AFPs for pensions, ISAPREs - health insurance, and "mutuales" for industrial risks. The latter two will be discussed in greater detail in the sections on health provision and employment respectively.)

Although in most of the countries visited the population working in the formal employment sector is well provided for within a comprehensive system of contributions and benefits, large proportions of workers are outside this sector. In most cases there are independent or voluntary schemes that may be joined by the self-employed and those in informal economic activity, but with the rather uneven wealth-generating potential in the latter sphere - particularly in view of fierce competition in this sector - many people cannot accumulate savings for their retirement.

The situation regarding agricultural workers was also not quite clear, and certainly not uniform. For example the entrepreneur farmers of Chile as well as their full-time employees are members of pension funds, but seasonal and migrating farm labourers apparently not. In Argentina social security coverage in rural areas is limited, particularly compared to the situation in the cities (Passanante 1982(?):28-29) and although farm owners and managers seem to be members of social security schemes, the informant doubted whether the ordinary farm labourer, as a general rule, joined a pension scheme. Although the system is open to all, many rural workers are said to be "illiterate and too ignorant".

3.2 Human settlement

This section refers mainly to financial provision for housing, low-cost housing, informal settlements and the social organization in low-cost, informal or deteriorated housing settlements.

Lack or loss of shelter is one of the most traumatic long or short-term life crises to be experienced by human beings; and consequently the provision of human settlement facilities is one of the biggest challenges faced by a developing country with the characteristics mentioned in the front matter of

this report.⁷ A specific aim of the study was therefore to discover how the creation of housing is integrated into social security schemes in the countries visited.

Mention has already been made of the second, voluntary account that Chileans are allowed and encouraged to establish with their particular pension fund administrator (see Note 5). Previously people in the social security system in Chile were allowed to borrow money for building or purchasing a house against their ordinary pension contributions. However motivation for repaying was low because borrowers felt that it was their own money they were using. Failure to repay the loans meant that many of them would not have much left as a retirement benefit.

At present contributors may only use the money on their additional, voluntary account, and this is employed - once the account has been established for at least two years - towards a deposit on the house. Their balance in the account also helps them to qualify for certain subsidies, although in Chile housing subsidies from public funds are directed more towards lower income people than to middle and higher income workers.

In Bolivia social security contributors are still allowed to borrow against their pension fund, while very poor people and those without a pension facility can be assisted with building implements, material and technical advice. Public funds are also used for paying wages to poor families engaged in building activities but having no (other) income-generating occupation.

In Colombia contributors to social security who wish to withdraw from these funds before the advent of legal retirement, may only do so if the money goes toward their housing.

However, as already said, large proportions of the populations in the countries visited are not in the formal labour market and do not necessarily share in a social security system.

In South America as elsewhere, informal economic activity and informal - or slum - settlement, often go hand in hand and together constitute a base from which power can be generated outside but alongside that of the labour unions and property owners of the formal economic, land and building markets.

In some cases the local authorities join forces with leaders in these informal or deteriorated settlements and help establish housing, normal civic infrastructure, social services and a community development process. Examples are Conchalí and La Pintana outside Santiago, Chile (Guardia, Parraguez & Peragallo 1985; Errázuriz 1988:70), certain neighbourhoods in Rio de Janeiro (Brasileiro et al. 1982:67-100) and the "young towns" outside Lima, Peru (Bezold, Moreno 1982:101-134). (Cf. CEPAL/CNUAH 1987:19-34; Roelofse, March 1986:20.)

In other cases power derives from slightly or vigorously anti-establishment urban social movements, in which through a process of "conscientization", people are made aware of inequities in their society, are helped to organize themselves and to develop skills to run their own affairs. The latter may include skills to upgrade their housing and to generate income. Professional sympathizers from outside inform of legal rights, assist with organization and act as spokesmen and advocates in negotiations with formal power-wielding bodies. Examples of these were discussed and/or observed in Santiago, Chile, São Paulo, Brazil, and Lima, Peru. (Cf. Centro de Estudios de la Mujer, 1988:5-7; Errázuriz 1988; Ospina 1985:260, 265.)

Outside intervention of this kind usually forms part of research activities, special community development projects, "workshops", adult education, etc. In time such activities contribute to the settlement's becoming more formalized and stable⁸, and possessing an enviable amount of infrastructure, including some industry and other employment-creating enterprises. This makes the informal settlement or slum area attractive to better-off people, and could lead to a general improvement of the neighbourhood, or to overpopulation. Nevertheless an increased likelihood of participation in the formal social security systems usually follows.

In view of the emphasis of the sponsoring HSRC programme on affordable material provision, it was important to make some enquiries about the ways in which housing, particularly, but not only, the low-cost variety, generally was funded in the different countries. Reference will be made to only two countries, namely Brazil and Colombia. (Cf. Rutowitz 1988:76-81 for detailed information on the situation in Chile, as well as some information on Argentina.)

In Brazil the federal savings bank, Caixa Econômica Federal, is today responsible for most of the functions of the National Housing Bank created in 1964 to serve as the executive agency for the "Housing Finance System", embodying the national housing policy of the country. This system (SFH) was set up to promote home ownership in Brazil, especially among low income groups, and to contribute to the creation of jobs by promoting the building industry. Subsequently SFH funds have also been used to finance some urban infrastructure projects such as basic sanitation, electrical installation, and other urban development programmes.

Financing is obtained by way of obligatory and voluntary contributions. The first kind entails a compulsory contribution by employers of an amount equal to 8 % of the monthly wages paid to employees (not deductible from wages) to a guaranteed time service fund (FGTS). In this fund a blocked or frozen account is held in the name of the employee, and the adjustment for inflation plus nominal interest is capitalized every quarter.

The fund acts as a kind of unemployment insurance in cases of dismissal, or as a nest egg for retirement, but it may also be applied for advance redemption of housing loans. During interviews in Rio de Janeiro and São Paulo informants explained that this was no ordinary unemployment insurance, but rather a guarantee against loss of accommodation. (Unemployment insurance, job creation, etc., are discussed in the next section, 3.3.)

The voluntary contributions refer to the funds raised by the Brazilian Savings and Lending System (SBPE) through agents authorized to sell property bonds and receive deposits in savings (passbook) accounts. These resources are basically intended for the production and marketing of housing for households with "average purchasing power" but can also be used for non-residential property and public amenities.

By combining funds from savings accounts and the FGTS, the SBPE also has been able to produce low-rent housing.

Other resources have been developed for supporting the production of accommodation at the bottom end of the market, namely FUNDHAB, a housing assistance fund for welfare housing programmes, derived from a compulsory contribution by property sellers on sales effected with SFH credits; and FAHBRE - for

assistance to the lowest income households - deriving funds from compulsory deposits from bodies belonging to the SBPE.

Mentioned during interviews were problems of national debt, inflation, poor repayment of loans and the need to spend large sums on the development of urban infrastructure; and consequently not enough funds for accommodation for the poor.

(Sources for this section are: Arrigone 1987:19; Caixa Econômica Federal 1987:42-46; Roelofse, March 1986:18-20.)

In Colombia government housing policy has been shifted from reliance on public sector construction to improving the quality of housing stock. As part of its "Low-income human settlements plan" it has launched programmes of slum and squatter upgrading, construction of new serviced sites and rehabilitation of depressed inner city areas.

The government aims at obtaining a substantial part of the required finances from housing and loan associations (CAV's) as well as from commercial banks and insurance companies. Other bodies and sources that are envisaged as contributors to the plan are municipalities, electricity companies, the Central Mortgage Bank, the Financial Fund for Urban Development, the National Savings Fund, the National Vocational Training Institute (to help train people in poor communities for self-help housing and micro industry), the Land Credit Institute (ICT), and then bonds.

National sales tax is also being decentralized and given to local authorities who are now counting on such funds to provide, inter alia, housing-related services in their areas. ICT, a nation-wide planning and monitoring body, is co-ordinating and controlling the abovementioned "Plan". It provides subsidized housing or home improvement credit, and manages compulsory investments from the financial sector.

A World Bank report questions the ability of the "Plan" to meet the needs of the poorest households, specifically those earning less than two minimum salaries (1988:54). However according to a full-page newspaper advertisement of the National Savings Fund during the time of the author's visit (Vivienda de Interés Social 1989:9) very favourable credit facilities could now be

arranged for those with a monthly income of not more than two and a half times the fixed minimum salary for the country.

(Apart from the World Bank Report (1988:47-62) and the newspaper article mentioned above, information for this section was found in Ospina 1985:257-265.)

Although details of housing structure alternatives were not a major aim of the study, low-cost alternatives arose as a matter of course in discussions on the financing of housing for poor people. In Chile, for example, a particular type of core housing for the poor was observed in which public funds were used to erect relatively small brick kitchens and bathrooms, with the necessary plumbing, and onto which the owners could add the other rooms as money became available to them and/or they could lay their hands on material - a variety of types of building material was in evidence.

The bathroom-and-kitchen form a set and are built "back to back" so that two houses develop in semidetached form from these cores. The argument for using public funds for this particular type of core structure is that plumbing is expensive to start with, and more so if it is added later on; people might economize on it in such a way that unhygienic conditions could be created, or they could be exploited and tempted into installing unaffordable luxury equipment.

If the municipality or another public body takes responsibility for the cores, they use a certain amount of skilled labour and the project benefits from economies of scale operative in mass construction. In the case of these "casetas sanitarias" (little hygienic cottages) there is also a reasonable degree of centralization of plumbing, water supply and sewerage. (More emphasis on hygiene in general has allegedly contributed to the drop in the infant mortality rate from 64 to 16 per 1 000 live births.)

Variations on the wattle-and-daub theme - well-known in South Africa - are found everywhere, and the adobe brick can be and is made by even the poorest and unskilled family. Reeds are also used on a large scale, for instance in the "young towns" outside of Lima, Peru. Both kinds of material are suitable for the small double-storeyed houses of which so many are found in the countries visited. Although the very poor do not usually congregate in high-rise buildings - which seem more suitable for middle-class people - they seldom

expand their house horizontally, and the modest double-storeyed house seems to be the norm. In rural Bolivia the top storey is often added later on, in a better quality material than the ground floor, while one wall of the ground floor is used as anchor wall for the animal pen.⁹

Not only the housing structure but the village or neighbourhood lay-out determines the affordability and viability of low-cost settlement, and in this respect Villa El Salvador outside Lima, Peru is worth mentioning (Romero-Sotelo 1988:14-18). Here the basic organizational unit, namely the residential group form a neighbourhood around a central point like a water tower, play ground, etc. A number of residential groups form a "barrio", a few of the latter constitute a sector and a number of sectors become a district.

A residential group consists of 16 blocks each of which has a block committee for matters such as health, education, services, etc. Experience of leadership at these lower levels prepare persons for leadership at the district or municipal level.

The settlement is a reasonable distance from the city of Lima with its congested streets and peri-urban roads, and efforts have been made to create work and income-generating opportunities close to the settlement itself. For this reason there is an area for light industry and workshops ("artesenal") on the one side of the residential area, and a section for small farming - poultry, a few goats, a cow for milking - on the other side.

The range of income-earning activities as well as responsibilities in the residential areas (for instance the construction of minor streets) all fall within the capabilities of the inhabitants, many of whom recently had moved in from very primitive rural environments.

The lay-out of the settlement therefore, apart from presenting a more affordable environment, also facilitates the inhabitants' transition from a rural life-style to an urban way of life.

The appropriateness of housing structures, employment opportunities and settlement design also forms part of the debate on self-build by the poor as opposed to the construction of homes for the poor by private developers and the formal construction sector. Two issues usually arise in this debate:

Firstly, although the formal developer can avail himself of more expertise than the low-income self-builder, he often does not pay much attention to durability factors, or he economizes in such a way that irreversible and expensive shortcomings are revealed soon after occupation. Cracking of and dampness on walls are examples. Sometimes sophisticated material is used which requires expensive maintenance (Peinado-Alluci 1988:19-22; Ospina 1985:261).

Secondly there is the matter of job creation. Developers and construction companies could create a great deal of employment, but poor people and their advocates maintain that if the poor are allowed - and get paid - to build their own homes, it amounts to skill development and employment generation among a needy and more motivated section of the population (Ospina 1985:266).

Arguments concerning the resources of the poor also enter into the discussion of people's ability to pay for housing and to participate in home upgrading schemes. Should state funds be used to house those who can provide a return, however small on the investment, or should they be allocated to those who will not be able to pay much rent or repay even the smallest loan?

In order to qualify for certain housing projects that are supported by public money, household income usually has to fall within a certain range calculated according to an index of "minimum wages" received - even if coming from the formal employment market, social security or other non-wage sources (Ospina 1985:261; World Bank 1988:47-62; Caixa Econômica Federal 1987:43). However, in the case of Chile, government policy is against state ownership of mass housing, and it therefore assists even the extremely poor to purchase shelter for themselves. In this respect it supports home ownership for the poor to about 90 %. However even the remaining 10 % - payable over a reasonable period of time - is too much for many and often nothing is repaid.

In this respect researchers who study and work in poor neighbourhoods conclude that in some cases no indirect assistance such as subsidies, community services or enabling opportunities will help the poor. Income transfer has to take place directly, and housing is one field in which authorities have to accept that they may simply have to "give away". The cost involved, it was said, in administering the account and in trying to recover a small loan from people who had no means to reciprocate, was extremely high and might make no

contribution towards developing a sense of independence, self-reliance, etc. in the poor (cf. Rutowitz 1988:78).

At a workshop on savings and housing finance in Brazil in 1987, Brazil's rather similar dilemma was explained (Caixa Econômica Federal 1987:46). In order to allow lower income layers of the population to gain access to the Housing Finance System of Brazil (SFH), a type of subsidy called the Fiscal Benefit had been adopted. This entailed the return of part of the instalment paid by a purchaser during a previous year. The purpose of the refund was to reduce the instalments due each month.

However federal government funds were in short supply, and the operational cost of the Fiscal Benefit was very high. It would therefore be more efficient to use direct grants, payable once through a reduction in the purchase price, but "this method has never found much favour in Brazil with the Federal Government" (Caixa Econômica Federal 1987:46), no doubt owing to the shortage of resources, and perhaps also because of the political unpopularity of "handouts".

Therefore, since the Fiscal Benefit ceased to be applied, the problem it had been expected to solve remained, namely despite a variety of mechanisms and instruments created to produce shelter for the really poor, the financially better-off more easily made use of these mechanisms and instruments.

On the other hand studies conducted in Colombia gave warning against false assumptions about the poor: they may be neither so indigent that everything has to be given them, nor so incapable of raising funds that they need to be excluded from certain state-aided programmes that require a considerable input from the consumers or participants in the programme. A study described by Kaufmann and Bamberger (1985) refers to a programme of housing upgrading in which it was shown that very poor people were able to draw on the assistance of relatives, both in the form of cash and labour, if all of them agreed that the changes being produced in the area by the project constituted sound investment potential.

Many of the problems found in South America are similar to those of South Africa. For a while governments tried to take responsibility for the housing of the poor through large public housing estates, but money was inclined to go

to the less poor, public housing was not affordable to the very poor, excessive urbanization made too great demands and the establishment of "illegal" settlements often pre-empted government plans for orderly settlement. In the meantime housing and civic amenities for the rural poor were almost totally neglected.

However South American countries have devised a variety of strategies for dealing with the problem, and although the shantytowns around some of their cities are unsettling to the foreign visitor, there are forces at work that are worth studying more closely. In the section on research reference will be made to some of the many bodies that involve themselves in this field.

In South Africa a large proportion of the population lives in state-financed housing - a figure of 50 % was mentioned in 1982. If housing subsidies for public servants and tax concessions to the private sector in respect of job-related housing are also taken into account, only a small percentage of the population is excluded from state assistance.

A unique feature of the South African residential market at this stage is the large number of housing units in white residential areas that are in excess of household numbers, while housing is in short supply for the other population groups (De Vos 1988:2). Similar anomalies no doubt exist in the countries visited, but they are not so visibly linked with population group. Furthermore legislation passed in 1988 in South Africa provided for doing away with "controlled" squatting, and instead providing for the designation of land for the development of residential areas. While a great deal of the latter was found in the countries visited, it appeared as if they would have to continue living with controlled squatting for a long time yet (Prevention of Illegal ... 1988:3).

3.3 Employment

In this section reference will be made to unemployment and underemployment, insurance against employment-related contingencies, job creation and the informal economic sector in the countries visited.

In order to make provision for the future or for a variety of contingencies, people have to procure an income in some form or another, and from some source or another.

In industrializing and industrialized countries these provisions have become part and parcel of the job itself, and today trade unions fight as hard for "fringe" benefits such as pensions, medical insurance, etc. as for salaries and a safe and pleasant work environment. For low-skilled and unskilled people the most important advantage of involvement in the formal market often is the chance to join a social security scheme. For example, one finds that in Brazil there are many workers who are prepared to work for less than the minimum wage - and in 1983 the proportion of Brazilians receiving less than half of the already very low minimum wage was 14,5 %, and still rising (Roelofse, September 1986:29, 35). The conclusion is that these workers value the social security benefits and the privileges that trade union membership can bring them.

This type of advantage was also mentioned as one of the positive outcomes of a literacy programme that did not in other respects meet its objectives of decreasing unemployment and increasing income levels. It was concluded that although the employment market was not always able to absorb the increased output of the educational system, those members of the newly literate that were able to enter into employment - albeit at the lowest rungs - enjoyed social security benefits from which they previously had been excluded (Lovisoló et al. 1985:35-37).

In a study on the relation between education and income in Colombia, reference is also made to the high premium placed on the social security component of a job, namely that "Jobs with social security are 'better jobs' since they fulfill institutional regulations regarding employment, stability, wages, health care, leave ..." (Psacharopoulos, Arriagada & Velez 1987:7).

Although unemployment and underemployment therefore has become one of Latin America's gravest problems (Wurgaft 1988:49) efforts are made to provide well for workers. In fact the power of the workers was referred to in all the countries visited, and although inflation erodes the already low earnings, labour unions regularly negotiate a variety of "extras" such as for example a service tax which in the hotel and catering industries in some of the countries was found to be as high as 20-25 % of the basic charge.

However, as stated by Sadie (1988:75) increasing demands on economic resources by labour organizations representing the privileged "inner group" of workers¹⁰

in the formal employment market, tend to result in an increase in the numbers of the outside group. The latter are people who are unable to find employment and are self-employed, have to share the income of other family members, etc.

These "outside" people constitute large sections of the economically able people in all the countries visited, and whether resulting from the greed of the inner group, a typical Third World economic crisis or massive population expansion or even from an unyielding bureaucracy, the informal economic sector was in evidence everywhere along the route of the tour on which this report was based.

The viability of this sector is hard to determine and the competition, low prices, lack of a differentiated supply of wares, a rather limited number of potential customers and the age of the street vendors in La Paz, Bolivia for instance, gave the impression that it is a hard life to which people are pushed rather than pulled. On the other hand Kern-Martin (1988:11) says of the 300 000 street vendors and tens of thousands of people operating illegal taxis, buses and other public services in Lima, Peru: "Many of them are doing very nicely indeed, but are unlikely to tell this to social workers who burrow into the city's slum society in search of poverty. The high turnover of certain street traders attests the value of their beat: a few feet of prime pavement in Lima are rented out at about US \$800 a month."¹¹

In most of the countries people in the professional and academic categories usually have two jobs. Whether the one - which is usually less well paid and not attached to one of the larger academic or research institutions or to a state department - should be regarded as belonging to the "informal sector", is not certain. It would not have been appropriate to enquire whether this income was being "recorded" for income tax purposes or not, but it obviously served to improve standards of living rather than to help people survive or make ends meet on a subsistence level.

Nevertheless neither informal sector employment nor the generation of unrecorded income is seen as the ideal solution for unemployment - partly, as mentioned at the start of this section because it lacks the social security and related benefits of the formal market occupation.

Job creation programmes are therefore resorted to in which public sector agencies hire unemployed or partially employed workers to perform specific

tasks. Wurgaft (1988:49-52) - referring inter alia to Brazil, Chile and Peru¹² - asserts that although (i) the wages earned are often insufficient to raise poor families from indigence, and (ii) most of the programmes he discusses have failed to achieve greater productivity "that translates into permanent jobs and lasting benefits" (p. 51) some Latin American employment programmes have succeeded in increasing employment and income during recession. He therefore sees job creation as a valid means of reducing the levels of indigence and poverty in these countries - in which unemployment insurance as it is known in developed or more industrialized countries is not prevalent.

The author (of this report) noticed the absence of reference to this kind of insurance in interviews during the visit, and as mentioned in the section on provision for retirement, disability, etc. (3.1), it rather seemed that maintenance during periods of unemployment formed part of benefits payable during illness or when a worker was away from work because of a work-related injury or illness. In Chile a visit was paid to ACHS (Asociación Chilena de Seguridad), one of three large "mutuales" to which employers pay insurance premiums on behalf of their employees.

The association through on-site visits and laboratory testing identifies potential risks and assists employers in the prevention of injuries and illnesses that might require high medical and other costs.

Employers receive a "risk rating", and repeated cases of accident or industrial illness at a particular place of employment, could lead to a raising of the insurance rate for that employer (mechanisms exist for appeal as well as review of the risk rating).

From the point of view of the worker, insurance covers maintenance during the off-work period, hospitalization, medication and a variety of rehabilitation services, as well as compensation for loss of a limb or for permanent disability. Hospitalization includes a social work service where counselling, recreation services, etc. are offered.

According to the President of ACHS the close monitoring of job safety has led to a remarkable reduction in the number of work accidents, while the care provided in the hospitals and other services has decreased the average number of days away from work.¹³

In Bolivia the contributions of the employer and employee towards health insurance cover health, maternity benefits and "professional risk". The status of maternity benefits is uncertain, and reference will be made to it again in the discussion of family planning, but as far as professional risk is concerned, the service and provision seemed to be as comprehensive - at least theoretically - as that of ACHS in Chile; in other words also covering maintenance during the period of unemployment. (Obviously no comparison could be made of quality of service, particularly since the institute for social security in Bolivia is under direct control of the state department of social provision and health, while ACHS, like the other "mutuales" for insurance against occupational risk in Chile, is a non-governmental organization. (Cf. ACHS 1987:2).

Although simple unemployment insurance is uncommon in the countries visited, some variation of it was found in Brazil and Chile. (Cf. Wurgaft 1988:51-52; Roelofse, September 1986:35.) As stated by Wurgaft the clear differentiation found in highly industrialized countries between insurance to which employers and employees contribute, and social assistance paid by the state from general revenue is not found in the countries referred to; but in general it seems to be more in the nature of a state maintenance allowance for people not covered in any other way (Publicidad y Comunicaciones 1988:220). However a basic qualification still seems to be membership of the social security system at some stage or another.

Finally, in Bolivia and Chile informants provided information on the position of workers that are dismissed. In both cases there is a "severance compensation" which in general amounts to a month's salary for every year worked, with special benefits for five or more years. In the case of Bolivia it was specifically mentioned that under certain circumstances compensation is also payable even if the employee leaves of his own accord. This payment does not appear to be part of the social security system, but has to come directly from the employer's funds.¹⁴

3.4 Health provision

In this section attention will be paid to health provision and some of the factors closely connected to it in the countries visited, namely food production and feeding programmes, as well as population development programmes.

Indirectly reference has already been made to social security relating to health and illness, while medical assistance in relation to industrial risk in Chile and Bolivia was discussed in a little more detail.

Iturralde (1987:9) divides the countries of Latin America into four groups according to the way their health services are structured. Bolivia, Colombia and Peru fall in the group of countries in which care is provided mainly through the Ministry of Health, using their own facilities and with financing from government revenue with participation by the social security system.

Argentina, Brazil and Chile all fall in the group in which health care depends on various forms of financing from social security, "mutual" insurance, "open" insurance funds or private insurance systems. Services are provided in establishments that are owned by the social security institutions, the Ministry of Health or the private sector through various forms of contracting.

However the impression gained during the study visit and confirmed by Lavin (1988:129-134) was that in Chile health provision - like work-related illness or injury - was already highly privatized. There are more than 20 health insurance funds known as ISAPRES (Institutos de Salud Previsional) to which families can contribute - usually through an employer, and at the time of the visit at a rate of 7 % of the member's salary. As in the case of the AFPs (for retirement, disability and death - see Section 3.1) the contribution is compulsory, comes only from the employee (nowadays), but is the responsibility of the employer as far as making the deduction and sending it to the ISAPRE is concerned.

Also as in the case of the AFP the employee chooses the fund he wishes to contribute to although some are closed funds for the workers of specific industries, while there is also the State's National Health Fund, FONASA. The latter appears currently to act as a catch-all, for example for people with specific diseases who are unable to obtain coverage through one of the private funds, and for employees who for some reason are "between funds". (The employee cannot choose not to be a member; consequently his employer will pay the compulsory contribution to FONASA.) Entirely free health care is obtainable from the National Health Service (Scarpaci 1987:554) but the use of a poverty-identification system - mentioned later - apparently applies in this regard.

Companies have gradually begun to negotiate collective agreements with ISAPRES which allow all the workers at the specific company to become affiliated, even those earning minimum salaries and who would be able to obtain very few benefits were they to join the particular fund individually.

A member requiring a health service usually obtains a voucher for a specific amount which can then be discounted for a specific service - an operation, a consultation, medication, etc. - worth a certain monetary value.

If time permits, the patient can "shop around for the best deal", and can also, if he prefers a particular supplier who requires a larger payment than the discountable worth of the voucher, pay the additional amount himself.

The ISAPRES have contributed to an increased average of visits per patient to a physician. The most common cause for consultation is colds, and it appears that this is not considered overconsultation or overmedication but is rather seen as prevention or timely intervention: allegedly, under the previous dispensation attention was poor, so people chose to neglect colds (Lavin 1988:131).

Like in the case of insurance against industrial risk, health insurance provides a kind of unemployment allowance for member and family while the former is away from work. (As far as the other countries visited were concerned, such allowance - linked to health insurance - was specifically mentioned in Bolivia, although it might also be found in the other countries.)

One of the major disputes in the health system in Chile - as in South Africa - has to do with the value of the member's contribution in terms of the service it can purchase. The spokesman of the ISAPRE visited mentioned that physicians were of the opinion that a particular service should always have the same monetary value irrespective of the contribution of the fund member. The informant was of the opinion that this was part of the socialist approach; but ethical considerations and the public's views of the wealth of the ISAPRES might also enter into it.

However, the representatives of the ISAPRES feel that the insurance principle should be maintained in its pure form - a high premium is an investment in a better service, should the need arise. This is also, and perhaps more particularly, the argument of high-income contributors that use their fund only occasionally.

An official at one of the state departments visited was of the opinion that inequality in the standard of health services was unacceptable, that it should be of the best quality throughout and that government revenue should cover deficits. This may require higher taxes, perhaps specifically for health, was the suggestion; however in turn that may imply that people with higher incomes pay twice, since they are the ones likely to be taxed more heavily.

In the countries falling in the first group mentioned (Iturralde 1987:9) - Bolivia, Colombia and Peru - informants spoke of the unsatisfactoriness of the health services that formed part of the social security system. Queueing, waiting and filling in of forms did not particularly appeal to them, and although they had to participate in and pay into the social security system, they preferred to attend private facilities. It appears that although these systems may be standardized, they are perhaps pegged at a level more affordable for the particular systems themselves and for their average patient, rather than for the more affluent.

In South Africa a similar dilemma raises similar disputes. In 1986 the Browne Commission of Inquiry into South African health services expressed strong reservations about the concept of enforcing minimum benefits for members of medical aid schemes. It felt that the way should be left open for medical schemes "to discriminate between the types of treatment and medicine for which their members were covered" (Strong reservations ... 1986:9). The government's view on the other hand was that the prescribing of minimum benefits was to ensure that members of medical schemes would be able to pay for services themselves without having to look to the state for such services. It was said that allowing medical schemes to market different medical insurance packages would impede the privatization of health services. The debate continues here, as it does in Chile, and a Chilean lawyer-academic-politician visiting South Africa in late 1987, in spite of the considerable degree of privatization in the health field there, expressed the opinion that health was one of the two fields - defense being the other - in which the state would continue to have a great deal of influence (Errázuriz 1988:70).

Returning to the ISAPREs of Chile, another dispute concerns the restrictive coverage for women of reproductive age. Since maternity benefits include salary replacement (for a maximum period of four and a half months) as well as confinement expenses, ISAPREs have devised qualifications related to age or

condition (pregnant or not) at enrollment, or to a waiting period after enrollment (Scarpaci 1987:561-562). As will be explained later, in some of the other countries - particularly those with a clear policy of population reduction - maternity benefits are beginning to be removed from social insurance schemes. In South Africa where maternity leave and benefits (but not medical cost) are covered by unemployment insurance, there are similar restrictions. However, one of the main disputes today here concerns the lack of job security for women returning from maternity leave - which could run to a maximum of 26 weeks (Department of Manpower 1988; Unemployment Insurance ... 1987).

The coverage of national health systems and social security remains limited, and the developmental goal of democratic governments of "health for all" has come into conflict with the limitations imposed by the general international economic recession and the specific debt crisis in some of the countries concerned.

In an interview the author had in São Paulo, Brazil, it was mentioned that 75 % to 80 % of the health provision in that country was private but expensive, and much of it had to be purchased by the state on behalf of its citizens. It was said that although there was little social security, Brazil offered a considerable measure of access to social health; however the country paid dearly for it.

In this respect Roemer (1987:1271-1272) laments the fact that in countries with extensive national health systems yet relatively small health budgets, foreign private investment has to come to the rescue of affluent groups of a population. Governments committed to equality in health care provision feel duty bound to purchase such services for non-private patients also, and countries like deficit-burdened Brazil consequently lose large sums of their scarce government revenue through the outflow of the profits of these foreign health facilities.

However lately the Brazilian health system has been moving away from centralized hospital-based treatment by specialists in specialized clinics (Capanema de Souza 1985:34) to decentralized small medical stations providing primary attention.

This trend of decentralized or regionalized health centres that attend to a variety of health-related matters such as nutrition, hygiene, and family planning is also found elsewhere, for example in Colombia and Chile.

In Colombia (World Bank 1988:43-46) efforts are being made to decentralize health care through (i) health posts staffed by paraprofessionals that can manage basic preventive, curative and emergency care on an outpatient basis, and (ii) health centres that, in addition to health post staff have more professional staff and can handle minor surgery and deliveries.

In a large country such as this (Colombia, but also true of Brazil) distance from health facilities is a major problem and in the late 1970s about a third of the population lived three hours away from the nearest hospital, while one out of every seven persons lived at least three hours from the nearest health centre. In fact, the national health system of Colombia covers only about 50 % of the population, and social security covers less than 20 % of the people.

However owing to financial and other support in the health sector from the national coffee growers federation, the under-serviced areas are not always the rural regions of the country. In fact, the areas of coffee production in Latin America are usually well provided for by means of family health and welfare programmes which usually include a family planning component (Population Information Program 1987:J-936 - J-937).

In Chile decentralization and regionalization take shape through 27 regional health services, and 2 500 health posts and consultation centres under the Ministry of Health (Secretariat for Social Development and Assistance 1986:3).

One of these, a municipal primary health care centre in a poor neighbourhood, was visited during the study tour and the multiplicity of health-related activities noted. For example, while patients waited their turn to be attended to by professional health staff, they watched health education videos as well as videos with a cultural (Chilean folk ballet) and recreational content; they purchased cheaply or received without charge certain foodstuffs, or they received social work counselling or nutritional advice.

Nutrition appeared an important component of health and antipoverty programmes in several of the countries visited. In Chile special feeding programmes were created in the mid-seventies to address the infant mortality problem, poor health and poverty in general (Secretariat for Social Development and Assistance 1986:3). Apart from food and nutritive products distributed at health centres, the National Complementary Feeding Programme also includes the provision of complete meals at open kindergartens, day care centres and after-school centres. The programme at an after-school centre that was visited, was aiming its services at problem families, and although total rehabilitation was the final objective, feeding the children was an important focus. In fact the selection process at both the open day care centre and the after-school centre visited, revolved around the feeding needs of the children.

A very successful nutrition intervention programme in Colombia also refers to work done through day care centres (World Bank 1988:29-42). Previously undertaken on a smaller scale by volunteer women, this project has now been taken on by the government with the objective of extending it into a national programme.

The involvement of volunteer mothers who run these centres in their own homes or in community-owned buildings ensure that poor families have easy access. The homes themselves get upgraded in the process, the "community mothers" get trained in a variety of subjects related to child care while earning a little money for their work, and a specific fortified food - something like the Kupugani soup powder - is distributed through the network created by the centres.

The usual problem of attracting the more affluent rather than the poor is seldom found here, firstly because the centres are started in poor neighbourhoods, and secondly because the service is basic and too modest for people who can afford better. Even the assistance provided for upgrading the homes is of such a nature that only basic improvements can be effected or basic furniture and equipment obtained.

The monitoring of this programme is done through the national health system with the co-operation of a research team at one of the universities in Colombia.

Although the World Bank is involved in many programmes in Colombia, the impression was gained that there is considerable optimism about the potential of this particular one to improve the nutritional status of Colombian children - and simultaneously the housing of the "community mothers".

School feeding schemes called "school restaurants" also exist in Colombia, and in Argentina mention was made of a similar programme there. In the latter case a system of school dining-rooms has been deployed in poor neighbourhoods.

In Bolivia, where the government has turned away from the highly centralized socialist approach that started in the early 1950s, food subsidies were discontinued (Vacaflor 1988:28). However the rural reform that took place in the midfifties ensured a small piece of agricultural land for many, and although this does not lead to very productive and economic farming - and informants regretted the lack of agricultural exports - peasants can feed themselves and even sell food within the country. In fact a Peruvian businessman with factories in Bolivia, although admitting that the country was poor, was of the opinion that the Bolivian peasant fared better than many in other countries because in the case of the former "all of them eat meat".¹⁵

A chance to produce food, a limited amount of help with home building (see Section 3.2) and a chance to participate in the informal sector (Section 3.3) combine to enable families to look after their own aged and infirm (Section 3.1) to a larger extent than could normally be expected from a country like this.

Agricultural reform to produce more food, provide employment opportunities and in general attack rural poverty, has been receiving a great deal of attention over the past decade or so. Such reform has taken different shapes.

Firstly there has been the awarding of title to land for rural labourers and peasants as already referred to (cf. Piñera 1988). Secondly there has been, in Brazil, Chile and Colombia a tightening of rural labour markets, resulting in improved conditions for workers (Taylor 1987:94). Thirdly land has been made available to modern commercial entrepreneurs - for example in Chile - who practice intensive cultivation of medium-sized farms.

These medium-sized farms, according to Taylor (1987:95) now account for a fifth of Latin America's agricultural area, and a third of its total farm

output. However the trend to redivide farm land in this way in the case of Chile - and perhaps also some other countries - led to the resettlement of many of the previous tenants and peasants in what a spokesman on the tour termed "primitive villages". These people are now used mainly as seasonal labourers and according to the same spokesman they are of the poorest in the country. In fact, while full-time farm labourers are participants in the AFPs of Chile, these displaced ones allegedly are not.

Taylor (1987:95) on the other hand mentions that in those cases where the intention of reform was to benefit workers or "dependent-tenancy" farmers on a particular property, the owner has an incentive to dismiss them. In this case too, they have to be accommodated elsewhere, and they usually become part of the rural village poor or the peri-urban poor.

In spite therefore of numerous efforts by public authorities and non-governmental organizations¹⁶ to give food to the poor or to help them produce more food, rural poverty remains a great problem in South America.

In this respect too, Latin America resembles South Africa. For example Wilson (1987:2-12) has pointed out that one of the major findings of the Second Carnegie Conference on Poverty (in 1984) was that extreme poverty was found in the national and independent states and much of the republic's rural areas. He too concludes that more direct feeding programmes are needed to lower the infant mortality rate, prevent mental retardation and to help people to absorb the education available to us. (Cf. Wilson & Ramphele 1989:23-51.)

In the next section (3.5) attention will be given to a few specific antipoverty programmes in the countries visited.

However one final aspect of the health systems in South America refers to family planning and population development programmes.

Although urban populations are large throughout South America some countries do not have a high overall density of population, and therefore have explicit policies for increasing the rate of population growth, for example Argentina, Bolivia and Chile. Colombia and Peru have explicit policies for reducing the growth of the population through family-planning activities linked to the health sector and to community education and information activities. Brazil

does not have an explicit population policy, but carries out family-planning programmes that seek health rather than demographic objectives (Iturralde 1988:5). However there was a great deal of ambivalence and conflict visible in this regard.

In countries actively wishing to limit their numbers, the teachings of the Roman Catholic Church are still strong and government programmes do not openly advertise their family planning component. However, employment-based programmes are increasing (Population Information Program 1987).

On the other hand even countries promoting an increase in the rate of population growth, cannot necessarily or easily sustain such growth and in at least Bolivia and Chile mention was made of children given away to institutions by their parents, or offered for international adoption - perhaps against the wishes of the government; of the plight of unmarried mothers and their children, and of begging "street children" - the latter were observed in the capitals of both of these two countries. In Bolivia the social security system used to pay maternity benefits, but 1987 legislation requires employers to pay for it, and they are now encouraged to initiate employment-based family-planning activities (Population Information Program 1987:J-937 --J-938).

In Brazil, where employers would apparently also bear the major cost of the four months maternity leave allowed to women, stringent screening procedures have been introduced in some enterprises while some employers are said to dismiss pregnant workers (Simons 1988).

In general, the attitude has become pro-planning and today many South American countries have family planning services also in their governmental health structures (Iturralde 1988:1; Capanema de Souza 1985:34); while abortion is "quite a little business" for private doctors, the author was told in Brazil.

3.5 Poverty, and antipoverty programmes

In this section the discussion will focus on the most serious manifestations of poverty or the groups experiencing profound poverty, some indicators measuring standards of living and identifying the very poor, and then solutions to poverty, or development programmes for poverty-stricken areas as undertaken in the different countries.

Indirectly reference to poverty has been made so far in all the previous sections: people unable to make provision for life's contingencies, the poor in informal settlements, those that find themselves destitute as a result of unemployment, those suffering from poor health or malnutrition, the rural and displaced poor, and "unattached" children.

The poverty of the countries themselves has also been alluded to as well as the fact that seriously needed money is paid over to foreign owners. In fact the poverty of Latin American countries, their dependence on foreign powers and their high debts were often referred to during the author's visit, and were viewed as the cause of many of their internal problems. However, although this may be a valid conclusion, for the purpose of this report international relations will be treated as a given, and more attention paid to inequalities and disparate provision or access to social opportunities within the countries, which are also the issues the national programme on affordable social security is concerning itself with.

Despite economic gains, extreme/profound/absolute poverty persists in the countries visited. Brazil was said to be a country of "profound dualism" where great gaps existed between rich and poor, and where economic gains were inclined to work to the benefit of people in high-income groups, rather than the lower strata (Kowarick 1979:80-83). In this respect mention has already been made of the number of people in that country not earning the already low minimum wage (Section 3.3).

However when looking at who the poor really are, it appears that rural workers, particularly in the usually drought-stricken north-east of Brazil, and people in the peri-urban informal settlements are worst off (Roelofse, March 1986:13-18). The latter, according to informants, have no essential services such as health, education, transport or water supply, and they "suffer" from the typical characteristics that make them vulnerable in a metropolitan area: they come from an agrarian life-style, they are migrants and they are squatters.

In Chile too peasants, those displaced from the land, and those in informal settlements are among the very poor. Informants who through non-governmental organizations or certain university departments involve themselves with the

poor, find their intervention most needed with regard to "unemployable" youth and young adults (Sanhueza 1988:32-40), mother-based single-parent families,¹⁷ young peasants, and seasonal workers many of whom have been resettled. (Cf. Centro de Educación y Tecnología 1987:3-7.)

According to one spokesman, an important reason for the large proportion of extremely poor people in Chile in the past, had been the invisibility of such people, their lack of ties with formal services and the fact that under a more socialist government public funds had been directed rather to the working class - "blue collar" - poor who could produce the documentation (also see note 10) to prove their poverty. (Blue collar poor usually possess at least a few of the following: address, documentation of identification, indication of disability or illness, past or present employment record, and indication of income. The very poor, particularly the homeless, seldom have any of these (Stoner 1988:28).) On the other hand it is said that current economic and agricultural policies in Chile also neglect certain sectors of the population, and this has led to high rates of unemployment in these sectors (Centro de Educación 1987:3; Gwynne 1986:231-234).

In the other countries the same vulnerable groups were found; and particularly in Colombia and Peru the rural migrants settling on the outskirts of large cities were observed to be very poor.

Measures developed in Chile and Colombia to identify the extremely poor show a resemblance, but each will be described in some detail here.

In Chile a "Poverty Map" was prepared by the National Planning Office (ODEPLAN) and the Economics Institute of the Catholic University of Chile. According to this "Map" the extremely poor groups - identified by geographical location - in 1970 constituted 21 % of the population. According to a spokesman involved in compiling this map census information on demographic and accommodation factors were the main indicators used. Income was said to fluctuate too much according to economic upswings and slumps and was therefore not considered a reliable indicator.

On the basis of the map government intervention focused intensively on the poor areas where the main instruments of assistance were subsidies, and the

granting of title deeds to land - the latter would facilitate obtaining credit which was very useful for a person having nothing else.

A new Poverty Map based on the 1982 national census measured a reduction of the abject poor to 14 % of the population. However the author was shown figures by another informant indicating a figure of 45 %. Apparently the research from which this figure was concluded, incorporated apart from housing, also the indicators employment status, educational level, nutrition and health, social security and income.

The attention given by the state to nutrition and health, employment creation and literacy programmes, shows that the other indicators are not ignored, but apparently the value of the simpler yardstick used in the Poverty Map, lies in the speed and ease with which it can be applied to identify the individual or family that is very poor. In this respect a score card, called the CAS card, is becoming the most important way to select programme beneficiaries (Lavin 1988:142).

In Colombia, using the 1985 population and housing census, a measure called "Basic Needs Not Met" (NBI) was developed. NBI is also based mainly on shelter-related indicators, namely building materials used, occupation density and access to public utilities; and further included two indicators that had been proven as reflecting potential or real availability of income, namely number of dependants per wage earner in the household, and number of school age children in the household not attending school. Using these indicators it is possible to differentiate between the absolutely poor and those even worse off, the miserably poor.

According to this distinction approximately 38 % of the Colombian population was absolutely poor in 1985, and about 17 % "en la miseria" (World Bank 1988:7). However, here too criticism is directed at the emphasis on housing and housing-related public service indicators, particularly since in the large rural areas of Colombia a lack of access to infrastructural services does not necessarily indicate poverty, at least not for the families living there.

Many of the solutions the countries visited are trying out, have been mentioned throughout the report: the expansion of social security and the

governments' bolstering of some of these schemes, compensating for deficits, etc.; upgrading of housing; expanding and decentralizing health and related systems and in particular instituting nutritional services at community health facilities or at schools and preschools.

Mention has also been made in the report of the interrelatedness of services aimed at alleviating poverty, for example the facilities offering nutritional assistance, and aid to child minders including assistance with housing upgrading. In Brazil and Peru the national social security systems offer country-wide family planning services, and not only for contributors to the system (Population Information Program 1987:J-939).

Apart from the job creation efforts mentioned, education in the processing of information - computer science - is found at many schools in the poor areas in order to equip children for the jobs that will be created by the new high technology economies now developing in these countries. (The author was told: "It is the same 'turtle' everywhere", and the embassies of foreign countries find a donation of a computer or computer terminal to a primary school in a poor area, an important public relations gesture.)

It was pointed out by a spokesman in Colombia that computers help everybody at a poor school, also the administrators and clerks. People from the community notice this and will support fund-raising efforts to help build an extra room to house a computer, to pay for computer maintenance, buy printers, etc. Even municipalities in very poor areas acquire computer equipment as an essential budget item, since it saves time - and "poor people, because they have no time-saving devices, are short of time, more than the rich". So the computer is considered a tool towards greater equity; it helps to bring the poor closer to the rich.

The development of small business has already been referred to in this report, and in Bogota a research institute is involved in the development of computer software that can be used by inexperienced people in the small business sector. The software covers such subjects as loans, cost recovery, marketing etc., and is apparently preferred as training medium because it - the discs - can be produced faster, is less expensive and easier to use in workshops, etc. than books and traditional training manuals.

The contribution of non-governmental organizations and research institutes with strong social action missions were impressive. Although they may not be able to assist with financial support, or direct housing or employment, they supply information, non-formal adult education and promote job development through studio-style industries. Special reference was made to such activities in Brazil, Chile and Peru. Where possible these NGOs initiate neighbourhood organizations and try to help these become institutionalized, in other words, part of the civic and social infrastructure of such neighbourhoods.

In Peru the author was told of a kind of communal eating arrangement, Comedores Populares that involved bulk-buying and communal preparation of food. The NGOs also use these Comedores to steer food and milk directly towards poor children.

Proceeding on the assumption that poverty rests to a considerable extent on ignorance, a lack of self-esteem, a lack of assertiveness and a fatalistic attitude, information programmes sponsored or prepared by university departments, or news and information media like newspapers and broadcasting corporations, are exercises in "empowerment" and "conscientization"; in other words they are aimed at making poor people aware of legislation, administrative procedures and services they could avail themselves of.

However, other people think that governments' inability to locate the very poor and to spend revenue on them instead of in a universalistic way on the public in general, is a bigger problem. In this respect the Chilean anti-poverty programme employs social visitors who categorize people according to the previously mentioned CAS questionnaire/card and locate those with the greatest need. Although a points system is used, consumers of social services do not know how this system works, meaning that those falling in a higher income category cannot claim to be poor, but also that the very poor have nothing publicly to identify them as indigent. The suppliers of the services on the other hand either have or can avail themselves of the information very quickly.

In Colombia, where a similar system is at work, the author was told that in a democracy it is not so easy to deflect funds away from other groups to the very poor, particularly since under such a dispensation vested interests often

are more prominent and powerful. Moreover, in a democracy in which provision is made for frequent elections on local and regional levels, there is not enough stability to allow new programmes to show results.

Obviously it is not only formal programmes that channel money and services to the poor. Two informal forms of wealth distribution were pointed out to or discussed with the author, namely the "servicio" or "vuelto" referring to a demand for an extra, sometimes clandestine payment, particularly by those in low paid jobs; and then the cultivation of the coca plant from which the poor in some of the countries with large tropical areas also benefited. In fact it was stated that although poor South American countries regretted the bad name given them by the narcotics trade, "it does bring money into the country".

In South Africa too "great pockets" of the society suffer from material want (Eberstadt 1988:20). Rural poverty and concomitant rural ill-health has existed for a long time, at first mostly among whites (Eberstadt 1988:20), now mostly although not entirely among blacks (Wilson, Ramphele 1989:23-26). Unemployment in the rural areas is also increasing and, like in the South American countries visited, the biggest challenge faced by the agricultural sector is to recreate the jobs lost in this sector (Beukes 1988:21-22).

Life expectancy is lower for blacks than for whites but even for whites the expectation in 1980 was on a par with that of some Caribbean countries (Eberstadt 1988:24-25) rather than the countries of the West. (Poverty was not necessarily the reason for this trend, and the diseases of urbanization and industrialization may be equally to blame (SYNCOM 1987:25-26).)

The decline in infant mortality among all population groups may be explained by an increase in the availability and quality of government services including health care, but in the black national states the rate is still quite high (Eberstadt 1988:27-28).

Increased government spending on education, health, housing, income maintenance schemes and job creation programmes has made a difference for many, but inflation, disasters such as droughts and floods, a rapid population increase and international sanctions and disinvestment have neutralized many efforts.

The increasing demands made on the Treasury, coupled with the continuing inequality in the provision for and living standards of the different population groups, form part of the rationale for the research programme on affordable social security, and therefore for this study tour.

The next - and last - section will focus on research in South American countries on the dimensions of social security and social provision covered so far in this report.

4. RESEARCH BODIES

In this section reference will be made to research bodies visited, in terms of their structure, affiliation or sponsorship, their geographical or functional scope, essential elements of their mission, aspects of their research strategy/methodology, and their research product with emphasis on the way research results are dealt with.

It should be mentioned that some organizations that are well-known for their social science research could not be visited. In some cases the author was informed that they were not involved in research on social security or related subjects, others could not be reached for interviews, perhaps because of ill-health or the absence of the right person to speak to, staff changes, language problems or difficulty with the time of appointment.

Furthermore, what was said in Section 2 about difficulty to grasp fully how different systems and schemes operate, also applied to understanding the functioning of research bodies. Moreover for the purposes of the subject of the subprogramme on affordable material provision, the author was more concerned about researchers' views on the social security systems and social services in their countries, than about the exact structure and administration of the places they worked at.

However what was significant was the extent to which implementation, "social action" or an educational function formed part of the research function in practically all of the research bodies visited, and this then is the main reason for including a separate section on the research organizations themselves.

4.1 Structure, affiliation or sponsorship

In the private or semiprivate sector it is possible to distinguish roughly the following types of research bodies: university-based research departments and institutes, institutes linked to other bodies like churches or formed by professionals in a certain field, and non-governmental organizations originally established to concentrate on research in a certain field, or to strengthen specific services, usually those of public bodies.

In the public sphere there are mainly state planning departments that use research as a basis for national policy and programmes.

University departments visited were those of civil engineering at the University of São Paulo, sociology at the Catholic University of Argentina in Buenos Aires, and social work at the Catholic University of Chile in Santiago.

The department of civil engineering has a strong, practical research component and staff and postgraduate students are heavily involved in low-cost housing projects. "Appropriate technology" receives a great deal of emphasis especially as it is expressed in low-cost structures. However all aspects of human settlement are attended to, for example zoning, sanitation, the organization of space, environmental improvement, etc.

Members of the sociology department (Buenos Aires) undertake research on social security, for example comparing the systems of different countries, or internal comparisons such as the differential social security coverage for urban and rural people in Argentina.

The social work department visited in Chile offers postgraduate courses under the supervision of the Catholic University of Washington and is involved in research on children and families; technically delinquent - but not yet criminal - youth such as truants, beggars and runaways; and then on "empowerment" programmes. Some of the best fieldwork placements for students are at municipalities and agencies dealing with the poor and involving the poor in their own upliftment.

Representatives from research institutes or research centres attached to universities were interviewed at or near the University of São Paulo, and that of Campinas situated approximately 120 km northwest of the city of São Paulo, as well as the Catholic University of Chile.

In the first case the institute concerned was that of technological research (IPT) at which a multidisciplinary approach is followed but where the interviewee for this study was a sociologist in the building division. Research on affordable and appropriate structures for low-income groups receives a great deal of attention and much of it is published in a journal Tecnologia de Edificações. The strong social concern of the research has been referred to earlier in the report (Section 3.2 - Peinado-Alluci 1988:19-22).

In the second case the centre for the study of social policy (NEPP) also proceeds in multidisciplinary style, and the research emphasis is in keeping with the name of the centre, with a great deal of work being done on social security.

With regard to the Catholic University of Chile, the author spoke to a representative of the Institute for Urban Studies (situated within the faculty of architecture and fine arts). The interview which was conducted at a non-governmental organization Taller Sur focused mainly on the work of this organization in which the interviewee also participates, namely research on social movements and community organizations in shantytowns and other types of informal settlement.

The Institute for Urbanization and Planning of Peru (IUPP) is a type of research institute established by professionals through which many urban planners, architects and engineers participate in research and social action related to new settlements, particularly the social and community organization aspects.

Most of these independent bodies rely heavily on professionals and academics with other jobs to assist in their research. The fact that two jobs are held by many experts has already been mentioned in the report and the relation between the two was described as "The one you do for job security, the other is what you like to do." In a few cases it became apparent that the more

secure job was largely, albeit sometimes indirectly, dependent on government funds which academics and professionals with slightly anti-establishment sentiments found regrettable. The independent organization or institute was believed to have greater credibility with private sector and international sponsors. In fact some of the research bodies have very close relations with foreign bodies that either sponsor their work or collaborate on specific research projects. In the case of Taller Sur, Santiago, the Ford Foundation and sources in Canada, Sweden, etc., were mentioned; in the case of SER, (see Appendix A, 10/4) the Ford and Rockefeller Foundations as well as a governmental body in Germany and the World Bank; and in the case of CEDEC, São Paulo (see Annexure A, 17/3) sources in The Netherlands.

There is also a considerable amount of international co-operation on publications, specifically mentioned during the interviews at CEDEC, ITDT (Appendix A: 21/3) and SER. (At SER the author was furnished with several reports written in English.)

Contracts, courses and seminars are important sources of income for independent organizations and in this respect IBAM, Rio de Janeiro (Appendix A: 14/3) should be mentioned. It has a permanent staff of about 200 and its main source of revenue is contracts, mainly with municipalities in Brazil, for research, consultancy and training. Judging from the description of the nature of the organization - and this applies to many of the other autonomous research bodies also - the services offered to prospective clients are manifold, and appeal to a variety of types of clients. The emphasis, the author was told, was more and more on research and development, depending on what clients wanted from an organization that is presented in the information brochure as having "an educational, technical, cultural and civic character" (IBAM (1988):1).

Research by governments, independently or in collaboration with university departments, refers to that already mentioned in connection with the anti-poverty programmes of Chile and Colombia. The relevant research bodies were respectively the national planning office and the department of economics at the University of Chile, and the Colombian national statistical department (DANE). Reports containing tables of departmental statistics were received inter alia from the Argentinian ministry of employment and social security (secretariat of social security).

Lastly, research by international bodies was discussed at the regional office of the World Bank in Bogota, Colombia.

4.2 Functional and geographical areas

As already stated, independent research bodies have to be prepared to do research on a variety of subjects in order to attract sponsorship. However a few broad themes or subjects are usually adhered to and most of these have been mentioned in the previous section or earlier in the report, namely social policy, social security/coverage, urban development, informal settlements, social movements, vulnerable groups, etc. Organizations like SER, Bogota also undertake extensive research on education and poverty, particularly the evaluation of the educational system in Colombia, and the World Bank evaluates and monitors programmes for which loans have been requested or already granted.

Funding also determines to a large extent the geographical area that can be covered, but regional, national and international statistics are usually available to all, private and public bodies alike. In this regard the comparative studies on social security undertaken at ITDT in Buenos Aires, the sociology department at the Catholic University of Argentina in Buenos Aires, and members of NEPP at Campinas, Brazil come to mind.

An organization like IBAM works countrywide - in Brazil - but offers consultancy abroad. Several of the organizations that do research in the fields of urban development, informal settlements and similar settlement or shelter-related fields also work everywhere in their own country, but concentrate on areas close to or in the metropolises.

CEDEC, São Paulo works mostly locally but the experts attached to it participate in international publications. However it is possible that such wider connections - which are found at several of the other bodies visited - are more often a function of the experts' links with a university or of international ties between people of the same discipline.

Several of the organizations also meet with others doing similar work, at international or at least Latin American "workshops", for example Taller Sur (Chile), CEDEC (Brazil), and IUPP (Peru).

In using national statistics SER (Colombia) is able to cover different geographical areas according to the sample size of the survey (the national statistics department draws samples covering respectively the four, seven and ten largest cities of Colombia); while its work for the World Bank would cover the area as directed by the client (Kaufmann & Bamberger 1985).

At several organizations mention was made with gratification of the relative freedom of choice or breadth of scope allowed as far as field of research or geographical area was concerned. Several individuals also expressed their willingness to contribute to South African publications.

4.3 Mission and main responsibilities

It would have become clear by now that research is only one of several activities or responsibilities at the research bodies visited.

Assistance and guidance to governments, municipalities or parastatal bodies forms the rationale for most of the research by planning bodies, such as for example ODEPLAN, Chile (Appendix A: 28/3). Comparative studies revealing deficiencies and inequalities in one system or solutions offered by another, are aimed likewise at assisting public authorities or the administrators of social security systems and social service programmes (for example ITDT; Sociology department at the Catholic University of Argentina etc.).

Similarly although indirectly the evaluative studies and those on the impact of social policy are directed at highlighting shortcomings, or at pointing out the needs for social security and social provision at some future date (for example NEPP and IPT in Brazil).

However there are research bodies that play a much more direct role in those communities that eventually have to benefit from their research; and implementation, education, advice and guidance therefore are strong features of these.

In the first place there are those organizations that give guidance to new settlements with their internal organization, as well as with developing self-help technology. In this respect IUPP, Peru and IPT, Brazil can be

mentioned. Staff from the latter help groups involved in mutual self-build to make decisions on time contributions, material to be used and the allocation of materials acquired through government funding, etc.

Then there are the organizations - and they include the social work department at the Catholic University of Chile - that assist groups finding it difficult to cope with legal and social expectations in society, or to gain access to facilities available in society.

The assistance is for the most part based on research findings revealing that some aspects of the social policy are damaging to certain groups, or that lack of knowledge and skill prevents people from handling certain procedures and negotiations correctly. In this respect CEDEC (Brazil) "empowers" local leaders in poor areas, trade union leaders, crèche mothers, etc. by giving them information and making them aware of undesirable aspects of their lives, but simultaneously helping them master social skills and gain access to facilities, in order to establish a sense of hope for the future. Similar work is done by Taller Sur (Chile).¹⁸

Some of this work falls in the "social action" category, and although of use to the reputedly deprived and vulnerable consumers, does not always find favour in the eyes of public officials, as was learnt in Chile, Peru and to a lesser extent, Brazil.

4.4 Research strategies

Reference has already been made several times - though more indirectly - to research strategies, but some modalities that were considered particularly interesting and useful, will be highlighted here together with the more usual or customary ones.

The analysis of demographic characteristics and trends is quite common and fairly widely used. Of specific interest is the module on informal relationships in the home and informal economic activities that has been included in the questionnaire of the regular household surveys carried out in Colombia. Armed with information on informal help-giving relationships and on economic activities outside the formal market, decision makers and planners now are able to determine to what extent very poor people can participate in projects that may require some financial or labour input from them (Kaufmann & Bamberger 1985).

This is of particular concern to us since the committee for the subprogramme on affordable material provision is shortly to participate in a survey in which similar information is sought. The objective in this case is to determine to what extent people making a living from informal economic activities could make provision for the contingencies of life, such as old age, death, illness, etc.

Needs assessment as a research approach is also fairly common, but the author was impressed by the way the research findings of the Chilean study on extreme poverty were converted into an instrument for practice, namely the earlier-mentioned "CAS card".¹⁹ In this study and in the implementation of its results, the common pitfall of needs assessments was avoided, namely the compilation of a long list of recommendations including an inventory of services invariably too expensive to provide.

At CEDEC (Brazil) research has been "democratized" and popularized to some extent, and focus group interviews with research subjects are conducted fairly often. Particularly at the stage when the report is planned, there will first be some discussion with community groups. Many of the reports also take the form of fairly short popular publications that can be read by at least the leaders of the community on which the research is based.

The multidisciplinary research at NEPP (Brazil) offers suggestions of how research by a team can develop into truly interdisciplinary research. The members of the centre come from the fields of economics, political science, medicine, education and sociology, and often work together on a single publication. Asked how they decided on the division of labour in general, it was explained that through a continuous process of mixing and working together, they "develop(ed) a common expertise", so that if the subject were the more general one of social policy, any member would be able to compile the publication. If a highly technical input was required, individual people would make separate contributions.

The evaluation of social policy and its impact on society could usually be undertaken by any of the more established members of the team since it would call for the, by now, shared attribute of expertise in social policy.

Although not really in the category of a research strategy, something was learnt (at CIOS - see Appendix A: 20/3) of how the problem of incongruence between employment market and available work power could benefit research and relieve its funding problems. There is namely a scarcity of posts for sociologists in Argentina, and persons majoring in sociology are therefore prepared to assist prominent scholars in the field, for the sake of accumulating experience rather than salary or field work wages.

Eventually a certificate, vouching for this experience, will give them an edge in the competitive job market; in the meantime fieldworkers' fees do not constitute a big expenditure for the projects in which such assistants collaborate.

4.5 The research product and dissemination of information

As already explained, apart from research publications, the bodies visited disseminate research results - or for that matter obtain data - through workshops, courses, consultancy, group work, etc. Some of the independent organizations obtain a considerable proportion of their funding from well publicized courses run on a regular basis for several days at a time or spread out over a longer period - for example the just mentioned CIOS.

The author's visit to SER (Colombia) coincided with a weeklong course for teachers, the contents of which derived from the organization's involvement in research on poverty and education (see: Functional and geographical areas in this section). Here too, courses of this kind are a regular occurrence.

The popular press and short reports of two or three pages are resorted to quite often, and where good contact has been established with a newspaper journalist, the regular publication of "partial-results" of research, becomes a smooth procedure.

Bulletins and "conscientization papers" were mentioned at CEDEC (Brazil), but the example handed there to the author was Hechos Urbanos (urban facts), published by Taller Sur (Chile) and fairly well-known in the countries visited at organizations involved in urban and community development. Other, similar bulletins are Boletin del CIOS (Argentina) and IBAM Newsletter (Brazil - in

English and Spanish besides Portuguese), while many of the organizations issue annual reports or information brochures on their activities, for example at SER (Colombia), NEPP (Brazil) and Taller Sur (Chile).

Examples of journals come across - and quoted from in this report - are Trabajo Social, and Eure respectively of the social work department and the institute for urban studies of the Catholic University of Chile, Plaza Mayor, privately sponsored in Peru, and Tecnologia de Edificacões of the institute for technological research at the University of São Paulo. The faculty of social sciences and economics at the Catholic University of Argentina publishes Cuadernos (research papers) on certain themes (cf. Passanante (1982)), and CIOS (Argentina) has a publication of similar format: Cuadernos de Iglesia y Sociedad.

It should in conclusion be mentioned that neither the distinctions nor the similarities become all that clear to a foreigner during a brief visit, and the author may in the previous paragraphs have differentiated between organizations that are essentially alike, or have grouped together organizations that are very dissimilar.

This discussion should therefore be seen as a starting point only for closer contact with South American research organizations in the fields concerned.

5. GENERAL IMPRESSIONS, CONCLUSIONS AND RECOMMENDATIONS

5.1 Impressions

In reviewing the study tour as a whole the following matters made the strongest impression:

- The general willingness of informants to share information on a variety of subjects, and to try to ascertain how certain matters are handled in South Africa; all this in spite of having to speak - often struggle - in a language that could not necessarily in all the countries be regarded as a second language.
- The consciousness of shortcomings on the one hand, but on the other hand the extraordinary faith in the policies and solutions arrived at in that specific country. The latter was particularly true of most of the informants in Chile.

- The apparent knowledgeability on social security matters existing in the general population. This may be more of an informed popular opinion than expert information but people were able to discuss the systems and schemes of their country in some depth, something which was particularly helpful in those cases where the official interviewees spoke little or no English, but embassy staff or other non-official contacts did.

Also, at the research bodies social security and social services are important study subjects, and extensive and in-depth analyses are the order of the day at some of the centres.

- The vastness of the informal housing sector. Although the structures were often of a low standard, housing upgrading programmes were seen to be making an impact. The prevalent style for mass housing of the poor, namely low-rise high-density in nature, appears disorderly or crowded to the South African eye but has considerable potential with regard to affordability, network building, mutual self-help, etc.
- The strength, vibrancy and omnipresence of the informal economic sector. Although licences and permits are required according to strict or more lenient regulations, consumers enjoy the properties of convenience, low prices and sightseeing value of this sector, and the suppliers that of income generation. Although it was not possible to determine the extent to which the people participating in this sector were integrated into social security systems, there were examples of independent or state-managed pension and health schemes/funds to which they could belong.
- The extensive involvement of researchers and non-governmental organizations in programmes of social upliftment. The social action programmes of several of these are impressive. However just as significant is the tendency among poor governments to shift their attention and funds from expensive income-maintenance systems and First World style health services and housing, to grassroots or "bread-and-butter" needs, particularly in the field of health and nutrition. Although the support often is modest in nature, it is given over a fairly wide spectrum, and meets survival needs. (In many cases it may be more intention than reality, but the trend is visible.)

- The involvement of workers' organizations, labour unions, etc. in the social and social welfare needs of their members. Although strong labour unions usually imply many claims and paralyzing strikes, the investment of members' fees also buy some health services and other privileges for workers and can be seen as a valuable support for a weak or unstable social security system.

5.2 Conclusions

The conclusions that can be drawn from a visit such as this in the first place entail a measure of comparison with South Africa.

- Although the state old-age pension in South Africa is essentially a kind of public assistance, many consider it a semi-insurance, and regard income tax or unemployment insurance as the "member's contribution" as it were. Most of the countries visited do not have the funds to pay state old-age pensions to the extent that South Africa does, and although Chile is theoretically an exception, the government is making every effort to enable people to provide for themselves.
- Unemployment insurance in those countries is not a separate insurance system like in South Africa, but is usually incorporated in other kinds of coverage such as that for illness and industrial risk. The severance compensation paid by an employer implies that he pays for too easy dismissal, and the employee usually "pays" for an impulsive resignation that is not followed immediately by entry to another job. However an employee generally does not stay in one job just for the sake of the continuation of his pension, since transferability on the whole is a well-oiled procedure. The number of pension schemes does not constitute a big problem either, since there are umbrella or co-ordinating bodies holding them together even though loosely.

However, problems of poor management - allegedly poor investment - erosion by inflation, and inability of the state to contribute its part to the social security system, are common.

- Job creation programmes are of long standing in the countries visited, but as in South Africa, they do not necessarily lead to the establishment of permanent positions that would allow for the discontinuation of state funding.

- The extensive informal economic sector in those countries includes activities that until now have been considered strictly formal sector ones in South Africa, for example money changing. The expansion of the informal sector in terms of the range of activities is making a significant contribution to survival and development needs in those countries. (The consumer is not always properly protected, but the question may be asked whether the formal economy in a free enterprise society lends much protection to consumers, particularly in the commercial and retail sectors.)

Reviewing the whole spectrum of social security systems, antipoverty measures and social development efforts in the countries visited, two more conclusions are reached.

- The process of policy formation on social security can only bear fruit if accompanied by attention to antipoverty measures. Schemes to insure people against illness, accident, disability, unemployment and for old age are dependent for their success on mass participation; and this can only be achieved if major proportions of the populations or target groups are willing and able to become long-term contributors. The role of the state would then be to supervise, and to support the schemes by filling inevitable gaps and by compensating for occasional deficiencies, rather than to take the main responsibility for upholding income maintenance systems.

This implies that as many people as possible be elevated to a level at which they can contribute to productive employment on the one hand, and to those schemes that provide for the contingencies they may encounter on the other. If the social insurance systems take care of the majority of the people, government programmes and money can be geared more easily to the deprived, less well-off, exposed or vulnerable groups. However as long as the middle class lays excessive claim to state services and funds - whether as a "right" for income tax paid, as part of a remuneration package, or for any other reason - the state will not be free to identify, find and service the long-term poor or otherwise needy.

That the social security systems can be maintained effectively by non-profitmaking bodies, was clear in Chile in particular, but also in

other countries in which the government's role is mainly that of watchdog and safety net.

- The poor performance of social security systems is often indirectly due to the investment of the funds or assets of such systems via the mechanisms of the state in buildings. This kind of investment is usually found where the connection between state and social security is particularly close. The tendency for the populace to expect state-established buildings to be subsidized leads to relatively cheap leases and low selling prices that neither the poor nor the social security system benefit from. On the other hand this view of the state as a "widow's urn", does not seem to be held to the same extent of mutual funds and non-profitmaking organizations. The latter types of bodies are also expected to invest their resources to the best benefit of those for whom they have been established, and more accountability is expected.

These impressions (5.1) and conclusions (5.2) lead to the following few recommendations.

5.3 Recommendations

- The HSRC co-operative programme for affordable material provision should continue sponsoring study tours of this kind, particularly by South Africans with training or general expertise in social policy and planning. Visits to other countries on the African continent would be particularly profitable.
- Privatization and the development of the informal economic sector, including smaller enterprises in general should go together. However as privatization takes its course and the free enterprise principle is taken to its full conclusion, the state should continue to take responsibility for the hardships and inequalities created by such an economic dispensation. At the same time the public should "reciprocate" for the advantages of privatization by making the best use of the opportunities offered by it, rather than by paying exorbitant taxes - for which they will again want something in return.

- The contribution that can be made to social and economic development by informal housing activities should be acknowledged to a much greater extent. The orderly "city-beautiful" can be afforded to a limited extent only in/by developing countries; and in particular the invasion of unused public land by desperate settlers should not automatically be considered a criminal or offensive act. Since even the poorest will "paint and plant" when he owns a place of his own, home ownership for the very poor should receive the same priority as that for other groups.
- Although the first responsibility of research bodies should be to study the subjects as set out in their constitutions, objectives, etc., in the fields of applied social policy such as social security and social services, there should be some involvement in the application and implementation of research results. By the same token practitioners should be active in converting into research findings the vast volume of clinically obtained data and day-to-day work experience available from social security and social services programmes.
- Employees' organizations should be encouraged and assisted to play a bigger social development and social welfare role on behalf of their members. Apart from generally supporting their members, they can identify at-risk members and help prevent them from experiencing serious work-related and other problems that might lead to indigence and/or dependence on the community.
- The concern of many people over the multitude of pension and insurance schemes existing in South Africa, is well-founded, and some rationalization in this respect is essential. However sufficient choice should remain and in this respect the public should be educated to make more informed choices and to avoid exploitation.

The non-governmental organization as administrator for different kinds of pension schemes - old age, disability and death (survivors' benefit) - should be encouraged. In this respect the co-operation of the Centre for Policy Studies of the University of the Witwatersrand should be sought.

- In trying to solve or ameliorate the social security problems of the country, a fresh look should be taken at poverty in South Africa. Efforts should be made to determine the obstacles in the way of many people to care for themselves and to look instead at the state or the community for their maintenance. This also implies investigating the barriers to a greater contribution by the private economic sector and non-governmental (but non-profit) organizations. In this respect a serious analysis is required of the differentiated way in which social services for different population groups are structured, as well as how this affects non-governmental bodies which render social services.

Every endeavour should further be made to distinguish between those demands on public funds that arise from real destitution and those arising from a desire to exploit public resources, acquire a more luxurious lifestyle or compete better on the social ladder. The criteria developed should be applied over a much wider spectrum than at the moment, and where applicable public services should be paid for at the market price.

6. CONCLUDING REMARK

It is granted that in order to meet the needs of all sectors of the population, the first priority of policy makers will be to promote purely economic measures for social development, such as growth of the gross domestic product, the earning of foreign valuta, etc. However socio-economic provision for the poor and support for social security systems can also contribute to such social development, and readers of this report are invited to participate in research on the subject.

APPENDIX A

VISITING SCHEDULE

THE STUDY TOUR PROCEEDED AS FOLLOWS:

Date	Institution	Person(s) interviewed*	Matters discussed**
13/3	Caixa Econômica Federal (a kind of housing bank) Rio de Janeiro	Dr Augusto C. Cramer de Otero	Financing of housing, homelessness
14/3	IBAM (Institute of Municipal Administration), Rio de Janeiro	Dr Linda Gomdim	Research in urban planning; research and development (20 minutes)
	Furnas Centrais Elétricas, Rio de Janeiro	Mr Edir Schuabb (Accidental informant)	General aspects of social provision in Brazil (engineer's point of view)
15/3	American Language Academy, São Paulo	Dr George F.G. Little	Sinchronization of appointments; general aspects of social provision in Brazil
	Dept. of English, University of the State of São Paulo, SP	Prof. Martha Steinberg	do
16/3	Dept. of Civil Engineering, University of the State of São Paulo, SP	Prof. Alex Kenya Abiko	Appropriate material for low-cost housing; upgrading, recycling of buildings; rural housing development
	-	Mr Thomas Hueller	General aspects of social provision in Brazil
	Centre for the Study of Social Policy, Campinas University	Prof. Sônia M. Draibe	Multidisciplinary research on, and analysis and evaluation of social policy; comparative studies
	do	Prof. Vilmar Faria	Research on social security needs by the end of the century

Date	Institution	Person(s) interviewed*	Matters discussed**
17/3	IPT (Institute for Technological Research), University of the State of São Paulo, SP	Prof. Marta F. Santos Farah	The effect of technological development on human development; self-help housing
17/3	Faculty of Public Health, USP, SP., and centre for the study of contemporary culture (CEDEC), SP	Prof. Amélia Cohn	Health care
	Centre for the Development of Urban Studies, USP, SP., and CEDEC, SP	Prof. Lúcio Kowarick	Organizations outside the work place; neighbourhood organizations; research for popular publication
20/3	Instituto Torcuato Di Tella (ITDT), Buenos Aires, and Argentinian South African Chamber of Commerce (Buenos Aires)	Dr Virgilio R. Beltrán	Argentinian pension system; the role of trade unions in social provision
	Consejo Nacional de Investigaciones Científicas y Técnicas (CONICYT) and Centre for Social Investigation and Orientation (CIOS), Buenos Aires	Dr Abelardo Jorge Soneira	Adult education; research and courses in family affairs; co-operatives for the unemployed
21/3	Instituto Torcuato Di Tella (ITDT), Buenos Aires	Dr Héctor L. Dieguez	Social security systems and political equilibrium and disequilibrium
21/3	Dept. of Sociology, Faculty of Social Science and Economy, Catholic University of Argentina, Buenos Aires	Prof. Beatrix Balián de Tagtachian	Research on social policy; Argentinian social security systems
	do	Dr Maria I. Passanante	Argentinian social security systems; publications on social security in Argentina

Date	Institution	Person(s) interviewed*	Matters discussed**
23/3	Chilean-North American Cultural Institute, Santiago	Dr Barbara Trosko	General aspects of Chilean life; social security; language research
27/3	Superintendencia de AFPs (co-ordinating office for the pension funds), Santiago	Mrs Maria C. Viancos Arredondo	Pension funds' administration
	Secretariat General to the Presidency (Secretary of Development and Social Assistance), Santiago	Mrs Patricia Matte Larraín	Pensions, taxation, antipoverty programmes
	Superintendency of Social Security, Santiago	Mr Renato de la Cerda Etchevers	Social security; workmen's compensation
28/3	ODEPLAN (National Planning Office), Santiago	Dr Alejandro Rojas Pinaud	Subsidies, housing, squatting; evaluation of public projects; "extreme" poverty
29/3	School of Social Work, Catholic University of Chili, Santiago	Prof. Nidia Aylwin de Barros and colleagues	Social work training; social work journal; research by school of social work
30/3	Conchalí Municipality, Santiago	1) Director Carlos Ramos Foñes 2) Ing. Luis Moises Ponce Matamoros 3) Social worker Raquel Veronica Ruiz Urrutia	<u>Social programmes:</u> Antipoverty projects, slum clearance, neighbourhood improvement, primary health care <u>Visit:</u> Open centre for poor preschool children, primary health centre, housing project for the poor, before-and-after-school centre, municipal school and national school feeding programme

<u>Date</u>	<u>Institution</u>	<u>Person(s) interviewed*</u>	<u>Matters discussed**</u>
30/3	ECONSULT (economic consultation agency); and Catholic University of Chile, Santiago	Dr Hernán Cheyre V.	Social security - old old and new systems of pensions in Chile
	ISAPRE: Compensacion (a health insurance company), Santiago	Mr Cristóbal Philippi Irarrazaval	Health insurance - state and private
31/3	ACHS (Asociacion Chilena de Seguridad), Santiago (A "mutual", non-profit body for workmen's compensation and unemployment insurance related to industrial illness and accidents on the job)	Mr Eugenio Heiremans D.	Workmen's compensation, industrial safety and risks at the work place
		Mr Edmundo Searle Artaza	do
		Mr Christiaan Pinto	do
		Mrs Mercedes Esquerria B. (Head of the department of social activities at the ACHS hospital)	Social activities and counselling for injured workers
	"Taller Sur", (Workshops, research and social action related to certain deprived groups), Santiago	Prof. Alfredo Rodriguez	Research in urban matters: social movements, urban and social planning, social action
	Institute of Urban Studies, Catholic University of Chile	Prof. Andrés Necochea Vergara	Research in urban planning
3/4		Senator Hector Ormachea Peñaranda	General aspects of Bolivian life
4/4	La Paz	Mrs Maria Angelica "De Arze"	Social security for university staff and students (including health insurance)
5/4	Bolivian Institute for Social Security, La Paz	Dr Carlos Alipaz Alcazar, Pastor Fuentes and colleagues	Social security (including health insurance), housing
	(Address: Cyprian Consulate, Casilla 562, La Paz)	Mrs Tamara Rospigliossi	General social provision in Bolivia
	South African Embassy, La Paz	Mrs Florence Shtein	General aspects of Bolivian life

Date	Institution	Person(s) interviewed*	Matters discussed**
6/4	Urban Planning Institute of Peru, and PLAZA MAYOR (a publishing house for a journal - <u>Plaza Mayor</u>), Lima	Ing° Luis Dorich T.	Low-cost housing, squatter settlements, community organization in poor settlements outside Lima
7/4	Barriga - Dall'Orto Co., and Urban Planning Institute of Peru, Lima	Ing° Augusto Dall'Orto Falconi	Decentralization; social security in general, health services in particular; urban planning and the provision of services for a city
	American Language Academy, Lima	Mrs Rina T. de Demarini	Education and educational consultation
8/4	Instituto SER de Investigacion, (Futures Research), Bogotá	Dr Jorge E. Acevedo B.	Evaluation of large state programmes, promote decentralization
9/4	SAA Sales Agency, Bogotá	Messrs Andrew Abela (snr & jr)	Social security in general; health services, peri-urban development
10/4	Instituto SER de Investigación, Bogotá	Dr Eduardo Velez Bustillo	Research in small business development, support systems, low-cost housing, expenditure patterns, survival strategies of the poor; educational research, computers and the poor
	Greater Colombian Polytechnic, Bogotá	Prof. J.A. Videla Mallarino	Housing, urban administration
11/4	Central Housing Unit, Bogotá	Mr Peter Jensen	Housing, urban development

<u>Date</u>	<u>Institution</u>	<u>Person(s) interviewed*</u>	<u>Matters discussed**</u>
11/4	A multinational oil company, Bogotá	Mr Federico Niño	General aspects of Colombian living, employment, wage matters
	World Bank, Bogotá	Dr Felipe Saez G.	Antipoverty programmes, community development

Persons who could not be visited for some reason or another but who provided valuable information in writing or by telephone, or who helped to establish contact with other persons, were Mrs J. Klopper (South African Mission, in Rio de Janeiro, on general aspects of Brazilian life); Dr Karen Giffin (Rio de Janeiro, on projects for women in slum areas); Mrs M. Macare (São Paulo, on violence in the family); Architect Angela Schweitzer Lopetegui (Santiago - effected contact with other persons in Santiago), and Mrs Yolande Sanguinetti-Vargas (Santiago - provided names and addresses of persons in Santiago).

* Members of the South African missions in the different countries to a lesser or greater extent assisted with appointments, transport and hospitality, but some, above all, provided valuable information and insight into conditions in the countries concerned. This was particularly valuable in a country like Bolivia where the two main interviews had to be conducted through interpreters.

** Matters dealt with during the interviews are discussed in greater detail in the report, and are therefore indicated only briefly here.

NOTES

1. In a report by the US Department of Health and Human Services (1984:ix) social security is defined as programmes "established by government statutes which insure individuals against interruption or loss of earning power, and for certain special expenditures arising from marriage, birth, or death. Allowances to families for the maintenance of children are also included in this definition." The report uses data for 1983, covers 140 countries including South Africa and is particularly well presented.

Although the visit on which this (the HSRC) report is based, also included interviews on topics that were not actually included in this definition, it was by its very nature not comprehensive enough to allow for an exposition of data in a way similar to that of the US report.

2. The figures used to determine the level of development were those of 1980, or at best 1981 (in a few cases), and more recent figures may show a different order.
3. However salaries are generally low in Chile as in most South American countries, and people working at multinational companies with an American or other First World base prefer to be paid in the currency of that particular country.
4. It is felt apparently that large enterprises should reciprocate in some way for concessions received in the course of their business development and/or for their exploitation of cheap natural resources. The consumption of natural resources is a particularly strong issue in countries such as Brazil, Bolivia and others in which crushing debts and high rates of unemployment are relieved slightly by the economic projects that encroach on the great rain forests (Powell 1988:78-79).
5. To strengthen the bond between contributors and their particular AFP two specific devices were created, namely a system of quarterly printed statements to the contributor of his capitalization account relating to the fund, and a voluntary second account which could be maintained by a

contributor at his AFP. From this account he can make withdrawals not more than four times a year and the money from this account can also be used towards purchasing a house.

6. In South Africa pension funds, in the past, had to invest 53 % of total assets in prescribed investments (government stock, cash, money market instruments) but this requirement has now dropped to 10 % (minimum). For other types of investments maxima have been set, for example fixed property - 30 % of assets, listed and unlisted share-holding companies - 65 %, and fixed property mortgage bonds - 25 % (Du Plessis 1989; Davis Borkum Hare 1989:3-4).

7. Large cities, as well as some intermediate ones in Latin America are growing at an excessive rate, and the main concern of public authorities has been the increase in the so-called "illegal settler" population, the numbers of unhoused people, requests received for housing, overpopulated homes, substandard dwellings and people living in such dwellings. The following is a snapshot presentation of the situation: Brazil in the 1970s experienced an average of in-migration to urban areas of 1 300 thousand (close to 1,5 million) persons per year. While Colombia's population grew from 11,5 million to 23 million between 1951 and 1973, the proportion of people in urban areas in Colombia during that time grew from 39 % to close to 64 % of the total.

Of Lima's (Peru) anticipated population of 6 million by the year 1990, 4,5 million are expected to be living in informal settlements. The 1970 census figures already indicated that 30 % of the population of Rio de Janeiro was living in squatter settlements, and by 1980 the number of these settlements had increased from 59 (in 1950) to 400. At the same time slum dwellers and squatters accounted for 60 % of the population of Bogotá, Colombia.

In two of Colombia's large cities, Bogota and Medellin, between 40 % and 43 % of the housing construction between 1972 and 1981 was unregulated. In the intermediate cities unregulated construction averaged over 70 % of total housing (in these cities). In 1975 a survey of substandard settlements in Colombia revealed more than 600 000 substandard dwellings, housing 4,5 million people. By 1982 it was estimated that

approximately 5,5 million people in Colombia were living in such dwellings (Arrigone 1987:17; Ospina 1985:258-259; Roelofse, March 1986:15; World Bank 1988:47).

8. This stability does not follow automatically, and even where it eventually does occur, it seldom occurs without agitation, unrest and violence. Engineers, architects and social workers are allegedly often seen as instigators of trouble in this field, and these professionals need to tread carefully if they wish to assist the poor in the informal settlements - or in the primitive villages of displaced poor - without becoming politically undesirable to the official power establishment (Bamford 1989:16).

In this respect the non-governmental organization - often called the Third Sector because of its position roughly between the traditional public and private sectors - could play an important mediating and negotiating role (Editorial 1987:7-18).

9. In one of the cities visited, a recent visitor to South Africa expressed criticism on the uneconomical way housing for the poor was provided here: the single dwellings in the middle of a small plot, no sharing of walls, drainage, waterpipes or sewerage systems and the single-purpose roof that could have served as the floor of another storey and as insulation for the lower rooms.
10. The workers are often unskilled and low-skilled and cannot match their demands with increased productivity (Sadie 1988:75). In other words their labour becomes excessively expensive. An informant in Chile mentioned the power of the blue collar worker with reference to social services and explained that it was easier for blue collar workers to claim services geared to low income people than it was for the truly poor: the former usually had, or could obtain documentation proving that they qualified for a particular service, while the very poor with no attachment to the formal employment market did not possess the necessary "papers" to allow them entrance to the screening process of the social service. The essence therefore of the more recent anti-poverty programmes is the identification of the "extrema pobreza", a concept which will be discussed in greater detail in the section on poverty.

11. It is maintained that the informal sector in Peru is particularly strong because people do not even try to establish a legal enterprise - the red tape to start and register legally a small factory may require half a year's working days, metres of application forms, and money to bribe several officials. There are therefore "illegal" high-technology workshops and multistoreyed factories in Lima's slums that provide goods and services even to official sectors of the Peruvian society (Kern-Martin 1988:11). However Bromley (1978:1163-1164) points out that close regulation by municipalities and departmental authorities is a general characteristic of street trading in most Latin American cities. Referring to Cali, Colombia he explains that the police and municipal regulations requiring identity cards, health permits and trading licenses for street traders in that city produce a modest income for municipal and departmental coffers - the only such monies arising from these activities since no income or business tax is payable on it. (Cf. Bromley 1985:185-186).

12. The employment creation programmes mentioned by Wurgaft (1988:49-52) are, in Chile the minimum employment programme, and the employment programme for heads of households; in Peru the temporary income support programme, and in Brazil the "labour fronts" of the northeast (of Brazil). Apparently in Peru, where the poorer communities themselves have been more active in selecting projects, activities have been more geared to the establishment of facilities of use to the participants, for example water supply and storage systems, streets, etc. (This is for example found in Villa "El Salvador" (referred to under 3.2) where the metropolitan authorities build the major streets, while the smaller streets between blocks have to be built and maintained by the inhabitants.)

It needs to be mentioned that informants in Chile maintained that their job creation programmes have been scaled down considerably because of the success of the antipoverty programmes. See also Note 14.

13. According to figures published in 1988 (Workmen's Compensation Commissioner 1988:7-9) accidents at work in 1985 cost South Africa more than R168 million in terms of compensation and medical aid. This amount did not include the value of the actual and potential loss of production,

which amounted to over 20 million work days.

14. Although this study, and therefore the report, focuses on social security, on social services and on assistance to the poor, some information was obtained on the small business sector because it was not always possible to differentiate between small business and the informal sector. In this respect there exists national development foundations through which larger private enterprises assist smaller ones. Of the countries visited Brazil, Colombia and Peru have such foundations (cf. Scheman 1987:60-65).

According to more recent tax legislation in Chile the income tax paid by enterprises has decreased considerably. This has increased the number of small enterprises which in turn improved the rate of employment in the country (Publicidad y Comunicaciones 1988:169). However, this author's understanding was that certain industries had closed down in areas away from the Santiago metropole, and it was not always possible to replace job opportunities in the cases concerned (Gwynne 1986:231-234).

15. There are also rich agricultural areas in Bolivia but after the "popular" uprising of 1952, the peasants were given title to land on which they had lived and worked for a long time. Campbell (1988:16-17) explains that this land reform (as well as the universal suffrage introduced) was partly the reason for the lack of success achieved later by Marxist-oriented movements: the peasants were by now an intensely conservative land-owning class and not the discontented, dispossessed and oppressed people the revolutionary guerilla leaders from elsewhere were looking for (Campbell 1988:17).

16. The International Food and Agricultural Organization (FAO) journal Ideas & Action which was discontinued in 1988 after 25 years of publication, from time to time published articles on the agricultural and food production programmes of Latin America. During a conference on the occasion of the 40th anniversary of the FAO, Peru's president Garcia-Perez delivered a speech indicating that the transformational model he proposed for his country was based on food. He envisaged in this respect "rescuing the rural world" in order to increase food

production. He maintained that too much attention was given to the debts of his and other developing countries, and that food production for the poor suffered as a result (Garcia-Perez 1986:3-10). In Brazil too, someone explained during the study tour, big farmers had to produce in a sophisticated and effective way in order to help pay the country's enormous debts. Under these circumstances labour-intensive farming to assist the rural poor had to come second.

17. A publication of the (International) Centre for Social Development and Humanitarian Affairs (1988:9,11) summarizes the economic and social vulnerability of women in general in the Third World countries, and the following apply to Latin America: About a quarter of all rural households in the region are headed by women, and the vast majority of female heads of households are rural women (rural poverty has already been pointed out with regard to the countries visited by this author); the female work force in Latin America has tripled between 1950 and 1980, and most of the women are in the lowest income sector; life expectancy for the women at the birth of their last child, although higher than for Africa or Asia, is considerably lower than that of women in the more developed regions.
18. There are public bodies like municipalities in the different countries that are involved in the same type of activity as an adjunct to another service, such as health or nutrition. However municipalities, etc. were seen as essentially service-oriented, not research-oriented. Moreover, much of the assistance given by the private bodies discussed here, might fall in the category of "beating the system", and would therefore be of a rather different kind than that provided by public bodies.
19. The Colombian study on Basic Needs Not Met was not discussed in any detail during the visit and therefore an assessment similar to that of the Chilean programme cannot be made here.

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