

RURAL SOCIAL SECURITY AND THE LIMITS OF 'ASSOCIATIVISMO' IN SOUTHERN MOZAMBIQUE

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Abstract

Attitudes towards rural social security in southern Africa have changed radically over the last 30 years. In the late 1980s, in the wake of structural adjustment, attention began to be focussed on forms of inclusive public action that would contribute to social security in developing countries. There was particular concern with finding ways to complement rather than displace 'traditional' forms of social security, to avoid the urban and gender bias that marked many putatively universalist schemes, and to target assistance to reach those who really need it. Even in the 1980s, there were concerns expressed about the relevance of the residualist approach to rural social security in southern Africa. Some suggested that wage-labour had become the most important form of 'traditional' social security and that forms of public assistance had eroded sharing among kin and neighbours. Others suggested that poverty was so pervasive in rural southern Africa that targeting particular groups of beneficiaries made little sense. Now, particularly in South Africa, there is renewed support for universal forms of support such as a 'basic income grant' (BIG). Rather than eroding networks of social support, universal benefits are seen to reinforce them.

This paper relies on observations arising from a recent brief period of fieldwork in Gaza province to argue that the debate over universal social benefits is relevant to rural Mozambique, not only as social protection for the dispossessed but for the terms of rural economic growth. Through the dislocations of war, flood, drought, AIDS

and the instability of donor funding, labour markets and remittances, many of the social institutions that once provided support to rural livelihoods no longer do so. Interventions, such as micro-credit, or support for farmers' associations, theoretically intended to promote accumulation, have often been disguised and transient forms of social support. The strengths and limitations of redistributive universal benefits need to be aired in Mozambique as well as in its wealthier neighbours.

Introduction: residualism, universalism and social assistance

Almost three decades ago, in the wake of the dislocation of structural adjustment, and a series of well publicised famines in Africa and South Asia, the WIDER project (with Amartya Sen as a key contributor) focussed attention on forms of inclusive public action that would contribute to social security in developing countries (Drèze and Sen 1991). The influential WIDER project challenged the idea that developing countries had to wait until their economies were rich enough to allow for universalist redistributive measures that would protect the poor against hunger and high mortality. The WIDER study also suggested, however, that systems of social protection in developing countries might look quite different to classical European welfare systems based in work-based entitlements with contributions from workers, employers and the state.

During the same period there was, however, also rising concern with the reform of the classical welfare state both in the OECD countries and in the middle income countries, particularly in Latin America, which had also introduced extensive worker-based pension schemes. Some were concerned about the longer-term sustainability of the schemes giving the ageing of European populations, but concerns for social justice were also raised. Given that entitlements were based in formal sector employment, women were often discriminated against in access to benefits (Schild 2002), and rural workers were generally excluded as were those in the urban informal sector.

Critical reflection on the European social welfare state also led a new emphasis on the importance of politics in the development of social provisioning. Esping-Andersen's comparative work (1996) emphasised that the welfare states were all quite different in ways that reflected their particular institutional histories (see also Goodin, Headey et al. 1999). Comparative work on social provisioning in developing countries has similarly moved away from treating social policy as the product of technical planning, showing how different systems emerged from processes of political compromise, often with unintended effects (Kwon 1998; Gough, Wood et al. 2004). In retrospect, we can see that universalist models were undermined politically by globalisation - not only by the decline of organised labour that accompanied informalisation and sub-contracting, but also by the fall of Eastern European socialism in 1989-1990 and the growth of capitalism in China.

Sen's (1981) entitlement approach, which grounded the greater brief for social provisioning in the work of both WIDER and the UNDP, dissented from the Washington Consensus and the standard neo-liberal emphasis on market liberalisation. This critique has come to be broadly accepted, including within the World Bank, and contributed to the growth of the 'anti-poverty industry'. Nonetheless, it is important to recognise that there are very different conceptions underlying the current common concern with social protection.

The position of the IFIs on social policy reform remains residualist, concerned with recognising and strengthening the role of the market in social provisioning for those who can afford to pay. The state should play a residual role, tightly targeting groups that for structural reasons have been isolated from or marginalised within the market or civil society initiatives. Social protection is thus something that can promote growth by making the market work better.

Alternatively there are those who argue that social protection is part of a better quality of life – an end in itself and a right to be universally enjoyed by citizens of both developed and developing countries. It requires a politics of redistribution. Some have even called for a universal welfare state that would function at a global level (Townsend 2002). Advocates of a universalist approach argue that markets work ineffectively in many social areas and in many contexts, excluding large groups of people rather than narrow targetable groups. At the same time, in a globalising world with increasing numbers of people working on a casual basis outside formally regulated and unionised sectors, older models of universalism based on worker entitlements are also found wanting. It is within this context that the idea of a universal basic income grant (BIG) has moved from the realm of utopian dreams to practical, but nonetheless highly contestable, policy proposals.

The idea of a basic income grant is a simple one, a fixed cash payment made by the state to all citizens regardless of their income or social status. It escapes the pejorative connotations of 'the dole' because everyone receives it. As Barchiesi (2007, p. 564) has pointed out there are sharply different grounds on which to support a BIG. It can be viewed as a measure that helps the formal job market work better by relieving joblessness and helping workers to retrain for new occupations or it can be viewed as a response to a world where most people can no longer expect to have regular contractual wage-labour.

In fact even such a straightforward proposal as a basic income grant invokes all the major issues around social provisioning in developing countries that have emerged since the mid-1980s. Should social provisioning be

organised through decommodification or through better integrating the socially excluded in commodity space? Should social provisioning be the responsibility of the state or should it be based on inclusive 'public action', including market and civil society as well as the state? Should social provisioning be broadly redistributive – addressing fundamental economic inequalities - or should it rely on the pooling of risk and increased productivity within existing patterns of economic inequality? Should provisioning be tightly targeted to those who are incapable of providing for themselves or should it be based on a universal minimum provided to all citizens? Should social provisioning be organised on the basis of citizenship or through entitlements based in work? And perhaps the thorniest of all, how do policies of redistribution relate to policies that promote economic growth. These issues are of course inter-related yet not reducible one to the other.

The debate around the Basic Income Grant has been particularly protracted and difficult in South Africa. It has also been very rich theoretically and politically - locating arguments for and against BIG in relation to the main political and economic issues around social provisioning identified here. There are many reasons for thinking that BIG is not an issue on the social protection agenda for a country such as Mozambique, which is quite different to South Africa, despite their interconnected histories. South Africa is a much richer country with a developed tax system, able to envision financing a BIG system. Very little of South Africa's current government expenditure is derived from donor funding whereas in Mozambique it is well over half, implying that the political base needed to support a BIG system would have to go beyond national boundaries. In Mozambique a much higher proportion of households make a substantial contribution to everyday subsistence from their own non-monetised production. Yet this paper will demonstrate, using examples from recent research done with UNAC in Gaza province, one can make an argument for the need for a basic income grant, and more importantly, the issues underlying such a proposal need to be aired in Mozambique.

Regimes of vulnerability and social protection in rural southern Africa

There are many differences among the countries of southern Africa in language, public institutions, wealth and size, but in terms of understanding issues of vulnerability for rural people they also share fundamental similarities: differentiated and diversified systems of rural production and high co-variance of risk ecologically, in relation to exposure to AIDS and in relation to the labour-market. There are also some similarities in the kinds of measures that governments have taken to address social protection. All have had to confront the dualism in social provisioning that reflects a political history of colonial settlement, most attempted to decommodify access to health and education and all have tended to favour work based measures of social protection.

The insecurity of rural life in Southern Africa

Rural southern Africa has a highly differentiated agrarian structure. There are large farms, ranches and plantations employing wage-labour on both a permanent and casual basis, there are small farmers depending mainly on their own family labour, there are large numbers of people living in the countryside but without land to cultivate, and there are many forms in between. Rural livelihoods are also very diversified, across different classes. There are very few classic peasant households living exclusively from agricultural production and livestock- raising. Rather they combine agricultural production with various non-farm activities including wage-labour and may depend on remittances resulting from the out-migration of some household members. Labour-markets are regionalised, with migrants regularly crossing borders to look for work. Even some commercial farms are diversified, combining agriculture with tourism – game-farming or lodging. Historically rural livelihoods have been gendered, men initially more likely to migrate than women, women expected to and largely assuming the responsibility for everyday care for dependents – children and the infirm, and increasing numbers of rural households headed effectively by women. In this context, many of the insecurities of rural life recur throughout the region and often at the same time, i.e. there is a high co-variance of risk. Three are particularly important in rural areas of southern Africa: periodic unemployment, dependence and disability linked to AIDS morbidity and mortality and periodic ecological disruption of agrarian production.

Unemployment – short and long-term

Given the integration of wage-labour with rural livelihoods and the regionalisation of the labour-market, high rates of unemployment redound on the capacity of households to reproduce the conditions of rural life. Employment has crumbled in Zimbabwe and job-creation has failed to keep pace with economic growth in various countries of the region including South Africa. There job increase is concentrated in casual labour particularly in construction but also in the mining industry, where non-core functions such as cleaning, shaft sinking and underground construction are now sub-contracted. Bezuidenhout and Buhlungu (2007:254) estimate that in 2003 about 20% of the workers in the mining and quarrying sector were under sub-contracting schemes. These workers are the first to be made redundant, are not covered by formal social protection, are not union members and receive lower wages for similar tasks. Anglo Platinum recently¹ announced that because of the sharp fall in the price of platinum attributed to the fall of demand in the world auto industry, 10,000 jobs would be cut in 2009. Three-fourths of the losses would hit contract workers, with cuts in the permanent mine-force handled mainly through regular turnover and a hiring freeze, a fact also underlined by the NUM representative in a BBC radio interview on the job-cuts. Increasing casualisation means that periodic unemployment, short or long-term, is nearly a certainty for many workers in southern Africa, particularly those who are not highly skilled.

Dependence and Disability

¹ *Mail and Guardian Online*, Feb 09, 2009.

The following table gives an approximate idea of the high rate of prevalence of HIV in southern Africa².

Table 1 HIV+ prevalence in adult population 15-49, 2005 estimates

Rank	Country	Adult prevalence
1	Swaziland	33.4%
2	Botswana	24.1%
3	Lesotho	23.2%
4	Zimbabwe	20.1%
5	Namibia	19.6%
6	South Africa	18.8%
7	Zambia	17.0%
8	Mozambique	16.1%
9	Malawi	14.1%

Source: UNAIDS 2006

Here what is important is not just AIDS mortality, the loss of labour and caring for survivors, but also the burdens of morbidity and disability, borne both by health system and those within households and communities, mainly women, who care for the ill. Here again these burdens are near certainties – no profit oriented insurance scheme is likely to take them on without redistributive subsidies.

The ecological uncertainty of agrarian production

Much of southern Africa is semi-arid with some large expanses of desert, but the region is also crossed by extensive river systems that water fields and pastures. Whether due to global climatic change or local ecological practices, cycles of drought are inevitable and perhaps increasing in their frequency, as are disastrous floods. To be a producer in southern Africa means having the capacity to outlast and rebuild, possible

² Note that Mozambique's rate is regionally differentiated, with lower rates in the North than in the rest of the country

for some large enterprises and those who are well diversified in their activities but difficult for small farmers and herders.

Dualism in social assistance: claiming citizenship

As colonies of settlement, all of the countries of southern Africa have been marked by a history of dualism in the organisation of social assistance, though the extent, timing and organisation are vastly different. In South Africa, Zimbabwe and Namibia, private insurance gave whites access to a highly subsidised and segregated health care system, pensions were supported by high wages as well as government contributions and segregated education was subsidised at sharply unequal levels of per capita spending per racial group. In the post World War II period, many Portuguese settlers in Mozambique, especially those employed in the public sector, enjoyed the same kinds of health care benefits, pension rights and child-benefit payments enjoyed in Portugal and benefited from subsidised and segregated public facilities.

Though dramatic inequality was the major characteristics of these systems of social security, this did not mean that all black people were excluded from all benefits, nor that these benefits were of little import for those who obtained them. Under the pressure of internal and international political pressure, both the apartheid regime and colonial powers enacted reforms that extended certain benefits to very limited groups, generally on the basis of work-entitlements. The late reformers, South Africa and Namibia also extended non-contributory pensions to black people, though at much lower rates than whites received.

In Mozambique a few black students were allowed into state-financed secondary schools in urban areas though most were limited to seminary training. The small number of black workers with formal sector monthly salaried jobs contributed to pensions schemes and drew family benefits. It should be emphasised, however, that even these privileged few relied principally on their own initiatives to construct social security: contributing to burial societies, building herds and investing in housing for themselves in rural areas or for rental in urban townships. Rural workers were generally excluded from even such limited social assistance though access to primary health care and education were extended in certain strategically important rural areas as part of psychological warfare campaigns.

The dualistic political systems of southern Africa thus included some social rights as a part of the rights of citizenship given to whites and settlers, but labour-based entitlements, either directly through insurance pools or

indirectly through income-based schemes, were an important determinant of who had access to social security, one of the key features of formal employment contracts.

The visible injustice of the distribution of social rights necessarily came under political assault with the democratic dispensations that resulted from the protracted independence process in the region (I specifically do not accept that democratic transition is defined by multi-party elections) culminating with the 1994 elections in South Africa.

Education, from primary to tertiary expanded throughout the region, generally through government intervention and marginally outside commodified space. Slowly in the wake of structural adjustment, however, private and fee-paying education has become more important.

National health systems expanded with government involvement, though again liberalisation meant that the weight of private clinics and fee-paying services increased, while government services were supposed to become residual providers. Despite its commitment to greater equality in its White Paper on Health, the ANC government has not done much to address the gap in health services between private and state provision. Private medical schemes still consume 59 per cent of total national health spending while the percentage of the population belonging to these schemes has declined to 16 per cent (Schneider et al 2007, p. 296).

In some countries in the region, forms of temporary support introduced as measure of drought relief intended to get people back into production became regular forms of support, expected by people in rural areas every year, drought or not. These included food for work schemes in Lesotho and Botswana and free input distribution in Botswana (Morgan 1991, van Driel 1994, Solway 1994). Solway argued that institutionalized drought relief contributed to the erosion of the kinds of community and descent group based support that existed earlier, but others suggested that the processes of dissolution were a reflection of growing inequalities in rural areas that predated drought relief.

Both South Africa and Namibia have expanded the coverage of their non-contributory pension schemes to cover most people of relevant age, and Lesotho has recently introduced such a scheme (without donor support). The same sorts of concerns about dependency and erosion of traditional forms of social support that were voiced about public works and drought relief have been raised about non-contributory pensions, but recent research indicates that, to the contrary, pensions are helping to maintain linkages of kin and community support

(Devereux 2007). The positive assessment of non-contributory pensions has given new impetus to demands in South Africa for an even more universal form of social benefit, a basic income grant (BIG) to be given on a regular periodic basis to every citizen.

The Basic Income Grant (BIG) Debate in South Africa

Post-apartheid ANC policy has been torn between two political demands, generally assumed to be contradictory, yet both intended to address the inequality and poverty in South Africa: the need to create jobs through economic growth and the need to redistribute wealth. The adoption of GEAR swayed the balance in favour of growth based employment as did the 1997 Welfare and Population White Paper, which opted for a residualist approach to the reform of social welfare. Black Economic Empowerment, the explicit promotion of capitalist firms and financial groups owned or managed by black South Africans, is a significant part of the ANC approach to the redistribution of wealth. There have been major investment in education and expansion of access for black South Africans at all levels, but health care remains sharply unequal.

The first major consideration of a BIG was by the Taylor Committee, charged with coming up with some proposals for reform of the complex and fragmented South African Welfare system that would also address poverty and inequality. Advocates for a Basic Income Grant thought it would be a way of simplifying and rendering more just the myriad different kinds of welfare payments made by government to citizens while expanding the level of support.³ They argued (and still argue) that the cost of contributions to those who were not poor could easily be covered through redistributive taxation. They also thought that the payment could foster economic growth since security of income would facilitate investment and consumer demand, particularly in rural areas. Opponents argued that a BIG scheme would institutionalise poverty, fostering a culture of dependency on the state and inhibiting rather than easing participation in the labour market. A sub-text was the difficulty expected in limiting the grant only to South African citizens, given the continuing importance of regional immigration. In the event, the Taylor Committee did not endorse the BIG proposal. It was generally thought that this decision reflected the position of the government.

In the event the decision of the Taylor Committee has not really settled the issue of the BIG nor more generally on the question of universal social benefits. In practice, the number of South Africans covered by some form of state benefit increased from 2.6 million in 1994 to 10 million in 2005 (Ferguson 2007: 74). Besides the non-contributory pension paid to both women and men, there is a disability grant, a care dependency grant, a child support grant for the caregiver of all children under seven, a foster care grant, a war veterans grant and an

³ For positions in favour of the BIG see Seekings 2004 and 2008, Nattrass and Seekings 2005, Standing 2002 and 2008, Standing and Samson 2003.

additional grant in AID for those unable to care for themselves (Makino 2004).

There has been a major increase in the coverage of the child support grant which now covers children up to age 14 (Seekings 2008: 31). The coverage of the disability grant, which is means tested, rose from 60,000 in 2000 to 1.3 million in 2004 (Nattrass 2007). Note, however, that this increase is nonetheless avoids universality. There is, significantly no national unemployment insurance scheme.

In a context of widespread poverty, it can be difficult for those administering social benefits to take a narrow definition of vulnerability. Nattrass (op cit) claims that those administering the grant define disability so widely that it is really a poverty relief programme. In her eagerness to argue for the superiority of a BIG, she also claims, relying on somewhat selective ethnographic evidence on HIV/AIDS patients, that illness has become an important source of income for the poor, making them averse to treatment.

There is now a substantial literature looking at the issue of why social policy reform has been so impenetrable in South Africa – everyone agreeing that something must be done but incapable of agreeing about what. Perhaps the simplest account has been provided by Seekings (2004, 2008) and Nattrass (cf. Nattrass and Seekings 2005), firm advocates of a BIG. Seekings, in a variant of the labour aristocracy argument, suggests that there are effectively three classes in South Africa: capital, organised labour and the poor. Post-apartheid policies are based on a double class compromise:

A capitalist economic system with neo-liberal macro-economic policies (in the interests of capital) in return for a high wage growth path and public expenditure on urban working and middle classes (in the interests of organised labour) and some redistribution through taxation and the prospect of job creation (in the interests of the poor) (Seekings 2004: 311).

ANC social policy is for Seekings (2008) dominated by its base in organised labour and its consequent preoccupation with 'the deserving poor', i.e. those who work, effectively excluding the unemployed.

Barchiesi (2007: 561-2) agrees with Seekings that the ANC has a traditional conception of citizenship based on individual responsibility, labour-market participation and avoidance of dependency on public spending. Social provision based on redistributive transfers is thus viewed with suspicion because they lead to unsustainable fiscal burdens, sap investor confidence and make people dependent on government handouts – a sort of culture of poverty (Ibid). But for Barchiesi the ANC's weakness is not so much its lack of concern with the unemployed,

but rather with its understanding of the working class, including those working casually as well as organised labour and the unemployed. For Barchiesi much of the ANC's failure to deal with redistribution is rooted in its continuing pre-occupation with formal employment and its failure to respond to the increasing informalisation of its labour-markets, an orientation shared by its historic partners, the SACP and COSATU.

Here the ANC appears to follow the reasoning underlying orthodox World Bank approved approaches to job creation in developing countries:

It has been assumed that opening up economies to global competition and the promotion of flexible labour markets would generate the labour-intensive growth trajectories necessary for poverty reduction. It has also been assumed that the jobs generated will offer basic security of livelihoods as well as enable workers to insure themselves and their dependants against a variety of threats to their livelihoods. Public measures for social protection could then be restricted to those unable, for reasons beyond their control, to earn their own living, thereby restricting potential distortions to the labour market (Heintz, Kabeer et al. 2008:1).

Barchiesi's critique of the BIG debate is not limited to the ANC's role. He is also critical of the supporters of the BIG. He sees them as embracing two different positions: a kind of rights-based welfare moralism that argues for the BIG on the grounds of social justice; and an instrumentalist concern with showing that the BIG is just what the economy to foster more flexible labour markets. This mirrors the point made more generally by Devereux and Sabates-Wheeler (2007) about sharply contrasting ideological positions in the grounds used by instrumentalists and activists in their support for social protection.

James Ferguson (2007) draws heavily on Barchiesi's discussion of the importance of informalisation for social assistance, but he goes even further in his indictment of all sides engaged in the debate around the BIG. He argues that new varieties of thinking about poverty, such as the 'chronic poverty' approach are simply extensions of the neo-liberal project; they imagine a new kind of relation between the informal sector and the state:

Having recognized the charismatic power of the dynamic, bustling netherworld of the shanty, reformers now envisage harnessing it, and bringing it into a new relation both with the national economy and with the project of government (Ibid: 84).

Ferguson thinks that the old opposition between neoliberalism and the welfare state obscures many of the key issues in the debate, a somewhat predictable post-modernist comment.

There is much that is useful in this series of reflections on the BIG debate. First is the importance that all assign to the politics of social policy, and, at least for Seekings and Barchiesi, thinking about the politics of class. Much of the literature on social protection is technicist, dealing with problems in the design of interventions and ignoring the politics of public action that shape the often unexpected outcomes of interventions. Second is the importance of informalisation for thinking about social assistance in southern Africa, particularly well discussed by Barchiesi and Ferguson. Ferguson extends the meaning of informalisation beyond labour and commodity markets to the ways and places in which people live, indeed relevant to thinking about the meaning of social assistance.

There are, however, also some important conceptual gaps in the ways each of these analysts think about the BIG, gaps that should also inform thinking about the wider relevance of the debate in southern Africa.

First is the importance of recognising that the dynamics of class struggle shape class structure in ways that are not necessarily predictable or fixed. Seekings' rigid and static class scheme, which posits a sharp barrier between the organised working class and the poor creates more difficulties analytically than it solves. He anguishes, for example, as to why COSATU supports the BIG, attributing it mainly to members' connection to family members who are unemployed. This is a false problem – every worker lives in the shadow of informality and unemployment.

Barchiesi's approach, which involves thinking about the shifting overall structure of the labour force and gives particular importance to exclusion through informalisation seems much more useful, but he perhaps takes this process as more unidirectional than it really is. Historically formalisation has meant not just state regulation but also the basis of citizenship claims upon the state – social assistance being one of the most important. It would be useful, however, for Barchiesi to distinguish between casualisation of labour and informalisation (this is not to be expected from Ferguson who does not easily think in class terms). The casual agricultural workers of Kerala had no fixed bosses but they formed trade unions that exacted contributions for social benefits from employers as well as from the state and workers themselves.

Secondly, Ferguson appears to label any concern with the relation between social assistance and accumulation as neo-liberal. This leaves the class nature of both accumulation and redistribution unexplored. The point here is that accumulation is a process structured by relations of class; its

implications for employment or poverty or well-being are entirely contingent – dependent on the dynamics of class struggle. The problem of the ANC position in GEAR is not that it is concerned with accumulation, but that, much like the World Bank, it takes the relation between capital accumulation the creation of jobs and the quality of work and livelihood to be somehow inevitably the best possible outcome in a globalising world. This is not a particularly neo-liberal position; it is the position of capital.

Thirdly, the debate appears to take the march of commodification as inevitable or at least as unidirectional for the BIG is an intervention that only addresses the space of incomes, This leaves the class nature of decommodification and recommodification unexplored. And it leaves the gendered nature of both unexplored as well. There is an important set of universalist forms of social assistance in health care and education that lie outside the BIG debate and that shape the class and gender-based organisation of care within households. In short, I do not think that the classical concerns with accumulation and redistribution in the debate on the welfare state are quite as sterile and unimportant as Ferguson claims.

Nonetheless, despite these gaps, I would insist that reflection on the BIG debate – what it says and what it misses - raises conceptual and political issues that are relevant to thinking about the meaning of social assistance and social protection throughout the region. I will try to substantiate this claim with a reflection in the next section on recent field experience in Chókwè.

Social assistance and social protection in Chókwè: asociativismo, labour based entitlements and the question of redistribution⁴

Diversification and Inequality in Chókwè

Rural livelihoods in Chókwè, as elsewhere in southern Africa are highly diversified, integrating agriculture, livestock-raising, wage-labour on a migrant or local casual basis, charcoal-burning, wood-cutting, fishing, vending, building and brewing. This diversification of activities is gendered: migrants to South Africa are more

⁴ This section is a reflection on issues that emerged during research organised through UNAC that took place in Chókwè from 24 October to 3 November 2008. The members of the research team were Pedro Marenja for UNAC, Boyce Tom from TCOE (Trust for Community Outreach and Education) in Cape Town and Bridget O'Laughlin, consultant. The study was based in focus group discussions with various associations in Chókwè and the neighbouring district of Guijá (see Appendix I) and in in-depth interviews with people from twenty-five different households, most of them members of associations, on subjects related to improving their everyday social security. Names have been altered. This reflection represents the views of the author, not the position of UNAC or other members of the research team.

likely to be men, for example, while casual workers on nearby farms are more likely to be women. The importance of agriculture in this array of livelihood activities should not be under-estimated. Households in Chókwè generally have access to land and produce and grow many of the things they need for everyday consumption: maize, rice, sweet potatoes and beans, though they also purchase food. Households vary in their patterns of diversification, including in their patterns of agricultural production. Some have access to irrigated land and grow horticultural products for the market; others cultivate only rainfed plots and depend on remittances or off-farm work for cash income.

Patterns of diversification are related to though not the same as patterns of inequality. It has been estimated that about 60% of households in Chókwè are below the poverty line, and that 20% of households control 50% of the land with one third of plots belonging to either traditional authorities or district officials (Republica de Mocambique 2005, pp. 22ff). Households with skilled formal sector workers often receive regular remittance income whereas others get only irregular contributions (or even news) from migrant members. There are households that have large herds of cattle, but most now have none or at best one or two oxen.

The changing nature of rural insecurity in Chókwè

What could be called traditional systems of social security in Chókwè were an historical construction, certainly not the unaltered remnants of a pre-colonial past. They included the accumulation of savings in the form of livestock or bridewealth cash-payments, cattle-loans, xitiki rotating savings funds and cooperative work-groups and above all, they included wage-labour. Under the circulating systems of migration, migrants, particularly men, contributed remittance income to their spouses, children, and parents, and would expect their children also to contribute to their sustenance in old ages. Remittances were used to build houses and cisterns, establish herds, buy ploughs, purchase food in lean periods and pay bridewealth. The mine labour contracts with deferred wages contributed to the weak bargaining power of migrant miners, but did assure continuing connection between migrants and rural families. One should not romanticize this system. It was characterised by gender and generational tensions that have contributed to its erosion. The position of a daughter-in-law with a husband absent for years and his remittances controlled by his parents could be particularly onerous.

Chókwè remains an area of emigration and emigration continues to be skewed in gender terms. Indeed the skewing sharpened radically during the years of the war and remains so, as illustrated by Table 2 below. This is reflected in a very high number of households headed by women.

Table 2 Sex ratios resident population of Chokwe District: 1980,1997 and 2007

	Male	Female	Ratio
1980 (Limpopo)	50736	55521	91.3
1997	74,425	98,852	75.2
2007	82059	105363	77.9

Source: RGP 1980, 1997 and 2007

If we look at the sex ratios by age-group for 1997 in Table 3, we can see that among young adults, there were twice as many women as men living in Chokwe.⁵

Table 3 Chokwe 1997 sex ratios by age groups 20-65

age group	male	female	ratio
20-24	4966	9794	51
25-29	3097	6416	48
30-34	2943	5998	49
35-39	3498	5756	61
40-44	2875	4354	66
45-49	2432	3555	68
50-54	1828	2874	64
55-59	1789	2567	70
60-64	1259	2033	62
total	24687	43347	57

Source: RGP 1997

⁵ I do not yet have the 2007 data.

The age-skewing in these figures should not, however, lead one to over-estimate return migration by older men. Men are also missing in the older age cohorts. This is not the demographic profile of the classical oscillating migration system of the past. The shift in sex-ratios between 1980 and 1997 is partly simply demographic. The decline of CAIL led to the reduction of migration to Chókwè and the outflow of young men has increased. Early AIDS mortality among men may also have skewed the ratio. But this shift is also a mirror of change in the organisation of households. These are measures of the resident population, not those who are present at the time of the census. Household heads may include those they consider to be part of their household even if they are not physically present. The decline in the number of young men counted as residents is thus also a measure of the rupture of connection. The protection against vulnerability provided by the classical divided household system and associated forms of social security has been undermined. In complex ways new forms of vulnerability have undermined household security.

The extended reach of commodification in everyday life

Increase in vulnerability is also a reflection of the increased importance of commodity space in rural livelihoods in Chókwè over the last thirty years. First some basic forms of social assistance were decommodified after independence: access to education and health. The introduction of user-fees, withdrawal of many subsidies on drugs and increased cost of school materials and uniforms mean that access depends on having money to pay. New commodities have also become part of the rural consumption pattern. Pre-paid credit vendors comb rural villages and men and women (and some children) use cell-phones to organise business, obtain information and keep in touch with kin and friends. Many areas in Chókwè (not just the town) now have electricity, so one needs money to feed the meter and electricity may be used to run an incubator or electric tools as well as for light. This does not mean that everyone in Chókwè has electricity or uses a cell-phone, but not doing so has become a measure of poverty.

The instability of agrarian production

Successive generations of planners from the colonial period onwards have spoken of Chókwè as the bread-basket of Mozambique or at least of urban Maputo, but the Limpopo has been an uncertain ally in this project. It is true that much of the potentially irrigable land is not currently being irrigated. FAO (2004) estimated the potential irrigated land of the Limpopo basin in Mozambique at 148000 ha of which 40000 were under irrigation in 1997. Large parts of the irrigation and drainage system destroyed by the floods of 2000 have not yet been recuperated. Currently those with irrigated land experience no shortage of water, even in 2008, a year of drought. But in the longer-term as more irrigable land is recovered and put into crops such as bio-fuels and as

the predicted ecological shifts associated with global warming take place, demand for the waters of the Limpopo will increase, not only in Mozambique but also upstream in Botswana, Zimbabwe and South Africa.

Rainfall is already highly irregular in Chókwè, with repeated cycles of drought punctuated by destructive and dramatic floods. The most significant column of the following table is the very high measures of variability – the standard deviation. The average amount of rainfall does not have much experiential reality for farmers in Chókwè.

Table 4 Rainfall in Chókwè District (mm)

Measure	Minimum	Maximum	Mean	Standard deviation
Total annual rainfall	179.7	986.5	604.5	34.5
Total during wet season	145.0	1009.8	500.4	31.5

Source: adapted from Mazuze 2004, p. 16

Flood is of course a particular serious problem for low-lying irrigable areas, but drought is problematic for both rain-fed and irrigable areas. Rainfed areas lose crops, pasture and watering points for their cattle; irrigation water becomes salty and salts the land. The sequence of extended war, devastating floods, and cycles of drought have led to a sharp decline in the number of cattle owned by households in Chókwè.

In the present context access to land is considered to be relatively secure in Chókwè, even by those who are very poor. The gradual process of land redistribution from CAIL both to peasants and commercial farmers that began in 1983 is regarded as one of the fundamental causes for loyalty to the Frelimo party in Gaza, a political compromise not easily ignored. Capacity to irrigate and work the land to which one has access and access to drinking-water are regarded as more pressing problems. In the longer-term, however, the certainty of access may prove to be illusory. The registration process is much more easily used by commercial farms and communities have already given leases to enterprises without careful negotiation over terms. In associations in

irrigable, access depends on membership in the association. In the past members, mainly women who are elderly or with many dependents have been expelled for not paying irrigation fees or not carrying out their share of maintenance.

The insecurities of a regionalised labour-market

Given the importance of remittance income from South Africa and local wage-labour, livelihoods in Chókwè are very sensitive to changes in regional labour-markets, which are themselves exposed to changes in international economic trends as well as local political and economic processes. The fall in world mineral prices (as with Anglo platinum) results first in lay-off of sub-contracted workers, the position in which many younger migrant men find themselves. The sharp rise in Zimbabwean emigration to South Africa meant increased competition for jobs in some areas in South Africa and culminated in the wave of xenophobic expulsions that led to a flood of return migration to Chókwè town in 2008. Young Zimbabwean men were sleeping rough near fields and around the market in Chókwè Town, looking for casual jobs and effectively competing with women day workers for jobs, which at the time of our study was affecting conditions of recruitment rather than the level of the day wage per se. As one woman day-labourer explained: 'The boss sends a lorry to pick up workers in the villages and then chooses only the number that he really needs, leaving the others to return home on foot or to wait until the end of the day'.

Increased dependency and the insecurity of inter-generational transfers

The rate of HIV incidence is high in the district: 22% of the adult population in 2002 according to Waterhouse (2004). The most frequently registered causes of death are malaria and tuberculosis (Republica de Mocambique 2005, p. 28), the latter also a classical disease of mines and migration. The impact on dependency within households is not just that of mortality, but the burdens of morbidity, that affect even households that do not themselves have members living with AIDS.

From interview accounts (needing more substantive representative inquiry) the kinds of inter-generational transfers expected from the classical circulating migration system of the past are being eroded. This is reflected in changes in the composition of households. Historically the migrant labour system constructed the social absence of men from households, but the process of disconnection has been sharply speeded by premature AIDS related mortality and the instability of remittances associated with the informalisation of labour. Many women spoke of their dead or disappeared sons, of their grandchildren who have no socially recognised father,

of daughters as well as sons who now never marry at all. Earlier systems of social security based in inter-generational transfers no longer function for everyone.

This change involves changes in both the composition and residential patterns of households. There are now households that consist of single people living on their own, often elderly women without remittances from their children. There are households where older people, particularly women, are caring for grandchildren without support from the children's fathers or paternal kin. There are still many multi-generational extended families in Chókwè district (42.5% of households according to the district profile (Republica de Mocambique 2005, p. 9), but many of them are now headed by women. The classical pattern of residence revolved around patrilineally based descent groups. Not only were daughters-in-law living with the parents of their absent husbands, but they would be surrounded by households that belong to the descent group of their husbands. Such groups still exist, but one now finds in Chókwè many households where the residential connections have been established by women themselves.

The following household, headed by a widow/divorcee, illustrates some of these changes.

Raquel Mabenze is a widow of 52 years who has been living since 1984 in Cotsoane, a community close to Chókwè along the Limpopo River. She and her husband fled with their small daughter from Chigubo, further north, when Renamo invaded. They left behind most of their possessions, family and friends. They stopped in Cotsoane because it was the first place where they felt safe. Her husband got a job in a factory that made rations for pigs. He died from food poisoning when he ate some of the pig-rations. Rebecca married again in Macia, another place protected by the army during the war, but that husband also died after a very short time and she came back to Cotsoane and decided not to marry again. In 1990, when she was 15, her daughter Ana migrated to Maputo looking for work, moved in with a man who had another wife. She had four children, all girls, now ranging from 9 to 16, all of whom are in school. Their father didn't support them so she returned to live with her mother. She used birth control for many years, but has since had one more daughter, now a year old. She receives no support from the father of her youngest daughter either and doesn't expect to marry (adapted from Marenja et al 2008).

While both women are working the family eats decently and the children can stay in school but Raquel would like to be able to irrigate her land, which would be possible if the Cotsoane canal were repaired, to send at least one of her grandchildren to secondary school and to get a pair of oxen, thus far beyond her capacity to save. Raquel is thus interested in a process of accumulation and she has joined a farmers' association in Cotsoane in the hope that she will be able to start a herd.

There are other widows, however, for whom the issue is simply everyday survival. Onora Mbanze, is over sixty. She lives on the outskirts of Chókwè town. Her husband, once a soldier, died many years ago. She had three living children, but two have died, 'of that disease', and the third, a son, has disappeared somewhere in South Africa. She has three grandchildren living with her. She does casual domestic work in town and gets a widow's pension of 150MT per month from the ISS since her husband made contributions when he was in the army. Last year she had malaria and borrowed 100 MT from a neighbour, kin of her husband to pay for medicine; he won't expect her to pay it back. The same neighbours also let her take water from their well without payment.

Onora Mbanze is a member of a farmers' association and through it has rights to a hectare of irrigated land. In the past she covered household consumption and also sold rice, but she can no longer manage that. The irrigation system needs maintenance and she doesn't have enough energy or money to pay people to help in the field. She is trying to keep all her grandchildren in school, but it is not possible. She is just hanging on trying to get by, not to accumulate.

Insecurity of markets for local produce in the face of international competition

At least since the 1920s, commercial producers in Chókwè have been concerned about access to markets for their produce. Settlers pushed to have exclusion of South African produced fruits and vegetables linked to guarantees on the recruitment of Mozambican workers for the South African mines (cf. Granger). Photos of rotting mountains of Chókwè tomatoes regularly grace Mozambican newspapers during the periods of glut. Tomato processing is no longer done in Chókwè and would be difficult to establish given the cheapness of imports. Today in Chókwè itself one sees signs advertising Thai rice whereas there is no longer and rice hulling plant functioning locally. Larger producers take their rice to Manhiça to process and sell. Bio-fuels will undoubtedly have a future, but this year's market proved vulnerable to the sudden fall in the price of petrol linked to the international economic crisis.

The central point about these different forms of fundamental insecurity in rural livelihoods of households in Chókwè is that for the vast majority who are below or near the poverty line, insecurity and vulnerability are not uncertain. They are a certainty. There is a very high co-variance of risk: all are exposed to floods, drought, shifts in prices for commercial crops and the increasing burdens of AIDS based morbidity and mortality. This makes it

impossible to think that social protection can be organised on the basis of risk-pooling through insurance schemes for the poor themselves. One cannot avoid the issue of redistribution.

Approaches towards social assistance: associations and the labour-based entitlements

The idea that rural people can make their lives better by working together in associations has a long history in Mozambique. At Independence the Frelimo government had a threefold strategy for the extension of social assistance in rural areas. The first was to increase the number of government funded schools and health posts functioning in rural areas and making access essentially free (decommodified access). The second, almost an immediate failure, was to apply the Chinese barefoot doctor model, training young 'agentes polyvalentes' who were supposed to be supported by contributions from their local communities. The third was to strengthen the productive base of rural areas through collective production, both state-farms and cooperatives, which would eventually improve living conditions and allow for expanded investment of surplus in social development . Cooperatives were usually formed on scattered abandoned settler farms, complementing but neither collectivising nor displacing household farming. Plantations and concentrated settler areas were converted to state-farms, not cooperatives. In Gaza rumours that cattle were to be collectivised periodically swept through the province, but in fact this never happened.

In southern Mozambique, where peasant agriculture was highly differentiated, this model of the complementary cooperative meant that they were usually composed of a few prosperous small farmers who were usually the cooperative leaders and a large number of women, often elderly and generally from households they headed. A CEA study in Machubo district in 1983 (CEA 1984) found that a substantial part of inputs provided to the cooperative was shared among the leaders for their own fields. In return for their occasional work on the cooperative field, women members were able to maintain links of patronage with the leaders who paid them in food for day-labour and helped them out in times of crisis. Chókwè some cooperatives initially included former male immigrant workers on settler farms who had no land of their own, but once credit dried up and the system of paying wages (avancos) out of loans ended, the Chókwè cooperatives also followed the familiar gendered membership profile.

In the 1983 reforms, cooperatives were allowed to divide most of their land into individual plots, keeping one section for collective production to pay common expenses. This was particularly demanded in peri-urban and irrigated areas where there was high demand for cultivable land. A large part of the existing peasant associations in Chókwè began in this way. For them the distinction between UNAC and the National

Cooperative Union is blurred. The history of the 21st of May Association of the Chókwè Town Green Zones, one of the associations belonging to UNAC is illustrative.

The association took its name because 21 May 1983 was the day when it became legal for the cooperatives to divide their land into individual plots. It had 80 hectares of irrigated land on the outskirts of Chókwè town. In 1983 it had 383 members, of whom 355 were women, each with a plot of 12 rows. They got credit to buy a tractor, which they finally junked in 1996. They couldn't get credit to replace it because they had not paid off their previous loans. The association acquired two team of oxen through a donor project, but the oxen are not trained. They are herded by the husband of a member, but not used to plough the association's land. The association also obtained materials through the project to repair their irrigation ditches after the 2000 floods, but the work is going very slowly.

Membership in the association has declined to 78 members, including one man. Most of the women are part of the original 1983 group and they are growing old. The youngest person present at our meeting was in her mid 50s. Membership declined for a number of reasons. Some members of the association were expelled by ESEP, the parastatal that operates the irrigation system, because they did not pay their irrigation fees. Others did not want to work on the collective field that funds some of their common expenditures. Still others could not pay their dues to the association (now the equivalent of \$4 per year). The president, a woman, determines whether or not new members can be admitted and what size plot they have. There have been very few. The long-term members now have plots that range between one and two hectares. One person has five hectares. Some of the plots are intensively worked, but other areas are dry and others overgrown (waiting for the onset of the rains).

Source: Marenja et al 2008

For most of the members of 21 of May Association, it provides not a basis for autonomous agricultural production but a contribution to their strategies for getting by. All the inputs they would need to work their land productively cost more than they could pay or hope to earn – for fertilizers, blight treatment, water-fees, interest on credit. For most the plot in the association is an important source of food for family consumption but not the only one, nor do they obtain substantial cash-income from their land. They obtain food by working in the plots of friends or kin who have stronger production than they do. Some are letting out their irrigated plots in the association in return for

food. They see membership in UNAC as a way of holding on to their plots of irrigable land. Once the drainage ditches are repaired, however, I am not so sure they will be able to prevent other claims to their valuable land.

Other farmers' associations in Chókwe that are integrated in UNAC, and some that are not, have a different more recent history. They have been established in the years after the 1994 peace settlement, usually with donor support or even initiative in areas such as refugee resettlement, post-flood recovery, and support to people living with AIDS. They tend to rise and fall with the arrival and disappearance of donors. Many have followed a productivist approach to poverty reduction, helping people to secure their livelihoods by developing collective approaches to individual investment.

Some of the donor projects have involved extending access to irrigated land in rainfed zones by building channels and providing pumps. Some associations follow the old cooperative model: there is a small area that is worked collectively and individual plots for members. Members are all supposed to work a fixed number of days per week in the collective plot. In principle all members also have plots of the same size, but in practice there is variation with some members who do not succeed in working all their land ceding part to other members. The composition of these associations also follows the old cooperative model: the leadership comes from prosperous commercial farmers while the members are older, often impoverished, women. Without donor financial support the associations have trouble buying diesel to run the pump or paying for maintenance, but where possible the better off may buy enough fuel to irrigate their own plots.

Some of the donors work on support for people living with AIDS organised and initially subsidised micro-credit groups for women. These groups have had difficulty surviving once donors have left. Members were often more interested in using their loans to buy food or pay medicine than to invest in income-earning activities that they had no time or energy to follow. The Vukoxa organisation, with some support from Help Age International, has an alternative approach. It recognises that widows living with AIDS may need help with current consumption and that it may be more important for AIDS orphans to stay in school than to be working intensively in new income-earning activities. It also observes that communities are under strain, no longer capable of helping all the AIDS widows and orphans that need assistance. Vukoxa's solution is to finance irrigation projects that include both individual plots and a section of collective production. The proceeds of the latter are supposed to be used to assist widows and orphans to remain in the community. Some redistribution is envisioned here but on a purely voluntary charitable basis and linked to expanded access to irrigated land, so Vukoxa's activities are limited to the Limpopo basin.

The associations also vary in what they do with their collective production. In the Vukoxa associations some of this goes to assist widows and orphans in their communities, while other associations use it to fund investments, pay loans and dues, to hire workers or to provide income or benefits for their own members. The leaders of the associations are respected people in their communities, literate, usually men, with larger commercially oriented plots than those held by most of the members, many of whom are women.

Still another kind of association is that which Raquel Mabenze has joined in Cotsoane.

The Association of Farmers and Cattle-owners of Cotsoane

Cotsoane is located along the main irrigation canal. It is part of an area that was brought into a state-farm and then redistributed to peasants and small commercial farmers in the 1980s. It was badly flooded in 2000 and its canal access has not yet been repaired. Members of this association thus refer to themselves as being an association excluded from the irrigation system.

The current focus of the association is cattle. Most of the cattle in Cotsoane died in the floods. The current president of the association is Cruz Machel, a former state-farm worker who was recruited to do a factory training course in the GDR, finally returning home in 1990 after the fall of the Berlin Wall to develop the house, farm and herd inherited from his father, all wiped out in the 2000 floods. In 2001, he heard of an ILO restocking project, but to be eligible one had to belong to an association. He convinced 15 leading men in Cotsoane to join the association; members include the pastor of the Zionist church, the traditional chief, the village secretary and former South African miners who returned with skills and substantial savings. The association initially received three teams of oxen, untrained but with ploughs, from the ILO project. One team was in poor health and died almost immediately, but Machel trained the others. They are used to plough the members' fields and are let out to other villagers for a fee. Cows born since 2001 have been distributed to individual members to restart their herds, eventually all members should receive one. Members have to contribute labour for herding and money for dipping and occasional extra rations. They have built a solid kraal and their animals are healthy.

The association has a small area along the irrigation channel. It would now like UNAC to help it find donor financing for canal repair and the expansion of the irrigated area. They recognise that they need to have a larger and more representative group if they wish to attract support. Having no women members was a draw back. Their only woman member thus far was recently admitted and charged a membership fee equivalent to \$20 (this is Raquel Mabenze, the day labourer described earlier). She was the only one to pay a membership fee, but the labour and cash of the older members has gone into the construction of the corral and feeding of the cattle. She is very far down the list to receive a cow, but says that she likes belonging to a group that has a vision of how to make life better.

Source: Marenja et al. 2008

Accumulation, redistribution and social support

The diversity of the associations in Chókwè is not problematic; flexibility is one of the advantages of the form. There are a number of troubling patterns in these cases, however. First is the extent to which members have joined to obtain indirect social support rather to pursue individual accumulation as farmers, which indeed they are not realistically able to do. Effectively they are working for an uncertain return, with minimal output and at a relatively high cost, taking into account donor subsidies, costs of administration and the use of agricultural equipment and machinery. The only associational form that attempts to address the breakdown of inter-generational transfers is that of Vukoxa, but its scale of redistribution is limited to intra-community sharing.

Second is that these interventions, abstracting from the very different class positions of members of the groups, are expensive inefficient ways to promote accumulation through small enterprise development, often hovering on the edge of favouritism or corruption. Abstracting from differences of class, the associations are also not prepared to organise class alliances around particular issues, such as the security of market access, that unite horticultural producers across very different scales of production, specialisation and forms of labour organisation.

And finally, these interventions whether as social assistance for the poor or as strategies of accumulation, have failed because donor interest is selective and transient – shifting from flood relief to AIDS and then out of the district to other regions of Mozambique. The thriving world of Chókwè NGOs of a few years ago died long before the current financial crisis.

The one less transient institution available at district level for a broader redistributive scheme is the Seven Million Fund, also claimed to be concerned with the eradication of poverty. It was originally provided through a transfer from the central government budget to the districts. This is, however, a revolving fund and no provision is made for regular budget transfers either from national or district revenues (Chókwè is a district with many formally registered enterprises taxable at a local level) or from direct donor contributions. Again, however, fund is narrowly focussed on poverty reduction through accumulation, glossing over differences of class.

Thus the fund as of late 2008 had been used mainly for acquiring tractors, considered by all the farmers' groups we met in Chókwè as the best solution to what ails them, even though tractors are always disproportionately used by the richer farmers in the groups. The first year tractors were bought for each locality with the idea that they would serve the local population; they were not maintained, nor did receipts from their use return to the fund. Thus the next year it was decided that credit would be advanced to selected private farmers in each locality, who would then decide on how the tractor should be used and be accountable for reimbursing the credit advanced.

The fund is administered by a politically appointed commission, not usually the best way to manage a development bank. Such a commission could play a role, however, in discussing how to address the crisis of rural social security engendered in the informalisation of labour, the distortion of generational patterns of dependency with increased morbidity and mortality, the recommodification of education and health, repeated cycles of drought and flood and exposure to international competition in agricultural commodities.

In reflecting on possible forms social assistance and poverty reduction in a district like Chókwè, the experience of South Africa and Namibia with a non-contributory pension merits analysis. The Institute of Social Security (ISS) currently administers only a contributory pension system, and is thinking about extending it on an experimental basis to rural households. Thinking and organising from a class-based perspective might lead to invoking the Kerala experience of including contributions from employers of casual workers. Or one might conclude that an unconditional age-based pension payment would be much less onerous to administer and would address the difficulties that many individuals have in living in a world of expanding commodification. Or one might be pushing for the expansion of greater decommodified space in health and education.

Conclusion

At first sight it may seem as if the debate over the Basic Income Grant in South Africa is completely irrelevant for a rural district in Mozambique. South Africa is a much richer country and it has much more clearly articulated class-based politics than does Mozambique. Agrarian production is much more important in rural livelihoods in Mozambique than it is in South Africa and a much greater part of its population lives in rural areas. In the light of great diversity, nationally and regionally, there is no reason to expect that a fixed universalist approach to social protection such as the Basic Income Grant would be uniformly advantageous.

Yet if we look at southern Africa as a whole, including southern and central Mozambique, we can see that many of the insecurities of rural life are the same: the increasing space of commodification in rural life set against the uncertainty of remittances linked to the growing informalisation of labour in South Africa itself, shifts in dependency linked to AIDS mortality and morbidity, the failure of inter-generational transfers and the increasing ecological and commercial uncertainty of agrarian production. In a district such as Chókwè the co-variance of risk is very high for a large part of the rural population. They may not be able to predict exactly when their livelihoods will fail, but it is nearly certain that they will do so. There are sharp limits to what associations based on the pooling of risk can do when vulnerability is so high. The notion that social protection can be based on residualist approaches that complement mythically constructed traditional systems of social security and market-based micro-finance (insurance, credit and savings) seems increasingly strained. Interventions, such as micro-credit, or support for farmers' associations, theoretically intended to promote accumulation, have often been disguised and transient forms of social support.

The debate around the BIG is relevant to thinking about what universalist alternatives there are – in South Africa and elsewhere in southern Africa. It draws attention to the fact that the formalisation and informalisation of labour are historical and contingent processes in southern Africa, intertwined with issues of vulnerability and social security. It specifically interrogates the political base for shifts in social policy and their real and unintended consequences. And it shows how dangerous it is to abandon class analysis to let capital configure and interpret the relation between accumulation and redistribution.

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