Social Insurance in the context of the Polycrisis

A Case Study of Namibia

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Executive Summary

Formal social insurance is an expanding business on the African continent. With rising income and an emerging middle class, more people want a better standard of life and more security for themselves and those they have to care for. Due to prevailing cultural values, care obligations include the living and the dead. Funeral insurance and life cover (with a funeral cover usually being part of it) are therefore particularly favoured as they promise customers to be protected for any kind of life threat and at the same time meet all their social obligations. In the southern African countries of Namibia, South Africa and Botswana, life insurance is a bestseller with billions of US$ of annual turnover. Most contracts are taken out as pure risk insurance – to be paid out after the death of the policyholder. As much as formal insurance appears to be a reliable further pillar of national social security, the financial resources directed towards insurance companies and cooperating banks have been weakening other safeguarding mechanisms such as informal support networks. In times of polycrisis, the situation worsens if risk provisioning is inadequate. Drawing on data from Namibia , this policy brief shows that what was initially intended to increase social security for some inadvertently exacerbated insecurity for many. This led to a cascading failure of security assets, setting a domino effect in motion. It resulted in a severe economic decline and tremendous social hardship.

This policy brief discusses how the polycrisis affects formal insurance which could subsequently threaten security schemes and social protection on the national level. It identifies the factors that support the expansion of formal security products and their inherent hazard potential. Recommendations are directed to policymakers, insurers, employers, and the civil society.

Key messages

- Expanding social Insurance in Africa: Formal social insurance, particularly life and funeral insurance, is rapidly growing in Africa, driven by rising incomes and an emerging middle class. These products cater to cultural obligations to care for both the living and the dead, making them highly popular in countries like Namibia, South Africa, and Botswana

- Unintended consequences: Formal social insurance, while expanding in Africa, can weaken informal support networks and exacerbate insecurity if risk provisioning is inadequate. In the case study of Namibia, the focus on life insurance has led to a restructuring of informal social support networks, increasing social inequality.

- To mitigate the worst societal effects of a polycrisis with regard to social security, polysolutions — centred around interrelated programs and the interaction of multiple stakeholders will be of major benefit to the entire population. These solutions include health and welfare safeguards, institutional safety barriers for insurance companies and banks, and start-up programs to boost the economy.

(1) Social insurance on the African continent

Social security is a burning issue in Africa. Less than 20% of the population in Sub-Saharan Africa is said to be covered by social benefits.[1] Among the most widespread are pension payments for the elderly, but that is not standard - let alone other welfare services such as medical care, maternity allowances, support for orphans and disabled persons, or unemployment protection. International statistics convey the impression that Africa is a continent of polycrisis – ecological distress, political instability, a great extent of poverty, high youth unemployment rates, and health risks.

This murky image is, however, only one side of the coin — there are prospering economic sectors, promising innovations, and creative solutions to everyday requirements. Ensuring a good life may, however, be quite a challenge since in many parts of Africa this is not only a concern of the living but includes moral obligations towards the dead. With rising income, an emerging middle class and increased standards of life, caring for life and the afterlife has become a growing concern of individuals and groups - and a multimillion-dollar business.

The insurance industry is said to have become one of the most important drivers of economic development in Africa. Prospects for investment are described as excellent and quickly recovered after a pronounced market drop during the COVID-19 pandemic.[2] In 2023, the insurance market had fairly recovered, valued at more than US$ 87.4 Billion with an estimated growth rate of over 6,3% per year.[3] However, a prospering insurance industry which is beneficial to (paying) customers) may show severe repercussions on the social well-being of parts of the uninsured population – previously being part of private protection and now left behind - if not backed up or supplemented by public welfare schemes and health protection or community mutuals. The unintended or tolerated side-effects of formal private insurance have become more and more visible in past years, even without a particularly pronounced crisis. In times of polycrisis such as during the recent pandemic and post-Covid era with coinciding economic, financial and societal problems, a security structure that is not itself sufficiently secured may lead to cascading negative effects on customers as well as non-customers, becoming a threat to social protection and the common good in general. **What was initially intended to increase social security for some (through the purchase of formal insurance) may inadvertently show negative consequences for communities and kin groups: it initiated a process of the delinking of care and curtailed solidarity, thus exacerbating insecurity and inequality for many.**

(2) The Namibian case

With a share of more than 80% of all insurance sales, the southern African countries of South Africa, Namibia, and Botswana dominate the life insurance market, including funeral insurance. The demand for life covers is continuously on the rise, attracting more and more customers. The southern African countries are somewhat in a privileged situation in terms of security provision for the population as compared to many other African nations. More than a third of the population is said to receive some kind of

[1] International Labor Organization, 2021
[2] KPMG 2022; Swiss Re Institute, 2020
[3] IMARC Group, 2023

state-provided social assistance.[4] There are state welfare schemes for pensions, maternity leave, aid programs for orphans and disabled persons, food banks operating in drought-stricken areas, and basic income grants; non-governmental organizations (NGOs) with temporary relief and shock-responsive programs; support structures by church-based or other religious institutions; informal savings associations or care and solidarity systems among family networks; and formal social insurance for the broader public.[5] Looking at Namibia as a case study for social security in times of polycrisis, it needs to be emphasized that its relatively small population of slightly over 2,5 million generates considerable funds for insurance each year. The number of life premiums exceeds the one of non-life premiums, with annual sales amounting to more than US$ 1 billion in 2021[6]. Yet, about half of the population is living in multi-dimensional poverty (more than 43%, with the latest data reported in 2021).[7]

Social security provisions in Namibia include several safety rings around individuals and groups comprising institutional welfare schemes, formal social security, and informal support networks (***fig. 1***). They exist side by side and may be used as complementary benefits, integrated into a more or less comprehensive and broader social welfare architecture. This safety net, however, is in no way complete. It shows gaps and deficiencies that can become perilous under conditions of stress and crisis.

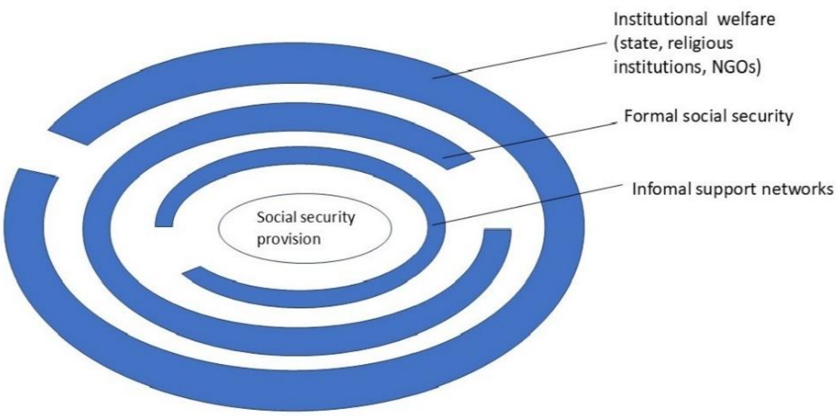

Fig. 1: Safety rings of social security provision: institutional, formal, informal. (Klocke-Daffa)

To give it a closer look, at least six different types can be identified **(fig. 2).** All of them provide some kind of social security but reveal significant differences in terms of scope, accessibility, and operational objectives. Provided that relatively stable political and economic meta-conditions exist, its polygonal structure covers a broad spectrum of risk prevention mechanisms, albeit on a basis that is not guaranteed to be stable. It may privilege some and marginalize others or exclude them

[4] Global Data, 2023
[5] Bähre, 2011
[6] Devereux and Getu, 2013
[7] Namibia Statistics Agency, 2021

altogether. Also, community inequalities lead to considerable differences with regard to the quantity and quality of protection provided.

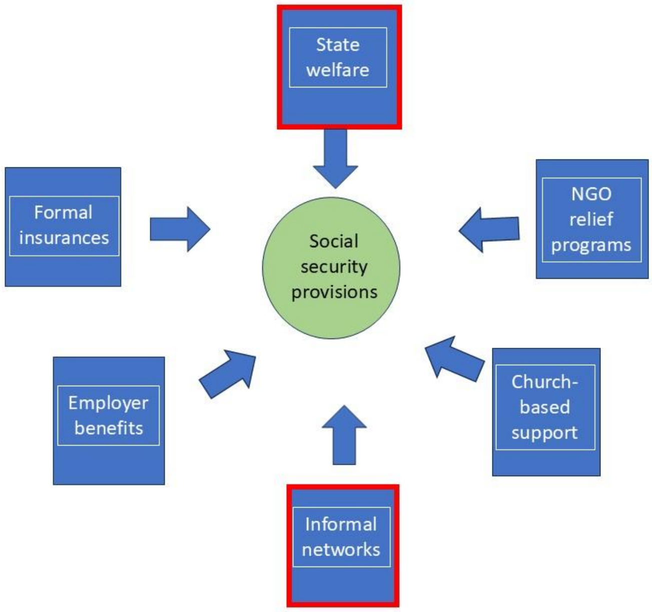

Fig. 2: Types of social security provision. (Klocke-Daffa)

State welfare programs do not cover all those in need – in particular not the unemployed (which may be the majority of all young people). Orphaned children and disabled persons might receive only a portion of the financial aid they actually need, and many beneficiaries of the state pension scheme are simply not contactable due to infrastructural or organisational problems. NGOs as well as religious institutions may not be able or do not intend to cover the needs of all those in distress on a permanent basis. Employers are focusing exclusively on their employees (if they do that at all) about the social benefits they offer to make jobs more attractive or because they are obligated by law. Insurance companies and Pension Funds exclude by definition all those who are not insured. Informal support networks and rotating savings associations or mutuals (less represented in Namibia than in South Africa) are generally not open to everyone but are made up of well-defined groups of interrelated persons in reciprocal exchange. This scenario applies in times without major stress.

In times of excessive crisis such as during the recent pandemic, the situation worsened, with two institutions left and being overstrained: government programs and informal networks. Others had to cut benefits. Employers had to retrench many if not all of their employees, assurers were faced with large numbers of lapsed contracts, and churches and NGOs struggled to maintain their social programs. As a result, state welfare schemes had to be ramped up, and persons who had no access to either of these security services had to rely on informal support networks. They are generally the most needed and important form of social security.[8] This, however, might have turned out to be an illusion not least due to the preceding expansion of the insurance

[8] Mupedziswa and Ntseane, 2013

industry. **Social insurance contributed to the draining of informal support networks.**

Why life insurance is in high demand: individual needs and social obligations

Political, economic and social changes in Namibia within the past decades have significantly boosted the demand for insurance. As in other parts of Africa, it is in particular the emerging middle class that contributed to this development. Due to rising incomes, insurance becomes affordable, and potential customers are fiercely courted by a number of internationally acting insurance companies. Depending on sales strategies, formal social protection may involve diverse products such as life cover, health insurance, impairment cover, retirement annuity or all-in-one benefit packages. Among these, life insurance policies are bestsellers. They include funeral insurance ("final expense") and comprise relatively large sums between 100.000 and 80 mil. Namibian dollars to be disbursed in case of the death of the policyholder. These sums are paid out to beneficiaries who are generally from among the extended family.[9]

For those who are financially unable to afford life covers or too skeptical toward insurance and banks to entrust them with savings for future benefits, single funeral covers appear to be more suitable. For those with a permanent income, employers may include a funeral cover as an extra benefit ("death benefit") to be taken out either in group schemes or on the basis of individual contracts. The products with the lowest fees are cheap enough to make them affordable even to the low-income groups of the population such as domestic workers, cleaners, security staff, or farm workers. There is an additional minimum cover by the legally prescribed Social Insurance of 0,9% of the gross monthly covered earnings for all employed persons working a minimum of one day a week regularly. Today, almost every adult Namibian is covered by at least one funeral insurance.

Increased demand for private insurance is further encouraged by two significant issues:

a) social obligations of individuals towards members of family and community,
b) trust in insurance companies, banks and other financial institutions.

Individuals accept their **social obligations** towards their relatives as a regular and integral part of adult life. Being able to care, generating income and becoming a respected person is in fact the objective of growing up. Those who do not have their own income can always help "with their hands" by providing services in the household or looking after the elderly and children. Owing a house is therefore one of many options to meet the requirements of a caring person. It allows acceptance of temporary visitors and long-term accommodation of children or adolescents from among the extended family. Since there is always someone in need or a case of emergency, it is difficult even for relatively well-off persons to accumulate financial buffers. Expenses cannot always be planned. Among the more dreaded sudden costs are those for funerals, whether death occurs after a long life or at an early age, due to illness or accident.

Caring for the dead is one of the social responsibilities of the living, which includes sharing in the costs of a decent funeral and, a year later or so, the unveiling of the gravestone among a more or less large number of guests, coming close to a second burial. Funerals are the largest and socially most significant events in a lifetime where the reputation of families and individuals (dead and alive) are publicly displayed and the social cohesion of the community, be it members of a village, an urban neighbourhood, a church congregation, a

[9] Klocke-Daffa, 2022

savings association or a work team, is symbolically reproduced - even where coherence is fragile. It is the dead that bring together the living.

Due to dreadful experiences in the past – of which the HIV/AIDS pandemic was among the worst before Covid-19 – Namibians are always alert of the event of death. It is a threat posed to care obligations, for the afterlife as well as for the present and future of relatives. Not even a well-organized state welfare regime can make up for it. This is where social insurance came in – promising financial affordability, reliability in cases of emergency, easy accessibility, and cultural responsiveness (*Box 1).*

Box 1: What makes formal social insurance attractive?

- **Affordability:** With the opening of the insurance portfolio to the mass market, customers of all social strata have been attracted, observing their needs and financial possibilities by specifically tailored products or package solutions.
- **Reliability**: Insurance and their cooperating banks cultivate the image of being reliable partners. Funeral insurance and the "final expenses" of life cover are promised to be paid out within 24-48 hours after death occurred. Extra benefits such as meat packages and gravestones
- **Accessibility**: To overcome insufficient mobility in rural areas and urban squatter settlements, insurance companies have branches in all cities and towns of the country, with agents on site who are encouraged to maintain face-to-face relationships.
- **Cultural sensitivity**: Due to the particular cultural value of death rituals, every funeral in the family causes severe stress and a high risk of indebtedness. The possibility of taking out insurance relieves many families of a great burden. Opening single policies to as many as a dozen family members whose contributions are paid for by the policyholder grants social prestige to him/her and underpins the cultural value of care.

With stable political conditions, rising incomes and the desire for a better standard of living, more and more customers were attracted which explains the high figures of insurance policies sold over the past decades. Social insurance allow for putting something aside for oneself and saving for the future without jeopardizing own cultural values. Insurance money may thus become a form of selfcare as well as community solidarity since many persons benefit from its distribution at the event of death.

A characteristic feature of the Namibian insurance industry is the predominance of risk assets. The disbursement of a policy is only due at the death of the policyholder. In many cases, home loans are directly connected to a life cover, and banks claim ownership of the contract to collateralize loans. The image of the responsible person who cares for the loved ones in present and beyond death is also favoured in advertising campaigns – being fully in line with cultural values of the majority of the population. As long-term studies have shown, customers had confidence in their insurer until recently and felt secure about the financial products of their choice which allow them to be the caring and respected persons they want to be: In the worst case, the costs for the funeral are covered and with an additional life cover, the house is safe and the surviving beneficiaries have extra liquid resources to live off.[10]

Only after years did it gradually become evident that this kind of private security provision has a high social price. Considering the large annual capital flows directed towards banks and insurance companies, a gradual restructuring of informal social support networks became unavoidable for most insurance customers[11]. This step primarily affected members of the wider extended family and non-relatives *(see fig. 3)*. Some go without support. Care is in part no longer a common good or an act of social solidarity within communities and social networks. On the contrary, a process of the delinking of responsibilities and social inequality is increasing. Those who do benefit from the policyholder before or after death have not much else to do than organize and participate in the policyholder's funeral. From the anthropological point of view, this constellation severely affects the relations between the living and the dead and places new burdens on those who have to care for an extra-large second funeral.

The process of social ousting was already underway in pre-pandemic times and became visible mainly in urban areas, as social workers confirm: more and more uncared adults, underserved disabled persons, growing numbers of street kids, and stormed homeless shelters.

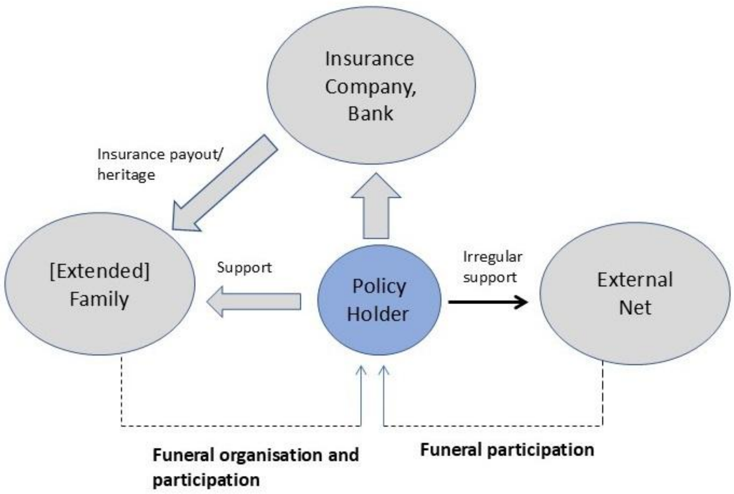

Fig. 3: Cash flows between policy holder, insurance company, banks and members of informal support networks of family and externals. (Klocke-Daffa)

The perils of the market and the Namibian polycrisis

Several political, economic and social factors thus contributed to the economic success of the insurance industry in Namibia as well as in other Southern African countries. High interest rates, a continuously growing middle class striving for a good life and seemingly well-situated and reliable insurance companies conveyed the image that social security would be provided for in any case of emergency and crisis – if only after death. The image of the fully provided customer

[10] Klocke-Daffa, 2024.

[11] Bähre, 2020

was systematically promoted by insurance companies at taking out insurance, possibly secured by a last will. **"**When all is settled, then you can die." Only rarely was the topic addressed of what might happen if policyholders did not die (for the time being) and yet crisis happened other than their own death.

What appeared to be a win-win situation at first glance proved to be not so certain on closer inspection. Lapsing funeral insurance and beneficiaries quarrelling over life cover disbursements, rising numbers of uncared adults and children, and the continuous expansion of hardly affordable state welfare schemes were chronic complaints long before the polycrisis hit the country. The negative side of the neo-liberal economy became more and more visible: "At the end of the day, it's all about money" now is a constant and rather disillusioned saying.

In times of polycrisis, the situation worsened within a short period of time. The fact that little was known about the effect of the pandemic when COVID-19 started was massively aggravated where welfare and safety guards were lacking such in rural communities or densely population urban areas. This led to highly increased death rates. What was alarming is the fact, that in this situation death benefits were not always paid out, for different reasons. Insurance companies and cooperating banks thus often failed to provide the promised security to customers which hit, in particular, the "mass market" used to be so much courted – those on low incomes, those from the middle class as well as debt-laden homeowners and small business people *(Box 2).*

Box 2: Why formal social insurance can turn out to be a threat to social peace in times of crisis

- **Affordability stimulates overloading**: Affording different financial provision products increases the risk of customers getting overloaded with too many or excessively high insurance policies. In times of crises, this leads to large numbers of lapsing contracts leaving customers deprived of their deposits, thus aggravating social distress.

- **Reliability may show to be a false promise**: Due to incomprehensible payout processes or allegations of corruption within insurance companies, policies may be paid out with time delay. Untransparent contractual terms and unnoticed small print on the side of customers which might lead to the refusal of payouts. The recovery of the insurance contract by the cooperating bank may severely affect customers, in particular in times of polycrisis with several heavy blows at the same time. Without way-out scenarios, customers suffer unduly and – more severely – lose trust in insurance.

- **Intermittent accessibility**: Sudden branch closures and untrustworthy freelancer brokers may leave customers unserved.

- **Cultural (un)sensitivity**: The acceptance of several members of the extended family on one policy often leads to over-insurance of individuals being covered by several policies. As much as this practice is in line with cultural values, it drains informal support networks. This is all the more applicable for life covers which require much higher premiums and cannot be dissolved or paid out prematurely. If life covers are connected to home loans (for lack of collateral) and both are unserved for more than a few months, a multiple disaster looms on the horizon: nor are there any provisions for the afterlife, nor is there a place to stay and care in presence, nor will informal support networks offer future security for having been cancelled before.

In severe crisis, contracts were no longer affordable to all customers and in many cases not backed up by emergency savings; insurance were not paid out due to unserved premiums which turned companies to be unreliable in the eyes of customers; offices had to close down, and the alleged cultural sensitivity had to take second place to economic criteria. For many, **polycrisis turned out to be a poly-disaster.** The failure of formal insurance was largely due to the fact that the resilience of security institutions to crises was not re-assured or not passed on to the customers. This led to the cascading failure of security provisions *(fig. 4).*

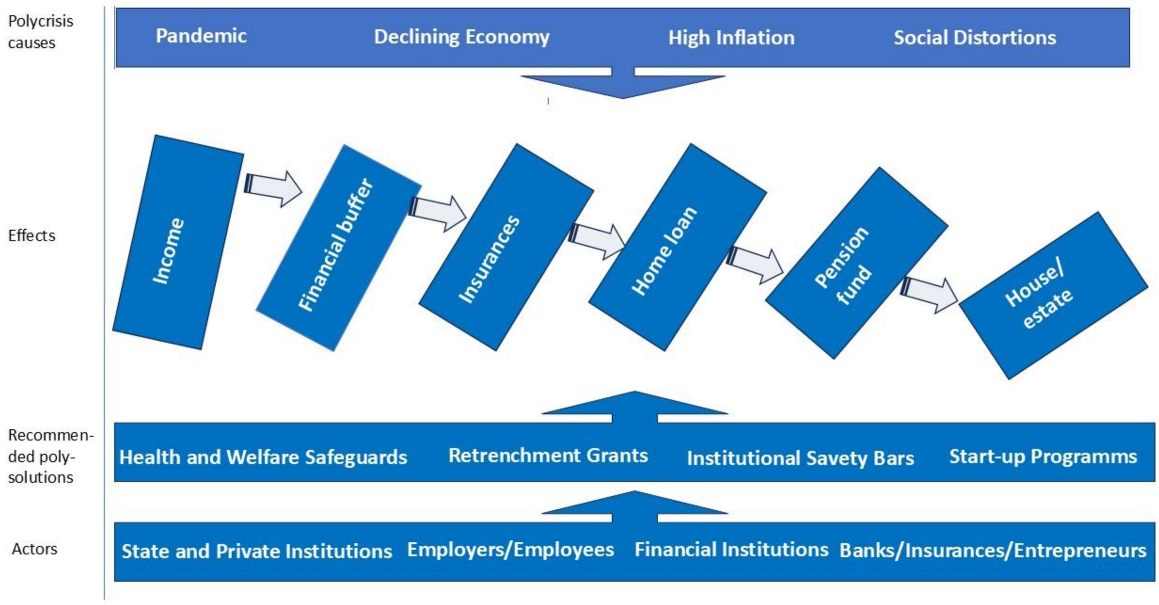

Fig. 4: Polycrisis –effects – poly solutions – actors. (Klocke-Daffa)

(3) Conclusion

Focusing on the effects of multiple crises on formal social insurance, we can conclude that with the coincidence of the global COVID-19 pandemic, declining national economy, high inflation rates and ensuing social distortions, a domino effect was set in motion. The retrenchment of large numbers of employees led to a sudden decline in income due to the lack of unemployment grants. Since many employees did not have a financial buffer large enough to bridge months of missing revenue, formal insurance such as funeral and life covers and loans could not be served. Waivers for insurance premiums that had been offered to funeral insurance generally did not cover more than a few months. Life insurance could only be halted for a maximum of six months. But COVID-19 lasted for almost two years. Insurance thus lapsed, including the much-valued funeral insurance when it was most needed. As many life covers were connected to home loans, the banks would only grant six months delay of payments and instalments. For lack of flexibility in bank conditions and fear of running into bad debts, they urged customers to sell their estates. As a last resort, some of the retrenched employees used their pension funds, provided the former employees were of retirement age. In some cases, their houses could thus be saved, in others, it was not enough and the loss of the house – possibly also the home of many – was inevitable. It must be kept in mind that using pensions as an opt-out strategy to cope with the worst effects of polycrisis will have an impact on the next generation which is burdened with caring for the elderly (then only with the rather low state pension as the only income for old age).

Recurring to other types of social security proved to be difficult as well: state welfare programs were already overloaded; NGOs had to close down for lack of supplies; Churches had at best a soup kitchen to care for needy members of the community; informal support networks were difficulty to reactivate in those cases where they had been reduced before; mutuals (if existing) were excessively stressed and did not always prove to be a complementary protection. What was intended to be an extra security measure turned out to be a double risk for those who had trusted in the new possibilities of the market economy.

The risk assessment of banks and insurance companies proved to be largely insufficient in times of polycrisis. This was mainly due to the omission of additional safety barriers and reinsurance for larger risks passed on in some way to customers of life insurance. Had there been a flexible adjustment to the upcoming crisis allowing customers more time to suspend payments and recover from economic constraints, the economic decline accompanying and following the pandemic may have been less severe – and much social suffering could have been avoided.

(4) Policy Recommendations

The analysis of data shows that precautions must be taken for future polycrisis scenarios. **Poly-solutions require a package of interrelated programs and the interaction of multiple stakeholders**. To mitigate the worst societal effects of a polycrisis with regard to social security, poly-solutions for immediate use will be of major benefit to the entire population. Together with some of my local interlocutors who know best about the chances and challenges, the following recommendations have been drafted. I interviewed men and women from insurance companies and banks, the Ministry of Gender Equality, Poverty Eradication and Social Security, and Community Development Services, as well as local social workers, and regular customers of insurers. The recommendations cooperatively worked out may not only be appealing to Namibians but to a broader number of African policymakers and the general public facing similar conditions (*Box 3*).

These measures demand for a consensual, integrated course of action that are gender and age appropriate and take local peculiarities into account. They would need to incorporate different stakeholders and hold them accountable *(Box 4)*.

Box 3: Potential Measures

i. **Health and Welfare safeguards** for cases of severe crisis must be developed and ready for use according to an ad hoc catalogue of measures. This will allow for the allocation of emergency resources at short notice. There is no time to lose. Any reduction may endanger human lives.

ii. **Retrenchment grants,** if only to partially cover income losses, will help employees keep their jobs rather than think about a career change, and enable employees to retain their trained employees. Grants could be paid from social insurance to be contributed jointly by employers and employees. If saved up in time, such grants would not burden employers with one-off payments when the crisis has already arrived.

iii. **Institutional safety barriers** for insurance companies and banks to stop the domino effect of unserved policies and loans because of crisis-induced income losses. Improved

communication of contract terms and timely safety precautions would prevent large numbers of unserved policies and bad debts and also reduce social distortions.

iv. **Start-up programs** after the pandemic will urgently be needed to boost the economy, getting small companies in particular back on their feet. To make programs efficient, control and adequate sanctions are suggested to prevent premature failure of start-ups.

Box 4: Actors on the scene

i. **State and private stakeholders** such as government institutions, religious organizations, national and international NGOs, and private donors will be needed for ad-hoc measures. However, it does not seem appropriate to leave emergency measures exclusively to public social security, thus bringing an ever-increasing part of the population under welfare.

ii. **Employers and employees** will equally have to join in getting prepared for security assurance during polycrisis. Building up or expanding unemployment insurance may be a first step.

iii. **Financial institutions** will need to install stronger safety barriers as part of their own financial risk calculations but also as an element of their social responsibility.

iv. **Banks, insurance and entrepreneurs** are called upon to draft economic programs which are backed up by safety guarantees.

People are not helpless victims of prevailing social and political deficits. They find ways of how to protect themselves, provide for security, and secure a reasonably acceptable well-being. Polycrisis, however, is a new phenomenon that overburdens states and societies. It therefore needs proactive engagement and commitment to anticipate possible effects and worst scenarios. The next pandemic is expected in the not-too-far future. People deserve to be protected in the best possible way.

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