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## A Small, But Big Aspect Of BIG

RECENT discussions on the proposed Basic Income Grant (BIG) have attracted a variety of sweeping statements: about creating dependency, about productive workers being exploited by the lazy, about social responsibilities, justice and equality and, of course, about poverty reduction. (Some of the problem in this debate may actually stem from the very concept of 'poverty reduction' which has now become so all-embracing that its punch has been lost. Everyone now seems to be an expert on poverty!)

However, a small, but critical point has been missed in much of the discussion. This is the intention of BIG to bring to the poor of Namibia the very resource that largely defines and traps them in real poverty. The resource is cash!

Few of us have any idea of how crucial \$100 in cash can be: the contacts that can be re-established with \$10 of phone credit, having medical care for a child after paying a \$15 taxi fare, or for paying \$50 for a shirt to replace the torn, grubby garment that everyone sneers at.

Cash enables. Even a little money opens doors, raises status, esteem and confidence, and provides access to the simplest commodities: salt, sugar, newspapers, school shoes, clean water and a mattress. These are things that we all simply take for granted. Indeed, we could not imagine life without them and, notably, rich people often spend more than \$100 a month on them. Yet for the poorest in Namibia who have no access to cash, these essentials are beyond reach. And without cash, it is virtually impossible to enter the world of the employed or self-employed. (This is why micro-lending services - such as the Grameen Bank and Angola's KixioCredito - are so effective).

One problem is that many of us assume that \$100 is too insignificant to make a difference. However, I challenge anyone to go without the basic commodities that

we use every day and buy for less than \$100 a month.

Another problem is our fixation on food security to reduce poverty. Rural Namibians are told to grow food to be food secure. Rural residents, especially those in communal areas will then have full, rounded bellies, and it is believed that their poverty will have been reduced. Paradoxically, this advice always comes from well-endowed people who just happen to use cash to buy all their own food.

But what of the basic needs of rural people to have money for decent clothes and means of communicating, for example? These are ignored by those of us in towns who wallow in our cash incomes. Are there two goal posts in this country: food security for the rural poor and financial security for those with access to cash in towns? Surely double standards were abolished when Namibia became independent?

It is commonsense that every Namibian needs cash security, and the need for cash is often desperate.

Food worth \$100 is **not** the same as \$100 in cash! If our Namibian leadership would recognize this, the debate could proceed more usefully on how financial security can be achieved.

One possibility is to increase social welfare pensions as a way of getting cash to the poor and in wider circulation. I suspect also that the country's overall economic health would benefit from a greater spread of financial security.

Whatever decisions are made regarding the Basic Income Grant, it is clear that Namibia needs Big thinking and Big action for the many citizens who don't have \$3 to buy this newspaper or to make a phone call about a job.

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