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REPUBLIC OF SOUTH AFRICA



**UNISA**   
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# **CLIENT SATISFACTION SURVEY ON UNEMPLOYMENT INSURANCE FUND (UIF) SERVICE DELIVERY IN SOUTH AFRICA**

**Commissioned by**

**DEPARTMENT OF LABOUR  
RESEARCH POLICY AND PLANNING UNIT**

**Compiled by the**

**BUREAU OF MARKET RESEARCH  
College of Economic and Management Sciences**



**CLIENT SATISFACTION SURVEY ON UNEMPLOYMENT  
INSURANCE FUND (UIF) SERVICE DELIVERY  
IN SOUTH AFRICA**

**Study commissioned by**

**Department of Labour  
Research Policy and Planning Unit**

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**BUREAU OF MARKET RESEARCH**

**College of Economic and Management Sciences**

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    - Mr A Risenga
    - Ms AN Moshoeu
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  - Mr Thabo Sephiri



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  - Mr A Risenga
- 
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  - Ms Cheryl Kemp (BMR Language Editor) for language editing.
  - Interviewers who participated in piloting of the questionnaire and conducting the CATIs.

## **ACRONYMS**

BMR	Bureau of Market Research
CATI	Computer-Aided Telephone Interviews
DoL	Department of Labour
RPP	Research Policy and Planning unit of the Department of Labour
SPSS	Statistical Package for Social Sciences
UIF	Unemployment Insurance Fund
Unisa	University of South Africa

## **ABBREVIATIONS**

EU	European Commission, see EC.
ILO	International Labour Organization
ISSA	International Social Security Association
IMF	International Monetary Fund

## CHAPTER 1

### BACKGROUND, AIM AND SCOPE

#### 1.1 BACKGROUND

Improved and sustainable service delivery remains one of the major challenges facing public institutions especially in areas that are perceived as critical to the welfare of the public. Consequently, the Government embarked on the 'Batho Pele Principles' campaign meaning 'People First', which is aimed at recuperating service delivery in public institutions. The Department of Labour (DoL) is among the state departments mandated with a responsibility to render services that are perceived to be critical, especially for the South African economy that shows relatively high unemployment levels. More specifically, the Unemployment Insurance Fund (UIF), which is an integral component of the DoL, is entrusted with the responsibility of providing short-term relief to workers, subject to certain conditions, when they become unemployed or are unable to work due to illness, maternity or adoption leave and also to provide relief to dependants of deceased contributors.

It is against this background that the DoL endeavours to align its strategies with the national priority to improve service delivery by committing itself to the eight 'Batho Pele Principles' namely consultation, service standards, access, courtesy, information, openness and transparency, redress and value for money. This has also provided the basis for the DoL to continuously evaluate the effectiveness and efficiency of UIF service delivery to the unemployed community (beneficiaries) as well as the contributors (employers). The continuous and consistent evaluation of service performance also presents the DoL with an ideal opportunity to set clear goals and construct informed strategies to improve public service delivery. Therefore, it is extremely important that the information that the DoL uses to make strategic decisions to support revised or improved service delivery, should be reliable and sought from credible sources. It is on this premise that the DoL has decided to commission the Bureau of Market Research (BMR) at the University of South Africa (Unisa) to conduct a client service delivery perception survey among UIF

beneficiaries and contributors by measuring their satisfaction levels regarding UIF services. The study was broadened to make provision for more meaningful insights into the outcome of the study by eliciting underlying reasons for lower satisfaction levels cited by UIF clients.

## 1.2 AIMS AND SCOPE OF THE STUDY

The main focus of the research was to measure UIF clients (beneficiaries/ employees and employers) satisfaction with regard to the services rendered by UIF offices. More specifically the study focused on the following areas related to UIF service delivery:

- Types and regularity of services/benefits used (only for beneficiaries)
- Services/interactions related to UIF and UIF contribution payments (only for employers)
- General perception of UIF services on the part of the beneficiary/employer
- Service provision by the UIF staff and physical facilities
- Telecommunication interaction with the UIF
- Online communication with the UIF
- Postal interaction with UIF
- Completion and contents of UIF forms
- Turnaround time of handling applications/enquiries
- UIF information brochures/publications
- Dispute resolution with UIF contributors (only employers)
- Transport/distance travelled by clients to UIF office

The research model was also designed to collect information on the:

- Demographics of beneficiaries
- Corpographics of employers

In broad terms, the study sought to provide strategic directions to the UIF by uncovering underlying reasons for low satisfaction service areas and to make

necessary recommendations on intervention measures to bring UIF service levels on par with client expectations.

Contextualise the study in terms of the sampling units to be included in the study initially required some exploratory research. Firstly, the extent of the study was explored by investigating the provision and availability of UIF service points across South Africa. The DoL supplied the BMR with a comprehensive list of all labour centres (regional offices) across South Africa, which mainly served as inputs for constructing a sampling plan for the study. Spreading the sample across all regions largely supported the research strategy to measure client satisfaction with UIF service delivery across South Africa. Ultimately, all nine provinces and the 129 respective UIF offices located across the provinces were included in the study, as shown in exhibit 1.1.

#### EXHIBIT 1.1

##### REGIONAL DISTRIBUTION OF UIF LABOUR CENTRES INCLUDED IN STUDY

Province	Number of UIF regional offices per
Eastern Cape	16
Free State	11
Gauteng	27
KwaZulu-Natal	17
Limpopo	12
Mpumalanga	16
North West	10
Northern Cape	7
Western Cape	12
<b>TOTAL</b>	<b>129</b>

As part of the environmental scanning, the exploratory research also entailed an understanding of the type of services rendered by UIF and used by UIF clients. In consultation with the UIF task team members, the main UIF service types were identified as reflected in exhibit 1.2.

**EXHIBIT 1.2****UIF SERVICE AREAS BY UIF CLIENT TYPE**

<b>Services accessed by beneficiaries</b>	<b>Services accessed by employers</b>
Unemployment benefits	Registration as employer
Maternity benefits	UIF declarations
Child adoption benefits	Contribution payments to UIF
Illness benefits	Disputes with UIF
Dependant benefits	UIF enquiries

The service areas displayed in exhibit 1.2 were included as major focal points for the separate surveys conducted among UIF beneficiaries (employees) and employers respectively.

**1.3 CONCLUSION**

This chapter provided a brief exposition of the background to the study and highlighted the main focus areas of the research. The next chapter presents an overview of the research methodology followed in the UIF beneficiary (employee) and employer satisfaction surveys.

## CHAPTER 2

### RESEARCH METHODOLOGY

#### 2.1 INTRODUCTION

The exposition of the research methodology presented in this chapter has two facets. The first part of the discussion focuses on the research model designed for this study. The second part of the discussion covers the research design of the study with specific emphasis on the survey population, sampling plan, research instrument and data collection and analysis. The chapter concludes with a brief summary and report layout.

#### 2.2 RESEARCH MODEL OF THE STUDY

The research model designed for the UIF satisfaction study used a dual approach. In this regard, separate research instruments were designed for the UIF beneficiaries' (employees) and employers' surveys. The focus areas outlined in chapter 1 captured the scope and focus of the research, which are largely similar for the beneficiary/employee and employer surveys. In addition, although separate surveys were conducted for the beneficiaries/employees and employers, the research model design for both surveys were also similar. In this regard the research model used a 10-point numerical scale response format to capture satisfaction scores of the respondents, where a score of 1 denoted poor satisfaction and a score of 10 denoted excellent service (extreme satisfaction). Based on this approach, the research model design allowed for the computation of average satisfaction scores for the various service items measured in the two separate studies. For interpretation purposes, scores of 8 and above (on the 10-point scale) display high satisfaction levels with regard to UIF service provision while scores between 6 and 7.99 show average satisfaction with regard to UIF service delivery. In addition, in order to guide and inform practical strategic decisions, the research model was designed to capture reasons for low satisfaction levels (satisfaction scores below 6).

To illustrate the model design against the background provided above, exhibit 2.1 depicts an extract of the response formats used by the research model in both surveys (beneficiaries/employees and employers).

### EXHIBIT 2.1

#### RESEARCH MODEL DESIGN: RESPONSE FORMAT EXAMPLE

UIF service area	Satisfaction level										Reason for rating below 6
	Poor	→								Excellent	
UIF staff	1	2	3	4	5	6	7	8	9	10	
UIF facilities	1	2	3	4	5	6	7	8	9	10	

It is clear from the above exhibit that the research model was designed to measure satisfaction levels with regard to various UIF service areas (see focus areas in chapter 1 for specific service areas measured) and to capture reasons for service areas not performing according to client expectations.

## 2.3 RESEARCH DESIGN

The research design phase of the study included both exploratory and descriptive research. These approaches are discussed separately below.

### 2.3.1 Exploratory research

The conceptualisation process was carried out during the initial stages of the study, which comprised consultative activities mainly with the stakeholders from the DoL by means of brainstorming sessions pertinent to the rationale, scope, design and planning and execution of the study. This entailed a series of meetings between the BMR and DoL project team members following the signing of the Memorandum of Agreement (MOA) between the DoL and the BMR at Unisa. The first meeting was held in April 2010 between the BMR and the DoL Projects Steering Committee to plan around the project logistics, assignment of responsibilities among the task team members and agreeing on the project milestones.



This was followed by an informative literature review exercise, which entailed consulting secondary sources such as the DoL Website and publications (information brochures and booklets). This enabled the BMR to gain a broader insight into the UIF service delivery mandate, specifically with regard to UIF beneficiaries' claim procedures, requirements and type of benefits (ie unemployment, illness, adoption, maternity, and death benefits). Information pertinent to employers' registration requirements, procedures and methods (online, e-mail, telephone, facsimile and in-person) was also sought from these sources and discussions with the DoL task team members.

Previous studies conducted by the DoL, namely Provincial Client Satisfaction for 2005/2006 and 2008 were also used to augment the secondary research phase. The information gathered from these sources was instrumental in facilitating the planning and design of the study.

A further phase of the exploratory research constituted an environmental scan which entailed two site visits to the DoL regional labour centres in May 2010, namely Krugersdorp and Mamelodi. The DoL RPP unit was instrumental in organising the visits, including the logistical arrangements and liaison with the relevant stakeholders in the respective centres. This exercise took the form of a guided tour around the offices of both centres with the assistance of the staff members in charge of the daily operations of the centres respectively. This enabled the BMR team to observe the actual functioning and service delivery activities of UIF staff directly.

The site visits to the UIF offices proved to be very insightful and provided the research team with an opportunity to gather information pertinent to UIF staff experiences and challenges that they face during the service delivery process. These ranged from the initial UIF clients' applications to activities such as:

- handling enquiries from beneficiaries and employers
- completion, processing, approval of claim beneficiary forms
- provision for payments of benefits and updating of information

- Processing of declaration documents and dispute resolutions with employers

The site visits were very useful not only in providing insights into UIF service delivery aspects but also as a basis for setting guidelines in the design of the research instrument in terms of service delivery items covered in the questionnaire.

Lastly, the close collaboration between the BMR and the DoL research task team largely supported the streamlining of the planning and implementation of the descriptive research activities. The task team collaboration also included the involvement of the DoL RPP unit in the questionnaire development process, training, pilot testing of the questionnaire as well as design of the sampling plan outlined in the next section.

### 2.3.2 Descriptive research

A quantitative approach was adopted in the execution of the study by means of surveys among UIF beneficiaries/employees and employers. This approach included the sampling of a representative portion of UIF clients to provide perceptions and satisfaction ratings on UIF service delivery. The survey populations, sampling plans, research instruments, data collection method, fieldwork management and administration as well as the data editing, coding and capturing processes for the surveys are explained in detail below.

#### 2.3.2.1 *Survey populations*

The survey populations for this study comprised UIF clients. These included beneficiaries (employees) who utilised UIF services during the period November 2009 to April 2010 as well as employers who accessed any of the services rendered by the UIF (or contributed to the UIF or interacted personally or electronically with the UIF) during the period November 2009 to April 2010. Each of the survey populations are described in more detail in the sections below.

➤ *Beneficiaries/employees*

Beneficiaries/employees included in the survey were those who utilised UIF services (unemployment, maternity, adoption, illness and dependant benefits) during the period indicated above. As mentioned, the surveyed employees were distributed across all nine provinces and specifically in areas where regional UIF services and offices are available. It should also be noted that only beneficiaries who have access to telephones (landline or cellphone) were considered for inclusion in the study. This permutation was included in the research design to ensure the widest possible geographic coverage of the survey population. The proportion of the employee sample meeting this criteria was regarded as adequate for representation purposes. To support this view, table 2.1 shows that 79.8 % of the UIF beneficiaries captured on the DoL database have access to landline telephones. This largely supported the preference for conducting Computer-Aided Telephone Interviews with UIF beneficiaries.

**TABLE 2.1**

**POPULATION DISTRIBUTION OF UIF BENEFICIARIES BY PROVINCE  
AND TELEPHONE OWNERSHIP**

<b>Province</b>	<b>Total number beneficiaries (N)</b>	<b>Number of beneficiaries with telephones (N)</b>	<b>Percentage of beneficiaries with telephones (%)</b>
Eastern Cape	28 311	21 458	75.8
Free State	18 685	12 238	65.5
Gauteng	200 879	161 317	80.3
KwaZulu-Natal	86 113	71 858	83.4
Limpopo	13 584	11 933	87.8
Mpumalanga	48 093	38 784	80.6
North West	10 474	8 483	81.0
Northern Cape	7 433	5 654	76.1
Western Cape	92 524	72 600	78.5
<b>Total</b>	<b>506 096</b>	<b>404 325</b>	<b>79.8</b>

Source: DoL (2010)

➤ *Employers*

The employers included in the survey consisted of all those who had interacted with the UIF during the period mentioned above. For purposes of the study, only employers with access to telephones (cellular and/or landlines) were considered for inclusion in the study. Table 2.2 shows that the proportion of UIF beneficiaries with access to telephones is adequate to support sample representativeness. The table shows that almost 90 % of UIF employers on the DoL database have access to telephones.

**TABLE 2.2**

**POPULATION DISTRIBUTION OF EMPLOYERS BY TELEPHONE ACCESS AND PROVINCE**

<b>Province</b>	<b>Total number of employers (N)</b>	<b>Number of employers with telephones (N)</b>	<b>Percentage of employers with telephones (%)</b>
Eastern Cape	1 419	1 292	91.0
Free State	1 240	1 103	88.9
Gauteng	8 633	7 605	88.0
KwaZulu-Natal	3 380	3 033	89.7
Limpopo	719	663	92.0
Mpumalanga	2 437	2 163	88.7
North West	738	667	90.0
Northern Cape	557	502	90.1
Western Cape	4 421	4 091	92.5
<b>Total</b>	<b>23 544</b>	<b>21 119</b>	<b>89.7</b>

Source: DoL (2010)

**2.3.2.2 Sampling plan**

The construction of the sampling plan followed the first DoL/BMR steering committee meeting in April 2010, where aspects related to the sample size, elements and sample frame were discussed. The sample frame for the beneficiaries/employees and employers supplied to BMR by the DoL were used to draw the final samples for the respective surveys. The sampling methodologies for both surveys are discussed in more detail below.

➤ *Beneficiary/employee sampling plan*

The sample distribution of UIF beneficiaries was based on the five main types of benefits that were accessed by UIF beneficiaries distributed across nine provinces. For this purpose, the DoL database of beneficiaries was firstly clustered according to these benefit types (table 2.3). The UIF beneficiary database supplied to the BMR reflected a proportionally higher number of unemployment benefits (81.9 %) being accessed. This was followed by maternity benefits (12.4 %) with child adoption benefits reflecting the lowest proportion (0.01 %) among the five benefit types utilised by employees.

It should be noted that the initial clustering by benefit type was required to allow for a stratified sampling approach by cluster group. To ensure statistical representation, a minimum of 50 sample elements per benefit category were applied resulting in a slight disproportional sample.

Table 2.3 reflect the initial (n = 1 500) and realised sample (n = 1 640) for beneficiaries/employees.

**TABLE 2.3**

**INITIAL AND REALISED BENEFICIARY SAMPLE DISTRIBUTION BY BENEFIT TYPE**

UIF Benefit	Sample population		Initial sample distribution		Realised sample distribution (n)	
	n	%	n	%	n	%
Dependant (death)	12 245	2.4	50	3.3	52	3.2
Child adoption	32	0.01	**29	1.9	8	0.5
Illness	16 510	3.3	50	3.3	51	3.1
Maternity	62 798	12.1	205	13.7	155	9.5
Unemployment	414 511	81.9	1 166	77.7	1 374	83.8
<b>Total</b>	<b>506 096</b>	<b>100.0</b>	<b>1 500</b>	<b>100.0</b>	<b>1 640</b>	<b>100.0</b>

\*\* Readers are cautioned to not overgeneralise when interpreting the findings for this segment showing low participation rates.

Deviation from the initial sample plan is evident in the beneficiary samples displayed in table 2.3. The major reason for these discrepancies included non-response and unwillingness of respondents, especially in the child adoption and

maternity clusters, incorrect/non-availability of telephone numbers and refusals to participate in the survey. To compensate for these sampling errors, the other benefit clusters were augmented in order to attain the desired total sample. This process resulted in 'over-sampling' of 140 sample elements as reflected by the total size of the realised sample distribution (see table 2.3).

➤ *Employer sampling plan*

The DoL database of UIF employers was used to draw a stratified sample of UIF employers. The sample was drawn to secure at least 50 UIF employers per province (strata). It should be noted that, in order to meet the minimum requirement of 50 employers per province, certain provinces with sample sizes below the sub-minimum of 50, had to be elevated. This process entailed a proportional decrease of employer sample sizes in certain provinces such as Gauteng and Western Cape and a proportional increase of sample sizes in provinces with a smaller number of UIF employers who interacted with the UIF during the preceding 12 months. This resulted in a disproportionate sample of employers interacting with the UIF. Table 2.4, for example, shows that the share of Gauteng decreased from 36.7 % of total employers to 18.0 % in the realised sample. On the contrary, Limpopo increased from 3.1 % of the sample population to 12.2 % of the realised sample.

Initially, a sample of 500 UIF employees was drawn across the nine provinces as displayed in table 2.4. The table also confirmed a slight deviation between the initial and realised sample resulting primarily from provincial border changes and business relocation.

TABLE 2.4

## SAMPLE DISTRIBUTION OF UIF EMPLOYERS BY PROVINCE

Province	Initial sample distribution (n)		Realised sample distribution (n)		Realised sample distribution	
	n	%	n	%	n	%
Eastern Cape	1 419	6.0	50	10.0	50	9.7
Free State	1 240	5.3	50	10.0	52	9.7
Gauteng	8 633	36.7	89	17.8	96	18.0
KwaZulu-Natal	3 380	14.4	50	10.0	51	9.6
Limpopo	719	3.1	50	10.0	65	12.2
Mpumalanga	2 437	10.4	50	10.0	50	9.4
North West	738	3.1	50	10	64	12.0
Northern Cape	557	2.4	50	10.0	50	9.3
Western Cape	4 421	18.8	61	12.2	56	10.5
<b>Total</b>	<b>23 544</b>	<b>100.0</b>	<b>500</b>	<b>100.0</b>	<b>534</b>	<b>100.0</b>

Slight variations between the initial and the realised sample sizes across the provinces are clear from table 2.4. The major reasons for these deviations include:

- Migration of businesses from one province to another (businesses who were recorded on the UIF database had migrated to other provinces with their new location not updated by the time of the survey).
- Changes in the provincial demarcations, which led to certain geographical areas of certain provinces falling under provincial jurisdictions other than those indicated on the initial UIF database.
- Some business operations/subsidiaries had been erroneously recorded on the UIF database by main office/headquarters address and not by branch location.
- Non-response resulting from refusals (unwillingness) and non-availability of relevant respondents, which required the substitution of a number of businesses across different provinces to finally arrive at the desired sub-minimum sample numbers per province.

The sample discrepancies reflected in table 2.4 display marginally fewer or more interviews conducted in certain provinces compared to the initial minimum sample sizes of 50 or more. Only the Eastern Cape, Mpumalanga and Northern Cape provinces did not deviate from the initial sample requirement of a maximum of 50 interviews.

### *2.3.2.3 Survey instrument*

Structured survey questionnaires for UIF beneficiaries and employers were designed to measure satisfaction levels and reasons for dissatisfaction regarding the main UIF service delivery aspects measured by the study. The design and structure of questionnaires used in this study were mainly shaped and guided by the content of questionnaires that were used in the previous client satisfaction studies that were conducted by the DoL in 2005/6 and 2008. These topic matters were further fine-tuned by the DoL/BMR research task team based on the outcome of the exploratory research that relied mostly on the site visits (see section 2.3.1).

Prior to final approval, the questionnaires were circulated among the DoL and RPP (in June 2010 for the beneficiaries and August 2010 for employers) for scrutiny, inputs and recommendations. Following the incorporation of inputs from the DoL and RPP, the questionnaires were pilot tested, finalised and approved by the RPP unit.

Finally, the questionnaires were transformed into a Web-based format. The Web questionnaires were uploaded electronically and were used to conduct interviews with respondents via computer-aided telephone interviews. The questionnaires were also included as part of the training material used during fieldwork training.

### *2.3.2.4 Training of fieldworkers and questionnaire pilot testing*

The training of fieldworkers was conducted at the BMR's offices in Pretoria. Two separate training sessions were conducted for the beneficiary and employer surveys



in July and August 2010 respectively. The RPP and UIF attended both training sessions in observer capacity and provided inputs during the pilot-test phase.

The initial training session commenced with the training of interviewers for the UIF beneficiary/employee survey (July). This was followed by the training of the interviewers responsible for the employer survey (August).

The training process for both surveys was completed in three phases as follows:

- Firstly, interviewers were trained on how to complete the questionnaire, select eligible respondents and conduct interviews.
- The second phase involved piloting of the questionnaire where the first few interviews were conducted with the respondents via a computer assisted telephone interview (CATI) facility using the electronic Web-based questionnaire.
- Following the pilot test, a debriefing session was convened where matters emerging from the pilot interviews were discussed. This presented an opportunity for the interviewers, RPP and UIF to suggest final adjustments to the questionnaires prior to full-scale interviews with the beneficiaries and employers. This process was essential to ensure that the questionnaires were properly structured to elicit accurate responses from the respondents and yet concise enough to keep the interview as short as possible to allow for a reasonable telephone interviewing time of between 15 to 25 minutes.

Finally, all interviews were conducted at the CATI facilities of the BMR. The RPP unit enjoyed observer status during the entire interviewing process and was regularly updated on developments and the response rates.

#### *2.3.2.5 Data collection technique*

As mentioned, a Computer-Aided Telephone Interview (CATI) approach was used to conduct the pilot and actual interviews with beneficiaries and employers. This

technique entailed simultaneous completion of an electronic Web-based questionnaire by the interviewer on the computer using a mouse and a keyboard while interviewing the respondent using a landline telephone.

#### *2.3.2.6 Fieldwork management and administration*

In compliance with Unisa community engagement initiatives, fieldworkers mainly comprised highly experienced Unisa students who were recruited, trained and supervised by the BMR to conduct the interviews. The interviewers had been used as interviewers in prior research studies and were regarded as experienced for conducting professional interviews for the UIF satisfaction study.

The interviewing process for the beneficiaries and employers took seven weeks to complete, starting from the 12<sup>th</sup> of July until the 31<sup>st</sup> of August 2010.

#### *2.3.2.7 Quality control measures*

To ensure reliability and accuracy of data captured by the interviewers, various quality control measures were exercised. Firstly, field editing was conducted on site (BMR CATI facilities). The BMR CATI venue manager supervised interviewers on a daily basis and controlled the interview process. The RPP unit also enjoyed observer status by visiting the CATI venue on a regular basis.

Also, quality control was ensured via telephone call-back checks of completed interviews. For this purpose, all interviewers were required to provide a list of all successful interviews concluded. Respondents were randomly selected from the completed interview lists to verify the accuracy of the interviews. In this regard, BMR editors verified that the interviews were conducted and checked for the correctness of responses. Very few questionnaires were incomplete or unacceptable (discarded and redone).

#### 2.3.2.8 *Data coding and capturing*

The CATI survey approach allowed for electronic data capturing. Therefore, upon completion of the data collection process, all data were merged into a single dataset. Also, final electronic editing and verification checks were conducted prior to storing the data for analysis purposes. In addition, during the editing process, all open-ended responses (dissatisfaction with service delivery) were thematically coded.

#### 2.3.2.9 *Data analysis procedure*

The SPSS computer software package was used to conduct data analyses. The outcomes of these analyses and the corresponding interpretations of the research results are presented in chapters 3 and 4.

### 2.4 **VALIDATION OF SURVEY FINDINGS**

According to Hill, Brierley and MacDougal (2003) it is not necessary to undertake a large amount of complex statistical analysis to obtain the main results required from a customer satisfaction measurement survey. This view is confirmed when conducting reliability tests analysis on the UIF survey data. For this purposes Cronbach alpha ( $\alpha$ ) reliability tests were conducted. This test measures the reliability of the response scales used and confirms whether a scale consistently reflects the research construct (ie physical facilities at Labour Centres, staff performance at Labour Centres, UIF forms, turnaround time of applications/enquiries, telephonic communication, DoL Website, and information brochures/publications). From a statistical perspective the  $\alpha$ -test look at reliability from the perspective that individual items (or sets of items) should produce results consistent with the overall questionnaire. Based on the reliability analysis (Cronbach  $\alpha$ -values) displayed below for both the beneficiary and employers surveys, it is evident that the survey results for the UIF satisfaction survey reflects a high degree of reliability. It can thus be concluded that the Cronbach's  $\alpha$  values show overall reliability of the research instrument used to conduct the UIF satisfaction study among beneficiaries and employers. Note that Cronbach  $\alpha$  values of around 0.7 to 0.8 indicates good reliability (Field 2005).

Research constructs	Beneficiary survey	Employer survey
	Cronbach $\alpha$ values	
Physical facilities at Labour Centres	0.870	0.947
Staff performance at Labour Centres	0.876	0.877
UIF forms	0.891	0.870
Turnaround time of applications/enquiries	0.813	-
Telephonic communication	0.934	0.894
DoL Website	0.807	-
Information brochures/publications	0.801	0.689
Online interaction	-	0.865
Postal service delivery	-	0.911
Dispute resolution	-	0.908

Despite the reliability analysis, the survey validation also included population estimates for the mean satisfaction scores on for the various research items by specifically taking account of the size of variations in the UIF satisfaction dataset. The final inferential analysis revealed very small standard errors for the various sample mean scores (standard deviation estimates) at a 95 % level of confidence. This implies that the results emerging from the survey findings are regarded as most reliable and representative. This conclusion is supported by the low standard errors that range between 0.04 to 0.22 for the various research variables included in the beneficiary survey. Similar low scores were recorded in the employers study. To demonstrate the small likely variance from the beneficiary survey results, the inferential analysis showed for example that the overall satisfaction with service quality are likely to deviate by no more that 0.06 standard errors from the mean score of 7.59. This will imply that the service quality satisfaction score among beneficiaries are most likely to show scores of no lower than 7.60 and no higher than 7.76 on the 10-point satisfaction scale. Given the average satisfaction score emerging from the UIF beneficiary survey ( $\bar{x} = 7.59$ ) among the 1 504 respondents the range for the estimated satisfaction scores for service quality shows relatively

small potential for deviations from the survey findings. This can be stated at a 95 % level of confidence.

## 2.5 **REPORT LAYOUT**

This chapter provided an overview of the research methodology applied in the the UIF client satisfaction surveys among beneficiaries/employees and employers. The chapter provided a detailed exposition of the research model and design used to measure UIF beneficiaries' and employers' satisfaction with UIF service. As mentioned, the chapters to follow will elaborate on the research findings of the surveys among UIF beneficiaries/employees and employers. The report concludes with a summary chapter with final conclusions and some recommendations.

## CHAPTER 3

### ANALYSIS OF UIF BENEFICIARY SURVEY

#### 3.1 INTRODUCTION

This chapter presents the outcome of the research findings of the survey conducted among 1 504 UIF beneficiaries. The chapter presents an analysis and interpretation of the UIF service satisfaction ratings of participating UIF beneficiaries by province, employment status, educational level, population group, gender and age category. These survey findings are accurately contextualised by considering the frequency of service usage by communication mode (ie telephone, e-mail or Web). The analysis of the engagement of UIF beneficiaries focuses on aspects such as the completion of UIF application forms, access to UIF benefits and information as well as the number of visits to UIF offices, mode of transport used to visit UIF offices and total time travelled to UIF offices. Finally, the reasons advanced by beneficiaries for dissatisfaction with the UIF services and facilities are included at the end of the chapter. The rationale for aggregating the reasons for dissatisfaction at the end of the chapter originates from the fact that incorporating them after each cash cross tabulation (eg by province, age, gender, educational level, etc) would result in extensive duplication. Full cross references were included to facilitate references to 'reasons for dissatisfaction'. The different issues of concern are, however, also discussed in the various sections. The chapter concludes with a summary.

**It should be noted that the analytical model applied in this study makes provision for analysis by subcategory according to selected demographic attributes of respondents. Therefore, some of the analysis presented by subcategory includes fairly small numbers (participation rates of below 30 respondents) that do not actually support any meaningful statistical analysis. In this regard, readers are cautioned not to overgeneralise the findings in these cases. The number of respondents (*n*-values) are contained in relevant tables.**

It is also important to note that only respondents utilising certain UIF services such as telephone enquiries and the Web were requested to rate their satisfaction with the particular service.

### 3.2 COMPLETION OF THE UIF APPLICATION FORMS

The following section presents an analysis of beneficiaries who completed UIF application forms themselves or with the assistance of friends/family, a broker/agency or with a UIF Client Service Officer (CSO). The analysis is presented according to geographic location (province) of UIF offices where beneficiaries completed application forms as well as by respondent work status, level of education, population group, gender and age category.

Table 3.1 depicts the proportion of beneficiaries, who completed UIF application forms by province.

**TABLE 3.1**

#### **BENEFICIARIES WHO COMPLETED UIF APPLICATION FORMS BY PROVINCE**

Province	Completion of application forms									
	Self		Self, assisted by friends/family		Broker/agency		Client Service Officer (CSO)		Total	
	n	%	n	%	n	%	n	%	n	%
Eastern Cape	66	70.2	18	19.1	0	0.0	10	10.6	94	100.0
Free State	60	74.1	17	21.0	0	0.0	4	4.9	81	100.0
Gauteng	421	81.1	52	10.0	1	0.2	45	8.7	519	100.0
KwaZulu-Natal	230	84.9	10	3.7	0	0.0	31	11.4	271	100.0
Limpopo	51	61.4	6	7.2	0	0.0	26	31.3	83	100.0
Mpumalanga	72	63.7	11	9.7	0	0.0	30	26.5	113	100.0
North West	69	65.1	3	2.8	0	0.0	34	32.1	106	100.0
Northern Cape	20	44.4	4	8.9	0	0.0	21	46.7	45	100.0
Western Cape	108	56.3	20	10.4	0	0.0	64	33.3	192	100.0
<b>Total</b>	1 097	72.9	141	9.4	1	0.1	265	17.6	1 504	100.0

Table 3.1 shows that approximately seven out of every 10 respondents (72.9 %) self-completed the UIF application form. In Gauteng and KwaZulu-Natal, more than 80 % of the respondents self-completed the UIF application forms. Less than half the

respondents in the Northern Cape self-completed the UIF application forms. Most of these respondents relied on either family/friends (8.9 %) or CSOs (46.7 %) to complete the UIF application forms. Approximately a third of the respondents in Limpopo, North West and the Western Cape used CSOs to assist them with the application process. One in five (21.1 %) respondents in the Free State completed UIF forms with the assistance of family/friends.

It can also be deduced from table 3.1 that approximately a third (519 or 34.5 % of the 1 504 respondents) of the survey participants used UIF offices (labour centres) in the Gauteng province. This is followed by KwaZulu-Natal (18.0 %) and the Western Cape (12.2 %).

Table 3.2 depicts the proportion of beneficiaries who completed the UIF application forms by work status.

**TABLE 3.2**

**BENEFICIARIES WHO COMPLETED UIF APPLICATION FORMS BY WORK STATUS**

Work status	Completion of application forms									
	Self		Self, assisted by friends/family		Broker/agency		Client Service Officer (CSO)		Total	
	n	%	n	%	n	%	n	%	n	%
Self-employed	7	87.5	1	12.5	0	0.0	0	0.0	8	100.0
Full-time employee	133	84.2	9	5.7	0	0.0	16	10.1	158	100.0
Temporary employee	35	67.3	5	9.6	0	0.0	12	23.1	52	100.0
Unemployed	895	71.4	126	10.1	1	0.1	231	18.4	1 253	100.0
Pensioner	24	85.7	0	0.0	0	0.0	4	14.3	28	100.0
Nonsalaried individual	3	75.0	0	0.0	0	0.0	1	25.0	4	100.0
<b>Total</b>	1 097	72.9	141	9.4	1	0.1	265	17.6	1 504	100.0

Table 3.2 shows that more than 80 % of the employed (self or full-time employed) respondents and pensioners self-completed their UIF application forms. Temporary employees rather seem to rely on CSOs to assist them with the application process. Besides self-completion of UIF application forms among the unemployed (71.4 %)



almost one in five (18.4 %) of the unemployed respondents relied on CSOs to complete their UIF application forms.

It can also be deduced from table 3.2 that 83.3 % (1 253 of the 1 504 respondents) of the survey participants were unemployed at the time of applying for UIF. This closely correlates with the sample population indicating that 81.9 % applied for unemployment benefits (see table 2.3).

Table 3.3 depicts the proportion of beneficiaries, who completed the UIF application forms by level of education.

**TABLE 3.3**

**BENEFICIARIES WHO COMPLETED UIF APPLICATION FORMS BY LEVEL OF EDUCATION**

Level of education	Completion of application forms									
	Self		Self, assisted by friends/family		Broker/agency		Client Service Officer (CSO)		Total	
	n	%	N	%	n	%	n	%	n	%
No formal schooling	7	36.8	7	36.8	0	0.0	5	26.3	19	100.0
Primary (Grade 1-7)	91	58.0	25	15.9	0	0.0	41	26.1	157	100.0
Secondary (Grade 8-11)	390	68.2	52	9.1	0	0.0	130	22.7	572	100.0
Matric (Grade 12)	412	80.8	42	8.2	1	0.2	55	10.8	510	100.0
Tertiary (Post matric)	197	80.1	15	6.1	0	0.0	34	13.8	246	100.0
<b>Total</b>	1 097	72.9	141	9.4	1	0.1	265	17.6	1 504	100.0

Table 3.3 shows that more than 80 % of respondents with a grade 12 and tertiary education self-completed their UIF applications. Approximately a quarter of respondents with no formal schooling or a primary education only, relied on CSOs to assist with the completion of the UIF application form. Table 3.3 clearly displays some correlation between education and ability to self-complete UIF application forms. Furthermore, it can be deduced from table 3.3 that most (71.9 %) of the participants have either a secondary (572 or 38.0 % of the 1 504 respondents) or grade 12 (510 or 33.9 % of the 1 504 respondents) qualification.

Table 3.4 depicts the proportion of beneficiaries, who completed the UIF application forms by population group.

**TABLE 3.4**

**BENEFICIARIES WHO COMPLETED UIF APPLICATION FORMS BY POPULATION GROUP**

Population group	Completion of application forms									
	Self		Self, assisted by friends/family		Broker/agency		Client Service Officer (CSO)		Total	
	n	%	n	%	n	%	n	%	n	%
African	838	73.5	112	9.8	1	0.1	189	16.6	1 140	100.0
Asian	42	93.3	2	4.4	0	0.0	1	2.2	45	100.0
Coloured	108	63.5	13	7.6	0	0.0	49	28.8	170	100.0
White	109	73.2	14	9.4	0	0.0	26	17.4	149	100.0
<b>Total</b>	1 097	72.9	141	9.4	1	0.1	265	17.6	1 504	100.0

It can be deduced from table 3.4 that most (1 140 or 75.8 % of the 1 504 respondents) of the survey participants were African. It is clear from the table that 73.5 % of the Africans self-completed their UIF applications forms while 16.6 % relied on CSOs to assist with the application forms. More than a quarter (28.8 %) of the Coloureds relied on CSOs to assist with the completion of the UIF application form. Asian participants relied least on assistance of others in completing the UIF application form.

Table 3.5 depicts the proportion of beneficiaries, who completed the UIF application forms by gender.

**TABLE 3.5**

**BENEFICIARIES WHO COMPLETED UIF APPLICATION FORMS BY GENDER**

Gender	Completion of application forms									
	Self		Self, assisted by friends/family		Broker/agency		Client Service Officer (CSO)		Total	
	n	%	n	%	n	%	n	%	n	%
Male	637	73.4	83	9.6	1	0.1	147	16.9	868	100.0
Female	460	72.3	58	9.1	0	0.0	118	18.6	636	100.0
<b>Total</b>	1 097	72.9	141	9.4	1	0.1	265	17.6	1 504	100.0

Table 3.5 reflects no real differences in the application format by gender despite the fact that more males participated in the survey.

Table 3.6 depicts the proportion of beneficiaries, who completed the UIF application form by age group.

**TABLE 3.6**

**BENEFICIARIES WHO COMPLETED UIF APPLICATION FORMS BY AGE GROUP**

Age group	Completion of application forms									
	Self		Self, assisted by friends/family		Broker/agency		Client Service Officer (CSO)		Total	
	n	%	n	%	n	%	n	%	N	%
Less than 20 years	4	100.0	0	0.0	0	0.0	0	0.0	4	100.0
20-29 years	315	77.8	29	7.2	0	0.0	61	15.1	405	100.0
30-39 years	387	75.3	41	8.0	1	0.2	85	16.5	514	100.0
40-49 years	180	66.4	34	12.5	0	0.0	57	21.0	271	100.0
50-59 years	149	71.0	24	11.4	0	0.0	37	17.6	210	100.0
Older than 60 years	62	62.0	13	13.0	0	0.0	25	25.0	100	100.0
<b>Total</b>	<b>1 097</b>	<b>72.9</b>	<b>141</b>	<b>9.4</b>	<b>1</b>	<b>0.1</b>	<b>265</b>	<b>17.6</b>	<b>1 504</b>	<b>100.0</b>

It can be deduced from table 3.6 that the younger a person the more they are inclined to self-complete UIF application forms. Approximately a quarter of participants older than 60 years indicated that they relied on the assistance of CSOs to assist with the completion of UIF applications.

It can also be inferred from table 3.6 that approximately 60 % of the survey participants were younger than 40 years.

### 3.3 UIF BENEFIT APPLICATIONS

This section presents an analysis of type of UIF benefits (ie unemployment, maternity, child adoption, illness and dependant death) for which UIF beneficiaries applied for during the past six months. The analysis is presented according to province, work status, level of education, population group, gender and age of beneficiaries.

Table 3.7 depicts the type of UIF benefit applications by province.

**TABLE 3.7**

**UIF APPLICATION TYPE BY PROVINCE**

Province	Unemployment benefits		Maternity benefits		Child adoption benefits		Illness benefits		Dependant (death) benefits		Total	
	n	%	n	%	n	%	n	%	n	%	n	%
Eastern Cape	73	77.7	17	18.1	1	1.1	3	3.2	1	1.1	94	100.0
Free State	70	86.4	7	8.6	0	0.0	3	3.7	1	1.2	81	100.0
Gauteng	403	77.6	84	16.2	2	0.4	15	2.9	16	3.1	519	100.0
KwaZulu-Natal	236	87.1	10	3.7	0	0.0	14	5.2	11	4.1	271	100.0
Limpopo	71	85.5	5	6.0	0	0.0	2	2.4	5	6.0	83	100.0
Mpumalanga	104	92.0	4	3.5	1	0.9	2	1.8	2	1.8	113	100.0
North West	85	80.2	7	6.6	0	0.0	3	2.8	11	10.4	106	100.0
Northern Cape	43	95.6	1	2.2	0	0.0	1	2.2	0	0.0	45	100.0
Western Cape	162	84.4	17	8.9	2	1.0	8	4.2	3	1.6	192	100.0
<b>Total</b>	1 247	82.9	152	10.1	6	0.4	51	3.4	50	3.3	1 504	100.0

Table 3.7 shows that in all provinces besides Gauteng and the Eastern Cape, more than 80 % of the respondents applied for unemployment benefits. Readers should be reminded that the sample, due to sampling procedures, deviates slightly from the survey population (see section 2.3.2.1). In Gauteng and the Eastern Cape, 18.1 % and 16.2 % of the survey participants also claimed maternity benefits. Of the total sample only one in 10 (10.1 %) of the respondents applied for maternity benefits. Only 0.4 % of all respondents applied for child adoption benefits. Very few survey participants from the Eastern Cape, Gauteng, Mpumalanga and the Western Cape

were sampled in this regard, thus samples largely reflect under-representation of child adoption beneficiaries. The remainder of the sample comprised those who claimed for illness (3.4 % of total sample) and dependant benefits (3.3 % of total sample).

Table 3.8 depicts the type of UIF benefit applications according to the work status of participants.

**TABLE 3.8**

**UIF APPLICATION TYPE BY WORK STATUS**

Work status	Unemployment benefits		Maternity benefits		Child adoption benefits		Illness benefits		Dependant (death) benefits		Total	
	n	%	n	%	n	%	n	%	n	%	n	%
Self-employed	5	55.6	1	11.1	0	0.0	0	0.0	3	33.3	9	100.0
Full-time employee	22	13.9	111	70.3	6	3.8	5	3.2	15	9.5	158	100.0
Temporary employee	24	46.2	24	46.2	0	0.0	3	5.8	1	1.9	52	100.0
Unemployed	1 168	93.2	16	1.3	0	0.0	40	3.2	30	2.4	1 253	100.0
Pensioner	25	89.3	0	0.0	0	0.0	2	7.1	1	3.6	28	100.0
Nonsalaried individual	3	75.0	0	0.0	0	0.0	1	25.0	0	0.0	4	100.0
<b>Total</b>	1 247	82.9	152	10.1	6	0.4	51	3.4	50	3.3	1 504	100.0

Prior to analysing the contents of table 3.8, it is important to note that 1 253 or 83.3 % of the total sample ( $n = 1 504$ ) consisted of unemployed people. Table 3.8 shows that the majority of the unemployed (93.2 %) applied for unemployment benefits. This suggests that some unemployed people either did not apply for unemployment benefits (during the three months preceding the survey) or did not record this application due to also applying for other benefits being recorded during the survey. Of the unemployed respondents, 3.2 % and 2.4 % also applied for illness and dependant benefits. Table 3.8 also displays a relatively high application rate for maternity benefits among full-time employees. Of the 158 full-time employed participants, 70.3 % applied for maternity benefits.

Table 3.9 depicts the type of UIF benefit applications by respondents' level of education.

TABLE 3.9

## UIF APPLICATION TYPE BY LEVEL OF EDUCATION

Level of education	Unemployment benefits		Maternity benefits		Child adoption benefits		Illness benefits		Dependant (death) benefits		Total	
	n	%	n	%	n	%	n	%	n	%	n	%
No formal schooling	17	89.5	0	0.0	0	0.0	1	5.3	1	5.3	19	100.0
Primary (Grade 1-7)	129	82.2	3	1.9	0	0.0	16	10.2	10	6.4	157	100.0
Secondary (Grade 8-11)	504	88.1	26	4.5	1	0.2	24	4.2	17	3.0	572	100.0
Matric (Grade 12)	406	79.6	75	14.7	2	0.4	10	2.0	17	3.3	510	100.0
Tertiary (Post matric)	191	77.6	48	19.5	3	1.2	0	0.0	5	2.0	246	100.0
<b>Total</b>	1 247	82.9	152	10.1	6	0.4	51	3.4	50	3.3	1 504	100.0

According to table 3.9 a higher number of beneficiaries with lower education claimed unemployment benefits. Consequently, a higher proportion of higher educated respondents (grade 12 and higher) also claimed 'other' UIF benefits with applications or maternity benefits leading the way. Also, a higher proportion of lower educated respondents claimed illness and dependant benefits when compared to more educated respondents.

Table 3.10 depicts the type of UIF benefit applications by population group.

TABLE 3.10

## UIF APPLICATION TYPE BY POPULATION GROUP

Population group	Unemployment benefits		Maternity benefits		Child adoption benefits		Illness benefits		Dependant (death) benefits		Total	
	n	%	n	%	n	%	n	%	n	%	n	%
African	955	83.8	103	9.0	1	0.1	40	3.5	41	3.6	1140	100.0
Asian	37	82.2	4	8.9	0	0.0	3	6.7	1	2.2	45	100.0
Coloured	150	88.2	14	8.2	2	1.2	3	1.8	2	1.2	170	100.0
White	105	70.5	31	20.8	3	2.0	5	3.4	6	4.0	149	100.0
<b>Total</b>	1247	82.9	152	10.1	6	0.4	51	3.4	50	3.3	1504	100.0

Table 3.10 shows that across all population groups, most survey participants applied for unemployment benefits. No real differences are notable across population group with the exception of Whites. In this regard many more (20.8 %) White participants applied for maternity benefits when compared to other population groups. Compared across population group, a slightly higher proportion of Whites also applied for child adoption and dependant benefits.

It can also be deduced from the table that 75.7 % (1 140 out of 1 504) of the applicants were from the African population group and 11.3 % were Coloured.

Table 3.11 depicts the type of UIF benefit applications by gender.

**TABLE 3.11**

**UIF APPLICATION TYPE BY GENDER**

Gender	Unemployment benefits		Maternity benefits		Child adoption benefits		Illness benefits		Dependant (death) benefits		Total	
	n	%	n	%	n	%	n	%	n	%	n	%
Male	827	95.3	1	0.1	0	0.0	35	4.0	5	0.6	868	100.0
Female	420	66.0	151	23.7	6	0.9	16	2.5	45	7.1	636	100.0
<b>Total</b>	<b>1 247</b>	<b>82.9</b>	<b>152</b>	<b>10.1</b>	<b>6</b>	<b>0.4</b>	<b>51</b>	<b>3.4</b>	<b>50</b>	<b>3.3</b>	<b>1 504</b>	<b>100.0</b>

It is clear from table 3.11 that a much higher proportion of males (95.3 %) applied for unemployment benefits than females. Of the female participants, almost a quarter (23.7 %) indicated that they applied for maternity benefits. Whereas more males (4.0 %) applied for illness benefits, more females (7.1 %) applied for dependant benefits.

Table 3.12 depicts the UIF benefit applications by age group.

TABLE 3.12

## UIF APPLICATION TYPE BY AGE GROUP

Age group	Unemployment benefits		Maternity benefits		Child adoption benefits		Illness benefits		Dependant (death) benefits		Total	
	n	%	n	%	n	%	n	%	n	%	n	%
Less than 20 years	3	75.0	1	25.0	0	0.0	0	0.0	0	0.0	4	100.0
20-29 years	325	80.2	73	18.0	1	0.2	2	0.5	5	1.2	405	100.0
30-39 years	416	80.9	72	14.0	4	0.8	8	1.6	15	2.9	514	100.0
40-49 years	240	88.6	6	2.2	0	0.0	13	4.8	12	4.4	271	100.0
50-59 years	171	81.4	0	0.0	1	0.5	24	11.4	14	6.7	210	100.0
Older than 60 years	92	92.0	0	0.0	0	0.0	4	4.0	4	4.0	100	100.0
<b>Total</b>	<b>1 247</b>	<b>82.9</b>	<b>152</b>	<b>10.1</b>	<b>6</b>	<b>0.4</b>	<b>51</b>	<b>3.4</b>	<b>50</b>	<b>3.3</b>	<b>1 504</b>	<b>100.0</b>

When compared by age category, it is clear from table 3.12 that more of the older participants applied for unemployment benefits. In turn, more of the younger participants applied for maternity benefits. Also, a much higher proportion of participants in the age category 50 to 59 years claimed illness benefits. This may be explained by the fact that older people are likely to be more susceptible to illness than the young.

### 3.4 NUMBER OF UIF VISITS PRIOR TO RECEIVING BENEFITS

The following section presents the analysis of the number of visits that were made to the UIF offices by beneficiaries prior to receiving the first UIF benefits. The analysis is, once again, presented by province, work status, level of education, population, gender and age.

Table 3.13 depicts the number of visits to UIF offices according to province.



**TABLE 3.13****NUMBER OF VISITS TO UIF OFFICES BY PROVINCE**

Province	Number of visits									
	1 time		2 times		3 times		More than 3 times		Total	
	n	%	n	%	n	%	n	%	n	%
Eastern Cape	22	23.4	31	33.0	26	27.7	15	16.0	94	100.0
Free State	12	14.8	34	42.0	21	25.9	14	17.3	81	100.0
Gauteng	89	17.1	187	36.0	108	20.8	135	26.0	519	100.0
KwaZulu-Natal	68	25.1	95	35.1	71	26.2	37	13.7	271	100.0
Limpopo	20	24.1	38	45.8	13	15.7	12	14.5	83	100.0
Mpumalanga	35	31.0	37	32.7	21	18.6	20	17.7	113	100.0
North West	28	26.4	35	33.0	25	23.6	18	17.0	106	100.0
Northern Cape	17	37.8	11	24.4	8	17.8	9	20.0	45	100.0
Western Cape	50	26.0	65	33.9	49	25.5	28	14.6	192	100.0
<b>Total</b>	341	22.7	533	35.4	342	22.7	288	19.1	1504	100.0

Table 3.13 shows that almost one in five (19.1 %) of the survey respondents had to visit the UIF offices more than three times prior to receiving any UIF benefits. Claimed revisits to UIF offices are notable in especially Gauteng and the Northern Cape where more than 20 % of the respondents claimed to visit UIF offices more than three times before receiving any benefits.

Furthermore, table 3.13 shows that almost a quarter (22.7 %) of the respondents indicated that they only had to visit the UIF offices once prior to receiving the first UIF benefit. In this regard a higher proportion of respondents in Mpumalanga and the Northern Cape indicated that they only had to visit the UIF offices once before receiving the first UIF benefit. However a less encouraging finding is that approximately a third (35.4 %) of respondents indicated that they had to visit the UIF twice before receiving the first UIF benefit. Second visits were required especially in the Free State and Limpopo provinces where at least 40 % of the participants indicated that they had to visit the UIF offices twice prior to receiving any benefits.

It should be noted that in many cases return visits were not necessarily due to service inefficiency by UIF offices but in most cases due to applicants not having all required documentation available during the first visit.

Table 3.14 depicts the number of visits to UIF offices according to beneficiaries' work status.

**TABLE 3.14**  
**NUMBER OF VISITS TO UIF OFFICES BY WORK STATUS**

Work status	Number of visits									
	1 time		2 times		3 times		More than 3 times		Total	
	n	%	n	%	n	%	n	%	N	%
Self-employed	4	44.4	2	22.2	2	22.2	1	11.1	9	100.0
Full-time employee	35	22.2	55	34.8	27	17.1	41	25.9	158	100.0
Temporary employee	10	19.2	25	48.1	11	21.2	6	11.5	52	100.0
Unemployed	283	22.6	438	35.0	298	23.8	234	18.7	1 253	100.0
Pensioner	9	32.1	10	35.7	4	14.3	5	17.9	28	100.0
Nonsalaried individual	0	0.0	3	75.0	0	0.0	1	25.0	4	100.0
<b>Total</b>	341	22.7	533	35.4	342	22.7	288	19.1	1 504	100.0

It is clear from table 3.14 that a higher proportion of full-time employees (25.9 %) were requested to revisit the UIF offices at least three times prior to receiving their first UIF benefit. Compared across work status group, almost a quarter of unemployed people had to revisit the UIF offices three times before receiving any benefits. A further third (35.7 %) of unemployed respondents indicated that they had to revisit the UIF offices at least twice before receiving any benefits.

Table 3.15 depicts the number of visits to UIF offices by level of education.

TABLE 3.15

## NUMBER OF VISITS TO UIF OFFICES BY LEVEL OF EDUCATION

Level of education	Number of visits									
	1 time		2 times		3 times		More than 3 times		Total	
	n	%	n	%	n	%	n	%	n	%
No formal schooling	2	10.5	9	47.4	3	15.8	5	26.3	19	100.0
Primary (Grade 1-7)	35	22.3	53	33.8	45	28.7	24	15.3	157	100.0
Secondary (Grade 8-11)	140	24.5	207	36.2	129	22.6	96	16.8	572	100.0
Matric (Grade 12)	107	21.0	178	34.9	117	22.9	108	21.2	510	100.0
Tertiary (Post matric)	57	23.2	86	35.0	48	19.5	55	22.4	246	100.0
<b>Total</b>	341	22.7	533	35.4	342	22.7	288	19.1	1504	100.0

Table 3.15 shows that a higher percentage of higher educated respondents (grade 12 and tertiary education groups) indicated that they had to revisit the UIF offices more than three times before receiving their first UIF benefit. Almost half the respondents with no formal education (47.4 %) indicated that they had to visit the UIF offices twice before experiencing any benefits.

Table 3.16 depicts the number of visits to the UIF office according to population group.

TABLE 3.16

## BENEFICIARIES' NUMBER OF VISITS TO THE UIF OFFICE BY POPULATION GROUP

Population group	Number of visits									
	1 time		2 times		3 times		More than 3 times		Total	
	n	%	n	%	n	%	n	%	n	%
African	259	22.7	407	35.7	263	23.1	211	18.5	1140	100.0
Asian	9	20.0	11	24.4	14	31.1	11	24.4	45	100.0
Coloured	37	21.8	67	39.4	39	22.9	27	15.9	170	100.0
White	36	24.2	48	32.2	26	17.4	39	26.2	149	100.0
<b>Total</b>	341	22.7	533	35.4	342	22.7	288	19.1	1504	100.0

According to table 3.16 more Asians claimed to revisit the UIF offices prior to receiving any benefits. In this regard, almost a third (31.1 %) and a quarter (24.4 %) of the Asians indicated that they had to revisit the UIF offices at least three times before experiencing any benefits. Turning to the population groups with higher sample representation, it is clear from table 3.16 that up to 39.4 % of Coloureds and 35.7 % of Africans claimed to visit the UIF offices twice before experiencing any benefits. Almost a quarter of participants from these population groups (23.1 % of the Africans and 22.9 % of the Coloureds) claimed that they had to visit the UIF offices at least three times before receiving any benefits.

Table 3.17 depicts the number of visits to the UIF office according to gender.

**TABLE 3.17**

**NUMBER OF VISITS TO UIF OFFICES BY GENDER**

Gender	Number of visits									
	1 time		2 times		3 times		More than 3 times		Total	
	n	%	n	%	n	%	n	%	n	%
Male	186	21.4	323	37.2	204	23.5	155	17.9	868	100.0
Female	155	24.4	210	33.0	138	21.7	133	20.9	636	100.0
<b>Total</b>	341	22.7	533	35.4	342	22.7	288	19.1	1504	100.0

Table 3.17 shows no real gender differences in the number of visits to UIF offices.

Table 3.18 depicts the number of visits to UIF offices by age group.

**TABLE 3.18****NUMBER OF VISITS TO UIF OFFICES BY AGE GROUP**

Age group	Number of visits									
	1 time		2 times		3 times		More than 3 times		Total	
	n	%	n	%	n	%	n	%	n	%
Less than 20 years	1	25.0	2	50.0	1	25.0	0	0.0	4	100.0
20-29 years	92	22.7	141	34.8	106	26.2	66	16.3	405	100.0
30-39 years	119	23.2	171	33.3	109	21.2	115	22.4	514	100.0
40-49 years	53	19.6	111	41.0	51	18.8	56	20.7	271	100.0
50-59 years	53	25.2	73	34.8	52	24.8	32	15.2	210	100.0
Older than 60 years	23	23.0	35	35.0	23	23.0	19	19.0	100	100.0
<b>Total</b>	341	22.7	533	35.4	342	22.7	288	19.1	1504	100.0

It can be deduced from table 3.18 that a lower proportion of relatively younger (younger than 30 years) and older (older than 49 years) respondents claimed to visit the UIF offices more than three times when compared to medium age (30 to 49 years) respondents. Up to 41.0 % of respondents between the ages of 40 and 49 years indicated that they visited the UIF office twice before receiving any benefits.

As can be expected, respondents who visited the UIF offices less often were more satisfied with UIF services than those who required a number of visits before acquiring benefits. The outcomes of these observations are displayed in table 3.18. Table 3.18 depicts the overall satisfaction score of participants by the number of visits to the UIF offices. The satisfaction rating captures the mean scores of respondents on a 10-point satisfaction scale where 1 = extremely dissatisfied and 10 = extremely satisfied.

**TABLE 3.19****UIF SATISFACTION SCORES BY NUMBER OF UIF OFFICE VISITS**

<b>Number of visits</b>	<b>n</b>	<b>%</b>	<b>Satisfaction</b>
1 time	341	22.7	8.18
2 times	533	35.4	7.83
3 times	342	22.7	7.47
More than 3 times	288	19.1	6.59
<b>Total</b>	<b>1 504</b>	<b>100.0</b>	<b>7.59</b>

Table 3.19 displays a higher satisfaction mean score rating (8.18) for those beneficiaries who visited the UIF office least. As expected, the lowest satisfaction mean score rating (6.59) was recorded by beneficiaries who were required to visit the UIF offices more frequently (more than 3 times). The majority of beneficiaries who visited the UIF offices twice ( $n = 533$  or 35.4 % of respondents) recorded an acceptable, though relatively lower satisfaction mean score rating of 7.83, which is lower than the satisfaction score of those who visited the UIF office only once.

### 3.5 OVERALL SATISFACTION WITH UIF SERVICE PROVISION

The following section presents the analysis of the overall satisfaction with UIF services according to province, work status, level of education, population group, gender and age. The analysis presents the average or mean satisfaction rating scores ranging from 1 = extremely dissatisfied to 10 = extremely satisfied. The analysis also displays the proportion of respondents who experienced satisfactory service delivery (average mean scores of 6 and above on the 10-point rating scale) and those who expressed lower satisfaction or dissatisfaction with UIF services (ratings of below 6). Readers are, once again, cautioned not to over-generalise for small sample cases as indicated by the  $n$ -value in the tables.

The following general question on service satisfaction was posed to respondents, 'Indicate your satisfaction with the quality of service regarding UIF services?' Table 3.20 depicts the overall mean satisfaction scores with the UIF services by province.

As mentioned, the analysis also outlines the proportion of satisfied ratings above 5 out of 10 and dissatisfied ratings below 6 out of 10 respondents by province.

**TABLE 3.20**

**OVERALL UIF SATISFACTION BY PROVINCE**

Province	Mean	Dissatisfied		Satisfied		Total	
		n	%	n	%	n	%
Eastern Cape	7.47	13	13.8	81	86.2	94	100.0
Free State	7.81	11	13.6	70	86.4	81	100.0
Gauteng	7.34	92	17.7	427	82.3	519	100.0
KwaZulu-Natal	8.00	35	12.9	236	87.1	271	100.0
Limpopo	7.81	13	15.7	70	84.3	83	100.0
Mpumalanga	7.56	16	14.2	97	85.8	113	100.0
North West	7.42	19	17.9	87	82.1	106	100.0
Northern Cape	7.91	5	11.1	40	88.9	45	100.0
Western Cape	7.64	32	16.7	160	83.3	192	100.0
<b>Total</b>	<b>7.59</b>	<b>236</b>	<b>15.7</b>	<b>1 268</b>	<b>84.3</b>	<b>1 504</b>	<b>100.0</b>

Table 3.20 shows a relatively higher satisfaction mean score rating (8.0) for UIF service provision in KwaZulu-Natal. In turn, service delivery in Gauteng recorded the lowest average satisfaction score (7.34). Overall, service delivery by UIF offices across all provinces seem satisfactory (overall average rating of 7.59).

Further analysis from table 3.20 shows that a higher proportion of participants in the North West (17.9 %), Gauteng (17.7 %), Western Cape (16.7 %) and Limpopo (15.7 %) rated service delivery at UIF offices as dissatisfactory (average ratings scores of below 6). The reasons cited for dissatisfaction with UIF service delivery (15.7 % of the overall sample indicated that they are dissatisfied with service delivery) are listed at the end of the chapter.

Table 3.21 displays satisfaction with UIF services by work status.

**TABLE 3.21****OVERALL UIF SATISFACTION BY WORK STATUS**

Work status	Mean	Dissatisfied		Satisfied		Total	
		n	%	n	%	n	%
Self-employed	7.56	1	11.1	8	88.9	9	100.0
Full-time employee	6.89	45	28.5	113	71.5	158	100.0
Temporary employee	7.13	10	19.2	42	80.8	52	100.0
Unemployed	7.69	178	14.2	1 075	85.8	1 253	100.0
Pensioner	8.14	2	7.1	26	92.9	28	100.0
Nonsalaried individual	8.00	0	0.0	4	100.0	4	100.0
<b>Total</b>	<b>7.59</b>	<b>236</b>	<b>15.7</b>	<b>1268</b>	<b>84.3</b>	<b>1 504</b>	<b>100.0</b>

Table 3.21 shows lower levels of satisfaction with UIF services among full-time employees (average ratings score = 6.89). Almost three in 10 (28.5 %) full-time employees are dissatisfied with UIF service delivery. These reasons are discussed in more detail at the end of the chapter. In turn, nonsalaried individuals, pensioners and the unemployed seem to be most satisfied with UIF service delivery.

Table 3.22 depicts the satisfaction with UIF services by educational level.

**TABLE 3.22****OVERALL UIF SATISFACTION BY LEVEL OF EDUCATION**

Education level	Mean	Dissatisfied		Satisfied		Total	
		n	%	n	%	n	%
No formal schooling	7.47	4	21.1	15	78.9	19	100.0
Primary (Grade 1-7)	7.74	21	13.4	136	86.6	157	100.0
Secondary (Grade 8-11)	7.80	77	13.5	495	86.5	572	100.0
Matric (Grade 12)	7.53	84	16.5	426	83.5	510	100.0
Tertiary (Post matric)	7.17	50	20.3	196	79.7	246	100.0
<b>Total</b>	<b>7.59</b>	<b>236</b>	<b>15.7</b>	<b>1 268</b>	<b>84.3</b>	<b>1 504</b>	<b>100.0</b>

According to table 3.22 beneficiaries with a secondary (grade 8-11) level of education recorded a relatively higher satisfaction mean score rating (7.80). In turn, the lowest satisfaction mean score rating (7.17) was recorded for beneficiaries with a



tertiary (post matric) education. Approximately one in five (20.3 %) of this educational segment indicated that they are dissatisfied (average ratings below 6) with UIF service delivery. The reasons for dissatisfaction are explored in detail at the end of the chapter.

Table 3.23 depicts levels of satisfaction with UIF services by population group.

**TABLE 3.23**

**OVERALL UIF SATISFACTION BY POPULATION GROUP**

Population group	Mean	Dissatisfied		Satisfied		Total	
		n	%	n	%	n	%
African	7.62	168	14.7	972	85.3	1140	100.0
Asian	7.33	11	24.4	34	75.6	45	100.0
Coloured	7.61	32	18.8	138	81.2	170	100.0
White	7.43	25	16.8	124	83.2	149	100.0
<b>Total</b>	<b>7.59</b>	<b>236</b>	<b>15.7</b>	<b>1 268</b>	<b>84.3</b>	<b>1 504</b>	<b>100.0</b>

Table 3.23 displayed no real differences in satisfaction across population group. Mean score ratings range from as high as 7.62 for Africans to as low as 7.33 for Asians. Almost a quarter of Asian respondents indicated that they are dissatisfied with UIF service delivery. Similarly, 18.8 %, 16.8 % and 14.7 % of Coloureds, Whites and African respondents indicated that they are not satisfied with UIF service provision. The reasons for dissatisfaction are listed at the end of the chapter.

Table 3.24 depicts the overall level of satisfaction with UIF services by gender.

**TABLE 3.24**

**OVERALL UIF SATISFACTION BY GENDER**

Gender	Mean	Dissatisfied		Satisfied		Total	
		n	%	n	%	n	%
Male	7.59	127	14.6	741	85.4	868	100.0
Female	7.60	109	17.1	527	82.9	636	100.0
<b>Total</b>	<b>7.59</b>	<b>236</b>	<b>15.7</b>	<b>1 268</b>	<b>84.3</b>	<b>1 504</b>	<b>100.0</b>

Table 3.24 shows real differences in the satisfaction ratings by gender. Overall, a slightly higher proportion of females (17.1 %) indicated that they are dissatisfied with UIF service delivery when compared to 14.6 % males.

Table 3.25 reflects satisfaction with UIF services by age group.

**TABLE 3.25**

**OVERALL UIF SATISFACTION BY AGE GROUP**

Age group	Mean	Dissatisfied		Satisfied		Total	
		n	%	n	%	n	%
Less than 20 years	5.50	1	25.0	3	75.0	4	100.0
20-29 years	7.53	70	17.3	335	82.7	405	100.0
30-39 years	7.43	88	17.1	426	82.9	514	100.0
40-49 years	7.56	39	14.4	232	85.6	271	100.0
50-59 years	8.05	24	11.4	186	88.6	210	100.0
Older than 60 years	7.90	14	14.0	86	86.0	100	100.0
<b>Total</b>	<b>7.59</b>	<b>236</b>	<b>15.7</b>	<b>1 268</b>	<b>84.3</b>	<b>1 504</b>	<b>100.0</b>

Apart from the youngest age group, which is under-representative with only 4 respondents, older people in general seem more satisfied with UIF service provision (see table 3.25). Table 3.25 shows that beneficiaries who recorded a relatively higher satisfaction mean score rating of 8.05 were in the age group of 50 to 59 years. Almost a third of younger respondents (17.3 % in the 20 to 29 age category and 17.1 % in the 30 to 39 age category) showed dissatisfaction with UIF service delivery. The reasons for dissatisfaction are explored in more detail at the end of the chapter.

See exhibit 3.4, section 1 for reasons advanced for overall dissatisfaction (rating below 6 out of 10). The exhibit shows that almost one in every seven respondents (15.0 %) rated satisfaction levels below 6 (out of 10). Of these dissatisfied respondents almost half ascribed their dissatisfaction to poor UIF staff service such as not being helpful, supplying the wrong information and slow service. Other substantive reasons were long queues, insufficient level of benefits and long waiting period prior to dispatch of first payment.

### 3.6 SATISFACTION WITH UIF PHYSICAL FACILITIES

The following section presents the analysis of satisfaction with regard to UIF physical facilities. Specific aspects included in the analysis focus on satisfaction of beneficiaries with signage and directions to offices; registration desk/helpdesk/information; waiting room/office; adequacy of space/chairs; cleanliness of venue; availability of drinking water; availability/cleanliness of bathrooms; safety and security; availability of parking space; proximity of the offices to public transport hubs; visibility of suggestion/complaints box; baby room; air conditioners; office hours; and facilities for elderly and people with disabilities. The satisfaction mean score ratings are once again displayed in the sections to follow by province, work status, level of education, population group, gender and age.

Table 3.26 depicts beneficiaries' satisfaction mean score ratings for UIF physical facilities by province.

**TABLE 3.26**

#### **SATISFACTION WITH UIF PHYSICAL FACILITIES BY PROVINCE**

Facilities	Province									
	Eastern Cape	Free State	Gauteng	KwaZulu-Natal	Limpopo	Mpumalanga	North West	Northern Cape	Western Cape	Total
	Mean	Mean	Mean	Mean	Mean	Mean	Mean	Mean	Mean	Mean
Signage and directions	7.72	8.14	7.16	8.39	8.18	7.63	7.62	8.12	8.15	7.74
Registration desk/helpdesk/information	7.89	8.05	7.67	8.28	8.57	7.66	8.05	8.18	8.19	7.97
Waiting room/office space/chairs	7.71	8.04	7.37	8.17	8.11	7.19	7.59	7.69	7.73	7.67
Cleanliness of venue	8.78	9.10	8.22	8.76	8.95	8.16	8.79	8.89	8.75	8.56
Availability/cleanliness of bathrooms	8.05	8.51	7.65	8.27	8.42	7.83	7.80	8.77	8.48	8.00
Availability of drinking water	7.53	8.00	6.93	8.06	8.54	7.49	7.46	8.49	7.10	7.45
Safety and security	8.56	7.99	8.34	8.48	8.85	7.48	7.29	8.10	8.73	8.30
Availability of parking space	6.59	7.08	6.40	6.96	7.61	6.93	7.12	7.43	7.58	6.84

(cont...)

TABLE 3.26 (continued)

Facilities	Province									
	Eastern Cape	Free State	Gauteng	KwaZulu-Natal	Limpopo	Mpumalanga	North West	Northern Cape	Western Cape	Total
	Mean	Mean	Mean	Mean	Mean	Mean	Mean	Mean	Mean	Mean
Proximity to public transport hubs	7.71	8.37	7.66	8.11	7.87	7.46	7.61	7.46	8.33	7.84
Visibility of suggestion/complaints box	7.35	7.58	6.84	7.75	8.09	7.01	6.58	7.54	6.86	7.14
Baby room	4.99	3.38	4.75	5.57	5.33	4.43	3.26	3.83	4.76	4.60
Air conditioners	7.85	8.08	7.03	8.09	8.66	7.18	7.61	8.13	8.45	7.68
Office hours	8.29	8.72	8.24	8.40	9.05	8.34	8.36	8.70	8.99	8.47
Facilities for elderly and people with disabilities	7.60	7.36	6.61	8.14	7.73	6.98	6.94	7.33	7.48	7.21

Table 3.26 shows that the cleanliness of UIF venues received a good and relatively higher satisfaction mean score rating of 8.56 across all the provinces. Topping the list in this regards is the Free State province (score = 9.10), followed by Limpopo (score = 8.95).

In turn, beneficiaries were least satisfied with the baby room facilities at UIF offices. Baby room facilities recorded the lowest satisfaction mean score of 4.60 across all nine provinces. North West province in particular recorded the lowest satisfaction rating score of 3.26, followed by Northern Cape with a mean score of 3.83.

The three top and bottom satisfaction scores for UIF facilities are displayed in exhibit 3.1.

## EXHIBIT 3.1

## TOP AND BOTTOM SATISFACTION ITEMS FOR UIF FACILITIES

Top satisfaction items	Bottom satisfaction items
<ul style="list-style-type: none"> <li>• Cleanliness of venue</li> <li>• Office hours</li> <li>• Safety and security</li> </ul>	<ul style="list-style-type: none"> <li>• Baby room</li> <li>• Availability of parking space</li> <li>• Visibility of suggestion/complaints box</li> </ul>

Table 3.27 depicts beneficiaries' satisfaction mean score ratings with UIF physical facilities by work status.

TABLE 3.27

## SATISFACTION WITH UIF PHYSICAL FACILITIES BY WORK STATUS

Facilities	Work status						
	Self-employed	Full-time employee	Temporary employee	Un-employed	Pensioner	Nonsalaried individual	Total
	Mean	Mean	Mean	Mean	Mean	Mean	Mean
Signage and directions	7.44	7.61	8.12	7.74	7.71	9.50	7.74
Registration desk/helpdesk/information	7.75	7.47	8.17	8.02	7.93	8.50	7.97
Waiting room/office space/chairs	7.00	7.36	7.67	7.71	7.58	8.00	7.67
Cleanliness of venue	6.89	8.46	8.69	8.59	8.14	9.00	8.56
Availability/cleanliness of bathrooms	7.29	7.95	8.22	8.01	7.32	10.00	8.00
Availability of drinking water	5.50	6.57	7.87	7.57	7.50	9.75	7.45
Safety and security	8.00	7.97	8.53	8.34	7.96	9.50	8.30
Availability of parking space	7.11	6.34	7.42	6.89	6.38	8.50	6.84
Proximity to public transport hubs	8.25	7.85	8.50	7.80	7.81	9.00	7.84
Visibility of suggestion/complaints box	6.50	7.41	8.00	7.05	7.50	9.75	7.14
Baby room	5.00	3.68	6.21	4.68	5.92	5.50	4.60
Air	8.00	6.94	8.06	7.74	8.18	9.25	7.68
Office hours	9.11	8.25	8.23	8.50	8.37	9.25	8.47
Facilities for elderly and people with disabilities	7.22	6.84	7.13	7.26	7.35	8.00	7.21
<b>Average</b>	<b>7.22</b>	<b>7.19</b>	<b>7.92</b>	<b>7.56</b>	<b>7.55</b>	<b>8.82</b>	<b>7.53</b>

The information in table 3.27 reflects an overall good to very good experience of beneficiaries with UIF facilities. The table shows that beneficiaries who are self-employed and full-time employed were the least satisfied although their overall satisfaction with UIF facilities are above 7 on the 10-point rating scale. The UIF facility that showed the lowest satisfaction ratings among the self-employed and full-time employee groups is the baby room. The only other facility that recorded an average rating lower than 6 on the 10-point satisfaction scale is the availability of drinking water among the self-employed group.

Table 3.28 depicts beneficiaries' satisfaction mean score ratings with UIF physical facilities by population group.

**TABLE 3.28**

**SATISFACTION WITH UIF PHYSICAL FACILITIES BY POPULATION GROUP**

Facilities	Population group				
	African	Asian	Coloured	White	Total
	Mean	Mean	Mean	Mean	Mean
Signage and directions	7.72	7.93	7.99	7.59	7.74
Registration	8.01	7.75	8.08	7.56	7.97
Waiting room/office space/chairs	7.75	7.50	7.60	7.22	7.67
Cleanliness of venue	8.66	8.09	8.70	7.83	8.56
Availability/cleanliness of bathrooms	8.12	7.41	8.02	7.07	8.00
Availability of drinking water	7.75	6.67	7.03	5.55	7.45
Safety and security	8.34	8.00	8.61	7.67	8.30
Availability of parking space	6.86	5.93	6.97	6.85	6.84
Proximity to public transport hubs	7.87	7.86	7.91	7.45	7.84
Visibility of suggestion/complaints	7.22	6.39	7.03	6.85	7.14
Baby room	4.70	6.33	3.72	4.17	4.60
Air	7.72	6.68	8.06	7.12	7.68
Office hours	8.43	8.09	8.88	8.41	8.47
Facilities for elderly and people with	7.27	7.61	6.83	6.99	7.21
<b>Average</b>	<b>7.60</b>	<b>7.30</b>	<b>7.53</b>	<b>7.02</b>	<b>7.53</b>

Table 3.28 clearly shows that Whites recorded the lowest satisfaction ratings with UIF facilities. In this regard Whites seem least satisfied with the baby room facilities and the availability of drinking water. The lowest satisfaction rating score among Asians was for the availability of parking space. The baby room facilities recorded

the only ratings below 6 among Africans and Coloureds. Africans seem most satisfied with especially the cleanliness of venues, office hours, safety and security, availability/cleanliness of bathrooms and the registration desk (average rating score above 8 on the 10-point satisfaction scale).

Table 3.29 depicts beneficiaries' satisfaction mean score ratings with UIF physical facilities by gender.

**TABLE 3.29**

**SATISFACTION WITH UIF PHYSICAL FACILITIES BY GENDER**

Facilities	Gender		
	Male	Female	Total
	Mean	Mean	Mean
Signage and directions	7.71	7.79	7.74
Registration desk/helpdesk/information	7.91	8.06	7.97
Waiting room/office space/chairs	7.66	7.69	7.67
Cleanliness of venue	8.55	8.59	8.56
Availability/cleanliness of bathrooms	7.95	8.07	8.00
Availability of drinking water	7.59	7.25	7.45
Safety and security	8.29	8.31	8.30
Availability of parking space	6.75	6.96	6.84
Proximity to public transport hubs	7.71	8.03	7.84
Visibility of suggestion/complaints box	6.99	7.33	7.14
Baby room	4.92	4.24	4.60
Air	7.76	7.56	7.68
Office hours	8.46	8.48	8.47
Facilities for elderly and people with disabilities	7.27	7.12	7.21
<b>Average</b>	<b>7.71</b>	<b>7.79</b>	<b>7.74</b>

Table 3.29 shows no real differences in the satisfaction with UIF facilities by gender. Compared with males, females in general seem less satisfied with the baby room facilities, facilities for the elderly and people with disabilities, availability of drinking water and air.

Table 3.30 depicts beneficiaries' satisfaction mean score ratings with UIF physical facilities by age.

**TABLE 3.30****SATISFACTION WITH UIF PHYSICAL FACILITIES BY AGE GROUP**

Facilities	Age						
	Less than 20 years	20-29 years	30-39 years	40-49 years	50-59 years	Older than 60 years	Total
	Mean	Mean	Mean	Mean	Mean	Mean	Mean
Signage and directions	8.00	7.73	7.63	7.74	7.97	7.90	7.74
Registration desk/helpdesk/information	8.00	7.87	7.86	7.97	8.44	7.95	7.97
Waiting room/office space/chairs	8.50	7.55	7.68	7.70	7.80	7.75	7.67
Cleanliness of venue	9.25	8.71	8.49	8.62	8.55	8.21	8.56
Availability/cleanliness of bathrooms	8.00	7.90	7.96	8.26	8.10	7.75	8.00
Availability of drinking water	7.75	7.45	7.38	7.52	7.66	7.13	7.45
Safety and security	9.25	8.39	8.17	8.33	8.40	8.23	8.30
Availability of parking space	8.50	6.84	6.67	6.92	6.94	7.26	6.84
Proximity to public transport hubs	7.25	7.84	7.85	7.67	8.09	7.79	7.84
Visibility of suggestion/complaints box	9.50	7.34	7.12	6.84	7.31	6.73	7.14
Baby room	3.50	4.37	4.48	4.60	5.28	4.90	4.60
Air	9.00	7.79	7.52	7.77	7.72	7.63	7.68
Office hours	10.00	8.50	8.30	8.71	8.49	8.46	8.47
Facilities for elderly and people with disabilities	8.00	7.28	7.18	7.16	7.22	7.13	7.21
<b>Average</b>	<b>8.18</b>	<b>7.54</b>	<b>7.45</b>	<b>7.56</b>	<b>7.71</b>	<b>7.49</b>	<b>7.53</b>

Table 3.30 shows no real differences in the satisfaction scores by age group. Across all age groups average ratings core above 8 were recorded for the cleanliness of venues, office hours and safety and security. Among the 50 to 60 age group, the availability/cleanliness of bathrooms, the registration desk and proximity of public transport hubs also recorded very satisfied ratings above 8 on the 10-point satisfaction scale.

Exhibit 3.4, section 2 (a)-(n) shows the reasons advanced by dissatisfied respondents. Dissatisfaction among respondents regarding UIF physical facilities ranges between



4.5 % of respondents for proximity to transport hubs to 29.5 % for the lack of baby rooms. The following were the main elements advanced for dissatisfaction. The percentages refer to the respondents who rated their satisfaction below 6:

	<b>% of dissatisfied respondents</b>
• No baby room/facilities available	29.5 %
• Availability of parking space	20.9 %
• Visibility/unavailability of suggestion box	19.5 %
• Facilities for the elderly/people with disabilities. The main aspect here was the lack of separate facilities (only one queue)	18.7 %
• Availability of drinking water	14.2 %
• Availability of/non-functioning of air conditioning	12.7 %
• No/unclear signage	12.2 %
• Problems with waiting room (small, chairs etc)	10.8 %

### 3.7 SATISFACTION WITH UIF STAFF

This section presents an analysis of UIF beneficiaries' satisfaction with the service provision by UIF staff. Items included in the analysis are staff competency, availability, friendliness, helpfulness, timeliness, information provision, service language, identity and treatment of clients by security staff. The satisfaction mean scores ratings on UIF staff are again presented by province, work status, level of education, population group, gender and age.

Table 3.31 depicts beneficiaries' satisfaction mean score ratings with UIF staff members' service provision by province.

TABLE 3.31

## SATISFACTION WITH UIF STAFF BY PROVINCE

Service provision by staff	Province									
	Eastern Cape	Free State	Gauteng	KwaZulu-Natal	Limpopo	Mpumalanga	North West	Northern Cape	Western Cape	Total
	Mean	Mean	Mean	Mean	Mean	Mean	Mean	Mean	Mean	Mean
Competency of staff	8.58	8.72	8.09	8.46	8.52	8.07	8.03	8.69	8.22	8.27
Availability of staff	8.32	8.09	7.65	8.29	8.07	8.13	8.12	8.67	8.14	8.02
Friendliness of staff	8.26	8.49	7.78	8.48	8.49	7.96	8.44	8.78	8.37	8.18
Helpfulness of staff	8.52	8.77	8.15	8.50	8.57	8.25	8.50	8.76	8.58	8.40
Timeliness of staff	7.94	8.12	7.64	8.23	8.17	7.83	8.38	8.49	8.29	8.00
Information provision by staff	8.46	8.67	8.02	8.38	8.80	8.13	8.58	8.78	8.42	8.31
Service in your preferred language	8.95	9.37	8.55	9.12	9.45	8.81	9.40	9.16	8.98	8.92
Identity of staff (name tags)	7.76	8.15	6.89	8.13	8.42	7.86	7.13	9.07	7.55	7.55
Treatment by security staff	8.75	7.68	8.46	8.73	9.10	7.87	7.28	7.92	8.24	8.37
<b>Average</b>	<b>8.39</b>	<b>8.45</b>	<b>7.91</b>	<b>8.48</b>	<b>8.62</b>	<b>8.10</b>	<b>8.21</b>	<b>8.70</b>	<b>8.31</b>	<b>8.22</b>

Table 3.31 clearly shows that the beneficiaries were generally satisfied with service provision by UIF staff across all provinces. Relatively higher satisfaction mean score ratings for preferred service language were recorded across the nine provinces (8.92). However, slightly lower satisfaction ratings were recorded in Gauteng (6.89) and North West Province (7.13) with regard to the identification of UIF staff (name tags).

The three top and bottom staff satisfaction ratings are displayed in exhibit 3.2.

EXHIBIT 3.2

## TOP AND BOTTOM UIF STAFF SATISFACTION ITEMS

Top satisfaction items	Bottom satisfaction items
<ul style="list-style-type: none"> <li>• Service in preferred language</li> <li>• Helpfulness of staff</li> <li>• Treatment by security staff</li> </ul>	<ul style="list-style-type: none"> <li>• Identity of staff (name tags)</li> <li>• Timeliness of staff</li> <li>• Availability of staff</li> </ul>

Table 3.32 depicts beneficiaries' satisfaction ratings with UIF staff members by work status of beneficiaries.

**TABLE 3.32**

**SATISFACTION WITH UIF STAFF BY WORK STATUS**

Service provision by staff	Work status						
	Self-employed	Full-time employee	Temporary employee	Unemployed	Pensioner	Nonsalaried individual	Total
	Mean	Mean	Mean	Mean	Mean	Mean	Mean
Competency of staff	8.22	7.68	8.06	8.36	7.89	9.50	8.27
Availability of staff	7.22	7.45	7.87	8.10	7.78	9.25	8.02
Friendliness of staff	8.33	7.47	8.23	8.28	7.71	9.00	8.18
Helpfulness of staff	8.44	7.65	8.27	8.50	8.00	9.00	8.40
Timeliness of staff	8.22	7.58	8.12	8.04	7.89	8.50	8.00
Information provision by staff	8.56	7.75	8.48	8.38	7.89	8.50	8.31
Service in your preferred language	9.00	8.50	9.08	8.99	8.21	8.50	8.92
Identity of staff (name tags)	7.25	6.79	8.10	7.62	7.87	9.75	7.55
Treatment by security staff	7.75	8.22	8.81	8.38	8.00	9.00	8.37
<b>Average</b>	<b>8.11</b>	<b>7.68</b>	<b>8.34</b>	<b>8.29</b>	<b>7.92</b>	<b>9.00</b>	<b>8.22</b>

Table 3.32 shows no real trends in the differences in the satisfaction ratings of beneficiaries of UIF staff across the various work status categories. Ratings ranged from 8.92 (out of 10) for service in preferred language to 7.55 for identity of staff.

Table 3.33 depicts beneficiaries' satisfaction ratings with UIF staff members' service provision by level of education.

TABLE 3.33

## SATISFACTION WITH UIF STAFF BY LEVEL OF EDUCATION

Service provision by staff	Education level					
	No formal schooling	Primary (Grade 1-7)	Secondary (Grade 8-11)	Matric (Grade 12)	Tertiary (Post matric)	Total
	Mean	Mean	Mean	Mean	Mean	Mean
Competency of staff	8.26	8.54	8.47	8.15	7.91	8.27
Availability of staff	8.53	8.45	8.39	7.89	7.09	8.02
Friendliness of staff	8.74	8.20	8.45	8.09	7.68	8.18
Helpfulness of staff	8.53	8.63	8.64	8.24	7.99	8.40
Timeliness of staff	8.16	8.15	8.23	7.90	7.52	8.00
Information provision by staff	8.53	8.58	8.55	8.20	7.81	8.31
Service in your preferred language	8.42	8.96	9.11	8.91	8.53	8.92
Identity of staff (name tags)	7.27	7.45	7.89	7.30	7.35	7.55
Treatment by security staff	8.35	8.44	8.46	8.34	8.16	8.37
<b>Average</b>	<b>8.31</b>	<b>8.38</b>	<b>8.47</b>	<b>8.11</b>	<b>7.78</b>	<b>8.22</b>

It is clear from table 3.33 that higher educated beneficiaries (grade 12 or tertiary education) recorded relatively lower satisfaction ratings regarding UIF staff. Relatively lower satisfaction ratings are especially notable among respondents with a tertiary education qualification.

Table 3.34 depicts beneficiaries' satisfaction with UIF staff members by population group.

TABLE 3.34

## SATISFACTION WITH UIF STAFF BY POPULATION GROUP

Service provision by staff	Population group				
	African	Asian	Coloured	White	Total
	Mean	Mean	Mean	Mean	Mean
Competency of staff	8.34	7.51	8.19	8.05	8.27
Availability of staff	8.13	7.11	7.88	7.55	8.02
Friendliness of staff	8.24	7.82	8.07	8.00	8.18
Helpfulness of staff	8.46	7.69	8.38	8.16	8.40
Timeliness of staff	8.02	7.53	8.01	7.92	8.00
Information provision by staff	8.40	8.02	8.31	7.76	8.31
Service in your preferred	9.03	8.57	8.76	8.38	8.92
Identity of staff (name tags)	7.62	7.46	7.48	7.09	7.55
Treatment by security staff	8.52	7.87	8.09	7.64	8.37
<b>Average</b>	<b>8.31</b>	<b>7.73</b>	<b>8.13</b>	<b>7.84</b>	<b>8.22</b>

It is clear from table 3.34 that Asian beneficiaries recorded relatively lower satisfaction ratings with UIF staff. Compared to other service ratings of UIF staff, Asians recorded the lowest satisfaction with the availability of staff.

Table 3.35 depicts beneficiaries' satisfaction mean score ratings with UIF staff members by gender.

TABLE 3.35

## SATISFACTION WITH UIF STAFF BY GENDER

Service provision by staff	Gender		
	Male	Female	Total
	Mean	Mean	Mean
Competency of staff	8.26	8.29	8.27
Availability of staff	8.04	7.99	8.02
Friendliness of staff	8.20	8.16	8.18
Helpfulness of staff	8.40	8.39	8.40
Timeliness of staff	7.95	8.06	8.00
Information provision by staff	8.36	8.25	8.31
Service in your preferred language	8.92	8.93	8.92
Identity of staff (name tags)	7.60	7.49	7.55
Treatment by security staff	8.38	8.35	8.37
<b>Average</b>	<b>8.23</b>	<b>8.21</b>	<b>8.22</b>

Table 3.35, once again, shows no real differences in the satisfaction ratings by gender. However, female beneficiaries recorded slightly lower satisfaction ratings with staff identity (7.49) and availability of staff (7.99) than with other attributes. Also, male beneficiaries recorded relatively lower satisfaction ratings with regard to staff identity (7.60) and timeliness of staff (7.95).

Table 3.36 depicts beneficiaries' satisfaction mean score ratings with UIF staff members' service provision by age group.

**TABLE 3.36**

**SATISFACTION WITH UIF STAFF SERVICE BY AGE GROUP**

Service provision by staff	Age group						
	Less than 20 years	20-29 years	30-39 years	40-49 years	50-59 years	Older than 60 years	Total
	Mean	Mean	Mean	Mean	Mean	Mean	Mean
Competency of staff	9.00	8.21	8.21	8.18	8.59	8.38	8.27
Availability of staff	9.25	7.92	7.79	8.23	8.35	8.24	8.02
Friendliness of staff	8.75	8.15	8.01	8.24	8.47	8.34	8.18
Helpfulness of staff	9.25	8.37	8.34	8.31	8.60	8.56	8.40
Timeliness of staff	8.25	7.91	7.85	8.14	8.24	8.21	8.00
Information provision by staff	9.00	8.31	8.19	8.34	8.55	8.34	8.31
Service in your preferred language	10.00	8.97	8.92	8.88	9.02	8.64	8.92
Identity of staff (name tags)	7.00	7.80	7.53	7.51	7.18	7.51	7.55
Treatment by security staff	9.00	8.43	8.33	8.48	8.26	8.20	8.37
<b>Average</b>	<b>8.83</b>	<b>8.23</b>	<b>8.13</b>	<b>8.26</b>	<b>8.36</b>	<b>8.27</b>	<b>8.22</b>

Table 3.36 clearly shows relatively lower satisfaction ratings with UIF staff identification across all age groups. In general, no real differences are notable across age group for UIF staff satisfaction ratings. In fact most staff ratings with UIF staff are fairly high, implying general satisfaction with UIF staff.

Exhibit 3.4, section 3 (a)-(i) highlights the main reasons for dissatisfaction with UIF staff service as well the percentage of dissatisfied beneficiaries (rating of below 6 out of 10). The main issues of concern were:

	<b>% of dissatisfied respondents</b>
• Identity of staff (no name tags)	18.4 %
• Availability of UIF staff particularly the shortage of staff and staff at counters	11.4 %

### 3.8 **SATISFACTION WITH UIF APPLICATION FORMS**

This section presents an analysis of beneficiaries' satisfaction ratings with UIF application forms. More specifically, the analysis focuses on aspects such as the availability of application forms, ease of understanding form contents, length of the forms, time to complete and ease of completing forms, instructions to complete forms, assistance from UIF staff to complete forms and language in which the forms are published.

Once again, the analysis of the satisfaction ratings with UIF application forms are presented by province, work status, level of education, population group, gender and age.

Table 3.37 depicts beneficiaries' satisfaction ratings with UIF application forms by province.

TABLE 3.37

## SATISFACTION WITH UIF APPLICATION FORMS BY PROVINCE

Item	Province									
	Eastern Cape	Free State	Gauteng	KwaZulu-Natal	Limpopo	Mpumalanga	North West	Northern Cape	Western Cape	Total
	Mean	Mean	Mean	Mean	Mean	Mean	Mean	Mean	Mean	Mean
Availability of forms	8.86	9.18	8.91	9.12	9.54	8.86	9.16	9.22	9.30	9.06
Ease to understand	8.53	8.58	8.73	8.80	9.08	8.58	9.08	9.09	9.14	8.82
Length of form	8.38	8.56	8.33	8.60	8.83	8.44	8.70	8.93	8.92	8.55
Time to complete the form	8.29	8.51	8.28	8.69	8.71	8.53	8.80	8.93	9.06	8.56
Easiness to complete	8.56	8.59	8.67	8.82	8.77	8.71	8.94	9.00	9.03	8.77
Instructions to complete form	8.76	8.83	8.67	8.97	8.94	8.68	8.83	9.04	9.14	8.83
Assistance with completion	8.58	9.25	8.41	8.82	8.96	8.65	9.07	9.09	8.96	8.72
Language in which the forms are printed	8.46	8.38	8.40	8.82	8.69	8.43	8.82	9.29	9.01	8.63
<b>Average</b>	<b>8.55</b>	<b>8.74</b>	<b>8.55</b>	<b>8.83</b>	<b>8.94</b>	<b>8.61</b>	<b>8.93</b>	<b>9.07</b>	<b>9.07</b>	<b>8.74</b>

Table 3.37 shows very high levels of satisfaction (all above 8 on the 10-point satisfaction scale) with UIF application forms across province. Beneficiaries in the Northern and Western Cape seem most satisfied with UIF application forms.

Exhibit 3.3 displays the three top and bottom satisfaction ratings on UIF application forms.

## EXHIBIT 3.3

## TOP AND BOTTOM SATISFACTION ITEMS WITH UIF APPLICATION FORMS

Top satisfaction items	Bottom satisfaction items
<ul style="list-style-type: none"> <li>• Availability of forms</li> <li>• Instructions to complete form</li> <li>• Ease to understand</li> </ul>	<ul style="list-style-type: none"> <li>• Length of form</li> <li>• Time to complete the form</li> <li>• Language in which the forms are printed</li> </ul>



Table 3.38 depicts beneficiaries' satisfaction ratings with UIF application forms by work status.

**TABLE 3.38**

**SATISFACTION WITH UIF APPLICATION FORMS BY WORK STATUS**

Item	Work status						
	Self-employed	Full-time employee	Temporary employee	Unemployed	Pensioner	Nonsalaried individual	Total
	Mean	Mean	Mean	Mean	Mean	Mean	Mean
Availability of forms	9.00	8.52	9.33	9.13	8.56	9.50	9.06
Ease to understand	9.00	8.61	9.00	8.84	8.68	9.25	8.82
Length of form	9.11	8.51	8.81	8.55	8.22	8.25	8.55
Time to complete the form	8.00	8.42	8.87	8.58	8.18	9.25	8.56
Easiness to complete	8.67	8.51	8.75	8.81	8.57	8.75	8.77
Instructions to complete form	8.25	8.59	8.86	8.87	8.67	9.25	8.83
Assistance with completion	8.11	8.10	9.06	8.80	8.69	9.25	8.72
Language in which the forms are printed	8.33	8.54	8.90	8.64	8.32	9.00	8.63
<b>Average</b>	<b>8.56</b>	<b>8.48</b>	<b>8.95</b>	<b>8.78</b>	<b>8.49</b>	<b>9.06</b>	<b>8.74</b>

Once again table 3.38 displays high levels of satisfaction with UIF applications forms across all work categories.

Table 3.39 shows beneficiaries' satisfaction ratings with UIF application forms by work status.

TABLE 3.39

## SATISFACTION WITH UIF APPLICATION FORMS BY LEVEL OF EDUCATION

Item	Education level					
	No formal schooling	Primary (Grade 1-7)	Secondary (Grade 8-11)	Matric (Grade 12)	Tertiary (Post matric)	Total
	Mean	Mean	Mean	Mean	Mean	Mean
Availability of forms	9.44	9.13	9.20	8.99	8.83	9.06
Ease to understand	8.56	8.42	8.90	8.90	8.72	8.82
Length of form	8.78	8.35	8.65	8.57	8.38	8.55
Time to complete the form	8.67	8.24	8.67	8.60	8.42	8.56
Easiness to complete	8.65	8.40	8.90	8.79	8.65	8.77
Instructions to complete form	9.18	8.43	9.01	8.85	8.63	8.83
Assistance with completion	8.76	8.81	8.91	8.62	8.44	8.72
Language in which the forms are printed	7.88	8.19	8.67	8.68	8.75	8.63
<b>Average</b>	<b>8.74</b>	<b>8.50</b>	<b>8.86</b>	<b>8.75</b>	<b>8.60</b>	<b>8.74</b>

Table 3.39 shows that beneficiaries across different levels of education are highly satisfied with UIF applications forms. No real differences in satisfaction ratings are notable across education level. However, a slightly lower satisfaction rating (7.88) was recorded by beneficiaries with no formal schooling regarding the language in which the forms were printed.

Table 3.40 depicts beneficiaries' satisfaction ratings with UIF application forms by population group.

TABLE 3.40

## SATISFACTION WITH UIF FORMS BY POPULATION GROUP

Item	Population group				
	African	Asian	Coloured	White	Total
	Mean	Mean	Mean	Mean	Mean
Availability of forms	9.13	8.73	9.12	8.58	9.06
Ease to understand	8.76	8.73	9.20	8.84	8.82
Length of form	8.50	8.48	8.91	8.54	8.55
Time to complete the form	8.51	8.32	8.96	8.58	8.56
Easiness to complete	8.73	8.48	8.96	8.89	8.77
Instructions to complete form	8.82	8.64	9.00	8.79	8.83
Assistance with completion	8.77	8.33	8.77	8.40	8.72
Language in which the forms are printed	8.50	9.07	9.19	8.88	8.63
<b>Average</b>	<b>8.72</b>	<b>8.60</b>	<b>9.01</b>	<b>8.69</b>	<b>8.74</b>

The information displayed in table 3.40 reflects the high levels of satisfaction experienced by beneficiaries with UIF application forms. No real differences in satisfaction are notable across different population groups.

Table 3.41 depicts beneficiaries' satisfaction ratings with UIF application forms by gender.

TABLE 3.41

## SATISFACTION WITH UIF APPLICATION FORMS BY GENDER

Item	Gender		
	Male	Female	Total
	Mean	Mean	Mean
Availability of forms	9.15	8.94	9.06
Ease to understand	8.82	8.81	8.82
Length of form	8.53	8.58	8.55
Time to complete the form	8.53	8.61	8.56
Easiness to complete	8.75	8.79	8.77
Instructions to complete form	8.84	8.82	8.83
Assistance with completion	8.72	8.72	8.72
Language in which the forms are printed	8.52	8.78	8.63
<b>Average</b>	<b>8.73</b>	<b>8.76</b>	<b>8.74</b>

Once again table 3.41 displays high levels of satisfaction with UIF application forms with almost no real differences by gender.

Table 3.42 depicts beneficiaries' satisfaction ratings with UIF application forms by age group.

**TABLE 3.42**  
**SATISFACTION WITH UIF APPLICATION FORMS BY AGE GROUP**

Item	Age category						
	Less than 20 years	20-29 years	30-39 years	40-49 years	50-59 years	Older than 60 years	Total
	Mean	Mean	Mean	Mean	Mean	Mean	Mean
Availability of forms	10.00	9.08	8.98	9.10	9.28	8.90	9.06
Ease to understand	10.00	8.75	8.87	8.84	8.84	8.68	8.82
Length of form	8.67	8.49	8.54	8.63	8.61	8.41	8.55
Time to complete the form	9.67	8.47	8.56	8.73	8.66	8.26	8.56
Easiness to complete	8.33	8.78	8.75	8.78	8.83	8.64	8.77
Instructions to complete form	9.67	8.87	8.81	8.87	8.83	8.69	8.83
Assistance with completion	10.00	8.75	8.52	8.90	8.94	8.72	8.72
Language in which the forms are printed	10.00	8.70	8.56	8.56	8.70	8.73	8.63
Average	9.54	8.74	8.70	8.80	8.84	8.63	8.74

It is clear from table 3.42 that all beneficiaries across the different age categories recorded high satisfaction ratings with regard to all aspects related to UIF application forms. Only a slightly lower satisfaction rating (8.26) was recorded for time to complete the application form by beneficiaries older than 60 years.

Exhibit 3.4, section 4 (a)-(h) shows the reasons for dissatisfaction as well as the percentage of dissatisfied respondents (rating below 6 out of 10). The table shows a relatively high level of satisfaction with the completion and contents of UIF forms. All the variables measured in this regard confirmed less than 4 % dissatisfied respondents. Percentages ranged between only 1.5 % of respondents expressing

dissatisfaction with instructions to complete the forms to 3.9 % for both assistance of UIF staff to complete the form as well as the language in which the application forms are presented.

### 3.9 SATISFACTION WITH TURNAROUND TIMES

The following section presents an analysis of beneficiaries' satisfaction ratings with regard to UIF turnaround time (speed of handling application/enquiry). Specific items measured in this regard include time spent in queues, number of visits to get a response, time from initial application to approval and time between approval of the application and first payment. The analysis is once again presented by province, work status, level of education, population group, gender and age.

Table 3.43 depicts beneficiaries' satisfaction ratings with UIF turnaround time by province.

**TABLE 3.43**

#### **SATISFACTION WITH UIF TURNAROUND TIME BY PROVINCE**

Item	Province									
	Eastern Cape	Free State	Gauteng	KwaZulu-Natal	Limpopo	Mpumalanga	North West	Northern Cape	Western Cape	Total
	Mean	Mean	Mean	Mean	Mean	Mean	Mean	Mean	Mean	Mean
Time spent in queue (probe)	7.31	6.68	6.78	7.55	7.51	7.44	7.53	8.05	7.20	7.18
Number of visits to get a response (many visits are poor)	7.70	8.00	7.70	8.24	8.42	8.32	8.23	8.51	7.92	7.99
Time from initial application to approval (long duration is poor)	8.01	8.17	7.95	8.42	8.21	8.19	8.49	8.60	7.95	8.14
Time between approval of application and first payment (long duration is poor)	8.13	8.53	8.25	8.41	8.32	8.43	8.48	8.69	8.24	8.33
<b>Average</b>	<b>7.79</b>	<b>7.85</b>	<b>7.67</b>	<b>8.16</b>	<b>8.12</b>	<b>8.10</b>	<b>8.18</b>	<b>8.46</b>	<b>7.83</b>	<b>7.91</b>

Table 3.43 displays relatively lower satisfaction ratings in the Gauteng, Eastern and Western Cape and Free State regions. Despite these regional differences, the satisfaction ratings on turnaround time are fairly high across all regions. The only rating below 7 was recorded in the Free State province, which showed a relative lower satisfaction rating with time spent in queues.

Table 3.44 depicts beneficiaries' satisfaction mean score ratings with UIF turnaround times by work status.

**TABLE 3.44**

**SATISFACTION WITH UIF TURNAROUND TIME BY WORK STATUS**

Items	Work status						
	Self-employed	Full-time employee	Temporary employee	Unemployed	Pensioner	Nonsalaried individual	Total
	Mean	Mean	Mean	Mean	Mean	Mean	Mean
Time spent in queue (probe)	6.22	6.35	7.17	7.29	6.93	7.75	7.18
Number of visits to get a response (many visits are poor)	8.22	7.56	8.33	8.02	8.04	8.75	7.99
Time from initial application to approval (long duration is poor)	8.44	7.78	8.15	8.18	8.21	9.25	8.14
Time between approval of application and first payment (long duration is poor)	8.11	7.93	8.13	8.38	8.57	9.25	8.33
<b>Average</b>	<b>7.75</b>	<b>7.41</b>	<b>7.95</b>	<b>7.97</b>	<b>7.94</b>	<b>8.75</b>	<b>7.91</b>

Table 3.44 shows relative lower satisfaction scores with UIF turnaround times among especially full-time and self-employed. Time spent in queues seem to annoy these employees and pensioners most.

Table 3.45 depicts beneficiaries' satisfaction mean score ratings with the UIF turnaround time by level of education.

TABLE 3.45

## SATISFACTION WITH UIF TURNAROUND TIME BY LEVEL OF EDUCATION

Item	Education level					
	No formal schooling	Primary (Grade 1-7)	Secondary (Grade 8-11)	Matric (Grade 12)	Tertiary (Post matric)	Total
	Mean	Mean	Mean	Mean	Mean	Mean
Time spent in queue (probe)	8.16	7.59	7.55	6.97	6.41	7.18
Number of visits to get a response (many visits are poor)	8.16	8.32	8.15	7.88	7.63	7.99
Time from initial application to approval (long duration is poor)	7.95	8.30	8.32	8.04	7.86	8.14
Time between approval of application and first payment (long duration is poor)	8.37	8.40	8.44	8.26	8.19	8.33
<b>Average</b>	<b>8.16</b>	<b>8.15</b>	<b>8.12</b>	<b>7.79</b>	<b>7.52</b>	<b>7.91</b>

Table 3.45 shows that higher educated beneficiaries (grade 12 and tertiary education) recorded relatively lower satisfaction ratings regarding UIF turnaround time. For both these groups, scores of below 7 were recorded for time spent in queues.

Table 3.46 depicts beneficiaries' satisfaction ratings with UIF turnaround times by population group.

TABLE 3.46

## SATISFACTION WITH UIF TURNAROUND TIME BY POPULATION GROUP

Item	Population group				
	African	Asian	Coloured	White	Total
	Mean	Mean	Mean	Mean	Mean
Time spent in queue (probe)	7.27	6.69	6.96	6.86	7.18
Number of visits to get a response (many visits are poor)	8.07	7.57	7.64	7.86	7.99
Time from initial application to approval (long duration is poor)	8.24	7.39	7.92	7.87	8.14
Time between approval of application and first payment (long duration is poor)	8.40	7.60	8.11	8.28	8.33
<b>Average</b>	<b>8.00</b>	<b>7.31</b>	<b>7.66</b>	<b>7.72</b>	<b>7.91</b>

According to table 3.46 Asian, White and Coloured beneficiaries recorded relatively lower satisfactions ratings for time spent in queues. Overall, these population groups seem less satisfied with UIF turnaround time when compared to Africans. Nonetheless, the average ratings scores on UIF turnaround time are fairly high across all population groups.

Table 3.47 depicts beneficiaries' satisfaction ratings with UIF turnaround times by gender.

**TABLE 3.47**

**SATISFACTION WITH UIF TURNAROUND TIME BY GENDER**

Item	Gender		
	Male	Female	Total
	Mean	Mean	Mean
Time spent in queue (probe)	7.21	7.13	7.18
Number of visits to get a response (many visits are poor)	8.08	7.87	7.99
Time from initial application to approval (long duration is poor)	8.15	8.13	8.14
Time between approval of application and first payment (long duration is poor)	8.34	8.32	8.33
<b>Average</b>	<b>7.95</b>	<b>7.86</b>	<b>7.91</b>

Table 3.47 clearly shows that the female beneficiaries recorded relatively lower satisfaction mean score ratings regarding UIF turnaround time. Female respondents recorded relatively lower satisfaction scores for the time spent in queues and number of visits required before getting a response.

Table 3.48 depicts beneficiaries' satisfaction ratings with UIF turnaround times by age group.



TABLE 3.48

## SATISFACTION WITH UIF TURNAROUND TIME BY AGE GROUP

Items	Age group						
	Less than 20 years	20-29 years	30-39 years	40-49 years	50-59 years	Older than 60 years	Total
	Mean	Mean	Mean	Mean	Mean	Mean	Mean
Time spent in queue (probe)	6.50	7.00	7.05	7.43	7.42	7.39	7.18
Number of visits to get a response (many visits are poor)	9.33	7.88	7.90	8.11	8.29	7.89	7.99
Time from initial application to approval (long duration is poor)	8.33	7.97	8.10	8.25	8.32	8.36	8.14
Time between approval of application and first payment (long duration is poor)	6.67	8.10	8.33	8.44	8.54	8.60	8.33
<b>Average</b>	<b>7.71</b>	<b>7.74</b>	<b>7.85</b>	<b>8.06</b>	<b>8.14</b>	<b>8.06</b>	<b>7.91</b>

It is clear from table 3.48 that younger beneficiaries (below 40 years of age) recorded relatively lower satisfaction ratings with specific reference to the time spent in the queues. Overall younger respondents seem less satisfied with UIF turnaround times. However, the level of satisfaction with UIF turnaround times is fairly high across all age groups.

Exhibit 3.4, section 5(a)-(b) explores the reasons for dissatisfaction. Almost a quarter of respondents (23.9 %) advanced long queues as the reason for their dissatisfaction. Only 2.4 % of respondents indicated that they have to pay several visits to the UIF offices to get a response, 5.7 % were dissatisfied due to the long time lapse between the initial application and the approval thereof and 4.9 % were dissatisfied with the period between the approval of their application and receiving the first payment.

### 3.10 TELEPHONIC COMMUNICATION WITH THE UIF OFFICE

The following section presents an analysis of beneficiaries' satisfaction ratings with regard to telephonic communication. Specific focus areas include the time taken to answer telephone calls, staff ability to answer enquiries, efficiency in connecting callers to relevant officials and general satisfaction of the beneficiaries with the call. The analysis, once again, is presented by region, work status, level of education,

population group, gender and age. It should be noted that the analysis presents an overview of the awareness and actual usage levels of the relevant communication mediums. Only beneficiaries who are aware of and used specific communication channels were allowed to rate their corresponding satisfaction levels. This resulted in some cases where the actual number of observations was too small to allow for any significant inferential analysis. Thus readers are cautioned not to overgeneralise under these circumstances.

Table 3.49 shows the proportion of beneficiaries who are aware of the UIF call centre.

**TABLE 3.49**

**AWARENESS AND USAGE OF THE UIF CALL CENTRE**

	Yes		No		Total	
	n	%	n	%	n	%
Aware	278	18.5	1 226	81.5	1 504	100.0
Utilised	172	11.4	1 332	88.6	1 504	100.0

Table 3.49 shows that an overwhelming majority (1 226 or 81.5 %) of the beneficiaries are not aware of the UIF call centre. Approximately 7 % of the beneficiaries that are aware of the call centre have not utilised the call centre. Overall, only 11.4 % of the respondents indicated that they have utilised the UIF call centre. This implies that most of the respondents had no telephonic contact with the UIF and were not allowed to rate their satisfaction with the services provided by the UIF call centre.

Table 3.50 depicts beneficiaries' satisfaction ratings of telephonic contact with the UIF. The analysis only reflects the ratings for those respondents who had any telephonic contact with the UIF during the past six months preceding the survey. For most of the analysis by regional level, the participation rates are simply too small and

readers are cautioned not to over-generalise the findings by region. For convenience, the participation rates (*n*-values) are displayed.

**TABLE 3.50**

**SATISFACTION WITH UIF TELEPHONIC COMMUNICATION BY PROVINCE**

Province	n	Telephonic communication			
		Time to answer the phone	Ability to answer enquiries	Efficiency in connecting callers to relevant officials	General satisfaction with the call
		Mean	Mean	Mean	Mean
Eastern Cape	16	7.19	7.57	7.13	6.88
Free State	2	7.50	10.00	10.00	9.00
Gauteng	57	6.44	7.44	7.35	7.79
KwaZulu-Natal	21	7.19	7.81	8.29	8.33
Limpopo	13	8.23	9.25	9.17	9.25
Mpumalanga	9	7.78	7.89	8.22	8.44
North West	9	8.22	8.11	7.88	8.56
Northern Cape	5	9.60	9.60	9.40	9.60
Western Cape	40	7.40	7.79	8.34	7.74
<b>Total</b>	<b>172</b>	<b>7.23</b>	<b>7.86</b>	<b>7.96</b>	<b>8.01</b>

Table 3.50 displays an overall general satisfaction with handling of calls by the UIF. A relatively lower satisfaction rating was recorded for the time taken to answer calls.

Tables 3.51 to 3.55 depict beneficiaries' satisfaction ratings with UIF telephonic communication according to work status, education level, population group, gender and age. Due to limited response rates, no detailed analysis is presented for each subgroup.

TABLE 3.51

## SATISFACTION WITH UIF TELEPHONIC COMMUNICATION BY WORK STATUS

Work status	n	Telephonic communication			
		Time to answer the phone	Ability to answer enquiries	Efficiency in connecting callers to relevant officials	General satisfaction with the call
		Mean	Mean	Mean	Mean
Self-employed	1	1.00	1.00	1.00	1.00
Full-time employee	26	6.88	8.27	7.73	8.08
Temporary employee	8	6.88	6.75	7.63	7.25
Unemployed	137	7.36	7.90	8.09	8.09
<b>Total</b>	<b>172</b>	<b>7.23</b>	<b>7.86</b>	<b>7.96</b>	<b>8.01</b>

TABLE 3.52

## SATISFACTION WITH UIF TELEPHONIC COMMUNICATION BY EDUCATION LEVEL

Education level	n	Telephone communication			
		Time to answer the phone	Ability to answer enquiries	Efficiency in connecting callers to relevant officials	General satisfaction with the call
		Mean	Mean	Mean	Mean
Primary (Grade 1-7)	16	6.94	8.31	8.00	8.00
Secondary (Grade 8-11)	54	7.54	7.83	8.10	8.07
Matric (Grade 12)	71	6.92	7.69	7.79	7.91
Tertiary (Post matric)	31	7.55	8.13	8.13	8.10
<b>Total</b>	<b>172</b>	<b>7.23</b>	<b>7.86</b>	<b>7.96</b>	<b>8.01</b>

TABLE 3.53

## SATISFACTION WITH UIF TELEPHONIC COMMUNICATION BY POPULATION GROUP

Population group	n	Telephonic communication			
		Time to answer the phone	Ability to answer enquiries	Efficiency in connecting callers to relevant officials	General satisfaction with the call
		Mean	Mean	Mean	Mean
African	88	7.26	7.99	8.02	8.31
Asian	9	7.33	7.89	8.00	7.89
Coloured	39	7.38	7.84	8.17	7.68
White	36	6.94	7.57	7.60	7.64
<b>Total</b>	<b>172</b>	<b>7.23</b>	<b>7.86</b>	<b>7.96</b>	<b>8.01</b>

TABLE 3.54

## SATISFACTION WITH UIF TELEPHONIC COMMUNICATION BY GENDER

Gender	n	Telephonic communication			
		Time to answer the phone	Ability to answer enquiries	Efficiency in connecting callers to relevant officials	General satisfaction with the call
		Mean	Mean	Mean	Mean
Male	79	7.52	7.97	8.00	8.05
Female	93	6.98	7.77	7.93	7.97
<b>Total</b>	<b>172</b>	<b>7.23</b>	<b>7.86</b>	<b>7.96</b>	<b>8.01</b>

TABLE 3.55

## SATISFACTION WITH UIF TELEPHONIC COMMUNICATION BY AGE GROUP

Age category	n	Telephonic communication			
		Time to answer the phone	Ability to answer enquiries	Efficiency in connecting callers to relevant officials	General satisfaction with the call
		Mean	Mean	Mean	Mean
Less than 20 years	1	10.00	10.00	10.00	10.00
20-29 years	38	8.03	8.51	8.65	8.66
30-39 years	65	6.80	7.54	7.70	7.80
40-49 years	31	7.06	8.00	8.04	8.13
50-59 years	25	7.28	7.46	7.58	7.54
Older than 60 years	12	7.08	7.91	7.64	7.50
<b>Total</b>	<b>172</b>	<b>7.23</b>	<b>7.86</b>	<b>7.96</b>	<b>8.01</b>

For those demographic subcategories showing acceptable levels of respondent participation, fairly high levels of satisfaction were displayed with UIF telephonic services. In this regard, beneficiaries who are unemployed, who completed their secondary education and are middle-aged (30 to 39 years), recorded fairly high levels of satisfaction with UIF telephonic communication services.

Exhibit 3.4, p 67, section 6(a) to (d) shows the reasons advanced by respondents for their dissatisfaction with telephone communication with the UIF offices. Generally, respondents were satisfied with their telephonic communication with the UIF. Dissatisfied telephone clients ranged between 9.9 % who felt UIF staff were inefficient in connecting the caller to relevant staff and 29.1 % who mentioning that they took too long to answer the phone. (Please note that the percentage of dissatisfied respondents is expressed as a percentage of those conducting telephone enquiries.)

### 3.11 SATISFACTION WITH THE DoL WEBSITE

This section presents the analysis of the beneficiaries' satisfaction ratings with regard to the DoL Website. Aspects covered in the analysis focus on issues such as user-friendliness of the Website, relevance of information and ease of navigation through the website. Prior to the analysis, table 3.56 displays the proportion of beneficiaries who had visited the UIF Website six months prior to conducting the survey.

**TABLE 3.56**

**BENEFICIARIES WHO VISITED THE DoL WEBSITE**

Yes		No		Total	
n	%	n	%	n	%
88	5.9	1 416	94.1	1 504	100.0

Table 3.56 shows that the overwhelming majority of beneficiaries (1 416 or 94.1 %) had never visited the DoL Website. Due to the low Web usage levels and

consequently limited observations (satisfaction rating scores) no analysis is presented by region, work status, education level, population, gender and age. However, the average satisfaction scores of the 88 beneficiaries related to aspects on the UIF Website are displayed in table 3.57.

**TABLE 3.57**

**SATISFACTION WITH THE DoL WEBSITE**

<b>Item</b>	<b>Mean</b>
User-friendliness	8.10
Relevance of information	8.25
Ease of navigation through the Website	8.33

Exhibit 3.4, section 7 (a)-(c) shows the reasons for dissatisfaction with the DoL Website. (Note that only those utilising this service were requested for a rating.) Those that access the DoL Website were highly satisfied. The major concern was that 10.2 % of dissatisfied Web users mentioned the user-friendliness of the Website as their major concern, while 3.4 % and 4.5 % of Web users expressed dissatisfaction with the ease of navigation and relevance of information respectively.

**3.12 SATISFACTION WITH THE INFORMATION BROCHURE/PUBLICATION**

This section presents an analysis of the satisfaction mean score ratings of beneficiaries regarding the DoL information brochure/publication. Aspects analysed in this regard include the understandability, legibility and availability of brochures in preferred language. Prior to the analysis, it is important to note that only one in 10 respondents consulted information brochures/publications of the UIF in the six months prior to the survey. Once again, fairly low participation rates due to low service engagement levels restricted the analysis to a holistic rather than a disaggregated analysis. Therefore this section does not present the survey findings by region, work status, level of education, population group, gender and age category of the beneficiaries. Against this background it is firstly important to note that only 10.4 % of the beneficiaries who participated in the study consulted UIF

information brochures/publications in the six months prior to the interview. Consequently, the analysis in table 3.58 presents only the overall satisfaction scores for the 157 respondents (10.4 %) who rated each of the dimensions included for measuring satisfaction with UIF information brochures/publications.

**TABLE 3.58**

**SATISFACTION WITH UIF INFORMATION BROCHURES/PUBLICATIONS**

<b>Item</b>	<b>Mean</b>
Understandability	8.90
Legibility (easy to read)	8.78
Availability in your preferred language	8.90

Exhibit 3.4, section 8(a)-(c) shows the reasons of dissatisfied respondents who consulted DoL information brochures to explore UIF benefits (157 respondents). Only 0.6 % of these respondents complained about the legibility of brochures, 1.2 % about understandability and 2.5 % about the availability of brochures/publications.

**3.13 MODE OF TRANSPORT USED TO TRAVEL TO THE UIF OFFICES**

The following section presents an analysis of beneficiaries' mode of transport used to travel to UIF offices. Transport modes analysed include travel on foot, by bicycle/motorcycle, car, bus, taxi, train and van/truck. The transportation analysis is limited to a holistic rather than disaggregated level. Table 3.59 depicts the different modes of transport used by beneficiaries to reach UIF offices. It also displays the overall satisfaction ratings scores for each transport mode. It should be noted that the information in the table includes multi-mode transport usage, since some respondents used both a bus and taxi to travel to the UIF offices.



TABLE 3.59

## MODE OF TRANSPORT USED BY BENEFICIARIES

Mode of transport	n	%	Mean scores
On foot	141	9.4	9.22
Bicycle/motorcycle	4	0.3	.
Car (passenger or driver)	414	27.5	7.68
Bus	69	4.6	9.14
Taxi	913	60.7	8.15
Train	77	5.1	8.14
Van/truck	2	0.1	.

Table 3.59 shows that most beneficiaries who visited UIF offices in the six months prior to the study used taxi transport. Approximately a quarter travelled by car. However, the overall satisfaction scores of beneficiaries travelling by car are slightly lower than those who travel by taxi and even by bus. This suggests that the mode of transport could be a predictor of service satisfaction experienced by beneficiaries. In this regard it seems that people travelling by themselves behave differently and experience service delivery slightly differently from those who travel via other modes of transport. Possibly those travelling by other modes are more relaxed when reaching the actual point of service delivery. A further factor to reckon with in this regard is to note that those who used own transport are mostly employed people and are more pressed for fast service delivery compared to those who travelled by with taxi and were mostly unemployed. On the other hand, it may also be that respondents without transport have higher service delivery expectations and would tend to allocate lower ratings for service quality.

Besides exploring the mode of transport, the research model also investigated the time of travelling to UIF offices. This additional aspect was included to explore a possible relationship between travel time and satisfaction. To support this analysis table 3.60 displays the travelling time for each of the travel modes included in the study.

**TABLE 3.60****TRAVELLING TIME TO AND FROM THE LABOUR OFFICE**

Travel mode	Less than 1 hour	Between 1<2 hours	Between 2<3 hours	Between 3<4 hours	Between 4<5 hours	More than 5 hours	Total
	%	%	%	%	%	%	%
On foot	53.9	27.0	10.6	5.0	2.8	.7	100.0
Bicycle/motorcycle	50.0	25.0	.0	.0	25.0	.0	100.0
Car (passenger or driver)	82.9	13.5	2.9	.2	.0	.5	100.0
Bus	29.0	33.3	24.6	5.8	7.2	.0	100.0
Taxi	60.9	29.8	6.5	2.0	.9	.0	100.0
Train	49.4	35.1	10.4	.0	5.2	.0	100.0
Van/truck	100.0	.0	.0	.0	.0	.0	100.0

Table 3.60 shows that people who travel by own private vehicle reach the UIF offices much faster than those who travel by taxi or bus. However, the survey findings show that those with faster travel times do not necessarily display higher satisfaction. In fact, those who travel by own vehicle recorded relatively lower overall satisfaction with the UIF. Thus alternative factors, such as accumulated stress levels when driving privately or the actual service delivery at the point of engagement seem to be more realistic factors impacting on service satisfaction.

### 3.14 REASONS FOR DISSATISFACTION WITH THE UIF SERVICES AND FACILITIES

The following section presents the reasons advanced by beneficiaries for experiencing dissatisfaction with the UIF. The analysis presents an overview of the beneficiaries who provided satisfaction rating scores below 6 on the 10-point satisfaction ratings scale. The exhibit also indicates the number of dissatisfied respondents. The percentages are calculated by dividing dissatisfied clients into the total number of respondents that actually utilise the specific service (and not into the total sample population of 1 504). All reasons advanced were clustered thematically and are displayed in exhibit 3.4. Due to the overall relatively high levels of satisfaction with the UIF displayed in this study, it follows that the extent of dissatisfaction is fairly low. However, the reasons cited for dissatisfaction by major theme presented in the exhibit serve to guide the UIF in adopting improvement strategies.

## EXHIBIT 3.4

## REASONS FOR DISSATISFACTION

		Dissatisfied respondents	
1.	OVERALL REASONS FOR DISSATISFACTION WITH UIF (1 504 RESPONDENTS)	n	%
	Office hours are not convenient/open only once or twice per week/close too early	4	0.3
	Language problems	3	0.2
	Poor service by staff, not helpful, give wrong information on process/slow service	110	7.3
	Had to make numerous visits to office	9	0.6
	No instructions where to queue/disorganised offices	7	0.5
	Long waiting period for approval and payment	23	1.5
	Not satisfied with payment received	24	1.6
	Long queues/wait too long for help/send away at closing time without help	29	1.9
	Staff rude/unfriendly/bad attitude	14	0.9
	Not enough staff to attend to public/have meetings in-between	3	0.2
	<b>Total dissatisfied respondents</b>	<b>226</b>	<b>15.0</b>
<b>2.</b>	<b>UIF FACILITIES (1 504 RESPONDENTS)</b>		
<b>(a)</b>	<b>Signage and directions</b>	<b>n</b>	<b>%</b>
	No signage and directions	152	10.1
	Signage not clear/confusing	24	1.6
	Not enough signage	2	0.1
	Signage not visible	5	0.3
	<b>Total dissatisfied respondents</b>	<b>183</b>	<b>12.2</b>
<b>(b)</b>	<b>Registration desk/helpdesk/information</b>	<b>n</b>	<b>%</b>
	Staff not always available	7	0.5
	Bad service/no proper assistance/slow to assist	46	3.1
	No visible registration desk/helpdesk	14	0.9
	Disorganised, no clear directions to correct queues	10	0.7
	No clear explanation of process of application/wrong information received	16	1.1
	Queues are long/not enough staff to assist	28	1.9
	Staff rude/moody/attitude not tolerable	8	0.5
	<b>Total dissatisfied respondents</b>	<b>129</b>	<b>8.6</b>
<b>(c)</b>	<b>Waiting room/office space/chairs</b>	<b>n</b>	<b>%</b>
	Very small/not enough space for visitors	77	5.1
	No waiting area demarcated/no directions	6	0.4
	Disorganised and messy	7	0.5
	No chairs in waiting area	21	1.4
	Chairs available but not enough	45	3.0
	Furniture old, general condition not good	6	0.4
	<b>Total dissatisfied respondents</b>	<b>162</b>	<b>10.8</b>
<b>(d)</b>	<b>Cleanliness of venue</b>	<b>n</b>	<b>%</b>
	Dirty/unhealthy	56	3.7
	Dirty outside	4	0.3
	Venue old, needs renovation	6	0.4
	Untidy/not properly arranged	12	0.8
	Cleaners clean while clients are present	1	0.1
	<b>Total dissatisfied respondents</b>	<b>79</b>	<b>5.3</b>

<b>(e)</b>	<b>Availability/cleanliness of bathrooms</b>	<b>n</b>	<b>%</b>
	Bathrooms dirty	61	4.1
	Not enough toilets	10	0.7
	No toilets available	20	1.3
	Toilets are in bad condition/broken/no toilet seat/no toilet paper	20	1.3
	Have to pay to use toilet	6	0.4
	<b>Total dissatisfied respondents</b>	<b>117</b>	<b>7.8</b>
<b>(f)</b>	<b>Availability of drinking water</b>	<b>n</b>	<b>%</b>
	No drinking water available/drink outside/in bathroom	190	12.6
	Water available but no paper cups	9	0.6
	Water available but bottles and taps are dirty	2	0.1
	Water bottles not enough/often empty/always empty	12	0.8
	<b>Total dissatisfied respondents</b>	<b>213</b>	<b>14.2</b>
<b>(g)</b>	<b>Safety and security</b>	<b>n</b>	<b>%</b>
	No security guards visible	101	6.7
	Not enough security	9	0.6
	Security guards are not active/don't give information/direction	6	0.4
	Security guards have no control over people entering the building	1	0.1
	<b>Total dissatisfied respondents</b>	<b>117</b>	<b>7.8</b>
<b>(h)</b>	<b>Availability of parking space</b>	<b>n</b>	<b>%</b>
	No parking area available	256	17.0
	Parking available but area too small	58	3.9
	<b>Total dissatisfied respondents</b>	<b>314</b>	<b>20.9</b>
<b>(i)</b>	<b>Proximity to public transport hubs</b>	<b>n</b>	<b>%</b>
	Far from taxi ranks/bus station/public transport hubs	56	3.7
	No public transport available	2	0.1
	Not enough public transport nearby	10	0.7
	<b>Total dissatisfied respondents</b>	<b>68</b>	<b>4.5</b>
<b>(j)</b>	<b>Visibility of suggestion/complaints box</b>	<b>n</b>	<b>%</b>
	Not visible, had to enquire if available	163	10.8
	No suggestion/complaints box	123	8.2
	One box available/not enough boxes	3	0.2
	<b>Total dissatisfied respondents</b>	<b>289</b>	<b>19.2</b>
<b>(k)</b>	<b>Baby room</b>	<b>n</b>	<b>%</b>
	No baby room/facilities for babies	444	29.5
	<b>Total dissatisfied respondents</b>	<b>444</b>	<b>29.5</b>
<b>(l)</b>	<b>Air-conditioning (air ventilation)</b>	<b>n</b>	<b>%</b>
	No air-conditioning	129	8.6
	Available but not functioning properly/not working	45	3.0
	Temperature not controlled/not adjusted according to season	17	1.1
	<b>Total dissatisfied respondents</b>	<b>191</b>	<b>12.7</b>
<b>(m)</b>	<b>Office hours</b>	<b>n</b>	<b>%</b>
	Close early (12/2/3 o'clock)/limited office hours	21	1.4
	Need longer office hours due to the large number of people/long queues	40	2.7
	Only open once or twice a week	7	0.5
	Staff attend to people late after opening/arrive late	9	0.6
	Lunch/tea breaks are very long	4	0.3
	Close the doors before official closing time	35	2.3
	<b>Total dissatisfied respondents</b>	<b>116</b>	<b>7.7</b>

<b>(n)</b>	<b>Facilities for elderly and people with disabilities</b>	<b>n</b>	<b>%</b>
	Only one queue/no separate facilities	250	16.6
	No wheelchair ramps	13	0.9
	Impatience/no assistance from the staff in handling the elderly	7	0.5
	Lift/elevator available but too small for wheelchair	3	0.2
	No easy entrance for people with wheelchairs/not wheelchair-friendly	7	0.5
	No parking for disabled	1	0.1
	<b>Total dissatisfied respondents</b>	<b>281</b>	<b>18.7</b>
<b>3.</b>	<b>SERVICE DELIVERY BY UIF STAFF (1 504 RESPONDENTS)</b>		
<b>(a)</b>	<b>Competency of UIF staff</b>	<b>n</b>	<b>%</b>
	No decent customer service/not assisting/poor service/give wrong info	37	2.5
	Attitude is bad	18	1.2
	Staff has tendency to attend to their own personal matters/abandon customers	11	0.7
	Staff make mistakes, not dedicated to their work	3	0.2
	Not all staff are trained to assist customers/lack knowledge/not competent	38	2.5
	Unprofessional conduct, eating, drinking, walking around chatting	11	0.7
	<b>Total dissatisfied respondents</b>	<b>118</b>	<b>7.8</b>
<b>(b)</b>	<b>Availability of UIF staff</b>	<b>n</b>	<b>%</b>
	Staff not at counters, chatting with each other/arrive late	30	2.0
	Short staffed	115	7.6
	Leave customers unattended at lunch/tea breaks	3	0.2
	Staff enough but not all attending to customers	13	0.9
	Staff take long lunch/tea breaks	8	0.5
	Staff only available one day a week	3	0.2
	<b>Total dissatisfied respondents</b>	<b>172</b>	<b>11.4</b>
<b>(c)</b>	<b>Friendliness of UIF staff</b>	<b>n</b>	<b>%</b>
	Staff are rude/harsh/cheeky/impatient	62	4.1
	Attitude is bad and not human	7	0.5
	Don't greet/don't smile/unfriendly	66	4.4
	Bad interpersonal relations/do not deal with people correctly	5	0.3
	<b>Total dissatisfied respondents</b>	<b>140</b>	<b>9.3</b>
<b>(d)</b>	<b>Helpfulness of UIF staff</b>	<b>n</b>	<b>%</b>
	No help	47	3.1
	Did not assist properly/average assistance	19	1.3
	Received incorrect information	5	0.3
	Disappointed with help as result of bad treatment	10	0.7
	Some staff helpful, others don't care to help	12	0.8
	Long queues because staff is not helpful	2	0.1
	<b>Total dissatisfied respondents</b>	<b>95</b>	<b>6.3</b>
<b>(e)</b>	<b>Timeliness of UIF staff to assist clients</b>	<b>n</b>	<b>%</b>
	Slow service	84	5.6
	Attending meetings/take breaks instead of attending to people	15	1.0
	Staff took own time to assist people	18	1.2
	<b>Total dissatisfied respondents</b>	<b>117</b>	<b>7.8</b>

<b>(f)</b>	<b>Information provision by UIF staff</b>	<b>n</b>	<b>%</b>
	Wrong/inaccurate information/incomplete info	65	4.3
	Send from pillar to post for assistance	4	0.3
	No information received/got assistance from people in queue	25	1.7
	<b>Total dissatisfied respondents</b>	<b>94</b>	<b>6.3</b>
<b>(g)</b>	<b>Service in your preferred language</b>	<b>n</b>	<b>%</b>
	Staff could not assist in preferred language	33	2.2
	Staff not speaking English properly	2	0.1
	Speak only English	9	0.6
	<b>Total dissatisfied respondents</b>	<b>44</b>	<b>2.9</b>
<b>(h)</b>	<b>Identity of staff (name tags )</b>	<b>n</b>	<b>%</b>
	Not wearing name tags	256	17.0
	Some wear name tags/some don't	20	1.3
	<b>Total dissatisfied respondents</b>	<b>276</b>	<b>18.4</b>
<b>(i)</b>	<b>Treatment by security staff</b>	<b>n</b>	<b>%</b>
	Don't know how to deal with people/rude/unfriendly	19	1.3
	Did not see security staff/not visible	104	6.9
	Did not assist with information or directions	6	0.4
	<b>Total dissatisfied respondents</b>	<b>129</b>	<b>8.6</b>
<b>4.</b>	<b>COMPLETION AND CONTENT OF FORMS (1 504 RESPONDENTS)</b>		
<b>(a)</b>	<b>Availability of application forms</b>	<b>n</b>	<b>%</b>
	Have to queue before receiving the forms	15	1.0
	Forms not available, had to wait for copies/run out of forms	23	1.5
	<b>Total dissatisfied respondents</b>	<b>38</b>	<b>2.5</b>
<b>(b)</b>	<b>Ease of understanding application forms</b>	<b>n</b>	<b>%</b>
	Forms are complicated/not easy to understand/difficult in terms of information needed	33	2.2
	Form not easy to understand as it is in English	5	0.3
	Too much photocopying done/not clearly readable	1	0.1
	<b>Total dissatisfied respondents</b>	<b>39</b>	<b>2.6</b>
<b>(c)</b>	<b>Length of the application form</b>	<b>n</b>	<b>%</b>
	Forms are too long	27	1.8
	Ask too much information	6	0.4
	<b>Total dissatisfied respondents</b>	<b>33</b>	<b>2.2</b>
<b>(d)</b>	<b>Time to complete the application form</b>	<b>n</b>	<b>%</b>
	Took considerable time because it is difficult and too long	28	1.9
	<b>Total dissatisfied respondents</b>	<b>28</b>	<b>1.9</b>
<b>(e)</b>	<b>Ease of completing application forms</b>	<b>n</b>	<b>%</b>
	Difficult to understand the information required/needed help	21	1.4
	Forms too long and require too much information	6	0.4
	It would be easy if the language is understood	3	0.2
	Printing on the form is too small	1	0.1
	<b>Total dissatisfied respondents</b>	<b>31</b>	<b>2.1</b>
<b>(f)</b>	<b>Instructions to complete application form</b>	<b>n</b>	<b>%</b>
	Instruction complicated/not clear	12	0.8
	Instructions not clear as the forms were not clearly printed	3	0.2
	Instructions too lengthy	1	0.1
	Instructions only in English	5	0.3
	No instructions given	2	0.1
	<b>Total dissatisfied respondents</b>	<b>23</b>	<b>1.5</b>

<b>(g)</b>	<b>Assistance of UIF staff with completion</b>	<b>n</b>	<b>%</b>
	Very slow to assist/impatient	7	0.5
	Need more staff to assist with completion	2	0.1
	Never assisted/assisted by people in queue/struggled to do it alone	42	2.8
	Staff too busy to assist	3	0.2
	Security staff assisted with completion	4	0.3
	<b>Total dissatisfied respondents</b>	<b>58</b>	<b>3.9</b>
<b>(h)</b>	<b>Language in which the application forms are printed</b>	<b>n</b>	<b>%</b>
	Only available in English	32	2.1
	Need for forms in African languages	25	1.7
	Need for forms in Afrikaans	1	0.1
	<b>Total dissatisfied respondents</b>	<b>58</b>	<b>3.9</b>
<b>5.</b>	<b>TURNAROUND TIME (1 504 RESPONDENTS)</b>		
(a)	Excessive time spent in queue	360	23.9
(b)	Number of visits to get a response (ranged between two and 10 visits)	36	2.4
(c)	Time from initial application to approval (ranged between 10 days and one year)	86	5.7
(d)	Time between approval of application and first payment (ranged between 3 days and one year)	74	4.9
<b>6.</b>	<b>TELEPHONIC COMMUNICATION (172 RESPONDENTS)</b>		
<b>(a)</b>	<b>Time to answer the phone</b>	<b>n</b>	<b>%</b>
	Answered after 15 minutes	1	0.6
	Between 20 and 30 minutes	1	0.6
	Out of 10 times only answered once	2	1.2
	Calls were not answered	12	7.0
	Took too long to answer the phone	34	19.8
	<b>Total dissatisfied respondents</b>	<b>50</b>	<b>29.1</b>
<b>(b)</b>	<b>Ability of UIF staff to answer enquiries on the telephone</b>	<b>n</b>	<b>%</b>
	Not able to help/sent from pillar to post	11	6.4
	Not satisfied with assistance/had to go to the office in person	8	4.7
	Calls were not answered/calls were put on hold	6	3.5
	<b>Total dissatisfied respondents</b>	<b>25</b>	<b>14.5</b>
<b>(c)</b>	<b>Efficiency of UIF staff to connect callers to relevant officials</b>	<b>n</b>	<b>%</b>
	Connected to wrong person/transferred from one to another	6	3.5
	Never connected/told to come to the office	7	4.1
	Relevant staff not around or available	4	2.3
	<b>Total dissatisfied respondents</b>	<b>17</b>	<b>9.9</b>
<b>(d)</b>	<b>General satisfaction with the call - reason</b>	<b>n</b>	<b>%</b>
	Call was put on hold/no help received	2	1.2
	Frustrating experience/dissatisfied/queries not solved/not helpful	15	8.7
	Expensive call as caller waited long to speak to relevant person	2	1.2
	Calls not answered	5	2.9
	<b>Total dissatisfied respondents</b>	<b>24</b>	<b>14.0</b>

<b>7.</b>	<b>USER-FRIENDLINESS OF WEBSITE (88 RESPONDENTS)</b>		
<b>(a)</b>	<b>User-friendliness of application forms</b>	<b>n</b>	<b>%</b>
	Not user-friendly	4	4.5
	The categories should be more specific	1	1.1
	Difficult to get information/complicated to find forms	3	3.4
	Were not able to download forms	1	1.1
	<b>Total dissatisfied respondents</b>	<b>9</b>	<b>10.2</b>
<b>(b)</b>	<b>Relevance of information on the Website</b>	<b>n</b>	<b>%</b>
	No information on adoption	1	1.1
	Nothing about the UIF	3	3.4
	<b>Total dissatisfied respondents</b>	<b>4</b>	<b>4.5</b>
<b>(c)</b>	<b>Ease of navigation through the Website</b>	<b>n</b>	<b>%</b>
	Too complicated	2	2.3
	No option for other languages	1	1.1
	<b>Total dissatisfied respondents</b>	<b>3</b>	<b>3.4</b>
<b>8.</b>	<b>INFORMATION BROCHURES/PUBLICATIONS (157 RESPONDENTS)</b>		
<b>(a)</b>	<b>Understandability of information brochures</b>	<b>n</b>	<b>%</b>
	Didn't understand	1	0.6
	Information from the booklet to info received at labour office	1	0.6
	<b>Total dissatisfied respondents</b>	<b>2</b>	<b>1.2</b>
<b>(b)</b>	<b>Legibility (easy to read) information brochures</b>	<b>n</b>	<b>%</b>
	Not easy to read	1	0.6
	<b>Total dissatisfied respondents</b>	<b>1</b>	<b>0.6</b>
<b>(c)</b>	<b>Availability of information brochures in your preferred language</b>	<b>n</b>	<b>%</b>
	Need for other languages except English	4	2.5
	<b>Total dissatisfied respondents</b>	<b>4</b>	<b>2.5</b>

### 3.13 CONCLUSION

This chapter presented a detailed analysis of UIF beneficiaries' satisfaction levels with service delivery by the UIF. The next chapter presents findings pertinent to employers' satisfaction with UIF service delivery.



## CHAPTER 4

### ANALYSIS OF EMPLOYERS RESULTS

#### 4.1 INTRODUCTION

This chapter presents the results of the employers ( $n = 533$ ) who participated in the survey. A detailed analytical approach to the results of this study allow for the analysis of employers' satisfaction mean score ratings for service delivery items by UIF staff and facilities according to province, employers' business size and economic sector within which the business operates.

It should be noted that the analytical model applied in this chapter makes provision for analysis of subcategories and cross-tabulations of employers' satisfaction mean score ratings by province, businesses size and business sector. Therefore, some of the  $n$  values presented by the subcategories are too small to meet the minimum statistical requirements ( $n = 30$ ) analysis to be generalised to the population. The reader is cautioned not to overgeneralise the findings presented by certain subcategories with low ' $n$ ' values.

Provision is made for subsequent presentation of employers' reasons for dissatisfaction with UIF service delivery aspects at the end of the chapter (see exhibit 4.3). However, a full text discussion of reasons for dissatisfaction is also contained in the relevant sections. Aggregating the reasons for dissatisfaction as displayed in exhibit 4.3 assists in summarising the problems experienced by employers with UIF service delivery.

#### 4.2 EMPLOYERS' TYPES OF SERVICES USED/INTERACTIONS WITH THE UIF

The following section presents employers' types of services used/interaction with the UIF by economic sector, business size and sector.

Employers were required to indicate the type of services used/interactions that they had with the UIF, namely registration as employer, UIF declarations, contribution payments to UIF, disputes with the UIF and UIF enquiries. It should be noted that a multiple-choice response approach was used where respondents were required to indicate all types of service used/interaction that they had had with the UIF. Therefore, the total number of respondents who participated per province ( $n = 529$ ) does not necessarily correspond with the total number of services used/interactions that each employer had with the UIF.

Table 4.1 depicts employers' types of services used/interaction with the UIF by province during the nine months preceding the survey.

**TABLE 4.1**

#### **EMPLOYERS' TYPES OF SERVICES USED/INTERACTIONS WITH THE UIF BY PROVINCE <sup>1)</sup>**

Province	Registration as employer		UIF declarations		Contribution payments to UIF		Disputes with the UIF		UIF enquiries		Number of employers
	n	%	n	%	n	%	n	%	n	%	
Eastern Cape	42	84.0	5	10.0	18	36.0	1	2.0	2	4.0	50
Free State	48	96.0	1	2.0	46	92.0	2	4.0	15	30.0	50
Gauteng	63	66.3	24	25.3	42	44.2	1	1.1	5	5.3	95
KwaZulu-Natal	5	9.8	14	27.5	46	90.2	0	.0	6	11.8	51
Limpopo	43	66.2	12	18.5	49	75.4	4	6.2	5	7.7	65
Mpumalanga	21	44.7	7	14.9	30	63.8	0	.0	1	2.1	47
North West	48	77.4	17	27.4	25	40.3	7	11.3	6	9.7	62
Northern Cape	50	100.0	0	.0	46	92.0	0	.0	7	14.0	50
Western Cape	41	69.5	31	52.5	40	67.8	1	1.7	6	10.2	59
<b>Total</b>	<b>361</b>	<b>68.2</b>	<b>111</b>	<b>21.0</b>	<b>342</b>	<b>64.7</b>	<b>16</b>	<b>3.0</b>	<b>53</b>	<b>10.0</b>	<b>529</b>

1) A multiple-choice response was used to record one or more UIF service type

Table 4.1 shows that almost two thirds of employers across the provinces interacted with the UIF through employer registration (68.2 %) and for payment of UIF contributions (64.7 %). A relatively low number of employers were involved in disputes (3.0 %). One in every 10 employers forwarded enquiries to the UIF (10.0 %) and 21.0 % submitted UIF declarations. Some variations by province are evident from table 4.1.

Table 4.2 depicts employers' type of services used/interactions with the UIF by business size. When interpreting the business size data in the report it should be noted that more than half (57.3 %) the participating businesses were classified as micro-businesses (including households) with 1 to 5 employees, while 24.8 % and 9.6 % were classified as very small (6-20 employees) and small (21-50 employees) businesses. Altogether, this implies that 91.7 % were classified as micro- and small businesses. Only 4.3 % and 4.0 % were classified as medium (51 – 200 employees) and large (200+ employees) businesses respectively.

**TABLE 4.2**

**EMPLOYERS' TYPES OF SERVICES USED/INTERACTIONS WITH  
THE UIF BY BUSINESS SIZE <sup>1)</sup>**

Business size	Registration as employer		UIF declarations		Contribution payments to UIF		Disputes with the UIF		UIF enquiries		Number of employees n
	n	%	n	%	n	%	n	%	n	%	
Micro (1-5)	221	72.9	43	14.2	183	60.4	7	2.3	27	8.9	303
Very small (6-20)	88	67.2	34	26.0	94	71.8	5	3.8	16	12.2	131
Small (21-50)	34	66.7	15	29.4	35	68.6	2	3.9	3	5.9	51
Medium (51-200)	12	52.2	10	43.5	15	65.2	1	4.3	3	13.0	23
Large (201+)	6	28.6	9	42.9	15	71.4	1	4.8	4	19.0	21
<b>Total</b>	<b>361</b>	<b>68.2</b>	<b>111</b>	<b>21.0</b>	<b>342</b>	<b>64.7</b>	<b>16</b>	<b>3.0</b>	<b>53</b>	<b>10.0</b>	<b>529</b>

1) A multiple-choice response was used to record one or more UIF service type

Table 4.2 confirms that just more than seven in every 10 micro-businesses (72.9 %) registered as employers with UIF offices and more than three in every five make UIF contribution payments (60.4 %). Registration as employers was considerably lower among large businesses (28.6 %) compared to the 72.9 % for microbusinesses. This

can largely be attributed to the registration of large businesses via the SARS system (see section 4.3).

Table 4.3 depicts employers' types of services used/interactions with the UIF by economic sector.

**TABLE 4.3**

**EMPLOYERS' TYPES OF SERVICES/INTERACTIONS WITH THE UIF BY ECONOMIC SECTOR<sup>1)</sup>**

Economic sector	Registration as employer		UIF declarations		Contribution payments to UIF		Disputes with the UIF		UIF enquiries	
	n	%	n	%	n	%	n	%	n	%
Agriculture, Hunting & Fishing	23	63.9	1	2.8	21	58.3	0	.0	6	16.7
Manufacturing	15	44.1	13	38.2	26	76.5	0	.0	2	5.9
Electricity, Gas & Water Supply	8	50.0	4	25.0	13	81.3	1	6.3	2	12.5
Construction	42	67.7	8	12.9	30	48.4	0	.0	3	4.8
Wholesale & Retail Trade	48	69.6	17	24.6	48	69.6	1	1.4	8	11.6
Transport, Storage & Communication	20	64.5	2	6.5	20	64.5	0	.0	2	6.5
Financial Intermediation, Insurance, Real Estate & Business Services	93	60.8	45	29.4	119	77.8	11	7.2	22	14.4
Community, Social & Personal Services	84	73.7	28	24.6	75	65.8	3	2.6	8	7.0
Private Households	62	81.6	7	9.2	32	42.1	1	1.3	2	2.6

1) A multiple-choice response was used to record one or more sector and UIF service type

Table 4.3 shows large variation in UIF employer interaction by economic sector. Employer registration ranged from 81.6 % among private households to 44.1 % among manufacturers during the nine months preceding the survey. The same holds true for the other interactions as well. Contribution payments ranged between 81.3 % of electricity, gas and water supply employers to 42.1 % for private households.

### 4.3 EMPLOYERS' REGISTRATION FOR UIF CONTRIBUTION WITH SARS

The following section presents employers registration with SARS for UIF contributions by province, business size and economic sector.

Table 4.4 depicts the proportion of employers who registered for UIF contributions with SARS by province.

**TABLE 4.4**

#### **EMPLOYERS' REGISTRATION FOR UIF WITH SARS BY PROVINCE**

Province	Yes		No		Total	
	n	%	n	%	n	%
Eastern Cape	41	82.0	9	18.0	50	100.0
Free State	39	76.5	12	23.5	51	100.0
Gauteng	76	79.2	20	20.8	96	100.0
KwaZulu-Natal	38	74.5	13	25.5	51	100.0
Limpopo	41	63.1	24	36.9	65	100.0
Mpumalanga	35	72.9	13	27.1	48	100.0
North West	46	73.0	17	27.0	63	100.0
Northern Cape	33	66.0	17	34.0	50	100.0
Western Cape	50	84.7	9	15.3	59	100.0
<b>Total</b>	<b>399</b>	<b>74.9</b>	<b>134</b>	<b>25.1</b>	<b>533</b>	<b>100.0</b>

Table 4.4 shows that in total more than seven in 10 employers (74.9 %) across all the provinces registered for UIF with SARS. By province, SARS registration ranged from 63.1 % in Limpopo to 84.7 % in the Western Cape.

Table 4.5 depicts the proportion of employers who registered for UIF with SARS by business size.

TABLE 4.5

## EMPLOYERS WHO REGISTERED FOR UIF WITH SARS BY BUSINESS SIZE

Business size	Yes		No		Total	
	n	%	n	%	n	%
Micro (1-5)	208	68.2	97	31.8	305	100.0
Very small (6-20)	103	78.0	29	22.0	132	100.0
Small (21-50)	46	88.5	6	11.5	52	100.0
Medium (51-200)	21	91.3	2	8.7	23	100.0
Large (201+)	21	100.0	0	.0	21	100.0
<b>Total</b>	<b>399</b>	<b>74.9</b>	<b>134</b>	<b>25.1</b>	<b>533</b>	<b>100.0</b>

Table 4.5 shows that all the large (100 %) and nine in every 10 (91.3 %) of the medium-sized businesses that participated in the survey were registered with SARS for UIF. Nearly a third (31.8 %) of the microbusinesses indicated that they were not registered with SARS.

Table 4.6 depicts the proportion of employers who registered for UIF with SARS by economic sector.

TABLE 4.6

EMPLOYERS' REGISTRATION FOR UIF WITH SARS BY ECONOMIC SECTOR<sup>1)</sup>

Economic sector	Yes		No		Total	
	n	%	n	%	n	%
Agriculture, Hunting & Fishing	24	66.7	12	33.3	36	100.0
Manufacturing	31	91.2	3	8.8	34	100.0
Electricity, Gas & Water Supply	10	62.5	6	37.5	16	100.0
Construction	42	67.7	20	32.3	62	100.0
Wholesale & Retail Trade	58	82.9	12	17.1	70	100.0
Transport, Storage & Communication	28	90.3	3	9.7	31	100.0
Financial Intermediation, Insurance, Real Estate & Business Services	128	83.7	25	16.3	153	100.0
Community, Social & Personal Services	76	66.1	39	33.9	115	100.0
Private Households	47	61.8	29	38.2	76	100.0

1) Some businesses record activities in more than one sector

Table 4.6 shows that nine in every 10 (91.2 %) businesses operating in the manufacturing sector and in the transport, storage and communication sector (90.3 %) were registered with SARS for UIF. In turn, more than a third (38.2 %) of private households and 37.5 % of businesses in the electricity, gas and water sector were not registered with SARS for UIF contributions.

#### 4.4 METHODS USED BY EMPLOYERS FOR PAYMENT OF UIF CONTRIBUTIONS

The research instrument also enquired about the method of UIF contribution payments. Table 4.7 depicts employers' methods of payment of UIF contributions by province.

**TABLE 4.7**

#### **EMPLOYERS' METHOD OF PAYMENT OF UIF CONTRIBUTIONS BY PROVINCE**

Province	Pay UIF contributions through SARS		Stop order into UIF account		Cheque to UIF		Direct bank deposit into UIF account		Internet banking to UIF		Total	
	n	%	n	%	N	%	n	%	n	%	N	%
Eastern Cape	2	4.0	1	2.0	3	6.0	9	18.0	35	70.0	50	100.0
Free State	3	5.9	1	2.0	3	5.9	16	31.4	28	54.9	51	100.0
Gauteng	30	31.3	4	4.2	3	3.1	13	13.5	46	47.9	96	100.0
KwaZulu-Natal	32	62.7	0	0.0	0	0.0	8	15.7	11	21.6	51	100.0
Limpopo	11	16.9	0	0.0	0	0.0	36	55.4	18	27.7	65	100.0
Mpumalanga	10	20.8	1	2.1	1	2.1	8	16.7	28	58.3	48	100.0
North West	1	1.6	1	1.6	5	7.9	17	27.0	39	61.9	63	100.0
Northern Cape	5	10.0	2	4.0	1	2.0	21	42.0	21	42.0	50	100.0
Western Cape	37	62.7	1	1.7	0	0.0	8	13.6	13	22.0	59	100.0
<b>Total</b>	<b>131</b>	<b>24.6</b>	<b>11</b>	<b>2.1</b>	<b>16</b>	<b>3.0</b>	<b>136</b>	<b>25.5</b>	<b>239</b>	<b>44.8</b>	<b>533</b>	<b>100.0</b>

According to table 4.7 Internet banking (44.8 %) appears to be the preferred method of payment for UIF contributions across the provinces, especially in the Eastern Cape (70.0 %) and North West (61.9 %) provinces. This is followed by direct bank deposits into the UIF account (25.5 %) and payment through SARS (24.6 %). Nearly two thirds of employers in KwaZulu-Natal and the Western Cape (62.7 % each) rely mainly on SARS for payment of UIF contributions. Direct bank deposits into the UIF account is mostly favoured in Limpopo (55.4 %) followed by the Northern Cape (42.0%).

Cheques and stop orders appear to be the least preferred methods of payments in all the provinces.

Table 4.8 depicts employers' methods of payment of UIF contributions by business size.

**TABLE 4.8**

**EMPLOYERS' METHODS OF PAYMENT OF UIF CONTRIBUTIONS BY BUSINESS SIZE**

Method of payment	Pay UIF contributions through SARS		Stop order into UIF account		Cheque to UIF		Direct bank deposit into UIF account		Internet banking to UIF		Total	
	n	%	n	%	n	%	n	%	n	%	n	%
Micro (1-5)	58	19.0	5	1.6	10	3.3	98	32.1	134	43.9	305	100.0
Very small (6-20)	37	28.0	2	1.5	4	3.0	28	21.2	61	46.2	132	100.0
Small (21-50)	19	36.5	0	0.0	1	1.9	6	11.5	26	50.0	52	100.0
Medium (51-200)	5	21.7	2	8.7	0	0.0	4	17.4	12	52.2	23	100.0
Large (201+)	12	57.1	2	9.5	1	4.8	0	0.0	6	28.6	21	100.0
<b>Total</b>	<b>131</b>	<b>24.6</b>	<b>11</b>	<b>2.1</b>	<b>16</b>	<b>3.0</b>	<b>136</b>	<b>25.5</b>	<b>239</b>	<b>44.8</b>	<b>533</b>	<b>100.0</b>

The popularity of Internet banking is positively correlated with business size, ranging from 43.9 % usage among microbusinesses to 52.2 % among medium-sized businesses. However, large businesses primarily used SARS as payment channel for UIF contributions (57.1 %). Direct bank deposits into the UIF account declined with increase in business size – from 32.1 % of microbusinesses to 0.0 % of large businesses.

Table 4.9 depicts method of payment by employers of UIF contributions according to economic sector.



TABLE 4.9

**EMPLOYERS' METHODS OF PAYMENT OF UIF CONTRIBUTIONS BY ECONOMIC SECTOR<sup>1)</sup>**

Economic sector	Pay UIF contributions through SARS		Stop order into UIF account		Cheque to UIF		Direct bank deposit into UIF account		Internet banking to UIF		Total	
	n	%	n	%	n	%	n	%	n	%	n	%
Agriculture, Hunting & Fishing	4	11.1	0	.0	3	8.3	8	22.2	21	58.3	36	100.0
Manufacturing	21	61.8	1	2.9	2	5.9	1	2.9	9	26.5	34	100.0
Electricity, Gas & Water Supply	4	25.0	0	.0	1	6.3	3	18.8	8	50.0	16	100.0
Construction	11	17.7	1	1.6	2	3.2	17	27.4	31	50.0	62	100.0
Wholesale & Retail Trade	24	34.3	0	.0	1	1.4	22	31.4	23	32.9	70	100.0
Transport, Storage & Communication	16	51.6	1	3.2	0	.0	11	35.5	3	9.7	31	100.0
Financial Intermediation, Insurance, Real Estate & Business Services	46	30.1	2	1.3	3	2.0	23	15.0	79	51.6	153	100.0
Community, Social & Personal Services	19	16.5	4	3.5	3	2.6	39	33.9	50	43.5	115	100.0
Private Households	4	5.3	1	1.3	2	2.6	23	30.3	46	60.5	76	100.0

1) Some businesses record activities in more than one sector

Table 4.9 shows that a relatively high percentage of private households and businesses in the agriculture, hunting and fishing sector appear to be in favour of Internet banking for payment of UIF contributions, where almost six in 10 (60.5 %) employers used this payment method. Using SARS as payment channel is particularly prominent in the manufacturing (61.8 %) and transport, storage and communication sector (51.6 %).

#### 4.5 EMPLOYERS' FREQUENCY OF PAYMENT OF UIF CONTRIBUTIONS

The following section presents employers' frequency of payment of UIF contributions by province, business size and sector.

Table 4.10 depicts employers' frequency of payment of UIF contributions by provinces.

**TABLE 4.10****EMPLOYERS' FREQUENCY OF PAYMENT FOR UIF CONTRIBUTIONS BY PROVINCE**

Province	Monthly		Annually		Total	
	n	%	n	%	n	%
Eastern Cape	44	88.0	6	12.0	50	100.0
Free State	42	82.4	9	17.6	51	100.0
Gauteng	78	81.3	18	18.8	96	100.0
KwaZulu-Natal	47	92.2	4	7.8	51	100.0
Limpopo	47	72.3	18	27.7	65	100.0
Mpumalanga	42	87.5	6	12.5	48	100.0
North West	51	81.0	12	19.0	63	100.0
Northern Cape	42	84.0	8	16.0	50	100.0
Western Cape	54	91.5	5	8.5	59	100.0
<b>Total</b>	<b>447</b>	<b>83.9</b>	<b>86</b>	<b>16.1</b>	<b>533</b>	<b>100.0</b>

Table 4.10 shows that the overwhelming majority of employers who participated in the survey prefer monthly payments (83.9 %) of UIF contributions, especially in KwaZulu-Natal (92.2 %) and the Western Cape (91.5 %). Approximately a quarter (27.7 %) of businesses in Limpopo showed a preference for annual payments.

Table 4.11 depicts employers' frequency of payment of UIF contributions by business size.

**TABLE 4.11****EMPLOYERS' FREQUENCY OF PAYMENT OF UIF CONTRIBUTIONS BY BUSINESS SIZE**

Business size	Monthly		Annually		Total	
	n	%	n	%	n	%
Micro (1-5)	241	79.0	64	21.0	305	100.0
Very small (6-20)	118	89.4	14	10.6	132	100.0
Small (21-50)	46	88.5	6	11.5	52	100.0
Medium (51-200)	21	91.3	2	8.7	23	100.0
Large (201+)	21	100.0	0	.0	21	100.0
<b>Total</b>	<b>447</b>	<b>83.9</b>	<b>86</b>	<b>16.1</b>	<b>533</b>	<b>100.0</b>

Table 4.11 shows that all ( $n=21$ ) large businesses that participated in the survey pay UIF contributions monthly, followed by 91.3 % of medium-sized businesses. Just two in 10 (21.0 %) microbusinesses pay UIF contributions annually.

Table 4.12 depicts employers' frequency of payment of UIF contributions by economic sector.

**TABLE 4.12**

**EMPLOYERS' FREQUENCY OF PAYING UIF CONTRIBUTIONS BY ECONOMIC SECTOR<sup>1)</sup>**

Economic sector	Monthly		Annually		Total	
	N	%	N	%	n	%
Agriculture, Hunting & Fishing	30	83.3	6	16.7	36	100.0
Manufacturing	34	100.0	0	.0	34	100.0
Electricity, Gas & Water Supply	13	81.3	3	18.8	16	100.0
Construction	46	74.2	16	25.8	62	100.0
Wholesale & Retail Trade	62	88.6	8	11.4	70	100.0
Transport, Storage & Communication	28	90.3	3	9.7	31	100.0
Financial Intermediation, Insurance, Real Estate & Business Services	138	90.2	15	9.8	153	100.0
Community, Social & Personal Services	90	78.3	25	21.7	115	100.0
Private Households	52	68.4	24	31.6	76	100.0

1) Several businesses record activities in more than one sector

Table 4.12 shows that all the manufacturing businesses (100 %) and between eight and nine in every 10 businesses in the other sectors, except private households, pay UIF contributions on a monthly basis. In turn, only 68.4 % of private households pay monthly.

#### 4.6 EMPLOYERS' GENERAL PERCEPTION OF THE QUALITY OF SERVICE DELIVERY BY THE UIF

##### 4.6.1 Satisfaction ratings

This section presents employers' general perception regarding the quality of services delivered by the UIF with regard to UIF payments and declarations by province, business size and sector.

Table 4.13 depicts the employers overall satisfaction mean score ratings with regard to UIF service delivery quality by province.

**TABLE 4.13**

**EMPLOYERS' SATISFACTION MEAN SCORE RATINGS WITH UIF  
GENERAL SERVICE PROVISION QUALITY BY PROVINCE**

Province	Mean	Total	
		n	%
Eastern Cape	6.72	50	9.4
Free State	8.18	51	9.6
Gauteng	7.91	96	18.0
KwaZulu-Natal	7.71	51	9.6
Limpopo	7.74	65	12.2
Mpumalanga	7.60	48	9.0
North West	7.29	63	11.8
Northern Cape	8.20	50	9.4
Western Cape	7.66	59	11.1
<b>Total</b>	<b>7.68</b>	<b>533</b>	<b>100</b>

Table 4.13 shows that a mean score of 7.68 was recorded for employer satisfaction with regard to UIF service delivery. By province, the ratings range from 6.72 in the Eastern Cape to a high of 8.20 in the Northern Cape. This variation represents a 20 % higher score in the Northern Cape when compared to the Eastern Cape.

Table 4.14 depicts employers' overall satisfaction mean score ratings regarding UIF general service delivery quality by business size.

**TABLE 4.14****EMPLOYERS' SATISFACTION MEAN SCORE RATINGS WITH UIF  
GENERAL SERVICE PROVISION QUALITY BY BUSINESS SIZE**

Business Size	Mean	Total	
		n	%
Micro (1-5)	7.69	305	57.2
Very small (6-20)	7.79	132	24.8
Small (21-50)	7.56	52	9.8
Medium (51-200)	7.00	23	4.3
Large (201+)	8.00	21	3.9
<b>Total</b>	<b>7.68</b>	<b>533</b>	<b>100</b>

Table 4.14 shows that large business recorded a relatively higher satisfaction mean score rating (8.00) than other businesses with regard to general UIF service delivery quality. Other businesses show marginal variations in the satisfaction mean score rating, except for medium business with a slightly lower mean score rating of 7.00.

Table 4.15 depicts employers' overall satisfaction mean score ratings regarding UIF general service delivery quality by economic sector.

**TABLE 4.15****EMPLOYERS' SATISFACTION MEAN SCORE RATINGS WITH UIF  
GENERAL SERVICE PROVISION QUALITY BY ECONOMIC SECTOR<sup>1)</sup>**

Economic sector	Mean	n	%
Agriculture, Hunting & Fishing	7.89	34	7.8
Manufacturing	7.03	33	7.6
Electricity, Gas & Water Supply	7.00	15	3.5
Construction	7.52	60	13.8
Wholesale & Retail Trade	7.97	47	10.8
Transport, Storage & Communication	7.97	29	6.7
Financial Intermediation, Insurance, Real Estate & Business Services	7.62	116	26.7
Community, Social & Personal Services	7.50	83	19.1
Private Households	7.68	76	17.5
<b>Total</b>	<b>7.68</b>	<b>434</b>	<b>100.0</b>

1) Several businesses record activities in more than one sector

It is clear from table 4.15 that relatively lower satisfaction mean score ratings regarding general service delivery by the UIF were recorded by businesses operating in the electricity, gas and water supply (7.00) and manufacturing (7.03) and sectors.

#### 4.6.2 Magnitude of and reasons for dissatisfaction with general UIF service quality

Exhibit 4.3, section 1 shows the reasons for dissatisfaction with general UIF service quality. Only 8.3 % ( $n = 44$ ) businesses recorded a rating below 6 (out of 10). The major reasons advanced for dissatisfaction were the following:

	<b>% of employers</b>
• No proof of payment	1.3
• Not enough information provided	1.0
• Poor service	0.8
• Difficult to get hold of	0.6

#### 4.7 EMPLOYERS' PERSONAL VISITS TO THE DoL CENTRE FOR UIF PURPOSES

##### 4.7.1 Extent of personal visits

The following section presents the proportion of employers that personally visited a DoL centre for UIF purposes by province, business size and sector. Only those that had visited the UIF offices in person were requested to record their score on the 10-point rating scale.

Table 4.16 depicts the proportion of employers who made personal visits to the DoL centre by province.

**TABLE 4.16****EMPLOYERS' PERSONAL VISITS TO DoL CENTRE**

Province	Yes		No		Total	
	n	%	n	%	n	%
Eastern Cape	9	18.0	41	82.0	50	100.0
Free State	14	27.5	37	72.5	51	100.0
Gauteng	17	17.7	79	82.3	96	100.0
KwaZulu-Natal	11	21.6	40	78.4	51	100.0
Limpopo	37	56.9	28	43.1	65	100.0
Mpumalanga	15	31.3	33	68.8	48	100.0
North West	17	27.0	46	73.0	63	100.0
Northern Cape	22	44.0	28	56.0	50	100.0
Western Cape	6	10.2	53	89.8	59	100.0
<b>Total</b>	<b>148</b>	<b>27.8</b>	<b>385</b>	<b>72.2</b>	<b>533</b>	<b>100.0</b>

Table 4.16 clearly shows that 72.2% of the participating employers had not visited the UIF offices personally during the preceding 12 months. However, more than half the employers (56.9 %) in the Limpopo followed by 44.0 % in the Northern Cape had visited the UIF personally during the 12 months prior to the survey.

Table 4.17 depicts the proportion of employers who made personal visits to the DoL centre by business size.

**TABLE 4.17****EMPLOYERS' PERSONAL VISITS TO DoL CENTRE BY BUSINESS SIZE**

Business Size	Yes		No		Total	
	n	%	n	%	n	%
Micro (1-5)	93	30.5	212	69.5	305	100.0
Very small (6-20)	33	25.0	99	75.0	132	100.0
Small (21-50)	12	23.1	40	76.9	52	100.0
Medium (51-200)	9	39.1	14	60.9	23	100.0
Large (201+)	1	4.8	20	95.2	21	100.0
<b>Total</b>	<b>148</b>	<b>27.8</b>	<b>385</b>	<b>72.2</b>	<b>533</b>	<b>100.0</b>

Table 4.17 clearly shows that nearly all (95.2 %) are large businesses that participated in the survey had not visited the UIF office in person during the preceding 12 months. Among smaller businesses, 39.1 % of medium-sized businesses and 23.1 % of small businesses had made personal visits in the 12 months prior to the survey.

Table 4.18 depicts personal visits to a DoL centre by employers according to economic sector.

**TABLE 4.18**

**EMPLOYERS' PERSONAL VISITS TO DoL CENTRE BY ECONOMIC SECTOR<sup>1)</sup>**

Economic sector	Yes		No		Total	
	n	%	n	%	n	%
Agriculture, Hunting & Fishing	8	22.2	28	77.8	36	100.0
Manufacturing	5	14.7	29	85.3	34	100.0
Electricity, Gas & Water Supply	7	43.8	9	56.3	16	100.0
Construction	26	41.9	36	58.1	62	100.0
Wholesale & Retail Trade	11	15.7	59	84.3	70	100.0
Transport, Storage & Communication	14	45.2	17	54.8	31	100.0
Financial Intermediation, Insurance, Real Estate & Business Services	32	20.9	121	79.1	153	100.0
Community, Social & Personal Services	48	41.7	67	58.3	115	100.0
Private Households	19	25.0	57	75.0	76	100.0

1) Several businesses record activities in more than one sector

Table 4.18 shows that close to two in every five businesses in the following four sectors had visited a labour centre office in person:

- Community, Social & Personal Services (41.7 %)
- Construction (41.9 %)
- Electricity, Gas & Water Supply (43.8 %)
- Transport, Storage & Communication (45.2 %)

Less than one in every five businesses in the manufacturing (14.7 %) and wholesale and retail trade (15.7 %) sectors had visited a labour centre in person.



#### 4.7.2 Satisfaction levels of businesses who visited labour centres in person

The following section presents employers' satisfaction mean score ratings regarding the UIF staff service provision by province, business size and sector. It should be noted that only those businesses who had personally visited a labour centre were requested to record their level of satisfaction.

Table 4.19 depicts employers' satisfaction mean score ratings of the service provision by UIF staff by province.

**TABLE 4.19**  
**EMPLOYERS' SATISFACTION MEAN SCORE RATINGS OF SERVICE**  
**PROVISION BY UIF STAFF BY PROVINCE**

Service provision	Province									
	Eastern Cape	Free State	Gauteng	KwaZulu-Natal	Limpopo	Mpumalanga	North West	Northern Cape	Western Cape	Total
	Mean	Mean	Mean	Mean	Mean	Mean	Mean	Mean	Mean	Mean
Competency of staff	8.33	7.07	7.24	8.36	7.73	6.07	8.41	7.86	6.50	7.57
Availability of staff	8.00	6.36	7.06	8.55	8.27	6.20	8.12	7.41	6.83	7.54
Friendliness of staff	8.33	7.14	7.18	9.09	8.05	7.47	8.12	8.32	7.00	7.91
Helpfulness of staff	8.78	7.50	7.71	9.00	8.24	7.47	8.24	8.05	7.33	8.05
Timeliness of staff	7.67	7.86	7.53	9.27	7.59	7.73	7.88	7.82	6.00	7.76
Information provision by staff	8.11	7.21	6.94	9.18	7.57	6.93	8.06	8.36	6.83	7.70
Service in your preferred language	8.67	8.43	8.06	8.82	8.65	8.47	9.18	8.86	7.50	8.60
Identity of staff (name tags)	7.44	8.07	4.53	8.91	7.57	5.87	7.65	8.36	7.17	7.30
Treatment by security staff	7.78	8.14	7.00	8.36	8.49	7.00	7.06	8.23	7.67	7.84

Table 4.19 shows relatively high levels of satisfaction with staff services at UIF offices. Scores range between a mean score of 7.30 for staff identity (name tags) to 8.05 for staff helpfulness. Table 4.19 also shows that a relatively lower employer satisfaction mean score rating (4.53) was recorded in Gauteng followed by Mpumalanga (5.87) with regard to staff identify (name tags). Availability of staff

was rated relatively lower by employers in Mpumalanga (6.20) followed by the Free State (6.36). Timeliness of staff is another service delivery aspect that received relatively lower satisfaction mean score ratings by employers in specifically the Western Cape (6.00).

The three top and bottom satisfaction scores for service provision by UIF staff are presented in exhibit 4.1.

#### EXHIBIT 4.1

##### TOP AND BOTTOM SATISFACTION ITEMS FOR UIF STAFF SERVICE PROVISION

Top satisfaction items	Bottom satisfaction items
<ul style="list-style-type: none"> <li>• Service in your preferred language</li> <li>• Helpfulness of staff</li> <li>• Friendliness of staff</li> </ul>	<ul style="list-style-type: none"> <li>• Competency of staff</li> <li>• Availability of staff</li> <li>• Identity of staff (name tags)</li> </ul>

Table 4.20 depicts employers' satisfaction mean score ratings regarding DoL staff service delivery by business size.

TABLE 4.20

##### EMPLOYERS' SATISFACTION MEAN SCORE RATINGS OF UIF STAFF SERVICE PROVISION BY BUSINESS SIZE

Service provision by staff	Business size					
	Micro (1-5)	Very small (6-20)	Small (21-50)	Medium (51-200)	Large (201+)	Total
	Mean	Mean	Mean	Mean	Mean	Mean
Competency of staff	7.58	7.70	7.75	6.89	7.00	7.57
Availability of staff	7.67	7.52	6.67	7.78	5.00	7.54
Friendliness of staff	7.87	8.12	7.75	7.89	6.00	7.91
Helpfulness of staff	7.99	8.45	8.17	7.22	7.00	8.05
Timeliness of staff	7.63	8.18	8.17	6.78	9.00	7.76
Information provision by staff	7.76	7.94	7.08	7.11	6.00	7.70
Service in your preferred language	8.61	8.97	8.58	7.44	6.00	8.60
Identity of staff (name tags)	7.32	7.15	8.08	6.22	10.00	7.30
Treatment by security staff	7.84	7.67	8.33	7.67	10.00	7.84

According to table 4.20, large businesses recorded relatively lower satisfaction mean score ratings regarding a number of UIF staff service provision aspects. These include the availability of staff (5.00), friendliness of staff (6.00), information provision by staff (6.00) and service in preferred language (6.00). Medium-sized businesses also recorded lower satisfaction mean score ratings regarding competency of staff (6.89), timeliness of staff (6.78) and identity of staff (6.22).

Table 4.21 depicts employers' satisfaction mean score ratings regarding the UIF staff service delivery by economic sector.

**TABLE 4.21**

**EMPLOYERS' SATISFACTION MEAN SCORE RATINGS OF UIF STAFF SERVICE PROVISION BY ECONOMIC SECTOR<sup>1)</sup>**

Staff service delivery	Agriculture, Hunting & Fishing	Manufacturing	Electricity, Gas & Water Supply	Construction	Wholesale & Retail Trade	Transport, Storage & Communication	Financial Intermediation, Insurance, Real Estate & Business Services	Community, Social & Personal Services	Private Households	Total
	Mean	Mean	Mean	Mean	Mean	Mean	Mean	Mean	Mean	Mean
Competency of staff	7.75	7.80	6.29	7.65	8.18	7.57	7.38	7.77	7.21	7.62
Availability of staff	7.88	7.40	6.71	7.46	8.18	8.00	7.25	8.08	7.05	7.56
Friendliness of staff	8.13	8.60	8.57	8.08	8.73	7.79	7.94	8.02	7.21	7.96
Helpfulness of staff	8.38	8.60	7.57	8.50	8.27	8.93	7.94	8.17	7.21	8.08
Timeliness of staff	7.63	8.00	6.71	8.23	8.09	8.29	7.59	7.77	7.47	7.77
Information provision by staff	8.50	8.60	7.43	7.73	8.00	8.21	7.66	7.60	7.37	7.74
Service in your preferred language	9.00	6.80	9.71	8.81	8.45	8.64	8.59	8.94	8.16	8.60
Identity of staff (name tags)	6.63	6.60	6.00	7.50	7.55	5.86	7.13	8.02	6.95	7.29
Treatment by security staff	6.88	8.00	7.86	8.12	7.82	7.43	8.09	8.17	7.79	7.86

1) Several businesses record activities in more than one sector

As shown in table 4.21, relatively higher satisfaction mean score ratings were recorded by the wholesale and retail trade sector than other sectors on numerous aspects related to the UIF staff service delivery aspects, except for identity of staff

(name tags) (7.55) and treatment by security staff (7.82). All the other scores yielded values above 8.00.

It is also clear that staff identity WAS rated lower across businesses sector. Businesses operating in electricity, gas and water supply also recorded relatively lower satisfaction levels with regard to numerous service delivery aspects (excluding staff friendliness (8.57) and service in preferred language (9.71)).

#### 4.7.3 **Magnitude of and reasons for dissatisfaction with services rendered by UIF staff**

Exhibit 4.3, section 2(a)-2(h) shows the percentage of dissatisfied respondents as well as the reasons for dissatisfaction with service delivery by UIF staff. The following, in order of magnitude of dissatisfied respondents, recorded the greatest dissatisfaction among employers (ratings below 6 out of 10):

	<b>% dissatisfied</b>
• Identity of staff	21.6
• Availability of staff	19.6
• Competency of staff	15.5
• Information provision by staff	13.5
• Treatment by security staff	11.5
• Timeliness of staff	10.8
• Friendliness of staff	7.4
• Service in preferred language	6.1

A detailed elaboration of the satisfaction scores of the staff service items included in the study is provided in exhibit 4.3, section 2(a)-(h).

## 4.8 EMPLOYERS' LEVEL OF SATISFACTION WITH UIF PHYSICAL FACILITIES

### 4.8.1 Levels of satisfaction

The 148 respondents that visited the UIF offices (labour centres) during the preceding 12 months were probed on the levels of satisfaction with facilities at the UIF offices. Against this background, employers' satisfaction mean score ratings regarding UIF physical facilities by province, business size and sector are presented in the following section.

Table 4.22 depicts employers' satisfaction mean score ratings with regard to UIF physical facilities.

**TABLE 4.22**  
**EMPLOYERS' SATISFACTION MEAN SCORE RATINGS OF UIF**  
**PHYSICAL FACILITIES BY PROVINCE**

Physical facilities	Province									
	Eastern Cape	Free State	Gauteng	KwaZulu-Natal	Limpopo	Mpumalanga	North West	Northern Cape	Western Cape	Total
	Mean	Mean	Mean	Mean	Mean	Mean	Mean	Mean	Mean	Mean
Signage and directions	7.67	7.70	7.73	9.00	8.49	5.27	6.94	7.64	6.67	7.61
Registration desk/Helpdesk/Information	7.33	7.82	7.07	8.64	8.49	6.47	7.35	8.35	5.50	7.72
Waiting room/office space/chairs	7.63	8.20	7.00	8.00	8.46	6.80	7.76	8.09	6.67	7.80
Cleanliness of venue	7.56	8.31	7.12	8.82	9.08	7.93	7.94	8.52	6.67	8.24
Availability/cleanliness of bathrooms	6.89	8.57	7.00	8.75	9.28	8.80	7.40	8.92	9.00	8.29
Availability of drinking water	6.89	5.14	6.17	6.75	8.81	4.30	7.27	8.07	10.00	7.15
Safety and security	8.00	9.00	7.94	8.80	8.81	7.00	6.80	8.67	6.40	8.14
Availability of parking space	7.33	6.64	4.92	8.50	5.34	5.93	7.94	7.68	6.40	6.60
Proximity to public transport hubs	7.22	6.14	7.56	8.30	7.83	6.46	6.44	7.55	6.00	7.19
Visibility of suggestion/complaints box	6.67	6.50	5.73	9.00	8.84	4.80	7.00	7.29	7.00	7.14
Baby room	6.11	6.00	3.00	9.00	8.29	1.00	6.08	5.00	-	6.03
Air-conditioning	6.11	7.57	5.67	7.55	8.45	5.54	7.56	7.40	6.80	7.18
Office hours	8.00	8.83	8.00	9.30	9.30	8.07	8.38	8.09	8.17	8.56
Facilities for elderly and people with disabilities	6.33	8.80	7.29	9.14	7.64	4.00	6.56	8.07	7.60	7.22

Table 4.22 shows that the satisfaction of employers with physical facilities varied, with scores such as 6.03 for baby room facilities, 8.56 for office hours, 8.29 for bathrooms and 8.24 for the cleanliness of the UIF venues. Table 4.22 also shows that relatively lower satisfaction mean score ratings were recorded across all the provinces with the exception of KwaZulu-Natal and Limpopo regarding the baby room facility. Employers in Mpumalanga recorded a relatively lower satisfaction mean score rating of less than 6.00 regarding a number of physical facilities. These include signage and directions, availability of drinking water, availability of parking space, visibility of suggestion/complaints box, baby room, air-conditioning and facilities for elderly and people with disabilities.

The three top and bottom satisfaction scores for UIF physical facilities by province are presented in exhibit 4.2.

#### EXHIBIT 4.2

##### TOP AND BOTTOM SATISFACTION ITEMS FOR UIF PHYSICAL FACILITIES

Top satisfaction items	Bottom satisfaction items
<ul style="list-style-type: none"> <li>• Office hours</li> <li>• Availability/cleanliness of bathrooms</li> <li>• Cleanliness of venue</li> </ul>	<ul style="list-style-type: none"> <li>• Visibility of suggestion/complaints box</li> <li>• Availability of parking space</li> <li>• Baby room</li> </ul>

Table 4.23 depicts employers' satisfaction mean score ratings with regard to UIF physical facilities by business type.

TABLE 4.23

## EMPLOYERS' LEVEL OF SATISFACTION WITH UIF PHYSICAL FACILITIES BY BUSINESS SIZE

Physical facilities	Business size					
	Micro (1-5)	Very small (6-20)	Small (21-50)	Medium (51-200)	Large (201+)	Total
	Mean	Mean	Mean	Mean	Mean	Mean
Signage and directions	7.53	7.97	6.67	8.00	8.00	7.61
Registration desk/Helpdesk/Information	7.65	8.29	7.50	6.57	7.00	7.72
Waiting room/office space/chairs	7.62	8.16	8.60	7.13	10.00	7.80
Cleanliness of venue	8.21	8.48	8.08	7.89	8.00	8.24
Availability/cleanliness of bathrooms	8.25	9.06	6.60	8.00	8.00	8.29
Availability of drinking water	6.92	8.87	4.33	7.86		7.15
Safety and security	8.08	8.46	7.89	7.89		8.14
Availability of parking space	6.55	6.71	6.40	6.67	8.00	6.60
Proximity to public transport hubs	7.40	6.95	6.00	7.00	8.00	7.19
Visibility of suggestion/complaints box	6.86	8.25	7.71	5.75	6.00	7.14
Baby room	5.77	7.75	6.00	6.25		6.03
Air-conditioning	7.26	7.63	5.13	6.75		7.18
Office hours	8.75	8.13	8.70	8.00	10.00	8.56
Facilities for elderly and people with disabilities	7.30	7.52	5.63	7.17	8.00	7.22

Table 4.23 shows that small businesses recorded relatively lower satisfaction mean score ratings with regarding to numerous UIF physical facilities. These include signage and directions (6.67), availability/cleanliness of bathrooms (6.60), availability of parking space (6.40), proximity to public transport hubs (6.00), baby room (6.00), air-conditioning (5.13), facilities for elderly and people with disabilities (5.63). Microbusinesses recorded lower satisfaction mean score ratings with regard to availability of drinking water (6.92), availability of parking space (6.55) and baby room facilities (5.77).

Table 4.24 depicts employers' satisfaction mean score ratings regarding UIF physical facilities by economic sector.

TABLE 4.24

**EMPLOYERS' SATISFACTION MEAN SCORE RATINGS OF UIF PHYSICAL FACILITIES  
BY ECONOMIC SECTOR<sup>1)</sup>**

Physical facilities	Agriculture, Hunting & Fishing	Manufacturing	Electricity, Gas & Water Supply	Construction	Wholesale & Retail Trade	Transport, Storage & Communication	Financial Intermediation, Insurance, Real Estate & Business Services	Community, Social & Personal Services	Private Households	Total
	Mean	Mean	Mean	Mean	Mean	Mean	Mean	Mean	Mean	Mean
Signage and directions	7.75	8.20	7.14	7.76	8.40	7.00	7.45	8.04	6.78	7.67
Registration desk/Helpdesk/Information	8.13	7.75	6.00	7.80	8.20	8.64	7.33	8.09	7.11	7.75
Waiting room/office space/chairs	7.88	6.00	6.57	8.00	8.82	7.14	7.83	8.20	7.26	7.80
Cleanliness of venue	8.63	8.00	7.29	8.50	8.55	8.71	7.97	8.21	7.78	8.24
Availability/cleanliness of bathrooms	8.00	7.67	8.00	8.15	8.33	9.83	8.00	8.36	8.17	8.35
Availability of drinking water	8.50	6.00	5.67	7.40	8.00	9.43	6.00	7.20	6.67	7.24
Safety and security	8.38	8.20	7.29	8.39	8.55	8.31	7.46	8.28	7.88	8.15
Availability of parking space	6.00	8.40	5.00	6.16	7.50	6.45	6.69	6.32	7.00	6.58
Proximity to public transport hubs	8.33	7.50	6.75	6.76	8.75	7.11	7.23	7.21	7.27	7.30
Visibility of suggestion/complaints box	7.60	4.67	6.00	7.86	8.63	7.50	5.95	7.89	6.38	7.17
Baby room	8.00	6.50	4.00	6.67	6.67	4.33	4.83	6.87	5.14	6.03
Air-conditioning	7.71	7.00	7.00	7.43	7.70	6.83	6.44	7.38	6.19	7.16
Office hours	8.29	8.60	8.67	8.35	8.36	8.25	8.48	9.02	7.78	8.55
Facilities for elderly and people with disabilities	7.67	7.00	7.00	6.13	7.78	6.45	6.84	7.73	6.85	7.26

1) Several businesses record activities in more than one sector

When analysing table 4.24 it is clear that a number of businesses in certain sectors were less satisfied with numerous UIF physical facilities. In general, relatively lower satisfaction mean score ratings of the physical facilities were recorded by sector. The bottom three satisfaction items by sector were recorded as follows:

- **Manufacturing:** visibility of suggestion/complaints box (4.67), availability of drinking water (6.00) and waiting room/office space/chairs (6.00)
- **Electricity, gas and water supply:** baby room (4.00), availability of parking space (5.00) and availability of drinking water (5.67)



- **Construction:** facilities for elderly and people with disabilities (6.13), availability of parking space (6.16) and baby room (6.67)
- **Wholesale and retail trade:** baby room (6.00), availability of parking space (7.50) and air-conditioning (7.70)
- **Transport, storage and communication:** baby room (4.33), facilities for elderly and people with disabilities (6.45) and availability of parking space (6.45)
- **Financial intermediation, insurance, real estate and business services :** baby room (4.83), visibility of suggestion/complaints box (5.95) and availability of drinking water (6.00)
- **Community, social and personal services:** availability of parking space (6.32), baby room (6.87) and availability of drinking water (7.20)
- **Private households:** baby room (5.14), air-conditioning (6.19) and visibility of suggestion/complaints box (6.38).

#### 4.8.2 Magnitude of and reasons for dissatisfaction with UIF physical facilities

Exhibit 4.3, section 3(a)-3(n) depicts the percentage of dissatisfied employers (ratings below 6) as well as specific concerns highlighted by respondents regarding UIF office facilities. The following reasons for dissatisfaction with UIF office facilities were cited most by respondents:

	<b>% dissatisfied</b>
• Availability of parking space	30.4
• Signage and directions	14.9
• Waiting room/office space/chairs	13.5
• Facilities for elderly and people with disabilities	13.5
• Availability of drinking water	12.2
• Air-conditioning	12.1
• Baby room	11.8
• Visibility of suggestion/complaints box	11.5
• Registration desk/helpdesk/information	10.8

- Proximity to public transport hubs 10.8
- Cleanliness of venue 6.1
- Safety and security 6.1
- Office hours 4.1
- Availability/cleanliness of bathrooms 0.7

The detailed reasons advanced by respondents for dissatisfaction is contained in exhibit 4.3, section 3(a)-3(n). Most of the reasons are self-explanatory. In some cases dissatisfaction is expressed due to the lack of a facility such as a baby room.

#### 4.9 EMPLOYERS' TELEPHONIC/FAX INTERACTION WITH THE UIF

##### 4.9.1 Magnitude of telephonic/fax interaction

Employers were requested to indicate if there was any telephone or facsimile interaction with the UIF during the preceding 12 months. Those who reacted in the affirmative, were also asked to rate their satisfaction with this form of communication.

Table 4.25 depicts the proportion of employers who engaged in telephonic/fax interaction with the UIF by province.

**TABLE 4.25**

#### **EMPLOYERS' TELEPHONIC/FAX INTERACTION WITH THE UIF BY PROVINCE**

Province	Yes		No		Total	
	n	%	n	%	n	%
Eastern Cape	16	32.0	34	68.0	50	100.0
Free State	24	47.1	27	52.9	51	100.0
Gauteng	43	44.8	53	55.2	96	100.0
KwaZulu-Natal	15	29.4	36	70.6	51	100.0
Limpopo	38	58.5	27	41.5	65	100.0
Mpumalanga	28	58.3	20	41.7	48	100.0
North West	26	41.3	37	58.7	63	100.0
Northern Cape	31	62.0	19	38.0	50	100.0
Western Cape	45	76.3	14	23.7	59	100.0
<b>Total</b>	<b>266</b>	<b>49.9</b>	<b>267</b>	<b>50.1</b>	<b>533</b>	<b>100.0</b>

Table 4.25 shows virtually equal proportions of employers who engaged in telephonic/fax interaction with the UIF (49.9 %) and those who did not (50.1 %). An analysis of individual provinces clearly shows that just more than three quarters (76.3 %) of employers in the Western Cape engaged telephonically or via fax with the UIF. Telephonic/fax communication was relatively low in KwaZulu-Natal (29.4 %) and the Eastern Cape (32.0 %).

Table 4.26 depicts employers' engagement in telephonic/fax interaction with the UIF by business size.

**TABLE 4.26**

**EMPLOYERS' TELEPHONIC/FAX INTERACTION WITH THE UIF BY BUSINESS SIZE**

Business size	Yes		No		Total	
	n	%	n	%	n	%
Micro (1-5)	142	46.6	163	53.4	305	100.0
Very small (6-20)	80	60.6	52	39.4	132	100.0
Small (21-50)	27	51.9	25	48.1	52	100.0
Medium (51-200)	12	52.2	11	47.8	23	100.0
Large (201+)	5	23.8	16	76.2	21	100.0
<b>Total</b>	<b>266</b>	<b>49.9</b>	<b>267</b>	<b>50.1</b>	<b>533</b>	<b>100.0</b>

It is clear from table 4.26 that six in 10 (60.6 %) very small business engaged in telephonic/fax interaction with the UIF, followed by more than half of the small (51.9 %) and medium (52.2 %) businesses. This declined to only 23.8 % of the large businesses.

Table 4.27 depicts employers' engagement in telephonic/fax interaction with the UIF by economic sector.

**TABLE 4.27****EMPLOYERS' TELEPHONE CONTACT/FAX INTERACTION BY ECONOMIC SECTOR<sup>1)</sup>**

Economic sector	Yes		No		Total	
	n	%	n	%	n	%
Agriculture, Hunting & Fishing	17	47.2	19	52.8	36	100.0
Manufacturing	12	35.3	22	64.7	34	100.0
Electricity, Gas & Water Supply	5	31.3	11	68.8	16	100.0
Construction	24	38.7	38	61.3	62	100.0
Wholesale & Retail Trade	36	51.4	34	48.6	70	100.0
Transport, Storage & Communication	13	41.9	18	58.1	31	100.0
Financial Intermediation, Insurance, Real Estate & Business Services	97	63.4	56	36.6	153	100.0
Community, Social & Personal Services	50	43.5	65	56.5	115	100.0
Private Households	37	48.7	39	51.3	76	100.0

1) Several businesses record activities in more than one sector

Table 4.27 shows that two thirds (63.5 %) of the businesses in financial intermediation, insurance, real estate and business services engaged in telephonic/fax contact to interact with the UIF. This percentage dropped to only 31.3 % of businesses in the electricity, gas and water supply sector.

#### 4.9.2 Satisfaction with telephonic/facsimile communication

Table 4.28 depicts employers' satisfaction mean score ratings of telephonic/fax interaction with the UIF by province.

TABLE 4.28

**EMPLOYERS' SATISFACTION MEAN SCORE RATINGS  
OF TELEPHONIC/FAX INTERACTION WITH THE UIF BY PROVINCE**

Telephonic/fax service provision	Province									
	Eastern Cape	Free State	Gauteng	KwaZulu-Natal	Limpopo	Mpumalanga	North West	Northern Cape	Western Cape	Total
	Mean	Mean	Mean	Mean	Mean	Mean	Mean	Mean	Mean	Mean
Time to answer the phone	6.94	6.42	6.50	5.67	7.03	7.00	7.12	6.24	5.67	6.50
Ability to answer enquiries	7.50	6.84	7.28	6.42	7.47	6.42	7.27	7.72	6.53	7.06
Efficiency in connecting callers to relevant officials	7.44	7.33	7.87	6.64	7.18	6.58	7.38	7.44	6.65	7.16
General satisfaction with the call	7.75	7.56	7.63	7.08	7.59	7.12	7.23	7.84	6.93	7.39
Promptness in responding to fax enquiries	7.94	7.18	6.76	4.86	6.53	7.27	7.21	7.29	4.60	6.73

Table 4.28 shows that satisfaction with telephonic/fax communication with UIF offices ranged from 6.50 (out of 10) for time taken to answer the phone to a score of 7.39 for general satisfaction with a call.

The Western Cape province recorded a relatively lower satisfaction mean score rating of less than 7 regarding all the UIF telephonic/fax service provision aspects, especially promptness in responding to fax enquiries, which was rated at 4.60. Employers from KwaZulu-Natal who participated in the survey also recorded relatively lower satisfaction mean score ratings, especially for the time taken to answer the phone (5.67) and promptness in responding to fax enquiries (4.86).

Table 4.29 depicts employers' level of satisfaction with telephonic/fax communication with the UIF by business size.

**TABLE 4.29**

**EMPLOYERS' SATISFACTION MEAN SCORE RATINGS  
OF THE UIF TELEPHONIC/FAX SERVICES BY BUSINESS SIZE**

Telephonic service	Business size					
	Micro (1-5)	Very small (6-20)	Small (21-50)	Medium (51-200)	Large (201+)	Total
	Mean	Mean	Mean	Mean	Mean	Mean
Time to answer the phone	6.64	6.50	6.17	6.60	4.25	6.50
Ability to answer enquiries	7.15	7.17	6.71	7.00	4.50	7.06
Efficiency in connecting callers to relevant officials	7.30	7.28	6.96	6.10	4.75	7.16
General satisfaction with the call	7.43	7.54	7.39	6.10	6.50	7.39
Promptness in responding to fax enquiries	6.38	7.33	7.00	6.67	6.00	6.73

It is clear from table 4.29 that large businesses recorded relatively lower satisfaction mean score ratings across all the telephonic/fax service delivery aspects, namely time to answer the phone (4.25), ability to answer enquiries (4.50), efficiency in connecting callers to relevant officials (4.75), general satisfaction with the call (6.50), promptness in responding to fax enquiries (6.00). Time to answer the phone yielded relatively low scores across all the business sizes.

Table 4.30 depicts employers' satisfaction mean score ratings with regard to UIF telephonic/fax services by economic sector.

TABLE 4.30

**EMPLOYERS' SATISFACTION MEAN SCORE RATINGS  
OF TELEPHONIC/FAX INTERACTION BY ECONOMIC SECTOR<sup>1)</sup>**

Telephonic/fax interaction	Agriculture, Hunting & Fishing	Manufacturing	Electricity, Gas & Water Supply	Construction	Wholesale & Retail Trade	Transport, Storage & Communication	Financial Intermediation, Insurance, Real Estate & Business Services	Community, Social & Personal Services	Private Households	Total
	Mean	Mean	Mean	Mean	Mean	Mean	Mean	Mean	Mean	Mean
Time to answer the phone	6.38	6.36	3.50	6.67	6.06	7.18	6.41	7.17	7.34	6.55
Ability to answer enquiries	6.88	7.09	6.00	7.38	6.84	7.73	7.10	7.47	7.37	7.08
Efficiency in connecting callers to relevant officials	6.67	7.50	6.00	7.14	6.72	8.18	7.32	7.35	7.54	7.20
General satisfaction with the call	7.13	7.18	5.50	7.15	7.38	8.55	7.51	7.62	7.83	7.45
Promptness in responding to fax enquiries	6.55	6.86	6.50	7.27	6.00	6.83	6.59	6.75	8.00	6.73
Efficient handling of fax enquiries	6.64	7.43	7.75	7.47	7.07	8.00	6.81	7.39	8.36	7.15

1) Several businesses record activities in more than one sector

Table 4.30 shows that businesses in electricity, gas and water supply recorded relatively lower satisfaction mean score ratings, especially with regard to time to answer the phone (3.50), followed by promptness in responding to fax enquiries (6.50). General satisfaction with the call yielded a score of 5.50.

#### 4.9.3 Magnitude of and reasons for dissatisfaction with UIF telephonic/facsimile services

Exhibit 4.3, section 4(a)-4(f) displays the percentage of dissatisfied employers as well as reasons advanced for dissatisfaction. The telephonic/fax-related aspects yielding the lowest scores were the following:

	<b>% dissatisfied</b>
• Time to answer the telephone	36.2
• Ability to answer enquiries	23.0
• Efficiency in connecting callers to relevant officials	20.2
• Promptness in responding to fax enquiries	17.8
• General satisfaction with the call	16.9
• Efficient handling of fax enquiries	13.2

The above confirms that, although the satisfaction scores were not particularly low (between 6.50 and 7.39 – see table 4.28), a relatively large number of respondents voiced their dissatisfaction – more than a third (36.2 %) of respondents with regard to the response time in answering telephones and almost one quarter (23.0 %) on the inability to answer enquiries. More detailed motivations for dissatisfaction are contained in exhibit 4.3, section 4(a)-4(f).

#### **4.10 EMPLOYERS' INTERACTION WITH THE DoL WEBSITE TO ACCESS UIF SERVICES**

##### **4.10.1 The extent of using the DoL Website**

The research instrument enquired from employers on their online interaction with the UIF (e-mail, DoL Website and uFiling) during the preceding 12 months. Those that affirmed their usage were also requested to rate their satisfaction with their online interaction.

Table 4.31 depicts the proportion of employers who interacted with the UIF through the DoL Website by province.



**TABLE 4.31****EMPLOYERS' INTERACTION WITH THE DoL WEBSITE BY PROVINCE**

Province	Yes		No		Total	
	n	%	n	%	n	%
Eastern Cape	12	24.0	38	76.0	50	100.0
Free State	16	31.4	35	68.6	51	100.0
Gauteng	41	42.7	55	57.3	96	100.0
KwaZulu-Natal	8	15.7	43	84.3	51	100.0
Limpopo	20	30.8	45	69.2	65	100.0
Mpumalanga	15	31.3	33	68.8	48	100.0
North West	20	31.7	43	68.3	63	100.0
Northern Cape	18	36.0	32	64.0	50	100.0
Western Cape	22	37.3	37	62.7	59	100.0
<b>Total</b>	<b>172</b>	<b>32.3</b>	<b>361</b>	<b>67.7</b>	<b>533</b>	<b>100.0</b>

Table 4.31 shows that almost one third (32.3 %) of employers consulted the DoL Website during the preceding 12 months. Topping the list of users are employers in the Gauteng province (42.7 %), followed by the Western Cape (37.3 %) and Northern Cape (36.0 %). KwaZulu-Natal (15.7 %), followed by the Eastern Cape (24.0 %) recorded the lowest Website usage among employers.

Table 4.32 depicts the proportion of employers who conducted online interaction with the UIF by business size.

**TABLE 4.32****EMPLOYERS' INTERACTION WITH THE DoL WEBSITE BY BUSINESS SIZE**

Business size	Yes		No		Total	
	n	%	n	%	n	%
Micro (1-5)	96	31.5	209	68.5	305	100.0
Very small (6-20)	41	31.1	91	68.9	132	100.0
Small (21-50)	17	32.7	35	67.3	52	100.0
Medium (51-200)	8	34.8	15	65.2	23	100.0
Large (201+)	10	47.6	11	52.4	21	100.0
<b>Total</b>	<b>172</b>	<b>32.3</b>	<b>361</b>	<b>67.7</b>	<b>533</b>	<b>100.0</b>

When analysing the usage of online services as presented in table 4.32, it is clear that large businesses were the most frequent users of the DoL Website during the preceding 12 months (47.6 %). Just less than a third of micro- and very small businesses engaged in online interaction with the UIF.

Table 4.33 depicts employers' interaction with the DoL Website by economic sector

**TABLE 4.33**

**EMPLOYERS' INTERACTION WITH THE DoL WEBSITE BY ECONOMIC SECTOR<sup>1)</sup>**

Economic sector	Yes		No		Total	
	n	%	n	%	n	%
Agriculture, Hunting & Fishing	14	38.9	22	61.1	36	100.0
Manufacturing	11	32.4	23	67.6	34	100.0
Electricity, Gas & Water Supply	6	37.5	10	62.5	16	100.0
Construction	13	21.0	49	79.0	62	100.0
Wholesale & Retail Trade	29	41.4	41	58.6	70	100.0
Transport, Storage & Communication	8	25.8	23	74.2	31	100.0
Financial Intermediation, Insurance, Real Estate & Business Services	51	33.3	102	66.7	153	100.0
Community, Social & Personal Services	30	26.1	85	73.9	115	100.0
Private Households	29	38.2	47	61.8	76	100.0

1) Several businesses record activities in more than one sector

Table 4.33 shows that online engagement of businesses with the UIF ranged from a low of 21.0 % of construction businesses to a high of 41.4 % for businesses in the wholesale and retail trade.

#### 4.10.2 Employers' level of satisfaction with DoL online service

Table 4.34 depicts employers' satisfaction mean score ratings with regard to DoL online service provision by province. It should be noted that only employers that affirmed their online communication were requested to allocate satisfaction ratings on online services.

TABLE 4.34

**EMPLOYERS' SATISFACTION MEAN SCORE RATINGS  
OF DoL ONLINE SERVICES BY PROVINCE**

Online services	Eastern Cape	Free State	Gauteng	KwaZulu-Natal	Limpopo	Mpumalanga	North West	Northern Cape	Western Cape	Total
	Mean	Mean	Mean	Mean	Mean	Mean	Mean	Mean	Mean	Mean
Accessibility of the Department of Labour (UIF) Website	7.83	8.40	8.25	9.00	8.14	8.58	8.85	8.12	6.83	8.23
Ease of retrieving UIF information	7.92	8.60	8.13	8.33	7.93	8.58	9.00	8.12	7.33	8.24
Easy access of UIF forms	7.92	8.40	8.00	8.67	7.77	8.67	8.75	8.47	7.85	8.24
Downloading time of the forms	8.08	8.42	8.34	8.67	7.57	7.92	8.30	7.88	6.92	8.04
Effectiveness of online payments	8.75	8.77	8.82	9.33	8.62	9.45	8.55	8.47	8.20	8.73
Online payment as a secure method of payment	8.83	8.92	8.70	10.00	8.92	9.18	8.40	8.40	8.89	8.76
Registration and interaction through uFiling	8.42	8.71	8.19	10.00	8.46	8.25	8.30	8.00	7.92	8.27
Easy use of uFiling	8.25	8.50	8.52	10.00	8.31	8.75	8.55	8.22	7.85	8.40
Promptness in responding to e-mail enquiries	8.00	6.33	7.61	9.00	7.46	6.50	8.40	7.64	7.07	7.60
Efficient handling of e-mail enquiries	8.00	7.00	7.25	9.00	7.83	6.50	8.35	7.64	7.62	7.65

Table 4.34 shows relatively high levels of satisfaction with online communication, ranging from 7.60 (out of 10) for promptness in responding to e-mail enquiries to 8.76 for online payment as a secure method of payment. In fact eight of the 10 variables measured with regard to online communication with the UIF yielded ratings above 8.0.

Table 4.34 also shows that employers in the Western Cape province recorded relatively lower satisfaction mean score ratings regarding online services such as: accessibility of the Website and downloading time of the UIF form. The Free State and Mpumalanga province also recorded lower satisfaction mean ratings regarding promptness in responding to e-mail enquiries and efficient handling of e-mail enquiries. Notably, higher satisfaction mean score ratings were recorded across all the online services by employers in KwaZulu-Natal than in other provinces.

Table 4.35 depicts employers' satisfaction mean score ratings with regard to DoL online services by business size.

**TABLE 4.35**

**EMPLOYERS' SATISFACTION MEAN SCORE RATINGS  
OF DoL ONLINE SERVICES BY BUSINESS SIZE**

Online service provision	Business sizes					Total
	Micro (1-5)	Very small (6-20)	Small (21-50)	Medium (51-200)	Large (201+)	
	Mean	Mean	Mean	Mean	Mean	
Accessibility of the Department of Labour (UIF) Website	8.16	8.31	8.13	8.63	8.38	8.23
Ease of retrieving UIF information	8.23	8.20	8.07	9.00	8.11	8.24
Easy access of UIF forms	8.15	8.29	8.40	9.00	8.00	8.24
Downloading time of the forms	8.08	7.97	7.87	8.43	8.00	8.04
Effectiveness of online payments	8.54	8.94	8.85	8.40	10.00	8.73
Online payment as a secure method of payment	8.68	8.86	8.46	8.83	10.00	8.76
Registration and interaction through uFiling	8.06	8.39	8.27	9.13	9.00	8.27
Easy use of uFiling	8.25	8.45	8.36	9.25	8.80	8.40
Promptness in responding to e-mail enquiries	7.44	7.86	7.46	8.60	7.60	7.60
Efficient handling of e-mail enquiries	7.45	8.07	7.54	8.75	7.20	7.65

Table 4.35 shows relatively high satisfaction mean score ratings of online services across all business sizes.

Table 4.36 depicts employers' satisfaction mean score ratings regarding DoL online interaction by economic sector.

TABLE 4.36

**EMPLOYERS' SATISFACTION MEAN SCORE RATINGS  
OF ONLINE INTERACTION BY ECONOMIC SECTOR<sup>1)</sup>**

Online interaction	Agriculture, Hunting & Fishing	Manufacturing	Electricity, Gas & Water Supply	Construction	Wholesale & Retail Trade	Transport, Storage & Communication	Financial Intermediation, Insurance, Real Estate & Business Services	Community, Social & Personal Services	Private Households	Total
	Mean	Mean	Mean	Mean	Mean	Mean	Mean	Mean	Mean	Mean
Accessibility of the Department of Labour (UIF) Website	8.38	7.86	7.50	8.73	7.64	9.14	8.13	8.14	8.81	8.22
Ease of retrieving UIF information	8.71	8.50	7.75	8.58	8.05	8.43	7.96	7.96	8.50	8.22
Easy access of UIF forms	8.50	8.33	8.25	9.08	7.68	8.00	8.31	8.08	8.08	8.23
Downloading time of the forms	7.77	8.00	8.25	8.25	8.10	5.71	7.80	8.23	8.20	8.01
Effectiveness of online payments	9.00	9.25	8.40	8.80	8.79	9.00	8.35	8.52	9.04	8.72
Online payment as a secure method of payment	9.31	9.17	8.00	8.80	8.53	9.33	8.47	8.73	9.08	8.76
Registration and interaction through uFiling	8.55	7.00	7.75	8.44	8.00	8.80	8.38	8.24	8.76	8.32
Easy use of uFiling	8.64	7.20	8.00	8.33	8.61	8.80	8.44	7.76	8.67	8.40
Promptness in responding to e-mail enquiries	8.11	7.33	8.25	7.80	7.63	6.83	7.38	8.19	7.67	7.59
Efficient handling of e-mail enquiries	8.22	7.44	8.00	7.70	7.78	7.80	7.28	7.94	7.68	7.61

1) Several businesses record activities in more than one sector

Table 4.36 confirms no large variations in satisfaction ratings for online services by economic sector.

#### 4.10.3 Magnitude of and reasons for dissatisfaction with DoL Website

Exhibit 4.3, section 5(a)-5(j) shows the percentage of dissatisfied employers as well as reasons advanced for dissatisfaction. The Website-related questions attracted the following dissatisfied employers:

	<b>% dissatisfied</b>
• Promptness in responding to e-mail enquiries	9.3
• Efficient handling of e-mail enquiries	7.9
• Easy access of UIF forms	6.4
• Ease of retrieving UIF information	5.7
• Downloading time of the forms	5.7
• Accessibility of the Department of Labour (UIF) Website	3.6
• Registration and interaction through uFiling	2.9
• Effectiveness of online payments	2.2
• Easy use of uFiling	1.4
• Online payment as a secure method of payment	0.7

The above confirms relatively low levels of dissatisfaction among employers utilising the DoL Website.

Specific reasons advanced for dissatisfaction with online services are summarised in exhibit 4.3, section 5(a)-5(j).

#### 4.11 **EMPLOYERS' POSTAL INTERACTION WITH THE UIF**

The questionnaire enquired on the use of postal services to interact with the UIF during the preceding 12 months. Table 4.37 depicts the proportion of employers who engaged in postal interaction with the UIF by province.

**TABLE 4.37****EMPLOYERS' POSTAL INTERACTION WITH THE UIF BY PROVINCE**

Province	Yes		No		Total	
	n	%	n	%	n	%
Eastern Cape	3	6.0	47	94.0	50	100.0
Free State	13	25.5	38	74.5	51	100.0
Gauteng	14	14.6	82	85.4	96	100.0
KwaZulu-Natal	4	7.9	47	92.1	51	100.0
Limpopo	7	10.8	58	89.2	65	100.0
Mpumalanga	8	16.7	40	83.3	48	100.0
North West	7	11.1	56	88.9	63	100.0
Northern Cape	12	24.0	38	76.0	50	100.0
Western Cape	10	17.0	49	83.0	59	100.0
<b>Total</b>	<b>78</b>	<b>14.6</b>	<b>455</b>	<b>85.4</b>	<b>533</b>	<b>100.0</b>

Table 4.37 shows a very low preference for postal usage to interact with the UIF among employers. This is clearly evident in that, out of all the employers only 14.6 % across all the provinces interacted with the UIF by post. By province, this percentage drops to 6.0 % for the Eastern Cape. Almost one quarter of the employers in the Northern Cape (24.0 %) and the Free State (25.5 %) make use of postal communication with the UIF.

Table 4.38 depicts the proportion of employers who engaged in postal interaction with the UIF by business size.

**TABLE 4.38****EMPLOYERS' POSTAL INTERACTION WITH THE UIF BY BUSINESS SIZE**

Business size	Yes		No		Total	
	n	%	n	%	n	%
Micro (1-5)	41	13.4	264	86.6	305	100.0
Very small (6-20)	20	15.2	112	84.8	132	100.0
Small (21-50)	14	26.9	38	73.1	52	100.0
Medium (51-200)	1	4.3	22	95.7	23	100.0
Large (201+)	2	9.5	19	90.5	21	100.0
<b>Total</b>	<b>78</b>	<b>14.6</b>	<b>455</b>	<b>85.4</b>	<b>533</b>	<b>100.0</b>

Table 4.38 clearly shows a lower usage of the postal service among medium-sized (4.3 %) and large businesses (9.5 %) compared to small businesses (26.9 %).

Table 4.39 depicts the proportion of employers who engaged in postal interaction with the UIF by economic sector.

**TABLE 4.39**

**EMPLOYERS' POSTAL INTERACTION WITH THE UIF BY ECONOMIC SECTOR**

Economic sector	Yes		No		Total	
	n	%	n	%	n	%
Agriculture, Hunting & Fishing	8	22.2	28	77.8	36	100.0
Manufacturing	3	8.8	31	91.2	34	100.0
Electricity, Gas & Water Supply	3	18.8	13	81.3	16	100.0
Construction	9	14.5	53	85.5	62	100.0
Wholesale & Retail Trade	8	11.4	62	88.6	70	100.0
Transport, Storage & Communication	6	19.4	25	80.6	31	100.0
Financial Intermediation, Insurance, Real Estate & Business Services	28	18.3	125	81.7	153	100.0
Community, Social & Personal Services	14	12.2	101	87.8	115	100.0
Private Households	3	3.9	73	96.1	76	100.0

1) Several businesses record activities in more than one sector

Table 4.39 clearly shows some variation in postal service usage. Interaction with the UIF via postal services ranged between only 3.9 % of private households to 22.2 % of businesses in the agriculture, hunting and fishing sector.

#### 4.11.1 Employers' level of satisfaction with the UIF's handling of postal enquiries

This section presents employers' satisfaction mean score ratings of the UIF in handling postal enquiries of employers by province, business size and sector. Table 4.40 depicts employers' satisfaction mean score ratings regarding postal interaction with the UIF by province.



**TABLE 4.40**

**EMPLOYERS' SATISFACTION MEAN SCORE RATINGS  
OF THE UIF IN HANDLING POSTAL ENQUIRIES BY PROVINCE**

UIF postal interaction	Province									
	Eastern Cape	Free State	Gauteng	KwaZulu-Natal	Limpopo	Mpumalanga	North West	Northern Cape	Western Cape	Total
	Mean	Mean	Mean	Mean	Mean	Mean	Mean	Mean	Mean	Mean
Promptness in handling postal enquiries	5.67	6.08	7.43	6.75	6.14	5.38	7.43	6.67	7.60	6.68
Efficient handling of postal enquiries	5.00	6.31	7.43	6.75	7.00	6.88	7.71	7.17	8.10	7.09

Table 4.40 shows relatively low satisfaction levels with regard to postal interaction with the UIF among employers across all provinces. The only exception was the Western Cape, where a higher satisfaction mean score rating was recorded (8.10) with regard to efficient handling of postal enquiries and 7.60 for promptness in handling postal enquiries. Across all provinces, satisfaction ratings stood at 6.68 for promptness in handling postal enquiries and 7.09 for efficient handling of postal enquiries.

Table 4.41 depicts employers' satisfaction mean score ratings with regard to UIF postal service by business size.

**TABLE 4.41**

**EMPLOYERS' SATISFACTION MEAN SCORE RATINGS OF  
THE UIF IN HANDLING POSTAL ENQUIRIES BY BUSINESS SIZE**

UIF postal interaction	Business size					
	Micro (1-5)	Very small (6-20)	Small (21-50)	Medium (51-200)	Large (201+)	Total
Promptness in handling postal enquiries	6.78	6.50	6.50	7.00	7.50	6.68
Efficient handling of postal enquiries	7.15	7.00	6.71	10.00	8.00	7.09

It is clear from table 4.41 that micro-, very small and small businesses recorded relatively lower satisfaction mean score ratings (6.78) and lower with regard to promptness in handling postal enquiries. Efficiency in handling postal enquiries was rated relatively lower (6.71) by small businesses.

**TABLE 4.42**  
**EMPLOYERS' SATISFACTION MEAN SCORE RATINGS**  
**OF THE UIF IN HANDLING POSTAL ENQUIRIES BY ECONOMIC SECTOR<sup>1)</sup>**

Postal service	Agriculture, Hunting & Fishing	Manufacturing	Electricity, Gas & Water Supply	Construction	Wholesale & Retail Trade	Transport, Storage & Communication	Financial Intermediation, Insurance, Real Estate & Business Services	Community, Social & Personal Services	Private Households	Total
	Mean	Mean	Mean	Mean	Mean	Mean	Mean	Mean	Mean	Mean
Promptness in handling postal enquiries	6.88	9.00	3.67	6.44	7.00	6.83	6.32	7.07	5.67	6.69
Efficient handling of postal enquiries	7.25	9.00	5.33	7.00	7.13	7.00	7.25	6.93	5.33	7.13

1) Several businesses record activities in more than one sector

Businesses who engaged in postal interaction with the UIF reported relatively lower satisfaction with the UIF in handling postal enquiries, except for the manufacturing sector (9.00), as shown by table 4.42. In particular, private households and electricity, gas and water supply, and community, social and personal services recorded dissatisfaction regarding both promptness in handling postal enquiries and efficient handling of postal enquiries by the UIF.

#### 4.11.2 Magnitude of and reasons for dissatisfaction with handling postal enquiries

Exhibit 4.3, section 6(a)-6(b) shows the magnitude as well as the reasons for employer dissatisfaction with UIF in handling postal enquiries. Approximately a third (30.5 %) of employers made UIF enquiries via post expressed their dissatisfaction

with promptness in handling postal enquiries due to either a slow or no response. Almost one in every five (18.7 %) employers making postal enquiries experienced dissatisfaction (rating below 6) with the handling of postal enquiries by the UIF.

#### 4.12 EMPLOYERS' SATISFACTION WITH UIF FORMS

##### 4.12.1 Levels of satisfaction

Employers' level of satisfaction with the UIF forms is presented in this section by province, business size and sector. Table 4.43 depicts employers satisfaction mean score ratings regarding the UIF forms by province.

**TABLE 4.43**

**EMPLOYERS' LEVEL OF SATISFACTION WITH UIF FORMS BY PROVINCE**

UIF Forms	Province									
	Eastern Cape	Free State	Gauteng	KwaZulu-Natal	Limpopo	Mpumalanga	North West	Northern Cape	Western Cape	Total
	Mean	Mean	Mean	Mean	Mean	Mean	Mean	Mean	Mean	Mean
Legibility of the form	8.40	8.22	8.00	8.49	8.45	8.15	8.40	8.44	7.71	8.23
Easy to understand	8.90	8.37	8.23	8.53	8.43	8.15	8.83	8.46	7.75	8.39
Language in which forms are printed	9.28	8.45	8.54	8.94	8.60	8.52	9.10	8.36	8.17	8.65
Duration for completion of forms	8.32	8.41	8.08	8.65	8.52	8.31	8.38	8.44	7.68	8.29

It is clear that employers are generally satisfied with the UIF forms as shown in table 4.43. This is evident from the relatively high satisfaction mean score ratings ranging from 8.23 for the legibility of forms to 8.65 for the language in which forms are printed. Employers across province also allocated relatively high ratings for UIF forms.

Table 4.44 depicts employers satisfaction mean score ratings with regard to the UIF application forms by business size.

**TABLE 4.44****EMPLOYERS' SATISFACTION MEAN SCORE RATINGS OF UIF FORMS BY BUSINESS SIZE**

UIF Forms	Business size					
	Micro (1-5)	Very small (6-20)	Small (21-50)	Medium (51-200)	Large (201+)	Total
	Mean	Mean	Mean	Mean	Mean	Mean
Legibility of the form	8.25	8.14	8.29	8.57	7.95	8.23
Easy to understand	8.40	8.35	8.40	8.74	8.05	8.39
Language in which forms are printed	8.65	8.59	8.79	8.91	8.52	8.65
Duration for completion of forms	8.26	8.32	8.46	8.17	8.19	8.29

It is clear that businesses across all sizes were also highly satisfied with the UIF forms as shown by table 4.44.

Table 4.45 depicts employers' satisfaction mean score ratings regarding UIF forms by economic sector.

**TABLE 4.45****EMPLOYERS' SATISFACTION MEAN SCORE RATINGS OF UIF FORMS BY ECONOMIC SECTOR<sup>1)</sup>**

UIF forms	Agriculture, Hunting & Fishing	Manufacturing	Electricity, Gas & Water Supply	Construction	Wholesale & Retail Trade	Transport, Storage & Communication	Financial Intermediation, Insurance, Real Estate & Business Services	Community, Social & Personal Services	Private Households	Total
	Mean	Mean	Mean	Mean	Mean	Mean	Mean	Mean	Mean	Mean
Legibility of the form	8.22	8.06	8.56	8.55	8.29	8.29	8.21	8.10	8.30	8.22
Easy to understand	8.47	8.15	8.69	8.90	8.49	8.42	8.33	8.23	8.47	8.38
Language in which forms are printed	8.39	8.82	9.19	8.79	8.83	8.19	8.62	8.62	8.64	8.65
Duration for completion of forms	8.14	8.24	8.38	8.68	8.17	8.35	8.24	8.37	8.25	8.30

1) Several businesses record activities in more than one sector

It is clear that businesses operating across all the sectors as presented by table 4.45 were highly satisfied with UIF forms.

#### 4.12.2 Magnitude of and reasons for dissatisfaction with UIF forms

Exhibit 4.3, section 7(a)-(d) shows the magnitude of and reasons for employer dissatisfaction with UIF forms. The following shows the percentage of dissatisfied employees by variable:

	<b>% dissatisfied</b>
• Duration for completion of forms	4.0
• Easy to understand	3.4
• Legibility of the form	3.0
• Language in which forms are printed	3.0

The above confirms that more than 96.0 % of employers are satisfied with UIF forms. The reasons for dissatisfaction are displayed in exhibit 4.3, section 7(a)-(d).

#### 4.13 EMPLOYERS' CONSULTATION OF DoL INFORMATIVE BROCHURES/PUBLICATIONS

##### 4.13.1 Extent of usage of DoL brochures and publications

The first question in this section of the survey was aimed at establishing the extent of employer consultation of DoL information brochures and publications. In the sections to follow the proportion of employers who consulted DoL informative brochures/publications is explored by province, business size and sector.

Table 4.46 depicts the proportion of employers who consulted DoL informative brochures/publications by province.

**TABLE 4.46****EMPLOYERS' CONSULTATION OF DoL INFORMATIVE  
BROCHURES/PUBLICATIONS BY PROVINCE**

Province	Yes		No		Total	
	n	%	n	%	n	%
Eastern Cape	4	8.0	46	92.0	50	100.0
Free State	4	7.8	47	92.2	51	100.0
Gauteng	14	14.6	82	85.4	96	100.0
KwaZulu-Natal	5	9.8	46	90.2	51	100.0
Limpopo	18	27.7	47	72.3	65	100.0
Mpumalanga	6	12.5	42	87.5	48	100.0
North West	5	7.9	58	92.1	63	100.0
Northern Cape	7	14.0	43	86.0	50	100.0
Western Cape	13	22.0	46	78.0	59	100.0
<b>Total</b>	<b>76</b>	<b>14.3</b>	<b>457</b>	<b>85.7</b>	<b>533</b>	<b>100.0</b>

Table 4.46 clearly shows that a very low proportion (14.3 %) of all employers consulted the DoL informative brochures/publications. Limpopo (27.7 %) and the Western Cape (22.0 %) have a relatively higher number of employers who never consult DoL informative brochures/publications. Employers in the following provinces recorded the lowest usage:

- Free State – 7.8 %
- North West – 7.9 %
- Eastern Cape – 8.0 %

Table 4.47 depicts the proportion of employers who consulted UIF brochures/publications by business size.

**TABLE 4.47**

**EMPLOYERS' CONSULTATION OF DoL INFORMATIVE  
BROCHURES/PUBLICATIONS BY BUSINESS SIZE**

Business size	Yes		No		Total	
	N	%	n	%	n	%
Micro (1-5)	39	12.8	266	87.2	305	100.0
Very small (6-20)	22	16.7	110	83.3	132	100.0
Small (21-50)	10	19.2	42	80.8	52	100.0
Medium (51-200)	2	8.7	21	91.3	23	100.0
Large (201+)	3	14.3	18	85.7	21	100.0
<b>Total</b>	<b>76</b>	<b>14.3</b>	<b>457</b>	<b>85.7</b>	<b>533</b>	<b>100.0</b>

A low level of employer consultation of UIF informative brochures/publications was recorded for medium-sized businesses (8.7 %) compared to 19.2 % of small businesses.

Table 4.48 depicts employers who consulted DoL informative brochures/publications by economic sector.

**TABLE 4.48**

**EMPLOYERS' CONSULTATION OF DoL INFORMATIVE  
BROCHURES/PUBLICATIONS BY ECONOMIC SECTOR<sup>1)</sup>**

Economic sector	Yes		No		Total	
	n	%	n	%	n	%
Agriculture, Hunting & Fishing	5	13.9	31	86.1	36	100.0
Manufacturing	2	5.9	32	94.1	34	100.0
Electricity, Gas & Water Supply	3	18.8	13	81.3	16	100.0
Construction	10	16.1	52	83.9	62	100.0
Wholesale & Retail Trade	8	11.4	62	88.6	70	100.0
Transport, Storage & Communication	7	22.6	24	77.4	31	100.0
Financial Intermediation, Insurance, Real Estate & Business Services	26	17.0	127	83.0	153	100.0
Community, Social & Personal Services	16	13.9	99	86.1	115	100.0
Private Households	9	11.8	67	88.2	76	100.0

1) Several businesses record activities in more than one sector

Table 4.48 shows that just more than one in ten of the business in almost all the sectors consulted DoL informative brochures/publications. Employers in the transport, storage and communication sector (22.6 %) recorded the highest exposure to UIF informative brochures/publications. In turn, the lowest level of engagement with DoL informative brochures/publications was recorded for the manufacturing sector (5.9 %).

#### 4.13.2 Employers' level of satisfaction with DoL informative brochures/publications

Employers' level of satisfaction regarding the DoL informative brochures/publications is presented in this section by province, business size and sector. Table 4.49 depicts employers' satisfaction mean score ratings with regard to the DoL informative brochures/publications by province.

**TABLE 4.49**

**EMPLOYERS' SATISFACTION MEAN SCORE RATINGS OF DoL INFORMATIVE BROCHURES /PUBLICATIONS BY PROVINCE**

DoL informative brochures/publications	Province									
	Eastern Cape	Free State	Gauteng	KwaZulu-Natal	Limpopo	Mpumalanga	North West	Northern Cape	Western Cape	Total
	Mean	Mean	Mean	Mean	Mean	Mean	Mean	Mean	Mean	Mean
Understandability	7.25	6.00	7.57	8.60	8.78	8.67	8.80	8.86	7.69	8.13
Legibility (easy to read)	8.00	8.25	8.00	8.80	8.83	8.67	9.00	8.86	8.00	8.46
Availability in your preferred language	7.75	8.50	8.29	8.80	8.67	7.67	9.20	8.71	8.62	8.50

Table 4.49 reflects relatively high levels of satisfaction with DoL brochures and publications. Satisfaction ratings ranged from 8.13 for understandability to 8.50 for the availability of brochures/publications in own language. The table also shows that employers in most of the provinces were generally satisfied with the DoL informative brochures/publications, except for the Free State where a lower satisfaction mean score rating (6.00) regarding understandability of the informative brochure/publications was recorded.



Table 4.50 depicts employers' satisfaction mean score ratings with regard to the DoL informative brochures/publications by business size.

**TABLE 4.50**

**EMPLOYERS' SATISFACTION MEAN SCORE RATINGS WITH DoL  
INFORMATIVE BROCHURES /PUBLICATIONS BY BUSINESS SIZE**

Informative brochures/publications	Business size					
	Micro (1-5)	Very small (6-20)	Small (21-50)	Medium (51-200)	Large (201+)	Total
	Mean	Mean	Mean	Mean	Mean	Mean
Understandability	8.18	8.27	7.80	9.00	7.00	8.13
Legibility (easy to read)	8.31	8.59	9.00	9.00	7.33	8.46
Availability in your preferred language	8.59	8.36	8.50	9.00	8.00	8.50

According to table 4.50 relatively high satisfaction mean score ratings were recorded across all the business sizes regarding DoL information brochures/publications. However, it seems that large businesses are somewhat less satisfied with the understandability (rating of 7.0) and legibility (7.3) of brochures/publications.

Table 4.51 depicts employers' satisfaction mean score ratings regarding DoL information brochures/publications by economic sector. Notably, a lower satisfaction mean score rating (6.67) was recorded by the electricity, gas and water supply sector regarding understandability of the informative brochures/publications as shown by table 4.51. Though it is clear that businesses were fairly satisfied with other aspects pertinent to the DoL informative brochures/publications, some concerns were raised by businesses in the agriculture, hunting and fishing sector regarding availability of brochures/publications in preferred language. Private households also seem fairly concerned about the understandability of the DoL brochures/publications.

TABLE 4.51

**EMPLOYERS' SATISFACTION MEAN SCORE RATINGS WITH DoL  
INFORMATIVE BROCHURES /PUBLICATIONS BY ECONOMIC SECTOR<sup>1)</sup>**

Informative brochures/publications	Economic sector									
	Agriculture, Hunting & Fishing	Manufacturing	Electricity, Gas & Water Supply	Construction	Wholesale & Retail Trade	Transport, Storage & Communication	Financial Intermediation, Insurance, Real Estate & Business Services	Community, Social & Personal Services	Private Households	Total
	Mean	Mean	Mean	Mean	Mean	Mean	Mean	Mean	Mean	Mean
Understandability	8.20	8.50	6.67	8.10	8.38	8.43	7.88	8.75	7.89	8.16
Legibility (easy to read)	8.00	8.50	8.67	8.90	8.50	8.86	8.31	8.31	8.44	8.49
Availability in your preferred language	7.80	8.50	9.00	8.80	8.50	8.43	8.46	8.38	8.67	8.52

1) Several businesses record activities in more than one sector

#### 4.13.3 Magnitude of and reasons for dissatisfaction with DoL brochures/publications

Exhibit 4.3, section 8(a)-(c) shows the percentage of dissatisfied employees (rating below 6) as well as the reasons for dissatisfaction with regard to the DoL brochures/publications. The proportion of dissatisfied employers with regard to specific aspects regarding DoL brochures/publications were as follows:

	<b>% dissatisfied</b>
• Understandability	8.8
• Availability in your preferred language	5.9
• Legibility	3.0

#### 4.14 EMPLOYERS' DISPUTES WITH THE UIF

The questionnaire enquired from employers whether they were involved in any dispute with the UIF during the preceding 12 months. Table 4.52 shows that a low 1.9 % of respondents affirmed that they had been involved in a UIF dispute during the preceding 12 months.

**TABLE 4.52**

#### DISPUTE BETWEEN EMPLOYER AND THE UIF

Dispute	n	%
Yes	10	1.9
No	523	98.1
<b>Total</b>	<b>533</b>	<b>100</b>

The relatively low number of disputes ( $n = 10$ ) suggest a positive working relationship between the UIF and employers. It also precludes any meaningful satisfaction analysis by province, business size or economic sector. However, to gain a sense of the nature of the disputes, table 4.53 displays the type of disputes that the employers had with the UIF during the preceding 12 months. It should be noted that the table reflects 'double counting' as some employers cited more than one dispute. Four of the employers were involved in disputes that were related to UIF contributions and the other eight employers were involved in other disputes as displayed in table 4.53.

**TABLE 4.53**

#### NATURE OF DISPUTES BETWEEN UIF AND EMPLOYERS

Dispute	Total	
	n	%
Commencement date vs date of registration	1	12.5
Remuneration	2	25.0
Number of employees	2	25.0
Period of service	2	25.0
Contributions	4	50.0
Maintaining of track records	1	12.5
<b>Total</b>	<b>12</b>	<b>100.0</b>

Table 4.54 shows the level of satisfaction with the dispute resolution process. It should be noted that only those who were engaged in disputes were allowed to rate their satisfaction with the dispute resolution process.

**TABLE 4.54**  
**EMPLOYERS' LEVEL OF SATISFACTION WITH THE**  
**DISPUTE RESOLUTION PROCESS WITH THE UIF BY PROVINCE**

<b>Dispute resolution process</b>	<b>Mean</b>
Duration of the process	7.60
Costs involved	7.80
Paper work involved (documentation)	7.40
Fairness of the verdict	7.10
Consultation process between the employer the UIF	6.90

It is clear from table 4.54 that employers recorded a relatively high level of satisfaction with dispute resolution by the UIF. In this regard, satisfaction scores ranged between 6.90 for the consultation process and 7.80 for the cost involved in dispute resolution.

#### 4.15 **PROVINCIAL LOCATION OF EMPLOYERS' MAIN OFFICE/HEAD QUARTERS/BUSINESS/HOUSEHOLD**

Employers who participated in the survey were required to indicate the provinces where their main office/headquarters/business/household were located. Table 4.22 depicts the proportional distribution of employers' location of their main office/headquarters/business/household by province.

**TABLE 4.55****EMPLOYERS' LOCATION OF THE MAIN OFFICE/HEADQUARTERS/BUSINESS/HOUSEHOLD BY PROVINCE**

<b>Province</b>	<b>n</b>	<b>%</b>
Eastern Cape	50	9.4
Free State	51	9.6
Gauteng	96	18.0
KwaZulu-Natal	51	9.6
Limpopo	65	12.2
Mpumalanga	48	9.0
North West	63	11.8
Northern Cape	50	9.4
Western Cape	59	11.1
<b>Total</b>	<b>533</b>	<b>100</b>

Table 4.55 shows that nearly two in 10 (18 %) participating employers' main office/headquarters/business/household were located in Gauteng, followed by Limpopo (12.2 %) and the North West (11.8 %). Readers should note that the provincial distribution of respondents was sampled disproportionately by allocating a minimum number of questionnaires (sample respondents) to each province. This implies that the provincial distribution as shown in table 4.55 is not a true reflection of the regional business distribution for South Africa as a whole.

#### 4.16 REASONS FOR EMPLOYER DISSATISFACTION WITH UIF SERVICE DELIVERY

The following section presents reasons that were advanced by employers for their dissatisfaction with UIF service delivery aspects. These include dissatisfaction with UIF staff service provision, physical facilities of DoL labour centres, UIF telephonic/fax service, DoL Website, UIF postal service, UIF forms and DoL informative brochures/publications. Exhibit 4.3 contains reasons for dissatisfaction that recorded a score below 6 (out of 10). Only respondents exposed to a specific UIF service type were requested to allocate a specific rating to the service. The 'n' value displayed in exhibit 4.3 shows the number of respondents that expressed dissatisfaction with each of the service types displayed. Furthermore, the

percentages displayed in exhibit 4.3 are based on the participation rates or 'n' values shown for each service type separately. It is also important to note that the contents of exhibit 4.3 closely resemble the discussion on each of the service areas covered in this chapter in separate sections. Please note that figures may not tally due to rounding.

### EXHIBIT 4.3

#### MAGNITUDE AND REASONS FOR DISSATISFACTION WITH UIF SERVICES AREAS

SERVICE AREA	n	%
<b>1. General perception of UIF services quality (See section 4.6)</b>	<b>(n = 529)</b>	
No proof of payment received	7	1.3
Not enough information provided	5	1.0
Service very poor	4	0.8
Difficult to get hold of	3	0.6
Difficult to get UIF benefits	2	0.4
Give different information	2	0.4
Provided wrong information	2	0.4
Slow service	2	0.4
Slow to update system	2	0.4
Don't know how/where to pay UIF	1	0.2
Electronic completion of forms not possible	1	0.2
Forms ambiguous	1	0.2
Incompetent	1	0.2
Do not answer fax enquiries	1	0.2
No reason provided	1	0.2
Payment reference confusing	1	0.2
Problems logging on to Website	1	0.2
Received no answer to fax enquiry	1	0.2
Send from pillar to post	1	0.2
Slow and incompetent	1	0.2
Too many forms	1	0.2
Unable to link person for Internet banking	1	0.2
Unhelpful	1	0.2
Website not user-friendly	1	0.2
<b>Total</b>	<b>44</b>	<b>8.3</b>

## EXHIBIT 4.3 (continue)

<b>2. UIF staff service provision (See section 4.7)</b>	<b>(n = 148)</b>	
<b>(a) Competency of staff</b>	<b>n</b>	<b>%</b>
Incompetent	9	6.1
Unprofessional	10	6.8
Slow service	3	2.0
Unwilling to help	1	0.7
<b>Total</b>	<b>23</b>	<b>15.5</b>
<b>(b) Availability of staff</b>	<b>n</b>	<b>%</b>
Lack of information	1	0.7
Not enough staff	22	14.9
Unprofessional	5	3.4
Slow service	1	0.7
<b>Total</b>	<b>29</b>	<b>19.6</b>
<b>(c) Friendliness of staff</b>	<b>n</b>	<b>%</b>
Friendly but incompetent	1	0.7
Not sure	1	0.7
Some are friendly others not	2	1.4
Unfriendly	5	3.4
Unprofessional	2	1.4
<b>Total</b>	<b>11</b>	<b>7.4</b>
<b>(d) Timeliness of staff</b>	<b>n</b>	<b>%</b>
Service slow	14	9.5
Unprofessional	2	1.4
<b>Total</b>	<b>16</b>	<b>10.8</b>
<b>(e) Information provision by staff</b>	<b>n</b>	<b>%</b>
Incompetent	5	3.4
Incorrect information	2	1.4
Lack of information	10	6.8
Misleading	1	0.7
No reason provided	1	0.7
Not helpful	1	0.7
<b>Total</b>	<b>20</b>	<b>13.5</b>
<b>(f) Service in your preferred language</b>	<b>n</b>	<b>%</b>
Not helped in Afrikaans	5	3.4
Not helped in North Sotho	1	0.7
Not helped in preferred language	3	2.0
<b>Total</b>	<b>9</b>	<b>6.1</b>
<b>(g) Identity of staff (name tags)</b>	<b>n</b>	<b>%</b>
No name tags	31	21.0
Can't remember if they wore name tags	1	0.7
<b>Total</b>	<b>32</b>	<b>21.6</b>
<b>(h) Treatment by security staff</b>	<b>n</b>	<b>%</b>
Good	1	0.7
No security	10	6.8
Not doing their work	1	0.7
Rude	3	2.0
Unfriendly	1	0.7
Unprofessional	1	0.7
<b>Total</b>	<b>17</b>	<b>11.5</b>

## EXHIBIT 4.3 (continue)

<b>3. DoL centre physical facilities (See section 4.8)</b>	<b>(n=148)</b>	
<b>(a) Signage and directions</b>	<b>n</b>	<b>%</b>
No signs and directions	17	11.5
Have to ask for directions	4	2.7
Not enough signs and directions	1	0.7
<b>Total</b>	<b>22</b>	<b>14.9</b>
<b>(b) Registration desk/helpdesk/information</b>	<b>n</b>	
No registration desk/helpdesk/information	5	3.4
Give wrong information	4	2.7
Have to queue for everything	1	0.7
Incompetent	1	0.7
No directions	1	0.7
Nobody at information desk	1	0.7
Not enough information	1	0.7
Not organised	1	0.7
Unfriendly	1	0.7
<b>Total</b>	<b>16</b>	<b>10.8</b>
<b>(c) Waiting room/office space/chairs</b>	<b>n</b>	
Limited space and chairs	6	4.1
Not enough chairs	4	2.7
Limited space	3	2.0
No chairs	2	1.4
Long queues	2	1.4
Difficult to say, place was not full	1	0.7
No waiting room	1	0.7
Sat on benches, should change to chairs	1	0.7
<b>Total</b>	<b>20</b>	<b>13.5</b>
<b>(d) Cleanliness of venue</b>	<b>n</b>	
Dirty	3	2.0
Untidy	3	2.0
Limited space	1	0.7
Needs to be improved	1	0.7
Walls dirty, aircon leaking	1	0.7
<b>Total</b>	<b>9</b>	<b>6.1</b>
<b>(e) Availability/cleanliness of bathrooms</b>	<b>n</b>	
Only for staff	1	0.7
<b>(f) Availability of drinking water</b>	<b>n</b>	
No drinking water	14	9.5
Have to ask for water	1	0.7
Only for staff	1	0.7
Used tap outside	1	0.7
Water dispenser empty, only one cup	1	0.7
<b>Total</b>	<b>18</b>	<b>12.2</b>
<b>(g) Safety and security</b>	<b>n</b>	
No security guards	5	3.4
Feel unsafe	2	1.4
No security outside building	1	0.7
Security not doing their work	1	0.7
<b>Total</b>	<b>9</b>	<b>6.1</b>



## EXHIBIT 4.3 (continue)

<b>(h) Availability of parking space</b>	<b>n</b>	
No parking space	37	25.0
Not enough parking space	7	4.7
Taxis use department's parking space	1	0.7
<b>Total</b>	<b>45</b>	<b>30.4</b>
<b>(i) Proximity to public transport hubs</b>	<b>n</b>	
Far from public transport	16	10.8
<b>(j) Visibility of suggestion/complaints box</b>	<b>n</b>	
No suggestion/complaints box	14	9.5
No reason provided	1	0.7
Not sure	2	1.4
<b>Total</b>	<b>17</b>	<b>11.5</b>
<b>(k) Baby room</b>	<b>n</b>	
No baby room	7	4.7
No reason provided	1	0.7
<b>Total</b>	<b>8</b>	<b>11.8</b>
<b>(l) Air-conditioning</b>	<b>n</b>	
No air-conditioning	6	4.1
Not in operation	5	3.4
Freezing	2	1.4
Not working properly	2	1.4
Use fans	2	1.4
Leaking	1	0.7
<b>Total</b>	<b>18</b>	<b>12.2</b>
<b>(m) Office hours</b>	<b>n</b>	
Close too early (15:30)	3	2.0
Not enough staff during lunch hour	1	0.7
Only open twice a week	1	0.7
Open too late (9:00)	1	0.7
<b>Total</b>	<b>6</b>	<b>4.1</b>
<b>(n) Facilities for elderly and people with disabilities</b>	<b>n</b>	
No facilities for elderly and people with disabilities	18	12.2
Lifts not working	1	0.7
Flooding when raining, can't use ramps	1	0.7
<b>Total</b>	<b>20</b>	<b>13.5</b>

## EXHIBIT 4.3 (continue)

<b>4. UIF telephonic/fax service (See section 4.9)</b>	<b>(n = 213)</b>	
<b>(a) Time to answer the phone</b>	<b>n</b>	<b>%</b>
Take long to answer	50	23.5
Take long to answer, put on hold	5	2.4
Don't answer phone	3	1.4
Sometimes they take long, sometimes not	3	1.4
Poor service rendered telephonically	2	0.9
Put on hold for a long time	2	0.9
Take long to answer, transferred to wrong person	2	0.9
Send from pillar to post	2	0.9
DoL came to their office	1	0.5
HQ did not answer phone, branch helped with enquiries	1	0.5
Incompetent	1	0.5
No response to fax enquiries	1	0.5
Refuse too help	1	0.5
Take long to answer, did not call back	1	0.5
Take long to answer, did not resolve enquiry	1	0.5
Take long to answer, rude	1	0.5
<b>Total</b>	<b>77</b>	<b>36.2</b>
<b>(b) Ability to answer enquiries</b>	<b>n</b>	<b>%</b>
Incompetent	10	4.7
Send from pillar to post	10	4.7
Unable to provide correct information	8	3.8
Unable to answer query	7	3.3
Unprofessional	4	1.9
Did not call back	2	0.9
Referred to HQ, unable to answer queries	2	0.9
Different answers	1	0.5
Don't answer the phone	1	0.5
Irrelevant information	1	0.5
Mostly they don't know what you are talking about	1	0.5
Some are professional, others incompetent	1	0.5
Sometimes not satisfied	1	0.5
<b>Total</b>	<b>49</b>	<b>23.0</b>

## EXHIBIT 4.3 (continue)

<b>(c) Efficiency in connecting callers to relevant officials</b>	<b>n</b>	<b>%</b>
Sent from pillar to post	25	11.7
Service slow	5	2.4
Incompetent	3	1.4
Unable to connect to relevant person	3	1.4
Cut off, some officials very efficient	1	0.5
Don't answer the phone	1	0.5
Not enough staff	1	0.5
On hold for long before connected to relevant officials	1	0.5
Put you through to the wrong person	1	0.5
Sometimes you are lucky	1	0.5
Unprofessional	1	0.5
<b>Total</b>	<b>43</b>	<b>20.2</b>
<b>(d) General satisfaction with the call</b>	<b>n</b>	<b>%</b>
Sent from pillar to post	9	4.2
Unable to provide correct information	6	2.8
Incompetent	5	2.4
Service slow	5	2.4
Unable to resolve query	5	2.4
Unprofessional	2	0.9
Don't answer the phone	1	0.5
Sometimes you are lucky	1	0.5
Still don't know how to pay UIF	1	0.5
Still waiting for them to come back to me	1	0.5
<b>Total</b>	<b>36</b>	<b>16.9</b>
<b>(e) Promptness in responding to fax enquiries</b>	<b>n</b>	<b>%</b>
No response from faxes	23	10.8
Response slow	7	3.3
Faxes get lost	4	1.9
Fax machine always engaged	2	0.9
Fax lines not working	1	0.5
Only one fax number working	1	0.5
<b>Total</b>	<b>38</b>	<b>17.8</b>
<b>(f) Efficient handling of fax enquiries</b>	<b>n</b>	<b>%</b>
No response from faxes	8	3.7
Incompetent	6	2.8
Response slow	6	2.8
Had to call about fax to get response	5	2.4
Faxes get lost	2	0.9
Fax lines not working	1	0.5
<b>Total</b>	<b>28</b>	<b>13.2</b>

## EXHIBIT 4.3 (continue)

<b>5. DoL Website (See section 4.10)</b>	<b>(n = 140)</b>	
<b>(a) Accessibility of the DoL Website</b>	<b>n</b>	<b>%</b>
Difficult to access UIF information	2	1.4
Slow	2	1.4
Not updated	1	0.7
<b>Total</b>	<b>5</b>	<b>3.6</b>
<b>(b) Ease of retrieving UIF information</b>	<b>n</b>	<b>%</b>
Not user-friendly	7	5.0
No reason given	1	0.7
<b>Total</b>	<b>8</b>	<b>5.7</b>
<b>(c) Easy access to UIF forms</b>	<b>n</b>	<b>%</b>
Difficult to access UIF forms	8	5.7
Not user-friendly	1	0.7
<b>Total</b>	<b>9</b>	<b>6.4</b>
<b>(d) Downloading time of the forms</b>	<b>n</b>	<b>%</b>
Takes long to download	7	5.0
No reason provided	1	0.7
<b>Total</b>	<b>8</b>	<b>5.7</b>
<b>(e) Effectiveness of online payments</b>	<b>n</b>	<b>%</b>
Did not receive proof of payment	2	1.4
Unable to pay online	1	0.7
<b>Total</b>	<b>3</b>	<b>2.2</b>
<b>(f) Online payment as a secure method of payment</b>	<b>n</b>	<b>%</b>
Secure, but do not receive proof of payment	1	0.7
<b>Total</b>	<b>1</b>	<b>0.7</b>
<b>(g) Registration and interaction through uFiling</b>	<b>n</b>	<b>%</b>
Can't do resignations online after month end	1	0.7
Time consuming	1	0.7
Tried but was unsuccessful	1	0.7
Very difficult	1	0.7
<b>Total</b>	<b>4</b>	<b>2.9</b>
<b>(h) Easy use of uFiling</b>	<b>n</b>	<b>%</b>
Difficult	2	1.4
<b>Total</b>	<b>2</b>	<b>1.4</b>
<b>(i) Promptness in responding to e-mail enquiries</b>	<b>n</b>	<b>%</b>
No response to e-mails	9	6.4
Slow response to e-mails	4	2.9
<b>Total</b>	<b>13</b>	<b>9.3</b>
<b>(j) Efficient handling of e-mail enquiries</b>	<b>n</b>	<b>%</b>
Do not respond to e-mails	4	2.7
Not efficient	3	2.2
Slow response to e-mails	3	2.2
Did respond to e-mail after I called them	1	0.7
<b>Total</b>	<b>11</b>	<b>7.9</b>

## EXHIBIT 4.3 (continue)

<b>6. UIF postal service (See section 4.11)</b>	<b>(n = 59)</b>	
<b>(a) Promptness in handling postal enquiries</b>	<b>n</b>	<b>%</b>
Slow response	10	17.0
Do not respond	8	13.6
<b>Total</b>	<b>18</b>	<b>30.5</b>
<b>(b) Efficient handling of postal enquiries</b>	<b>n</b>	<b>%</b>
Do not respond	8	13.6
Slow response	2	3.4
Not efficient	1	1.7
<b>Total</b>	<b>11</b>	<b>18.7</b>
<b>7. UIF forms (See section 4.12)</b>	<b>(n = 529)</b>	
<b>(a) Legibility of the form</b>	<b>n</b>	<b>%</b>
Difficult to read	6	1.1
Not enough space to write in	3	0.6
Ambiguous	2	0.4
Photocopies badly done	2	0.4
Complicated	1	0.2
Instruction is confusing	1	0.2
No fax number on form	1	0.2
<b>Total</b>	<b>16</b>	<b>3.0</b>
<b>(b) Easy to understand</b>	<b>n</b>	<b>%</b>
Difficult to understand	14	2.6
Full of legal terms	3	0.6
Ambiguous	1	0.2
<b>Total</b>	<b>18</b>	<b>3.4</b>
<b>(c) Language in which forms are printed</b>	<b>n</b>	<b>%</b>
Should be available in Afrikaans	8	1.5
Should be available in North Sotho	2	0.4
Should be available in other languages	2	0.4
Should be in simple English	1	0.2
Should be available in all 11 languages	1	0.2
Should be available in Tsonga	1	0.2
Should be available in Venda	1	0.2
<b>Total</b>	<b>16</b>	<b>3.0</b>
<b>(d) Duration for completion of forms</b>	<b>n</b>	<b>%</b>
Takes long to complete	9	1.7
Complicated	6	1.1
Takes long, not written in my language	3	0.6
Little bit of time	1	0.2
Rather complete it online	1	0.2
Form is long	1	0.2
<b>Total</b>	<b>21</b>	<b>4.0</b>

**EXHIBIT 4.3 (continue)**

<b>8. DOL informative brochures/publications (See section 4.13)</b>	<b>(n = 68)</b>	
<b>(a) Understandability</b>	<b>n</b>	<b>%</b>
Difficult to understand	3	4.4
Lot of legal terms	1	1.5
Not user-friendly	1	1.5
Could not find info they needed	1	1.5
<b>Total</b>	<b>6</b>	<b>8.8</b>
<b>(b) Legibility (easy to read)</b>	<b>n</b>	<b>%</b>
Lot of legal terms	1	1.5
Difficult to read	1	1.5
<b>Total</b>	<b>2</b>	<b>3.0</b>
<b>(c) Availability in your preferred language</b>	<b>n</b>	<b>%</b>
Only available in English	4	5.9

**4.17 CONCLUSION**

This chapter presented a detailed analysis of the satisfaction levels of the employers registered with the UIF. The next chapter presents a summary of the findings of the employee/beneficiary (chapter 3) and employer (chapter 4) studies on UIF satisfaction. This summary provides the platform for recommendations to maintain and improve future service delivery by the UIF.

## CHAPTER 5

### SUMMARY AND RECOMMENDATIONS

#### 5.1 INTRODUCTION

This chapter provides an overview of the research findings resulting from the UIF beneficiaries' and employers' satisfaction surveys. In fact, the chapter summarises the overall survey findings presented in chapter 3 (beneficiaries) and chapter 4 (employers). The analysis applies a typical précis approach by using a strong visual approach in comparing the outcomes of the beneficiaries' and employers' studies.

To comprehend the analysis approach used in this chapter, it should be noted that common denominators or research constructs are not displayed in all cases for both sample groups (employees and employers) as some constructs only apply to certain groups. For example, UIF application questions were only directed to beneficiaries while questions regarding UIF contributions were directed to employers only. Also, whereas all beneficiaries primarily liaise with the UIF via personal visits to labour centres to apply and register for UIF, not all employers liaise with the UIF offices in person. However, despite some discrepancies in service usage levels between sample groups, some compatible service items were included and applied to both groups. These included, for example, telephonic/facsimile and electronic interaction with UIF offices as well as engagement with UIF print material (brochures/publications).

Against this background, the analysis to follow will firstly analyse the satisfaction ratings for both sample groups for individual service segments. These service segments include UIF staff, office facilities, and communication services (telephonic/facsimile, online, postal enquiries and print (forms/brochures/publications)).

The analysis also provides an overview of service quality and efficiency in general. Prior to the discussion of the service segments, section 5.2 firstly summarises the

level of service interaction with the UIF for both sample groups. Where possible, comparative analysis is conducted to allow for direct comparisons for common service items applicable to both groups.

Overall, the final analysis based on the survey outcomes emerging from both sample groups are used to guide the recommendations and to propose strategies and best practices in managing unemployment benefits in South Africa. These recommendations and strategies are displayed at the end of the chapter and finally conclude the report.

The satisfaction scores (out of 10) contained in figures 5.4 to 5.12 and in tables 5.1 and 5.2 can be interpreted as follows:

<b>Score</b>	<b>Interpretation</b>	<b>Action</b>
(a) Below 6.0	Low and undesirable score	Priority focus areas. Urgent need for action
(b) 6.0 – 7.99	Average to good score	Secondary target areas. Ensure no slippage but room for improvement
(c) 8 and above	Very good to exceptionally high score	Tertiary target areas. Maintain standard

## 5.2 SERVICE INTERACTION WITH UIF

Figures 5.1 to 5.3 profile the UIF service interaction of participating beneficiaries ( $n = 1\ 054$ ) and employers ( $n = 533$ ) in the 2010 UIF satisfaction study. No detailed interpretation of the analysis is provided as such analysis was presented in chapters 3 and 4. However, the value of the summarised analysis presented in figures 5.1 to 5.3 is ideal for comparison purposes by sample groups and to judge the magnitude of the outcome of the survey findings in relative terms.



FIGURE 5.1

## UIF SERVICE INTERACTION WITH BENEFICIARIES

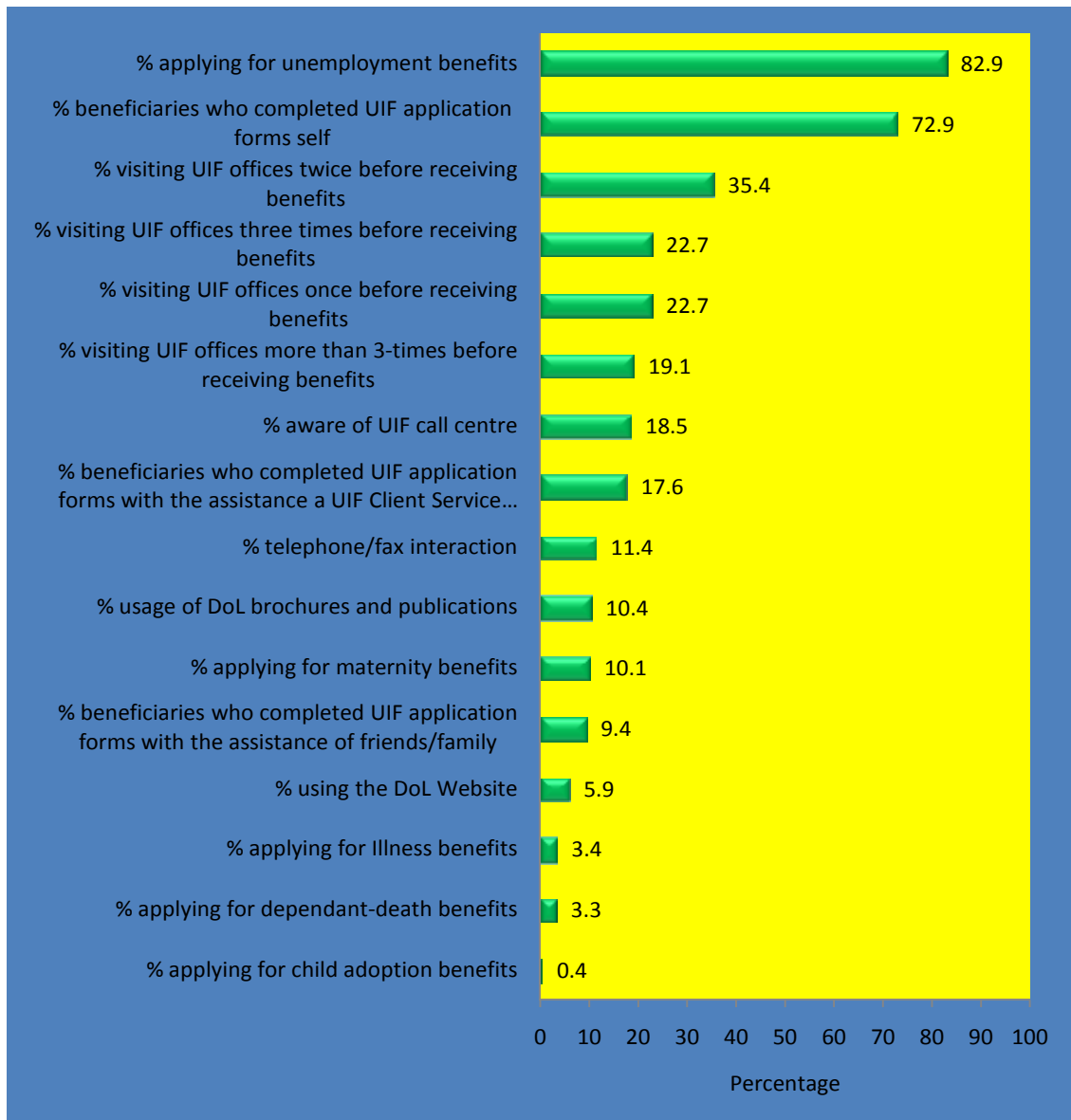


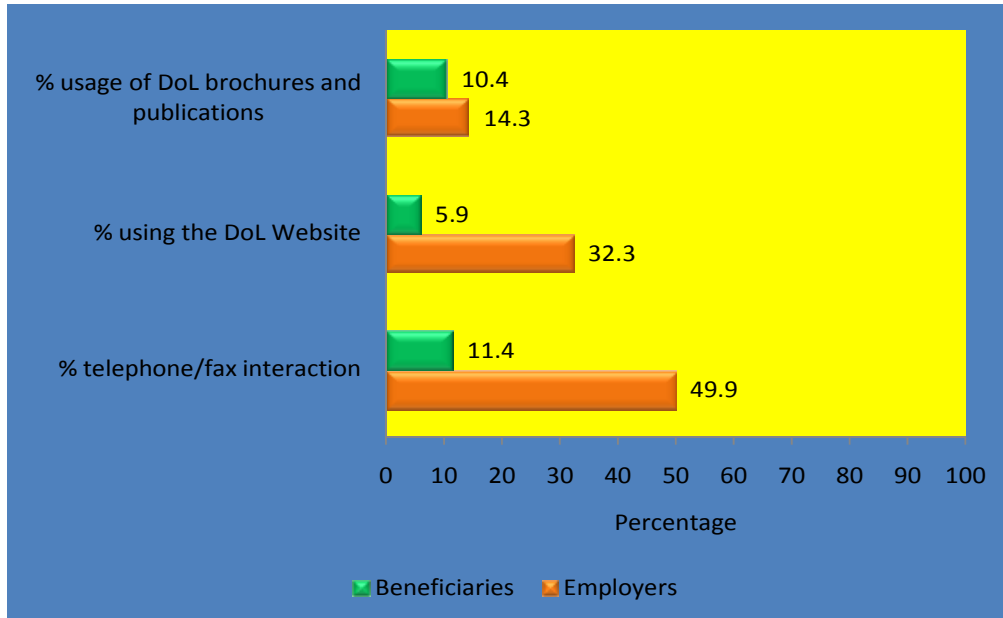
FIGURE 5.2

## UIF SERVICE INTERACTION WITH EMPLOYERS



FIGURE 5.3

## UIF SERVICE INTERACTION WITH BENEFICIARIES AND EMPLOYERS

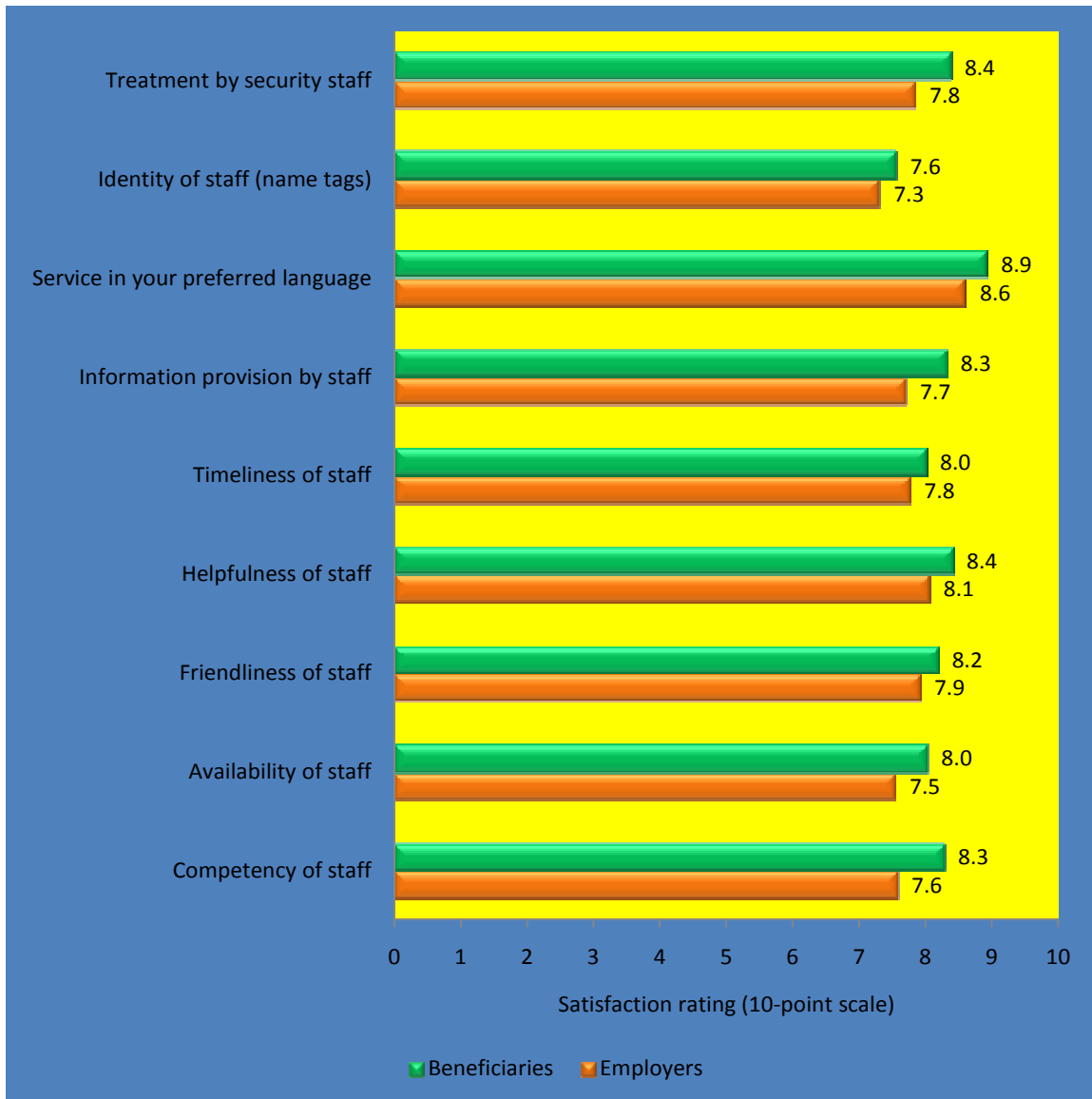


## 5.3 SATISFACTION WITH UIF STAFF

Figure 5.4 summarises satisfaction with UIF staff for both sample groups (employers and employees). Overall, the analysis of staff satisfaction reflects higher scores among beneficiaries when compared to employers. From a strategic perspective, this finding is positive in terms of client experience with UIF staff. When applying and registering for UIF, all beneficiaries ( $n = 1\ 054$ ) who participated in the study liaised directly with UIF office staff who seemingly elicited a very positive reaction and respect among beneficiaries. Despite the higher beneficiary satisfaction scores, employers also seem impressed with UIF staff.

FIGURE 5.4

## SATISFACTION WITH UIF STAFF: BENEFICIARIES &amp; EMPLOYERS

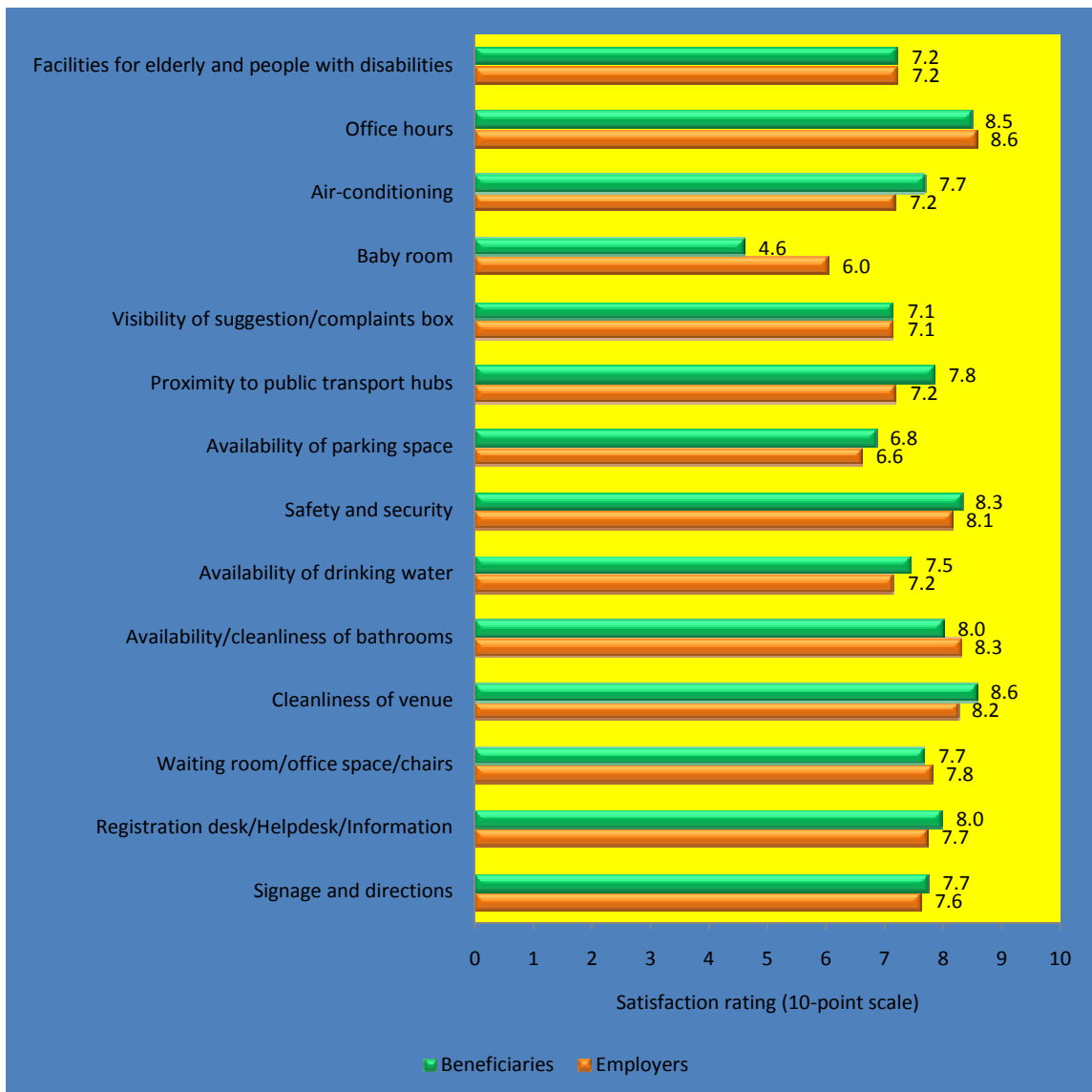


5.4 SATISFACTION WITH PHYSICAL FACILITIES OF DoL LABOUR CENTRES

Figure 5.5 summarises the satisfaction rating scores for both sample groups (beneficiaries and employers).

FIGURE 5.5

SATISFACTION WITH PHYSICAL FACILITIES OF DoL LABOUR CENTRES:  
BENEFICIARIES & EMPLOYERS



As with UIF staff ratings, beneficiaries in general seem more satisfied with UIF facilities when compared with employers. This trend applies to all service items except for the baby room, availability/cleanliness of the bathrooms and waiting rooms in general.

## 5.5 **SATISFACTION WITH UIF COMMUNICATION**

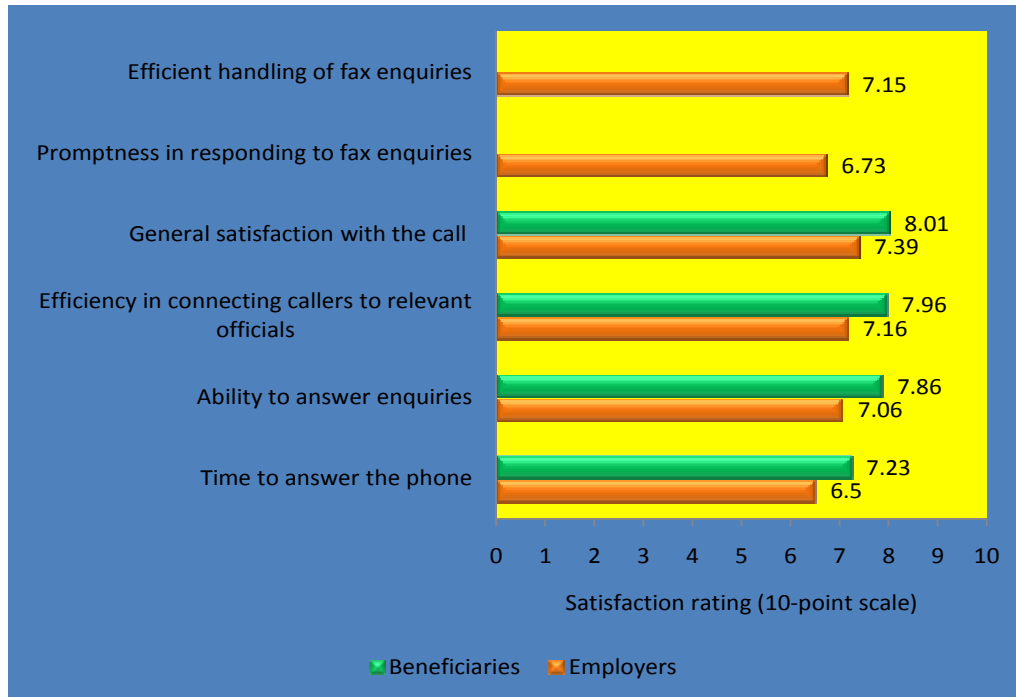
Satisfaction with several communication services related to the UIF's handling of telephonic/facsimile, online and postal enquiries and various print material (ie UIF forms, brochures and publications) was measured by the research. The summary findings on the satisfaction levels of beneficiaries and employers regarding UIF communication are displayed in the next subsections.

### 5.5.1 **Satisfaction with UIF in handling telephonic/facsimile enquiries**

Figure 5.6 displays the satisfaction ratings of beneficiaries and employers regarding the UIF's handling of telephonic/facsimile enquiries. For the comparative items listed, it once again seems that beneficiaries in general experienced higher satisfaction with the UIF in handling telephonic enquiries in particular. Notably, only employers' ratings are displayed for satisfaction with the UIF in handling enquiries via facsimile. Despite notably lower ratings among employers, overall satisfaction with the UIF among employers is still at respectable levels (scores above 6.0 out of 10).

FIGURE 5.6

**SATISFACTION WITH UIF IN HANDLING OF TELEPHONIC/FACSIMILE ENQUIRIES:  
BENEFICIARIES & EMPLOYERS**

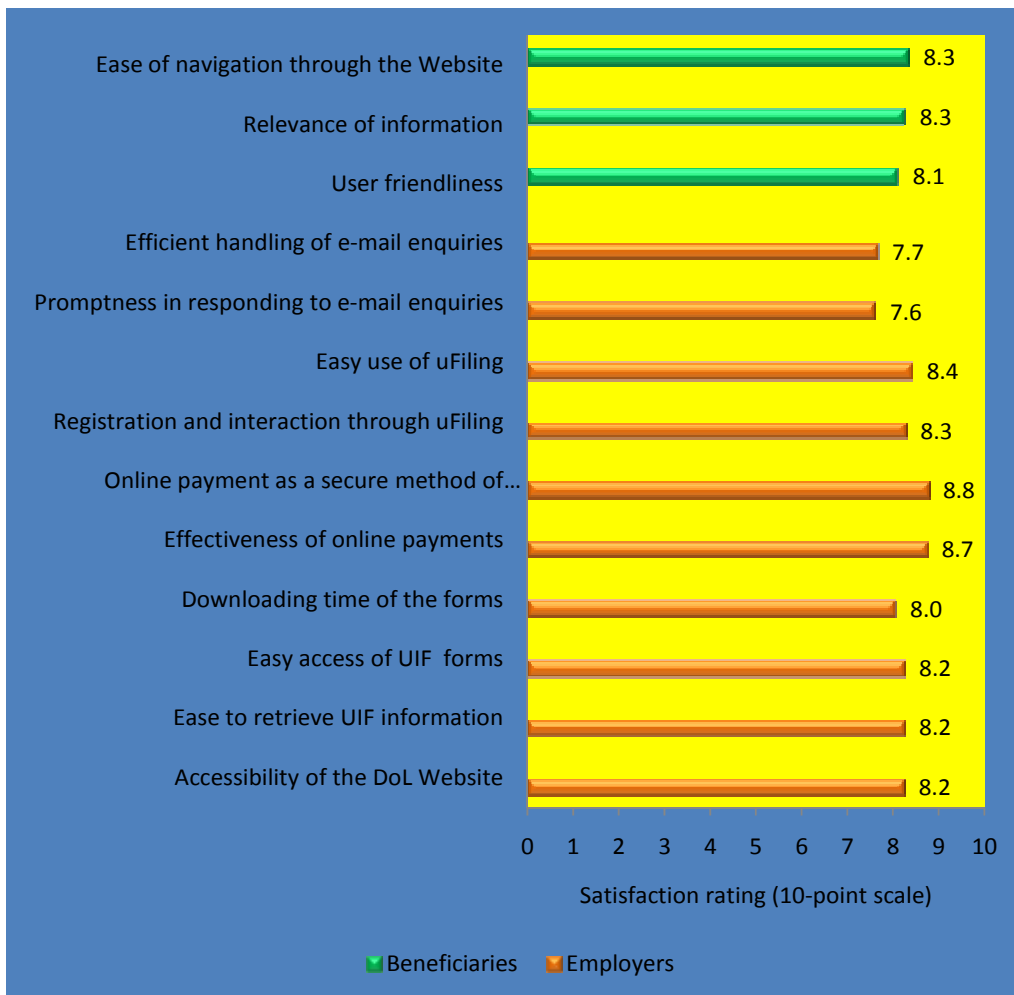


### 5.5.2 Satisfaction with DoL Website

No directly comparable online service items were used to record satisfaction with the UIF in terms of its Website. Differences in service usage needs and different purposes of online service provision regarding the beneficiaries and employer segments are cited as the major reason for measuring online service items only applicable to certain audiences. The ratings of beneficiaries and employers regarding their satisfaction with relevant online service items are summarised in figure 5.7.

FIGURE 5.7

## SATISFACTION WITH DoL WEBSITE: BENEFICIARIES &amp; EMPLOYERS



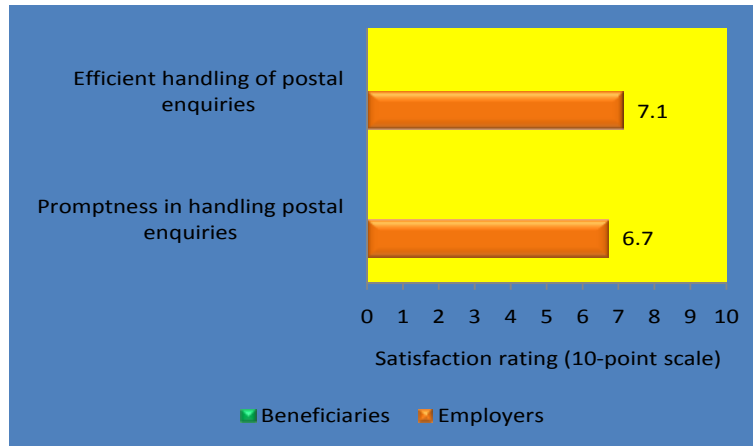
## 5.5.3 Satisfaction with UIF in handling postal enquiries

Figure 5.8 shows satisfaction ratings for employers participating in the survey. No comparative analysis with beneficiaries is done as this sample group was not surveyed on this service item.



FIGURE 5.8

## SATISFACTION WITH UIF POSTAL SERVICE: EMPLOYERS

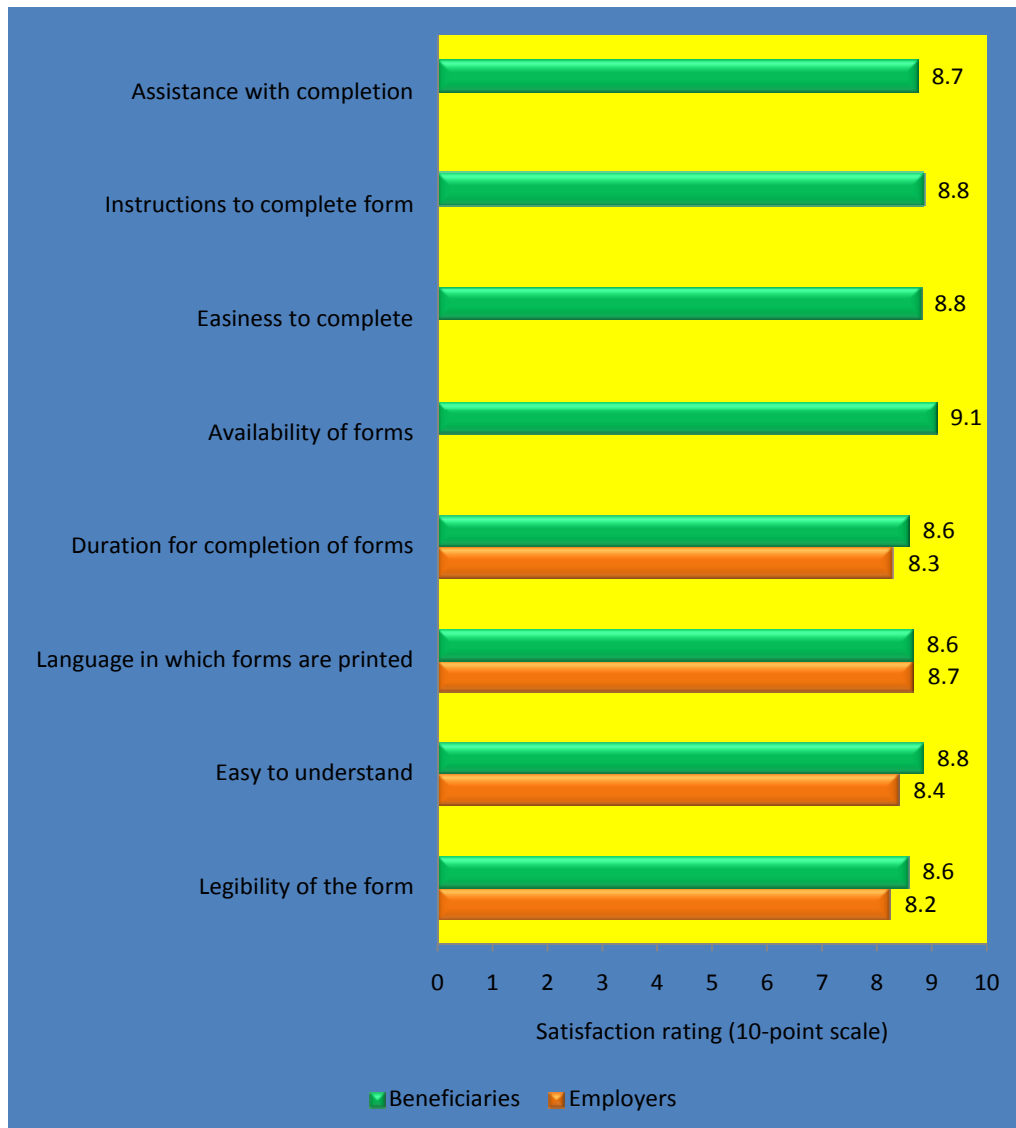


## 5.5.4 Satisfaction with UIF forms

Figure 5.9 shows the satisfaction scores of beneficiaries and employers for the applicable service items related to UIF forms. For comparative service items, beneficiary satisfaction rating scores generally seem slightly higher than those of employers. However, the difference between satisfaction rating scores of beneficiaries and employers is not significant. In fact, satisfaction scores with UIF forms for both survey groups were in the upper range above average ratings of 8.0.

FIGURE 5.9

## SATISFACTION WITH UIF FORMS: BENEFICIARIES &amp; EMPLOYERS

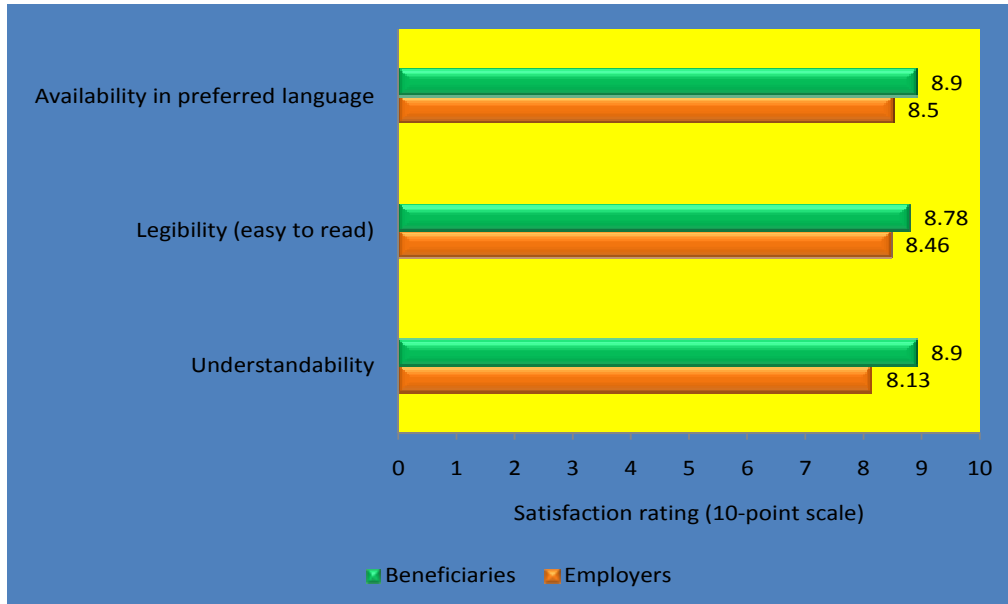


## 5.5.5 Satisfaction with DoL informative brochures/publications

The satisfaction of beneficiaries and employers with DoL information brochures/publications is summarised in figure 5.10. As with previous satisfaction ratings of most other communication and other service items, beneficiaries seem slightly more satisfied with DoL brochures and publications than employers. However, employers' satisfaction scores with DoL brochures and publications are still in the upper range.

FIGURE 5.10

**SATISFACTION WITH DoL INFORMATIVE BROCHURES/PUBLICATIONS:  
BENEFICIARIES & EMPLOYERS**



## 5.6 GENERAL OVERVIEW OF SERVICE EFFICIENCY AND QUALITY

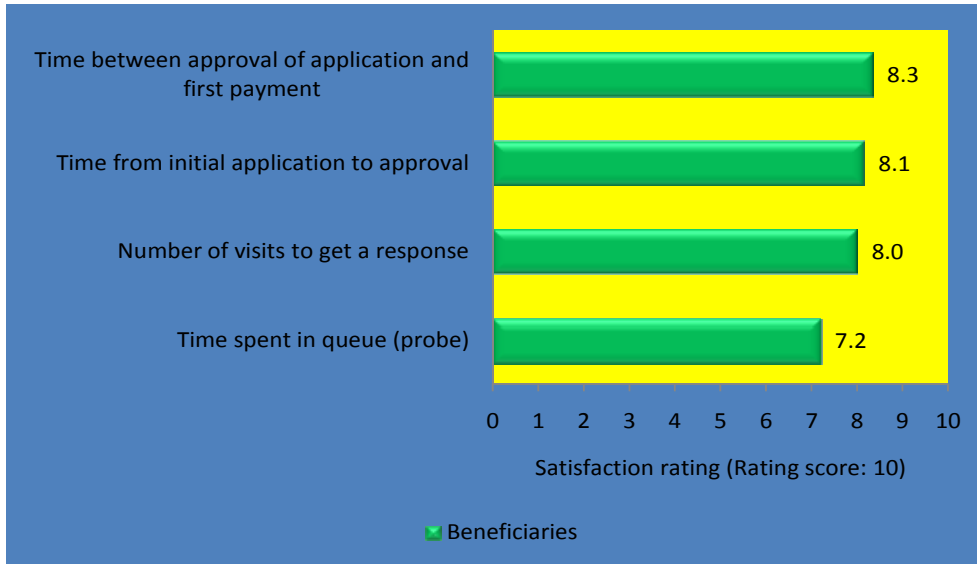
As mentioned in the introductory chapters of this report, the survey instrument was also designed to capture client satisfaction with the UIF's general efficiency in handling applications and enquiries and overall service quality. This section recapitulates the satisfaction ratings of beneficiaries and employers regarding general service efficiency and quality.

### 5.6.1 Satisfaction with turnaround time (speed of handling application/enquiry)

The satisfaction of beneficiaries and employers regarding the relevant aspects related to the speed of handling applications or dealing with enquiries (service efficiency) by the UIF are displayed in figure 5.11. Contradictory to previous comparative satisfaction ratings, figure 5.11 shows slightly lower (although still high) satisfaction ratings scores for employees with the speed of handling applications or enquiries.

**FIGURE 5.11**

**SATISFACTION WITH UIF SERVICE EFFICIENCY: BENEFICIARIES & EMPLOYERS**

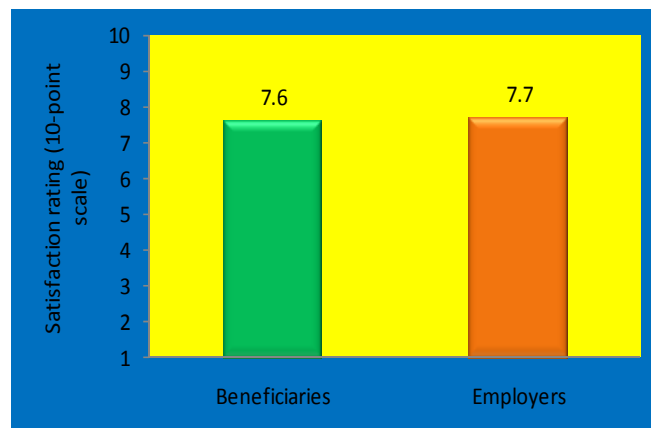


**5.6.2 General satisfaction with UIF services quality**

Participating beneficiaries and employers were requested to provide a general satisfaction rating of UIF service quality. The outcome of these ratings is summarised in figure 5.12.

**FIGURE 5.12**

**GENERAL SATISFACTION WITH UIF SERVICE QUALITY**



## 5.7 CLUSTER ANALYSIS OF SATISFACTION RATINGS

As mentioned at the start of the chapter, the study aims to guide future strategy formulation for the UIF in support of improved service delivery. To support this endeavour, this section clusters the outcome of the study according to broad satisfaction categories. According to this methodology service items are clustered according to three levels, namely (i) those items recording below an average of 6 on the 10-point satisfaction scale (displaying low and undesirable ratings), (ii) those with average rating scores ranging between 6.0 and 7.99 (average to good satisfaction ratings) and (iii) those with average ratings scores of 8 and above (very good to exceptionally high levels of satisfaction). The outcome of this cluster analysis is displayed in tables 5.1 and 5.2.

**TABLE 5.1**

### CLUSTER ANALYSIS OF BENEFICIARY SATISFACTION SCORES

Service item	Rating
Availability of forms	9.06
Service in your preferred language	8.92
Understandability	8.90
Availability in your preferred language	8.90
Instructions to complete form	8.83
Easy to understand application forms	8.82
Legibility (easy to read) of brochures/publications	8.78
Ease of complete application forms	8.77
Assistance with completion of application forms	8.72
Language in which forms are printed	8.63
Duration for completion of forms	8.56
Length of form	8.55
Office hours	8.47
Helpfulness of staff	8.40
Treatment by security staff	8.37
Time between approval of application and first payment (long duration is poor)	8.33
Ease of navigation through the Website	8.33
Information provision by staff	8.31
Competency of staff	8.27
Relevance of information	8.25
Friendliness of staff	8.18
Time from initial application to approval	8.14

(cont...)

**TABLE 5.1 (continued)**

Service item	Rating
User- friendliness	8.10
Availability of staff	8.02
General satisfaction with the call	8.01
Timeliness of staff	8.00
Number of visits to get a response	7.99
Efficiency in connecting callers to relevant officials	7.96
Ability to answer enquiries	7.86
Air-conditioning	7.68
General perception of UIF services quality	7.59
Identity of staff (name tags)	7.55
Time to answer the phone	7.23
Facilities for elderly and people with disabilities	7.21
Time spent in queue (probe)	7.18
Visibility of suggestion/complaints box	7.14
Baby room	4.60

**TABLE 5.2****CLUSTER ANALYSIS OF EMPLOYER SATISFACTION SCORES**

Service item	Rating
Language in which forms are printed	8.65
Service in your preferred language	8.60
Office hours	8.56
Time from initial application to approval (long duration is poor)	8.50
Availability in your preferred language	8.50
Number of visits to get a response (many visits are poor)	8.46
Legibility (easy to read)	8.46
Easy use of uFiling	8.40
Easy to understand	8.39
Duration for completion of forms	8.29
Registration and interaction through uFiling	8.27
Legibility of the form	8.23
Understandability	8.13
Helpfulness of staff	8.05
Friendliness of staff	7.91
Treatment by security staff	7.84
Timeliness of staff	7.76
Information provision by staff	7.70
General perception of UIF services quality	<b>7.68</b>
Efficient handling of e-mail enquiries	7.65

(cont...)

**TABLE 5.2 (continued)**

<b>Service item</b>	<b>Rating</b>
Promptness in responding to e-mail enquiries	7.60
Competency of staff	7.57
Availability of staff	7.54
General satisfaction with the call	7.39
Identity of staff (name tags)	7.30
Facilities for elderly and people with disabilities	7.22
Air-conditioning	7.18
Efficiency in connecting callers to relevant officials	7.16
Efficient handling of fax enquiries	7.15
Visibility of suggestion/complaints box	7.14
Efficient handling of postal enquiries	7.09
Ability to answer enquiries	7.06
Promptness in responding to fax enquiries	6.73
Promptness in handling postal enquiries	6.68
Time to answer the phone	6.50
Baby room	6.03

Using a similar interpretation approach for the satisfaction scores of employers it was also possible to identify service areas requiring future attention by the UIF. To support this aim, table 5.2 displays the 37 service items measured among employers. Approximately 60 % (59.5 %) of the items recorded average ratings of above 8.0. The remainder of the items (45.5 %) recorded scores between 6.0 and 7.99. No below-average scores (scores below 6) were recorded for employers. Thus although the average satisfaction scores among employers are in the upper range, the following items (all ratings below 7.9) should receive priority attention relative to others:

- Baby room
- Time to answer the phone
- Promptness in handling postal enquiries
- Promptness in responding to fax enquiries

From the beneficiary and employer discussion (see tables 5.1 and 5.2) above, two common denominator service items that require future attention could be

identified. These are baby room facilities and promptness in answering telephone enquiries. For employers queuing, facilities for elderly and disabled and more prominence of suggestion/complaints boxes feature among the priority areas. In turn, from the employers' side promptness in handling postal and facsimile enquiries should receive priority focus.

## 5.8 CLUSTER ANALYSIS OF DISSATISFACTION SCORES

Tables 5.3 and 5.4 display the proportion of dissatisfied beneficiaries (table 5.3) and employers (table 5.4) for each of the service items that recorded dissatisfaction ratings (below 6 out of a possible 10). Beneficiaries and employers provided reasons for dissatisfaction with a total of 40 and 51 service items respectively. Thus, although both employers and beneficiaries recorded average ratings above 6 in most cases, the descriptive analysis presented in section 5.7 largely ignores the concerns expressed by dissatisfied employers and beneficiaries. Although, most of these concerns were raised by limited numbers of respondents, they are nevertheless indicative of areas in needs of improvement.

Against this background, tables 5.3 and 5.4 present the proportion of beneficiaries and employers who cited reasons for dissatisfaction with a specific service item. The analysis again applies a cluster approach by grouping service items according to the proportion of respondents raising their dissatisfaction with specific service areas. In this regard, service items where more than 15 % of the respondents voiced their opinions were clustered as priority items. Other clusters ranged from 10 % to 14.9 %; 5 % to 9.9 % and 0 to 4.9 % of dissatisfied respondents. Logically, items grouped in the first-mentioned category (>15 % of respondents are dissatisfied) should be regarded as the major focus areas when developing future strategies for service amendments and improvements.



TABLE 5.3

## CLUSTER ANALYSIS OF DISSATISFIED BENEFICIARIES

Service item	% respondents
Baby room	29.5
Availability of parking space	20.9
Visibility of suggestion/complaints box	19.2
Facilities for elderly and people with disabilities	18.7
Identity of staff (name tags)	18.4
General perception of UIF services quality	15.0
Availability of drinking water	14.2
Air-conditioning	12.7
Signage and directions	12.2
Availability of staff	11.4
Waiting room/office space/chairs	10.8
Friendliness of staff	9.3
Treatment by security staff	8.6
Registration desk/helpdesk/information	8.6
Competency of staff	7.8
Timeliness of staff	7.8
Availability/cleanliness of bathrooms	7.8
Safety and security	7.8
Office hours	7.7
Helpfulness of staff	6.3
Information provision by staff	6.3
Cleanliness of venue	5.3
Proximity to public transport hubs	4.5
Language in which forms are printed	3.9
Time to answer the phone	3.3
Service in your preferred language	2.9
Easy to understand	2.6
Availability of forms	2.5
Length of application	2.2
Ease of completion	2.1
Duration for completion of forms	1.9
Ability to answer enquiries	1.7
General satisfaction with the call	1.6
Instructions to complete form	1.5
Efficiency in connecting callers to relevant officials	1.1
Relevance of information	0.3
Availability in your preferred language	0.3
Ease of navigation through the Website	0.2
Understandability	0.1
Legibility (easy to read)	0.1

TABLE 5.4

## CLUSTER ANALYSIS OF DISSATISFIED EMPLOYERS

Service item	%
Time to answer the phone	36.2
Promptness in handling postal enquiries	30.5
Availability of parking space	30.4
Ability to answer enquiries	23.0
Identity of staff (name tags)	21.6
Efficiency in connecting callers to relevant officials	20.2
Availability of staff	19.6
Efficient handling of postal enquiries	18.7
Promptness in responding to fax enquiries	17.8
General satisfaction with the call	16.9
Competency of staff	15.5
Signage and directions	14.9
Information provision by staff	13.5
Waiting room/office space/chairs	13.5
Facilities for elderly and people with disabilities	13.5
Efficient handling of fax enquiries	13.2
Availability of drinking water	12.2
Air-conditioning	12.2
Baby room	11.8
Treatment by security staff	11.5
Visibility of suggestion/complaints box	11.5
Timeliness of staff	10.8
Registration desk/helpdesk/information	10.8
Proximity to public transport hubs	10.8
Promptness in responding to e-mail enquiries	9.3
Time spent in queue	8.8
Understandability	8.8
General perception of UIF services quality	8.3
Efficient handling of e-mail enquiries	7.9
Friendliness of staff	7.4
Easy access to UIF forms	6.4
Service in your preferred language	6.1
Cleanliness of venue	6.1
Safety and security	6.1
Time from initial application to approval	5.9
Availability in your preferred language	5.9
Ease to retrieve UIF information	5.7
Downloading time of the forms	5.7
Office hours	4.1

(cont...)

**TABLE 5.4 (continued)**

Service item	%
Duration for completion of forms	4.0
Accessibility of the DoL Website	3.6
Easy to understand	3.4
Number of visits to get a response	3.0
Legibility of the form	3.0
Language in which forms are printed	3.0
Legibility (easy to read)	3.0
Registration and interaction through uFiling	2.9
Effectiveness of online payments	2.2
Easy use of uFiling	1.4
Availability/cleanliness of bathrooms	0.7
Online payment as a secure method of payment	0.7

Overall, the following service items elicited the most concern among employers and employees:

Beneficiaries	Employers
Baby room	Time to answer the phone
Availability of parking space	Promptness in handling postal enquiries
Visibility of suggestion/complaints box	Availability of parking space
Facilities for elderly and people with disabilities	Ability to answer enquiries
Identity of staff (name tags)	Identity of staff (name tags)
General perception of UIF services quality	Efficiency in connecting callers to relevant officials

It is clear that the items are similar to those recording relatively lower satisfaction scores. For beneficiaries these included service items such as baby room facilities as well as facilities for the elderly and people with disabilities. However, to support strategy formulation, other more general items such as service quality also require closer analysis. In this regard it was evident that the major concerns cited by beneficiaries for low service quality also related to staff not being helpful, provision of incorrect information and slow service delivery. The latter reverts back to concerns expressed by beneficiaries regarding queuing. In turn, employers' collective concerns regarding promptness in handling customer enquiries via telephone and post also closely relate to concerns raised about the ability of staff to answer enquiries and to connect callers to relevant officials. Besides these concerns,

both beneficiaries (20.9 %) and employers (30.4 %) seem concerned about sufficient parking available at labour centres.

## 5.9 CONCLUSION

This study explored the experience of both beneficiaries and employers with the services provided by the UIF. The study provided a detailed exposition of the opinions of 1 054 beneficiaries and 533 employers regarding their experience with the UIF. In guiding the UIF in improving on future service delivery, the study (and chapter 5 in particular) identified priority areas based on the outcome of the survey findings. It is recommended that the UIF communicate the survey findings among all internal business units and use the outcome of the research findings to design future strategies for improving service delivery by the UIF in the near future. It is advisable that the study be repeated at least bi-annually to allow for tracking changes in service delivery. This would support an objective evaluation of the success of strategies and plans emanating from this study. Finally, given the relatively encouraging outcome of the study in terms of UIF service delivery, one could argue that current service practices ideally suit developing countries such as South Africa and that the current UIF system can serve as a prototype for many other countries that could learn from South Africa as a foremost example of developing best practices on critical social security aspects such as unemployment. Based on the study findings resulting from the beneficiaries and employer surveys, the local UIF system is without doubt delivering the required and associated benefits required to alleviate poverty in South Africa. Nonetheless, to supplement future strategy formulation and planning regarding the UIF, annexure A outlines some international practices related to unemployment benefit systems used abroad.

**ANNEXURE A****INVESTIGATING INTERNATIONAL PRACTICES IN UNEMPLOYMENT  
INSURANCE/PROTECTION SCHEMES/PROGRAMMES****INTRODUCTION, BACKGROUND AND RATIONALE FOR INTERNATIONAL PRACTICES STUDY**

In accessing international best practices on unemployment insurance or protection schemes/programmes it should firstly be noted that such analysis will be unjust without contextualizing the concept of unemployment within the broader context of social security. Worldwide it is well acknowledged that unemployment benefit schemes/programmes provide income support, usually over a limited period, to those who face temporary unemployment, often due to downturns in the economic cycle. They are also relevant in case of job losses due to the restructuring of an enterprise and industry or the whole economy. Such schemes/programmes provide at least partial income replacement, enabling the beneficiary to maintain a certain standard of living during the transition period until new employment is available. However, in contradiction with the fact that unemployment is worldwide regarded as one of the most important branches of social security, unemployment protection schemes/programmes in especially Africa and low-income countries are still largely lacking. These concerns are stated alongside undesirably high levels of global unemployment (worldwide the number of jobless people reached nearly 212 million in 2009 following an unparalleled increase of 34 million compared to 2007 - ILO 2010a)) and vulnerable employment. Accumulatively, these concern alongside the recent worldwide economic recession placed renewed international interest on social security. Within this context a study on the satisfaction of UIF services largely suffices. The fact that higher levels of unemployment worldwide will continue to restrain social security income from contributions, while simultaneously requiring ongoing increased expenditure on benefits, further supports an investigation on international practice. Also, for many social security systems, recent patterns of higher expenditures and lower receipts, as well as a depletion of reserve funds, have necessitated a review on the status of unemployment schemes in particular. In view of the present employment crisis and the use of unemployment programmes as a crisis response, the issue of unemployment protection is likely to become even more important in the years to come. Also, the fact that most countries provide pensions for old age, disability and work injury but lack in the development of programmes for sickness and maternity benefits, family allowances and unemployment benefits, further clarify the rationale for investigating international practices.

Furthermore, when exploring international practices it is important to note that country economies are diverse and different in size and that economic and labour market developments, social values, fiscal issues and the level of maturity of social security systems largely differ across countries. These differences are reflected in, among others, highly divergent employment rates. In fact, when analysing the existence of worldwide unemployment protection schemes, the 2010/11 World Social Security Report shows that among 184 countries studied, no social security provision exist in 94 or 51.1 % of the countries (ILO 2010b). From the ILO 2010/11 country analysis it is clear that the majority of Africa counties have no social security provision at all. Accordingly, social insurance

schemes for unemployed mainly exist in regions such as the Americas, Asia, the Pacific and Europe. Notwithstanding this reality, statutory unemployment social security schemes exist in only 78 countries (42 %) worldwide and only covers a minority of the labour force (ILO 2010b). Coverage rates in terms of the proportion of unemployed who receive benefits are lowest in Africa, Asia and the Middle East (less than 10 %). Overall, statutory unemployment protection programmes exist in 80 % of high-income countries, 54 % of upper-middle-income countries, 35 % of lower-middle-income countries and in only 8 % of low-income countries. Furthermore, in 106 or 58 % of countries even workers in the formal economy have no coverage in case of unemployment.

The varied maturity of unemployment schemes across the world also clearly shows different reform approaches (based on country challenges) that consequently make direct comparison very difficult and in most cases impossible. To support this view, Europe for example is the home of the oldest and most developed social insurance schemes, as well as the world's longest institutional experience in managing these schemes. Exploring the long-standing tradition of dynamism in social security in the Americas certainly provides inspiration to dynamic social security being regarded as a framework to improve the efficiency and effectiveness of social security systems that also supports efforts to build more socially inclusive and economically productive societies. Also, current reforms in high-income Americas focus on demands for more personal choice and quality improvements in services and benefits of social security systems building on well developed systems. Clearly the call is for more and improved social protection and actively exploration of better performing social security systems. In America reform are much advanced and has become increasingly complex as it pursues multiple goals (ie adequate coverage; improved cost-effectiveness; pluralistic delivery mechanisms; appropriate regulation and governance; adjustment to demographic change) that are increasingly ambitious. A number of middle-income American economies are developing formal mechanisms to extend social security to excluded and vulnerable groups and are integrating these mechanisms into pluralistic national frameworks of universal social protection. Collectively, American efforts are done to better enable national social security systems to respond to growing informality as well as increasingly flexible and decentralized labour markets and to changing family and household structures. Clearly developing countries in the Americas seem serious that coverage extension must target both informal-sector and formal-sector employees and their dependants.

Some concerted efforts by countries to build high-performing social security administrations (for instance, but not exclusively, in countries of Europe and Asia and the Pacific) are clearly more advanced. In others countries the emphasis remains one of making social security more accessible (especially in countries of Africa, Asia and the Pacific and the Americas). Also, while broad efforts to realize sustainable social security are common to all regions, proactive and preventive social security is most pronounced in higher-income countries, especially in Europe. Also, Asia and the Pacific are characterized by considerable heterogeneity in the institutional nature of its social security systems.

## **REGIONAL PROFILE OF SOCIAL SECURITY SCHEMES WITH SPECIFIC REFERENCE TO UNEMPLOYMENT SCHEMES**

Inspiration for new thinking can be derived from existing and contemporary international developments in unemployment schemes and systems. Worldwide regional and country comparisons may also unleash the scope beyond the often limited and conventional design of social security provision. In this regard more common social security systems nowadays seem to depend both on contributions and tax revenue to finance programmes. It is this integrated design and reform of social security programmes and tax systems that are envisaged to ensure future indispensable financial sustainability. Also, internationally the extended role of social security administrations in offering explicit support to the policy-making process, placing greater emphasis on a holistic approach to the case management of beneficiaries' needs and working in partnership with other agencies and services in both the public and private sectors seem to be more pertinent. Such essential social dialogue has already been established in several countries as a platform for discussion and agreement on social security reforms. On the basis of social dialogue, it is important that the growth and scale of social security programmes must be reconciled with the requirements of political (legitimacy), social (equity) and financial sustainability. However, the active inclusion of all social partners and stakeholders in a process of social dialogue, with the aim of building national consensus on social security reform, is often considered the exception rather than the rule. Clearly a visible trend in recent years has been the increased importance accorded to public consultations and debate. This has been evident with regards to pension system re-reform proposals in particular and needs to be considered for other social security mechanisms such as unemployment protections.

Table A1 provides a selective overview of regional developments and trends in social security with specific reference to unemployment schemes, during the triennium 2008-2010. Unemployment schemes are analysed by content and aims to guide improvements in future programme design and operational performances. The table features a summarized version of the unemployment schemes monitored by the International Social Security Association (ISSA). ISSA is the world's leading international organisation bringing together national social security administrations and agencies. The intention with the tabulated approach is to assist social security administrations and inform them on international lessons of experience. The ISSA provides information, research, expert advice and platforms for members to build and promote dynamic social security systems and policy worldwide. The intention with table A1 is not to simply encourage adoption of social security systems showing common universal principals but rather to support the intention to make social security more adequate and universal. Table A1 focuses specifically on the status of unemployment schemes covering more than 50 countries across four different regions. The countries showcased in table A1 are displayed according to four regions below.

Region	Country
<b>Europe</b>	Albania, Austria, Belarus, Bulgaria, Croatia, Czech Republic, Denmark, Estonia, Finland, France, Germany, Hungary, Iceland, Ireland, Italy, Latvia, Lithuania, Luxembourg, Moldova, Netherlands, Poland, Romania, Russian, Serbia, Slovak Republic, Slovenia, Spain, United Kingdom
<b>Asia The Pacific</b>	Armenia, Australia, Azerbaijan, Bahrain, China, Hong Kong, Israel, Japan, Kazakhstan, New Zealand, Thailand, Turkey, Vietnam
<b>Americas</b>	Argentina, Barbados, Brazil, Canada, Chile, Mexico, United States, Uruguay
<b>Africa</b>	Algeria, Mauritius, South Africa

## ISSUES AND CHALLENGES IN SOCIAL SECURITY ADMINISTRATION

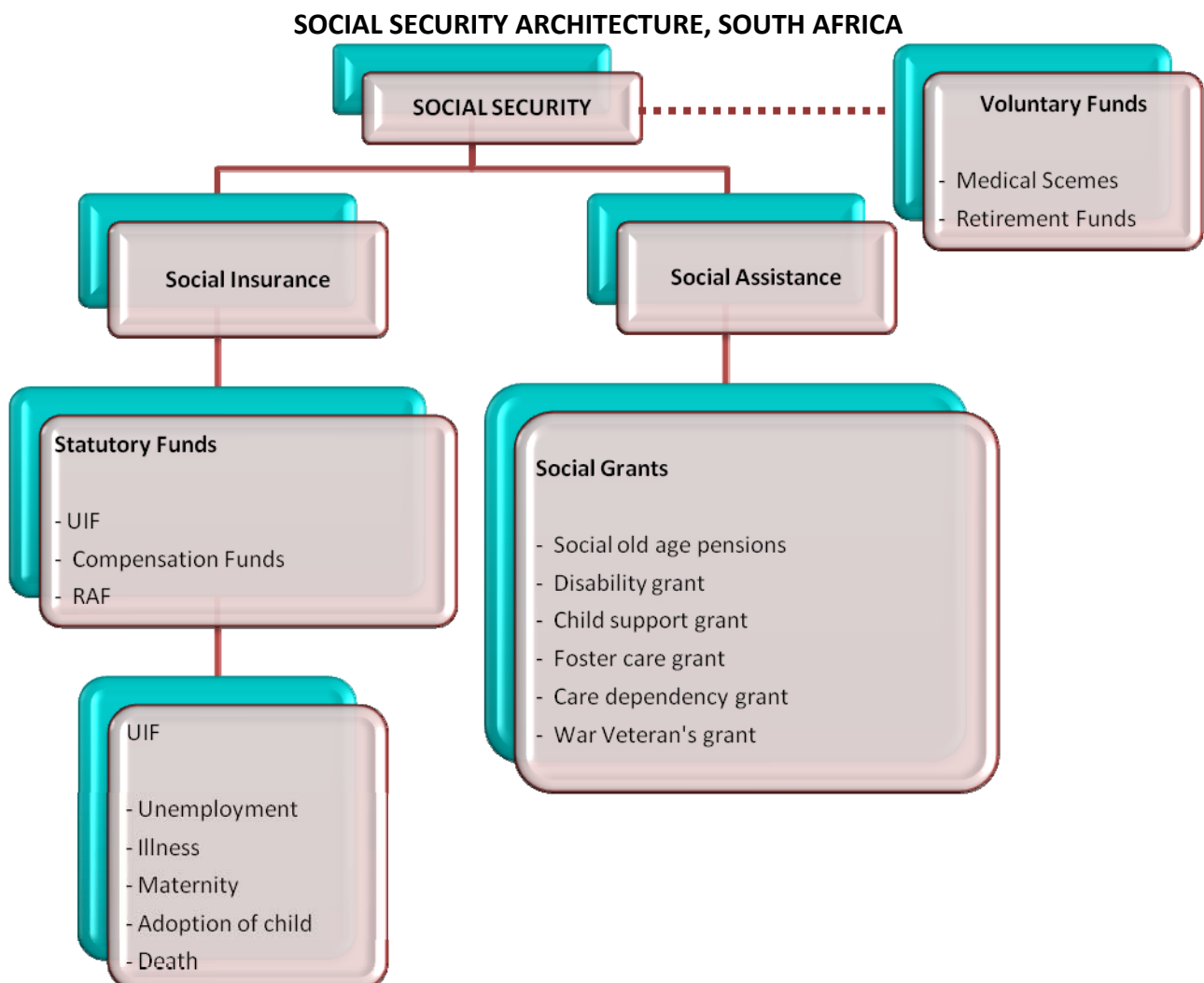
Table A1 provides an ideal platform to review reforms, innovations and the repute of social insurance and social assistance systems across the world. It showcases the extent to which social security systems have evolved and provides an ideal opportunity to compare, adapt and reform social security systems by security administrations. As known, such reforms transpire due to crisis's such as the 2007/2008 worldwide economic crises and resulting unforeseen circumstances such as industry closures. As a result of the financial and economic crisis, the pace of the reform process intensified in the second half of 2008. It should also be noted that most reforms have and will continue to be guided by unique circumstances and priorities of countries. Major transformed focus areas as outlined in more detail below include changes to contribution rates, retirement ages and benefit formulas, improvements in administration and governance of schemes and maintaining and improving coverage levels.

It should also be noted that most of the information contained in table A1 were extracted from the work published by ISSA (see sources consulted below). The ISSA data has been reconfigured and summarised to specifically focus on unemployment schemes. In fact no more comprehensive and single database on social security and specifically unemployment schemes are available than the one sourced from ISSA. In publishing ISSA's work in a reconfigured format displays further intentions to further contribute to debates about social security and future developments. Internationally, such debate is of extreme importance when considering the fact that 50 % of the world's population currently live without any social security protection while 80 % live without adequate protection. Also, in support of a conclusive research approach, the published information sourced from ISSA were also verified and further explored from various other secondary sources cited in the bibliography section at the end of the report. In retrospect, the outcome of the secondary research concluded with the view that the ISSA database was very comprehensive and succeeded to profile social security schemes worldwide. Based on the focus of this study, table A1 only features unemployment investment and assistance schemes. These and related concepts are summarized in the definitions box displayed below. The justification for presenting the definitions is due to some terms often being used interchangeably (ie social security and social insurance) across different countries. Prior to revolving to the actual defined



concepts, figure A1 displays the social security architecture for South Africa. The figure clearly shows that there are two aspects to social security, namely social insurance and social assistance. Social insurance refers to the mandatory employee contribution schemes. In South Africa, government is responsible for three primary social insurance mechanisms, namely the Unemployment Insurance Fund (UIF), the Compensation Fund and the Road Accident Fund (RAF). The UIF in particular provides short term insurance to qualifying workers. The UIF pays benefits to contributors or their dependants in case of unemployment, illness, maternity, adoption of a child or death. In turn, social assistance in South Africa is represented by the grants system through which the state provides basic minimum protection to relieve poverty. Social assistance in South Africa includes social old age pensions (old age grant), disability grants, child support grants, foster care grants and care dependency grants. Receipt of this support is subject to a qualifying means test (see definition below). As shown in figure A1, the state also regulates voluntary savings and insurance mechanisms such as medical schemes and retirement funds. These schemes are not mandatory and but some companies enroll workers for health insurance arrangements and retirement funds as a matter of course and government provides tax incentives to encourage participation.

**FIGURE A1**



**Definition Box****Social security**

*Government provision for the unemployed, injured or aged people and financed by contributions from employers and employees as well as by government revenue.*

*Government program that provides economic assistance to persons faced with unemployment, disability, or agedness, financed by assessment of employers and employees.*

**Definition Box****Social protection**

*Social protection refers to a set of benefits available (or not available) from the state, market, civil society and households, or through a combination of these agencies, to the individual/households to reduce multi-dimensional deprivation. This multi-dimensional deprivation could be affecting less active poor persons (e.g. the elderly, disabled) and active poor persons (e.g. unemployed). This broad framework makes this concept more acceptable in developing countries than the concept of social security. Social security is more applicable in the conditions, where large numbers of citizens depend on the formal economy for their livelihood. Through a defined contribution, this social security may be managed. But, in the context of wide spread informal economy, formal social security arrangements are almost absent for the vast majority of the working population. Besides, in developing countries, the state's capacity to reach the vast majority of the poor people may be limited because of its limited resources. In such a context, multiple agencies that could provide for social protection is important for policy consideration. The framework of social protection is thus capable of holding the state responsible to provide for the poorest sections by regulating non-state agencies.*

**Definition Box****Social Insurance**

*Where people receive benefits or services in recognition of contributions to an insurance scheme. These services typically include provision for retirement pensions, disability insurance, survivor benefits and unemployment insurance.*

*Actuaries define social insurance as a government-sponsored insurance program that is defined by statute, serves a defined population, and is funded through premiums or taxes paid by or on behalf of participants. Participation is either compulsory or the program is subsidized heavily enough that most eligible individuals choose to participate.*

**Definition Box****Unemployment Insurance**

*Form of social insurance designed to compensate workers for short-term involuntary unemployment.*

*Government welfare scheme under which employable persons who are unemployed through no fault of their own (but are available for work and are actively seeking paying jobs) are given monthly sums (called unemployment benefit) for sustenance.*

**Definition Box*****Means-tested benefits***

*This is financial assistance provided for those who are unable to cover basic needs, such as food, clothing and housing, due to poverty or lack of income because of unemployment, sickness, disability or caring for children.*

## **CURRENT INTERNATIONAL CHALLENGES AND TRENDS IN SOCIAL SECURITY/ UNEMPLOYMENT INSURANCE SCHEMES/PROGRAMMES**

In terms of social security four key challenges are identified by the ISSA as presently confronting social security worldwide. These include system coverage, benefit adequacy, financial sustainability and institutional governance. To further elaborate on the trends and challenges, the various 2010 ISSA regional reports have been explored as part of the thematic meta-analysis. Extracts of the most contemporary challenges faced across region are based on the ISSA regional reports (ISSA 2010 a - d) and summarized below.

**Thematic meta-analysis*****Extended coverage of social security***

In America, Asia, the Pacific and Africa broader coverage of social security is currently gaining special attention following especially the impacts of the 2007/08 global recession. Extended coverage is especially notable in countries such as Brazil, China, Costa Rica, India, Republic of Korea, South Africa and Tunisia (ISSA 2010a). Despite these efforts, coverage levels in, for example, Latin America has show decreased coverage over time. Also, in the Asian and the Pacific regions, only around 5 % to 10 % of the population in lower-income countries has social security coverage (ISSA 2010a & ISSA 2010c). International lessons from Asia and the Pacific clearly suggests that unless access to social security is not extended, improvements in income and social security will be limited (ISSA 2010c). An observation from Asian and Pacific regions shows that informal workers in particular are less likely to have adequate or any social security coverage. This further underlines the reason for greater effort towards extend coverage. Even in countries like Chili, a significant portion of the working population is still uncovered. Informal workers, civil servant, employers and self-employed persons are excluded from the system, leaving them without any formal protection during periods of unemployment and reliant on emergency unemployment programmes and other social protection programmes. One policy question is whether legal coverage should be expanded to civil servants and other formal forms of employment. Another is how to improve compliance among, already ostensibly covered, small economic units.

***Demand for service quality and governance***

Contemporary trends in Europe, Asian and the Pacific show, among other challenges (adequate coverage, improved cost-effectiveness, adjustments to demographic changes (globalization and population ageing)), a more dedicated focus on improved quality services and greater choice which ultimately poses new challenges to social security administration's (ISSA 2010b). From recent experiences of Asia and the Pacific, successful social security

systems require strong state commitment often constrained by limited fiscal resources (ISSA 2010c).

### ***Integrating social security schemes/mechanism***

Recent social security reforms in the African regions shows clear commitments towards efforts to better integrate contributory and non-contributory social security schemes and to improved governance and administration. As in other continents, ageing also creates long-term challenges for social security programmes in African countries. These reforms are focused more on income security for the elderly with clear signs of attempts to integrate contributory and non-contributory pension mechanisms. Even in a country like Chili it remains a policy challenge on whether the contributory nature of unemployment insurance should be relaxed further or even merged with non-contributory programmes as was done under the 2008 pension system reform.

### ***Means-tested benefits***

*This is financial assistance provided for those who are unable to cover basic needs, such as food, clothing and housing, due to poverty or lack of income because of unemployment, sickness, disability or caring for children.*

### ***UI and severance payments***

Open-ended contract workers laid off in Chili because of what is referred to as 'enterprise necessity' and with 12 months or more of employment are entitled to a severance payment equal to one month's salary for every year of work. Currently, the wage contribution made by the employer to the Individual Severance Account (ISA) can be discounted against the amount to be paid as a severance payment. This mechanism is considered a positive feature because it allows employers to make provision for future possible financial obligations, something that is especially important in periods of high staff turnover when enterprises must finance severance payments. A remaining policy question is whether further improvement in the coordination between UI and severance payments should be sought, and whether the latter should be partially substituted by a more generous UI benefit. To date, a lack of statistical data regarding the level and coverage of severance payments has not permitted an informed discussion about the pros and cons of these policy options.

From the meta-analysis conducted from table A1 and other secondary sourced consulted, the following are evident:

- The majority of social security programmes in most countries (including South Africa) is exclusively contributory.
- Social security programmes in the Australia, New Zealand, Hong Kong (China) and Mauritius are entirely non-contributory.
- Both contributory and non-contributory social security programmes exist in Germany, Spain, Netherlands, Denmark, Finland, France, Hungary, Estonia, Italy and Slovenia.
- There is wide variation within the contributory social insurance schemes in Africa. The contingencies most often covered are old age (pension benefits) and employment injury, while many old-age pension schemes also provide benefits in case of disability and death of the breadwinner (survivors' pensions). On the other hand, the least often covered contingency is unemployment. Unemployment

schemes and unemployment benefits for former salaried workers exist in only a few African countries.

- Across Africa, widespread poverty weakens the capacity of people to pay contributions whereas fragile tax bases create fiscal challenges for tax-financed approaches. This is further complicated by increasing informalization of the economy that further weakens existing contributory programmes and reduces desperately required broader coverage.
- The prevailing informality of employment in lower-income countries largely contributed to the lack of unemployment protection schemes. Consequently, traditional unemployment insurance schemes are not deemed to be a feasible solution in these countries.
- Experience from America shows that institutionally-diverse social security systems must be context specific in the manner in which they respond to national issues of demography, the role of the informal economy, migration, the funding base and institutional and macroeconomic frameworks. It is important to note that all these elements are related to each country's level of economic development.
- American is moving towards a coordinated multi-pillared (or multi-layered or tiered) social security system that satisfies the 'good practice' need to coordinate different sources of financing (contribution-based approaches with tax-financed approaches) and adapt benefit packages to beneficiaries' characteristics.
- Unemployment benefits are unavailable to a significant proportion of China's population. Of all social issues, unemployment is the most sensitive for the Chinese government. Current estimates place the migrant worker population at 130 million, of which 20 million have recently been unemployed. These statistics are particularly alarming for the government, as a large majority of these migrant workers are losing urban jobs and do not want to return to their rural farming-based hometowns.

Overall, it is clear from the meta-analysis that unemployment benefits worldwide are far from sufficient. It is important that these benefits be complemented by training and retraining and other labour market policies. This challenge is particularly relevant to lower-income countries with a wider informal economy and more informal employment. This challenge is even more pertinent when noting the fact that widespread poverty in low-income countries is structural with high levels of unemployment and underemployment prevalent. Consequently, the long-term solution relies on sustainable employment-generating policies supported by interventions to alleviate the current situation. These could include income support to the unemployed and underemployed (working poor) in the form of cash transfers as well as certain forms of basic employment guarantees in the form of public works or similar. These strategies are also currently promoted by the ILO and the United Nations. Such comprehensive social security systems are most likely to present an ideal social buffer and act as economic stabilizer for countries to cope with possible future economic crises.

Also, to support any future improvement strategies, it is important to generate and maintain reliable and comparable statistics on social security coverage as an important prerequisite for effective national and international policies to extend coverage. The key challenge for extension strategies will be to reach the large groups of informal economy

workers and their families, such as domestic workers, the self-employed, family labour as well as workers with low skills and with precarious or no labour contracts. Recognition of the right to social security (as is the case under the Brazilian Constitution) could be a powerful means to support extension efforts, in particular to groups that are vulnerable to poverty. Building better performing, dynamic social security organizations implies stronger governance and management, increasing professionalism and policy-relevant analysis and decision-making. In this regard recent trends underline the importance of the state in successfully extending coverage. Perhaps a final lesson to learn from the Canada experience relates to the name change of its insurance scheme. The current system known as Employment Insurance (EI) was formerly called Unemployment Insurance until 1996 when it was changed due to perceived negative connotations.

The meta-analysis displayed in table A1 excludes some country analysis that is most relevant when capturing contemporary unemployment insurance developments. Some relevant additional country analysis is presented below.

### SUPPLEMENTARY COUNTRY ANALYSIS

#### Chile

Social insurance reform programmes in Chile has adopted an innovative two-tier unemployment insurance (UI) programme for new entrants to the workforce that was reformed in 2009. Of note, the reform shares similar objectives with Chile's 2008 old-age pension system reform: to increase coverage and benefits through solidarity components and to introduce a greater degree of flexibility in paying contributions. The Chilean UI system pioneered an innovative design, mixing individual accounts for unemployment (Individual Severance Account - ISA) and a social insurance component (Solidarity Severance Fund - SSF). The monthly contribution to the system is equivalent to 3 % of covered wages.

#### **Qualifying conditions for ISA benefits**

- *Open-ended contracts.* If an employee resigns or is dismissed and has a combined total of 12 months of contributions he or she can withdraw as many monthly payments as years of contributions from his or her ISA, up to a maximum of 5. The unemployment benefit is financed only from the ISA.
- If a worker is laid off (according to the Labour Code) and has 12 consecutive months of contributions, the unemployment benefit is paid from the ISA for a maximum of 5 months.
- *Fixed-term contracts.* Regardless of the cause of unemployment, a worker may withdraw the ISA balance as a lump sum if he or she has a combined total of 6 months of contributions.

#### **Qualifying conditions for SSF benefits**

- Unemployment benefits may be paid from the SSF if (i) the worker has 12 months of contributions in the last 24 months, the last three months being continuous and with the same employer; (ii) has been laid off (according to the Labour Code); (iii) is unemployed when the benefit is claimed; and (iv) the ISA balance is not sufficient to finance benefits as defined by Table 2, above.

- Access to SSF benefits is voluntary and complements the ISA benefits payable once the ISA balance is exhausted. Unemployed persons are informed of their rights when the benefit is first claimed and must choose whether to use the SSF or not. The SSF can only be used twice in any five-year period.
- If qualifying for benefits financed by the SSF, employees with open-ended contracts receive five months of benefits based on their average earnings, with declining percentage replacement rates identical to those of the ISA. Following the 2009 reform, employees with fixed-term contracts may receive benefits financed through the SSF for two months with replacement rates of 35 per cent and 30 per cent, respectively.
- The key difference between being a SSF or an ISA beneficiary is the quality of the social protection offered. In the first case, the unemployed worker is guaranteed to receive a cash benefit for a defined period of time and amount, while in the second case the duration and value of benefits depends exclusively on the amount saved, which is directly linked to the individual's work history.
- Workers in more precarious forms of employment, or who are less well-educated or in less productive sectors of the economy, tend to have shorter periods of employment and lower earnings. This translates into lower savings in the ISA and they often have a lower likelihood of meeting the qualifying conditions for the SSF benefit. The ISA benefit is often the only source of income protection during periods of unemployment, which often may not be sufficient given their lower earnings.

### Japan

In recent years, the number of temporary workers including part-time, contracted and agency workers has increased, mainly among young people in Japan. By 2008 the number of temporary workers had reached around 17.6 million (34.1 per cent of the total labour force). Moreover, the Japanese economy stagnated significantly due to the global financial crisis and the unemployment rate reached a record high of 5.6 per cent (3.69 million jobless workers) in July 2009. In order to address the increase of temporary workers' unemployment, the Employment Insurance Law was amended in March 2010 and the eligibility criteria were eased to permit the coverage of more temporary workers.

The unemployment insurance system pays benefits to those who have lost their jobs to maintain stability in the worker's life and to promote re-employment. The basic allowance of the unemployment insurance benefits stands at between 45 % and 80 % of insured's average daily wage (higher percentages are awarded to lower-wage earners) in the 6 months before unemployment. The unemployment insurance had been previously applied to the insured person whose employment prospect exceeds 6 months, but this criteria was eased to 31 days after the amendment. As a result, it was expected that around 2.55 million temporary workers were newly covered by the unemployment insurance and consequently the safety net aspect of the system was further heightened.

### Jordan

On 6 March 2010, the Cabinet endorsed a new Temporary Social Security Law (SSDL). This new law is an outcome of participative reform measures that the Social Security Corporation (SSC) made from 2006 - 2009 with the tripartite constituents (Government, Employers, and Workers). In general, the resulting law aims to (i) achieve financial sustainability; (ii)

enhance social justice and gender equality, and (iii) expand social protection. The main amendments to the Jordanian social security scheme are that groups of previously excluded workers in Jordan are now covered by social security. Employers and self-employed are incorporated on a compulsory basis, while stay-at-home women are covered on a voluntary basis. Meanwhile, the SSC is currently running a strategic project to extend social security coverage based on geographical areas. It aims to cover all firms hiring one worker or more in all governorates by the end of 2011. Also, the SSDL introduced new insurance schemes such as the *Unemployment Insurance (individual saving accounts)*. This reform enhances social protection and security for laid-off workers. The scheme is financed with a 1 % worker contribution and a 0.5 % employer contribution. Each worker will be assigned an account in which to deposit savings on compulsory basis. The SSC's Board of Directors recommended that the Cabinet begin implementing this insurance on 1 July 2011.

### Republic of Korea

South Korea prepared the launch a new system of social security premium collection during 2010. The implementation of the new system will integrate the collect function of the four social security branches: Health Insurance, Pensions, Industrial Accident Compensation Insurance and Employment Insurance. The responsibility of collecting social security premiums will be given to the National Health Insurance Corporation. Currently, there are four agencies to operate the Social Security System in Korea. The Ministry of Health, Welfare and Family Affairs supervises the National Health Insurance and Pension Scheme with its two affiliate organizations, the National Health Insurance Corporation and the National Pension Service. Under the Ministry of Labour, the Korean Workers Compensation and Welfare Service run the Industrial Accident Compensation Insurance and the Employment Insurance. Previously, the premium collection was conducted separately by each agency. This reform was brought about to provide a one-stop shop to customers, to eliminate functional overlap between social security agencies and to meet the new needs of an aging society. About half of workers engaged in premium collection will now be reassigned to the newly-required social security services like long-term care services. In order to pave the way for the new system, some measures have been taken including amendment of laws, setting up of electronic information systems, planning of workers relocation etc.

### Singapore

The Central Provident Fund (CPF) is a fully-funded, defined contribution social security scheme that requires both employers and employees to make monthly contributions to the employees' (CPF members') individual accounts. Every month, employers are responsible for collecting the employees' share of the CPF contributions and promptly remitting this together with their share to the CPF Board. Over the last 55 years, CPF has evolved from a simple compulsory national savings plan into a comprehensive national social security savings scheme that provides not only for retirement but also for the housing and healthcare needs of Singaporeans. Today, the CPF Board administers SGD 172.1 billion (USD 126.0 billion) of funds for 3.3 million CPF members. Key to the successful operation of the CPF system is its electronic submission collection system which, in July 2009, has been re-certified as compliant with the ISO 9001:2008 Quality Management System standards. Presently and on a monthly basis, about 117 000 employers submit the CPF contribution



details and payments for 1.8 million employees. Total monthly CPF collection amounts to about SGD 1.64 billion (USD 1.20 billion). The recovery and enforcement system, which the CPF Board put in place to support the collection process, has helped keep the employers' default rate to 0.57 % as of 1 June 2010. Prior to the CPF Board's electronic submission drive, most employers submitted their monthly CPF contribution details and payments through hardcopy forms and cheques. A substantial pool of data entry officers was required in order to transcribe the hardcopy forms into the computer system and to facilitate the clearance of cheques. The manual nature of the monthly submissions and payments often led to mistakes in the employee details submitted by employers. Rectifying the mistakes often delayed the crediting of the CPF contributions into members' accounts. To address these issues, the CPF Board began to actively promote the use of electronic submissions in 2000. To encourage employers to shift to electronic submission of CPF contributions, a processing fee of SGD 7 (USD 5) per employee per month was progressively imposed on employers having more than 10 employees who continued to use the hardcopy forms and cheques. The processing fee was introduced through a 2003 legislative change in the CPF Regulations.

To facilitate employers' conversion to electronic submissions, the CPF Board embarked on several initiatives. One key initiative was the provision of different "e" platforms for employers with different needs. For example, large employers can easily submit electronically via file transfer from the payroll systems. For smaller employers who tend to have fewer IT resources, the CPF Board offers a platform which does not require a computer with internet access. Employers who do not have computers can use any of the 600 AXS stations (multi-application transactional terminals) that are located island-wide to submit their CPF contribution details. Those who are always on the move can opt to perform electronic submissions via their mobile phones. Also, in terms of publicity and support rendered to employers who are converting to electronic submissions, the CPF Board conducts seminars regularly to raise the awareness of employers of the benefits of electronic submissions. Besides this, the CPF Board also gives talks and briefings in partnership with other government agencies and business associations such as the Accounting and Corporate Regulatory Authority, Singapore Human Resource Institute and Singapore Chinese Chamber of Commerce & Industry. Newly-registered employers are also invited to sign up for the monthly Employer Classroom sessions which are designed to help employers under their roles and obligations on CPF matters and electronic submissions. In addition, CPF Board has a dedicated electronic submissions helpdesk for employers to call if they need CPF Board's assistance on their queries. Employers can also ask the CPF Board to conduct site visits to resolve their technical issues and problems with electronic submissions. A major additional factor that facilitated the adoption of electronic submissions in Singapore include among others the existence of an electronic direct debit mechanism (GIRO), which provides a convenient means for employers to make CPF payments electronically. For employers, the application to use GIRO to make CPF payments is free of charge.

### Greece

Unemployment benefits in Greece are administered through OAED (Labor Force Employment Organization) and are available only to laid-off salaried workers with full employment and social security payments during the previous two years. The self-employed do not qualify, and neither do those with other sources of income. The monthly benefit is fixed at the '55% of 25 minimum daily wages' and is currently 454 euros per month, with a 10% increase for each under-age child.

### Sweden

Sweden uses the Ghent system, under which a significant proportion of unemployment benefits are distributed by unions. Unemployment benefits are divided into a voluntary scheme with income related compensation up to a certain level and a comprehensive scheme that provides a lower level of basic support. The voluntary scheme requires a minimum of 12 months membership and a certain degree of employment during that time before any claims can be made. Employers pay a fee on top of the pre-tax income of their employees, which together with membership fees, fund the scheme (see Unemployment funds in Sweden). The maximum unemployment benefit is (as of July 2007) SEK 1680 per day (SEK 114,960 per month). During the first 200 days the unemployed will receive 80 percent of his or her normal income during the last 12 months. From day 201-300 this goes down to 70 percent and from day 301-450 the insurance covers 65 percent of the normal income (only available for parents to children under the age of 18). In Sweden tax is paid on unemployment benefits, so the unemployed will get a maximum of about SEK 10,000 per month during the first 100 days (depending on the municipality tax rate). In other currencies this means a maximum of approximately £730, \$1,650, or €1,100, each month after tax. Private insurance is also available, mainly through professional organizations to provide income related compensation that otherwise exceeds the ceiling of the scheme. The comprehensive scheme is funded by tax.

### Saudi Arabia

Saudi Arabia is an economic welfare state with free medical care and unemployment benefits. However, the country relies not on taxation but mainly oil revenues to maintain the social and economic services to its populace

TABLE A1 - SOCIAL SECURITY PROGRAMMES: EUROPE

Europe	Albania
Regulatory framework	<b>Type of program:</b> Social insurance system.
Coverage	Employed persons. Exclusions: Self-employed persons.
Source of funds	<b>Insured person:</b> None. <b>Self-employed person:</b> Not applicable. <b>Employer:</b> 6% of payroll. <b>Government:</b> Covers any deficit.
Qualifying conditions	<b>Unemployment benefit:</b> The insured must have at least 1 year's contributions, not be receiving any other benefits (except for partial disability), be registered at an Unemployment office and be willing to undergo training.
Cash benefits for insured workers	<b>Unemployment benefit:</b> A flat-rate benefit is paid for up to 12 months or for a total of 365 calendar days if the insured has temporary periods of employment. The benefit must be at least equal to the minimum standard of living, as decided by the Council of Ministers (3,960 leks a month in 2003). Child's supplement: Each dependent child younger than age 15 receives 5% of the unemployment benefit, up to a maximum of 20% (the supplement is reduced by 50% if one parent is employed or receiving a pension). For persons attending training courses but not receiving a grant or wages, benefits are paid for up to 18 months. Benefit adjustment: Benefits are indexed annually according to price changes of selected commodities.

Europe	Austria
Regulatory framework	<b>Type of program:</b> Social insurance system.
Coverage	Employed persons earning €349.01 or more a month and apprentices. Exclusions: Public-sector employees and self-employed persons.
Source of funds	<b>Insured person:</b> 3% of covered earnings. The maximum monthly earnings for contribution purposes are €3,930. <b>Self-employed person:</b> Not applicable. <b>Employer:</b> 3% of covered payroll. The maximum monthly earnings for contribution purposes are €3,930. <b>Government:</b> Any deficit.
Qualifying conditions	<b>Unemployment benefit:</b> The insured must have at least 28 weeks of contributions in the last 12 months; 52 weeks in the last 24 months for a first claim to a benefit. The insured must be registered at an employment office and be capable of and willing to work. For a first-time claim made before age 25, the insured must have at least 26 weeks of contributions in the last 12 months, subject to conditions. Unemployment is not due to voluntary leaving without good reason, misconduct, work stoppage, or the refusal of a suitable job offer, in which case disqualification usually lasts 4 weeks. <b>Emergency assistance (income-tested):</b> The insured must be unemployed, capable of and willing to work and assessed as requiring emergency assistance.
Cash benefits for insured workers	<b>Unemployment benefit:</b> The benefit is equal to 55% of net earnings and is paid for up to 20 weeks; may be extended to 30 weeks (with 156 weeks of coverage in the last 5 years); 39 weeks (if aged 40 or older with 312 weeks of coverage in the last 10 years); or 52 weeks (if aged 50 or older with 468 weeks of coverage in the last 15 years). The duration of payment is extended by periods of participation in training provided by the Labor Market Service. Family supplement: €0.97 a day is paid for each dependent. The total benefit including the family supplement must not be more than 80% of net earnings. <b>Supplementary benefit:</b> For a single person with low income, the unemployment benefit is raised to €747.00 but must not be more than 60% of net earnings. <b>Emergency assistance (income-tested):</b> The assistance varies according to the number of dependents and the income of the unemployed person and his or her spouse or cohabiting partner. Assistance equal to between 92% and 95% of the unemployment benefit is paid to unemployed citizens without a time limit when the right to receive social insurance

	unemployment benefits ceases; 95% of the unemployment benefit is paid if the unemployment benefit is less than €747.00; between 92% and 95% if the unemployment benefit is greater than €747.00. In addition, family supplements are paid for each dependent.
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Europe	Belarus
Regulatory framework	<b>Type of program:</b> Social insurance system.
Coverage	Belarus citizens aged 16 to 59 (men) or aged 16 to 54 (women) residing permanently in Belarus.
Source of funds	<b>Employee:</b> None. <b>Self-employed person:</b> None. <b>Employer:</b> 1% of payroll; 0.5% of payroll on behalf of employees in the agricultural sector. <b>Government:</b> Subsidies as needed from state and local budgets.
Qualifying conditions	<b>Unemployment benefit:</b> The insured must be unemployed, of working-age, and residing in Belarus. The insured must register at the state employment office as unemployed (must not be enrolled in a day-program at an educational institute, enlisted in military or government service, or engaged in a business pursuit) and be able and willing to work. Unemployment must be involuntary.
Cash benefits for insured workers	<b>Unemployment benefit:</b> 70% of average earnings of all employees at the last place of employment are paid for the first 13 weeks and 50% for the following 13 weeks for those who were employed full-time (or employed for at least 12 weeks in the last 12-month period). The minimum benefit is the wage base. The maximum benefit is twice the wage base. The wage base is determined by the Council of Ministers. For an unemployed person who was not employed full-time, but had more than 12 months of covered employment (though fewer than 12 weeks' paid work in the last 12 months) or for a skilled worker returning to the workforce after a period of interruption longer than 12 months, the benefit is 100% of the wage base for the first 13 weeks and 75% for the following 13 weeks. For an unskilled unemployed person who is seeking employment after a prolonged interruption from work and who has worked for less than a year in total, the benefit is 85% of the wage base for 13 calendar weeks and 70% for the following 13 weeks. For an unemployed person who is ineligible for regular unemployment benefits because of inadequate covered employment, but was gainfully employed in the public sector for at least 22 days, the benefit is 100% of the wage base for the first 13 weeks and 75% of the wage base for the following 13 weeks. Benefit adjustment: Benefits are adjusted periodically according to changes in the wage base.

Europe	Bulgaria
Regulatory framework	<b>Type of program:</b> Social insurance system.
Coverage	Employed persons.
Source of funds	<b>Insured person:</b> 0.4% of covered earnings. The maximum monthly earnings for contribution purposes are 2,000 leva. <b>Self-employed person:</b> Not applicable. <b>Employer:</b> 0.6% of covered payroll. The maximum monthly earnings for contribution purposes are 2,000 leva. <b>Government:</b> None.
Qualifying conditions	<b>Unemployment benefits:</b> The insured must have at least 9 months of coverage.
Cash benefits for insured workers	<b>Unemployment benefit:</b> The benefit is equal to 60% of the insured's average earnings in the last 9 months. The duration of benefit entitlement varies according to the length of the coverage period. The benefit is paid for up to 4 months with 3 years of coverage; for up to 12 months with more than 25 years of coverage. The benefit is proportionately reduced for part-time workers. If an eligible worker becomes unemployed within 3 years of previous entitlement, the benefit is paid for a maximum of 4 months. The benefit may be combined with a disability pension and family benefits paid for a child younger than age 18.

	<p>The minimum benefit is 100 leva; may be less for a part-time worker.</p> <p>For voluntarily unemployed persons and persons who are dismissed or who become eligible for unemployment benefits within 3 years of previous entitlement, only the minimum benefit is paid.</p> <p>The maximum benefit is 200 leva.</p>
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Europe	Croatia
Regulatory framework	<b>Type of program:</b> Social insurance system.
Coverage	All employed persons with insurance coverage based on an employment contract, including public-sector employees, civil servants, military and police personnel, and judiciary officers. Exclusions: Self-employed persons and farmers.
Source of funds	<b>Insured person:</b> None. <b>Self-employed person:</b> Not applicable. <b>Employer:</b> 1.7% of covered payroll. The minimum monthly earnings for contribution purposes are 2,441.25 kunas (contributions on behalf of employees with lower earnings are paid as though they earn 2,441.25 kunas). The maximum monthly earnings for contribution purposes are 41,850 kunas. <b>Government:</b> Provides periodic subsidies and the total or partial cost of benefits for certain categories of persons.
Qualifying conditions	<b>Unemployment benefit:</b> The insured must be between ages 15 and 65 with at least 9 months of employment in the last 24 months. The insured must register with the Employment Institute in the first 30 days of unemployment. There is no qualifying period for unemployed mothers caring for children younger than age 1. Persons whose employment ceased as a result of willful misconduct or by agreement with the employer are not entitled to unemployment benefits. Unemployed workers with at least 35 years (men) or 30 years (women) of employment are covered until they are reemployed. Benefits may be paid to women during pregnancy and until the child is age 1 if there is no entitlement to benefits under any other program. Benefits may be paid during temporary incapacity for work for up to 3 months. Unemployed persons of retirement age are also entitled to unemployment benefits until the minimum coverage period for the old-age pension is satisfied, up to a maximum of 5 years. Lump-sum payment: Paid to unemployment benefit beneficiaries who became unemployed because of the restructuring of their place of employment or because of unforeseen personal circumstances. <b>Unemployment assistance:</b> Paid to unemployed persons who participate in vocational training. <b>Reimbursement of traveling and removal costs:</b> Paid if costs are incurred as a result of finding new employment and having to relocate away from the regular place of residence.
Cash benefits for insured workers	<b>Unemployment benefit:</b> The benefit is equal to the insured's average wage in the last 3 months. The benefit is paid for between 78 and 390 days, depending on the duration of previous employment. The minimum benefit is 976.60 kunas a month. The maximum benefit is 1,200 kunas a month. Lump-sum payment: Depending on the duration of previous employment, a lump sum equal to 2, 4, or a maximum of 6 monthly unemployment benefits is paid. <b>Unemployment assistance:</b> 976.60 kunas a month is paid. <b>Reimbursement of traveling and removal costs:</b> A lump sum is paid.

Europe	Czech Republic
Regulatory framework	<b>Type of program:</b> Social insurance system
Coverage	Citizens of the Czech Republic and the European Union and their dependents. Non-EU citizens who reside permanently in the Czech Republic. There are no special systems for any specified groups of employees.
Source of funds	<b>Insured person:</b> 0.4% of monthly covered earnings. The maximum annual earnings for contribution purposes are equal to 48 times the national average monthly wage. The national average monthly wage is 21,560 koruna. <b>Self-employed person:</b> 1.6% of declared monthly covered earnings. Declared earnings are equal to 50% of the difference between income and expenses; a flat-rate 4,709 koruna applies if declared earnings for a full-time self-employed person are less than half of 50% of the average monthly wage. The minimum declared earnings for a part-time self-employed person are 10% of the national average monthly wage. The maximum annual earnings for contribution purposes for self-employed persons are equal to 48 times the national average monthly wage. The national average monthly wage is 21,560 koruna. <b>Employer:</b> 1.2% of monthly payroll. <b>Government:</b> Any deficit.
Qualifying conditions	<b>Unemployment benefits:</b> The insured must be registered as a jobseeker and have been employed for at least 12 months in the last 3 years. The employment period can include periods of vocational training up to 6 months; job training, if disabled; periods receiving a total disability pension; periods of basic military or civilian service; periods providing care for a child up to age 4 (age 18 if seriously disabled); and periods providing care for persons older than age 80, subject to conditions
Cash benefits for insured workers	<b>Unemployment benefit:</b> The benefit is equal to 50% of the insured's average net monthly earnings in the last quarter for the first 3 months; thereafter, 45%. 60% of average net monthly earnings are paid if undergoing retraining. The maximum monthly benefit is 12,250 koruna; 13,728 koruna if undergoing retraining. When entitlement to unemployment benefits is exhausted, social benefits and allowances are paid.

Europe	Denmark
Regulatory framework	<b>Type of program:</b> Subsidized voluntary insurance system. Note: If an unemployed person is not eligible for benefits and has no means of support, local (municipal) government may provide social assistance.
Coverage	Employees aged 18 to 63, self-employed persons, persons who have completed at least 18 months of vocational training, and persons holding public office in central or local government. Covered persons must be members of an approved unemployment fund established voluntarily by trade unions.
Source of funds	<b>Insured person:</b> Membership contributions to an unemployment insurance fund consists of a variable contribution toward financing the fund (rates vary according to fund), a mandatory fixed contribution toward the payment of unemployment insurance, and a voluntary fixed contribution toward payment of early retirement pay. Employees pay 8% of their monthly gross salary or earnings toward the Labor Market Fund to cover state expenditure on unemployment insurance benefits and voluntary early retirement pay. Contributions are paid monthly, quarterly, or annually, depending on the unemployment insurance fund. <b>Self-employed person:</b> Membership contributions to an unemployment insurance fund consist of a variable contribution toward financing the fund (rates vary according to fund), a mandatory fixed contribution toward payment of unemployment insurance, and a voluntary fixed contribution toward payment of early retirement pay. A self-employed person pays 8% of gross salary or earnings toward the Labor Market Fund to cover state expenditure on unemployment insurance benefits and voluntary early retirement pay. Contributions are paid monthly, quarterly, or annually, depending on the unemployment insurance fund. <b>Employer:</b> Certain employers make contributions.

	<b>Government:</b> Provides a subsidy.
Qualifying conditions	<p><b>Unemployment benefit:</b> Membership in the unemployment fund during the last 12 months (self-employed persons included) and 52 weeks (1,924 hours) of insured employment in the last 3 years.</p> <p>Unemployment must not be due to voluntary leaving, misconduct, a labor dispute, or the refusal of a suitable job offer. The claimant must be registered for employment and capable of, and willing to, work.</p> <p><b>Part-time unemployment benefit:</b> Membership in the unemployment fund during the last 12 months (self-employed persons included) and 34 weeks (1,258 hours) of insured employment in the last 3 years.</p> <p><b>Voluntary early retirement pay scheme:</b> Persons residing in Denmark aged 60 to 65 (including self-employed persons) and a member of an unemployment fund for 25 of the last 30 years (including contributions paid to finance early retirement pay); 20 of the last 25 years if born before July 1, 1964, but after February 29, 1952; or 10 of the last 15 years if born before March 1, 1952.</p>
Cash benefits for insured workers	<p><b>Unemployment benefit:</b> The benefit is equal to 90% of average earnings in the previous 12 weeks, up to 3,200 kroner a week. (Young unemployed persons who complete a period of vocational training or military service receive up to 2,880 kroner a week.) The benefit is paid from the first day of unemployment (5 days a week) for up to 4 years. Self-employed persons have a waiting period of 3 weeks.</p> <p>If the unemployed person is aged 55 to 59, the period may be extended until the 60th birthday to allow entitlement to the voluntary early retirement pay scheme.</p> <p><b>Part-time unemployment benefit:</b> The maximum benefit is equal to 2/3 of the maximum unemployment benefit.</p> <p><b>Voluntary early retirement pay scheme:</b> The maximum benefit is equal to 91% of the highest unemployment benefit, but not more than 3,200 kroner a week. Certain favorable conditions apply to workers staying in the labor market for a minimum period of 2 years after age 60.</p>

Europe	Estonia
Regulatory framework	<b>Type of program:</b> Social insurance and social assistance system.
Coverage	All persons residing permanently in Estonia aged 16 up to the retirement age who are capable of gainful activity; noncitizens residing temporarily in Estonia and legal refugees.
Source of funds	<p><b>Unemployment insurance benefit</b>  <i>Insured person:</i> 0.6% of gross earnings.  <i>Self-employed person:</i> None.  <i>Employer:</i> 0.3% of gross payroll.  <i>Government:</i> None.</p> <p><b>Unemployment allowance</b>  <i>Insured person:</i> None  <i>Self-employed person:</i> None.  <i>Employer:</i> None.  <i>Government:</i> The total cost.</p>
Qualifying conditions	<p><b>Unemployment insurance benefit (social insurance):</b> The insured must be aged 16 up to the retirement age (except for early pensioners), registered as unemployed with the employment service, and be involuntarily unemployed with at least 12 months of work in the 36 months before registering as unemployed.</p> <p>There is a waiting period of 7 calendar days.</p> <p>The benefit is suspended if the insured does not attend the local employment office at least once every 30 calendar days or refuses a suitable job offer.</p> <p><b>Unemployment allowance (social assistance):</b> The insured must be aged 16 up to the retirement age (except for early pensioners), registered as unemployed with the employment service, have 180 calendar days of employment in the 12 months before making the claim for the benefit, and personal income must be less than the value of the unemployment allowance. Employment periods include full-time education, military service, rearing a child younger than age 7, treatment in a hospital, providing care for a sick person, or periods of disability or detention.</p> <p>There is a waiting period of 7 calendar days; 60 calendar days for recently graduated students, for voluntary unemployment, or for behavior that resulted in the claimant being dismissed by his or her previous employer.</p>

Cash benefits for insured workers	<p><b>Unemployment insurance benefit (social insurance):</b> The benefit is equal to 50% of reference earnings for the first 100 calendar days; thereafter, 40% of reference earnings. The benefit is paid for 180 calendar days with a coverage period of up to 56 months; for 270 calendar days with 56 to 110 months; or for 360 calendar days with 111 months or more.</p> <p>Reference earnings are average daily earnings on which unemployment insurance contributions have been paid during the 12 months before registering as unemployed. The maximum daily earnings for benefit calculation purposes are equal to three times the national average daily income for the previous calendar year.</p> <p><b>Unemployment allowance (social assistance):</b> A daily allowance of 32.90 kroons is paid for 270 calendar days; 210 calendar days to unemployed persons who left their previous employment on the initiative of the employer for a breach of duties, loss of confidence, or indecent act. Unemployed persons who have received unemployment insurance benefits for a period shorter than 270 days are eligible to receive the unemployment allowance until the end of the 270-day period.</p> <p>The unemployment allowance may be extended up to the pensionable age if there are less than 180 calendar days until the claimant reaches the pensionable age; up to the expected date of childbirth if the insured is pregnant and there are less than 70 calendar days until the expected date of childbirth; or for up to 90 days if the insured is rearing at least three children younger than age 18.</p> <p>An additional retraining grant equal to 1.5 times the unemployment allowance is paid if the claimant attends retraining courses.</p>
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Europe	Finland
Regulatory framework	<b>Type of program:</b> Voluntary subsidized insurance (unemployment fund) and social assistance system.
Coverage	<p><b>Basic unemployment and earnings-related unemployment benefits:</b> All gainfully employed workers aged 17 to 68; and self-employed persons and entrepreneurs aged 17 to 64.</p> <p>Membership in an earnings-related unemployment fund is voluntary.</p> <p><b>Unemployment assistance (means-tested):</b> Jobseekers who have never worked and insured persons who have exhausted entitlement to basic and earnings-related benefits.</p>
Source of funds	<p><b>Insured person</b>  <i>Basic unemployment benefit:</i> None.  <i>Earnings-related unemployment benefit:</i> Voluntary contributions of 0.34% of earnings.  <i>Unemployment assistance:</i> None.</p> <p><b>Self-employed person</b>  <i>Basic unemployment benefit:</i> None.  <i>Earnings-related unemployment benefit:</i> 2.70% to 2.75% of chosen income.  <i>Unemployment assistance:</i> None.</p> <p><b>Employer</b>  <i>Basic unemployment benefit:</i> None.  <i>Earnings-related unemployment benefit:</i> Mandatory contributions of 0.7% of payroll when the total amount of all salaries is €1,681,500 or less; or 2.9% of payroll when the total amount of all salaries is greater than €1,681,500.  <i>Unemployment assistance:</i> None.</p> <p><b>Government</b>  <i>Basic unemployment benefit:</i> The total cost.  <i>Earnings-related unemployment benefit:</i> A percentage of the total cost (37.3% in 2006).  <i>Unemployment assistance:</i> The total cost.</p>
Qualifying conditions	<p><b>Basic and earnings-related unemployment benefits:</b> The insured must reside in Finland and have worked at least 43 weeks in the 28 months before unemployment began. Entrepreneurs must have worked as an entrepreneur for at least 24 of the last 48 months. Unemployment is not due to voluntary leaving, work stoppage, or the refusal of a suitable job offer.</p> <p>For entitlement to the earnings-related benefit, the insured must have been a member of an unemployment fund for at least 10 months.</p> <p><b>Unemployment assistance (means-tested):</b> The insured must reside in Finland. Jobseekers younger than age 24 must have completed vocational training and must not have refused a suitable job offer.</p>



Cash benefits for insured workers	<p><b>Unemployment benefit (basic benefit):</b> €24.51 a day is paid.  Child's supplement: A daily supplement of €4.64 is paid for one dependent child, €6.82 for two, or €8.79 for three or more dependent children.</p> <p><b>Earnings-related benefit (unemployment fund):</b> If monthly earnings are less than €2,205.90, the basic daily benefit is €24.51 plus 45% of the daily wage; if monthly earnings are €2,205.90 or more, the daily benefit is €59.65 plus 20% of daily earnings in excess of €102.60.</p> <p><b>Increased earnings-related benefit (unemployment fund):</b> The benefit is paid to those who have worked for at least 20 years and have been a member of an unemployment fund for at least 5 years. The increased benefit is 55% of the difference between daily wages and the basic daily benefit. If the monthly wage exceeds €2,205.90, the earnings-related benefit declines to 32.5% of the difference between daily wages and the basic daily benefit for the part in excess.</p> <p><b>Reemployment program supplement (unemployment fund):</b> The benefit is paid to those who have worked for at least 3 years before their employment contract was terminated for production-related or economic reasons, he or she was a member of an unemployment fund for at least 10 months, and the Employment Office has entered him or her into the reemployment program. The earnings-related benefit with the reemployment program supplement is 65% of the difference between daily wages and the basic daily benefit. If the monthly salary exceeds €2,205.90, the earnings-related benefit declines to 37.5% of the difference between daily wages and the basic daily benefit for the part in excess.</p> <p>Child's supplement: A daily supplement of €4.64 is paid for one dependent child, €6.82 for two, or €8.79 for three or more dependent children.</p> <p>The maximum benefit, including the dependent child's supplement, is equal to 90% of the insured's daily wage.</p> <p>All unemployment benefits are paid after a 7-day waiting period. The benefit is paid 5 days a week for up to 500 days (if the recipient was born before 1950 and reaches age 57 before the benefit has been paid for 500 days, the benefit is paid until the end of the calendar month in which the recipient reaches age 60).</p> <p><b>Unemployment assistance (means-tested):</b> The flat-rate benefit varies according to family size and circumstances. The maximum daily benefit is €24.51 if monthly earnings are less than €253 for a single person; €848 for a family. There is no limit to duration.</p> <p>Child's supplement: A daily supplement of €4.64 is paid for one dependent child, €6.82 for two, or €8.79 for three or more dependent children.</p>
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Europe	France
Regulatory framework	<b>Type of program:</b> Social insurance and social assistance system.
Coverage	<p><b>Unemployment insurance:</b> Employed persons in France or in the principality of Monaco, including apprentices, home workers, child carers, and some salaried public-sector workers other than civil servants.</p> <p>Public-sector workers other than civil servants who are not mandatorily covered receive the same benefits directly from their employer.</p> <p>Exclusions: Civil servants and self-employed persons.</p> <p>Special systems for construction workers, dockworkers, merchant seamen, aviators, domestic workers, contract workers, doorkeepers, disabled personnel in sheltered workshops, journalists, performing artists, and certain expatriates.</p> <p><b>Unemployment assistance (means-tested):</b> Long-term unemployed persons residing in France who are no longer entitled to unemployment insurance benefits or are not eligible for unemployment insurance benefits and certain other designated categories of unemployed person.</p>
Source of funds	<p><b>Insured person:</b> 2.4% of covered earnings.  The maximum monthly earnings for contribution purposes are €11,092.</p> <p><b>Self-employed person:</b> Not applicable.</p> <p><b>Employer:</b> 4% of covered payroll; 0.15% of covered payroll finances the salary guarantee fund in the event the employer becomes bankrupt.  The maximum monthly earnings for contribution purposes are €11,092.  The employer pays an additional contribution that varies according to the employee's age and the company's total number of employees if an employee older than age 50 is laid off.</p> <p><b>Government:</b> The total cost of social assistance.</p>

Qualifying conditions	<p><b>Social insurance benefits</b></p> <p><i>Unemployment benefit:</i> Younger than age 60, or between ages 60 and 65 and without the number of quarters of coverage required to qualify for a full old-age pension (160 quarters), with 6 months of work in the last 22 months. The insured must reside in France, be registered at an employment office, and be capable of, and available for, work. Unemployment is not due to voluntary leaving, misconduct, or the refusal of a suitable job offer.</p> <p><i>Preretirement benefit:</i> The insured must be at least age 57 (or younger than age 56 under certain labor agreements) at the end of the labor contract, have at least 10 years of employment, and have worked with the same employer during the last year of employment. The employer must have concluded an agreement with the government. A reduced benefit is paid under certain conditions at age 55 if the labor contract is changed into a part-time labor contract.</p> <p><b>Social assistance benefits</b></p> <p><i>Solidarity allowance (means-tested):</i> The insured must have at least 5 years of employment in the last 10 years before unemployment, be no longer entitled to unemployment benefits, and be registered at an employment office. The applicant can opt for the solidarity allowance instead of the unemployment benefit if aged 50 or older. Means test: The household's average monthly income (excluding social benefits, savings, and alimony) in the last 12 months before entitlement to unemployment benefits ceased must not exceed €980 for a single person; €1,540 for a couple.</p> <p><i>Insertion allowance (means-tested):</i> Awarded to foreign nationals not covered by unemployment insurance, work injury beneficiaries, persons diagnosed with an occupational disease, refugees, certain groups of noncitizens, and persons who were previously in detention. The applicant must be registered at an employment office. Means test: The household's average monthly income (social benefits, savings, and alimony are excluded) in the last 12 months before registration as a jobseeker must not exceed €887.40 for a single person; €1,774.80 for a couple.</p> <p><i>Insertion minimum income (means-tested):</i> The insured must be aged 25 or older (waived for pregnant women or if the insured has dependent children), registered at an employment office, and ineligible to receive or no longer entitled to receive social insurance and social assistance benefits. Means test: The household's average monthly income (including salaries, social benefits, and alimony) in the last 3 months must be less than the insertion minimum income.</p> <p><i>Activity minimum income:</i> Awarded to unemployed persons receiving the insertion minimum income for at least a year who receive an offer of part-time employment of 20 hours or more a week with a conventional labor contract.</p> <p><i>Unemployed retirement-equivalent allowance (means-tested):</i> Paid to unemployed persons younger than age 60 who have 160 quarters of contributions for the old-age pension. The allowance can replace social assistance benefits or supplement the unemployment benefit. Means test: The household's average monthly income (excluding social benefits) in the last 12 months must not exceed €1,451.04 for a single person; €2,085.87 for a couple.</p>
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Europe	<b>Germany</b>
Regulatory framework	<b>Type of program:</b> Social insurance and social assistance system.
Coverage	Employed persons, including domestic workers, apprentices, and trainees. Other groups (including participants in occupational training schemes) are also covered, subject to conditions. Voluntary coverage for self-employed persons, subject to conditions. Exclusions: Persons in irregular employment
Source of funds	<b>Insured person:</b> 1.65% of covered earnings. The maximum annual earnings for contribution purposes are €63,600 (E - €54,000). <b>Self-employed person:</b> 3.3% of the monthly reference value. The monthly reference value is €2,450; E - €2,100. <b>Employer:</b> 1.65% of covered earnings. The maximum annual earnings for contribution purposes are €63,600 (E - €54,000). <b>Government:</b> Loans or subsidies to cover any deficit and the cost of noncontributory unemployment benefits.

Qualifying conditions	<p><b>Unemployment benefit:</b> The insured must have at least 12 months of covered employment in the last 2 years, be registered at an employment office, and be capable of, available for, and actively seeking employment.</p> <p>In certain cases, the right to unemployment benefit can be suspended (for up to 12 weeks).</p> <p><b>Noncontributory unemployment benefit (means-tested):</b> Paid to all needy unemployed persons between ages 15 and 65. The person must be ineligible for, or no longer be entitled to, the contributory unemployment benefit, be registered at an employment office, and be capable of, available for, and actively seeking employment. The benefit is also paid to persons living with a needy person capable of work in a supported environment.</p> <p>If the qualifying conditions are violated, the benefits may be reduced or suspended.</p> <p><b>Short-time work benefit:</b> Paid to workers who lose working hours as a result of economic restructuring in the workplace.</p> <p><b>Bad weather allowance:</b> Paid to construction workers whose work is halted because of bad weather.</p>
Cash benefits for insured workers	<p><b>Unemployment benefit:</b> The benefit is equal to 67% of the insured's net earnings for unemployed persons with children; 60% if without children. The benefit is paid for 6 to 18 months, according to the length of the covered employment period and the claimant's age. The benefit is paid for 15 months to unemployed persons older than age 55 with at least 30 months of covered employment; for 18 months with 36 months of covered employment.</p> <p><b>Benefit adjustment:</b> Benefits are adjusted annually in July according to changes made to pensions under Old Age, Disability, and Survivors, above.</p> <p><b>Noncontributory unemployment benefit (means-tested):</b> 100% of the standard flat-rate benefit is paid for a single person or a single parent. Since 2007, a single standard flat-rate unemployment benefit of €347 has been applied in principle everywhere in Germany. An additional 90% of the standard flat-rate benefit may be paid if the claimant has an unemployed partner aged 19 or older (€312 a month per person); 80% for children between ages 15 and 18 (€278 a month); 60% for children younger than age 15 (€208 a month).</p> <p>In addition, support is provided for heating and housing costs.</p> <p>There is no limit to duration.</p> <p><b>Means test:</b> A portion of the beneficiary's income above €100 a month is deducted from the benefit (20% of income between €100.01 and €800.00; 10% of income between €800.01 and €1,200.00 or €1,500.00 (if the claimant has children).</p> <p><b>Benefit adjustment:</b> Standard flat-rate benefits are adjusted annually in July according to changes made to pensions under Old Age, Disability, and Survivors, above.</p> <p><b>Short-time work benefit:</b> The benefit is equal to 67% (60% if without children) of the difference between previous and current income and is paid for up to 6 months.</p> <p><b>Bad weather allowance:</b> The allowance is paid after the 100th hour of stoppage between November 1 and March 31. The allowance is equal to 67% (60% if without children) of the difference between previous and current income.</p>

Europe	Hungary
Regulatory framework	<b>Type of program:</b> Social insurance system.
Coverage	Employed and self-employed persons.
Source of funds	<p><b>Insured person:</b> 1.5% of gross monthly earnings.</p> <p>There are no maximum earnings for contribution purposes.</p> <p><b>Self-employed person:</b> 4% of declared monthly earnings.</p> <p>There are no maximum declared earnings for contribution purposes.</p> <p><b>Employer:</b> 3% of gross monthly payroll.</p> <p>There are no maximum earnings for contribution purposes.</p> <p><b>Government:</b> None.</p>

Qualifying conditions	<p><b>Jobseeker's benefit:</b> The insured must have at least 365 days of coverage in the last 4 years. The insured must be involuntarily unemployed, actively seeking and available for employment or training, and not be receiving an old-age pension, disability pension, or work injury pension.</p> <p>In cases of voluntary unemployment or dismissal there is a waiting period of 90 calendar days after registration with the labor center.</p> <p><b>Jobseeker's aid:</b> The insured must have received the jobseeker's benefit for at least 180 days and entitlement is exhausted; must have at least 200 days of coverage in the last 4 years before unemployment and is not entitled to jobseeker's benefit; or the insured is within 5 years of the normal retirement age, has received the jobseeker's benefit for at least 140 days, and entitlement to the jobseeker's benefit is exhausted.</p>
Cash benefits for insured workers	<p><b>Jobseeker's benefit:</b> The benefit is equal to 60% of gross average earnings of the previous calendar year for the first 91 days; thereafter, 60% of the minimum monthly wage (37,500 forints).</p> <p>One day of benefit is paid for every 5 days of coverage, up to a maximum of 270 days. The minimum unemployment benefit is equal to 60% of the minimum monthly wage. The maximum unemployment benefit is equal to 120% of the minimum monthly wage. The minimum monthly wage is 69,000 forints.</p> <p>The benefit is suspended if the unemployed person becomes eligible for a birth grant or child care fee benefit or during periods of public work, military service, imprisonment, or arrest.</p> <p><b>Jobseeker's aid:</b> The benefit is equal to 40% of the minimum monthly wage and is paid for 90 days; 180 days if the insured is at least age 50; or until eligible for the old-age pension for older unemployed persons.</p> <p>The minimum monthly wage is 69,000 forints.</p>

Europe	Iceland
Regulatory framework	<b>Type of program:</b> Social insurance system.
Coverage	Employed and self-employed persons.
Source of funds	<p><b>Insured person:</b> None.</p> <p><b>Self-employed person:</b> See source of funds under Old Age, Disability, and Survivors.</p> <p><b>Employer:</b> See source of funds under Old Age, Disability, and Survivors.</p> <p><b>Government:</b> None.</p>
Qualifying conditions	<p><b>Unemployment benefits:</b> The insured must be aged 16 to 69, reside in Iceland, and have at least 10 weeks of insured employment in the previous 12 months. The insured must be registered at an employment office, be actively seeking, and available for, work, and have been unemployed for at least 3 days before registration. For continuing entitlement, the insured must register every 2 weeks at the employment agency.</p> <p>Additionally, self-employed persons must have paid contributions in the last 12 months before employment ceased and must have paid income tax for at least 3 months. Part-time work is permitted, subject to conditions.</p>
Cash benefits for insured workers	<p><b>Unemployment benefit:</b> The maximum benefit is 5,446 kronur a day. The minimum benefit, after 10 weeks of full employment, is 1,362 kronur a day. The benefit is paid from the first day if the insured is involuntarily unemployed; otherwise, after a 40-day waiting period. The maximum duration of benefits is 3 years.</p> <p>Benefits are reduced proportionately if the insured is in part-time work. The full daily benefit is paid for 10 days; thereafter, daily benefits are based on 70% of average earnings.</p> <p>Average earnings are based on earnings during the 6-month period ending 2 months before becoming unemployed.</p> <p>Child's supplement: A daily supplement equal to 4% of the full benefit is paid for each dependent child younger than age 18.</p> <p>Benefit adjustment: Benefits are adjusted annually depending on the current state budget for changes in wages but must, at a minimum, be indexed to the cost-of-living index.</p>

Europe	Ireland
Regulatory framework	<b>Type of program:</b> Social insurance and social assistance system.
Coverage	Employees younger than age 66. Exclusions: Certain part-time employees; self-employed persons; public servants who were permanent and covered by the public servants pension system before it was closed to new entrants on April 6, 1995; and casual domestic workers.
Source of funds	<b>Insured person:</b> See source of funds under Old Age, Disability, and Survivors, above. <b>Self-employed person:</b> Not applicable. <b>Employer:</b> See source of funds under Old Age, Disability, and Survivors, above. <b>Government:</b> Any deficit and the total cost of means-tested assistance.
Qualifying conditions	<b>Jobseeker's benefit:</b> Aged 16 to 65, unemployed for at least 3 days in 6 consecutive days, and with 39 weeks of paid contributions including 39 weeks paid or credited in the last tax year or at least 26 contributions paid in each of the last 2 complete contribution years before the beginning of the benefit year for which a benefit is claimed. The applicant must be available for, genuinely seeking, and capable of work and be registered at a Social Welfare Local Office. Unemployment must not be due to voluntary leaving, misconduct, refusal of a suitable job offer (the insured may be disqualified for up to 9 weeks), or a trade union dispute (the insured is disqualified for the duration of the dispute). <b>Jobseeker's allowance (means-tested):</b> A resident with limited means, aged 18 to 65, unemployed for at least 3 days in 6 consecutive days, and does not satisfy the contribution conditions for the jobseeker's benefit. The applicant must be available for, genuinely seeking, and capable of work and be registered at a Social Welfare Local Office. Unemployment must not be due to voluntary leaving, misconduct, refusal of a suitable job offer (the insured may be disqualified for up to 9 weeks), or a trade union dispute (the insured is disqualified for the duration of the dispute).
Cash benefits for insured workers	<b>Jobseeker's benefit:</b> The maximum benefit is €197.80 a week and is paid for up to 15 months (156 days if younger than age 18; 156 weeks if aged 65 or older). If a person is employed part time as the result of having lost some employment, a daily rate is paid subject to a minimum of 3 days of unemployment in a week. Dependent's supplement: €131.30 a week is paid for a qualified adult and €24 a week is paid for a dependent child younger than age 18 (age 22 if a full-time student and the insured has been receiving benefits for more than 6 months) or €12 if the qualified adult increase is not payable. <b>Jobseeker's allowance (means-tested):</b> Up to €197.80 a week is paid. <b>Dependent's supplement:</b> €131.30 a week is paid for a qualified adult and €24 a week is paid for a dependent child younger than age 18 (age 22 if a full-time student and the insured has been receiving benefits for more than 6 months) or €12 if the qualified adult increase is not payable. If a person is employed part time as the result of having lost some employment, a daily rate is paid subject to a minimum of 3 days of unemployment in a week.

Europe	Italy
Regulatory framework	<b>Type of program:</b> Social insurance system.
Coverage	Private-sector employees. Construction workers are also covered for a special supplementary benefit.
Source of funds	<b>Insured person:</b> None; except for insured persons working in companies with more than 50 employees who contribute 0.3% of gross earnings for the special wage supplement. <b>Self-employed person:</b> Not applicable. <b>Employer:</b> Employers with less than 50 employees make no contributions. Industrial employers with 50 or more employees contribute 1.61% of gross earnings (2.21% of gross earnings for employers in commerce). Industrial employers also contribute an additional 2.8% of gross earnings for the special wage supplement. There are no maximum earnings for contribution purposes. <b>Government:</b> Administrative costs, plus subsidies for agricultural workers.
Qualifying conditions	<b>Total unemployment benefits</b> <b>Unemployment benefit:</b> The insured must have at least 2 years of coverage with 52 weeks of contributions in the last 2 years; construction workers must have 43 weeks or 10 months of contributions during 2 years of employment in the sector. Insured persons with at least 2 years of coverage and 78 days of actual or deemed contributions during the last year before unemployment are eligible for a reduced benefit. Unemployment must be involuntary.

	<p><i>Mobility allowance:</i> Paid to industrial workers (apart from construction workers) with at least 1 year of coverage and 6 months of employment. Workers must be registered at an employment office and be capable of, and available for, work. Unemployment must be involuntary.</p> <p><b>Partial unemployment benefits</b></p> <p><i>Ordinary wage supplement:</i> Paid for a temporary reduction in the work week as a result of a reduction in the firm's activity, with the agreement of the National Social Insurance Institute. The claim is made by the employer on behalf of the employee.</p> <p><i>Special wage supplement:</i> Awarded by ministerial decree to insured persons working in industrial firms employing more than 15 employees (50 employees for firms in the commercial sector) if there is a reduction in the working week due to restructuring or a change in activity. The claim is made by the employer on behalf of the employee.</p>
Cash benefits for insured workers	<p><b>Total unemployment benefits</b></p> <p><i>Unemployment benefit:</i> Benefits are paid for a maximum of 8 months; 12 months for beneficiaries aged 50 or older. Daily benefits are equal to 60% of the insured's gross average daily wage for the first 6 months and 50% for the 7th and 8th month. Beneficiaries aged 50 or older receive 60% of the gross average daily wage during the first 6 months, 50% for the 7th and 8th month, and 40% until the 12th month. The gross average daily wage is based on the insured's earnings in the previous 3 months. The maximum monthly benefit is €858.58; €1,031.93 if the insured's gross earnings before unemployment were more than €1,857.48 a month.</p> <p>Construction workers receive 100% of earnings during the first 12 months of unemployment; thereafter, 80% for a maximum period of between 18 months and 27 months, depending on the location of the employing firm.</p> <p>Insured persons eligible for reduced benefits receive 35% of the gross average daily wage (may rise to 40% for subsequent periods of unemployment). The duration of benefits depends on the number of days that the insured had worked during the last year before unemployment, up to a maximum of 180 days.</p> <p>The maximum reduced benefit is €844.06 a month; €1,014.48 if the insured's gross earnings before unemployment were greater than €1,826.07 a month.</p> <p><i>Mobility allowance:</i> 100% of the insured's last earnings are paid for up to 12 months; thereafter, 80%. The maximum duration of the allowance varies from 12 months to 36 months (24 months to 48 months in southern regions) and is dependent on the age of the worker and the location of the place of employment.</p> <p>The maximum monthly benefit is €858.58; €1,031.93 if the insured's gross earnings before unemployment were greater than €1,857.48 a month.</p> <p><b>Partial unemployment benefits:</b></p> <p><i>Ordinary wage supplement:</i> The benefit is equal to 80% of lost earnings caused by a reduction in the work week of between 24 and 40 hours and is awarded for a maximum period of 12 months.</p> <p>The maximum monthly benefit is €858.58; €1,031.93 if the insured's gross earnings before unemployment were greater than €1,857.48 a month.</p> <p><i>Special wage supplement:</i> The benefit is equal to 80% of lost earnings caused by a reduction in the work week of up to 40 hours and is awarded for a maximum period of 24 months.</p> <p>The maximum monthly benefit is €858.58; €1,031.93 if the insured's gross earnings before unemployment were greater than €1,857.48 a month.</p>

Europe	Latvia
Regulatory framework	<b>Type of program:</b> Social insurance system.
Coverage	Employed persons; active military personnel and their spouses; persons residing in Latvia caring for a child younger than 18 months; and recipients of the child rearing allowance, child care benefit, sickness benefit, or maternity benefit. Exclusions: Self-employed persons. There is no voluntary coverage. There are no special systems for any specified groups of employees.
Source of funds	<b>Insured person:</b> See source of funds under Old Age, Disability, and Survivors, above. <b>Self-employed person:</b> Not applicable. <b>Employer:</b> See source of funds under Old Age, Disability, and Survivors, above.

	<b>Government:</b> Contributes 1.75% of 50 lats per month on behalf of active military personnel and their spouses and for persons residing in Latvia caring for a child younger than 18 months.
Qualifying conditions	<b>Unemployment benefit:</b> The insured must have at least 1 year of contributions, including 12 months in the last 18 months before unemployment, and be registered at the state employment office. Special conditions apply to persons caring for a child younger than 18 months, persons caring for a disabled child younger than age 16, formerly disabled persons who have regained the capacity to work, and persons in military service.
Cash benefits for insured workers	<b>Unemployment benefit:</b> The monthly benefit varies according to the length of the coverage period and the duration of unemployment. The benefit is equal to 50% of the insured's average earnings in the last 6 months with 1 to 9 years of coverage, 55% with 10 to 19 years, 60% with 20 to 29 years, and 65% with 30 years or more. The benefit is paid for a maximum duration of 9 months in any 12 month period and the benefit decreases over time: for persons with 1 to 9 years of coverage, the benefit is paid for a maximum of 4 months, with 100% of the benefit payable for the first 2 months and 75% for the next 2 months; for persons with 10 to 19 years of coverage, the benefit is paid for a maximum of 6 months, with 100% of the benefit payable for the first 2 months, 75% for the next 2 months, and 50% for the last 2 months; for persons with 20 years or more of coverage, the benefit is paid for a maximum of 9 months, with 100% of the benefit payable for the first 3 months, 75% for the next 3 months, and 50% for the last 3 months. The maximum annual earnings for benefit calculation purposes are 29,600 lats. Persons caring for a child younger than 18 months or caring for a disabled child younger than age 16 or formerly disabled persons who have regained the capacity to work and persons who were in military service before becoming unemployed receive twice the monthly state social security benefit of 54 lats.

Europe	Lithuania
Regulatory framework	<b>Type of program:</b> Social insurance system.
Coverage	Private- and public-sector employees, certain public officials, and military personnel. Exclusions: Self-employed persons.
Source of funds	<b>Insured person:</b> None. <b>Self-employed person:</b> Not applicable. <b>Employer:</b> 1.2% of payroll. <b>Government:</b> Any deficit; contributes as an employer.
Qualifying conditions	<b>Unemployment benefit:</b> The insured must be registered at the local Labor Exchange as unemployed and have paid at least 18 months of contributions in the last 36 months; there is no contribution requirement if the insured is involuntarily unemployed or has just completed compulsory basic military service or state defense service.
Cash benefits for insured workers	<b>Unemployment benefits:</b> The monthly benefit is equal to the state-supported income of 235 litas plus a variable amount, calculated on the basis of the insured's income in the last 36 months, the state-supported income, and the insured income level (1,356 litas a month from February 2007). The insured income level is set annually by the government. The maximum variable amount of the unemployment benefit is equal to the difference between 70% of the insured income level (1,356 litas a month from February 2007) and the state-supported income (235 litas a month). The benefit is paid from the eighth day after registration for up to 6 months if the insured has less than 25 years of contributions, for up to 7 months with 25 to 29 years of contributions, for up to 8 months with 30 to 34 years of contributions, or for up to 9 months with 35 years or more of contributions. Benefit is suspended for 3 months if unemployment is voluntary.

Europe	Luxembourg
Regulatory framework	<b>Type of program:</b> Social insurance system.
Coverage	Employed persons, self-employed persons under certain conditions, recent graduates of schools, and persons aged 16 to 28 who have completed vocational training.
Source of funds	<b>Insured person:</b> Contributes an amount under a special solidarity tax. <b>Self-employed person:</b> Contributes an amount under a special solidarity tax. <b>Employer:</b> None.

	<b>Government:</b> Central government's contribution is set annually by the budget law; also, the proceeds from an earmarked tax on certain products. Local governments contribute 4% of their income, and communes contribute 2%.
Qualifying conditions	<b>Unemployment benefits:</b> The insured must have worked 26 weeks in the last 12 months; recent graduates must have 26 weeks of registered unemployment. Self-employed persons must have 2 years of work. The insured must register at the employment office, be capable of work, and be prepared to accept appropriate employment. Unemployment is not due to voluntary leaving or the refusal of a suitable job offer.
Cash benefits for insured workers	<b>Unemployment benefit:</b> The benefit is equal to 80% of the insured's average earnings (85% if the insured has a dependent child), up to a maximum of 2.5 times the social minimum wage. The maximum benefit is reduced to twice the social minimum wage after 182 days; 1.5 times the social minimum wage after 365 days. Young unemployed persons receive 70% of the social minimum wage; unemployed self-employed persons, 80%. Benefits are paid for up to 365 days in a 24-month period; may be extended for 6, 9, or 12 months for older unemployed persons; additional extensions are available for hard-to-place unemployed persons. The social minimum wage is €1,570.28. Benefit adjustment: Benefits are indexed to changes in the cost of living.

Europe	Moldova
Regulatory framework	<b>Type of program:</b> Social insurance system.
Coverage	Citizens aged 16 to 62 (men) or aged 16 to 57 (women) with a permanent address in Moldova and who are capable of work, including self-employed persons.
Source of funds	<b>Insured person:</b> None. <b>Self-employed person:</b> See source of funds under Old Age, Disability, and Survivors, above. <b>Employer:</b> See source of funds under Old Age, Disability, and Survivors, above. <b>Government:</b> Subsidies as required.
Qualifying conditions	<b>Unemployment benefit:</b> The insured must be registered at an employment office and be willing and able to work. Benefits may be reduced, postponed, suspended, or terminated if the insured is discharged for violating work discipline, leaving employment without good cause, violating conditions for a job placement or vocational training, or filing fraudulent claims. Claimants must register as unemployed, have at least 6 months of previous covered employment in the last 24 months before the date of registration, and not have taxable income according to the law. A self-employed person is also covered if their license to operate a business is revoked.
Cash benefits for insured workers	<b>Unemployment benefit:</b> 30% of the national average wage is paid for laid-off workers actively seeking work; 40% of the national average wage is paid for workers who were laid off because of ill health, for lack of qualifications, or for refusing to relocate to a new place of employment; 50% of the national average wage is paid for workers laid off because of the closure of the place of employment. If employed previously for up to 5 years, the benefit is paid for a maximum of 6 months; if employed previously for 5 to 10 years, the benefit is paid for a maximum of 9 months; with more than 10 years of employment, the benefit is paid for a maximum of 12 months. Benefit adjustment: Benefits are adjusted every January according to changes in the average national wage of the previous year.

Europe	Netherlands
Regulatory framework	Employed persons.
Coverage	<b>Insured person:</b> Variable contribution rates are paid to the general unemployment fund, according to industry. The average contribution is 3.5% of covered earnings. None for the redundancy payment fund. The maximum monthly earnings for contribution purposes are €3,850.40. The insured's contributions also finance sickness and maternity benefits. <b>Self-employed person:</b> Not applicable. <b>Employer:</b> 4.75% of covered payroll for the general unemployment fund. Variable contribution rates are paid to the redundancy payment fund. The average contribution is 1.02% of covered payroll. The maximum monthly earnings for contribution purposes are €3,850.40.



	The employer's contributions also finance sickness and maternity benefits. <b>Government:</b> None.
Source of funds	<b>Insured person:</b> Variable contribution rates are paid to the general unemployment fund, according to industry. The average contribution is 3.5% of covered earnings. None for the redundancy payment fund. The maximum monthly earnings for contribution purposes are €3,850.40. The insured's contributions also finance sickness and maternity benefits. <b>Self-employed person:</b> Not applicable. <b>Employer:</b> 4.75% of covered payroll for the general unemployment fund. Variable contribution rates are paid to the redundancy payment fund. The average contribution is 1.02% of covered payroll. The maximum monthly earnings for contribution purposes are €3,850.40. The employer's contributions also finance sickness and maternity benefits. <b>Government:</b> None.
Qualifying conditions	<b>Unemployment benefits:</b> There must be a minimum loss of 5 working hours a week (or half the working hours a week when employed for less than 10 hours a week). The insured must be registered at the public labor exchange, be capable of, and available for work, and must not refuse suitable employment. <i>Salary-related benefit:</i> The insured must have been in paid employment for at least 26 of the last 36 weeks and have had at least 52 days of paid employment in at least 4 of the last 5 years. <i>Follow-up benefit:</i> If unemployment continues after entitlement to the salary-related benefit is exhausted, a follow-up benefit may be paid. (The follow-up benefit was abolished for new claims for persons becoming unemployed after August 11, 2003.) <i>Supplementary allowance (means-tested):</i> If unemployment benefits are less than the social minimum, a means-tested supplement may be paid.
Cash benefits for insured workers	<b>Unemployment benefits</b> <i>Salary-related benefit:</i> The benefit is equal to 75% of the last salary, up to the daily maximum earnings of €177.04. The benefit is paid for 3 months if the insured was in paid employment for at least 26 of the last 36 weeks. If the insured was employed for at least 52 days each year before the year in which he or she became unemployed, the insured receives one month's benefit for each year he or she was employed, up to a maximum of 38 months. <i>Follow-up benefit:</i> The benefit is equal to 70% of the statutory minimum wage (or 70% of the daily wage if this is less than the statutory minimum wage). A person who was aged 57.5 or older when unemployment began can receive the benefit until age 65. (The follow-up benefit was abolished for persons becoming unemployed after August 11, 2003.) <i>Supplementary allowance (means-tested):</i> A means-tested supplement is paid.

Europe	Poland
Regulatory framework	<b>Type of program:</b> Social insurance system.
Coverage	Employed persons.
Source of funds	<b>Insured person:</b> None. <b>Self-employed person:</b> Not applicable. <b>Employer:</b> 2.45% of gross payroll. There are no maximum earnings for contribution purposes. <b>Government:</b> Any deficit is met from the state budget.
Qualifying conditions	<b>Unemployment benefit:</b> The insured must be older than age 18, registered with the employment bureau, able and ready to work, and involuntarily unemployed and must not have received any redundancy pay or compensation. The insured's earnings must have been at least equal to the minimum wage during at least 365 days in the 18-month period before unemployment (periods of military service, parental leave, and receipt of allowances are credited toward the 365-day period). <b>Preretirement benefit:</b> The insured is unemployed, eligible to receive the unemployment benefit, and aged 63 with at least 25 years of coverage (men) or aged 58 with at least 20 years of coverage (women); involuntarily unemployed and aged 60 with at least 25 years of coverage (men) or aged 55 with at least 20 years of coverage (women); or any age and involuntarily unemployed with at least 40 contributory or noncontributory years of coverage (men) or at least 35 contributory or noncontributory years of coverage (women).

Cash benefits for insured workers	<p><b>Unemployment benefit:</b> The benefit is a flat-rate base amount (538.30 zlotys) for those with between 5 and 20 years of employment; 80% of the base amount is paid with less than 5 years; 120% of the base amount is paid with more than 20 years. The benefit is paid for 6 to 18 months, depending on the unemployment rate in the region.</p> <p><b>Preretirement benefit:</b> The benefit is equal to 90% of the old-age pension paid at age 65 (men) or age 60 (women).</p>
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Europe	Romania
Regulatory framework	<b>Type of program:</b> Social insurance system.
Coverage	Employed persons with individual labor contracts; civil servants; military personnel; certain officials within the executive, legislative, and judicial authorities; craft cooperative members; young graduates; and any worker (excluding farmers) with annual earnings equal to at least nine times the national average wage (9,693 new lei). Voluntary coverage for self-employed persons, family labor, Romanian citizens working abroad, and any worker without compulsory coverage.
Source of funds	<p><b>Insured person:</b> 0.5% of covered salary. The maximum earnings for contribution purposes are equal to five times the national monthly average wage (5,385 new lei). The national monthly average wage is 1,077 new lei.</p> <p><b>Self-employed person:</b> 1.5% of declared covered income. The maximum earnings for contribution purposes are equal to five times the national monthly average wage (5,385 new lei). The monthly national average wage is 1,077 new lei.</p> <p><b>Employer:</b> 1% of covered payroll. The maximum earnings for contribution purposes are equal to five times the national monthly average wage (5,385 new lei). The national monthly average wage is 1,077 new lei.</p> <p><b>Government:</b> Any deficit.</p>
Qualifying conditions	<p><b>Unemployment benefits:</b> The insured must have at least 12 months of contributions in the last 24 months before unemployment and be involuntarily unemployed, registered at the local labor office, and actively seeking work.</p> <p>First-time jobseekers older than age 18 with no independent income who have not found employment 60 days after the end of their school or university studies (30 days after the end of military service) are also eligible.</p>
Cash benefits for insured workers	<p><b>Unemployment benefit:</b> The benefit is equal to 75% of the national monthly minimum wage and is paid for 3 months if the insured has at least 5 years of contributions; 9 months with more than 5 years; 12 months with more than 10 years.</p> <p>A supplement is paid with at least 3 years of contributions. The maximum supplement is paid for 20 years of more of contributions.</p> <p>Graduate first-time jobseekers receive 50% of the national monthly minimum wage for up to 6 months.</p> <p>An unemployed person who resumes full-time employment before the awarded benefit period ends receives 30% of the benefit entitlement during the remaining period.</p> <p>If the new workplace is located more than 50 kilometers from the insured's home, a lump sum equal to twice the national monthly minimum wage is paid. If the new employment requires the insured to relocate, the lump sum is equal to seven times the national monthly minimum wage.</p> <p>Certain other incentives in the form of subsidies, exemption from contribution payments, or access to loans under favorable conditions are awarded to certain employers to enhance job creation and encourage the recruitment of unemployed persons.</p>

Europe	Russian Federation
Regulatory framework	<b>Type of program:</b> Social insurance and social assistance system.
Coverage	Citizens between ages 16 and 59 (men) or ages 16 and 54 (women).
Source of funds	<p><b>Insured person:</b> None.</p> <p><b>Self-employed person:</b> None.</p> <p><b>Employer:</b> None.</p>

	<b>Government:</b> Financed from federal and local government budgets. Republic and local governments may finance supplementary benefits for unemployed persons and their dependents out of their own budgets.
Qualifying conditions	<b>Unemployment benefits:</b> Must be registered at an employment office, have 26 weeks of full-time employment in the last 12 months (or the 26-week equivalent for part-time employment), and be able and willing to work. Benefits may be reduced, postponed, suspended, or terminated if the worker is discharged for violating work discipline, leaving employment without good cause, violating conditions for job placement or vocational training, or filing a fraudulent claim. Unemployed persons who do not meet the prior work conditions or persons who have never worked may be eligible for reduced benefits.
Cash benefits for insured workers	<b>Unemployment benefit:</b> Benefits are calculated as a percentage of previous average wages and are paid for up to 12 months. The benefits decrease over time: 75% of the previous average monthly wage is paid for the first 3 months; 60% for the next 4 months; and 45% for the last 5 months. For a second 12-month period, the monthly benefit is equal to 30% of the local minimum subsistence level. The minimum monthly benefit is 781 rubles (March 2008). The maximum monthly benefit is 3,128 rubles (March 2008). For unemployed persons who do not meet the prior work conditions or for persons who have never worked, the benefit is 30% of the regional minimum subsistence level for the first 6 months and 20% of the regional minimum subsistence level for the next 6 months, but not less than 100 rubles per month. Dependent's supplement: The benefit is increased by 10% of the regional minimum subsistence level, up to a maximum of 30%. If both parents are unemployed, both are entitled to claim a supplement for the same dependent.  Supplement for victims of radiation: The benefit is increased by 10% of the regional minimum subsistence level, but not less 50 rubles. Supplement for persons living in radiation-contaminated zones: The benefit is increased by 10% of the regional minimum subsistence level, but not less than 100 rubles. <b>Early pension:</b> Paid to unemployed older workers between ages 58 and 59 (men) or ages 53 and 54 (women). (The benefit is the same as the old-age labor pension under Old Age, Disability, and Survivors, above.)

Europe	Serbia
Regulatory framework	<b>Type of program:</b> Social insurance system.
Coverage	Employed and self-employed persons (entrepreneurs, founders, or members of commercial entities) and contract workers. Voluntary coverage is possible. Exclusions: Farmers, children and students in full-time education, and pensioners. There are no special systems for any specified groups of employees.
Source of funds	<b>Insured person:</b> 0.75% of covered earnings. The minimum monthly earnings for contribution purposes are equal to 35% of the national monthly average wage. The national monthly average wage is 39,331 dinars (January 2008). The maximum monthly earnings for contribution purposes are equal to five times the national monthly average wage. The national monthly average wage is 39,331 dinars (January 2008). <b>Self-employed person:</b> 1.5% of covered income. The minimum monthly earnings for contribution purposes are equal to 35% of the national monthly average wage. The national monthly average wage is 39,331 dinars (January 2008). The maximum monthly income for contribution purposes is equal to five times the national monthly average wage. The national monthly average wage is 39,331 dinars (January 2008). <b>Employer:</b> 0.75% of covered payroll. The minimum monthly earnings for contribution purposes are equal to 35% of the national monthly average wage. The national monthly average wage is 39,331 dinars (January 2008).

	<p>The maximum monthly earnings for contribution purposes are equal to five times the national monthly average wage. The national monthly average wage is 39,331 dinars (January 2008).</p> <p><b>Government:</b> None; contributes as an employer.</p>
Qualifying conditions	<p><b>Unemployment benefit:</b> Must be covered for at least 12 consecutive months or 12 months with interruptions in the last 18 months. An interruption in coverage must not last longer than 30 days.</p> <p>Part-time work is permitted, but the income from work may reduce the benefit paid.</p>
Cash benefits for insured workers	<p><b>Unemployment benefit:</b> The monthly benefit is equal to 60% of the insured's average earnings in the last 6 months and is paid for up to 3 months; thereafter, the benefit is equal to 50% of the insured's average earnings. If the beneficiary is enrolled in an educational or vocational course, the benefit is increased by 10%.</p> <p>The duration of the benefit depends on the length of the coverage period and the insured's age: the benefit is paid for up to 3 months with up to 5 years of coverage; up to 6 months with 5 to 15 years; up to 9 months with 15 to 20 years; up to 12 months with more than 20 years; or up to 24 months if insured for more than 20 years and at least age 61 (men) or age 56 (women), if insured for more than 38 years (men) or 33 years (women) and at least age 51, or if insured for more than 25 years and older than age 55. The minimum benefit is equal to the national minimum wage for the month the benefit is paid.</p> <p>The maximum benefit is equal to the national monthly average wage. The national monthly average wage is 39,331 dinars (January 2008).</p> <p><b>Child's supplement:</b> A supplement is paid.</p> <p><b>Schedule of payments:</b> The benefit is paid monthly or the total amount is paid as a lump sum to be used as start-up capital for a new business.</p> <p><b>Benefit adjustment:</b> Benefits are not adjusted, but the minimum benefit must equal the national minimum wage.</p>

Europe	Slovak Republic
Regulatory framework	<b>Type of program:</b> Social insurance system.
Coverage	<p>Unemployed job seekers.</p> <p>Voluntary coverage for self-employed persons and persons up to age 16 residing in the Slovak Republic.</p> <p>Special systems for police force personnel and armed forces personnel.</p>
Source of funds	<p><b>Insured person:</b> 1% of covered earnings; voluntarily insured persons contribute 2% of declared covered earnings.</p> <p>The minimum earnings for contribution purposes are equal to the minimum monthly wage of 8,100 koruna; 75% of the minimum monthly wage for employees with an assessed loss of earning capacity from 40% to 70% and employees older than age 16; 50% of the minimum monthly wage for employees with an assessed loss of earning capacity greater than 70% or for disabled employees younger than age 18.</p> <p>The maximum earnings for contribution purposes are equal to three times the average monthly wage of 18,761 koruna.</p> <p><b>Self-employed person:</b> Not applicable.</p> <p><b>Employer:</b> 1% of covered payroll.</p> <p>The minimum earnings for contribution purposes are equal to the minimum monthly wage of 8,100 koruna; 75% of the minimum monthly wage for employees with an assessed loss of earning capacity from 40% to 70%; 50% of the minimum monthly wage for employees with an assessed loss of earning capacity greater than 70% or for disabled employees younger than age 18.</p> <p>The maximum earnings for contribution purposes are equal to three times the average monthly wage of 18,761 koruna.</p> <p><b>Government:</b> Any deficit.</p>
Qualifying conditions	<b>Unemployment benefit:</b> The insured must register with the labor office as a job seeker and have at least 3 years of contributions in the last 4 years.
Cash benefits for insured workers	<p><b>Unemployment benefit:</b> The benefit is equal to 50% of the daily assessment basis and is paid for up to 6 months.</p> <p>The daily assessment basis is based on earnings in the 3 years before unemployment, up to a maximum of three times the average monthly wage of 18,761 koruna.</p>

Europe	Slovenia
Regulatory framework	<b>Type of program:</b> Social insurance system.
Coverage	Employed persons, including public-sector employees and seasonal workers. Voluntary coverage for self-employed persons, owners of enterprises, citizens, and certain persons employed by a foreign employer in a foreign country. There are no special systems for any specified groups of employees.
Source of funds	<b>Insured person:</b> 0.14% of gross earnings. The minimum earnings for contribution purposes are equal to the minimum gross wage defined by law. (The minimum gross wage was €538.53 in 2007.) There are no maximum earnings for contribution purposes. <b>Self-employed person:</b> 0.2% of the declared tax-income base. The declared tax-income base must be at least equal to the minimum gross wage. (The minimum gross wage was €538.53 in 2007.) <b>Employer:</b> 0.06% of gross payroll. The minimum earnings for contribution purposes are equal to the minimum gross wage defined by law. (The minimum gross wage was €538.53 in 2007.) There are no maximum earnings for contribution purposes. <b>Government:</b> Provides subsidies and finances unemployment assistance; contributes as an employer.
Qualifying conditions	<b>Unemployment benefit:</b> The insured must have been employed full-time during 12 months in the last 18 months before unemployment (for seasonal workers, periods of work are converted into an equivalent full-time period). The insured must be involuntarily unemployed, registered with the Employment Service within 30 days of the end of employment, and available for and actively seeking employment.
Cash benefits for insured workers	<b>Unemployment benefit:</b> The monthly benefit for the first 3 months is equal to 70% of the insured's average monthly earnings in the last 12 months; thereafter, 60%. The minimum benefit is equal to 45.56% of the minimum gross wage. The minimum gross wage was €538.53 in 2007. The duration of the benefit depends on the length of the coverage period. Benefits are paid for up to 3 months with 1 to 5 years of coverage; for 6 months with 5 to 15 years; for 9 months with 15 to 25 years; or 12 months (18 months if older than age 50, 24 months if older than age 55) with 25 or more years. Travel expenses while searching for employment may be reimbursed. Benefit adjustment: Benefits are adjusted annually according to changes in the guaranteed wage.

Europe	Spain
Regulatory framework	<b>Type of program:</b> Social insurance system.
Coverage	Employees in industry, commerce, and services are covered according to 11 occupational classes. Exclusions: Self-employed persons, domestic workers, and public-sector employees.
Source of funds	<b>Insured person:</b> 1.55% of covered earnings; 1.60% of covered earnings if employed under a fixed-term contract. The minimum monthly earnings for contribution purposes are €700; the minimum daily earnings for contribution purposes are €23.33. The maximum monthly earnings for contribution purposes are €3,074.10; the maximum daily earnings for contribution purposes for certain occupational classes are €102.47. <b>Self-employed person:</b> Not applicable. <b>Employer:</b> 5.5% of covered payroll; 6.7% of covered payroll on behalf of those employed under full-time fixed-term contracts; 7.7% of covered payroll on behalf of those employed under part-time fixed-term contracts or if employment is provided through an agency specializing in temporary work contracts. The minimum monthly earnings for contribution purposes are €700; the minimum daily earnings for contribution purposes are €23.33. The maximum monthly earnings for contribution purposes are €3,074.10; the maximum daily earnings for contribution purposes for certain occupational classes are €102.47. <b>Government:</b> Variable subsidies; contributes as an employer.

Qualifying conditions	<p>Unemployment benefit: The insured must have at least 360 days of contributions during the last 6 years and be registered at an employment office.</p> <p>Unemployment assistance: The insured is no longer entitled to the contributory unemployment benefit or does not meet the qualifying conditions for the contributory unemployment benefit. The unemployed person's monthly income must not exceed €382.05 (75% of €509.40, the minimum monthly wage).</p>
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TABLE A1: SOCIAL SECURITY PROGRAMMES: ASIA AND THE PACIFIC

Asia and the Pacific	Armenia
Regulatory framework	<b>Type of program:</b> Social insurance system.
Coverage	All employed and self-employed persons.
Source of funds	<b>Insured person:</b> See source of funds under Old Age, Disability, and Survivors, above. <b>Self-employed person:</b> See source of funds under Old Age, Disability, and Survivors, above. <b>Employer:</b> See source of funds under Old Age, Disability, and Survivors, above. <b>Government:</b> Paid by the state.
Qualifying conditions	<b>Unemployment benefits:</b> Must be unemployed as a result of enterprise reorganization, staff reduction, or the cancellation of a collective agreement. The insured must have at least 12 months of covered employment before unemployment began; have at least 12 months of covered employment between two periods of unemployment; be seeking to rejoin the labor force after a lengthy period of unemployment; or be seeking a first job. The insured must be registered at an employment office and be able and willing to work.
Cash benefits for insured workers	<b>Unemployment benefit:</b> The base benefit is equal to 60% of the national minimum wage (15,000 drams a month). The national monthly minimum wage is 25,000 drams The benefit is paid for up to 12 months. Benefit adjustment: Benefits are adjusted on an ad hoc basis according to available resources.

Asia and the Pacific	Australia
Regulatory framework	<b>Type of program:</b> Social assistance system
Coverage	Gainfully employed persons (also paid to those not previously gainfully employed who meet the qualifying conditions), including self-employed persons.
Source of funds	<b>Insured person:</b> None. <b>Self-employed person:</b> None. <b>Employer:</b> None. <b>Government:</b> The total cost from general revenue.
Qualifying conditions	<b>Youth allowance (means-tested):</b> Unemployed young people aged 16 to 20 (age 24 if a full-time student, aged 15 or older if old enough to leave school) who undertake approved education, training, job search, or other activities to prepare for employment or are incapacitated for work because of an illness or injury. Both parental and personal income and assets are considered in the means test.  <b>Newstart allowance (means-tested):</b> Aged 21 or older, but younger than the pensionable age and unemployed. Must reside permanently in Australia and be present in the country during the period of payment. Must be unemployed, capable of undertaking and actively seeking work, or temporarily incapacitated for work because of an illness. Unemployment is not due to voluntary leaving, a labor dispute, or the refusal of a suitable job offer. Otherwise, the benefit may be paid at a reduced rate for up to 26 weeks or postponed for up to 8 weeks.  <b>Mature age allowance (means-tested):</b> Paid to an unemployed person who is aged 60 or older, but younger than the pensionable age. Must have received the newstart allowance for the preceding 9 months, or a nonactivity-tested payment in the 13 weeks before the claim, and have no recent workforce experience. Recipients are not required to look for work. (No new mature age allowances have been awarded since September 20, 2003.)  <b>Partner allowance (means-tested):</b> Paid to a member of a couple (born on or before July 1, 1955) whose partner receives a social security pension or allowance. Must have no recent workforce experience, no dependent children younger than age 16, and must not have received unemployment allowances or the sickness benefit in the 13 weeks prior to the claim. Recipients are not required to look for work. A couple refers to cohabiting opposite-sex partners, regardless of marriage. (No new partner allowances have been awarded since September 20, 2003.)  <b>Parenting payment (income-tested):</b> Paid for a child younger than age 16 who satisfies residency requirements.

	<p>Rent assistance (means-tested): Paid according to marital status and the level of rent. Special rules apply to people living in retirement villages. Single recipients younger than age 25 and living with their parents are not eligible for rent assistance.</p> <p>Remote area supplement: A tax-free allowance, subject to residence requirements.</p> <p>Concession card: Provided with a health care card, or a senior's concession card if older than age 60, after receiving social security benefits for 9 months.</p>
<b>Cash benefits for insured workers</b>	<p><b>Youth allowance (means-tested):</b> Between A\$194.50 and A\$465.60 is paid every 2 weeks depending on age, living arrangements, marital status, and whether the recipient has dependent children. A child is assessed as dependent according to specified criteria, including the legal relationship with the claimant; the child's age, income, and residency status; and whether the child is a full-time student or is receiving social security benefits.</p> <p><b>Newstart allowance (means-tested):</b> Up to A\$394.40 is paid every 2 weeks for each member of a couple older than age 21; A\$437.10 if single, older than age 21, and with no dependents; A\$472.81 if single with dependents, or A\$437.10 if single, older than age 60, and after receiving the allowance for 9 months. The allowance is paid after a 7-day waiting period for as long as the person remains qualified.</p> <p>If exempt from having to actively seek work, a recipient of the newstart allowance may be paid for up to 26 weeks of temporary overseas absence in certain circumstances.</p> <p><b>Mature age allowance (means-tested):</b> Up to A\$405.40 is paid every 2 weeks for each member of a couple; A\$449.30 if single with no dependents; A\$486 if single with dependents. The allowance is paid after a 7-day waiting period for as long as the person remains qualified.</p> <p><b>Partner allowance (means-tested):</b> Up to A\$405.40 is paid every 2 weeks. The allowance is paid after a 7-day waiting period for as long as the person remains qualified.</p> <p><b>Parenting payment:</b> Up to A\$405.40 is paid every 2 weeks for parents living as a couple; A\$562.10 for a single parent.</p> <p>Rent assistance (means-tested): Up to A\$101.00 is paid every 2 weeks, according to marital status and the level of rent. Special rules apply to people living in retirement villages. Single recipients younger than age 25 and living with their parents are not eligible for rent assistance.</p> <p>Remote area supplement: A\$18.20 is paid every 2 weeks for a single person; A\$15.60 each for a couple. In addition, A\$7.30 is paid every 2 weeks for each dependent.</p> <p>Concession card: Provided with a health care card, or a senior's concession card if older than age 60, after receiving social security benefits for 9 months, up to A\$500 a year.</p> <p>Benefit adjustment: The youth allowance and new start allowance are adjusted in March and September according to changes in the consumer price index.</p>

<b>Asia and the Pacific</b>	<b>Azerbaijan</b>
<b>Regulatory framework</b>	<b>Type of program:</b> Social insurance system.
<b>Coverage</b>	All residents of Azerbaijan.
<b>Source of funds</b>	<p><b>Insured person:</b> See source of funds under Old Age, Disability, and Survivors, above.</p> <p><b>Self-employed person:</b> See source of funds under Old Age, Disability, and Survivors, above.</p> <p><b>Employer:</b> See source of funds under Old Age, Disability, and Survivors, above.</p> <p><b>Government:</b> Subsidies as required from national and local governments.</p>
<b>Qualifying conditions</b>	<p><b>Unemployment benefit:</b> Must have at least 26 weeks of covered employment in the 12 months before unemployment. The insured must be between age 15 and the normal pension age, registered with the state employment services, and actively seeking and willing to work.</p> <p>The benefit is suspended for 3 months for refusing two acceptable job offers or for failing to register each month at the employment service without a valid reason. The benefit ceases for filing false or fraudulent claims or for refusing to attend vocational training.</p>
<b>Cash benefits for insured workers</b>	<p><b>Unemployment benefit:</b> The benefit is equal to 70% of average gross monthly earnings in the 12 months before unemployment. The benefit must not exceed the national average monthly wage. The benefit is paid for a maximum of 26 weeks in any 12-month period. The national average monthly wage is 250.40 new manat.</p>



Asia and the Pacific	Bahrain
<b>Regulatory framework</b>	<b>Type of program:</b> Social insurance system.
<b>Coverage</b>	Civil servants (regardless of nationality), private sector employees (regardless of nationality) and first time job seekers (Bahraini citizens only).
<b>Source of funds</b>	<p><b>Insured person:</b> 1% of total monthly salary. The maximum monthly earnings for contribution calculation purposes are 4,000 dinars (no ceiling for civil servants).</p> <p><b>Self-employed:</b> Not applicable.</p> <p><b>Employer:</b> 1% of the employee's total monthly salary. Employer contributions for private-sector employees are paid by the Labor Fund. The maximum monthly earnings for contribution calculation purposes are 4,000 dinars (no ceiling for civil servants).</p> <p><b>Government:</b> 1% of the employee's total monthly salary. The maximum monthly earnings for contribution calculation purposes are 4,000 dinars (no ceiling for civil servants).</p>
<b>Qualifying conditions</b>	<p><b>Unemployment benefit:</b> Must be younger than the age of retirement and a legal resident of Bahrain. Must have at least 12 consecutive months of employment for the first benefit claim; 12 months employment during the last 18 months for the second benefit claim; 18 months during the last 24 months for the third benefit claim; and 36 months during the last 48 months for any subsequent claim. Must be registered at an employment office and be capable of and available for work. Unemployment must not be due to voluntary leaving, misconduct, or the refusal of a suitable job offer.</p> <p><b>Unemployment aid:</b> Paid to first time job seekers or insured persons who do not qualify for the unemployment benefit. Must be a Bahraini citizen older than age 17 but younger than the age of retirement. Must not be engaged in gainful activity or own a business, and must be capable of and available for work.</p>
<b>Cash benefits for insured workers</b>	<p><b>Unemployment Benefit:</b> 60% of the average earnings in the last 12 months. The minimum unemployment benefit is 150 dinars. The maximum unemployment benefit is 500 dinars. The benefit is paid for up to 6 months.</p> <p><b>Unemployment aid:</b> 150 dinars for persons with academic qualifications or 120 dinars for other unemployed persons. The benefit is paid for up to 6 months.</p>

Asia and the Pacific	China
<b>Regulatory framework</b>	<b>Type of program:</b> Local government-administered social insurance programs. Note: China does not yet have national social security legislation. Local governments and employers adapt central government guidelines to local conditions.
<b>Coverage</b>	All employees of urban enterprises and institutions.
<b>Source of funds</b>	<p><b>Insured person:</b> 1% of gross earnings.</p> <p><b>Self-employed person:</b> Not applicable.</p> <p><b>Employer:</b> 2% of payroll.</p> <p><b>Government:</b> Provincial regulatory fund and local governments provide subsidies to unemployment funds as required.</p>
<b>Qualifying conditions</b>	<p><b>Unemployment benefit:</b> Must have at least 1 year in covered employment; be involuntarily employed; not be receiving old-age benefits; be registered at, and regularly reporting to, a local employment-service agency; and be actively seeking employment. The claim to the unemployment benefit must be made within 60 days after the labor contract expires or is terminated. The benefit may cease or be suspended for refusing a suitable job offer.</p>
<b>Cash benefits for insured workers</b>	<p><b>Unemployment benefit:</b> The benefit amount is set by local governments at a level higher than the local public assistance benefit but lower than the local minimum wage. The benefit is paid for up to 1 year with less than 5 years of coverage, for up to 1.5 years with 5 or more but less than 10 years of coverage, or for up to 2 years with 10 or more years of coverage.</p>

Asia and the Pacific	Hong Kong
<b>Regulatory framework</b>	<b>Type of program:</b> Social assistance (comprehensive social security assistance) system. Note: Hong Kong does not yet have legislation for social security or comprehensive social security assistance programs.
<b>Coverage</b>	All residents of Hong Kong.
<b>Source of funds</b>	<b>Insured person:</b> None. <b>Self-employed person:</b> None. <b>Employer:</b> None. <b>Government:</b> The total cost.
<b>Qualifying conditions</b>	<b>Comprehensive social security assistance (unemployment):</b> Persons between ages 15 and 59 with at least 7 years of residence (requirement waived if residency was established before January 1, 2004), including 1 year of continuous residence immediately before claiming the benefit. There are no requirements for length of residence for Hong Kong residents younger than age 18. Benefits are income-tested and asset-tested on an individual basis if living alone; if living with other family members, the total income and assets of all family members are taken into account for determining eligibility. Recipients must be capable of work, actively seeking full-time jobs, and participating in the Support for Self-reliance Scheme of the Social Welfare Department.
<b>Cash benefits for insured workers</b>	<b>Comprehensive social security assistance (unemployment):</b> HK\$1,675 a month for a person living alone or HK\$1,200 to HK\$1,490 a month if living with other family members, depending on the number of family members; plus special grants to meet the specific individual needs of recipients.

Asia and the Pacific	Israel
<b>Regulatory framework</b>	<b>Type of program:</b> Social insurance system.
<b>Coverage</b>	Employed persons residing permanently or temporarily in Israel aged 20 (under certain circumstances, aged 18) to the retirement age for the earnings-tested old-age pension for men (age 66.7, rising gradually to age 67).
<b>Source of funds</b>	<b>Insured person:</b> 0.01% of earnings below plus 0.21% of earnings above 60% of the national average wage. The minimum monthly earnings for contribution calculation purposes are 3,710 new shekels (equal to the minimum wage). The maximum monthly earnings for contribution calculation purposes are five times the national average wage as of January 1 each year. The national average wage is 7,663 new shekels a month (January 2008). <b>Self-employed person:</b> Not applicable. <b>Employer:</b> 0.03% of earnings below plus 0.04% of earnings above 60% of the national average wage. The minimum monthly earnings for contribution calculation purposes are 3,710 new shekels (equal to the minimum wage). The maximum monthly earnings for contribution calculation purposes are five times the national average wage as of January 1 each year. The national average wage is 7,663 new shekels a month (January 2008). <b>Government:</b> 0.06% of earnings on behalf of government employees. The minimum monthly earnings for contribution calculation purposes are 3,710 new shekels (equal to the minimum wage). The maximum monthly earnings for contribution calculation purposes are five times the national average wage as of January 1 each year. The national average wage is 7,663 new shekels a month (January 2008).
<b>Qualifying conditions</b>	<b>Unemployment benefits:</b> Must be involuntarily unemployed, registered at the labor exchange, and ready and able to perform any suitable work. <i>Regular employee:</i> Must have at least 360 days of contributions in the last 540 days before unemployment. <i>Daily employee:</i> Must have at least 300 days of contributions in the last 540 days before unemployment. There is no qualifying period for demobilized soldiers or for young women who completed a period of national service (for up to 1 year after completion).
<b>Cash benefits for insured workers</b>	<b>Unemployment benefit:</b> A daily benefit is paid equal to between 20% and 80% of the insured's average daily wage in the last 75 days of work before unemployment.

	<p>The maximum daily benefit is 306 new shekels for the first 5-month period and 204 new shekels for the second period (from the sixth month onward). The benefit is paid after a 5-day waiting period (the waiting period is also applied each time the insured has received unemployment benefits for 4 consecutive months).</p> <p>The maximum duration of payment varies according to the category of beneficiary, from 50 to 175 days.</p>
<b>Asia and the Pacific</b>	<b>Japan</b>
<b>Regulatory framework</b>	<b>Type of program:</b> Social insurance system
<b>Coverage</b>	<p>Employees younger than age 65.</p> <p>Voluntary coverage for employees in agricultural, forestry, and fishery establishments with less than five regular employees.</p> <p>Exclusions: Seasonal workers whose term of employment is 4 months or less.</p> <p>Special systems for daily workers, seamen, and civil servants.</p>
<b>Source of funds</b>	<p><b>Insured person:</b> 0.6% of monthly earnings (salary and bonuses before tax); 0.7% for agricultural, forestry, fishery, or sake brewing industry workers.</p> <p><b>Self-employed person:</b> Not applicable.</p> <p><b>Employer:</b> 0.9% of payroll (salary and bonuses before tax); 1% for agricultural, forestry, fishery, or sake brewing industry workers; and 1.1% for construction workers.</p> <p><b>Government:</b> 13.8% of the cost of unemployment benefits and special allowances, 18.3% of the cost of benefits for daily workers, and 6.9% of the cost of benefits for insured persons on child care leave and for older workers.</p>
<b>Qualifying conditions</b>	<p><b>Unemployment benefit:</b> Must have at least 12 months of insurance during the last 24 months before unemployment. Must be registered with the Public Employment Security Office and be capable of, and willing to, work. The unemployed person must report to the Public Employment Security Office once every 4 weeks. Unemployment must not be due to voluntary leaving, serious misconduct, refusal of a suitable job offer, or nonattendance at vocational training (otherwise, the benefit may be limited to 1 to 3 months).</p> <p>Special daily or monthly allowances: The insured must have at least 3 years of coverage to receive education and training benefits and must take designated educational and training courses.</p> <p><b>Older worker benefit:</b> Paid to workers between ages 60 and 64 with more than 5 years of coverage whose wage has been reduced by 75 % from the wage paid at age 60.</p> <p><b>Child care leave benefit:</b> Paid to insured persons who take child care leave to care for a newborn child up to age 1; up to age 18 months, subject to conditions.</p> <p><b>Nursing care leave benefit:</b> Paid to insured persons who take leave to provide nursing care for family members.</p>
<b>Cash benefits for insured workers</b>	<p><b>Unemployment benefit:</b> The benefit is between 50% and 80% of the insured's average daily wage (higher percentages are awarded to lower-wage earners) in the 6 months before unemployment; 45% to 80% if between ages 60 and 64. The benefit is paid after a 7-day waiting period for between 90 and 150 days, according to the length of coverage, age, reasons for unemployment, and employment prospects. The benefit may be extended to between 90 days and 330 days if the insured becomes unemployed from an industry in recession, has a physical or mental illness, or is undergoing training.</p> <p>The minimum daily benefit is 1,656 yen.</p> <p>The maximum daily benefit is 7,775 yen.</p> <p>Special daily or monthly allowances: Allowances are paid to cover the cost of vocational training, transportation for job search activities, moving, and lodging expenses while seeking employment in the wider area.</p> <p><b>Older worker benefit:</b> The maximum benefit is equal to 15% of the wage after age 60, depending on the percentage of wage reduction.</p> <p><b>Child care leave benefit:</b> A monthly benefit is paid equal to 40% of the insured's average daily wage in the 6 months before the leave period multiplied by 30.</p> <p><b>Nursing care leave benefit:</b> The benefit is equal to 40% of the insured's wage before the leave period.</p>

Asia and the Pacific	Kazakhstan
<b>Regulatory framework</b>	<b>Type of program:</b> Social insurance system.
<b>Coverage</b>	Employed (excluding working pensioners) and self-employed persons, including foreign citizens and persons without citizenship who work and reside permanently in Kazakhstan.
<b>Source of funds</b>	<b>Insured person:</b> None. <b>Self-employed person:</b> See source of funds under Old Age, Disability, and Survivors, above. <b>Employer:</b> See source of funds under Old Age, Disability, and Survivors, above. <b>Government:</b> See source of funds under Old Age, Disability, and Survivors, above.
<b>Qualifying conditions</b>	<b>Unemployment benefit:</b> Must have at least 6 months of coverage.
<b>Cash benefits for insured workers</b>	<b>Unemployment benefit:</b> The monthly benefit is based on average monthly insured earnings in the last 24 months multiplied by the income replacement rate and the covered period rate. The income replacement rate is 0.3. The covered period rate is 0.7 with 6 to 11 months of coverage; 0.75 with 12 to 23 months; 0.85 with 24 to 35 months; 0.9 with 36 to 47 months; 0.95 with 48 to 59 months; and 1.0 with 60 or more months. The duration of the benefit depends on the period for which the insured was covered.

Asia and the Pacific	New Zealand
<b>Regulatory framework</b>	<b>Type of program:</b> Social assistance system.
<b>Coverage</b>	<b>Unemployment benefit:</b> All persons older than age 18 who meet the residency criteria and who are unemployed and actively seeking employment. <b>Independent youth benefit:</b> Single persons aged 16 or 17 who are not living with and cannot be supported by their parents. Must be in secondary education, in training, unemployed, sick, injured, disabled or pregnant. Exclusions: Superannuation pensioners, full-time students, and striking workers.
<b>Source of funds</b>	<b>Insured person:</b> None. <b>Self-employed person:</b> None. <b>Employer:</b> None. <b>Government:</b> The total cost is financed from general revenues.
<b>Qualifying conditions</b>	<b>Unemployment benefit:</b> Aged 18 or older (aged 16 or 17 and married with a dependent child) and has resided in New Zealand for at least 2 years. The benefit is income-tested. If the person has resided in New Zealand for less than 2 years, an income- and asset-tested hardship or emergency benefit is possible at the same rate as the unemployment benefit. The person must be available for and actively seeking full-time work. The benefit is not paid if unemployment was voluntary or due to dismissal for serious misconduct or involvement in an industrial dispute. The beneficiary must comply with the work test, which includes acceptance of any offer of suitable employment. The benefit may be withheld for up to 13 weeks in cases of voluntary unemployment or the failure to meet employment-related obligations. <b>Independent youth benefit:</b> Single persons aged 16 or 17 who are not living with and cannot be supported by their parents. Must have lived continuously in New Zealand for at least 24 months and must be in secondary education, in training, unemployed, sick, injured, disabled or pregnant.
<b>Cash benefits for insured workers</b>	<b>Unemployment benefit:</b> Up to NZ\$184.17 (net) a week is paid if aged 25 or older, single, and with no children; NZ\$153.46 (net) if between ages 20 and 24 or if aged 18 or 19 and living away from home; NZ\$122.77 (net) if aged 18 or 19 and living with a parent. Up to NZ\$263.78 (net) a week is paid for a single beneficiary with children; up to NZ\$153.46 (net) for each member of a married or civil-union couple, with or without children. Income test: The benefit is reduced by NZ\$0.70 for each dollar of gross earned income exceeding NZ\$80 a week. The benefit is paid after a waiting period of between 1 and 2 weeks, depending on previous income and family circumstances. There is no maximum period for which the unemployment benefit can be paid. Benefit adjustment: Benefits are adjusted annually on April 1, according to changes in the consumer price index for the previous calendar year. <b>Independent youth benefit:</b> Up to NZ\$153.46 (net) a week is paid.

	<p>Income test: The benefit is reduced by NZ\$0.70 for each dollar of gross earned income exceeding NZ\$80 a week.</p> <p>Benefit adjustment: Benefits are adjusted annually on April 1, according to changes in the consumer price index for the previous calendar year.</p>
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Asia and the Pacific	Thailand
<b>Regulatory framework</b>	<b>Type of program:</b> Social insurance system.
<b>Coverage</b>	<p>Employees aged 15 to 60.</p> <p>There is no voluntary coverage.</p> <p>Exclusions: Judges; employees of foreign governments or international organizations; employees of state enterprises; agricultural, forestry, and fishery employees; temporary and seasonal workers; and Thai citizens working abroad.</p>
<b>Source of funds</b>	<p><b>Insured person:</b> 0.5% of gross monthly earnings.</p> <p>The minimum monthly earnings for contribution calculation purposes are 1,650 baht. The maximum monthly earnings for contribution calculation purposes are 15,000 baht.</p> <p><b>Self-employed person:</b> Not applicable.</p> <p><b>Employer:</b> 0.5% of monthly payroll.</p> <p>The minimum monthly earnings for contribution calculation purposes are 1,650 baht. The maximum monthly earnings for contribution calculation purposes are 15,000 baht.</p> <p><b>Government:</b> 0.25% of gross monthly earnings.</p> <p>The minimum monthly earnings for contribution calculation purposes are 1,650 baht. The maximum monthly earnings for contribution calculation purposes are 15,000 baht.</p>
<b>Qualifying conditions</b>	<p><b>Unemployment benefit:</b> The insured must have at least 6 months of contributions in the 15 months before unemployment.</p> <p>The insured must be registered with the Government Employment Service Office, be ready and able to accept any suitable job offer, and report not less than once a month to the Government Employment Service. Unemployment must not be due to performing duties dishonestly; intentionally committing a criminal offense against the employer; seriously violating work regulations, rules, or lawful order of the employer; neglecting duty for 7 consecutive days without reasonable cause; or causing serious damage to the workplace as a result of personal negligence.</p> <p>The Social Security Office may suspend benefit payments for failure to comply with conditions.</p>
<b>Cash benefits for insured workers</b>	<p><b>Unemployment benefit:</b> If involuntarily unemployed, the benefit is equal to 50% of the insured's average daily wage in the highest paid 3 months in the 9 months before unemployment and is paid for up to 180 days in any 1 year; if voluntarily unemployed, the benefit is equal to 30% of the insured's average daily wage and is paid for up to 90 days in any 1 year.</p> <p>The benefit is paid from the 8th day of unemployment.</p> <p>The maximum daily benefit is 250 baht.</p>

Asia and the Pacific	Turkey
<b>Regulatory framework</b>	<b>Type of program:</b> Social insurance system.
<b>Coverage</b>	<p>Employees (including foreign nationals) aged 18 or older working under a service contract in the public or private sector and certain other specified groups.</p> <p>Exclusions: Civil servants, workers in agriculture and forestry, household workers, military personnel, students, and self-employed persons.</p>
<b>Source of funds</b>	<p><b>Insured person:</b> 1% of monthly earnings, up to a maximum.</p> <p><b>Self-employed person:</b> Not applicable.</p> <p><b>Employer:</b> 2% of monthly payroll.</p> <p><b>Government:</b> 1% of monthly earnings, up to a maximum</p>
<b>Qualifying conditions</b>	<b>Unemployment benefit:</b> Must have at least 600 days of contributions in the 3 years before unemployment, including the last 120 days of employment.
<b>Cash benefits for insured workers</b>	<p><b>Unemployment benefits:</b> The minimum daily benefit is equal to 50% of average daily earnings, based on the last 4 months of earnings. The benefit is paid for 180 days to an insured worker with at least 600 days of contributions; for 240 days with at least 900 days of contributions; and 300 days with at least 1,080 days of contributions.</p> <p>The monthly benefit must not be higher than the minimum wage for the industry in which the insured worked.</p>

	<p>A worker may receive unemployment benefits at the same time as sickness and maternity benefits.</p> <p>Benefit adjustment: Benefits are not adjusted but are calculated according to the insured's monthly earnings.</p>
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Asia and the Pacific	Vietnam
<b>Regulatory framework</b>	<b>Type of program:</b> Social insurance system.
<b>Coverage</b>	Vietnamese citizens with employment contracts of 1 to 3 years or permanent contracts who are employed by private- and public-sector organizations with ten or more workers.
<b>Source of funds</b>	<p><b>Insured person:</b> 1% of gross monthly earnings.</p> <p>The minimum earnings for contribution calculation purposes are equal to the minimum wage.</p> <p>The maximum earnings for contribution calculation purposes are 20 times the minimum wage.</p> <p>The minimum monthly wage is 540,000 dong (rising to 650,000 dong as of May 2009).</p> <p><b>Self-employed person:</b> Not applicable.</p> <p><b>Employer:</b> 1% of monthly payroll.</p> <p>The minimum earnings for contribution calculation purposes are equal to the minimum wage.</p> <p>The maximum earnings for contribution calculation purposes are 20 times the minimum wage.</p> <p>The minimum monthly wage is 540,000 dong (rising to 650,000 dong as of May 2009).</p> <p><b>Government:</b> 1% of insured's gross monthly earnings and administrative costs.</p>
<b>Qualifying conditions</b>	<p>The insured must have at least 12 months of contributions during the last 24 months, must be registered as unemployed, and must not have found a job within 15 days of registration.</p> <p>The benefit is suspended if two suitable job placements are refused for no plausible reason.</p>

**Table A1: SOCIAL SECURITY PROGRAMMES: AMERICAS**

America	Argentina
Regulatory framework	<b>Type of program:</b> Social insurance system.
Coverage	Private-sector employees, including temporary and casual workers. Exclusions: Self-employed persons, household workers, public-sector employees, and teachers in private institutions.
Source of funds	<b>Insured person:</b> None. <b>Self-employed person:</b> Not applicable. <b>Employer:</b> 0.89% or 1.11% of gross payroll, according to the type of enterprise. The minimum monthly earnings for contributions purposes are 268 pesos. There are no maximum earnings for contributions purposes. <b>Government:</b> Finances any deficit.
Qualifying conditions	<b>Unemployment benefits:</b> The insured must have at least 6 months of contributions in the 3 years before unemployment; 90 days in the 12 months before unemployment for temporary workers. Extended unemployment benefit: The benefit may be extended for up to 6 months if the unemployed person is at least age 45 (men and women) and has children who are eligible for family allowances. Single-payment benefit: The benefit is paid to an unemployed person who intends to set up a business. The unemployed person must present a business plan to the Ministry of Labor, Employment, and Social Security for approval. The unemployed person must be registered and available for suitable employment and not be receiving any other social security benefit.
Cash benefits for insured workers	<b>Unemployment benefits:</b> The monthly benefit is 50% of the insured's best wage in the 6 months before unemployment. The benefit is paid for 4 months if the insured has 12 to 23 months of contributions; for 8 months with 24 to 35 months; for 12 months with 36 months or more.  The minimum monthly unemployment benefit is 250 pesos. The maximum monthly unemployment benefit is 400 pesos.  Extended unemployment benefit: The benefit is equal to 70% of the first monthly unemployment benefit paid.  Lump-sum benefit: The remainder of the benefit may be paid as a lump sum after the first monthly payment has been made, providing at least 3 monthly payments remain before entitlement ceases. The benefit is equal to twice the total amount of the remaining monthly payments.  Unemployment beneficiaries may receive family allowances.

America	Barbados
Regulatory framework	<b>Type of program:</b> Social insurance system.
Coverage	Employees aged 16 to 65 and 6 months. Exclusions: Self-employed persons, family labor, and permanent government employees.
Source of funds	<b>Insured person:</b> 0.75% of covered earnings. The minimum earnings for contribution calculation purposes are B\$21 a week for employees paid weekly or B\$91 a month for employees paid monthly. The maximum earnings for contribution calculation purposes are B\$858 a week for employees paid weekly or B\$3,720 a month for employees paid monthly. <b>Self-employed person:</b> Not applicable. <b>Employer:</b> 0.75% of covered payroll. The minimum earnings for contribution calculation purposes are B\$21 a week for employees paid weekly or B\$91 a month for employees paid monthly. The maximum earnings for contribution calculation purposes are B\$858 a week for employees paid weekly or B\$3,720 a month for employees paid monthly. <b>Government:</b> None; contributes as an employer.

Qualifying conditions	<b>Unemployment benefit:</b> The insured must be younger than age 65 and 6 months with at least 52 weeks of coverage; must have at least 7 weeks of paid or credited contributions in the second to last quarter before the unemployment began; and must have at least 20 weeks of paid or credited contributions in the three consecutive quarters ending in the second to last quarter before the unemployment began.
Cash benefits for insured workers	<b>Unemployment benefit:</b> The benefit is 60% of the insured's average covered weekly earnings and is paid after a 3-day waiting period for up to 26 weeks in any 52-week period. The waiting period is waived if the insured is unemployed for at least 14 days.

America	Brazil
Regulatory framework	<b>Type of program:</b> Social assistance system.
Coverage	Persons employed in the formal private sector and other categories of workers, such as household workers, survivors of slave labor, and fishermen (during closed season periods). Exclusions: Self-employed persons.
Source of funds	<b>Insured person:</b> None. <b>Self-employed person:</b> Not applicable. <b>Employer:</b> None. <b>Government:</b> The total cost is financed by earmarked taxes.
Qualifying conditions	<b>Unemployment benefits:</b> The benefit varies according to whether the insured had 6 months to 11 months of coverage, 12 months to 23 months of coverage, or 24 months or more of coverage in the last 36 months. Unemployment must not be due to misconduct or resignation. The insured must lack other resources to support self or family and must not receive other social insurance benefits.
Cash benefits for insured workers	<b>Unemployment benefit (means-tested):</b> The monthly benefit varies according to average earnings in the last 3 months of employment: 80% of average earnings is paid with average earnings up to 767.60 reais; plus 50% of earnings between 767.61 reais and 1,279.46 reais. The minimum monthly benefit is equal to the legal monthly minimum wage (465 reais). The maximum monthly benefit is 870.01 reais. The benefit is paid for 3 to 5 months, depending on the insured's duration of coverage. Under special conditions, the benefit may be extended for an additional 2 months. Benefit adjustment: Benefits are adjusted annually according to changes in the minimum wage.

America	Canada
Regulatory framework	<b>Type of program:</b> Social insurance system.
Coverage	All salaried workers, including federal government employees; self-employed fishermen. Exclusions: Self-employed persons other than fishermen.
Source of funds	<b>Insured person:</b> 1.73% of covered earnings (also finances benefits under Sickness and Maternity, except for Quebec). In Quebec, 1.38% of covered earnings. The maximum annual earnings for contribution calculation purposes are C\$42,300. <b>Self-employed person:</b> Not applicable. <b>Employer:</b> 2.42% of covered payroll (also finances benefits under Sickness and Maternity, except for Quebec). In Quebec, 1.93% of covered payroll. The maximum annual earnings for contribution calculation purposes are C\$42,300. <b>Government:</b> None.
Qualifying conditions	<b>Unemployment benefit:</b> The qualifying conditions vary from 420 hours to 700 hours of covered employment in the last year, depending on the regional unemployment rate, or 910 hours for a new entrant or reentrant to the labor force. The insured must be registered, able, willing, and available to work and unable to obtain suitable employment; unable to work because of sickness, maternity, or providing parental care or compassionate care to a gravely ill family member with a potentially fatal condition. If unemployment is due either to voluntary leaving without just cause or to misconduct, the disqualification is indefinite and applies until the insured requalifies for the benefit.



Cash benefits for insured workers	<p><b>Unemployment benefit:</b> The benefit is 55% of average covered earnings in the last 26 weeks, plus a family supplement for low-income and modest-income earners with dependent children. The supplement is awarded if annual net family income (after allowable deductions and expenses are applied under the Income Tax Act) is less than C\$25,921. The benefit is paid after a 2-week waiting period for between 14 and 45 weeks, depending on the claimant's employment history and regional unemployment rates. A pilot project in 25 regions, running from October 30, 2005, until October 25, 2008, calculates benefits based on the highest 14 weeks of covered earnings. The maximum weekly benefit is C\$447.</p>
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America	Chile
Regulatory framework	<b>Type of program:</b> Employment-related and mandatory individual severance account system.
Coverage	<p><b>Employment-related system:</b> Employed persons.</p> <p><b>Individual severance account:</b> Mandatory coverage for employed persons hired on or after October 2, 2002; voluntary coverage for employed persons hired prior to October 2, 2002.</p> <p>Exclusions: Persons younger than age 18, household workers, apprentices, pensioners (unless partially disabled), self-employed persons, civil servants, and armed forces personnel.</p>
Source of funds	<p><b>Employment-related system</b></p> <p><i>Insured person:</i> None.</p> <p><i>Self-employed person:</i> None.</p> <p><i>Employer:</i> None.</p> <p><i>Government:</i> The total cost is met through the Unified Family Allowances and Unemployment Fund.</p> <p><b>Individual severance account</b></p> <p><i>Insured person:</i> 0.6% of covered monthly earnings (plus an administrative fee) for up to 11 years for each job; voluntary contributors, 0.6% of covered monthly earnings (plus an administrative fee). Workers employed under a fixed-term contract do not contribute. The maximum monthly earnings for contribution calculation purposes are 90 UFs (unidad de fomento). The UF is equal to 20,958.67 pesos and is adjusted daily according to changes in the consumer price index.</p> <p><i>Self-employed person:</i> Not applicable.</p> <p><i>Employer:</i> 2.4% of covered payroll a month for up to 11 years (1.6% to the insured's individual account and 0.8% to the Solidarity Severance Fund); 3% if an employee has a fixed-term contract (2.8% to the insured's individual account and 0.2% to the Solidarity Severance Fund).</p> <p>The maximum monthly earnings for contribution calculation purposes are 90 UFs (unidad de fomento). The UF is equal to 20,958.67 pesos and is adjusted daily according to changes in the consumer price index.</p> <p><i>Government:</i> An annual contribution to the Solidarity Severance Fund of 225,792 UTM (unidad tributaria mensual). The UTM, a monthly tax indexed unit set by law, is 36,682 pesos.</p>
Qualifying conditions	<p><b>Unemployment benefits</b></p> <p><i>Employment-related system:</i> The insured must be involuntarily unemployed with at least 12 months or 52 weeks of contributions in the previous 2 years, registered for employment, and able and willing to work. The receipt of an employment-related benefit with an individual severance account benefit is not possible.</p> <p><i>Individual severance account:</i> The insured must be involuntarily unemployed with at least 12 months of contributions; insured persons with fixed-term contracts must have at least 6 months of contributions since they first joined the system or since the individual account was last fully drawn down. The benefit is suspended if the insured starts a new job. If the balance in the individual account is insufficient to pay a benefit, the insured is eligible for a benefit under the Solidarity Severance Fund provided that unemployment was involuntary and the insured had contributed 12 months before unemployment began, was not employed on a fixed-term contract, and had not refused a suitable job offer. The receipt of benefits from the Solidarity Severance Fund is possible only twice in any 5-year period.</p>

Cash benefits for insured workers	<p><b>Unemployment benefit</b></p> <p><i>Employment-related system:</i> For the first 90 days, the benefit is 17,338 pesos a month; between 91 days and 180 days, 11,500 pesos a month; between 181 days and 360 days, 8,669 pesos a month.</p> <p>Persons who are eligible for unemployment benefits may also continue to receive family allowances, maternity benefits, and medical benefits.</p> <p>If the benefit ceases because the insured has started a new job before 360 days of benefits have been paid, but the insured subsequently becomes unemployed again, the insured may continue receiving the benefit for the remaining period, up to 360 days.</p> <p><i>Individual severance account:</i> The benefit paid depends on the individual account balance plus accrued interest. The benefit decreases each month and lasts from 1 to 5 months depending on the length of the contribution period: with 12 to 17 months of contributions, 1 month of benefits is paid; with 18 to 29 months, 2 months; with 30 to 41 months, 3 months; with 42 to 53 months, 4 months; and with at least 54 months, 5 months.</p> <p>The first monthly benefit is calculated as a percentage of total contributions, and the amounts of the second and following payments are 90%, 80%, and 70% of the first monthly amount, respectively. The fifth payment is the remaining balance in the individual account.</p> <p>If the insured is entitled to receive a benefit from the Solidarity Severance Fund, the fund may top up the individual account benefit. The first monthly benefit is 50% of average earnings in the last 12 months; 45% for the second; 40% for the third; 35% for the fourth; and 30% for the fifth month.</p> <p>For every month that the national unemployment rate is one percentage point higher than the national four-year average, all beneficiaries who are due to collect their final payment will be entitled to receive two additional months of benefits of 25% of average earnings in the last 12 months.</p> <p>If the insured dies before retirement, the accumulated capital is transferred to a named survivor.</p> <p>The insured can opt to stop receiving benefits to safeguard the accumulated capital for a future period of unemployment. Persons who are eligible for benefits may also continue to receive family allowances, maternity benefits, and medical benefits.</p> <p>The minimum monthly benefit for insured workers entitled to a Solidarity Severance Fund benefit is 88,000 pesos for the first payment, decreasing gradually to 48,000 pesos for the fifth payment.</p> <p>The maximum monthly benefit for insured workers entitled to a Solidarity Severance Fund benefit is 140,000 pesos for the first payment, decreasing gradually to 114,000 pesos for the fifth payment.</p> <p>Benefits are paid 10 days after the claim is accepted.</p> <p>Benefit adjustment: The minimum and maximum benefits provided under the Solidarity Severance Fund are adjusted annually in February according to the consumer price index.</p>
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America	Mexico
Regulatory framework	<p>Labor law requires employers to pay dismissed employees a lump sum of 3 months of pay plus 20 days of pay for each year of service.</p> <p>Unemployed persons with at least 5 years of service may withdraw an amount equal to 90 days of their average earnings in the last 250 weeks of contributions or 11% of the individual account balance, whichever is lower.</p> <p>Unemployed persons with 3 to 5 years of service and at least 12 bi-monthly contributions to the Social Security Institute may withdraw an amount equal to 30 days of their covered earnings for contribution calculation purposes, up to 10 times the legal monthly minimum wage in Mexico City.</p> <p>The legal minimum daily wage in Mexico City is 54.80 pesos.</p> <p>One withdrawal is permitted every 5 years.</p> <p>When the insured persons returns to work, the amount withdrawn during unemployment may be replaced and the number of contribution weeks recuperated.</p>
Coverage	No data
Source of funds	No data
Qualifying conditions	No data
Cash benefits for insured workers	No data

America	United States
Regulatory framework	<b>Type of program:</b> Social insurance system.
Coverage	<p>Employees of firms in industry and commerce and employees of nonprofit organizations with four or more employees during 20 weeks in a year or that pay wages of \$1,500 or more in any calendar quarter in a year. Almost all state and local government workers, household workers, and more than 75% of farm workers are covered. Federal civilian and military employees are also covered.</p> <p>Exclusions: Some agricultural employees, employees of religious organizations, casual employees, family labor, and self-employed persons. Special federal system for railroad employees.</p>
Source of funds	<p><b>Insured person:</b> None, except in Alaska, New Jersey, and Pennsylvania. <b>Self-employed person:</b> Not applicable. <b>Employer</b></p> <p><i>Federal tax:</i> 0.8% of taxable payroll. (The full amount is 6.2%. However, there is a 5.4% credit if states meet all federal requirements; includes a temporary surcharge of 0.2% on the first \$7,000 earned by each worker in covered employment annually.) <i>State programs:</i> The standard rate is 5.4% of taxable payroll. Actual rates vary from zero to 10% or more, according to the individual employer's experience with laying off workers. The first \$7,000 to \$35,700 (varies according to the state) earned by each worker in covered employment is subject to this tax annually. <b>Government:</b> Federal tax revenue is used for the administration of state unemployment compensation programs, loans to states to pay for unemployment benefits, or to finance the extended benefits program. State tax revenue is used for unemployment benefits.</p>
Qualifying conditions	<p><b>Unemployment benefits:</b> Most states require minimum earnings in the base period equal to a specified multiple of the weekly benefit amount or high-quarter wages, or a specified total amount of wages. A few states require a specified number of weeks of employment (for example, from 15 to 20 weeks). One state requires a certain number of hours of work. To be eligible, an unemployed worker must be registered with the employment service, be capable of and available for work, and must actively seek work. An unemployed worker will be disqualified for voluntarily leaving a job without good cause, being discharged from employment for misconduct, or refusing an offer of suitable work. Unemployed workers may be disqualified if they are participating in a labor dispute. The length of the disqualification period varies among states and depends on the reason for disqualification.</p>
Cash benefits for insured workers	<p><b>Unemployment benefit:</b> The benefit is about 50% of the insured's earnings (usually capped at around 50% of the state's average weekly wage), according to diverse state formulas. The benefit is paid after a 1-week waiting period in most states, for up to 26 weeks in most states.</p> <p>Dependent's supplement: About 25% of states provide from \$1 to \$125 a week for each child and sometimes for other dependents.</p> <p>Federal law provides for up to 13 additional weeks of benefits in states with high levels of unemployment.</p> <p><b>Unemployment assistance:</b> Assistance is available in some states to workers who are ineligible for unemployment benefits because of insufficient periods of covered employment, to unemployed persons who have exhausted benefit rights under the federal and state assistance programs, and to unemployed persons participating in training programs.</p>

America	Uruguay
Regulatory framework	<b>Type of program:</b> Social assistance system.
Coverage	<p>Private-sector employees in industry and commerce, rural workers, and household workers.</p> <p>Exclusions: Self-employed persons.</p>
Source of funds	<p><b>Insured person:</b> None. <b>Self-employed person:</b> Not applicable. <b>Employer:</b> None. <b>Government:</b> The total cost.</p>

Qualifying conditions	<p><b>Unemployment benefits:</b> The insured must have at least 6 months of work in the 12-month period before unemployment; workers who are paid at irregular intervals must have at least 5 months of work and have earned at least 8,892 pesos in the 12-month period before unemployment began.</p> <p>Rural workers who are paid monthly must have at least 12 months of work in the 24-month period before unemployment; rural workers who are paid at irregular intervals must have at least 250 days of work and have earned at least 23,328 pesos in the 24-month period before unemployment began.</p> <p>Household workers must be registered; household workers who are paid monthly must have at least 6 months of work in the 12-month period before unemployment; household workers who are paid at irregular intervals must have at least 12 months in the 24-month period before unemployment began; workers who are paid daily or weekly must have at least 150 days in the 12 months or 250 days in the 24 months of work before unemployment began.</p> <p>Unemployment must not be the result of dismissal for disciplinary reasons.</p> <p>Partial unemployment benefit: A benefit is paid to workers who are paid daily or at irregular intervals if working time is reduced by 25% or more.</p> <p>Dependent's supplement: Paid if the unemployed person is married, has children younger than age 21 (any age if disabled), or has disabled dependents.</p> <p>There is a 12-month waiting period before a new claim for unemployment benefits can be made.</p>
Cash benefits for insured workers	<p><b>Unemployment benefit:</b> For full unemployment, workers who are paid monthly or at irregular intervals receive a monthly benefit of 50% of average earnings in the 6 months before unemployment; a monthly benefit of 12 days of earnings before unemployment for workers who are paid daily.</p> <p>Partial unemployment benefit: The monthly benefit is 12 days of earnings before partial unemployment, minus the value of current monthly earnings.</p> <p>Dependent's supplement: 20% of the benefit is paid.</p> <p>The monthly minimum unemployment benefit is 1,944 pesos.</p> <p>The monthly maximum unemployment benefit is 21,384 pesos.</p>

TABLE A1: SOCIAL SECURITY PROGRAMMES: AFRICA

Africa	Algeria
<b>Regulatory framework</b>	<b>Type of program:</b> Social insurance system
<b>Coverage</b>	Salaried workers. Exclusions: Self-employed persons.
<b>Source of funds</b>	<b>Insured person:</b> 0.5% of gross earnings; contributions are paid on unemployment benefits. <b>Self-employed person:</b> Not applicable. <b>Employer:</b> 1.5% of gross payroll plus a lump-sum contribution equal to 80% of each laid-off worker's average monthly earnings in the last year for each year of employment (up to 12 years) if the employee worked for the employer for more than 3 years. <b>Government:</b> None.
<b>Qualifying conditions</b>	<b>Unemployment benefit:</b> The insured must be involuntarily unemployed; must have at least 3 years of contributions, including the 6 months before unemployment; must not receive income from any professional activity; must have been looking for work for at least 3 months; and must reside in Algeria. The previous employer must have paid all required social security contributions.
<b>Cash benefits for insured workers</b>	<b>Unemployment benefit:</b> The benefit is calculated according to a reference salary that is equal to 50% of the sum of the insured's average monthly earnings in the last 12 months and the legal monthly minimum wage. The benefit is paid for 2 months for each year of contributions, up to 36 months. The legal monthly minimum wage is 12,000 dinars. The minimum duration of benefit entitlement is 12 months. The total duration of benefit entitlement is split into four equal periods and the benefit declines over the four periods. The monthly benefit is equal to 100% of the reference salary during the first period, 80% during the second period, 60% during the third period, and 50% during the fourth period. The minimum monthly benefit is equal to 70% of the legal monthly minimum wage. The maximum monthly benefit is equal to three times the legal monthly minimum wage. The legal monthly minimum wage is 12,000 dinars. Nonworking spouse's supplement: If the insured receives an unemployment benefit of less than 7,000 dinars a month, 500 dinars a month is paid for a nonworking spouse. Unemployment beneficiaries and their dependents are eligible for sickness, maternity, and family benefits (entitlement may continue for up to 12 months after the unemployment benefit ceases). Periods during which the unemployment benefit has been paid are credited for old-age, disability, and survivor pension calculation purposes.

Africa	Mauritius
<b>Regulatory framework</b>	<b>Type of program:</b> Social assistance and social insurance system.
<b>Coverage</b>	<b>Social assistance:</b> Heads of households younger than age 60 and their dependents. <b>Social insurance:</b> Employed persons. Exclusions: Public officers, including employees of parastatal and local authorities; part-time workers; self-employed persons; and migrant workers.
<b>Source of funds</b>	<b>Insured person:</b> <i>Social assistance:</i> None. <i>Social insurance:</i> 1% of basic wages. <b>Self-employed person:</b> <i>Social assistance:</i> None. <i>Social insurance:</i> Not applicable. <b>Employer:</b> <i>Social assistance:</i> None. <i>Social insurance:</i> None. <b>Government:</b> <i>Social assistance:</i> The total cost. <i>Social insurance:</i> Up to 50% of the cost of the workfare benefit.

<b>Qualifying conditions</b>	<p><b>Unemployment benefits (social assistance):</b> The claimant must be willing and able to work, actively seeking employment, and registered as unemployed for at least 30 days at the employment exchange. The benefit is income-tested.</p> <p><b>Workfare benefit (social insurance):</b> The claimant must be laid off or fired from work due to economic, technological, or structural reasons affecting the enterprise; illegal termination of the employment agreement; misconduct; or poor performance. The claimant must have at least 6 months of continuous employment with the employer at the time of dismissal and be registered with the Permanent Secretary of the Ministry of Labour, Industrial Relations and Employment within 7 days of the dismissal.</p>
<b>Cash benefits for insured workers</b>	<p><b>Unemployment hardship relief benefit (social assistance):</b> Up to 308 rupees a month is paid.</p> <p>Spouse allowance (social assistance): Up to 308 rupees a month is paid for a spouse.</p> <p>Child allowance (social assistance): 124 rupees a month is paid for each child younger than age 10; 148 rupees for each child aged 10 to 14; and 207 rupees for each child aged 15 to 19 who is a full-time student or disabled and dependent.</p> <p>Rent allowance (social assistance): An amount equal to 50% of the claimant's rent is paid, up to 243 rupees.</p> <p>The minimum unemployment hardship relief benefit is 178 rupees.</p> <p>Benefit adjustment: Benefits are adjusted annually in July according to changes in the cost of living.</p> <p><b>Workfare benefit (social insurance):</b> 90% of the insured's basic wage is paid for the first 3 months; 60% is paid for the next 3 months; 30% thereafter, up to a total of 12 months.</p> <p>The minimum workfare benefit is 3,000 rupees a month.</p>

Africa	South Africa
<b>Regulatory framework</b>	<b>Type of program:</b> Social insurance system.
<b>Coverage</b>	<p>All employees working for more than 24 hours a month, including household and seasonal workers and employees in national and provincial governments.</p> <p>Exclusions: Self-employed persons; government employees and employees who work fewer than 24 hours a month; foreigners who enter the country to fulfill an employment contract and who are required by law to leave the country when the contract ends; and persons receiving a monthly state pension, any benefits from the work injury and occupational disease compensation fund, or benefits from any unemployment fund or scheme.</p>
<b>Source of funds</b>	<p><b>Insured person:</b> 1% of covered earnings. The maximum earnings for contribution calculation purposes are 12,478 rand a week or 149,736 rand a month. The insured person's contributions also finance cash sickness and maternity benefits under Sickness and Maternity, above.</p> <p><b>Self-employed person:</b> Not applicable.</p> <p><b>Employer:</b> 1% of the insured's covered earnings. The maximum earnings for contribution calculation purposes are 12,478 rand a week or 149,736 rand a month. The employer's contributions also finance cash sickness and maternity benefits under Sickness and Maternity, above.</p> <p><b>Government:</b> 25% of total employee and employer contributions, up to 7 million rand a year. The maximum earnings for contribution calculation purposes are 12,478 rand a week or 149,736 rand a month. Government contributions also finance cash sickness and maternity benefits under Sickness and Maternity, above.</p>
<b>Qualifying conditions</b>	<p><b>Unemployment benefit:</b> The insured's entitlement to the benefit increases at a rate of 1 day of benefits for every 6 completed days of employment, up to 238 days in the 4-year period before the date of application for the benefit. The insured must have at least 13 weeks of contributions during the last 52 weeks and be capable of and available for work. The insured must register with and report to the public employment exchange, unless unemployment is the result of illness or pregnancy. Unemployment must not be the result of refusing suitable work or training. The unemployment benefit is paid after 14 days of unemployment.</p>

	<p><b>Survivor benefit:</b> The surviving spouse or a life-partner of the deceased must apply for the benefit within 6 months of the insured's death. In the absence of a surviving spouse or life-partner, the benefit is paid to a dependent child. The child must be younger than age 21 (age 25 if a student) and have been totally or largely dependent on the deceased.</p>
<p><b>Cash benefits for insured workers</b></p>	<p><b>Unemployment benefit:</b> The benefit varies between 38% and 58% of average earnings in the last 6 months, depending on the insured's period of service, and is paid for up to 8 weeks.</p> <p><b>Survivor benefit:</b> A lump sum is paid equal to up to 8 weeks of the unemployment benefit the deceased would have been entitled to based on his or her period of service and previous earnings.</p>

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