Social policy, economic growth and developmental welfare

As a result of the efforts of neo-liberal economists, economic issues are given more prominence in social policy debates today than ever before. While social policy has historically been viewed as a means of meeting social needs and promoting human well-being, its goals are increasingly subsumed under cost containment and efficiency considerations. The now widely accepted neo-liberal argument that social spending harms the economy and that economic development requires retrenchments in state welfare, more information about this approach is needed. This article discusses the developmental welfare approach with reference to neo-liberalism’s current hegemonic influence on social policy. It traces the historical evolution of developmental welfare, discusses its theoretical implications and outlines its practical proposals.

The idea of developmental welfare

The notion of developmental welfare is rooted in vintage beliefs about social progress, the desirability of change and the prospect of social improvement. It found formal expression in the late nineteenth century when the proponents of interventionism challenged the dominance of laissez-faire and Social Darwinist theories. The view that social science could be applied to engineer social progress gained further popularity as the influence of political parties representing the interests of workers in the European countries increased during the early decades of the twentieth century. The introduction of centralised economic social planning by the Soviets, and the popularity of Keynesian demand management policies in the Western industrial countries, gave expression to these beliefs. This development was accompanied by the sociological argument that social development and social planning can engender progressive social change (Midgley, 1994).

Although events in Europe provided an intellectual framework for developmental welfare, it was in the British colonial territories that social development ideas were first translated into practical programmes (Midgley, 1994). The limited, remedial social services introduced by the colonial authorities to deal with the most conspicuous manifestations of urban need were augmented, first in West Africa, but later in other parts of the world, with community-based programmes. These programmes sought to promote popular participation in productive development projects in order to raise incomes and meet social needs. Unlike the remedial social services, these programmes gave expression to the notion that social welfare could contribute positively to economic development.

The United Nations and its affiliate agencies championed this idea and were especially active in promoting its application to community development.
projects around the world (United Nations, 1971a). These agencies also fostered the idea that social welfare should be linked directly to economic development. Many academic experts agreed, contending that governments could not hope to achieve sustainable improvements in standards of living through economic growth if they did not simultaneously adopt policies and programmes that enhanced the well-being of their people. The term ‘social development’ came into use and programmes that enhanced the well-being of their proposals in the 1960s and 1970s which may be process of economic development (Midgley, 1995).

These ideas found expression in a range of policy proposals in the 1960s and 1970s which may be loosely categorised as representing the social development approach. They include the concept of ‘unified socio-economic planning’ promoted by the United Nations under the influence of Gunnar Myrdal in the late 1960s (United Nations, 1971a). The basic-needs approach, which was based on the work of Paul Streeten and his colleagues (Streeten et al., 1981) and advocated by the International Labour Office, also gave expression to social development ideas. Another example of social development thinking was the redistribution with growth model articulated by economists at World Bank and the Institute of Development Studies at the University of Sussex in England (Chenery et al., 1974). Also relevant were the social-planning approach formulated at the London School of Economics (Hardiman & Midgley, 1982), and the community or popular participation movement which has been promoted by several international agencies including the United Nations, UNICEF and the World Health Organization (Hollnsteiner, 1982; Newell, 1975; United Nations Children’s Fund, 1982; United Nations, 1971b, 1975).

However, at the time, these approaches were being undermined by unforeseen events. The oil shocks of the 1970, growing developing country indebtedness, rampant inflation and widespread economic stagnation in the industrial nations posed a serious challenge to their effective implementation. These events also fostered widespread electoral discontent and the growing appeal of radical right-wing political parties (Glennenerster & Midgley, 1991). These parties actively promoted neo-liberal market economics, called for a return to traditional values and used populist techniques to exploit popular disenchantment with establishment politics. The election of Margaret Thatcher in Britain and Ronald Reagan in the United States at the end of the 1970s signalled a dramatic change in political and economic affairs and the attenuation of conventional post-War consensus thinking about state intervention in economic and social life. In Chile, General Pinochet used the force of military authority to reverse the country’s venerable history of government intervention and to dismantle Latin America’s oldest ‘welfare state’ (Borzutzky, 1991).

At the time, claims about the allegedly negative effects of social expenditures on economic development were being promoted by academic economists. In the United States, Martin Feldstein (1974) claimed that the social services, and social insurance in particular, was fuelling consumption to an extent that harmed the nation’s capacity to save. This, in turn, was depriving industry and commerce of much-needed capital for future economic development. Social welfare might be justified on humanitarian grounds, but it was causing serious damage to the economy. At about the same time, two British economists, Robert Bacon and Walter Eltis (1976), attributed Britain’s high inflation and stagnating economy to excessive government spending which, they claimed, placed a huge burden on the productive economy. The unchecked expansion of social welfare had harmed the market and reduced economic growth. In 1984, Charles Murray argued persuasively that social programmes in the United States had created serious work disincentives. Since the country’s welfare system was excessively generous, people had no incentive to seek employment and by being idle and dependent on government aid, they drained the productive economy.

These and similar arguments bolstered the neo-liberal attack on state welfarism and, as they gained popularity, the idea that government had a vital role to play in promoting people’s welfare lost the electoral support it had enjoyed for many years. These developments also undermined the consensus on state intervention, which had characterised national politics during the post-War decades. Many publicly owned industries were de-nationalised, and the economy was gradually deregulated. The ascendance of neo-liberalism also fostered the demise of Keynesian economic policy and central development planning. Privatisation and retrenchments in government welfare provision became widespread. In Chile, the first large-scale social security privatisation initiative was launched by General Pinochet in 1981 and his example was subsequently emulated by many of the region’s other countries (Borzutzky, 1997). The poorest developing nations of the Global South were often most seriously affected by neo-liberal dogma since they were heavily indebted and dependent on the International Monetary Fund and World Bank for aid. Both organisations became notorious for imposing structural adjustment programmes that were supposed to revitalise the economies of these debt-ridden nations and return them to prosperity. Instead, as structural adjustment programmes began to take effect, the incidence of poverty, malnutrition and disease in many developing countries increased. The gains of
previous decades were often reversed (Danaher, 1994). By the late 1980s, when the Soviet Union collapsed, the neo-liberal paradigm had attained canonical status. The social development perspective, it seemed, was now both irrelevant and defunct.

However, in 1990, the United Nations Development Programme published the first of its Human Development Reports, which, once again, stressed the need to integrate social and economic objectives within a dynamic and sustainable development process. At about this time, the United Nations began planning for a major international event, which it hoped would revitalise the social development perspective. This event was the World Summit on Social Development, which was held in Copenhagen in 1995. The Summit was attended by many heads of state and resulted in a Declaration that called on member nations to commit themselves to poverty eradication, social integration and social progress. Unfortunately, by declining to attend, President Bill Clinton signalled the reluctance of the United States to support the United Nation’s renewed commitment to social development.

During the 1990s, widespread ethnic violence, growing poverty and inequality and heightened social insecurity through the retrenchment of social programmes made the need for an international commitment to social development all the more imperative. Unfortunately, the prospects of returning social development to a position of global prominence now seems remote. With the election of President George W. Bush in the United States in 2000, the future does not look promising. His intention to introduce massive tax cuts, to partially privatise the American social security system and further retrench social expenditures, suggests that social welfare concerns will be relegated to a position of little importance in domestic or international policy. While events in the United States do not, of course, govern policy-making elsewhere, American ideas continue to exert considerable influence and, without the support of American leaders, it is unlikely that the developmental approach will gain much international support.

The theory of developmental welfare

While social development is faced with enormous challenges, it does offer a conceptual formula for challenging the tenets of neo-liberal thinking about economic growth and social policy. It does not do so defensively by claiming that the abolition of state welfare will cause suffering and social harm, or by appealing to a humanitarian concern for those in need. Although these are valid arguments, it makes the argument that retrenchments in social welfare will impede economic development. Its central premise, which is based on the need to integrate economic and social policy, posits that social expenditures in the form of social investments do not detract from but contribute positively to economic development. By emphasising social service policies and programmes that are investment oriented and that promote economic development, neo-liberal claims about the deleterious effects of social expenditures on the economy are effectively challenged, and the case for social development becomes compelling.

The ideas on which this argument are based have been articulated by Midgley and his colleagues (Midgley, 1994, 1995, 1996, 1999; Midgley & Livermore, 1997, 1998; Midgley & Sherraden, 2000) in a series of publications that draw on the social development tradition described earlier. Defining social development as ‘a process of planned social change designed to promote the well-being of the population as a whole in conjunction with a dynamic process of economic development’, Midgley (1995: 25) contrasts social development with other institutionalised approaches to promoting human welfare such as philanthropy, professional social work and social-service administration. Unlike these approaches, which are primarily concerned with solving social problems and meeting needs through the provision of social services, the payment of social benefits and the intervention of professional personnel, social development seeks to promote human well-being in association with a dynamic, ongoing process of economic development.

Social development views economic and social processes as equally important components of the development process. Social development cannot take place without economic development, and economic development is meaningless if it fails to bring about significant improvements in the well-being of the population as a whole. Social development advocates believe that a closer integration of economic and social policies can enhance the welfare of all. To achieve this goal, they propose the adoption of three primary axioms.

First, they urge the creation of organisational arrangements at the national level that harmonise economic and social policies within a comprehensive commitment to sustainable and people-centred development. It is lamentable that, in most countries, governmental organisations which are responsible for economic development have no regular contacts with social-service agencies. Although many developing countries created intersectoral mechanisms for integrating economic and social policy, the weakening of central planning has undermined their effectiveness. The implementation of the social development approach requires that economic development and social-service agencies work more closely together within a unified development framework.
Second, advocates of the developmental approach urge the adoption of macroeconomic policies that promote employment and attain people-centred economic development outcomes. This approach insists that economic development has a direct and positive impact on people’s welfare. Proponents of developmental welfare are critical of societies that experience economic growth but fail to ensure that growth fosters significant improvements in social well-being for all citizens. The disjunction between economic and social prosperity, which is known as ‘distorted development’ (Midgley, 1995), is found in many countries today. Proponents of the developmental approach urge the adoption of economic policies that address this problem directly. Programmes that foster the inclusion of people in the development process by creating jobs and self-employment opportunities among all sections of the population are given priority. Development must raise standards of living for all and eradicate poverty. Similarly, investments in human and social capital and the provision of credit and other forms of economic assistance that facilitate maximum economic inclusion are also emphasised. It should be noted that this approach is sensitive to ecological concerns and the interests of Green social-policy thinking (Estes, 1993; Hoff & McNutt, 2000).

Third, proponents of the developmental approach propose that social programmes be investment oriented or ‘productivist’ by promoting economic participation and generating positive rates of return to the economy. A social programme is productivist if it focuses on material needs, invests in what Amartya Sen (1985, 1999) calls human capabilities, promotes effective participation in the economy and contributes positively to economic development. The notions of social investment and productivism are at the core of developmental welfare theory (Midgley, 1999; Midgley & Sherraden, 2000). While there will always be a need for remedial and maintenance oriented social services, advocates of the developmental model believe that welfare policies have focused excessively on the provision of benefits. They are critical of this tendency and favour programmes that are investment oriented and contribute to economic growth. As will be shown in the next section of this paper, this goal can be furthered by adopting social policies that promote the mobilisation of human capital, enhance social capital formation, increase opportunities for productive employment and self-employment among low-income and special-needs groups, foster asset accumulation through subsidised savings and ensure cost-effectiveness in the social services (Midgley, 1999).

However, proponents of developmental welfare are critical of attempts to implement productivist social welfare programmes in a vacuum. Social programmes, they insist, must be linked to a comprehensive development process. Social development thus offers a comprehensive approach to social welfare that is universalistic, interventionist and committed to progressive social change. Despite its unique features, the developmental approach has similarities with the institutional tradition in social policy as exemplified in the work of T. H. Marshall and Richard Titmuss (Midgley, 2000). Indeed, developmentalism has been characterised as neo-institutionalism since it has an obvious statist inclination, and is universalistic and redistributive (Midgley, 1999). On the other hand, it differs significantly from institutionalism by rejecting the bifurcation of economic and social policy. It also places less emphasis on altruism and entitlement rights as a rationale for social welfare, and stresses the enhancement of human capabilities through social investments. However, if these investments are to facilitate the effective participation of welfare clients in the productive economy, they will require government intervention and social expenditures that are redistributive in character.

The theory of developmental welfare thus differs substantively from other normative approaches that have gained currency in social policy thinking in recent times. It challenges the neo-liberal claim that government social programmes harm the economy and impede economic growth. While recognising the need for pluralism, it also challenges neo-liberal claims about the desirability of market intervention and the commercialisation of social services. Developmental welfare requires a strong role for the state, not only in social welfare but in promoting economic development as well.

The theory of developmental welfare also challenges the regulationist view that welfare clients and the poor require coercive forms of social intervention if their ‘dependency’ on welfare is to be ended. The emphasis on enhancing human capabilities through social investments is designed to facilitate and enable economic and social inclusion. It is not intended to compel compliance with welfare rules through the use of sanctions or the threat of benefit termination. While some may view the notion of ‘productivism’ in social development as a manifestation of the current obsession with workfare in social policy, the concept is much more broadly defined in developmental thinking and reflective of a range of interventions designed to promote the inclusion of those in need in the productive economy. These interventions are at the core of the practice of social development.

**The practice of developmental welfare**

Developmental welfare is concerned not only with increasing labour-market participation among welfare
clients but with a variety of interventions that foster economic participation and raise standards of living. Integrated within a macro-developmental framework that seeks to harmonise economic and social policies, and ensure that economic development brings tangible benefits to all, productivist forms of social policy promote a positive conception of social welfare that not only meets social needs but contributes positively to economic development.

The following illustrates some of the ways in which the notion of productivism and social investment can be implemented in social welfare. These examples are not intended to be inclusive or definitive but to encourage further debate on how progressive conceptions of social welfare can be revitalised by adopting an inclusive developmental perspective that ends the compartmentalisation of social welfare and economic development. Although these interventions are enumerated discreetly, they can obviously be combined to create more complex and comprehensive permutations of policies and programmes that promote people’s well-being.

**Investing in human capital**

It is now widely recognised that human capital investments produce positive rates of return not only to the individual beneficiaries of educational programmes but to society as a whole (Becker, 1964; Harbison, 1973; Psacharopoulos, 1973). Similar investments in social welfare clients can bring positive results, facilitating their entry and effective participation in the productive economy.

Human capital programmes have previously been used in the social services, primarily in the field of rehabilitation, where people with disabilities are routinely assisted to obtain educational qualifications and vocational skills. However, there is a tendency to underutilise these programmes and to maintain clients on income support. Also, vocational educational programmes have not always been matched with employment opportunities, so the skills acquired by clients do not always result in permanent employment.

In recent times, human capital programmes have been more widely advocated in social-welfare circles. These programmes have featured prominently in welfare reform in the United States, particularly under the JOBS programmes of the 1980s. However, studies have shown that investments in human capital are often very modest and that in many cases, clients do not obtain educational qualifications which result in long-term, remunerative employment (Bane & Ellwood, 1994; Friedlander & Burtless, 1995). Instead of upgrading their qualifications and skills so that they can secure employment that will lift them out of poverty, many programmes have done little more than place clients in low-paying jobs. Unfortunately, the country’s recent welfare reform legislation, which is based on a ‘work-first’ model, places even less emphasis on human capital investments than job placement.

There is growing awareness in social-welfare circles that human capital investments are not only needed among children in general but particularly among the children of the poor who grow up with deficits that seriously impede their life chances. For this reason, pre-school social programmes that raise nutritional standards, improve health conditions, inculcate beginning educational skills and foster positive social behaviour among young children should be actively promoted. Many social development advocates believe that a reformulated and extended version of the successful Headstart programme in the United States could form the basis for renewed investments of this kind.

Although the social investment approach seeks to build on past experiences of using human capital programmes to address the needs of social welfare clients, it is dependent on adequate resource allocations and on properly matching knowledge and skills with available employment opportunities. In addition to requiring appropriate educational programmes, the social investment approach also requires that human capital programmes be constantly assessed to ensure their continued relevance to labour-market opportunities.

**Investing in employment and self-employment programmes**

Advocates of the social investment approach believe that many of those who are currently served by social welfare programmes would prefer to engage in productive employment instead of relying on income transfers that provide minimal benefits, stigmatise them and perpetuate dependency. However, they do not accept that the termination of benefits, threats of punitive sanctions or simplistic exhortations to seek work will solve the problem. Instead, those who currently receive welfare benefits need to be helped and supported if they are to become self-sufficient. In addition to appropriate human capital investments, investments in programmes that provide job placement, maintain supports and monitor outcomes are required.

Job placement programmes for welfare recipients have received widespread attention in recent years, but they are not new (Weaver, 2000). Programmes of this kind were introduced in the 1960s and have also been widely used for people with disabilities. However, like human capital programmes, they have not always been used effectively. Eligibility determination has featured more prominently than employment placement, expenditures on job placement services have been
limited and often social agencies have given little priority to these programmes (Handler, 1995; General Accounting Office, 1996). In addition, employers are not always enthusiastic about employing the clients. For some, the prospects of coping in a competitive work environment are limited. For this reason, employment placement and support services require adequate supports and resources. Although resource allocations for these programmes have often been small, there have been modest but significant gains in economic participation as well as improvements in attitudes among those who are served by these programmes.

Employment programmes also involve job creation, particularly for those who cannot cope in the open labour market. Sheltered employment facilities or special arrangements with employers have been effectively used in the past. Although these programmes are expensive and often operate at a loss, it is possible to make them profitable. Also, they have a positive impact on the self-esteem and work habits of clients. In addition, increasing use has been made of public-sector employment opportunities, and recipients have also been assigned to work in various service programmes in exchange for income benefits. Programmes of this kind may be appropriately used as a substitute for placements in the open labour market for some needy people.

Investments in self-employment may also be used to facilitate self-sufficiency but they are more appropriate for those with high skill levels, greater confidence and some experience (Balkin, 1989). Although the failure rate is relatively high, success is increased when clients form cooperatives and have access to appropriate credit programmes (Livermore, 1996). The peer lending model pioneered by the Grameen Bank in Bangladesh has been widely discussed and increasingly emulated (Yunus, 1991). Self-employment programmes based on this approach have also been introduced in the United States (Else & Raheim, 1992).

Programmes that subsidise the incomes of clients through the tax system can also enhance labour-market participation. Originally, a clear distinction was made between income support programmes for welfare recipients and incentive programmes designed to raise the incomes of the working poor. While tax credit provisions were not intended to facilitate employment among social welfare clients, recent changes to the laws governing the Earned Income Tax Credit (EITC) in the United States have encouraged more welfare recipients to engage in productive employment.

Investing in social capital formation

The concept of social capital is used to refer to the social networks and institutionalised social relation-ships that promote community integration (Coleman, 1988; Putnam, 1995). In addition to regarding the formation of social capital as a desirable end in itself, there is a direct association between the degree of social capital in a community and its economic well-being (Putnam, Leonardi & Nanetti, 1993). Studies have shown that communities with a high degree of social capital are more prosperous than those with a low degree of social capital. Not surprisingly, low-income communities with high rates of social disorganisation, crime and despair have low social capital as well as low levels of economic development.

These findings suggest that programmes fostering social capital formation have a positive impact on economic development, incomes and standards of living. This requires the application of traditional community organising skills to strengthen social networks and promote social integration. It also requires that community-building activities be purposefully directed towards the creation and expansion of productive economic activities. Conventional community organising in many poor neighbourhoods has focused on advocacy and the creation of local social programmes rather than the mobilisation of local efforts for economic purposes. Economic development projects have often been externally imposed or focused on activities that do not address the local situation in realistic ways. They have sometimes involved little more than the creation of a few public-sector jobs in agencies operated or supported by local political or social organisations.

The development of social capital requires investments in programmes that mobilise local people around a variety of local economic development initiatives (Midgley & Livermore, 1998). Efforts to organise community groups should focus on economic projects, better links should be established with local planners and economic development agencies, and local job-referral systems should be created. External investments in new enterprises should be made with the support and involvement of local people. Micro-enterprises should be supported, and local people should be encouraged to patronise local businesses.

Enterprise zones and similar initiatives are designed to promote social capital formation in poor communities, foster economic development and improve standards of living. While these measures are primarily focused on poor communities, they should also be regarded as investments that address pressing social problems that affect all citizens and thus have wider, positive consequences for society as a whole.

Investing in asset development

The idea that poor people should not only be encouraged to save but given incentives to do so has
been popularised in recent times through the asset development approach (Sherraden, 1991). This approach advocates the creation of what are known as Individual Development Accounts (IDAs). Personal savings deposited in these accounts are matched by governments or voluntary agencies at varying levels. The use of a match is intended to create incentives to save. Accumulations may be withdrawn for socially approved purposes such as education or housing. Advocates of this approach believe that asset development programmes are more effective than traditional income maintenance services that maintain the poor at basic subsistence levels and do little to promote self-sufficiency. They also believe that these programmes change attitudes, values and work habits so that participants acquire the confidence to become self-sufficient. However, assets are not operated in isolation but are used in conjunction with other social investment programmes.

The asset development approach can also be used to promote the accumulation of community assets. Programmes of this kind have been widely introduced in developing countries where local people collaborate with government agencies to build roads, clinics and schools and to install clean drinking water and irrigation systems. These facilities are collectively owned by the community and function as productive assets that contribute to economic growth. They also generate high rates of return to the community’s investment. Of course, community assets contribute to social capital formation and thus promote economic development.

Removing barriers to economic participation

Concerted efforts must be made to remove the barriers that impede economic participation among social-welfare clients. Since those who receive social benefits face serious impediments that limit their ability to function in the productive economy, the removal of these barriers poses a challenge to the implementation of the social investment approach. It is not only a matter of providing social welfare clients with education, or of assisting them to find employment but of overcoming obstacles that limit their full integration into economic life. It is now widely recognised that those on income support face serious difficulties in securing transportation to work, access to affordable day care and other resources which are available to middle-class people (Edin & Lein, 1997). The barriers facing those with physical and mental disabilities are even more formidable and, as is widely recognised, many will require additional supports if they are to participate effectively in the productive economy.

It is equally important that entrenched, institutionalised obstacles to economic participation are also addressed. These obstacles include the problems of prejudice and discrimination based on race and ethnicity, gender, age, nationality, disability and other factors that impede people’s careers and life chances. Unless these challenges are met, the effectiveness of human capital development, job placement and other supports will be limited.

Well-defined anti-discriminatory and affirmative action programmes play a major role in reducing these impediments. For some groups, such as people with disabilities, considerable progress has been made. The Americans with Disabilities Act in the United States is a major step forward. Nevertheless, much more needs to be done to ensure that those who seek to be economically active are able to reach this goal. The rise of anti-affirmative action sentiment, and the notion that welfare clients are given unfair advantage through education and job-placement programmes that are not available to all, may undermine efforts to remove barriers to economic participation.

Investing in cost-effective social programmes

In addition to investing in social programmes that foster economic participation and generate positive rates of return to the economy, social programmes themselves should be efficient, well-managed and regularly evaluated to ensure that they meet their stated goals in cost-effective ways.

Advocates of the social investment approach have been challenged by the claim that social service programmes are wasteful, administratively rigid, mismanaged and often perpetuated to serve political and bureaucratic interests. While these claims are often ideological and exaggerated, it is true that social programmes are frequently introduced without the careful preliminary research, planning and testing that characterises new programmes and projects in other fields.

When social service programmes are poorly designed, badly managed, inappropriate or unable to meet their objectives, they not only waste scarce resources but detract from economic development. For this reason, the social investment approach emphasises sound management and the greater use of technologies such as cost-benefit analysis, needs assessments and evaluation research to ensure that efficiency is maximised (Berk & Rossi, 1990; Posavac & Carey, 1989). Although these technologies are readily available, they are not always used in the design and implementation of social programmes. Frequently, political and electoral reasons determine the nature of social policies.

Criteria such as these should have no role in social policy decision-making, and should be replaced by decisions that demonstrate efficiency and the maximi-
sation of outcomes at optimal cost. All social programmes should be subjected to the efficiency test. Although moral criteria should not be ignored when deciding how best to care for those who cannot participate in the productive economy, cost effectiveness and efficiency should still play an important role.

Social investment and social welfare

These strategies may be augmented by other programmes that invest in people and communities, and enhance their participation in the productive economy. However, all involve a major shift in conventional social-policy thinking from the provision of consumption and maintenance-oriented services to interventions that enhance capabilities, invest in people, facilitate economic involvement and contribute positively to economic development.

Although the strategies described earlier have focused on social-service clients, it is important to emphasise once again that social investment is not only concerned with the welfare system but requires a commitment to a wider, comprehensive economic development approach that addresses issues of growth, employment, incomes and standards of living in society as a whole. Social development is ultimately concerned with the well-being of all members of society. It is within this broader framework that developmental welfare and its emphasis on productivity and social investments is best able to address the needs of welfare clients, the poor and needy and the members of deprived, low-income communities.

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