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UCHUNGECHUNGE LWEKHASI LAMAQINISO
E-UNIVERSAL BASIC INCOME GUARANTEE

UKWAKHA IMODELI YEMIZILA YEZIMALI YEMALI ENGENAYO EYISISEKELO

Kuye kwakhiwa imodeli yemizila kanye nezimo zokushintshela ku-UBIG, futhi kuye kwabonakala ukuthi kokubili lokhu akunazo izinkinga futhi akumbi eqolo.

Ziningi izindlela zokuxhasa ngokwezimali i-BIG ngendlela esabalalisa umcebo ngokufanele. Nokho, abanye abamelene ne-BIG bathi ukuthola izinsiza ezengeziwe ukuze kuxhaswe ngokwezimali i-BIG kuzoba nemithelela emibi emnothweni, okuzobe sekunciphisa umthelela wokufukulwa komnotho okubangelwa yimali engenayo eyisisekelo. Laba abamelene nalokhu bathi kunzima ukusekela i-BIG ngokwezimali ngokuqhubekayo, futhi kuzonciphisa ukutshalwa kwezimali kanye nokukhula futhi kwandise ukuntuleka kwemisebenzi. Lezi zinsolo zisekelwe kumodeli endala yokuqonda nokusingatha umnotho.

Lawo mamodeli anamaphutha amaningi. Anamathela embonweni wasendulo womnotho wemakethe futhi ahlanganisa imicabango eminingi eyiphutha. Sibambisene ne-Applied Development Research Solutions (ADRS) ngo-2023, senza ucwaningo olubandakanya konke oluhlola imithelela yeminoto emikhulu ekwazi ukushintsha ngokuvumelana nezimo ngokuphathelene nemizila ehluahlukene yokuxhasa ngokwezimali imali engenayo eyisisekelo.¹

I-ADRS yenza amamodeli emizila emithathu engasetshenziswa yokufinyelela i-BIG eNingizimu Afrika. Inkathi yale modeli iqala ngo-2023 iye ku-2030. Izimo ezintathu ziphakathi kwemizila enomzamo ophansi, umzamo ophakathi nendawo, nomzamo ophakeme; ngokusekelwe ekwandisweni kwenani lesibonelelo kanye nobuningi babantu abasitholayo.² Zontathu izimo ze-BIG zihlanganisa isibonelelo esingenamibandela esinikezwa abantu abaphakathi kweminyaka eyi-18 kuya kwengama-59.

Inani labantu abathola isibonelelo landa kakhulu ngokwamaqembu lapho kwandiswa isivivinyo sokuhlola ukufaneleka. Inani lesibonelelo kanye nesivivinyo sokuhlola ukufaneleka kubekwa kucatshangelwa izinga lobumpofu ezweni. Kule modeli izimo ze-BIG zixhaswa yingxube ehluahlukene yentela encane yabacebile, i-Social Security Tax eyethulwa ngasekupheleni kweshumi leminyaka,³ kanye nemali enezelwe etholwa uhulumeni ngenxa yokwanda kokuthengwa kwezinto okubangelwe yi-BIG, ngokuyinhloko ngenxa ye-VAT.



IZICI EZINE ZE-UBIG

- ✔ **WONKE UMUNTUE** – isebenza kubo bonke abantu abadala.
- ✔ **OKUYISISEKELO** – isingatha izidingo eziyisisekelo.
- ✔ **IMALI ENGENAYO** – inzuzo yemali engena ngokuqhubekayo.
- ✔ **ISIQINISEKISO** – ihlinzekwa njengelungelo.

Ithebula 1: Imininingwane Yomzila Ngamunye⁴

	Unyaka	Inani	Isivivinyo Sokufaneleka	Ukuxhasa Ngemali
UMZILA 1: Umzamo Ophansi	2023-2024	R350	FPL	Intela yengcebo engu-0.5%
	2025	R350	LBPL	
	2026-2027	FPL	UBPL	Intela yengcebo engu-1% kusukela ngo-2026 ukuya phambili
	2028-2030	LBPL	UBPL	
UMZILA 2: Umzamo Ophakathi Nendawo	2023-2025	FPL	LBPL	Intela yengcebo engu-1% kusukela ngo-2023 ukuya phambili
	2026-2027	LBPL	UBPL	
	2028-2030	UBPL	2x UBPL	Ukwethulwa kusukela ngo-2028 ukuya phambili kwe-social security tax (SST) engu-3% yeholo ephezulu efika ku-R2.5 million
UMZILA 3: Umzamo Ophakeme	2023-2025	FPL	2x UBPL	Intela yengcebo engu-1% kusukela ngo-2023 ukuya phambili
	2026-2027	LBPL	4x UBPL	
	2028-2030	UBPL	6x UBPL ⁵	Ukwethula i-SST engu-4% yeholo ephezulu efika ku-R2.5 million

Uma kuqhathaniswa nokwenziwa kwezinto ngendlela evamile, imodeli yabonisa kuzo zontathu izimo ukuthi i-BIG ingakwazi ukusekelwa ngokwezimali ngokuqhubekayo futhi inomthelela omuhle ekukhuleni, ekunciphiseni ubumpofu kanye nokuntuleka kwemisebenzi. Izimo zibona ukuncipha kwezinga lobumpofu okufika kokubili kokuthathu eminyakeni eyisishiyagalombili elandelayo. Kusukela ekukhuleni okuyisisekelo kwe-GDP okungu-2.2%, imizila ye-BIG ibona ukukhula okuphakathi kuka-2.8 no-3.5% ngo-2030.

I-BIG iphinde yabona ukuntuleka kwemisebenzi kuncipha ngamaphesenti ambalwa. Nokho, ngokuphathelele nenkinga enkulu yokuntuleka kwemisebenzi, iNingizimu Afrika idinga isu lenqubomgomo ehlukahlukene (i-BIG okufanele ibe yingxenye yalo), ukuze kuncishiswe ngokuphawulekayo ukuntuleka kwemisebenzi, futhi kufinyelelwe izinga eliphakeme lokukhula elifika ku-6%.

Lolu cwaningo 'Iwemizila' lubonisa ngokucacile, ngokusekelwe kwimodeli enamandla, ukuthi i-BIG efanele ayinawo nje amathuba okwenzeka ngo-2030 (kanye ne-universal basic income engafinyeleleka ngawo-2030), kodwa ukwethulwa kwayo kanye nokuqashelwa kwayo okuqhubekayo kuzowusiza umnotho. Lokhu kuzosiza kuthuthukise ukukhula okubandakanyayo—ukukhula okuzuzisa wonke umuntu ikakhulukazi labo abadinga usizo. Kuzonciphisa ngokuphawulekayo izinga lobumpofu, futhi kusize iNingizimu Afrika isimame ngokwezimali iphume nasezikwethwini. Kalula nje, kuzuza wonke umuntu: yinqubomgoqo ehlakaniphile yomnotho omkhulu, kanye nendlela eqondile nephumelelayo yokuvikela nokuthuthukisa amalungelo omnotho womphakathi, kanye nokulwa nendlala eNingizimu Afrika.

Ukuxhasa ngokwezimali i-UBIG

Umbuzo obalulekile engxoxweni ye-UBIG eNingizimu Afrika uthi izobiza malini nokuthi uhulumeni uzoyikhokhela kanjani. Lapho kuhlolwa izindleko zanoma iyiphi into ekusabelomali, kubalulekile ukuhlola kokubili ingqikithi kanye nazo zonke izindleko. Ingqikithi yezindleko yinani eliqondile lesabelomali sikahulumeni sohlelo. Kanti zonke izindleko, yingqikithi engayibali imali ebuyela kuhulumeni ngenxa yohlelo, kulokhu i-UBIG.

Iyini ingqikithi yezindleko ze-UBIG?

I-UBIG ekhokhelwa kubo bonke abantu abadala abaphakathi kweminyaka eyi-18 nengama-59 esigabeni se-2022 Food Poverty Line (FPL) esingu-R624 ngenyanga izoba nengqikithi yezindleko ezingu-R255 ngonyaka. Nokho, leli nani liqagela ukuthi wonke umuntu ofanelekayo uzosithatha isibonelelo. Kodwa ucwaningo lubonisa ukuthi abantu abaningi ngeke ngeke zisifake isicelo sokuthola i-UBIG, ngokuvamile ngenxa yokuthi banezinye izindlela zokuthola imali engenayo. Ngokusekelwe ekuthathweni kwezinye izibonelelo, siqagela ukuthi u-60% kuphela walabo abafanelekayo abazokhetha ukuthola isibonelelo ekuqaleni, bese likhuphuka inani lifike ku-80% ngokuhamba kwesikhathi - okwenza ingqikithi yezindleko ibe ngu-R153-billion kuya ku-R204-billion ngonyaka. Kodwa le ngqikithi yezindleko zasekuqaleni inikeza isithombe esiyihaba sezimfuneko zezimali ze-UBIG.

Ithebula 4: Ukuqagela umthelela wezimali wemizila ye-BIG 2023-2030

Fiscal Indicators (2023-2030)	Baseline	BIG PATHWAY	BIG PATHWAY	BIG PATHWAY
		Umzamo Ophansi	Umzamo Ophakathi Nendawo	Umzamo Ophakeme
Ingqikithi Yenzuzo Ekhokhelwe - Isilinganiso Se-GDP (Inani Lonyaka)	4.9	8.5	10.8	12.6
Izintela Zemali Engenayo Kanye Nengcebo - Isilinganiso Se-GDP (Ngonyaka)	15.7	16.9	17.3	17.5
Izindleko Zikahulumeni - Isilinganiso Se-GDP (Ngonyaka Z)	31.8	35.6	38.4	40.7
Inzuzo Kahulumeni - Isilinganiso Se-GDP (Inani Lonyaka)	28.8	32.3	34.3	35.7
Isilinganiso Sokushoda Kwe-GDP (Inani Lonyaka)	-3.0	-3.3	-4.1	-5.0
Isilinganiso Sesikwethu Se-GDP (Inani Lonyaka)	74.2	73.8	75.5	77.3

Source: Dynamically Integrated Macro-Micro Simulation Model of South Africa (DIMMSIM), www.adrs-global.com.

Izinzuzo zingaphezu kwezindleko ze-UBIG

Inani eliphawulekayo lemali libuyiselwa ngokuqondile nge-VAT, futhi izintela zibekelwa eceleni 'njengemali ebuyiswa' ngokuqondile ye-UBIG. Ngaphezu kwalokho, i-UBIG iwuhlobo lokutshalwa kwezimali noma "isikhuthazi" esithuthukisa ukusebenza komnotho kanye nemali entsha etholwa uhulumeni.

Uhulumeni uyaphinde uyithole enye yemali, ngenxa yokuthi ukufaka imali eningi emiphakathini empofu kubangela ukusebenza komnotho (okubangela "ukwanda"). Lo mphumela omuhle emnothweni usekelwa ubufakazi obuvela kwamanye amazwe. Uma sicabanga ngalezi zinzuzo zomnotho kuhulumeni, siyakwazi ukubona ukuthi i-BIG inomthelela omncane ezimalini kunalokho okungase kubonakale ekuqaleni.

Ucwaningo lokusetshenziswa kwesibonelelo se-SRD lubonisa ukuthi abantu basisebenzisela ukuthenga ukudla kanye nezinto eziyisidingo, basebenzise ingxenye yayo ephawulekayo eminothweni yasendaweni. Ucwaningo luphinde lwabonisa nokuthi abantu abathola imali encane basebenzisa u-81% wemali yabo ezintweni ezine-VAT. Ngakho uhulumeni uthola cishe u-12% wemali ebuyayo waleyo oyisebenzisa ezibonelelweni, nge-VAT.

Abantu abathola imali encane basebenzisa imali yabo eningi ezintweni ezikhizwe eNingizimu Afrika kunabantu abathola imali eningi, futhi imali bayisebenzisa kakhulu endaweni eseduze nalapho behlala khona, okusiza amabhizinisi asendaweni akhule, ngaleyo ndlela kuqashwe abantu abengeziwe.

Imali engena emabhizinisini kanye nokuqashwa kwabantu kufaka isandla emalini yentela eya kuhulumeni, okusiza ekunciphiseni ingqikithi yezindleko ze-UBIG.

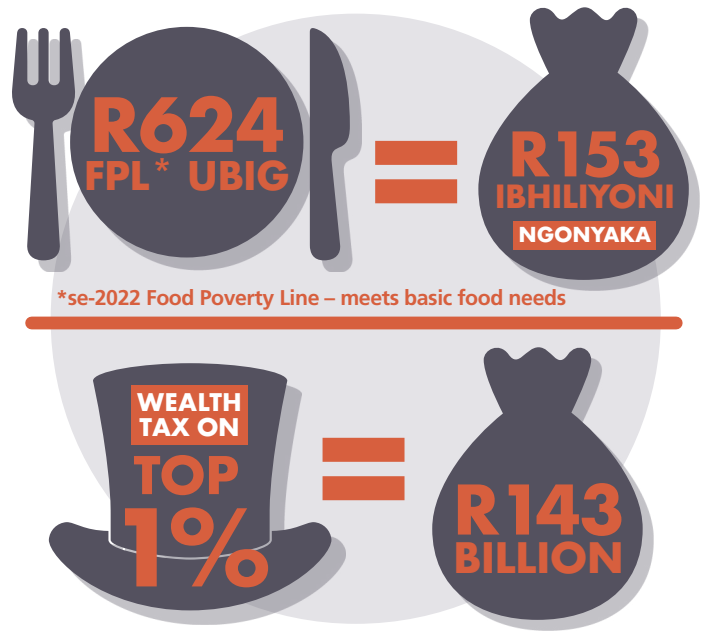
Zingazikhokhela kanjani zonke izindleko ze-UBIG?

Ngisho noma kubalwa izinzuzo ezingenhla, uhulumeni kusazodingeka akhokhele ingxenye enkulu yazo zonke izindleko ze-UBIG.

Kungangcono uma uhulumeni ukhokhela i-UBIG ngemali yentela, ngaleyo ndlela kuncishiswe isikweletu esengeziwe esingabangelwa yilokhu - ngisho noma ingakwazi ukusebenzisa izinsiza ezishibhile ngosizo lwezinhlela ezihlukahlukene kuhlangukise i-Reserve Bank, kanye nezikhwama ezinkulu zomhlalaphansi womphakathi. Ngaphezu kwalokho, nakuba ukuxhasa ngokwezimali kungabangela ukwabelwa kabusha kwezindleko futhi kunciphise ukusaphazwa kwemali, lokhu akufanele kwenziwe ngendlela enciphisa ukuhlinzekwa kwezinkonzo zomphakathi — okuyinto okudingeka yandiswe, ingancishiswa.

Izinhlobo zentela ezihlukahlukene azifani. Ezinye izintela zithatha ingxenye enkulu yemali etholwa abantu abampofu (ibizwa ngokuthi intela ehlehlisela emuva) Isibonelo salokhu i-VAT. Uma i-UBIG ikhokhelwa ngokwandisa izintela ezihlehlisela emuva, lokhu kuzonqamula izinzuzo zokuqeda ubumpofu. Ucwaningo luthole nokuthi intela ehlehlisela emuva enjenge-VAT iba nemithelela emibi ekukhuleni, ekulinganeni kwabantu nasekunciphiseni ukuntuleka kwemisebenzi.

Ngakolunye uhlangothi, izintela ezibhekiswe kakhulu kubantu abacebile kanye nezinkampani, noma ezidinga ukuba abantu abacebile bakhokhe kakhulu kunabantu abampofu (ebizwa ngokuthi yintela ethuthukisayo) zingaphumelela ekusabalaliseni kabusha imali engenayo emakhaya empofu, futhi zibangele ukukhula kanye nokunciphisa kokuntuleka kwemisebenzi.



Naphezu kwezinsolo zokuthi abakhokhi bentela baseNingizimu Afrika bathwaliswa umthwalo omkhulu, sikhona isikhala sokwandisa intela yabacebile nabathola imali eningi. Ngokwesibonelo, ucwaningo lwakamuva olwenziwe osomnotho luthole ukuthi nakuba abantu abathola imali eningi bekhotha intela eningi ngokuvumelana nemigomo ebekiwe, imali yabo engenayo yanda kakhulu kunentela yabo abayikhokhayo.

Kunezinketho eziningi zokwethula izintela ezithuthukayo eNingizimu Afrika. Enye yezindlela zokuxhasa ngokwezimali yi-social security tax (SST). Lokhu kusebenza "njengemali ebuyiswayo" ukuze kuxhaswe i-UBIG, okusho ukuthi nakuba wonke umuntu ekhokha intela, abantu bakhokha amanani ahlukahlukene ayo kuye ngemali yabo engenayo. Abantu abathola imali eningi bakhokha i-SST eningi kunezinzuzo abazithola ku-UBIG, futhi abathola imali encane kuya kwephakathi nendawo, nakuba benikela ngokuthile, bazothola inzuzo ku-UBIG. I-social security tax ingasingatha cishe u-25% wezindleko ze-UBIG.

Uma kuhlangukiswa konke, inzuzo ekhizwa ngokuqondile yi-UBIG, ezihlangukisa imali ebuyiswayo evela kulabo abathola imali eningi nge-SST, kanye nokuphazamiseka okulindelekile ekusetshenzisweni okufushane nokuphakathi nendawo, kuzoholela kuzo zonke izindleko eziphansi ngo-50% wezingqikithi zezindleko. Ucwaningo luye lwabonisa ukuthi lokhu kungasingathwa intela ethuthukisayo, njengentela ethuthukisayo yemali engenayo, izintela zebhizinisi, kanye nezintela zabacebile.

Yiziphi ezinye izintela esingazisebenzisa?

Izinsiza ezengeziwe zokuthola imali zisazodingeka ukuze kuxhazwe ngokwezimali i-UBIG gnaphezu kwe-social security tax. Ukwethula i-UBIG kuzodinga ukulinganisela ngokucophelela isistimu yentela efakwa ngokuhamba kwesikhathi, kuhlangukise ukususwa kwezinto njengamanje ezizuzisa abacebile.

ENingizimu Afrika, inani elikhulu lomcebo lisezintweni ezinjengempahla, imali eyongiwe kanye nomhlaba, okuyizinto okudonswa kuzo intela encane kubantu abacebe kakhulu. Ukwenezela kulokho, amakhefu entela kanye namakhredithi ahlobene nomshwalense wempilo kanye nemali yesikhwama somhlalaphansi isiza abantu abampofu ngaphandle kwenzuzo yenqubomgomo. Konke lokhu kunomthelela wokwandisa imali kanye nokwandisa ukungalingani kwabantu.

Izinketho ezingaqondana nokungalingani okukhulu ukuze kuxhaswe i-UBIG zihlanganisa...

- Intel a yengebebo kubantu abangu-1% abacebile ingakhuphuka ifike ku-R143-billion ngonyaka. Lokhu kungathatha iminyaka eminingi ukuba kusetshenziswe.
- Izinga eliphezulu le-VAT ezimpahleni zikanokusho ezingu-25% zizokhuphuka zifike ku-R9-billion njalo ngonyaka.
- Ukunciphisa kukahulumeni uxhaso lwempahla yesikhwama sempesheni kanye nesikhwama somhlalaphansi, elinganiselwa ku-R133-billion, okuningi kwakho okuya kubantu abacebile eNingizimu Afrika. Ngendlela efana neyoxhaso losizo lwezokwelapha.
- I-Financial Transactions Tax (FTT) kanye ne-Resource Rent Tax (RRT): I-FTT isethwe ku-0,1% yohwebo lwezimali ingafinyelela ku-R41 billion njalo ngonyaka, futhi i-RRT ingenza okungaphezu kuka-R38 billion ngonyaka.
- Kukhona ezinye izinketho ezihlukahlukene zokuxhasa ngezimali eziye zanconyelwa ukuba zicatshangelwe, kuhlanganise ukuncishiswa kokusaphazwa nokusetshenziswa.

Isifinyezo Senqubomgomo Ye-IEJ esimayelana nezinketho zokuxhasa ngokwezimali i-UBIG sinikeza izinketho zokuxhasa ngokwezimali eziyi-18 okungathi uma zikhethwe futhi zalandelaniswa ngendlela efanele zingaxhasa ngokwezimali amamodela ehluahlukene e-UBIG.

Kusho ukuthini ngempela ukufinyeleleka?

“Ukufinyeleleka” ngokomongo wezimali zikahulumeni akugcini nje ngokuba yinkimbinkimbi, kodwa kubandakanya nezombusazwe. Kudinga ukuba uhulumeni anqume izinto ezibalulekile—ingabe uqondisa izinsiza ukuze kuqinisekiswa ukuthi abantu bayakwazi ukuphila ngendlela ehloniphekile, noma ingabe ihlose ukunciphisa kakhulu ukusetshenziswa kwemali kanye nesikweletu ukuze kwaneliswe izimakethe zezimali?

Nakuba i-UBIG ibangela izindleko ezinkulu zezimali, ukungenzi lutho kuba nemithelela emibi nakakhulu. Leyo mithethelela iwela kwabampofu kakhulu, ngohlobo lokuhlukumezeka, ukungondleki, kanye nokwebiwa kwentshisekelo kanye namathuba abo, kodwa lo mthelela uphinde uwele nakuhulumeni ngohlobo lwezindleko zokwelapha, ubugebengu, ukunciphisa kwemali yentela, umnotho ongakhulu, kanye nokuwohloka komnotho okungenakubalekwa. Lokhu sakubona ekuphanganeni kwangoJulayi 2021, kanye nokonakaliswa kwengqalasisinda emiphakathini.

Ngaphandle kokuthatha izinyathelo ezibonisa isibindi manje, izwe lizozithola lisesimweni esenza kube nzima ukuphila. I-UBIG iyindlela efanele nefinyelelekayo engalimazi izimali zaseNingizimu Afrika, nengabangeli ukuncishintshwa kwemali yezinkonzo zomphakathi noma izibonelelo ezikhona kakade.

Amanothi asekugcineni

- Ukuze uthole inqubo ephelele kanye nokwatholwa kulolu cwaningo, kuhlanganise nokugxekwa kwamamodeli asendulo ezomnotho angashintshi, bheka okuthi
- Isimo somzamo ophakeme sisondelela kakhulu ekutholeni kwawo wonke umuntu isibonelelo esibekwe ngaphezu kwe-upper-bound poverty line, ngo-2030, esitholwa cishe abantu abangu-45% abaseminyakeni yobudala yokusebenza. Lokhu kubonisa ithuba lokufinyelela ukuxhaswa okuphelele kwabantu ngemali engenayo eyisisekelo ngawo 2030.
- Kule modeli, lena yintela evamile edonswa kuyo yonke imali engenayo, nokho i-IEJ incomele kwenye indawo i-SST edonswa kakhulu kwabathola iholo eliphakeme—ukuze i-BIG isabalaliswe kakhudlwana ngendlela efanele.
- I-FPL iyi-Food Poverty Line (R760 ngo-2023), i-LBPL iyi-Lower Bound Poverty Line (R1058 ngo-2023), bese i-UBPL iyi-Upper Bound Poverty Line (R1558 ngo-2023).
- Lokhu kuba u-R8 500 njalo ngenyanga. Kuphakeme kancane kunomkhawulo wentela yemali engenayo njengamanje oyi-R8000 ngenyanga noma u-R95 750 ngonyaka.



Leli khasi lamaqiniso liyingxenywe yochungechunge lwethu olumayelana ne-universal basic income guarantee (UBIG) eNingizimu Afrika. Vakashela iphothali yethu ekhethekile ye-UBIG ngokuskena ikhodi ye-QR.

Amakhasi amaqiniso kulolu chungechunge yilawa:

- Kungani iNingizimu Afrika idinga i-Universal Basic Income Guarantee?
- Akekho oshiywa ngemuva: Okwenza imali engenayo eyisisekelo etholwa yiwo wonke umuntu ngokulinganayo ibe nengqondo kakhulu ukudlula izibonelelo eziqondiswe kwabathile kuphela
- Imisebenzi iqhathaniswa Nezibonelelo: Ingabe ukuqashwa kanye nemali eyisisekelo engenayo isho izivumelwano zenqubomgomo okumelwe zenziwe?
- Indlela i-UBIG engasiza ngayo izingane zibe nempilo enhle, abantu abadala bajabule kakhudlwana futhi ikhuthaze ukufunda okuqhubeka ukuphila konke
- Indlela i-UBIG engathuthukisa ngayo ukuphathwa ngobulungisa kwabantu bobulili obuhluhlukene kanye nokubumbana komphakathi
- Akukona nje okunikezwayo: indlela i-UBIG enikeza ngayo abantu amandla okuchuma
- “But how will we pay for it?” Financing a UBIG (English only)
- Ukwakha imodeli yemizila yezimali yemali engenayo eyisisekelo

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