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Changes in Social Policy-Social Insurance, Restructuring the Labour Market and the Role of the State in Greece in the Period of European Integration

by

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CENTRE OF PLANNING AND ECONOMIC RESEARCH

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TABLE OF CONTENTS

LIST OF TABLES

ABSTRACT

The economic crisis of the mid-'70s, the restructuring of the economy, the use of the new technologies and the globalisation of the economy, caused the extension of poverty and social exclusion to new social groups by changing the nature of government interrention. The aim of this paper is to examine aspects of the new social policy which among other things aims to combat poverty and social exclusion.

I. INTRODUCTION

European economic integration has been a major focal point in the theoretical debate among economists in the European Union. Due to the present economic situation in the member-states, the economic dimension of European integration has become the principal focal issue of economic and political policy. The social aspect of European integration is regarded as one of the prerequisites for European economic integration. To a large extent, this reflects how the dominant economic theory treats social policy in the period of liberalization and globalisation of the economy.

The increase of the poverty ratio in developed countries, the increase of the long-term unemployed, the increase of immigrants and the increase of the elderly ageing population and therefore of the dependency ratio necessitate a social policy to compensate the financial consequences of a number of social contingencies. Thus, the importance and the role of social policy has to be re-examined and re-evaluated in the process of European integration.

Another important element that has to be taken in consideration is the number of differences among the national social security systems in the European Union. This raises a further issue concerning the future and the nature of social policy in the European Union.

The Greek economy presents certain particularities in comparison to other European economies. Firstly, the post-war Greek state can not be considered as a welfare state compared to other European countries. However, Government intervention in the Greek economy is not negligible. High public deficits and public debt characterize the Greek economy. The ratio of salaried persons to the labour force is one of the lowest in Europe. It exceeded the 50% mark only in the '80s. Currently this ratio is about 60%. The presence of a large ratio of self-employed persons implies a different comportment of the state towards labour. The absence of a welfare state in Greece has resulted in the absence of a systematic and well organized social policy in the country. The development of a comprehensive social insurance system effectively took place in the '60s. Up to the middle of '70s, the role of the state in the reproduction process was limited while the role of the family was quite important.

Currently the Greek economy is faced with serious economic and social problems and European integration consists an additional economic and social constraint for the Greek economy. Not only because of the pressure for the reduction of government spending, but also because of the particularities of the Greek economy and the role of the state in the new European context currently under fotmation.

The objective of this paper is: (a) to analyze the impact of European integration on social policy-social insurance system and on the labour market and their effects on poverty and (b) the policies of the state to combat poverty and social exclusion in the Greek society which are focused on the labour market and on social policy.

The assumption of this paper is that: (a) currently there is not a single, comprehensive European social policy, but only measures which promote a form of social policy, (b) nowadays there is a misunderstanding concerning the relation between national and European policy and in certain cases national actions are not compatible with European action, and (c) the failure of the market to promote not only social but also economic integration is a reality and government intervention appears to be required.

As far as the state policy to combat poverty and social exclusion is concerned, it is limited to the measures taken against unemployment and the actions which affect social policy- social insurance. The reduction of unemployment directly affects poverty and social exclusion by keeping inside the society all these persons who are marginalized. Social policy affects directly the reproduction of the citizens as human beings. Thus, any change in the structure of this policy has direct and indirect effects on poverty and social exclusion.

From a methodological point of view we shall try to analyze the effects of European integration on the Greek social policy system and on the labour market. More specifically, the effects on the labour market refer to the rise of unemployment rate and on the new labour relations. In the next section, the policies followed by the Greek state in the case of the social policy system and in the labour market are presented and discussed. Finally the paper will try to examine the new role of the national state in order to combat poverty and social exclusion.

II. EUROPEAN INTEGRATION
AND THE SOCIAL POLICY-SOCIAL INSURANCE SYSTEM

II.1.1. Economic features of social policy

Social policy was developed and played an important role in the reproduction process in the '50s and '60s. However, the economic crisis of the '70s has profoundly affected social policy. After relatively high growth rates of social expenditure as proportion of GDP (1960-1965, 0.56% and 1965-1970, 0.60%), accompanied by high levels of economic growth between 1960 and 1970 and the years 1970 and 1975 showed an explosive average annual growth rate (Flora, 1986). This was the result of two factors. On the one hand economic growth stagnated, while on the other hand social expenditure, in particular as a reaction to the consequences of the economic crisis, that is to say growing unemployment, expanded at a high rate (Roebroek, 1991). From 1975, the effects of social policy adjustments of almost all European governments became apparent. The annual growth rate of social expenditure as a proportion of GDP decreased to 0.38 per cent for the period 1975-1989, and to 0.17% for the period 1980-1985 and appeared to reach a kind of optimal level in terms of proportion of GDP (Roebroek, 1991). This was the combined effect of the maturity of social security systems in Western European countries in terms of covered risks and the number of people using social programs, and growing economic and political pressure for governments to redress welfare state activities.

Social expenditure as a share of GDP in Europe reached 24.4% in 1980, 26% in 1986 and 26% in 1991.[1] In 1980 the social protection benefits as proportion to total current expenditure was 95.6%, the administration costs were 3.6% and other current expenditure was 0.8%. In 1991, the above ratios were 95.6%, 3.5% and 0.9% respectively.

Data from Table 1 shows that a great part of social expenditures in the European Union is for sickness and old age (81% of the total benefits in 1980 and 82.1% in 1991). In fact the social benefit for old age as proportion to total benefits increased from 43.5% in 1980 to 45.7% in 1991.

The main sources for the social protection receipts in EUR are the employer's social contribution (45.4% of the total receipts in 1980 and 41.1% in 1991), current general contributions (27.9% in 1980 and 28.2% in 1991) and the social contributions paid by the protected person (22% in 1980 and 23.8% in 1991).

The sluggish economic growth, the increasing budget deficits, the extensive unemployment combined with high rates of inflation contributed to a chronic crisis and caused an imbalance between social revenues and social expenditures (Yfantopoulos, 1991).

[1]. See Eurostat 3D (1994).

TABLE 1
Social Protection Benefits by Function 1980-1991 in the European Union

	1980	1984	1988	1991
Sickness, invalidity, disability and occupational accidents and diseases	37.5	35.2	36.1	36.4
Old age and survivors	43.5	41.5	45.2	45.7
Maternity and family	10.5	8.9	8.2	7.3
Placement, vocational guidance, resettlement and unemployment	6.4	8.1	7.1	6.9
Housing and Miscellaneous	2.2	3.1	3.4	3.7

Source: Eurostat, 3C, Social Protection Expenditure and Receipts, 1980-1991.

II.1.2. Evolution of the social policy system in Europe

The study of social security systems in Europe should allow for the fact that they are determined by a whole set of structural factors that condition its particular shape at every point in time. On the structural side there are, for example, demographic, economic, technological and organizational evolution and on the cultural side one has to take in account value systems, ideologies, policy rationales,.etc.. that condition the evolution of aspirations, needs and claims (Berghman, 1991). In fact, social security systems are not given, but man -made; they are prone to changes and alternatives. Thus, a number of differences which concern the nature, the organization, the mode of financing the social security system and social policy are clearly evident observed among the member-states of EU.

Past experience with social policy in the European Community falls into two periods. The first period, that of Benign neglect (1958-1973), extends from the foundation of the Common Market in 1958 down to the end of the post-war period of sustained economic growth and very low rates of unemployment in 1973-1974. In this period the EC largely limited its involvement in social policy to the co-ordination of social security for EC migrant workers. The second period, of social activism (1974-1985), coincides with the end of the post-war economic boom and the deterioration in labour market performance, resulting in most countries in levels of unemployment unprecedented since '30s. Since 1986 or so we have entered a third period characterized by the discussion of social policies (the so-called "social dimension of the internal market") accompanying the European Commission's sweeping program of economic liberalization (Mosley, 1990).

During the first period, we observe a tendency to establish an harmonization of social policy as an aspect of economic integration which has been rejected. However, we note that EC tries to establish an equal opportunity policy for women. Two other commitments dominated the EC social agenda: co-ordination of social security systems to facilitate freedom of movement for workers within the Community and the activities of European Social Fund (Mosley, 1990).

Following its initial phase of economic liberalism, the European Community entered a more activist phase (1974-1985). The social policy was more active during this period in the area of sex discrimination in employment, in equal payment, etc... A series of action programs was enacted, beginning with the "Social Policy Action Program of 1974".

In response to considerable criticism of the one-sidedness of the internal market program as presented in the 1985 White Paper, EU began to give increased attention to "social dumping" of the internal market in 1987 and in 1988. In 1989, the European Community Charter of the Fundamental Social Rights of Workers (the "Social Charter") was a fact. This is a declaration of worker rights covering such matters as health and safety at work, employment protection, hours regulation, gender equality, and worker participation (Addison and Siebert, 1994).

II.1.3. Pension's system in Europe

Pensions have recently become the subject of concern and controversy throughout Europe due to the ageing of populations, the projected escalating cost of public pension provision, and alleged intergenerational inequity (OECD, 1988; Jonhson et al., 1989; Gillion, 1991).

One of the characteristics of pensions systems in Europe is the diversity of the national social insurance systems. Three different models of pensions system can be distinguished and this diversification is due to the different models of welfare state. According to Titmuss (1974) three different models of welfare state are observed : the Institutional- Redistributive model, in which services were universally available according to need; the Industrial Achievement-Performance model in which social needs were met in proportion to work performance; and the Residual Welfare model, in which the market and the family were expected to provide the bulk of welfare, with the state providing only a residual safety net. According to this distinction of welfare models, Ginn and Arber (1994) propose to distinguish three different models of pension systems: the "residual" model of liberal regimes is characterized by minimal state provisions, allowing a great deal of scope for private (non state) earnings-related pensions; the "income security model" of conservative, or corporatist, regimes is founded on earnings-related state social security that reflects stratification during the working life ; the "basic security model" of socialist or social democratic regimes a basic pension is provided through the state to all citizens regardless of their work record, and funded from general taxation.

Except from the different structure of pensions systems in European countries, differences are also observed in the structure of expenditures and revenues of the social insurance and social policy systems (Dumont, 1992 ; Chletsos and Robolis, 1995).

II.2. The effects of European economic integration on social insurance-social policy system and on the labour market

II.2.1. European integration and the labour market

European economic integration affects the labour market through different channels. First, the Maastricht Treaty criteria restrict the flow of public resources to the labour market. Thus, although the unemployment problem is important, the role of public policy (increased unemployment benefits, increased government investment, increased transfer payments etc.) is limited and in any case inefficient according to the main stream economic approach to European integration.

A second effect of the economic convergence of European countries on the labour market is that European policy priorities are focused on controlling inflation and not on economic growth. Thus, in almost all countries the applied policy is of a contractionary form aiming to keep low levels of demand in order to avoid inflationary pressures. But the effect of this is that the unemployment rate increases continuously or at the very least remains stable at the current high levels.

The creation of new jobs must rely on the expansion of demand. But the European Community is not capable itself of acting at a macroeconomic level (Symes, 1995). This can only be achieved through policy co-ordination of Member States. High budget deficits within Member States, caused in large part by high unemployment, are keeping long-term interest rates relatively high which militates against expansion of demand. This factor will provide a brake on macroeconomic expansion for the near future, unless there are concerted efforts by national governments to reduce the budget deficits, either by cutting expenditure or raising taxes. The proposed economic and monetary union of 1999 under the Maastricht Treaty would significantly alter the European Central Bank to affect macroeconomic circumstances dependent on its perceived priorities for the European Economy. The monetary unification will result in a loss of national economic policy instruments that are useful for dealing with autonomous disturbances emanating from abroad (Eichengreen, 1991, 1992).

Another effect of European integration is that its goal is the economic convergence on the basis of the market which demands the restriction of any government intervention including the labour market. Privatization is the consequence of reducing government intervention. Privatization is regarded in many countries as a way of helping to achieve the Maastricht convergence targets. Thus, it remains that much of this institutional change seen to be necessary to reduce real inequalities among members is seen as a planted by-product of the drive towards monetary convergence.

There are, however, three obvious areas of doubt. The first is whether large-scale institutional changes will indeed occur. It is possible that many examples of change within European labour markets including reduced membership of trade unions, increases in self-employment and in the number of part-time jobs and changes in wage agreements. The second doubt concerns the desirability of institutional change of the kind envisaged by free-market economists. Some changes may serve to provide the tighter links between pay and productivity increases which are regularly prescribed for higher-inflation economies. They largely work, however, through a change in the balance of power between employers and employees which carries with it a general worsening of the conditions of employment and a reduction in safety standards at work. In any case, as we have already noted, the main impact is within core countries and much of this conflicts with the terms of the social chapter of the Maastricht Agreement.

Labour flexibility has become the "key word" of the employment policy and the European integration is also based on labour flexibility. For this reason, the demand for greater flexibility in the labour market has replaced government intervention and the institutionalization of the labour market. The role of institutions in the labour market is no longer predominant as it was in the post-war period (Boyer, 1989; Glyn et al., 1990).

The golden age presumption that workers should bargain collectively to protect wages against inflation and to collect a share of the fruits of productivity growth has been challenged. Demands for wage flexibility have been paralleled by demands for employment flexibility - the right to hire and fire through rolling back employment protection legislation. Attempts to reduce the coverage and value of welfare state benefits have been general. There has been an explicit abandonment of full employment policy embodied in the adoption of rules about monetary growth and public sector deficits (Glyn et al., 1990).

The changes in the labour market are primarily due to the change of the regime of accumulation. European integration is based on the new regime of accumulation and accelerates the changes in the labour market. Flexibility of the labour market in European countries has been necessary in combating unemployment. This implies the restriction of government intervention in the economy, including the labour market. Government intervention in accordance with the regulation while flexibility of the labour is in light to the deregulation. As far as the capital labour relations are concerned, their nature has profoundly been transformed. The typical form of one capital labour relation in the fordist period has been changed to multiple forms of capital labour relation concerning the working time, the wage formation, the social insurance etc. The minimum wage has been moved much more carefully and often implicitly reduced in order to promote young workers' employment. Unemployment benefits, when they were generous, have occasionally been reduced, but global budget for unemployment relief has generally increased. Similarly, many specific measures have been designed in order to curb down long term unemployment: special subsidies, tax cuts, public retraining and so on. Therefore, the management by the state of the fordist capital labour relation has been amended at the margin and somehow rationalized, more than revolutionized.

The restriction of the government intervention in the reproduction process, increasing private insurance companies and the cut of the government spending the health, education etc.., reflects the emergence of a new mode of organization of the society based on the "private" and not on the "public". The employment policy in this period should be defined, investigated and explained in the light of the new capital labour relation and the new role of the state into the society. The crisis of the welfare state, as a crisis of a mode of organization of the society, alters the nature and the role of employment policy. The state does not directly promote employment, as it has done in the fordist period, but indirectly by helping the market in this aim. The financial support of the training of unemployed persons by the state aims to a greater flexibility and mobility into the labour market and to create new jobs. The reduction, in certain cases, of unemployment benefits is in accordance with the involuntary concept of unemployment. The promotion of the self-employment and the part-time employment reflects the fundamental changes of the capital labour relations.

Another effect of the European integration is the coordination of the national employment policies in the member states. The necessity to achieve the economic performance under the new regime of accumulation changes the nature and the scope of employment policies. Employment policies applied by European countries could be characterized as passive and active policies. Public expenditures on labour market policies aimed at improving the functioning of the market, supporting those who cannot find work, or more proactively, increasing their employability, amounted, in total, to around 3% of Community GDP in 1992 for the market states taken together. Over half of this went on paying income support to the unemployed and another 10% on funding early retirement schemes, aimed at encouraging older people to stop working so as to increase the jobs available for the younger people.

Under 40% of public expenditure - not much more than 1% of Community GDP - went on active measures aimed at getting more people into work. Of these, training schemes and programs specifically intended to tackle the problem of youth unemployment accounted for around half of total spending on active measures around 0.5% of GDP while job subsidies, payments to the disabled and expenditure on the public employment services accounted for the remainder. Even, if the measures proposed in the labout market are active, the percentage of GDP spending on passive measures is quite important.

The distinction of employment policies to passive and active characterizes recent years and it has been supported by neoclassical and not by the keynesian theory. According to keynesian theory, even "passive" policy promotes employment through the stimulation of aggregate demand. However, these policies are considered by the neoclassical theory as one of the causes of the rising of unemployment. According to neoclassical theory these policies alter the wage labour cost and private investment and increase the public deficit which in turn restricts economic growth. Thus, in brief, one of the reasons of unemployment was the use of passive policies.

Active policies have as their aim the increase of labour flexibility, the increase of labour mobility and the mismatch between vacancies and unemployment. These policies aim at the reinforcement of the individual, and not of the social, as the main factor of altering employment.

The rise of unemployment in the '80s and '90s could not be considered as the result of the inefficiency of the traditional keynesian policies. Unemployment is one of the consequence of the emergence of the new regime of accumulation and of the inefficiency of the previous mode of regulation. Thus, the appearance of the new employment policies is in accordance with the new regime of accumulation and European integration. The regime of accumulation and the new mode of its regulation affect the nature and the role of employment policy. Employment policy in the welfare state period was concentrated more in the production than in the reproduction process. The reproduction process is currently an area in which the private sector expands. The socialization of the reproduction of the labour force by the government is transformed in a socialization by the market. Thus, employment policy in the post-welfare state period is focused on the best allocation of resources in the labour market by assuming that the reproduction of labour force is a private affair.

II.2.2. European integration and social policy-social insurance system

As it has already been mentioned above, the basic characteristic of the social policy and social insurance system is the diversity between national systems. Thus, the convergence of the national security systems becomes more difficult. One of the first problems of the harmonization of the social policy systems is the so-called "social dumping". The term "social dumping" has been used to denote the outcomes, disadvantageous to labor, that many argue could result from the operation of the single market under circumstances of wide differences in labour standards and costs. The fear that capital flight from higher-cost countries to lower-cost countries would result in a general depression of labor standards and protections throughout the Union led to the adoption of the Social Charter by eleven of the twelve European Union (EU) countries (Britain dissenting) in December 1989. The Social Charter aims to counteract social dumping via long-term "upward harmonization" of labor standards and social policies.

The question of "social dumping" which arises is not important to retard the development of the social policy because it was found that, despite the presence of differences in unit labor costs between the more developed and less developed countries in the Union, there are no incentives for capital to move from high labor cost countries to countries with low labor costs (Erickson and Kuruvilla, 1994 ; Pieters, 1991).

It should also be noticed that the European integration takes place in a period of structural changes in the regime of accumulation of the member countries. This new regime of accumulation, so-called flexible specialization (Sabel and Zeitlin, 1985; Sabel, 1986) or flexible production systems (Scott, 1988) or postfordism (Jessop, 1988) affects positively and negatively the social security systems and social policy in general. The positive consequence concerns the ability of the new capital equipment with the same amount of labour to produce more output than before. The increase of productivity due to the use of these machines could lead: (a) to the decrease of the labour unit cost and to the growth of the investment ratio and (b) to financing social policy. The negative effect is related: (a) to technological unemployment, (b) to the segmentation of the labor market and (c) to the appearance and the emergence of the new wage-labour relations.

As far as the modern social order is concerned,[1] we note that it contains an internal dynamic of change: economic rationality drives commodification against the valuing of the individual; individualized values undermine all traditional orders; reason itself finds it impossible to insulate any structure of ideas from a relativistic critique (Taylor-Gooby, 1994).

The trend towards economic liberalism is the nearest approximation to a universal theme in world affairs. At the level of welfare the theme is reflected in financial constraint, the privatization of services, the moves towards the deregulation of labour markets and the increased inequality between population groups that is evident in many countries.

Modern society differs from that of the period of the welfare state with respect to: (a) the mode of organization of the production, (b) the mode of organization of the reproduction and (c) the relation between private and public. Social policy in the period of the welfare state was formed on the basis of certain elements which constituted the mode of the organization of the society based on the "social". These elements are: (a) the expansion of the capital-labour relation and the specific form of the labour market, (b) the relation between the society and its citizens and (c) the relation between the political regime and the citizens of the society.[2] As these elements do not exist, social policy needs to be defined on

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[1]. The social policy was a specific social order of regulation of the society in the period of the welfare state.
[2]. For the concept of the welfare state and the concept of social policy developed above, see Chletsos (1995).

the basis of the new elements. These new components on which social policy is going to be formed are the new regime of accumulation, the new structure of the labour market and the new relation between the private and public. As far as the relation between private and public is concerned, we note that the role of the private in the reproduction process has been increasing during the last years. This is the consequence of the change in the nature of the third component of the welfare state (the responsibility of society towards its citizens) (Eward, 1986). Because of the economic constraints and the difficulties of capital accumulation, the private sector finds in the reproduction process a new area with great profit rates.

The nature and the role of social policy in our days is different to the one during the welfare period. The differences are to be found in the structure of social policy, on the financing mode, and on the relation with the private sector. In many countries we observe that a private non-profit organization of the insurance systems is developing.

The duality in the labor market, the high rate of unemployment and the growth of the new wage-labour relations to specific social groups such as women, young, immigrants also affect the social security and the social policy system. Furthermore, the social insurance and social policy system is also faced with another problem which is the demographic pressures and the increase of the dependency ratio.

The scenarios concerning the future of social policy in the EU refer to the question of the harmonization of the national social insurance systems. More specifically, there are three different perspectives in the subject of social policy: (a) the development of the private insurance systems to new fields such as the new wage-labour relations..., (b) the appearance of a new state, European Social Security State, which will slightly absorb the national security systems (Pieters, 1991; Pieters and Palm-Nkiste, 1990) and (c) the social snake (Pieters, 1991; Dispersyn-Van der Vorst et al., 1990).

All these perspectives about the role of social policy in EU refer to the necessity to facilitate the economic and political integration of the member states of EU. There does not exist in any way a specific mode of organization of the society. In this case, if we expect and want the political integration of the states in EU, we have to think about the social policy and its role in EU.

It is necessary for the social policy systems to represent how the European Union citizens will eventually organize their European society. Thus, it is absolutely necessary to force the political integration in order to have a European State and defining a European Social Policy. This Social Policy is going to be formed on the basis of the new components and takes in consideration the fiscal and demographic constraints by introducing new methods of financing.

III. THE CASE OF GREECE

III.1. Labour market and government policy in Greece

The Greek economy represents certain particularities in comparison to the other European economies. As already noted in the case of the labour market, a very distinctive characteristic of the labour force in Greece is the very high percentage of the self-employed and non-paid family members that work in family businesses. In 1993, the ratio of the self-employed to labour force was 27.40% and the one of the non-paid family was 12.13%. The ratio of the self-employed men was 78.33% of the total self-employed and 27.1% of the non-paid family members was men. Another important characteristic of the labour market structure in Greece is the fast increasing female participation in the work force, at least in some economic activities and its exploitation by the informal economy, the ageing of the working population and the related problems of provision of health insurance and pensions for the retired, the increased unemployment rate, the appearance of new forms of underemployment or forced unemployment and the influx of a large number of immigrants and refugees as well as the return of Greek-origin migrants from Northern Europe (Petmesidou and Tsoulouvis, 1994). At the same time, government policy has to deal with pressures for flexibility in work and skills, the demand for efficient forms of vocational training and new support structures to local economic agents promoting collaboration, innovation diffusion and networking of firms (Petmesidou and Tsoulouvis, 1994).

As far as the problem of unemployment is concerned, the situation has taken a turn for the worse. The unemployment rate in 1993 reached at 9.7%, while 50% of the unemployed persons were looking for a job for more than 12 months and 9.24% of the employed persons are employed in part-time jobs. The changes in the labour market accompanied by the increase of the unemployment rate lead to the growth of the poverty ratio and to the development of the new poor. Thus, the employment policy of each country has special provisions, targeted at social exclusion.

In the subject of employment policy the case of Greece is quite interesting. The form of the state in post-war period in Greece was not that of the welfare state. The Greek state of the period 1950-1975 was an interventionist state, a strong and repressive state. The first form of an employment policy appears just after the civil war with the government trying to persuade large sections of the labour force to emmigrate to other Western European countries. This was an indirect method to reduce pressures on the labour market. The second effort of the state to apply an employment policy concerned the geographical mobility of farmers during the first and second decade after the second war (Katrivesis, 1991). The state continued to create new jobs by financing public benefit works until 1965.

An employment policy is really applied in the '80s. After 1981, the Greek state tried to keep the existing level of employment but it also tried to create new jobs. Law 1172/81 regulates this problem by giving subsidies to firms in order to keep existing jobs. According to Law 1387/83 the firms are obliged not only to pay high indemnifications to dismissed workers but to respect and follow an administrative control for lay offs. The scope of these laws was to "defend" jobs and employment levels. Apart from a number of legal regulations, such as 1262/82, 156/82, 1545/85, 1836/89 etc., their aim was the increase of employment.

During the last ten years, the government employment policy becomes more and more active and focused on training. The first training programs began to be applied in 1983. The training and the continuous formation is one of the targets of the employment policy currently. Furthermore, the government is interested to expand the employment policy by including the use of a "green card" for immigrants and unemployed, the expansion of early retirement, the reorganization of employment services etc.

The applied employment policy in Greece does not differ much to the policies used in other European countries. All these employment policies consider that the major cause of unemployment is the limited mobility of the labour force and the best allocation of the factors of production in the market. Their aim is the deregulation of the labour market and the reinforcement of the market's mechanisms as the most fit in the valorization of capital. Government intervention into the labour market is now more concentrated on the regulation of flows in the labour market and not on the creation of new jobs and on the improvement of the allocation between employment and unemployment (Dedoussopoulos, 1996). The creation of new jobs is the consequence of the liberalization of the labour market, the reduction of the non-wage cost and the emergence of the new wage labour relations.

The main difference between the employment policies of the welfare period and these of the post-welfare period is on which subject these policies are focused. The employment policies during the welfare state period are focused both on production and on reproduction processes while employment policies during the post-welfare period are focused only on the production process (Chletsos, 1996). Thus, the reproduction of the person as a human being and his labour force is now a matter of the market and not of the state. This new characteristic of employment policy and the crisis of the social policy and social insurance with the development of the "private" in this sector, as we'll see below, affect directly poverty and social exclusion.

III.2. Social policy and social insurance in Greece

Another important difference between Greece and other European countries is the existence and the form of the welfare state in the post-war period. The understanding of the nature and the scope of the Greek state in this period is quite important because social policy is exercised through state intervention and the social insurance system has been developed on the basis of the welfare state.

Total government expenditure increased rapidly in the post-war period in relative as well as in absolute terms. In 1970 total expenditure was 20.22% of GDP in current prices ; in 1980 it rose to 24.80%, while in 1990 it went up to 36.72%. In 1993, the ratio of total expenditure to GDP was 32.48%. However, social expenditure did not increase as fast as total government expenditure. In 1970, social expenditure was 38.69% of total expenditure and 7.82% of GDP ; in 1980 the ratio of social expenditure to total government expenditure decreased to 36.12% and as ratio to GDP it rose to 8.96%. In 1990, the ratios are 41.65% and 15.30%, while in 1993 social expenditure as ratio to total government expenditure and to GDP was 41.53% and 13.49% respectively.

In the following table data on total government expenditure, social expenditure and GDP are shown.

TABLE 2

Growth of total government expenditure, social expenditure and GDP at constant prices of 1970 (in %)

	1970-1980	1980-1990	1987-1990	1990-1993
GDP	61.83	16.96	7.89	3.40
Government expenditure	98.67	69.27	10.81	-3.38
Social expenditure	85.49	93.47	5.60	-2.81

Source: Estimations from National Accounts, 1970-1993.

Social expenditure increases more during the 1980-1990 period than in the period 1970-1980. The post-1974 period it could be considered as the period of the emergence of a welfare state (Chletsos, 1991). Transfer payments constitute the most important component of social expenditure, which absorbs a comparatively large share of GDP over the whole post-war period. However, in the period 1960-1975 transfer payments increased very slowly in absolute terms (at constant prices of 1970). In the second half of the '70s there was a substantial increase; however, a steep upward trend occurred only after 1982 (Petmesidou, 1991).

In order to understand the nature of the social policy in Greece, it is important to analyze the nature of the state in Greece during this period and its relation to social policy. An important aspect of the role of the Greek state in the post-war period is its growing intervention in the social and economic processes. This intervention has a highly ambivalent character (Petmesidou and Tsoulouvis, 1990). First, it has scarcely been based on any systematic or co-ordinated planning processes. Second, an interventionist ideology and a high degree of centralization of decision making have continuously coexisted with a confusing liberal attitude by the state (Petmesidou, 1991). Even the high total government expenditure and the increase of social expenditure, a welfare state, as the one in other western European countries, did not exist in Greece. Not only because of the difference in total government spending and the organization of the intervention of the state into production and reproduction processes, but because of the basic components on which the welfare state is based.

The welfare state, as a specific form of the state, is a component element of the society. Its role is not restricted to the regulation of the economy. The welfare state has developed on the basis of three elements: (a) the expansion of the wage-labour relation and the specific form of the labour market, (b) the relation between the society and its citizens and (c) the relation between the political regime and the citizens of the society. The growth of the welfare state is based on the expansion of the wage-labour relation and the growth of the salaried persons is based on the development of the welfare state. As far as the second element, is concerned we note that a new relation between the society and its citizens (society is responsible for the reproduction of the labour force and the human beings) is formed in the beginning of the century. The third relation represents that the growth of the welfare state is possible only in the case of democratic political regimes due to the assumption that the majority of the citizens are integrated in society. Thus, the welfare state represents a specific mode of the organization of the social (Chletsos, 1989). This point of view of the welfare state does not regard it to be a keyenesian state. The concept of the welfare state refers to the existence of the above three components which are not observed during the post war period in the Greek social accumulation structure (Chletsos, 1991). Thus, the social policy did not developed in post-war period as the consequence of a welfare state which did not exist in Greece. The welfare state has persistently had a fragmented character, as it has been restricted to piece-meal and uncoordinated measures taken by the state whenever emergency situations arose which needed a quick response (Iatrides, 1980; Petmesidou-Tsoulouvis, 1992). The system of social security is equally fragmented, uncoordinated and lacking a clear definition of priorities (Petroulas et al., 1993; Chletsos and Robolis, 1995). The system of social insurance is characterized by differences of contributions among social insurance funds which constitute a major cause of inequalities. These inequalities are further increased by the mode of financing of social insurance organizations by the state (Petmesidou, 1991).

It should also be noted that the role of family in welfare provision in Greece (Petmesidou and Tsoulouvis, 1994) which is closely linked with the ability of families and households to pursue "soft-budgeting" practices (Katseli, 1990); a condition which could not be realized unless state intervention allows to derive revenue by extra-economic means and distribute it to its members in the form of welfare provisions.

The basic problem of social policy and the social insurance system is their mode of organization, which differs to those of other European countries, the ageing population, the increase of unemployment and the poverty ratio and the need to finance these systems. European integration affects these systems by restricting the government resources and by imposing the demand for greater privatization in the case of provisions of social services. As far as the finances of the social insurance are concerned, the recent applied government policy in Greece aims to increase the retirement age, to increase the social contributions of employers and employees and to reduce the expenditures in certain cases. This has as a consequence the deterioration of the living of standards and the increase of the poverty ratio.

IV. CONCLUSION

The social policy and the social insurance system was one of the basic components on which the welfare state was formed. During this period (post-war period) the involvement of the state in the reproduction process was direct. Government intervention in the labour market aimed not only at the best allocation of resources, but also at the reproduction of the persons as human beings and their labour force. Thus, this constituted an indirect specific government policy against poverty and social exclusion.

The economic crisis of the mid-'70s, the restructuring of the economy, the use of the new technologies and the globalisation of the economy caused the extension of poverty and social exclusion to new social groups by changing the nature of government intervention. The crisis of the welfare state and its specific intervention into the society in all European countries affected poverty and social exclusion. The provision of welfare services to citizens by the market deteriorates the situation of these persons who are unable to be reproduced by themselves.

Although the increase of total government spending and social expenditure in the case of Greece, the welfare state did not exist as in other European countries. Social policy was not the consequence of the development of the welfare state, but the need for capital accumulation. Until the mid-'70s the role of the state in the reproduction process was limited while the role of the family was quite important. European integration affects directly government intervention in society. The pressure for the reduction of government spending, the demand for greater privatization in the social sector and the demand for greater flexibility in the labour market determine the new role of the state in the regime of accumulation. The market is the appropriate mechanism for the production of goods and services and the reproduction of the persons and their labour force. The role of the state must be complementary to the market, while the solidarity of the family is reinforced. This is also the tendency observed during European integration. The convergence of the member-states is planned to be economic but not social. In fact social convergence is considered as necessary in order to promote economic integration. Thus, the role of the state in each European country is focused on this.

The increase of the poverty ratio and the extension of social exclusion to new social groups demand to redefine social policy and to redefine the role of the state in our days. If the role of the state into the reproduction process and into the labour market is considered as secondary and the role of the market as primary, then the poverty and the number of people who become marginalized will continue to increase.

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