



The right to social security in Zimbabwe: a literature review

Norman Tafirenyika NHEDE

School of Public Management and Administration
University of Pretoria, Hatfield, South Africa
norman.nhede@up.ac.za

Sylvester MARUMAHOKO

School of Postgraduate Studies
University of Johannesburg, Auckland Park, South Africa
smarumahokos@uj.ac.za

Obey NGORIMA

Faculty of Commerce
Lupane State University, Lupane, Zimbabwe
obeyngorima82@gmail.com



Abstract. *In light of the rising unemployment and ongoing economic shocks in Zimbabwe, the purpose of this article is to assess the relevance and applicability of its social security system. An analysis of the existing social security literature is used to determine the extent to which Zimbabwe's mandatory social security policy has succeeded in providing social protection to the country's marginalised people. According to a survey of general reports on the performance of the national social security policy, as well as an analysis of journal and newspaper articles, the country's social security system has not significantly insulated people from financial challenges. The current social security system is not sufficiently inclusive and safeguarding, as it continues to exclude the informal sector. As a result, many individuals who ought to receive social protection are instead left on their own. In order to make the national social security policy more accessible in the midst of economic difficulties, the Zimbabwean government has a duty to re-examine it, to establish its relevance to the new realities of life. Social inclusion should be the policy's focal point. In order to fully address the issue of exclusion from social security arrangements, the country should adopt a multidimensional social security strategy.*

Keywords: *Social Security, Social Exclusion, Inclusivity, Inequality, Zimbabwe.*

JEL: D60, D63, H55.

1. Introduction

Social insecurity has spread throughout the world and frequently leaves many people penniless and unable to care for their families once they grow old or become incapacitated. As a result, the impoverished are more susceptible to life's dangers and vagaries. The poor economic performance, which led to widespread layoffs and abrupt company closures, has wreaked havoc upon the livelihoods of ordinary people. The ongoing economic difficulties in Zimbabwe have led to significantly high layoffs. Those who lose their jobs suddenly find themselves without social protection. The number of people requiring social protection has increased as a result. This creates a fresh set of difficulties. People who require social protection from unforeseen socioeconomic challenges become anxious in the absence of a trustworthy social security policy. Therefore, it is the moral responsibility of the government, non-governmental organisations, and the private sector to prevent violations of the right to social security by adopting social security strategies that promote social inclusivity and social justice. The spread of social unrest brought on by rising social insecurity poses a threat to undo the gains made after independence. Increasing social insecurity threatens to derail the gains of independence by unleashing social unrest. Thus, social security ought to be considered a fundamental human right, rather than a privilege. The article therefore seeks to assess the relevance and effectiveness of social security delivery in Zimbabwe under the current socio-economic environment.

It is against this background that the issue of social security strategies needs to be prioritised. A comprehensive literature review has been undertaken in order to assess the current environment and how it has impacted on the existing social security arrangements in Zimbabwe.

2. Research Methodology

The article is based on a review of existing information on the social security system of Zimbabwe. Using a qualitative research design based on a systematic literature review, the article examines the historical development and relevance of Zimbabwe's social security system, with particular focus on the changing demographics, and the socio-economic and political landscape. Available literature informed both the research design and methodology employed in this particular study. This research follows a descriptive approach, highlighting the inadequacy of

the current social security system. Data was gathered from a wide range of books, documents such as policies and statements, published papers, operational and evaluation reports, online academic journals, conference papers and newspaper articles. The information was grouped and coded according to themes. Trends and patterns were then established which led to the findings and conclusions of this study.

3. The social security concept

Anifalaje (2017) asserts that the concept of social security is rooted in welfarism, which entails the application of social justice in society. According to the United Nations and the International Labor Organization (ILO), access to social security is a basic human right. First, Article 22 of the International Declaration of Human Rights establishes the right to social security. Furthermore, Article 9 of the International Covenant on Economic, Social and Cultural Rights also guarantees the right to social security. As a member of the Southern African Development Committee (SADC), Zimbabwe is a signatory to the Charter on Fundamental Social Rights in the SADC, which recognizes the right to social protection as a fundamental human right. The Charter states that: “Member states shall create an enabling environment so that every worker in the region shall have a right to adequate social protection and shall, regardless of status and the type of employment, enjoy adequate social security benefits.”

The Zimbabwean Constitution declares that having access to social security is a fundamental human right, thus, the National Social Security Authority (NSSA) is required to carry out this obligation, because they are legally required to do so (The Herald online 7 March 2022). As for persons who have been unable to either enter or re-enter the labour market and have no means of subsistence, they shall be entitled to receive sufficient resources and social assistance. Thus, social security is now universally recognized as a fundamental human right (Anifalaje, 2017; Dhemba, 2013; Masuka, 2014).

The social charter does not discriminate on the basis of whether one is employed in the formal or informal sector. However, it is important to note that the majority of the Zimbabwean citizens are slowly being driven into the informal sector as a result of retrenchments and company closures. In the process, some people have become destitute and unable to fend for themselves, let alone meet their basic needs. This

has resulted in social stratification and has negatively impacted on the livelihood and welfare of the society at large. The current social security system does not yet provide coverage for the informal sector (Nhapi and Mathende, 2016); hence the majority of Zimbabweans have become vulnerable to social insecurity.

Formerly a British colony, Zimbabwe attained independence from colonial rule in April 1980. The country has become increasingly poverty stricken with the majority of its people living below the poverty datum line. The country has, especially over the past decade, been affected by a rapid and unprecedented economic meltdown. This has prompted rampant unemployment and poverty. The advent of the land reform program has not only sent more people to join the ranks of the unemployed, but it has also pushed the country into isolation from the international community, due to the controversies surrounding the agrarian reforms. This has led to donors withholding their funds and the imposition of economic sanctions against Zimbabwe by the west. Although some people have chosen to describe the economic sanctions as “targeted towards individual government officials”, these sanctions seem to hurt the ordinary people who have no sufficient and reliable sources of income, as opposed to the targeted government officials. They have weakened the economy and this has exacerbated the already soaring levels of unemployment. Anifalaje (2017) argues that guaranteeing the right to social security to everyone is pivotal to the alleviation of poverty and inequality, and it enhances the socio-economic development of a country. The significance and relevance of social security in contemporary societies cannot be under-estimated, given its benefits (Anifalaje, 2017).

The problem of income insecurity has also been aggravated by the fact that the country’s national social security policy is contribution-based; hence the unemployed remain socially excluded from social protection. Contributory social security's purpose is to protect retirees and laid-off workers from poverty and to lessen their level of hardship (Nhapi and Mathende, 2016). Social exclusion in Zimbabwe has been made worse by the fact that individuals who are employed formally, and resultantly have social security cover, especially in recent years, has been diminishing. As a result, the greater percentage of the population has been excluded from social security coverage. Social exclusion has affected women and children the most in that they are the ones largely excluded from the contribution-based social security schemes, hence many women have become vulnerable to

social exclusion. Consequently, many have become informal traders as they seek ways and means to eke out a living.

Achieving social justice and egalitarian ideals has been undermined by the growing social exclusion. The marginalized members of society have been exposed to the hazards and vicissitudes of life. This further undermines the full realization of the country's international obligations under the International Covenant on Social, Economic and Cultural Rights. Thus, the government should re-assess the current social security policy, in order to achieve inclusivity, social justice and an egalitarian society. There is a need to create a supportive environment so that other players can come on board with diverse social security strategies. Left on its own, the government cannot achieve universal coverage in terms of social protection.

4. Social Exclusion

The problem of social exclusion is not one that is uniquely Zimbabwean, but one which has been in existence from well before Zimbabwe became independent. It is thus not surprising that current Zimbabwean social security schemes embody exclusionary elements from the period before independence. There is no universal agreement on what social security is, because the idea has been interpreted differently in several jurisdictions (Kaseke, 1997). Early definitions of social security reflect this social lacuna which corroborates this fact. Such definitions are limited in scope; hence they place much emphasis on “workers” and “employment”, denoting that one can only have social security if one is in formal employment, because it is contribution-based (Maes, 2003). Such a definition is thus narrow, exclusionary and an apt description of the Zimbabwean social policy.

It should be noted that confining social security to those people in formal employment is on its own exclusionary. With limited job opportunities, the government should prioritize extending social security coverage to the informal sector of the economy. Currently groups that are excluded from formal social security arrangements include domestic workers, casual workers, informal traders, as well as rural folk. As already insinuated, these constitute a large portion of the Zimbabwean population. The ILO Social Security (Minimum Standards) Convention, 1952 (No 102) has a more inclusive definition which is:

“The protection which society provides for its members, through a series of public measures, against the economic and social distress that otherwise would be caused

by the stoppage or substantial reduction of earnings resulting from sickness, maternity, employment injury, unemployment, disability, old age, death; the provision of medical care; and the provision of subsidies for families with children” (ILO, 1984).

Although there is inclusivity in this definition, the practical interpretation and intervention strategies adopted by member states still reflect the exclusionist orientation inherent in the Zimbabwean policy of protecting persons in formal employment, thereby disregarding those in the informal sector. This is so regardless of the existence of the Ministry of Small to Medium Enterprises, which has jurisdiction over the informal sector. It could be argued that when the ILO refers to "income from work," people generally understand it to refer to the salaries and wages which they receive from formal employment (Smit and Mpedi, 2010). It has been argued that this ILO definition has also helped to shape the mindset and perception that those in the formal economy are the ones who need social security. This perception has triggered debate on social security coverage in Zimbabwe and beyond. It should be noted that the needs of developed countries and those of developing countries are quite different. There is a need for a definition of social security that encompasses both social insurance and social assistance, if the controversy caused by early definitions of social security is to disappear. In Africa for instance, an Afrocentric definition is required that reflects the reality of social security in Africa (Nhede and Marumahoko, 2021). It has to be broader so as to incorporate the various segments of African communities and their unique needs.

There is a multiplicity of reasons for excluding groups that are not in formal employment. One is based on the notion that these identified groups have no regular salary, making it difficult to extend social security coverage to them due to the risks involved. If the informal sector is to make voluntary contributions, ways and means of dealing with the employer component have to be properly designed (Nhede, 2016). One could argue that the current system, in which both the employer and the employee contribute to social security, makes it difficult to extend social security to the informal sector. The informal sector may find it not feasible, given that they would have to make double contributions; one for the employer and another one for the employee. If contributions are to be affordable and less burdensome to members, government has to provide subsidies.

Considerably manageable contributions have the potential to attract membership and resultantly provide more realistic and meaningful social security cover to the

◆ Norman Tafirenyika Nhede, Sylvester Marumahoko, Obey Ngorima ◆

majority of people who are currently vulnerable. According to the Herald correspondent, Gibson Nyikadzino, the Director of Social Security, Mr. Shepherd Muperi, indicated that in order to assist traders in the informal sector and protect them from financial vulnerabilities, the NSSA was putting together recommendations for the government to establish another social security scheme. Prior to the introduction of NSSA schemes in 1994, workers had only one option for social protection: non-compulsory occupational schemes, which lacked intergenerational risk sharing, an adequate risk pool, and government financial support in times of insolvency and economic uncertainty (Nhapi and Mathende, 2016). According to estimates, only 5 to 10 percent of newly hired workers can be absorbed by the formal economy; the majority of new jobs are created by the informal economy, which implies that it employs the majority of people (African Union, 2008). Since the bulk of the Zimbabwean workforce works in the informal sector, there is a need for expanding the innovative social security scheme to incorporate those from the existing social security arrangements. The scheme will be consistent with National Development Strategy 1 and Vision 2030 (The Herald online 7 March 2022).

5. Historical overview of social security

Similar to the majority of African countries, Zimbabwe's economy was based primarily on agriculture. As a result, traditional approaches to addressing the social security needs of rural communities during times of drought or famine have existed in many countries (Kaseke, 1997). It should be noted that historically, social security arrangements were based on reciprocity and Ubuntu (i.e. essential human virtues of compassion and humanity). Extensive family networks were critical in the past for assisting vulnerable members of the community to receive social protection (Dhemba, 1999). Nonetheless, the arrangement started waning following the introduction of the cash economy by the colonial state. Kaseke quoted in Nhapi and Mathende (2016) asserts that the indigenous people were exposed to a money economy for the first time. As a result, many physically fit men moved in droves from rural areas to the brand-new urban areas, thus, they became exposed to the risks associated with a money economy such as unemployment and industrial injuries.

In Africa informal social security arrangements have been eroded by the migration of people from rural to urban centers in search of employment (Mukuka, Kilikiti

and Musenge, 2002; Devereux, 2013), which prompted the need for new social security strategies for meeting the people's social protection needs. Human migration to towns and cities deprived rural communities of young people who could actively participate in community-based developmental activities deeply rooted in land use and traditional family institutions. The quest for formal employment had a negative impact on rural development because it left behind a population of peasant farmers who were primarily made up of women, children, elderly people, and people with disabilities and who consequently became extremely vulnerable and unable to pay for any type of social protection.

It should be noted that indigenous people did not have access to formal social security during the colonial era. Most of the social security programs that African governments have implemented were modeled after those in other countries, without considering the particular requirements of local communities (Bailey and Turner, 2002; Anifalaje, 2016). One could argue that the majority of formal social security policies that governments adopted soon after gaining independence were influenced by former colonial masters (Nhede, 2014). Holzmann, Sherburne-Benz and Tesliuc (2003) assert that simply copying publicly provided and financed programs from rich countries in many cases will not solve the social risks facing the developing countries.

Prior to independence the peoples' social security was met through informal social security arrangements based on Ubuntu and reciprocity, as people were a homogeneous group that knew each other well (Ouma, 1995; Mupedziswa and Netseane, 2013). There was a need to extend social security coverage to the majority of the Zimbabwean population. This is an issue that the government has been trying to address ever since, without success. The primary piece of legislation that enabled the establishment of social security was the Old Age Pensions Act of 1936. The social security programs, however, were elitist in nature and had a narrow focus on giving pensions to White settlers who had lived in the country for at least 15 years and had reached the age of 60 (Clarke, 1977). There was no public assistance available to Black people either. Social assistance was extended only to the elite White minority. Racial discrimination characterized public policies of successive colonial governments. Blacks could only get bus fare back to their rural homes where informal social assistance would be instituted to assist those temporarily or permanently disadvantaged.

It can be argued that the Act was not only exclusionary in nature, but it also perpetuated racial discrimination. The occupational pension scheme which was introduced to cover the non-African population similarly was not extended to cover Blacks in formal employment, on the basis that they had traditional support systems in place back in their rural homes. Black people in cities and towns were generally regarded as temporary residents, and as a result were not entitled to receive occupational pensions (Kaseke, 2003). It suffices to say that the colonial social security system was designed to care for and protect the White minority, not the Black majority.

Gender is another basis of social exclusion in social security. It is important to consider the plight of women. Nevertheless, women are largely excluded from traditional social security coverage despite being the majority, and this can be attributed to the previous generation's discriminatory educational system (Riddell, 1981). Inevitably, failure to participate in the formal wage economy meant that women were not covered by the contribution-based social security system. The extreme disparity in African men and women's access to education is the result of the demand for male workers in the formal wage sector and the belief that a woman's primary responsibility is childrearing (Riddell, 1981). As a result, few Black women were able to find formal employment.

Moreover, some employers discriminate against women on the basis that there will be work disruptions associated with maternity leave. "Women experience de facto discrimination when employers hire them under the assumption that they will eventually become pregnant and take maternity leave and so are a bad investment" (Kawewe, 2001). This is one of the major contributors to social security exclusion, particularly on the part of women. Due to the fact that they would have to interrupt their employment in order to take maternity leave, women in formal employment were not treated as permanent employees, which was another discriminatory practice. Women were consequently excluded from occupational pension plans. Thus, indigenous women were typically doomed to poverty (Dhemba, 2013).

As argued by Chitambara (2010), as in most African countries, the evolution of social protection in Zimbabwe was shaped to a great extent by colonial considerations, as initially the colonial regime extended social protection to White expatriates. Even though the post-colonial government tried to denounce the racial segregation policy that had led to the exclusion of Blacks from social assistance, its effects were still felt several years after independence. Along with other laws that

had a discriminatory character, the Old Age Pension Act had to be repealed. The argument for repealing the Act seems to have been rational at the time, as the government argued that there were no funds to cater for an inclusive old age pension scheme. Thus, the Old Age Pension Scheme remained exclusionary. Recipients of the old age pensions prior to April 1980 continued receiving limited benefits.

Chikova (2013) notes that to administer social security programs in Zimbabwe on behalf of employees, employers and the government, the NSSA is a statutory corporate organisation that was created and established under the principles of the NSSA Act of 1989, Chapter 17:04. However, there have been significant changes made to how social insurance and public assistance are administered. The administration of public assistance was decentralized to district level and offices were established in each of the districts in the country. Public assistance provisions were extended to most people, including those in rural areas. However, this public assistance scheme is seriously underfunded and most needy people fail to access benefits from it (Kaseke, Dhembha and Kasere, 1998).

The government's minimalist approach to social welfare was reinforced when Zimbabwe implemented the Economic Structural Adjustment Program (ESAP) in the early 1990s. This was occasioned by deteriorating economic fundamentals in the country. The ESAP called for a reduction on government social spending and introduced cost-sharing (Nhede, 2016; Nhapi and Mathende, 2016). This then marked the retreat of the state in the provision of social services. This is the reason that social funding has been underfunded. The plight of the recipients has also been exacerbated by the hyperinflation that has characterized the Zimbabwean economy in recent years. At the same time, the rural communities were excluded from the contribution-based social security arrangements due to the informal nature of their employment. It is imperative to note that the public assistance scheme which was supposed to benefit rural people restricted assistance to specific groups, such as old people, the disabled, dependents of the indigent and the chronically ill.

However, having seen that the industrial workers were retiring to destitution, the Pensions and Other Benefits Scheme was promulgated in October 1994. This is a social insurance scheme and is universal for formally employed workers. The Workers' Compensation and Accident Prevention Scheme and the Private Occupational Pension Scheme coexist with the Pensions and Other Benefits Scheme. By introducing the Pensions and Other Benefits Scheme, a framework for expanding social security coverage to those who were previously excluded was

established. Given that there are no concrete plans to include the self-employed and employees of the informal sector, expanding social security coverage to include them nonetheless remains a significant challenge. Although the government has historically prioritized the official economic sector, it is also important to address the distinct peculiarities of the informal sector (The Herald online 7 March 2022).

Public servants have an established occupational pension scheme, but due to low salaries it does not provide adequate social security benefits to avert the contingency of retirement. Yet another setback for some employees in the formal sector is non-registration of their employers with the NSSA. This has also created an exclusionary effect. Additionally, the Accident Prevention and Workers' Compensation Scheme mandates that the employer reports the accident; however, the majority of employers fail to uphold this requirement. Most often, only horrifying and fatal accidents are reported. Many times, some employers are reluctant to report every accident because they fear that the NSSA will penalize them for not taking adequate safety measures (Kaseke et al., 1998). At the same time, workers are often disinclined to report accidents that happen at the workplace, due to fear of retribution and losing their jobs. The high unemployment rate has exacerbated their plight. Owing to the fear of victimization, workers often suffer in silence. This has thus given the scheme an exclusionary character, particularly including those who were supposed to benefit from it. Thus, according to Nhapi and Mathende (2016), the NSSA needs to realign its social security strategies to remain relevant to its primary objectives of protecting workers from becoming destitute and preserving their dignity.

6. Current social security schemes in Zimbabwe

Social exclusion in the social security schemes of Zimbabwe can be better understood by having a brief overview of the social security system that exists in Zimbabwe today. The NSSA, which is a result of a law passed by Parliament, was established in response to the realization of the need for a safety net to care for the children of employees who may have gone away while employed, as well as to safeguard workers after being injured at work or after retirement (Nhapi and Mathende, 2016). Although the NSSA was established with the best of intentions, some employers and employees have expressed dissatisfaction with the way in which the NSSA funds are handled. Social insurance funds are allegedly misused and used for individual gain.

According to Mchomvu, Tungaraza and Maghimbi (2002), some of the reasons for why governments fail to provide adequate social protection to the poor include a lack of financial resources and political will on the part of the state. People cannot entrust government with their contributions if there are allegations of corruption and misuse of funds.

Probably one of the biggest obstacles to the realization of the right to social security in Zimbabwe would be the deeply rooted negative attitude towards social assistance. Some groups are vulnerable and in need of social assistance, commonly known as public assistance in Zimbabwe. However, the deeply ingrained negative attitude toward social assistance is likely one of the biggest barriers to Zimbabweans achieving their right to social security. This negative attitude emanates from the fact that the early beginning of social assistance in Zimbabwe was associated with charity. Charitable acts are not celebrated, as they are seen to encourage the development and reinforcement of a hand-out mentality. This thinking helps to explain the poor budgetary support for social assistance in Zimbabwe. Religious and voluntary organizations were the first to provide social relief to destitute members of society (Kaseke, 2011). The recipients of social relief were considered as objects of pity, and in many instances were seen as people who had chosen a life of poverty. It is, therefore, not surprising that social relief was seen as a privilege extended to the poor. This characterization of the poor has persisted over the years.

The Accident Prevention and Workers' Compensation Scheme, the Pensions and Other Benefits Scheme, occupational pension plans, and the Public Assistance Program are just a few of the social programs in Zimbabwe. A quick overview of these schemes will reveal the shortcomings that are inherent in the country's social security policy. The Accident Prevention and Workers' Compensation Scheme offers social security in the event that an employee is injured or killed while working (Nhapi and Mathende, 2016). The fact that the program does not cover those employed in the informal sector, temporary employees or domestic workers further demonstrates the program's exclusionary nature. The rates are determined by the NSSA and are reviewed from time to time. A disability pension, a widow or widower's pension, and child allowances are all payable benefits. The program also pays for the costs of medical care and rehabilitation. The program promotes sound health schemes and high safety standards in an effort to lower workplace accidents.

In October 1994 the Pensions and Other Benefits Scheme was introduced. This social insurance program offers protection from the unforeseen events of retirement, illness and the death of the primary wage earner. The scheme also falls under the administration of the NSSA. In this program, the employer and employee each contribute 4.5 percent of the employee's monthly insurable earnings up to \$7000. For a period of seven years, the maximum insurable earnings were set at \$4000. However, towards the end of 2001 it was changed to \$7000 (Kaseke, 2003). Coverage was restricted to those who worked in the formal sector, as was previously mentioned. The self-employed, domestic employees and people working in the unorganized sector have not yet been considered. The ceiling is still low taking a number of factors into account, amongst them inflation. It is also worth noting that this scheme was introduced 14 years after independence, but to date it is still not inclusive enough. Another contribution-based scheme which provides protection against retirement is the Occupational Pension Scheme which is operated by employers. However, apart from retirement, the scheme also covers the contingencies of disability and invalidity.

The Department of Social Welfare is in charge of managing a non-contribution-based public assistance program that offers aid in cash or kind to the needy and vulnerable populations, including the elderly who have no-one to care for them, people with disabilities, the chronically ill, and dependents of the poor (Kaseke, 2003). When applicants apply at their district office, officials typically make home visits to learn more about the applicant's actual circumstances. The problem is that even when the economy was performing well, the scheme was poorly funded. Apart from the problem of poor funding, people from the rural areas are usually unaware of the program, hence only a few have access to it despite the decentralization initiative. As a result, it has benefited a few individuals annually and has been dysfunctional over the past few years. Masuka (2014) notes that the difficulties which social security programmers face in Zimbabwe demonstrate how social security has fallen short of meeting the essential criteria for social protection.

7. Recommendations

It is necessary to have legal sources of social security rights, such as an enabling national constitution, in order to realize the right to social security. The constitution must explicitly guarantee the right to social security. The provision of social security to the citizenry should have its own section. Certainly, countries can

successfully uphold the right to social security in this way. The right to social security should be enforceable in accordance with the constitution. As a result, the constitution should also foster an environment that allows for social security rights to be fully realized. The implications of breaking the constitution on social security matters should be made very clear in the constitution.

Governments should remedy this situation through legislative and other means for the full realization of social security as a fundamental human right. In order to achieve compliance with the dictates of the constitution, there have to be adjudication mechanisms put in place such as courts and tribunals. Otherwise the right to social security would continue to be ineffective because there would be no way to enforce compliance without these legal institutions. Like other jurisdictions, Zimbabwe ought to have these compliance mechanisms in place. For instance, in South Africa, the courts are in charge of adjudicating disputes involving social security. At the moment, Zimbabwe has no systems in place for external adjudication. In other words, the right to receive social assistance is not subject to judicial review, which is why internal review mechanisms exist.

The Social Welfare Assistance Act provides for regular reviews by the Minister responsible for social welfare, of all disputes relating to social assistance applications. However, there exists a lacuna in this system for there is no provision for further appeal beyond the Minister. The provision for appeal to the Minister does not apply in cases where individuals cannot access benefits due to the failure of the government to allocate sufficient resources (Kaseke 2004:2). The government cannot, therefore, adjudicate itself. Thus, the enforcement mechanisms are not watertight, and hence are subject to abuse.

It is recommended that government should dismiss as inadequate the belief that social security ought to be restricted to those in the formal sector only (Nhede and Marumahoko, 2023). Instead a mixed system of a social security espousing both contributory and non-contributory schemes should be embraced. In order to promote social justice, the government should establish a means-tested or universal social pension funded by the state for people aged over 60 years of age.

The Old Age Pension Act, which has since been repealed, used to provide a means-tested old age pension for non-Africans over the age of 60. It would be admirable if the old age pension could be reviewed under new legislation that encourages inclusivity. Life expectancy has changed drastically and this development should

be taken into consideration when deciding on the 60-year-old threshold. Thus, government needs to rethink the definition of “old”. It now seems impractical to keep the age requirement at 60, due to factors like the AIDS pandemic and the ensuing decrease in life expectancy.

Despite having fewer resources than Botswana, Mauritius and South Africa, Zimbabwe's government should give top priority to the full implementation of social security plans and the general social protection of its citizens. That way it will be able to meet its social security responsibility. This cannot, according to some, be a short-term objective for the vast majority of Southern African countries. Concerted effort is required to improve the economic climate of the country and subsequently economic fortunes in order to attract investors back into the country. Reviving Zimbabwe’s economy will not be cumbersome if issues around good governance and accountability are prioritized. Enhancing governance and accountability will ensure that limited resources are used wisely and primarily for initiatives that aim to improve citizen welfare.

The article recommends that government should introduce voluntary membership to existing social security schemes. This will make it possible for people working outside of the formal economy to voluntarily join the current contribution-based formal social security arrangements. However, it should be noted that the incomes of those working in non-formal industries are typically low, necessitating cross-subsidies from the government, since their contributions would be insufficient to provide adequate social protection without them. Otherwise, voluntary participation might not be feasible without some kind of subsidies. By enabling income redistribution, this intervention strategy would help to close the wealth-poverty gap.

It is imperative to provide women who have experienced long-term gender discrimination with social security coverage for other unforeseen events like pregnancy and illness. In addition to improving social security's relevance to women's needs, expanding it to cover such contingencies also eliminates gender discrimination. Micro-insurance can be made available to women working outside the formal sector, in cases where they are unable to enlist in traditional social security programmes. This is similar to what happened in Tanzania, where the United Medical Aid Schemes in Dar es Salaam (UMASIDA) offered primary healthcare and preventive services to those working there. Zimbabweans can also learn some positive lessons from UMASIDA. People working in the non-formal sector successfully organized themselves into associations under these social

security programmers, and these associations were in charge of collecting contributions and interacting with medical professionals.

It is argued that the realization of the right to social security depends largely on political will. The budget and actual implementation of the policy should demonstrate the government's dedication to the universal social security coverage. However, this commitment is lacking because the Zimbabwean government does not provide adequate funding for social assistance. Since the 1990s, this has been the trend. It is safe to say that social assistance has never been a top priority for the government.

8. Conclusion

The reviewed literature leads to the conclusion that Zimbabwe's social security system has not directly benefited or provided social protection for the general populace. Zimbabwe's economic woes have forced businesses to scale down operations, leaving many people without jobs and vulnerable to economic shocks. Therefore, social insecurity has affected societies in both the colonial and post-colonial periods, necessitating a multifaceted strategy to address the issue. Social exclusion had been a hallmark of Zimbabwe's social security system. In the colonial era, exclusivity was brought about by discrimination, whereas in the post-colonial era, it may have been caused by structural and economic problems. In order to achieve universal social security coverage, it is advised that a comprehensive and multifaceted approach be adopted. The situation necessitates increased political will and comradely between the government and those who contribute to the NSSA. Critical lobbying and advocacy on behalf of workers and pensioners in need of protection can spur a NSSA paradigm shift and produce the desired results. Regardless of their class, status, age, or line of work, people should have access to some form of social security.

References

- African Union (2012). Promoting the rights and welfare of persons with disabilities. Draft African common position on for the International Year of the Family, 3rd session of the AU Conference of Ministers of social development, Addis Ababa.
- Anifalage, K. (2016). Emerging trends in the regulation of social security, *Journal of Malaysian and Comparative Law*, 43(2), pp. 1-29.

- Anifalage, K. (2017). Implementation of the right to social security in Nigeria, *African Human Rights Law Journal*, 17, pp. 413-435.
- Bailey, C. and Turner, J. (2002). Social security in Africa, *Journal of Aging & Social Policy*, 14(1), pp. 105-114.
- Chikova, H. (2013). Social protection in Zimbabwe – Country Paper. In SASPEN and FES International Conference – Social protection for those working informally: Social & Income (In) Security in the Informal Economy, Johannesburg, 16 and 17 September.
- Chitambara, P. (2010). Social protection in Zimbabwe, Labour and Economic Development Research Institute of Zimbabwe (LEDRIZ), October 2010.
- Clarke, D. (1977). *The economies of old Age subsistence in Rhodesia*, Gwelo, Mambo Press.
- Devereux, S. (2013). Trajectories of social protection in Africa. *Development Southern Africa*, 30 (1), pp. 13-23.
- Dhemba, J. (2013). Social protection for the elderly in Zimbabwe: Issues, challenges and prospects, *African Journal of Social Work*, 3(1), pp. 1-22.
- Dhemba, J. (1999). Informal sector development: a strategy for alleviating urban poverty in Zimbabwe, *Journal of Social Development in Africa*, 14(2), pp. 5-19.
- Fultz, E. and Pieris, B. (1999). *Social security schemes in Southern Africa*, Harare: International Labour Office/SAMAT.
- Holzmann, R., Sherburne-Benz, L. and Tesliuc, E. (2003). *Social risk management: The World Bank's approach to social protection in a globalising world*, available at: www.worldbank.org [Accessed 28 August 2023].
- Kaseke, E. (2011). The poor laws, colonialism and social welfare: Social assistance in Zimbabwe. In J. Midgley and D. Piachaud (eds), *Colonialism and welfare: Social policy and the British imperial legacy*, Northampton: Edward Elgar.
- Kaseke, E. (2004). Social protection in SADC: Developing an integrated and inclusive framework– A social policy perspective, *Social Protection in SADC: Developing an Integrated and Inclusive Framework*. pp. 1-11.
- Kaseke, E. (2003). Social exclusion and social security: the case of Zimbabwe, *Journal of Social Development in Africa*, 18 (1), pp. 33-48.
- Kaseke, E. (1997). Social security in eastern and southern Africa: organisation, issues and concepts in modern and traditional arrangements, *Journal of Social Development in Africa*, 12(2), pp. 39-47.
- Kaseke, E., Gumbo, P., Dhemba, J. and Kasere, C. (1998). The state and dynamics of social policy practice and research in Zimbabwe, *Journal of social development in Africa*, 13, pp. 21-34.
- Kawewe, S. (2001). The impact of gender disempowerment on the welfare of Zimbabwean women, *International Social Work*, 44(4), pp. 471-485.
- International Labour Organisation. (1984). *Introduction to social security*, Geneva: ILO.
- Masuka, T. (2014). The new Constitution of Zimbabwe and its implications for social workers, *Journal of Social Welfare and Human Rights*, 2(1), pp. 29-40.
- Maes, A. (2003). Informal economic and social security in sub-Saharan Africa, *International Social Security Review*, 56(3-4), pp. 39-58.
- Mupedziswa, R. and Ntseane, D. (2013). The contribution of non-formal social protection to social development in Botswana, *Development Southern Africa*, 30(1), pp. 84-97.

- Nhapi, T. G. and Mathende, T.L. (2016). Strengths and weaknesses of Zimbabwe's National Social Security Authority: a critical point of view, *Public Sciences & Policies*, 2(2), pp. 65-77.
- Nhede, N.T. and Marumahoko, S. (2021). Reflecting on the past, present, and future of social security systems in Africa with specific reference to selected countries, *Strategic Review for Southern Africa*, 43(2), pp. 103-124.
- Nhede, N.T. and Marumahoko, S. (2023). Redesigning social security systems in some selected Sub-Saharan African countries, *African Journal of Governance and Development*, 12 (1), pp. 80-97.
- Nhede, N.T. (2016). *The social security policy of the Government of Zimbabwe: a policy analysis overview* [Unpublished doctoral thesis], University of Pretoria.
- Nhede, N.T. (2014). Prospects, challenges and constraints of social security: The public administration quagmire for selected African countries, *African Journal of Public Affairs* 7(4), pp. 108-120.
- Ouma, S. (1995). The role of social protection in the socio-economic development of Uganda, *Journal of Social Development in Africa*, 10 (2), pp. 5-12.
- Riddell, R. (1981). *Report of the Commission of Inquiry into Incomes, Prices and Conditions of Service*, Harare: Government Printers. Alley, J. 1972. *Social security: Another British failure?* London: Charles Knight and Company, Whitsun Foundation, 1979, Social Security Study, Harare: Whitsun Foundation.
- Smit, N. and Mpedi, L.G. (2010). Social protection for developing countries: Can social insurance be more relevant for those working in the informal economy, *African Journal Online*, 14, pp. 1-33.
- The Herald (2022). Zimbabwe: Social security scheme for informal Sector, *The Herald* (Online), available at: <https://allafrica.com/stories/202203070193.html> [Accessed: 21 September 2023].