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The social security policy of the Government of Zimbabwe: a policy analysis overview

by

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ABSTRACT

Social exclusion has become a cause for concern in contemporary societies. It has become a global phenomenon that requires the participation of several players. Adopting constitutional and legal frameworks that seek to promote inclusiveness of social protection programmes has become more imperative than ever before. More often than not economic shocks have left many people not only marginalised but also vulnerable to the hazards and vicissitudes of life. In order to provide social protection cover, it is incumbent upon governments to intervene by way of providing adequate social security to the citizenry. Post-colonial governments inherited social security systems lacking inclusivity. Rising unemployment levels, poor performing economies, natural calamities and the HIV/AIDS epidemic have forced progressive and responsible governments the world over to re-think on social security strategies.

Social security systems that existed during the colonial era were purposely designed to exclude the natives. The Government of Zimbabwe inherited a social security system that was exclusionary. Formal social protection was a privilege of the elite hence soon after independence the need to address the imbalances of the colonial era became a priority. The introduction of a national social security system was to achieve social inclusivity through the establishment of more schemes catering for the different segments of the Zimbabwean community. The National Social Security Act [Chapter 17:04] of 1989 brought into existence a formal and compulsory social security policy which was to coexist with other social protection intervention strategies of the past. The purpose of this study is to provide a critical overview of the social security policy of the Government of Zimbabwe.

The qualitative study established that the prevailing economic challenges triggered massive retrenchments which exposed the citizenry to social exclusion. The majority of the people have opted for the informal sector economy in order to earn a living. The problem with this traditional form of employment is that, currently, formal social security has not been extended to cover the informal sector. To establish the relevance of the existing social security systems, a review of literature on social protection strategies was adopted. Views of community members who are supposed to be the ultimate beneficiaries of the various social security schemes were established through the use of interviews and general discussions.

Also analysed in this study are the attempts by governments in general, and the Zimbabwean Government in particular, to extend social security to the informal sector. An examination of journal articles and reviews of general reports on the overall performance of social security schemes in developing countries suggest that social security intervention strategies have not been very effective in cushioning people against economic shocks and hardships. Efforts aimed at achieving social inclusivity have been inhibited by a number of challenges. In the absence of formal employment, concerted effort to extend social security coverage to the informal sector has not yielded positive results. All forms of employment, formal or informal, should be harnessed, if social inclusivity is to be achieved. The various social protection strategies adopted by Government over the years should be synchronised in order to improve the general welfare of the people. The current situation which is characterised by the scarcity of resources does not require a disjointed and fragmented approach. The study recommends the creation of more social security schemes to cater for the different segments of the Zimbabwean community. Accountability and transparency should be the foundation for better management practices capable of retaining public trust. It has been concluded that for the Zimbabwean populace to enjoy their right to social security the Government of Zimbabwe needs to adopt a multisectoral approach.

DEDICATION

This research is dedicated to my late sister, Tarisai Betty Chibanda (nee Nhede) who had a great passion for education. Her influence and emotional support before her passing away was unparalleled. She laid the foundation for academic curiosity and enthusiasm through her thought provoking comments and encouraging remarks.

To my love, Josphine, my beloved children: Luckmore, Tinashe, Ruvimbo and Tadiwanashe who endured my absence from home during my studies. Your patience and everlasting support played an enormous part in making my stay away from home a rewarding experience which culminated in the production of this doctoral thesis. Indeed I am deeply indebted to you for giving me the much-needed space, time and support to concentrate on my studies. It was through your unlimited and unwavering moral support that the whole research process became a worthwhile academic endeavour. I therefore challenge you to take this academic achievement as a source of inspiration for your individual search for academic glory.

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ACRONYMS

AIDS	Acquired Immune-Deficiency Syndrome
AMTO	Assisted Medical Treatment Order
ARV	Antiretroviral
AU	African Union
BEAM	Basic Education Assistance Module
COMESA	Common Market for Eastern and Southern Africa
DRC	Democratic Republic of the Congo
EMCOZ	Employers' Confederation of Zimbabwe
ESAP	Economic Structural Adjustment Programme
GoZ	Government of Zimbabwe
HIV	Human Immune Virus
ILO	International Labour Organisation
IMF	International Monetary Fund
NAP	National Action Plan
NHIS	National Health Insurance Scheme
NGOs	Non-governmental Organisations
NLC	National Land Commission
NPA	New Public Administration
NPM	New Public Management
NPS	National Pension Scheme
NSSA	National Social Security Authority
OAU	Organisation of African Unity
OPS	Occupational Pension Schemes
OVC	Orphan and Vulnerable Children
PAYE	Pay-As-You-Earn
POBS	Pensions and Other Benefits Schemes
RBZ	Reserve Bank of Zimbabwe
RF	Rhodesian Front

SADC	Southern African Development Community
SAPs	Structural Adjustment Programmes
SDF	Social Development Fund
SMEs	Small to Medium Enterprises
SPMA	School of Public Management and Administration
UANC	United African National Council
UDHR	Universal Declaration of Human Rights
UDI	Unilateral Declaration of Independence
UMASIDA	United Medical Aid Schemes in Dar-es-Salaam
UN	United Nations
UNICEF	United Nations Children’s Fund
USA	United States of America
USD	United States Dollar
VIBINDO	<i>Viwanda na Abiashara Ndongondo</i>
WB	World Bank
WCIF	Workers’ Compensation Insurance Fund
ZANU	Zimbabwe African National Union
ZANU - PF	Zimbabwe African National Union - Patriotic Front
ZAPU	Zimbabwe African People’s Union
ZCTU	Zimbabwe Congress of Trade Unions
ZFTU	Zimbabwe Federation of Trade Unions
ZMERP	Zimbabwe Millennium Economic Recovery Programme
ZIMPREST	Zimbabwe Programme for Economic and Social Transformation
ZIMSTAT	Zimbabwe National Statistics Agency
ZWD	Zimbabwe Dollar

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CHAPTER ONE

GENERAL HISTORIOGRAPHY

1.1 INTRODUCTION

The objective of this chapter is to present an overview and general background of social protection in Zimbabwe and the motivation for the research. The first years of independence saw the Government of Zimbabwe (GoZ) coming up with a number of policy initiatives meant to address the social and economic imbalances of the past. It should be noted that the policies and administrative structures the country inherited at independence were of a colonial nature and were crafted to perpetuate colonial rule. They advanced the interests of the white minority. The black majority were considered not only as second class citizens but also as a source of cheap labour. Owing to poverty and incapacitation, black Zimbabweans would continue to provide the colonial government with cheap labour. Colonial policies were discriminatory; hence the black majority was deliberately excluded from benefiting directly or indirectly from them. One such policy was the social security policy. It was strictly confined to the social welfare of a minority community. The attainment of independence in 1980 ushered in significant policy changes aimed at correcting social, economic and political imbalances that characterised the country's colonial history.

This study analyses the social security policy of Zimbabwe. It examines how the problem of marginalisation and total exclusion of black Zimbabweans from social welfare programmes was addressed by the new government through the adoption of a new social security policy and how this policy relates to existing social protection strategies. The social security policy adopted by the GoZ in 1989 sought to alleviate poverty through empowering the once marginalised labour force. The Government was concerned with the plight of pensioners who could not afford privately run pension schemes. The colonial government had no social security provision for the workers and, by the time they became pensioners, they were already vulnerable to social insecurity owing to the absence of a sustainable income. Thus at independence the GoZ saw the urgent need for instituting social protection measures to protect not only the marginalised and vulnerable but also every citizen.

According to the International Labour Organisation (ILO) and the United Nations (UN), social security is a basic human right and is universal. Tostensen (2008:4) observes that these rights and minimum standards were subsequently reconfirmed in Article 9 of the International Covenant on Economic, Social and Cultural Rights from 1966 which recognises the right of every person to social security, be it through social insurance or social assistance. In view of this proclamation both developed and developing countries have responded to the ILO call by adopting various social security schemes relevant to their own individual needs. Zimbabwe like any other country in the world adopted its own social security policy aimed at bringing to an end social exclusion and racial discrimination which had forced the blacks to rely on extended family networks. Comprehensive studies of formal social security systems in the region and beyond were conducted before settling on one designed along the Austrian model.

1.2 BACKGROUND TO THE STUDY

Prior to independence, black Africans who had become destitute or had been made redundant in the formal sector of the economy had to be repatriated to their rural homes where they were expected to have a piece of land or relatives who could meet their social security need (Dhemba 1999:8). The natives were regarded as rural-based communities who were only temporary residents in urban areas. However, after independence, the Government enunciated a social security policy that does not discriminate people on racial grounds. Though not very comprehensive, the social security policy has been viewed as a step in the right direction. Part of the mandate of the Authority administering social security in Zimbabwe was to introduce more schemes suitable for the different segments of society thereby enhancing social protection coverage of the general populace.

While social security policy has a key role to play in fostering national development through poverty alleviation, social insecurity has the potential to inhibit development initiatives once workers develop a feeling that they have no adequate social protection cover in the form of income maintenance to assist them when they are no longer able to generate income for their sustenance. Since its creation in 1919, the ILO has been encouraging member states to formulate and implement social security policies that provide adequate care and protection to workers and their dependants. Millar (2009:1) observe that millions of people the world over have become reliant on social security benefits for all or part of their income, hence any

changes to social security policy have direct effects on their incomes and living standards. According to Article 22 of the Universal Declaration of Human Rights (UDHR), everyone as a member of society has the right to social security. The State is therefore obliged to ensure a minimum standard of material welfare to all its citizens on a basis wide enough to cover all the main contingencies of life regardless of contribution or employment (Mchomvu, Tungazara and Maghimbi 2002:17).

Aware of this requirement, responsible governments the world over have implemented different social security policies to alleviate the plight of workers once they become incapacitated. It is the responsibility of the state to safeguard and improve the social welfare of the people. That obligation cannot be wished away or ignored. It is against this background that the National Social Security Authority (NSSA) was formed in 1989 through an Act of Parliament, [Chapter 17:04] and was promulgated in 1994. Accordingly, the NSSA (also referred to as the Authority) became the custodian of the country's formal social security policy. The Authority would oversee the full implementation of the social security policy and monitor the operations of the various social security schemes thereafter, making sure they remain relevant to the changing needs of the society they serve. According to Kaseke (2003:35), the schemes would provide protection against retirement as well as cover contingencies of disability and invalidity.

It was envisaged that the NSSA would play a part in improving the lives of ordinary Zimbabweans through benefit payments, infrastructural development, housing provision, equity provision and promotion of safer working environments. As a consequence, whatever scheme has been adopted, the primary aim has been to replace income lost because of broad social and economic factors. The schemes seek to provide a minimum floor of socio-economic protection through the maintenance of minimum cash income. The central objectives of Zimbabwe's formal social security policy is poverty alleviation and the granting to all people the opportunity to live a normal life in the absence of debilitating material insecurity. Tostensen (2008:4) points out that the issue of social security in developing countries is generally viewed as a poverty reduction strategy. To that effect social security has a positive role to play in social development.

The greatest challenge however, is that the current social security policy excludes those people in the informal sector. Placing emphasis on the protection of those workers in formal

employment and their immediate families makes the policy exclusionary, because it leaves out those people who are not in formal employment. The reference by ILO to “income from work” has been taken to mean formal employment. Resultantly, many countries have developed a particular mindset that has influenced policy makers to develop social security systems for formal sector workers regardless of the fact that in developing countries only a minority of the labour force is in formal employment (Kaseke 2003:37). Zimbabwe is not an exception to this skewed interpretation of government intervention regarding this public problem.

Paradoxically, many people live in the rural areas where there is limited formal employment yet this is the population largely excluded from the national social security policy. The policy’s national outlook and appeal become heavily compromised. Tostensen (2008:5) asserts that large segments of the African populations do not benefit from social security schemes at all, because they are at the mercy of nature and human forces beyond their control. It would be of interest to find out if rural communities have knowledge of the existence of the different social security schemes. As a result, this study analyses the prospects, effectiveness and challenges facing the country’s social security policy since its inception. In the process the study briefly looks at efforts by other countries in the provision of social security. The international perspective is essential when it comes to assessing the effectiveness of the policy in achieving the objectives it was established for. Benchmarking is an important aspect of a comparative approach to public policy assessment.

1.2.1 Geographical location of Zimbabwe

Figure 1: Map of Zimbabwe

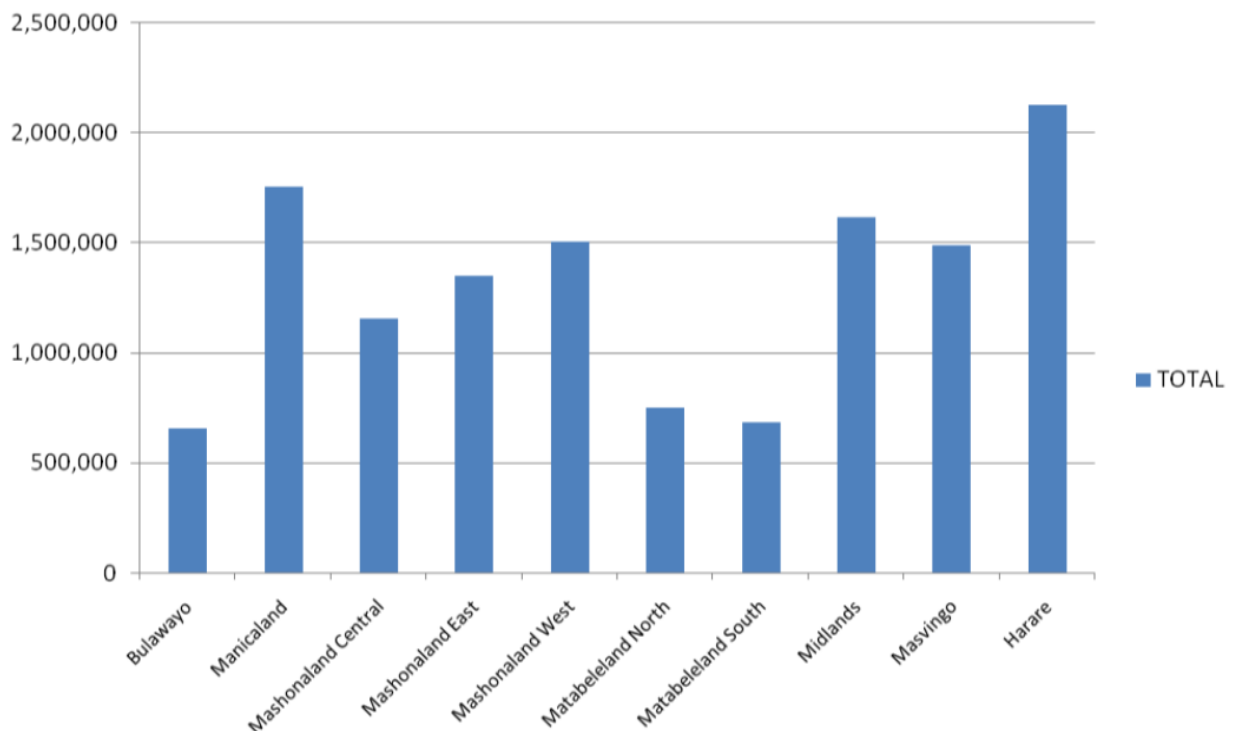


Source: Zimbabwe-Country-Analysis 2010 Report

A brief description of the geographical location of Zimbabwe is imperative in this study. The world has become a global village and it follows that policies in one country may influence the formulation and implementation of similar policies in the neighbouring countries. The historical development of Zimbabwe would be incomplete without reference to some of its neighbours. Zimbabwe is a landlocked country found in southern central Africa between the Limpopo and the Zambezi rivers. The country is bounded by Zambia on the north and north-west, by the Republic of South Africa on the south, by Mozambique on the east and north-east and on the south-west by Botswana. Zimbabwe, a fairly small developing country made

up of 10 provinces, has an agro-based economy. According to the 2012 national census, Zimbabwe has a population of 13 061 239 comprising 6 280 539 males and 6 780 700 females (ZimStat: Census 2012 National Report). Zimbabwe has a land area of 390 759 square kilometers of which 85 per cent is agricultural land (Sylvester 1991:2; Zimbabwe Decent Work Country Programme: 2012-201). Figure 2 below shows population distribution by province.

Figure 2: Population distribution by province



Source: ZimStat Census Report 2012

It should be noted that an appreciation of a country’s population is essential in the analysis of public policy implications on public service delivery. As this influences budgetary allocations policy makers need to know the size of the population in order to determine the extent to which a government can sustain social welfare programmes. Demographic information is also essential for establishing general population growth in order for a government to plan accordingly. It is from this demographic information that Government can establish trends necessary planning and forecasting. An appreciation of these trends assists Government in establishing the location of the most vulnerable communities.

1.2.2 Brief history of Zimbabwe

Although the study focuses on developments between 2005 and 2015, a historical background is required. It should be noted that a historical background is an essential component of any research in that it helps one locate the origins of current challenges and scenarios while at the same time it can be used as the foundation on which to anchor future public policy initiatives. A study of the historical background of Zimbabwe provides information necessary for the researcher in that the researcher is able to establish and contextualise the need for a variety of social security schemes and the rising need for social protection. The historical injustices of the past have a bearing on current and future public policies. Mlambo (2014:5) points out that before Zimbabwe became independent a racially based sociopolitical system prevailed throughout the colonial period in which whiteness was associated with power and privilege. The blacks were politically, economically and socially marginalised.

The name “Zimbabwe” has a historic significance. It was derived from local structures which were built by local communities without the use of mortar to bind the stones together. This complex which has become a historical site is known as “Great Zimbabwe”. Thus literally the name “Zimbabwe” comes from the concept of “*dzimba dzamabwe*” meaning “houses made of stones” (<http://www.zim.gov.zw/index.php/zimbabwe-in-brief/history-of-zimbabwe>). These structures are the second largest stone structures in Africa after the pyramids of Egypt. Cecil John Rhodes and the Pioneer Column first settled in Zimbabwe in 1890 and later on renamed the country Rhodesia, in honour of Cecil John Rhodes who had spear-headed the colonisation of the country by the British. As a result, Zimbabwe became a British colony. As a British colony, Rhodesia experienced a massive land grab exercise which drove many black Africans into reserves now commonly referred to as communal lands and eventually they became congested on small areas of land with poor soil, erratic rainfall patterns and infested by tsetse flies. Their farming activities were inhibited to such an extent that some people opted for the cash economy by working on the newly established white farms in order to fend for their families. This development as presented later on in the thesis had a negative impact on the traditional forms of social protection which were based on extended family networks, solidarity, reciprocity and *ubuntu*.

Rhodesia was also characterised by the exclusion of black Africans from participating in the political process. They were not allowed to vote let alone stand for office as parliamentarians or even to hold high office in the police, army or the public service. Africans were also excluded from certain areas and social amenities. These social amenities were considered to be a preserve of the white settlers. This discriminatory administrative approach became a source of conflict which culminated in the first black resistance known as the First *Chimurenga* (liberation war) and eventually the Second *Chimurenga* spearheaded by the Zimbabwe African National Union (ZANU) and the Zimbabwe African People's Union (ZAPU). The heroic Ndebele-Shona uprisings of 1986 commonly known as the First *Chimurenga* formed the basis of later mass nationalism in Zimbabwe (<http://www.zim.gov.zw/index.php/zimbabwe-in-brief/history-of-zimbabwe>).

According to Mlambo (2014:151), in 1965 the colonial government under Ian Smith, the then Prime Minister of Southern Rhodesia cut administrative ties with Britain through what is commonly referred to as the Unilateral Declaration of Independence (UDI). Following the UDI which was deemed illegal by Britain, economic sanctions were imposed on Southern Rhodesia. With Northern Rhodesia (now Zambia) and Nyasaland (now Malawi) becoming independent, Britain had plans to push for a multiracial democracy in Southern Rhodesia, but the plans were scuttled by the UDI promoting the imposition of economic sanctions. The Smith government in 1970 went ahead to establish a white-minority government and the name changed from Southern Rhodesia to Rhodesia. It should be noted that the decision by the Rhodesian Front (RF) government to declare unilateral independence plunged the country into a crisis. The turmoil saw the African nationalists waging an armed conflict against the Rhodesian forces which ended in 1979 (Mlambo 2014:152).

The economic sanctions which lasted for fourteen years did not deter the colonial government from introducing discriminatory policies and repressive laws. Political, social and economic imbalances worsened under the Smith dispensation. The RF government put in place several measures as part of its effort to cushion the white society in the wake of sanctions imposed on Rhodesia following the UDI. Mlambo (2014:153) notes that even though the Rhodesian government was placed under economic sanctions, many countries, even those that supported the liberation struggle, continued to import Rhodesian products such as chrome thereby giving a lifeline to the illegal colonial government.

Tension between the feuding parties continued to rise. There was no political, social and economic cohesion between the colonial government and the black majority. It should be noted that the social security schemes which were introduced during the colonial period were developed exclusively for the benefit of the small white settler community. Local communities continued to be sidelined on developmental issues. They were marginalised and deliberately incapacitated to an extent that they eventually had to fight for freedom and inclusion.

1.2.2.1 Internal settlement

The internal settlement of 1979 between Bishop Abel Muzorewa of the United African National Council (UANC), Ian Smith's RF and Ndabaningi Sithole's Zimbabwe African National Union (Ndonga) resulted in the birth of Zimbabwe-Rhodesia. Bishop Abel Muzorewa became the Prime Minister of Zimbabwe-Rhodesia and adapted the constitution of the UDI. This internal agreement reached without the participation of both ZANU and ZAPU failed to receive international recognition as the liberation war continued to intensify. The omission of both ZANU and ZAPU meant that a ceasefire could not be achieved as the internal settlement was viewed as null and void. There was a need to involve leaders of ZANU and ZAPU, political parties that were then operating from exile. This agreement is described as the internal settlement because it was an agreement of political parties operating within the country. Their leadership was based in the country and they had neither the power nor influence to end the war.

1.2.2.2 The Lancaster House Agreement

The failure of the internal settlement paved the way for the Lancaster House Agreement which among other things stipulated that the country should revert back to being a British colony under the leadership of Lord Soames until fresh elections to elect a bona fide leader were conducted in the spring of 1980. The Lancaster House Agreement is a product of a negotiated peace settlement, so parties to the agreement had to make concessions and compromises for the sake of peace. The economic power remained in the hands of a white minority community while the issue of land was insufficiently dealt with as evidenced by the "willing buyer - willing seller notion". The agreement, in turn, led to the holding of the first democratic elections in Zimbabwe. The warring parties agreed to the terms of the agreement

for varying reasons ranging from the escalating costs (both human and material) of the war, the breakdown of civil administration, a collapsing economy and a failed Internal Settlement on the part of the UANC, RF and ZANU (Ndonga). However, on the part of ZANU and ZAPU it was the desire to end the war which had claimed thousands of lives, and pressure from the then Frontline States and other African countries whose economies had suffered from the brunt of the war. It can be concluded that the December 21 1979, Lancaster House Agreement ended the war and ushered in the new state of Zimbabwe with a new political dispensation (Sylvester 1991:55).

The prolonged and protracted liberation war culminated in the attainment of independence on 18 April 1980 with Robert Mugabe of the Zimbabwe African National Union – Patriotic Front (ZANU – PF) emerging as the first black Prime Minister and Reverend Canaan Banana as ceremonial President of the Republic of Zimbabwe. Following the attainment of independence the country inherited a polarised and dualistic society where the majority of the people in the rural or urban areas lived in abject poverty (Dhemba 1999:10). Significant constitutional changes occurred in 1987 which saw the abolition of the post of Prime Minister in favour of an Executive President making President Robert Mugabe the first President of independent Zimbabwe. At the time of independence the country was characterised by growing levels of poverty and unemployment following years of marginalisation by the colonial power. The urgent need to address the inequalities through government intervention programmes was of paramount importance. However, resolving some of the imbalances through land redistribution was constrained by the provisions of the Lancaster House Agreement which stipulated that for the first 10 years of independence the GoZ had to adopt a “willing buyer – willing seller” approach in its search for more land for redistribution. The approach denotes voluntary transaction between the buyer and the seller (Moyo 2014:68).

It is important to note that Britain under Margaret Thatcher of the Conservative Party had pledged to fund the land reform programme under the “willing buyer - willing-seller” arrangement as stipulated in the Lancaster House Constitution. However, when the Labour Party came into power and formed a government after defeating the Conservative Party, the new British Government stopped funding the land reform programme and in the year 2000 the GoZ amended its laws to facilitate fast track land reform without compensation. The Labour Party terminated the funding arrangement when funds set aside by the Conservative Party for land reform were exhausted. It can be argued that had the British Government not

renege on its promise of funding the land reform, disgruntled Zimbabweans would not have invaded some of the commercial farms. The relationship between the two countries was strained by the repudiation of the funding arrangement put in place by the Conservative Party. According to Mlambo (2014:236), farm invasions and the violence that ensued had far reaching socio-economic and political consequences. An estimated 450 000 farm labourers became unemployed and destitute. As a result, there was a decline in agricultural production which crippled the economy. When the economy bleeds social welfare programmes suffer due to limited budgets yet that is the time when social protection is most needed. Although many white commercial farmers chose to leave the country soon after independence despite President Mugabe's calls for reconciliation, those who remained behind continued to control large tracks of land when the majority of the African people lived on congested and unproductive land.

Independence ushered in a new political dispensation aimed at addressing the political, social and economic exclusions of the past. Cognisant of the need to improve the social well-being of the previously disadvantaged people, Zimbabwe became a welfare state. According to Kuhnle (2008:12), welfare implies the transformation of the state and can be viewed as a response to the demands for and/or political commitment to the promotion of social justice. However, Tostensen (2008:5) points out those State-based social security systems have been influenced by European experiences and the models cater for people in the modern sector economy thereby excluding the informal sector.

Following independence, Zimbabwe became a member of several regional and international organisations such as Common Market for Eastern and Southern Africa (COMESA), the Southern African Development Community (SADC), the Organisation of African Unity (OAU) which was later transformed into the African Union (AU), the UN, the Commonwealth of Nations, the Non-Aligned Movement and the ILO only to mention a few. Being a member of the international community implies that Zimbabwe is a signatory to the international conventions that govern international organisations. Since the UN charter and the ILO governing body view social security as a human rights issue, Zimbabwe like other member countries is expected to comply with the conventions through the provision of social protection to the citizenry which includes the country's labour force.

1.2.2.3 Redressing colonial imbalances

During the colonial era black Africans were discriminated against and were treated as second class citizens by their colonial masters. Discrimination perpetuates social exclusion and it destroys social cohesion. It breeds conflict and antagonises people. Chances of pursuing developmental issues become compromised. This scenario explains why at independence most black Africans were heavily vulnerable to all forms of poverty. It is against this background that most African states have been seeking redress against the colonial imbalances that have been in existence for decades, through social welfare programmes. African governments have seen fit to come up with legislative reforms such as minimum wage regulations, black empowerment regulations, tax regimes as well as market regulations in an effort to eliminate colonial imbalances. Redressing the imbalances is a key component for national development in post-colonial Africa.

According to Barrientos *et al.* (2013:57), the quality of the political processes has largely influenced orientation and objectives of social assistance. South Africa, for example, instituted the Black Economic Empowerment policy while Zimbabwe had to do the same through the Indigenisation and Economic Empowerment policy where foreign owned companies would have to cede 51 per cent of shareholding to locals. In some countries when it comes to employment opportunities, certain job vacancies have been reserved for the formerly excluded population in different sectors of the economy. These policies also serve as a platform to promote entrepreneurship by the previously neglected groups of the community thereby uplifting their livelihoods and living standards.

Land reform programmes have been instituted in Zimbabwe to provide some relief to blacks who had been resettled in congested and remote rural areas during the colonial period, as already noted. It should be noted too that before the land reform, the greater part of the productive land was in the hands of the minority, hence the need for land redistribution in most of the African countries. In Kenya for instance, the National Land Commission was tasked to look into the best way of tackling the existing imbalances in the distribution of land. The 2010 Constitution provided for the establishment of a National Land Commission (NLC) to manage land on behalf of central and county governments. The NLC was constitutionally mandated to undertake investigations on claims of historical and present land injustices and provide recommendations for appropriate redress of the imbalances (Syagga 2012:9).

1.2.3 Evolution of social security

The system of social security, the origin of which dates back to the times of the German Chancellor, Otto Von Bismarck, has not only spread to developing countries but has also broadened to cover numerous social security schemes which offer protection against loss of a job or against poverty-ridden old age and other contingencies. Germany became the first nation in the world to adopt an old-age social insurance programme in 1889 designed by Bismarck (<https://www.ssa.gov/history/ottob.html>). In Africa formal social security policy is a relatively new phenomenon, but many governments are beginning to realise the importance of providing some form of security to their citizens (Kaseke 1988:5). According to Collier and Messick (1975), social security is one of the most important means by which modern nations protect the welfare of their citizens. They argue that through programmes that deal with the hardships of workers, work related injuries, illness, old age, unemployment and low income, social security attempts to set a minimum standard of living for the sectors of society covered by the programme. It is also noted that in countries with fully developed programmes, social security now protects almost all members of society. In the past people could rely on the extended family when they encountered financial challenges. However, these traditional networks have been weakened by fast growing urbanisation.

During the colonial era limited funding was made available to the Department of Native Affairs to assist with the repatriation of destitute blacks from urban areas to their rural homes where relatives would care for them. Repatriation assistance was in the form of bus fare and rail warrants (Kaseke 1988:8). Social security policy has become so important and more relevant as it seeks to improve the general welfare of the people under the ever-changing socio-economic environment. To that effect scholars have developed an interest in studying and analysing the evolution of social security policy.

After independence social assistance programmes were not only expanded but also improved. The Ministry of Public Service, Labour and Social Welfare was mandated to look into how best the social security policy could be implemented. Voluntary organisations that sought to provide residential care for the elderly and handicapped were established. The ministry paid subsidies and monthly grants to foster parents to care for the neglected children. Soon after independence some poor families were assisted with funeral expenses thereby confirming that Zimbabwe was a welfare state. In Zimbabwe there are two forms of social security,

namely, social assistance and social insurance. Funds for social assistance also known as public assistance are raised by Government through taxation while social insurance is contributory in nature. Both the employer and employee contribute towards social insurance meant to provide social protection to workers against economic shocks. In many developing countries social assistance unlike social insurance, carries a social stigma in that recipients are often regarded as failures in society who always wait for government assistance in the form of hand-outs.

With the aim of improving the administration of social security schemes, the Government introduced the NSSA through an Act of Parliament and Section 3 of the Act provides for the establishment of different types of social security schemes to be administered by the NSSA. In Section 21 the functions of the Authority are outlined while Section 23 stipulates the principles that should be observed by the Authority. At all times the Authority should ensure that the NSSA takes into account the national interest of Zimbabwe and those of employers and employees who contribute to any of its schemes. According to Section 26, the Authority shall appoint an actuary for purposes of actuarial evaluations of the schemes. Such evaluations are essential in ensuring the viability of different schemes and maintenance of the necessary reserves. The actuary should review and evaluate actuarially every scheme at least once every three years. Long-term and short-term benefits should be reviewed at least once every year.

The Act also provides for appeals. Any person aggrieved by any decision of the employees of the Authority has the right to appeal. The Authority needs to employ competent staff or else the NSSA may not be able to overcome the limitations imposed by poverty, low productivity and dearth of trained administrative personnel. Also important to note is the requirement that accounts of the Authority should be audited within six months after the end of the financial year. Nevertheless, it is alleged that the NSSA books have not been audited timeously. Failure to have the accounts audited on time has given rise to allegations of mismanagement, corruption and abuse of public funds by the NSSA. The Authority has the powers to among other things provide loans to members to buy or lease dwelling – houses, purchase land for residential purposes for its employees and to do anything for purposes of improving the skills, knowledge or usefulness of employees. This demonstrates that the NSSA is expected to empower its members and to stimulate national development.

1.2.4 Adoption of the national social security policy

At independence only a few pensioners received pension through the Old Age Pension Act of 1936 due to its discriminatory nature. Only European, Asian and Coloured senior citizens were entitled to receive such benefits. The black majority were completely excluded from such benefits on the assumption that they were adequately covered under the traditional extended family system (Kaseke 1988:9). Such workers lived a miserable life after they retired. Yet during their prime working days they worked and contributed to national development. Clarke (1977:10) notes that the colonial government then did not find it necessary to extend social security cover to communal farmers on the basis that their needs were simple and could be addressed through the peasant economy. In order to address this anomaly the Government introduced a national social security policy under the auspices of the NSSA but still it has not been inclusive enough as anticipated when it was first adopted.

A tripartite Board comprising, in addition to Government, the Employers' Confederation of Zimbabwe (EMCOZ), the Zimbabwe Congress of Trade Unions (ZCTU) and the Zimbabwe Federation of Trade Unions (ZFTU) administers NSSA. Informal traders, domestic workers and farm workers are all excluded from the existing NSSA schemes. With the current economic challenges facing the country, people are constantly changing jobs - from formal employment to the informal sector and vice versa. Under such circumstances the NSSA is expected to regularly update its records. Employers are expected to keep the NSSA informed of any staff changes and developments in their organisations to enable the Authority to maintain accurate records and be able to adjust insurance premiums accordingly. However, some employers deliberately choose not to advise or even to misinform the NSSA on their staff complements so that they pay less tax and low insurance premiums. The Government, through the Department of Social Welfare, also operates a means-tested non-contributory public assistance programme which provides assistance in both cash and kind to destitute persons, the elderly, people with disabilities, the chronically ill and the dependants of indigent persons (Kaseke 2003:35). The Act provides for the assistance of vulnerable groups.

Soon after independence the Government realised that independence would be meaningless if there were no efforts to improve the social well-being of the people. Before the NSSA was adopted, the stakeholders first engaged in a series of consultations. Under such circumstances the assumption is that the policy is a product of a protracted, extensive and

exhaustive consultative process involving Government and all the interested parties. Although there were differences on technicalities, the stakeholders agreed on the need to launch an enabling formal social security system. Stakeholders noted with concern that there were several occupational pensions' schemes but many of them had inherent problems of long-term viability and lack of transferability. Members would find themselves deprived of their benefits once they moved from one job to the other. Furthermore, the majority of workers in the low-income category were not covered by the scheme and so many of them became destitute once they retired from active employment.

1.2.5 Challenges facing the NSSA

Since its launch in 1994, the NSSA has experience several administrative challenges. Errant companies have been trying all sorts of tricks to evade remitting contributions (<http://allafrica.com/stories/200403040186.html>). The NSSA has been criticised for misplaced priorities, which are done under the guise of investment such as funding infrastructural development projects like shopping malls while there are allegations that funds were being loaned to individuals and political parties. One would wonder whether investing in a shopping complex would be the right decision when beneficiaries are receiving peanuts. What these beneficiaries would need is decent disposable income to increase their purchasing power. These unfortunate developments undermine the credibility of the NSSA. Allegations of mismanagement and the hiring of incompetent and corrupt staff have become a cause for concern. Midgley (1984:2) observes that, "Maldistribution of social security not only reinforces existing inequalities but amplifies them". Reports of corrupt practices and looting have surfaced at the country's premier social security authority. It has become a cause for concern that some of the directors running the institution are not substantive. Some disgruntled NSSA workers, alarmed at the scale of looting, on 19 December 2008 handed petitions to the Ministry of the Public Service, Labour and Social Welfare and to the NSSA Board asking them to look into the allegations that were threatening the operations of the organisation (Marwizi 2007:1). In response to the continuing negative publicity, the ministry eventually acceded to the request to probe corruption. In order to promote transparency and accountability the findings of the investigations should be made public.

According to Kaseke (1998), there is a need to regularly design social security policies, which will replace or complement those which are becoming weaker or irrelevant. It can be

argued that social security will always be a goal, never finished, because human aspirations are infinitely expandable, just as human nature is infinitely perfectible. The needs of the people change from time to time and so people argue that social security policies need to be constantly reviewed. People in the affected environment also need to be consulted. The NSSA's recent decision to raise contributions from 3 per cent to 3.5 per cent of one's gross salary has been met with resistance. The new charges are too high and there are fears that both the employers and the employees may not be able to meet their obligations. Employers and employees alike have been struggling to raise the 3 per cent and to hike the contributions to 3.5 per cent of one's gross salary can be seen as totally iniquitous. The situation is further compounded by the fact that this is now payable in foreign currency which is hard to secure.

It was alleged that the NSSA was short of money to meet its huge financial obligation (Maposa 2013). This led to the decision to hike contributions. What is disturbing is that members who have contributed money towards social security schemes get very little in return when they apply for their benefits. In late 2008 for example, there was a time when beneficiaries got virtually nothing from the NSSA. Some beneficiaries became so disillusioned that they did not bother to collect their pensions anymore; and yet the benefits should have been adequate in terms of quantity. It has been observed that in Africa modern social security schemes fail to improve the living standards of the poor. Midgley (1984:2) asserts, "Indeed it will be argued not only that social security has failed to redistribute resources towards the most needy groups to any significant extent but that it has also reinforced and even accentuated inequality in the Third World".

The greatest challenge facing social security policies is social exclusion. One of the key global problems facing social security today is the fact that most people in the world are still excluded from any type of statutory social security protection. The most affected people work largely in the informal economy, and are outside the scope of contribution-based social insurance schemes or tax-financed social benefits (Van Ginneken 2003a:277). As a result of the prevailing economic challenges many workers find themselves in less secure employment not covered by the existing social security schemes. Therefore soaring unemployment has given rise to the problem of social exclusion. The need to integrate the informal sector into the statutory regulated social security policy is becoming increasingly more important. Some people who used to work have become destitute. They can no longer afford to buy their medication when they fall ill, neither can they afford to feed their families.

Planning for effective policy implementation has to be done very carefully. Some countries prefer a gradual implementation approach while others would adopt a fast-track approach. The success of each approach depends on the relevance and suitability of the strategy. Each country has a unique situation and the best implementation strategy is determined by the prevailing situation. In the United States of America, for example, the gradual implementation of the social security policy was catalysed by the Great Depression of the 1930s (Martin and Weaver 2005). Brazil adopted a gradual approach and the strategy has been effective; the goal of reducing poverty among the country’s elderly is being realised. Like Brazil, Tunisia also adopted a gradualist approach, while Colombia preferred a fast-track approach (Van Ginneken 2003a:283).

It has been observed that workers are finding life difficult after retirement. The hyper-inflationary economic environment before the introduction of the multi-currency as official legal tender has had a negative effect on employment creation and the benefits being received by pensioners. The NSSA had introduced the warrant system whereby a pensioner would receive a “certificate” bearing the pensioner’s details and the amount due for collection printed on it. After producing the required documentation, the pensioner redeems the warrant. In 2008 the benefits had become so worthless that pensioners did not bother going to the banks to collect them. Today many senior citizens who contributed to the development of the country during their working days are no longer able to fend for their families after paying their utility bills which continue to rise. Some beneficiaries stopped collecting their pension funds because the amount had just become insignificant. Table 1 below confirms this negative development.

Table 1: Harare (Mbare) Benefits Take up Rate (2008)

Month	Total Number of warrants	Collections	Difference	Take up rate (%)
May	865	258	607	29.8
June	865	125	740	14.5
July	865	88	777	10.2
Total	2595	471	2124	18.2

Source: Matiza (2009:21)

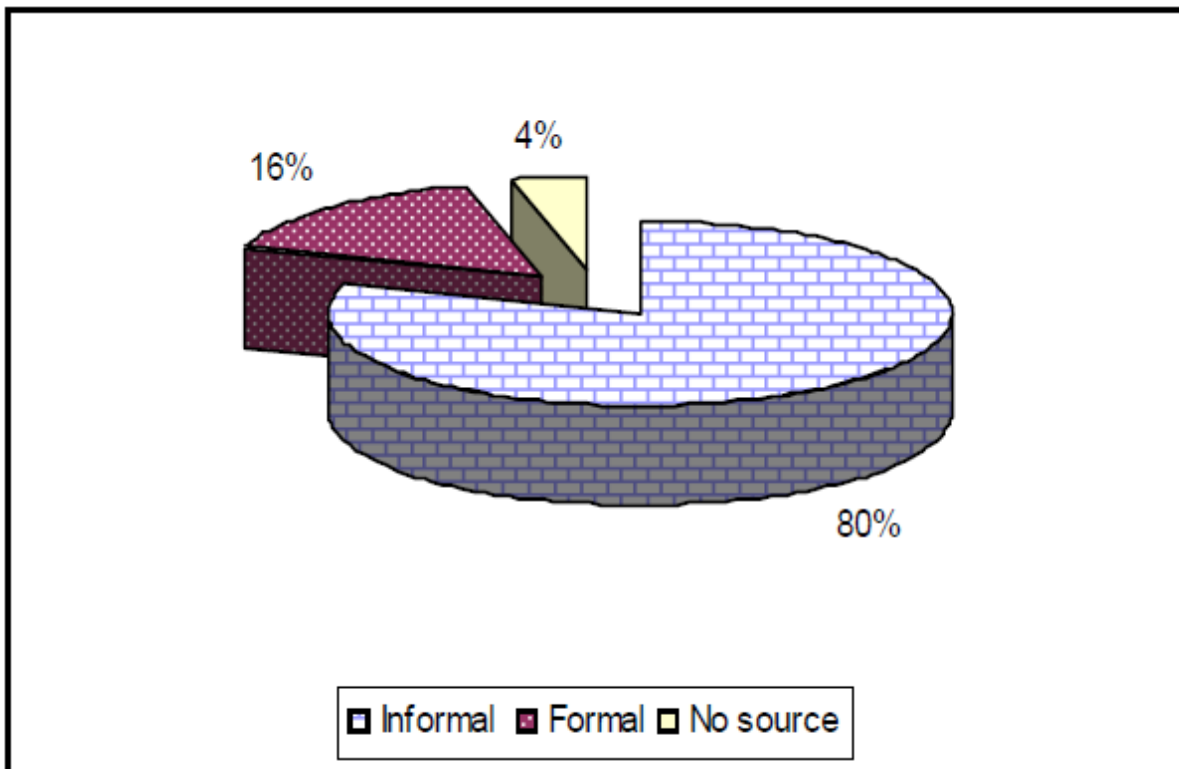
Table 1 shows that there has been a decrease in the number of people collecting their monthly benefits. It has been noted that the trend in Harare was similar to the trend in Bulawayo and other regions in the country (Matiza 2009:34). However, in terms of reasons behind the low take up rate there could be other reasons. The fact that the benefits had been eroded by inflation against rising transport costs could be one of the major reasons for the decline. According to Matiza (2009:34), inadequate information about the NSSA and its operations could also have contributed to the decline.

Of great concern is the fact that the Authority has been operating some investment programmes but it has not been clear whether or not the intended beneficiaries are benefiting from these programmes. The NSSA has invested in over 60 listed companies and has built properties throughout the country, including shopping malls and office complexes from which it receives rentals (<http://www.herald.co.zw>). It is interesting to note how the NSSA has been using proceeds from its investment programmes with monies intended for citizens.

In the winter of 2005 many houses in towns and cities which were constructed without approval from relevant local authorities were demolished during the controversial clean-up exercise, code-named Operation *Murambatsvina*, but surprisingly the NSSA did very little to assist the affected families despite the fact that some of the houses were home to workers supposedly contributing to the NSSA. The unpopular operation was officially billed not only to rid urban areas of illegal structures, but also illegal business enterprises as well as criminal activities. According to the UN report, 700 000 people were left without jobs or homes as a result of operation *Murambatsvina*.

Only a few victims of *Murambatsvina* benefited from the Government's *Garikai/Klalani Kuhle* programme widely known as Operation Restore Order, a follow-up programme which was meant to provide shelter to those unfortunate people whose houses were destroyed during the clean-up exercise. During this period people had expected the NSSA to play an active role in the construction of houses for the victims of the clean-up campaign using funds from its investment programmes but it was not to be. The NSSA has been criticised for poor service delivery and for ignoring the plight of workers.

Figure 3: Effects of Operation Murambatsvina on livelihoods



Source: Zimbabwe Operation Murambatsvina/Restore Order National Survey Report

Research conducted to determine the effects of Operation *Murambatsvina* suggests that the Operation has had adverse effects on livelihoods. It was the informal sector that was most disturbed as indicated on Figure 3 above. Given that the majority of the working people had abandoned their careers to join the informal sector, it confirms that many people were affected by Operation *Murambatsvina*. Ironically during times of debilitating economic crises, the informal sector has always been the mainstay of the Zimbabwe economy. Up to today the country’s economy is still largely anchored on the informal sector.

Extensive ground work has to be covered before a policy can be successfully implemented. For a policy to bear fruit, it requires a great deal of dedication, commitment and transparency from all parties involved. It does not matter how good a policy may appear to be, without the political will to support implementation, plus dedication and commitment from all parties involved, the goal of the policy remains elusive. It is in view of this assertion that the researcher will establish the extent to which the country’s social security policy has improved the lives of the ordinary citizens.

1.3 MOTIVATION FOR THE RESEARCH

Usually motivation is prompted by unfolding negative developments. They can be of a political, social or economic nature. This study has been motivated by the country's gradual economic decline which has resulted in the current unprecedented unemployment level which has pushed people into the informal sector. The informal sector in Zimbabwe emerged by default rather than by design (Dhemba 1999:12). Some people are suffering so much that it is as if they had never worked before. The basic thrust of all research is to solve problems and to expand knowledge of the universe which necessitates that it is carefully and systematically conducted (Taylor 2005). In the early 1990s the GoZ adopted the Economic Structural Adjustment Programme (ESAP) following recommendations from the World Bank (WB) and the International Monetary Fund (IMF). The reform programme was viewed as a panacea to Zimbabwe's economic woes, hence its adoption.

The main thrust of the reform programme was, among other things, cutting down on government expenditure. And in line with ESAP requirements, companies had to reduce the number of their employees as a means of reducing the salary bill. Many people lost their jobs because of retrenchment initiated by ESAP. Nevertheless, the economy of Zimbabwe continued to decline. The salaries and working conditions deteriorated to a level where people would decide to leave formal employment and become informal traders. The development has seen the sudden growth of the informal sector and it appears that nothing much is being done to extend the existing social security policy to incorporate the thriving informal sector. Currently the country's unemployment rate is 80 per cent (Masekesa and Chibaya 2014). This would mean only 20 per cent of potential workers are formally employed and one wonders whether the formal social security policy is still relevant when it is only catering for a minority group of the target population. Mchomvu *et al.* (2002:27) observe that "Conventional social security programmes cover a relatively limited proportion of the population and have not reached the urban and rural poor. They do not provide adequate social protection to members, thus leaving members in poverty when faced with various contingencies".

The fast-track land reform triggered massive unemployment and it impacted negatively on the overall performance of the economy. Farming that used to absorb many people now accommodates fewer people citing viability problems. Commercial farming has been reduced

drastically. With an agro-based economy, a decline in agricultural activities has a negative bearing on the performance of the entire national economy. Industries are closing down, driving more people into the informal sector which regrettably has not been harnessed by the compulsory national social security policy. According to the 2011 NSSA Annual Report, a total of 4 400 employees have lost their jobs in 2011 due to company closures as a result of viability problems.

Although the NSSA has been in existence since 1989, the study focuses mainly on the period 2005-2015. Up to this latter date, many people are still excluded from the existing formal social security schemes. Domestic workers and the self-employed are not yet covered by the NSSA despite the fact that the policy is compulsory. Full policy implementation seems to be taking longer than anticipated. The classical development theory traditionally anticipated that all workers would sooner or later find themselves in secure formal sector employment, as a result of economic growth (Van Ginneken 2003:278). Unfortunately for Zimbabwe this has not been the case. Instead of economic growth, there has been economic decline. Thus the majority of the country's population is not covered by any of the few existing social security schemes. However, against this background, it is necessary to understand the resilience of the people of Zimbabwe during times of economic hardships.

In the past, the *kinship* bond was very strong, so that when the need arose one would easily get assistance from members of the extended family, but today the world has changed. The capitalist orientation has consumed the fabric that used to keep the extended family together. According to Kaseke (1988:5), as already noted, social security schemes in colonial Rhodesia were not extended to the blacks, because it was assumed that their needs were simple and easily met within the peasant economy. Now that there is no peasant economy to talk about, the need for comprehensive social security schemes has become more important than ever before. Life threatening diseases and poor harvests have left many families impoverished and unable to fend for themselves. They cannot afford to buy food or medication yet at one stage in their lives they were formally employed. With an effective social security policy in place, the debilitating effect of non-income generation would be ameliorated. The study is therefore motivated by the hardships the people of Zimbabwe are going through due to inadequacies in terms of policy implementation and the absence of proper monitoring and evaluation of the country's formal social security policy. Failure to extend social security to the informal sector exposes the majority of the people to economic shock. Based on the background presented

above, one can conclude that there is a real need to conduct research on the social security system and how the GoZ has responded to the challenge of social exclusion in Zimbabwe.

1.4 CLARIFICATION OF CONCEPTS AND TERMS

Words may portray different meanings depending on the context in which they are used. In order to avoid confusion and ambiguity, it is necessary to clarify key terms and concepts used in this study. Terms and concepts that play an integral part in this study include the following: administration, public administration/Public Administration, public policy, social policy, social security, social exclusion, policy analysis, policy making and policy implementation. In order to create shared meaning, these terms and concepts are briefly defined and explained in this section.

1.4.1 Administration

The word administration comes from the word *administer* derived from a Latin word *administere* which means to look after or to care for. Simon, Smithburg and Thompson (1950:3) define administration as the activities of a group cooperating to accomplish common goals. Administration can be described as the organisation and direction of human and material resources to achieve desired objectives (Pfiffner and Presthus 1967:6). Thus administration involves the organisation of human and material resources in order to achieve the desired goals and objectives. The word administration, depending on the context in which it may have been used refers to a discipline, a process or a vocation. In the context of public administration, it is often used as a synonym for the word *Executive*.

1.4.2 Public Administration/public administration

Different scholars have come up with various definitions of public administration but the common factor in all the definitions is that government action is involved. Henry (1980:26) defines public administration as “a broad-ranging and amorphous combination of theory and practice”. Therefore public administration can be viewed as an activity of government carried out to serve the people. According to Pfiffner and Presthus (1967:7), public administration is “the coordination of individual and group efforts to carry out public policy”. Similarly, Simon *et al.* (1950:7) view public administration as the activities of the executive branches of

government and government corporations. Public Administration is an academic field of study. The discipline aims at training professionals who will work in the public service so that they are able to work under the constantly changing public environment and deal with the ever-changing public demands.

1.4.3 Public policy

Policy can be taken to refer to the principles that govern action directed towards given ends. It is action-orientated. Hence it implies changing situations, systems, practices and behaviour (Titmuss 1974:138). The concept denotes action about means as well as ends. Policy implies change; it is therefore said to be action-orientated as well as problem orientated. Dye (1978:4) defines policy as “a comprehensive framework of and/or interaction”. Put differently, policy refers to an expression of intended actions sanctioned by those in authority. Policy is largely viewed as a declaration or statement of intent.

Anderson (2011:6) describes public policy as a purposive course of action followed by an actor or set of actors in dealing with a public problem or matter of public concern. Public policy refers to whatever government chooses to do or not to do in response to a public problem (Dye 1984:1). It then follows that government policy is not restricted to government taking action towards solving a perceived public problem. There are times when government may choose not to act and the decision not to act is still considered as government policy. “No institution which has to play a role in the existence and survival of a state or any of its constituent parts can perform its functions without successive policy statements to direct all its activities” (Thornhill 2012:125). Public policies are generally a response to a public problem; hence policies are not static. They are influenced by time changes and prevailing demands. Existing public policies will not be there for ever. They will change with time. When a new problem arises a policy is formulated or an existing one is amended to address the new demands.

1.4.4 Social policy

Titmuss (1974:144) observes that the mainspring of social policy may be the desire to ensure every member of the community certain minimum standards and certain opportunities. He goes further to argue that social policy is not a technical term with an exact meaning. Rather

it should be taken to refer to the policy of governments with regard to action having a direct impact on the welfare of the citizens, by providing them with social services or income. Social policy is beneficent, redistributive and concerned with economic as well as non-economic objectives (Titmuss 1974:145). As a result social policy seeks to improve the welfare of all citizens through the redistribution of resources from the rich to the poor. Social policy is welfare-orientated in the sense of providing more welfare and benefits for the poor, the working class, and other categories in the catalogue of social poverty and deprivation (*ibid.*).

1.4.5 Social security

Social security and its provisions have a long history and are embedded in every society in many ways (Millar 2009:1). Social security is also known as social protection. According MacDonald (1998), the term social security encompasses the broad range of ways a society provides income support to its citizens of all ages. It includes universal benefits, earning related social insurance programmes, means-tested social assistance programmes and tax mechanisms related to income support and in-kind transfers. Social security involves the protection of standards which the workers would have achieved during employment period. Van Ginneken (2003a:279) defines social security as the benefits that society provides to individual and households, through public and collective measures in order to guarantee them a minimum standard of living and to provide them against low or declining living standards arising out of a number of basic risks and needs. The ILO (1942) defines social security policy as: “the security that society furnishes, through appropriate organisation against certain risks to which its members are exposed”. Millar (2009:6) aptly describes social security in the following manner:

The word ‘social’ indicates that this is a shared system. We are all part of it as contributors, as recipients, as tax payers, as citizens – and social security provisions involve various forms of redistribution that are an expression of our values as a society and our commitments to social and economic justice. The word ‘security’ highlights an important value which is that people should not be simply at the mercy of the market but should be enabled to meet their needs now and plan for the future.

1.4.6 Social exclusion

Social exclusion, according to Kaseke (2003:34), denotes a situation where some people benefit from a given policy or programme while others do not because of circumstances beyond their control. The concept of social exclusion originated in France. Burchardt, Le Grand and Piachaud (1999:229) point out that an individual is being socially excluded “if (a) he or she is geographically resident in a society but (b) for reasons beyond his or her control, he or she cannot participate in the normal activities of citizens in that society and (c) he or she would like to participate”. This definition suggests that social exclusion is a deliberate attempt to sideline other people within a given society. However, this is not always the case. Barry (1998:4) argues that there are times when people voluntarily choose not to participate in the normal activities of the community around them. As such, there is a need to distinguish voluntary from involuntary self-exclusion before removing the negative connotations usually associated with social exclusion.

1.4.7 Policy analysis

Policy analysis refers to the careful study of the different policy alternatives meant to solve a specific public problem. It involves the determination of the most applicable policy option to solve an issue of public concern. So policy analysis can be viewed as an applied social science which uses multiple methods of inquiry to generate and transform policy relevant information that can be utilised by policy makers in different political settings to address policy problems (Dunn 1981:35). For a policy to be effective in resolving an issue of public concern, the policy analysis process has to be thorough in order for policy makers to be able to determine the most suitable course of action to be followed in resolving a public problem.

1.4.8 Policy making

When a public problem arises it needs redress through a relevant public policy. Policy making is generally viewed as the first stage of the policy making process. It involves the setting of goals to be achieved through the adoption of a relevant policy. The goals to be pursued are made known to the public through a formal policy statement. Policy making involves the articulation of factors which necessitate the formulation of a policy and the stakeholders involved in the formulation process. Put differently, policy making deals with

how public policies are made. It specifies why policies are formulated and who the target beneficiaries are.

1.4.9 Policy implementation

Policy implementation refers to the actual execution of the policy. It is about resolving a public problem by applying the public policy that would have been adopted. Precisely put, policy implementation means carrying out a policy decision put in place to accomplish the goals of a public policy (Pressman and Wildavsky 1973). According to Van Meter and Van Horn (1975:447), policy implementation “encompasses those actions by the public or private individuals (or groups) that are directed at the achievement of objectives set forth in prior policy decisions”. Policy implementation has to be done carefully and diligently by those responsible for implementation in order to minimise unintended outcomes. Some good policy decisions have failed to produce the required results due to poor implementation.

1.5 THE STRUCTURE OF THE THESIS

In order to achieve a logical and systematic flow of ideas the thesis has been divided into the following six chapters. Each chapter has a specific focus. The focus and thrust of each of the chapters is summarised below.

1.5.1 Chapter One: General historiography

Chapter One is an introductory chapter. It provides the background to the study by presenting an overall picture of the historical development in Zimbabwe and how it influenced the adoption of a national social security policy. The justification for the research has also been articulated in this chapter while key concepts and terms have been clarified to avoid ambiguity. The structure of the thesis is outlined in this chapter. Thus, the chapter presents a general overview of the social security policy of Zimbabwe. It is from this general overview that the need to conduct an investigation on the prospects of the social security system of Zimbabwe is founded.

1.5.2 Chapter Two: Research methodology

Chapter Two discusses methodological issues. The problem statement, the research question, the objectives and the significance of the study are outlined in this methodology chapter. The success of any research is largely dependent on the research methodology adopted and the data gathering tools employed. In this chapter emphasis is placed the research design, research instruments and how collected data is analysed. Data collection instruments are discussed in detail bearing in mind issues around research ethics and reliability of the research process. The advantages and disadvantages of both the qualitative and quantitative approaches are discussed in this chapter. The population and sampling techniques are also outlined in this methodology chapter. The chapter concludes by justifying the adopted approach and choice of data collection instruments.

1.5.3 Chapter Three: Theoretical framework of public administration and public policy

Chapter Three deals with the literature review. It explores the theoretical framework of public administration paying particular attention to the evolution of public administration as well as the various functions of public administration and how they relate to public policy. The origins and historical developments of social security systems in other parts of the world is presented and discussed in this chapter. The chapter also discusses how the concept of social security fits into the domain of public administration. Empirical studies on social security issues are reviewed and contextualised in order to glean relevance and importance of such interventions. An international perspective of social security systems enhances conceptualisation of Zimbabwe's social security policy. Thus the chapter provides a conceptual framework against which Zimbabwe's social security policy is analysed.

1.5.4 Chapter Four: The social security system of Zimbabwe

Chapter Four traces the origins of the country's social security schemes by analysing the historical developments of the national social security policy from the colonial period to the post-colonial era. Causes of the transformation are discussed in this chapter. The chapter analyses the provisions of the NSSA Act and the various social security schemes in more detail. Challenges facing the NSSA are highlighted and contextualised. The chapter also

discusses the legislative framework of the NSSA and how suited it is to facilitate smooth implementation of the social security policy. The policy's contribution to poverty alleviation and how it empowers workers in Zimbabwe are articulated in this chapter. The chapter also analyses other social security intervention strategies currently in existence and how they complement one another, be they formal or informal.

1.5.5 Chapter Five: Analysis of the social security policy

This chapter deals with the presentation and analysis of data. Empirical data collected using the instruments discussed in Chapter Two of the thesis are presented and analysed in this chapter. A summary of the research findings is prepared and it feeds into the general conclusion and recommendations presented in Chapter Six of the thesis.

1.5.6 Chapter Six: Conclusion and recommendations

Chapter Six is the last chapter of the thesis. It outlines the conclusions from the study and proffer recommendations of the study basing on the general conclusions made in Chapter Five. The recommendations are discussed within the context of the problem statement, the research question and the objectives of the research articulated in Chapter One of the thesis. The main assumptions and how they are supported by the findings are discussed. Recommendations which are intended to make the NSSA better suited for its mission are advocated. These recommendations primarily aim at transforming the NSSA and synchronising the various social security strategies currently fragmented in order to enhance the overall performance of the social security policy of Zimbabwe.

1.6 CONCLUSION

Chapter One plays an important role in that it gives a general overview of the study. The chapter has provided the motivation and rationale for the research as well as an outline of the six chapters that make up the thesis. A brief background of the historical development of the country has been provided to enable the researcher to trace back the genesis of social protection in Zimbabwe. The presentation of a general historiography of the Republic of Zimbabwe is an essential component of this research in that it helps the researcher contextualise the problem and provide insights into the origins of the phenomenon being

investigated. Thus, Chapter One justifies the study by articulating its importance and relevance of social security to modern day Zimbabwe. When policies are made not all of them perform to the expected levels due to a variety of reasons. An investigation into the performance of a policy is not only necessary but it is also imperative. In the same way a policy analysis overview of the social security policy of the GoZ helps identify the potential of the policy to bridge inequality as well as expose gaps that need to be addressed in order to enhance the effectiveness of the policy. From the policy analysis overview stakeholders may learn what could have been done differently. The overall aim of the study is to suggest ways in which to make the social security policy of the GoZ work as anticipated when it was adopted. Any shortcomings of the policy should be dealt with at the appropriate level in order to address the plight of pensioners, incapacitated workers and workers' dependants. The following chapter focuses on the research methodology; a special component of any scholarly and scientific inquiry.

CHAPTER TWO

RESEARCH METHODOLOGY

2.1 INTRODUCTION

While the previous chapter discussed the general background to the study, Chapter Two focuses on the research methodology in general and the data collection methods utilised in the study in particular. Research methodology is the process used to collect information and data for the purpose of making informed business decisions. In the course of generating truthful knowledge, social researchers are committed to utilise methods and procedures which are based on facts that would enhance the probability of achieving validity. Accordingly the social researcher has to decide on which research approaches, methods and techniques that should be used to reach the goal of obtaining valid knowledge. It is of paramount importance for social researchers to choose suitable techniques and methods that would enable them to carry out their research tasks efficiently and effectively.

What is more important in a research design is to select those methods and techniques which are appropriate to the research goal. Thus, different studies should use different approaches and specific methods, appropriate for the task at hand. The researchers not only select the methods and techniques, but also the methodological paradigms, namely, quantitative or qualitative, or even a combination of both. Many writers on methodological issues find it helpful to distinguish between quantitative research and qualitative research given that they both have a bearing on the choice of the research methodology and the instruments for data collection.

The research was explanatory and descriptive in nature employing the qualitative research paradigm. This chapter discusses, *inter alia*, the different types of research, the research design and the various research instruments used for data collection. The validity and reliability of the research instruments were also scrutinised. Given the limitations of the different data collection methods, triangulation was used in this study. It is important at this stage to make a distinction between research methods and research methodology. One is broader than the other in scope. Research method in common parlance refers to the different

methods or techniques which are used for conducting scientific research. Research methods refer to the list of instruments that are used in performing research operations. Research methodology is broader than research method in that it refers to the scientific and systematic way of solving a research problem. It is a systematic application of research methods in pursuit of the truth. Formal research is a systematic process of gathering, analysing and interpreting data in order to increase one's understanding of a phenomenon one is interested in (Leedy and Ormrod 2013:2). As a result it encompasses research methods, the research design and other research aspects. A successful researcher needs to have a sound appreciation of both the research methodology and the various research methods and instruments used to collect data.

Thus, the purpose of this chapter is to outline and describe the research methodology adopted in this study. Research methodology refers to the general approach the researcher adopts in carrying out a research project and quite often the research methodology dictates the particular tools the researcher selects as data collection instruments (Leedy and Ormrod 2013:7). The rationale for choosing a particular research method from a list of several options was explored and substantiated in this chapter. It is important to note that there are basically two categories of research methodologies namely; qualitative and quantitative research methodologies. However, these methodologies are used to answer different types of research questions. The choice of which methodology to use is largely influenced by the nature of phenomenon under investigation.

It is not surprising for a researcher to use both qualitative and quantitative research methodologies, because they often complement each other. A better methodology is the one that serves to answer the specific research question. Taylor (2005) asserts that the research methodology is valid if it is successful in eliciting true responses relevant to the information desired hence it should be noted that the success of any scientific inquiry largely depends on the relevance and appropriateness of the chosen research methodology. Nachmias and Nachmias (1987:14) describe scientific methodology as a system of rules and procedures upon which research is based and against which knowledge is evaluated. Put differently, research methodology enunciates the course and direction of the research. It outlines how the scientific inquiry should proceed.

2.2 DELIMITATIONS OF THE STUDY

Every research has a setting. It is carried out within a particular place, context and environment. Research setting refers to the place where the study was conducted. Precisely put, research setting refers to the place where data was collected. In this study data was collected in Harare the capital city of the Republic of Zimbabwe. Given the nature of the study, data had to be collected at the NSSA Head Office and areas located within Harare. Social security policy is a phenomenon of a national nature whose data can be obtained from relevant national offices in this case the NSSA Head Office and its immediate environment. However, it is important to note that for administrative purposes there are regional offices located in different towns of the country. Social security policy affects people from the length and breadth of the country hence the study cannot be restricted to a particular region when the Head Office as the administrative hub has all the relevant information required for the successful completion of this study.

Before conducting any scientific and scholarly research it is necessary to highlight the delimitations of the study. Delimitations define the boundaries of the study. It should be noted that the boundaries are not confined to physical parameters; they can also be in the form of the period under review. That way they seek to limit the scope of the research to manageable levels. The researcher sets the boundaries of the research with a view of making the goals of the study become achievable. The goals should not be impossibly large to successfully complete within a given timeframe. For the purposes of time, resources and manageability, the research focuses on the formal social security schemes adopted by the GoZ and is confined to the 2005-2015 period. Nevertheless, events prior to 2005 may be cited here and there in the thesis in order to explain how they influenced the current challenges. The present and the future cannot be totally divorced from the past as the past shapes the present and the present has a bearing on future endeavours. Also important to consider is the fact that the Zimbabwean experience cannot benchmark itself hence the need to include an international perspective of social protection. Lessons and best practices from other jurisdictions can be incorporated into the Zimbabwean social security system.

The NSSA has set up six regional offices to cover the length and breadth of the country and the researcher in view of the constraints highlighted above, confines the search to Harare where the Head Office is situated. Harare is the capital city of Zimbabwe and it is therefore

the centre of most administrative activities. It is the information hub. Information from the regional offices is readily available at the Head Office. Given the tripartite nature of the Board running the organisation, there was less need to engage all stakeholders because the labour union was representative enough. In any case the members affiliated to the labour unions are the consumers of the products and services churned out by the NSSA. It was assumed that by confining investigations to the intended beneficiaries, the researcher would focus on real issues that lead to a deeper appreciation and understanding of critical challenges bedevilling the national social security policy of the GoZ. Engaging the labour unions ensured that the views of service providers (i.e. NSSA), consumers of the services, implementers and policy makers were aptly captured given that representatives from labour constitute a part of the governing Board.

2.3 RESEARCH FRAMEWORK

Basically there are four assumptions that underline the nature of social sciences and these have prompted four main philosophical debates pioneered by Burrell and Morgan (1979). The four debates include the ontological debate that revolves around nominalism and realism. Nominalism is based on the assumption that social reality is relative and is made up of nothing more than names, concepts, ideas and labels, which are used to structure reality. These labels are artificial creations. Realism by contrast assumes that the social world external to the individual cognition is the real world made up of hard, tangible and relatively immutable structures. As a result, the social world exists separate from the individual's perception of it. The positivism and anti-positivism debate is an epistemological debate where positivism characterises epistemologies that seek to explain and predict what happens in the social world. Anti-positivism is firmly set against the utility and research of laws or underlying regularities in the world of social affairs.

Sociological positivism is the objectivist approach to the study of social phenomena while German idealism is the subjectivist approach to the study of social entities. The third debate on voluntarism versus determinism addresses the question on whether or not the environment plays any part in explaining the nature of man and the society he lives in. The ideographic and nomothetic theory focuses on the methodological debate where the ideographic world is a world where one can only understand the social world by obtaining first-hand knowledge on the subject under investigation. The nomothetic world is where research is based on

systematic protocol and technique. In research, assumptions play a key role in determining the approach and research design a researcher should adopt. These assumptions influence the researcher's choice of data collection methods relevant for the phenomenon being studied.

In every research, there are underlying research assumptions which guide the study. This research was guided by the following assumptions:

- The national social security policy has not been fully implemented.
- The existing social security policy has limited coverage in terms of membership.
- The benefits accruing from the formal social security schemes can hardly cushion the intended beneficiaries during times of economic distress.
- Informal social security strategies have surpassed formal security schemes in terms of social inclusivity.
- There is a need to complement formal social security schemes by institutionalising the existing informal social security practices.

2.4 TYPES OF RESEARCH

Several scholars have presented different views with regard to the various types of research. Some have argued that research can be either of a primary or secondary nature. The distinction between primary and secondary research being that primary research is field oriented and is based on first-hand information. According to Kothari (2004:95), primary data refers to the data which are collected afresh and for the first time, and thus happen to be original in character. That means the researcher is closer to the source of information. Secondary research on the other hand consists of reading and analysing relevant literature in a given area. It involves examining data which has already been collected by others and has already been passed through the statistical process (Kothari 2004:95). As a result of its major sources of information, secondary research is also known as library research. That is to say the researcher derives information from written documents without relying on empirical observation. This type of research is commonly referred to as desktop research. It relies heavily on document analysis as a means of collecting relevant data. It revolves around a literature review. Kothari (2004:111) suggests that should one choose to use secondary data, then one must first consider the following characteristics of secondary data:

- the reliability of the data;
- the suitability of the data; and
- the adequacy of the data.

When using secondary data, the researcher should be very careful because some of the data may be unsuitable for the research, or worse still, the data may be inadequate in the context of the problem which the researcher wants to study (Kothari 2004:111). Consequently, the use of secondary data requires a cautious approach otherwise the validity of the research findings would be negatively affected if not compromised.

Nonetheless, other scholars have categorised research into descriptive and experimental research. Descriptive research does not involve the use of experiments but relies heavily on interpretation of meaning or significance of what is being described. It involves approaches such as surveys and case studies. Unlike descriptive research, experimental research involves observations and analysis of what happens under carefully controlled conditions. This study is primarily descriptive research whose data are drawn from primary, secondary and tertiary sources. Essentially in this study data was gathered through the use of structured interviews as well as through the perusal of written materials such as literature review and perusal of official documents. Corroboration of different research types was used in this study in order to establish areas of convergence thereby improving the validity of the study. The different data collection methods played a supportive role. The complementary role of the different research types is generally encouraged given that it addresses the limitations of using a single research type. Given the multiparadigm reality of public administration, researcher should realise that it may be beneficial to collect data via multiple sources and to code the data from multiple perspectives (Yang and Miller 2008:38).

2.5 PROBLEM STATEMENT

A problem statement includes explanations or interpretations which are not tested as research hypotheses but which may, rather, be described as the central thesis or main theme of such a study (Welman, Kruger and Mitchell 2005:25). According to Brynard and Hanekom (2006:15), scientific investigation can only be operationalised with an unambiguous statement of the problem. A problem statement guides and focuses both planning of the

research and the research itself. The establishment of the NSSA is indicative of the Government's recognition of the importance of social security in Zimbabwe. Government believes that unless it concerns itself with the well-being and social security of all its people then independence remains a pyrrhic victory. Unemployment in Zimbabwe has risen to 80 per cent and if this figure is anything to go by, then it means that only 20 per cent of potential workers are covered by the country's national social security policy. Unfortunately the majority has been excluded from the country's social security policy, a situation that needs to be addressed urgently in order not to exacerbate the existing social inequality.

Currently the NSSA operates two schemes, namely: The National Pensions Scheme (NPS) and the Workers' Compensation Insurance Fund (WCIF). The NPS is a formal and contributory social insurance scheme, which provides protection against the contingencies of retirement, invalidity and death. The scheme is based on fifty-fifty contributions from both employers and employees. The Pensions and Other Benefits Scheme is for every working Zimbabwean above the age of 16 years and under the age of 65 years who are formally employed. The WCIF is a social insurance scheme wholly funded by employers' contributions. The scheme provides for compensation in the event of workers sustaining injuries or death at the workplace. For this reason, the scheme is also commonly referred to as the Accident Prevention Scheme. The scheme is not only there to provide assistance when workers are injured but it also serves to promote awareness and healthy safety at the workplace. In the event of workers getting injured and become disabled, the scheme provides rehabilitation services to enable the injured and disabled to return to their former employment.

Another social security scheme - the National Health Insurance Scheme (NHIS) has been mooted. The NHIS if adopted will co-exist with private medical aid schemes but the NSSA is still engaged in consultations with the stakeholders. The ZCTU is opposed to the launch of the NHIS arguing that the NSSA has no capacity to handle another social security scheme when it has failed to administer the ones that are already in existence. The NSSA has also been assisting Small and Medium Enterprises (SMEs) with funding in a bid to promote social and economic development in Zimbabwe. Apart from enhancing economic growth, the facility fosters on employment creation and an improvement of the standard of living of the insured persons.

The economic decline and runaway inflation of 2005-2008 forced the Government through the Reserve Bank of Zimbabwe (RBZ) to adopt a series of economic measures to bring back economic viability and normalcy in the formal economy but to no avail. The Zimbabwe Dollar (ZWD) had to be revalued on three occasions but the economy continued to shrink. In September 2007 the inflation rate was reported to have reached almost 8 000% which is one of the world's highest records. The economic sanctions also contributed to the fall of the economy. Brain drain as well as collapsing industry contributed to the deterioration of the economy. It inevitably led to the shrinking NSSA resource base, because currently the Authority's resource base comprises those people who are in formal employment only. The informal sector is reluctant to join voluntarily either because they have lost confidence in the NSSA or the contributions are too high for their type of industry given that there has to be a certain percentage for the employer as well as another one for the employee which amounts to double payment.

Apart from these issues the country's national social security policy also drew attention of the public due to incessant reports of maladministration and even corruption. It should be noted that the NSSA was introduced amid stiff resistance from industry and commerce that doubted its capacity and capability to competently administer huge sums of funds. Errant companies have taken advantage of existing loopholes to evade remitting their contributions to the NSSA and in the absence of sufficient data it has become problematic for the Authority to quantify all its debtors. In recent years the NSSA has been placed on the spotlight following allegations that the Authority is not transparent and is not accountable for its actions. These negative reports are a blow to the NSSA's image and reputation. The following are the NSSA's corporate values:

- Transparency and integrity
- Communication
- Accountability to all stakeholders
- A commitment to teamwork in service delivery
- Creativity and involvement in the conduct of NSSA business
- Social responsibility
- Equal opportunity employment
- Staff welfare and development

The NSSA's vision is to become a world class provider of social security to all Zimbabwean citizens (www.nssa.org.zw). It seeks to become the most effectively run public institution in Zimbabwe and a front runner in the provision of social security in southern Africa. However, its ambitions can be curtailed by these allegations if the Authority does nothing about them at least to clear itself before the stakeholders lose confidence in its operations. Its vision and corporate values have all been summed up in the Authority's Mission Statement, which is: "To provide sustainable social security and promote occupational safety and health for all members through responsive schemes and services" (www.nssa.org.zw). The question that begs for an answer is whether the NSSA is competent to execute its mandate as highlighted in the Mission Statement under a poor performing economy characterised by high labour turnover? Equally interesting is the NSSA's ability to extend social protection to the informal sector which has since become the major source of livelihood to many Zimbabwean citizens. How then will it be able to provide protection and care for all citizens when the majority is not covered by the current social security policy? According to Tostensen (2008:6), the prospects of feasible social security systems in sub-Saharan Africa are bleak.

The absence of trained and substantive staff at the NSSA seems to have a negative effect on the parastatal's ability to assert its authority on wayward officers. Given the complexity of the information the NSSA handles on a daily basis, the Authority needs to be computerised and employ competent personnel familiar with the latest information technology. It appears that the NSSA is not yet fully computerised. According to the 2011 NSSA Annual Report, the Authority was still in the process of computerising its facilities in order to alleviate social security challenges. Critics of the NSSA allege that progress at the NSSA has been hampered by political interference and corruption. If these allegations are true, they have the potential to breed mismanagement, which might trigger the total collapse of the NSSA.

The study will therefore establish the extent to which the NSSA has implemented the national social security policy in order to provide care and protection for all Zimbabweans through the provision of social security benefits.

2.5.1 Research question

Research is an activity not only designed to solve problems but also to expand on existing knowledge. Research questions help the researcher to generate answers to fundamental

questions of the research. As a consequence, research questions play a crucial role in any study, because they keep the research focused. They guide the researcher on what needs to be answered. Well formulated research questions make it possible to envisage what the study seeks to find out. Research is a way of seeking to add to one's body of knowledge and hopefully to that of others through a methodological process (Howard and Sharp 1983). It helps in the discovery of non-trivial facts and insights necessary for understanding of the subject under investigation. Every research project must have, as its core, a research question which helps to shape the study. The following research question has helped in the analysis of the prospects of the social security policy of Zimbabwe:

- *To what extent has the social security policy of the Government of Zimbabwe been able to provide care and protection to the ordinary citizens from 2005-2015?*

2.6 THE OBJECTIVES OF THE RESEARCH

Research objectives are derived from the research questions. Precise research questions result in valid research objectives which are specific, measurable, achievable, realistic, and within a time-frame. The aim of research objectives is to guide the research process. The goals of research are either basic or applied and the objectives are exploratory, descriptive, explanatory, correlating or evaluative in nature. This study has been guided by the following objectives:

- to assess whether Zimbabwe's social security schemes have managed to protect the workers from the hazards and vicissitudes of life;
- to establish whether institutionalisation of the social security policy has managed to empower the workers and their dependants;
- to explore whether the Authority has the capacity and means to enforce compliance;
- to investigate whether there is transparency and professionalism at the NSSA; and
- to examine why some sections of the community have remained excluded from the national social security policy.

2.7 SIGNIFICANCE OF THE STUDY

Every study is unique but purposeful in different ways. The findings can be a source of information to the GoZ, the stakeholders and the consumers of the product. The findings and recommendations may also help policy makers in finding solutions to problems social in security. It is possible that it can the foundation on which future research can be conducted as discussed under the section on areas for further research in Chapter Six of the thesis. In recent years there have been some negative reports on the operations of the NSSA yet the Authority is expected to spearhead the successful implementation of the country's social security policy. Policies fail to achieve the desired results owing to a variety of reasons ranging from poor formulation and lack of commitment to full implementation of policies. Lack of political will to support implementation and the hiring of incompetent staff also contribute to poor policy performance.

The social security policy of Zimbabwe which was adopted in 1989 has been in existence long enough to produce a valuable assessment. Therefore, the study is relevant and timely in view of the current economic challenges that have left workers and pensioners alike vulnerable to social insecurity. The NSSA has been facing numerous challenges. Some errant companies have not been complying with the Authority's requirements. The study investigates the mandate of the NSSA and what is expected from companies. Stakeholders need to know the role of the NSSA in the investment drive and national development. From the criticisms emanating from the labour body one may be persuaded to conclude that workers have not benefited from these investment programmes. The NSSA's priorities seem to have been misplaced. The Authority's ability to produce quality service delivery has been questionable while its responsiveness to the plight of workers has been described by some observers as slow and sluggish.

The research is significant in that it assesses the extent to which Zimbabwe's social security policy has managed to provide material and financial cover to the underprivileged members of society. Two social security schemes have so far been operational but the question remains: have they been of particular value to the ordinary Zimbabwean citizens? The existing schemes seem to concentrate on those workers in formal employment yet only 20 per cent are formally employed. There seems to be a departure from the NSSA's mission of providing protection and care for all Zimbabwean citizens through viable social security

schemes. The research investigates these gaps and the allegations being levelled against the NSSA's poor management of the existing social security schemes. For academic and empirical purposes, the study stimulates debate and scholarly curiosity thereby promoting further research on the grey areas around the country's social security policy. If the policy leaves the majority unprotected, then it warrants further scrutiny. Hence the rationale behind this study is to assess the prospects of the social security policy of Zimbabwe.

The study provides a potential tool with which stakeholders could get to know whether or not the institutionalisation of the policy is serving its intended purpose. Work related accidents are frequently reported and one wonders what the NSSA is doing to curb frequent occurrences of accidents at the workplace. The NSSA has been spearheading the construction of state of the art shopping malls and the development of residential stands in urban centres throughout the country. The most fundamental questions seeking answers are: who decides when and where to invest? Do workers across the board benefit from these development initiatives? And have workers been empowered in the process so that their lives have changed for the better? The study considers these critical questions and recommends ways of ensuring compliance with the NSSA requirements and stakeholders' expectations. It appears nothing much has been written on Zimbabwe's national social security policy and this study is expected to contribute to the expansion of the existing literature base.

2.8 LIMITATIONS OF THE STUDY

In any research one is bound to experience some challenges. However, the obstacles should not be allowed to affect the objectives of the study. Their effect on the study should be kept minimal in order not to compromise the findings of the research. As already alluded to above, the researcher encountered some setbacks during data gathering. According to Lutabingwa and Nethonzhe (2006:700), researchers should make known the shortcomings of their research. Some of the practical issues that constrained this study are as follows:

2.8.1 Funding

The research was carried out in Zimbabwe while the researcher was based in South Africa. The absence of sponsorship to support research activities curtailed the movement of the researcher between the two countries to collect data. Assigning research assistants to assist

with data collection was not possible owing to limited financial resources. The travel restrictions placed on the researcher may have had a bearing on the data collection process.

2.8.2 Time

Another limitation experienced during the study was that of time. Given that the study had a time frame under which it had to be completed, time became a major constraint. Interview schedules were not strictly adhered to due to unanticipated work commitments on the part of the interviewees. A few interviews had to be rescheduled due to unanticipated disruptions. The study was conducted on a part time basis, meaning that in between the researcher had other work commitments to grapple with. Nevertheless the researcher used vacation and study leave to go to Zimbabwe to collect data.

2.8.3 Period covered by the study

Another limitation has to do with the period covered by the study. So many developments have taken place since Zimbabwe became independent in 1980. However, this study is confined to the period between 2005 and 2015. It is important to note that some of the developments that have taken place in this ten-year period are a reflection of past experiences. To that effect background information has been provided or at least referred to in the study in order to provide insight into why certain things are happening now. Thus, without this background one may not understand why the country's once vibrant economy has been on the decline. Zimbabwe used to export food to other countries in the SADC region and was often referred to as the breadbasket of southern Africa but today the country relies on imports of the same commodities it used to export (Mlambo 2014:237). The argument here is that the scope of this study cannot accommodate events that have taken place in Zimbabwe since the attainment of independence thus limiting it to a ten-year period.

2.8.4 Information

Obtaining documents containing the right data was difficult. Some of the documents were not accessible while others were not available for perusal. In other cases the data was out-dated. In a few cases officials were not willing to release accurate data despite assurances that the data would be used for academic purposes only. The research was conducted at a time when

parastatals were under public scrutiny for the manner they have been using public funds. As a result any research involving such entities was viewed with suspicion and crucial information was removed from the public domain and classified. As a consequence a few key informants from the NSSA were not keen to be interviewed but the researcher was able to secure a few written articles on the performance of the NSSA during the 2008 hyper-inflationary period. Government departments are bureaucratic in nature. As a result, before one could receive permission to access files containing the relevant data, a series of procedures had to be completed. The whole process was time consuming. In order to overcome this challenge the researcher had to also use electronic sources to complement hard copy sources obtained from the NSSA.

2.8.5 Validity of data

The study adopted a qualitative research approach; the issue of subjectivity therefore becomes another limitation of the study. Although statistics are used to illustrate some research findings, the study remains a qualitative research project. Being a qualitative research project, the validity of the findings might be affected by the non-use of quantitative research methods.

2.9 RESEARCH DESIGN

A well planned research design facilitates a systematic observation and analysis of the phenomenon under investigation. It describes the most logical strategy with which to gather data on the subject in question. For research to be logical, systematic and coherent there needs to be a proper research design. According to Blanche, Durrheim and Painter (2006:34), the difference between research observation and everyday observation is that research observation is planned. It is systematic and is guided by a research question. It follows a particular research design. Robson (1993:38) notes that a research design is concerned with converting research questions into projects. A research design involves determining the questions the study seeks to answer, who will provide the answers and the observations to be made, when and how? A research design is considered to be the bridge between conceptualisation and the actual data collection (Rubin 1983:17; Blanche *et al.* 2006:34). A research design is therefore a set of steps as well as all decisions made in the planning process of the study.

A research design serves as a research outline designed to control factors that could possibly affect the validity of the findings of the research. Rubin (1983:17) notes that the objective of a research design is to obtain valid and reliable information for as little cost as possible. Therefore, the research design is the roadmap or blueprint to be followed by the researcher during the study. It entails making a plan for performing research operations. All the steps undertaken by the researcher in order to obtain the basic information required to solve the identified problem constitute the research design. In short a well-planned research design integrates both data gathering and data analysis processes.

According to Blanche *et al.* (2006:37), if one wants to develop a research design that is both valid and coherent one has to weave together multiple considerations derived from the following dimensions of a research design:

- the purpose of the research;
- the theoretical paradigm informing the research;
- the context or situation within which the research is carried out; and
- the research techniques employed to collect and analyse data.

In this study, the researcher adopted a descriptive research design. The choice of this research design was informed by the research problem, assumptions and the overall objectives of the study. The descriptive research design has been complemented by the qualitative research design. The qualitative research design was employed to gauge the performance of the country's social security system. However, researchers are always urged to guard against the tendency of assuming that there are no alternative strategies to their favoured ones. Different research problems require approaches and techniques peculiar to the problems on hand, notwithstanding the fact that these approaches and techniques, where necessary can be combined in order to achieve the most desired results.

When classified according to the purpose, research can be grouped into three distinct categories, namely, explanatory, exploratory and descriptive research. Research can be described as explanatory if it seeks to explain a given situation by establishing a cause-effect relationship of phenomena (Robson 1993:42; Blanche *et al.* 2006:44). Explanatory research can be qualitative or quantitative in nature or both. When the research's main aim is that of

seeking to find out what is happening, gaining new insights or assessing phenomena, such research can be classified as exploratory and is usually qualitative in nature (Robson 1993:42). Descriptive research seeks to portray an accurate profile of persons, events and situations. The major aim of descriptive research is to describe phenomena through narrative-type descriptions (Blanche *et al.* 2006:44). As already highlighted, this research is explanatory and descriptive in nature employing the qualitative research paradigm. According to Blanche *et al.* (2006:40), “paradigms are systems of interrelated ontological, epistemological and methodological assumptions”. The decision to use the qualitative paradigm was largely influenced by the fact that the researcher wanted to develop a thorough and comprehensive description of the phenomenon under study. Although this study is primarily qualitative in approach, some of the collected statistical data can make more sense only when analysed using the quantitative approach.

2.9.1 Quantitative research

Quantitative research has its epistemological roots imbedded in positivism and for this reason it is also referred to as the positivist approach. It follows a deductive logic and its primary role is to test both theory and existing hypotheses. Quantitative research begins with hypotheses. It deals with numbers and entails the use of data collection instruments such as experiments and questionnaires. It uses hard data and can be conducted in artificial settings.

By using the quantitative approach, researchers are able to make valid and objective descriptions of phenomena. Researchers using the quantitative approach seek to understand phenomena by isolating and examining the interrelationship between and among variables in a controlled setting. Quite often in empirical quantitative studies researchers include hypotheses derived from different schools of thought to improve their model’s explanatory power without explicitly acknowledging or realising the multiparadigm nature of the hypotheses development (Yang and Miller 2008:38). Quantitative research uses a standardised research design with data being obtained systematically. It is mostly applicable to phenomena that can be expressed in terms of quantity and it uses a variable element of the whole as its unit of analysis.

Quantitative research findings are expressed by means of statistical data with numeric value. Brynard and Hanekom (2006:29) assert that when using the quantitative research

methodology the researcher assigns numbers to observations. Usually data are produced by counting and measuring elements of the phenomenon being studied. Quantitative research falls under empirical and statistical studies where data are usually displayed in statistical format. The quantitative approach focuses on historical, descriptive, correlational, causal-comparative, experimental action research and development research. The major advantage of quantitative research is that there is no subjectivity. The researcher achieves objectivity by not having personal biases influence the analysis and interpretation of the data. The use of hard data ensures that there are no personal feelings, emotions and biases involved in the analysis and interpretation of data.

2.9.2 Qualitative research

Quantitative and qualitative research can be viewed as two sides of the same coin. Although they are largely viewed as opposites, a researcher can use either of the two or even both depending on the nature of the study. The choice of whether to use quantitative or qualitative research is largely influenced by the nature of the research question. Qualitative research can be defined as the systematic study of phenomena for the purpose of identifying, exploring or describing the phenomenon under investigation. According to Leedy and Ormrod (2013:140), a researcher may choose to adopt a qualitative approach if the study intends to serve the following purposes:

- to provide a description;
- to provide an interpretation;
- to provide verification; and
- to provide an evaluation.

Qualitative research involves the collection of small samples of data based on life histories, detailed accounts of specific life events or specific interviews with key informants. It has been argued that qualitative research is the study of social phenomena usually rooted in a literature review which attempts to get a holistic understanding of phenomena.

Unlike quantitative research, qualitative research uses a flexible research methodology. Robson (1993:61) asserts that “qualitative rather than quantitative methods tend to be used

(though not exclusively) because of their sensitivity, flexibility and adaptability”. Its major assumption is that varied understanding of phenomena can be gained through accumulated knowledge. The qualitative research results are summarised and presented anecdotally. It is rich in data and is conducted in natural settings of the phenomenon being studied. Qualitative research is a method of inquiry that seeks to understand social phenomena within the context of the participants’ perspectives and experiences. In this case researchers are encouraged to visit and spend considerable time in their subjects’ natural habitat where they can obtain first-hand data on how their subjects go about their everyday lives (De Vos 1998:280).

Although there is subjectivity in qualitative research, the methodology is inductive. Unlike deductive methods where theory is prioritised over facts, in inductive methods facts are gathered to build axioms. Its epistemological roots are found in phenomenology. Qualitative research gathers facts and uses them to construct hypotheses and theories hence the assertion that it is inductive in logic. It is hypotheses-generating and its purpose is to construct detailed descriptions of social reality. Once data have been collected, hypotheses may then be derived from the data. Nonetheless, balanced scientific research needs both inductive and deductive methods. Facts are unreliable without the theory which guides their collection and distinguishes between the facts which are superficial and those which are significant. It is important to note that theories may be meaningless if there are no facts to support them. In qualitative research data are collected in the form of words or pictures rather than numbers and these are normally presented in a descriptive format using narrative numbers. Brynard and Hanekom (2006:29) describe qualitative research methodology as research which produces descriptive data. Generally the data are in the form of people’s own written or spoken words.

Qualitative research is process oriented. The phenomenon under investigation is not reduced to the smallest variable in order to be investigated. In qualitative research an attempt is always made to study the phenomenon in its entirety. The unit of analysis is holistic in nature, as already stated. Qualitative research is flexible and open to contextual interpretation of facts. It is responsive and research questions are answered through in-depth analysis of phenomena. Qualitative research methods are those generally subsumed under ethnography. Other headings and names include: case studies, field studies, grounded theory, document studies, naturalistic inquiry, observational studies, interview studies and descriptive studies among others. Under the ethnographic approach, the researcher studies society in depth and

makes generalisations on other individuals in similar situations. The approach relies heavily on observation. In qualitative research data are collected mostly through the use of systematic observation, interviews, site visits, written documents and audio visual materials (Leedy 1989). Qualitative research is mainly used in the social sciences where research is mostly centred on human behaviour, gathering facts, opinions, experiences and preferences on the subjects (Bless and Higson-Smith 1995). This study adopted the qualitative approach owing to its descriptive, narrative and explanatory nature. Given that this study was carried out in its natural environment the qualitative research approach was found to be the most appropriate methodology with which to provide an overview of the social security policy of the GoZ.

2.9.3 Grounded theory

Grounded theory is one of the widely used modes of conducting qualitative research. It was first developed by Glaser and Strauss in 1967 in their joint book entitled, *The Discovery of Grounded theory* (Auriacombe 2009:828). A theory is a system which orders concepts in a way that enhances understanding or provides insights about a particular phenomenon (Welman *et al.* 2005:21; Leedy and Ormrod 2013:20). A theory provides a formal and systematic way for explaining social events. The nature of procedures used in grounded theory is neither statistical nor quantitative. Instead a grounded theory involves inductively developing a theory from the study of the phenomenon under investigation. According to Glaser and Strauss (1967:6), generating a theory involves pursuing a formal, systematic and scientific research process. It focuses on theory building as opposed to testing existing theories (Yin 1993; Leedy and Ormrod 2013:146). While under deductive research a conceptual or theoretical structure is developed then tested through empirical studies, under inductive research a theory is developed from the observation of empirical reality (Welman *et al.* 2005).

The aim of grounded theory is to develop a theory that best explains and illustrates the area under study (Webb and Auriacombe 2006:599). When using grounded theory, the researcher does not embark on a study with a pre-conceived theory in mind. Neither will there be a hypothesis to test. The theory is built from the emerging trends from the collected data on the phenomenon being studied (Auriacombe 2009:829). It is important to note that grounded theory has its own limitations. By approaching research without an existing theory, qualitative researchers are inevitably faced with the challenge of making sense of a vast

amount of unstructured data (Hammersley 1993:21). The term *grounded*, according to Leedy and Ormrod (2013:146), refers to the idea that “the theory that emerges from the study is derived from and rooted in data that have been collected in the field rather than taken from the research literature”. Glaser and Strauss (1967) advance the notion that qualitative researchers begin by allowing an array of concepts and categories emerge from the systematic inspection of a data corpus. Given this background, grounded theory was adopted and utilised because of its relevance to the qualitative approach. The researcher embarked on the study with an open mind set. There were neither pre-conceived ideas nor hypotheses to be tested in this study.

2.9.4 Triangulation

Triangulation is a valuable and widely used strategy which involves the use of multiple sources to enhance the rigour of an investigation of a phenomenon (Robson 2002:174). It is important to note that there are different types of triangulation and they all seek to improve the quality of the data obtained for the study. The validity and reliability of the findings of the research generally improves with the use of triangulation. Denzin (1978) identifies the following types of triangulation:

- data triangulation;
- methodological triangulation;
- observer triangulation; and
- theory triangulation corroboration.

Data triangulation involves the use of more than one method of data collection in a single study. It refers to the convergence of multiple data collection methods. Each of the data collection methods has both advantages and some inherent limitations (Nachmias and Nachmias 1987:208). Triangulation validates data gathered through the various data gathering methods. Observer triangulation refers to the use of more than one observer in the study. The observers play a complementary role. The research findings from different researchers substantiate and solidify the research outcomes. Emotions and personal biases from individual observers are reduced through the convergence of observers. In the case of methodological triangulation, both quantitative and qualitative approaches are combined in

one study while theory triangulation involves using multiple theories or perspectives in a single study. Robson (2002:175) argues that the use of triangulation can help to counter all the threats of validity and reliability of research findings.

It is common practice in research to adopt both the quantitative and qualitative approaches in a single study. Yang and Miller (2008:39) argue that public administration may benefit greatly from the use of multiple paradigms in a research project because they complement each other. The quantitative approach usually addresses issues of subjectivity inherent in qualitative research. However, in this study the nature of the phenomena under investigation called for the use of a qualitative approach. The approach provided the researcher with in-depth information concerning the social security policy of Zimbabwe. However, triangulation was applied to the data collection methods which will be discussed later in this chapter with a view to address inherent limitations of the different data collection instruments used in this study. Data collected through these methods were scrutinised and synthesised to establish common ground.

Interviews and documentary analysis were employed in the study. Interviews were conducted with the NSSA officials involved in the implementation process and the stakeholders. Structured questions were used during interviews with representative drawn from Labour unions. The aim was to determine the overall performance of the national social security policy.

2.10 SOURCES OF DATA

According to Welman *et al.* (2005:41), literature sources can be categorised as primary, secondary and tertiary literature sources. When researchers collect their own data, the data is called primary data. However, when they use data collected by other researchers concerning other research problems such data is referred to as secondary data (Brynard and Hanekom 2006:28). Primary literature sources refer to pieces of work appearing for the first time. Such pieces of work include *inter alia* government publications, reports and written minutes. Secondary literature sources refer to subsequent publications like books and journals. Tertiary literature sources are designed not only to help locate primary or secondary literature sources but also to introduce a topic. Examples of tertiary literature sources include abstracts, indexes, bibliographies and encyclopaedias.

In this study, the researcher made use of all the three sources of data discussed above. The researcher perused relevant documents pertaining to the establishment of the formal social security policy. Relevant copies of the *Hansard* were perused in order to trace and scrutinise parliamentary debates that took place at the policy formulation stage hence relevant parliamentary proceedings formed part of the primary sources of data. As a follow up to that the researcher reviewed relevant legislations, statutory instruments, policy documents and some relevant unpublished official documents relating to the formal social security policy of the GoZ.

Newspaper articles and conference papers on social security systems were also analysed. Secondary data is generally regarded as existing or available data. Books and journal articles were reviewed as well to complement the primary sources of data. This review of available literature enhanced the researcher's appreciation and understanding of fundamental public policy issues. An attempt was made to establish the link between policy implementation and policy performance. The aim was to locate the source of Zimbabwe's social security problems and determine whether or not they were a result of poor formulation or poor policy implementation. To quickly and easily locate relevant information from books, abstracts and indexes which form the core of tertiary sources were utilised to determine the relevance of books and journal articles.

2.10.1 Population and sampling

Before embarking on the data collection exercise and choosing research instruments and techniques to be used in a research project, a careful study of the population has to be made. Population also known as the *universe* in research parlance is not necessarily restricted to human beings. It refers to the group of related things, artefacts or human beings from which representative elements are drawn from to form a research sample. In the field of research, population can be defined as a complete list of all elements that are under investigation. Labovitz and Hagedorn (1971:57) describe a study population as the largest body of individuals and/or units being researched on. According to Rubin (1983:132), the subject of a research makes up what is called a population. Thus, a population is an aggregate of all cases that conform to some designated set of elements of the subject under investigation. Similarly, Welman and Kruger (2001:46) describe the study population as the study object which consists of individuals, groups and organisations, human products and events or conditions

that they are exposed to. When the research population is large, a survey research would be most preferable because it assists in explaining the characteristics of the large population (Babbie 1998:251).

It is not feasible to study the whole population in any research project or endeavour. This challenge can be overcome through sampling of the population. Mays and Craft (1981:59) view sampling as a “systematic way of choosing a group that is small enough for convenient data collection and large enough to be representative of the population from which it has been selected”. Concurring with the need for a representative sample, Labovitz and Hagedorn (1971:58) note that “Scientists seldom observe a total population, but usually gather data on a part or a sample”. Sampling is the process of selecting a portion of the target population to represent the entire population in a study. It is about selecting a subset or portion of the population in order to estimate the characteristics of the population from which the sample has been drawn. It is the process used to select cases for inclusion in the research study (Bless and Higson-Smith 1995:274; Remler and Van Ryzin 2011:145).

For a sample to produce an accurate generalisation, it must be representative enough. A representative sample is a miniature image, or likeness of the population (Welman *et al.* 2005:55). Sampling has the following advantages:

- the costs of the study are lower;
- it becomes feasible and manageable to study a sample of the population;
- data becomes smaller, accurate and of good quality; and
- it minimises destructive testing.

Remler and Van Ryzin (2011:145) argue that it is impossible for researchers to study the entire population because of limited time and insufficient resources. Rubin (1983:18) concurs with this observation. A solution for this limitation is for the researchers to make a sample from the population for purposes of in-depth studies. Sampling involves an intentional and often mathematically controlled choice of the particular people, organisations or objects to be studied (Rubin 1983:18). In some instances sampling also helps preserve artefacts. Assuming a researcher is carrying out an experiment on the durability of electric bulbs for instance, a lot of bulbs could be destroyed unless testing is confined to a sample. There are two broad types

of sampling which are probability and non-probability sampling. However, there is a clear distinction between probability and non-probability samples (Welman *et al.* 2005:56).

In probability sampling all persons or units in the population stand a chance of being included in the sample. According to Kothari (2004:60), under the probability sampling design every item of the population has an equal chance of inclusion in the sample. The mathematical probability can be accurately determined. Rubin (1983:135) argues that using a poor sampling frame can lead to sampling bias. Probability sampling in research parlance is also known as either random sampling or chance sampling (Kothari 2004:60). It is important to note that in any research the representativeness of the sample is the key to obtaining accurate data (Rubin 1983:137).

The following are the different types of probability sampling: simple random sampling; stratified random sampling; systematic sampling; and cluster sampling. Kothari (2004:60) observes that probability sampling works like a lottery in that individual units are randomly picked up from the *universe* and each unit stands a chance of being included in the sample. There is equal opportunity for each element being included in the sample. Rubin (1983:165) notes that probability sampling increases the researcher's confidence to make generalisations of the research findings.

Kothari (2004:59) defines non-probability sampling as “the sampling procedure which does not afford any basis for estimating the probability that each item in the population has of being included in the sample”. Non-probability sampling comprises of the following types: accidental sampling (also known as incidental sampling); quota sampling; purposive sampling; snowball sampling self-selection sampling and convenience sampling. It is against this background that researchers often refer to non-probability sampling as deliberate sampling, purposive sampling or judgment sampling. Remler and Van Ryzin (2011:153) note that for both practical and cost considerations, much research gets done with various forms of non-probability sampling.

With non-probability sampling, the items for the sample are carefully and deliberately selected by the researcher (Kothari 2004:59). They are selected purposefully. Rubin (1983:139) asserts that purposive sampling “is often used when a great deal of detailed data are required but when time and money permit only a limited number of population elements

to be surveyed”. Thus purposive sampling is ideal and most applicable when the researcher is looking for in-depth information from fewer participants but who have an appreciation and understanding of the subject under investigation. For purposes of this study the use of purposive sampling was adopted. However, a few informants were identified through convenient sampling.

Robson (1993:61) argues that purposive sampling is more likely to be preferred over representative or random sampling, as it increases the scope or range of data exposed and is more adaptable. In some cases participants are chosen on the basis of their availability or willingness to participate in the study. In other situations qualitative researchers resort to snowball sampling also known as chain sampling under which interviewees are requested to refer other potential participants they know to the researcher for inclusion in the sample (Remler and Ryzin 2011:156). In some scenarios participants interested in the phenomenon under investigation volunteer to provide data relevant for the study. However, Robson (1993:141) concludes that such types of sampling usually do not produce representative findings. It must be stressed that besides failing to adequately represent the target population, non-probability sampling is prone to participant bias.

2.11 RESEARCH TECHNIQUES

Every professional requires specialised tools in order to work effectively (Leedy and Ormrod 2013:7). In the same vein, researchers need their own set of tools if they are to conduct successful research. Appropriate research techniques or strategies are essential when it comes to data gathering. Commonly known as research methods, research techniques involve data gathering mechanisms and strategies. It is imperative to note that choosing data collection methods largely depends on the nature of the problem confronting the researcher (Rubin 1983:165). Information obtained during the study of a particular phenomenon is what constitutes research data. Data gathering can be defined as, “the process of using the instrumentation to obtain the measures suggested by the operationalisation of the problem” (Rubin 1983:18). Seaman (1991:42) describes data collection instruments as the devices used for data collection purposes such as questionnaires, interviews, tests, observations and the review of existing documents. In order to conduct a successful research, the researcher must make use of the right data collection instruments. The selection of the most appropriate methods with which to collect data needs careful considerations.

According to Kothari (2004:112), there are various methods a researcher can choose from in order to collect the most accurate and useful data for the different types of research. The researcher should judiciously select the most appropriate data collection methods for a particular study bearing in mind the following factors:

- nature and scope of the inquiry;
- the availability of funds; and
- the precision required.

Each of these factors influences the choice of data collection methods to be adopted for the subject under investigation. What is appropriate for one study may not be appropriate in another study. In this study, different data collection methods were discussed in order to justify why certain data gathering methods were preferred to others. The general principle is that the research strategy and the data collection method employed must be appropriate for the questions one would like to answer at the end of the study (Robson 1993:38).

2.11.1 Questionnaire

While Labovitz and Hagedorn (1971:69) define a questionnaire as “an instrument comprised of a series of questions that are filled in by the respondents themselves”, Polit and Hungler (1999:466) define a questionnaire as a method of gathering data from respondents about their attitudes, knowledge, beliefs and feelings in relation to the phenomenon under investigation. Developing a good questionnaire is essential because obtaining accurate data depends to a greater extent on having the right questions for analysis and asking them clearly and carefully (Remler and Van Ryzin 2011:214). It is important to ensure that the questionnaire is piloted first to determine precision and accuracy which obviously influence the quality of responses a researcher may get. Nachmias and Nachmias (1987:253) assert that the questionnaire must translate the research objectives into specific questions and the answers to such questions provide the data for hypothesis testing. When using this instrument, the researcher has to distribute the questionnaire to the respondents for completion.

However, before distributing the questionnaire it has to be pretested first in order to identify its shortcomings and establish areas of ambiguity. The pre-testing process is commonly

referred to as a pilot study. The researcher and the supervisor have an obligation to meet and discuss the pre-tested questionnaire. Ambiguities and deficiencies are usually identified at the pre-testing stage and some questions may be reformulated taking into account the identified shortcomings and/or deficiencies. Although pre-testing is time consuming and has budgetary implications, it is a worthwhile exercise for a researcher using the questionnaire to collect data for analysis. Even if it is often overlooked due to time and cost constraints, pre-testing the questionnaire is a crucial step in the survey process (Remler and Van Ryzin 2011:214). Basically there are two types of pretesting which are cognitive and field pre-testing. According to Remler and Van Ryzin (2011:214), cognitive pre-testing involves probing of the wording and meaning of the questionnaire while field pre-testing involves assessing the technology to be used as well as the contact and follow-up procedures involved in the process.

As with any other research method, the use of the questionnaire as a data collection instrument has both advantages and disadvantages. The questionnaire method reduces bias common in interviews. Nachmias and Nachmias (1987:241) conclude that, “The lack of standardisation in the data collection process makes interviewing highly vulnerable to the bias of the interviewer”. Such biases can be reduced by using a questionnaire. Another advantage of using a questionnaire is that the respondent remains anonymous. Respondents are able to express themselves even on issues that are sensitive taking advantage of anonymity of the source of information.

The questionnaire should be structured in such a way that it contains both closed and open-ended questions. The closed form questions provide choices and the respondent is instructed to put a mark against the correct response. The open-ended questions are included to allow for more information where necessary. The researcher may even get more relevant data than anticipated through the open-ended questions. Nevertheless, Yin (2011:133) notes that many survey researchers believe that closed-ended questions lead to more accurate data and a more definitive analysis of data. The major advantage of the questionnaire method of collecting data is that respondents have time to think about the answers to the questions on the questionnaire. A large number of respondents distributed over a large geographical area can also be reached through the use of structured questionnaires (Brynard and Hanekom 2006:38).

The use of a questionnaire has its weaknesses too. The researcher should avoid the use of double-barrelled questions, because they tend to confuse the respondents. The respondents may agree with one aspect of the question while disagreeing with the other. Eventually the respondent may end up answering only one aspect of the question instead of both. It can be effectively used as a tool to collect data only when the questions are simple and straight forward enough to be comprehended solely with the help of printed instructions and definitions. To counter this handicap a researcher may invite willing respondents to complete the questionnaire in the researcher's presence so that the researcher makes sure that all questions are attempted, with key areas being explained. However, those who are not comfortable with the arrangement should be allowed to complete the questionnaire at their own convenient time and place. The questions should be worded in such a way that the respondents understand them. Accordingly, the question should have one and the same meaning for each of the respondents (Nachmias and Nachmias 1987:267).

The questionnaire method does not give room for the researcher to probe related issues; hence the answers are accepted as final. Brynard and Hanekom (2006:38) argue that the researcher is not at hand to explain uncertainties which may result in the participant giving biased and distorted answers. However, some respondents write comments on the questionnaire that the researcher can take note of. The major limitation though is that the researcher has no control over who completes the questionnaire. Individuals other than the intended respondents may end up completing the questionnaire on behalf of the target group. The other limitation of using the questionnaire is low response rate which might have a negative impact on the size of the sample. It is because of such shortcomings that some researchers advocate the use of triangulation in their research.

2.11.2 Observation

Observation is one of the instruments that can be used in the collection of data during an investigation of a particular phenomenon. It involves gathering data through watching behaviours and events in their natural environment. According to Nachmias and Nachmias (1987:209), modern social science research is rooted in observation. It is important to note that observation can either be in the form of participatory or non-participatory observation. Depending on the nature of the phenomenon being investigated a researcher may utilise either overt participant observation or covert participant observation. The difference between

the two is that the former involves an open approach whereby the researcher makes known to the group the purpose and scope of the research, while the latter, which is usually associated with difficult and sometimes hard to penetrate situations revolves around secrecy and anonymity.

The main objective of participant observation is to study people in their habitat or natural environment in order to understand the dynamics of human meanings as fully as possible (De Vos 1998:281). The advantages of observation as a data gathering method are that data is collected from its natural environment. The observer does not have to rely on the people's cooperation and willingness to provide the required information. The researcher relishes the opportunity to directly witness what the people do instead of relying on what they say.

Quite often people do not practise what they say. Robson (1993:191) sums it up by arguing that, "A major advantage of observation as a technique is its directness. You do not ask people about their views, feelings or attitude; you watch what they do and listen to what they say". Data collected through observation may describe the observed phenomenon as it occurs in its natural setting. De Vos *et al.* (1998:281) argue that participant observation "produces a relatively detailed picture of a particular phenomenon or segment of the social world". While other data collection methods may introduce elements of artificiality into the research environment, observation has the potential to reduce artificiality (Nachmias and Nachmias 1987:209). The utility of observation can also be seen when the identified respondents are unwilling to express themselves verbally.

As with the other research instruments observation has its own challenges and limitations. Chief among them is that it is susceptible to observer influence and bias. Also participant observation is a very laborious, time consuming and an expensive activity which resultantly may take several months if not years to conclude. For a research study with a limited time frame, observation may not be the best data collection method, because it is time consuming (Robson 1993:192). As proven by the Hawthorne experiments now commonly referred to as the Hawthorne effect, people are inclined to behave differently once they realise that they are being observed. Usually under such circumstances they tend to perform better and so the observer's conclusions may not be a true reflection of their actual behaviour. The other limitation closely associated with this one is that not all observations are accurately captured given that a participant observer for example, will not be able to take down notes openly.

Some important data may get lost during the transcription process. Due to the secretive nature, observations do not shed light on why the people being observed behave the way they do.

One other problem is embedded in the analysis of expressive movements. Over relying on various features of the body when interpreting social interactions is problematic in that in the absence of a shared meaning it is difficult to determine what a particular facial or body gesture conveys. The analysis of expressive movements or body language is cultural and context specific hence it is not an easy process. It is therefore imperative that the participant observer develops an insider's view of exactly what is happening in the setting under study as such knowledge would assist the researcher have an appreciation of the course and nature of proceedings within a particular social context and setting. Participant observers consider their objects of study as a whole without first of all reducing them to variable units. There has to be a systematic and selective way of capturing behavioural patterns. Another pertinent challenge associated with observations is that observers must undergo relevant training; a requirement necessary to improve the quality of data produced through systematic observations of behavioural trends and patterns. Given time and resource constraints, researchers more often than not use this method without any prior training.

2.11.3 Case study

Case study research constitutes one of the methods used to collect data. It is widely used in social science research and is particularly useful when it comes to conducting in-depth and holistic research. A case study can be used for collecting both qualitative and quantitative data. It involves the study of a particular case in order to apply the findings to other problems of a similar nature. Yin (1984:23) defines a case study as “an empirical inquiry that investigates a contemporary phenomenon within its real-life context; when the boundaries between phenomenon and context are not clearly evident; and in which multiple sources of evidence are used”. Therefore it can be concluded that case studies are detailed investigations on individuals, groups of people, institutions or other social entities. By using the case study method the researcher will be able to draw both statistical and behavioural conclusions. This is made possible by the in-depth analysis of the case under investigation. According to Leedy and Ormrod (2013:142), if one chooses to use a case study one should include the following in the report:

- a rationale for studying the case;
- a detailed description of the facts related to the case;
- a description of the data collected;
- a discussion of the patterns found; and
- a connection to the larger scheme of things.

The strength of the case study method lies in its ability to fully depict the people's experiences in greater depth. Data examination is conducted within the context of its use hence data is extracted from its natural setting. This makes the results more authentic, accurate and reliable. The case study method contrasts with the use of experiments which involves isolating a phenomenon from its natural environment in order to study fewer variables from the population before making generalisations. Data collected using the case study method is usually detailed, richer and greater in scope. Case studies can produce the desired results in cases where large samples of participants are required but are not available. Case studies are applicable mainly to rare phenomenon where limited sampling cannot be avoided. They are particularly useful when investigating problems of real life issues. In a case study it is possible to conduct experiments and generate hypotheses which will be tested by future studies.

Despite the advantages outlined above, case studies have been criticised for lacking scientific rigor. According to Yin (1984:21), "too many times the case study investigation has been sloppy and has allowed equivocal evidence or biased views to influence the direction of the findings and conclusions". Quite often case studies take too long to conduct and when finally concluded massive amounts of documentation would have accumulated such that managing and organising them systematically becomes a mammoth task. The process of collecting, organising and analysing data is not only time consuming but equally cumbersome. Although there is depth of information, the same cannot be said about the breath of information. Owing to a limited number of participants or the number of cases, data collected is difficult to generalise. It is not easy to make meaningful and accurate generalisations basing on one case study. Yin (1984:21) asserts that it is problematic to rely on a single case to make generalisations. Although the case study method may present generalisation problems, it should be noted that the focus of the case study method should not always be on

generalisation of findings but rather on the holistic understanding of the issues pertaining to the case being studied.

2.11.4 Focus group interviews

Using focus groups is a qualitative method of collecting data. Focus group interviews can be described as a purposive group discussion of a specific topic or related topics taking place between eight and ten individuals with a similar background and common interest (De Vos *et al.* 1998:314). In order for effective participation to take place, focus groups should be kept relatively small such that individual participants should have the opportunity to share insights. Nevertheless, the group should be large enough to provide the much needed diversity. Composed of the right size and held under the right environment, focus groups enable the researcher to gain an appreciation and understanding of the critical issues pertaining to the study from a group perspective. The method is unique in that it provides the researcher with insight rather than mere statistical figures behind the problem under investigation. The questions are administered in a conversational format. Focus group discussions are very useful when it comes to gathering data from a homogeneous group. De Vos (1998:313) conclude that although qualitative methods of data collection such as observation and individual interviews have been utilised extensively in the social sciences, the use of focus groups has been limited.

One of the advantages of using focus groups is that questions can be repeated while clarifications can be made as and when necessary (De Vos 1998:325). This enables the researcher to capture all relevant data while at the same time giving the researcher room for follow up questions. Focus groups permit considerable probing thereby shading more light on the nature of the phenomenon under investigation. Due to the conversational nature of focus groups, participants can facilitate understanding through the use of visual aids such as posters, video clips and charts. Data collected through focus groups have rich contextual meaning thereby making the results believable. Group dynamics play a positive role because they provide useful information which other data collection methods cannot provide. Another advantage is that focus groups provide quick results and they are relatively easy to organise. One of the major challenges of focus groups is that they do not work well with larger samples. They are more applicable to situations with smaller samples. Data collected through focus groups is not free from personal biases which are a threat to effective analysis. During

discussions some participants are more vocal than others hence they may end up dominating proceedings at the expense of others. Conversely, some participants are naturally shy and uncomfortable participating in public discussions. Diversity of views and opinions would be curtailed under such circumstances. During deliberations the effects of peer pressure cannot be ruled out. As such participants may end up avoiding expressing opposing viewpoints simply because they want to be in conformity with the views of other group members. The need for trained facilitators cannot be overemphasised. A competent facilitator is able to guide and promote meaningful discussions free from facilitator bias. Lack of facilitation skills hinders group discussions and subsequently the quality of data becomes poor. The other disadvantage is that without proper planning and organisation, analysing the data is time consuming. Coding has to be done before data analysis.

2.11.5 Interviews

Apart from questionnaires, interviews are also conducted for purposes of soliciting the required data. Nachmias and Nachmias (1987:236) describe a personal interview as “a face – to – face interpersonal role situation in which an interviewer asks respondents questions designed to obtain answers pertinent to the research hypotheses”. The researcher may have a set of questions that cannot be sufficiently answered through the questionnaire method. Some questions need follow-up questions that are only possible through probing. Interviews present the researcher with the right opportunity to probe for more information.

The main advantage of personal interview is that there is greater flexibility and adaptability in the questioning process (Nachmias and Nachmias 1987:240). Terms that are unclear are further clarified. Robson (1993:229) asserts that “face-to-face interviews offer the possibility of modifying one’s line of enquiry, following up interesting responses and investigating underlining motives in a way that postal or other self-administered questionnaires cannot”. One other major advantage of the interview is that it allows greater control over the interviewing situation. The interviewer is able to ensure that the respondents answer the questions fully and in the appropriate sequence (Nachmias and Nachmias 1987:240). The researcher may also take note of non-verbal cues during interviews. These are necessary for producing a shared meaning. They give messages which help in understanding verbal responses (Robson 1993:229).

The response rate is also higher when compared to the questionnaire method. Those respondents who normally would not respond to a mail questionnaire can easily be reached and interviewed. Included in this group are people who have difficulties in reading and writing, or those who do not understand the language used, or simply those not willing to take time to write out their answers and mail the questionnaire (Nachmias and Nachmias 1987:241). The other advantage of using interviews for data collection is that the researcher can collect supplementary information about the respondent in the form of background information. It is important to note that background information such as the respondent's personal characteristics and the environment under which the respondent operates has a bearing on the researcher's understanding of the phenomenon under investigation and the subsequent interpretation of the results (Nachmias and Nachmias 1987:241).

Nevertheless, the method has its own set of problems. Nachmias and Nachmias (1987:242) point out that "the interview lacks anonymity, which the mail questionnaire typically provides". To that effect, the respondent may feel intimidated if not threatened by the presence of the interviewer. The possibility of uneasiness may be more pronounced when the topic or some of the questions are of a sensitive nature. De Vos *et al.* (1998:300) assert that the vast amount of data that are collected through interviews make ordering and interpretation of such data a cumbersome and difficult process.

2.11.6 Document analysis

In recent years social scientists have been making use of data previously collected by other researchers. The use of published information has become the mainstay of virtually every research effort (Stewart and Kamins 1993:2). With secondary data analysis the researcher analyses the data contained in existing documents; hence it is referred to as content analysis. Leedy and Ormrod (2013:148) describe content analysis as a detailed and systematic review of the content from existing documents for the purpose of identifying patterns, themes and/or biases. Secondary data analysis has a rich intellectual tradition in the social sciences (Nachmias and Nachmias 1987:311). Secondary information consists of sources of data and other information that have been collected by others and archived in some form. Thus, it can be concluded that secondary data analysis is simply further analysis of information that has already been obtained.

As a data collection tool, document analysis involves reviewing existing documents pertaining to the phenomenon being studied. Document analysis is also commonly referred to as content analysis and is unobtrusive in nature. Robson (1993:272) points out that the nature of the documents being used is not affected by the fact that one is using it for the inquiry. It does not disrupt the activities as there are no active participants in the study. Content analysis involves analysing the contents of documentary materials such as books, journals, magazines and newspaper articles (Kothari 2004:110). According to Robson (1993:272), document analysis is not confined to written materials alone but it also includes non-written documents such as films and television programmes, pictures, drawings and photographs.

Data that has been previously collected can be re-examined for a new purpose. However, the same sources may also be used by other researchers concerned with similar issues but taking quite different approaches to the research problem (Dale, Arber and Procter 1988:54). The documents may either be from the internal or external sources. Two basic kinds of sources of archival records can be distinguished namely: public and private records. However, when using private records, the researcher has to contend with authenticity problems. According to Nachmias and Nachmias (1987:331), there are two possible kinds of unauthentic records: records that have been produced through deliberate deceit and records that have been unconsciously misrepresented by the author for the sole purpose of gaining prestige or material rewards. They can be in hard or electronic format.

Before the 1940s content analysis was mostly quantitative analysis of documentary materials concerning certain characteristics that could be identified and counted. However, from the 1950s content analysis shifted to mostly qualitative analysis of the general information from existing documents (Kothari 2004:110). The increasing use of document analysis is premised on three basic assumptions namely: conceptual-substantive reasons, methodological reasons and the need for reduced costs. Nachmias and Nachmias (1987:312) argue that “From a conceptual-substantive point of view, secondary data may be the only source of data available to study certain research problems”. Secondary data enables the researcher to have an appreciation of the historical context of the phenomenon being studied, and to analyse, describe and explain data that have been collected in different times but on similar issues. Secondary data have also been used for comparative purposes. Secondary analysis, according to Dale *et al.* (1988:49), provides a means by which comparative research may be possible. Detailed comparisons of phenomena studied in different countries and different societies do

not only provide interesting insights but also enlarge the scope of generalisations on the research findings.

Under methodological reasons, secondary data analysis provides opportunities for replication (Nachmias and Nachmias 1987:213). One of the most important benefits to be gained from secondary analysis is the possibility to replicate studies and to re-analyse the same data from different perspectives and within different theoretical frameworks (Dale *et al.* 1988:54). It can be concluded that research findings that appear in a series of studies tend to gain more credibility and general acceptance. Thus secondary data enhances the credibility of research findings obtained through the use of primary data and vice versa. Stewart and Kamins (1993:2) note that most research efforts begin with some form of secondary analysis. An investigation of secondary sources provides an opportunity to learn what is already known, and whatever remains to be learned, about a particular topic. Nevertheless, the need for methodological triangulation remains essential. Given that primary research proves to be a costly endeavour, secondary data analysis has proven to be considerably cheaper because it heavily relies on existing data rather than on the collection of new data. However, primary and secondary researches are more often used in a complementary fashion rather than substitutes for one another (Stewart and Kamins 1993:3).

According to Babbie (1998:308), document review is an inconspicuous method of observation that assists social science researchers to examine a class of social artefacts in the form of written documents such as books, journals articles, legal documents, newspaper articles and reports.

Document review provides the researcher with historical and background information about the phenomenon under investigation. It is necessary to first have an appreciation of the general history and philosophy of the subject being studied. The analysis of existing documents also helps the researcher to establish whether or not policy implementation went according to plan. Full policy implementation should be reflected in the plan of action. Gaps between the actual and intended performance of the policy can be determined through the perusal of relevant documents. Robson (1993:305) asserts that analysis of existing data is imperative because generally speaking data in their raw form do not speak for themselves.

One of the major advantages of document analysis is that the method is relatively inexpensive to conduct when compared to the other data collection methods. Given the nature of the method no major expenses are incurred. Researchers operating on a shoe string budget may find this data gathering method more appealing than the other methods. Document analysis provides a good source of background information. Even when other data collection instruments are used, document perusal remains very essential in that it provides that historical element and background useful for locating the research problem and gaps found within the existing literature base. Through document analysis a researcher may bring to the fore issues that had not been noted by other means. Challenges that are not directly observable might be brought out through the perusal of existing documents.

As already highlighted, document analysis is largely credited for being unobtrusive. It does not disrupt the normal activities of key informants. Nachmias and Nachmias (1987:321) describe unobtrusive measures as any data collection methods that directly remove the researcher from the set of interactions, events, or behaviour being investigated. The unobtrusive measures help avoid the contamination that might arise when researchers and research participants confront one another in data collection situations. As a result data gathering can be done without input from other sources and to that effect the data is independently verifiable. A researcher involved in document analysis uses an anonymous ready-made dataset that requires none of the moral considerations that are a constant worry for qualitative researchers using interviews as a data collection method (Dale *et al.* 1988:56). Consequently, when using document analysis to compile data, the researcher does not have to be concerned with ethical issues.

Document analysis provides the researcher with the most stable form of data readily available for immediate use. When using document analysis, data can be reviewed quickly and precisely. Document analysis works very well for researchers conducting research under a very short time-frame. The most significant advantages of using secondary data analysis generally revolve around issues related to costs and time. Stewart and Kamins (1993:5) conclude that when answers to questions are required quickly, then the only practical alternative is to consult secondary sources. Many researchers view secondary analysis as the only way of collecting data for a comparative analysis given that comparative analysis often requires considerable resources of both time and money, which are likely to present challenges to researchers with limited financial resources.

Document analysis has its own set of shortcomings which a competent researcher should bear in mind before settling for it. Chief among them is that the data may be outdated, inapplicable, disorganised or worse still the required data may be unavailable. In cases where information is available the immediate challenge is that it could be biased. Stewart and Kamins (1993:6) argue that data often are collected with a specific purpose in mind, a purpose that may inevitably produce deliberate or unintentional bias. Researchers using document analysis should guard against this form of subjectivity. Some documents lack objectivity. While those who compiled the information could have been biased, the new users could be biased as well in the manner in which they select, analyse and interpret existing information hence the need to guard against subjectivity. Selective document review may contribute to incomplete and inaccurate information which may result in the research failing to achieve its intended objectives. Such selective tendencies exacerbate the problems of bias as well. It should be noted that while a source of information may be very useful for one purpose, it may be very poor for other purposes. Thus, sources of information are neither good nor bad; they are useful for some purposes and not for others (Stewart and Kamins 1993:23).

Depending on the volume of documents being reviewed, document analysis may prove to be time consuming. Sometimes not all the data a researcher has to go through would be relevant for the study hence the researcher may have to go through thick volumes of documents only to get limited data. Conversely, the data collected might be so extensive that after analysing the data the researcher can potentially arrive at many different and even conflicting conclusions all of which might be supported by some subset of the data. For this reason secondary information must be evaluated carefully and weighted according to recency and credibility (Stewart and Kamins 1993:6). Equally worth noting is the fact that information contained in the documents being reviewed may present a perspective that is not aligned to the objectives of the research.

Not all data are easily accessible. Sensitive information is usually classified hence access to such information is not only protected but also restricted. Documents containing classified information are not in the public domain. While it is difficult for a researcher to find all the variables the researcher is interested in from data archives, sometimes the relevant data may be inaccessible because the original researchers may have chosen not to make them readily available (Nachmias and Nachmias 1987:315). Also important to note is that some

documents are context and cultural specific such that by applying the information to a different context or a different cultural background relevance is quickly lost. Another limitation associated with document review is that it has no provision for follow up should the researcher require more information or further clarification.

2.12 DATA COLLECTION METHODS USED IN THIS STUDY

As already mentioned, the researcher utilised a qualitative approach because of its flexibility and openness to contextual interpretation of facts. Having discussed the various data collection methods it is imperative to specify which ones of the different data collection methods were used in this study. The researcher employed interviews, literature review and documentary analysis as data collection tools. It should be noted that with all these data gathering methods available for selection, the researcher critically considered the merits and demerits of each of these data collection methods in order to establish the most suitable and reliable data collection method. Relevance and applicability also formed part of the considerations. Thus, after a thorough and careful analysis of the research question, aims and objectives of the study, the researcher opted for a qualitative approach while interviews, general discussions and document analysis were used as data collection methods.

The population for this study consisted of officials from the Ministry of Public Service, Labour and Social Welfare, NSSA, EMCOZ, ZCTU and ZFTU. A study sample of 28 participants was drawn from this population. These representative officials are the custodians of the formal social security policy of the GoZ. They are familiar with the formulation, implementation, monitoring and evaluation of the social security policy under review. Owing to this background, these are the people who could provide detailed and accurate information pertaining to the country's compulsory social security policy. It should be noted that the participants represented the different stakeholders. The researcher preferred using a purposive sampling technique. Purposive sampling involves the selection of a sample based on one's knowledge of the population, elements of the population and the nature of the aims of the study.

This method was adopted, because the researcher was quite aware that all the key informants are groups of people who have knowledge of the formal social security policy of the GoZ and in this regard they could assist by providing the required information. The choice of using

fewer officials was made on the basis that qualitative research entails working with a small number of people thus the researcher found the figure manageable. The fact that the researcher was focusing on a relatively smaller group of the population made it not only manageable but also less expensive. Investigations were rigorous and less time consuming due to concentration on a small but representative sample. For purposes of this study categories of participants were identified and the means of securing their availability for interviews and general discussions planned in advance. Thereafter research instruments suitable for each of the different groups of participants and different types of information required were prepared and pre-tested to ascertain the appropriateness of the language used in the interview schedules.

Botes (1995:26) notes that research in public administration is a purposeful and systematic investigation of the behaviour, processes and techniques used in the administration of public organisations in order to describe, explain and predict certain phenomena pertaining to these behaviours, processes and techniques. Researchers in Public Administration are encouraged to make use of interviews, not because other methods of data collection are inadequate, but rather because interviews are exceptionally useful when it comes to securing valuable information (Brynard and Hanekom 2006:32). The researcher used both open ended and structured questions to probe the prospects of the social security policy of the GoZ. General discussions were used since they allow for further probing and hence very important for generating qualitative information. Since the study was inclined towards the qualitative paradigm the researcher acknowledged the importance of using qualitative research instruments for data gathering.

During interviews and general discussion sessions the informants were relaxed. They were neither jittery nor evasive because, prior to the scheduling of appointments, they were asked for their consent to participate in the study. Assurances of anonymity and confidentiality of information was guaranteed. Those who had expressed unwillingness to participate in the interviews were deliberately left out. No major expenses were incurred on conducting the interviews because most of the informants were from Harare while a few others were conveniently picked at the NSSA Head Office where they come to collect their pay-outs or for any other related services.

It is important to note that when human beings are the source of data, the researcher is compelled to take into account ethical issues. Thus for ethical reasons the researcher advised the participants of the purpose of the research and sought their informed consent to participate in the research as key informants before conducting the interviews. The respondents' decision to share or not to share information with the researcher should be accepted and should not be wilfully violated. The participants were also assured of the confidentiality of all information they shared with the researcher.

However, in view of the investigations of the performance of parastatals which coincided with the study, some participants were sceptical about being tape-recorded. Hence, the researcher had to rely on jotting down relevant data. Coupled with the perusal of secondary data, the above-mentioned research technique helped the researcher to provide an overall performance overview of the social security policy of the GoZ. In the case of this study, the following documents were perused and analysed with a view to establish the prospects of the social security policy of the GoZ:

- policy documents;
- parliamentary reports on the operations of NSSA;
- NSSA annual reports;
- journal articles; and
- newspaper articles.

The focus of the study was to provide an extensive analysis of the social security policy of the GoZ hence the perusal of documents such as policy reviews, Government legislations and NSSA's annual reports became not only necessary but also imperative. Complemented by interviews and general discussions, the prospects of the social security policy could be empirically determined. Library and internet surfing also played an important role in providing valuable and latest sources of comparable information on social security systems thereby providing an international perspective to the study. The data collection schedule was spread out as follows:

- **Literature review:** This process was carried out between June 2012 and July 2013;

- **Documentary review:** This was carried out between 1 August 2013 and 30 November 2013; and
- **Interviews:** These were conducted between 3 and 28 March 2014.

2.13 DATA ANALYSIS

Data on its own is meaningless until such time as it is analysed. Remler and Van Ryzin (2011:181) describe data as facts or pieces of information collected by the researcher for analysis. Data analysis involves the breaking down of data into constituent pieces to solicit the answers to the research questions and to test the hypotheses (De Vos, Strydom, Fouche and Delpont 2002:222). It is the most crucial stage in the research process. It is therefore imperative that collected data must be recorded, coded, analysed and interpreted in order to establish the research findings. Rubin (1983:20) describes data analysis as “an effort to categorise, summarise, and seek patterns and relationships within the information collected”. Without properly organising and analysing it, collected data can be meaningless. According to Remler and Van Ryzin (2011:75), raw data from qualitative research typically take the form of field notes, interview transcriptions (video or audio recordings) or documents and qualitative data analysis involves the organisation of such materials.

In this research an inductive data analysis was used which is in line with the qualitative approach adopted in this study. Robson (1993:61) points out that inductive data analysis is usually preferred over deductive data analysis as it makes it easier to give a fuller description of the setting and brings out the interactions between the inquirer and the respondents. In order for the researcher to identify data that is critical to the study and expedite the analysis of relevant and critical data, the filtering process was used in conjunction with mind mapping. Mind mapping according to Brynard and Hanekom (2006:50) helps to simplify the search for and the collection of relevant data needed for in-depth analysis. The data were coded and placed into thematic groups before it was analysed. Data was analysed through the use of objectives and thematic frames. At this stage the researcher was looking for similarities and grouping items of particular significance together to enhance interpretation. Data was presented using a qualitative format. However, tables and pie charts were used to present data followed by detailed and contextualised descriptions of the phenomenon.

2.14 VALIDITY AND RELIABILITY OF INSTRUMENTS

The validity and reliability of data measuring instruments are crucial to any scientific research (Brynard and Hanekom 2006:40). Validity has been defined as “the degree to which an instrument measures what it is supposed to be measuring” (Uys and Basson 1991:80). Validity as a concept indicates whether an item measures or describes what it is supposed to measure or describe. Babbie (1992) describes validity as the extent to which an empirical measure adequately reflects the real meaning of the concepts under consideration. This implies that validity is concerned with the soundness and effectiveness of the measuring instruments. Validity “is concerned with whether the findings are ‘really’ about what they appear to be about” (Robson 1993:66).

Reliability refers to the degree of consistency or accuracy with which a research instrument measures the attributes it is supposed to measure. In other words research instruments are designed to measure a particular aspect of the research. Thus, reliability revolves around the accuracy of the instruments used in a given study. According to Brynard and Hanekom (2006:41), reliability pertains to the “accuracy and consistency of measures. The same instrument should be able to produce the same data at a later stage under similar conditions”. A properly conducted study should produce the same results should the study be replicated by different researchers using the same instruments. Thus, when a procedure is able to yield the same results under similar conditions, the procedure is said to be reliable. Reliability entails getting the same findings each time a selected method is used under similar circumstances. The research instruments used in this study should be able to produce the same results should the same research be conducted under similar conditions because of the validity and reliability of the instruments.

2.15 ETHICAL CONSIDERATIONS

Researchers need key informants to provide them with data relating to the phenomenon under investigation and it is important to consider the safety of the informants who would have provided the data. To that effect ethical considerations are an essential component of the research process. Researchers should guard against exposing research participants to any form of physical or psychological harm at all costs (Leedy and Ormrod 2013:105). Respondents must voluntarily choose to participate or not to participate in the whole research

process. Forcing them to do so would be unethical. Voluntary participation can be achieved by first seeking the consent of informants. In the case of minors and the sick, consent is usually sought from parents, guardians or the relevant Government departments and institutions. The letter of consent should spell out the informants' right to privacy and the issue of anonymity and confidentiality during and after the research has been completed. Ethical considerations ensure that no research should expose the respondents to danger as a result of their participation in any research activity.

Thus, research participants should be advised of the nature of the study, their right to participate or not to participate as well as their right to withdraw from the study at any given time (Leedy and Ormrod 2013:105). Researchers have a fundamental obligation to ensure the safety of key informants. Research should not endanger the lives of participants or even institutions hence it is the duty of researchers to ensure that precautionary measures are put in place to safeguard both individual participants and institutions. During the research process researchers may come across strictly confidential and classified information which if published could be harmful to the respondents. Under such circumstances the standard practice is that researchers should act in a responsible manner. They should adhere to the principles of confidentiality in the letter and spirit of informed consent. Apart from the confidentiality requirement, researchers should at all times and under different circumstances report the truth and in an unbiased manner (Brynard and Hanekom 2006:5).

Permission to conduct the study should first be sought and approved by the relevant authorities before any field work is conducted. In the case of this study permission was sought and approved by the NSSA. The ethical committee of the University of Pretoria also considered and approved the ethical aspects the study. Before conducting the interviews, informed consent was first sought from the informants. According to Nachmias and Nachmias (1987:83), there is consensus among social science researchers that research involving human participants should be performed with the informed consent of the participants. Leedy and Ormrod (2013:107) assert that any research study involving human beings must respect the participants' right to privacy. As a result the research report should be presented in such a way that no other people should know how a particular participant has responded to any of the questions. Exceptions can only be made in cases where research participants specifically grant permission in writing for the release of the information on how they would have responded to the questions. However, such cases are very rare.

In this study participants were first informed of the rationale and purposes of the study, as already stated. At this stage it was also brought to their attention that as informants they had a right to decline or even withdraw from participation during the research if they found themselves uncomfortable with the processes. It was only after the informants had willingly agreed to participate in the study that the researcher went ahead to interview them. The fundamental rights of the informants were observed throughout the study. Names, addresses and other personal details of participants were not disclosed to anyone. The informants' rights to privacy and anonymity have not been compromised in any way in this study. It would be unethical also for a researcher to intentionally mislead others about the nature of their findings. The researcher is expected to be honest and avoid fabricating data to support a particular conclusion. Such dishonesty is tantamount to scientific fraud (Leedy and Ormrod 2013:108). During the scheduling of interviews with key informants, the researcher made an undertaking not to cause any disruptions to the functions and normal business of the NSSA.

The study was in conformity with the principles of research ethics. According to Polit and Hungler (1999:133), researchers should observe the principle of beneficence which protects informants from any form of harm, abuse or exploitation as a result of participating in a research undertaking. Informants should also enjoy their fundamental rights to self-determination and full disclosure. These fundamental rights constitute what is known as the principle of respect for human dignity (*ibid.*). There should be no abuse of informants hence key informants should be allowed to exercise their democratic rights without being forced to participate in undertakings they are not happy with. Instead they should voluntarily and willingly sign the consent form. The interview questions were first pre-tested in order to address the issue of precision and the removal ambiguous and sensitive words which usually unsettle informants. Nonetheless, it was emphasised at the very beginning of the interviews that informants had a right not to answer any question they were not comfortable with. The researcher promised to avail copies of the full report of the study to those informants who were interested in having insight into the research findings. Interested informants were invited to contact the researcher after the completion of the study. The study has been successfully carried out since permission to conduct the investigation was granted by the NSSA and approved by the University of Pretoria's Research Ethics Committee. The NSSA's approval letter helped allay fears and suspicion from the participants as it was sufficient proof that the study was formal and purely for academic purposes and had the blessing of the responsible authorities.

2.16 CONCLUSION

In conclusion it can be argued that research methodology is a broad and complex field of study in itself. A researcher needs to adopt the appropriate research methodology in order to achieve reliable and dependable results from which the researcher can establish trends and provide accurate generalisations of the phenomenon being researched on. This chapter discussed the research methodology focusing particularly on the research question, research objectives, research design, different types of research, population and sampling techniques and the various instruments used to collect data. Thus, in order to justify the choice of data collection methods different research techniques were used in conformity with the protocols of the triangulation methodology. Participants were selected through purposive and convenient sampling. It was argued that both interviews and document analysis were adopted as part of data and methodological triangulation. It should be noted that the success of any research study largely depends on the researcher's ability to blend the different data collection instruments.

Chapter Three focuses on public administration and its evolution over the years. Public policy in general and social security policy in particular form the nucleus of Chapter Three. In order to enhance understanding of Zimbabwe's social security policy, social security intervention strategies in other countries in Africa and beyond were explored. They serve to provide an international perspective of social security policy.

CHAPTER THREE

THEORETICAL FRAMEWORK OF PUBLIC ADMINISTRATION AND PUBLIC POLICY

3.1 INTRODUCTION

In academic research, the classic way to identify a research problem is first of all to do a thorough literature review. A good literature review should be well organised and coherent. Mere presentation of information on a particular phenomenon drawn from different sources without structuring and developing a logical argument falls short of good literature review. Reviewing literature around a chosen topic plays a vital role in assisting the researcher to formulate a clear research problem for the research project. This chapter presents a theoretical framework of analysis within which the research problem will be discussed and analysed. It discusses the theoretical foundation of Public Administration. The chapter also analyses public administration in terms of its generic functions. The evolution of Public Administration provides the foundation for a strong and sequential overview of the historical development of the discipline. Such a theoretical-historical overview enhances the researcher's understanding of the synergy of the past, present and the future of the discipline.

The chapter begins with an analysis of the domain of public administration before narrowing down the focus to public policy and subsequently to social security policy. The place of public policy within the domain of public administration is explored and established. Public policy forms an integral part of public administration. After having discussed the meaning of public policy and the various stages that constitute the public policy making process, the study then focuses on social security policy. Pertinent issues ranging from purpose and benefits derived from a well implemented social security policy are critically examined in this chapter while problems often associated with the policy making process are thoroughly scrutinised. Relevant literature on social security is reviewed in order to establish the theoretical underpinning and location in the discipline of Public Administration.

The chapter also discusses social protection from an international perspective. This involves a policy analysis overview of social security schemes from a few selected countries from the region and beyond. Tanzania, Brazil and the Scandinavian countries have been selected to

provide a comparative perspective of social security systems in Africa and other parts of the world. Through a systematic study of the social security systems of these countries the researcher gains more insight of the regional and global perspective of social protection. Determining the effectiveness of the social security policy of Zimbabwe requires a comparative approach with similar policy initiatives from other jurisdictions. Comparison is not only necessary but it is imperative for benchmarking and laying a strong foundation for an objective analysis of the social security policy of the GoZ. An appreciation of the conceptual framework enhances the researcher's understanding of the most fundamental issues involved in this study. Thus, with a comprehensive literature review the researcher developed a strong theoretical framework of analysis.

3.2 THE IMPORTANCE OF A LITERATURE REVIEW

A literature review plays a crucial role in any research initiative. As a researcher one has ultimately to know the literature related to one's topic very well (Leedy and Ormrod 2013:51). Being a thought process, research involves reviewing available literature in order to establish facts and reach new conclusions. It expands the boundaries of existing knowledge hence its importance in any research cannot be overemphasised. Preliminary literature review is the first phase of any study. The generation of a researchable topic is made possible only through a comprehensive literature review. Researchers are therefore required to review related literature first before generating a research topic. The process helps them to expand their understanding and broadens their knowledge and perspectives of the topic they will be researching on. Thus, literature review is the foundation of a good research. Apart from helping the researcher in selecting a researchable topic, the literature review also acquaints the researcher with existing literature, theories and the latest approaches adopted for similar studies in the past. It shows the researcher how others have handled methodological and research design issues previously (Leedy and Ormrod 2013:51).

A researcher can only argue for or against a given phenomenon with the support of existing literature from previous inquiries. Even ground breaking research has to be grounded in some form of previous research. Existing gaps and unexplored areas which require further investigations can only be identified after a critical study of available literature. Leedy and Ormrod (*ibid.*) observe that literature review helps researchers ascertain whether or not other researchers have already addressed and answered the proposed research question. To that

effect literature review acts like a roadmap showing what has been covered by other researchers and from there the researcher can identify gaps and missing links that warrant further investigations. Without a comprehensive literature review, one might think that one has broken new ground only to find out that the information perceived to be “new” may not necessarily be new after a thorough investigation has been carried out.

It is through literature review that possible explanations and even predictions regarding a given phenomenon could be established. Through literature review researchers are exposed to new sources of data they ordinarily would not have known existed prior to literature review. It reveals to the researcher the difficulties associated with the proposed research problem, existing beliefs and findings from previous studies hence it is always regarded as the foundation on which current and future research are built on. Linking up with individuals who have conducted similar research through literature review is quite essential for emerging researchers who may get advice on the research tools used in similar research studies and their effectiveness. The researcher may ultimately draw parallels between previous and current research findings.

Getting to know that other researchers out there invested considerable time, effort and resources carrying out investigation on a similar topic bolsters one’s level of confidence because one gets to appreciate the worthiness of an area of study through the importance other researchers attach to the study in question (Leedy and Ormrod 2013:51). It can be concluded that a literature review is necessary for the generation of a strong theoretical framework of analysis. Through it, the researcher can identify grey areas linked to the phenomenon under investigation and conceptualise issues relevant to the topic.

3.3 THE SCOPE OF PUBLIC ADMINISTRATION

Before an attempt is made to make a distinction between Public Administration and public administration there is need to clarify what is meant by the term “public”. Basically the term “public” according to Khan (2008:1), refers to two things, namely government and people (i.e. community or society) depending on how it has been used. As for “administration”, Khan (2008:1) argues that it entails organising and maintaining human and fiscal resources to achieve the goals and objectives of government. Administration concerns the management of the affairs of government and its primary institutions hence it involves the execution and

implementation of public policy (LeMay 2006:9). Public administration entails both the theory and practice of public administration. The scope of public administration is double thronged. It encompasses the study of Public Administration and the activities of government. The use of an upper case prefix in the term “Public Administration” and the use of lower case in the term “public administration” denote the distinction between the two terms. Wessels and Pauw (1999:10) point out that “Public Administration” is an academic discipline which studies “public administration”. Public administration is also viewed as an art and the whole argument on whether public administration is an art or a science will be dealt with in detail in the relevant section in this chapter. It should, however, be borne in mind that Public Administration as a discipline concentrates on the administrative practices of all government institutions and as such it should be viewed as a science which can be used to investigate the practice of public administration. Public Administration is a human science, because it deals with human beings carrying out the activities of government. It covers all the three branches namely the executive, the legislature and the judiciary and their interrelationships (Rosenbloom and Goldman 1986:5).

It therefore follows that public administrators require broad based scientific knowledge to be able to competently handle the diverse and often complex government activities. Public administration both as a study and as an activity is intended to maximise the achievement of goals and objectives of government. The two blends well given that “studying” also involves some form of action (Rosenbloom, Goldman and Ingraham 1994:12). Government activities are quite complex and often changing as a response to the dictates of the environment. Owing to the diverse nature of government activities, it is essential that public officials should be professionals who possess a working knowledge of many scientific disciplines that feed into the discipline of Public Administration (Botes, Brynard, Fourie and Roux 1992:266).

Public Administration is a scientific discipline concerned with the implementation of government policy. It revolves around the acquisition of the knowledge of the discipline. Thus, public administration is a science that can be systematically studied in order to improve its practical side hence it is also considered to be an art. It is for this reason that public administration is viewed from both angles. Gladden (1966:xi) observes that there is growing support among scholars for the claim that public administration is a science as well as an art which can be learnt and applied. The requirements for a science include the ability to predict, describe and explain a given phenomenon while an art requires one to understand the

dynamics of the practice. An art requires creativity and pragmatic leadership. Public administration can be regarded as both a science and an art (Khan 2008:3). Relevant skills and expertise count for the successful execution of government policies and programmes hence public officials should be exposed to the various administrative theories and management principles.

It is the desire of every public institution to be successful. The successfulness of public institutions can be seen through their frugality, effectiveness and efficiency. Being professionals public officials should shun disdainfulness if they want to contribute to the general improvement of the welfare of the people. The importance of studying Public Administration is therefore reinforced by the need for public officials to be versatile with a number of social challenges requiring government attention; hence civil servants should possess the requisite skills that make them pragmatic when the situation requires them to be innovative. It should be noted that Public Administration is a highly eclectic subject that continues to draw its theories and approaches from many areas of human knowledge such as political science, management science, economics, history and public law to mention only a few (Stillman 1980:4).

For purposes of the historical development of the discipline it is imperative to have a closer look at both the *focus* and *locus* of public administration. *Locus* implies the question of where the study of Public Administration is located as a discipline while *focus* refers to the main aim of the study of Public Administration (Thornhill, Van Dijk and Ile 2014:5). To make a distinction between the two, one has to first clearly define public administration before discussing the scope of “Public Administration” as a field of study and “public administration” as the activities of government. However, due to the greater scope of public administration and the ensuing debates about the discipline of Public Administration, there has not been a universally accepted definition of Public Administration.

LeMay (2006:8) notes that the study of Public Administration is replete with the jargon on the field one should be familiar with in order to understand this field of study. Scholars of Public Administration have sought to distinguish between “Public Administration” and “public administration” in an attempt to provide a universally acceptable definition of Public Administration. It is worth emphasising that public administration is an academic as well as a practical field of study. Pioneers and contemporary scholars of the discipline have given

different but overlapping definitions of public administration. It should be noted that there is no single definition of public administration because of the way it is perceived. It is also not possible to give a short definition or description of public administration. The danger of trying to come up with such a definition or explanation is that it will not be broad enough to encompass the different activities of government which are many and varied. Its shape and content is constantly altered by the multitudinous developments going on around the world more so during these days of globalisation. The world is fast becoming a global village.

However, the following definitions and descriptions are necessary for the conceptualisation of public administration. White (1926:1), one of the pioneers of the study of Public Administration, describes public administration as all those government operations meant to fulfil or enforce public policy while Pfiffner and Presthus (1967:7) define public administration as “the coordination of individual and group efforts to carry out public policy”. Henry (1980:26) describes public administration as “a broad-ranging and amorphous combination of theory and practice”. According to Khan (2008:1), public administration refers to the management of government affairs. Anything related to government can be considered to be under the domain of public administration. Waldo cited in Khan (2008:3) defines public administration as the organisation and management of human and material resources to achieve the purpose of government. From a closer look at these definitions and descriptions by both pioneers and contemporary scholars of Public Administration, it can be concluded that public administration revolves around the actions and activities of government.

3.3.1 Public administration

Although short definitions are desirable, in the case of public administration such definitions have proven to be inadequate (Nigro and Nigro 1980:3). Generally speaking, public administration embraces all the day-to-day activities of government hence it has a wide and unlimited scope. Public administration refers to what government departments do to develop and implement public policy (LeMay 2006:11) for the benefit of the public. The citizenry look up to the government for the provision of goods and services. Societal demands for quality service delivery have contributed to the scale and importance of public administration in recent years. According to Rosenbloom, Goldman and Ingraham (1994:1), any definition or discussion on public administration is certain to involve government and bureaucracy.

The public management environment plays a critical role in influencing government action. Government has to modify or even change the types of service and goods it renders to the public in response to the changes in the management environment. Government has an obligation to provide its citizens with basic services whether it is profitable or not. Public services required in the 21st century are quite different from what communities demanded from their government in the 20th century, the major drivers of change being population growth and technological advancement.

Bureaucracy might have to function differently in accordance with changes in resources, technologies, new government structures, legal systems or as a result of cultural settings (*ibid.*). It is important to note that government operate at different spheres and in different forms. Normally there are three spheres of government namely, national/central, provincial/regional and local government spheres. Local authorities are the ones closer to local communities and their mandate is to provide services and goods that are vital to local communities (Gladden 1966:17). Contemporary societies expect a wide variety of services and social protection by government during times of crises. Thus, the scope of public administration in the modern welfare state has been unavoidably, on the rise. Responsible governments the worldwide have put in place a number of welfare and social security programmes to alleviate the suffering of the people during times of economic stagnation and decline.

Given this background, public administration can be summed up as government in action. Public administration is not a new practice. It is an old phenomenon which can be as old as *mankind*. However, in ancient times it was practised in a rudimentary and fragmented form. According to Presthus (1975:3), public administration may be defined as “the art or science of designing and carrying out public policy”. Social security policy being a component of public policy falls within the domain of public administration. It is important to note that the success of a government hinges on the effectiveness of its policies. As a result, the government should craft sound policies which are implementable and able to address the demands of the public at any given time. Government has to be proactive and creative in order to match the essential requirements of the people which are not static. From the above discussion, it can be concluded that public administration has become an essential component of a successful government through which essential services and/or goods are provided.

Public policies can be viewed as declarations of intent which have to be translated into reality while public administration is considered to be the focal point of all government activities with the mandate to convert such intentions into real and practical action. Public administration has become very important to society as it determines the nature and quality of services the public receives on a day-to-day basis. The expansion of government has seen a corresponding expansion of tasks under the jurisdiction of public administration (Khan 2008:1). It is essential for the provision of basic goods and services; no government can thus exist without civil servants. These are the public officials responsible for the implementation of government policies. Government programmes and policies need to be fully implemented to alleviate the plight of the general public who in most cases are the greatest consumers of public services and goods. In post-colonial Africa, the nature of public administration of the former colonies is largely influenced by complex political, social and physical factors. The decolonisation process has highlighted the need for a comparative approach to the study of Public Administration.

3.3.2 Public Administration

Although public administration is considered to be an old phenomenon, Public Administration is relatively a new discipline. Hanekom and Thornhill (1983:30) contend that the development of Public Administration as a field of study is of fairly recent origin when compared to its practice. The development of the discipline and the practice did not follow the same course, nor did it take place at the same tempo or have the same degree of impact. According to Stillman (1980:6), there is no sharp point in history where the story of Public Administration begins. However, an essay by Woodrow Wilson in 1887 is often considered as the symbolic beginning of the study of Administration (*ibid.*) In 1887 Wilson wrote a famous article entitled, *The Study of Administration*, in which he argued for the study of public administration. His arguments were based on the premise that public officials need sound knowledge, relevant skills and expertise in order for them to competently execute their duties given the complexities of the changing environment in which public administration operates.

Studying public administration would also instil in them professionalism, accountability, transparency and ethical values necessary for the non-partisan implementation of government policy. Professionalism in government department was also viewed as a way of addressing

issues to do with the spoils system. The situation in the US then required a shift from the spoils system to the merit system hence the study of Public Administration became of paramount importance as it would instil professionalism among government official thereby addressing the spoils system. Kuye *et al.* (2002:23) conclude that in the face of intractable social, political and economic problems, there have been repeated calls for academics and practitioners in the discipline to become more relevant, and address the immediate issues of public concern and interest. Public officials should acquaint themselves with the various administrative and management theories and approaches if they are to make an impact under the constantly changing management environment. The study of the discipline enables public officials to be flexible, analytical and ingenious when confronted with new challenges requiring them to assume new administrative roles.

As an academic subject, public administration is the study of the development and maintenance of policy by public officials and the practice of implementing the authoritative decisions they would have made (Chandler 2000:1). Equipped with the latest administrative theories and sound social science knowledge, public officials would constitute suitable administrative machinery capable of responding to diverse public needs. They would be able to carefully analyse government policies and understand the impact and consequences of policies before implementing them. Nonetheless, Rosenbloom and Goldman (1986:486) conclude that public administration has proven to be perplexing as an area of practical activity.

According to Wilson's article, the rationale for the study of Public Administration was to straighten the paths of government to make it business-like, to strengthen and purify its organisations and crown its duties with dutifulness. The practice of public administration should at all times be exposed to the rigorous and systematic scientific inquiry in order for it to produce quality goods and services. Implied in the Wilsonian definition of public administration, is the need for the study of Public Administration. The underlying assumption is that trained public officials contribute to the effective and efficient performance of public institutions in terms of public service delivery. According to Presthus (1975:7), public administration is a generalised human activity concerned with ordering the human beings and materials required to achieve desired collective social ends and for that reason it draws widely from various social sciences. Thus, as a field of study public administration involves

the study of human beings engaged in administrative and managerial duties in the organs of the state.

Different schools of thought regarding how best to study the field exist. However, these different schools of thought form basically three categories of approaches if grouped together. These three approaches to the study of public administration are: the legal-historical approach, the structural-descriptive approach and the behavioural approach. The legal-historical approach is premised on a framework of legal rights and obligations of governments. It places much emphasis on the formal relationships among the branches of government namely, the executive, the judiciary and the legislature. The tripartite division of government into the three branches is adoptive and existing systems of government vary as to the extent to which the separation of powers is applied (Gladden 1966:18). According to Pfiffner and Presthus (1967:10), the legal-historical approach is normative and is not concerned with methodological questions of epistemology and verification. It places considerable attention on the separation of powers. Resultantly, generalisations are often based on intuition and experience. Against this background, the empirical observations may not be representative hence they create the danger of overgeneralisations.

The structural-descriptive approach places much emphasis on structural configurations hence it confirms the “scientific management” assumptions. It concentrates on the organisation and management of human resources through bureaucratic structures. Financial and legal controls are essential components of the structural-descriptive approach. It is for this reason that the approach is sometimes referred to as the “organisation without people” approach (Pfiffner and Presthus 1967:11). Although common in the study of public administration, the structural-descriptive approach has been criticised for not adequately acknowledging the influence of the management environment on public administration as well as the significance of human interaction.

The behavioural approach is more of a critique to the structural-descriptive approach in that it places much emphasis on the systematic study of human behaviour in an organisational context. Its utility is partly based on the assumption that, whereas the substance of administrative programmes is varied, individual and group behaviour in bureaucratic organisations tends to exhibit significant regularity (Pfiffner and Presthus 1967:13). Owing to its focus on behaviourism, the approach is often referred to as the “people without

organisations” approach. Nevertheless, the behavioural approach seem to enjoy greater prominence than the other two approaches given that it seeks to build generalisations about both; organisation and administration. Policy makers would find this approach more suitable as it provides an appreciation of both organisations and the people involved in bureaucratic institutions. The fact that it adopts a methodological approach to the systematic study of human behaviour in an organisational setting makes the approach capable of producing representative generalisations necessary for the improvement of organisational performance.

The study of Public Administration is closely linked to the developmental agenda of developing countries. Soon after independence from colonial rule, governments were confronted with serious challenges of inequality, marginalisation of the poor and high unemployment levels against a backdrop of highly expectant communities. In response to the societal expectations, governments prioritised the issue of development hence the study of Public Administration became more essential. Thornhill (2006:793) observes that traditionally the study of Public Administration revolves around the administrative activities concerned with the governance and the administrative requirements that give effect to governmental policies. Sub-disciplines such as *Development Administration* and *Policy Studies* gradually emerged laying the foundation for rapid development. The tasks of public administration in contemporary societies are getting wider and more complex due to technological advancement and the expansion of government functions (Khan 2008:1). Development administration requires organised public administration structures manned by competent public officials. Government programmes require skilled officials who can effectively execute public policies.

Institutions of higher learning have a role to play in the study of Public Administration. Kuye (2005:529) asserts that Schools of Public Administration and Management should emphasise pragmatic reforms in the way theory and practice are crafted in their educational programming. Sindane (2011:8) concurs with Kuye (2009:529) on the need for continued systematic and scientific inquiry, by pointing out that the discipline of Public Administration should act proactively and should be able to predict phenomena and act accordingly. The Public Administration curriculum should be revised periodically with the aim of re-aligning it with topical issues. The public needs to know government structures and the services rendered at each of the different spheres of government. In the event of poor public service delivery, the public can easily identify which sphere is neglecting duty.

From the above observations it can be argued that the discipline is very dynamic in nature. The study of Public Administration contributes to the realisation and appreciation of societal values. However, it should be emphasised that the values of the citizens, change from one generation to the other making the scope of the discipline equally dynamic. This conclusion explains why over the years Public Administration has evolved from one paradigm to the other. Nevertheless, new challenges keep on emerging and appropriate solutions have to be adopted to address the new challenges and often complex demands.

3.3.3 Public Administration: An art or a science?

In order for one to determine whether public administration is an art or a science one has to consider the characteristics of both the study and practice of public administration. It is important to note that one of the major characteristics of a science is that it involves a systematic study. Public Administration as a discipline is considered a special field worth of intellectual inquiry. It is taught in colleges and universities throughout the world to enhance appreciation and understanding of the activities of governments. From this analogue one can conclude that Public Administration is a science because researchers can conduct systematic scientific research in the same manner it is conducted in other disciplines such as Political Science, Administrative Law and Sociology. Using the results of a scientific study, researchers are able to describe and explain the activities of governments with a high degree of consistency and accuracy.

The scientific management movement crystallised the debate on whether Public Administration is a science or an art by attempting to establish Public Administration as a science with universal laws that could be applied to different situations. Although scholars like Herbert Simon described the principles of management advocated by the Scientific Management School as proverbs that often conflicted with one another, the criticism stimulated a renewed interest in the search for more scientific approaches to the analysis of public administration. It can be argued that Public Administration is a science that can be studied using the canons of other social sciences with a high degree of predictability.

3.3.4 Public administration and culture

It should be emphasised that public administration does not operate in a vacuum. It operates within defined societal, political and administrative cultures. Bayat and Meyer (1994:33) aptly assert that public institutions are characterised primarily by three subcultures, namely societal culture, political culture and administrative culture. However, cultural values, patterns of thinking and characteristics of personal exchanges that pertain to public administration vary from society to society (Rosenbloom and Goldman 1986:488). In any administrative set-up, these subcultures influence the nature and type of government interventions and policies that are implemented. The impact of political culture for example, lies in the manner and style of management.

According to Cox III *et al.* (1994:228), the norms of political culture shape the way and manner government programmes are managed. In short, all the three subcultures influence the day-to-day conduct of public officials. Max Weber's analysis of the ideal bureaucracy places much emphasis on the acceptance of authority, compliance with organisational rules and procedures and the role of bureaucrats in policy making. It is argued that this scenario reveals that theoretical and political concerns contribute to the shaping of public administration hence it is important for public officials to have an appreciation and understanding of the management environment in general and the prevailing political culture in particular.

Weber viewed authority as coming from three distinct sources which are the traditional, charisma and the legal-rational authority (*ibid.*). 1994:228). The Weberian perspective on authority is predicated on the notion that an organisational structure should be hierarchical and that the practice of management is founded on the principles of the legal-rational authority. However, one can conclude that cultural relationships define the character of administrative authority (Rosenbloom and Goldman 1986:488). It is important to note that these subcultures are not static; they change over time and equally so do the types of public administration. Bayat and Meyer (1994:34-36) contend that for public administration to survive, public institutions should have serious regard for the three subcultures. Cox III *et al.* (1994:229) point out that even though western countries have adopted more open and participative styles of government, the internal operations of public sector organisations have remained bound by authoritarian and autocratic notions of public management. Particular

attention should be paid to the principles and norms emanating from each of the subcultures summarised in Table 2 below otherwise there may be considerable tension as both theorists and practitioners attempt to reconcile the different notions of these subcultures more so with democracy and public participation taking centre stage on issues to do with good governance.

Table 2: Principles and norms of subcultures

Social culture	Political culture	Administrative culture
Public participation	Legitimacy	Efficiency
Self-help	Democracy	Productivity
Sustainable development	Equity	Goal directness
Empowerment	Fairness	Performance management
Civil cooperation	Reasonableness	Flexibility
Self-reliance	Political efficacy	Pro-activeness
relevance	Responsiveness	Public participation
	Responsibility	Ethical conduct
	Accountability	Accountability
		Impartiality

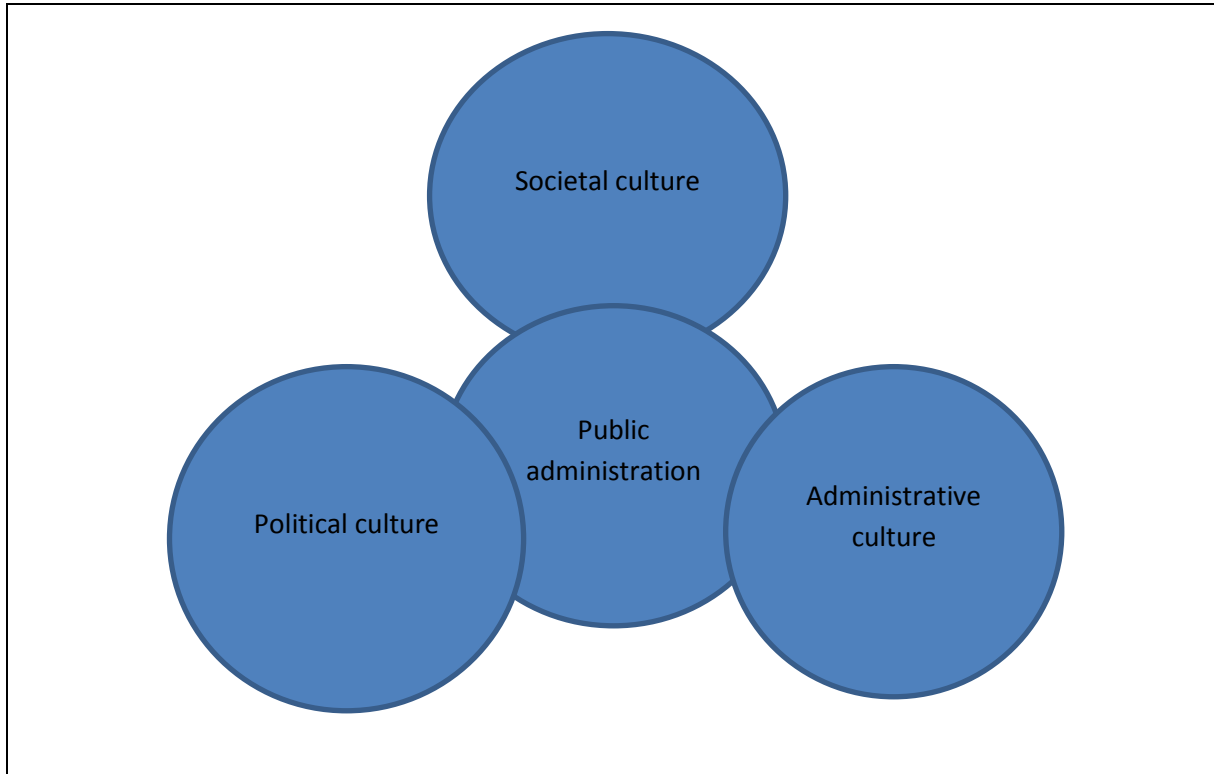
Source: Bayat and Meyer (1994:36-38)

The relationships among the different subcultures are intricate and have to be balanced in order to achieve the desired outcome. None of them is above the other as they all influence public administration in a way or another. Policies that are formulated and implemented should reflect a synchronisation of values and norms from the different subcultures. The success and survival of an administrative system is not dependent on one subculture alone. It should be noted however, that the mere presence of these norms and principles in a public organisation does not constitute an effective system (Bayat and Meyer 1994:36). Government should create policies and management environments that are necessary for the successful application of such values, norms and principles. In fact implementation of policies is not value-free.

A lot of things has to be considered in accordance with the public interest. As such any public organisation involved in the provision of services considers *inter alia*, political deliberations concerning a number of alternative forms of service productions and their impact on societal,

political and administrative cultures. Figure 4 shows how the different subcultures relate to public administration. They all have a bearing on the administrative system of a country.

Figure 4: Subcultures of public administration



Source: Guy Peters (2010:36)

Rosenbloom and Goldman (1986:495) note that the fact that new administrative culture emphasises more participatory work arrangements for public employees and collective bargaining is a manifestation of a participatory culture. It should be noted however, that even though participation is a direct avenue for representation, its dynamics go beyond simply the opportunity to raise issues and have them considered. It requires structural arrangements as well to support the process (*ibid.*). While conceding that cultural factors do make a major difference on how governments are run and how the public sector should be managed, Schiavo-Campo and McFerson (2008:16) warn that recognising the importance of cultural factors should not lead to immobility or relativism, because it is not always the case that what succeeds under a given culture would succeed in another country when applied under the same cultural matrix. Nonetheless, public administration should not be viewed independently of the subcultures that anchor it.

3.4 THE EVOLUTION OF PUBLIC ADMINISTRATION

Public administration is ubiquitous. However, in order to understand the changes and reforms in the system of public administration one has to first understand the traditional model of governance, because any reforms are viewed and evaluated against it (Katsamunsk 2012:75). It is an ancient activity practised at different levels in all countries and has undergone massive transformation over the years. Some scholars regard Woodrow Wilson as the father of Public Administration basing on his widely cited article published in the *Political Science Quarterly* in 1887 entitled, 'The study of Administration'. Such scholars argue that Wilson's article laid the foundation for the study of Public Administration. However, other scholars would want to trace the study of Public Administration back to the works of Lorenz von Stein (1885) in Europe.

Nevertheless, apart from Wilson and Lorenz von Stein, there are several scholars, pioneers and contemporary who have made significant contributions to the intellectual heritage of Public Administration. Scholars such as White (1926), Pfiffner and Presthus (1935), and Simon, Smithburg and Thompson (1950) have all played an important role in the historical development of Public Administration. Various authors distinguish different stages and different periods in the historical development of Public Administration (Coetzee 1988:32). However, writers generally identify the following phases as constituting the evolution of Public Administration over the years:

- Politics-administration dichotomy;
- Scientific management;
- Identity crisis;
- Synthesis;
- New Public Management; and
- Governance perspective.

3.4.1 Politics-administration dichotomy

The politics-administration dichotomy received great attention through Wilson's famous article, and as such it has inspired many intellectual debates on the politics-administration

dichotomy which are still raging on in modern day administrative settings. As already pointed out, there are authors who argue that Lorenz von Stein's academic work on Public Administration was produced earlier than Wilson's. Hanekom and Thornhill (1983:30) note that Cameralism in Germany was the forerunner in the establishment of the academic discipline of Public Administration although credit has been given to Wilson. According to Coetzee (1988:33), cameralism is cited as the first real training scheme of public officials in a discipline developed solely for purposes of training candidates for jobs in the public service.

Despite this observation, Wilson's article has received more prominence than the early writings of Von Stein (Thornhill 2006:794). While Wilson was instrumental in shaping the discipline of Public Administration by introducing the politics-administration dichotomy, the concept has, however, prompted a lot of divergent views among scholars of Public Administration. Given that public administration takes place in a political environment, Wessels and Pauw (1999:23) contend that public officials should take cognisance of politics but should keep the separation of politics and administration intact by refusing to have a political agenda in which politics is understood as power-seeking.

The historical development of Public Administration during this era was locus driven. Wilson articulated the view that legitimate authority to make public policy should be limited to elected officials, courts and political appointees and not the civil servants in order to cherish political neutrality in policy analysis and implementation (LeMay 2006:2). In his article, 'The Study of Administration', Wilson advocated for the following concepts which he believed would improve the practice of public administration:

- The separation of politics and administration;
- Comparative analysis of political and private organisations;
- Improving efficiency by adopting a business-like approach on day-to-day government operations; and
- Improving the effectiveness of the public service by training civil servants and adopting merit-based recruitment.

Apart from Wilson's article on the study of Public Administration, Goodnow in 1900 published a book entitled, *Politics and Administration: A Study of the Government* and White

in 1926 also published a book by the title, *Introduction to the Study of Public Administration*. In an attempt to separate politics from administration, Goodnow contended that there were two distinct functions of government which are “politics” and “administration” as reflected by the title of his book, i.e., *Politics and Administration: A Study of Government* (Coetzee1988:35). He argues that politics has to do with policies or expressions of the will of the state while administration has to do with the implementation of the policies of the state. Basing on his observation it can be concluded that politicians make policies and the bureaucracy implements them in line with the philosophy of the government of the day.

Following these publications a lot of interest was generated and universities in the world started teaching Public Administration as an academic subject. According to Wilson, teaching Public Administration in universities and colleges would help people establish the line between politics and administration. At the time Wilson advocated for the study of Public Administration, in America there was rampant corruption and the spoils system thrived on the existing bureaucratic framework. Government needed professionals with the expertise to run government business professionally. With the hope of ending these political ills, scholars became attracted to the discipline of Public Administration. According to Coetzee (1988:35), Public Administration as a field of study established itself between 1914 and the late 1950s when formal training programmes in the discipline started at various American universities.

The pioneering work in the historical development of Public Administration was solely devoted to the discipline of Public Administration. It should be noted that the dichotomy amounts both to a distinction in thought and a separation in practice. Theoretically the dichotomy is useful in making an abstract distinction between concepts met to increase people’s understanding, but it can also be used practically to separate concrete institutions and/or government officials in order to improve the practice of government (Overeem 2012:9). Thus, an appreciation of how the politics-administration dichotomy works is essential for public officials. According to Overeem (*ibid.*), an invocation of the politics-administration dichotomy can be used to make four different claims as illustrated in Table 3 below.

Table 3: Four types of purpose

	Descriptive	Prescriptive
Theoretical	Politics and administration are separate in thought	Politics and administration should be separate in thought
Practical	Politics and administration are separate in practice	Politics and administration should be separate in practice

Source: Overeem (2012:9)

Table 3 shows the complexity of the politics-administration dichotomy. Some scholars however, have argued that while it is theoretically feasible to separate administration from politics, from the practical side of administration it is difficult to separate the two sides of the same coin. Barber (1983:7) observes that the politics-administration dichotomy has made it very difficult, if not impossible, to separate politics from administration. Its proponents contend that administration is the product of politics. Although it is the administrators who make administrative decisions, such decisions are to a greater extent influenced by the views and values of the political leaders. Fry (1989:80) asserts that because administration involves the determination of major policies; the development and adoption of specific programmes; the creation of public organisations; the provision of human resources; authorisation of finances; administrative supervision, coordination, and control of activities; and the audit and review of results, politics plays a crucial role in view of this background. Politics-administration dichotomy is essential when it comes to the coordination of public policy between citizens and their government.

3.4.2 Scientific management

This period which came in between the two world wars witnessed a general agreement and self-assurance concerning the new discipline of Public Administration (Coetzee 1988:36). Scholars who dominated the second phase of the evolution of Public Administration include Taylor (1911) and Fayol (1916) and their classical school of the scientific management movement. Although they are well known for advocating for scientific management principles, Taylor and Fayol sought to reinforce the Wilsonian belief that for public administration to be able to perform effectively and efficiently it has to be value neutral. According to Coetzee (1988:36), these authors held the view that there was “only one best

method” and that specific scientific principles just had to be discovered to promote efficiency in the practice of public administration.

Advancing the notion of a scientific approach to the study of public administration, Willoughby in his book entitled, *Principles of Public Administration*, advocated the adoption of scientific principles when practising public administration. The scientific management movement was *focus* driven and believed that adopting scientific management principles would go a long way in promoting optimum efficiency. The thrust of this era was towards promoting efficiency in the public sector. This scientific management approach to public administration was further reinforced by Gulick and Urwick when they came up with a departmental approach to public administration best described by the mnemonic acronym POSDCORB (Planning; Organising; Staffing; Directing; Coordinating; Reporting and Budgeting). Gulick and Urwick focus on administrative functions that are universally applicable hence the conclusion that this phase was *focus* driven. During the 1930s and early 1940s public administrationists were courted by industry and government alike for their managerial knowledge (Henry 1980:31).

3.4.3 Identity crisis

This was a phase sometimes referred to as the era of challenges. Dissent from mainstream public administration accelerated in the 1940s based on the objection that politics and administration cannot be separated and that the so-called principles of management were logically inconsistent (Henry 1980:33). While Wilson articulated the politics-administration dichotomy, Lorenz von Stein’s academic writings focused on a multidisciplinary approach covering disciplines such as administrative law, sociology, political science and public finance (Thornhill and Van Dijk 2010:99). It was from this notion that Public Administration was configured by scholars such as Barnard, Simon, Dahl and Waldo as a discipline suffering from an “identity crisis”. These scholars instructively posited that the scientific management movement and the management principles advocated by the approach. According to Henry (1980:35), Simon showed that for every “principle” of administration there was a counter principle, thereby rendering the whole idea of management principles moot. Critics of the scientific management approach viewed the management principles as a set of proverbs.

The criticisms prompted the need for Public Administration to return to its sister discipline of Political Science. This marked a period of despair as once back to Political Science; where it would be considered as second best following Political Science. The development would see Public Administration suffer from second class treatment. This development reinforced Von Stein's focus of developing administrative law in the context of Public Administration. Thus, Von Stein's work just like Wilson's work remains relevant in explaining the historical development of Public Administration. There is need to study his academic work in detail before isolating Public Administration from other disciplines such as administrative law and politics. It is important to note that although Public Administration acknowledges administrative law, it is distinct from administrative law. This is so, because both Administrative Law and Politics are unique and stand-alone academic disciplines, which also employ the use of scientific methods during the study of phenomena falling under their jurisdictions.

However, scholars such as Herbert Simon and Robert Dahl challenged the scientific movement, because they saw nothing scientific about the principles of management. This marked the beginning of yet another phase in the evolution of Public Administration. According Simon's article published in *Public Administration Review* in 1946 entitled, 'The proverbs of administration' there was nothing scientific about the so-called scientific principles. He argued that they were merely proverbs of administration. Again in 1947, Dahl questioned the propositions of the scientific management movement on the basis that while it is true that science is value-free; the same could not be said about administration because it is value-laden. His other criticisms were based on the premise that human personalities and the social framework in which they operate differ and so the application of scientific principles to such cases is not feasible. Eventually the two defining pillars of public administration namely; the politics-administration dichotomy and the principles of administration were abandoned leaving public administration bereft of a distinct epistemological identity (Henry 1980:36).

3.4.4 Synthesis

This era in the historical development of Public Administration saw the return of Public Administration to Political Science and a synthesis of approaches in the study of Public Administration. Cognisant of the fact that Public Administration was left without a proper

identity, Simon in his article entitled, ‘A Comment on the science of public administration’ offered a solution to the problem of the identity of the discipline. According to Coetzee (1988:39), Simon offered an alternative new paradigm for Public Administration involving two approaches co-existing; there are those scholars concerned with developing a pure science of administration grounded in social psychology and those scholars prescribing for public policy developing the discipline side by side. It is important to note that this arrangement did not work as some scholars were of the view that social psychology could not provide the basis for understanding Public Administration.

The other contribution to the continued identity crisis came from the public administrationists who noted that political scientists were resisting their independence as evidenced by the article written by Roscoe Martin in 1952 and published in the *American Political Science Review* calling for the continued “dominion of political science over public administration” (Coetzee 1988:39). The challenges necessitated the need for a redefinition of the *locus* against a background of the loss of *focus*. The *locus* of the study of Public Administration shifted to the study of governmental bureaucracy (Coetzee 1988:41).

3.4.5 New Public Management

The late 1960s and early 1970s witnessed the emergence of the New Public Administration (NPA) which criticised the “old” public administration for its lack of an explicit ideological framework. According to Nigro and Nigro (1980:17), NPA sought to make the study and practice of government more relevant to the needs of the emerging post-industrial society. The basic principles of NPA were public participation, decentralisation and representative bureaucracy (Katsamunskas 2012:78). It was client-focused administration which was aimed at providing effective, efficient and humane delivery of public services. However, a new managerial approach emerged in the 1980s and early 1990s and it was named the New Public Management (NPM).

The NPM as one of the contemporary paradigms holds that politics and administration are inextricably linked because public organisations do not operate in a vacuum. They operate within a political environment. The Minnowbrook Conference held in the 1950s confirmed the existence of the link between public administration and the political mainstream. However, the NPM sought to make a clear distinction between administration and

management. Management, according to Rosebloom *et al.* (1994:8), is action intended to achieve rational cooperation in an administrative system. It focused on the virtues and values of a democratic society characterised by social equity and the ability to adapt to changing social values. The role of clients was given special attention through the promotion of public participation. Management aspects synonymous with the private sector were borrowed in order to achieve efficiency and effectiveness. Katsamunska (2012:78) notes that this new approach lays the emphasis on the economy, efficiency and effectiveness of government institutions, instruments and programmes, and higher quality service delivery. During this era there was renewed interest in comparative public administration, administrative rationality and policy making in order to improve public service delivery.

The NPM was characterised by reforms meant to increase productivity, decentralised decision making, public accountability, and use of economic markets for political and administrative relationships in a bid to satisfy client demands. In short, the NPM philosophy revolved around the performance of public organisations. In order to achieve high performance and satisfy client demands, the NPM saw the emergence of managerialism as a school of thought. Osborne and Gaebler (1992) came up with the 10 principles for re-inventing government so that it operates on a business-like culture relying heavily on the theories of the private sector. NPM thinking was meant to align, infuse and adapt business governance in the public affairs of the state. However, this approach has proven inadequate in such areas as structural adjustment programmes. The role of government is to provide social services within its governmental needs and some of these programmes may not necessarily market driven forces. The state has a moral obligation to intervene regardless of market forces. This scenario justifies the role of the state in the utilisation of critical public administration protocols.

The NPM doctrine has been heavily criticised for failing to differentiate a value-driven and effectiveness-driven approach to government. Its use of management principles that are alien to public organisations has relegated citizens to merely clients while government has been equated to a company. As a result of its nature the NPM has not been effective in improving service delivery. Generally it was not successful. Its principles became its major limitations. People were sceptical about its private sector outlook to the detriment of its general acceptance and applicability in the public sector where the thrust should not be on profit but on consistent and affordable public goods and services. In the public sector the aim is to

make goods and services available and accessible to the general public. With such criticisms being levelled against the NPM systems, there has been another paradigm shift towards a more governance perspective in public administration.

3.4.6 Governance perspective

Times are changing and responsible governments should embrace change in order to remain relevant in a globalised society. Schiavo-Campo and McFerson (2008:4) note that globalisation has an impact on most dimensions of public administration because it changes the role of government. The governance perspective is the most contemporary phase of the evolution of Public Administration. It focuses on good governance and abiding by the rule of law. Accountability, transparency and public participation imperatives feed into the democratic prospects of public administration under the governance perspective. Governance could be viewed as a more recent development in the operations of the public sector emphasising the changing nature of societal requirements and the interdependence of role players in the provision of public services (Thornhill, Van Dijk and Ile 2014:21). Government procedures should be clearly defined in order to enhance predictability. Well-articulated goals and objectives coupled with well-defined work procedures contribute to the effectiveness and efficiency of the public service.

The governance issue is based on a set of propositions. One such proposition entails having a set of institutions and involving other actors that include both the public and the private sectors working together for the good of the public. The need to identify the blurred tackling of social and economic issues has to be taken seriously in order to avoid ambiguity. Similarly, it is important to identify the power dynamics between and among actors involved in the collective action. What is important in this whole set up is that getting things done should not solely reside in government, but government should play the role of a facilitator by using new tools and techniques to steer and guide relationships between and among actors to achieve collective responsibility.

3.5 GENERIC ADMINISTRATIVE FUNCTIONS

As already insinuated, public administration is the means by which government decisions are converted into action. The practice of public administration entails the performance of

different governmental activities to satisfy the complex needs of society. These activities undertaken in administrative institutions can be classified as follows:

- Generic administrative and managerial functions;
- Instrumental functions;
- Auxiliary functions; and
- Line functions.

Public administration seeks to serve the community and the activities carried out by government officials in providing services to the public can be divided into six generic administrative functions. Cloete, in Thornhill (2012:88), observes that every public institution has certain administrative functions to perform hence they are called generic administrative functions. It is through the performance of these functions that public institutions address the needs and demands of the citizenry. Public institutions achieve their goals and objectives by exercising these generic administrative functions. The generic administrative functions are further categorised into the following functions:

- Policy making and analysis;
- organising;
- financing;
- staffing;
- controlling; and
- determining work methods and procedures.

3.5.1 Policy making and analysis

Public policy making involves identifying public needs and demands and preparing legislation, regulations, instructions and other directives required for the successful implementation of public policy. Policy is an important tool used to achieve a specific outcome in an organisation. For this reason policy is viewed as action-orientated. Public policies are a by-product of decisions that would have been taken by government in addressing a public problem. Thus, government decisions and policies go hand-in-hand. They are inextricably linked. Policy analysis entails analysing the existing policies and systems. It

involves highlighting policy achievements and failures with a view to continue, terminate or modify the policy basing on its overall performance. Policy analysis can best be understood with the aid of a policy cycle. The policy cycle shows all the various phases involved in the policy making process hence should a policy fail to perform as expected there is need to revisit each of the stages and establish if those stages were properly diagnosed and followed. An appreciation of the different stages help policy analysts locates the source of the problem.

3.5.2 Organising

Organising is a critical and versatile process involving outlining the activities of an organisation. Organising can be defined as the process of creating a structure for the organisation that will enable its people to work effectively towards its vision, mission and goals (Smit *et al.* 2011:217). It is the management function of assembling and co-ordinating human, financial, physical, information and other resources needed to achieve organisational goals. According to Fox, Schwella and Wissink (2004:68), changes in circumstances and technological progress propel governments to establish new institutions. Their structures and functions are created by political organs in terms of legislation hence they are subject to regular scrutiny and revision by the legislature, executive or judiciary arms of government. Organising should therefore be seen as an on-going and interactive process that occurs throughout the life span of an organisation (Smit *et al.* 2011:217). Organising provides meaning, direction and guidance to an organisation's overall performance by providing a systematic coordination of the numerous tasks that an organisation should perform in line with its mandate.

3.5.3 Financing

No public organisation can operate effectively without financial resources. Budgetary allocations are a necessary component of funding arrangements. Public funds have to be well spent, and in pursuit of organisational objectives. Transparency and accountability in the use of public resources have to be taken seriously hence there is no substitute for effective financial management. Most government departments operate with limited financial resources hence the funds allocated to a department should be used wisely and responsibly to avoid creating budget deficits or compromising the quality of service delivery by abusing public funds.

The availability of funds is very important before an individual can embark on any business initiative. In the same way, no public institution can successfully achieve its mandate without the necessary funding for its operations. For this reason all public institutions require financial resources and are consequently dependent on the country's citizens for funding (Cloete 1991:133). This reliance on the tax payer's money makes the administrative machinery become accountable to the public in terms of their operations. The tax payers have a right to know how the public funds are being used. Rosenbloom (1993:273) observes that government activities tend to consume a larger portion of the national budget hence they have become a major cause for concern and at times controversy. Due processes should be taken when it comes to the use of the tax payers' money otherwise government sources of funds will be depleted without any justifications in terms of the expenditures. Proper planning has to take place and regular audits conducted by professionals in order to safe guard the use of public funds. Availing audited reports to the interested members of the public goes a long way in promoting transparency, trust, credibility and the integrity of public institutions. Where public funds are used people always have a right to demand satisfactory service delivery and accountability of actions.

3.5.4 Staffing

It is the wish and desire of every government and the general public to see public institutions performing well in terms of service delivery. Public institutions require officials who are frugal with resources but at the same time capable of achieving organisational goals and objectives with limited resources. Modern governments the world over have become exceedingly complex to the extent that elected officials have to rely on the expertise provided by the bureaucracy. Owing to their expertise public officials are expected to exercise due diligence and professionalism in the execution of their duties. Otherwise left alone politicians neither have the time or requisite skills required in the management of public institutions hence their reliance on the skilled and trained professionals.

Against this background it is imperative that public organisations should be staffed with the right people for the job. Policy decisions require competent people to implement them. Civil servants are the ones with the mandate to put government decisions into effect. The bureaucracy represents the eyes and ears of the government in that they are always the first ones to be confronted by the general public with problems that need government attention.

Proper recruitment, selection and placement procedure should be followed in order to appoint people into the public service with the right work ethics and administrative acumen required in public institutions. Human resource management is an important administrative function. Van Dijk (2003:41) describes human resource management as the process through which suitable employees are employed and utilised according to their ability and potential.

Successful candidates should have met the job specifications as outlined in the advertisement while recruitment and selection of public sector employees should be based on merit. Public officials need to have an appreciation of public sector ethics. Partisan appointments destroy the effectiveness of public institutions. Costly mistakes, mismanagement and poor performance are usually a result of having incompetent people involved in administrative functions. As implied by Wilson's famous article on the rationale for the study of administration, public officials should have undergone formal training if they are to be professional, versatile in their duties and responsive to public demands and needs. By virtue of holding public positions, public officials should appreciate the need for accountability and transparency when conducting public business.

3.5.5 Controlling

The rationale for control as a public management function is to ensure that the actual results meet the planned and anticipated results (Smit *et al.* 2011:438). Controlling involves monitoring the activities of individual units in an organisation to determine whether they are obtaining and utilising their resources efficiently and effectively in accomplishing organisational objectives, and in cases where this is not being achieved, corrective measures have to be taken to address the anomaly (Fox *et al.* 2004:118-19). Controlling also involves taking appropriate action to correct a deviation as and when it has been noticed. Smit *et al.* (2011:438) assert that by exercising control, deviations from planned activities and performance levels can be minimised hence the mission and goals of the organisation can be achieved with as few problems as possible. It is also preventive in nature given that it seeks to prevent deviations before they occur. According to Fox *et al.* (2004:120-21), the purposes of control in a public organisation are as follows:

- to ensure that all plans are executed and implemented in the desired way;

- to help decide whether some corrective action needs to be taken;
- to help decide whether some preventive methods need to be taken; and
- to ensure qualitative and quantitative performance of work within the organisation.

It should be noted that it is the desire of every organisation to perform well and fulfil its mandate or even to surpass the expected standard. Smit *et al.* (2011:441) suggest that in order to make the control process possible and meaningful, performance standards should be realistic, achievable and measurable, so that there is no doubt about whether or not the expected standards would have been achieved.

3.5.6 Determining work procedure

According to Van Dijk (2003:42), work procedures are based on the assumption that an employee is capable of performing a task successfully and effectively if one systematically follows laid down procedures and methods. In order to ensure that every person in an organisation performs as expected and contributes towards the attainment of the overall objectives of the organisation, there is need for management to spell out the specific work procedures for each and every task (Cloete 1991:126). Every unit should play a part towards achieving the policy objectives of the entire organisation. Public organisations have bureaucratic structures which are characterised by a hierarchical structure, division of labour and a set of rules and regulations governing the organisation. In terms of work procedures, one has to be familiar with the organisational structure of the institution and the code of conduct expected from all employees. The various departments of the organisation will be working towards a common goal and having an appreciation of how one's department fits into the scheme of things is critical for organisational effectiveness and efficiency.

Equally important to note is the fact that the management environment has great influence on the realisation of organisational objectives and so is the organisational culture. The changing environment and the culture of the organisation necessitate changes in work procedures and methods. Thus, specific work procedures and methods have to be constantly reviewed to determine what would be the best workable work procedures under a particular situation. Work procedures and methods should also be reviewed regularly with a view of re-aligning them to achieve policy objectives. It is important to note that these generic administrative

functions are closely related and complement each other in terms of improving the overall performance of public institutions. In a nutshell, the generic administrative functions seek to make public organisations become more effective, more efficient and frugal when it comes to the utilisation of public resources which have always been scarce but at the same time achieving organisational mandates.

3.6 PUBLIC POLICY

Having briefly looked at policy making as one of the generic administrative functions, it is important to discuss public policy in detail as it is the nucleus of this study. However, to develop a logical argument one has to first define policy in general before unpacking the meaning of public policy. A policy can be defined as a “salient choice made by an individual or group of individuals that explains, justifies, guides, or outlines a certain course of action, real or contemplated” (Presthus 1975:14). Thus Dye (1984:1) defines public policy as whatever government chooses to do or not to do. So when government chooses not to act on a particular issue that should not be viewed as government inaction but a form of public policy. Sometimes government announces a policy not to do something, such as not to regulate wages or prices, or not to interfere in the internal affairs of another country (Sharkansky 1982:9). Public policy is a proposed course of action of government or guidelines to be followed to achieve the goals and objectives of public organisations, and is continuously influenced by environmental changes (Kuye *et al.* 2002:73).

The commonality of the definitions of public policy is that public policy concerns government action or inaction towards addressing a public problem. Public policy is also viewed as an authoritative statement on what government chooses to do or not to do. It incorporates the authoritative allocation of values for the whole society. Put simply, public policy refers to the actions taken by government with the intention of solving a public problem or issue of public concern. Sharkansky (1982:7) views public policies as the most important things that government makes. It is critical to provide a holistic approach to the concept of public policy as it is widely applied within the domain of public administration. It provides a guide to the behavioural conduct of public officials within public organisations and sets the direction to be taken by public institutions in order to achieve the overall agenda of government. In the same vein, LeMay (2006:9) defines public policy as the decisions made by government, to a purposive course of action taken by governmental actors in pursuing

solutions to a perceived problem. Public policy can therefore be viewed as political decisions of government taken through the process of political participation involving citizens, state and non-state actors. One can conclude that political participation and public policy are inseparable. Public policy is the end result of political participation in the search for solutions to a public problem.

Public policies are not only informative but they also add structure to government plans. They regulate government actions as well as define the principles that should be observed in the pursuit of organisational goals and objectives. Public policies therefore, are directed towards the future and well-being of a given society. However, it is important to note that there is need to appreciate the intimate link between public policies and their ecological context. Their content and practice usually carry the imprint of their environment (Zhou and Zvoushe 2012:213). In this study, the social security policy of Zimbabwe was adopted in order to provide social protection to all Zimbabweans when they become old or incapacitated. The social security policy seeks to extend social protection cover to the informal sector as well as all marginalised and vulnerable members of the Zimbabwean society. Kuye (2004:458) notes that most African governments and other policy makers in the area of policy making and development often emphasise policy targeting as a strategy for implementing programmes and projects especially those aimed at poverty alleviation. Apart from poverty alleviation, emphasis on policy targeting also ensures there is equitable distribution of developmental projects.

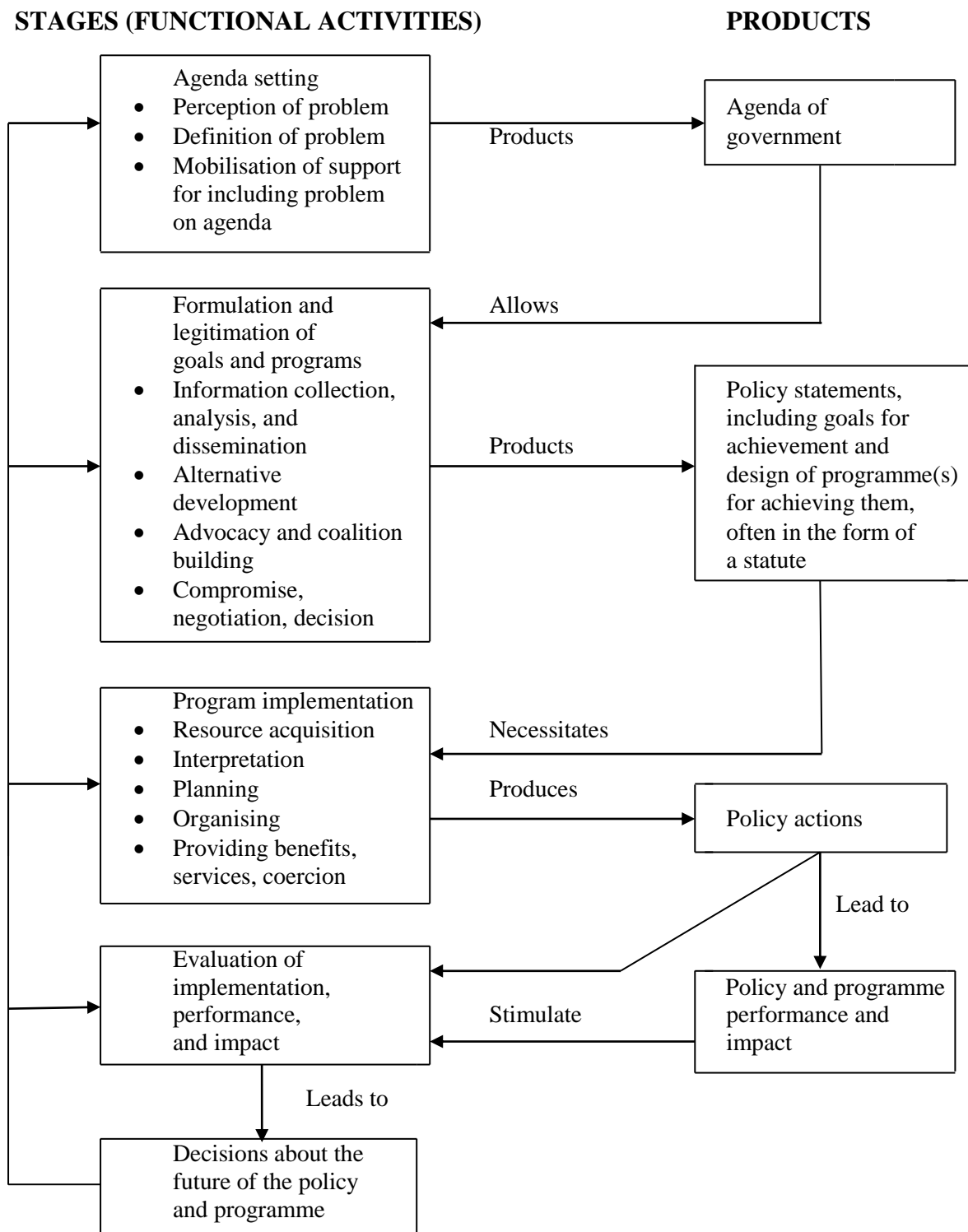
Government policies are products of decisions that the government would have taken to address a given public demand or challenge. The decisions are then critically analysed by policy makers with a view of crafting relevant policy documents to guide public officials and stakeholders involved in solving the problem being experienced by the public. The policy making process includes the initiation, design, analysis, formulation, dialogue and advocacy, as well as the implementation and evaluation stages (Cloete *et al.* 2006:3). The policy-making process according to Cox III *et al.* (1994:241) can be grouped into the following six important stages also referred to in the literature as activities:

- agenda setting;
- goal setting;

- alternative development and selection;
- implementation of the selected alternatives;
- evaluation of implementation; and
- evaluation of results (impact).

A schematic representation of the various stages that constitute the policy making process enhances one's understanding of the interaction between bureaucrats and the public when responding to a public problem. It further demonstrates that public input is not confined to the agenda-setting stage but its influence can be felt throughout the various stages listed above. It should be noted that pressure groups and interest groups involved in a programme or policy initiative can shape the operations of that particular programme or policy. Quite often the types of programmes and policies that are designed and implemented due to the impact of the bureaucrat-pressure group interactions when dealing with the activities highlighted in Figure 3.2 below. Basically interest groups can be categorised into four distinct types but there are forms that tend to dominate in certain countries depending on types of governments. These types of pressure groups are the legitimate, *clientela*, *parantela* and illegitimate (Peters 2010:171). Thus it can be argued that pressure groups and interest groups are involved in the complex processes of making and administering public policy. Their interactions with the bureaucrats give the policy making process a rather distinct flavour (Cox III 1994:243). The policy making process is an ongoing activity in that policies are constantly changing to suit the changing environment and public demands. Good public administration should be responsive to the changing demands, priorities and values of the citizenry (Zhou 2012:134). The policy making cycle will be discussed in detail later in this chapter.

Figure 5: The flow of policy stages, functional activities and products



Source: Cox III (1994:242)

Figure 5 shows the different stages and activities that take place at each of the stages before government adopts a policy. A decision on the future of an existing public policy or programme can also be determined using the same approach. In this study, public policy is

viewed according to Anderson (2011:6)'s definition which describes it as a purposive course of action followed by an actor or set of actors in dealing with a public problem or matter of public concern. It is evident that public administration deals with among other things, public policy issues, ranging from identification, formulation, adoption, implementation and eventually policy evaluation. According to White (1926:1), "Public administration consists of all those operations having for their purpose the fulfilment or enforcement of public policy". The main task of public administration is to implement public policy adopted by policy makers (Khan 2008:3). Social security policy is a good example of a public policy and as a result it can be located in the broader scope of public administration. In response to public demands, government using its various structures embarks on a consultation exercise with various stakeholders to determine the best way forward. Public policies can either be good or bad depending on how they perform. It is however, important to note that policies are generally reviewed as good policies due to their effectiveness, efficiency, responsiveness and their general acceptability by the public.

At times public policies fail to address what they were meant to address due to a variety of reasons. It is a truism that some policies are made in order to serve the interests of the elite who yields power and such policies are only meant to legitimise their actions. Such policies do not enhance the interest of the public and inevitably are bound to fail due to lack of acceptability by the general public. Sometimes policies are made hurriedly without following the laid down procedures. Alternatively, all due processes are taken into account but the policy makers might be pre-occupied by other things to the extent that they end up allowing half backed policies through oversight. Such policies usually backfire when it becomes clear that they have glaring limitations. In some cases public policies have been found wanting because during the policy making process there was no adequate information available. Hence it is recommended that every stage of the policy making process has to be taken seriously. There should be thorough deliberations when discussing competing policy options. At the same time comprehensive policy research has to be done before hand so that policy makers come up with the best policy options from a wide range of alternative policy options.

3.6.1 Categories of public policy

There are different categories of public policy. Policies can be grouped into various categories and subcategories in accordance with their intended purposes. The categorisation

of public policy is largely influenced by the nature and scope of the public problem seeking redress. It can be concluded, therefore, that the delineation of public policies into groups is a reflection of the role of a particular policy in dealing with an identified issue of public concern. Depending on the nature of the problem, government intervenes through adopting a specific policy. The policy can either be substantive or procedural in nature. Substantive policies broadly indicate what government intends to do in addressing identified public problems while procedural policies define and outlines how things should be done and by whom. They pay particular attention to minute details of the actual actions necessary for the operationalisation of the adopted public policies. Suffice to conclude that a procedural policy outlines how a substantive policy should be designed in order to be implementable.

For the purpose of this study, the following four categories of public policy are adopted for a detailed discussion:

- Distributive policy;
- Redistributive policy;
- Regulatory policy; and
- Self-regulatory.

3.6.1.1 Distributive policy

This is a brand of public policy that concerns itself with the authoritative allocation of government revenue to any section of the society or to particular beneficiaries as a way of responding to their needs. Such policies involve incremental dispersal, unit by unit, to different segments of society, individuals and institutions. According to Ripley and Franklin (1976), “distributive policy making is characterised by high cooperation among those involved, low visibility to the outside world, and short-run disaggregated decisions that result in no obvious losers”. They produce a win-win situation. All the players involved be they communities or institutions all benefit from the distributive policy.

The distributed values are in the form of favours, spoils, benefits and patronage to some people or group of individuals and organisations. With a distributive policy, the government stipulates the mode and method of sharing the national or the common wealth. Distributive

policies are the most common form of government policies (Denhardt and Denhardt 2009:56). They get funding from general tax revenue and the funds are used to provide benefits to individuals or groups. Thus distributive policies use public funds to assist communities or specific groups within such communities. Social assistance which will be discussed in detail later in this thesis is a good example of a distributive policy.

When central or local government allocates resources for the purpose of solving identified public problems such interventions constitute what is viewed as distributive policies. Some benefits are distributed without taking them away from other people, for example, free education: emergency services projects, provision of water or electricity. By nature, distributive policies do not involve confrontation or dissent from beneficiaries. They rather bring the people closer to government and vice versa.

In the final analysis, distributive policies constitute the nerve-centre of politics and governance. Government decides on benefits that are due to different members of the community basing on their needs as individuals or groups. As a response to policy demands, the government comes up with patterns of impartial distribution of the scarce resources to satisfy the citizenry. It can be argued that distributive policies are common in Scandinavian countries where the welfare of the people is among the top priorities of government.

3.6.1.2 Redistributive policy

Redistributive policies involve transfer of resources of benefit from broad segments of society to another (i.e., from the middle class, primarily, and the rich to the poor). It can be pointed out that redistributive policy resonates well with post-colonial states. Redistributive policies in the post-independence era seek to address the imbalances of the past which were characterised by inequality. Land ownership and social exclusion are some of the areas that require the implementation of redistributive policies. Redistribution involves a deliberate effort by government to shift the allocation of wealth, income, property all rights from one social class to the other. The final decisions on redistributive policies are typically made by the high levels of government because they tend to be highly controversial and too explosive for local government to handle (Vocino and Rabin 1981:369).

Usually collected taxes are used to assist the less privileged. There is gain and loss relationship among the beneficiaries of redistributive policies. The benefits are discriminatory since the gain of one is the loss of the other. As a result of class interests the redistributive policies are characterised by conflict and bargaining. Policies such as pay-as-you-earn (PAYE) tax system, welfare for disabled or impaired groups in society, medical and educational policies are often anchored on redistributive principles. After collecting taxes, the government uses its discretion to redirect the funds to other areas of where there is greater and urgent need. The gain and loss principle usually becomes the source conflict.

3.6.1.3 Regulatory policy

The history of government has always been linked to the desire of *mankind* to be secure through law and order. This informs the introduction of regulatory policies; measures through which government can guarantee society the much-needed protection and observance of basic human rights. To achieve human rights there is need for strict enforcement policies, rules and regulations. Therefore, regulatory policies seek to harmonise the actions of groups in a bid to protect the citizenry. Regulatory policies are those involving setting of standards that restrict the activities of some groups in society in order to prevent undesired consequences resulting from their action. The essence of regulatory policies is to prescribe codes of conduct in human relationships at the workplace or in communities aimed safeguarding human life.

What is important to note, according to Vocino and Rabin (1981:367), is that any set of regulations imposed on society has the potential for harming some while helping others hence the policy process contains too much built-in conflict. The policies include enactments to ensure that human relationships are conducted according to accepted norms, as prescribed by the policy. The aim of regulatory policies is to change societies that are characterised by brutality and nastiness to societies renowned for their tolerance and understanding. They seek to address their differences amicably according to the dictates of the law.

The regulatory policies are always associated with punishment that results from breach or violation of rules or laws. In this case, sanctions, coercion and incarceration are always applied as the instruments for realising regulatory policies. However, Vocino and Rabin (1981:370) argue that there is no policy that is exclusively distributive, redistributive or regulatory. Most policies display characteristics from all the three types discussed above.

3.6.1.4 Self-regulatory policy

A self-regulatory policy as the name would imply is self-imposed and self-administered in order to control and limit discretionary actions of a specific group of society signatory to the policy guiding its activities and operations. With self-regulatory policies, individual groups involved usually supervise the operationalisation of self-regulatory policies and as a result, compliance is normally achieved as group members pursue codes of conduct that are consistent with the regulations agreed upon. It can be concluded that self-imposed policies usually achieve a high level of compliance from the fact that group members view it as their own product hence a sense of ownership is very high. Nonetheless, violations of the agreed upon codes of conduct are met with relevant sanctions aimed at promoting conformity with set standards. Organisations based on mutual arrangements such as burial societies, co-operatives and some church groups involved in social protection are good examples of social groups administered through self-regulatory policies.

3.6.2 The importance of public policy

An appreciation of the importance of public policy in human development is essential. It is for this reason that people should study and understand public policy analysis. According to Dye (1984:4), people study public policy for a variety of reasons. Some of the reasons are as follows:

- For scientific reasons whereby people understand the causes and consequences of public decisions thereby improving their knowledge about society as a whole;
- For professional reasons and acquiring factual knowledge with which one can be in a position to prescribe solutions for different societal ills; and
- For political purposes which enable one to ensure that the country adopts the “right” policies to achieve the right goals.

The importance of studying public policy cannot be underestimated. People become informed on matters of good governance through studying public policy. One cannot accuse government of failing the people when one is not fully aware of what government needs to do when and how. Studying public policy enhances the public’s understanding of general public

policy issues such as the causes and consequences of government action or inaction in relation to certain community challenges.

3.6.3 Public policy making process

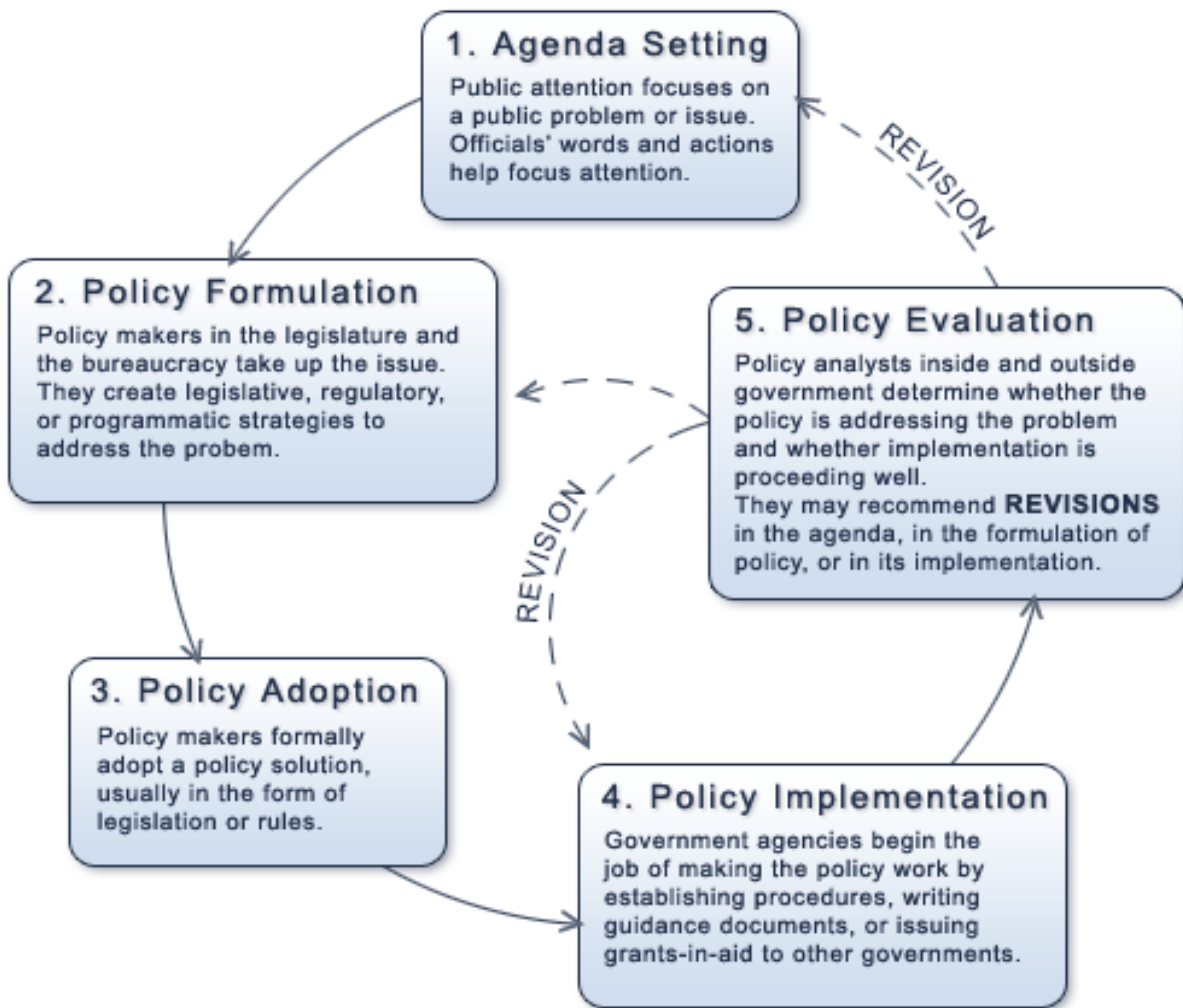
The public policy process is generally viewed as a process, a set or series of stages through which policy is established and implemented with a view to satisfy the complex needs of society (LeMay 2006:10). After a thorough analysis of the possible alternative options that can be adopted to deal with the challenges at hand, the best option is chosen and implemented. Public policy making, according to Shafritz, Russell and Borick (2014:56), is the totality of the process by which a government decides to deal or not to deal with a particular public problem or issue of public concern. It can be concluded that the decision by government to act or not act when dealing with a public problem or matter of public concern constitute public policy hence the assertion by Shafritz *et al.* (2014:48) that public policy is whatever government chooses to do or not to do.

Policy makers should ensure that stakeholders participate in the policy processes. Policies that have no backing from stakeholders are doomed to fail largely due to non-compliance. Generally people feel their wishes and aspirations are respected if they are consulted and given an opportunity to participate in matters that affect them. That way they are likely to claim ownership of the whole process. Given that this is a standard process in policy making, the current social security policy of Zimbabwe is expected to have gone through a similar process where stakeholders actively participated in the various stages of the policy cycle.

3.6.4 Public policy cycle

Before government adopts a policy, the decision goes through a series of stages from the inception to the evaluation stage. It is imperative to subject government decisions to a thorough scrutiny before they become public policies. Shafritz *et al.* (2014:48) argue that policy creates orderly structures and provides a sense of direction. It should be noted that public officials work with structures hence no public administration can exist in a vacuum. The various stages constituting public policy-making involves a cyclical process as indicated in Figure 6 below.

Figure 6: The policy making process



Source: Adapted from Khalid (2001:88)

From Figure 6 it can be noted that the various stages of the public policy making process are closely interlinked and varied. However, for purposes of this study only the major ones will be discussed. Although there are different stages involved, they sequentially lead to one another. First, before any policy is initiated there has to be a public problem to be addressed. The general public, parliamentarians, pressure groups, interest groups and local councils just to mention a few, bring this matter of public concern, to the attention of government. It then becomes an issue for policy makers to deal with. The matter is then placed on the agenda for a formal discussion on the subject hence the first stage is commonly referred to as agenda setting. Agenda setting is the process by which ideas or issues for consideration bubble up through the different political channels (Shafritz *et al.* 2014:54). Two major sources of agenda items are the executive and the legislators. According to Cloete and De Coning (2011:87), policy agenda setting refers to “a deliberate planning process through which

policy issues are identified, problems defined and prioritised, support mobilised and decision makers lobbied to take appropriate action”.

Secondly, parliamentarians discuss the identified problem in detail with a view of finding a lasting solution to the problem. Other stakeholders are involved at this stage to make sure that the causes and not the symptoms of the problem are addressed. The professional bureaucracy carries out comprehensive research to enable policy-makers to come up with a well informed position. Possible intervention strategies are proffered and opportunity costs for the different alternatives are tabled before the policy-makers. The lawmakers request the bureaucracy to study the problems more and develop alternative policy solutions (Nigro and Nigro 1980:9). A well informed and binding decision is a product of a thorough and comprehensive consultative process. Insufficient information has the potential to lead to the adoption of weak and repulsive policy initiative because stakeholders may not support the adopted policy alternative.

Thirdly, once the possible policy options to address the problem affecting the public have been identified, the next stage would be to adopt the best policy alternative. It should be emphasised that a policy does not become a public policy until it is adopted by the relevant government institution. A thorough analysis involving the costs, benefits and implications associated with each of the alternatives identified is conducted. Carrying out a cost-benefit-analysis is before a particular policy option is chosen is an essential component of the policy making process. It provides administrators with the opportunity not only to assess costs involved but also the opportunity costs for the various policy options. The most applicable alternative is adopted thereby paving the way for its implementation.

Fourthly, policy implementation takes place after a decision has been made on the best possible alternative. The preferred government decision to deal with the problem is then created into rules and regulations to guide proper and effective policy implementation. Shafritz *et al.* (2014:59) describe policy implementation as the process of translating a legal mandate into appropriate programme directives and structures for the provision of goods and services. It is the doing part of public administration in that it involves putting an adopted decision or programme into effect.

Statutes and documents outlining implementation procedures are fine-tuned by the government's bureaucratic machinery in order to align the new policy with other existing policies. However, at the implementation stage, if there are any shortcomings of the policy that were overlooked at the previous stages, they may begin to emerge prompting their inclusion on a new policy agenda. It is at the implementation stage that government decisions are converted into real action. Proper implementation is considered to be the final acid test for a policy to be successful (Cloete and De Coning 2011:135). To that effect, compliance with set out implementation procedures is of paramount importance because the success or failure of a policy is usually attributed to but of course not limited to poor implementation.

The last stage of the policy making process is the policy evaluation stage. Van der Waldt and du Toit (2014:211) assert that "Although policy is cyclical, its analysis and evaluation can be regarded as the final stage in the policy making process". An evaluation involves the assessment of the overall performance of a policy or programme adopted to address an issue of public concern. It is a systematic examination of activities undertaken by government to make a determination on both the long-term and short-term effects of the policy (Shafritz *et al.* 2014:61). Policy analysts and other stakeholders analyse the overall performance of the policy through the use of cost-benefit analysis.

According to Cloete and De Coning (2011:196), assessment or evaluation is needed in order to decide whether to continue with the policy, or to curtail it, terminate it or expand it. Thus, depending on the findings and conclusions of a policy evaluation exercise, a recommendation can be made to continue, revise or terminate the policy. If revision or termination of the policy is recommended, then the policy is taken back to the agenda setting phase thereby completing the cyclical policy making process. The public policy cycle becomes a full circle when evaluative information feeds into the new agenda; creating new agenda items for subsequent decisions (Shafritz *et al.* 2014:61). As a result, there might be a policy change. In this regard feedback plays a crucial role in the determination of the efficiency and effectiveness of a particular public policy. Every policy making stage should be rigorously analysed in order to minimise policy shortcomings. An understanding of the environment is essential in analysing the effectiveness of a public policy because each environment has its own set of socio-politico-economic dynamics which may facilitate or disable sound policy making in the polity (Zhou and Zvoushe 2012:213).

3.6.5 Public policy analysis

There is need to distinguish policy analysis from policy advocacy. According to Dye (1984:7), while policy advocacy requires the skills of rhetoric, persuasion, organisation and activism, policy analysis encourages scholars, students and policy analysts to attack critical policy issues with the tools of systematic inquiry. Policy analysis is concerned with the explanations about the causes and consequences of public decisions and not just providing prescriptions. In cases where recommendations are made, they should be subordinate to both description and explanations (*ibid.*). Policy analysis is a continuous process meant to establish the consequences of governmental actions while at the same time shaping subsequent governmental activities. Vocino and Rabin (1981:363) view policy analysis as stretching from the study of policy formation, prediction to the evaluation of policy results.

The search for the causes and consequences of public policies should be rigorously scientific in order to establish valid inferences and conclusions. Making a conclusion on whether a given policy is working well, scientific standards have to be applied or else people may end up endorsing a poor performing policy or condemning an effective policy as a result of a weak policy analysis. It should be emphasised that the policy making process does not end with implementation. Once a policy has been implemented, there is a need for constant analysis to evaluate the desirability of the policy in changing circumstances and where necessary adjustments should be made (Van der Waldt and du Toit 2014:211). Policy analysis can also be a tool with which to develop a general theory about public policy that is relevant, reliable and applicable to different government departments and different policy areas (*ibid.*).

3.6.6 Models of public policy analysis

A variety of analytical models have been developed in order to enhance understanding of public policy. These models can be divided into two major categories. These are the descriptive approach and the prescriptive approach. The descriptive approach is process oriented and comprises of the functional process model, elite-mass model, group model, systems model and the institutional model. Descriptive models are used to analyse the process of policy making. The functional-process model focuses on the functional activities in the process of policy making. The elite-mass model for policy analysis is the one mostly

used by administrators because it is based on the assumption that only a group of people is responsible for formulating public policy before it flows from the elite down to the masses hence the name “elite-mass model”.

The group model postulates that interest groups and pressure groups play an important role in the formulation of public policy. Interest groups and pressure groups do not only interact with policy-makers but they also play an advocacy role through lobbying so that policy decisions are in their favour. The systems model for policy analysis involves converting demands from the external environment into outputs in the form of policies. The environment plays an important role in influencing policy decisions. The institutional model of policy analysis gives a description of the different roles of government institutions involved in policy-making. Hanekom and Thornhill (1993:71) note that “the premise of the institutional model is that public policy is formulated and implemented by government institutions”.

The prescriptive approach comprises of the following models of policy analysis: the incremental model, the rational comprehensive model and the mixed scanning model. These models tend to focus more on outputs and impact of public policy. The rational comprehensive model adopts a comprehensive approach by considering all relevant policy alternatives and the consequences of each of the alternatives on policy deliverables. It requires detailed comprehensive information before the available options can be weighed with the aim of choosing an alternative. It is assumed that by adopting a comprehensive approach, the most rational policy decision to effectively achieve a specific goal will be arrived at. However, the incremental model contrasts with the rational comprehensive model in that it regards public policy as a continuation of existing government activities requiring only incremental adaption to provide for changing circumstances.

The model aims at maintaining the *status quo*. In the context of policy analysis, the incremental model assumes that there are limited alternatives available for policy-makers that differ marginally from the existing ones hence the justification for incremental adaption of existing public policies. In view of the contrast between the rational comprehensive model and the incremental model, there is need for merging the strengths of each of the two models to form the mixed scanning model. The mixed scanning model is viewed as an alternative to both the rational comprehensive model and the incremental model. As the name would apply, it integrates the strengths of the other two models. Using the mixed scanning model, one

would first of all carry out a comprehensive review of a specific policy in general before concentrating on specific components of that policy. An appreciation of public policy is an essential element of understanding the role of government and its obligations to the citizenry. Placed in the context of social security, the mixed scanning model proves to be quite relevant in that it captures the reality that the aims of social security are constantly changing. However, the changes can either be in a slow and incremental fashion or they can be major reviews of the system especially as new governments take office (Ditch 1999:34).

3.6.7 Identification of public policy issues

The public sector as well as the private sector has a role to play in public policy-making. Both political office bearers and leading public officials are to some extent involved in public policy making. The information required for making policy statements are usually obtained from both public and private sector institutions. Hanekom and Thornhill (1993:64) identify the following public sector and private sector institutions as sources that provide information for public policy making:

- commissions of inquiry;
- departmental and interdepartmental committees;
- staff units and domestic institutions;
- select committees;
- cabinet secretariat;
- cabinet committees; and
- party caucuses.

Information from the private sector may be obtained through the following institutions:

- professional institutes;
- trade unions; and
- interest groups/pressure groups.

Influential individuals in society can also provide information that is useful for public policy making. It should be noted that the quality and quantity of the information provided has a

bearing on the nature of the public policy to be adopted for implementation. On the one hand these institutions and influential individuals influence public policy making through the determination or adaptation of policy while on the other hand such institutions and individuals influence public policy making by shaping public opinion in line with the changes advocated by the body concerned.

According to Ijeoma (2013:225), issues in public policy making are identified through the following sources:

- public opinion;
- demand from pressure groups and interest groups;
- the outcome of a particular policy;
- the effect or response to a natural disaster;
- programmes and manifestoes of political parties;
- conducting opinion polls on specific national issues;
- research by academic and professional institutions; and
- international organisations such as the World Bank, the United Nations.

However, it is important to note that there are a number of factors that influence public policy implementation. The starting point of policy implementation is when a policy has been decided upon. At this stage policy makers need to put a team of people together tasked with the implementation of the adopted policy. Lane (2005:115) argues that nothing could be more erroneous than labelling the implementation of policies an apolitical business or administration given that political decisions determine the level and extent to which public policies are implemented. Government should demonstrate that it has the political will to enforce the full implementation of public policies bearing in mind that adopting a policy is one facet and implementing it is another facet (Nhede 2013:40).

Adequate resources should be mobilised because lack of resources hinders effective and full implementation of public policy even when the policy documents are clear, consistent and accurate (Ijeoma 2013:242). The other factor influencing public policy implementation concerns the knowledge of policy implementers and other personnel involved in the process. Therefore it can be argued that for policy implementation to be effective, it requires the

services of well trained, knowledgeable and skilled personnel. As a result government need professional advice from competent people in order for them to meet the needs of the constantly changing times (Nhede 2012:163).

3.6.8 Successful policy implementation

Policy implementation is a complex process that requires consideration of different success factors in order for it to be successful. These factors influence success. When a policy achieves the desired outcomes then it can be considered as having been successfully implemented. Kuye (2004:460) asserts that key decision-making within the domain of public policy galvanises around political actors. He also posits that if the attestation is correct, then the basic tenets of public policy making in Africa should hold resonance to democratic processes.

Successful policy implementation is a strategic action adopted by government to deliver the intended policy decision as well as to achieve the intended outcomes hence it is a practice worth aspiring to (Brynard 2009:558). Nonetheless, only a few policies are regarded as successful. Younis (1990:117) observes that training in public policy issues is often neglected in developing countries yet there is hardly any doubt that insufficient training in a country has a deleterious effect on development and successful policy implementation. While the list of success factors presented in the table below influences policy implementation, other factors such as the institutional arrangement also have a bearing on successful policy implementation. Inability to separate policy design from its implementation often results in additional costs during implementation (Kuye 2009:597). One unique characteristic of public problems is that they are dynamic and constantly changing thereby prompting corresponding public policy changes.

Brynard (2006:369) argues that given the changing nature of problems over time, policies designed to solve them cannot be meaningfully crafted, executed let alone reviewed unless one is able to keep track of the changing situations. Constant changes in the public management environment make policy implementation a complex and daunting task. Policy makers have to constantly follow the changes they are to achieve successful policy implementation. Public policies aimed at national development have to be targeted and the catchwords one has to bear in mind in the design and implementation of a targeting policy are

effectiveness (which ensures that the target group benefits directly from the programme or project), minimal cost (which ensures efficiency). Also important is the need to secure optimal political support (which guarantees the sustainability of the programme and ensures the participation of the interest/pressure groups and stakeholders) in designing policies targeting development (Kuye 2004:463). Table 4 below provides a summary of the different success factors for policy implementation.

Table 4: Summary of success factors

Success factor	Defined as...
Approach	A well researched and structured process to implementation; characterised by clarity of vision, through attention to detail and fast decision-making.
Attitude	An optimistic, team-orientated disposition and a persistent determination to succeed.
Commitment	A tangible and visible political and administrative will to delivery policy.
Cooperation	Collaborative behaviour between stakeholders to a policy, characterised by goal alignment, the development of strong personal relationships, and a high willingness to share skills and information.
Planning	The detailed organisation of activities.
Resourcing	The focussed deployment of skilled and motivated resources in quantities sufficient to provide a critical mass.
Enthusiasm	A heightened level of personal/team motivation, characterised by an intrinsic belief in the policy, the presence of incentives and visible political support.
Leadership	The ability to develop and command a following, characterised by clarity of vision and legitimate mandate.
Location of political responsibility	The power emanating from the place or position that holds political ownership for the policy, and its ability to command authority over the deployment of resources.
Management style	The enthusiastic and optimistic behaviour of management, and their ability to adapt to prevailing circumstances.
Ownership	A perceived state of belonging to, and responsibility for, a policy implementation programme.
Project team/Management dynamic	The presence of a group of individuals with different but complementary skills and expertise, working collaboratively towards a common goal.
Role delineation	The clear demarcation of responsibility between individuals, particularly between politicians and civil servants.
Skills and abilities	The capability and resourcefulness of individuals involved in implementation characterised by qualities such as experience, adequate training and qualifications, and a practical approach to policy management.

Stakeholder involvement	Broad and active consultations with persons or entities likely to affect, or be affected by, the policy.
Trust	A high degree of confidence in persons involved in the implementation initiative, characterised by the belief that individuals will not sabotage the initiative, or cause deliberate harm.
Networks	Utilising one's personal-informed relationship with others to gain access to, or control over, resources.
Values/briefs	People's conviction of the 'rightness' or 'goodness' of a policy initiative, because it is consistent with their personal values.

Source: Giacchino and Kakabadse (2003:144)

Table 4 shows that there are many factors one has to consider for a policy or programme achieve the intended results. Ignoring some of the success factors yields negative results. One has to be careful when designing programmes and policies for implementation. There is a need to also take into account country specific issues such as society's sensitivity to ethnicity or cultural diversity. Quite often the inability to separate policy design from implementation has resulted in additional financial, social, political and economic costs (Kuye 2004:459).

3.7 SOCIAL POLICY

Social policy is viewed as a component of public policy that deals with social issues. It refers to the guidelines and interventions necessary for the ever-changing socio-economic environment in order not only to create but also to maintain living conditions conducive to human welfare. Social policy entails organised interventions either by the state or NGOs in line with the parameters set by the state in response to the challenges and/or changes in human needs. Important to note in this regard is the assumption that social policy plays a preventive as well as a maintenance role in social development. To that effect, social policy can be used as an instrument for social control and social change. It can therefore be argued that social policies are pursued in order to alleviate social ills. Social policy can be interpreted to mean the broad framework for the general improvement of the welfare of humankind. Suffice it to conclude that the domain of social policy concerns itself with the overall quality of life of the human race. Apart from being an activity, social policy has become an academic field of study focussing on the systematic evaluation and analysis of societal responses to social problems and needs.

It is important for one to have an appreciation of public policy and social policy before one can look at social security policy. In that sequence the concepts link with one another in a logical way. Social policy is broader than security policy and similarly public policy is broader than social policy. According to Jenkins (1969), social policy deals with how governments design actions and programmes that have a direct impact on the welfare and well-being of citizens through the provision of services such as education, health, employment, social insurance, public assistance, welfare services and housing. Social policy can be defined as the organised efforts of society to meet identifiable personal needs or social problems of groups or individuals (Burns 1961). The health and education policies of a country would be good examples of social policies.

It can be concluded that social policy revolves around measures implemented by the state and its partners such as the private sector, civil society and NGOs with the aim of ushering in the best possible socio-economic conditions in order to remove structural irregularities in the distribution of wealth and means of production. Addressing this anomaly would ensure greater equality for all thereby protecting the most vulnerable groups. The aim of social policy is to reduce a country's poverty levels and curb social exclusion which is detrimental to the improvement of the overall well-being of the country's citizenry. Social policy seeks to uplift the general welfare of citizens regardless of their diverse backgrounds. The other aim of social policy is to guide governments in devising social security systems and social protection strategies relevant to a country's unique challenges. From the definitions and analogy presented above, one should be able to appreciate how the issue of social security fits into the concept of social policy and subsequently public policy.

3.7.1 Aims of social policy

As already mentioned, social policies aim to address different social issues that affect humankind. Societal challenges are many and varied in complexity hence the absence of a homogenous policy framework. The unique environments under which social policies are formulated and implemented help explain their diverse nature. The prevailing management environment helps shape the aims of social policy. However, among the general aims of social policy lies the need to eliminate poverty. Although the total elimination of poverty may not be realised, governments should at least strive to alleviate human suffering through the establishment of an acceptable standard of living of the citizenry. There should be social

justice and equality within the different communities. In principle no individual, group or community should be allowed to live a life that is below the acceptable minimum standard. Every person is entitled to a decent life and human dignity. In light of this requirement, responsible governments have a mandate to ensure that their people have access to welfare programmes should they fall below the poverty datum line. It is against such a background that social policies are generally viewed as instruments that should guarantee an acceptable minimum living standard.

It is a truism that human beings are the means as well as the ends of facets of development. Without people, there may be no development to write about. Social policy plays a pivotal role in the pursuit of welfare issues as it creates and enhances opportunities for development through the introduction of individual, group or even community based projects and programmes with the primary objective of improving the living standards of the people through the maximisation of welfare centred-social policies. It is through social policies that human needs such as social security, belonging and self-actualisation can be realised. When the quality of life improves, development ceases to be a myth but a reality. It can be argued that there is a direct correlation between development and social policies under which development is anchored. Suffice it to suggest that social policy is concerned with how government's social welfare programmes and economic policies relate to development. In other words, social policies should enhance development thereby improving the overall living standards of communities.

Social policy is also aimed at redistributing resources thereby achieving equality. Individuals may not be able to fully utilise their potential in an environment that is characterised by high levels of inequality. It has been argued by social policy scholars that equality is the mechanism through which egalitarian ideals can be realised within a country. Therefore, it can be concluded that equality is an instrument that can be utilised to achieve social cohesion through social unity, social efficiency and social justice. These instruments can be viewed as ingredients for peace, unity and national stability which are also necessary for the achievement of the developmental agenda of government. It should be noted that human needs are met while problems are ameliorated, solved or prevented through social policies. Social problems usually arise from inherent human needs which are common to most members of society such as food and shelter.

These and other social problems have a negative effect on society as a whole given that they have the potential to precipitate crime. For these reasons, poverty and crime are perceived as the greatest threat to social hegemony and national development. To that effect, the execution and administration of social policies are of utmost importance as they promote not only social cohesion but also equal opportunities, highest possible degree of self-respect, dignity, freedom of thought, human rights and national stability. Against this backdrop, it is imperative that governments enact legislations and social policy frameworks which make explicit government machinery and administrative procedures concerned with social provisions. The roles of voluntary actions and NGOs should be articulate to provide guidance to different social policy actors. Clear recruitment procedures as well as professionalisation of staff have a huge bearing on staff ability and capacity to handle social problems.

3.7.2 Models of social policy

According to the literature on social policy, there are three types of models of social policy namely: the residual welfare model, the industrial achievement-performance model and the institutional redistributive model. According to Masuka (2014:31), the provision of social services is usually underpinned by at least one of these models of social policy. Each of these models is briefly discussed in the ensuing paragraphs with the aim of linking them to the provision of social security to the different segments of society. Titmuss (1974:145) argues that the purpose of building a model is to help people see some order in all the disorder and confusion of facts, systems and choices concerning certain areas of the social, economic and political life people experience on a daily basis.

3.7.2.1 Residual welfare model

The first model to be discussed would be the *Residual welfare model*. According to this model human needs should be met through the private market or the family unit (Titmuss 1974:30). It places welfare issues on the individual or family members. In line with this model, individuals should work to meet their needs or alternatively their families should provide them with the necessary support they need to live a standard life. In view of the above, social welfare services and programmes should be provided only when these two appropriate systems of support are unable to provide the much-needed support. In the event that people are unable to use the private market due to factors such as recession, high

unemployment, invalidity or death of the breadwinner, then under such circumstances social welfare services are seen as legitimate instruments for meeting human needs. According to the model, social policy should concern itself with the casualties of economic development. Thus, temporary measures should always be instituted each time a temporary problem arises.

The *Residual welfare model* resonates with informal social security systems. It is premised on traditional forms of social security largely characterised by solidarity, reciprocity and *ubuntu*. Vibrant traditional social security arrangements reduce the burden of providing social assistance from government. With limited expenditure on social assistance programmes can help reduce government deficit. The other positive development would be that government would have to concentrate on a few exceptional cases hence the whole programme becomes sustainable. Nonetheless, it is important to note that contemporary African societies, known in the past for solidarity during times of need, have undergone transformation and have to a certain extent abandoned traditional forms of social and economic family networks in the process. Traditional communities have helplessly witnessed the collapse of the family networks that used to keep communities together due to modernisation. The adoption of values alien to the African culture contributed to the collapse of African values.

3.7.2.2 Industrial achievement–performance model

The second model is known as the *Industrial achievement-performance model*. It differs from the *residual welfare model* in that social welfare institutions are perceived as “adjuncts of the economy”. They are linked with productivity at the workplace. The *Industrial achievement-performance model* calls for the provision of social welfare services to reinforce productivity and performance at the workplace. According to Titmuss (1974:31), it holds that “social needs should be met on the basis of merit, work performance and productivity”. Such welfare services would normally provide protection against old age, sickness, invalidity, maternity and occupational injuries. An example of this would be the Swedish welfare system developed on the basis of work ethic. It sees social welfare services as incentives or rewards designed to motivate workers to perform better at work and to ultimately increase productivity and the quality of services rendered. These incentives are presumed to play a catalytic role in the development process. Since social welfare services are based on productivity and work performance there is implicit pressure on people to seek work and remain employed.

The *Industrial achievement-performance model* is best explained by the current formal social security systems practised in different parts of the world which are contributions-based. If well managed the *Industrial achievement-performance model* tends to motivate people not only to seek but also to stay in formal employment as a result of the social security provided. People need social protection because no one knows exactly when the need for social protection would arise hence the need for social security against contingencies.

However, the major drawback of this model is that it operates on the assumption that full employment exists hence it can hardly operate in developing countries such as Zimbabwe with high unemployment levels. Even in the developed world where there are high employment opportunities, the model is bound to face problems due to recessions which when they occur trigger job losses and a general decline of resources that support different welfare systems.

3.7.2.3 Institutional redistributive model

The third model views social policy as an instrument of wealth and income redistribution hence it is referred to as the *Institutional distributive model*. It rejects the notion that human needs should be met either through the market economy or the family as prescribed by the *Residual welfare model*. The model recognises the complexity of human needs and acknowledges that individuals cannot meet the full range of social needs without support and active involvement of the state. Thus social policy should concern itself with the universal provision of social welfare services based on the principle of need which is a necessary condition for the creation of an egalitarian society. It seeks to create a just society where resources are redistributed to achieve fairness and equity.

While social policy is all about responding to human needs, the priority of needs to be met by social policy is a debatable issue. The major drawback of the model is that the conception of needs is not value-free as it is influenced by one's value system. As a result, disagreements on values make it difficult to have consensus on the needs that social policy should address at a given time more so with incessant problems of limited resources. Ranking needs is a problem as it makes prioritisation of services or programmes problematic especially in the face of limited resources and politicisation of programmes in some jurisdictions. Lack of consensus has become a perennial problem.

In Zimbabwe for example, the population is growing against a shrinking economic base characterised by company closures due to viability problems. Although contestable, the imposition of economic sanctions has had a negative effect on the economy. Social welfare programmes have been the most affected at a time most people are looking up to Government for the provision of social services.

3.8 SOCIAL SECURITY CONCEPT

Prior to the colonisation and the gradual modernisation of the African continent that began in the late 19th century; Africans lived as ethnic groups in specified geographical areas. Such groupings revolved around kith and kin relationships. There was a high level of intimacy, network and understanding in the neighborhoods. People knew their neighbours sufficiently well and intimately (Ouma 1995:5). The extended family network provided high levels of social cohesion, solidarity, togetherness and mutual-aid assistance within local communities. Clan organisation and authority were reinforced by the system of extended family ties and networks. These traditional arrangements ensured area-based development through the exercise of collective responsibility in such areas as housing, creating and maintaining local roads, farming, food harvesting and storage. Caring for the elderly and the sick, consoling and assisting the clan/family members in bereavement to mention just a few were based on mutual-aid assistance, solidarity and reciprocity (Brooks and Nyirenda 1987; Chileshe 1989). It should be pointed out that *ubuntu* was the string that tied families together for the good of the community.

Research has shown that social protection has become big business in all modern developed countries (Moore 2002:43). Social security is an important aspect of social protection and is aimed at safety nets for all citizens so that they do not suffer from hunger and even death resulting from poverty and other forms of deprivation. Social safety nets is generally refers to short term measures intended to protect households and individuals against economic shocks that threaten immediate consumption and those which may undermine their longer term livelihoods (Cook, Kabeer and Suwannarat 2003:17). It can be argued that safety nets involve short term interventions aimed at addressing transitory crises. Social security is the pillar of social protection and can have a multiplier effect that may lead to a number of positive outcomes such as increased economic activity in a community. Nevertheless, there are some who have a negative perception of social security. They argue that social security

leads to dependency and inactivity. According to the International Social Security Association, the development of social security systems is considered to be one of the most significant social policy achievements of the 20th century.

The concept of social security has a long history and it means different things to different people. Even during the early stages of the formation of human societies, there existed some form of social security. The traditional family networks, as already suggested, used to provide social needs to other family members because the family unit then was intact and homogeneous. Communities shared similar values and norms something lacking in modern day heterogeneous communities. However, the dawn of urbanisation and the subsequent rural to urban migration necessitated the introduction of more formal and organised social security systems to address challenges emanating from a market-based economy. These social security intervention strategies should be carefully managed.

Olivier (2005:1) argues that, in many African countries, there are clear indications of excessive state interference ranging from governments seeking to control the appointment and composition of governing bodies, social security administration to the management of funds and investment decisions. In most countries existing social security systems have not been performing as expected due to a variety of reasons. However, it is important to note that social security problems are not confined to developing countries. In 1991 for example, Italy's social security system was plagued by three problems, namely, insufficient contributions to cover for pensions outlays, redistribution was perverse and workers were induced to retire at a comparatively young age (Castellino and Fornero 2002:54). Such problems are a universal challenge experienced in other jurisdictions across the globe.

The development of market-based economies and the introduction of capitalism promoted the emergence of a society that is characterised by individualism and gradually led to the destruction of social cohesion and mutual-aid assistance. The three forms of destruction were as follows:

- Local communities were dispossessed of their political authority and power to manage their own affairs and determine their own destinies. Such localised political administration degenerated into relatively inaccessible, alien and bureaucratic protectorate local governments;

- The introduction of the cash economy as the sole medium of exchange for goods and services transformed transactions which had previously been rendered on the basis of:
 - bartering; and
 - mutual-aid benefit support schemes, in turn inspired by reciprocity, altruism and social cohesiveness; and
- The promotion of the distinction between home and place of work through the introduction of urban areas as administrative and commercial centres, including other centres of concentrated activity such as mines, estates and plantation agriculture.
(Ouma 1995:6)

Moore (2002:42) argues that unlike in the past when social security was considered to be an individual's arrangement, today social security is viewed as the duty of government to intervene in whatever way it can to improve the lives of people with problems caused by unemployment, old age and sickness. Citizens in countries across the world look up to governments for the protection of not only their interests but also their general social welfare (Rosenbaum 2015:44). Governments are obligated to support the economic well-being of society. However, the nature and depth of government involvement is imbedded in the socio-political-economic environment.

This study therefore posits that apart from the prevailing socio-political-economic environment there are other factors that shape the nature and magnitude of government social security strategies. The modern social security concept is usually influenced by the ideological inclination of the government in power hence social security programmes cannot be static. A new government coming into power would have its own vision of social protection intervention strategies. As a consequence social security systems vary from country to country and from government to government in terms of budgetary allocations. Government commitment to the provision of social protection to the citizenry can be seen the budget set aside for social welfare programmes.

Globally, formal social security schemes originated in Germany and Bismarck was one of the greatest supporters of social insurance (Asbjorn *et al.* 2001:211). During this era the rich were encouraged to adopt social insurance schemes. However, the term social security was first coined by Abraham Epstein who was a national leader in the social welfare movement.

According to Klein (2003:80), it was Epstein, an economist, who first popularised the term social security in 1935 and now the term is being used all over the world. His aim was to distinguish social security from economic security which was common in the 1930s in the United States. Modern day social security has been defined differently by various people hence there is no total agreement on what constitutes social security (Kaseke 1997:39).

Article 4 of the Code on social security in the SADC states that:

- Everyone in SADC has the right to social security.
- Every Member State should establish and maintain a system of social security in accordance with the provisions of this Code and Article 10 of the Charter of Fundamental Social Rights in SADC.
- Every Member State should maintain its social security system at a satisfactory level at least equal to that required for ratification of ILO Convention Concerning Minimum Standards of Social Security No. 102 Of 1952.
- Every Member State should progressively raise its system of social security to a higher level, which should include achieving meaning coverage of everyone under the system, bearing in mind the realities and levels of development in the particular Member State.

Logically, it means that social security systems differ from country to country. In the African context for example, the different colonial experiences individual countries went through has also influenced the different types of social security arrangements. Nonetheless, as a means of achieving social justice and eradicating poverty, growing social protection has become a global imperative (Barrientos, Moller, Saboia, Llyod-Sherlock and Mase 2013:65). The scope and provisions of social protection have not been static due to the effects of civilisation and globalisation. As a result defining social security has not been easy. However, all the different conceptualisations and perspectives of social security are based on the broad definition of social security provided by the ILO. According to ILO (1984:2-3), social security is defined as:

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.

Haule (1994), Omari (1994) and Mallya (1994) as cited in Mchomvu *et al.* (2002:13) define social security as the protection provided by society to its members through public measures against the economic and social distress which otherwise would be caused by the stoppage or reduction of earnings arising from contingencies. In most cases the causes of these contingencies are associated with either temporary or permanent loss of income. Some of the contingencies which would cause economic and social distress are sickness, employment injury and occupational diseases, maternity, old age, invalidity, death and unemployment. Social protection is sometimes also known as social security in that both refer to the benefits provided for those people who are unable to cope financially without them. The benefits can either be in cash or in kind.

Research has shown that definitions of social security are mostly biased towards the developed countries with more advanced economies. In developing countries social security mainly focuses on providing support to the poor and vulnerable members of the community. In view of this scenario the definition of social security should take into account the conventional definition which is applicable to the developed world as well as the basic needs definition which portrays the situation in developing countries. Africa is unique in that it has extended family networks and a social security definition should not be restricted to the nature of social security in the western countries. A more appropriate definition needs to incorporate diversity of social protection arrangements. Holzmann and Jorgensen (2000) as cited in Mchomvu *et al.* (2002:13) define social security as public interventions to assist individuals, households and communities better manage risks and to provide support to the critically poor. This definition is an attempt to portray how social security is viewed from an African perspective.

The definition for social security should reflect what needs to be done to alleviate poverty. It should be noted that one of the most basic objective of social security system is to address poverty related challenges. Several social protection mechanisms have to be adopted in order to deal with poverty in Africa. According to Townsend (2009:61), in addition to the basic role of protecting individuals during hardships, the functions of social security range from

fulfilling human rights to generating economic growth, nation building, combating poverty and inequality. Social policy is increasingly becoming important in the modern world as it extends social security to the poorest people, enabling them to be protected in times of crisis (Mthethwa 2014:71).

National socio-economic crises are caused by a number of factors. Globalisation, economic crises and domestic pressures in the form of population aging, environmental degradation and the spread of HIV-AIDS contribute to the increasing vulnerability among selected community groups (Cook *et al.* 2003:13). Public problems are not static, nor are government intervention strategies. Social security reforms are therefore a necessity governments should strive to achieve. People require different types of social protection at any given time making social security a complex social issue that has the potential to affect all categories of society and all generations, including future ones (Castellino and Fornero 2002:63).

3.8.1 Characteristics of social security

Social security systems should be designed to foster the integration of people into society while at the same time avoiding promoting the dependency syndrome or undermining individual initiatives. Essentially, social security is designed to address issues that stand in the path of social progress such as want, ignorance, disease and idleness. Social security is provided through a variety of schemes. Nevertheless, the schemes generally share the same characteristics and these are:

- The scheme for social security should guarantee income in case of involuntary loss of all or a large part of income from work;
- The system should be initiated by legislations so as to define obligations upon public or other organisations to ensure the same;
- The system should be administered by public or private organisations; and
- The system should ensure that the benefits will be available when required and the protection will be adequate both in quantity and quality. (Doshi 1966:333)

3.8.2 Meaning of social protection

A variety of definitions of social protection has been provided mainly by institutions and agencies involved in social protection programmes. However, according to Devereux and Sabates-Wheeler (2004:3), the term ‘social protection’ has remained unfamiliar to many and carries a range of meanings and interpretations. Important to note is the observation that some definitions are narrow and incorporate less issues while other definitions are broader in scope. According to Devereux and Sabates-Wheeler (*ibid.*), the Asian Development Bank has defined social protection as the set of policies and programmes designed to reduce poverty and vulnerability by promoting efficient labour markets, diminishing people’s exposure to risks, and enhancing their capacity to protect themselves against hazards and interruptions/loss of income. Put differently, social protection is largely used to refer to long term policies that aim to protect and promote the economic and social security or well-being of the poor and marginalised members of the community.

Social protection policies are designed to confer benefits at both the household and societal level that provide a buffer against short term shocks and also to enhance the capacity of households to accumulate assets and improve their well-being over time so that they are better protected during times of hardships (Cook *et al.* 2003:18). Thus, social protection can be in the form of laws, policies and programmes. Social protection has been defined by the ILO as the provision of benefits to house households and individuals through public or collective arrangements to protect people against low or declining living standards. Notwithstanding the fact that social protection has a wider application, social protection and social security are terms that are often used interchangeably. To that end ILO (2005:1) states that social protection or social security should be understood as a group of institutions, a set of measures, rights, obligations, and transfers the primary goal of which is:

- to guarantee access to health and social services; and
- to provide income security to help people cope with important risks at various stages of their life cycle (*inter alia*, loss of income due to invalidity, old age, or unemployment) and prevent or alleviate poverty.

Social protection consists of public interventions that are meant to assist individuals, households and communities to manage risk better and to provide support to the poor and vulnerable groups. Masuka *et al.* (2012:60) broadly define social protection as the protection that a society provides to its vulnerable members. Various AU documents describe social protection as a “package” of policies and/or programmes aimed at reducing poverty and vulnerability of large segments of the population through targeted policies or programmes that reduce people’s exposure to risks and contribute to enhancing their capacity to protect and cover themselves against lack of or loss of adequate income, and basic social services. Thus, the adoption of the different social security systems is aimed at alleviating poverty and vulnerability which pose threats to national development, peace and tranquillity. Poverty may breed social ills which have the potential to erode social cohesion and political stability. Vulnerability, like poverty can be associated with structural forms of insecurity and exclusion hence it can be a source of conflict too.

Dhemba (2012:2) asserts that considering the fact that social security plays an important role in alleviating poverty, its provision is a major area of interest, particularly in sub-Saharan Africa where poverty and unemployment are quite high. Kaseke (2010) in Dhemba (2012:5) asserts that “the majority of the people in developing countries are excluded from social insurance schemes as only 10 per cent of the labour force are in formal employment”. According to Devereux and Sabates-Wheeler (2004:4), though they differ in terms of scope, the different definitions of social protection share three common elements, namely:

- problem identification;
- problem prioritisation; and
- social protection providers.

3.8.2.1 Problem identification

Social protection measures are put in place to address a narrowly specified set of economic challenges or livelihood shocks. In other words social protection is required when there is risk and deprivation which would result in high levels of vulnerability. This unacceptable socio-economic deprivation is viewed as the problem in the various

definitions provided above. After the problem has been identified government and its partners have to move in by providing the necessary social protection to the citizenry in general and in particular the most vulnerable groups. Problems that require social protection as deduced from the definitions of social protection given by various agencies cited above revolves around protecting individuals from the risks inherent in earning a living. As a consequence, this view excludes many elements which according to Devereux and Sabates-Wheeler (2004:4) should be included in the list of concerns addressed by social protection, particularly “social risks” such as child labour.

3.8.2.2 Problem prioritisation

It is under prioritisation that we find differences among the various definitions of social protection. The definition usually informs the type of social protection e.g. the choice between *social assistance* and *social insurance*. Each definition prioritises a slightly different set of problems such as low levels of income or low levels of living standards; or downward fluctuations in income or declining living standards. People should be supported so that they live a decent and normal life even during times of recession and economic shocks. Social protection should address both types of livelihood threats: vulnerability associated with “being poor” (for which social assistance is needed), and vulnerability associated with the risk of “becoming poor” (for which social insurance is needed), as well as social injustice arising from structural inequalities and abuses of power (for which social equity is needed) (Devereux and Sabates-Wheeler 2004:4).

3.8.2.3 Social protection providers

The provision of social protection is not confined to one actor. Government as implied in “public” plays an important role in providing social protection to its people. Other players such as agencies of a private nature complement government in the provision of social protection to the most vulnerable members of the community. Devereux and Sabates-Wheeler (2004:4) note that unlike other definitions, the ILO definition captures the role of the community of providing social cover to its member through “collective” effort. The analogue shows that social protection can be achieved through the utilisation of both formal and informal sources.

3.8.3 Rationale for social security

A policy is formulated to deal with a particular problem. Social security policies the world over are initiated in order to provide the general framework for social protection interventions. The policy framework stipulates the mechanisms and strategies for social protection of the citizenry. No person knows what the future holds for individual citizens. According to Gandure (2009) in Masuka *et al.* (2012:60), social protection is founded on three pillars, namely, social security, income security and social safety nets. Planning for the future has become a global trend for governments, NGOs, communities and even individuals. The aims of social security constantly changes; “sometimes in slow, almost imperceptible, ways as policy develops in a familiar incremental fashion and sometimes in big steps as major reviews of the system take place or as new governments take office” (Ditch 1999:34).

It is important to note that the unpredictable future requires putting in place contingency plans for any eventuality. Social protection has over the years become a universal human right hence the need of a policy framework to enforce the legality of the provision of social security schemes. Given the nature of some social security schemes some employers seek to evade submitting their contributions towards the social welfare of their employees hence the social security policy compels them to comply or risk sanctions from government. An important aspect of social security is that today it is regulated by law, which stipulates specific rights and obligations (Mthethwa 2014:72). In Germany, Brazil and South Africa, for example, social security is a right guaranteed by the respective constitutions. Making social security a constitutional right enhances compliance with UN, ILO and UDHR declarations. Article 25 of the UDHR clearly states that:

Everyone has a right to a standard of living adequate for the health and well-being of himself and his family, including food, clothing, housing and medical care, and necessary social services, and the right to security in the event of unemployment, sickness, disability, widowhood, old age, or other lack of livelihood in circumstances beyond his control. Motherhood and childhood are entitled to special care and assistance.

The rationale for social security is therefore to plan for future with a view of minimising the effects economic shocks on *humankind*. According to the SADC Charter of fundamental

social rights, member states shall endeavour to create an enabling environment in accordance with arrangements applying to each member state that:

- every worker in the Region shall at the time of retirement enjoy resources affording him or her a decent standard of living, including equity in post-employment security schemes; and
- every worker who has reached retirement age but who is not entitled to a pension or who does not have other means of subsistence shall be entitled to adequate social assistance to cater specifically for basic needs including medical care.

Under this Charter it is the duty of the State to create an enabling environment so that workers and those people unable to secure formal employment and have no means of subsistence are entitled to receive social assistance. Whether one is formally employed or not it does not matter; contingency measures for social protection have to be put in place. People get injured at work and become disabled; they can become unemployed; they grow old and they can face any other social circumstances that may affect their daily lives or even threaten their survival. The need for protective, preventive and promotional measures cannot be over-emphasised. To that effect people need social protection.

Mtetwa and Muchada (2013:18) point out that social protection helps to mitigate the risks of socio-economic insecurities emanating from unemployment and poverty. Chitambara (2010) in Mtetwa and Muchada (2013:18) argues that social protection has a cardinal role in helping developing countries to achieve their Millennium Development Goals. The Millennium Development Goals among other things seek to see a general improvement of the well-being of people within the stipulated timeframe. According to Drimie (2006), every social protection system should have the following key attributes for it to serve its purpose effectively: predictability, consistency, transparency and durability.

Predictability refers to the frequency and regularity of the payment of social benefits to the beneficiaries (Gandure 2009). The benefits should be given to the most deserving people as and when it is necessary. More often than not governments choose to release social protection benefits when there is a crisis or towards an election in order to buy votes from the electorate. Instead the provision of social protection benefits should pass the consistency test.

Governments are generally viewed as the major sources of formal social security provision (Cook *et al.* 2003:37). As a result, governments should make appropriate and timely interventions in order to meaningfully protect the people against unseen challenges that affect their overall well-being. Transparency is important when it comes to government intervention and distribution of social protection benefits. The citizenry need to know who is getting what, when and for how long. In the absence of transparency, abuse of public resources often becomes rampant. Corruption is usually minimised when the need for transparency is observed.

The quality and duration of the benefit should be made public to avoid suspicion. The survival of most governments in contemporary societies hinges on transparency and accountability. The durability of social protection systems should not be taken for granted. Modern societies have become increasingly demanding and aware of their fundamental human rights. Instead of simply receiving benefits, they have become critical of what they receive. They demand more information hence the need for transparency and accountability.

Any social protection system a government puts in place should be long-lasting, guaranteed and above all, reliable. It can be concluded that when governments formulate social security policies a comprehensive policy analysis involving a thorough scrutiny of possible policy options should be conducted in order to capture the key attributes of a social protection system. According to Gandure (2009), cited in Masuka *et al.* (2012:60), and in line with the key attributes of social protection system mentioned above, the following are the explanations of the different attributes of social protection programmes. Table 5 below contains the explanations for each of the attributes identified by Gandure (2009).

Table 5: Key attributes of social protection programmes

Attribute	Explanation
Predictability	Beneficiaries should know when to expect services or access benefits
Consistency	There should be certainty that the services or benefits will be provided
Transparency	The criteria used to select beneficiaries should be clear and understandable
Sustainability	The benefits should have long lasting effects
Quality	The services or benefits should meet the identified needs

Source: Gandure (2009)

When analysing social protection programmes, one has to pay particular attention to these key attributes as success of any social protection intervention strategy hinges on them. It is from these attributes that social protection programmes draw their legitimacy and acceptance by the public in general and the beneficiaries in particular.

3.8.4 Social protection mechanisms

African governments have been spending substantial and increasing amounts of resources on health and education in an effort to make these public services accessible to the poor and vulnerable who usually do not have any form of social security. Countries that fail to address social exclusion and related challenges are likely to face social as well as political unrest. In order to prevent social exclusion and to stimulate economic innovation and growth there is an urgent need to revive the values of social justice and solidarity (Euzeby 2012:86). With many people living outside formal employment, informal social security becomes the major source of social protection. It contributes significantly to the well-being of *humankind* even in modern day communities as it has become a replacement of formal social security.

Decker and Olivier (2003) cited in Kaseke (2013:2) define informal social security “as (a) the provision of support (in the form of monetary transfers, benefits in kind, services and facilities) to members of society, households and individuals (b) through collective means (including non-governmental, semi-formal, community and traditional arrangements) with or without public intervention (c) to maintain a living standard of human dignity by meeting basic needs (d) and to protect against low or declining living standards (e) arising from a number of basic risks, contingencies and needs”.

It should be noted that the world over; informal social security is on the rise. Oduro (2010) argues that informal social security has emerged due to the absence effective formal social security. In most cases it is either weak or non-existent. Devereux and Sabates-Wheeler (2004) categorise social protection into four dimensions of social protection, that is, protective, preventive, promotive and transformative social protection. These social protection mechanisms are presented in detail in Table 6 below.

Table 6: Categories of social protection mechanisms

Category	Purpose	Type of programme
Protective	<i>To provide relief from deprivation</i> These are financed out of the tax base with donor support and through NGO projects	Social assistance Social welfare Food aid Food for work/cash for work Free access to health / education
Preventive	<i>To avert deprivation</i> These deal directly with poverty alleviation and include people have fallen or might fall into poverty and may need support to help them manage their livelihood risks	Social insurance Pensions Savings clubs / burial societies Risk diversification (income / crops)
Promotive	<i>To enhance income and capabilities</i> This is achieved through a range of livelihood enhancing programmes	Input subsidies Micro-credit Starter packs School feeding schemes
Transformative	<i>To address social equity and exclusion</i> This is achieved through changes in policy, laws, budgetary allocations and redistributive measures	Regulatory changes Enforcement of rights Sensitisation campaigns

Source: Devereux and Sabates-Wheeler (2004)

According to Devereux and Sabates-Wheeler (2004), the different dimensions of social protection seek to provide social protection cover ranging from providing relief from deprivation to addressing social equity and exclusion. Each of the dimensions can be addressed through the use of different types of social protection programmes. It is important to note that each category has a set of unique programmes relevant to the purpose it seeks to achieve.

3.8.5 Dimensions of social security systems

Basically social security has two broad dimensions, namely, formal and informal social security. This means that social security can be provided in two forms: formal and informal systems. Formal social security systems refer to the conventional social security programmes such as pension schemes, health insurance and workers' compensation schemes. These formal schemes are either contributory or non-contributory but both are formal in that the former is applicable to people in formal employment while the latter is financed by government through social welfare programmes. There is a range of social security intervention strategies. However, the major social security strategies used in Africa to meet the people's social security needs are: social insurance, social assistance, social allowances,

mandatory public savings (national provident funds) and employee liability (Dixon 1999:20-24).

Although these strategies differ from country to country they are the most common ones. According to Mupedziswa and Ntseane (2013:85), formal social protection initiatives are based on statutory arrangements provided by the state through policies and legislation. Cook *et al.* (2003:38) point out that “The principal role of government in social protection is generally through sectoral policies (including health, education, and welfare) and through direct provision of social assistance”.

Basically there are four major forms of formal social security: social assistance, social insurance, social allowances and provident funds. However, provident funds which are designed to provide for the lump sum retirement benefits do not meet the objectives of social security as defined by the ILO in that the lump sum may be exhausted within a short period of time leaving the beneficiary without any social protection (Kaseke 1997:41).

In Thailand the social security law requires the State, employers as well as the employees to all make contributions towards formal social security schemes. It is important therefore to note that formal social security schemes are mandatory for the people in formal employment. However, governments should not rely solely on contributory schemes in the fight poverty. Bailey and Turner (2002:112) argue that, in general, African social security systems are ineffective both in the percentage of the workforce covered and in the level of protection they provide even for the small minority of workers they cover. Social assistance is yet another instrument that can be used for poverty reduction. South Africa, for example, uses social assistance to reduce poverty among vulnerable groups without the means to support themselves (Kaseke 2010:163). In Uganda formal and informal social security systems have been put in place to address different contingencies described in Table 7 below.

Table 7: Social security arrangements and contingencies addressed

Social security	Contingency
Formal social security funds - National Social Security Fund (NSSF) and Pensions Fund	Retirement (loss of employment)
Semi-formal community membership groups	Death of family members; taking care of the sick; funeral requirements; school fees; organising functions like weddings, baptism, graduation; food shortages; capital to start or expand business; seasonal demands for (agricultural) labour
Kinship-based solidarity groups	Food shortage; funeral requirements; organising social functions; taking the sick to hospital
Village residents' mutual assistance groups	Sudden unanticipated family and community emergencies; funeral requirements; organising functions

Source: Kasente et al. (2002:167)

Table 7 shows that social security in Uganda ranges from formal to informal social security arrangements. According to Kasente *et al.* (2002), social security should not be left to government alone. Local communities should also participate in the provision of social security to vulnerable groups in their midst. Table 7 shows that some contingencies such as taking care of the sick can be addressed through traditional social security arrangements hence there is a need to promote both formal and informal social security intervention strategies.

It should be noted that informal social security systems revolve around flexible informal social security arrangements by individual households, families or local communities towards poverty alleviation. Informal social security arrangements involve locally arranged social protection measures that are predicated on people's cultural beliefs, norms and values such as *ubuntu*, solidarity and reciprocity (Mupedziswa and Ntseane 2013:85). Other values synonymous with African traditional societies are values of empathy and of love and kindness. The informal sector is the hardest hit during times of economic recessions, because it constitutes the most vulnerable group of citizens in any country hence extending social

security cover to the informal sector should be prioritised. Lund (2012:12) argues that the informal economy is large in most developing countries where formal social security schemes have experienced limited successes. These social security strategies have had limited success owing to a number of reasons and constraints. According to Devereux (2013:13), imported European models of social security strategies have failed to recognise that the economic and social structures of African countries are fundamentally different from those of Europe and as a result they have failed to adequately cover the actual social protection needs of local communities. In the absence of an alternative model best suited for Africa there is a need for the formal social security schemes to be supplemented by traditional social security arrangements. Table 8 below highlights the principles and management of existing social security arrangements in Uganda.

Table 8: Principles and management of existing social security arrangements

Social security Structure	Principles type	Management characteristics
Formal social security funds (NSSF & Pension)	Compulsory savings by employee; providing economic protection on termination of employment	Established by an Act of Parliament; managed by government
Semi-formal membership community groups	Pooling together monthly contributions of an agreed amount of money and food during the harvest season; optional membership; addressing specific contingencies as agreed by members	Management structure with leaders elected and regulations developed by members and recognised by local councils; regulations enforced by members with sanctions agreed by members
Kinship-based solidarity groups	Solidarity and an obligation to care for family members and relatives in times of need. Reciprocity: those faced with contingencies expect support from their kin	An informal arrangement with societal sanctions for those who fail to meet their obligations (this is becoming in effective)
Village residents' mutual assistance group committee	Risk sharing through pooling resources; reciprocal mutual assistance	Cooperation enforced through sanctions elected against non-compliance. An elected committee of men and women in the village allocate tasks; a written constitution and regulations spell out the contributions and obligations of all adult village members.

Source: Kasente et al. (2002:175)

According to Table 8, formal social security is mandatory and operates under a legal framework established by an Act of Parliament whereas semi-formal social security arrangements are governed by regulations developed by the members themselves. The kinship-based solidarity groups as well as the village residents' mutual assistance group committees are based on solidarity and reciprocal mutual assistance. Traditional social security arrangements require the cooperation of individual group members and can be enforced through sanctions elected against no-compliance.

The use of both formal and non formal social security systems strives to save the whole country. However, according to Kasente *et al.* (2002:176-7), these social security arrangements are only accessed by a small percentage of the urban population while non-social security arrangements serve most people in districts in the countryside. The design, implementation and management of social security systems should be decentralised so that they are within the reach of the most deserving communities. Decisions made and implemented closest to the people who are affected should be more responsive to their needs (Cook *et al.* 2003:36).

3.8.6 Ideological implications of social security

There is an interface between a country's ideological persuasion and the nature of social security the country would have to adopt. The political philosophy of the country influences the type of interventions a government would have to pursue in order to alleviate the suffering of its people. Barrientos *et al.* (2013:56) argue that "the main stimulus to the growth of social assistance in Brazil and South Africa has come from political change and democratisation". Some countries attach more importance to the welfare of people than other countries would do under similar circumstances hence the magnitude of intervention strategies always differ. In the United Kingdom, for example, the introduction of the welfare state was largely influenced by the activities and policies of the social democrats who view the welfare state as the cement that holds society together (Moore 2002:23). Even at the individual level, some view social security as purely income maintenance while others appear to view it as a means of facilitating the creation of a just and egalitarian society. Barrientos *et al.* (2013:57) conclude that the quality of the political process is influential in determining the reach, orientation and objectives of social assistance.

Critics of social protection intervention strategies argue that social assistance would promote the so-called dependency syndrome, because able-bodied adults would prefer free support from the State to being self-reliant (Devereux 2013:17). However, the examples of Ethiopian farmers who were said to have abandoned farming in anticipation of receiving free food and that of South African young women who were described as deliberately falling pregnant so that they are entitled to receive the Child Support Grant have been challenged by proponents of social security. They argue strongly that the assertion has not been corroborated by scientific research. If anything, studies conducted on both scenarios have shown that there

has been no empirical evidence in support of the dependency syndrome (*ibid.*). Nevertheless, the liberal ideology holds that one is responsible for one's destiny. They subscribe to the notion that satisfaction of needs should be achieved through the market economy and one's immediate family. State intervention has to be minimal and only after the two has failed completed to address the challenges. It is a result of different ideological perspectives that the role of government in extending social security differs from state to state. Some governments believe in limited intervention while others feel obliged to achieve universal social security coverage.

3.9 SOCIAL SECURITY AND DEVELOPMENT

One can argue that the African models of social security are more or less the same. The extent to which these programmes have contributed towards national development should be a topic worth discussing, especially coming from a perspective where Africa's common challenges are contextualised. According to Ditch (1999:41), one of the reasons for implementing social security policies is to achieve equity through the redistribution of financial resources among groups of the population. It should be noted that funds collected through taxation are allocated to people on the basis of the rules and regulations governing social security programmes. For one to be entitled to social assistance one has to go through means-testing.

National development does not take place in a vacuum. A country needs human resources with the capacity to initiate and administer development initiatives. The human factor is an essential component of the resources required for national development. The issue of social inclusivity is central. In broad terms, social inclusivity refers to a total involvement of members of society in social protection policies and programmes. Thus, social exclusion exposes the poor to vulnerability factors such as economic shocks and natural disasters. Citizens that are both in the formal and informal sectors should be included in either social assistance and social insurance programmes. In Uganda, as in many other African countries, a larger percentage of the population lives in the countryside. A small percentage of the population is formally employed. The biggest challenge is the provision of basic education. Inevitably due to lack of funds there is a high dropout rate.

Some governments have taken the initiative to provide social protection to the elderly by providing grants as a way of reducing risk and vulnerability among the senior citizens. The notion is based on the assumption that these senior citizens are not only vulnerable but that they are also heading households. Therefore it is highly likely that the extended families also benefit directly or indirectly from these funds as the elderly use some of the funds to invest in the younger generation, notably grandchildren. Apart from the elderly, other members of society also benefit in a number of ways. The money transferred through the elderly people in the form of grants is invested back into local communities thereby promoting local businesses and economic growth.

Access to social services such as health care and education plays a crucial role in social inclusion and empowerment. The provision of such social services equips the poor and vulnerable with the skills and capabilities to fully participate in political, economic, social and cultural life. According to UNICEF (1999:13), education is vital in combating poverty and promoting human rights and democracy. It can be noted that much of Africa's social security strategies is largely preventive in nature when one looks at social assistance as an intervention strategy. For instance, there has to be a drought first for "food-for-work" programmes in countries like Rwanda and Zimbabwe to be activated.

3.9.1 Social assistance

Social assistance is a form of social security which provides social assistance to those who lack the means to support themselves and their dependants in cash or in kind. As already mentioned in the preceding paragraphs, old age grants have gone a long way towards national development. This has been one of the most efficient and effective social assistance tools to reach to the majority poor in the marginalised parts of many African countries. Kaseke (2014:160) observes that South Africa has one of the most "comprehensive social assistance systems in southern Africa". In the South African case, elderly people receive R1 010 old-age pension; per month; primary child caregivers are entitled to R240 per month as child support grant; while foster parents receive a foster care grant of R690 per month. The disabled are entitled to a disability grant (R1 010 per month) while the needy also receive food parcels worth R500 per month for a period of three months (Kaseke 2014:161).

In most societies the elderly are usually neglected and discriminated against, yet they are the most responsible, loving and compassionate citizens. Through the provision of grants, they develop a sense of acceptability which is necessary for reintegration into society. The old age funds have been heavily invested on the young - who are the future human resources for any progressive nation. This has been done through provision of food, payment of fees and re-capacitation of households' incomes and productivity through small scale trading among other things. Cash transfer programmes have also played a major role in redressing and closing the gap on inequality by targeting and financially uplifting the disadvantaged members of the society. The objective of social assistance is to alleviate poverty through, among other things, the provision of minimum income support.

As already mentioned in the case of Uganda, old age grants have gone a long way towards national development. This has been one of the most efficient and effective social assistance tools to reach the majority of the poor in many parts of Africa. In many societies, elderly people are usually neglected and discriminated against, yet they are the most responsible, loving and compassionate citizens. By giving them grants, a sense of acceptability is reborn and therefore they can be reintegrated into society. With the HIV/AIDS pandemic taking a toll on human life, many children have been left in the care of their grandparents. The old age funds have been heavily invested in the younger generation and these are the people who will spearhead national development in the future. The elderly have been looking after their orphaned grandchildren by providing them with food, payment of fees and health care. They capacitate the young through this cash transfer programme. In this regard it can be concluded that social protection has also played a major role in redressing inequality by targeting the disadvantaged members of society.

3.9.2 Social insurance

Social insurance is a form of social security designed to protect income earners and their families against loss of income as a result of exposure to risks. The aim of social insurance is to achieve a reasonable level of income maintenance. However, it is widely criticised for excluding the majority that is not formally employed. It can be noted that many families have benefited from these social insurance programmes. When a breadwinner passes away the widows, widowers or the orphans will receive the benefits. It should be noted that access to these funds by the helpless orphans, widows and widowers has an effect on national

development. Some of the direct beneficiaries are inevitably the ones who are excluded from social insurance policies largely, because they are self-employed, unemployed or informally employed. The researcher contends that social insurance plays an important role in poverty alleviation.

3.9.3 Social allowances

Social allowances constitute another form of social security in that they are paid to designated categories that are exposed to exceptional need such as children, elderly people, children and people with disabilities. These categories qualify for social allowance because of their vulnerability to economic shocks. The objective of social allowances stems from the need to compensate indigent people against vulnerability. It should be noted that disability does not mean inability hence there is a need to assist such people realise their full potential. Social allowances are financed by government and they are not means-tested. Any person falling under the designated categories is entitled to social allowances regardless of their socio-economic standing in life.

3.9.4 Social security and gender

Culturally, women never used to be accorded the respect, dignity and recognition they deserve. Having noted that, many African governments have made some startling interventions to educate societies on gender equality. Women empowerment programmes have been launched and in some instances national ministries have been launched to address issues affecting women at different levels of the social strata. Various platforms have been created to cater for the unique needs of women. One can argue that, like elderly people, women in the context of the African society are considered caring and compassionate by nature; they actively protect and take care of extended family members. Uplifting women has multiple benefits to the societies they live in, especially if afforded equal opportunities in employment and positions of national authority where they would have some influence on social policy formulation and implementation.

3.9.5 Social security and HIV

The HIV/AIDS scourge has to a large extent claimed the majority of the active population throughout Africa especially in sub-Saharan Africa. Credit should however go to some government initiatives that were put forward to fight stigma and discrimination and huge amounts have been invested in the acquisition of ARVs. Infection rates have been drastically reduced. This has led to the preservation of the working population across Africa that could have been destroyed if governments had not attended to the problem. Many who are benefiting from the ARV programmes are quite healthy. Some of them are equipped with skills and expertise in different professional disciplines relevant to national development.

Government intervention in health care for the poor especially in deadly diseases such as HIV is key to national development in that the marginally poor are the ones mostly affected and therefore in need of prompt government assistance. According to Kaseke (2014:161), in South Africa poor people receive free medical care at public institutions so, in principle, no one can be denied treatment at public facilities because of their inability to pay. In other developing countries, such as Botswana, the primary threats to development include poverty, unemployment and diseases such as HIV and AIDS (Mupedziswa and Ntseane 2013:87).

3.9.6 Child protection against malnutrition

Some governments in Africa have active and well organised child feeding and nutrition programmes that are conducted in clinics, hospitals and schools. Malnutrition in children is one of the biggest concerns with far reaching consequences in every country. Research has shown that malnutrition if not combated affects the cognitive abilities of children and the effects go with them to adulthood. Therefore, tackling malnutrition problems that affect vulnerable children would greatly help to nurture a healthy and productive workforce for the years to come. It should be borne in mind that many social security measures have the potential to contribute to a strong economy by improving the health and education of the population (MacDonald 1998:1).

3.9.7 Investments in agriculture

African countries tend to have an agro-based economy. Thus, an attempt should be made to enhance agricultural productivity by supporting the sector. Many peasant farmers have benefited from an agricultural input scheme from their respective governments. Such schemes play an integral part in promoting national development since agricultural produce plays an important role in food security and boosts exports that in turn contribute to a positive balance of payments. Some countries do not only provide material resources but also provide expert assistance and training to small scale farmers. One may also want to draw some lessons from the once giant Gezira irrigation scheme in Sudan. They set up the necessary infrastructure such as dams and irrigation canals and provided land and training to prospective farmers who were also provided with farming implements and other input. It represented a collectivised form of agricultural system where resources were collectively shared and productivity was high. This scheme became one of the sources of input to the manufacturing sector and also contributed to the country's export commodities. Through such programmes there was massive formalised employment creation.

3.10 SOCIAL SECURITY IN BRAZIL

3.10.1 Historical background of social security in Brazil

Social security has become a universal phenomenon that requires the attention of every government the world over. Government policies must protect the poor and vulnerable members of society against all forms of economic shock. Brazil has made concerted efforts to cover the entire population against social insecurity. Tremendous achievements have been noted in the Brazilian social security initiatives. It should be every government's wish to achieve national development and improve the lives of the general populace but, to achieve this, the people especially the poor and rural communities must also enjoy high levels of social protection. A government cannot talk about development when its people's future is insecure due to social insecurity. When poverty is rife in a country the poor will have inadequate resources for the purchase of medication when they are ill. With social protection measures in place the adversity of the challenges of limited resources is minimised and chances of pursuing the developmental agenda enhanced.

Brazil is a developing country found in Latin America. Like other countries in the world, Brazil has been very active in terms of its initiatives to alleviate poverty and cushioning its citizenry against economic shock. Brazil has taken steps to mitigate the effects of social insecurity. Human rights in general and the right to social security in particular are some of the guiding principles and ideals informing the Brazilian Federal Government on social security issues. The historical experience of Brazil in structuring its social security systems dates back to the 1930s (Delgado 2012:5). During the era of the military regime there was one social protection initiative aimed at protecting the farming community. It was a non-contributory social assistance known as the Fund for Social Security and Assistance to Rural Workers (*ibid.*).

Initially social insurance measures in Brazil were meant to provide cover to the military and the civil service only. It was not until 1923 that the first law was passed granting pensions and benefits to certain private sector employees such as the railroad workers (Oliveira and Betrao 2001:101). Although the initiatives were fragmented at first, with the passage of time they became consolidated and wider in terms of coverage and scope of benefits offered.

According to De Oliveira and Beltrao (2001:101), it was only in 1994, after 14 years of debate in Congress that a social security organic law was approved, unifying benefit and financing schemes among the various institutes. However, it was not long before these institutes were replaced by the newly established National Social Security Insurance Institute. The transformation of individual institutes into a more comprehensive establishment administering the country's social security systems bears testimony to the Federal Government's commitment to improve the well-being of all Brazilians through comprehensive social security schemes incorporating the entire population. It is important to note that the Brazilian Government kept on transforming and restructuring the social security system as a response to new challenges emanating from Brazilian industrialisation and the prevailing political-economic dynamism of the Brazilian political landscape.

For about 20 years, Brazil was under military rule and the 1988 Federal Constitution marked the return to democracy. The commitment to extend social security coverage in the 1988 Constitution led to social security reforms and the expansion of two non-contributory pension schemes (Barrientos *et al.* 2013:57). The Constitution provided for universal social security coverage. The goal of Brazil's Federal Constitution was the establishment of a broad social

protection system that would harmoniously coordinate contributory, non-contributory and target policies (ILO 2010). According to the report, Brazil's social security system demonstrated great capacity to absorb and mitigate the social impact of the recent international and financial crisis. In terms of the implementation of the various social security schemes, the Brazilian Government opted for a gradual implementation process. The gradual implementation process of the provisions of the Federal Constitution resulted in the creation of a credible and extensive social security protection system. It achieved a high degree of social inclusion.

Having the right to social security enshrined in the Federal Constitution on its own demonstrates the Government's political commitment to making social security a constitutional right for every Brazilian citizen. Through its social security policy, Brazil seeks to achieve stability, eradicate poverty and improve income distribution. Well implemented and properly managed social security schemes have contributed to the transformation of the lives of most Brazilians. However, it is important to note that constitutional recognition of social assistance entitlements in Brazil can be both advantageous and disadvantageous. It can protect non-contributory pension provision from government discretion but it can also prevent innovation and change in provision (Barrientos *et al.* (2013:61).

3.10.2 Pillars for social protection in Brazil

Brazil has been searching for universal social protection for a long time. Social inclusiveness cannot be achieved overnight. This is shown by the numerous reforms undertaken over the years by the Federal Government in order to establish a universal social protection policy. The Brazilian social security system is structured on three social protection pillars. The three pillars seek to enable the Brazilian social security policy to encompass the whole spectrum of the Brazilian population demographics in terms of social protection interventions. The people face unique and diverse challenges, hence the need for multiple social security intervention mechanisms. The three pillars that constitute the country's social protection strategies are the social insurance policy, the social assistance policy and the health policy.

3.10.3 Social insurance policy

Social insurance policy is compulsory and as a result it requires compulsory affiliation. The social insurance policy covers individuals in old age, people with disabilities and survivors. Protection is also extended to pregnant women going on maternity leave and to unemployed citizens. Dependants of those who are detained are also covered under the social insurance policy. In terms of contributions, there was a tripartite arrangement involving the State, the employer and the employee. However, the State's involvement is waning due to budget constraints leaving the other two actively involved in making contributions towards social insurance.

3.10.4 Social assistance policy

Social assistance policy is non-contributory in nature. It is wholly funded by the State. It therefore has the capacity to ensure universal coverage of the Brazilian population. The benefits provided by the State under social assistance protect vulnerable groups against risks faced in life. They are availed by Government in order to avert hunger and starvation through poverty alleviation among the Brazilian populace. Some of the benefits provided include pension schemes for the elderly and the disabled who are vulnerable to socio-economic challenges as a result of limited resources. Thus, people with insufficient resources to sustain their livelihoods are incorporated into the social security schemes falling under the social assistance policy. Owing to the social assistance provisions stipulated in the Brazilian Constitution, social assistance has been very dynamic in terms of spreading social security coverage to include new population groups that had initially been left out. Domestic workers are allocated a "work card" that makes it possible to allocate benefits to workers and employers are encouraged through tax incentives to cooperate in ensuring that their domestic employees have such cards (Lund 2012:26).

3.10.5 Health policy

Inability to access medication is a threat to human life. The fight against poverty and vulnerability cannot be won unless the poor can also access health facilities. National development becomes elusive if the people are not fit and strong enough to participate in developmental programmes and projects. It is therefore important that the people must be

protected against chronic diseases. The health policy was crafted to help the people overcome health challenges they may face in life by having access to medication. With this in mind, the Federal Government ensured that access to medication is guaranteed for the entire population through the introduction of a comprehensive health policy. By extending access to health facilities to the marginalised members of society, the Federal Government was also promoting the principles of equality and equitable distribution of resources and opportunities. The health policy is embodied in the Unified Health System.

It is important to note that the Brazilian social security policy was crafted to cover the entire population against all risks under the ILO Social Security (Minimum Standards) Convention (No. 102) of 1952. It is for this reason that Brazil's social security policy has been viewed as a successful endeavour. It has managed to incorporate both the formal and informal sectors of the Brazilian economy. All employees, the self-employed and the employers in Brazil are required to make contributions to the social security system. Brazil is in consequence moving towards universal social protection coverage. Measures such as the Simplified Social Security Plan and the self-employed micro-entrepreneur adopted by Government produced good results. Simplified registration procedures, favourable tax treatment and contribution rates adapted to self-employed workers' ability to pay have contributed to the good results (Nagamine Costanzi, Duarte Barbosa, and Da Silva Bichara 2013:556).

3.10.6 Social Security systems in Brazil

Basically there three large types of social security systems in Brazil: the General Social Security System, the Civil Servants' Social Security System and the Supplementary Pensions. These social security systems have different structures and are managed differently.

The General Social Security System is a compulsory social security benefit system that is managed by the National Social Insurance Institute. It targets employers, wage employees, the self-employed and rural workers. In terms of retirement, the benefits are granted in line with the following criteria: For men and women in urban areas; they have to be 65 years and 60 years respectively while 60 years and 55 years would apply for men and women in rural areas respectively. However, retirements by contributions are pegged at 35 years for men and 30 years for women. The General Social Security System is managed as a public enterprise.

Civil servants in Brazil have their own social security system tailor-made to suit their unique needs and situation known as the Civil Servants' Social Security System. This system is compulsory in nature and it excludes from its membership public company employees. Compulsory retirement for both men and women is pegged at 70 years. The management system of the Civil Servants' Social Security System falls within the domain of public administration. It is of a public nature.

The other type of social security system common in Brazil is the Supplementary Pensions. Unlike the General Social Security System and the Civil Servants' Social Security System, the Supplementary Pensions scheme is a voluntary arrangement managed privately. The Supplementary Pensions scheme can be entered into separately to augment either the General Social Security System or the Civil Servants' Social Security System. The most exciting thing about Brazil's social security system is that it is well supported by the Federal Constitution. Equally exciting and unique about Brazil's social security is its portability. Portability of benefits is not only confined to retaining one's benefits after changing jobs locally. It goes beyond that. Expatriate workers are obligated to contribute and upon returning to their home countries their previous contributions while in Brazil may be taken into account when calculating individual benefits depending on whether one's country of employment had ratified the arrangement with the Brazilian Government.

3.11 SOCIAL SECURITY IN TANZANIA

Tanzania, like Zimbabwe, is a former colony of Britain. The two countries share similar colonial and post-colonial experiences. During the liberation war, Zimbabwe had training camps in Tanzania. During this period the leadership learnt a lot of skills and approaches to deal with political, social and economic injustices of the colonial administration. It is for this reason that Tanzania has been identified as one of the countries to be used to benchmark Zimbabwe's social security systems. The two countries are also members of the AU, SDC and COMESA to mention only a few organisations. These regional organisations among other things seek to advance the social well-being of African communities.

3.11.1 Tanzania's social security system

According to Mchomvu *et al.* (2002), social security systems in Tanzania fall into two categories: the formal and informal social security arrangements. On the one hand, formal social security systems refer to the conventional social security programmes such as pension schemes, health insurance and workers' compensation schemes. On the other hand, non-formal or informal social security systems include macroeconomic policies and programmes to promote equitable economic growth and employment, investment in and the development of social infrastructure and specialised programmes for alleviating poverty and traditional social security systems and practice (*ibid.*).

Contributory social security coverage has failed to provide coverage to the entire population as anticipated at the policy adoption stage. Only a small percentage of those with standard employment in the public or private sector have been covered. Amarante and Perazzo (2013:559) observe that increasing attention is being given to the extension of social protection to self-employed workers since they are excluded from the contribution based systems originally designed for wage employees. Nevertheless, incorporating the informal sector has proved to be a major challenge in most countries. Resultantly, the informal sector emerged to fill the unemployment gap.

According to the Tanzanian Ministry of Labour, Youth Development and Sports (2003), Tanzania like many other developing countries has a strong informal and traditional social systems built on family or community support. The family and community support individuals in need during times of famine, disease and old age. However, the role of the extended families as well as communities in this regard has been disturbed by the HIV/AIDS pandemic. Another contributory factor to the disintegration of the family based social security has been the economic reforms. If anything economic reforms in Tanzania have led to the birth of self-help groupings such as *Viwanda na Abiashara Ndongondo* (VIBINDO) and United Medical Aid Schemes in Dar es Salaam (UMASIDA).

It is important to first have an appreciation of the background to the adoption of formal social security systems by African countries given their colonial experiences. Devereux (2013:14) notes that social protection secures the cultural and social integrity of *humankind* and/or society.

According to Bossert (1987) as cited in Mchomvu *et al.* (2002:22) formal social security systems in Tanzania are organised according to three major principles and these are: social insurance, public support and social assistance. Other principles include the principle of obliging an employee to grant security and the principle of compulsory saving. Most of the social security schemes were borrowed from the colonial master. Devereux (2013:13) argues that the current social protection policy agenda in most African countries is not indigenous but has been largely imported hence it fails to recognise that economic and social structures of African countries are fundamentally different from those of Europe. To date, Tanzania has a number of social security policies put in place to meet the social protection needs of the Tanzanian people and these include security against illness, occupational accidents disability and diseases. While the National Social Security Fund in Tanzania provides similar social security schemes to those offered in Zimbabwe, Tanzania has gone further to accommodate women and the self-employed members of the community (Mngumi 2001:6). Although social protection is available to the informal sector, it is uncoordinated and fragmented to the extent that some Tanzanian communities find it difficult to access the much needed social protection.

3.12 SOCIAL SECURITY IN SCANDINAVIAN COUNTRIES

The history of the Scandinavian states can be traced from its early beginnings in the late nineteenth century to the present day. This section outlines the development of social security within the Scandinavian region. Particular attention is paid to the widely adopted principle of universalism in the region. The construction of the welfare state has been gradual and a continuous balancing act between stimulating economic development and promoting social justice. The Scandinavian countries also referred to as the Nordic countries, share many common traits such as open economy, general welfare states and highly organised markets. They are well known for their welfare programmes. Walwei (2001:20) argues that high labour costs and/or high business taxes to fund social security are potential obstacles to investment unless the economy is productive enough to make the risk worthwhile. In other words there should be adequate benefits to offset the costs. The success of their social security system is based on political consensus and massive public funding. Suffice it to suggest that successive governments over the years have demonstrated their commitment to improving the welfare of their people.

3.12.1 The Scandinavian region

Owing to the intertwined history of the Nordic geographical area and the subsequent common cultural patterns, the concept of Scandinavia is often used in a broad sense to include Denmark, Iceland, Norway and Sweden (Stein, Kuhnle and Sven 2004:2). The area is characterised by a huge expanse of land with a considerably low population density as compared to the rest of Europe. The Scandinavian countries have a small population but they have developed distinctive cultural and social patterns that define their unique way of life as welfare states. Their social welfare systems revolve around local communities characterised by local networks.

3.12.2 The Nordic social security model

The Scandinavian welfare states are engrossed in a shared political goal of promoting solid social cohesion. The Nordic social model is distinguished by the universal nature of its welfare provision, which is based on the core values of equal opportunities, social cohesion and universal social security. The model promotes social rights. Every person has equal access to social and health services and education. Although there are significant variances among the Nordic countries, they all share some common traits. In an attempt to classify welfare states into meaningful typologies, all Scandinavian (Nordic) countries end up in the same category, but with varying labels: “social democratic”, “Scandinavian”, “Nordic”, “Protestant social democratic”, “non-right hegemony”, and so on (Arts and Gelissen 2002).

Research has shown that the social legislation is solidaristic and universalistic in nature. They support the creation of a "universalist" welfare state that is aimed at promoting universal social security coverage, basic human rights and enhancing individual autonomy. Economic stabilisation was also a major priority in order to achieve the social well-being of the Scandinavian people. The Nordic model is unique in that it places emphasis on labour force participation in social welfare programmes. It also prioritises the recruitment of women and the working of couples.

The Scandinavian region was largely agrarian in the pre-industrial revolution era and was characterised by peasant proprietorship, a process that was widely known as individualisation of agriculture. The rise of independent farmers, leading to the establishment of peasant

political parties all over Scandinavia during the first two decades of the twentieth century may be seen as one of the factors that were conducive to developing ample support for the principle of universalism (Kuhnle and Hort 2004). As a result of the agrarian revolution in the twentieth century, commercialisation of agriculture took place leading to the emergence of market economy and subsequently industrialisation. However, the economies of Scandinavian countries remained widely agrarian; hence much of the pressure for social change has been brought forward through agriculturalists. Cities have never been overcrowded with slums, and the exploitation of the industrial labour force never reached the magnitude it did in capitalist cities (Pollard 1981:233). Scandinavian countries institutionalised universal social security. However, it is important to note that economic growth never took place at the expense of welfare programmes.

The high employment level is the most remarkable aspect of the Scandinavian model. According to Becker (2007:42), Scandinavian countries are distinctive due to the following:

- Active welfare state which prioritises job creation and the provision of social security;
- Low social inequality and poverty;
- Corporatism which makes it possible to coordinate economic and social objectives; and
- Strong social democratic tradition and unionisation.

These distinctive features of the Scandinavian countries are the secret behind the generally successful Nordic welfare model. The relationship between the state and the people can be considered as a close and positive one (Alestalo, Hort and Kuhnle 2009:2). Nordic countries believe in universal social protection. The principle of universal social rights is extended to the whole population. Female employment is high in Scandinavian countries with the majority of them working in the public sector. The Nordic countries promote the dual-earner family whereby both partners are encouraged to work. Gender equality is keenly observed in Nordic countries. The employment-centred welfare state is supported by social benefits and a tax policy based on principles of equality of condition (Becker 2007:44).

3.12.3 Early social policies

The beginning of the modern Scandinavian welfare state can be traced to the last decades of the nineteenth century. This development was generally associated with growing industrialisation. Social insurance laws were passed throughout the Nordic countries. It is worth noting that the first major social insurance laws were passed at about the same time, in the course of just three years (1891–1994), in Denmark, Norway and Sweden. The first social insurance laws served different purposes in these countries, and different institutional solutions were found (Kuhnle 1996:233). Several social insurance or income maintenance laws were passed in Denmark, Norway and Sweden.

The shift from a poor law relief to that of social insurance reflects a dramatic and significant shift towards public responsibility for specific types of risks and personal misfortunes. Though the principle of universality was generally adopted and widely applicable in nature, some commentators argue that some of the schemes were not all encompassing in nature but rather selective. For instance the unemployed insurance had initially been voluntary in most Nordic countries until it was made compulsory in Norway in 1938. Accident insurance law in Norway and old age pension law both targeted certain sections of the society.

3.12.4 Changes in perspective on social assistance

The following discussion looks at the changes that took place from 1950 to the present day and the debate focuses on four mainstream areas, namely, demographic, economic, political and legal. The following table summarises the main focal areas under different situations in different time periods.

Table 9: Structure of demographic, economic and political changes, 1950-1990

	1950-1970	1970-90	1990-
Demography	Large middle-aged group	Large elderly group	Large elderly group, increased middle-aged group
Economy	Strong growth	Economic justice	Market and competition
Politics	Political democracy	Solidarity democracy	Civic democracy
Law	Rule-of-law state	Welfare state	Service state

Source: Westehall (2005:4)

Table 9 shows a gradual change over the years in terms of social assistance. The changes were a result of demographic, economic, political and legal changes. In the 1950s, aid was shifted from being regarded as charity to becoming a legal right that belonged to the individual and had to be properly administered by the State. This period had a strong middle-aged group which at the same time was defined by vigorous economic growth, participation in decision-making and political democracy. The government has insured that rapid economic growth does not prejudice social justice and social rights. From the 1970s onwards, the Scandinavian States faced a challenge of an ageing population. Solidarity, democracy and the economic justice criteria of the welfare State marked the politics, the economy and the law during 1970s and 80s (Westehall 2005:12). The economic culture was more inclined to the idea of economic justice rather than to expansion as in the preceding decades. The continued increase in an ageing population in the period from 1990 onwards brought with it a new phenomenon, i.e., civic democracy. These ideas meant that the possibility of a material appeal diminished and the social assistance was formalised by a creation of a national norm while it had different applications for different categories (State Public Report 1993:30).

3.12.5 Lessons from the (desktop) case studies

A few lessons can be learnt from the Scandinavian experiences in developing a sound social security system that has become a model for other countries. The scope of social planning that included the establishment and development of social security, health and educational systems was a result of a sound democratic political system during the beginning of the twentieth century. Social security was hinged on balancing economic goals and social justice. Scandinavian countries were widely egalitarian before the agrarian and industrial revolutions

and were therefore less tolerant of social inequality and poverty than many of the developed countries. Early developments and support programmes ensured sustainable and successful economic growth through rapid industrialisation and modernisation of the economy of some Nordic nations. So it can be concluded that social security provision requires political commitment. Social security policies have the potential to either make or break countries. It can also be noted that all Scandinavian countries developed their welfare states gradually as these programmes became more legalised on a large scale.

One special lesson involves organising a social security system in such a way that it provides incentives to work. That way the contribution based social insurance is bound to yield positive results. Public policies should be aligned with the political and social preferences that are built by culture, traditions, technological developments and social structures. Economic security plays a vital role of limiting employees' resistance to change, thus avoiding class struggles within a society.

The globalised world has seen its own share of challenges and benefits. It is important to be constantly sensitive to global trends on socio-economic factors that impact on welfare states. Sweden, for instance, initiated reforms on pension systems that combine work friendly aspects with a universal guarantee of income security at old age. The Swedish government devised a combined effort of status maintenance and poverty eradication in programming social welfare programmes. Scandinavian countries emphasise social services for children, the old and the sick. This phenomenon is both work friendly and family friendly. Government social policies can provide the basis for flexible solutions for families and workers in their efforts to achieve universal social security.

The Nordic states appear to have achieved an enviable balance between strong economic growth and generous welfare provisions, but they too face new pressures from globalisation. The Nordic welfare model is based on innovation, and it is flexible so can deal with new challenges. The region's ability to balance strong welfare schemes, high tax rates and economic growth has attracted interest from other parts of the world. Scandinavian countries have proven that a flexible economy and social security are not necessarily a contradiction. Nonetheless, one of the most criticised aspects of the Scandinavian model is the high public sector employment and the attendant costs (Becker 2007:46).

3.13 PROSPECTS OF SOCIAL SECURITY

According to Kaseke (1997:45), “social security systems in eastern and southern Africa do not meet some of the criteria set by the International Labour Organisation”. The ILO stipulates that people must feel secure under any social security scheme and this feeling of security is only possible if the social security schemes are reliable and provide benefits that are adequate (*ibid.*). In view of the fact that many social security schemes in Africa do not provide adequate benefits and coverage, Africa needs to transform its social security systems to enable them to cover all vulnerable groups. The challenges and constraints facing the continent are a result of changing global trends. What should be borne in mind is that even in Europe the transformation of social protection was a gradual process spreading over a long period.

The most important and promising development for Africa though is that researchers have been writing about the global perspective of social protection. With this comparative literature available to inform African governments on the prospects, challenges and constraints of social security, the foundation for improvements has already been laid. The fact that some governments in Africa have made social security a constitutional right enshrined in their national constitutions bears testimony to the importance being attached to social protection. According to Barrientos *et al.* (2013:65), the growth of social assistance in Brazil and South Africa has its roots in renewed social contract embedded in new constitutions redefining the right to social protection. Through the relevant institutions governments have embarked on public awareness campaigns. Globalisation has also facilitated social security reforms owing to unlimited information flow.

The informal sector has developed tailor-made social security systems suitable for their unique situations and, if these schemes are formalised and regulated, they have the potential to expand and help government move towards universal social security coverage. Undoubtedly, the formal sector has not been very successful in providing adequate social protection to African communities. Kasente, Asingwire, Banugire and Kyomuhendo (2002:180) observe that the prospects of improving social protection depend largely on support services targeting grassroots self-help community-based organisations. In line with this, there is a need for greater emphasis on involving local communities in organising and providing social protection for their people (Bailey and Turner 2002:113).

It is imperative that governments acknowledge the existence of this alternative informal social security arrangement which can ably complement formal social security schemes through appropriate legislations. Africa needs to protect the poor if national development is to be achieved. According to (Dhemba 1999:6), “poverty alleviation and its eventual elimination now occupy a central position on the development agenda of many developing countries, particularly in Africa, where poverty remains a pervasive problem”. According to Kaseke (2010:166), strengthening the social security system in South Africa depends largely on extending coverage to needy members of the community but the biggest challenge is how to extend social insurance coverage amid growing unemployment and the growth of informal employment.

3.14 CHALLENGES AND CONSTRAINTS OF SOCIAL SECURITY

While post-colonial governments have introduced various measures in a bid to widen the scope of social protection, achieving universal social protection remains a challenge in Africa. According to Von Braun, Hill, and Pandya-Lorch (2009:293), fiscal constraints constitute a major challenge to universal social protection given that social insurance requires a sound tax base which is generally absent in African countries. According to the studies carried out by Bossert (1987), Tungaraza (1988) and Wangwe and Tibandebage (1999) as cited in Mchomvu *et al.* (2002:25), formal social security schemes are not comprehensive in terms of the population and risks covered. In the case of Tanzania, formal social security schemes currently cover only 6% of the population and about 5% of the labour force. In terms of gender, the scheme covers more men than women given that men constitute the bulk of employees in the formal sector. This scenario clearly shows that formal social security schemes discriminate against those people working within the informal sector as well as women.

Bailey and Turner (2002:106) concur with this observation. They, however, also argue that, since Africa is one of the poorest continents, it is disturbing to note that most Africans are poor and the majority of the poor are found in sub-Saharan Africa. Nearly 75% of the labour force works outside the formal sector and are heavily dependent on agriculture. This makes it necessary to explore how these people are catered for within the existing social security arrangements. A greater proportion of the population is not employed and these constitute about 20% in developing countries. Von Braun *et al.* (2009:293) argue that social insurance is

one of the constraints that contributes to the rising informal sector. It acts as a disincentive for people to stay in formal employment thereby contributing to the “informalisation” of the economy.

In addition, Bailey and Turner (2002:106) highlight the impact of HIV/AIDS on social protection. Globally the number of people living with HIV/AIDS is approximately 34 million and of this figure 24.5 million live within nine sub-Saharan countries with a high HIV/AIDS prevalence and some of these countries are Botswana, Kenya, Lesotho, Malawi, Namibia, South Africa, Zambia, Swaziland and Zimbabwe (*ibid.*). Owing to the fact that the pandemic is affecting the working age, it is also destroying the economic base supporting social security.

By nature formal social security schemes tend to cater for those people employed in modern enterprises mostly located in urban areas. As a result, in most cases those people working in small rural based enterprises and domestic workers are not catered for. However, in some countries even those in formal employment are not willing to participate in contributory schemes. In Uganda, according to Kasente *et al.* (2002:169), some people resist contributing because they believe they will not reach the 55 years for their age benefits claims. The temptation for evasion and non-compliance is quite high under such circumstances. Chitambara (2010:7) adds that non-compliance by employers also creates social exclusion in social security.

The United States Social Security Administration (1999) as cited by Bailey and Turner (2002:107) notes that some countries have social security policies that are discriminatory in nature. Tanzania and Zimbabwe, for example, exclude domestic employees from their formal social security schemes, while Uganda excludes employees in firms with four workers or less from formal social security arrangements. Swaziland and other African countries exclude the self-employed from formal social security schemes (*ibid.*). It can therefore be concluded that formal social security programmes are not well suited for developing countries, because most workers are not waged employees. They rely heavily on small pay-outs from subsistence agriculture.

Turner and Lichtenstein (2002:118) observe that while social security coverage tends to be higher in the Middle East than it is in Africa and Asia, countries in the region generally do

not cover all workers within the structure of social security law. Social exclusion has become a global challenge requiring a multisectoral approach. However, there is a need to take into account that dual systems also tend to perpetuate fragmentation of social security systems. Bender and Kaltenborn (2013:90) note that there is lack of integration of various social security and social protection due to existing parallel social security arrangements. It is therefore essential to ensure that these are harmonised in order to avoid unnecessary overlaps which could be a potential source of duplication.

Another problem associated with formal social security revolves concerns the issue of portability between pension systems provided by some countries. According to Mukuka *et al.* (2002:87), “Many schemes lack an insurance element and pension rights cannot be transferred”. When workers move from one job to another their benefits must be transferable but due to logistical problems and at times the absence of updated information, portability problems are hard to overcome in developing countries with the exception of Brazil. Pension portability is important as it ensures that people get the right protection insurance during times of crises.

The problem of portability is compounded by administrative constraints. There is potential for the misuse of social security funds. Von Braun *et al.* (2009:293) argue that some programmes suffer notoriously from graft, corruption, and misappropriation of benefits by the non poor. Management deficiencies are also a major constraint to the effectiveness of social security. In Zambia, for example, unfavourable investment decisions, unrealistic interest rate policies, political interference in the management of the schemes and irregular auditing have had a negative bearing on the performance of social security schemes (Mukuka *et al.* 2002:87). Thus, there is a need for transparency and accountability in the management of social security funds. With the increasing need for better benefits and high running expenses, there is greater need for better investment of social security funds and good governance of the institutions in order to ensure that they attain their objectives and make the funds sustainable (Dau 2003:35).

3.15 DETERMINANTS OF SOCIAL SECURITY

There are a number of factors that influence the adoption of social security policies in general and social security schemes in particular. Some of the determinants of social security policies

and/or schemes include availability of financial resources, prevailing political situations as well as political will and the national ideology amongst others.

3.15.1 Poverty

Poverty is a relative term and its application may differ from society to society or country to country. Nevertheless, the general observation is that African countries are characterised by poverty, massive unemployment and poor living conditions. Most of these poor people are found in the rural areas. Regrettably, these rural people have a challenge of accessing social security programmes since most of them entail contributions which will be later channelled towards the welfare of those who cannot look after themselves. This actually means that they will not have an income or economic resources with which they can contribute to programmes like the provident fund which only caters for those people who would have at least contributed something towards their welfare.

According to Mchomvu *et al.* (2002:14), poverty has considerable effects on the provision of social security. The only way to address the challenges that arise from the absence of social security initiatives is that of addressing sources of poverty and unemployment first. Then when people are in formal employment they can provide reserves for use in times of economic distress. African governments are therefore urged to prioritise job creation. There is a need to create an enabling environment as governments can only achieve job creation with the assistance of other stakeholders such as the private sector. Africa's natural resources, if well exploited and used for the benefit of African communities, have the potential to reduce poverty in Africa.

3.15.2 Inequalities

It is a truism that African economies have experienced uneven development for various reasons. Historically, this uneven economic development can be traced back to the development of capitalism which was experienced by colonial societies in Africa (Kuye 2004:461). Socio-economic inequalities contribute to the factors that determine specific social security programmes that should be introduced. Social security policies that are being offered at the moment are meant to benefit the elite particularly those people employed in the formal sector. Very little has been done to cater for the unemployed and those people

working in the informal sector. According to Bailey and Turner (2002:113), social security coverage is a benefit for the middle and upper classes in urban areas in sub-Saharan Africa. There is a great need to involve all people even those in the informal sector in social security programmes. Even under informal arrangements, inequalities still exist. Family members do not always have equal access to resources, share income equally or benefit equally from expenditures, so it is possible for members of the same household to differ in their well-being (MacDonald 1998:3). In view of the above observations the researcher contends that inequality in society invariably leads to social exclusion.

3.15.3 Limited financial resources

The availability of resources (particularly financial resources) plays a pivotal role in the provision of social assistance. Soaring unemployment puts a strain on the provision of social assistance because people who ordinarily should be contributing towards their social protection will not be able to do so. In industrialised countries social security expenditures account for over a third of total government spending (Tabellini 2000:523). Like the formal sector of the economy, the informal sector faces serious challenges as a result of lack of capital to start income generating projects which might ease unemployment challenges. Dhemba (1999:14) argues that financial institutions view the informal sector with contempt and the absence of collateral security has often caused the lending institutions not only to shun the informal sector but also to deny them access to credit. Thus, the unavailability of financial resources is another factor that determines the nature and extent to which people will be catered for as far as social security is concerned.

Developing countries are characterised by poverty, lack of financial resources and in cases where they are available, they are subject to abuse. Unemployment is another characteristic of developing countries. As a result, it is necessary to vigorously pursue policies that promote economic growth in order to create more employment opportunities which would translate into increased membership for social insurance schemes. Thus, a lack of employment opportunities contributes to the unavailability of resources to most of the people in Africa. Given such a background, it is quite difficult to develop social security programmes that are vibrant and covering everyone across the geo-socio-economic spectrum. Nyanguru (2007) cited in Dhemba (2012:8) observes that budgetary allocations for public assistance are always inadequate and as a result not all applicants qualify for assistance. Government therefore

needs to provide more resources for effective implementation of the existing schemes (Mupedziswa and Ntseane 2011:16). The implementation of social policies has always been problematic owing to means-testing in order to determine the most deserving persons. Corruption has become the greatest threat to applying a means-test and as a result many deserving applicants are denied assistance.

3.15.4 Culture

Countries in Africa are deeply rooted in the belief that people can be taken care of within informal social arrangements such as the extended family and the community at large. Influenced by such a belief, welfare provisions are left in the hands of the family as highlighted by Bailey and Turner (2002:107). As a result of such a belief some developing countries have done very little in terms of providing social security that covers everyone who may need social assistance. There is also great need for these countries to realise that the old family systems are slowly crumbling due to economic reforms and the HIV/AIDS pandemic. The African values that used to bind African communities together have been eroded by the emergence of modernisation and the nuclear family. Despite the growth of the formal social protection system, in Botswana the people have clung to the non-formal system, because the formal social security system has limitations in terms of programme gaps and at times it is beyond the reach of the poor and most vulnerable (Mupedziswa and Ntseane 2013:86).

From an African perspective, some social security provisions such as health insurance and old age pension programmes are regarded as a privilege. The provision of old age social security benefits is considered to be the obligation of the extended family and any attempts to complement it with formal social security arrangements are generally viewed as an expense that leads to the depletion of the limited resources available. In light of this phenomenon, welfare programmes are sometimes regarded as a privilege rather than a basic human right. Yet social security programmes should be a right to all groups of people deserving such services. This has seen various governments in Africa introducing social security programmes such as the health insurance programmes on a ‘means-tested basis’ as a way to utilise the limited resources by separating the deserving poor from the “poor.”

3.15.5 Political will

Any endeavour to provide social protection to the marginalised members of the community requires a high level of political commitment from government. Hence political will is another factor that determines the scope and depth of social security policies to be introduced in response to the needs of the people especially the incapacitated members of the community. The implementation of any public policy depends largely on the extent to which politicians are prepared to channel resources towards the policy's objectives (Kaseke 1988:28). Effective social security programmes are those that receive the support of the political leaders, particularly those in government structures. Castellino and Fornero (2002:63) state that politicians are conditioned by short-term deadlines such as election times and the need to avoid public discontent and consequent strikes.

In post-colonial Africa, policy shifts were necessary in order to correct the imbalances of the past. It was through policy shifts that governments demonstrated that they were people-orientated and committed to poverty alleviation, the eradication of the injustices of the past and the creation of a new social order (Kaseke *et al.* 1988:24). Owing to the nature and the degree of poverty in Africa, governments prefer to spend much towards other sectors regarded as income generating such as agriculture. Very little is allocated for social welfare sectors. More importantly the types of social programmes to be invested in should be in congruence with the ideology of the political leaders of the day. However, the dysfunctions of political involvement in the management of social security systems often lead to political interference in the management of social security schemes and the adoption of unfavourable investment decisions (Mukuka *et al.* 2002:87).

According to Mchomvu *et al.* (2002:19), the state's lack of financial resources as well as lack of political will, are some of the factors that contribute towards governments' failure to provide adequate social protection to the poor. Tungaraza (1990) as cited in Mchomvu *et al.* (2002:19) notes that the Tanzanian social security quota in the 1960s, 1970s and 1980s has been remarkably low, thus indicating that low priority is given to the social security sector. Tunisia proactively charges agricultural workers a lower contribution rate than urban workers in order to incorporate them under existing social security schemes (Bailey and Turner 2002:108-9).

The right to social security depends on the political will of a government to provide social assistance. It should be noted that some governments in Africa have been found wanting when it comes to poverty alleviation through social security schemes. This is evidenced by inadequate budgetary allocations for social assistance. It is probably fair to suggest that social assistance has never been high on the list of priorities of governments in Africa. Governments have embarked on reforms of a smaller magnitude in order to provide social protection to the need and most vulnerable members of society. Instead of expecting a wide and coherent reform plan, people should get used to repeated small interventions, partially adjusting the system according to the prevailing economic and political trends (Castellino and Fornero 2002:64).

3.15.6 Ideological issues

Ideology has been viewed as one of the major determinants of social policy in general and social security policy in particular. Ideology has influenced public policy both before and after the attainment of independence. Research has shown that during the colonial era, colonial governments adopted both the *laissez faire* and liberal ideologies thereby perpetuating social injustice. According to Kaseke *et al.* (1988:24), the *laissez faire* ideology was closely associated with social policies targeted at colonised communities while the liberal ideology was largely responsible for shaping social policies targeted at the white settler communities. Social security was no exception to the ideological supremacy of one privileged community over the other. Consequently, at least theoretically, post-colonial governments have sought to enshrine notions of social justice by creating an egalitarian society based on the redistribution of wealth, opportunities and privileges. In Zimbabwe, free primary education and health introduced after independence are indicative of how socialism as an ideology reshaped the new government's social policies. The capitalist ideology would put limits to a government's social welfare programmes and expenditure. This study argues that a country's ideological orientation plays an influential role in the provision of social welfare programmes and social security schemes to be implemented.

3.16 CONCLUSION

The purpose of this chapter was to lay down the theoretical framework of public administration. The review of related literature has shown that the domain public

administration is not static. Public demands are often a result of constantly changing environmental factors. The demands are also increasing in both scope and complexity. It is the prerogative of governments worldwide to craft policies that address new challenges. After they have been adopted and implemented, policies need to be evaluated to establish whether they are performing as anticipated or whether they need realignment with the emerging demands or termination. In view of the complexity of public administration, the need to study Public Administration in order to promote efficiency and effectiveness cannot be underestimated.

The literature reviewed has shown that social exclusion has become a global phenomenon that calls for a multisectoral approach. An analysis of the global trends of social protection has shown that the need for social security has become more relevant than ever before due to poverty and unemployment. In the developing countries governments are struggling to put in place measures which would alleviate poverty but the prevailing economic malaise has inhibited employment creation, hence the emergence of the informal sector. Regrettably social security policies of the third world countries have not yet expanded to include the thriving informal sector. Thus, social exclusion has become a major threat to social cohesion and the developmental agenda of many developing countries. It has been observed that social exclusion perpetuates poverty and social and economic inequalities. It is therefore important to justify and understand the importance and the role of public administration and public policy in the governance of the state.

While this chapter has mainly focused on the domain of public administration and public policy and the international perspective of social security, Chapter Four entails the analysis of the social security policy of Zimbabwe. Its overall performance will be assessed using social security provisions from other countries in the region and abroad for comparative standard benchmarking. In most of the literature consulted, it was found that the existing social security policies have limited coverage. They mainly focus on those people in formal employment. The informal sector is yet to be covered. As a result, some governments are struggling to remain visible and proactive when it comes to the provision social security schemes.

CHAPTER FOUR

THE SOCIAL SECURITY SYSTEM OF ZIMBABWE

4.1 INTRODUCTION

While Chapter Three articulated the evolution of Public Administration and traced the historical development of social security in general, Chapter Four presents a critical overview of the social security policy of the GoZ. Zimbabwe is a signatory to the ILO conventions which stipulate that every person has a right to social security. It is due to this requirement that member states have an obligation to provide adequate social protection to their citizens during times of economic distress through the implementation of social security policies. The chapter explores the genesis of social security in Zimbabwe, its significance and overall performance in alleviating and averting hunger and poverty. Social insecurity perpetuates social inequality and injustice. It has the potential to derail and destabilise any development initiatives meant to further the national developmental agenda of developing countries.

Empowering the citizenry socially and economically enables them to participate fully in developmental programmes, because they will then not be anxious about their sources of income for the future. In addition to that their purchasing power would have been enhanced. People need social protection against national economic downturn and other related shocks. The exodus of professionals to other countries in the region and beyond in search of greener pastures serves to confirm this assertion. The availability of people with the right skills and expertise in the job market is essential for a developing country. The Government needs to take cognisance of the potential loss of these skills to the informal sector.

The structural configurations and the operational obligations of the executing Authority (NSSA) and the dimensions of the current social security provisions form the nucleus of this chapter. It should be noted that the success of a policy does not only lie with the relevance of the provisions, but also with structural arrangements; and the overall administration of such policies are also essential. Hence, it is necessary to also analyse and discuss the structures of the implementing Authority. The state of the national economy and the changing socio-economic trends will be critically discussed in order to glean relevance and appropriateness

of existing social security schemes. The mission statement of the NSSA clearly states that the Authority has an obligation to provide sustainable social security systems that are responsive to the needs of the people in order to achieve protection and care to all Zimbabweans. It is a noble idea that the NSSA aspires to become a pacesetter and world class provider of social security. To that effect it was hoped that the Authority as specified in the Act would establish more schemes and transform the current ones into broad and comprehensive social security schemes such that no deserving Zimbabwean citizen would be excluded from social protection. There is no person that is immune to social insecurity for no one can tell how the future unfolds. The need for social cover to cushion people against old age challenges and any form of incapacitation becomes a priority any caring government cannot afford to ignore.

4.2 HISTORICAL DEVELOPMENT OF SOCIAL SECURITY

Formal social security is an old phenomenon that can be traced back to the industrial revolution in Europe. However, the Great Depression in the 1930s became the major catalyst for social security programmes. The need to cushion the poor against the economic effects of the Great Depression played a major role in the adoption of social security schemes by most countries in the developed world. Colonial governments adopted some aspects of formal social security systems but they were restricted to the settler communities thereby leaving local communities without any form of social security. Within the African context, as already stated, the general belief was that family structures should be responsible for catering for the needs of family members during hard times. The extended family was expected to look after its own people by providing social protection whenever the need arises.

4.2.1 Pre-colonial era

The economy of most African states was agro-based. Historically African communities have always been closely linked through extended family social networks. Collective responsibility was not an unusual feature of the social setup as the extended family, friends, neighbours and even communities at large would provide social protection to individual members during times of need. This kind of social protection was mainly based on *ubuntu*, solidarity and reciprocity. However, with the emergence of the colonial State and the introduction of a cash economy, traditional social support systems gradually weakened. The

rural to urban migration of able-bodied men in search of employment opportunities necessitated new arrangements for meeting social security needs.

The migration to urban areas deprived the rural areas of the much-needed manpower and weakened a social security arrangement which had been in existence from time immemorial. Mukuka, Kalikiti and Musenge (2002:69) note that in Zambia migration contributed to the independence of young men from their elders as traditional social controls were loosened and tribal sanctions ceased to be fully effective. They argue that divorce which was rare increased while villages started splitting up into small family groups. Thus, in some countries social protection arrangements once deeply rooted in the family and community institutions became increasingly fragmented. Some men leaving to work in towns never returned to their families and this exacerbated the underdevelopment of rural communities that used to rely on their able-bodied men for social protection. The capacity for local community development was to a certain extent compromised as women, children, elderly people and the disabled became vulnerable to the extent that they could not provide themselves with the much-needed social protection. It should be noted that Zimbabwe also went through that experience to the detriment of the social fibre that used to unite communities.

4.2.2 Colonial era

Social security schemes in former British colonies tend to have been borrowed from the British colonial system. During the colonial era formal social security protection for the indigenous people was limited and in some cases non-existent. Exclusion from social security schemes during the colonial era was clearly evident and can be attributed to the colonial policy of racial discrimination adopted by successive colonial governments (Kaseke 2003:37). This was an issue most post-colonial governments in Africa had to address by transforming the discriminatory social security systems into more inclusive social protection schemes. In some African countries the evidence of social security discrimination is still exist despite attempts by governments to totally eradicate them. In Zimbabwe for instance, the Old Age Pensions Act of 1936 was the major piece of legislation that existed then as the legal framework for social protection. However, the scheme was limited in scope as it provided old age pensions to non-Africans only. Social assistance was not available to the black people.

The manner in which blacks benefited from this scheme cannot be equated to ‘benefits’ in the literal sense as it was in the form of bus warrants for repatriation to their rural homes. Ironically, the objective of the public assistance scheme at the time was "to relieve distress and to rehabilitate those permanently or temporarily disadvantaged" (Riddell 1981:172). Occupational pensions were introduced for the benefit of the non-African population; Africans were seen as temporary urban residents who were expected to retire to their rural homes where they could fall back to their traditional support systems. On that basis they were not eligible for social assistance. It therefore follows that during the colonial era existing social security schemes were meant to benefit the white settlers and not black communities.

The plight of women cannot to be ignored. Apart from the whims of racial segregation, Riddell (1981:43) observes that the "demand for male workers in the wage sector, coupled with the belief that a woman's role lies in childbearing, has led to the extreme imbalance in access to schooling for African men and women". This resulted in a relatively small number of African women in formal employment. It is not surprising why the women who were in formal employment were rarely considered permanent workers since they had to break service in order to go on maternity leave. Consequently, many women could not be members of occupational pension schemes. This discrimination contributed to social exclusion.

4.2.3 Post-colonial era

It is important to note that formal social security existed well before independence and its distinction from the current formal social security system stems from the fact that certain communities were previously deliberately left out from social security measures while the current social exclusion is largely by default. In an attempt to achieve social and economic justice, soon after the attainment of independence, new legislations were enacted and others amended. Unjust and discriminatory Acts were repealed and replaced by social security policies meant to promote a national outlook. The aim was to extend social protection coverage to the marginalised and vulnerable members of the black African communities. Section 30 of Chapter 2 of the new Constitution of Zimbabwe states that the State should take all practical measures to provide social security and social care to those who are in need (Government of Zimbabwe 2013).

The attainment of independence ushered in democratic practice and politico-socio and economic development. Prior to independence society was fragmented along racial lines and colonial policies proved to be elitist. They seemed to favour only a few. The colonial government was unfortunately more concerned with the social protection of the white settlers and their *kith* and *kin*. Midgley (1984:106) points out that “in most cases, colonial social security measures were introduced not for the benefit of local people but for Europeans and especially for those in the public service”. There was no social security for the majority of the country’s population.

Lack of inclusivity on fundamental social provisions and the absence of political will to end racial segregation constituted violations of basic human rights which among other demands forced local communities to rise against the settler authorities for violating their fundamental rights. Zimbabwe’s liberation war raged on for sixteen years until the warring parties were forced to the negotiation table in 1979. The Lancaster House Agreement of 1979 led to the holding of the first democratic election of 1980. An infringement on the citizens’ basic human rights is a potential source of conflict and can consume a country’s developmental programmes. As a result the negation of these human rights issues by the colonial government did not only leave local communities vulnerable and exposed to a wide range of social, political and economic injustices but it also triggered dissent which culminated in the liberation struggle. It should be noted that Britain under the new Labour Party reneged on funding for land reform promised by the British Government under the Conservative Party. This study therefore posits that this violation of the Lancaster House Agreement was ostensibly the major cause of the fast track land reform.

In terms of social protection, the natives were not only economically marginalised but they were also deliberately excluded from the few social protection schemes in existence then, which were skewed in favour of a minority group. Zimbabwe introduced social security schemes in 1994 to provide social cover against old age, disability and death. Nevertheless, the national social security policy has remained exclusionary. It is viewed as discriminatory in that to date it provides cover only to those who are in formal employment. Although it was meant to be all-inclusive, limited coverage, which has become a major cause for concern, has left out the poor and those from the informal sector whose percentage currently cannot be ignored as it surpasses that of the formal sector by a wide margin. If equality, fairness and justice are to be achieved, then the social security policy should be expanded to incorporate

the majority rather than remain confined to the formal sector which has not been performing well in recent years.

Poor economic performance has triggered a shrinking business environment characterised by massive retrenchments and incessant company closures. The few companies that have remained operational are rationalising and downsizing their labour force in order for their business enterprises to remain viable. In the process the retrenched people are fast losing their livelihood. The national social security policy seems to be losing relevance and its national outlook at an alarming rate as a result of the prevailing unstable political and economic environment. Something has to be done to rescue the country's social security policy from a natural demise. Ironically the intended purpose of instituting comprehensive social security schemes has not managed to provide the much needed social protection to deserving Zimbabwean citizens. Wiping out the colonial legacy of social exclusion has not been significantly achieved. The only distinction between colonial and current social exclusion lies in the motives for the exclusion. As already noted, the former was purely by design, the latter is largely by default. Needless to say the effects of social exclusion remain the same be it by design or by default.

It is important to note that the formal social security schemes which were introduced during the colonial era were a direct response to the social protection needs of expatriate white workers. Of the few social security schemes established after the attainment of independence, the workers' compensation scheme was the first social security scheme to be introduced. The workers' compensation scheme is based on the principle of employer liability. The employer now has a legal obligation to look into the welfare of workers by providing protection against injuries or deaths occurring at the workplace. However, the nature of the injury determines what the claimant would receive in the form of short or long term benefits. Nevertheless, these schemes exclude domestic workers and workers in the informal sector which by any standard constitute the largest part of the poor and needy members of society. Continued exclusion from social protection has a detrimental effect on the overall standard of living, because it has ripple effects on the people's livelihoods. It exacerbates marginalisation and destitution.

The family networks which used to alleviate human suffering and destitution have been strained by the prevailing economic hardships. Apart from the unfavourable socio-economic

environment, urbanisation has resulted in the decimation of traditional structures for child protection thereby resulting in social problems such as the street children phenomenon (Masuka *et al.* 2012:59). It should be noted that in as much as those in formal employment would need social protection, those categories currently excluded are the categories that require social protection most because of their vulnerability. Concerted effort is required to include the informal sector without which empowering the people as well as stimulating national development would be difficult to achieve. It is against this background as noted by Masuka *et al.* (2012:59) that the State has now taken centre stage in child protection issues replacing the now defunct traditional child protection systems once championed by the family and at times the local community. However, Chitambara (2010:6) argues that the right to social protection depended on the strength of relations among kinsmen.

Although some definitions of social security have already been presented in the preceding sections of the thesis, it is imperative to analyse the social security policy of Zimbabwe in the context of the more comprehensive definition of social security provided by the ILO. However, it can be argued that this definition is more applicable to the developed world than it is to the developing countries given that it has a bias towards formal employment. The West has more developed economies and as a result many of their citizens are formally employed and covered by a variety of social security schemes available to them. In terms of proportion, the informal sector is relatively small hence the problem of social exclusion is also relatively less. The majority of the citizens in developed countries have their citizens spread among different social security schemes. However, for developing countries, such as Zimbabwe, their economies are not yet strong enough to create high employment opportunities, which have led to the rapid expansion of the informal sector.

The ILO definition is limited to benefits provided under three forms of social security: social insurance, social assistance and social allowances. The various dimensions of social security are a result of the ILO's conceptualisation of social security which revolves around the protection of persons employed in the formal sector of the economy. While this may be appropriate for developed countries where unemployment levels are relatively low, for third world countries like Zimbabwe, this definition is restrictive. It needs reformulation so that it encompasses both the developed and developing countries' versions of social security systems. A more encompassing definition would portray a more accurate interpretation of social security in developing countries. Such a definition would accommodate diversity of

social security schemes by incorporating the informal sector, the activities of which are contributing to the national economic mainstay. The informal sector has played a significant role in poverty alleviation. In 2008 when the economic meltdown reached its peak, the informal traders managed to avert hunger through self-help projects which have not been captured by the ILO definition of social security. As a result of its limited application, the ILO definition needs to be expanded to include alternative employment opportunities such self-help initiatives. According to Dhemba (2012:1), social security “encompasses both public and private measures including social allowances, social assistance and social insurances, which are aimed at ensuring a reasonable standard of living for designated populations”. In simple terms social security should ensure that people live normal standard of life. They should have access to basic provisions such as houses, health care, education among other amenities.

It is not an exaggeration to argue that Africa in general and Zimbabwe in particular have high unemployment levels which have given rise to the unavoidable expansion of the informal sector. While social security schemes are established to improve the living standards of people, they tend to focus on future needs. The benefits are only received at the end of one’s working life yet in the meantime people need protection from the challenges of the moment. Hence one can argue that the schemes subject all beneficiaries to ‘a waiting period’. In most cases beneficiaries have to wait for future needs while their immediate challenges are not catered for. Some of the workers struggle to survive yet the benefits they are entitled to lie somewhere waiting for future needs. In some cases their contributions are invested in projects and programmes not directly beneficial to the workers. The immediate concerns of the workers should be to secure basic necessities such as food, clothing, shelter, education and health. They should be able to cater for their immediate needs and that of their dependants. It makes little sense to belong to a social security scheme when one cannot afford to send one’s child to school.

4.3 EXISTING FORMAL SOCIAL SECURITY ARRANGEMENTS

According to Kaseke (1988:6), basically there are two major forms of formal social security in Zimbabwe, namely, social insurance and social assistance. There is a distinction between social insurance and social assistance. However, it is important to note that social insurance is administered by the NSSA while social assistance (also commonly known as public

assistance falls under the jurisdiction of the Ministry of Public Service, Labour and Social welfare. The two are thus discussed separately.

4.3.1 Social insurance

Social insurance is a form of social security financed by contributions and is based on the principle of pooling financial resources and risk-sharing (Tostensen 2008:5). In Zimbabwe social insurance refers to schemes that provide social protection to workers and their families against economic shocks and contingencies. The contingencies include unemployment, employment injury, invalidity, sickness, maternity, old age and death. Under social insurance employers as well as employees contribute equal percentages to the schemes. The entitlement to benefits is, as a result, based on one's record of contributions. Social insurance schemes are collective in nature in that resource are pulled together and managed by the NSSA in the case of Zimbabwe. Zimbabwe's social assistance programme is discussed separately because unlike social insurance it is administered under a different Act of Parliament.

Prior to independence African communities had to rely on informal social security systems that were anchored on extended family ties and networks. However, under this set up, the right to social protection depended on the strength of relations among *kinsmen* (Chitambara 2010:6). As a response to the inequalities perpetuated by the colonial regime, following the attainment of independence in 1980, the new government passed laws and policies which were meant to redress a myriad of social inequalities and injustices. Through the reconciliation policy, the GoZ managed to unite the people from different racial and political persuasions so that they could tackle national challenges as one united nation. The reconciliation policy was well received by Zimbabweans across the political divide and racial spectrum. The dawn of democracy brought with it high expectations from the people of Zimbabwe. In a bid to meet the people's expectations, the GoZ had to craft and implement new policies that resonate well with the expectant society.

The GoZ sought to remove social, political and economic inequalities that had become engraved in society and used to sustain the colonial regime. Dhemba (1999:10) observes that, at independence, Zimbabwe inherited a "highly polarised and dualistic society where the majority of the people in both rural and urban areas lived in abject poverty". These inequalities had actually become a normal way of life despite the fact that they constituted a

violation of the citizens' rights to equality, equity and protection against discrimination and economic and social distress. The objective of adopting the national social security policy was to guarantee income security and to alleviate and even avert hunger and poverty. People need continued income flows so that they can afford to buy food, clothes, medication when they fall ill and for funding their children's education. Sending their children to school is viewed as a form of investment on its own given that as parents they expect their children to be able to secure formal employment and be able to look after them when they grow old. However, poverty is a threat to a decent standard of living. Continuous income flows enable individuals to access life sustaining goods and services; hence the need for social security.

Independence ushered in a new era of the practice of fundamental human freedoms. One such freedom was the freedom of movement which resulted in rural to urban migration. Job seekers flocked to towns and cities in search of employment while some families from densely populated villages were moved to newly designated resettlement areas. In the process family networks which were vital for social security in some cases became over-stretched and gradually lost their utility. It has been noted that the sources of income security also include family ties, local solidarity networks, civil society institutions such as self-help groups and mutual benefit societies and public institutions. However, the trend where the extended family was the traditional mainstay of income security for the majority of people in the developing world is fast becoming smaller and dispersed (ILO World Labour Report 2000:3).

The decline in family support networks has meant that the traditional social security provisions soon became inadequate and the need for a formal social security policy which transcends *kinship* boundaries became apparent. Societal transformation is an on-going process which requires corresponding changes on the provisions of public services. As the social, political and economic environment changes so should social security schemes. It is against this background that the GoZ soon after the attainment of independence had to revisit the country's social security provisions. Nevertheless, it is important to note that the new government did not abandon the social security system it had inherited but had to expand on its inclusiveness by removing the racial divide.

In Zimbabwe, as in many African countries, the evolution of social protection was shaped and influenced by colonial considerations as initially the colonial regime extended social protection to white expatriates. In that vein social security in general was a preserve of the

white settler (Chitambara 2010:5). The government through the Department of Social Welfare continued to offer social assistance through a means-tested public assistance programme but there was a need for a more formal, institutionalised and all-inclusive social security policy. The thinking behind the establishment of a new formal and institutionalised social security policy was that no one would die a pauper or continue living in squalid conditions reminiscent of the colonial era. The NSSA was given the mandate to prepare a comprehensive social security package that would see the introduction of more social security schemes covering various segments of the Zimbabwean society. However, policies and programmes have a better chance of success if they are backed up by a dedicated legal framework (Mupedziswa and Ntseane 2011:16). The political and economic environment has made it difficult for the Authority to introduce more social security schemes that accommodate the different segments of the Zimbabwean population.

The fact that social insurance schemes are contributory makes it very difficult for informal sector involvement in the existing schemes. The current pension benefits have become very low and problematic due to the incessant rise in the cost of living and inadequate personal health management. The problems have been compounded by the fact that the workers have little say in the determination of social security packages. The occupational pension scheme remains one of the biggest challenges. It has become a special prerogative of those in control of the schemes to unilaterally decide on the benefits and where and how to invest public funds. The area in which the NSSA invests pension funds often come under public scrutiny, particularly where investments do not do as well as anticipated and where it is felt more money should be invested in social amenities that benefit the members of the pension fund (www.nssa.org.zw). It is alleged that some of the funds are being invested in programmes which do not benefit the workers. It is also alleged that the officials responsible for administering the schemes awarded themselves huge salary perks at the expense of the ordinary worker who is languishing in extreme poverty. The Authority has been accused of rampant corruption and abuse of public funds. It is alleged that public funds have been misappropriated for personal gain.

4.4 THE NATIONAL SOCIAL SECURITY POLICY OF ZIMBABWE

It is difficult to analyse the effectiveness of the country's social security policy without also analysing the administrative capacity of the organisation mandated to administer the different

schemes on behalf of the GoZ. Its effectiveness and efficiency in terms of performance are largely influenced by the manner in which the various schemes are run. The implementing Authority's capacity and capability to handle public funds in a professional and transparent manner are of paramount importance in fostering the credibility of the Authority. Consequently, apart from analysing the provisions of individual schemes as outlined in the Act, it is imperative that management related issues be scrutinised. In other words the composition of the Board of Directors responsible for the operations of the Authority and the functions and principles of the Authority are both subjects for discussions. That is to say, the Act and its provisions as well as the overall administration of the schemes are relevant aspects for the overall analysis of the social security policy of the GoZ.

When the post-colonial government found itself confronted with challenges of socio-economic inequality and social injustices, it established the National Social Security Authority Act [Chapter 17:04] of 1989, nine years after the attainment of independence. The Authority was established to implement and administer social security schemes. It is also the prerogative of the NSSA to advise the responsible minister on all matters concerning the operations of the schemes and on matters relating to social security in general (www.nssa.org.zw). The Authority would facilitate the registration of both employers and employees liable to contribute in terms of any scheme under its jurisdiction. It would also facilitate the registration of dependants of employees covered by any of the schemes under its operations. Notwithstanding the fact that some stakeholders such as the Labour Union had doubted the Authority's ability and capacity to handle huge sums of public funds, the Authority became the custodian of the Social Security Policy of the GoZ.

The Authority has the mandate to monitor the maintenance of records by employees with regard to the payment of contributions as well as the submission of returns by employers regarding employee remuneration and conditions of service. It is the NSSA's special prerogative to ensure that the policy does not discriminate between persons on the grounds of race, tribe and place of origin, political affiliation, colour or creed. According to the Act, no scheme shall become operational in terms of this policy until the relevant minister has laid it before Parliament for discussion and approval. The approval by Parliament would ensure that whatever scheme is introduced would serve the public interest. Thorough research and comprehensive consultations have to be made before the approval of any social security scheme. Currently the NSSA is operating only two formal social security schemes, namely,

Pensions and Other Benefits Scheme and Accident Prevention and Workers' Compensation Scheme. These schemes were established as a way of improving on the inherited schemes that had several limitations based on racial segregation.

4.4.1 Pensions and Other Benefits Scheme

The NSSA Act principally aims to establish and administer different social security schemes that seek to alleviate the problems of social insecurity. Section 3 of the Act provides for the establishment of the different types of schemes and each of the schemes will be established by notice in the Government Gazette after approval by Parliament. Through Statutory Instrument 393 of 1993, the GoZ introduced a compulsory social security scheme called the Pensions and Other Benefits Scheme (POBS). The scheme is widely known as the National Pension Scheme (NPS).

The scheme is one of the first two schemes to be introduced by the NSSA soon after its inception in 1994. The NPS became operational on the 1st of October 1994 (www.nssa.org.zw). That is when the first contributions were made and submitted to the NSSA. In the event of an employee changing jobs, the employer according to the Act has an obligation to advise the NSSA on such changes to enable the Authority to update its records accordingly. The NPS is based on a 50/50 contribution from both the employer and the employees. The contributions are based on an insurable earning ceiling of \$700.00 and the deductions are calculated as follows:

- 3.5% of basic wage/salary by employee if salary is less than \$700.00
- 3.5% of basic wage/salary by employer if salary is less than \$700.00.

That means a total contribution of 7% should be paid to the nearest NSSA office on or before the 10th of each month. According to the NSSA Act, employers are obliged to ensure that contributions are deducted from every employee and paid to the NSSA on time. Thus, the NPS is a formal contributory scheme and, unlike social assistance, benefits under NPS are viewed by claimants as a right because they would have also contributed towards their own social protection (Kaseke 1988:6). The contributions are paid monthly to the Authority who will then administer the funds on behalf of the NSSA membership. The scheme caters for

those workers in formal employment. Dhemba (2012:6) observes that the major pitfall of the POBS is its limited coverage as it excludes rural households, informal sector workers and the unemployed.

The current minimum USD60 per month has been described as ‘peanuts’ by labour unions. The benefits accruing from the contributions submitted to the NSSA are meant to cushion Zimbabweans during disability, retirement or after the death of a breadwinner who was a member of the scheme. Besides being formally employed, one has to be a Zimbabwean over 16 years of age and below the retirement age of 65 years (www.nssa.org.zw). However, the scheme excludes the following categories of workers:

- Non Zimbabwean citizens who are not ordinarily resident in Zimbabwe;
- Diplomatic staff who are non-Zimbabwean;
- Persons employed as domestic workers; and
- Informal traders.

The different types of the benefits of the NPS are as follows:

- retirement pension
- retirement grant
- invalidity pension
- invalidity grant
- survivor’s pension
- survivor’s grant
- funeral grant

The following table provides a summary of benefits under the National Pension Scheme and the requirements to be met before one receives the benefits.



Table 10: Summary of NPS benefits

Benefit type	Qualification criteria	Formula	Documents required
Retirement pensions	<ul style="list-style-type: none"> -Age 55 years early retirement (if in arduous occupation). -Age 60 years – normal retirement. -Age 65 years late retirement. -120 months or more contributory period. -Retired from work. -Credits if aged 49 years on 1 October 1994. -Claim must be submitted within 12 months from date of retirement 	<ul style="list-style-type: none"> -$1\frac{1}{3}$ of last insurable earnings x no. of years of contribution (up to a maximum of 30 years). -Plus 1% x last insurable earnings x no. of years in excess of 30 years (where contribution period exceeds 30 years). 	<ul style="list-style-type: none"> -P9/10 form completed by employer and employee. -Certified copy of I.D or valid passport/driver's license.
Retirement grant	<ul style="list-style-type: none"> -Age as in pension. -Minimum of 12 months and less than 120 months contributory period. -Credits if aged 49 years on 1 October 1994. -Claim must be submitted within 5 years from date of retirement. 	<ul style="list-style-type: none"> 1/12 of annual insurable Earnings x contribution period. 	<ul style="list-style-type: none"> -As in (1) above.
Invalidity pension	<ul style="list-style-type: none"> -Medical certificate confirming permanent incapability to work as a result of continuous ill health (mental/physical). -Contributory period of 12 months and above. -Less than 60 years of age. -Claim must be submitted within 12 months from date of retirement. 	<ul style="list-style-type: none"> 1% Average Insurable Earnings x contributory period. -$1\frac{1}{3}$ x Average Insurable Earnings x contributory period (where contributory period exceeds 10 years). -Free credits are given $\frac{60-A}{2}$ (Where A is member's age at last birthday before invalidity) 	<ul style="list-style-type: none"> -P11 (a) completed by a medical doctor and signed by claimant. -P9/10 completed by employee and employer. -Certified copy of I.D or valid passport or driver's license.
Invalidity grant	<ul style="list-style-type: none"> -Medical certificate confirming permanent incapability to work as a result of continuous ill health (mental/physical). -Contributory period of at least 6 months but not less than 12 months. -Free credits* (as in 3 above). -Less than 60 years of age. -Claim must be submitted within 5 years from date of cessation of employment. 	<ul style="list-style-type: none"> 1/12 of Annual Insurable Earnings x contributory period. 	<ul style="list-style-type: none"> As in (3) above.

Survivor's pension	<ul style="list-style-type: none"> -A surviving spouse of a deceased member who would have qualified for either a Retirement or Invalidity pension or was in respect of Retirement/Invalidity pension. -Children up to 18 years or 25 years in full time education or for life if disabled. -Where there is no surviving spouse, children, parents and other dependants qualify. -Claim must be submitted within 12 months from date of death of the contributor. 	<ul style="list-style-type: none"> -Widow: 40% of what member would have been entitled to as Retirement Pension or Invalidity Pension. -Children: 40% of pension. -Parents: 12% of pension. -Other dependants: 8% of pension. 	<ul style="list-style-type: none"> -Certified copy of contributor's death certificate. -Certified copy of marriage certificate or affidavit. -P9/10 completed by employer. -Certified copies of children's long birth certificates. Guardianship certificate where applicable. Proof of dependency in case of other claimants.
Survivor's grant	<ul style="list-style-type: none"> -A surviving dependant as in 5 above, of a deceased contributor who at the time of death would have been entitled to an Invalidity grant or Retirement grant. -Claim must be submitted within 5 years from date of death of the contributor 	<ul style="list-style-type: none"> -Widow: 40% of what member would have been entitled to as Retirement Grant. -Children: 40% of grant. -Parents: 12% of grant. -Other dependants: 8% of grant. 	As in (5) above.
Funeral grant	<ul style="list-style-type: none"> -Deceased contributor. -At least 12 months contribution. -At the time of death must have been in receipt of Retirement pension/Invalidity pension or had received a Retirement grant. 	-Fixed rate.	<ul style="list-style-type: none"> -Certified copy of death certificate or burial order. NB Burial order is only accepted before burial of deceased contributor. -Marriage certificate is claimant is spouse or affidavit of claimant who met funeral expenses. Certified copy of I.D or passport or driver's license of person who met funeral expenses.

Source: www.nssa.org.zw

Table 10 contains a brief summary of the different types of benefits NSSA members are entitled to. It also highlights the criteria and the list of documents to be submitted to the Authority by the beneficiaries before they can receive their benefits. The benefits from the NPS scheme which is administered in terms of Statutory Instrument 393 of 1993 are payable in the form of a grant which is in the form of a one off payment or a pension that is payable on a monthly basis in arrears (www.nssa.org.zw). The NSSA was also given the mandate to invest surplus funds in sound, acceptable and viable projects approved by the Board of

Directors. The aim was to utilise the returns for national development. With an effective investment policy, it was hoped that overtime the NSSA would come up with a working, efficient and balanced investment portfolio which would facilitate the provision of care and financial protection to all beneficiaries.

According to the 2010 NSSA report presented to the Portfolio Committee on Public Service, Labour and Social Welfare on the operations of the Authority the following were noted in relation to the NSSA investment drive:

- The Authority had structured its investment portfolio in such a way that it could achieve good security, adequate liquidity and high profitability.
- The Authority had shares in 64 companies with a shareholding of 10 per cent or more in 11 of the 64 companies.
- The Authority held shares with virtually all indigenous owned financial institutions with the intention to support indigenous investors to get into business.
- The Authority sought to empower small to medium enterprises with funds in an effort to afford them with an opportunity to enter the main stream formal sector economy.
- As a result of the removal of the zeros those who had borrowed money from the NSSA did not return anything because the amounts became insignificant.
- The change over from the local currency to multiple currencies led to unanticipated loss in investment funds.

An analysis of the above investment initiatives shows that although the NSSA had well intended investment policy the results from the endeavours had a negative bearing on the people whose funds were used for investment. The loss in investment funds meant that the provision of social protection was compromised at a time the beneficiaries needed it most.

4.4.2 The Workers' Compensation Insurance Fund

The other salient instrument that deserves mention is the establishment of the Workers' Compensation Insurance Fund which replaced the repealed Workers' Compensation Act. The scheme has numerous benefits which deserves special mention. These will be discussed in the ensuing paragraphs. The scheme was introduced through Statutory Instrument 68 of

1990, and is broadly known as the Accident Prevention and the Workers' Compensation Scheme. However, it is commonly referred to as the Workers' Compensation Insurance Fund (WCIF). The scheme provides for workplace safety and accident prevention but just like the NPS, it does not include domestic workers and the informal sector. Naturally both schemes are elitist due to their lack of inclusivity. However, unlike the NPS, the WCIF scheme is wholly funded by the employer. The employees do not have to pay anything. This type of social protection dates back to the 1920s but then it was administered under the Ministry of Public Service, Labour and Social Welfare. Owing to its long history, the scheme has undergone a number of amendments in order to keep it relevant to current and emerging public demands.

The aims and operations of the WCIF have not drastically changed even after being placed under the jurisdiction of the NSSA. The aims and objectives of the scheme are as follows:

- to provide rehabilitation services to disabled employees so as to reduce their disablement and return them to their former employment or otherwise prepare them for a useful and meaningful place in society;
- to provide financial relief to employees and their families when an employee is injured or killed in a work related accident or suffers from a work related disease or dies thereof;
- to create awareness of, and promoting health and safety at all places of work; and
- to encourage the adoption of health and safety legislation through factory and machinery inspection. (www.nssa.org.zw)

The GoZ expected the scheme to lessen the plight of the working class after they get injured or incapacitated at the workplace. The benefits are also extended to dependants in the event that the worker dies as a result of work related illness or after an accident at the workplace. As a result the worker or the dependants are cushioned against vulnerability caused by socio-economic distress. The benefits to be derived from the WCIF are as follows:

- periodical payments as a result of loss of earnings due to accident at work;
- medical costs;
- funeral costs;

- lump sum;
- worker's pension;
- children's allowance;
- widow/widower's pension;
- dependant allowance;
- medical rehabilitation;
- vocational rehabilitation; and
- social rehabilitation. (www.nssa.org.zw)

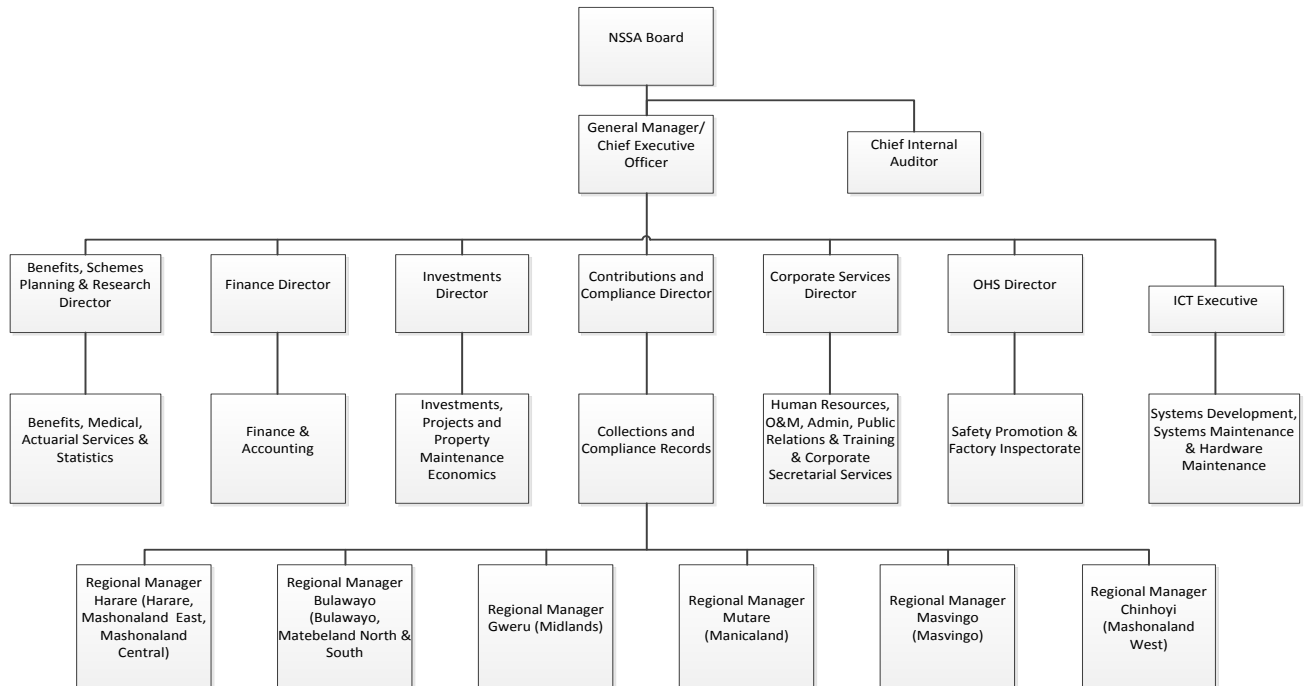
4.5 ADMINISTRATION OF SOCIAL SECURITY SCHEMES

The structure of an organisation contributes to the success of the organisation. Structural defects affect the overall coordination of organisational activities. A flawed reporting structure becomes a threat to timely and effective communication. Smit *et al.* (2011:217) describe an organisational structure as the basic framework of formal relationships between responsibilities, tasks and people in the organisation. The need for shared values and proper coordination of organisational activities cannot be overemphasised. An organisational structure is very important in that it gives employees a clear idea of their responsibilities, authority invested in them and to whom they should report. Van der Waldt and Du Toit (2014:188) note that without an organisational structure, government institutions are not likely to achieve their objectives. In the case of the NSSA, the organisational structure that is put in place should work towards the promotion of professionalism in the whole administration of social security schemes. It is critical that the organisational structure of the Authority strives for the full implementation and effective operationalisation of the national social security policy within a prescribed timeframe. Poor administration and gross incompetence have a negative bearing on successful implementation of the policy.

The NSSA Act provides for a balanced and representative composition of members constituting the Board of Directors. The Board of Directors ensures that the social security policy is fully implemented, new schemes are introduced as and when it becomes necessary and that all the schemes remain relevant and responsive to the changing socio-economic and political environment. As a matter of fact, competence and expertise are essential cornerstones of an effective management team. Nevertheless, on their own, competence and

the possession of the requisite skills are not enough for one to be considered a professional. One should have the attributes of a leader in order to overcome personal interests. According to the Act, the operations of the Authority shall be controlled by the NSSA Board as outlined in Section 5 of the NSSA Act. The organisational structure of the Authority is highlighted in Figure 7 below.

Figure 7: NSSA Organogram



Source: Matiza (2009:21)

An organogram gives a clear picture of the structure of an organisation. It is essential for supervision and coordination purposes within the organisation. Figure 7 shows the NSSA organogram. Section 6 of the Act outlines the composition of the NSSA Board of Directors. The Board shall consist of a General Manager, who is the Chief Executive Officer, an *ex officio* member and not more than six members appointed by the minister from a panel of names submitted to him/her by both employer and employee organisations. The six members automatically become executive directors for the six operational divisions, that is, Finance, Benefits, Schemes Planning and Research, Investments, Contributions and Compliance, Corporate Services and Occupational Safety and Health. Three more members shall be appointed by the minister after consultations with employer and employee organisations (i.e. EMCOZ, ZCTU and ZFTU). These three members should be chosen on the basis of their

ability and experience in financial administration. Professional qualifications as well as their overall suitability for the task play an important role in their appointment as members of the NSSA Board. Section 7 stipulates the terms and conditions of office bearers. Sub-section (1), states that: the period a member shall hold office is determined by the responsible minister but usually it does not exceed three years. The minister may fix a member's appointment on such conditions as the minister may deem fit.

According to Section 10 of the Act, the minister may require a member to vacate office if the member has been found wanting in the following areas of responsibility:

- has been guilty of conduct which renders him/her unsuitable to continue to hold office as a member; or
- has failed to comply with the conditions of his/her office fixed by the minister in terms of sub-section (1) of Section 7; or
- is mentally or physically incapable of efficiently exercising his functions as a member.

As a professional Board, its proceedings have to be conducted professionally. Section 12 outlines the procedures for conducting Board meetings. According to sub-section (2) of Section 12, Board meetings should be held at least once every three months and sub-section (5) stipulates that a majority of members shall form a quorum at any meetings of the Board while sub-section (6) of the same section highlights that all acts, matters or things authorised or required to be done by the Board, may have to be decided by a majority vote at a meeting of the Board at which a quorum is present. The issue of a quorum ensures that decisions taken are a product of a comprehensive consultative process and a reflection of the views of the majority members of the Board representing their different organisations. It is the duty of Board members to articulate the views of their respective organisations. It can thus be argued that the interests of all stakeholders are taken into account because of the equal representation at Board meetings.

Section 20 of the Act stipulates that minutes of Board meetings should be taken, entered into books and well-kept for future references. The minutes should be signed by the Chairperson and such minutes of the Board shall be accepted for all purposes as *prima facie* evidence of

the proceedings of and decisions taken at the meeting concerned. Thus, the NSSA is expected to promote good governance by taking into account issues of accountability, professionalism and transparency in the execution of its duties. The administration and management of public funds require these pillars of good and democratic governance. Public interest should come before personal interest. In brief, as a public institution, the NSSA should be run professionally if credibility and public trust are to be realised. Credibility can only be earned through an accountable, professional and transparent management style. Obviously the public should have confidence in the Authority managing their funds. Equally important is the need to achieve effectiveness and efficiency in the attainment of organisational goals and objectives.

4.6 FUNCTIONS AND PRINCIPLES OF THE AUTHORITY

In order for proper implementation and administration of the social security policy to take place the responsible Authority should adhere to its mandate as stipulate in the Act. The functions and principles of the Authority should be specific and unambiguously clear in order to provide appropriate guidance. The functions should fall within the jurisdiction of the Authority while the underlying principles should be observed all the time in order to enhance professionalism, accountability and transparency. For any organisation to perform as prescribed and earn credibility both functions and principles of the organisation should be adhered to rigorously. The functions and principles of the Authority have been well articulated in the NSSA Act, so the Authority should not be found wanting when it comes to the guiding pillars of conducting and administering social security business.

4.6.1 Functions of the Authority

An appreciation of the functions of the Authority provides the basis under which the role of the Authority in determining the success or failure of the social security policy can be assessed. In Section 21 the functions of the Authority are outlined and they are as follows:

- to administer every scheme and fund established in terms of the Act;
- to advise the minister in all matters concerning the operation of schemes and on matters relating to social security generally; and

- to do all things which by this Act or any other enactment are required or permitted to be done by the Authority. (www.nssa.org.zw)

4.6.2 Principles of NSSA

From the above functions it can be argued that it is the responsibility of the Authority to establish new schemes that are able to cater for the different segments of the Zimbabwean society, the majority of which has been socially excluded from the few existing social security schemes. Definitely principles should guide the Authority's course of action. A principled public entity should not deviate from its mandate. It sticks to the values and ethos it stands for. Furthermore a principled Authority should not tolerate any form of interference in the execution of its duties. It should remain focused on achieving the public interest. Section 23 stipulates the principles that should be observed by the Authority at all times.

In all its endeavours the Authority should strive to act in such a manner as the Authority considers will best promote the efficient and effective provision of social security while taking into consideration the national interest and the interests of both employers and employees contributing to any of the current schemes. The other principle of the Authority revolves around consultations; the Authority should not act arbitrarily but should as far as possible act in consultation with those persons whose interests are affected by its functions. Frugality is one of the important principles of the NSSA. The Authority should aim to keep its expenses as low as is consistent with the provision of efficient services to contributors and beneficiaries of any scheme under its auspices. It can be concluded that the NSSA should take into account the often conflicting interests of all the stakeholders. Striking a balance is usually difficult but it remains a fundamental principle the Authority should strive to achieve regardless of the challenges involved.

4.7 NSSA GENERAL REPORTS

Periodic reports are an essential component of the life of an organisation. General reports inform present and future organisational endeavours. Against this background, every year the Authority is expected to compile reports highlighting achievements and challenges experienced during the course of the year under review. Periodic annual reports on the NSSA operations are an essential component of the monitoring and evaluation process. Timeous

and accurate decisions can be taken with the aid of detailed and accurate reports on the performance of the various schemes. Depending on the concerns raised, the responsible minister may have to table the reports before Parliament for deliberations in the interests of the general public. It is through such reports that the public get to know how the funds are being utilised and the performance of investment projects. As highlighted earlier on, it is imperative that the Authority retains public trust. One way of gaining public trust is through timeous release of annual general reports.

4.7.1 Annual reports

The purpose of annual reports is to detect challenges and anomalies with the view of addressing them before they escalate. At the same time highlighting achievements is important for maintaining standards of excellence. Section 24 states that the standard practice of providing annual reports should be adhered to as it constitutes best practices the world over. According to Section 24, sub-section (1), the Authority should submit to the responsible minister such other reports as the minister may require. The Authority may submit to the minister such other reports as the Authority may consider advisable. Naturally the Authority has a moral obligation to furnish the responsible minister with the operations, undertakings and property of the Authority annually. The reports should assist the responsible authorities to assess the overall performance of the different schemes. It is therefore imperative to establish whether or not the Authority has been able to successfully implement the national social security policy. It is through annual reports that the Authority can look back and locate its areas of strengths and weaknesses. Deviations can, in theory, be detected and addressed through the use of annual reports.

Sub-section (2) clearly states that the Authority should avail to the minister all information relating to the undertakings as the minister may at any time require while sub-section (3) stipulates that using his/her discretion, the minister may lay the report to him/her by the Authority in terms of Section 24, sub-section (1) of the Act, before the House of Assembly for public scrutiny. It is therefore imperative that the Authority always acts in the interest of Zimbabwean society. Transparency, accountability, professionalism and public participation constitute key facets on which the NSSA's potential, integrity and credibility are hinged. The NSSA should execute its mandate without fear or favour.

The general public and the stakeholders have a right to know how the Authority has been managing public funds during the year under review. Transparency allays fears of mismanagement, corruption and abuse of public resources. Whereas lack of transparency forces the public to speculate and this is quite dangerous in that it may result in falsehoods. Over the years there have been allegations of corruption, abuse of public resources and maladministration levelled against the Authority. Such allegations are usually a result of public speculation. When the general public is denied accurate and up-to-date information speculation begins, yet it is counterproductive. Speculation destroys the image and integrity of an organisation.

4.7.2 Actuarial reviews

Actuarial reports assist the Authority to identify viability challenges. An evaluation of the overall performance of the NSSA and its investment projects provides insights on whether or not the Authority should continue to invest in a particular investment project or programme. According to Section 26, the Authority shall appoint an actuary for purposes of actuarial evaluations of the schemes. Such actuarial reviews are essential in that they ensure the viability of different schemes and the maintenance of the necessary reserves. However, the appointment of the actuary should be approved by the minister. The same section stipulates that the actuary should review and evaluate actuarially every scheme at least once every three years; in respect of long-term benefits and short-term benefits should be reviewed at least once every year. It is important to note that every report and recommendations on each of the schemes should be submitted to the minister.

In terms of Section 27, the minister has a right to give the Authority direction in the national interest. Sub-section (1) states that after consultations with the Board, the minister may give the Authority such directions of a general character, relating to the Authority's functions but such advice should be premised on the need to promote the national interest. According to Section 27, sub-section (2), the Authority shall, with all due expedition, comply with any direction given to it in terms of sub-section (1).

The provisions of sub-section (2) may lead to the abuse of power by the responsible minister and even political interferences by politicians through the responsible minister. It is clearly stated under this section that the Authority should comply expeditiously "with any direction

given to it in terms of sub-section (1)”. Thus, the Authority has no other option apart from simply complying with the directive. The resultant challenge is that of guarding against manipulation and political interference by the minister. It can be argued that the national social security policy is also dependent on the integrity of the minister himself or herself.

4.8 MANAGEMENT OF NSSA FUNDS

Accountability is one of those principles officials handling public funds should observe. It should not be considered to be a privilege when the public demands for accountability. In fact it is their democratic right to know how the Authority has been performing in any given year. The NSSA deals with public funds and the need for proper use and accountability of the funds is highly called for. Dhemba (2012:7) argues that corruption and maladministration lead to the denial of benefits to the poor. There are calls for improving the governance of social security schemes by increasing transparency and eliminating opportunities for corruption. According to Section 28, the minister must approve the establishment of funds in respect of any scheme into which shall be paid the contributions for the scheme, interests generated from investments and loans and any other source which the Authority may become lawfully entitled to. All the funds received by the Authority shall be paid into a banking account and no such funds shall be withdrawn from the account except by means of cheques signed by a person authorised by the Board, the responsible minister or the Minister of Finance. This is done to promote accountability and transparency over the use of public funds.

The establishment of reserves is dealt with under Section 30 of the NSSA Act. Sub-section (1) highlights the roles of the Board, the responsible minister as well as the Minister of Finance in the establishment of reserves. “The Board, with the approval of the minister and the minister responsible for finance, shall establish and maintain such reserves at such levels as may be recommended by an actuary appointed in terms of Section twenty six.” In relation to the general maintenance of the funds in a reserve, sub-section (1) of Section 30 of the NSSA Act compels the Authority not to spend funds in the reserve to below the fixed level. The Act clearly states that “Moneys in a reserve established in terms of sub-section (1) shall not be reduced below the level fixed in terms of that sub-section or used for a purpose other than that for which the reserve was established, unless the minister and the minister responsible for finance have approved such reduction or use, as the case may be”.

Section 32, sub-section (1) makes it very clear that the Board should ensure that proper accounts and other records relating to such accounts are kept in respect of all the funds, operations, investments and property of the Authority, including such particular accounts, and records as the minister may direct. Sub-section (2) stipulates that within six months after the end of each financial year concerned, the Board shall prepare and submit to the minister a statement of the accounts in respect of the financial year or in respect of other periods as the minister may direct. According to Section 31, the NSSA's financial years runs from May to June of the following year. Hence the 30th of June every year marks the end of the financial year of the NSSA. As a control mechanism every financial year the Authority with the approval of the minister shall appoint auditors to audit the NSSA accounts. The auditors should be credible and they should be registered as auditors in terms of the Public Accountants and Auditors Act [Chapter 27:12]. Unlike unregistered auditors, registered auditors have an approved code of conduct, a reputation to defend and attach great importance to ethical issues.

According to Section 33, sub-section (3), the appointed auditors should prepare a detailed report with a financial statement, explanations in connection with the funds, operations, investments and property of the Authority which should be submitted to the Board and the minister. The auditors shall state their opinion with regard to the overall performance of the Authority. They should be professional and cognisant of the fact that organisations tend to benefit more from objective rather than subjective reports. In view of this observation the statement of accounts should reflect a true and fair view of the financial affairs of the Authority. Objective reports are informative and can be used for corrective measures. They enhance the credibility and integrity of the Authority. Well managed social security schemes are good for the public in general and the Authority in particular.

The NSSA Act also provides for appeals by aggrieved parties. Any person aggrieved by any decision of the employees of the Authority such as the General Manager, the Board of Directors and the Administrative Court or even the responsible minister has a right to appeal for recourse. The procedures and processes of launching an appeal are well articulated under Sections 35, 36 and 37 of the NSSA Act. The right to appeal is of fundamental importance as it seeks to promote fairness and social justice. The public should not be denied their democratic right to seek fairness and justice as and when it is necessary.

4.8.1 Investment of funds

As mentioned earlier on in this chapter, the NSSA has the mandate to make investment decisions. The investment of funds should help the Authority generate more funds rather than lose the little they have through poor investment decisions hence the need to be careful and cautious when making such decisions. However, in recent years the NSSA has been accused of making unwise deals. A report by the Office of the Comptroller and Auditor-General criticises the NSSA of making “inappropriate investment decisions”. The report urges the NSSA to guard against uneconomic decisions, which has led to the recommendation that the Authority should carry out due diligence exercises before releasing public funds.

4.9 PROMOTION OF SAFETY AT THE WORKPLACE

The NSSA Act stipulates what needs to be done to promote health and safety at the workplace. The Accident Prevention and the Workers’ Compensation scheme compels employers to put in place safety measures at the workplace in order to avert work-related disaster. High safety standards should be maintained so that the workplace becomes a safe working environment. The fact that employers contribute towards the WCIF should not be a cause for employer negligence. If anything, the employers should actually consider putting in place health and safety measures at the workplace from a moral perspective rather than as a legal obligation that calls for an inspection for compliance.

According to Section 39, sub-section (1), the minister has the right to appoint persons to become inspectors with a special mandate to inspect workplace facilities to ensure compliance with recommended safety standards. Such inspectors are issued with certificates of identity to facilitate acceptance and cooperation on the part of employers with facilities being inspected. Sub-section (4) authorises the inspector to treat as confidential any information obtained during the inspection and shall not divulge any such information except when required to do so by a court of law or in such other circumstances as may be prescribed. According to Section 40, if there are reasonable grounds for believing that it is necessary to inspect facilities for purposes of prevention of accidents, investigation or detection of an offence in terms of the NSSA Act, then it is not only acceptable but also recommended that an inspector or police officer enters the premises for inspection purposes.

4.9.1 Offences and penalties

Some employers may not comply in the absence of corresponding penalties. The Act therefore provides for some legal measures to be taken against reckless employers who have no respect for the welfare of their employees. Section 48 stipulates offences and penalties for contravening any provision of a scheme. Sub-section (1) states that any person, who contravenes any provision of a scheme with which it is his/her duty to comply, shall be guilty of an offence and is liable to an appropriate penalty. Any person found guilty for the first time is liable to a fine not exceeding one thousand dollars or to imprisonment for a period not exceeding six months or to both such fine and such imprisonment. However, there will be an increase in both fine and period of imprisonment for subsequent convictions. These corrective measures are meant to enforce compliance with the stipulated provisions of the Act.

Among other things the Act seeks to protect workers against negligent employers who seek to maximise profit at the expense of human life. Such employers force their employees to work under dangerous conditions. They try to save funds and maximise profit by not buying the recommended equipment for use at their work premises. Some employers choose not to indicate an employee's contribution on the payslip so that they do not remit any contribution to the NSSA. However, an employer who does not remit any contribution to the NSSA commits an offence and can be prosecuted for failing to comply with the rules and regulations that govern social security in Zimbabwe. In some cases employers try to avoid remitting contributions to the NSSA and this is punishable offence. Contribution evasion is a common offence in many African countries where employers submit false information in order to reduce their social security contributions (Bailey and Turner 2002:112). Contribution evasion is a serious offence that undermines the administration of social security schemes.

4.10 SCHEMES OUTSIDE NSSA'S JURISDICTION

Although the NSSA is responsible for administering the national social security policy of Zimbabwe, there are other social protection interventions put in place by the GoZ which are administered by other Government institutions and departments. Kaseke (2013:5) points out that "In recognition of the fact that social insurance schemes do not reach all population groups, governments have introduced non-contributory forms of social security for the

benefit of such groups”. Nevertheless, the aim of these interventions remains the same; that is to provide social protection to the marginalised Zimbabwean citizens. In the ensuing paragraphs these social protection measures outside the jurisdiction of the NSSA are outlined and discussed. However, it should be noted that these measures are formal interventions in that they all fall under the jurisdiction of the GoZ. They are not informal strategies against social insecurity. These can be described as public assistance strategies.

4.10.1 Social assistance

Another government intervention strategy for the provision of social security has been in the form of social assistance (also known as public assistance). Social assistance refers to the benefits in cash or kind financed by the State after a means-testing exercise has been conducted to determine the most needy members of the community (*ibid.*). Vulnerable groups apply for public assistance from the Government. The public assistance scheme is administered by the Department of Social Welfare in terms of the Social Welfare Assistance Act of 1988 (Dhembha 2012:9). It caters for elderly destitute people above the age of 60 years and their dependants. Kaseke (1988:6) argues that, in many developing countries, social assistance has a social stigma attached to it in that recipients are often regarded as failures in society seeking to survive on government grants.

Public assistance programmes can be grouped into three categories: old age, disability and those suffering from chronic illness. The old age pension scheme is not a new phenomenon. Such pensions had been provided for under the Old Age Pension Act of 1936. However, prior to independence they catered only for non-blacks over the age of 60 years. The blacks were totally excluded from the scheme on the assumption that once they retired they would receive social protection from the extended family. The black Africans in urban areas were regarded as temporary residents who would return to their rural homes where there was extended family support (Kanyenze, Kondo, Chitambara, and Martens 2011:383) as already stated. Thus, the old age pension scheme was discriminatory on the basis of race.

The attainment of independence saw the scrapping of the discriminatory old age pensions scheme. However, those who were receiving pensions before the 18th of April 1980 continue to receive them and those who become destitute on account of old age, regardless of their race, can be considered for assistance under the public assistance programme (Kanyenze *et*

al. 2011:383). Public assistance is pegged at USD20 per month for each household. One main challenge though is that some people from remote areas are not aware of the existence of public assistance programmes, while some of those who are aware of such programmes often chose to ignore the programme since travelling expenses may exceed the USD20 they are entitled to. By its nature social assistance can promote corruption in that recipients have to go through means-testing first. More deserving people can be left out of the public assistance programme while those who do not pass the means-testing end up receiving the benefits. According to the Social Welfare Assistance Act [Chapter 17:06], other than financial benefits, social welfare assistance in Zimbabwe may take any of the following forms:

- Rehabilitation, institutional nursing, boarding or foster home care;
- Counselling services;
- Occupational training;
- Pauper burials;
- Supply of food and clothing; and
- Any other assistance necessary to relieve destitution.

From the dependency theorists' perspective the provision of social assistance promotes laziness. Unlike social insurance, social assistance revolves around assisting the general public and is non-contributory in nature. Instead it is funded from the general tax revenues of the State and is not sustainable and it can be suspended anytime. A country's economic base influences the nature and magnitude of social assistance the government can render to the marginalised members of the community. Lack of financial resources weakens the capacity of the State in providing public assistance. It should be noted, however, that in Zimbabwe social assistance is the most dominant form of social security available. Payment of allowances has been erratic since 2005 and had to be suspended in 2008 and 2009 owing to the economic meltdown in the country (Dhemba 2012:9).

4.10.2 The Basic Education Assistance Module

Education is a powerful weapon with which to change the world for the better. Nyazema (2010:248) describes education as the stepping stone for the future. However, the colonial system of education had so many hurdles students had to contend with if they were to receive

a decent education. They had to endure several screening processes. The system appeared to systematically disadvantage children from local communities and so only a few could make it to university level. It should be noted that soon after independence Zimbabwe made strides in the provision of basic education boasting of a literacy rate of 93 per cent for males and 87 per cent for females (Mlambo 2014:242). However, the notable gains were reversed owing to the country's declining economic situation which has forced some students to drop out of school at an early age. The plight of school drop outs has been worsened by the absence of a strong traditional social protection system. Traditional social security arrangements which used to provide social protection to vulnerable children are now at the mercy of modernisation. Slowly the traditional culture that used to bind local communities together has been fading. The traditional informal structures for child protection have been eroded by urbanisation. Financial constraints have weighed in resulting in the emergence of the street children (commonly referred to as street kids) phenomenon. Against this background the GoZ moved in to provide the much-needed social protection to vulnerable children. Chapter 2, Section 27 of the new Constitution states that the State should promote compulsory basic education for children. Measures to ensure that girls are afforded the same opportunities as boys in the pursuit of education at all the education levels in Zimbabwe should be put in place. Opportunities for higher and tertiary education should be made available to all deserving students.

However, Government involvement should be seen as complementary to existing informal traditional social protection arrangements. State intervention has been in the form of public assistance, food hand-outs and school fees (Masuka, Banda, Mabvurira and Frank 2012:59). The Basic Education Assistance Module (BEAM) was first introduced by the GoZ in 2001 with the aim of assisting disadvantaged children of school going age with financial assistance in order to pursue their studies from primary to high school level. It is a non-contributory means-tested social assistance scheme. The GoZ with the support of technical partners such as UNICEF provide funding for this public assistance scheme.

The primary objective of BEAM was to reduce the number of children dropping out of school as well as to bring in children who had never been to school owing to economic hardships (Kanyenze 2011:382). Parents who ordinarily would have withdrawn their children from school owing to poverty under a declining economic environment have the option to apply for BEAM. The programme was put in place to cater for orphaned or vulnerable children

with ill, disabled or single parents or those children who come from very poor families (Masuka *et al.* 2012:61). The assumption was that, with the option of BEAM available, needy children would be able to complete primary and secondary education. The Ministry of Public Services, Labour and Social Welfare in conjunction with the Ministry of Education, Sport and Culture, implement the programme.

With a sound educational background, the prospects of the children having a bright future would be much higher. BEAM targets vulnerable children. The administrative arrangement is that funds are released to primary schools by government. The primary school schools disburse the funds to identified needy pupils. Secondary schools will also receive their share from primary schools to disburse to needy high school students. BEAM pays for at least six subjects for those students sitting for Ordinary Level examinations and three subjects for Advanced Level examinations. The cadetship and the presidential scholarships are some of the programmes adopted to assist students with financial challenges to access tertiary education at local and South African universities respectively. The challenge, however, is that such programmes are often affected by the late disbursement or unavailability of funding (Masuka 2014:34).

In addition to this challenge, the BEAM project has been dogged by mismanagement and corruption. More deserving children were being left out of the project for dubious reasons. Kanyenze *et al.* (2011:382) point out that some of the problems that have affected the BEAM's prospects of success included enrolling undeserving children, favouritism and lack of proper records on the programme at various schools. Poor targeting of the most deserving children coupled with loss of continuity has resulted in some students dropping out before they sat for the final public examinations. The current economic challenges have done the project no good. It has worsened the plight of marginalised school children thereby leaving them vulnerable to all forms of exploitation among others child labour. Government has failed to cope with the increasing number of children on the BEAM list. As a result some deserving students have dropped out of school despite the implementation of this public assistance strategy.

4.10.3 Protection of vulnerable children

Apart from the BEAM, the GoZ put in place several mechanisms to provide social protection to vulnerable children. In order to ensure that every child grows up in a family environment through the Children's Act [Chapter 5:06], the GoZ set out provisions for the adoption of children. The Zimbabwean government introduced the Children's Act as an instrument to address child welfare issues. It replaced the Child Protection and Adoption Act. With the rise of HIV/AIDS related deaths, more and more children are being left vulnerable and in desperate need for social protection. Although child adoption is not popular in Zimbabwe, it was hoped that it would assist some orphans and vulnerable children (OVC) by absorbing them into families, thereby avoiding the menace of street children (Masuka *et al.* 2012:62). Institutions that provide social protection to OVC have been established throughout the country and residential care facilities have been on the increase in order to provide adequate social protection to OVC.

The National Action Plan (NAP) which was launched in 2005 is being implemented in phases. It seeks to provide social protection to OVC by addressing the urgent issues facing vulnerable children, families and communities. The first phase of the NAP consists of seven priority areas of activity which are: coordination, child participation, birth registration, formal education, social services, extra-curricular education, and livelihoods support and child protection (*ibid.*). The expectation is that if properly implemented, the second phase of NAP would improve the lives of vulnerable children, their households and their communities through the transfer of cash to the poorest families, extending educational opportunities to the vulnerable through BEAM and providing child protection against abuse, violence and exploitation.

4.10.4 Assisted Medical Treatment Order

Poor health has a negative impact on development. Nyazema (2010:241) argues that poor health contributes to poverty because it destroys people's livelihoods. Worker productivity is reduced and opportunities will be limited. The decline in the economic activities of the country has had a disastrous impact on the country's public health sector (Mlambo 2014:239). The GoZ provides social assistance in order for the elderly, marginalised and vulnerable members of the community to access medication. Under the Assisted Medical

Treatment Order (AMTO), indigent persons (children or adults) have access to free medical services at public hospitals. Chapter 2, Section 29 of the new Constitution obligates the GoZ to take appropriate, fair and reasonable measures to ensure that no person is denied emergency medical treatment at any public health institution. The AMTO is a non-contributory social assistance programme financed by the GoZ through the Ministry of Health and Child Welfare. The target population are the vulnerable in society.

The AMTO is given to people from disadvantaged communities. Beneficiaries are identified through recommendations made by local councillors, village heads together with assessments from medical social workers as well as those from the Department of Social Welfare. All they need is a letter from their local councillor or any of those mentioned above indicating that they are economically deprived such that they cannot afford to pay for their medical expenses. Elderly people from the age of 60 years also receive free medical service at public hospitals. This waiver issued by Government has provided social protection to underprivileged individuals across the country. However, some officials have been abusing the AMTO. People who can afford have been using the AMTO thereby depleting resources that have been set aside for the most vulnerable members of the community.

4.10.5 *Food-for-work* programme

Another programme that deserves mention is the *food-for-work* programme administered by local community leaders. During times of famine or drought the Government avails food handouts to the affected communities in return for work, hence the name ‘food-for-work’. The work involves the maintenance of local roads, moulding bricks for the construction of schools and clinics or any other developmental initiatives deemed necessary by the affected local communities. Thus, local communities are protected from hunger and starvation through Government intervention in the form of food-for-work programmes. The effects of drought, famine or any other natural disaster are mitigated by this form of social security. It should be noted that although it is commonly referred to as a *food-for-work* programme, the payment can be in cash or in kind.

4.10.6 War Victims Compensation

During the liberation war some people were maimed and after the attainment of independence in 1980 the Government established a War Veterans Compensation Scheme through the War Victims Compensation Act [Chapter 11:16] which was administered by the then Ministry of Public Service, Labour and Social Welfare. The scheme provides for compensation for injuries that were a result of the liberation war. According to Kanyenze *et al.* (2011:382), compensation also extends to dependants of people who died as a result of the liberation war. However, only war-related injuries or deaths that occurred before the 1st of March 1980 are considered. The War Victims' Compensation Scheme is a non-contributory social protection strategy and is financed by the State. It is based on the assumption that war injuries affected the claimants' ability to earn incomes while the dependants had had their source of support cut off leaving them vulnerable to social insecurity (Kanyenze *et al.* 2011:382). Some families lost their breadwinners during the liberation struggle and so the Government is compelled to assist the war victims as well as the dependants of those who perished for a national cause to live a standard life.

The war veterans heeded the national call to fight against unfairness and injustices, so they need recognition, social protection and compensation for the injuries sustained during the liberation war. They fought for the emancipation of all Zimbabweans and for the full realisation of human rights. Social protection is of paramount importance to the war victims and the dependants of the gallant fighters of the liberation struggle. In recognition of the role the liberation war heroes played in bringing about democracy, equality and freedom, the Government established the War Victims Compensation to cater for their socio-economic needs so that the incapacitated do not become destitute. The War Victims Compensation Scheme is strictly confined to liberation war heroes and heroines and their dependants. Some victims claimed severe injuries which they did not suffer in order for them to get higher percentages in terms of compensation.

4.10.7 The occupational pension scheme

Before independence the occupational pension scheme was a special preserve of whites. The extension of social security under this scheme was dependent on the goodwill of employers. The blacks were excluded on the grounds that on retirement, they would fall back on the

peasant economy (Kanyenze *et al.* 2011:383). This was an erroneous assumption given that the extended family support and the peasant economy could not provide adequate social protection to all those in need of financial assistance. Under the occupational pension schemes, both employees and employers contribute towards occupational pensions. Usually they match their contributions. Thus, the occupational pension scheme is contributory by nature.

4.11 INFORMAL SOCIAL SECURITY ARRANGEMENTS

Mukuka *et al.* (2002:96) assert that the role of social security systems should be understood as a response to problems of vulnerability and social insecurity. As in any other country in Africa, Zimbabwe's informal sector has been growing rapidly and drawing its membership from the already shrinking formal sector. However, as noted, the informal sector remains excluded from current formal social security schemes forcing people to make their own informal social protection arrangements. According to Kaseke (2013:7), informal social security systems "will continue to exist alongside formal social security systems because of the failure of formal social security systems to reach informal workers". Although there are no formal social protection schemes for people working in the informal sector in Zimbabwe, the Government is aware of the sector's contribution to the economy of the country.

The GoZ has taken some steps towards the group's social protection through the Indigenisation and Economic Empowerment Act [Chapter 14:33]. The Act provides for economic empowerment to those formerly disadvantaged members of society particularly those in the informal sector. Foreign owned companies would have to cede fifty-one per cent of the shares to local business entrepreneurs. In addition, companies that exploit natural resources in Zimbabwe are required by law to invest in their respective communities' social services such as building schools, clinics, roads or any other social investment preferred by the affected local community. Some of the informal social protection arrangements include burial societies, cooperatives, *Zunde raMambo* and savings clubs among others. Under these social arrangements individual members voluntarily contribute money for contingencies to the association which they will be able to access when the need has arisen.

4.11.1 Zunde raMambo

Rural communities through their traditional chiefs have reintroduced what is commonly referred to as “Zunde raMambo” meaning the chief’s granary. The *Zunde raMambo* concept involves local communities working collectively on a piece of land under the supervision of the local chief. The Government have been supporting the project with the provision of agricultural input such as fertiliser and seed. In some cases tractors have been availed for use in the project. This Government involvement is code named operation *maguta* meaning having sufficient food for the people. During times of drought or famine the chief would distribute grain to community members who would have experienced poor harvests. The *Zunde raMambo* is not a totally new phenomenon. It is an old concept that is being revived and through it traditional chiefs have been able to provide grain to deserving members of the community such as the OVC, the elderly and the disabled. To that effect the GoZ is assisting local communities through participation in informal arrangements of providing social security to the marginalised and vulnerable members of the community.

4.11.2 Burial societies

People need social security to address various contingencies. When there is death in a family, the cost incurred in putting together burial arrangements includes *inter alia* organising transport, securing a casket and the provision of food. Cognisant of the challenges associated with affording their loved ones a decent burial, some people have formed burial societies. This is an informal arrangement where members have agreed to contribute a certain amount of money per month which they would use when one of the members passes away. Burial societies are a form of social security for those in the informal sector of the economy. They provide social protection through pooling resources together to provide financial assistance to the members in the event of illness or death. One’s resources may not be adequate in the event of death, hence the need to pool resources together.

Under the prevailing economic challenges, burial societies are fast becoming popular among poor communities in the rural as well as urban areas. However, the greatest challenge lies in the absence of a binding legal framework. Although such associations have a group constitution, it is difficult to prosecute individuals who violate the constitution because it is not a formal arrangement. Some people who are in formal employment are joining burial

societies to augment their funeral policies which often provide insufficient funeral cover. The efforts to put in place informal social security arrangements are indicative of local communities' desire to have social protection cover.

4.11.3 Cooperatives

Similarly, cooperatives are another form of social security found in the informal sector. Members of the cooperative contribute a certain amount agreed on by the members every month. The contributions are pooled together to provide social security to members during times of financial and economic duress. Members of the cooperative interested in small business project can use the accumulated contributions as a source of capital injection for any small business endeavours. People put resources together to buy housing stands. At times the cooperative builds the houses and allocates them to its member. Although cooperatives are mostly common among those people in the informal sector of the economy, those who are formally employed can also participate in these schemes. Cooperatives are mainly meant to cushion people socially and financially against any form of economic shock. However, some cooperatives are not registered and should they abuse public funds they usually get away with it owing to the absence of a binding legal framework.

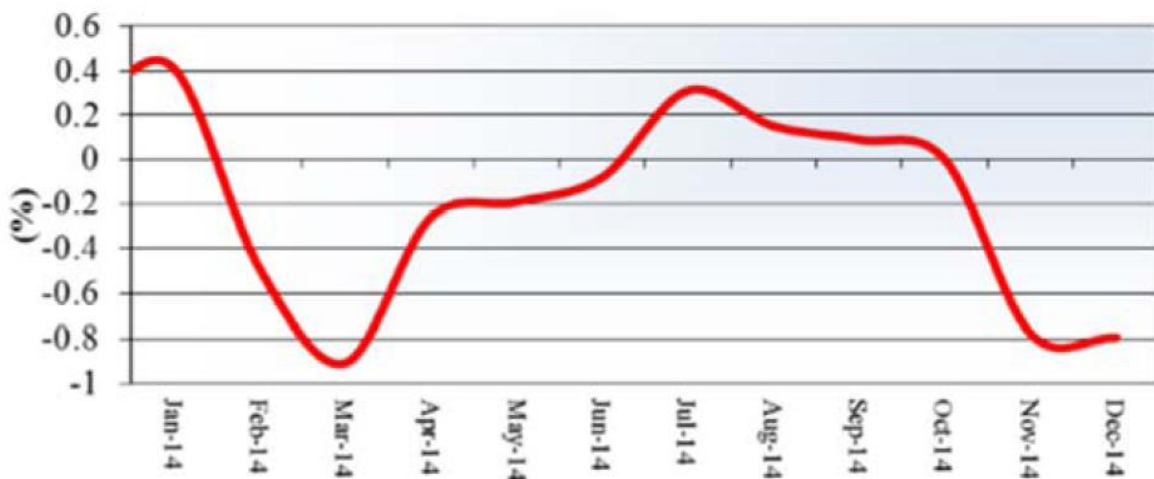
4.11.4 Churches

Church organisations have been providing social protection to the poor, the elderly and vulnerable members of the community by providing food, clothing and even shelter. Local churches have come forward to provide social security particularly in cases where the extended family system is weak. Some of the contingencies which churches address are hunger, homelessness, sickness, old age and death (Mukuka *et al.* 2002:95). Some churches have been building schools, hospitals and even universities as they seek to empower members of the communities in which they operate. Ironically once people get formal employment in these institutions, they are in a position to contribute towards their social protection through the existing mandatory formal social security schemes. To that effect churches should be commended for not only providing services to the public but also for the positive role they play in the provision of social protection to the most vulnerable members of the community.

4.12 SOCIAL SECURITY AND ENVIRONMENTAL CHANGES

There is a correlation between social security schemes and the management environment under which the schemes operate. The relationship is a dynamic one in which influences flow from both directions (Matiza 2009:12). The political environment or socio-economic environment shapes the type of social protection schemes applicable at the time. Thus, Zimbabwe's hyperinflationary environment of 2008 had a strong bearing on the impact on the country's social security schemes. However, there was an improvement after the adoption of the multicurrency system in 2009. During the hyperinflationary period public institutions administering social security funds had to be proactive in order to maintain relevance of the different schemes. Figure 8 highlights the inflation profile for the 2009-2014 periods.

Figure 8: Annual Inflation Profile (2009-2014)



Source: ZIMSTAT, January 2015

Although inflation had reached alarming levels in 2008, Figure 8 shows that annual inflation has been on a downward trend since 2010. The downward trend could be attributed to the change of the socio-economic environment. The adoption of the multicurrency system is one possible explanation. According to the RBZ 2014 Inflation Report, domestic factors that have influenced inflation are as follows:

- low aggregate demand due to declining economic activities;
- deteriorating capacity utilisation;
- company closures and retrenchments;

- worsening liquidity challenges;
- low Foreign Direct Investment and portfolio investments; and
- limited credit availability.

The operations of the NSSA and other government departments administering public social assistance programmes were almost derailed by the 2008 unprecedented hyperinflationary economic environment. Owing to viability challenges a significant number of companies resorted to downsizing and restructuring which saw a total of 13 647 workers being retrenched between 2011 and 2014 (RBZ 2014 Inflation Report). Inflation eroded the value of the benefits making them insignificant and the need for new and robust social security measures became more apparent than ever before. A hyperinflationary economic environment requires creativity on the part of those people entrusted with the management of social security funds, the failure of which means that the intended beneficiaries would be exposed to economic challenges.

4.12.1 Structural Adjustment Programmes

Events of the 1990s have had a bearing on the economic activities of the period under review. In the early 1990s the GoZ experienced numerous economic challenges. There was economic stagnation against a background of rising budget deficit, rising government expenditure, low investment, mediocre export performance and high unemployment. There was need for the GoZ to embark on Structural Adjustment Programmes (SAPs) in order to defuse economic pressures and ensure sustainable growth. As a result of the economic woes the Government sought financial assistance from international financial institutions such as the WB and IMF. These Bretton Woods institutions advised the Government to pursue the ESAP agenda.

The Bretton Woods institutions were set up in the United States of America (USA) after World War II with the aim of assisting countries whose economies were not performing well especially those countries whose economies had been shattered by war. The institutions were also meant to promote and enhance international economic cooperation. ESAP was prescribed as a remedy for Zimbabwe's underperforming economy but it is important to note that it came as a package. The GoZ had to undertake several economic reforms which proved

to be very unpopular not only with the workers but also with the general public. The preconditions had to be met before the release of any financial aid. Donor reliance limited the capacity of administrative systems to plan and implement such plans according to national priorities and with certainty. Mutahaba (2010:10) asserts that donor dependency compromised sovereignty in development planning and implementation in Africa.

The GoZ embraced ESAP in 1991 hoping that the hardships associated with the initial stages of ESAP would soon come to pass. Thereafter it was believed, the economy would improve bringing with it long term benefits. Things did not unfold as anticipated. Instead there was untold suffering. There were massive retrenchments, rising unemployment and soaring consumer prices. According to Matiza (2009:13), employers embarked on retrenchments, sought shorter working hours, pay cuts and suspension of certain benefits in order to maintain levels of profitability. The ESAP became a real threat to formal social security and was accused of throwing the working class into destitution. According to Saunders (1996:8), ESAP has proven to be a treacherous model of development. As a response to the negative impact that ESAP had had on the poor and retrenched workers, the Government introduced the Social Development Fund (SDF). However, these new programmes were neither carefully planned nor implemented and as a result they proved to be ineffective in cushioning the impact of economic reform programmes on ordinary Zimbabwean citizens (Matiza 2009:13).

The Zimbabwe Programme for Economic and Social Transformation (ZIMPREST) was introduced in 1997 following the dismal performance of the SDF. Again ZIMPREST failed to alleviate poverty among the ordinary Zimbabwean populace. Its launch coincided with the depreciation of the Zimbabwean dollar against other currencies. In a bid to steer the country towards the elusive economic stability, the Government launched the Zimbabwe Millennium Economic Recovery Programme (ZMERP). Although it was hoped that ZMERP would be a solution to the country's economic malaise, it proved a failure from its inception and was never implemented (Matiza 2009:13). On the contrary, the performance of the economy remained pathetic and social protection suffered in the process. The ordinary citizen became more and more vulnerable. The SAPs on the African public administration systems were generally externally propelled initiatives which in turn compromised the issue of ownership and the overall performance of public service institutions (Mutahaba 2010:13). With Zimbabwe's social security policy being more inclined towards formal employment coupled

with massive retrenchments and soaring consumer prices, many Zimbabweans became poorer and marginalised. The professional labour force was forced by circumstances to migrate to the informal sector. Table 11 shows the statistics of workers who were retrenched between 2013 and 2014.

Table 11: Quarterly Retrenchment Statistics (2013-2014)

Quarter	No of Retrenchees
January-March 2013	494
April-June 2013	585
July-September 2013	491
October-December 2013	806
January-March 2014	1326
April-June 2014	760
July-September 2014	757
October-December 2014	1038

Source: Retrenchment Board 2014

According to the statistics shown above, there were more retrenchees in 2014 than they were in 2013. This serves to confirm that social security coverage was dwindling as a result of retrenchments. Companies were scaling down operations owing to viability problems. It is clear from the discussion that conventional social security systems do not reach the majority of the poor. This is mainly due to the design of conventional social security schemes which makes them respond only to the needs of persons employed in the formal sector. Most of the social protection schemes have failed to achieve their objectives mainly due to lack of a comprehensive social protection policy (Chitambara 2010:9; Mtetwa and Muchada 2013:23). The need for more comprehensive social securing schemes has become more apparent than ever before.

4.12.2 War Veterans pay-outs

Although there is no consensus on the effect of the war veteran gratuity on the collapse of the Zimbabwean economy, it has to be argued by many observers that the beginning of Zimbabwe's socio-economic and political woes was triggered by the Z\$50 000.00 a month gratuity paid to war veterans in 1997 (Matiza 2009:14). This huge expenditure was unplanned for and had to be met through borrowing. The demonstrations organised by the ZCTU failed to stop the Government from processing the war veterans' pay-outs. The ZCTU argued that such huge sums of unbudgeted funds would trigger inflation which would subsequently erode the worker's disposable income. The decision by the GoZ to intervene militarily in the Democratic Republic of the Congo (DRC) civil war in August 1998 was denounced by some Zimbabweans. They argued that military intervention in the DRC would wipe out the meagre financial resources the Government had at its disposal.

As insinuated in the preceding sections of the thesis, limited financial resources have a bearing on social security schemes, particularly those social protection schemes wholly funded by the Government. Critics of the Government argue that the war veterans' pay-outs and Zimbabwe's military involvement in the DRC drained Government's much-needed financial resources. However, it has to be noted that by paying the war veterans the Government was actually protecting them against the hazards of social insecurity. In relation to the DRC involvement, it can be argued that as a SADC member state, Zimbabwe had a moral obligation to protect another member state from external threats which had the potential to spread to neighbouring countries thereby affecting regional peace.

4.12.3 Fast-track land reform programme

The fast-track land reform programme which some critics describe as controversial gathered momentum in 2000. The critics argue that the fast-track land reform contributed to hyperinflation in Zimbabwe. When the British Government stopped funding the land reform programme, landless Zimbabweans invaded some commercial farms and the GoZ eventually had to regularise the new settlements. The Government on its part also wanted to correct the imbalances in terms of land ownership, which was skewed in favour of white commercial farmers (Matiza 2009:14). The relationship between the fast-track land reform programme and the provision of social security in Zimbabwe is twofold. First, fast-track land reform

resulted in loss of employment to many farm workers. The commercial farmers used to employ large numbers of workers but the new farmers did not employ as much. Consequently, people who used to have some form of livelihood no longer have any means of income and desperately need some form of social protection.

Secondly, the productivity on the farms declined resulting in food shortages and subsequently an increase in food prices. According to the Federal Reserve Bank of Dallas's Globalisation and Monetary Policy Institute's 2011 Annual Report, land reallocation in 2000 and 2001 which resulted in the redistribution of large tracts of land depressed commercial farming output causing a decline in the country's major foreign exchange cash crop, tobacco. The production of food crops also declined and, due to the scarcity of food, prices shot up as people competed to secure the scarce commodities. The so-called "black market" emerged and eventually worsened the situation. Inflation rose and the poor became more vulnerable. The benefits from social security schemes were substantially diminished and poverty and social insecurity increased to alarming levels. Matiza (2009:14) concludes that Zimbabwe's hyperinflation has no precedence in modern history.

4.12.4 Economic crisis

Between the years 2002 and 2009, Zimbabwe experienced a debilitating economic crisis. This was a period of hyperinflation. According to the Federal Reserve Bank of Dallas' Globalisation and Monetary Policy Institute's 2011 Annual Report, Zimbabwe's extreme and uncontrollable inflation made it the first and so far the only country in the 21st century to experience a hyperinflationary episode. The Authority found itself having to deal with high staff costs against very low contributions. The challenge was worsened by the shrinking formal sector and demands for regular salary reviews to match the unstable inflationary economic environment. During this period both employers and employees were not keen to remit their contributions to the Authority resulting in administrative costs outweighing contributions remitted. This scenario is unsustainable. Table 12 below shows what the situation was like during the first six months of 2008.

Table 12: Staff Costs vs. Contributions – 2008

Month	Contributions	Staff Costs	Shortfall (-)
January	5 814 300.0	642 619.5	5 171 680.8
February	5 814 300.0	885 901.1	4 928 398.9
March	5 814 300.0	1 962 355.7	3 951 944.3
April	18 705 600.0	9 309 436.6	9 396 163.4
May	197 400 400.0	25 511 353.1	171 889 046.9
June	197 400 400.0	44 159 384.2	153 241 015.8

Source: 2008 Annual Report

The figures presented above show that staff costs had become relatively higher than the budgeted contributions. A huge variance existed as a result of hyperinflation. The economic crisis in Zimbabwe consists of the banking crisis, cash shortages and currency reforms, to mention only a few aspects. Poor performance by the banking sector resulted in lack of confidence by the banking public. The National Merchant Bank was accused of externalising foreign currency. In 2003, the First National Bank Society closed due to allegations of fraud and mismanagement. Intermarket Holdings Group, the Universal Merchant Bank and Barbican Bank were among the banks placed under curatorship (Matiza 2009:14). The banking sector crisis has had a negative effect on the performance of the national economy. The public were discouraged from depositing their money with local banks thereby triggering the cash crisis. The banking public feared that if they deposited their money they would not be able to withdraw it as and when it becomes necessary due to cash shortages.

Cash shortages started in 2003. The local currency became so scarce such that depositors could spend several hours if not the whole day hoping to access cash. The cash was so inadequate that banks had to ration the amount a depositor could access per day. Spending the night in queues in a bid to access cash became common. At times people would spend the whole night in a queue to withdraw money only to be told that the bank had run out of cash before they could be served. Depositors would run from one branch to the other as it was difficult to go back home without money. It is against this background that the banking public started shunning banks. Although it lacked economic sense, people became more comfortable with keeping their money at home where there are no withdrawal challenges. It was sad that while the money was in the bank it was losing value given that the prices of goods and

commodities would go up any time depending on scarcity. Keeping the money at home compounded the shortage of cash in circulation.

In a bid to curb the galloping inflation the RBZ embarked on various coping mechanisms (Matiza 2009:15). It became apparent the Zimbabwe was confronted with extraordinary challenges requiring extraordinary measures. The RBZ in 2003 introduced travellers' cheques in an effort to ameliorate the cash crisis. The travellers' cheques did not last a long time. They were soon replaced by the bearer cheques and could only be used locally as legal tender. The denominations increased constantly to a point where electronic systems had to be upgraded in order to accommodate the growing figures. In 2006 the denominations had become extremely large propelling the RBZ to devalue the local currency the ZWD in a bid to make the figures manageable and user friendly. For example ZWD1 000,00 became ZWD1,00. Table 13 below illustrates how the local currency was devalued.

Table 13: Revaluation of Denominations (2006)

Old value (ZWD)	New value (ZWD)
1 000	1
10 000	10
100 000	100
1 000 000	1 000
100 000 000	100 000

Source: Matiza (2009:16)

With very high denominations, business transactions became extremely difficult for the ordinary people. It became very difficult to get change during business transactions. The computer pricing system could not accommodate these figures. The hyperinflationary economic environment was not good for the pensioners either. Their pensions were inevitably consumed. A person who had ZWD1 000,00 for example had ZWD1,00 after the devaluation exercise. Despite the initial devaluation of the Zimbabwe Dollar in August 2006 where three zeroes were removed by 2008, the zeroes were back and this time transactions had reached trillions. Again the RBZ devalued the Zimbabwe Dollar in August 2008 by removing ten zeroes. Table 14 below illustrates the currency conversions.

Table 14: Revaluation of Denominations (2008)

Old value (ZWD)	New value (ZWD)
10 000 000 000	1
50 000 000 000	5
100 000 000 000	10
500 000 000 000	50
1 000 000 000 000	100

Source: Author

Using the figures from Table 14, it can be concluded that Zimbabwe experienced an unprecedented economic crisis. Undeniably, the hyperinflationary environment had a negative impact on the provision social protection. The erosion of benefits continued until they became totally meaningless. The economic meltdown condemned many of the beneficiaries to a life of poverty. A depositor who had one trillion Zimbabwe Dollars woke up to find out that he/she now had one Zimbabwe Dollar in his/her account after yet another revaluation of the local currency in 2008.

Table 15: Revaluation of Denominations (2009)

Old value (ZWD)	New value (ZWD)
1 000 000 000 000	1
5 000 000 000 000	5
10 000 000 000 000	10
50 000 000 000 000	50
100 000 000 000 000	100

Source: Author

With inflation on the rise the RBZ had no option but had to print larger denominations and in no time the zeroes were back. Eventually they became too many for public convenience. On 1 February 2009 there was a revaluation of the currency as highlighted in Table 15 above by again slashing 12 zeroes. Equally important is the fact that the purchasing power of the local currency continued to decline. As a result of the hyperinflationary economic environment Zimbabweans were at times referred to as “starving billionaires”, meaning that people had billions of dollars but with very little purchasing power. People lost confidence in use of the

local currency. Government had to think outside the box. In 2009 the Zimbabwe Dollar was inevitably abandoned. The use of multiple currencies was adopted to bring back public confidence and economic stability.

Table 16: NPS Benefit Rates as of 1 August 2008

Scheme	Benefit	Minimum Amount (ZWD)
NPS-once off payments	Retirement grant	100 000 000
	Survivors grant	44 000 000
	Invalidity grant	44 000 000
	Funeral grant	1 000 000 000
NPS pensions	Retirement pension	100 000 000
	Survivors pension	44 000 000
	Invalidity pension	44 000 000

Source: Matiza (2009:37)

The figures from Table 16 above tell a sad story of pensioners. Following the slashing of 10 zeroes on 1 August 2008, the above stated benefits were not payable anymore because, after the removal of the 10 zeroes, the new values fell below the smallest denomination of 1 cent. As a result of the devaluation, the NSSA was not able to pay the pensioners their July and August 2008 pensions. Payment only resumed on 1 September 2008 after the benefits had been reviewed upwards (Matiza 2009:37). It is, however, important to note that each time the currency was revalued there were casualties. By the time the benefits were reviewed upwards obviously the zeroes would have accumulated to unbearable levels warranting another revaluation. In light of the unpredictability of the economy there was every reason to constantly monitor and assess the relevance of social security schemes. Kaseke (1988:6) argues that a social security scheme becomes meaningless if the beneficiaries do not feel secure under the scheme.

The situation only stabilised in 2009, when the Government adopted the multi-currency system. The list of currencies adopted includes the USD, the British Pound, the South African Rand and Botswana Pula. However, the most commonly used are the USD and the South African Rand. The analysis shows that the political and socio-economic environments influence social protection strategies.

4.13 CONCLUSION

This chapter has systematically analysed the social security policy of Zimbabwe. As already intimated in Chapter three social security provisions have become a global concern. Changing times and demands have necessitated constant reviews and/or amendments to the existing social security policies. Political and socio-economic changes have influenced the nature and dimensions of social security provisions in Zimbabwe. There is a correlation between the existing environment and the nature of social security schemes. Zimbabwe's formal social security policy under the auspices of the NSSA was adopted nine years after the attainment of independence. When the Government adopted the policy, the intention was to provide social security to those workers in formal employment and subsequently extend coverage to the informal sector in order to achieve inclusivity. Zimbabwe did not adopt a fast-track approach but instead adopted a gradual approach to the implementation of the social security policy.

Currently there are a number of formal social protection interventions put in place by the GoZ but they have not been synchronised and so appear to be fragmented. The economic crisis has driven potential workers into the informal sector where there are no formal security schemes in place. Failure to extend social security coverage to the informal sector has perpetuated social exclusion which the GoZ sought to address through the adoption of the current social security policy. The NSSA, responsible for the establishment, implementation and management of social security schemes has been dogged by allegations of mismanagement and abuse of public resources. Chapter Five will present an analysis of the research findings.

CHAPTER FIVE

ANALYSIS OF THE RESEARCH FINDINGS

5.1 INTRODUCTION

As already outlined in Chapter One, this chapter focuses on the analysis of the research findings. And as indicated in Chapter Two, this study is qualitative in nature and so the findings are presented in a narrative and descriptive format. The data was obtained through a combination of both literature review and, as indicated in this chapter, through interviews. Documentary analysis was complemented with interviews and general discussions in order to make the findings of the research more empirical than just views and conclusions obtained from previous studies. The infusion of data collected through methodological triangulation makes the findings scientific, reliable and valid. The data was collected using structured and non-structured questions that were self-administered. Thus, this chapter serves to systematically present the findings of the research. The analysis of data provides a solid foundation for the establishment of logical conclusions from which various lessons are learnt.

The recommendations provided in this study are informed by the general conclusions arrived at in the study. Since the research was of a qualitative orientation, it follows that the use of statistical and graphical illustrations in the presentation and analysis of the data would be minimal. Presentation of the research findings are therefore heavily inclined towards giving a deeper analytical explanation on the extent to which the social security system of the Republic of Zimbabwe has been perceived from different perspectives. A thorough analysis of the data should present a clear overview of the social security of the GoZ more so when benchmarked with other social security systems drawn from selected countries in Africa, Latin America and the Scandinavian countries. It is imperative at this juncture to reiterate and re-state the research question that has guided this study so far, which is as follows:

To what extent has the social security policy of the Government of Zimbabwe been able to provide care and protection to the ordinary citizens from 2005-2015?

The analysis of this study is based on the critical analytical provisions as identified in this study based on the agreed terms of reference of the agreed research question. Certain factors may have been predicated on the analysis of this study of a “real world” situation, the issues of delimitation and those identified limitations of this study will provide a better understanding of the analysis provided so far.

5.2 POPULATION AND SAMPLE FRAME

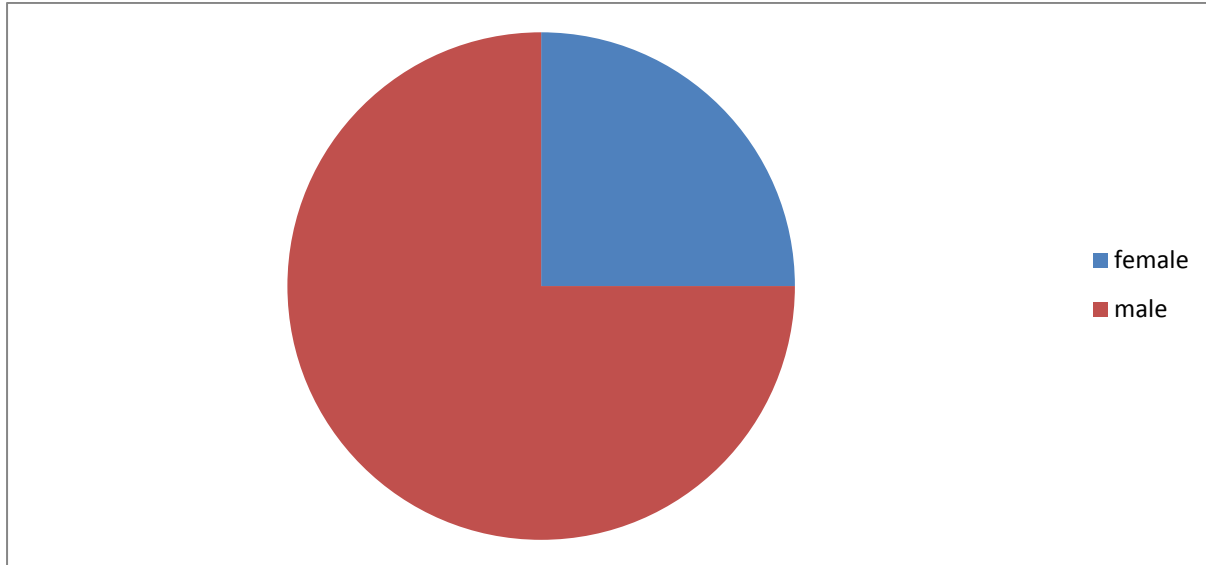
The study population comprised Zimbabwean citizens who are in formal employment and are members of the NSSA. By virtue of being in formal employment, the population is affiliated to either the ZCTU or the ZFTU. These are the only labour unions that represent workers in Zimbabwe. Officials from the Ministry of Public Service, Labour and Social Welfare also participated in the study. The sample was then drawn from the different stakeholders. To capture a wider and relevant pool of participants capable of providing data with the expected degree of validity, purposive and convenient sampling techniques were employed. The researcher saw it prudent to use a sample drawn from the stakeholders who were perceived to be willing and capable of providing in depth information that was relevant to the phenomenon under investigation; hence the researcher’s judgmental decision on the choice of participants was noteworthy. Also taken into consideration was the fact that workers were directly involved because they make monthly contributions and automatically they were covered by the NSSA schemes. Consequently they were in a better position to provide accurate information on the effectiveness of the policy. By virtue of being the beneficiaries of services rendered by the NSSA, they were viewed as the most reliable sources with first-hand information required for the study.

5.2.1 Sample composition

It is a truism that the composition of a sample has had a huge impact on research projects undertaken regardless of the research methods and techniques applied. It is therefore of paramount importance to give a brief insight of the composition of the participants in this study. A total of 28 people participated in the study. This number consists of representatives from the Ministry of Public Service, Labour and Social Welfare, labour unions and of the NSSA. All the participants are domicile in Zimbabwe. As already highlighted in the preceding paragraphs, these key informants willingly participated in the study. Of these

informants, 75 per cent were males, while the other 25 per cent were females. Figure 9 below shows the gender composition of the participants.

Figure 9: The gender dimension of the participants



Source: Interview statistics

The composition of the participants serves to confirm the assertion that there are more men than women in formal employment. Although the GoZ has introduced affirmative measures to address the imbalance, the labour market is still skewed in favour of men. This can further be cemented by the fact that ministries such as defence and agriculture are dominated by men. Employment trends indicate that, from time immemorial, men were employed before women could get the opportunity. This led to the introduction of affirmative action to promote gender equity and empowerment of women. Though much has been done to recruit women into formal employment positions in the formal sector of the economy, men still dominate numerically. It can also be suggested that since men are usually the breadwinners and heads of families, they are the ones with a keener interest in securing formal permanent jobs so that they are able to fend for their families than their female counterparts. As a result they find themselves more involved in social security issues.

5.3 AGE COMPOSITION OF THE PARTICIPANTS

The age composition of the participants was dominated by participants ranging from 26 to 55 years of age. This age group accounted for as much as 93 per cent of the total responses. This

can be attributed to the fact that this age group is the economically active one that in turn subscribes to social security entities such as the NSSA. The 26-55 age groups represent new entries into the public sector in particular and the formal sector in general. All age groups have somehow been affected by the economic challenges that the country is going through. The contracting economy has failed to create more jobs to absorb the youths who have just graduated from educational institutions across the country.

The 55-65 age groups only accounted for less than 5 per cent of the participants and the same applied to the 18-25 age groups. These age groups are still of school going age and some are still pursuing tertiary education at colleges and universities locally and abroad. This partly explains why these age groups had the least number of participants. Even if they had wanted to look for formal employment, the labour market is currently not absorbing many job seekers given that the country is yet to recover from the effects of the economic meltdown. The youths have been temporarily 'locked out' of formal employment due to the effects of over a decade of economic malaise.

The younger generation has found it hard to get formal employment and so have settled for informal employment by venturing into self-help projects. Furthermore, this has been the actively mobile age group that has migrated to neighbouring countries, mostly South Africa and Botswana. Some have gone as far as the United Kingdom, Australia and the USA. Others have chosen to continue with their studies hoping that with a higher qualification it may be easier for them to get a job in Zimbabwe or at least make themselves relevant and employable within the region and beyond. They cannot therefore contribute to their social protection under the existing social security arrangements. Consequently, they have been left out in this study.

Participation by employees between the ages of 55-65 years was also very low due to the effects of early retirement and the high mortality rate. Most people were forced to go for early retirement in the mid-1990s through the ESAP. Many of the citizens within this grouping are still active and are largely the custodians of the grey economy that has been a major economic force in Zimbabwe for the past decade. For the past decade the Zimbabwean economy had been characterised by a discernable emergence of the informal sector. In contrast, the formal sector has been experiencing a sharp decline leaving the majority of job seekers without any prospects of securing formal employment.

5.4 ABILITY TO PROVIDE SOCIAL PROTECTION

The findings of the research indicate that most of the participants are questioning the ability of the policy, in its current form, to provide adequate protection to the Zimbabwean citizens under the prevailing economic challenges. The anxiety has been fuelled by the fact that those employees contributing on a monthly basis are barely covered. Achieving universal coverage becomes a huge task against such a background. It should be noted that 80 per cent of the participants have registered their dissatisfaction with the services the NSSA has been offering to its members, taking into account the members' expectations. It is also interesting to note that of all the participants, none indicated any satisfaction with level of protection that the NSSA is providing to its members. However, 15 per cent of the participants were of the view that the NSSA has the potential and ability to provide adequate protection and care to its members and with time to every Zimbabwean citizen as enshrined in the Authority's Mission Statement. Five per cent of the participants were indecisive and somewhat indifferent to the notion of adequacy in terms of social protection.

There were a number of tangible reasons that were cited on why most of the participants believe that the NSSA is not providing enough protection to its members. One of the biggest concerns was that no member is entitled to any benefit from the NSSA if they die or withdraw from the organisation before reaching the age of 65 years. It is against this background that many have questioned the necessity, rationality and the wisdom of supporting the policy if they may not benefit from it until they reach the stipulated age of 65 years. Considering the changes in population trends where standards of living have gone down, the mortality rate is on the rise and life expectancy has decreased drastically; many participants think that they are getting a raw deal from the NSSA. They, therefore, called for the Authority to revise the existing schemes if it would like the schemes to resonate with its members' expectations, receive the people's support and experience an increase in membership. The reality is that unless there is an increase in the percentage of contributions, it remains difficult to provide adequate social protection against a limited financial base.

Another area of concern was that the NSSA was not paying enough to its members who have retired and are entitled to benefits. It was argued that the benefits were barely sufficient and could do very little if not nothing to assist the retired members. The findings have shown that, on average, a retired member receives a paltry amount of USD60 per month. Considering the

prevailing economic environment characterised by an escalating cost of living, this amount can do little to ensure that the subsistence needs of retired people are met. The situation is being exacerbated by the geographical dispersion of the retired members, many of whom choose to go and live in distant rural areas upon retirement. Considering high transport costs to and from the district offices where NSSA activities have been decentralised, the members are left with nothing in their pockets to take home.

Some members have cited lack of information on the public domain. They pointed out that they were not sure of what should accrue to them after they have reached retirement age and how exactly the benefits are calculated. Members indicated that they found themselves being members of the NSSA solely because it is mandatory but they do not have a clear picture of how the organisation operates. It is also interesting to note that about 10 per cent of the people interviewed do not know their membership numbers, which is an indication that they do not have enough information on their involvement as members and that information is not readily available. Therefore fears of corruption and fraud have been raised by some of the participants citing that they do not understand how they could be *bona fide* members when they do not exist in the NSSA's records. The first thing members should get before deductions on their salaries should be the NSSA number so that they know that their details have been captured and recorded for future reference.

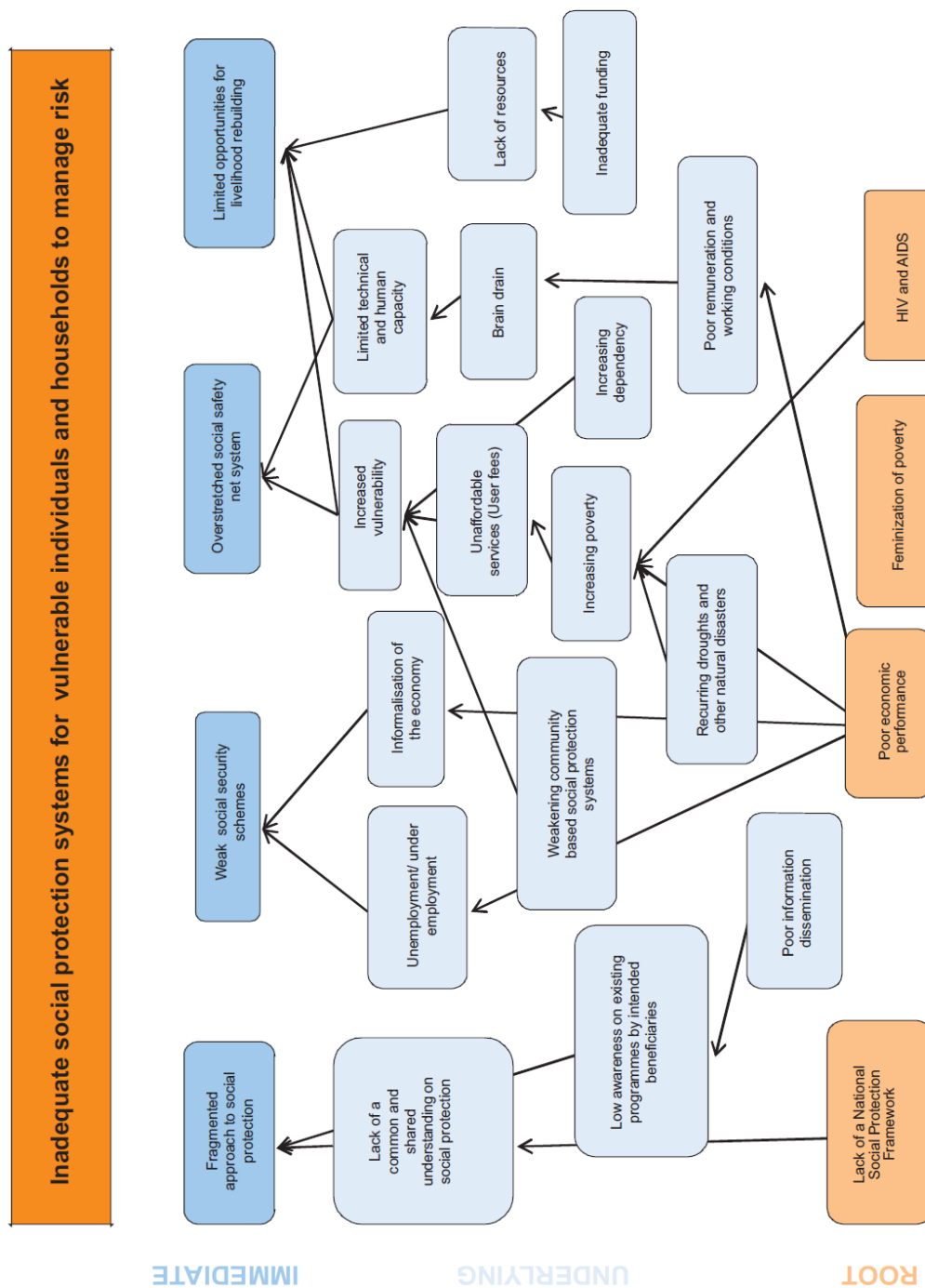
Another cause for concern that was raised was the inability to timeously process payments for those who have retired and those who are incapacitated through injuries whilst on duty. Many are said to have struggled and some are still struggling to get their benefits on time as a result of untenable delays. At the peak of the inflationary period the local currency was losing value on a daily basis, implying that the longer it took to process a claim the less in terms of value the claimant would get. It is against this background that the public lost confidence and trust in the operations and activities of the NSSA. Contributing members have lost confidence in the Authority to the extent that none of the participants expressed satisfaction with its ability to provide social security to its members. According to the interviewees, expecting the NSSA to create more social security schemes and administer them well so that the country could experience universal social protection would be expecting too much from an organisation that is struggling to manage a handful schemes. The Authority has to work harder in order to rebuild its reputation and earn public trust.

5.5 OVERALL ASSESSMENT OF THE POLICY

In terms of the overall assessment of the policy, most participants think that drafting such a policy was a good initiative and shows that the Government valued the general welfare of the people. They revealed that the policy was fairly good but they thought that it should be reviewed to determine effectiveness and relevance because from the time it was introduced many things have changed, more so now when jobs are hard to come by. At its inception the assumption was that many people would secure formal jobs and remit their monthly contribution which could have seen the expansion of the existing schemes to include more people and the creation of other schemes to accommodate the different segments of the Zimbabwean people.

The shrinking labour force as a result of the economic meltdown experienced between 2000 and 2009 significantly reduced the number of subscribers and potential beneficiaries of the POBS (Dhemba 2012:10). In view of the prevailing economic challenges which have been the major undoing of the country's social security system, most of the interviewees were of the opinion that it was about time the Government conducted a comprehensive evaluation of the social security policy of the GoZ in order for it to remain relevant to the people's changing needs and situations. Some interviewees suggested that the national social security policy should be synchronised with other existing social protection strategies to avoid a fragmented approach to addressing the problem of social exclusion in Zimbabwe. Figure 10 below shows the challenges and inadequacies of the country's social protection strategies.

Figure 10: Problem tree for social protection system



Source: Country Analysis Report for Zimbabwe (2010:103)

Figure 10 shows that in Zimbabwe there are different social protection strategies put in place to address vulnerability. Many as they are they have proven to be inadequate and disjointed. There is a need to analyse the root cause, the underlying and immediate challenges as

illustrated in Figure 10 before adopting an integrated approach to social protection. Understanding the complexities involved in the provision of social protection are a crucial process that should inform the choice of social security intervention strategies the Government has to adopt in order to address the issue of inadequacy.

The participants noted that at least some pensioners could afford to take something home, although it may not be much once they have retired. Some members who were injured at the workplace while on duty have also been receiving some compensation. It was pointed out that many members in terms of their social welfare after retirement are better off than their counterparts who were non-members during their working time. Thus, it was concluded that the policy had gone a long way in alleviating poverty by providing cover for old age and those employees incapacitated through injury at the workplace.

However, some concerns have been raised by some of the members who were interviewed. Disgruntled members blamed the NSSA for failing to fully implement a good policy. They pointed out that a lot still needs to be done by the Authority to make the policy incorporate the vulnerable groups of the Zimbabwean community. They think that the NSSA as the implementing authority has lost the cause and values it was created to stand for by becoming an entity used to solicit money from the working poor for the benefit of the elite, such as top management (senior officials) and powerful government officials. The interviewees expressed dismay at the amount of money the pensioners take home after so many years of contributions. Some participants raised the issue of members failing to get compensation for accidents at the workplace. They pointed out that not all injured employees get compensation. Some deserving victims are said not to have been compensated after the blame for the accidents that occurred at workplaces had unjustifiably been shifted onto employees to avoid compensation.

From the interviews and general discussions it was also noted that some members were not happy with the compulsory nature of membership, arguing that joining the NSSA should not have been made mandatory. It should be voluntary so that members could opt out of the schemes if they are unhappy with the management and administration of their funds. They see an element of force imposed on them to become members of the NSSA through the existing labour laws. It has also been cited that the NSSA was just a duplication of the services offered by private pension schemes such as Old Mutual. Hence, there should have

been an option for one to decide on whether to join the NSSA or Old Mutual. Some participants argued that the NSSA was behaving like private insurance companies when it comes to the processing of claims. Beneficiaries ultimately receive very little despite having contributed for their social protection for many years.

Another area of concern was that the NSSA only targets those that are formally employed and has totally ignored those that are in the informal sector as well as domestic workers. It was argued that social security should concern almost all the citizens and not provide social cover to the formally employed only. Every national should be entitled to some form of social security provisions. The exclusionary nature of the existing social security schemes was highlighted during the interviews and the interviewees believed that the informal sector which has grown rapidly over the years should be harnessed to achieve social inclusivity. Asked if social assistance could not cover for those people excluded from social insurance, the participants lamented that under the prevailing economic challenges social assistance was not sustainable and was subject to abuse. During hard times people are tempted to accept bribes from those seeking to circumvent the vetting process so that they qualify for public assistance. The most deserving cases may not be considered at all because of corruption. The negative side of social assistance being a right was also highlighted. Society tends to relax and view social assistance as an entitlement thereby placing a strain on Government budgetary allocations.

It can be ascertained from the above findings that members are generally not satisfied with the services that the NSSA has provided to its members and therefore a lot of improvements have to be made by the public entity. Benefits should be sufficient to adequately cover the subsistence needs of every member. All the people including those in the informal sector need social protection.

5.6 PUBLIC PARTICIPATION IN DECISION-MAKING

Approximately 90 per cent of the participants indicated that NSSA does not provide an adequate platform for the members to express their views when it comes to decisions that affect them. About 5 per cent of participants pointed out that the platform was there to express their views but their suggestions are not taken into consideration. Failure to take suggestions from the membership seriously does not promote constructive engagement. It

reduces the whole process to a mere formality meant to legitimise the process. Informants pointed out that money is simply deducted from their monthly salaries without first informing them on the calculations for the deductions and how benefits would be calculated. Exposure to how the figures are computed would go a long way to enhancing transparency. It was concluded that not all members were conversant with how the organisation operates. Those with a little information on the developments at the NSSA indicated that it was a result of reading local newspapers and not through a consultative process.

The interviews and general discussions reinforced what was established through the literature review that the platform for members to express their views was quite limited and confined to the ZCTU and the ZFTU. There are no specific mechanisms through which individual members could express their views. There are no clear-cut lines of communication between the NSSA and its members. It seems that the mode of communication is top down communication and everything is imposed upon the members.

Nevertheless, 5 per cent expressed the belief that the avenue to express their views and opinions was there in the form of labour unions that represent the interest of the workers. The assumption is that the involvement of labour unions such as the ZCTU and ZFTU was sufficient representation of the working public. However, this study submits that there are times when the public should be consulted directly especially when they have lost hope, faith and trust in the organisation mandated to administer their funds and initiate new schemes that directly affect them. Thus, 5 per cent of the participants did not care to voice their concerns and views. They expressed satisfaction with the role of the labour unions in championing their cause.

5.7 NSSA INVESTMENT PROGRAMMES

The participants expressed keenness on the issue of being consulted in any investment programmes that the Authority may want to venture into, because they are *bona fide* members of the NSSA. About 90 per cent of the participants were willing to be consulted in every investment decision that the Authority had in mind. As contributors of the funds that the NSSA invests, the majority of the members interviewed thought that being the custodians of the funds they should be consulted. They want to have a say on how the funds are administered, because any poor investment decision would in the long run affect the NSSA's

ability to provide adequate social protection for its members. Some participants argued that, if members are consulted, it creates certain levels of accountability and hence may help to curb corruption and at the same time promote the highest levels of transparency. They also alluded to the notion that wider and comprehensive consultations were of great importance. These were the foundation upon which the Authority could build public confidence and trust necessary for a harmonious relationship between the NSSA and the working public. High public trust builds confidence among stakeholders and eventually the numbers of people remitting contributions would gradually improve.

Nevertheless, 10 per cent of the participants were not willing to be involved. Their argument was that they did not have sound investment knowledge and therefore even if consulted their input may be of minimal or no value to the organisation. This group found it odd to insist on being consulted when they have no knowledge of investment issues. Consultations should be held with people who have the knowhow so that they can add value to the decisions to be held. Instead of the NSSA consulting its membership that have no business acumen, it makes business sense for the NSSA to consult people with the expertise on investment issues so that the Authority may be able to successfully implement the identified investment projects for the good of its membership.

5.8 NSSA MEMBERSHIP

It is interesting to note that participants who have been contributing to the Authority for seven to thirteen years account for about 65 per cent of the participants. Those who have had membership for between ten to thirteen years comprise the largest group. Very few participants (less than 3 per cent) have been NSSA members for between 14 to 20 years. The NSSA has struggled to get new membership in the past six years as the findings have indicated that only 10 per cent of the participants became members in the last six years.

The picture reflects the fact that formal employment which feeds the formal social security system in Zimbabwe took a huge twist and has been fluctuating in the past two decades. During the past five years, very few people have joined the formal sector and consequently the NSSA. What should be borne in mind is that once one joins formal sector employment, one automatically becomes a member of the NSSA. Joining the NSSA is not voluntary; it is compulsory unless the employer does not submit the information to the Authority with the

intention of avoiding payment of the stipulated monthly contributions which is a criminal activity. Since the public sector and the private sector have not been absorbing new employees, the situation has affected the Authority's membership in the last ten years. The gloomy picture is still evident. Employers have been struggling to hire new employees and a small number of new entrants have been recorded in this hard and trying period.

This situation can be viewed from another dimension. Some employers unwilling to pay their dues have been avoiding submitting updated records to the NSSA. Their employees have therefore not been contributing towards their social security. Thus, some employers have not been complying with this mandatory requirement. They seem to have tried to use every opportunity available to evade remitting both the employer and employees' contributions to the responsible authority thereby threatening the effectiveness and viability of social security system. Without the remittance of contributions, the NSSA's survival and the utility of the different schemes under the auspices of the Authority must inevitably diminish.

The NSSA has, however, managed to retain much of its membership who joined the organisation between the 1995 to 2001 period. This was the time when the public sector was still the most reliable and trusted employer. The majority of civil servants have had their membership between seven to thirteen years. The situation is also a reflection of the Government's ability to retain its employees that got employed during the above-mentioned period. Membership of more than fifteen years on the other hand was quite small; only accounting for less than 55 per cent of the total participants. This category represents the ageing employees and given the demographic structure of the Zimbabwean population which is characterised by a short life expectancy; this category of employees is becoming scarce.

In response to the question on whether or not they would have liked to continue their membership with the NSSA if ever a provision to choose was an option available to them, it was found that the majority of the members were discontented and as such were unwilling to maintain their membership with the NSSA. Only five per cent of the members were willing to maintain their membership. Various reasons were given by the participants when implored to share the reasons for their dissatisfaction with the interviewer.

5.8.1 Willingness to maintain membership

Although some interviewees expressed their willingness to remain members of the NSSA, they pointed out that it was not because they approve of the manner in which business was conducted at the NSSA, but it was because of the fact that they needed social protection. No one is immune to unforeseen future challenges. The need for contingency plans is there for people to see. Work related accidents, death of a bread winner and an ageing population to mention only a few require some form of social security. For such reasons people should value the need for adequate social protection. Many reasons were highlighted, one of which was that some members have personally benefitted from NSSA's funeral grant and therefore see it as a worthy cause to maintain their membership. The participants also cited the importance of at least salvaging some pay-outs upon retirement, rather than getting nothing at all. Some informants expressed their willingness to maintain membership only if the pay-outs upon retirement could be revised upwards.

Still other participants highlighted the importance of maintaining membership with the NSSA in case one gets injured at the workplace. Examples of incidents where employees were injured at the workplace and successfully claimed compensation from the NSSA were cited. According to some interviewees, cushioning of employees in situations where an employee is incapacitated through occurrences of injuries at the workplace is crucial especially if an employee has many dependants. The upkeep of the general social welfare of the employee and their dependants in the event of injuries sustained at the workplace was cited as one of the major factors influencing them to prefer maintaining their membership with the NSSA.

5.8.2 Unwillingness to maintain membership

Various reasons were given as to why the participants had no interest in maintaining their membership with the NSSA. One of the commonly pointed out reasons was the purported lack of transparency within the organisation and the entire social security system. The participants lamented the lack of openness regarding financial matters. A few instances were mentioned especially those of failure to communicate the annual financial status of the organisation to the members. What was also revealed was the failure by the organisation to communicate any investment decisions so that both parties could deliberate and find common

ground. Another concern revolved around the failure by the organisation to gazette the financial performances of the entity in business ventures which it would have invested in.

Some participants pointed out that membership with the NSSA was a waste of time and money considering the timeframe that one has to endure before one is entitled to compensation, as noted earlier. In accordance with the NSSA regulations, one is entitled to benefits only after one has reached the age of 65 years. Those respondents against continued membership with the NSSA argued that such a requirement is tantamount to day light robbery given the length of time one has to make contributions *vis-à-vis* the relatively short time one would have to enjoy the benefits of membership. Some of the participants asserted that the NSSA had failed to align itself with the socio-economic challenges and changes that are directly and indirectly affecting employees in the formal sector of the economy.

It was argued by some participants that the NSSA was not taking cognisance of the fact that generally the life expectancy of people is drastically diminishing, and therefore the age cut off for which one is entitled to benefits should be reviewed. Another topical issue was the failure by the NSSA to address the economic challenges that the retired members are facing in an economic environment that has been bedevilled by inflation, the use of multiple currencies and high rates of unemployment. The interviewees pointed out that the majority of members were victims of the prevailing economic challenges and had lost almost all they had “invested” with the NSSA especially when the country switched to the use of a multicurrency system. The money they had (Zimbabwean dollars) was eroded by the high and unprecedented inflation of 2008. Many people could not get any of their claims and some were getting paltry figures since their contributions had been in Zimbabwean dollars which became insignificant after the devaluation of the Zimbabwe dollar as discussed in Chapter Four of the thesis. Many people also lost their benefits which are not transferrable when they left the country to work in neighbouring countries such as South Africa and Botswana. The search for greener pastures became imperative as people sought decent salaries/wages in order to be able to look after their families back home. Those who have moved into the informal sector are working hard to fend for their families.

5.9 PUBLIC AWARENESS PROGRAMMES

Responses to the question on the existence and effectiveness of public awareness programmes were varied. The views and contributions were varied despite generally taking the same line of thought. The majority of the participants were of the view that the Authority was ineffective in the generation of sound public awareness programmes. They argued that the Authority needed to be more creative and aggressive when developing public awareness campaign programmes. In their responses the participants gave examples of strategies and mechanisms which the NSSA could use in their public awareness campaigns such as embarking on outreach programmes. Currently the NSSA is utilising the *Talking Social Security*, published weekly by the NSSA and *PaMhepo neNSSA/Emoyeni le NSSA* a weekly radio programme that discusses social security issues. However, not all people are in the habit of reading newspapers or listening to radio programmes.

5.9.1 Types of mediums used

A great improvement in awareness campaigns was noted by the participants. They cited the introduction of the NSSA columns in local newspapers. Members felt that, unlike in the past, one can at least learn something through local newspapers since the NSSA has come up with a number educational programmes that appear in *The Newsday* newspaper. Some participants argued that although this was a plausible development, a lot more still has to be done to improve coverage. The current public awareness programmes still excludes those members of the public without access to newspapers and Internet. Ironically the category being excluded is the one that needs social security the most. Not all people have the resources to secure access to the Internet and/or newspapers. Expecting the people to buy a newspaper when they cannot afford three decent meals a day would be unrealistic. It should be noted that most of the poor are in the rural areas usually far away from towns and cities. Securing a newspaper let alone access to Internet is a real challenge.

The language used is also a cause for concern, because not everybody is sufficiently literate to be able to read and speak English. Unfortunately people (including those who are literate) are often vexed by the highly technical language involved. Not every citizen is familiar with the technical jargon associated with calculating social security benefits. The majority of the participants expressed dismay at the fact that people who sacrifice the little they get would

have to incur additional expenses in order for them to access vital information broadcast through the media.

As a complementary effort the NSSA has embarked on the use of radio programmes, as already intimated. Some of the participants credited the Authority for trying to reach out to as many people as possible through live radio broadcasts. They argued that this was a step in the right direction. However, other issues such as frequency of such programmes, languages in which the programmes are broadcasted should be considered in order for the programmes to appeal to a wider audience. Some of the participants were of the opinion that sensitive issues are usually avoided when the public media is used and that some pertinent issues have not been discussed let alone addressed. It was the view of the participants that the Authority should not employ selective release of information. As a public organisation, the NSSA's activities should be known by the public who can also help by spreading the information. The participants argued that the organisation only addresses those issues that are beneficial to them and not to the members who are contributing to the country's social security schemes and consequently to the organisation's survival.

Some of the participants pointed out that they had some questions which they would like answered by the NSSA but they do not know how to go about it given that there was lack of information. One of the most common questions the participants wanted answered related to the current use of multiple currencies. They wanted to know what currency they would be compensated with in future in the event that the country reverts back to the Zimbabwe dollar. With the changes in the currency over the years, members still have no idea of how their benefits would be calculated upon retirement. Such vital information constitutes some of the policy issues that should be communicated to the people to increase public awareness on the developments at the NSSA. A decision that is clear should be taken and communicated to the public to avoid speculation. The public has a right to know how benefits are calculated against the background contributions made using different currencies. The participants professed ignorance of the procedures that one has to follow in the event of death or reaching retirement age. All that they know is their being members by virtue of it being a statutory requirement. A few participants confessed that they only submitted claims following the death of their spouses after getting the information from other people who have nothing to do with the NSSA.

The interviewees believe that the NSSA has a problem of being selective when it comes to what information should be made public. The participants argued that the public should be made aware of the overall performance of the various investment projects. Some participants actually think that the lack of information is a deliberate ploy aimed at avoiding public discontentment and avoiding questions that may arise from the information made available in the public domain. This stance has been cited as an indirect way of avoiding accountability in areas that the members might require explanations. Denying the membership information which should be available on the Internet in the Information era helps spread the allegation that there is lack of transparency in the administration of public funds. Yet every contributor has a fundamental right to know how public funds are managed and even to make suggestions in the interest of the public.

5.10 NSSA'S CREDIBILITY

Participants were asked how they view and perceive issues of credibility and transparency of the NSSA as an organisation. Differing responses were received from the interviewees. They expressed mixed feelings. The majority of the participants thought that the NSSA had suffered a profound loss of both transparency and credibility. Nevertheless, some of the participants were not in agreement with the perception that the NSSA had lost both transparency and credibility. They argued that it was still a credible and transparent organisation but that its programmes and general operations had been disturbed by economic challenges. No institution has been spared by the economic meltdown. According to this group taking away the organisation's credibility because of challenges the Authority had no control over would be misplaced and unfair.

The majority of the members were of the opinion that the NSSA's failure to foster and promote open communication and wider consultations with its membership has had a huge impact on the members losing faith with the Authority administering the national social security policy. Participants viewed the current relationship between the NSSA and its membership as a "hide and seek" kind of relationship. Openness and trust had since vanished. The participants were of the view that a lot of information that is key to them as stakeholders is either being withheld or misrepresented in a bid to mislead members while top officials benefit at the expense of the intended beneficiaries.

They cited information on investment decisions which was not clear to them and annual reports which were not released periodically as stipulated in the NSSA Act. They alleged that some short-term and even long-term investment activities were being withheld from them, a motive they thought was aimed at avoiding accountability to the public. According to the participants, there was also no accurate information on how much the NSSA was collecting on a yearly basis. They claimed that the total membership was unknown. It was concluded that such inconsistencies caused disgruntlement and disillusionment with the status quo among members. It was a result of such allegations that workers started questioning the transparency and credibility of the organisation in managing public funds.

5.10.1 Investment programmes

There were also some programmes that the NSSA launched with a view to directly benefiting its members. Such programmes include the NSSA housing scheme earmarked to provide affordable and convenient houses to members. The majority of the participants wondered if any members had benefited from the investment programmes. Their view was that the investment programmes being pursued would not benefit the poor members but were merely self-aggrandisement programmes meant to benefit the elite at the expense of the poor and vulnerable members of the community. One complainant argued that some local people had no capital other than their money with the NSSA and other pension funds and so they needed to be convinced that the NSSA is utilising their funds in the best possible way (<https://www.newsday.co.zw>).

Some key informants were sceptical about the NSSA's ability to spearhead such developmental programmes citing a series of scandals that have been appearing in the local media in the recent past, as noted earlier. It should be noted that continuous occurrences of such indignities have an adverse effect on the reputation of the organisation. Such scandals coming at a time when the NSSA has been experiencing challenges of paying members their pay-outs on time and when others allege that they had not been on the NSSA records after several years of making contributions thickens doubts on its ability to manage the investment programmes. Participants expressed concern at the Authority's lack of professional investment decisions after the dollarisation of the economy. There was no evidence of strategic planning to deal with the dollarisation of the economy.

Some participants were of the view that the money being contributed by the members was not being used for the intended purposes since much of the money is reportedly being siphoned out of the organisation and wrongfully used to finance some government activities while the members are experiencing financial strictures. They alleged that the NSSA had become the cash cow of the Government. According to them, the Authority had to lend some money to the GoZ to fund the recently concluded constitution making process, an activity that had no direct link to the NSSA's investment priorities. A former Minister of Finance conceded that the GoZ had borrowed funds from the NSSA. "What we did on the referendum, we cannot repeat it. On the referendum, we borrowed \$40 million from NSSA and old mutual" (<https://www.newsday.co.zw>).

Very few participants expressed confidence in the NSSA having the ability to manage investment programmes for the benefit of the members in the long-run. They pointed out that the NSSA was a reputable and well respected organisation. They argued that notwithstanding the scandals that had somewhat shaken the organisation through negative publicity, it still retains its credibility. They cited the positive things that the NSSA has managed to achieve as an organisation. According to them some members have benefited from the pension funds and the accident funds. In their opinion the NSSA has also made sound investment decisions that are going to benefit the members in the future such as the building of shopping malls and servicing residential stands in small towns around the country. It was concluded that although the NSSA has had its fair share of scandals, it still has an acceptable level of credibility and transparency to warrant public support.

5.11 EXTENDING SOCIAL SECURITY TO THE INFORMAL SECTOR

Responding to the question on the possibility of harnessing the informal sector and make it participate in the NSSA administered schemes, the majority of the participants were of the opinion that it was a mammoth task for the NSSA to achieve this. Although they accepted it as a noble idea, a number of reasons and factors were raised in follow up questions that would make it difficult and even impossible for the NSSA to extend formal social security to the informal sector. Some positive aspects were however highlighted that can possibly be capitalised on and make it possible for the informal sector to be harnessed.

The participants reflected on the diverse nature of the informal sector in Zimbabwe. Most economic activities are now informally pursued after many people turned to the informal sector for survival in 2008. People drifted into the informal sector which in the past did not attract professionals. However, the economic downturn saw people of different trades drifting into the informal sector to fend for their hungry dependants. Professionals such as teachers and nurses left formal employment in droves because it was no longer attractive. Those who did not leave the country in search of greener pastures became informal traders. It was hinted that the informal sector had been characterised by wide variation. Therefore categorising and harmonising diversity in the informal sector could prove to be a huge task that may only be achieved through a gradual process. The NSSA will have to brace itself for a number of challenges; chief among these is resistance from a sector that has become used to an informal way of conducting business.

Some of the participants cited the complexity of the arrangement from the premise that there would be no employer to contribute the other half of the monthly contributions. And asking the informal sector to contribute double in order to cover both employer and employee contributions may also invite resistance. A serious challenge will be inevitable if social security is to be extended to the informal sector under the current situation. It should be borne in mind that most of the people in the informal sector are self-employed and they do not have a reliable source of income. The fact that many of the players in this industry are self-employed with some employing only a few individuals and the question of who is going to help these individuals with part payments to the NSSA should be taken seriously if the informal sector is to participate in formal social security arrangements under the auspices of the NSSA. What worsens the situation is the current economic situation in which individuals are struggling to make ends meet, with the majority of them struggling to meet, the most basic needs. One would wonder if these people already struggling would worry about the social security issues mainly concerned with the future. To many, urgent needs are more important than future needs.

It was pointed out that a massive process of formalising the informal sector should be undertaken first so that this sector can effectively be included in the NSSA programmes as a formal sector of the economy. It was noted that with the broad variations that characterise the informal sector, it was going to be a huge task to harmonise the broadly different sectorial groups in the process of formalising and harmonising their different structures in order to

achieve universal social protection. Some participants, when asked on how this could be achieved, suggested that the informal sector should be formalised through making it mandatory for it to register with the Ministry of Small to Medium Enterprises. However, a few participants had some reservations in buying the idea arguing that some small business entities (of which the majority were from the informal sector) had been working with the Ministry but nothing fruitful had come out of it.

The other challenge that makes involving the informal sector difficult would be the absence of formal salary structures. Unlike the formal sector in which there are grading systems and salary structures from which contributions can be easily made in accordance to the salary levels, the informal sector presents a different scenario altogether. In the informal sector, the individual entrepreneurs have a wide range of income levels and therefore deciding on a criterion for how much each individual should pay may prove to be problematic.

Some participants pointed out that even after the synchronisation of structures, the NSSA may face resistance in incorporating the informal sector into its schemes as a result of the alleged series of scandals discussed earlier in the chapter. The allegations have adversely affected the reputation of the NSSA. Participants were sceptical about the possibility of the informal sector willingly embracing inclusion into the existing formal social security system when there are allegations of mismanagement of funds and corruption. It should be noted that some of the people in the informal sector, as insinuated earlier on, were once in the formal sector and had lost all they had invested after leaving the formal sector.

Nevertheless, some of the interviewees rejected the notion that the inclusion of the informal sector would be impossible and believed that the Government should draft a statutory instrument that compels every business entity or entrepreneur regardless of size and complexity to be part of the NSSA. If stiff penalties and sanctions were to be levied against non-complying entities in the informal sector, this would entice every person in the informal sector to comply. To increase the level of compliance some participants argued that every business should be made to open a business bank account where NSSA contributions could automatically be deducted. Again the need to conscientise the public on social security matters before the need for social protection arises featured prominently during the interviews.

5.12 FINDINGS FROM LABOUR

Officials from the labour unions who were interviewed provided complementary views. This section serves to summarise prominent issues that recurred throughout the interviews and general discussions. Representatives of labour unions were interviewed in order to get their perspectives on the formal social security policy of the GoZ given that they represent the workers regardless of whether they are civil servants or private sector employees.

5.12.1 Establishment of NSSA

According to the labour unions the main reason for the establishment of the national social security scheme was that the majority of the workers were subjected to poverty and failed to access health care during times of need. The Government also wanted to conform to the provisions of the ILO's conventions, particularly Convention 102 which compels member countries to establish minimum social security standards. According to the officials, the NSSA currently has two main schemes that are in operation: the Pension and Other Benefits Scheme and the Accident Prevention and Workers' Compensation scheme. Both employers and employees contribute towards the Pensions and Other Benefits Scheme whereas the Accident Prevention and Workers' Compensation Scheme is wholly funded by the employee.

5.12.2 Policy effectiveness

The current policy has been described as ineffective. It has not been able to alleviate poverty. The scarcity of jobs has left some people poor and vulnerable. As already highlighted, unemployment is pegged at about 80 per cent. Existing schemes focus only on the less than 20 per cent who are formally employed and leaving the rest of the citizens languishing in the murky waters of poverty. It was also noted that out of the formally employed that constitute a mere 20 per cent, more than half of them are paid below the poverty datum line of USD560. This scenario reflects what the majority of the participants echoed that this scheme is benefiting the elite and not the majority of the citizenry.

5.12.3 Membership trends

The officials agreed that the NSSA membership had dwindled over the years. The decline in NSSA membership was attributed to the country's current economic challenges. The Government has offloaded many employees on the one hand and on the other hand companies have been downsizing and retrenching leading the Authority to experience a heavy loss of potential members. Other factors were the proposed economic policies such as labour market flexibility. The move to link wages to productivity also contributed to the decline in the NSSA membership. Participants in the research noted the declining trend in the NSSA membership. They pointed out that if the situation is not addressed the downward trend would continue to the detriment of social security in Zimbabwe. More and more people would end up seeking social assistance against a background of limited budgetary allocations.

5.12.4 Transparency and credibility

The labour unions' perspective on the issues of transparency and credibility reflects that provided by the majority of the participants from contributing members. The manner in which the Authority conducts its business has been found by most participants to be lacking in terms of transparency. It was noted that from afar one could perceive the Authority to be highly transparent; but the reality proves otherwise. Labour unions maintain that they still have reservations on issues of transparency and credibility, because they believe the process has been politically driven, judging from the current political landscape in the country. The audit reports presented by the NSSA are also said not to be 100 per cent convincing. The ZCTU in particular reiterated that they had called for a forensic audit and their calls had been ignored for protectionists' reasons.

5.13 CONCLUSION

The chapter has provided an analysis of the research findings. As discussed in Chapter Two, data were gathered through the interviews and a literature review. Key informants were drawn from the formal sector of the economy mainly because they constitute categories covered by the NSSA. Also interviewed were officials from the labour movement to which most employees are affiliated. Findings from previous research were also incorporated. From the analysis of the data a list of findings and trends emerged and will be provided in Chapter

Six of this study. Contemporary societies need effective social security systems that cushion them from the ever-increasing life contingencies. In the developing countries social and economic challenges infringe on the general welfare of the people and their right to social security is often violated. It is from the findings that lessons are learnt. The conclusions are based on the research findings. Chapter Six also provides recommendations aimed at improving the overall performance of the social security policy of the GoZ. Social protection has become a global concern that requires a multi threaded approach if universal protection is to be achieved.

CHAPTER SIX

SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

6.1 INTRODUCTION

The purpose of research is not only to investigate the causes and effects of a particular phenomenon on the environment or vice versa, but also to provide recommendations aimed at addressing the pitfalls identified in the study. To that effect conclusions and recommendations are an essential component of any study. When public policies are made the aim behind their adoption and implementation is to address existing challenges and to close any gaps. It is therefore imperative to ensure that policies perform as expected and the effectiveness of a policy can be determined through a critical analysis of the same. The primary aim of this study has been to provide an analysis of the social security policy of Zimbabwe. It has sought to determine the extent to which the institutionalisation of the formal social security has managed to provide care and protection to the ordinary Zimbabwean citizens. This chapter presents the major findings which answer the research question as well as match the objectives of the study. It comprises a synopsis of the different chapters that make up the thesis. General conclusions are drawn from the findings of this study. It also provides recommendations to the different stakeholders as well as policy makers on how best they can assist marginalised and vulnerable members of the Zimbabwean society to live a decent life style. Thus, stakeholders can benefit from this policy analysis overview.

For the period under review, social security in Zimbabwe has had interesting twists and turns. So many developments have taken place within the social security provision system. Notably, on the one hand there have been limited achievements that one can draw from the NSSA administered social security policy. However, on the other hand, there have been challenges that cannot go unnoticed. The Authority has been struggling to keep pace with the changing socio-economic environment. As a result, its efforts and ability to provide social security cover to employees have been negatively affected. It is against such a background that the researcher attempts to summarise the findings of the study and provide possible solutions to the identified challenges. The recommendations if adopted by the stakeholders should among

other things ameliorate the problems of social exclusion in Zimbabwe. This chapter provides an account of the conclusions based on the research findings before providing concise recommendations for an effective social security system capable of addressing the existing social protection challenges in Zimbabwe.

6.2 SYNOPSIS OF PREVIOUS CHAPTERS

Chapter One provides the general introduction and background to the study. It focuses on the rationale for the study, the objectives and limitations of the study as well as the assumptions. The main objectives outlined for this study were to:

- assess whether Zimbabwe's social security schemes have managed to protect the workers from the hazards and vicissitudes of life;
- establish whether institutionalisation of social security policy has managed to empower the workers and their dependants;
- explore whether the Authority has the capacity and means to enforce compliance;
- investigate whether there is transparency and professionalism at the NSSA; and
- examine why some sections of the community have remained excluded from the national social security policy.

It should be noted that the success of any research endeavour lies in its ability to address the objectives it is meant to achieve. This study managed to relate its findings to the objectives of the research and has also provided answers to the following research question:

To what extent has the social security policy of the Government of Zimbabwe been able to provide care and protection to the ordinary citizens from 2005-2015?

The chapter also briefly dealt with the origins and historical development of the social security phenomenon. In order to enhance clarity and avoid ambiguity, various terms and concepts used in the study were defined and explained. Also included in this chapter is a brief outline and sequence of the six chapters that make up the thesis.

The role of Chapter Two in this study is to provide a detailed research methodology adopted for the investigation of the social security phenomenon. Before deciding on which methodology to use and the data collection instruments to be employed, the researcher found it imperative to discuss the different research methods and various strategies that can be used during data gathering. This approach was found necessary because it justified why a particular research approach was adopted instead of the other. Thus, the advantages and disadvantages of different instruments were highlighted. The researcher applied the qualitative research and adopted a triangulation of literature review and interviews as data collection instruments. The rationale for the approach and choice of instruments is also discussed in Chapter Two of the thesis.

Chapter Three discussed the domain of public administration and the theoretical framework of analysis adopted for the study. The historical development of the discipline of Public Administration was traced back to Woodrow Wilson who is generally viewed as the father of Public Administration. It has been argued that his famous article of 1887 influenced the current study of Public Administration. In this Chapter, considered to be the foundation of the study, the position of public policy was located. Consequently, that of social policy in general and social security policy in particular was identified. In order to develop a comparative approach and be able to benchmark the effectiveness of the social security policy of the GoZ there was need for a global perspective of social security. Specific countries used in this study to provide an international perspective are Tanzania, Brazil and the Scandinavian countries. Prospects and challenges of social security strategies were discussed in this chapter paving the way for an analysis of Zimbabwe's social security system within a contextualised environment.

The social security policy of the GoZ was outlined and discussed in Chapter Four. To start with, the National Social Security Act was unpacked with a view to establish its social protection provisions. However, the chapter also discussed other social security mechanisms that coexist with the national social security policy. These were discussed in the context of the changing socio-economic environment which has made the provision of social security more important than ever before. Zimbabwe's hyperinflationary economic environment was discussed and how the shrinking labour market impacted on formal social security as well as how it influenced the rise of the informal sector. This development exacerbated human

suffering. The NSSA which survives on monthly contributions from its membership was not spared either.

The major purpose of Chapter Five was to analyse data obtained through the perusal of documents and interviews with key informants. The findings are varied but there is no order of importance in the way they have been presented. A qualitative approach has been used to describe the data and the findings thereof. The general conclusions and recommendations made are presented in Chapter Six and are informed by these research findings.

The aim of this chapter is to present the major findings and match them with the objectives of the study. It highlights the findings made in Chapter five and proposes possible solutions for the same. It involves a summary of the findings on the overall performance of the social security of the GoZ. It should be noted that the recommendations provided in this chapter are by no means exhaustive. Nevertheless, they are an important step towards the adoption of a comprehensive and more inclusive social security policy. The recommendations should help Government, the donor community and other stakeholders as well as policy makers on how best they can make the national social security policy serve its intended purpose; that of providing care and protection to all Zimbabwean citizens. The chapter also highlights issues identified in this study for further research.

6.3 FINDINGS AND RECOMMENDATIONS

The study has established that although the NSSA has registered a few noticeable successes especially in the area of infrastructural development, some of its activities have been stalled by unprecedented challenges as supported by the literature that has been reviewed as well as the responses from key informants. The research findings as well as the recommendations to each of the findings are discussed in detail under this section.

Finding 1

The study found that existing social security programmes are exclusionary. They exclude certain segments of the population. They have not been as all encompassing as anticipated. It is a truism that the majority of the Zimbabwean population have no access to formal social security. One criticism of the current formal social security system is that it does not

incorporate either the informal sector or domestic workers. This scenario has dented its national appeal as it lacks universal coverage. Under the low performing economy only a few people are absorbed into the formal sector of the economy. The majority find their way into the informal sector. Social security issues should not only be a concern to a specific group of people but should also be of concern to all the citizens since everyone is prone to some social security challenges now and in the future. Similarly social assistance excludes some segments of the population because it is means-tested and not everyone qualifies thereby perpetuating social exclusion.

It should be noted that regardless of the nature of employment, every member is likely to be subjected to illness, old age, accidents and many other challenges that the economically active population find itself exposed to. One can possibly argue that the NSSA's priority should be the informal sector since it is a sector that is more susceptible to highest levels of social insecurity and therefore the members in this sector should be safeguarded from the hazards of economic shocks. Many examples can be cited on why the informal sector and domestic workers should be safeguarded against economic distress: for instance, this sector is characterised by so many risks and accidents are common. There is also a high degree of uncertainty with regard to continuity of employment. All such factors have a negative bearing on the well-being of the employees and their dependants and therefore the domestic workers and informal sector should never be ignored in the search for social justice.

Considering that the informal sector has been growing so fast and has surpassed the formal sector in Zimbabwe's economic system, one would then question the vitality and relevance of the current system that excludes the informal sector and domestic workers. Lack of social security coverage has become a major concern in every country and in the case of Zimbabwe there has to be a dramatic shift towards harnessing the informal sector that has become the mainstay of the country's economic system.

Recommendation 1

Social security must be extended to incorporate segments of the community that have not been covered. Since self-employed workers constitute a heterogeneous group, the NSSA should launch a national drive that is meant to harness the informal sector and domestic workers in all its programmes. This study has established that a combination of tools is

required in order to extend social security coverage. The notion of a “one-size-fits-all” is not a solution to the problem of social exclusion. As highlighted earlier in this chapter, the majority of the working group migrated to the informal sector. The formal sector of the economy has failed to absorb them. As suggested in the preceding chapters, a distinctive characteristic of self-employment is its lack of social protection. The Government should therefore embark on a national drive meant to educate the people on the need for social security. Government should formalise the informal sector, regularise existing traditional social security systems and strengthen them so that they can play the role of social protection effectively with the possibility of the system being expanded.

However, before introducing new formal social security schemes it is imperative that the Government adopts a robust and comprehensive consultative process with the informal sector enlisting their views and suggestions. It is essential that the GoZ show strong commitment to the notion of public participation in the formulation and implementation of social security programmes. The consultations should be extensive and intensive in order for the people’s views to influence positive change. Structures and instruments for popular participation should be revisited in order to promote dialogue and coexistence of the multiple players. As with formal workers, those working in the informal sector of the economy have the right to participate in the design and implementation of policies that affect them directly or indirectly.

One proposal the GoZ should consider would be to make it mandatory that all small scale businesses register with the relevant ministry and open a business bank account for purposes of monthly contributions towards social security. A legal framework can be developed that compels and makes it mandatory for all informal businesses to be registered and to participate in formal social security arrangements. The initiative can alleviate pressure on social assistance programmes. To avoid resistance in carrying out the campaign, the NSSA should work hard towards attaining positive publicity through a portrayal of highest levels of open communication, transparency and accountability. It is through a positive image that the NSSA can obtain the confidence of the informal sector and domestic workers. Societal trust in Government has the potential to make individuals and groups in the informal sector of the economy join social security schemes of their own volition.

Finding 2

The study has established that one of the notable challenges of an effective social security system has been linked to the structural framework. Over centralised decision-making has been found to be an impediment to service delivery. It has resulted in a bureaucratic structure that takes too long to make a decision. The organisation is hugely mechanistic, rigid and heavily centralised in nature. Although they have offices in other towns most of the day to day activities are mainly carried out at the Head Office that is situated in the country's capital city; Harare. Almost all of the transactional activities are carried out at the Head Office and this becomes a disadvantage to the beneficiaries. When one takes cognisance of the fact that membership for the NSSA is spread throughout the country and almost all transactional activities are centralised, it leads to the conclusion that the costs incurred by members on social security issues outweigh the benefits that accrue from the same. In some cases even if members go to their district offices they end up being referred to the Head Office thereby disadvantaging the members in the process. Beneficiaries have to contend with travelling long distances to the capital city and incur high transport costs.

The organisation takes a long time to attend to the grievances of the beneficiaries during the processing of benefits and in the process creates an acrimonious relationship between the Authority and the beneficiaries. It takes a lot of time for the beneficiaries to have their grievances resolved. Eventually the long administrative process leaves beneficiaries worse off; this is an issue that is of great concern to the membership who expect a more decentralised decision-making system. A centralised decision-making system is generally not sensitive to pertinent issues that affect members in different geographical areas.

Recommendation 2

The NSSA must decentralise most of its administrative activities to enhance accessibility by ordinary citizens. The Authority has had a problem of having most of its programmes and major decisions being taken at the Head Office. In most cases centralisation of business activities and decision-making has had more costs than benefits. It is against this backdrop that the organisation should consider decentralising much of its operations and avoid some of the decisions being carried out at the Head Office. Devolution of power and authority must be seriously considered such that much of the decision-making is done at provincial and even at

district level. Managerial powers should be granted to employees who manage offices at provincial and district levels. They should be empowered to make decisions that are binding and final without continuously having to refer the issues to the Head Office. The process can possibly be done in a systematic manner, beginning with those occupying provincial offices and then moving down to the district offices. Decentralisation may help improve the efficiency and effectiveness of the organisation through timeous dissemination of information; improved response rate and quick decision-making.

Finding 3

It became apparent from the study that the pay-outs that are given to the pensioners after they have retired are insufficient, more so given that the cost of living has skyrocketed. It is disturbing to note that some retired members are getting as little as USD60 per month, a paltry amount which is not even enough to sustain a single individual with no dependants. When taking into account the amount of sacrifice that members would have made over the years contributing their hard earned income, such low benefits do not provide adequate or expected social protection. It is against this backdrop that the public has lost confidence in the administration of the schemes run under the auspices of the NSSA. In their opinion the policy has failed to provide care and protection to vulnerable people such as pensioners. Critics view it not as a social protection measure but a strategy to enrich the elite at the expense of the general public.

The amount of time that the members contribute funds to the NSSA is also very long. This argument is prompted by the country's demographic situation whereby the life expectancy has been reduced drastically to as low as 32 years. The members are obliged to contribute up until they reach the so-called retirement age of 65 years. It can be pointed out that not many from the current generation live to 65 years. The reality that some people die before they reach the prescribed age has contributed to the current negative perception about the contribution-based social security system.

Recommendation 3.1

The NSSA benefits must be revised upwards to cushion beneficiaries from the shocks of a poor performing economy while the retirement age should also be revised downwards to

make the schemes attractive and appealing to would-be members. The contributions that the members have been making to the NSSA are said to be quite high, a case that has resulted in members being ‘milked out’. The NSSA should be conversant of the fact that contributions by members are for their future; so members should not be left with something that is insufficient for their current upkeep. Their immediate economic needs should be catered for. The prevailing situation is so dire that salaries are so pathetically low that many employees are living below the poverty datum line. The monthly pension of USD60 is insignificant if not a mockery to people who have contributed for their social security for the greater part of their lives.

The NSSA should therefore take those economic factors into consideration and strike a balance between the current needs of employees and their future and unforeseen needs. Under these circumstances prospects of extending the formal social security system to the informal sector as well as to domestic workers are dampened by the percentage one has to contribute towards social protection. The Authority should therefore consider slashing the percentage monthly contribution to more attractive figures for both employers and employees. To sum up, the NSSA should devise a mechanism that enables it to periodically review employee contributions, taking into consideration the prevailing economic conditions at different times.

Recommendation 3.2

More schemes tailor-made to suit different segments of the population must be introduced. Such schemes should take into account the period that members contribute to the NSSA. Quite often members contribute for several years without getting anything substantial upon retirement. There is a need to make the schemes more attractive and appealing to would-be members. Benefits from the different schemes must be revised constantly in line with the changing economic situation. One is only entitled for pay-outs upon reaching the retirement age, with the exception of accident compensation funds. With recent demographic trends in mind where the life expectancy has dropped to the thirties, it is fast becoming rare to expect people to remain formally employed until the age of 65 years. This argument cannot only be attributed to the declining life expectancy but it can also be a result of an unstable economic environment that has seen many employees losing their jobs due to the shrinking formal sector economy. The NSSA should consider introducing different packages that can be made immediately available to employees at determined intervals, for example after every 10 years.

This would make it easier for employees to make their claims in the event of early retirement. The NSSA can consider establishing sustainable programmes that directly benefit employees such as loan facilities. This would go a long way in addressing the plight of workers. The whole social security system becomes attractive and membership is bound to increase because it will serve both current and future needs of the employees.

Finding 4

The study found out that there were serious and damaging allegations of corruption within the NSSA. The situation has been so bad to the extent that it has tarnished the reputation and credibility of the NSSA as a social security provision institution. There have been multiple incidents of corruption and mismanagement of public funds. The allegations are that some funds have been diverted for personal gain. It is alleged that some funds have been loaned to individuals without following due process and procedures. As already discussed, some funds have been used to finance activities that have nothing to do with the general welfare of the people at a time when the pensioners who invested their money are finding it hard to make ends meet. The perception is that the entire system enriches the elite at the expense of the most needy members of the community. It has been argued that funds have been directed towards self-enrichment activities that have absolutely nothing to do with assisting a vulnerable average worker whom the organisation purports to protect from social insecurity.

There is no doubt that this situation has contributed to the majority of institutions and contributing members to lose confidence in the manner in which their funds are being administered. Some employers have now become reluctant to register their employees with the NSSA as a result of the allegations of corruption and gross mismanagement of public funds. Current members bemoan the perceived losses that they may have to endure in future as a result of corruption; poor investment decisions and embezzlement of funds are allegedly rife within the NSSA. This alleged improper use of public funds would leave members who submit monthly contributions to the fund worse off by the time they become entitled to their benefits.

Recommendation 4

The GoZ must put in place measures to combat corruption while the NSSA should work towards improving on both transparency and accountability in order to regain public trust and credibility. This is of paramount importance if the Authority's integrity is to be restored. The organisation should strive to win back the confidence of its members and eventually entice non-members to voluntarily join and contribute towards their social protection through the NSSA. Communication is a central issue in regaining credibility. Information must be well disseminated to each and every member at different levels within the system. Though the NSSA has been carrying out internal audits in the past, it is noteworthy that external audits should be carried out periodically as stipulated in the Act. Independent auditors should be appointed and agreed upon by all stakeholders. One good thing about carrying out external audits is that, if the process is conducted transparently and objectively, it creates trust and enhances accountability. This would help curb allegations by the general public of corruption and embezzlement of funds.

It would be necessary to establish committees that deal with finances at different structural levels consisting of people drawn from the different stakeholder groups. These committees should be assigned to different portfolios responsible for financial matters and major investment activities being undertaken by the NSSA. Financial books should again be organised in such a manner that an audit trail is established and the audited annual reports should be made public. At the moment recent audited financial reports are not available online or in any other form accessible to the public, hence the speculation of misuse of public funds.

Finding 5

It became evident from the study that current public awareness programmes have not been effective. There is still room for improvement. It should be noted that the NSSA has had awareness campaigns on occupational health and safety that have been implemented through training programmes in different organisations around the country. One can note that the training programmes do not fully cover all the technical areas that an employee should be made aware of but have been limited to the basics. The training programmes which were executed are generally viewed as inadequate for an effective social security system.

The NSSA has also come up with a slot being broadcast on radio and television and a column on the print media where many topics concerning social security and employee well-being are discussed. However, many people have argued that although the use of mass media has gone a long way in disseminating information to the general public, the platforms that are being used do not sufficiently cover every member and potential members who could benefit from the NSSA programmes. Considering the composition of membership, some employees do not have the privilege of access to newspapers and are thus disadvantaged. Unfortunately some members are located in remote areas where it has been difficult for them to access both televisions and newspapers. It should be noted that the most vulnerable do not have access to the media yet they are the ones who need social protection most.

There is no platform by the NSSA members regardless of class or status to access all the required information and education that they are entitled to from the NSSA. Some members went to the extent of arguing that they do not even know the purpose and existence of the NSSA. All they claimed to know was that they were NSSA members by virtue of it being a compulsory requirement for people in formal employment and such members argued that given the option to de-register membership they would do so. Members have complained that since they joined NSSA, they have never been addressed by NSSA officials or received any information about the organisation.

Recommendation 5

The responsible authorities must embark on massive and regular public awareness programmes highlighting available schemes. In order to design better programmes and policies more studies and assessments of existing social security schemes should be conducted to determine their impact on the general welfare of the people. Against this backdrop, the NSSA should initiate relevant training programmes aimed at creating public awareness on the prospects of social security in Zimbabwe. Currently the NSSA is making use of the mass media (e.g., a column dedicated to social security issues in the *Newsday* national newspaper) as its strategies to create public awareness. The participants were of the view that the current channels used in creating awareness are not sufficient and therefore more avenues should be opened up in order to reach every community. Some more channels of communication should be created that can possibly reach all the members and potential members in all the corners of the country. One of the most effective tools that NSSA can use

would be the use of fliers and brochures that can be distributed to members so that they are in a position to appreciate the mandate of the implementing authority. The brochures and fliers should be written in all the official languages in Zimbabwe so that those who do not understand English will still be able to access the information in vernacular. Brochures should be provided to new members upon registration and should provide information about the Authority's mandate, operations and available social security schemes.

The brochures can be produced and distributed to employers for circulation among employees. Information about the policy and the various schemes should be made available to the membership and the general public. This could help parties directly involved in the social security system reach as many people as possible. The NSSA can also come up with brochures that are solely dedicated to health and safety training issues. Special committees or taskforces can also be formed in different organisations to disseminate information and provide organisation-specific training programmes on a regular basis to capacitate employees with health and safety skills. The NSSA can possibly work in liaison with different labour unions so that information can be disseminated to workers timeously. Workers' Committees, for instance, can be utilised as information dissemination hubs through holding periodic seminars with employees from different organisations across the country. The NSSA can also widen its information dissemination scope through venturing into talk shows on national television and radios, use of bill boards and can possibly carry out informative advertisements through the mass media, both print and electronic. A decentralised administrative system would also assist in ensuring effective and efficient dissemination of information.

Finding 6

The findings of this study indicate that there was lack of consultation on major investment decisions by the NSSA yet its members were of the view that as stakeholders they should be involved in major investment decisions so that they are aware of the projects funded from their contributions. Transparency is necessary where public funds are involved. Leaving members to speculate has a detrimental effect on both accountability and the credibility of the organisation mandated to administer any public funds. The NSSA would argue that some investment committees have been set up that involve employee representatives. However, members insisted that there should be comprehensive consultations not formalities. Their argument was that currently there is not enough involvement of the members and many of the

current investment projects do not serve their interests. For instance some members have questioned the wisdom behind building shopping malls when accommodation remains a serious challenge for the working class. According to the participants, this is an example of priorities that went wrong. It can therefore be argued that the NSSA has done little proactive investment when it comes to directly uplifting the living standards of its members. The NSSA's housing scheme should have been prioritised over other investment initiatives.

The majority of the members who had absolutely no idea about how their money was being invested; on whether current decisions were going to benefit them or not, expressed ignorance. Those who purport to represent the employees have limited influence which does impact on decision-making. As stakeholders, members should have full knowledge of the different investment portfolios running under the auspices of the NSSA.

Recommendation 6

The NSSA must encourage public participation in investment decisions. Public involvement in the consultative processes would help NSSA to make informed decisions capable of safeguarding the interests of its membership from which the Authority gets funds to sustain its activities. The Authority should come up with investment proposals and communicate the decisions to the membership on a regular basis not only to enhance transparency but also to keep the membership informed on how their funds are being invested. The NSSA should be more circumspect in its investment activities. Active *ad hoc* committees can be established to look into the input of members and synchronise their thoughts in order to arrive at people-owned sustainable investment decisions. With all the stakeholders involved and their input taken into account, the organisation would then be able to come up with a final decision that is well informed.

The involvement of members is of great importance since some of the members have high intellects and have excellent business acumen. Their contribution to the NSSA investment activities would be valuable especially in matters to do with budgets and budgetary controls as well as anticipated costs and profit projections over time. Involvement of members is also vital in promoting confidence and instilling a sense of belonging and ownership among members. The need to foster cooperation and mutual understanding between the Authority and its members cannot be overemphasised. This approach may help eliminate suspicion

between the NSSA and its members at the same time eliminating the ‘them’ and ‘us’ approach to the utilisation of public resources.

The NSSA should also engage in wider consultations apart from focusing on its membership. Other stakeholders can also provide their input so as to emerge with a sound investment that has healthy long term rewards. There are professional bodies that specialise in research and development, project management and financial management that can be utilised to ascertain viability and sustainability of investment projects so that public funds are not wasted. It would be a wise decision to have an active involvement of stakeholders and professional institutions to enable the NSSA to generate valuable insights especially when long term decisions on investments have to be made. It should be noted that if all the stakeholders are actively involved in major decisions, the NSSA can eventually win the hearts of stakeholders and may successfully grow as an organisation and would be in a position to provide the necessary cover and support that the members expect to receive. In the event of poor investment results, it would therefore be impossible for the NSSA to individually carry the blame. However, it should be noted that public participation is often reduced to participation by the elite such as interest groups because they have access to resources and information.

Finding 7

The study noted that Zimbabwe has gone through a downward spiral in its economic activities for the past decade. The situation found the nation going through a phase of hyperinflation where prices have gone up at astronomical rates on a daily basis. The situation has affected pensioners and those who became pensioners during the hyper-inflationary period. The members found their benefits eroded to a point where they did not take home anything meaningful. The pay-outs lost value to the extent that many members did not bother to collect the pay-outs from the NSSA. It was a painful period for the members who had spent much of their working life contributing towards their social security. The much needed social protection lost meaning and significance and this negative development has dampened the people’s spirit towards a contribution-based social security system.

As a result of a tumultuous phase of hyperinflation, the multiple currency system was introduced by the inclusive Government that was formed in 2009. Though the development managed to bring a semblance of normalcy, there was also concern about the inadequacy and

unfairness in compensation values. The conversion criterion that was used in compensating pensioners who had made their contributions using the Zimbabwe dollar for a long time was widely considered to be unfair to pensioners. Pensioners found themselves getting insignificant amounts as pay-outs as highlighted in Chapter Four. It should be noted that most members had started contributing during the pre-inflationary period when the local currency still had value only to receive very little money after the adoption of the multicurrency system. Their ‘investment’ had lost value as a result of the hyper-inflationary phase. The situation resulted in huge losses to the pensioners.

The unprecedented economic malaise can best be explained by the swelling number of elderly people from Zimbabwe who had to search for alternative jobs after retirement as a result of receiving inadequate pay-outs. Most of the affected senior citizens have gone to seek for jobs in neighbouring countries where they consider the economy to be relatively stable such as Botswana, South Africa and Namibia. Others have gone as far as the United Kingdom and Australia where they do menial jobs in order to look after their families back home. This scenario also gave rise to the thriving informal sector. This is indicative of the need for adequate social protection.

Recommendation 7.1

Government must play an active role in creating an enabling environment for universal social security coverage. It should be noted that the global social policy arena is alive with optimism and enthusiasm for cash transfers as a way of tackling poverty. With sustainable cash transfers social security can be both an effective and efficient way of achieving some developmental goals. There is urgent need to stimulate and achieve sustainable economic growth which in turn would create opportunities for formal employment. The research has established that despite institutionalisation, the formal social security system has failed to address poverty related issues. There is a need to have multiple players involved in the provision of social security to the citizenry. Nonetheless, the GoZ should have the activities of the different players synchronised to enhance coordination and effective implementation of the multisectoral approach to the provision of social security.

There has to be a high degree of cooperation among the multiple players with Government playing a coordinating role. Leaving it to NGOs and the private sector to provide social

protection can be counter-productive as there will be a danger that such players may have their own agendas which may be in conflict with that of Government. The Government needs to be the vanguard of social protection. The protection of the public interest should not be negotiable because any form of discontent with public issues will be vented against the Government.

Recommendation 7.2

Government must demonstrate its commitment to tackling the problem of unemployment which has exacerbated social exclusion. Lack of political will has been identified as one of the impediments to comprehensive social security coverage. The Government should demonstrate its political commitment to a universal social security system by allocating increasing resources for social welfare programmes while at the same time taking drastic steps to curb corruption and abuse of the few resources set aside for the provision of social assistance to the most vulnerable members of society. The budgetary allocation of resources for social welfare programmes needs to reflect the importance and centrality of social welfare programmes in improving the quality of life of the general public. There is a need for more political commitment to enhance the realisation of equity and social justice ideals if social security is to improve the well-being of the marginalised members of society.

Finding 8

The study has found that the Authority has been riddled with poor management of public funds. The NSSA has been accused of appointing officers on the basis of patronage and nepotism rather than merit. Patronage, if not checked, affects organisational performance given that some office bearers may lack the requisite skills required for the effective performance of their duties. Also highlighted by participants was the issue of taking time to appoint people to fill substantive positions. The general public has lost confidence in the NSSA due to negative reports and the Authority has to work hard to regain public trust.

Recommendation 8

Government must restructure the NSSA in order to bring back professionalism. Corrective action must be taken against those found on the wrong side of the law. It is of paramount importance that the NSSA should be an equal opportunity employer that employs people on the basis of merit without using a “who-knows-who” approach. Proper recruitment and selection procedures have to be followed so that candidates who have the capability and know-how of the job are employed. Merit-based recruitment should be prioritised over cadre deployment. This approach would assist the organisation to function more effectively with a better and sound professional approach. The NSSA has to be treated as an independent organisation that should never be affiliated to any political party. Officials should not be appointed on the basis of political affiliation. Another danger associated with manpower problems would be having the public entities involved in national social security manned by demotivated, frustrated and poorly paid staff. In such cases their major preoccupation would be to make more money through fraudulent means at the expense of effective and efficient service delivery.

6.4 CONCLUSION

The chapter has provided the study’s findings and noted that there are possibly more underlying issues that the study could not establish due to various factors as indicated in the section of limitations discussed in Chapter One. However, the study has addressed its objectives, and most importantly the research question. Therefore, the study has successfully presented a detailed analysis of the social security policy of the GoZ. The findings of the investigation point to various factors that contribute to the current major challenges of social exclusion, inadequacy of pay-outs and negative public perception of the Authority responsible for the administration of social security funds.

The problems concerning social security have been worsened by negative performance of the economy as well as the HIV/AIDS pandemic. Africa in general and Zimbabwe in particular need to work hard to combat the spread of HIV/AIDS. Policies such as labour market flexibility and productivity linked wages have exacerbated challenges being faced by the ailing economy and the economic malaise has had a ripple effect on the provision of adequate social protection to the Zimbabwean population. The extension of formal social security to

the informal sector should bring about greater potential in strengthening the country's ailing economy and stimulate development. The social security schemes must address the needs of the poor regardless of whether they are in formal employment or not. Thus, extending social security to the poor requires political will on the part of Government without which the poor may remain marginalised thereby defeating the purpose for establishing a formal social security system. The current scenario where people are elected to sit on Pension Boards with very limited knowledge on how pensions are calculated and invested is retrogressive. Some of the decisions they have made have proven that they lack understanding of the fundamental priorities of the workers and they require capacity building in the area of social security and occupational pension schemes.

The establishment of the NSSA as an organisation that should take care of the national social security was something very noble. The effectiveness of the NSSA has, however, been affected by a number of factors that were identified in this study. Some factors that have been hampering the smooth flow of operations at the NSSA are beyond the organisation's control. Current challenges that have impacted negatively on formal social security schemes have been identified and discussed. In order to address the challenges a list of recommendations has been proffered with a view to improving the effectiveness of the country's social security system. Research results are often underutilised. The utility of research findings can only bear fruit when there is dialogue between researchers, policy makers and those responsible for implementing policies. It is through interactions between these stakeholders that policy coordination and utilisation of research results are achieved.

Nevertheless, some of the challenges have been traced back the way the Authority has been administering public funds. It is therefore of paramount importance that the NSSA should strive towards rebuilding its image and establishing new social security schemes. As the custodian of the country's formal social security, the NSSA should work towards improving the well-being of working Zimbabweans and their dependants. This can be achieved by extending social security coverage to the informal sector. Owing to the socio-economic malaise, the state has to devise a way of synchronising the many existing social security schemes which are somewhat fragmented at the moment. The Government should provide an enabling environment for multiple players in the provision of social protection. It is imperative that the country continues with the search for a universal social protection strategy by reviewing the parameters of the existing social security policy. Extending social security

to the informal sector of the economy would be a step in the right direction to the resilient Zimbabwean people.

6.5 ISSUES FOR FURTHER RESEARCH

The study has identified critical issues that have a bearing on the overall performance of the social security policy of the GoZ. Through analysis of documents and empirical evidence obtained through interviews, the researcher managed to provide several recommendations for consideration by stakeholders with a view to adopting some of the recommendations in order to improve the general welfare of the people of Zimbabwe. However, in the process there are some identified gaps that require further investigation, such as portability of contributions, incorporation of the informal sector and synchronisation of various social security strategies. Extending social security to the informal sector is a complex exercise that requires further research on the modalities of incorporating heterogeneous small scale business enterprises.

The research established that the majority of the Zimbabwean people are not contributing to the current formal social security system, because they do not have formal employment. One of the recommendations provided in this study involves extending social security to the informal sector and domestic workers. This study assumes that the inclusion of the informal sector and domestic workers in the formal social security system would go a long way towards universal social protection. The greatest challenge though lies in how to appeal to the public when people seem to have lost confidence in the administration of the existing social security schemes. Thus, further research is required on effective incorporation of the majority of the people who remain outside the formal social security structures. It should be noted that there are several social security intervention strategies that exist outside the NSSA's jurisdiction. It would be important to conduct further research on how these mechanisms could be integrated to avoid policy fragmentation.

Given that employees regularly move from one employer to the other in search of greener pastures, there is also a need to ensure portability of contributions from one employer to the other to enable members to retain their contributions. Even those people who have left the country who are being lured back home need assurances that there is a way of transferring their social security benefits before they decide to relocate back home. Suffice it to say there is need for further research in the area of universal social protection. Attempting to

investigate all these issues in one study would have made the research massive, unmanageable and extremely difficult for the researcher to streamline the objective of the research. It is for these observations that the researcher recommends further research into how the GoZ can incorporate the informal sector and synchronise the different fragmented social security systems for better provision of social protection to all members of the community. Without harnessing the informal sector social inclusion in Zimbabwe would not be achievable. The study contends that social security is the best weapon with which to fight against poverty and social injustice in Zimbabwe.

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Faculty of Economic and Management Sciences
School of Public Management and Administration

Informed consent for participation in an academic research study

School of Public Management and Administration

Title of the study

The social security policy of the Government of Zimbabwe: a policy analysis overview

Research conducted by:

Mr N. T. Nhede (11229714)

Norman.Nhede@up.ac.za

Dear Respondent

You are cordially invited to participate in an academic research study conducted by Mr Norman Tafirenyika Nhede, a doctoral student from the School of Public Management and Administration at the University of Pretoria.

The purpose of the study is to provide an analysis of the social security policy of Zimbabwe. The study will examine the extent to which the national social security policy has managed to provide care and protection to Zimbabwean citizens. The research will highlight the achievements and challenges of the country's social security policy. Thus your participation is of importance to this academic study.

Please note the following:

- This study involves an anonymous survey. Your name will not appear on any of the papers and the answers you give will be treated as strictly confidential. You cannot be identified in person based on the answers you give.
- Your participation in this study is very important to us. You may, however, choose not to participate and you may also stop participating at any time without any negative consequences.
- Please answer the questions as honestly as possible. This should only take a few minutes of your time.
- The results of the study will be used for academic purposes only and may be published in an academic journal. We will provide you with our summary of the findings on request.
- Please contact my study leader, Professor Jerry O. Kuye 0027 (0)12 420 3403, kuyej@up.ac.za if you have any questions or comments regarding the study.

Please sign the form to indicate that:

- You have read and understood the information provided above.
- You give your consent to participate in the study on a voluntary basis.

Respondent's Signature

Date

Interview schedule for members of NSSA

Opening

Respondent/Interviewee

You are cordially invited to participate in an academic research conducted by Mr Norman Tafirenyika Nhede, a doctoral student from the School of Public Management and Administration at the University of Pretoria.

The purpose of the study is to provide an analysis of the prospects of the social security policy of Zimbabwe. The study will examine the extent to which the national social security policy has managed to provide care and protection to Zimbabwean citizens. The research will highlight the achievements and challenges of the country's social security policy. Thus your participation is of importance to this academic study. Please note that your participation is voluntary, hence you can withdraw from the interview at any stage of the interview processes. Participation is anonymous and your name will not be recorded anywhere. The information obtained is confidential and will be used exclusively by the researcher/interviewer and for academic purposes only. The results will be safeguarded in accordance with the University of Pretoria research policy.

Questions

1. Age:
 18 – 25 years
 26 – 35 years
 36 – 45 years
 46 – 55 years
 56 – 65 years
2. Gender: Male Female:
3. For how long have you been a member of the NSSA of Zimbabwe?
4. After joining NSSA, do you find the policy providing adequate protection to its members?
5. What is your overall assessment of the policy so far?

6. As members do you have a platform to express your views?
7. Do you think as contributors, you need to be consulted on NSSA's investment programmes?
8. Given a choice, would you want to maintain your membership with NSSA?
9. Give reasons for your decision under 8.
10. Do you think NSSA is doing enough to promote public awareness to its members and would-be members?
11. In your opinion do you think NSSA has been transparent enough to earn credibility?
12. In your opinion is it possible to harness the informal sector?
13. If so, how can it be done?

Thank you very much for your participation

Interview schedule for employers' and labour unions' representatives

Opening

Respondent/Interviewee

You are cordially invited to participate in an academic research conducted by Mr Norman Tafirenyika Nhede, a Doctoral student from the School of Public Management and Administration at the University of Pretoria.

The purpose of the study is to provide an analysis of the prospects of the social security policy of Zimbabwe. The study will examine the extent to which the national social security policy has managed to provide care and protection to Zimbabwean citizens. The research will highlight the achievements and challenges of the country's social security policy. Thus your participation is of importance to this academic study. Please note that your participation is voluntary, hence you can withdraw from the interview at any stage of the interview processes. Participation is anonymous and your name will not be recorded anywhere. The information obtained is confidential and will be used exclusively by the researcher/interviewer and for academic purposes only. The results will be safeguarded in accordance with the University of Pretoria research policy.

Questions

1. What do you consider to be the main reason behind the formulation of the national social security policy of Zimbabwe?
2. Currently how many schemes are being administered by NSSA?
3. Do workers have information about existing social security schemes?
4. How effective is NSSA's public awareness programmes?
5. Are there any groups of people who are excluded from the policy?
6. Has the policy been fully implemented?
7. Who was responsible for the implementation?
8. What are some of the investment programmes NSSA is involved in?
9. Who decides on NSSA's investment programmes?
10. Do you think the Authority conducts its business in a transparent manner?

11. In your opinion to what extent has the investment programmes benefited the workers?
12. What is NSSA doing to accommodate the informal sector?
13. Over the years has there been an increase or decrease in NSSA membership?
14. What would you attribute to this development?
15. After implementation, has the policy been reviewed to assess its performance?
16. In your opinion has the policy been effective in alleviating poverty among its members?
17. What would you consider to be the major limitations of the country's social security policy?
18. To what extent has the economic decline affected NSSA's operations?
19. How does NSSA ensure that there is safety at the workplace?
20. Is there a penalty for neglecting safety measures at the workplace?
21. How long does NSSA take to process a claim?
22. Does NSSA have the means with which to enforce compliance on errant companies?
23. In your opinion how relevant are NSSA audit reports?
24. Given a choice, would you want to maintain your membership with NSSA?

Thank you very much for your participation!

Interview schedule for the National Social Security Authority

Opening

Respondent/Interviewee

You are cordially invited to participate in an academic research conducted by Mr Norman Tafirenyika Nhede, a Doctoral student from the School of Public Management and Administration at the University of Pretoria.

The purpose of the study is to provide an analysis of the prospects of the social security policy of Zimbabwe. The study will examine the extent to which the national social security policy has managed to provide care and protection to Zimbabwean citizens. The research will highlight the achievements and challenges of the country's social security policy. Thus your participation is of importance to this academic study. Please note that your participation is voluntary, hence you can withdraw from the interview at any stage of the interview processes. Participation is anonymous and your name will not be recorded anywhere. The information obtained is confidential and will be used exclusively by the researcher/interviewer and for academic purposes only. The results will be safeguarded in accordance with the University of Pretoria research policy.

Questions

1. For how long have you been with the National Social Security Authority?
2. What do you consider to be the main reason behind the formulation of the national social security policy of Zimbabwe?
3. Are there any groups of people who are excluded from the policy?
4. Has the policy been fully implemented?
5. Who was responsible for the implementation?
6. What are some of the investment programmes NSSA is involved in?
7. Who decides on NSSA's investment programmes?
8. In your opinion to what extent has the investment programmes benefited the workers?
9. Currently how many schemes are being administered by NSSA?

10. What are the challenges experienced during the implementation of these schemes?
11. Have the challenges been overcome?
12. Do workers have information about existing social security schemes?
13. Is NSSA doing something to promote public awareness?
14. What is NSSA currently doing to accommodate the informal sector?
15. Over the years has there been an increase or decrease in NSSA membership?
16. What would you attribute to this development?
17. After implementation, has the policy been reviewed to assess its performance?
18. In your opinion has the national social security policy been effective?
19. What would you consider to be the major limitation of the country's social security policy?
20. To what extent has the economic decline affected NSSA's operations?
21. Does NSSA have a computerised recording system?
22. How does NSSA ensure that there is safety at the workplace?
23. Is there a penalty for neglecting safety measures at the workplace?
24. How long does NSSA take to process a claim?
25. Does NSSA have the means with which to enforce compliance on errant companies?
26. How often are NSSA books audited?
27. In the execution of your duties have you at any point experienced what you considered to be external interference?
28. In your opinion has the policy been effective in alleviating poverty among its members?
29. Given a choice, would you want to maintain your membership with NSSA?
30. If you were asked to implement the same policy now, what are some of the things you would do differently?

Thank you very much for your participation!