

Strengths and weaknesses of Zimbabwe's National Social Security Authority: a critical point of view

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Resumo

O presente artigo foca o impacto dos sistemas de segurança social sobre os utentes pensionistas, realizando para esse fim uma análise das dinâmicas da Autoridade Nacional de Segurança Social (NSSA) no Zimbabué. Os autores realizaram uma análise de conteúdo da literatura empírica disponível com o objetivo de reunir e sintetizar resultados que permitam uma perspetiva crítica sobre a Segurança Social neste país. As perspetivas centradas na contestação do mandato da NSSA relativamente à proteção de trabalhadores são também analisadas. Os autores argumentam que o papel do sistema de segurança social será a prevenção e redução da pobreza entre pensionistas e desempregados. Deste modo, sugerem o realinhamento da NSSA com o seu mandato original orientado para a proteção dos trabalhadores na pobreza, garantindo ao mesmo tempo a sua dignidade.

Palavras-chave: pobreza, reforma, segurança social, Zimbabué.

Abstract

The paper focuses on social security schemes impacts on service users as pensioners through analysis of dynamics of Zimbabwe's National Social Security Authority (NSSA). The authors employed desk review or document content analysis method of available of empirical literature to collate and synthesize existing research information to come up with critical perspectives of social security in Zimbabwe. Perspectives surrounding contestations of NSSAs mandate of cushioning workers are also analysed. The authors argue that the role of the contributory social security scheme is to prevent and reduce poverty for pensioners and the retrenched. The article using critical perspectives of NSSA's role recommends that NSSA realigns to remain true to its core social security mandate of safeguarding workers at becoming indigent and guaranteeing their dignity.

Keywords: poverty, retirement, social security, Zimbabwe.

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1. Introduction

This article examines Zimbabwe's NSSA role based on theoretical and empirical literature review including legislative and policy documents. The paper also provides an exploration of NSSA's statutory obligation to cushion workers and indigent workers at old age. It begins by contextualizing social security provisions or programmes available under the Social Security Act. It concludes by suggesting ways of enhancing the effectiveness of NSSA's role in Zimbabwe's social security trajectory twenty years after its formation. Social security protection is considered a basic human and socio-economic right in the Universal Declaration of Human Rights (1948) and the International Covenant on Economic, Social and Cultural Rights (1966) (Chitambara, 2010). The Zimbabwe's Constitution also domesticates the right to social security and the right of workers.

The provision of social security has become a major area of interest in the global South social work due to high level of poverty as a way to address social injustice and advance human wellbeing. The AU Agenda 2063 aspires to a «prosperous Africa based on inclusive growth and sustainable development» (Aspiration 1) without poverty through «social and economic transformation of the continent». The Sustainable Development Goals of the UN Agenda 2030 employ Social Protection in Goal 1 («End poverty in all its forms everywhere»), Goal 5 («Achieve gender equality and empower all women and girls») and Goal 10 («Reduce inequality within and among countries») (Southern African Social Protection Experts Network, 2016). Social Protection is implied in several other goals and high poverty levels, social injustice and inequality calls for appropriate social security systems development (Kaseke, 2010). Social security presents in many forms in Zimbabwe and these are Informal and Formal, Contributory and Non Contributory. NSSA provides formal contributory and non-contributory forms social security principally to workers and pensioners. Momentarily, the seemingly main social security forms that are being envisaged in Africa are the formal and Eurocentric models (Southern African Social Policy Experts Network, 2015). Historically, colonisation resulted in Africa's urbanisation and industrialisation where Africans were introduced to the money economy and, as Cecil John Rhodes said, «the dignity of labour» (Nhongo, 2013). The indigenous population were introduced to a money economy and thus became exposed to the risks associated with a money economy such as unemployment and industrial injuries. Consequently, there was a mass exodus of able bodied men from rural areas into the newly created urban areas (Kaseke, 1998). It is important to note that before the Africans were introduced to modern and formal social security schemes like those

provided by NSSA, informal schemes of social security like *Zunde ramambo* (Chief's granary) existed in pre-colonial era and still continue to exist alongside the modern, formal, regulated and legislated social security schemes.

Moving on, before the inception of NSSA Schemes in 1994, workers only accessed social protection under non-compulsory occupational schemes which could not adequately pool risks and lacked intergenerational risk sharing and government financial backing in times of insolvency and economic turbulence. Unfortunately, in Africa, awareness of the value of social protection and its potential to uplift the lives of citizens has not been matched with the development and implementation of policies and comprehensive programmes (Nhongo, 2013).

The articles objectives are to,

1. Assess the current dynamics in social security delivery in Zimbabwe;
2. Interrogate NSSA's social security mandate, including the extent to which older persons are covered by existing social security schemes in Zimbabwe.

The article is grounded on a historiography analysing policy reports, commissioned studies and action research, newspaper reports on NSSA and generally scope of Zimbabwe's social policy and administration dynamics. This analysis draws themes will guided by emphasising social justice and human rights for indigent citizens.

2. Conceptual framework

Social development studies are having growing interest in social protection and social security in and is welcome but somewhat surprising (Midgley, 2013). Interesting questions have arisen regarding the emergence, nature and effectiveness of recent social policy pathways, and their representation of substantively new and transformative approaches to the social development challenges faced in low and middle income contexts (Plagerson, Ulriksen, Patel, and Hochfield, 2013) poor families in Africa are subject to various problems that include hunger and malnutrition; ill health; increased mortality; limited or lack of access to education and other basic services; substance abuse; homelessness, inadequate and poor housing; overall social exclusion; income insecurity; and unemployment (African Union, 2012). The need to build a stronger social foundation through comprehensive social policies is brought to the forefront of the national as well as global development agendas (United Nations, 2002).

3. Social Welfare safety nets implemented in Zimbabwe

According to Kaseke (2003) GoZ operates a non-contributory public assistance programme providing assistance in cash or kind to destitute persons targeting vulnerable groups such as the elderly, persons with disabilities, the chronically ill and dependants of indigent persons. The scheme is means-tested and is administered by the Department of Social Services.

The GoZ social welfare net strategy according to Munro (2005) promising is both conservative and radical at the same time. The conservative part consists in focusing on re-establishing a set of basic social services in line with existing and foreseeable resource constraints. The radical part consists of using recent changes in technology and management techniques to put the emphasis on quality, equity, coverage and participation.

4. The scope of social security enhancement by NSSA in Zimbabwe

The NSSA scheme introduction was after GOZ's realisation that the generality of the Zimbabwe workforce did not have adequate and comprehensive social insurance (Chikova, 2013). Ideologically, the Zimbabwe African National Union- Patriotic Front government was inspired by the socialist ideology of egalitarianism and freedom, which also triggered a lot of euphoria amongst Zimbabweans after independence in 1980. In a bid to attain this, access to social security was one of the key pillars towards meeting the welfare needs of the working class that was already suffering under the Economic Structural Adjustment Programme (ESAP). Kaseke quoted in Chitambar (2010) argues the Pension and Other Benefits Scheme introduction in October 1994 provided an opportunity for inclusivity achievement in social security coverage by social insurance extension to all formally-employed workers in the private sector. Before the NSSA scheme, workers only accessed social protection under occupational schemes, which were not compulsory, and whose coverage was limited. Chikova notes NSSA is a statutory corporate body, constituted and established in terms of the NSSA Act of 1989, Chapter 17:04, tasked to administer social security schemes in Zimbabwe on behalf of workers, employers and the government. Being a product of an act of Parliament, NSSA, was created out of a realisation of the need for a safety net to protect workers after being injured at work or after retirement as well as to look after the children of those that may have passed on during employment.

NSSA currently runs two compulsory schemes; the Pension and Other Benefits Scheme (POBS), known also as National Pension Scheme, and The Accident Prevention and Workers' Compensation Insurance Fund. Social protection schemes are varied, some programmes being remnants of the co-

lonial past, others are embedded in local culture; some take the shape of cash transfers, others contribute in kind; there are income transfers with access to basic services or with work, transfer programmes for the elderly; and some schemes are part of an integrated poverty reduction strategy (Lammers and Muskens, 2013). In critiquing POBS, Kaseke et al. (1998) note the scheme was modelled on the ILO framework for social insurance schemes even though it meant excluding those who need the protection most. The Old Age Pensions Act of 1936 illustrates racial segregation notions influence in shaping social policy by means tested old age pensions provision to all non-Africans above 60 years of age and until 1980 independence attainment virtually no formal social security was extended to indigenous black majority (Kaseke, Gumbo, Dhemba, and Kasere, 1998). Though a pension scheme for agricultural workers was introduced by the Rhodesian National Farmers Union (RNFU) in 1975 as Kaseke et al. (1998) further notes, it had very limited beneficiaries.

The constitution of Zimbabwe provides for amongst other things, the provision of social protection to selected population groups. In its founding values the constitution espouses the respect of the elderly, children and people with disabilities (Chikova, 2013). However, not all the money that goes into the pot for these benefits is immediately needed by the contributors. After meeting all its obligations, NSSA's Reserve funds from these contributions are invested in accordance with an approved investment policy. NSSA is a parastatal under the Ministry of Labour and Social Welfare which is also the setting for statutory social workers in Zimbabwe. Redistributive justice, Madzongwe notes means that people should have fair shares of their resources in their communities and in the country. Social work practice in its manifestation believes in redistributive justice. Some critical perspectives are employed by the paper in examination of NSSA's social security delivery role in Zimbabwe. Zimbabwe's economic difficulties have deepened with drought, erratic rains, increasing temperatures, reducing agricultural output, disrupting hydropower production and water supplies (International Monetary Fund, 2016). Furthermore, economic activity according to IMF is severely constrained by tight liquidity conditions resulting from limited external inflows and lower commodity prices. Inflation remains in negative territory, because of the appreciating U.S. dollar — the country's main currency — and lower commodity prices. Zimbabwe remains in debt distress and the level of international reserves is low (International Monetary Fund, 2016).

However, even in turbulent socio economic circumstances, responsive social policies must address the needs and social welfare of individuals, promote values of solidarity, respects and protects individual socio-economic and po-

litical rights, justice, freedom and democracy (Madzongwe, 2011). The Aristotelian view which perceives justice as a principle of proportionate action. In this approach the Government of Zimbabwe sees social justice as basically a distributive principle, which concerns the proportions in which people should contribute to and receive things from society (Madzongwe, 2011). Currently, the United Nations Development Programme 2015 Human Development Report ranked Zimbabwe 155 on the Human Development Index in terms of Work with exploitation, risks and insecurities. Social security has traditionally taken a risk-based approach to social protection.

Consequently, the role of social security has been to compensate beneficiaries for lost income because of exposure to contingencies. Kaseke (1988) contends the provision of social assistance should be part of programmes empowering social security beneficiaries to achieve self-reliance. This developmental function enhances social security effectiveness as poverty reduction instrument in Zimbabwe. Unjust and poorly regulated economic systems, driven by unaccountable market forces, together with noncompliance with international standards for labour conditions and a lack of corporate social responsibility, have damaged the health and wellbeing of peoples and communities, causing poverty and growing inequality (International Federation of Social Workers, 2012).

Pro-poor policies were soon enunciated and embraced post Zimbabwe's independence with a socialist flair for development. It appears relevant that social protection success occurs at a time when government and — particularly — international agencies are under pressure to “show results” (Lammers and Muskens, 2013). Notably in the constitution of Zimbabwe; people over the age of seventy years have the right — to receive reasonable care and assistance from their families and the State; to receive health care and medical assistance from the state (Njangu, 2015). To ensure that there is evidence that tax payers' money is well spent (De Haan, 2014). Furthermore, in social insurance the contribution is usually a shared responsibility between employer, employee and government. Unlike social assistance, benefits under social insurance are viewed by claimants as a right because they would have contributed towards their own social protection (Kaseke, 1988).

Historically, Zimbabwe's inherited economy was moulded on a white supremacy philosophy resulting in a well-developed, modern formal sector, employing 1 million people (a fifth of the labour force) co-existing with an underdeveloped and backward rural economy, the home of 70 percent of the black population (Chitambara, 2010). The ‘formal sector’ was the enclave part of the economy, developing on basis of ruthless dispossession of livelihood

source of majority people particularly access to land, forcing black majority into wage employment (Chitambara, 2010). Since its 1994 formation, all formal-sector employers were legally obliged to register with NSSA and deduct monthly contributions from employee salaries to go towards NSSA pensions and other benefits scheme. According to the United Nations Economic Commission for Africa, the current life expectancy in Zimbabwe is estimated to be 54 years and 52 years for males and females respectively (Kunambura, 2015).

The maximum insurable earnings limit is US\$700 and national pension scheme deduction from an employee's salary is 3,5 percent of the basic salary, if the employee earns US\$700 or less a month. Above US\$700 a month earners are deducted 3,5 percent of US\$700, which is US\$24,50. The employer makes the same contribution as the employee. NSSA then later pay retirement pensions, disability pensions, survivor benefits, and invalidity pension and funeral services to members as and when required (Kunambura, 2015).

Presently, many people receive \$60 minimum retirement pension because of low insurable earnings and a relatively short contribution period (Herald Newspaper, 2015). A person retiring with 20 years the pension scheme contributions and earning \$700, the maximum insurable earnings limit, or above \$700 would receive a monthly pension of \$186,62. As at June 30 2015, the minimum level of benefits were at US\$60 for old age pension, US\$30 for invalidity pension, survivor's pension US\$45 worker pension US\$15 child and dependent pension, as well as US\$300 for funeral grant (Kunambura, 2015). Conservative estimates suggest unemployment as hovering around 85%, and a 2013 National Social Security Authority Harare Regional Employer Closures and Registrations July 2011 – July 2013 report notes 711 Harare companies closure, rendering 8336 individuals jobless (Mangudhla, 2014).

Informal economy expansion implies it is the employer for most people, estimations are that of new labour market entrants 5-10 percent can be absorbed by formal economy, the bulk of new jobs being generated by the informal economy (African Union, 2008). A 2015 Parliamentary Portfolio Committee on Public Service, Labour and Social Welfare inquiry into the pay-as-you-go pension scheme operations heard that Zimbabweans had largely lost confidence in NSSA and were unhappy with the way it is structured.

Workers' grievances centred on poor representation on the NSSA board, despite them being key stakeholders. The pensioner's insurable earnings on retirement calculation formula should be relooked and the laid down accrual factor of 1,333 percent readjusted for pensioners' monthly earnings access within the minimum monthly living wage (Kunambura, 2015). A Deloitte and Touche audit report also says surpluses emanating from the Workers Com-

pensation Insurance Fund (WCIF), also known as the Accident Prevention Scheme, are too high. Surpluses will continue to increase while employers are finding it difficult to pay premiums and/or the beneficiaries (Ndebele, 2015).

5. Strengthening NSSA's social security system

The following section of the paper provides pathways by which NSSA's status as per its 1994 formation as a cushion for indigent workers can be restored. Firstly, whilst Zimbabwe must be lauded for putting in place an enabling social policy environment through provision of institutions as NSSA, the discussion so far has revealed shortcomings of comprehensive workers cushioning by NSSA. The responsibility for the determination of social policy rests with the government technocrats and the politicians (Kaseke, Gumbo, Dhemba and Kasere, 1998). The paper contends a NSSA social security scheme provision paradigm shift is critical. This is a time of major change for social work and social policy, where the competing pressures of neo-liberalism, the emancipatory aspirations of new social movements (Beresford, 2000). In light of Beresford's assertions, it must be noted that NSSA, has been dogged by gross mismanagement of funds and imprudent investment decisions that have prejudiced thousands of pensioners' enhanced social functioning, as noted by Ndebele's (2015) reporting of a NSSA audit report.

Pension is essential for income maintenance in old age and it boosts the economic potential of older persons and their families. The old age pension also has the potential to empower older persons to invest in productive activities (Dhemba, 2012). Social security is a scheme of income-maintenance in situations when an individual's earning capacity is interrupted and is meaningless unless beneficiaries feel secure under the scheme (Kaseke, 1988).

According to Ndebele (2015), a report carried by an international audit firm Deloitte Advisory Services, dated October 30 reveals a loss of US\$11,4 million with closed financial institutions, impairment of investments of US\$13 million, executives paying themselves basic salaries plus benefits of more than US\$6 000 per month — a figure exceeding a government cap announced last year. For more money generation, NSSA has invested in various sectors, notably property, health and tourism, parliament indicated belief in NSSA having serious structural defect needing to be addressed urgently in order to make it more effective (Kunambura, 2015). NSSA had by June 2015 lost more than half of its nearly US\$700 million — about US\$350 million — total investment portfolio due to market volatility, bad deals and mismanagement of public funds, according to a Deloitte report on NSSA (Mhlanga, 2016).

Additionally, according to Towindo (2016), NSSA will be offering mortgages to workers registered with NSSA at low interest rates and with repayment periods of up to 25 years. It is noteworthy to highlight that NSSA's decision to form a building society, officially launched with an initial capital of US\$25 million, has been described by analysts as a poor investment decision that could prejudice pensioners of funds (Mhlanga, 2016). According to Mhlanga, National Building Society (NBS), officially opened by Vice-President Emmerson Mnangagwa, has been created out of the national pension scheme and the Workers Compensation Insurance Fund with 60% and 40% stakes respectively. The bank offers a 9,5 % interest rate payable over a 25-year period with 30% of the housing loans reserved for civil servants.

However, other schools of thought believe such a NSSA investments portfolio, with a component of social and economic investments gears on empowering common Zimbabweans (Towindo, 2016). These investments in the form of loans to Small to Medium Enterprises (SMEs) through umbrella organisations the Small Enterprises Development Cooperation (SEDCO), according to Towindo (2016) reach the informal sector through economic empowerment programmes when beneficiaries access these loans. Allocation to cater for this facility is made every year in the National Social Security Authority's (NSSA's) budget (Chikova, 2013).

NSSA has also since released US\$5 million to the Small and Medium Enterprises Development Corporation for onward lending to some of the 10.000-plus retrenches who lost jobs on three-month notices in 2015 (Towindo, 2016). In the context of current Zimbabwean socio-economic challenges, this is a laudable move aimed at cushioning workers who “devotedly” paid their NSSA contributions.

6. Enforcement of public management governance code

Though not robustly enforced, Zimbabwe through Corporate Governance Framework for State Enterprises and Parastatals (CFGF), Public Finance Management Act (PFM), has an enabling regulatory framework. These provide for checks and balances on public entities as NSSA to guarantee their enhancing the social functioning and dignity of older persons and pensioners as per their mandate.

Section 50 of the PFM Act stipulates that

every public entity shall adhere to and implement the principles of sound corporate governance, policies, procedures and practices.

NSSA should, in investing pensioners' funds and calculating their gratuities should be guided by such legal stipulations. Moreover, occasionally Government should “crack the whip” through invoking such laws when NSSA is found wanting in not prioritising pensioners concerns when making investment decisions. Moreover, Parliament of Zimbabwe's oversight role in this regard must be lauded and further strengthened.

NSSA seems to be mainly the home of actuarial scientists. NSSA is manned by various competent personnel; greater inclusion of technocrats with a Social Work background can ensure visibility of workers social security needs. NSSA should diversify to include a component of social grants for poor citizens. This can be introduced as a form of Corporate Social Responsibility. As a parallel the South African Social Security Agency is primarily oriented on social grants which are administered by social workers. Diversification helps blending its primary agenda of social security with sound business and investment decisions that NSSA strives to uphold. For instance, Housing is a critical Social Development component. NSSA Building Society could employ social workers evidence based practice reliance to undertake applied action researches for feasibility of targeting housing schemes to largely forgotten citizens like those in the informal sector. In the last decade, there has been an upsurge of initiatives calling for the elevation of social security or social protection (as it is sometimes broadly referred to) in Africa at the academic, policy, practice and service delivery levels(Southern African Social Protection Experts Network (2016).

It is critical that there be adequate representation of workers in the NSSA Board so that their concerns and best interests are factored in, when important investment decisions with their contributions are made. Workers can also engage in activism within the Board to advocate for incremental reviews from time to time of their benefits from NSSA contributions. The Zimbabwe Congress of Trade Unions should actively advocate for its inclusion in NSSA board. Also NSSA should also contribute to critical social safety nets as the Child Welfare Fund envisaged in the Children's Act and basket funds of the National Action Plan for Orphans and Vulnerable Children (NAP for OVCS).

The analysis shows that NSSA's social security system plays an important role in the prevention and reduction of poverty and inequality for workers at retirement, invalidity and retrenchment. The situation calls for heightened political will and solidarity between the state and workers who contribute to NSSA. A critical mass of lobbying and advocacy on behalf of workers and vulnerable pensions can catalyse desired outcomes of a NSSA paradigm shift. Furthermore community action is required through platforms as Parliamen-

tary Portfolio Committee public hearings and through the Zimbabwe Human Rights Commission to ensure checks and balances regarding NSSA's obligation to be a safety net for the indigent.

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