Rural social security for Zimbabwe: challenges and opportunities for state and non-state actors.

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Abstract

Social security remains critical to the welfare needs of many in society. However, for developing countries like Zimbabwe, social assistance and social allowances have receded due to the prevailing economic challenges. The hard hit are those living in rural areas mostly not covered by the remaining social insurance schemes provided by both government and private players. Severe droughts and occasional floods resulting mainly from climate change have further exposed the rural population whose livelihoods sources remain mostly agro-based to perennial social insecurity. For them, the remaining sources of livelihood now reside in non-formal social security arrangements anchored upon a staggering cultural base being eroded by the fast encroaching tide of neoliberal individualistic ways of life. Regrettably, government has got no institutional framework to promote non-formal security arrangements upon which the rural folk have depended since time immemorial. This paper therefore seeks to examine the institutional mechanisms required to bolster and promote existing social security programmes in the rural areas of Zimbabwe.

KEY WORDS: Social security, social protection, non-formal social security, Livelihoods, poverty reduction

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Introduction

Social security plays a critical role in poverty reduction. As such, it has even been proclaimed a human right in many jurisdictions in both developed and developing countries. However, the provision of social security services to rural populations that thrive mainly on agriculture remains subdued, with rural communities being left to eke a living out of invisible means. The need to secure them against such eventualities as disability, bad weather or climatic conditions as well as old age has not taken root in Zimbabwe.

This paper therefore seeks to examine informal social security arrangements in place in rural Zimbabwe together with the institutional infrastructure to support them. The paper begins by conceptualising social security in general before proceeding to discuss informal social security. Thereafter, the paper moves to proffer suggestions to creating institutions that accommodate non-formal social security for the betterment of the lives and aspirations of rural inhabitants.

Conceptualising Social Security

Social security has been defined differently by different scholars for quite different goals and objectives. For some, the term income security is employed to mean social security yet to others economic security is used to imply income guarantees to cushion people against contingencies of life (see Hall and Midgley, 2004).

According to Tang and Midgley (2008:22), social security often denotes income programmes and programmes that provide for the maintenance of income when specific contingencies arise or otherwise supplement the incomes of those who experience particular needs or demands on their incomes.

Using this definition, Tang and Midgley talk of four major types of social security namely, social insurance, provident or savings funds, social assistance, employer mandates and social allowances. In concurrence, Walker (2005) contends that social **security** describes cash benefit systems that are run or sponsored by government and funded primarily from contributions of workers and their employers with payments being made to needy people based on their contribution records (p: 8).

Norton et al. (2001:1) conceptualise social protection as the public actions taken in response to levels of vulnerability, risk and deprivation which are deemed socially unacceptable in a given polity or society".

According to Holmes and Lwanga-ntale (2012), Social protection programmes are described as 'social assistance' when resources, either cash or in-kind are transferred to vulnerable individuals or households. On the other hand, Social insurance schemes are contributory programmes in which beneficiaries make regular financial contributions in order to join a scheme that will reduce risk in the event of a shock.

The current discussion focuses on social insurance as a measure against natural and manmade calamities likely to befall rural inhabitants during their life course. By the same token, I am not alone in emphasising social insurance as the most sustainable form of social security, particularly in developing countries. The International Labour Organisation also favours social insurance and has played a major role in promoting the adoption of social insurance programmes around the world (Tang and Midgley, 2008: 22). The same applies to the World Bank whose emphasis on savings and investment remain pivotal to social security programming. However, for both the International Labour Organisation and the World Bank, social assistance should be considered the last resort. In other words, the belief is that those who are not able to accumulate sufficient savings to meet their retirement needs should have recourse to social assistance. It is therefore indicative that social insurance is regarded as the most desirable form of social security by many social security experts including international organizations.

As the reader might have noticed from literature, the terms social security and social protection have been used interchangeably. Although it is outside the scope of this paper to examine the differences and similarities between the two, a cursory reference to this issue does clear the air.

According to the International Labour Organisation (2011), the concepts of *social security* and *social protection* are used in various ways throughout the world. As such, achieving definitional clarity is a formidable challenge – given that neither term is used consistently, differing widely across countries and international organizations. In addition, new terms have been added to the classical terminology, such as *social transfers, conditional and unconditional cash transfers* and *the Social Protection Floor* (ILO, 2011: 7).

However, social security is commonly applied to social insurance whereas social protection refers to social assistance usually extended to the poor, the excluded and to the most vulnerable members of society. Such assistance is therefore non-contributory and is mostly given on humanitarian grounds. Social protection **programmes are therefore designed to reduce vulnerability and risk** by providing protection against shocks.

This assumes that vulnerability to hazards constrains human and economic development (Barrientos and Hulme, 2009). The other assumption is that risk management stabilises income and consumption, and is an investment in poverty reduction (Devereux and Sabates-Wheeler, 2007).

For Bastagli (2013: 1), social protection is understood to include any formal initiatives that aim to provide social assistance to particular vulnerable groups, social insurance against risks such as those associated with old age and the loss of employment as well as labour market programmes such as job-search and matching programmes and skills-building programmes.

Social insurance schemes are therefore contribution-based instruments that aim to mitigate risk for all social groups, including the poor, by pooling group resources, either community- or society-wide.

Social protection definitions are therefore broad and include a variety of measures put in place by the state and non-state actors to ameliorate the lives of the poor and most vulnerable groups in society (Livingston, 2002). Usually, social protection emphasises risk and risk management practices. An example is provided by the well-known definition adopted by Devereux and Sabates-Wheeler (2004), which includes initiatives, both formal and informal, that provide social assistance to extremely poor individuals and households; social services to groups who need special care or would otherwise be denied access to basic services; social insurance to protect people against the risks and consequences associated with the loss of employment and livelihood shocks; and social equity to protect people against social risks such as discrimination or abuse (Bastagli, 2013:1).

Social security systems are increasingly regarded as a useful tool for poverty alleviation as well as an investment in long-term welfare, security and economic development at national and global levels (Kaseke, 2002).

However, for Africa, social insurance is strongly linked to the formalised labour market, meaning that coverage is determined by the number of formal workers in a country and rarely reaches the poor and informal workers – often the majority of the population (Holmes and Lwanga-ntale, 2012: 6). According to Bastagli (2013), Social insurance coverage faces several challenges in developing countries, including low participation in the formal economy, the nature of risks and the high costs of insuring the poor.

For this paper, attention is drawn towards informal social security as an integral aspect of the livelihood strategies of people living in rural areas. By informal social security is meant community-based or “traditional approaches” to social protection, often based on kinship, friendship or community links, occurring within households, groups or other social networks, and they fill some of the gaps left by the absence of, or inadequacies in, formal social protection interventions. They do this by distributing risk within a community, family, or other social network (Holmes and Lwanga-ntale, 2012: 8).

Informal social security systems therefore are deeply engrained within the African culture. As such, they espouse African social values of togetherness, unity and humanity. They comprise strings of relationships, friendships and a sense of community that characterise the daily activities of life in a village, tribe or clan. Most importantly, they are governed by normative value principles of a social, cultural and spiritual nature.

In the absence of formal labour markets characteristic of most African societies, non-formal social security schemes form the backdrop of life in rural areas. Nevertheless, little if any programmes have been put in place by the government of Zimbabwe to promote, let alone foster such programmes.

However, some development agencies are trying, though at a level far less than expected to rope in those non-formal social security strategies into their livelihood programmes and projects. The typical example that comes to mind include women's clubs, income saving and lending schemes as well as other micro finance programmes meant to give the rural poor access to capital.

For this paper, non-formal social security entails those programmes and undertakings by the public meant to cushion them against contingencies of life. Non-formal social security therefore refers both to “traditional” or “indigenous” systems of extended family, kinship and community support.

The terms non-formal and informal social security are taken as synonymous. These are taken to refer to new institutional forms that have emerged in response to the inaccessibility of formal social security, rising needs for social security support, and the declining ability of informal networks to address these needs. The restricted coverage of formal social security forces those excluded to make their own arrangements for their social protection. Gaps in coverage are also created by social assistance schemes. This is in view of the fact that social assistance tends to be categorical in its approach (Decker and Olivier, 2003). Thus social assistance only covers specific population groups that are considered more deserving, notably older persons, children and persons with disabilities. As a result, needy individuals who fall outside these specified groups are excluded from social assistance (See Department for Development and Social Democracy, 2008). Thus lack of coverage from both social insurance and social assistance provides a fertile ground for the development of self-organised mutual aid arrangements.

Non-formal social security measures are usually classified into two main categories namely; mutual aid and self-help. For Zimbabwe, these self-help and mutual aid mechanisms take the shape of a variety of cooperative societies, market associations, savings and credit clubs, and burial societies (Suruma, 2000).

The History of Non-Formal Social Security in Zimbabwe

In such countries as Zimbabwe, Zambia and Malawi, formal social security policies and programmes were spearheaded by colonial governments and were largely meant for the white minority settlers leaving the black majority more susceptible to social insecurity. According to Oduro (2010), informal social security systems have emerged in situations where formal social security is either non-existent or noticeably inaccessible to many in society.

Lack of comprehensive social security policies and programmes therefore meant that some of the risks to which the black population were exposed to remained uncovered leaving them vulnerable. Mukuka et al. (2002) contend that most people sought social protection from among each other especially in the eventuality of death. The spirit of Ubuntu called for togetherness and supporting one another in such eventualities. Such initiatives included the formation of burial societies in response to the costs associated with burying the dead and the nature of death itself.

Non-formal social security schemes thus became a provisional plan to absorb shocks. When wives and children moved into town from the village, extended family relations were affected, especially when visits to the village or caring for the family members left behind were curtailed because of the high cost of travel and urban life. These families build new social networks at the place of work, church, clubs and within their neighbourhoods. The black majority had to depend mainly on their traditional, customary and indigenous mechanisms loosely termed non-formal social security.

In line with African traditional values, known to some indigenous cultures as Botho, Ubuntu and Harambee, the spirit and ethos of togetherness forms the basis of informal social security in most parts of Africa. As an anchor of African culture and values, the Ubuntu philosophy has for long been the vanguard of social security bent on promoting solidarity among the natives. This philosophy was long recognised as a value that is so fundamentally ingrained in the fabric of societal life of most Africans.

According to Kaseke (2003) traditional social security systems refer to those forms of social security which have a close link to social tradition, and which are frequently very binding for members of the family community on the basis of common law or custom. These systems are kinship-based and follow the principles of solidarity and reciprocity.

According to Kaseke and Olivier (2008), traditional support systems define who people are and help develop and maintain cohesiveness within the extended family system. These support systems do exist because they are a way of life and an embodiment of cultural norms, values and beliefs. Africans are, in their day-to-day existence, joined together by what could be conveniently referred to as African traditional values, ILO (2000). Such values as solidarity, collective responsibility, compassion, equality, unity, self-determination, human respect and human dignity imply that individuals subsist as families and that families become closely interlaced communities which form a large community. However, given that the extended family has generally been weakened, these informal support systems help galvanise support for members and provides some cushioning which keeps members from falling by the way side.

Therefore, The Ubuntu philosophy relies heavily on the extended family as a traditional institution for social security providing support to its members in the event of exposure to contingencies such as sickness, invalidity, old age, death and drought. For Mukuka (1995:12) "the collective solidarity through mutual assistance within the family, clan and the tribe, as well as the care by the extended family for one another in times of crisis or old age, constituted the measures of traditional social security systems." Weighing in on the same issue, Ishengoma (1995) contends that traditional social security is hinged upon the need for reciprocity and redistribution and helps strengthen kinship ties. This in turn promotes mutual interdependence among members of the family, clan and tribe. Similarly, Kasente (2003) understands informal social security networks as underpinned by the principles of pooling resources together, risk sharing, sharing obligations as well as membership. These critical principles provide a firm foundation for a sound social security system for the benefit of the majority of citizens.

Unfortunately, the bonds that define the extended family system have seemed to slowly but surely weaken, giving in to changes in the value system being ushered in by the scourge of urbanization and globalisation. Urbanisation and globalisation, in a big way diluted the once thriving values that informed and sustained the extended family system (Kaseke, 2003). The weakening of these bonds has consequently eroded the effectiveness of the extended family as a social security institution.

Forms of Non-Formal Social Security in Rural Zimbabwe

Non-formal social security is generally classified into two main forms namely; traditional or family support systems and self-organised mutual aid arrangements (Kaseke, 2002),. The traditional support systems are kinship –based and see the extended family as an important social security institution capable of providing support to its members in the event of exposure to risks (Kaseke and Olivier, 2010). The traditional social security dictates that the extended family looks after its own sick, the elderly and those with disabilities. Such support is guided by the principle of solidarity. The solidarity principle dictates that personal or family risks are collectively shared within the extended family and community. Reciprocity is yet another critical principle guiding traditional social security systems. Reciprocity is predicated upon the assumption of the existence of a system of exchange between members of the extended family system. According to Kaseke (2003) traditional social security systems refer to those forms of social security that have a close link to people's tradition, and which are frequently very binding for members of the family community on the basis of common law or custom. These systems are kinship-based and follow the principles of solidarity and reciprocity.

Midgley and Hosaka (2001: 2) see Mutual aid is a critical non-formal social protection mechanism. For them, in most rural areas of developing countries, mutual aid takes various forms. These include communal grain storage, collective provision of labour for tilling the land, weeding and harvesting. Most mutual aid associations have helped the poor cope with adversity with some having grown to micro-insurance services. Many have evolved into formal, nongovernmental micro-insurance organizations. According to Kasente (2003), these systems have emerged from the consequences of socio-economic transformation and hardships, as well as from pressures precipitated by such trends as urbanization and monetisation.

In addition to promoting income protection, mutual aid contributes towards maintaining cultural norms of reciprocity which have wider implications for social integration and solidarity. Characteristically, mutual aid schemes are usually spontaneous, informal and flexible (Midgley, 2011). Most operate without rigorous rules and regulations. They respond to the needs and requirements of individuals on a case by case basis (Midgley, 2011: 16).

In the case of Zimbabwe, Dhemba et al (2002) note a number of traditional arrangements for meeting the social security needs of the rural people, particularly those arising from drought or famine.

First and foremost, the communal granary formed the backbone of social security arrangements designed to cushion rural inhabitants against hunger and starvation in times of food scarcity. In such a case, community members are obliged to contribute grain to the chief who in turn keeps it in trust for distribution to the needy in the event of drought or famine. This practice commonly known as Isiphala Senkosi in Ndebele or Zunde Ramambo in Shona plays an important role in alleviating food shortages among vulnerable groups in communities. For Chikova (2013), the chief's granary is a collective field that is worked by the community under the leadership of the chief and the village head for the benefit of indigent persons, specifically orphans, persons with disabilities and the elderly.

the other type of nonformal social security particularly for the rural peasantry are children. Children have largely been considered a form of social security for aging parents, hence the propensity for most peasants to have larger families. Similarly, children guaranteed the household a ready reserve army of labour given the highly labour intensive agrarian form of livelihood. For the same reason, wealth and fame were exhibited through marrying many wives who in turn would insure that the household gets as many children as possible. As much as such a practice secured families against the vagaries of weather and resonated with the prevailing mode of production, the custom was also meant to ensure the perpetuation of the extended family system which in turn would guarantee social security to siblings.

In the absence of sustainable social and economic policies and programmes, this practice seems to be waning. This is primarily so amidst immense economic and social challenges brought forth by the proliferation of the money economy as well as the globalisation of cultures and practices. Emphasising the same point, the International Fund for Agricultural Development (IFAD), quoted a research participant as saying: “I know that in old times, when children lose their parents, they go to their uncles and grow up there. But nowadays things have changed. It seems that everyone fends for himself. Life is so hard now. You cannot take care of your family and add to your burden the family of your deceased brother. So it is up to orphan children to stick together and help each other. But when we have a big problem we do go to our uncles so that they can help us find a solution. And also they have given us the land our father used to plough” (IFAD, 2010:101). However, the ever rising cost of living is forcing many African parents to revise their thinking on the practice of having large families. This therefore points to the need for formal social security provision.

A closer scrutiny of these non-formal social security systems within communities reveal that they are developmental in orientation. As such, their focus is not only on meeting immediate needs rather, they build the capacity of individuals, households and communities to become self-supporting and to be able to manage future risks (ILO, 2002). In addition, mutual aid societies offer immediacy to the people and are therefore well placed to respond timeously to the needs of the members. Benefits that can be provided include sickness benefits, injury benefits and funeral benefits.

Self-organised Mutual Aid Arrangements

Self-organised mutual aid arrangements are commonly known as self-help schemes. These are community or neighbourhood based support systems (Kaseke and Olivier 2008). Historically, these associations have consisted of small groups of people with common interests who save regularly to support, maintain and supplement their incomes. Members make regular contributions to a communal fund which is used to provide income protection when they experience financial hardships (Midgley and Hosaka, 2009). Members of self-help schemes are not necessarily linked by affinal or kinship ties. Rather, self-help schemes are formed by volunteers with the intention of meeting specific unmet needs not covered under existing formal social security schemes. As such, they form groups, associations or cooperatives to collectively address their economic, social and material problems. These groupings take the form of rotational savings and credit schemes. However, such groupings help members pursue unmet needs as well as complementing efforts from other non-formal social security schemes including those from the extended family (Kaseke, 2003). Because of their nature and origin, such schemes operate on principles of mutuality and reciprocity. The reciprocal nature of the group helps create interdependence and build support systems among members. Therefore, belonging to such a group gives members a sense of identity (Kaseke, 2003).

Burial Societies are a typical example of self-help schemes targeting mostly those in the informal economy. Midgley (2011) contends that burial or funeral societies are among the most ubiquitous mutual aid associations. They collect regular contributions from their members and pay a lump sum benefit at the time of the member's death. Usually, the head of the family or primary breadwinner is covered but sometimes other family members may also be included. They express the need as well as the cultural expectation that a person's status in the community and the esteem of their family is reflected in an appropriate burial with commensurate commemoration and ceremony (page 16).

Burial Societies are therefore an important form of informal social security particularly for those in the informal economy. They involve pooling resources together to provide financial assistance to members in the event of death or illness. They are generally seen to offer a measure of financial security in the event of bereavement and also cater for some of the other social needs of members.

Burial societies basically provide the following services: advising members when a death occurs, meeting the cost of burial (coffin, providing food and transport for mourners), assist the bereaved family financially, visit members taken ill, pay hospital fees, assist the unemployed, organise social gatherings for members. Needless to emphasise, rural communities heavily depend on their labour and meagre resources to bury their dead and to generally ensure that the bereaved are cushioned against the contingencies and vagaries brought forth by the sudden departure of their loved one.

Burial societies tend to be formed by rural dwellers to insure themselves against these contingencies. Unfortunately, the rural areas of Zimbabwe are less banked. This results in funds collected being circulated among members to reduce risk at the same time leveraging on profits realised from interest. Such funds are usually used for various domestic requirements including paying school fees, buying food items, paying lobola, buying livestock and other household necessities.

For this reason, this paper observes a gap that formal institutions could fill to further protect and promote such initiatives. For example, mobile banking could help protect the funds so collected to guard against plunder and theft.

Co-operatives

Co-operatives are another form of informal social protection schemes commonly found in Zimbabwe. According to Chikova (2013), co-operative societies involve a group of people coming together to contribute a certain amount of money usually on a monthly basis. Such funds are readily accessible to each member in terms of given rules of access. They are mainly meant to cushion members financially and socially so that they do not experience financial and economic duress. They are a source of capital injection for people intending to embark on small business projects. While this arrangement exists mainly amongst those in the informal sector, those who are formally employed can also participate.

Implications for Policy and Practice

From the above discussion, social security remains at the core of human existence. However, formal social security coverage in rural areas remains heavily subdued due mainly to the nature of livelihoods pursued. Resultantly, the rural folk have tended to rely on familiar non-formal social security arrangements couched in kinship ties among other fraternal mechanisms. These mechanisms are largely informed by culture and tradition.

Zimbabweans thrive on agriculture, with the majority deriving an income as self-employed smallholders. The small size of their plots and the vagaries of the weather as well as an array of other contingencies make them very vulnerable to economic shocks. Since most social security arrangements cater only for the formal economy this means that, in terms of coverage, the overwhelming majority of Zimbabweans remain unprotected by formal means against the main risks. Non-formal social security arrangements therefore become the norm, with families both nuclear and extended channelling their meagre resources towards rain-fed agriculture. This state of affairs represents the economic base of rural populations who have little to subsist on besides their land and labour. Agriculture therefore remains the back-borne of the rural economy, with subsistence farming being the preoccupation of the majority of rural inhabitants.

However, due to climate change, such sources of livelihood have come under severe threats further plunging rural inhabitants into poverty. Poverty has therefore come to characterise the lives of rural inhabitants. This is particularly so given that most people in rural areas depend directly or indirectly on agriculture for a living. Apparently, the agriculture sector is crucial for achieving inclusive growth and poverty reduction. According to the African Development Bank (2010), high rainfall variability and a lack of infrastructure for water storage have seriously undermined growth and perpetuated poverty in many African Countries.

Since agriculture remains the backbone of rural social security, it remains imperative that government and other non-state actors throw their weight behind it. The most critical way for securing rural livelihoods is reliable access to assets which provide for self-employment and a store of wealth to buffer the household against a rise in expenditure (Norton et al. 2001). As such, policy instruments that guarantee ownership or secure access to assets can be classified as social security policies. This remains so despite the fact that these policy instruments tend to fall outside the purview of the definitions of social security. This means **preventing** the onset of shocks or stresses, **mitigating** their impact through insurances of various kinds, enhance the resilience of households and individuals, through asset-building strategies, so that they are better able to **cope** with the impacts, and, for the longer term, **transforming** households' livelihoods by addressing the vulnerabilities arising from social inequities and exclusion (Slater and McCord, 2009: 20).

Access to financing is a major constraint facing farmers. Existing financial institutions, credit instruments and bank procedures are ill-adapted to the needs of farmers. Worse still, most Zimbabwean rural peasants take farming not as a business but as a basic form of subsistence.

To deal with this situation, government has to come up with new institutions or reinforce existing ones with simplified lending procedures that are adapted to the realities of farmers; put in place government lines of credit to encourage banks to lend to farmers; develop insurance and guarantee facilities to reduce the risk of lending to agriculture; and encourage the development and expansion of rural microcredit facilities as well as farmer-centered financial institutions (where farmers have a stake in these institutions). There is also need to increase public investment in agriculture in rural areas to build the social and physical infrastructure necessary for the development of subsistence farming (IFAD, 2010).

On the same note, a variety of measures could be instituted to ensure that rural peasants are guaranteed of some kind of pension in the event of old age, disability and/or incapacity. It is worth emphasising that agriculture insurance schemes have a critical role to play in securing the livelihoods of people living in rural areas. Unfortunately, such schemes are presently offered by the private insurers. This makes them inaccessible to the rural poor mainly on account of cost.

Crop insurance is yet another avenue through which rural social security could be enhanced. This is particularly so given that risk in agriculture stands in the way of progressiveness and compromises the ability of farm households in most rural areas to fend for themselves and for their significant others as dictated by cultural traditions and customs. Worse still, risk makes the small farmers vulnerable to impoverishment, debt traps and destitution (IFAD, 2010).

Admittedly, agriculture remains a risky enterprise than other economic ventures. Its heavy dependence on weather makes insurance planning difficult. Given this state of affairs, crop and livestock insurance has not gained traction in Zimbabwe, with government being reluctant to take it on.

Given the prominence of agriculture to social security in rural areas, there is need for institutional support towards agricultural development. Government is therefore expected to play a leading role in such an effort, with the need to create an enabling legal and regulatory environment being a priority (see Becker et al, 2009).

For this paper, agricultural insurance is a step towards the call to leave none behind when it comes to social security. The paper further argues that farmers themselves could as well be insured against contingencies associated with old age, death and incapacity. The National Social Security Authority (NSSA) could set premiums easily affordable by rural peasants. In the same way, farmers can be encouraged to sell their produce to state owned agricultural marketing firms which in turn deduct a certain portion from the farmer to contribute towards their premiums.

With crop and livestock insurance in place, such a measure is likely to go a step further towards ensuring that the call for universal social security is realised. This paper therefore implores the National Social Security Authority (NSSA) to create a contributory scheme towards which peasants contribute small amounts from the sale of their farm produce every time they send their produce to the market. A nominal amount could be deducted from their profits which in turn is invested and becomes part of their future pension.

The same applies to the private players, particularly funeral companies that stand to benefit immensely from formalising burial societies. Note should however be taken that such arrangements do not have to be too stringent as this is likely to scare away or exclude those likely to fail to consistently make their payments to funeral cover. Therefore, efforts must be made to understand the operations of burial societies with a view to trying to bring sustainability to the practice.

Given the prevailing economic challenges bedevilling Zimbabwe, burial societies are surely heavily burdened. However, this paper acknowledges that private sector players have made strides in assisting poor people living in rural areas meet funeral expenses at minimal cost. Funeral insurance packages offered by such private insurers as Econet private limited and Nyaradzo Funeral Services are typical examples of the contribution of private players in the provision of low-cost insurance to the poor and vulnerable in society. Econet's Ecosure provides funeral cover to subscribers for as low cost as 50 cents per member per month. On the other hand, Nyaradzo Funeral Services provides funeral cover to concerned members for as little as 2$ per member per month. As a result of these pro-poor funeral insurance packages, the two firms have become household names in Zimbabwe.

Arguably, the two funeral insurance providers gained community acceptance and popularity among the generality of Zimbabwean population because of their ability to develop programmes that suit the peculiar needs of the poor in various communities. Social security providers therefore have to strive to tap on community values and lifestyles in offering insurance packages that are inclusive and pro-poor.

More so, technical support and capacity building programmes remain instrumental to the sustainability of these social security programmes. To this end, a multi-pronged approach should be taken by both government and the private sector to enhance the capacity of the rural folk to lead and manage their initiatives. Such technical support includes availing banking facilities so that funds collected from self-help initiatives can generate interest.

Conclusion

This paper has looked at social security concepts and issues. The discussion has been confined to Zimbabwe although the same could be said for most developing countries. It has emerged that social security programmes remain a pie in the sky for the poor and most vulnerable Zimbabweans living in rural areas. This remains so largely because of the nature of their sources of livelihood that is mostly agrarian. As a result, non-formal social security schemes remain the prominent option to dealing with uncertainties of life. These take the form of mutual aid and self-help schemes including burial societies and cooperatives. Such non-formal social security schemes have come under threat from the scourge of climate change and urbanisation. The paper has therefore come up with suggestions for policy and practice. These suggestions include agricultural insurance schemes as well as the need to reform existing social security institutions so that they respond to the needs of grassroots people living in rural communities.

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