

# Prospects, challenges and constraints of social security

## The public administration quagmire for selected African countries

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### ABSTRACT

*Social exclusion has become a topical issue warranting global concern. In Africa, many people have remained unprotected against the hazards of economic shocks despite implementing various social security policies. The poor performance of most African economies has in some cases triggered massive retrenchments and abrupt company closures due to viability problems. The purpose of this article is to determine the prospects, challenges and constraints of social security in selected African countries against the backdrop of incessant rising unemployment and other related challenges. To establish the relevance of the existing social security systems, a review of available literature on social protection is adopted. Also analysed in this article are the attempts by African governments to extend social protection to the informal sector. An examination of journal articles and reviews of general reports on the overall performance of social security schemes in Africa suggest that social security interventions have been ineffective in cushioning people against economic hardships. Efforts aimed at achieving social inclusivity have been inhibited by a number of economic and administrative challenges. Thus, the informal sector has remained excluded from formal social security schemes in most African countries yet it is the obligation of governments to provide social protection to all people under their jurisdictions. Government policies should be periodically reviewed in order to establish the relevance of existing provisions to the socio-economic environment prevailing at any given time. In order to address the problem of social exclusion, governments need to holistically adopt a multi-sectoral approach to social security.*



## INTRODUCTION

Although Africa is endowed with abundant natural resources, the continent is currently the least developed. It is therefore the duty of every government to fight poverty and promote not only national development but also the well-being of the African people. The purpose of this article is threefold. *Firstly*, the article seeks to describe and explain the concept and evolution of social security over the years. *Secondly*, prospects, challenges and constraints of social security in Africa will be discussed in the context of poor economic performance, unemployment and social exclusion. *Thirdly*, the article suggests the way forward in view of the fact that Africa has got both human and natural resources to transform itself from a poverty stricken continent whose population has largely been excluded from social protection strategies to one that has high social security coverage. The informal sector and traditional forms of social protection have to be harnessed, formalised and regulated in order to provide an alternative social security system.

## SOCIAL SECURITY CONCEPT

### Definition of social security

The concept of social security have different meanings for different people. Social security is defined variously by different people hence there is no total agreement on what constitutes social security (Kaseke 1997:39). 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 been difficult. However, all the different definitions, conceptualisations and perspectives of social security are based on the broad definition of social security provided by the International Labour Organisation (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.

It can be argued that social security definitions 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 society. In view of this scenario the definition of social security should be broadened and take into account both the

conventional as well as the basic needs definition which portrays the situation in the developed and developing countries respectively. Africa is unique in that it has extended family networks. A social security definition should not be restricted to the wage linked social security common in the Western countries. Africa has a rich history of traditional social protection schemes which only need to be harnessed and formalised. 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 to 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. Thus, the definition of social security should be comprehensive in order for it to include the various dimensions of social protection. It should encompass both conventional and traditional social security strategies to alleviate or eradicate poverty.

## **Types of formal social security**

Basically social security has two broad dimensions namely; formal and informal social security arrangements. This means that social security can be provided in two forms which are 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. It is important to note that these schemes cover people who are in formal employment. Under the formal social security scheme both employer and employee contribute towards the social insurance scheme. Conversely, informal social security systems revolve around flexible informal social security arrangements by individual households, families or local communities towards poverty alleviation.

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 system built on family or community support. The family and the relevant community support individuals during times of famine, disease and old age. However, the roles of the extended families as well as communities in this regard have 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 VIBINDO, UPATU and UMASIDA (Tanzanian Ministry of Labour, Youth Development and Sports 2003). Kaseke (1997:42) concurs with this assertion. He points out that in some countries in the region, such as Zimbabwe; there were other traditional social arrangements for meeting the social security needs of the rural people, particularly during times of drought and famine. In Botswana the extended family networks are still alive. They are driven by principles of solidarity and reciprocity which have continued to provide safety nets in times of crises (Mupedziswa and Ntseane 2013:89).

## **SOCIAL SECURITY BACKGROUND**

Formal social security is an old phenomenon which can be traced back to the industrial revolution in Europe. However, the Great Depression 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 other countries. Colonial governments adopted some aspects of formal social security systems, but they were restricted to the settler communities. Within the African context 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.

## 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 social setup as the extended family, friends, neighbours and even society at large would provide social protection to individual members during times of need. 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 destroyed the traditional social protection system hence new arrangements for meeting social security needs had to be adopted.

The migration to urban areas deprived the rural areas of the much-needed human resources and weakened a social security arrangement which had been in existence from time immemorial. Mukuka, Kalikiti and Musenge (2002:69) note that in Zambia for example, rural to urban 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 further argue that divorce, which was a rare phenomenon, 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 who went 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 because they no longer had any social protection cover following the rural to urban migration of local young men.

## Colonial era

Most conventional social security schemes adopted by African governments were borrowed from their former colonial masters. 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 present despite attempts by governments to totally eradicate different forms of discrimination.

In Zimbabwe for instance, the *Old Age Pensions Act, 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. This can be traced back to the policy of racial discrimination by previous colonial governments. The manner in which blacks benefited from this scheme cannot be equated to *benefit* in its literal sense as it was in the form of bus warrants for repatriation of blacks 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). As for the occupational pensions which 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 revert back to their traditional support systems. Hence on that basis they were not eligible for assistance. It therefore, follows that during the colonial era the available social security schemes were meant to benefit the white settlers and not black communities.

The plight of women cannot 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 further not surprising why the women who were in formal employment were rarely considered permanent workers since they had to interrupt service in order to go on maternity leave. Consequently, many women could not be members of occupational pension schemes. It is against this background that after independence the Zimbabwean Government had to scrap discriminatory laws and introduced affirmative action in order to improve the status of women in society.

## Post-colonial era

It is important to note that formal social security has existed well before the independence of African countries. Its distinction with the current formal social security system stems from the fact that previously certain communities were 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 laws were enacted and others amended. Unjust and discriminatory Acts were repealed and replaced by social security policies meant to promote a national outlook aimed at extending social protection coverage to the marginalised and vulnerable members of the African communities. Nhede (2012:162) notes that governments are constantly confronted with new public demands which they have to address through formulating and implementing new policies.

However, despite efforts by African governments to outlaw the policy of racial discrimination which had culminated in the exclusion of the blacks from social support systems, the impact of social discrimination is still being felt in the post-colonial era. Hence a need exists for comprehensive research on how to extend social protection to vulnerable members of society. As a result of numerous economic challenges in Africa, the labour market has been shrinking. The decline in formal employment has had a negative ripple effect on employment opportunities. African governments were encouraged by the Bretton Wood institutions to adopt Structural Adjustment Programmes before the International Monetary



Fund (IMF) and the World Bank (WB) could release funds to support administrative reforms. It is interesting to note that the IMF and WB induced reforms have exacerbated the plight of those people in formal employment given that part of the IMF and WB recommendations had to do with reducing the wage bill. Retrenched workers and potential workers alike have been left vulnerable and in need of social protection more than ever before. Given the magnitude of social exclusion, governments need professional advice from competent people in order for them to meet the needs of the changing times (Nhede 2012:163).

## 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 ILO. 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.* 1997:45). In view of the fact that many social security schemes in Africa do not provide adequate benefits and coverage, African countries need to transform their social security systems to enable them to cover vulnerable groups. The challenges and constraints facing the continent are a result of the 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 in recent years researchers have been writing on the global perspective of social protection. With such 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 bear testimony to the importance being attached to the social welfare of the African people. Through the relevant institutions, governments have embarked on public awareness campaigns. Globalisation has also facilitated social security reforms due to unlimited flow of information.

In Tanzania for example; the informal sector has developed tailor-made social security systems suitable for their unique situation and if these schemes are formalised and regulated, they have the potential to provide universal social protection. Undoubtedly, the formal sector has been unsuccessful 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 need for greater emphasis on involving local communities in organising and providing social protection for their people (Bailey and Turner 2002:113). Local communities should be given an opportunity to make decisions on matters that affect them directly. 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 legislation. 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."

## 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 most African countries. According to Von Braun, J., Hill, R.V. and Pandya-Lorch, R. (2009:293), fiscal constraints constitute a big challenge to universal social protection given that social insurance requires a sound tax base which is absent in most 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 most of those 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, further argue that Africa is one of the poorest continents 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. Given such a scenario it is unclear how these people are catered for within the existing social security schemes. A greater proportion of the population is not employed and these constitute about 20% in most developing countries. Von Braun, *et al.* (2009:293) argue that social insurance is one of the constraints that contribute 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.

Bailey and Turner (2002:106) highlight the impact of HIV/AIDS on social protection. Globally the number of people living with HIV/AIDS is about 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. Due to the fact that the pandemic is affecting the working age, it is also destroying the economic base supporting social security. Africa needs to work hard to combat the spread of HIV/AIDS.

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 (*Ibid.* 2002:107). 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) argues that non-compliance by employers also create social exclusion in social security. Governments are therefore implored to develop legislative frameworks that enforce compliance with the adopted policies. However, it is important to note that adopting a policy is one facet and implementing it is another facet that requires urgent attention (Nhede 2013:40).

The United States Social Security Administration (1999) as cited in Bailey and Turner (2002:107) propounds 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.* 2002:107). It can therefore be concluded that formal social security programmes are not well suited for most African workers because those workers are not wage employees. They rely heavily on little pay-outs from subsistence agriculture and their small to medium scale business enterprises.

Another problem associated with formal social security revolves around the issue of portability between pension systems provided by some countries. When workers move from one job to the other, which has become a common practice nowadays, their benefits must be transferable. However, due to logistical problems and at times the absence of updated information, portability problems are difficult to overcome in most developing countries. Pension portability is important as it ensures that people get the right protection insurance during times of crises. The problem of portability is further 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 capture of benefits by the non poor. Thus, there is need for transparency and accountability. 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).

## **DETERMINANTS OF SOCIAL SECURITY**

There are a number of factors that influence the adoption of social security policies and social security schemes. Some of the determinants of social security policies or schemes include *inter alia* availability of financial resources, prevailing political situations as well as political will and the national ideology of individual countries.

### **Poverty**

African countries are characterised by poverty, massive unemployment and poor living conditions. In Zimbabwe for example, the unemployment rate has risen to about 80%. Effectively what it means is that the majority of those constituting the working categories would have been left out hence they too become vulnerable to socio-economic challenges. The problem of poverty is compounded by the fact that most of the poor people are found in the rural areas where there is a serious challenge of accessing social security programmes given that most of the social security programmes entail individual 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 need to create an enabling environment as governments can only achieve job creation with the assistance of other stakeholders such as the private sector. As already pointed out, Africa has an abundance of natural resources, which if well exploited and used for the benefit of African communities, have the potential to reduce poverty levels.

## Inequalities

Socio-economic inequalities contribute to the factors that determine social security programmes that should be introduced. Most social security policies that are currently being offered are meant to benefit the elite particularly those people employed in the formal sector of the economy. It should be noted however, that inequality in society invariably leads to social exclusion (Kaseke 2003:41). 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 great need to involve all people even those in the informal sector in social security programmes. However, it is important to note that 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 hence it is possible for members of the same household to differ in their well-being (MacDonald 1998:3).

## Limited financial resources

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 protection is concerned. Africa is 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. Thus, 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.

## Cultural ideology

Most 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 society at large. Influenced by such a belief, welfare provision is 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 network systems are slowly crumbling due to economic reforms and the HIV/AIDS pandemic. The African values that used to bind African communities together such as *ubuntu* have since been eroded by modernisation.

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 an 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 view 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 identifying the deserving poor who can be most vulnerable during economic distress.

## Political will

Any endeavour to provide social protection to the marginalised members of society 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 society. Effective social security programmes are those that receive the support of the political leaders; particularly those in government structures. Due to the nature and degree of poverty in Africa, most governments prefer to spend much towards other sectors regarded as income generating such as agriculture. Thus, when it comes to funding, little attention is paid to social welfare programmes in most African countries. In fact very little is allocated towards social welfare sectors. More importantly the types of social programmes to be invested in have to be in congruence with the ideology of the dominant political party.

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. Tugaraza (1990) as cited in Mchomvu *et al.* (2002:19) note that Tanzanian social security quota in the 1960s, 1970s and 1980s has been remarkably low, thus indicating that low priority is given towards the social security sector. 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 the alleviation of poverty through social security schemes. This is evidenced by inadequate budgetary allocations for social assistance. It is fair to suggest that social assistance has never been high on the list of priorities of some governments in Africa.

## THE WAY FORWARD

It should be borne in mind that social security provisions change from time to time in response to emerging social challenges. It is against this background that many countries are rethinking their policies in view of changes in the global economy, demographic pressures and fiscal constraints (MacDonald 1998:1). The realisation of the right to social security is dependent on there being legal sources of social protection rights. This is certainly apparent in countries that have been successful in upholding the right to social security such as South Africa. The constitution is a major legal source of the right to social security. In this regard having the right to social security embodied in national constitutions compels respective

governments to abide by social protection provisions articulated in their constitutions. Thus, the constitution becomes an instrument that can be used for the full implementation of social security policies. From the countries that have been studied it can be argued that in order for governments to fully embrace social protection, the right to social security must be enshrined in national constitutions. What also should be put in place are adjudication mechanisms without which the right to social security remains a hollow mirage to communities in need of social protection. Like in many countries, adjudication is a responsibility of the courts or tribunals. In South Africa, for instance, adjudication in matters affecting social assistance is a responsibility of the High Court and the Constitutional Court.

Governments should reject the notion that social security should be confined to those in the formal sector. Rather mixed systems of social protection embracing both contributory and non-contributory schemes should be adopted. In line with the notion of social justice, governments should introduce a means-tested or universal social pension for people aged over 60 years funded from general government revenues. African governments should prioritise the introduction of new legislation that promotes inclusiveness. In terms of old age pension, the definition of *Old* should be revised and construed in view of factors such as the HIV/AIDS pandemic and the resultant life expectancy. A sixty-year threshold now seems unrealistic when life expectancy is generally on the decline.

Developing countries should renegotiate their priorities with a view to improve the management of resources while at the same time meeting their social security obligations. Whilst Fultz and Pieris (1999:50) observe that this cannot be a short-term goal for the majority of the countries in southern Africa, they however, point out that “it would be useful for long-term planning purposes to accept it in principle as the primary form of social protection for those with no earnings”. It should be noted that an improvement in the economic climate would attract investment. Investment opportunities thrive in situations where there is good governance and accountability. Thus, it can be argued that good governance and accountability stimulate economic growth and stability. Such practices will ensure that the scarce resources are used primarily on programmes that improve the quality of life of the most deserving people. It is the duty of a government to make it possible for persons operating outside the formal sector to join contributory formal social security schemes. This can be achieved by introducing voluntary membership to existing schemes. However, given the fact that the incomes for people operating outside the formal sector are often low, their contributions would inevitably not be sufficient to give them meaningful social protection. Neither will the schemes be viable hence there would be need for cross-subsidies from government. This arrangement would act as an incentive for informal sector involvement in formalised social security programmes.

In some developing countries social protection has not been extended to other contingencies such as maternity. Governments should make social security schemes more relevant to the needs of women who have been subjected to the whims of gender discrimination for a very long time. This would effectively be a viable solution to the plight of female employees. In some countries informal-sector employees have organised themselves into associations such as burial societies which are responsible for collecting contributions and assist their members by releasing some funds for burial expenses. These institutions need to be strengthened so that they can play their social security role effectively and even expand (Mukuka *et al.* 2002:96).

## CONCLUSION

The provision of social security in most African countries has presented governments with serious administrative challenges. Extending social security coverage to the informal sector has resulted in a public administration quagmire for most African countries. The economic decline experienced in some developing countries has been a result of poor governance. Unemployment has been on the increase due to the poor performance of most African economies. This article has argued that the prevailing socio-economic environment is not conducive to universal social protection. The prospects of social security in most African countries have been far outweighed by social security challenges and constraints. The search for universal social protection requires great effort, determination and political commitment. Given that social security strategies are also influenced by the prevailing socio-economic environment, there is always a need to regularly review the various provisions with a view to align them with the changing environment. The article has proffered ways of extending social security to vulnerable members of the community. In view of the assertion that most African countries have a thriving informal sector, attempts at extending social security programmes to the sector should be invigorated. It has been concluded that social security requires a wholesome and multisectoral approach should African governments want to achieve social inclusivity regardless of class, status, age or form of employment. To achieve inclusivity, African governments should work towards synchronising conventional and traditional social security systems. They (African governments) should demonstrate their commitment by creating an enabling environment which allows multiple players to participate in national social security programmes.

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