

**‘OUT, BUT NOT MISSING OUT’. A STUDY OF THE
IMPLICATIONS AND COPING STRATEGIES RESULTING FROM
THE EXCLUSION OF THE FEMALE-DOMINATED INFORMAL
SECTOR FROM THE NATIONAL SOCIAL SECURITY SCHEMES
IN ZIMBABWE**

Abstract

This dissertation examines the resourcefulness of Zimbabwe’s informal traders (mostly women) in creating their own social security schemes. They operate in such a bizarre hyper-inflationary economic environment of massive unemployment that the cost (for formal sector, majority male, employees) of claiming a benefit from the state’s social security system (which excludes the informal sector) often outstrips the value of the benefit itself! Using the Women’s Law Approach as an overall guiding methodology among others, the writer gathers and interprets his research data in order to reveal the ‘lived realities’ of these women, so that the reader may fully appreciate the complete context (i.e., local and international legal, social, economic, etc.) in which their informal schemes operate. So successful are they, that he does not recommend formalizing them.

BY

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DECLARATION

I, NORMAN MAHORI, do hereby declare that this dissertation is my own work and has never been submitted to any other University.

SIGNATURE:.....

DATE: 25 March 2008

DEDICATION

This work is dedicated to women who are part of my life, my beloved wife Mutsai Norbetha, my lovely daughters; Ethel Shelter, Rejoice Rutendo and Ivy Idi Mahori. Their mere existence has influenced my attitude towards women.

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CHAPTER ONE

1.0 Introduction

Social security can be traced as far back as the initial stages of the formation of human societies. During the agrarian era, people were concerned with their physical security and that of their means of production. As people became more organized and further developed in their socio-economic needs, their forms of social security also varied. With the advent of the industrial revolution, there was rapid urbanization with its wage earning workers, which brought about new challenges of income insecurity, injury and death at work, there was a need to introduce more organized social security systems to meet these challenges.

1.1 Definition of Social Security

There is no universal definition of social security, however social security is generally understood to embrace aspects of how people deal with the risks of life and what responses a member of a particular society gets from that society. The ILO(1984: 2-3) defines social security 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, invalidity and death; the provision of medical care; and the provision of subsidies for families with children.”

It is worth noting that this definition addresses the response to income security, so it is employment based.

Social security also includes concepts of care and the solidarity principle among other things. Tronto, (1993:103) defines ‘care’ as an

“activity, that includes everything that we do to maintain, continue and repair our ‘world’ so that we can live in it as well as possible. That world includes our bodies, our selves and our environment, all of which we seek to interweave in a complex, life-sustaining web.”

The solidarity principle is described as being central to the idea of social security and without which, no social security can work effectively. The principle is further explained as inclusive of unity of action among individuals with a common interest of mutual support within the group.

The solidarity principle can be used to explain

*'the shared responsibility which people who contribute in a social security system have towards each other and towards those who benefit from the system in averting or preventing a particular risk.'*¹

In the African context, the solidarity principle can be illustrated in the notion of *unhu/ubuntu* which embraces social values of group solidarity, reciprocity, compassion, respect, human dignity, conformity to basic norms, morality and collective unity. From this understanding of social security, we can identify social security in practice in our African cultural communities, for example, how the community responds to illness or death in the neighbourhood.

In this research social security will therefore be understood to encompass the various responses that society takes in order to address the various risks and contingencies in the lives of its members and the measures that individuals take in anticipation of the risks of life. Other than the formally recognized social security schemes, the research will also look at other forms of social security which may be referred to as informal social security.

1.2 Informal Social Security

These are systems of social security which are not formally regulated either by statute or common law but have been adopted and recognized by different communities as essential social support systems. In Zimbabwe, the following are good examples;

(a) Family Unit

This is the primary source of support against various risks of life like illness, death, loss of source of income etc. The family unit may be one household or an extended family whose members have assumed responsibilities and obligations towards other members of that family unit.

(b) Social Support Groups

These are voluntary social associations, which operate on unwritten codes of ethics which bind the members of the group to respond positively to the needs of

¹ Social Security Law; Tutorial Letter 501/3/2002 UNISA p3

members of the group in times of distress. These groups are usually church based, community based or friendship based. The common thread running through these groups is the principle of solidarity and reciprocity.

(c) Burial Societies

These are voluntary associations usually formed by people from the same community, to address the problem of meeting the expenses of burial of a member and her dependants. They are based on one's ability to pay subscriptions set by the group from time to time.

(d) Savings Clubs

These are voluntary associations based on willingness to contribute money for contingencies or projects. They were very popular with women in the informal sector before the onset of the current inflationary environment.

In this research social security will therefore be understood to encompass both the formal and the informal forms of social security.

The research is based on the assumption that the income-based social security is limited in its scope and coverage as it leaves out a large number of the citizens. It also poses the question whether the informal and other conventional forms of social security should gain formal recognition.

1.3 Statement of the Problem

The point of departure of the research is that the national social security policy is employment based, yet the majority of people in Zimbabwe fall into the informal employment sector. Further to that, the informal employment sector is dominated by women, which implies that the exclusion of the informal sector is gendered in its effect. There is little in terms of literature in Zimbabwe on other forms of social security which will be referred to as "informal social security" in this research. This study seeks to look into the coping strategies of women in the informal sector to see if these can be further developed for the benefit of the society at large.

1.4 Objectives of the Research;

The overall objective of the research is to examine the social security in Zimbabwe as it impacted on the female dominated informal sector.

The specific objectives are broken down as follows;

- To examine the current National Social Security Schemes coverage, and the implications of the exclusion of employees in the informal sector.
- To analyze how this exclusion is gendered as women form the majority of employees in the informal sector.
- To explore the less talked about informal social security, i.e., the coping strategies for women in the informal sector in times of need or distress.
- To examine whether women in the informal sector need to be included in the national scheme or whether there is a need to recognize and formalize the informal social security.

1.5 The Research Assumptions

The research was guided by the following assumptions:

1. The National Social Security Schemes have a limited coverage in terms of participants and beneficiaries.
2. The benefits from the national schemes are inadequate to cushion the beneficiaries in times of distress.
- 3(a) The exclusion of employees in the informal sector is gendered in its effect.
(b) Women form the majority of employees in the informal sector.
4. Women in the informal sector have adopted coping strategies to cushion themselves in times of distress.
5. Informal social security strategies are less bureaucratic and easily accessible to women in the informal sector.
6. There is a need to recognize and further develop informal social security practices to complement the national scheme.

1.6 The Research Questions

The research was seeking to answer the following research questions:

1. What is the extent and scope of coverage of the National Social Security Schemes?
2. Are the benefits offered on the national scheme adequate in times of distress?
3. (a) What is the effect on women, of the exclusion of employees in the informal sector?
(b) What is the ratio of women to men in the informal sector?
4. What strategies have women in the informal sector adopted to cushion themselves in times of need and distress?
5. How accessible are the informal social security practices to women in the informal sector?
6. How and to what extent can the informal social security complement the national schemes?

1.7 The Structure

The dissertation will adopt the following structure.

After the introduction in this chapter, the next chapter will present a literature review of which, in this study, is basically the conceptualization of social security from different perspectives. Next will be a discussion on the methodologies and methods used during the research, with the view to bring out how each of these was used to realize the research objectives.

The findings of the research will be discussed in detail leading to conclusions. The study will end with suggested recommendations.

CHAPTER TWO

2.0 Literature Review

2.1 Introduction

In this chapter, I shall endeavour to discuss how social security has been conceptualized by different writers and how the concept has been understood in different circumstances and how these have impacted on the development of social security in Zimbabwe. A comparative study will also be made with social security systems from other jurisdictions.

2.2 Theoretical Framework

The concept of social security is usually reflective of the ideological orientation of a particular society or section of that society. Between 1883 and 1884 Chancellor Otto von Bismark (of Germany) is credited with the establishment of a social security system that has served as a model of the modern day social insurance which provided for sickness insurance and workers' compensation Asbjorn, et al. (2001:211). Since then, social security schemes have varied from time to time and from state to state.

In Zimbabwe, before independence, the white population enjoyed considerable social protection under various social security schemes, such as crop and livestock insurance for protection against drought, public assistance for protection against unemployment, sickness, death or desertion of a breadwinner and occupational pensions for protection during retirement. The colonial government did not find it necessary to extend social security provision to communal farmers on the assumption that their needs were simple and that they could be met within the peasant economy Clarke (1977:10).

With urban migration, Kaseke (1995:v) noted that the traditional forms of support were no longer in full operation. Consequently there was a need for formal social protection which transcended kinship boundaries. The concept of burial societies was first introduced in Zimbabwe by migrant workers from Malawi and it involved pooling together financial resources by members from that country for the repatriation of bodies of their deceased compatriots. The concept was then adopted by Zimbabwean urban workers, and initially it involved those from the same home area but the membership has since been unrestricted as people became permanently urban dwellers.

Various authors tend to agree that there are two major forms of social security namely: social insurance and social assistance. Social insurance is usually intended to provide income maintenance if regular income is interrupted, reduced or terminated due to illness, injury at work, invalidity, maternity, retirement, death and other reasons Midgley (1984:83). On the other hand, social assistance provides benefits to persons of small means granted as of right in amounts sufficient to meet a minimum standard of need and financed from taxation. Eligibility for the benefit is through a means test.

In his study of social security in the Third World, Midgley (1984:157-8) confirmed that the development of social security systems have not adequately protected ordinary people against contingencies which threaten their incomes nor replaced the traditional systems of care which are being subjected to strains of social change in many developing countries. He further noted that social security in the Third World caters only for a small proportion of the labour force, who are engaged in regular wage or salaried employment in urban areas but ignores the majority, who work in subsistence agriculture or in the urban informal sector.

2.3 Different Perspectives on Social Security

According to Kaseke (1995:7) the nature of social security protection in any country reflects the government's assumptions about the problem of poverty, its causes and consequences and such assumptions are largely influenced by ideological orientations. Some view social security as a purely income maintenance programme, whilst others view it as going beyond income maintenance, facilitating the creation of an egalitarian society.

The liberal ideology holds that an individual is responsible for his own destiny and that satisfaction of needs is through the market economy and one's family. Only when the two systems have failed should the state intervene, that is, when there is a crisis situation; hence, the use of means tests. On the other hand, the socialist ideology emphasizes equality and common rights as follows:

“government becomes responsible for arranging the environment to permit everyone similar opportunities for making positive choices to provide comparable standards of amenity, rather than limiting its activities to preventing acute destitution.” Parker (1979:4)

The emphasis is on the need as the major determinant in the distribution of resources and the provision of the welfare services. The socialist perspective is aptly put by Pierre Laroque as quoted by George (1968:8) as follows:

“social security represents a guarantee by the whole community to all its members of maintenance of their standard of living or at least of tolerable living conditions by means of redistribution of incomes based upon national solidarity.”

This concept focuses on the collective responsibility of the society which is more akin to our traditional concept of social security.

Historically, many societies recognized the extended family as providing the role of social security institutions. In times of need, an individual sought the assistance of his extended family and thus mere membership in the family was a sufficient condition upon which assistance could be granted Kaseke (1995.11).

2.4 The Human Rights Framework

The principal instrument in the field of social security is the Social Security (Minimum Standards) Convention 102 of 1952. It provides for nine specific branches of social security namely,

- Medical care (Part II)
- Sickness benefit (Part III)
- Unemployment benefit (Part IV)
- Old-age benefit (Part (Part)
- Employment injury benefit (Part VI)
- Family benefit (Part VII)
- Maternity benefit (Part VIII)
- Invalidity benefit (Part IX)
- Survivors benefit (Part X)

These are also provided for in other instruments relevant to this study, namely, the International Convention on Economic, Social and Cultural Rights (CESCR)(Article 9), the International Convention on the Elimination of All Forms of Racial Discrimination (CERD) (Article 5(e)(iv)), the Universal Declaration of Human Rights (UDHR) and the International Convention on the Protection of the Rights of All Migrant Workers and Members of their Families (Article 27). The Convention on the Elimination of All Forms of Discrimination Against Women (CEDAW) (Articles 11-14), on which Martin Scheinin commented that this Convention deals with the right to social security in a more detailed manner as it identifies several forms of social security that must be provided to women without discrimination, in Asbjorn et.al. (2001:215)

2.5 Legal and Constitutional Issues

2.5.1 The Constitution

The Zimbabwean Constitution provides in Section 23 for non-discrimination on various grounds and situations. It provides in subsection (1)(a) that;

“no law shall make any provision that is discriminatory either of itself or in its effect”

This is the closest clause one can refer to in the Constitution to claim a right of access to social security on the basis that the National Social Security Act, discussed hereunder, provides for social security in a discriminatory manner. The Constitution does not have a specific provision for social security as a justiciable right.

2.5.2 The Labour Act Chapter 28:01

While the Act provides for other fundamental rights of employees and other aspects of labour relations, it only provides for one form of social security, that is, maternity leave in Section 18. The section provides for maternity leave of ninety (90) days on full pay for a female employee who has served at least one year on an employment contract. For her to exercise this right, she has to produce a certificate signed by a qualified medical officer. This right is limited to three periods with the same employer with any excess being considered as unpaid leave. The woman is also entitled to one hour feeding time on each working day for the first six months after the birth of the child.

This provision applies to a formal contract of employment so it has little relevance to the woman in the informal sector.

2.5.3 The National Social Security Authority (NSSA) Act Chapter 17:04

The Act provides for the establishment of the National Social Security Authority and the establishment of social security schemes. Under its provisions the following subsidiary legislation were promulgated.

- (a) The National Social Security Authority (Accident Prevention and Workers Compensation Scheme) Notice No. 68 of 1990

The Statutory Instrument basically provides for workplace safety and accident prevention, Gwisai (2006:384). It is based on a contract of employment and does not apply in the informal sector.

- (b) The National Social Security Authority (Pension and Other Benefits Scheme) Notice No. 393 of 1993

The Statutory Instrument provides for compulsory participation of all employers and employees, excluding domestic workers, and operates on equal contributions from both the employer and the employee. It provides for the following benefits:

- Invalidity pension
- Invalidity grant
- Retirement pension
- Retirement grant
- Survivor's pension
- Survivor's grant
- Funeral grant

At its inception in 1993 the Statutory Instrument excluded civil servants/ employees of the public sector; these were included in the schemes in July 1994 through SI 146A of 1994.

(c) Other statutes providing specific forms of social security include the following:

War Victims Compensation Act Chapter 11:16, which provides for the payment of compensation in respect of injuries or death of persons caused by the war. It also caters for temporary or permanent incapacitation attributed to the liberation war and is restricted to injuries sustained before 1 March 1980.

Pensions and Provident Fund Act Chapter 24:09, which provides for pension contributions, pensionable age and the establishment of pension fund schemes.

Social Welfare Assistance Act, which provides for social welfare assistance of the destitute and indigent persons, determined after a means test.

2.6 Comparative Legal Framework

While the Zimbabwean Constitution does not provide for social security, the tenth African Constitution provides in Section 27(1) that;

“ everyone has the right to have access to social security, including, if they are unable to support themselves and their dependants, appropriate social assistance.”

This constitution covers both social insurance and social assistance and imposes a duty on the state to ensure that citizens access social security.

In Namibia the constitution provides in Article 95 that,

“the state actively promote and maintain the welfare of the people by adopting appropriate policies and measures.”

Under its National Social Security Commission it administers the following benefits: maternity leave, sick leave, death benefits and employee compensation fund.

In Tanzania while the National Social Security Fund provides for schemes similar to those offered in Zimbabwe, it has gone further to accommodate self employed people including women, Mngumi (2001:6). The criterion for participation is ability to pay contributions to the national scheme.

By 2006, Zimbabwe had not ratified the ILO Convention 102 of 1952 on Minimum standards of social security, Gwisai (2006:43). This explains the absence of social security among other basic human rights provided for in the Constitution. Without the ratification and with no provision in the Constitution, it is difficult to anticipate meaningful development in the provision of social security in the informal sector. There is a need for constitutional changes to recognize social security as part of the basic human rights followed by statutory provisions to cater for this gap. Zimbabwe need not go very far as it can take a leaf out of the books of some of its neighbours, such as, South Africa and Namibia, which already have these provisions in their Constitutions.

CHAPTER THREE

3.0 Methodological Framework

The research focused on issues of policy, issues affecting women in the informal sector and coping strategies of these women. It was inevitable that the research methodologies used had to do with an analysis of the legal framework, women's rights and the lived experiences of these women. In this regard, the theories and methods discussed in this section were selected in an attempt to explain, answer and clarify various points posed by the subject of the study.

3.1 Women's Law Approach

The Women's Law Approach was a natural choice in this research because of its advantage of exposing women's lived realities. In order to ascertain whether the women in the informal sector were affected by their exclusion from the national social security scheme, I had to interview women in different occupations in the informal sector and find out about their personal experiences. I also examined the existing law to see to what extent they provided or failed to provide for social security coverage for women in the informal sector. To bring out the gendered effect of the exclusion, a comparative analysis of the position of men was also done in some instances. In this regard I looked at the statistics in employment figures by sector and also unemployment figures in relation to population to bring out the gendered effect of the exclusion.

I also examined the women's experiences with informal social security systems to see if these addressed the social needs of the women in the informal sector. I interviewed several women who related why they subscribe to one form of social security rather than another. The interviewees also commented on the national social security scheme and pointed out its shortcomings.

3.2 Legal Centralism

Legal Centralism can be defined as;

“state law or state recognized and enforced law is the most important normative order and all other norms creating and enforcing social fields, institutions and mechanisms are either illegal, insignificant or irrelevant” Bentzon et.al.(1998:31)

This concept can be used to explain the human rights dimension of the exclusion of women in the informal sector. In the first instance, I interpreted this to imply that the provision of social security as a human right was provided for in ILO Conventions and other International Instruments which Zimbabwe ratified, and as such, non-compliance was therefore illegal, irregular or a violation of a basic right of the affected women.

In the second instance it gives an opportunity to explain that the National Social Security law of Zimbabwe, in its narrow purview of social security coverage, is unjust as it discriminates against the majority of women who form the majority in the informal sector.

3.3 Legal Pluralism

Legal pluralism recognizes that:

“a wider range of normative orders other than the formal law come into play to shape a woman’s legal and social position.” Bentzon et.al.(1998:31)

This approach enabled me to look at other factors, which govern the social security regime of women in the informal sector. If I had restricted myself to the centralist view of social security, I would have disregarded burial societies, social clubs or family units as forms of social security as they are not provided for in the national social security statutes. From a legal centralist point of view, these could have been dismissed as private social arrangements or cultural practices, not worth considering under the discussion of social security.

I engaged legal pluralism to accommodate the various social set ups, which though not formally recognized by law, contribute a lot in shaping the social security schemes that are accessible to women in the informal sector. By deliberately adopting the pluralist approach, I discovered that, though not formally regulated by law, voluntary social support systems joined by these women are very effective in meeting the needs of these women. Legal pluralism accommodates customary law and practices as binding on the conduct of certain classes of people. From this point of view, it easy to understand why

and how, under African custom, family units are very important aspects of social security.

3.4 Grounded Theory Approach

At the incipience of the research, I had a notion of social security not going beyond provision for contingencies provided for in the National Social Security Act. However, when I read wider on the subject and made consultations, I discovered that some of the practices that we take for granted are actually aspects of social security. An example is the informal social clubs that women form in their neighborhoods. I discovered that these provide vital support in times of illness or death in the family of member.

In order to come out with informed conclusions in my research, I carried out interviews with women in the informal sector in their various kinds of occupation. This afforded me the opportunity not only to get information from them, but also to observe the various factors that affect these women.

In my case study of women vegetable vendors, I observed that their level of income was lower than the other groups covered by the research. This further explained their choice of social security systems, which were basic like burial societies, social support groups and family units. During my interviews of these women, I could also observe the level of cooperation among them. This was a demonstration of the concept of solidarity and reciprocity, which is characteristic in the African cultural values of *unhu/ubuntu* (humanness).

During the research period I had occasion to travel twice to Botswana on private business, using public transport. I used this opportunity to observe and to have interviews with cross-border traders on two trips in and out of Botswana. This afforded me an opportunity to take note of possible challenges they may face in their trade. Some of the respondents allowed me to visit their homes if there was a need for me to do so if I wished to follow up on any issues. I made a deliberate effort to visit some of them who were within easy reach. I managed to visit two homes where I was able to make an

evaluation of their standard of living. My observations confirmed the information gathered from these women: that they had more disposable income than the women in the formal sector. I also confirmed their ability to bank their social security in capital investments.

Pursuing the grounded theory approach, I checked the information gathered from my respondents with key informants in public and other institutions. Among these was the National Social Security Authority where I collected the figures of people who had benefited from the nation schemes over the past few years. These figures confirmed that NSSA's response to the needs of the Zimbabwean citizens is insignificant. The Central Statistics Office also gave me the figures from which I could get employment ratios of men and women in various sectors of employment, as well as unemployment ratios of men and women. From these I was able to confirm the assumption that women formed the majority in the informal sector.

3.5 Research methods

(a) The Research Samples

This research includes representatives of different categories of women in the informal sector as respondents and key informants from different organizations. Initially, the research targeted women in various forms of occupation in the informal sector. Later the research narrowed to concentrate on three specific groups namely; women cross-border traders, flea market vendors and fruit and vegetable vendors.

In respect of cross-border traders, I took the opportunity to interview a number of women on a bus to Botswana, while travelling on other business. Not only was I able to interview the women, but I was also able to observe and note the kind of experiences they went through on the trips. I made a trip in October and one in November and I believe the observations I made on the two trips helped me to make informed conclusions. On these trips, I was able to assess the kind of threats the women were likely to face and what kind of social security they needed in order to cushion themselves against these challenges.

Interviewing flea market vendors posed a challenge in that the main area of flea market activity, Mupedzanhamo between Mbare and the central business district (CBD) of Harare, is always a hive of activity that trying to get the attention of the vendors was a problem. After a few attempts I had to resort to arranging for home interviews. However, during my visits to the flea market, I managed to make useful observations of the trading environment, the possible risks in the trade and the relations between the traders.

The fruit and vegetable vendors were easier to interview. I selected licensed vendors in Mbare market and unlicensed vendors trading from shop-front pavements. I looked at both groups as they do not necessarily face the same challenges in their different circumstances.

Figure 1

TABLE OF RESPONDENTS AND KEY INFORMANTS (INDIVIDUALS)

RESPONDENTS	SEX	AGE	MARITAL STATUS	INCOME LEVEL	TYPE OF TRADE	LOCATION
Eunice Moyo	F	47	M	Med	Market Gardening	Harare
Marvelous Madera	F	37	W	Med	Interior Deco	Kwekwe
Prim Ndhlovu	F	32	W	Low	Food Vendor	Kwekwe
Agness Mubaiwa	F	39	W	Low	Frnt. Veg. Vendor	Harare
Tendai Gwarinda	F	32	D	Low	Frnt. Veg. Vendor	Harare
Maria Zimuto	F	45	M	Low	Frnt. Veg. Vendor	Harare
Ellen Charuma	F	40	M	Low	Frnt. Veg. Vendor	Harare

Angela Chako	F	32	S	Low	Fr. Veg. Vendor	Harare
Kudzai Njanji	F	57	W	Low	Fr. Veg. Vendor	Harare
Lydia Museba	F	35	D	High	C-B Trader	Norton
Nelia Moyo	F	37	W	High	C-B Trader	Kwekwe
Tendai Shoko	F	35	M	High	C-B Trader	Gweru
Anna Mupfeki	F	40	M	High	Flea Mkt. Trader	Harare
Doreen Madondo	F	31	M	High	Flea Mkt. Trader	Harare
Memory Shiri	F	36	S	High	Flea Mkt. Trader	Harare
Total			15			

Figure 2

TABLE OF KEY INFORMANTS; ORGANISATIONS & INSTITUTIONS

KEY INFORMANTS	SEX	AGE	ORAGANISATION	DESIGNATION	LOCATION
Barnabas Matongerera	M	45	NSSA	Benefits Manager	Harare
Captain Sigauke	M	37	Central Statistics	Principal Stts. Officer	Harare
Loice Kadzunge	F	35	Dept.of Women's Affairs	Principal Admin Officer	Harare
Eunice Mhlanga	F	40	SEDCO	Senior Projects Officer	Harare
Trust Shoko	M	54	ZESA	H.R. Manager	Harare

Lloyd Ncube	M	38	ZBH	H.R. Officer	Harare
Francis Zazani	M	35	Bikita Burial Society	Secretary	Kwekwe
Cllara Maramba	F	42	Masvingo Burial Society	Organising Secretary	Kwekwe
Enica Rangarira	F	48	Waterfalls SDA Church	Dorcas Society Leader	Harare
Rufaro Hove	M	35	Waterfalls Methodist Church	Chairperson	Harare
James Chiyangwa	M	48	City of Harare	Director, Housing & Community Services	Harare
Total			11		

KEY for Figure 1&2:

F- Female

M- Male

M- Married

D- Divorcee

S- Single

W- Widow

(b) Interviews in Public and other Institutions

Key informant institutions were selected from public institutions, which provided me with information on social security and employment statistics on the informal sector and on activities of women in the informal sector. The key informant institutions provided me with essential data, which later assisted me when I carried out my interviews with women in the informal sector. I also had interviews with representatives from selected corporations to find out employment ratios of men and women in these organizations. In this study I selected the Zimbabwe Electricity Supply Authority (ZESA) and Zimbabwe Broadcasting Holdings (ZBH).

On information on social security, I interviewed the Benefits Manager of the National Social Security Authority (NSSA). He gave me the scope of the national social security schemes and indicated to me the relevant pieces of legislation, which spell out the various schemes administered by NSSA. He further gave the statistics of the participants and benefits on the various schemes from 2003 to 2006. I found this information useful when I carried out my analysis of the effects of the exclusion of the informal sector from the national social security schemes.

I also interviewed the Principal Statistical Officer from the Central Statistics Office. He gave the employment statistic by sector and by sex which assisted me in determining the ratio of women participation in the informal sector. He also gave unemployment figures for the same period, which information was useful in showing the ratio of unemployed women to men. These figures were useful in demonstrating the extent of exclusion of women in the informal sector.

I interviewed officers from the Department of Women's Affairs and the Ministry of Small Enterprises Development Corporation (SEDCO) to get information on the level women's participation in small businesses, which characterize the informal sector.

In the group of key informants, I also interviewed representatives of social support groups, which had been indicated to me as some of the service providers of informal social security. These include women's groups in church organizations and burial societies. The key informants from these provided me with data to triangulate with information from my respondents from women in the informal sector.

(c) Individual Interviews

The bulk of my research comprised of individual interviews. In order to get the lived realities of the women in the informal sector, I had to get their account *viva voce*. This involved encouraging the respondents to tell me their experiences with the social security schemes that they had selected and why they had chosen those schemes and not others. I was also able to obtain their evaluation of the national social security scheme as well as

their comments about the challenges and shortcomings of the schemes they participated in. The advantages I noted in individual interviews were that the respondents felt free to give more information than they would in a group setting. In individual interviews, people were free to discuss their personal lives and experiences once they had gained confidence in me and the purpose of the interview. I was also able to discover an individual's personal dispositions to certain types of social security system and avoided making general statements. The disadvantages I noted about individual interviews that they tend to become monotonous, as you receive similar responses from different people. Also, individuals interviewed on their own sometimes take longer to arrive at an opinion than a group of individuals.

(d) Group Discussion

From my previous experience when I did my research on women fruit and vegetable vendors in Gweru in March 2007, I discovered that the women in this trade are not free to talk to strangers individually before their colleagues know what is going on. As such, when I carried out my research in Harare on fruit and vegetable vendors, I started my interviews with a group discussion before I conducted individual interviews from the same group. From the group discussion, I managed to gather the general information about their operations and their general views on the national social security and the challenges they face in their kind of occupation.

The advantages of the group discussions are that they are less formal therefore people contribute freely and the fear of suspicion by members of the group that one respondent is giving away sensitive information is removed. The disadvantage is that because the group discussion is less formal, you can become carried away discussing other irrelevant issues. An example is when I visited the vendors at Parktown shopping centre. In the discussion we ended up taking time discussing the failure of the council to provide market stalls and how participation in different political parties affected service delivery by local authorities. These issues were partly relevant to my research as they helped in exposing lived realities of informal vendors.

(e) Observations

While I was carrying out my interviews I also made observations of the respondents, key informants, their environment as well as their social status. When I visited offices of my key informants, I noticed that they displayed Mission Statements and the Visions of their organizations. These were useful as tools to measure the extent to which the respective organizations lived up to their promises.

During my interviews at selling points I was able to assess the level of business and use this to confirm the information gathered from the respondents. I was also able to assess the ratio of women participants in the sectors I had selected in my sample. My observation confirmed that between 85% to 90% of the traders in the flea market and the fruit and vegetable vendors were women. I was able to assess the possible risks to which the women in the sector were exposed. In respect of fruit and vegetable vendors the common risk was pilferage, but this is often countered by the solidarity and teamwork, which was exhibited by these women. On the other hand, the unlicensed vendors are exposed to raids by the police. To meet these challenges the vendors are always on the look out and through networking, they signal each other whenever a raid is suspected.

During my home interviews of some of my respondents, I was able to confirm by observation that flea market traders and cross-border traders had more disposable income than their counterparts in the formal sector as evidenced by the gadgets and furnishings, which the respondents informed me were from the proceeds of their trade.

(f) Desk research

Part of my research involved checking the provisions on social security in the Human Rights instruments, the Constitution of Zimbabwe, the Constitutions of Namibia and South Africa, other Zimbabwean statutes and the views of other writers on the subject. I looked at the views of other writers in order to get the developments in social security in other countries. It was also my objective to identify any gaps in the national legislation in complying with the human rights instruments. I also looked at the extent to which social security has been studied in Zimbabwe as a comparative to developments in other jurisdictions.

In the next chapter I will discuss in detail the findings, which were yielded by the various methodologies and methods discussed in this chapter.

CHAPTER FOUR

4.0 Research Findings

The focus of my research was to find out how the national social security policy failed to cater for the informal employment sector and how this exclusion was gendered in its effect as the informal sector is female dominated. My research also looked at the coping strategies of these women as well as evaluating the various social security schemes adopted by women in the informal sector who opted against the national schemes.

Since this research focuses on social security, I made a deliberate choice of bringing out personal details of my key informants/respondents from women in the informal sector. This was done to show the need for social security coverage dictated by factors like family structure, earning capacity, number of dependents, age etc. The research findings will come out of the voices of various respondents I interacted with during my research as well as observations I made.

In order to maintain the central theme of the research, this chapter will be structured along the research assumptions.

4.1 The Nature of Social Security in Zimbabwe

My initial assumption was that the national social security scheme had a limited coverage in terms of its scope and in terms of participants. In this section, I will look at the various social security schemes administered by the statutory authority responsible for these services. I will also look at the informal forms of social security and put forward the views of the people on both the national schemes and the informal schemes.

The National Social Security Authority (NSSA) was my first port of call during this research. This was a natural first choice since the objective of the research in the broad sense is to interrogate the national security policy. I needed to understand the national policy as represented by the parastatal responsible for administering the national social security policy, as well as identify the various social security schemes currently running.

While at the NSSA offices I observed the Mission Statement for the organization, which was displayed and it read as follows:

“To provide care and protection for all Zimbabweans through comprehensive social security schemes and play a prominent role in national development.”

The Vision of NSSA is ambitious. It desires....

“ To be a world class provider of social security.”

I had an interview with Mr. Matongerera, who is the benefits manager at NSSA head office. I asked him to explain to me the nature and scope of the national social security scheme(s).

He gave his explanation as follows;

“NSSA is a parastatal whose mandate is to establish and administer social protection schemes in terms of the National Social Security Authority Act. Currently, we have the following schemes; Workmen’s Compensation which caters for work related injuries, Pensions and Other Benefits Scheme which covers invalidity pension, survivor’s pension, retirement pension and funeral benefit for the contributor.”

Asked about the extent of coverage of these benefits he explained that these schemes cover only people in formal employment and that while the first scheme is covered by contributions from employers, the second is funded by compulsory contributions from both the employer and the employee. Currently the contributions are calculated at a rate of 3% of basic salary up to a maximum of Z\$2 000 000.00 (US\$0.80 at time of research)². The number of participants on the compulsory national social security scheme is around two million employees. He further explained that a pension is a form of social security and is administered by some employers like the government. Old Mutual also administers pension schemes for various other employer organizations.

I asked how the compulsory scheme could be called ‘national’ when it covered only a small percentage of the population and he explained as follows;

² The exchange rate used is the parallel market rate. Details discussed in 4.2 below.

“Social security protection systems are done in phases if the funding is not immediately available, for instance, the intention of the Authority is to bring on board domestic workers and the informal employment sector. Other schemes being looked into for the future are: maternity insurance, unemployment benefit and national health insurance, which was debated upon recently in parliament.”

In terms of actual benefits from the national scheme, Mr Matongerera conceded that the current rates were very inadequate. The rates which were reviewed in July 2007 were as follows with proposed figures for January 2008 in brackets;

- Rate of contribution, 3% of basic salary up to a maximum of Z\$2 000 000.00(US\$0.80) (Z\$140 000 000.00) (US\$23.33) –at January’s exchange rate.
- Invalidity pension, minimum of Z\$110 000.00 (US\$0.044) (Z\$4 400 000.00) (US\$0.73)
- Survivor’s pension, minimum of Z\$110 000.00 (US\$0.044) (44% of minimum retirement)
- Retirement benefit, minimum of Z\$250 000.00 (US\$0.10) (Z\$10 000 000.00) (US\$1.66)
- Funeral grand fixed amount of Z\$1 000 000.00 (US\$0.40) (Z\$70 000 000.00) (US\$11.66)

I asked him to explain what the Authority is doing to protect the participants’ contributions from inflation and I was advised that the monies collected are invested.

4.2 Effects of Inflation

The rate of inflation in Zimbabwe has done a lot of damage not only to the economy of the country but also to other aspects of the lives of the people. While the official exchange rate of the Zimbabwean dollar to the United States dollar (US\$) has remained at Z\$1.00 = US\$30 000.00, the exchange rate on the black market/parallel market has gone up in leaps and bounds. Unfortunately pricing of most commodities is based on the parallel market rate. For instance, in October 2007 a litre of petrol was legally priced at US\$1 (or Z\$2 500 000) and on the parallel market it retailed for about Z\$6 000 000. By the beginning of March 2008 that same US\$1 litre of petrol retailed for about Z\$40 000 000 to Z\$45 000 000 at the legal, not the parallel market, rate.

Since the cost of fuel affects the prices of other commodities due to transport costs, the prevailing prices are, therefore, dependant on the prevailing exchange rate on the parallel market. Unfortunately the incomes of most people are based on the official exchange rate cited above. The figures used in this research will be based on the prevailing exchange rate at the respective time.

It is against this background that the benefits offered by the national social security scheme should be evaluated. While the national schemes do not cover women in the informal sector, it is worth noting that the extent of the coverage is of little benefit to those who receive it. The respondents in this research confirmed that it is not worth the effort to claim the benefits as the cost of travel is more than one ends up receiving as benefits. The table below shows how futile it is to pursue the benefit.

Figure 3

COST AND BENEFIT ANALYSIS TABLE

Benefit	Disbursement Oct. 2007	Actual Cost Oct. 2007	Disbursement Jan. 2008	Actual cost Jan. 2008
Coffin	Z\$1 000 000 (US\$ 0.40)	Z\$10 000 000.00 (US\$ 4.00)	Z\$70 000 000.00 (US\$11.66)	Z\$300 000 000.00 (US\$50.00)
Retirement Pension	Z\$250 000 (US\$0.10)	(Transport cost- urban) Z\$300 000 (US\$ 0.12)	Z\$10 000 000.00 (US\$1.66)	(Transport cost- urban) Z\$1 000 000.00 (US\$ 1.16)
Survivor's Pension	Z\$110 000 (US\$0.04)	Transport Z\$300 000 (US\$0.12)	Z\$4 400 000.00 (US\$0.73)	Transport Z\$1 000 000.00 (US\$1.16)

KEY: (Exchange rate of US\$ to Z\$; October 2007-March 2008)

Oct. Z\$2 500 000.00, Nov. Z\$3 000 000.00, Dec. Z\$3 500 000.00

Jan. Z\$5-6 500 000.00, Feb. Z\$10-25 000 000.00, Mar. Z\$ 30-40 000 000.00

By March 2008 urban transport was Z\$10 000 000.00 (US\$0.25) per single trip, making the process of claiming an unrecoverable expense.

My assessment of the various schemes offered by NSSA was that they were grossly inadequate, as they failed to meet the basic needs for which they were established. This was worsened by the rate of inflation, which made a farce of the whole scheme. In my view, an automatic review system should have been built in, like the one used by insurance firms, in terms of which the rates are automatically reviewed once a new rate of inflation is published. In its current outlook, the national scheme cannot be envied by non-participants as it does not offer any realistic benefits.

4.3 Informal Social Security Schemes

In this section, I will look at the various social security schemes or systems that have been adopted by women in the informal sector. These schemes are not necessarily a creation of the women in the informal sector but have been in existence before and have been embraced by these women as systems that accommodate their needs in terms of social security.

(a) Burial Societies

To gain an insight of the operations of Burial Societies, I sought interviews with representatives of some of the burial societies. My first respondent was Francis Zazani age 35, who is employed as a Sewerage Plant Attendant by the Zimbabwe National Water Authority (ZINWA) in Kwekwe. He is a member of the executive committee of Bikita³ Burial Society.

The respondent informed me that he was a member of Bikita Burial Society which was formed in 1979 and he joined it in 1986. It has a membership of 54 people of both sexes. He outlined the requirements for membership as follows;

“Membership is open to anyone interested as long as he/she can show an ability to pay subscriptions and the joining fee. At the time of the interview these were 15 million(US\$6.00) joining fee and one million for subscriptions. Failure to pay

³ Bikita is a district in Masvingo province.

subscriptions for three successive months led to termination of membership with forfeiture of previous contributions. Late submission of monthly subscriptions attracts a penalty of 50% on the outstanding amount. The member had to register his/her beneficiaries on joining and these usually covered the member's spouse, the children of 25 years of age and below and the member's parents. The member has to provide his /her own uniform."

The benefits offered by the burial society were outlined as follows:

- a. a coffin of a value reviewed from time to time,
- b. transport from place of death to funeral home,
- c. washing and dressing of body,
- d. transport to place of burial.

The benefits accrue to a member upon payment of the joining fee and the first monthly subscription. If a member leaves the locality or for any reason has to relocate, the member needs to inform the society. The society refunds his/her contributions less the benefits received and or a percentage to cover administrative costs.

The respondent further explained as follows:

" If the member wishes the burial to take place in the rural areas, the society only pays a sum which would have been set for that period and members family can top up if there is a need. The last funeral we had was in early September, the member was given 15 million dollars (US\$6.00) for a burial in Bikita. The figure was reasonable then as the family only chipped in with an additional five million dollars."

The respondent advised me that the majority of the members are men. He pointed out that in the majority of case, married women were beneficiaries and those who were members were usually single. On whether the occupation of the potential member was important, the respondent explained that one's occupation was not of any importance so long as the person was able to pay the subscriptions. I asked him if any of the society's members were women in the informal sector and he stated as follows;

"As far as I am was aware, all the women who are members in their own right are from the informal sector and most of them are fruit and vegetable vendors."

Since the respondent is formally employed, he is contributing to the National Social Security Scheme. He could not even remember the amount he contributes per month, but his comments on the scheme were that from what he has witnessed on the death of contributors on the scheme, the amount paid by NSSA was negligible and not worth pursuing as it cost more to go to the NSSA offices than any benefit one receives. He explained that he viewed the funeral assistance offered by his burial society much better than that offered by NSSA. Concerning pension and other benefits, he felt that the pension scheme offered at his workplace was also better as he gathered from other people that the pension benefit paid by NSSA is a pittance.

Comparatively, the respondent felt the burial societies offered better services since the benefits were decided upon by the beneficiaries themselves, unlike the national schemes whose figures are simply determined by the scheme and imposed on its members without consultation. He felt that although the burial society did not provide a wide range of services, the one it did cover it covered adequately and to the satisfaction of the beneficiaries. In addition, it was voluntary. On the other hand, NSSA imposed its scheme on people but it did not offer any meaningful benefits in return for their contributions.

I also visited Garandichauya Beerhall in Mbizo high density suburb in Kwekwe, which is a popular meeting place for burial societies in that city.

I had booked an appointment with Masvingo⁴ Burial Society which was scheduled to have an executive committee meeting in a beerhall. I had gathered that it was one of the biggest organized burial societies in Mbizo. The executive committee meets a week after the general monthly meeting of its members. The executive committee is comprised of the following office bearers: the chairperson, treasurer, finance secretary, security officer, organizing secretary, their vices and committee members. On the day in question, the quorum was made up of six members who included two women who hold the positions of security officer and vice organizing secretary.

⁴ The original concept burial societies was an association of people from same home area, now the name does not necessarily imply that.

The burial society was established in 1982 and at the time of my interview it had a membership of 107 members. I gathered from the vice organizing secretary, Eugenia Maramba that the majority of the membership is comprised of men with women forming about a third of the membership. I asked why there was a gender imbalance in the membership and I was advised that this was because members were usually heads of households. Incidentally almost all of the women who were members were heads of their households. The major aspects of the burial society were summarized as follows:

(i) Requirements

The requirements to join the burial society were similar to those of the society discussed earlier on, i.e., it was free to anyone who could afford it. Ms Maramba further pointed out that of late people in the informal sector were the ones who were joining the society and her explanation was that they are better funded than the formal sector and they can easily afford the joining fee and subscriptions. At the time of my interview the joining fee was at Z\$50 000 000 (US\$20.00) and subscriptions were Z\$1 000 000 (US\$0.40) per month.

(ii) Benefits

After paying the joining fee and the first subscription the member qualified to receive the benefits, which included the following: a coffin valued at Z\$20 000 000 (US\$8.00) as at October 2007; a pick up truck to ferry the body; food for the members and mourners (in the room with the body). If the burial is out of town, as at October 2007, the society provided Z\$12 000 000 (US\$4.80) for transport (the members' family could top up if there was a need to do so).

(iii) Penalties

If a member failed to pay subscriptions for four months, the membership would be terminated and the subscriptions already paid forfeited. If the defaulting member had benefited within the first twelve months of joining, he/she is required to reimburse the society the value of the benefit.

Late payment of subscriptions attracts a penalty of 30% of the subscription and if one exceeds 30 days the penalty goes up to Z\$100 000.00 (US\$0.04).

(iv) Focus on women

I asked Ms Maramba to give me profiles of the women members of her society and she had this to say:

“All the women in our burial society are not formerly employed including myself. The majority are fruit and vegetable vendors, others traders are cross-border trade, firewood vending, crotcheting, and dealing in second hand clothing.”

I asked her if she was familiar with NSSA schemes and whether she could give a comparative view of the funeral assistance that was offered by NSSA and she commended as follows:

“ NSSA’s help in times of bereavement these days is very inadequate to say the least. I say so for three reasons, (i) they pay from the provincial office in Gweru yet there is an office here in Kwekwe and other towns in the Midlands Province. This entails transport and food costs as there are always delays in processing payments. (ii) The funeral grant is too little. I understand it was \$2 000 000.00 (US\$0.80) recently. (iii)The delays and bureaucracy in processing funeral grants is burdensome to the bereaved. Even pensioners suffer the same plight of delays. Compared to us, we offer prompt service and also comfort the bereaved member or his/her family by our presence. That is why even those contributing to NSSA see the need to subscribe to burial societies like ours.”

Although burial societies offer almost a single social security service, that service is better than that offered by the national scheme. Furthermore, the process of joining and accessing benefits is less bureaucratic in the burial societies, than what is involved in other forms of formal social security. As confirmed by Ms Maramba’s testimony, the burial societies are attracting people from the informal sector. Traditionally, burial societies were formed by migrant workers from the same locality especially those from outside the country. The Zimbabweans later saw the benefits and formed their own. As more and more people are finding themselves in the informal sector, their simple avenue to funeral cover is burial societies, which are associations formed literally out of social groups of people. Besides the financial assistance, members of burial societies offer social support to the member or his/her family in times of death in the family. Burial

societies offer an alternative to the support given by church organizations to those who do not go to church. The majority of the women in the vending business do not go to church due to the nature of their occupation and as long as they can pay their dues to the burial societies they enjoy the benefits.

(b) Women's Groups

Before I had settled on a particular group in the informal sector, I had an interview with Mrs. Eunice Moyo (47), who is married with four children: a girl 27 in SA, a boy 24 in SA, two girls of 19 and 17 who have completed their 'A' and 'O' levels, respectively. Her husband was unemployed after his fixed term contract had expired with the former Trust Bank.

The respondent was involved in market gardening from her family plot in Prospect in Harare. She sells her produce to vegetable vendors and at times supplies supermarkets in Waterfalls suburb. She advised that she makes an average of Z\$15 million (US\$6.00) every 10 days and when she has tomatoes she makes more.

On social security systems, the respondent advised that the family has savings for contingencies. They also have funeral policies with Nyaradzo Funeral Insurance Company, covering both spouses and the two younger girls. The family used to pay Z\$360 000.00 (US\$0.14) per month which has been increased to Z\$3.4 million (US\$1.36) per month with effect from December 2007.

Besides the above, she is a member of the Dorcas Society which is a women's organization in the Seventh-day Adventist church. Membership is based on church membership and one's sex. Members make nominal monthly subscriptions to fund projects and contingencies affecting the membership. The association operates on principles of solidarity based on values of *unhu/ubuntu*. She informed me that the women's association provides the following services:

- a. Provides lessons to members on budgeting, child care and other home management skills, etc.

- b. In times of illness, members provide financial assistance and spiritual support.
- c. When death occurs to a member or her family, they provide financial and other material support, cook and offer spiritual and social support during bereavement.
- d. At weddings, besides giving gifts, the members support in the necessary preparations.

The respondent in this case has banked her support systems in the church where she also actively participates in the programs for the association. Although her husband is unemployed, the family has maintained subscriptions on funeral policies.

I had an interview with Mrs. Enica Rangarira (the group leader of the Dorcas Society at Waterfalls SDA church) and she reiterated what Mrs. Moyo had said on the services provided by the women's group. I later had an interview with Mrs. Rufaro Hove (the secretary of the Women's Organization (*Ruwadzano*) of the Waterfalls Methodist church) and she also confirmed that the women offer members of the church both material and spiritual support in times of illness, death as well as at weddings. I asked her to comment on the level of participation of women in the informal sector and she expressed the view that their organization does not look at the person's background and that participation was usually dependent on time at one's disposal as well as commitment. There are some women who participate in mid-week programs and there are some who participate on weekend programmes only. However, her general view was that when a need was identified in the church or community she has found support from women from both the formal and informal sector.

I found out from my research in services offered by women's organizations that they address the immediate needs of women who participate in these associations. Although these women do not have any written constitutions or codes of conduct, they impressed me as being guided by very strong ethical bonds.

4.4 The Impact of the National Social Security Schemes

My second assumption was that the benefits from the national social security schemes were inadequate in cushioning the beneficiaries in times of distress. I had an interview with Mavis Madera (37), who was widowed in 2001. Her late husband used to work for the Zimbabwe Electricity Supply Authority (ZESA). She has two children, a boy aged 15 doing form one and a girl aged 12 doing grade seven.

I asked her on what support she got from NSSA at the death of her husband and she said although she could not remember the figures then, “*the amount we got was next to nothing.*”

The respondent informed me that she is involved in making soft furnishings for lodges around Kwekwe, Gweru and Masvingo. She operates from her home and gets an average income of between \$40 000 000.00 (US\$16.00) and \$100 000 000.00 (US\$40.00) per month.

About social support systems the respondent told me that her financial support is mostly from immediate family and to a lesser extent from friends. Social support is usually from friends and relatives and is based on solidarity and reciprocity principles.

About the immediate family she mentioned that those giving her support are her parents based in Norton, an elder sister in UK, another in Germany, a brother in Botswana and the eldest brother in Kwekwe. She commented that her natal family is very united and supportive of one another. All her siblings own immovable properties in different cities in Zimbabwe. She owns a partially developed plot in Kwekwe which had been matrimonial property when her husband was alive. She is receiving a surviving spouse’s pension which she said was not much (she could not even remember the figure) but is grateful that she and her children were still benefiting from ZESA’s medical aid.

The respondent impressed me as a woman, who has consolidated a social support base with her natal family and her social group of friends. She does not feel she is missing out on the national social security scheme, and her previous experience with NSSA confirms her stance.

Her kind of occupation does not pose any occupational hazard, except that she has to travel frequently and at times long distances.

During the time I was hunting for burial societies, I visited Sanganai Beerhall in Mbizo, Kwekwe and had occasion to interview Ms Prim Ndhlovu (32), who told me that she was widowed in 2000. She has three young children, two boys aged 13 and 11 years respectively and a girl of 8 years. She also disclosed that she had four orphans to look after of ages 4, 9, 13, and 17 years.

The respondent is a food vendor in the beerhall and she informed me that she took over the vending stall from her maternal grandmother in 2000 when she was widowed. She sells *sadza* served with ox-head or hoofs (*mazondo*). At the time of the interview she was selling these at Z\$500 000.00 (US\$0.20) per plate. On a good day she made between Z\$8 and Z\$9 million (US\$3.20-3.60) per day and on a bad day she made around Z\$2 500.00 (US\$1.00). She pays Z\$500 000.00 (US\$0.40) per month as rent to the city council inclusive of water. Her elder dependants occasionally help her in running the food-vending stall.

I asked her whether her type of trade exposed her to molestation by beerhall patrons and whether her children, who come to assist her, are also exposed to the same dangers. Her comments were as follows;

“I have been trading in this place for seven years now, the patrons are almost the same people I see on a day to day basis. To me they are just like my neighbours, they are used to my children. If any stranger behaves in a threatening manner to me or my children, I expect them to offer protection I would expect from any responsible neighbour.”

When I pointed out the that people under the influence of alcohol may behave in unexpected ways, she said that she did not consider her position more vulnerable than any other woman in the street as she trades in a public place and in the neighbourhood in which she lives. I asked the respondent what risks were peculiar to her occupation and she said she did not seem to identify any. According to her, she regards her neighbourhood as a form natural protection and believes everybody around her behaves as a responsible citizen.

The respondent told me that she relied on the following social support systems;

(a) Burial Society

Respondent is a member of Kuwirirana Burial Society which has a membership of about 100 people.

The burial society gives funeral assistance to the member and six relatives registered with the society on joining. Each member pays Z\$200 000.00 (US\$0.08) per month and membership is open to anyone who can afford the contributions.

Coverage;

Member –society pays Z\$10 million (US\$4.00)

Relative – society pays Z\$8 million (US\$3.20)

(b) Savings Club

The respondent said she used to belong to a savings club with other women, and they used to contribute Z\$500.00 (US\$0.0002) every Saturday and share the proceeds after six months. They had to dissolve the club in June 2007 due to the effects of the current hyper-inflation, which rendered their efforts worthless.

(c) Social Support Group

The respondent has an informal club of five women from her neighbourhood. She said these women stand by her in times of need and they stand in as family as all her relatives

are in far away Gokwe. The group is tied by the spirit of solidarity and they reciprocate the social support rendered by the other members.

NSSA

The respondent told me that she was aware of NSSA but was not conversant with all the schemes offered by the authority but was familiar with two, the funeral grant and the workers' compensation scheme. When I asked her whether she did not feel left out on the benefits offered by NSSA, she said, although social assistance from any public institution was good, the current services offered by NSSA were not something to envy as the benefits were too little.

Primrose represents a woman who has seen the need to provide herself with every kind of social support system, as substitutes to unavailable family and close relatives. In the wake of the HIV-AIDS pandemic, the respondent has included orphaned children in the coverage of her burial society.

Since the nature of the respondent's work is unlikely to give rise to the risk of injury, the fact of her exclusion from formal protection under schemes like workmen's compensation does not arise. It should be noted, however, that workmen's compensation does not apply to all people employed in the formal sector: it only covers those occupations that expose workers to the risk of injury, especially due to use of certain types of equipment.

4.5 The Gendered Effect of the National Social Security Schemes

With regard to my assumption on the gendered nature of the informal sector, my research took me to the Central Statistics Office, where I saw Mr. Captain Sigauke, the Principal Statistics Officer

I visited the Central Statistics Office with the objective of obtaining the current figures for people in the formal employment sector and those in the informal sector. The key informant advised me that the figures which had been computed to date are the Statistics

on Employment by Sector and Sex from 1998 to 2004 and Unemployment figures from 1982 to 2004. For figures relating to the informal employment sector, I was referred to the Small Enterprises Development Corporation (SEDCO).

From the tables made available to me, the figures for men are higher in all employment sectors except Health where women formed the majority and in 2004, when women outnumbered men in the Other Services sector. The table below gives the number of men and women employed in each sector per given year. A rough calculation of these figures reflects that, during this period, women represented only about 18% of the formal employment sector. This is must be considered in relation to the fact that women represent about 52% of the Zimbabwean population.

Employment by Industrial Sector and Sex, 1985-2004

Figures in thousands

	1998	1999	2000	2001	2002	2003	2004
Agriculture							
Male	235.5	229.4	220.3	197.2	150.8	-	6.4
Female	109.6	108.3	104.6	93	70.1	-	0.8
Total	345.1	337.7	324.9	290.2	220.9	-	7.2
Mining							
Male	58.5	57	42.5	40.9	40.9	45.5	52.8
Female	2.5	2.5	2	2	1.8	2	2.2
Total	61	59.5	44.5	42.9	42.7	47.5	55.1
Manufacturing							
Male	191.5	183.4	164.8	162.1	154.3	151.4	144.9
Female	16.2	17.2	16.5	16.5	18.2	17.6	17.5
Total	207.7	200.6	181.3	178.6	172.5	169	162.4
Electricity and water							
Male	14.7	16.3	10.5	8.7	9.3	10.8	14.0
Female	0.8	0.8	0.8	0.7	0.7	1.6	2.3
Total	15.5	17.1	11.3	9.4	10	12.4	16.3
Construction							
Male	75.3	65.8	51.1	38.9	39.6	36	33.7
Female	3.8	3.4	2.7	2.5	2.5	2.3	4.6
Total	79.1	69.2	53.8	41.4	42.1	38.3	38.3
Finance, Insurance and Hotels							
Male	20.1	23.3	25.5	20.2	20.1	20.4	56.8
Female	7.8	7.6	9.4	7.9	8.2	8.3	16.2
Total	27.9	30.9	34.9	28.1	28.3	28.7	73.0
Distribution							
Male	92.3	94	83.1	79.9	84.3	79.1	84.1

Female	20.6	21.3	20.2	20.3	20.5	20.9	21.6
Total	112.9	115.3	103.3	100.2	104.8	100	105.7
Transport and Communication							
Male	45.9	40.6	39.8	38.1	36.9	33.9	33.8
Female	5.1	4.3	4.1	4.0	3.9	3.4	3.7
Total	51.0	44.9	43.9	42.1	40.8	37.3	37.5
Public Administration							
Male	55.6	51.5	48	50.1	53.4	54.5	21.8
Female	10.6	11	10.5	11.3	12	13.1	7.8
Total	66.2	62.5	58.5	61.4	65.4	67.6	29.6
Education							
Male	84.9	77.2	78.6	81.8	82.9	73.2	75.2
Female	61.5	57.7	61.1	66.3	66.6	61	27.0
Total	146.4	134.9	139.7	148.1	149.5	134.2	102.2
Health							
Male	12.2	12.1	11.4	12.9	13.6	14.9	92.9
Female	16	16	16.4	18.9	18.8	21.2	18.7
Total	28.2	28.1	27.8	31.8	32.4	36.1	111.6
Private Domestic							
Male	75.2	75.2	75.2	75.2	75.2	75.2	80.2
Female	26.9	27	27	27	27	27	69.1
Total	102.1	102.2	102.2	102.2	102.2	102.2	149.3
Other Services							
Male	90.9	96.8	95.1	92.2	53.4	86.1	16.5
Female	14.5	16.3	15.7	15.6	5.9	15.7	22.7
Total	105.4	113.1	110.8	107.8	59.3	101.8	39.2
All Sectors							
Male	1,052.60	1,022.60	945.9	898	814.7	-	719.4
Female	295.9	293.4	291	285.7	256.7	-	214.2
Total	1,349	1,316	1,237	1,184	1,071		933.6

During the same period under review, there is a progressive increase in the number of unemployed women since 1982. By 2004 the number of unemployed women was almost double that of the men.

Although women form the majority in the country's population, they form the minority in the formal employment sector. Further checks made with SEDCO confirmed that the majority of the people who apply for loans to start small business projects were women. My discussion with Ms Eunice Mhlanga confirmed that about 60% of the participants on projects funded by SEDCO were women. However, I later discovered that not all women

who participated in the SEDCO projects were from the informal sector as one of SEDCO's objectives is to develop the participants into bigger entrepreneurs, who then become formal employers.

During my research, I also approached different organizations to obtain the ratio of men to women in the formal employment sector. I selected samples from the energy, transport and media sectors.

Mr. Trust Shoko the human resources manager for the Zimbabwe Electricity Supply Authority (ZESA) advised me that ZESA employed more than 2000 people in the country and that women comprise about 23% of the total employees. Ms Yananisai Manjoro from Air Zimbabwe told me that women comprised 40% of its workforce. Mr. Lloyd Ncube from Zimbabwe Broadcasting Holdings told me that women represented 43% of its employees.

The Director of Housing and Community Services for the City of Harare advised me that of the licensed informal traders within the municipal area, 85-90% were women. These included fruit and vegetable vendors, flea market traders and crafts vendors. On the two trips I made to Botswana during the research period, I also noted that women comprised 60 to 70% of the travellers at any given time and the majority of the travellers were traders.

These statistics translate into the participation of women in either formal informal social security. As regards formal social security only those women in formal employment qualify as direct participants or beneficiaries. Those in the informal sector can only participate in the formal social security as dependents of their spouses. For the bulk of the women in the informal sector, if they need any form of social security their only option is to participate in the informal social security schemes.

4.8 The coping strategies of women in the Informal Sector

My research revealed that the kind of social security systems chosen by women in the informal sector was determined by the level of income of these women. I will therefore treat the social security schemes under the different levels of income.

(a) The Lower Income Group

In March 2007, I did research on the challenges of HIV/AIDS for women in the informal sector in Gweru, as part of my study program. I had occasion to have interviews with women at the main fruit and vegetable market near Kudzanai bus terminus and Mkoba 16 market. I discovered during that research that women at the market are not free to talk to strangers who approach them individually. If you start talking to them as a group and introduce the purpose of your visit you remove suspicion from them. You tend to get full cooperation from them and quite soon you have keen participants who want to be part of the research. When I visited Mbare Vegetable Market in Harare for my present research, I used my previous experience as I approached the vendors at Mbare.

I approached a group of women vegetable vendors operating from Mbare market. The group comprised of women of ages ranging between thirty to about fifty years old. I asked the women whether they were members of any organized group like cooperatives, burial societies, savings clubs or other support networks. The majority of them were active in different women's associations in their different church denominations. From these church organizations, they enjoyed moral, spiritual and material support in times of need. They said that in the market place they also look after each other when the need arises. For example, when one of them is sick, they help to sell her wares until her stocks are exhausted. When one cannot come to the market due to illness in the family, the other women sell her produce on her behalf as long as she comes in the morning to lay out her wares in her stall.

When death occurs in the family of a member of the informal social group, the other women collect contributions for the specific need. They also share information about trade to support each other. During temporary absences from their stalls, they look after

each other's wares. Sometimes they operate in pairs when ordering goods from wholesalers, taking turns making orders and sharing the goods for sale.

Some of the women used to participate in saving clubs (*marauudi*) but have discontinued doing so due to hyper-inflation. About whether they would contribute to NSSA and receive benefits like their counterparts in formal employment, the general feeling was that the parastatal did not offer any benefits worth the pain of making monthly contributions to the organization. There was also the general feeling that their voluntary organizations were more responsive to their needs than NSSA.

From the views expressed by these women, I noted that the spirit of solidarity was quite apparent amongst the women who participated in the discussion. From my discussion with them, I noted that the women formed associations to assist one another at the market place in the neighborhoods they came from, as well as in the church denominations they attend. Although they made needs-based contributions, the group was generally satisfied that it was the best arrangement in the current hyper-inflationary times.

I later proceeded to have interviews with individuals to find out their personal experiences. Ms Agnes Mubaiwa, (39), informed me that she is a mother of three children; a boy who finished O-level in 2006, a girl finishing O-level in 2007 and a boy in grade one. She was widowed in August 2007. Her husband used to work in one of the supermarkets at Parktown shopping centre in Waterfalls.

The respondent informed me that she has been trading from Parktown Shopping Centre since 1993 but has never been licensed. She orders the goods from Mbare market on a daily basis. On average she orders goods worth \$25 million (US\$10.00) from which she makes an average profit of Z\$10 to Z\$15 million (US\$4.00-6.00) on a good day and on a bad day she may fail to raise the working capital or worse, she may lose her goods in police raids.

As an unlicensed trader the respondent and other women in a similar position face the challenge of repeated raids from both the state police and the municipal police. If they spot the raiders on time they run away with whatever wares they manage to grab. There are about 10 to 15 women trading at three trading places at the centre. The police may not pursue all the vendors, so some are caught and some escape. Those caught are fined Z\$40 000.00 (US\$16.00) and have their goods confiscated. The raids are done as frequently as two to three times a month and they are done at random.

In our discussion on social security, the respondent advised me that she is not a member of any social support group. In times of distress she relies on the help of relatives. Although she is a member of the Zion Christian Church, she does not participate in many of the church programmes because most of the time she is busy selling her wares. As a result, she does not expect any support from these programmes because they operate on the principle of reciprocity.

I asked the respondent whether she and other women from the shopping center have ever considered forming an association of their own so as to address some of the challenges they face. She told that the women belonged to different political parties and it would be difficult to coordinate. The same sentiments were echoed by another vendor I interviewed later on. The other factor she pointed out was that due to the nature of their operations and the constant threats of police raids, it was difficult to have the kind of cooperation one would find in a formal market. In the event of her falling ill or being unable to sell her goods for any reason, the best assistance she said she could expect from fellow vendors would be to trade her goods with them at wholesale prices.

I also asked her how she prepared herself for other contingencies and she informed me that, so far, she had been managing with the little savings she had and she expressed the view that no one can ever be prepared for every eventuality in life. About whether she had ever considered joining a burial society or subscribing to a funeral policy, she said that she did not believe that every member of these schemes always get good value for their money. She believed that since she had managed, using her methods, to cope with life so far, she would continue to deal with what lies ahead in much the same way. She

said that if she felt, one day, that she had become too old to continue trading, she would retire to her natal home in Chinamora where she has already built a house and where her children are currently attending school. She also believes that educating her children was a form of investing in her future security. She then revealed that two of her children who have finished O-level are from a previous marriage and that she has managed to send them to school on her own. She had her youngest child with her husband who died in August 2007.

I asked the respondent what she wished the government or any other authority to do to improve the situation for women trading at the shopping centre and she said that she wished the authorities could put up market stalls for vendors as they have done at other shopping centres in Harare.

(b) Higher Income Groups

This group comprises mainly cross-border traders and flea market traders whom I found in my research to be realising much more than many women in the formal employment sector.

I met Ms Lydia Museba, (35), on a bus to Botswana. She informed me that she stays in Norton, a small town about 40 kilometers west of Harare, and that she is divorced with one girl child of 18 years. I asked the respondent to tell me how she got involved in cross border trade and she gave me the following account:

“I used to be a school clerk and bursar at a school in Norton where I am staying. I used to see the progress made by other women in this trade while I was struggling to make ends meet on my salary. I decided to quit and join the trade in 2006 and I think I am managing quite well. I got the starting capital from my sister who is working in the diaspora. I go to Botswana to order basic commodities for resale in Zimbabwe.

My sister in the diaspora assists me in securing orders from people in the Diaspora who wish their relatives in Zimbabwe to be supplied with basic commodities. I go to Botswana to buy specific items as per orders. I come back to Zimbabwe and deliver at the given addresses. I get paid in foreign currency.

On average I go to Botswana twice a week for these orders and I get net income of around five to six hundred million dollars a month.”(US\$200.00-240.00)

I asked her whether she is a member of any social, savings or other support network and she said because of her busy schedule she hardly has time for socialising. She informed me that she has invested in a two bed-roomed house in Norton, which she wishes to extend in the near future. She further intimated that if her daughter who has just finished her A-levels wishes to join her in the trade she would not stop her. However, if she wishes to go to university, she would allow her to do so as she is working for the child's welfare.

I asked the respondent whether her frequent trips expose her to possible injury due to road accidents and whether she was susceptible to thefts or other forms of threats at the borders or other places where her trade takes her. Her comments were that she does not consider herself more exposed to road accidents than any other person who rides on a commuter omnibus to work on a daily basis.

At the borders, she said public security is very tight and the travellers are assured of a safe environment. On two occasions, I witnessed border police swiftly dealing with incidents of infractions of the law, which were not necessarily threatening to the travellers. These had something to do with travelling without proper travel documents and attempting to jump the border. She also told me that cross-border traders always assist each other, be it processing documents or carrying goods. Besides, the bus crews are very supportive of their passengers as they do a briefing of the procedures and other information to assist those who may not be familiar with exit and entry formalities. I witnessed this practice from four different crews I met on separate occasions. Worth noting is that they are discouraged from seeking assistance from strangers, including those who offer passengers help with their luggage.

Concerning the threat of theft, she said did not see what measures she could take, apart from trusting that citizens would treat each other with respect. If she were unfortunate enough to become the victim of a theft or robbery she said that, although it would be a

setback, she did not feel that it was sufficiently serious as a risk to take the precaution of taking out an insurance policy against such eventualities.

In terms of social support systems, the respondent said she has obtained insurance and funeral policies for herself and her daughter and hopes to make more investments in immovable properties to secure the future needs of her daughter and herself. She said the benefits that employed people enjoy as social security benefits are “nothing to write home about”. The respondent did not consider that she was exposed to any occupational hazards except that when she gets old, she would not be able to take such long trips so frequently. She said that she is enjoying peace of mind as she invests in her current immovable property.

I also spoke to Ms Nelia Moyo, (37), who informed me that she was widowed in 2001 and has two children, a girl recently married and another girl in form 3.

The respondent has been engaged in this trade since 2000 when her late husband got retrenched from the National Railways of Zimbabwe. Her husband passed away in 2002 and left her to look after the two minor children. She says that although she has a full O-level certificate, she has never been formally employed as she got married as soon as she finished school (incidentally her eldest daughter did the same.) Her account is as follows;

“When my husband got retrenched I had no one to turn to for support, my family had despised me for getting pregnant soon after completing my O-levels and they said I had reneged on an opportunity to get a career and a job. I engaged into cross-border trading on experimental grounds. When I saw that it was a paying venture I started to do organized trade, getting orders for goods from Botswana from people in Zimbabwe and for goods from Zimbabwe from those in Botswana. I managed to support the family until my husband got ill and died and I am still managing.”

The respondent said she netted between Z\$60 to Z\$100 million (US\$24.00-40.00) per month from her trade and when she is adequately resourced she does not cross the border. She told me that she considered herself fortunate in that, before her husband died, they had managed to build house through the assistance of her father in-law who was a builder.

The respondent informed me that she is a member of the Methodist Women's Organization which she regards as her social support group. The group offers the following forms of assistance:

- Widows' assistance given to beneficiaries on a monthly basis, after a means test. The respondent is not a beneficiary since she considered self-sufficient and she is happy about the arrangement.
- Social support through visitations offering moral and spiritual support.
- In times of illness or bereavement the group offers material, social and spiritual support.

The respondent explained that since the death of her husband she has received a lot of support from her natal family. She is the last in a family of four sisters and one brother. All her siblings were married but one of the sisters also lost her husband. All her siblings have houses in the same city and it is easy to visit one another. Their mother is still alive and most of the time she stays with the respondent. This keeps the family unit intact as they come to check on the welfare of their mother on a regular basis.

I asked the respondent about her knowledge of NSSA and anything associated with it. She confessed that she had very little knowledge about it but the little she knew was that those who were entitled to pension benefits for NSSA, always complain that there is a need to decentralize its operations, as the beneficiaries always complain of spending more money on transport than the value of the benefit.

I asked the respondent whether she was making any contingency plans against the risks of old age on her part or the loss of a breadwinner on the part of her minor daughter. She explained that, in the past, she used to have savings to cater for these but due to the effects of the current hyper-inflation she saw no point in saving money especially in local currency. I asked whether she then saved money in foreign currency, which she affirmed, but indicated she only kept sufficient quantities to cater for what she considered major contingencies like illness, injury or other accidents affecting health. She said if it were

not such a risk keeping foreign currency, she would save lots of it, as it does not lose its value as fast as our local currency. She also feared that if she kept large amounts of foreign currency and there were any changes made by their countries of origin, she and others like her might be prejudiced if they failed to hear about any announcements concerning such changes.

My research also took me to Mpedzanhamo Flea Market on the outskirts of Harare's central business district (CBD). I spoke to Mrs. Anna Mupfeki (39), who informed me that she is married with three children and that her husband is employed at the University of Zimbabwe. She informed me that she has been in the trade for more than five years. She is one of the many traders operating from Mupedzanhamo Flea Market where she relocated after the closure of the Flea Markets in the CBD during Operation Restore Order (Murambatsvina)⁵ in 2005. She sells ladieswear, which she orders from South Africa. Her sales depend on the seasons: after the harvest season she replenishes her stocks every week and during the festive season she has to order twice per week. She normally orders goods worth SAR10 000.00 to SAR12 000.00 (SAR=South African Rand) at a time. On a good day she earns between Z\$350 000 000.00 to 400 000 000.00 (US\$140.00-160.00) and on a bad day she earns between Z\$100 000 000.00 and 200 000 000.00 (US\$40.00-80.00). She stated that her husband's employment is just a formality, as he bring home very little in terms of income.

About social security, the respondent advised me that since her husband was formally employed she was covered as a beneficiary of her husband's schemes, but she was quick to point out that the only real or substantial benefit she could talk about was medical aid coverage. As for the benefits offered under the national social security she had this to say;

“One cannot seriously bank on the NSSA pension scheme or any pension scheme for that matter if one is contemplating a bright and comfortable future. I believe people participate in these schemes because they are forced to, otherwise had they any choice they would spend their money on more secure investments as a form of securing meaningful pensions. I understand that what pensioners get is less than what they spend on transport to go and collect the respective pension.

⁵ This was a clean-up exercise by government which destroyed illegal structures in urban centres, but left a lot of people homeless and without a livelihood, hence its condemnation by the international community.

The same applies to funeral assistance, imagine one million paid as funeral grant is only enough to transport one person living in the city to get into town to obtain the death certificate and that's the end of it."

I asked the respondent what she and other women in her position are doing to prepare for old age or to protect themselves against other risks in life and in particular the risks associated with their trade. She commented that most of the women in her trade, including herself, have invested in immovable properties as these appreciate in value and if she becomes disabled or incapacitated in any manner, she can live on the rentals or if one has several properties, she can dispose of it when the need arises. She said she did not consider her trade as posing a peculiar risk.

About whether she belonged to any social support group, the respondent said that she does not formally subscribe to a particular group but, as an African woman, she believes she has maintained social links with her relatives, neighbours and her church community so that in times of distress all these people will stand by her or come to her aid. She went on to explain that, while money can take care of other material requirements, there is a need to maintain good social links in the community.

I also spoke to Mrs. Doreen Madondo, (31), who is married with four children, and her husband is employed at Harare Polytechnic College.

The respondent deals in men's second hand clothes, which she orders in bales from Mozambique. In the good-selling season, she orders the bales every two weeks. She said there were low sales between October and February. She has been in this trade for two years. Previously she used to sell fruit and vegetables. On a good day she made profit of Z\$400 to 500 million (US\$160.00-200.00) and on a bad day, Z\$100 to 150 million (US\$40.00-60.00).

I asked the respondent what she considered to be threats in her trade and she said other than economic challenges she does could not think of any threats. About whether she has made provision for her retirement from business due to injury or old age, she said for

provisions for injury or other misfortunes, she saves her money in foreign currency so that her savings are not affected by the effects of the runaway inflation of the Zimbabwe dollar. For long term provisions, she has invested in immovable properties. She explained that when she gets old and is no longer able to work like she does now, she will retire and live on the proceeds from these properties in the form of rentals. When there is a need for substantial amounts required to cater for things like major medical operations for herself or her dependent, she said she can dispose of one of the properties. At present, she has two houses in the high- density suburb and a flat in the city. She said she hopes to acquire a house in the low- density suburbs in the near future where she hopes to live in her old age.

On social security, I asked the respondent how much she knew about the social security schemes offered by NSSA and she said that, although her husband contributed to NSSA, the family did not look up to NSSA for providing for them on a rainy day. She said, based on what she had witnessed, she was not impressed with what people receive in the form of pension or funeral assistance. She said, although she was not familiar with figures paid for injury at work, she doubted whether the amounts were any better compared with the other two. She said, as far as she was concerned, any body serious about providing for a future for herself or her family cannot talk of NSSA. She suggested a solution in investments in property, or possibly on the money market. She said the best way to invest these days is to keep your money in foreign currency but the problem was that it is risky as it is against the laws of the country. She further pointed out that opening a foreign currency account was not user friendly as you would be subject to control of usage of that money.

I asked the respondent how she valued the traditional forms of social security and she had this to say;

“ Traditionally, social security is not quantified in monetary terms. It was based on social links within the community. A member of a community could not expect to suffer the challenges of life alone; there would always someone to stand by her, be it in times of illness, death in the family, the whole community would feel an obligation to chip in and assist in various ways”.

On whether the values of the traditional forms of social security were still upheld, she said in some localities it is still practiced, even in the cities and at times this is complemented by religious groups which operate on similar principles of solidarity.

In order to cushion themselves from the threats of inflation, women in the flea market trade have opted to invest in immovable property. Some have been forced to take risks by investing in foreign currency, risking prosecution if caught. The women I interviewed placed a value on maintaining social links, which go along the traditional principle of *unhu*. Although these women can be considered to be self-sufficient, they displayed a consciousness of their humanness and have fitted well into the communities in which they live and have also demonstrated the value of the traditional forms of social security in the African cultural set up.

4.7 Implications of the Political Process

One of the respondents I met at Parktown shopping centre was Tendai Gwekwerere, (32), who is a divorcee with two girl children, one going into form one in 2008 and the other going into grade two. Her former husband works at National Sports Stadium.

The respondent has been trading from the shopping centre for the past seven years. Like Agnes, she is not licensed. Her trading practices and circumstances are similar to those of the previous respondent except that she belongs to a different political party.

Earlier in the year she did a stint as a domestic worker in Botswana but abandoned the venture saying what she was missing home and, at the end of the day, was not adequately compensated. She reverted to her old trade which she said was paying her satisfactorily in current economic circumstances.

Like the previous respondent, she highlighted the police raids as the biggest challenge. She pointed out further that she and other women at this place had got together and made a request to the ruling party to erect market stalls in the shopping centre. Progress was hampered by the fact that some of the benefactors were members of the opposition party.

The respondent advised me that she was not a member of any social support group. Although she is a member of the Christ Embassy Church, she could not participate in many of the church programs and was therefore more of a member in name only. She said because of her need to eek out a living on a daily basis, she could not afford to give herself time off for some of the church activities, save for Sunday worship. As such, she does not expect any kind of support from the church.

The respondent said her business was doing fairly well in the current economic climate. She stated that she had already secured a form one place for her eldest child and has paid fees and purchased uniforms for 2008.

On preparedness for other contingencies, she informed me that she has savings with the People's Own Savings Bank (POSB) but is planning to take a policy with Moonlight Funeral Services. She used to be covered under her former husband's funeral policy from the same service provider.

I asked the respondent whether in her view people form the informal sector should participate in the national social security scheme. She said that, from the kind of services NSSA is currently giving to its members, it would be a waste of time and effort as the returns are an insult, to say the least.

The vendors operating from Parktown Shopping Centre represent a vulnerable group, which has potential to prosper in their trade. There is a need for them to put their heads together and speak with one voice to press for a legitimate trading area. This avenue is being blocked by petty political differences. There is a need to cooperate even in other social aspects of life as the vendors live and trade in the same community. The attitude of politicians or responsible authorities is totally unacceptable because they deny people their rights just because they belong to a different political party.

On my first attempt to carry out interviews at Mupedzanhamo Flea Market, I was surprised to find the market locked up during the week. My enquiries established that the market had been closed as the traders and vendors from Mbare Fruit and Vegetable Market had been taken to the National Heroes Acre where a national hero was being buried. The same occurs when the President is travelling in and out of the country. I found this quite disturbing, considering that some of these women have decided not to participate in some activities at their churches for fear of losing business. They are made to participate at these functions, not out of choice, but because they are vulnerable, as they fear that if they do not participate, their licenses may not be renewed the following year.

The politicians, especially from the ruling party, are violating the basic rights of women in the informal sector by forcing them to participate in activities, which remove them from their source of livelihood. This is done for the sole purpose of creating an impression that the ruling party is enjoying support when these women appear in the media.

CHAPTER FIVE

5.0 Discussion on Findings

In this chapter the shortcomings of the current national social security scheme vis-à-vis the informal sector are identified. The discussion will also address the importance of the informal social security schemes for women in the informal sector and other Zimbabweans in general. Finally, an evaluation will be made as to whether there is a need to formalize the informal social security schemes.

5.1 The Nature of the National Social Security Schemes

The social security schemes provided for in the statutes are employment-based and therefore exclude women in the informal sector. However, this exclusion does not place the women in the informal sector at any meaningful disadvantage as the benefits are too little to make any meaningful change in those receiving them. What can be said about the schemes is that they are good in principle but they are of no value in practice.

The inadequacies of these schemes can be demonstrated by the fact that while some people are employed and participating in NSSA schemes, they still seek additional cover from informal social security schemes like burial societies and other social support groups.

5.2 The Gendered Effect of Exclusion

While the population statistics of Zimbabwe show that women represent 51-52% of the population, between 1998 and 2004 the representation of women in the formal employment sector was at an average of 18% of the total formal employment. This means only 18% of the formally employed were direct participants and beneficiaries in the national social security scheme, as against 72% of men.

The surveys conducted between 1995 and 2004 show that 80% of those in the informal sector were women and therefore this percentage is excluded from the national schemes

as direct participants. Women in the informal sector may benefit from the national scheme as spouses or beneficiaries.

From my observations, and from the statistics of the City of Harare's Department of Housing and Community Services, licensed traders in the flea markets and vegetable markets in Harare 85-90% are women. From my observations on the four trips I made on public transport used by the majority of cross-border traders, about 60% of them were women.

5.3 The Coping Strategies of Women in the Informal Sector

Rather than forming new schemes, women in the informal sector have embraced the traditional forms of social security, where participation is voluntary and there is no bureaucracy involved when one intends to join.

The women in the lower income bracket, mainly fruit and vegetable vendors and small scale flea market traders, participate in either of the following: burial societies or social support groups either within a religious organization or informal clubs from one's neighborhood. Some have strong family support systems as a form of social security support. A strong spirit of solidarity was also noted in the lower income group, even at their place of operation. This demonstrates that in times of social risk these women always find support from their colleagues.

The women in the higher income bracket, mainly cross-border traders, have fewer links with social support groups. As an alternative, they rely on their high incomes to invest in real estate (immovable properties) and other capital investments. Others revealed that they keep their savings in foreign currency to avoid the effects of the current hyper-inflation. Some also rely on strong family support systems with relatives in the diaspora. Some get funding for their business operations from relatives living in the diaspora.

Women from both groups expressed no regrets about being excluded from the national social security schemes. They have been beneficiaries, in some cases, through their

spouses to the disbursements made by NSSA, but consider these benefits to be insignificant. NSSA has been slow in reviewing its rates and this has been exacerbated by the run-away rate of hyper-inflation in the country. As this has been the case for more than five years, they consider NSSA a failure in addressing the social security needs of Zimbabweans in general.

5.4 Access to Informal Social Security Schemes

While access to the various social security schemes offered through the statute is available only to those employed in the formal sector, access to the informal schemes is open to both formally employed and informally employed people. In the informal social security schemes, the choice of which scheme to join is left to the individual. To some extent, informal social security schemes are 'needs' based. If one sees the need to provide for funeral assistance, one only subscribes to a burial society without participating in other social support systems. On the other hand, one can elect schemes which address a wider spectrum of social needs.

Although money is important in the informal social security schemes, it is not the only factor which plays a role. In social support groups, for instance, the time one dedicates to the programmes of the association is important. A member has to reciprocate the service she receives or expects to receive from the group by participating within it. The principle of solidarity is also important. This is often realized through common beliefs or values. This is especially characteristic of religious groups and friendship associations. While a social support may not have a written constitution, the unwritten common beliefs and values often translate into a code of ethics which binds the group. Since social support groups are often formed by people from the same locality. In this case, it is easy for them to meet and discuss their needs. For example, burial societies as discussed earlier, meet on a monthly basis while women's religious groups meet weekly. This allows the groups to review their operations, unlike the statutory schemes which require parliament and cabinet approval before any changes are made. This has resulted in the national schemes being out of touch with the reality on the ground, with reviews of fees falling behind the actual impact of hyper-inflation.

5.5 Recognition of Informal Social Security

While it is true that the genesis of formal social security in developing countries is related to the process of industrialization of the late 19th Century, leading to the destruction of traditional life and urbanization in modern society, the process is true in other jurisdictions (Beckmann Ed. 1988). In Zimbabwe because of the nature of the economy, the development of social security seems to have reached a plateau where the traditional forms of social security are regaining prominence even among the formally employed. With industrialization in the developing countries like Zimbabwe, kinship-based social security was eroded as people migrated into urban areas for jobs, breaking up the family units. Initially the colonial governments introduced social security schemes that ensured continued productivity rather than the welfare of the workers in general. That is why there was workmen's compensation well before other benefits were introduced.

The Zimbabwean economy has witnessed a decline in industrial growth with some sections of industry closing down and people being laid off or retrenched. As a result, more people are finding themselves in informal employment where they must fend for themselves and their families. In terms of social security, they are reverting to kinship-based social security systems and other systems based on traditional values of solidarity. The informal systems are either community based or based on shared values and beliefs.

Attempts have been made in other countries to bring people out of the informal social security schemes and into the formal or statutory ones. For instance, in the Philippines and in Tanzania, self employed people have been included in the formal security schemes but the participants have failed to maintain their contributions because of their low incomes which has led to many dropping out of the schemes. For Zimbabwe, I believe that in the current hyper-inflationary climate, it would be grossly unfair to force people from the informal employment sector to join the statutory social security schemes because they are failing to provide any meaningful security to their current members.

It should be noted that informal social security schemes have managed to address the needs of people in the informal, as well as, the formal employment sector. This proves that the current informal security schemes are valued by Zimbabwean citizens most likely because they are of their own spontaneous creation. Therefore, they should be respected by the powers that be and be allowed to coexist alongside the formal schemes.

CHAPTER SIX

Conclusions

This study has shown that the national social security schemes, which are supposed to protect its citizens in times of crisis, have completely failed in their objectives and vision to protect their members during Zimbabwe's current hyper-inflationary economic environment. If we revisit the ILO definition in the introductory chapter, it spoke of measures designed to protect beneficiaries against economic and social distress which result from various risks in life. This research has shown that the national social security schemes provided for in the statutes are highly inadequate, rendering the social security policy in Zimbabwe meaningless.

In the current situation, a viable alternative for the formally and informally employed is commercial insurance or individually financed provident funds. Commercial insurance is guided by current inflation and the rates of contributions are adjusted automatically when inflation rises. With provident fund, funds are pooled together from contributions from the formal employment sector and from taxes as proposed by Midgley (1984:192). This has already been tried in Chile. This could be coupled with additional funding from levies collected from corporate profits which would reduce the burden on low income earners.

Another possible avenue is to strengthen the informal forms of social security. This can be done by campaigning for maintenance of family ties and formation of social support systems for those involved in similar trade. Those in similar trades can easily work together as they understand each other's operations and limitations. These can operate along the lines of cooperatives. A similar project was tried in Lesotho, where some self-employed were asked to contribute towards a fund which acted both as social security coverage as well as a capital base from which participants could borrow for developmental projects. To ensure the success of their projects, the loans were accompanied by skills-building training. The Lesotho experience reported a high rate of loan repayments Dreeze and Sen (1991:26).

In Malaysia the government encouraged social security for the aged by providing a pension for the care-giver of a relative over 60 years of age (Amin 1980:168). This was extended further to include maintenance of orphans and other dependant children in the community. This seems to be an attractive scheme, especially, in the era of HIV/AIDS where most women in the informal sector are, in many instances, care-givers to relatives living with HIV/AIDS or caring for AIDS orphans. If the Zimbabwean economy could sustain this kind of social security coverage, it could be easily embraced by women in the informal sector, because traditionally women have always played the role of providers of social security rather than being beneficiaries Kasente (2000:36). It would therefore benefit women if their efforts were rewarded or complimented by public funds to enhance social security services in their communities.

The rural-urban migration seems to have stagnated or slowed down, as we now have more established urban dwellers. There are indications of people settling in the same communities for a long time. These urban dwellers could be organized into social support groups akin to the kinsman associations in rural areas. What the government could provide in the form of support is training and organizational assistance.

What has been established in research on the development of social security in Africa is that emphasis is on the formal employment-based social security and that it has ignored the gendered needs of women. The general pattern in the region is that there are less women in the formal employment sector. Therefore women form a minority of the members of social security schemes. There is a general call for the development of social security schemes which are more accommodating towards women who form the majority of the informal employment sector.

Kasente (2000:39) observed that non-formal social security systems offer a source of social security to the majority of people in Africa, who depend on informal employment for their livelihood. The problem in the region is that because the various schemes are not well documented, researchers are unable to discover them easily or evaluate and compare them in order to suggest ways of improving them. There is a serious challenge to those

who study social security systems to focus on improving benefits in these schemes for our women folk who are being forced to bear the burden, not only of sustaining their families but becoming their own communities' social security.

Recommendations

Ultimately people should be allowed to choose what sort of scheme they want wish to join. In my study of women in the informal sector, I discovered that, though their needs may be similar, the women have exercised individual choices in the form of the social security they want to enjoy. If people are afforded a choice, they are likely to support fully the scheme they ultimately choose in order to ensure its success. Based on the various experiences gathered in this research, I do not see the need, at least for the time being, to interfere with the informal social security schemes in an effort to formalize them. They have managed to provide for the needs of women in the informal sector and other people have also fallen back on them in the face of the inadequate coverage provided by the statutory social security schemes. The ideal situation though, would be the formal social security to also develop to a sustainable level, so that the participants can get value for their money.

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