
Edmos Mtetwa, Munyaradzi Muchacha
Lecturer, University Of Zimbabwe, School Of Social Work
Student: (Final Year Bachelor Of Social Work Honours Degree)
University Of Zimbabwe, School Of Social Work

Abstract: Social protection is central to human development. To this end, all governments strive to provide their citizens with one form of social protection or the other. Zimbabwe is therefore no exception. The traditional form of social protection in Zimbabwe is the Public Assistance programme. The programme is guided by the statutory provisions of the Social Welfare Assistance Act chapter 17:06. The programme supports the elderly, persons with disabilities as well as other needy families after a thorough means testing. Due to the economic challenges that have been characteristic of Zimbabwean society for the past decade, the drive towards the delivery of social protection programmes had waned. The advent of the inclusive government in 2009 saw the introduction of the Harmonised Social Cash Transfer programme which is meant to augment the existing programmes. This paper notes that the Public Assistance programme lacks community participation, accessibility, as well as a clearcut monitoring framework. The Harmonised Social Cash Transfer programme derives its strengths from being holistic, rights rather than need driven and its ability to extend social protection provisioning beyond the Department of Social Services to include the private sector as well as non-governmental organisations. Caution should be taken not to heavily rely on donor agencies as this has the effect of compromising the sustainability of programmes.

I. Introduction

Social protection is considered a human and socio-economic right enshrined in the Universal Declaration of Human Rights (1948) and the International Covenant on Economic, Social and Cultural Rights (1966) (Chitambara, 2010). Social protection helps to mitigate the risks of socio-economic insecurities emanating from unemployment and poverty. Social protection has a cardinal role in helping developing countries to realize the Millennium Development Goals (Chitambara, 2010). As a point of departure, this paper recognizes the central role played by the Zimbabwean government in the provisioning of social security services and programmes to caution its citizenry against the contingencies of life. Most of these social security initiatives have been hailed as the best in the region (Munro, 2001). Unfortunately, due to dwindling financial resources, lack of political will, limited scope, technical discrepancies and increase in social needs many have failed to serve their mandate (Kaseke et al. 1997, Munro, 2001).

During the last 10 years Zimbabwe has experienced an unprecedented decline in nearly all human development indicators (Schubert, 2010). Zimbabwe’s Human Development Index fell from 0.659 in 1990 to 0.525 in 2000 and further to 0.491 in 2006 (Schubert, 2010:7). GDP per capita has fallen from USD 439.50 in 2000 to USD 170 in 2006 (Schubert, 2010:7). Zimbabwe’s unemployment rate is estimated to be at 80% (Zimbabwe Vulnerability Assessment Committee, 2009).

As a result of the general economic decline more than half of the population, including approximately 3.5 million children, is living below the food poverty line (Poverty Assessment Study Survey, 2003). In light of these circumstances, cash transfer programmes, which have become an important tool of social protection and poverty reduction strategies in low- and middle-income countries (European Union, 2010) have also found their way in Zimbabwe’s social policy trajectory. The Zimbabwe Harmonised Social Cash Transfer programme (HSCT) is a pilot programme which is part of the revised National Action Plan for Orphans and Vulnerable Children (NAP for OVC) 2011-2015 as well as broader Department of Social Services social protection programming (Schubert, 2010). This paper observes that the Public Assistance Programme (PA) is one of the social protection programmes involving cash transfer mechanisms however its design and implementation has been marred with deficiencies and inefficiency (Kaseke et al. 1997, Munro, 2001). It is worth observing that the public assistance programme as a somewhat traditional form of cash transfer lacks the core attributes of modern
social cash transfers. In spite of its somewhat traditional nature, the esoteric cash transfer programme can as well borrow some of the critical success factors from the Public Assistance programme.

This paper envisages that with proper design and implementation, social protection programmes can have a significant impact on reducing the vulnerability and destitution of African households. Harmonised Social Cash Transfers and Public Assistance other than public works are the major cash transfer programmes which are currently concurrently implemented by the Zimbabwe government. This makes them an interesting case to conduct a comparative study of their design and implementation in the wake of growing popularity of cash transfers in developing countries and the implications for the national social protection policy. This paper labours to appraise the two social protection schemes and draw lessons that are instrumental in formulating a broad based, empowering, sensitive social protection policy framework. This discussion is however limited in its analysis of the impact of the two schemes due to the death of information regarding the impact of the Harmonised Social Cash Transfer Programme as the programme is still in its infancy.

**Conceptualisation Of Social Protection**

This paper posits that an entry point to unravelling the dimensions of the issue under discussion would be to come up with a working definition of social protection. In this regard, the paper subscribes to the definition advanced by Devereux and Sabates-Wheeler (2004) as quoted in Gandure (2009, 17) that “Social protection describes all public and private initiatives that provide income or consumption transfers to the poor, protect the vulnerable against livelihood risks, and enhance the social status and rights of the marginalised; with the objectives of reducing the economic and social vulnerability of poor, vulnerable and marginalised groups”. Gandure (2009, 17) further contends that other definitions might be all encompassing and broad but they lack a comprehensive understanding of vulnerability and therefore give minimum attention to the social dimensions of vulnerability. In this regard, Gandure (2009) also credits the definition by Devereux and Sabates-Wheeler (2004) for applicability in Zimbabwe because it captures the vulnerability conditions in Africa. The definition also appreciates and encompasses both economic and social concerns of poverty and vulnerability (Gandure, 2009).

**Key Features Of Social Protection**

Predictability, durability, Consistency and Transparency has been identified as the key distinguishing characteristics of social protection (Regional Hunger Vulnerability Programme brief, 2006). Predictability deals with the problems of poverty and structural causes of vulnerability. It is argued that since the case load of needs is relatively predictable, this allows the problem to be tackled in a structured, multi-annual manner rather than relying on annual appeals which are usually received late (Regional Hunger Vulnerability Programme brief, 2006).

Predictability needs to be accompanied by consistency and transparency in content, quality and durability. (Regional Hunger Vulnerability Programme brief, 2006). The need for establishing trust among targeted recipients who are the rights bearers is crucial. This trust allows households to plan ahead and make calculated risks for future investment that can mitigate and reduce their vulnerabilities. This trust may require several years of sustained uninterrupted support, with both the content of the support and its quality being predictable and guaranteed (Gandure, 2009). On the other hand, durability ensures that the assistance is long lasting and guaranteed. “If a community knows what they are entitled to, and can expect to have access to it in a reliable manner; they can exploit these benefits to their fullest, taking calculated risks to enhance their livelihood opportunities. This is not possible if their entitlements are unclear to them” (Gandure, 2009:19)

**Social Protection In Zimbabwe: An Overview**

There are three main forms of Social Protection in Zimbabwe and these are social insurance, social assistance and social allowance. Social Assistance is a non-contributory scheme that is mostly funded from public funds (Devereux and Sabates Wheeler, 2004; Kaseke et al, 1997). In the case of Zimbabwe, social assistance includes the Basic Education Assistance Module, Institutional grants, the Harmonised Social Cash Transfer programme, the Public Assistance scheme, Drought mitigation programme, Grain loan scheme, as well as the Assisted Medical Treatment programme among others. They are provided to mainly extremely poor individuals. This paper acknowledges the complementary role played by non-governmental organisations in the implementation of some of the social protection programmes. By the same token, social Insurance protects people against unforeseen risks and consequences of livelihood shocks. In Zimbabwe, social insurance programmes usually take the form of contributory schemes managed by government and the private sector (, Devereux and Sabates Wheeler, 2004; Kaseke et al, 1997). Retirement pension and grants, the invalidity pension and grants, the survivors’ pension and grants, the Funeral Grant and workers compensation, as well as medical aid schemes are examples of social insurance.
Zimbabwe has an extensive range of formal social protection measures, some in place before the recent macro-economic and political crises, others being introduced in response to recent sharp rises in vulnerability (Devereux, 2006). The advent of the Economic Structural Adjustment Programme (ESAP) in the 1990s saw the reduction of government spending on social sectors there by exposing people to vulnerabilities. In response to the reeling effects of ESAP the government introduced the Social Dimension of Adjustment (SDA) whose main programme was the Social Development Fund (Chitambara, 2010). Unfortunately, the Social Dimensions of Adjustment failed to achieve its objectives because of the rising incidences of poverty (Chitambara, 2010). The challenges and deficiencies of the Social Dimensions of Adjustment saw the promulgation of a successor programme namely the Poverty Alleviation Action Programme (PAAP) that had a range of social protection measures. The key components of the Poverty Alleviation Programme included the Community Action Project (CAP) and the Enhanced Social Protection Project (ESPP).

The ESPP incorporated a Social Protection Strategy that aimed to reform pensions (led by the National Social Security Authority). Other components of the ESPP includes Basic Education Assistance Module (BEAM) and this aims to reduce the number of vulnerable children dropping out and not attending school by providing fee waivers. Children in Especially Difficult Circumstances (CEDC), provides grants to assist carers of children at risk. Public Works involves construction and maintenance of infrastructure, with payment made at the minimum wage to self target the poor.

In response to the orphan crisis government developed a framework of programme called the National Action Plan for Orphans and Vulnerable Children (NAP for OVC). From April 2007 to December 2008, the programme had reached out to 241 664 OVC with various social services (Department of Social Services, 2010). The programme is currently in its second phase and has four pillars which are strengthening households’ economy, child protection, access to basic services and coordination and management (Department of Social Services, 2010). Most of the social protection schemes have failed to achieve their objectives as noted by Chitambara (2010:9) who argues that ‘social protection interventions have remained largely inadequate and exclusionary. There is also a lack of predictability, consistency, transparency and sustainability in most of the schemes. It is in the light of these experiences in the design and implementation of various social protection mechanisms that the Zimbabwe Government, with assistance from the donor community eventually launched the Harmonised Social Cash Transfer Programme.

Overview of the Harmonised Social Cash Transfers programme (HSCT) and Public Assistance (PA)

The Harmonised Social Cash Transfer programme is a recent Government’s social cash transfer scheme for indigent households which support a number of vulnerable groups, the elderly, the disabled, child-headed households and orphans. The programme is initiative under the National Action Plan for Orphans and Vulnerable Children (NAP for OVC) 2011-2015 as well as the broader Department of Social Services social protection programming. The programme targets food poor households and labour constrained households.

The programme has three objectives which are at output level, impact level and outcome level. At output level the programme seeks to strengthen the purchasing power in the form of unconditional cash transfers to 55,000 ultra poor households which are at the same time labour-constrained (Schubert, 2011). At the outcome level the programme seeks to strengthen the purchasing power of the vulnerable who support a number of vulnerable groups, the elderly, the disabled, child-headed households and orphans.

The Public Assistance Programme. This is a social assistance programme with a cash transfer component. It is tailored for people who are destitute, unable to work for a living and either over sixty years of age, disabled or chronically ill. The prospective beneficiaries must have no known family member who can look after them. In simpler terms, this programme is explicitly targeted at a sub-set of the chronically poor Munro (2001). Munro (2001) contends that the Public Assistance Programme is flawed in many respects. Munro observes that although the Public Assistance has been in operation since Zimbabwe’s independence in 1980, currently it its impact on the livelihoods of beneficiaries is difficult to evaluate.
II. Pitting The Public Assistance Programme Against The Harmonised Cash Transfer Programme:

A Practical Appraisal,

This paper posits that the design and implementation of the Harmonised Social Cash Transfer programme is influenced by the philosophy of holistically meeting the beneficiaries’ needs through various coordinated social protection systems. The Harmonised Social Cash Transfer programme is complimented by the Basic Education Assistance Module as well as the Assisted Medical Treatment Orders (Schubert, 2011). This is in recognition of the fact that one social protection mechanism cannot be a panacea to the poor people’s needs but a network of and coordinated social protection schemes (Department for International Development, 2011). The Harmonised Social Cash Transfer programme Management Information Systems ensures that all members of labour constrained food poor households are covered with Assisted Medical Treatment Orders and that all school age children living in these households receive educational assistance through the Basic Education Assistance Module. From such a design, it is the persuasion of the paper that the Harmonised Social Cash transfer programme, unlike its predecessor (the Public Assistance programme) takes a holistic rather than a piecemeal approach to poverty alleviation. The Public Assistance programme on the other hand, takes a fragmented and uncoordinated approach as it makes little reference to other social safety nets. In other words, in most instances, the target under the Public Assistance programme is the individual and not the household. The household however, benefits simply out of the “trickle down” effects. This assertion is also noted by Kaseke et al (1998: 13) who observe that the major criticism levelled against the Public Assistance programme is that it is highly selective in coverage. Kaseke et al (1998) attribute this largely to the limited resources that are allocated to the programme. As a result, many needy persons failed to benefit from the programme. Another shortcoming of the Public Assistance programme is that this safety net is the sole responsibility of the Department of Social Services and is implemented independent from the other programmes undertaken by both government and non-governmental organisations (Kaseke et al, 1998).

The Harmonised Social Cash transfer programme stands as an improvement, amending the flaws of its predecessor programme by embracing a multi-sectoral approach which entails the coordinated involvement of line ministries, non-governmental organisations, the private sector and international funding agencies (Schubert, 2011). It is here argued that this coordinated, holistic and multi-sectoral approach serves to ensure a sound administrative and programmatic quality as well as the sharing of best practices among all participants. Kaseke et al (1998: 13) observe that ‘the Public Assistance programme is inaccessible because the social welfare offices which dispense the benefits are not located within easy reach of the people, particularly in the rural areas’.

Legal framework

The Public Assistance scheme is mandated by the provisions of the Social Welfare Assistance Act and this has significantly safeguarded it from possible abuse, manipulation and corruption (Munroe, 2001). This Act of Parliament clearly stipulates the eligibility criteria. Munroe (2001) found out that the clear definition of PA as provisioned by the Act was of great help to Social Services Officers in limiting political interference by politicians who possibly wants to promote patronage and allegiance by placing their followers on the programme. Zimbabwe has been characterised by a growing spate politicisation of social protection schemes such as the Grain loan schemes and Food for work.

On the other hand, the Harmonised Social Cash Transfer programme, though founded on the same values as its predecessor, could be vulnerable to political manipulation and corruption as the selection parameters that provide for its definition, eligibility criteria and targeting depend largely on the community leadership rather than on the professional and judicious assessment of need. In the same light, Newsday, (23 August 2012) reports that the scheme is currently being abused in Bulawayo as undeserving people are benefiting while the bonafide intended beneficiaries are excluded. The Harmonised Cash Transfer programme targeting process is currently being conducted by a private organisation because of the department’s incapacity to see the programme through (Schubert, 2010).

The legal and institutional framework within which the Harmonised Social Cash transfer programme is implemented therefore needs tightening to avoid linkages. In this regard, the Department for International Development (2011) quotes the United Nations Independent Expert on Extreme Poverty asserting that cash transfers should be grounded within a solid legal and institutional framework.

Exit Strategy

Sustainable and effective social protection schemes should ensure that there is graduation and people are not on social protection for ever, (Department for International Development, 2011). Although the Public Assistance programme is meant to achieve this objective, Kaseke et al (2003) observe that sometimes,
programme beneficiaries benefit for 10 years. This possibly points to the fact that the programme has no clearly defined exit strategy, lacks ongoing monitoring and does not prepare beneficiaries for self-reliance. While the design of the Harmonised Social Cash Transfer programme has also no clearly outlined exit strategy, it however acknowledges that there should be mechanisms to ensure that beneficiaries’ capacity is monitored. It acknowledges that the social situation in a community is dynamic and undergoes a number of changes such as having other poor households and dearth of the recipient bread winner hence need for continuous retargeting (Schubert, 2011). The task of retargeting involves the continuous assessment of all current beneficiary households that are still labour constrained, phasing out those beneficiary households that are no longer labour constrained and updating the volume of the transfers (Schubert, 2011).

Community Involvement and Participation

Community involvement and participation has been found to facilitate effective social protection programmes rollouts (Economic Policy Research Institute, 2006). It is here contended that community involvement should not be adopted as a stopgap solution for weak institutional capacity but as a mechanism to promote active participation, ownership and good governance. The Harmonised Social Cash Transfer programme enhances the participation of the community through structures called Child Protection Committees (CPCs). The role of the CPC is to act as the “guardian” and community protector of the beneficiaries (Schubert, 2011).

The Child Protection Committee is involved in the identification of potential beneficiaries, targeting, data collection, verifying information about beneficiaries, as well as addressing grievances, monitoring payment process, home visits, counselling beneficiaries, appraising the District Social Services Officer of any deaths and assisting in mobilising beneficiaries to access payment (Schubert, 2011). Whilst this community involvement is commendable, there is a problem that participation appears too extensive and it might reflect institutional deficiencies and it might indicate capacity gaps. An institutional capacity assessment of the Department of Social Services found deep seated institutional deficiencies (Wyatt et al, 2010). As per the previous assertion, this paper maintains that the Public Assistance programme pays little regard to the role of the community in social protection programming. The programme is implemented at institutional level in isolation of the mainstream community. As a consequence, this programme fails to tap the possible benefits of community participation which, if well managed usually include, lowered costs, improved implementation, and support to traditional support systems that have been weakened by constant pressure and a changing environment.

Monitoring and evaluation

Monitoring and evaluation is an important aspect of social protection programmes. The process of monitoring and evaluation can improve service delivery processes, document results, inform policymakers about the effectiveness of alternative approaches, and mobilise political support for programme sustainability and expansion (Economic Policy Research Institute, 2006). The design and implementation of the Harmonised Social Cash Transfer programme mainstreams monitoring and evaluation through a technologically sensitive system called Management Information System (MIS). A management information system ‘in the context of cash transfer schemes is a system or process that provides information needed to manage the cash transfer programmes efficiently and effectively’ (Schubert, 2010: 11).

TARGETING MECHANISM

There is no one perfect targeting method. Department for International Development, 2011: 53) notes that ‘all targeting methods are imperfect and result in exclusion errors’. The design of the Harmonised Cash Transfer programme acknowledges deficiencies associated with targeting methods. In that regard, it triangulates various targeting methods. This programme has got three targeting methods which are community-based selection, proxy means testing and household targeting. The community-based targeting is through community structures known as the Child Protection Committees (CPCs). On the other hand, this paper observes that the Public Assistance programme is passive in its approach to its targeting of beneficiaries (Munroe, 2001). The selection criteria and the screening process were designed principally to exclude undeserving cases from getting benefits from the programme (Munro, 2001). Under the Public Assistance programme, the screening process or means testing is relatively tough, bureaucratic and in the process can lead to possible dehumanisation of the prospective beneficiary (Munro, 2001; Kaseke et al, 2003). It is therefore worth of note that the means testing process undertaken in the Public Assistance programme sometimes disadvantages the prospective beneficiary.

Accessibility

Kaseke et al, (2003) notes that accessibility is imperative to enhance equity of social protection programme. The selectivist nature of the Public Assistance programme makes it improbable for the programme
to be accessible. The benefits are very low, and the difficulties involved in getting benefits are high involving a lengthy and tough means testing process. This eliminates some deserving clients thereby making benefits difficult to access. Munro (2001) further observes that there is little incentive to apply for such assistance. The situation is further aggravated by the fact that the prospective applicant has to travel long distances to the District offices. This usually results in the prospective applicant incurring more expenses than the assistance sought after. Furthermore, it has been observed that the genuine clients find it difficult if not impossible to visit the district offices for assistance mainly because they are too old, too weak or severely disabled to gather the required strength to travel (Kaseke et al, 1998; Munro, 2011). The overall effect of this selectivist design coupled with a passive approach to identifying clients is that only a few end up applying for assistance under the programme (Munro, 2001).

Kaseke et al (2003) observe that the Public Assistance attracts few applicants mainly because very few people, especially the poor are aware of its existence. This is largely due to the fact that the bona fide prospective beneficiaries of the programme are most likely illiterate, not in position of a radio and possibly discriminated and looked down upon by their communities. On the other hand, the design and implementation of the Harmonised Social Cash Transfer programme promotes accessibility. The selection process is conducted at community level in which case community mobilisations undertaken by Child Protection Committees.

**Payment mechanisms**

The payment process of social cash transfers are critical in coming up with an effective programmes. The noble payment process should strive for transparency, promote accountability, accessibility and cost effectiveness (Economic Policy Research Institute (2006). With regards to these attributes. The payment process under the Public Assistance programme is somehow deficient. In keeping with the payment modalities under this programme, beneficiaries are required to open a bank account into which deposits are made on a monthly basis by the Department of Social Services. This usually poses a challenge especially in rural areas where beneficiaries have to travel long distances to access a bank. Given the socio-economic as well as physical conditions of most beneficiaries, this costly endeavour discourages most deserving clients from seeking the service. The situation is further exacerbated by the fact that banks charge for most transactions which in turn reduces the beneficiaries’ earnings.

The Harmonised Social Cash Transfer programme, being community based delivers the cash to beneficiaries at designated pay points agreed upon by community leaders. This is made possible through the Cash in Transit system whereby the private agencies tasked to disburse the funds delivers the cash to the community at designated points (Schubert, 2010). This reduces transport costs on the part of the beneficiaries as well as eliminating the effects of bank charges on the poor clients. The payment process of HSCT is cost effective, as it returns only 1 percent of the overall costs over three years (Schubert, 2010).

### III. Conclusion

From the above discussion, this paper tends to concur with an observation put forth by Chitambara (2010) that Zimbabwe lacks a comprehensive social protection policy. In this regard, Experiences from developing countries in Asia and Africa have shown that Social Cash Transfers could be instrumental in addressing poverty and inequalities (Department for International Development, 2011). The Harmonised Cash Transfer programme, although its design and implementation is in no way beyond reproach has major desirable characteristics which can promote equity, accountability and efficacy. This paper argues that social cash transfers should have a considerable stake in the national social protection framework. On the other hand, a closer look at the Public Assistance programme reveals that it is largely premised along a needs based approach. This passivist design, limited coverage, and the rigorous means testing exhibit a charitable rather than a human rights approach to social protection. As per the discussion above, community participation is a paramount prerequisite for the success of any social protection endeavour hence; efforts should be directed towards mainstreaming it. Caution should however be taken against the over utilisation of community participation to cover up for some institutional deficiencies on the part of relevant authorities. This study argues that the provision of social protection services should not be confined solely to the Department of Social Services. In developing a social protection framework the roles and responsibilities of other line ministries, private sector, civil society and Non Governmental Organisations. Lessons from the Protracted Relief Programme, National Action Plan for Orphans and other Vulnerable Children (NAP 1 and 2), show that the voluntary sector has got an important role to play in the discharge of social protection.

Government should however be careful not to heavily rely on the financial backstopping of international organisations as is the case with Zimbabwe’s current Harmonised Cash Transfer programme as this is likely to compromise its sustainability. Botswana is hailed for having the best social protection in Africa with little funding from international partners but from its mineral income. Likewise, it is here contended that Zimbabwe can sustainably fund its social protection if income from mineral wealth is tapped for
development. Targeting can lead to exclusion and inclusion errors. Triangulation of targeting methods if properly implemented canas well minimise the errors of exclusion and inclusion. There is no one targeting method which is perfect (Department for International Development, 2011; Economic Policy Research Institute, 2006) hence, the sensitivity of targeting should be appreciated in the development of a social protection framework. Any social protection framework must ensure that the payment mechanisms are in sync with the socio-economic and physical circumstances of the beneficiary population for which it is intended.

References