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Challenges and opportunities for indigenous social protection systems in Zimbabwe: A conceptual review

Witness CHIKOKO, Kudzai MWAPAURA, Kwashirai ZVOKUOMBA, Kudzai NYABEZE and Snnedon SOKO

ABSTRACT

This conceptual article reviews indigenous social protection programmes in Zimbabwe as we highlight challenges militating against each program and respective opportunities that can be salvaged to improve these programs. Among the social protection programmes reviewed are savings clubs, zunde ramambo and sara pavana. The Ubuntu philosophy was adopted as the conceptual framework to analyse the delivery of indigenous social protection programmes in Zimbabwe. Research findings indicated that the indigenous social protection programmes in Zimbabwe are associated with a myriad of challenges largely related to the current socio-economic and political environment in the country together with the negative impact of pandemics, and the forces of globalisation and westernisation. We then recommended the need to formalise indigenous social security; for the government to provide more land, raise awareness and mobilise key stakeholders to participate in zunde ramambo programmes among key stakeholders which include government, leaders including chiefs, local government, as well as social workers so as to maximize or leverage of these systems, among other recommendations.

KEY TERMS: Ubuntu or hunhu, indigenous, social protection, programmes, Zimbabwe

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Author/s details:

Witness Chikoko, Senior Lecturer in the Department of Social Work, University of Zimbabwe. He is also a Research Fellow with the Department of Social Work, University of Johannesburg, South Africa, E-mail: wchikoko@gmail.com
Kudzai Mwapaura, Lecturer in the Department of Social Work, Women's University in Africa (WUA), Zimbabwe
Dr Kwashirai Zvokuomba, Research Associate in the Sociology Department, University of Johannesburg (UJ), South Africa
Kudzai Nyabeze, Lecturer in the Department of Social Work, Women's University in Africa (WUA) and,
Snnedon Soko, Lecturer in the Department of Social Work, University of Zimbabwe

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INTRODUCTION

Based on review of secondary data, this conceptual review discusses Indigenous Social Protection Systems (ISPS) in Zimbabwe. This review explores ways ISPS have been assimilated and provides recommendations on how they can be further strengthened. An interrogation of this magnitude would be incomplete without some reference to the colonial history as it has a huge bearing on ISPS. Although the conceptual review is largely informed by the Ubuntu perspective, the authors also subscribe to the notion that social protection is a crucial human right as enshrined locally in the Constitution of Zimbabwe (2013) and International instruments such as Universal Declaration of Human Rights (1948) and the International Covenant on Economic, Social and Cultural Rights (1966). In this light, all people are eligible for social protection coverage, whether formal or informal. Literature on ISPS is limited, hence the need for updated academic studies that discuss the indigenous social protection programmes in Zimbabwe particularly gazing at challenges and opportunities from an *Ubuntu* and or *hunhu* perspective. Very few studies have examined the ISPS in Zimbabwe in terms of challenges and opportunities. This review is an attempt to fill this research gap by examining the indigenous social protection programmes in Zimbabwe in terms of challenges and opportunities.

BACKGROUND

The ISPS have been very useful in meeting the needs of the African people (Patel et al., 012). The domain of social protection is poverty alleviation, reduction, prevention, social compensations, and income distribution (Patel, 2015). The term social protection is associated with a diversity of strategies such as social assistance, social insurance and private insurance. The social protection programmes include safety nets and is broader in scope as well as diverse in practice. The term indigenous could be used to mean traditional. The ISPS are based on a number of underlying principles (Patel et al., 2012). Some of the underlying principles include; religious and cultural arrangements, agreed norms of obligation and reciprocity, social support networks of trust, cooperation, community and family centredness, among others (Dube, 2018; Patel et al., 2012). The existence of informal social security has been prevalent because of various reasons such as the failure of the formal system. Ostensibly, there are two types of informal or indigenous social security in Africa (Kaseke, 2013; Mesa-Oware, 2020; Ruparanganda et al., 2018). These are traditional or family-based and self-organised mutual arrangements (Kaseke, 2013; Mupedziswa and Ntseane, 2013; Ruparanganda et al., 2017; Ruparanganda et al., 2018; Patel et al., 2012). There are number of strengths that are associated with ISPS. Some of these include self-regulating, cultural sensitivity, involvement of community members in providing care and support among others (Mupedziswa and Ntseane, 2013). In Zimbabwe, social protection is guided by principles such as social insurance, labour market interactions; livelihoods support strategies, social support and care among others (Government of Zimbabwe, 2016).

CONCEPTUAL FRAMEWORK

The study is largely informed by the *Ubuntu* or *hunhu* philosophy including the African Moral theory which is one of the aspects of the theory. Scholars writing about Ubuntu define it as a code of behaviour in which a human being treats others with courtesy, kindness, consideration and friendliness hence the plausibility of assisting in shaping the discussion of this review on ISPS. Ubuntu is more than being a human being but is a profound concept and principle which guides behaviour in critical issues including issues of justice and leadership. According to Samkange and Samkange (1980), Ubuntu is a value system principally associated with black and Bantu speaking peoples of Sub-Saharan Africa. Ubuntu may have some ideas that are similar to other cultures but the concept of Hunhuism itself is unique to Bantu speaking peoples, regardless of individual differences. It has different names across various languages and dialects and some of these include vutho and hunhu. The basic tenets of the African moral philosophy are brotherhood, collective unity, goodwill, collective identity, generosity and protection of community welfare and interests (Tutu, 2000). The underlying principle is that humanity is achieved through others hence the popular adage 'a person is a person through other persons' (Metz, 2007). Through the philosophy, the vulnerable members of society such as orphans are taken care of by well-wishers on the basis of generosity, goodwill, and brotherhood (Tutu, 2000) therefore it can assist in explaining whether the ISPS demonstrates those values. For example, within the *ubuntu* or *hunhu* philosophy vulnerable children such as orphans, the elderly and disabled were taken care of by the communities through such projects as the Zunde raMambo programme (Mushunje, 2006 & 2014). Under the same philosophical thrust, even individual members of the community helped vulnerable neighbours in one way or another. Communities took care of their own and provided social protection both formally and informally. However, the Ubuntu philosophy has a number of weaknesses, for example, the aspect of it being vague a concept and practice posits that it seems to mean anything one chooses which creates a complication.

METHODOLOGY

The conceptual review is based on secondary sources of data such as peer reviewed articles, government documents and other relevant literature that focused on ISPS in Zimbabwean context. This is because the authors intended to categorise and describe concepts relevant to ISPS. The authors conducted a review of the literature indicted in the table below, chose variables such as *Zunde Ramambo*, and chose the relationships between those variables, created a conceptual framework guided by *Ubuntu*, choose the topic above, made the research question and moulded the debate of this conceptual review. These steps have been applied to decipher and pigeonhole into different issues towards clustering moulding the debate of the review. The literature review focused mainly on the documents below among others.

Authors	ISPS	Core-ideas on ISPS
Mugumbate and Bohwasi (2021) Ringson (2017) Patel <i>et al.</i> (2012) Mushunje and Mafico (2010) Dhemba <i>et al.</i> (2002) Mararike (2000)	Zunde ramambo	What is the importance of Zunde <i>Ramambo</i> as ISPS? What are the challenges confronting <i>Zunde Ramambo</i> as an ISPS?
Ruparangada et al. (2017)	Sara Pavana	Importance and challenges confronting <i>Sara Pavana</i> concept as one of the ISPS
Mushunge (2006) Ruparangada <i>et al.</i> (2017)	Kuronzera	Significance and challenges confronting <i>Kuronzera</i> concept as one of the ISPS
Mugumbate and Bohwasi (2021) Chineka and Mtetwa (2021) Ruparangada <i>et al.</i> (2018) Dhemba <i>et al.</i> (2002)	Savings Clubs	Relevance and challenges confronting savings clubs concept as one of the ISPS
Chineka and Mtetwa (2021) Dhemba <i>et al.</i> (2002)	Credit scheme (<i>mukando</i>)	Importance and challenges confronting <i>mukando</i> concept as one of the ISPS
Mugumbate and Bohwasi (2021) Kurevakwesu and Chizasa (2020) Government of Zimbabwe (2018) Ruparangada <i>et al.</i> (2018) Mushunje (2014) Mushunje (2006) Dhemba et al. (2002)	Extended family	Significance of extended family as a social safety net for vulnerable children in Zimbabwe and challenges confronting that modality.
Ruparangada <i>et al.</i> (2017) Patel et al. (2012) Dhemba et al. (2002)	Burial Societies	What is the importance of Burial Society as an ISPS? What are some of the challenges that can be encountered in ISPS?

The conclusions made in this article were based on purposively identified themes namely, savings clubs, credit schemes, community-based networks, extended family and kinship based, burial societies, *zunde ramambo*, *sara pavana*, *kuronzera* among others. All in all, the study relied on this literature review which enhanced the enlisting of empirical knowledge and development of new trends and nuances about ISPS in Zimbabwe.

FINDINGS

This section presents the research findings. Some of the themes included; *zunde ramambo, sara pavana, kuronzera,* savings clubs, credit schemes, extended family and kinship based, burial societies, among others.

Zunde raMambo

From the research it is evident that the *zunde ramambo* is a traditional social protection programme geared to address issues of food insecurity among the most vulnerable members of the Zimbabwean society (Mugumbate

and Bohwasi 2021). The *zunde ramambo* concept is one of the pre-colonial community-based system of social protection (Mushunje 2006; Mushunje and Mafico, 2010; Patel *et al.*, 2012). *Zunde raMambo* is a Shona phrase for 'Chief's granary' (Dhemba *et al* 2002; Mugumbate and Bohwasi, 2021; Mushunje, 2006; Patel *et al*, 2012). The major aim of the *zunde ramambo* was to ensure that communities have food reserves that could be useful in times of food insecurity and or shortage (Dhemba *et al* 2002; Mararike 2000). As a traditional social protection programme the vulnerable members such as OVCs, widows, widowers, elderly benefit from *zunde ramambo* (Dube, 2018; Mushunje, 2006; Ringson, 2017). The concept of the *zunde ramambo* is based on the promotion of the spirit of sharing and togetherness as defined in the *Ubuntu* and or *hunhu, batho, harambee* (Dube, 2018). The society should take care of the needs of its vulnerable members (Mangena 2007 & 2012; Mushunje, 2006; Samkange and Samkange, 1980). However, the *zunde ramambo* programme seem to be confronted with a number of challenges. Some of them include; shortage of land, inadequate cooperation between Government departments and traditional chiefs, lack of agricultural inputs, corruption, erratic rainfall, poor community mobilisation and participation, lack of proper understanding of the *zunde ramambo* concept, limited motivation among villagers to participate in the programme (Dhemba *et al.*, 2002; Mararike, 2000; Patel *et al.*, 2012).

Sara pavana

From the research, it can be noted that the *sara pavana* concept is also one of the indigenous social protection programmes very common in Zimbabwe. Upon the death of parents, a kin-guardian is appointed by the family to take care of the orphaned children. The kin-guardian would provide material, psychological and social support to the orphaned children (Ruparanganda *et al.*, 2017). There are challenges associated with the *sara pavana* concept. The *sara pavana* can work against its original concept as there could be misunderstanding between the children and the surrogate parent.

Kuronzera

From the research it can be noted that, *Kuronzera* is one of the indigenous social protection systems in Zimbabwe (Mushunje 2006; Ruparanganda *et al* 2017). The *kuronzera* concept is an arrangement where disadvantaged members and or poor members of society are given cattle by others (Mushunje, 2006; Ruparanganda *et al.*, 2017). The process involves lending of cattle to poor members of the community. Those who would have been given the cattle will be responsible for the taking care of the beasts among others. They also used the cattle as draught power to enhance their agricultural produce (Mushunje, 2006; Ruparanganda *et al.*, 2017). Alternatively, they also enjoy other benefits such as milk from the cattle. In addition, the wealthier families would plough for those who are considered to less fortunate membership of the community (Mushunje, 2006). A closer analysis indicates that the *kuronzera* programme is affected by a number of challenges. For example, due to climate change induced droughts, there has been significant reduction cattle in the country. The outbreak of diseases such anthrax, red water has also killed a number of the cattle in the country. The programme if not managed very well sometimes lead to conflicts between members of the community. There could be cases of over use of cattle on *maricho* by the other persons.

Savings clubs

It is evident that savings clubs are one of the informal social protection programmes in Zimbabwe (Chineka and Mtetwa, 2021; Mugumbate and Bohwasi 2021; Ruparanganda *et al.*, 2018). Scholars such as Dhemba *et al* (2002) identified two types of savings clubs which include, those supported by non-governmental organisations such as Zimbabwe Project Trust and those where membership come together informally and make contributions which would be shared after a stipulated period of time The savings clubs are engaged in activities such as buying goods, payment of school fees, clothes, during times of illness and death and even buying assets. In a study in Buhera district, the savings clubs were seen as very critical in providing support to the people (Ruparanganda *et al.*, 2018). In this light, the savings clubs were anchored on the *Ubuntu* and or *hunhu* philosophy where members were saved their earnings as a community. The savings clubs have been criticised for lack of registration and are not known (Dhemba *et al* 2002). There are also cases of members defaulting repayment of the loans. Seemingly there is low literacy levels and basic education among membership of savings clubs in Zimbabwe. The savings in form of investments in livestock is severely affected by diseases and droughts (Mugumbate and Bohwasi, 2021). Some of the investments are affected due to hyperinflationary environment that has been a characteristic of Zimbabwean economy and closure of banks.

Credit schemes (mukando)

The non-formal credit schemes are also part of the indigenous social protection programmes in Zimbabwe (Chineka and Mtetwa, 2021; Dhemba *et al*, 2002). Seemingly there are two types of the credit schemes. The first type of the credit schemes is supported by non-governmental organisations such as Dondolo Mudonzvo. The

Dondolo Mudonzvo had credit schemes throughout the country and supported over 600 groups. There are also informal credit schemes that were not registered but operating at community level. The credit schemes provide a number of support to its membership. For example, meeting immediate and unexpected needs such as illness and death. Sometimes the membership borrows money from the credit schemes. However, any member who wishes to draw and or borrow money from credit schemes should have assets that may be attached in circumstances of failing to pay back the loan. Sometimes a close relative may also act as a surety. A gender analysis indicates that the majority of the membership of the both types of credit schemes are women. The credit schemes are seen as viable given that they are able to reach to a bigger number of poor people. Research findings suggest that there are challenges associated with credit schemes. For example, the micro finance observed that the defaulting rate was around 25 % to 30 %. In addition, there could be concerns of the high interest rates as a result of the prevailing micro and macro-economic environment in the country.

Extended family system

The research findings suggest that the extended family institution is one of the indigenous social protection systems in Zimbabwe (Kurevakwesu and Chizasa, 2020; Dhemba *et al.*, 2002; Mugumbate and Bohwasi 2021; Mushunje 2006 & 2014). The majority of Zimbabweans still have ties with their extended family institution, particularly in times of need (Dhemba *et al* 2002). However, the extended family system as a social protection programme in Zimbabwe is affected by a number of challenges. For example, the current socio-economic challenges affected many people to the extent that assistance and or support especially of financial nature from the extended family increasingly become unreliable and or erratic (Dhemba *et al.*, 2002; Mushunje, 2014). The socio-economic challenges are exacerbated and or compounded by the structural adjustment programmes and or austerity measures, poverty, high unemployment, the HIV and AIDS, the COVID 19 pandemic (Dhemba *at* el 2002; Government of Zimbabwe 2018; Mushunje 2006 & 2014).

The role of the extended family institution as a social protection programme in Zimbabwe is severely affected by globalisation and westernisation (Mushunje 2014; Ruparanganda *et al* 2018). As a result, the fabric of extended family system is affected as members migrate to urban areas and abroad. As the families migrate abroad, they adopt western ways of life which focuses on individualism among others (Ruparanganda *et al.*, 2018). In addition, when the members of the extended family system migrate to urban areas and or abroad, they tend to lose connections and ties with rural areas (Mushunje, 2014; Ruparanganda *et al.*, 2018). With the passage of time the migrated members seem less to be obliged to participate in extended family matters and or issues (Ruparanganda *et al.*, 2018). Most probably they would only submit their remittances to their nuclear families (Mushunje, 2014; Ruparanganda *et al.*, 2018). The extended family system as a social safety net has been critiqued for promotion child rights violations (Mushunje, 2014). There are cases of child labour and child sexual abuse in the form of incest in the extended family system (Mushunje, 2014). Mushunje (2014) argues that it is very common for orphaned girls in extended family set up to be withdrawn from school and also have less time to do homework as they are expected to provide cheap labour and also to take care of sick relatives (Mushunje, 2014).

Burial societies

The research findings indicate that burial societies are part of the indigenous social protection programmes in Zimbabwe. The burial societies have been defined as local indigenous organisations that are crucial in providing mutual help and or assistance to its membership in terms of death and or illness. They provide a non-formal social protection arrangement. The burial societies offer financial security in terms of bereavement and also provide other social benefits to its membership. The evolution of burial societies became more evident as a result of the HIV and AIDS pandemic in Zimbabwe. The HIV and AIDS pandemic were associated with high mortality cases in Zimbabwe (Patel *et al.*, 2012). Many people joined the burial societies for various reasons. The burial societies were known for conducting their burials in line with traditional practices (Dhemba *et al.*, 2002). For example, the burials of deceased next to their relatives graves in the rural areas of Zimbabwe (Dhemba *et al.*, 2002; Ruparanganda *et al.*, 2017). The membership of the burial societies was entitled to a coffin as well as transport to the place of burial in an event of death (Dhemba *et al.*, 2002). The burial societies also provided food for the mourners and emotional and psychological support to the bereaved families.

However, the burial societies as an indigenous social protection programme in Zimbabwe has some of the challenges. Some of them include limited capacity in bookkeeping and or basic financial management among committee members (Dhemba *et al* 2002). As a result of that some members could feel and believe that there is mismanagement of funds in burial societies. The limited knowledge and expertise on financial investment is another challenge associated with the burial societies in Zimbabwe. The challenge is more pronounced as there is instability of both macro and micro economics such as hyperinflation among others. The majority of savings of burial societies during hyper inflationary environment of 2008 were severely eroded. The lack of transparency is another challenge associated with burial societies in Zimbabwe. For example, the membership would be unaware of the bank accounts of the burial society. Sometimes the membership does not receive information about the

bank accounts among others. Some of the monthly meetings are not recorded and also some membership absconds attending the meetings.

DISCUSSION

Our analysis suggests that the indigenous social protection programmes in Zimbabwe are multiple. They play significant roles and with varied level of achievements in meeting social protection needs of the people. Some of them include; savings club, credit schemes, extended family systems, burial societies, *Zunde raMambo, sara pavana, kuronzera* among others. To a larger extent the indigenous social protection system in Zimbabwe are anchored on the *Ubuntu* and or *hunhu* philosophy (Patel *et al* 2012). They are within the confines of the *Ubuntu* and or *hunhu* philosophy as the social protection programmes are culturally sensitive, self-regulating, there is participation of community members in the providing the care and support (Mupedziswa and Ntseane 2013). For example, the burial societies provide emotional and financial support to the bereaved members from a Pan African view point. They also facilitate that the deceased person is buried within the context of African traditional values (Mararike 2000). In another example, the *zunde ramambo* programme resonates with the *Ubuntu* and *hunhu* philosophy put emphasis on values such as solidarity, humanness, respect, and hospitability spirits within African societies and or communities.

However, the indigenous social protection programmes in Zimbabwe are confronted with a number of challenges. Broadly these challenges associated with industrialisation, modernisation, westernisation, globalisation, both micro and macro-economic instabilities (Mushunje 2006), outbreaks of pandemics such as the HIV and AIDS, the COVID-19 among others. The challenges affecting the indigenous social protection programmes in Zimbabwe negates the *Ubuntu* and or *hunhu* philosophy. The *Ubuntu* and or *hunhu* philosophy is anchored on values of solidarity and communal ownership of resources (Mangena 2012). The *umuntu ngumuntu ngabantu* a Xhosa proverb is very central in the *Ubuntu* and or *hunhu* philosophy (Ringson 2017). The proverb means that I am what I am through others (Mangena 2012). It resonates with the 'community mutualism' thinking.

As one of the indigenous social protection programmes in Zimbabwe, the extended family system is key in terms of providing support and assistance to its membership in terms of need, illness and death among others. Similarly, the people in rural Zambia depended on the extended family system for their social protection needs (Mukuka *et al* 2002). However, the extended family system was confronted by a number of challenges. These included; structural adjustment programmes, poverty, HIV and AIDS, rural to urban migration.

The community support networks are one of the indigenous social protection programmes in Zimbabwe. The research findings indicate that the programmes are based on communal solidarity and some of them include *zunde ramambo* among others. Similarly, in countries like Botswana community support networks are key in meeting the spiritual, economic and social needs of the people (Mupedziswa and Ntseane 2013). Such indigenous social protection programmes are regulated by traditional chiefs (Mupedziswa and Ntseane 2013). They include; the *masotla* (large tribal pastures) and *kgamelo* (milk cattle) Mupedziswa and Ntseane 2013).

As presented above, the research findings suggest that savings club and credit schemes were key in terms of providing indigenous social protection programmes in Zimbabwe. Similarly, in Thatha village, Koch parish in Uganda, a community led groups have also been vital in providing social protection needs of their membership (Kasente at al 2002). Some of the community led groups were involved in livestock projects such as rearing goats, cattle, rabbits among others. The project covered contingencies such as school fees, cultural ceremonies and investment, death of family members, domestic expenditure among others. However, the semi-formal social protection structures in Nebbi, Uganda had a number of challenges. Some of them included; the weak management systems and financial basis, strategic planning, lack of knowledge and skills on book keeping, the management and administration of the schemes were on voluntary basis.

In Kilimanjaro and Dodoma regions, Tanzania, the credit and saving societies are formed by primary school teachers (Mchomvu *et al.*, 2002). The members make monthly contributions towards the credit and savings societies in Tanzania. The credit and saving societies cover contingencies such as death, illness, a small amount of money for building a house and or starting a business project. The credit and savings schemes in Tanzania faced a number of challenges and or problems. Some of them included; limitedness of capital as their salaries and deduction were meagre, there was no capital injection from outside and the borrowing by membership was depended on loan repayments and monthly deductions.

In Botswana savings and credit associations are part of the indigenous social protection systems (Mupedziswa and Ntseane, 2013). The savings and credit associations are very common in urban, semi urban and major villages. The associations are dominated by women as the part of the membership. Their major clientele are those people who cannot access financial support from formal institutions. In Botswana commercial banks provide loans to formally and permanently employed people. As a result of conditions such as collateral security some people who are not formally employed struggle to access loans from commercial banks and they end up looking for financial support from savings and credit associations.

As presented above burial societies as part of mutual aid in Zimbabwe provides social protection needs of its membership. They provide a variety of services such as burial their membership in traditional culture and rites. The findings collaborate studies in Botswana where burial societies provide key social protection services (Mupedziswa and Ntseane, 2013). The burial societies are found in both urban and rural communities in Botswana. In Botswana, burial societies are of three major categories such as work based, ethnic oriented and urban setting and or based. The major aim of burial societies in Botswana is that of providing support during bereavement. The burial societies provide a wide range of services to their membership. Some of them include; financial and psychosocial support and essential services that can facilitate the family to mourn their departed loved ones in a dignified way (Mupedziswa and Ntseane, 2013).

RECOMMENDATIONS

The conceptual review proffers a number of recommendations that could be seen as opportunities for strengthening of indigenous social protection programmes in Zimbabwe. These include the following:

- 1. There is need for the government through department of Social Development to formalise indigenous systems of social security.
- 2. The burial societies should have well written down constitution (Dhemba *et al* 2002). There is also need for membership of burial societies to religiously follow the written down stipulations of the constitution.
- 3. There in need for key government ministries and other stakeholders to build capacity of community Based Organisations (CBOs) on pandemic such as HIV and AIDS, the COVID-19
- 4. There is need for organisations such as CARE to build capacity of the membership of credit schemes on micro finance issues, such that they are able to repay their loans and of savings clubs in skills training such that they can generate more money and or income
- 5. There is need for local leaders and government to provide more land, raise awareness and mobilise key stakeholders to participate in *zunde ramambo* programmes
- 6. There is also need for the government to improve in the coordination of ISP programmes among key stakeholders which include government, leaders including chiefs, local government, as well as social workers so as to maximize and or leverage of these systems.

CONCLUSION

As presented and discussed above, the indigenous social protection programmes in Zimbabwe are wide and diverse. All these social protection programmes have their own challenges which can be associated with the prevailing socio-economic and political circumstances in Zimbabwe. For example, of the viability of savings clubs, burial societies and credit schemes are severely compromised in some hyperinflation environments. The pandemics such as HIV and AIDS and COVID-19 pandemic also pose serious challenges to some of the indigenous social protection programmes such as burial societies. Some of the common challenges include; corruption, urbanisation, globalisation and westernisation among others which negates the value of *Ubuntu* and or *hunhu* philosophy. Challenges such as corruption demonstrate moral decadence and or erosion of moral fabric of the Zimbabwean society. The notion of Ubuntu helped in providing ISPS. The authors recommend the need to formalise indigenous systems of social security; for the government to provide more land, raise awareness and mobilise key stakeholders to participate *in zunde ramambo* programmes; for the government and other key stakeholders to improve in the coordination of indigenous social protection programmes among key stakeholders which include government, leaders including chiefs, local government, as well as social workers so as to maximize and or leverage of these systems, among other recommendations.

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