Poverty
Reduction Forum
Trust

Effectiveness of Social Protection Services during the COVID 19 pandemic in Zimbabwe

MAY 2021

Contents

List of Figures

List of Tables

Acronyms

BEAM	Basic Education Assistance Module
FPL	Food Poverty Line
ILO	International Labour Organisation
ISALS	Internal Savings and Lending Schemes
LEDRIZ	Labour and Economic Development Research Institute of Zimbabwe
MoPSLSW	Ministry of Public Service, Labour and Social Welfare
MWACSMED	Ministry of Women Affairs, Community and Small and Medium Enterprise Development
NDS1	National Development Strategy 1
NGO	Non-governmental Organisation
NSPPF	National Social Protection Policy Framework
NSSA	National Social Security Authority
PDL	Poverty Datum Line
PoZ	Parliament of Zimbabwe
PRFT	Poverty Reduction Forum Trust
PwDs	Persons with disabilities
RBZ	Reserve Bank of Zimbabwe
SACCOS	Savings and Credit Cooperatives Societies
TNF	Tripartite Negotiating Forum
TSP	Transitional Stabilization Programme
UN	United Nations
UNDP	United Nations Development Programme
UNICEF	United Nations Children's Fund

1. Historical background of social protection services

Social protection has been defined in different ways by various international organisations. According to the International Labour Organisation (ILO), social protection refers to the provision of benefits to households through public or collective arrangements to protect against low or declining living standards. The United Nations Development Programme (UNDP) (2016) defines social protection as a set of nationally owned policies and instruments that provide income support and facilitate access to goods and services by all households and individuals at least minimally accepted levels, to protect them from deprivation and social exclusion, particularly during periods of insufficient income, incapacity or inability to work. The United Nations Children's Fund, (UNICEF) (2019) defines social protection as a set of policies and programmes aimed at preventing or protecting all people against poverty, vulnerability and social exclusion throughout their life-course, with a particular emphasis towards vulnerable groups. In all these definitions, the common denominator is that social protection seeks to reduce poverty especially among the vulnerable populations, redress inequality, promote social inclusion and improve the quality of life for citizens in general.

Social protection is important because:

- It is a tool to reduce poverty and inequality through preventing individuals and their families from falling or remaining in poverty;
- It also contributes to economic growth by raising labour productivity and enhancing social stability.
- Social security is an investment in a country's "human infrastructure" no less important than investments in its physical infrastructure (ILO). For example:

  "…child benefits facilitate access to education which, in turn, help break the intergenerational poverty cycle; access to health care helps families remain above the poverty line by relieving them of the financial burden of medical care; and income support avoids poverty and creates the security the people need in order to take risks and invest in their own productive capacity."
- It provides access to health services, a minimum income for people whose income puts them beneath the poverty line, and support for families with children. Therefore, a sound social protection strategy should also address the needs of vulnerable groups such as orphaned or abandoned children, single mothers, female-headed households, people living with HIV and AIDS, widows, old persons in need and the disabled (ILO, 2006).
- It protects workers at their workplaces in the formal and informal economy against unfair, hazardous and unhealthy working conditions, sickness, unemployment, maternity, invalidity, loss of a provider or old age.

To underscore the importance of social protection, various international, continental and national instruments regard social protection as a human right. This means every citizen has the right to social protection and states are expected to guarantee protection to every citizen particularly, the most vulnerable members of society. Table 1 illustrates the various instruments on social protection.

Table 1: Instruments on social protection

Instrument / Framework	Description
Article 22 - Universal Declaration of Human Rights (UDHR), 1948	Everyone, as a member of society, has the right to social security and is entitled to realization, through national effort and international co-operation and in accordance with the organization and resources of each State, of the economic, social and cultural rights indispensable for his dignity and the free development of his personality.
Article 25 - Universal Declaration of Human Rights (UDHR), 1948	(1) Everyone has the right to a standard of living adequate for the health and well-being of himself and of his family, including food, clothing, housing and medical care and necessary social services, and the right to security in the event of unemployment, sickness, disability, widowhood, old age or other lack of livelihood in circumstances beyond his control. (2) Motherhood and childhood are entitled to special care and assistance. All children, whether born in or out of wedlock, shall enjoy the same social protection.
Article 9 - International Covenant on Economic, Social and Cultural Rights, 1976	The States Parties to the present Covenant recognise the right of everyone to social security, including social insurance."
Article 28: United Nations Convention on the Rights of Persons with Disabilities (UN CRPD) of 2008	(2) States Parties recognize the right of persons with disabilities to social protection and to the enjoyment of that right without discrimination on the basis of disability, and shall take appropriate steps to safeguard and promote the realization of this right. 2 (b) To ensure access by persons with disabilities, in particular women and girls with disabilities and older persons with disabilities, to social protection programmes and poverty reduction programmes.
Sustainable Development Goal 1	Target 1.3: Implement nationally appropriate social protection systems and measures for all, including floors
Social Security (Minimum Standards) Convention, 1952 (No. 102) – International Labour Organisation (ILO)	The Convention recognises nine forms of social security namely: health care benefits; sickness benefits; old age benefits, with the inclusion of pensions; unemployment benefits; occupational injury benefits; family benefits; maternity benefits; invalidity benefits; and, survivor's benefits
SADC Code on Social Security, 2007	Calls on governments to adopt strategic direction and guidelines in the development and improvement of social security schemes in order to enhance the welfare of the people of the Southern African Development Community.

Apart from the instruments, there exists benchmarks that countries are encouraged to adhere to in order to ensure social protection of its citizens (Table 2).

Table 2: Social protection benchmarks

Area/ Sector	Agreement	Target
Social protection	Social Policy for Africa (2008)	4.5% GDP
Health	Abuja Declaration (2001)	15% government expenditure
Education	Dakar Declaration (2000) – Education for All Initiative	20% government expenditure
Water & Sanitation	eThekwini Declaration (2008) & Sharm El-Sheik Commitment (2008)	1.5% GDP

Despite the instruments above, many countries especially in developing countries have been struggling with adequately providing their citizens with social protection. Many social protection schemes have suffered from budget cuts thus leaving the majority of the population exposed to life-time risks. Most recently, for Zimbabwe, climatic shocks such as droughts and cyclones Dineo (2017) and Idai (2019) devastating effects exposed the government's years of neglect on investment in social protection schemes and systems. With the outbreak of COVID-

19, more focus has been placed on how governments needed to strengthen their social protection systems in order to mitigate the COVID-19 devastating effects. According to the ILO (2020), social protection systems (social insurance, social assistance and labour market measures) are critical in the context of the COVID-19 pandemic as indicated in Box 1.

Box 1: Social protection in the context of COVID-19

Social protection systems are critical in the context of the COVID-19 pandemic, as they may be used to:

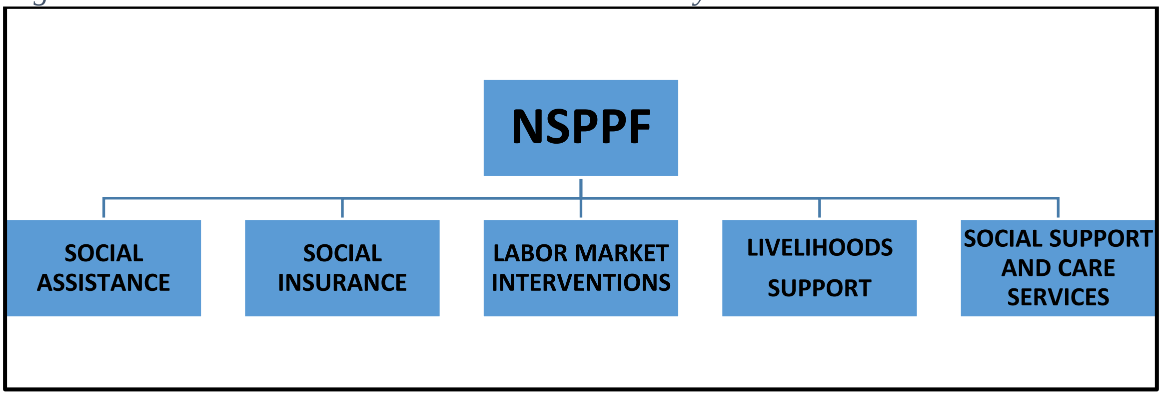
i. remove financial barriers in accessing essential testing and health care;
ii. allow infected workers to comply with confinement measures without facing income losses;
iii. support households, especially in informal sectors, to afford basic needs during times of reduced economic activity and growing unemployment, ensuring food security and preventing a major drop in living standards;
iv. help companies retain workers on payroll and retain human capital that is critical for the fast reactivation of economic activity in the aftermath of the health crisis; • help stabilise economies and ensure sustained aggregate demand; and,
v. reserve solidarity and social cohesion and help prevent the escalation of social tensions.

Source: Social protection responses to the COVID-19 crisis in the MENA/Arab States region, UN, July 2020

2. Social Protection in Zimbabwe

Zimbabwe has a National Social Protection Policy Framework (NSPPF). The NSPPF consists of 5 pillars (Figure 1). Each of the five pillars are illustrated in Figure 1 and Table 3 explained the various social protection pillars.

Figure 1: Zimbabwe National Social Protection Policy Framework



The Constitution of Zimbabwe stipulates the right to social protection for citizens as follows:

i. State support to children – Section 16;
ii. State support to the elderly – Section 21;

iii. State support for persons with disabilities- Section 22;
iv. State support to social welfare – Section 30;
v. Rights of the elderly - Section 82;
vi. Rights of persons with disabilities – Section 83,

Table 3: Breakdown of the Zimbabwe National Social Protection Policy Framework

Type	Programmes	Nature of intervention	Financing	Objective
Social Assistance	Social cash transfers	✓ Harmonised social cash transfers ✓ Public assistance for a 'destitute' or an 'indigent' ✓ Food Deficit Mitigation Programme	Non-contributory	✓ Reduce poverty, inequality and vulnerability. ✓ Improve food security of households during the lean season and improve their nutrition. ✓ BEAM provides quality education to children and support to orphans and vulnerable children (OVC) in line with international agreements to which the Government of Zimbabwe is a signatory.
	Public works programmes	Food for assets, productive community work		
	Fee waivers for basic services	Health – Assisted Medical Orders (AMTOs) Education - Basic Education Assistance Module (BEAM)		
Social Insurance	Pensions	NSSA pensions, Government pensions and private sector pensions	Contributory	✓ To protect workers and their dependents against loss of income as a result of exposure to risks.
	Accident Prevention and Workers Compensation (APWC)	Compensation at injury or death occurring at workplaces	Contributory	
Labour Market Intervention	✓ Job creation ✓ Skills training ✓ Job placement services ✓ Employment subsidies	✓ Decent work country programme ✓ Employment dispute resolution ✓ Job placements	Non-contributory	✓ To create employment opportunities and enhance employability.
Livelihood support	✓ Zimbabwe Resilience Building Fund (ZRBF) ✓ Livelihoods and Food Security Programme (LFSP), ✓ Inclusive Growth and Sustainable Livelihoods Project	✓ Transfers ✓ Skills development ✓ Soft skills transmission ✓ Savings and loans ✓ Gender promotion ✓ Nutrition ✓ Market development ✓ Disaster preparedness	Non-contributory	✓ Improve the resilience and to diversify the livelihoods of poor households

	✓ Food Assistance for Assets (FFA) ✓ Enhancing Nutrition, Stepping Up Resilience and Enterprise (ENSURE) ✓ Amalima (Lets farm together) ✓ Rural Resilience Initiative in Zimbabwe (R4) ✓ Smallholder Farmer Initiative (SHF)			
Social Support and Care Services	✓ Child protection services ✓ Probation services ✓ State services disability benefits	✓ Welfare and protection of children in the country through direct service provision or referral to specialist child protection support to persons with disabilities ✓ Purchase of assistive devices, vocational training fees waiver, school fees waiver for dependents of war veterans, support to persons in residential care institutions.	Non-contributory	✓ Social welfare services that to enhance human social functioning

3. The socio-economic context pre- and during COVID-19 and escalated social protection demands

3.1 Macroeconomic policies: 2018- 2020

The national development policy implemented by the then "new" Government under the leadership of President Mnangagwa in April 2018 was titled "Towards an Upper-Middle Income Economy by 2030- New Dispensation Core Values", or aptly called Vision 2030. Vision 2030 is implemented in phases, with first one titled "Transitional Stabilisation Programme (TSP) Reform Agenda" with a life span from October 2018 to December 2020. Thereafter, the Government developed the National Development Strategy 1 (NDS1) running from 2021 to 2025 and has indicated that it would be followed-up by another five-year development plan (NDS2) (2025 to 2030).

The ideological thrust of TSP was purely neoliberal characterised by economic austerity measures such that the 2019 National Budget was sub-themed '*Austerity for Prosperity'.* Whilst TSP was meant to stabilise the economy as in its name, contrary, the neoliberal policy measures implemented which included liberalisation of the economy, cuts in social spending and introduction of new taxes (e.g. the 2% of the mobile money transfer tax, known as Intermediated Money Transfer Tax (IMTT)) actually resulted in the destabilisation of the economy. These measures resulted in worsening economic hardships for majority of households as liberalisation including liberalisation of the fuel sector resulted in inflationary pressures at a time when the country was also facing foreign currency shortages. Women, people with disability (PwDs) and the elderly and other vulnerable populations bore the brunt of the crisis.

Overall, on the social protection side, the following ensued:

i. Increased costs of basic goods and social services due to the imposition of the 2% tax on mobile money transfers. More people have become depended on electronic money transfers for their daily transactions and the introduction of the tax will further erode away their disposable incomes (PRFT, 2018);
ii. Cut in government expenditures resulted in families increased reliance on informal social protection systems which unfortunately is dependent on women's unpaid labour;
iii. Failure by households to maintain the same consumption levels on the basic goods which included food, health, education, basic utilities, transport, decent housing, among others. In fact, women and girls unpaid care and domestic work rose significantly;
iv. Disruption of women based social protection schemes such as the Savings and Credit Cooperatives Societies (SACCOS) and Internal Savings and Lending Schemes (ISALS) due to the policy inconsistences between the fiscal policy and the monetary policy. These schemes had become viable prior to TSP, assisting the women with start-up capital, sending their kids to school, buying groceries and paying medical expenses. However, these monetary policy measures resulted in disruption of the women's social protection measures leading to more women sliding back into poverty. The disruption in SACCOs and ISALs goes against the Ministry of Women Affairs, Community, Small and Enterprise Development programmes to promote financial inclusion and formalization of ISALS where a total of a total of 58,781 women were trained in 2018 in all the 10 provinces on the transformation of ISALS groups into SACCOs[1]. This

[1] https://www.womenconnect.org/web/zimbabwe/vslas

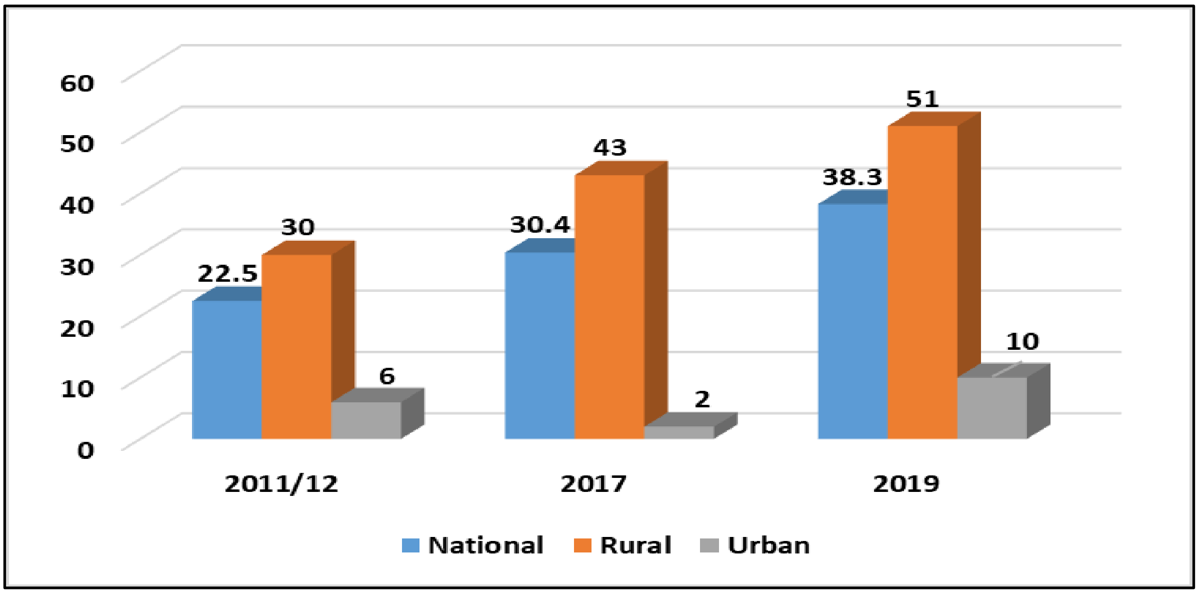
programme culminated in the formation of 250 new SACCOs which were expected to be a life changing program to the ordinary women of Zimbabwe.

Overall, the neoliberal policies destabilized the economy coupled by continued deindustrialization and informalisation of the economy. Household socio-economic distress worsened whilst urban poverty increased leaving more households in need of social protection services, which the Government failed to adequately provide. This was worsened by a weak public health system which had suffered from years of gross underfunding. This social protection crisis was worsened by the outbreak of COVID-19, which exposed the regressive neoliberal policies that failed to immediately address the socio-economic shocks brought by the pandemic.

3.2 Poverty Situation

Poverty has remained stubbornly high in Zimbabwe over the years, mainly driven by volatile macroeconomic environment and weak economic growth, de-industrialisation coupled by informalisation of the economy and climate shocks (mainly droughts and more recently cyclone Idai). Figure 2 shows extreme poverty between 2011 and 2019.

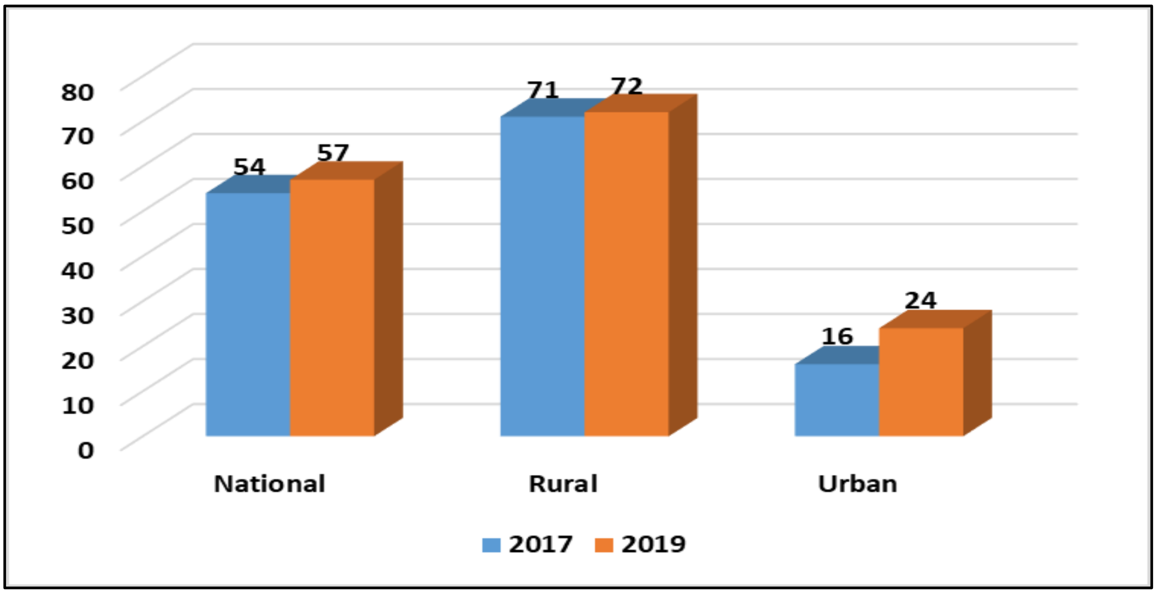
Figure 2:Extreme poverty (%) (based on food poverty line of US$29.80 per person per month)



Source: ZIMSTAT & World Bank, 2019

As shown in Figure 2, extreme poverty rose from 22.5% in 2011/12 to 30.4% in 2017 and further to 38.3% in April–May 2019. Similarly, both rural and poverty rates increased. Rural poverty increased from 30% to 43% and further to 51% in the same period. This means that by 2019, half of the rural population was living in extreme poverty. Whilst urban poverty declined from 5% to 2%, it rose sharply to 10% in the same period. This shows that the rate of urban poverty is fast rising. The rise in extreme poverty rate automatically means more demand for social protection for citizens.

Figure 3:Poverty (%) (based on lower-bound poverty line of US$45.60 per person per month)



Source: ZIMSTAT & World Bank, 2019

Figure 3 shows that general national poverty as measured by the lower bound poverty line increased marginally from 54 to 57% in 2017 and 2019 respectively, meaning more than half of the population was living in poverty. However, geographically the rate of urban poverty rose sharply from 16% to 24% between 2017 and 2019 respectively, compared to rural poverty which rose from 71% to 72%. However, in nominal terms, rural poverty still remains high.

Other studies like the (2017 PICES[2]) also reported that 70% of the country's population fell below the Total Consumption Poverty Line. Similarly, UNICEF (2020) highlighted that by 2018, the country had the highest levels of both multi-dimensional and monetary child poverty rates, estimated at 60% and 61% respectively (UNICEF, 2020). With the outbreak of COVID-19 and its devastating socio-economic impacts, poverty is estimated to have affected at least 47 per cent (7.6 million people) of the country's population in 2020, up from 6.6 million people in 2019.[3] The increasing levels of poverty automatically mean increased demand for social protection systems in order to cushion the vulnerable population. Hence, the poverty situation was worsened by COVID-19 pandemic.

3.3 Rising cost of living

Following the end of the Mugabe era in 2017 and the coming in of the "new dispensation" under the leadership of President Mnangagwa, the economy has been on a downward spiral. The policy measures under the Transitional Stabilisation Programme (TSP) implemented in October 2018 to December 2020 hinged on a neoliberal approach to development entailed austerity measures. In fact, the 2019 Budget of was sub-themed '*Austerity for Prosperity'*. The TSP was meant to stabilise the economy, however, the policy measures implemented such as austerity measures, liberalisation of the economy and introduction of new taxes for example the regressive 2% of the mobile money transfer tax, known as Intermediated Money Transfer Tax (IMTT) led to the rise in the cost of goods and services and consequently increased demand

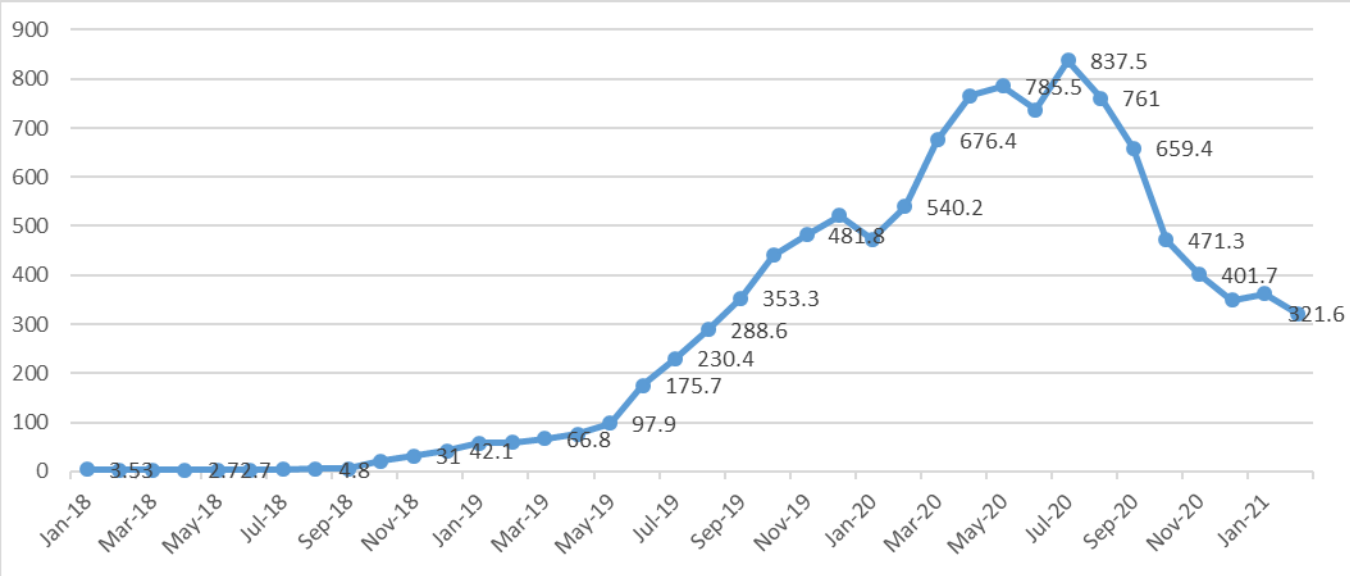
[2] Poverty, Income, Consumption and Expenditure Survey

[3] https://gho.unocha.org/zimbabwe

for cash-based transaction actually resulted in the destabilisation of the economy. Austerity led to the cutting back of government's expenditure on social services which women heavily rely on for their sustenance and that of their families. Liberalisation of the fuel prices at the market rates resulted in fuel hikes on a weekly basis, compounded by foreign currency shortages and rise in parallel market rates ultimately resulting in inflation (Figure 4).

The chronic inflation that emerged during implementation of the TSP destabilized the economy, eroded incomes leaving the majority of the citizen's poor especially those living in the urban areas where almost all services need to be paid for. Inflation rose sharply from annual inflation of 4.8% in September 2018 to 353.3% by the following year September 2019, before reaching its climax in July 2020 at 837.5%. Whilst the annual inflation rate was on a declining rate thereafter, it still remained very high becoming the second highest after Venezuela. The high cost of living is also depicted by the Food Poverty Line (FPL) and Poverty Datum Line (PDL) that rose sharply during the same period (Figure 5), at a time when wages were stagnant. This left the majority of the citizens very poor and in need of social protection amidst COVID-19 pandemic and its devastating effects inter alia loss of jobs and loss of incomes.

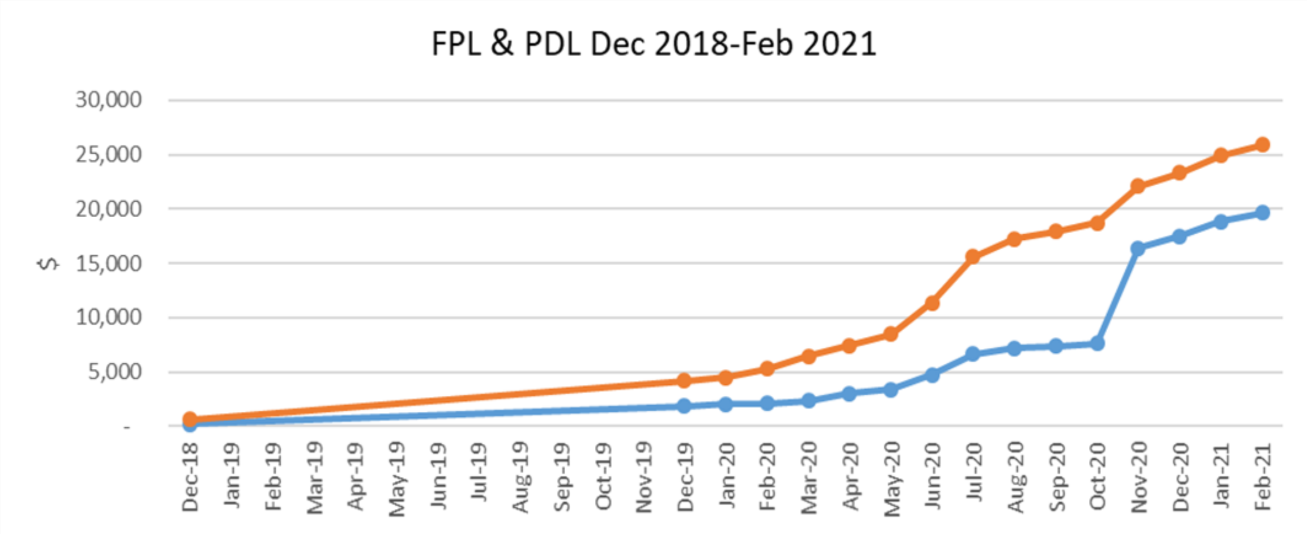
Figure 4: Annual Inflation Rate (%), Jan 2018 – Feb 2021



Source: ZIMSTAT, 2021

> *"The challenging environment facing the country has resulted in increases in the number of vulnerable households while the capacity of the existing social safety nets has equally deteriorated. This then calls for establishment of strong Integrated Social Protection Programme, which is resilient and inclusive."* - 2021 National Budget Statement

Figure 5: Trends in FPL & PDL, Dec 2018 - February 2021



	Dec-18	Dec-19	Jan-20	Feb-20	Mar-20	Apr-20	May-20	Jun-20	Jul-20	Aug-20	Sep-20	Oct-20	Nov-20	Dec-20	Jan-21	Feb-21
FPL	202	1,863	2,004	2,097	2,365	2,985	3,398	4,749	6,643	7,211	7,383	7,608	16,39	17,47	18,83	19,67
PDL	610	4,188	4,492	5,293	6,421	7,426	8,484	11,33	15,57	17,24	17,95	18,75	22,13	23,35	24,93	25,93

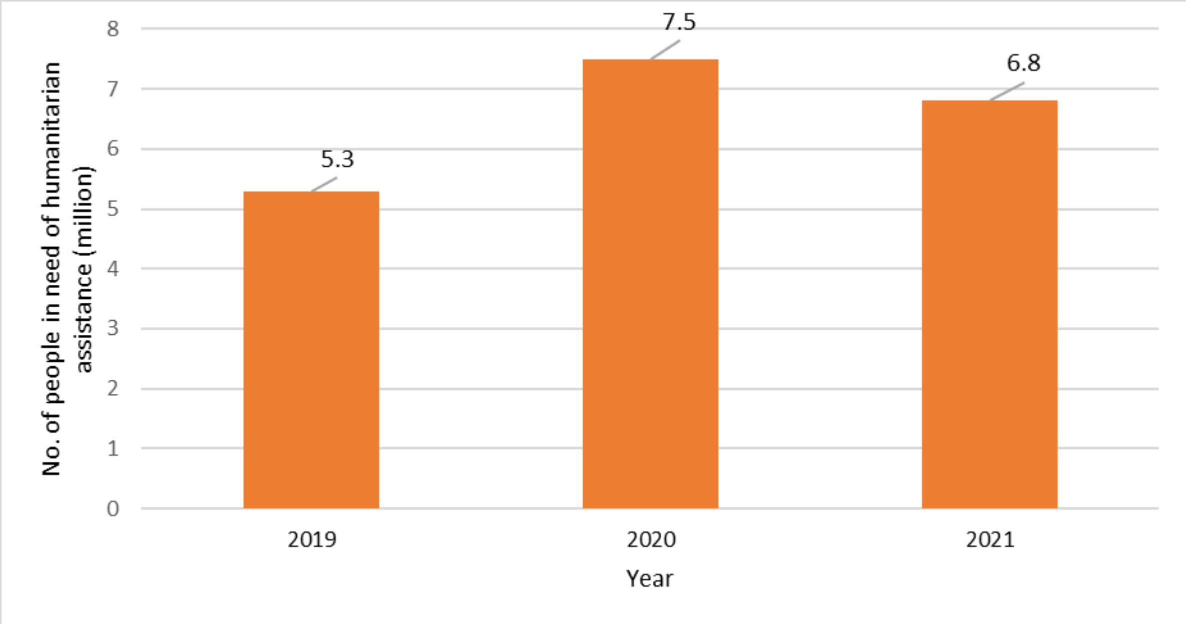
Source: ZIMSTAT, 2021

Thus, the cost of living rose significantly during the COVID-19 period rendering most households extremely poor.

3.3 Humanitarian crisis

Before the outbreak of the COVID-19 pandemic, the number of people in need of social protection, particularly humanitarian assistance, has been on the rise. Figure 6 shows that the number of people in need of humanitarian assistance increased from 5,3 million to 7,5 million people between 2019 and 2020, representing an alarming 41.5% increase. Although the number of people in need of humanitarian assistance is projected to decline in 2021 to 6.8 million (9.3% decline), the figure remains still high as it represents almost half of the population requiring social protection. This is contrary to the Government’s statements that austerity measures under the Transitional Stabilization Programme (TSP) resulted in the country realising a nominal budget surplus of ZWL$437 million in 2019, and ZWL$800 million during the first half of 2020. In response to the humanitarian crisis, the Government launched an International Humanitarian Appeal for assistance amounting to US$1.8 billion, inclusive of US$300 million for COVID-19 support (2020 mid-term budget review). This was contrary to the claims by the Ministry of Finance and Economic Development of a budget surplus.

Figure 6: Evolution of humanitarian needs in Zimbabwe (2019 - 2021)



Source: UNOCHA, 2021

3.4 The COVID-19 pandemic and socio-economic impact

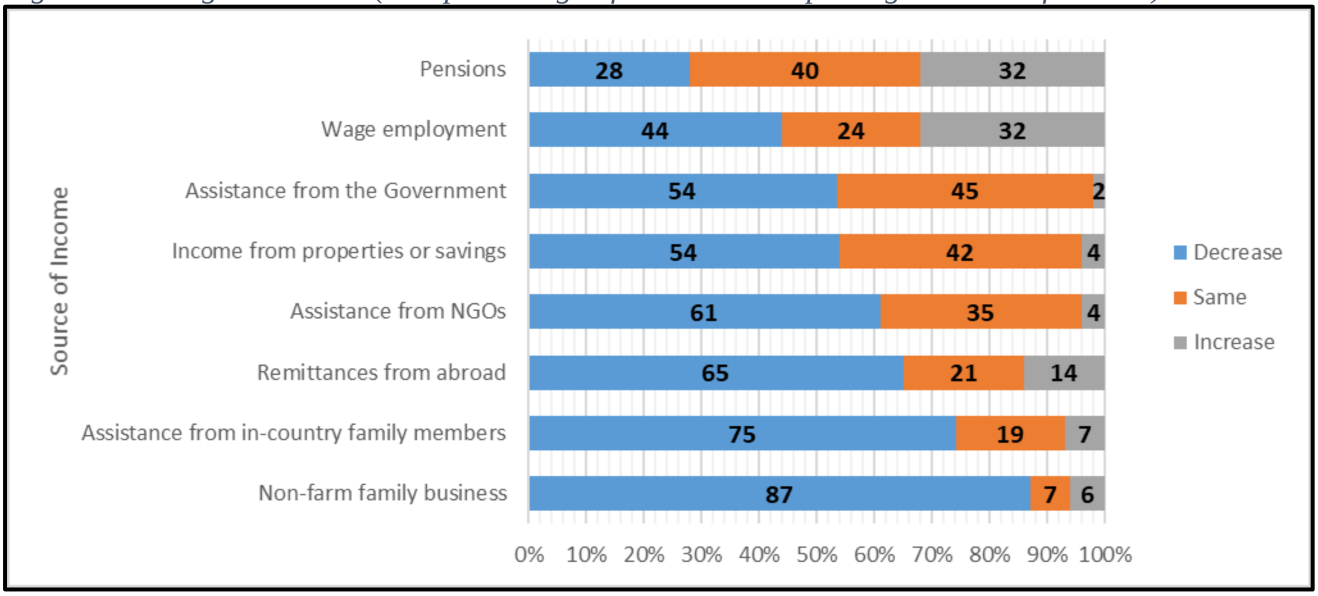
At the onset of 2021, the country was operating under high uncertainties with a second wave of COVID-19 pandemic with threats of a third wave. The number of cases shot from 8,374 on 1 November 2020 to 10,129 on 1 December 2020 and further to 14,084 by 1 January 2020, meaning a 68% increase in number of cases between 1 November 2020 and 1 January 2021. This prompted the Government to declare a second national lockdown on the 5th of January 2021. By 16 March 2021, the number of COVID-19 cases was 36,535, representing a 158% increase from the 1 January 2021, whilst the number of deaths increased by 1,138 between January and 16 March 2021. However, as in the first lockdown of March 2020, there were no comprehensive social protection measures announced for the second national lockdown despite the inflationary pressures, the rise in the cost of living and the blatant fact that the majority of citizens rely on the informal economy for livelihood.

Impact on employment and incomes: The COVID-19 pandemic had a substantial impact on employment. The ZIMSTAT November 2020 Report No. 1 highlighted that about 64% of respondents that reported having a job before the imposition of mobility restrictions reduced to 51% in July 2020. Urban areas were most affected by job losses as 18% of respondents who were working before COVID-19 lost jobs by July 2020 due to the COVID-19 lockdown restrictions. The later ZIMSTAT December 2020 Report No. 2 highlighted that the proportion of employed urban households rose by only 3% from Report No. 1. However, households continued to report a drop in income. About two-thirds of non-farm business owners and 31% of wage earners had a lower income since the July interview.

Resultantly, household income fell since the start of the pandemic. The ZIMSTAT November 2020 Report No. 1 indicated that ninety-percent of households who operated a non-farm business reported a drop in revenue, while 44% of wage workers reported a reduction or disappearance of wages. The drop in household incomes was more common in urban areas as the proportion of people working for a wage was higher in urban areas than in rural areas (58% versus 38%). Farming was the main activity for 77% of the rural respondents, and 86% of these farmers reported being able to conduct their normal farming activities as usual.

Impact on social protection: the loss of jobs and incomes due to COVID-19 lockdowns and low business activity (both formal and informal) meant that more people fell into the category of vulnerable populations and hence there was need to expand social protection provisions in order to mitigate the socio-economic impact of COVID-19. Loss of incomes further challenged household's ability to afford or access medical services when need arose during the COVID-19 context, meaning the burden of caring for the sick was largely shouldered by women and girls due to the gendered social roles, with the situation being worse for persons with disabilities (PwDs). Furthermore, loss of incomes threatened household's ability to access water services, an essential commodity in the COVID-19 context, since in some parts of the country citizens are paying private (bulk) water service providers to deliver water at their households, a situation which poorest households and PwDs cannot afford. For example, in 2019, in Chitungwiza, Zengeza 4 (Zengeza West constituency) Zimbabwe Peace Project (ZPP) recorded a truck selling a bucket of water at ZWL$1.50. Figure 7 indicated the drop in social protection support to households.

Figure 7: Change in income (as a percentage of households reporting this kind of income)



Source: ZIMSTAT, 2020

Figure 7 clearly indicated that household's social protection alternatives such as assistance from in country family members and remittances drastically fell, meaning a social protection gap which required the Government to fill in during COVID-19 period had increased. Assistance from in-country family members and remittances fell drastically by 75% and 65%, respectively. Similarly, assistance from NGOs fell by 61% whilst assistance from Government declined by 54% and income from properties and savings fell by 54%, representing huge social protection gaps.

Income in the form of assistance from family members also fell significantly (Figure 7). Assistance from family members constituted 18% of household's income source on average and 75% of these households indicated that it had decreased since the start of the COVID-19 restrictions.

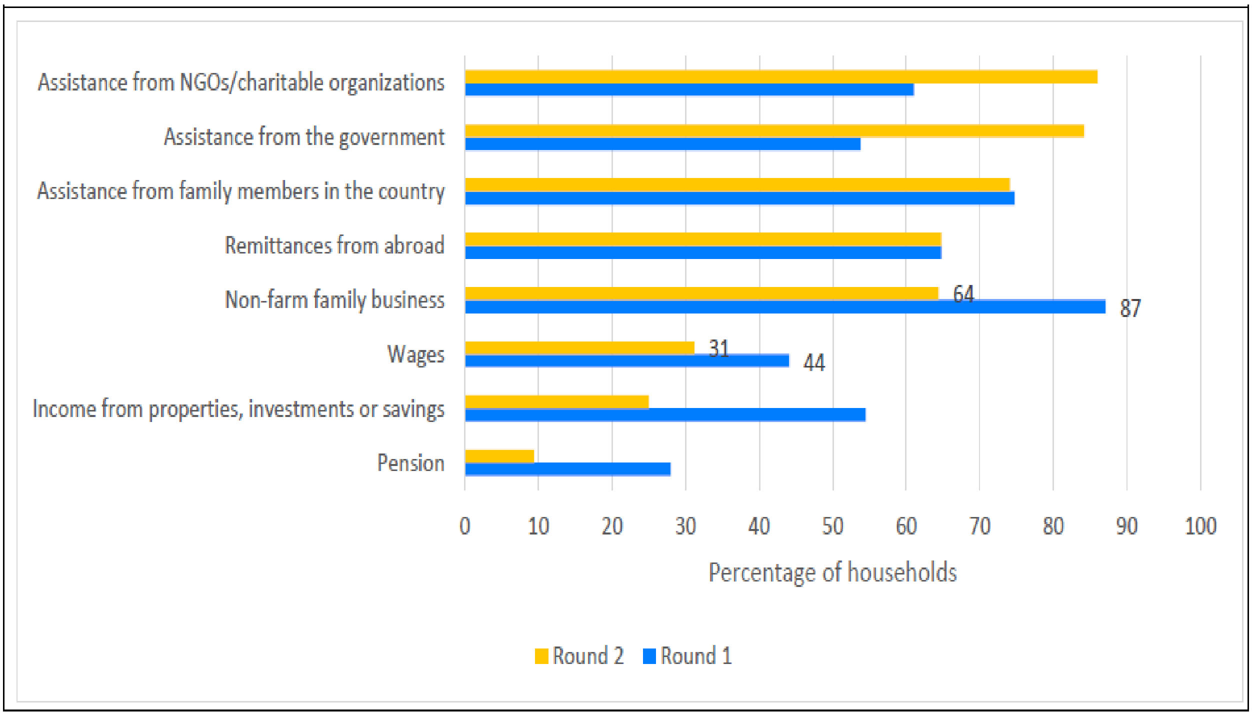
Impact on diaspora remittances: Figure 7 shows that remittances from abroad to households also fell significantly by 65%. These remittances have acted as an important source of social protection for a majority of households ever since the height of the economic meltdown in 2008. Thus, the decline in remittances meant increased social protection deficits for most households. Most of these remittances from abroad relied on informal channels, for instance, through cross boarder buses. However, due to COVID-19 pandemic, these informal channels were either completely closed or minimised due to the closure of national boarders, travel restrictions and the lockdowns in general, leaving those abroad with no option but to use the formal channels. This move towards formal channels, together with the liberalisation of the use of free funds contributed to the increase in the remittances through formal channels from US$635.7 million in 2019 to US$1 billion in 2020 (RBZ, 2021). These income losses and depletion of sources of social protection are likely to exacerbate extreme poverty which stood at 38% in April-May 2019.

Figure 7 revealed that the proportion of households indicating that their source of income was reduced or stopped between round 1 and round 2 was higher for assistance from Government and NGOs and charitable organisations. These negative developments attest to increasing social protection gaps.

Impact on food security: one of the aims of social protection support is to ensure that households attain the basic minimum food requirements. Whilst food insecurity was a challenge before the outbreak of COVID-19 pandemic, the situation worsened during the pandemic due to the lockdown, loss of jobs, loss of income opportunities, inflationary pressures as reflected by food price increases, cash shortages, decline in remittances from abroad (Figure 7), among others. Figure 8 indicates the food insecurity situation before and during COVID-19.

Figure 8 indicates the worsening food security situation. In July 2020, about 41% of the households indicated that they had gone without eating for a whole day because of a lack of money or other resource during the last 30 days, with the situation being worse in rural areas (37%) than in urban areas (16%). A total of 65% of the respondents revealed that they had to skip a meal because there was not enough money or other resources to get food in the last 30 days in July 2020. The situation was worse in rural areas (65%) than in urban areas (53%). This shows that food security had worsened in both urban and rural areas in July 2020. Additionally, four out of five rural respondents indicated they were unable to eat healthy or nutritious meals or their preferred food at least once during the 30 days before the interview. According to the ZIMSTAT report, the food security situation was reported for July 2020 just after completion of the harvest, which means that this trend was likely to worsen in subsequent months of 2020.

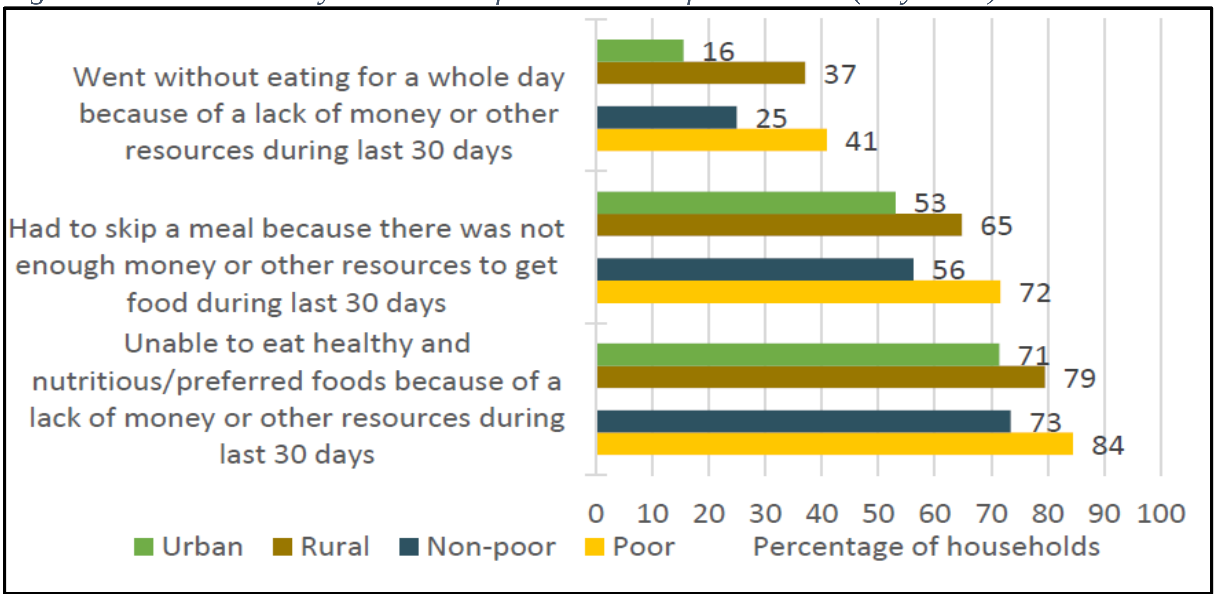
Figure 8: Proportion of households saying their income was reduced or stopped since last interview (asked in round 2) and since the onset of COVID-19 (asked in round 1) (as a percentage of households reporting this kind of income) (for round 1 and 2)



Source: ZIMSTAT, 2020

Note: Respondents were asked about the change in household income "since March 2020" in the first round of the survey and "since the last interview" in the second round. Round 2, is the proportion of households stating they received income in the last 12 months from each source.

Figure 9: Food insecurity indicators after the onset of COVID-19 (July 2020)



Source: ZIMSTAT, 2020

3.5 Children welfare and the school feeding scheme

Children have been uniquely impacted by the prevailing humanitarian situation. During the COVID-19 pandemic, over 4.6 million children lost access to education and referral mechanisms provided in schools, while over 1.7 million children lost access to school feeding programmes (UNOCHA, 2020)[4]. The closure of schools for a prolonged period meant that primary school children could not access the food programmes at schools, thus putting an additional burden on the households to fill the gap that schools had been providing. In addition, girls who were supposed to receive sanitary wear from the Government's programme could not access them due to the COVID-19 related school closures. In some states in Brazil, school meals were replaced by a cash transfer during school closures (ILO,2020).

4. Social protection adequacy, effectiveness and gaps amidst COVID-19 pandemic

The COVID-19 pandemic put a spotlight on the already existing weak social protection system in Zimbabwe. The majority of the households have been rendered poor and vulnerable owing to the prevailing socio-economic context discussed above and worsened by the COVID-19-pandemic.

4.1 National Budget Allocations

The Ministry of Public Service, Labour and Social Welfare is the ministry responsible for implementing social protection programmes. The Ministry has three programme areas namely: Programme 1: Policy and Administration; Programme 2: Labour Administration; And Programme 3: Social Welfare. Thus, social protection programmes are under social welfare programme.

Programme 3: Social Welfare - The strategic objective of the programme is to strengthen households' economy and enhance provision of child care and protection services. The programme comprises four sub-programmes illustrated in Figure 10.

[4] https://gho.unocha.org/zimbabwe

Figure 10: Social Welfare Sub-programmes

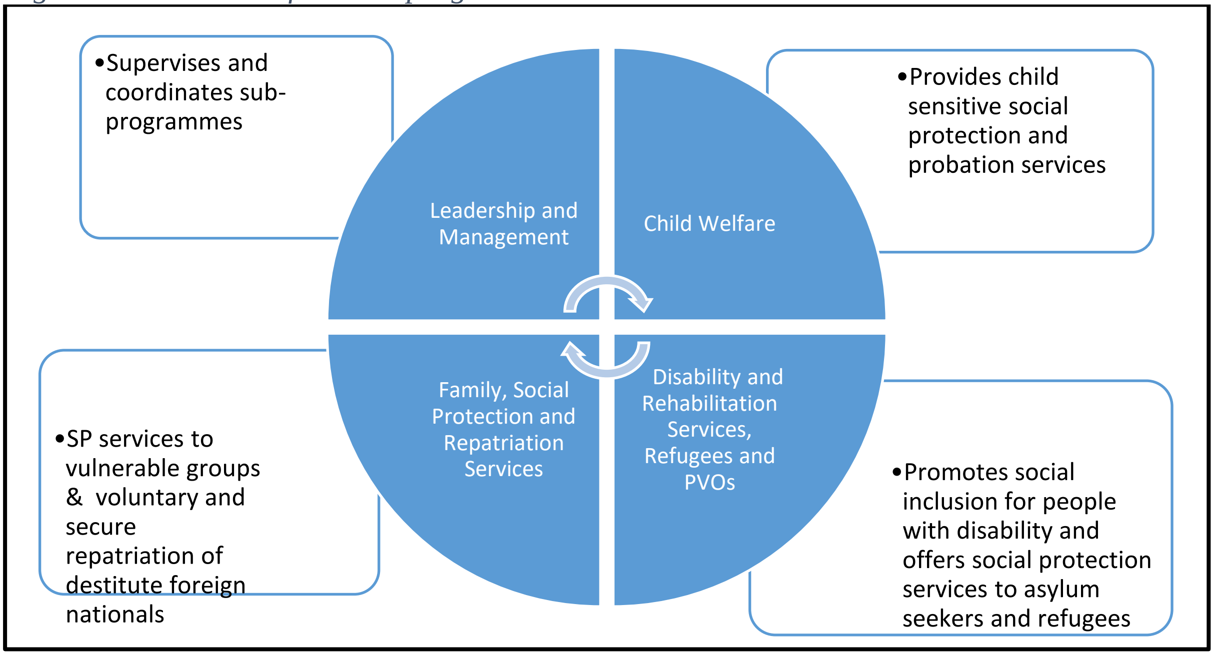


Table 4 shows the national budget allocations to the Ministry of Public Service, Labour and Social Welfare and its sub-programmes.

Table 4:Budgetary allocations (%) to the Ministry of Public Service, Labour and Social Welfare and its sub-programmes (2019-21)

Year	**2019**	**2020**	**2021**
% Ministry allocation from national budget	4.4	3.4	1.6
Programme 1 - Policy Administration	0.8	2.9	4.3
Programme 2 - Labour Administration	1.0	4.6	7.9
Programme 3 - Social Welfare	98.2	92.6	87.8

Source: National Budget Bluebooks

Table 4 clearly indicates that the Ministry's percentage allocation was declining over the years, at such a time when there were growing demands for social protection due to economic hardships and COVID-19 related socio-economic hardships. The worst case was in 2021 with a sectoral allocation of only 1.6%, when it was expected that the Government would be forward looking, prepare accordingly and increase the Ministry's allocation taking a cue from 2020 COVID-19 demands for social protection. Tellingly, social protection was not being prioritised by the Government at a time when the majority of citizens were experiencing social protection shock related to the COVID-19 outbreak. However, on the positive note, the bulk of the Ministry's allocation was towards the social welfare sub-programme, although the share was on a declining scale from 98.2% in 2019 to 92.6% in 2020 and 87.8% in 2021.

Between the period January to June 2020, total social protection expenditure amounted to ZWL$902.2 million against targeted expenditure of ZWL$1.253 billion. The distribution of major expenditures among other social interventions were as follows: Drought Mitigation $412.2 million; Basic Education Assistance Module $150 million; Sustainable Livelihoods

$67.3 million; Support to disabled persons $7.1 million; Harmonised Social Cash transfers $158.1 million; Support to elderly persons $3 million; Children in difficult circumstances $5.1 million; Health assistance $11.9 million; and COVID-19 response $85.5 million.

Table 5: Distribution of major expenditures among other social interventions, Jan-June 2020

Social Protection Intervention	Expenditure	% share from total expenditure
Drought Mitigation	$412.2 million	46.3
Basic Education Assistance Module	$150 million	16.5
Sustainable Livelihoods	$67.3 million	7.4
Support to disabled persons	$7.1 million	0.8
Harmonised Social Cash transfers	$158.1 million	17.4
Support to elderly persons	$3 million	0.3
Children in difficult circumstances	$5.1 million	0.6
Health assistance	$11.9 million	1.3
COVID-19 response	$85.5 million	9.4

Source: 2020 Mid-term Budget and Economic Review

Table 5 indicates that between January and June 2020, drought mitigation received the bulk of the expenditure (46.3%), followed by harmonised cash transfers (17.4%), and then BEAM (16,5%). The least expenditure was towards support to elderly persons.

Table 6 further illustrates a breakdown for various social protection schemes and adequacy of the funds as measured by the per capita allocations per year.

Table 6: 2021 National budget allocation per social protection scheme and per capita/year

Scheme	Allocation (ZWL$)	Targeted # of persons	Per capita allocation / year (ZWL$)	Per capita allocation / month - (ZWL$)
Basic Education Assistance Module (BEAM)	2,000,000,000	1,500,000	1,333	
Drought mitigation	1,700,000,000	1,375,000	1,236	103.03
Harmonised cash transfers	900,000,000	75,000	12,000	1,000.00
COVID-19 emergency preparedness	465,000,000	-	-	-
Support to disabled persons	140,000,000	5,490	25,501	2,125.08
Sustainable Livelihoods	95,126,000	120,000	793	66.06
Health assistance	70,000,000	30,000	2,333	194.44
Children in difficulty circumstances (CDC)	50,000,000	80,000	625	52.08
Children in the streets	50,000,000	102*	490,196	
Support to Elderly Persons	50,000,000	1,320	37,879	3,156.57

Pauper burial	20,000,000	-	-	-
Social protection information management	25,000,000	-	-	-
Total	**5,565,126,000**			

Source: National Budget Bluebooks
Notes * - number of targeted institutions

Table 6, shows that on average, BEAM, drought mitigation, sustainable livelihoods, children in difficult circumstance (CDC) and health assistance were at the lowest end of per capita allocation per month.

BEAM: The Zimbabwe Vulnerability Assessment Report (2019) revealed that an average of 61% of children were turned away from school in 2019 due to non-payment of tuition fees clearly reflecting that the programme was underfunded. In 2019, BEAM has a coverage of 415,000 children out of a target of 1 million children, meaning 42% reach. In 2020, it was expected that BEAM would reach 1,2 million children and 1,5 million children in 2021 (2021 National Budget Statement). In addition, the BEAM Programme has expanded in scope:

> *"It used to be only the tuition payment but now we have extended it to cover all the needs for the learners, including exam fees, uniforms, stationery and other requirements."* - National Assembly Hansard 14 April 2021 Vol 47 No 40.

However, this expansion in scope has not been complimented by sufficient budgetary resources. Table 7 indicated that a total of 5,296 dropped out of school in 2019, with more girls (56%) than boys (44%). A total of 426 children were recorded to have joined child labour with figure higher for males (56%) than girls (44%).

Table 7: School dropouts and child labour in 2019

	Total	**Males**	**Females**
School dropouts	5,296	2,342 (44%)	2,954 (56%)
Learners who joined child labour	426	238 (56%)	188 (44%)

Source: National Assembly Hansard, 14 October 2020, Vol 46, No 75

The BEAM programme has also suffered from continuous disparity between policy and selection criteria of beneficiaries of the BEAM Programme by Community Selection Committees (National Assembly Hansard, 2020) where really deserving learners do not benefit from the fund while those who can afford to pay are considered. The BEAM programme has also over the years failed to proportionately and holistically provide all the basic needs of the school going orphans and vulnerable children (OVCs) within rural communities, although there were reports that the Government managed to clear the BEAM arrears in 2020.

Given the challenges of high school dropout rates especially for girls, increasing poverty levels, the effects of Cyclone Idai and the distressing COVID-19 impacts, it follows that the level of vulnerability in our communities has increased and social protection support need to be enhanced. However, in 2021, BEAM allocation was only ZWL$1,333 per year per child, giving a total of ZWL$444 per term. Whilst in most Government schools, the school tuition fee is around ZWL$20 per child whilst the levy charges are exorbitant and ranging from ZWL$2,500 to ZWL$4,500) per child for some Government primary schools. Other Government tuition fees are reaching as high as ZWL$2,500 per child. Uniform costs can reach as high as US$55 per child at Government primary school. For example, school uniform per child can reach as high a US$96[5] (ZWL$8,064 at official exchange rate of US$1:ZWL$84), an amount which excludes additional costs such as books (writing and reading) which parents are being forced to buy as schools claim inability to purchase. This shows that the BEAM allocations are a far cry from the realities at schools.

Drought mitigation / Food Deficit Mitigation: Given the food insecurity, caused by recurrence of drought situation and the Cyclone Idai impact discussed above, it was expected that social protection towards food deficit mitigation would increase. According to the Ministry of Public Service, Labour and Social Welfare (MoPSLSW), the ministry's food programmes covered 760,672 against a target at 1.3 million households, meaning a coverage of 72%. Each household is provided with 1 bag of 50 kilograms of maize.

A breakdown of the 2021 national budget's allocation towards drought mitigation represented an average paltry ZWL$1,236 per year and ZWL$103 per month per person. This amount is not enough to buy a 2 litres of cooking oil, and just about enough for a loaf of bread.

Health assistance: The MoPSLSW's coverage is 7,500 against a target of 30,000 individuals, meaning that the ministry is only covering 25% of its target. A breakdown of the health assistance allocation in the 2021 national budget, translated to an average of only ZWL$194 per person per month, barely enough to cover a packet of 20 pain killer pills at one go, clearly indicating social protection deficits. The paltry amount is not effective to make a huge impact to those in need of health assistance given that high costs of medical services in the country. Furthermore, the policy of free maternal and child care as a form of social protection was not being fully supported and enforced. The first port of call for majority of pregnant women are local/ public clinics which were not being adequately resourced and ended up charging pregnant women fees of up to US$19[6] or force them to bring their own equipment (candles, water, fuel for generators, gloves, among others).

Harmonised cash transfers: Table 8 shows that the MoPSLSW's reach is 63,000 against a target of 160,000, representing a 39% coverage. In 2020, each individual was given ZWL$200 and ZWL$450 per 4-member household. This was against a FPL of ZWL$17,469 as at December 2020 for a family of 5 persons. The 2021 national budget allocated a total of ZWL$900,000,000 for the harmonised cash transfers. With a target of 75,000 individuals, this translates to an average of ZWL$1,000 per person per month for 2021, which was only about 5% of the FPL as at January 2021. Similarly, the monthly per capita allocations under support to disabled persons and support to elderly persons were less than the monthly individual food poverty line of ZWL$3,768 as at January 2021. Clearly, these partly allocation will remain ineffective in achieving their goals of food security and poverty reduction.

Overall, budgeting using local currency when the economy is in chronic high inflation and is self-dollarizing, means that the social protection interventions will remain ineffective in fulfilling their objectives (Table 3 above). The Zimbabwe dollar has lost the key functions of money being (i) store of value; (ii) medium of exchange; (iii) unit of account; and (iv) standard for deferred payments, thus making the allocations insignificant and renders them meaningless, ultimately worsening the social protection deficits.

[5] For example, uniform (girls) costs US$20, jersey US$20, tie US$3, stocking US$3, Shoes US$15, sports tennis shoes US$10, tracksuit US$25 giving a total of US$96

[6] National Assembly Hansard 18 March 2021 Vol 47 No 35

Table 8: Social Protection Coverage, Targets and Gaps, 2020

Program	Current Reach	Target	% Reach (Adequacy)	Current Allocation
Harmonized Social Cash Transfers	63 000 in 23 districts	160 000	39%	ZWL$ 250 per individual ZWL$450 per 4 member household
Public Assistance	8500	1,2 million	0.7	ZWL$400 per individual
BEAM	415 000	1 million	42%	Not fixed, fees depend upon each school
Health Assistance	7 500	30 000	25%	Medical bills not fixed
Older persons	1115	50 000	2%	ZWL$400 per individual
Food Deficit Mitigation	760 692	1,3 million	72%	`
Child Protection	72 000	85000	85%	ZWL$400 foster fees per child in Institution
Protection of Vulnerable Mobile Groups (returnees, deportees, victims of human trafficking)	11000	100 000	11%	ZWL$1,000 out of pocket allowance (Once off payment) Food hampers worth approximately 3000 (to be reviewed periodically)
Disability	2 482	6 500	38%	ZWL$400 per individual ZWL$400 administrative grants per person in Institution ZWL$400 per capita grants per person in Institution $6,000 Disability loan

Source: MoPSLSW, 2020

4.2 Social protection related spending

The recent past national budgets have fallen short of resources allocations as per international benchmarks (Table 9).

Table 9:Sectoral spending versus international benchmarks

Sector	Agreement	Target	2019	2020	2021
Social protection	Social Policy for Africa (2008)	4.5% GDP	0.3%	0.7%	0.4%
Social protection	-	% of national budget allocation	-	5%	2%
Health	Abuja Declaration (2001)	15% government expenditure	7%	10.1%	13.0%
Education	Dakar Declaration (2000) – Education for All Initiative	20% government expenditure	14.6%	13.3%	13.1%
Water & Sanitation	eThekwini Declaration (2008) & Sharm El-Sheik Commitment (2008)	1.5% GDP	0.7%	0.7%	0.2%

Source: LEDRIZ, 2021 & 2021 National Budget Statement

According to the Social Policy for Africa (2008), social protection expenditure should be at least 4.5% of GDP, yet in 2019 it was only 0.3% of GDP and in 2020 it increased slightly to 0.7% before declining to 0.4%, at such a time when demand for social protection is on the increased due to the COVID-19 impacts. Similarly, the allocation for social protection in the overall national budget declined from 5% in 2020 revised estimates to 2% in the 2021 estimated budget, clearly indicating emergence of social protection gaps in 2021.

The Abuja Declaration (2001) states that African Governments should allocate at least 15% of its expenditure towards health sector. However, between 2019 and 2021, the Government has been failing to meet the 15% benchmark. Similarly, the Government has been failing to meet the Dakar declaration between 2019 and 2021. The eThekwini Declaration and Sharm El-Sheik Commitment of 2008, recommended Governments to spend at least 1.5% of GDP for water and sanitation, yet contrary, the country's expenditure has declined from 0.7% in 2019 and 2020 to 0.2% of GDP in 2021, at a time the COVID-19 pandemic demands more investment and expenditure in water and sanitation, hence the water and sanitation deficits in the country.

4.3 Tax related social protection measures

4.3.1 Sanitary wear for girls in school

In the 2019 national budget, the Government acknowledged the plight of the girl-child during the difficult socio-economic context and introduced various measures related to sanitary wear. In the 2019 national budget statement, the Government announced suspension of customs duty for a period of 12 months beginning 1 December 2018. Furthermore, the budget proposed exemption of Value Added Tax (VAT) on imports of sanitary ware. In the 2020 national budget, the Government extended duty exemption on sanitary wear by a further twelve months, with effect from 1 January 2020 and included sanitary cups and pants on the list of duty free products. In the 2021 national budget, the Government allocated ZWL$500 million for provision of sanitary wear. The Government pledged to continue collaboration with development partners, the private sector and civil society in providing sanitary wear to female learners from vulnerable households. The 2021 Budget, therefore, allocates ZWL$500 million for provision of sanitary wear.

4.3.2 Suspension of Duty on Goods for use by Physically Challenged Persons

In order to improve mobility of physical challenged persons, Government availed the following in the 2019 National Budget:

i. a duty free facility for importation of passenger and light commercial motor vehicles;
ii. duty free importation of sunscreen lotions, hearing aids, braille computers and embossers and also VAT zero rating of wheel chairs, literature products, braille computers and braille watches, among others;
iii. suspension of customs duty on goods used by the physically challenged persons; and,
iv. zero rate for VAT purposes, Mobility White Canes used by the physically challenged.

4.4 COVID-19 Social Safety Nets

4.3.1 COVID-19 Cash Transfers

In March 2020 the Government indicated that it had set aside COVID-19 ZWL$200 million per month, for the next three months for a cash transfers with the intention to reach 1 million vulnerable households in both rural and urban areas. An additional ZWL$600 million was availed to boost the Ministry of Public Service, Labour and Social Welfare (MoPSLW)'s existing social protection programmes. By June 2020, it was reported that from these funds, the Government had spent ZWL$158.1 million on cash transfers, ZWL$67.3 million on 'sustainable livelihoods' and ZWL$98 million on social protection by October 2020 (2020 Mid-Term Fiscal Review and 2021 National Budget Statement). Initially the safety net was pegged at ZWL$180, later reviewed upwards to ZWL$300 for one million households. However, ZWL$300 was only 8.8% of the Food Poverty Line (FPL) as at May 2020. Although the amount was later raised to ZWL$1,500 it was far short of the FPL for December 2020, which was pegged at ZWL$17,469 for a family of 5 persons, rendering the safety net inadequate, meaningless and ineffective. The distribution of the safety nets has been mired with poor transparency and weak accountability and lack of clarity on which households benefited. By July 2020, the COVID-19 cash transfers had reached only reached 2% of households (rural and urban combined) that participated in the ZIMSTAT Monitoring COVID-19 impact on households in Zimbabwe Report 1 of November 2020.

In the same year, the Government allocated ZWL$2.4 billion for COVID-19 cash transfers as a social protection intervention to cushion the vulnerable members of society against the COVID-19 socio-economic effects. Whilst the identification of beneficiaries is ongoing albeit on a slow pace, by October 2020, the Government claimed to have transferred the funds to a total of 202,077 households, representing only 20% of the targeted 1 million households. The ZWL$18 billion economic stimulus package also made a provision for a food grant of ZWL$2.4 billion, representing 13% of the package (third largest after Agriculture Sector and Support Working Capital Fund) (Table 10).

Table 10:COVID-19 Transfers to Households as at 13 October 2020

Province	Beneficiary Households	Amount ZWL$	% share of beneficiary households/ province	Average allocation per household (ZWL$)
Harare	91,468	24,753,147	45.3	270.62
Mashonaland West	13,130	3,066,022	6.5	233.51
Manicaland	18,349	3,959,952	9.1	215.81
Matebeleland	3,586	707,692	1.8	197.35
Mashonaland East	5,273	1,119,560	2.6	212.32
Midlands	8,123	1,500,088	4.0	184.67
Matebeleland South	7,270	1,448,199	3.6	199.20
Mashonaland Central	10,085	1,820,847	5.0	180.55
Masvingo	14,113	2,548,102	7.0	180.55
Bulawayo	30,680	8,120,114	15.2	264.67
Total	**202,077**	**49,043,723**	**100**	**242.70**

Source: 2021 National Budget Statement

Table 10 indicates that Harare residents constituted the bulk of the beneficiaries (45.3%), followed by Bulawayo (15.2%), Manicaland (9.1%), Masvingo (7.0%) and Mashonaland West (6.5%). With a total allocation of ZWL$49,043,723 by October 2020 and 202,077, this translates to average of ZWL$242,70 per household. This was against a Food Poverty Line (FPL) of ZWL$7,608.00 and Poverty Datum Line (PDL) of ZWL$18,750.00 for an average household of 5 persons during the month of October 2020. This means the COVID-19 social safety net was only 31.4% of the monthly FDL and 0.01% of the PDL of October 2020 clearly indicating acute social protection deficits. Shockingly, looking at Table 10 and calculating the average allocation per household using the beneficiary households and amounts allocated shows that in all of the provinces the average amount per household was less than the officially announced ZWL$300.

4.3.2 Informal economy

The informal economy was heavily impacted by the COVID-19 lockdown measures and travel restrictions, thus rendering most informal economy players poor as they lost their source of livelihood. Like in many other (Southern) African countries, the Government provided informal economy relief measures. Table 11 provides a summary of the COVID-19 Economic Recovery and Stimulus package announced on 1 May 2020. In terms of social protection for informal economy, the Government highlighted that it set aside ZWL$500 million for SMEs support and another ZWL$1,5 billion as Broad Relief Measures. However, inquiry with the representative organizations for the informal economy revealed lack of awareness of the funds, its distribution and actual beneficiaries, about 10 months after the package was announced. The drive for survival and the lack of social protection from Government pushed informal traders to defy COVID-19 regulations, risking between survival and COVID-19.

Table 11:Summary of the COVID-19 Economic Recovery and Stimulus Package

Sector	Amount in ZWL$ (billion)	Share (%) of Total Package
Agriculture Sector Support	6.08	33.7
Working Capital Fund	3.02	16.8
Mining Sector Fund	1.00	5.5
SME Support Fund	0.50	2.8
Tourism Support Fund	0.50	2.8
Arts Sector Fund	0.02	0.1
Liquidity Release from Statutory Reserves	2.00	11.1
Health Sector Support Fund	1.00	5.5
Broad Relief Measures	1.50	8.3
Food Grant	2.40	13.3
Total	18.02	100

Source: Ministry of Finance, 2020

4.5 COVID-19 Vaccination

Free COVID-19 vaccination is one of the forms of social protection intervention in the COVID-19 recovery era. In early 2021, the Government announced that it had set aside USD100 million for the procurement of COVID-19 vaccines. The Government authorized the use of four COVID-19 vaccines namely the China's Sinopharm and Sinovac vaccines, Sputnik V (Russia) and Covaxin (India). The first phase of its vaccination drive was launched on 18 February 2021 targeting frontline health workers, journalists, prison officers as well as ports and immigration officials. The second phase targeted teachers, the clergy, members of the security sector, the elderly, and people with chronic conditions, among other priority groups.[7] Table 12 indicates the vaccines acquired by March 2021.

Table 12: COVID-19 Vaccines acquired by March 2021

Date of receipt of doses	Description
15 February 2021	400 000 doses of Sinopharm (China)
16 March 2021	200 000 doses of Sinopharm (China)
29 March 2021	35,000Covaxin (India)
30 March 2021	Sinovac (China)

Source: Various Sources

The Government was also expecting 75 000 doses of the inactivated Covaxin from India and another donation of 20 000 doses of Sputnik-V vaccine from Russia. As at 30 March 2021, the country had vaccinated a total of 72, 944 people. The government is planning on procuring one million doses every month in the second quarter of 2021.

[7] http://www.xinhuanet.com/english/africa/2021-03/30/c_139847575.htm

4.6 Social protection for workers and pensioners

Pension and Other Benefits Scheme (POBS): The scheme is intended to cushion members and their dependants in the event of the former's retirement, invalidity or death. It covers every working Zimbabwean who has attained the age of 16 years and is under the age of 65 years, who is in any type of employment (permanent, seasonal, contract or temporary employment). The contribution rate is a 4.5% of the insurable earnings (employee) and a 4.5% from the employer, giving a total of 9% to be paid to the nearest NSSA office before the 1st of each month. The major gap with this scheme is that it excludes the informal economy and the domestic workers, thus leaving a major social protection gap.

The 2019 Labour Force and Child Labour Survey revealed that only 2% percent of the population were receiving a monthly pension or some social security funds and 7% of the population in Zimbabwe were members of a medical aid scheme, clearly indicating social protection gaps for workers in Zimbabwe. This has been worsened by a rise in informalisation of jobs (casual, part-time, task work and precarious jobs), which are not accompanied by effective social protection measures and are indecent in nature. The 2019 Labour Force and Child Labour Survey revealed that 76% of the jobs in Zimbabwe are informal. Another major issue raised by workers organisations (trade unions) was that most employers were not remitting the NSSA funds and yet they deduct the funds from the workers' wages and salaries, leaving the worker in shock and vulnerable once employment ends. With more people in precarious employment following the COVID-19 impact on jobs and incomes, it means more workers fell out of the social security bracket.

Accident Prevention and Workers Compensation (APWC): This scheme provides financial relief to employees and their families when an employee is injured or killed in a work related accident or suffers from a work related disease or dies thereof. It also provides rehabilitation services to disabled employees so as to reduce their disablement and return them to their former employment or otherwise prepare them for a useful and meaningful place in society. The scheme covers all workers formally employed in a profession, trade or occupation who are above the age of 16. However, workers who are exempted are: civil servants; domestic workers and informal workers.

The major challenge with this scheme is that a majority of employers are not remitting the required funds to NSSA, especially during the lockdown periods, leaving most workers vulnerable in the event of a workplace accident or injury.

Some of the interventions by the Government to cushion workers and pensioners included:

i. A one-time discretionary bonus in March 2020 to pensioners by the National Social Security Authority (NSSA). The bonus was equivalent to a month's pension and was intended to cushion pensioners from the pandemic and the economic hardships. This was against the background that in 2019, NSSA had raised the minimum monthly pension (POBS) from ZWL$80 to ZWL$200 and ZWL$80 to ZWL$240 for APWC, which had however been rendered meaningless by the chronic and high inflation;
ii. Increase of civil servants' salaries and pensions by 50%; and,
iii. Payment of US$75 as COVID-19 allowance to civil servants as of June 2020 as well as US$30 to pensioners.

5. Challenges regarding adequacy and effectiveness of social protection measures

i. Late / untimely disbursement of funds to beneficiaries, violating the principles of reliability and predictability. For instance, disbursements of the ZWL$300 safety net started in July 2020, four months after the lockdown and vulnerable households were deeply suffering from the shocks of the pandemic. The respective ministry highlighted the late disbursement from treasury.

ii. Inadequacy of the COVID-19 safety net which was initially at ZWL$180, later reviewed to ZWL$300 and ZWL$1,500, tended to discourage people from registering to receive the support. At the time of the ZWL$300 disbursements, this amount was only about 8% of the prevailing FPL, yet inflation had started soaring rising from 676.4% in March 2020 to 837.5% by July 2020, rendering it inadequate to be called a safety net. The FPL for a family of five had also soared from ZWL$2,365 in March 2020 to ZWL$6,643 by July 2020 and further to ZWL$17,740 by December 2020. For some potential beneficiaries, the cost of travelling for registration outweighed safety net amount. Given that the funds were made through mobile transfers, the mobile transfer charges eroded the value of the funds.

iii. Limited coverage of the COVID-19 social safety nets coupled by a slow response in the registering of the beneficiaries. The Government indicated that the safety nets would target one million households, and yet by end of July 2020, the Ministry of Finance and Economic Development indicated that about 250,000 were benefiting. This was only a quarter of the targeted beneficiaries. For instance, as at mid-July 2020, only 953 (12%) out of the 7,736 persons with disabilities (PwDs) had received cash transfers of ZWL$300, whilst the remaining 6 783 PwDs did not have net-one lines through which the payment is being made (LEDRIZ, 2020).

iv. The Ministry of Women Affairs, Community and Small and Medium Enterprise Development (MWACSMED) took forever to register the SMEs and informal economy actors who would receive the support. As of 20 July 2020, the Government indicated it had released funds to 202,077 persons through cash transfers under the COVID-19 informal sector relief fund.

v. Lack of priority for funding social protection interventions over two decades had huge implications for the country's COVID-19 response as the Government was not ready and prepared to deal with the socio-economic shocks caused by the pandemic.

vi. Lack of transparency and accountability in the selection criteria of the beneficiaries of the COVID-19 social safety nets and the economic stimulus package. For instance, the Ministry of Finance initially indicated that the beneficiaries would selected through the social welfare structures and later on the ministry indicated that the beneficiaries would be selected through a sophisticated algorithm.

vii. There were reports of corruption induced by lack of transparency and accountability in the COVID-19 related mobile transfers meant for cushioning of citizens against the socio-economic consequences of COVID-19 pandemic, where some beneficiaries reported only receiving the mobile lines and not the transfers.

viii. The registration of the beneficiaries was being done manually (paper-based) by the MoPSLSW without a proper digital information management system at the 65 decentralized district social welfare offices (DSWOs). This meant that the Ministry had limited capacity and tools to monitor and evaluate the distribution process, thus undermining the effectiveness of the social protection interventions.

ix. The food aid programme (distribution of 1 bag of 50kgs maize) is not being accompanied by adequate provision of transport to the local communities, such that some beneficiaries were having to look for transport money to go and collect the maize from district offices. At times the beneficiaries have to fork out ZWL$150 for transport excluding carriage costs of the maize itself (Interview with a Member of Parliament). This amount is too high for a person living in the rural area.

x. The social protection funds are in Zimbabwe dollar, yet the economy is faced with chronic high inflation especially in 2020 when the funds were initially disbursed, thus rendering the funds meaningless, even after the review of the threshold twice. Additionally, the mobile transfer of funds is at odds with the re-dollarising of the economy. The prolonged high inflation and continued re-dollarising of the economy renders the social protection interventions ineffective.

xi. There is lack of transparency on the actual beneficiaries. Most of the information from two key ministries, the Ministry of Finance and Economic Development and MoPSLSW on the funds disbursed but not supported by evidence in communities and the ministries are not providing the information. Lack of clarity on beneficiary selection fuelled speculation that its opaque nature would result in patronage politics, (Chipenda and Tom, 2020). The informal economy organisations including the Members of Parliament are grappling to locate the beneficiaries of the social safety nets. In addition, the lack of comprehensive coordination mechanisms by the respective ministries militates against accountability and effectiveness of the programmes.

In general, whilst the country has a comprehensive social protection framework in place on paper, the social protection measures by the government are failing to match the national social protection demands. The social protection measures remain inadequate in scope and in coverage as indicated in the analysis and challenges stated above. The informal economy remains locked outside the formal national social security schemes and yet the majority of workers are in the informal economy. The efforts by the NGOs are welcome, however, according to the international instruments, it is the role of the Government to lead in provision of social protection whilst NGOs compliment this role. Yet in the case of Zimbabwe it is the opposite. There is no country which can develop if the greater part of its population are living in (extreme) poverty. There is need to prioritise social protection given the worsening situation induced by the COVID-19 socio-economic impact. Challenges indicated above need concerted and consistent effort to be resolved for social protection interventions to make greater impact.

6. Recommendations going forward

The following are suggested:

i. Enhancing transparency and accountability of COVID-19 funds and stimulus packages disbursements, selection criteria and beneficiaries;

ii. Establishment of a robust decentralised and digitalised management information system for the 65 decentralized district social welfare offices (DSWO). For example, Brazilian Government provided the possibility for those not yet registered in the national single social protection register to register through a website or phone application in order to access the means-tested three-month emergency benefit for unemployed workers and micro-entrepreneurs (both formal and informal);

iii. Government to meaningfully involve informal economy associations in the development of informal economy COVID-19 measures and formalization strategies as guided by ILO Recommendation 204**;**

iv. Timeous review of the COVID-19 safety nets and pensions in line with cost of living especially food poverty line, so as to make the payouts meaningful - increasing benefit levels and extending coverage. The COVID-19 social safety nets must cover at least the food poverty line;

v. Government to reconsider financing employment-intensive investment programmes or reviving the public works programmes so as to provide temporary work for women and men facing job losses or reduced incomes, thus reducing the Government's social protection burden. For example, Rwanda adapted the public works component of its flagship social protection programme. It temporarily waived work requirements for public work beneficiaries, while still paying the cash transfers and respecting physical distancing (ILO, 2020);

vi. Timeous disbursements of funds from treasury as stipulated in the National Development Strategy 1 (NDS1), so as to ensure that the social protection interventions have meaningful impact;

vii. Government must consolidate fiscal space and domestic resource mobilization (close the fiscal gap) through inter alia plugging the holes of Illicit Financial Flows (IFFs) and addressing culture of corruption with impunity haemorrhaging the economy so as to unlock resources to finance social protection;

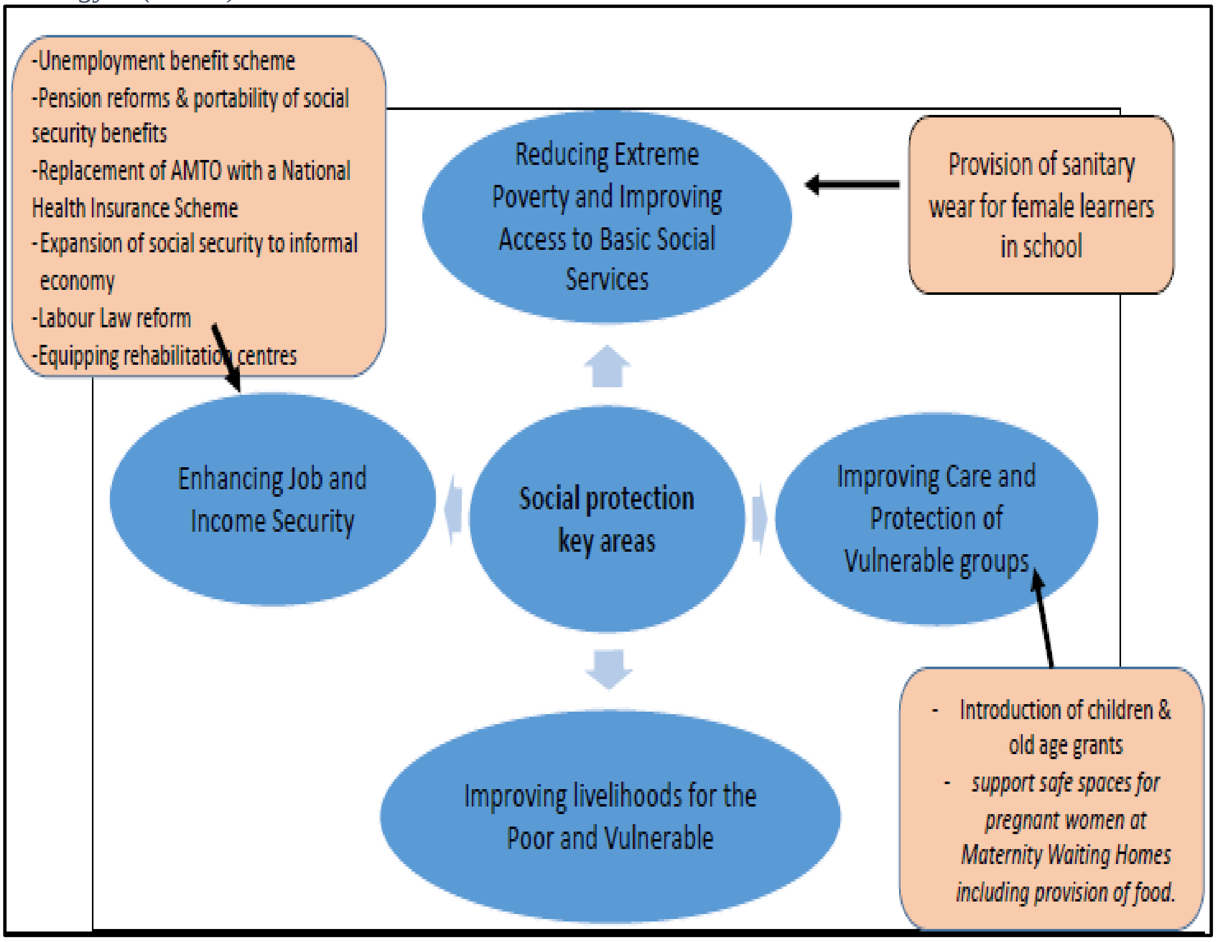
viii. The Government to address the currency crisis and the re-dollarising of the economy as this is now at odds with the paltry safety nets that are being provided through mobile bank transfers and subject to transfer charges and in Zimbabwe dollar;

ix. Adequate resourcing of social protection and social services in line with international benchmarks and the National Social Protection Policy Framework. Social sector expenditures need to be protected and targeted measures to deal with poverty should not be seen as *'add ons'* but as an integral part of sustainable development;

x. Enhancing national dialogue through ensuring that financing of COVID-19 economic stimulus packages and social protection are prioritised and made agenda items at the Tripartite Negotiating Forum (TNF). This includes finalisation of the outstanding TNF Guidance Note on COVID-19 and Social Protection, a process started in 2020. International experiences have proved that an inclusive social dialogue at the country level will be essential for informing policy decisions and resource allocation in order to systematically serve the extension of social protection. The social protection crisis has demonstrated that not only the poor and vulnerable but all categories of the population require protection, which reinforces the call for universal social protection systems, including floors (ILO, 2020);

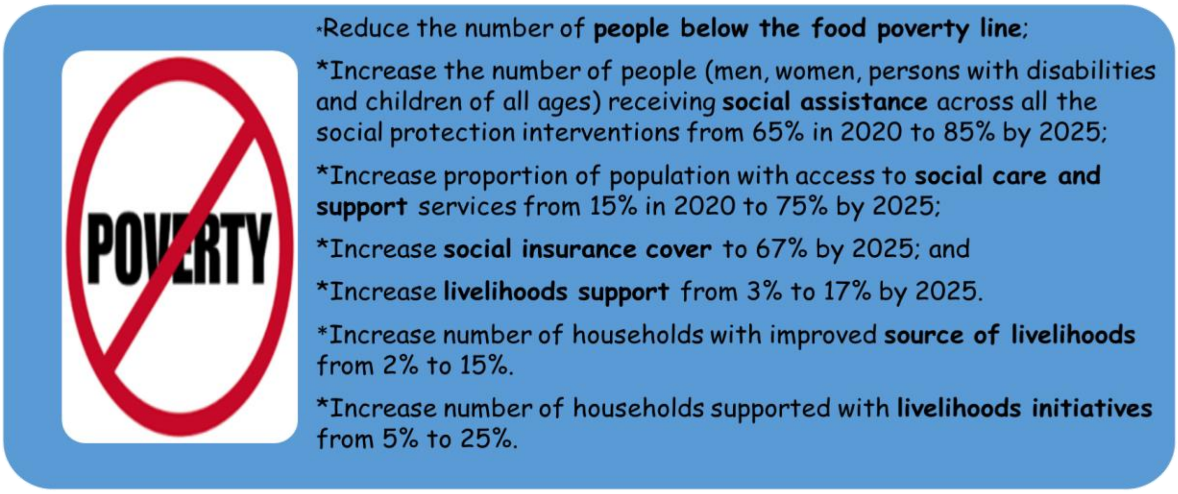
xi. Adequately resourcing and implementing the social protection key areas in National Development Strategy 1 (NDS1) (Figures 11 and 12) through effective and inclusive stakeholder consultation and national dialogue;

Figure 11: Social Protection key areas and selected strategies under the National Development Strategy 1 (NDS1)



Source: Derived from NDS1

Figure 12: NDS1 Social Protection and Poverty Reduction Indicators (2021-25)



Source: Derived from the NDS 1

xii. Ensuring that the food mitigation programme (maize distribution) is fully accompanied by transport systems that reach the communities / households and not the district office only;

xiii. Reconsideration by the Government to replace school meals (school feeding programme) by a cash transfer system during school closures that are induced by pandemics and natural disasters as in the case of other countries such as Brazil;

xiv. Ensuring that social protection measures and interventions are developed, promoted and implemented through gender-inclusive social dialogue given the increased unpaid care and domestic work as a result if COVID-19 shocks;

xv. Continued investments in health systems by the government in the COVID-19 recovery period so as to enhance the affordability, availability, accessibility, acceptability and quality of health services as opposed the current situation of reliance on donor funding. This must also be accompanied by decent working conditions (improved working conditions) in the health sector in order to attract and retain qualified staff and address endemic shortages of key health personnel. In addition, enforcement of the policy of free maternal and child care must be accompanied by adequate budgetary support;

xvi. Development of an affordable and reliable financial architecture that attracts remittances, since remittances have been instrumental, acting as a social protection buffer for majority of households in country;

xvii. Effective coordination between the various government ministries, CSOs, NGOs (different elements of the social protection system) so as to maximize the delivery of support to affected populations while avoiding fragmentation or duplication and ensuring the efficient use of limited resources (ILO, 2020);

xviii. Reform the labour law in order to ensure that workers are protected and employers are compelled to contribute to pensions regardless of employment type; and,

xix. Ensure that citizens access coronavirus testing and treatment free of charge, as well as COVID-19 vaccination for all citizens in a transparent manner.

References

Chipenda, C. and Tom, T. 2020. Zimbabwe's Social Policy Response to Covid-19: Temporary Food Relief and Cash Transfers CRC 1342 Covid-19 Social Policy Response Series, 23 Bremen: CRC 1342, 2021 https://www.socialpolicydynamics.de/f/ead4707594.pdf

Government of Zimbabwe. 2020. Ministry of Finance and Economic Development. 2020. Zimbabwe 2020 Mid-term Budget Review. Harare.

ILO. 2020. ILO Brief: Social protection responses to the COVID-19 pandemic in developing countries: Strengthening resilience by building universal social protection, May 2020, Geneva, Switzerland

LEDRIZ. 2020. Draft TNF Guidance Note on COVID-19 and Social Protection, Harare.
Ministry of Finance and Economic Development. 2020. Zimbabwe 2021 National budget statement. Harare

Parliament of Zimbabwe. 2020. National Assembly Hansard, 14 October 2020, Vol 46, No 75

-. 2021. National Assembly Hansard 14 April 2021 Vol 47 No 40

-. 2021. National Assembly Hansard 18 March 2021 Vol 47 No 35

PRFT. 2018. PRFT's Position on the Monetary Policy Review and New Fiscal Measures: From A Pro- poor and Informal Sector Perspective http://www.prftzim.org/download/prfts-position-on-the-monetary-policy-review-fiscal-measures/

RBZ. 2021. Monetary Policy Statement: Staying On Course In Fostering Price And Financial System Stability, https://www.rbz.co.zw/documents/press/2021/February/Monetary-Policy-Statement-18-February-2021.pdf

UN. 2020. Social protection responses to the COVID-19 crisis in the MENA/Arab States region,

UNICEF. 2019. "Global Social Protection Programme Framework". New York: United Nations Children's Fund. https://socialprotection.org/discover/publications/unicefs-global-social-protection-programme-framework

UNICEF. 2020. 2020 Social Protection Budget Brief. https://www.unicef.org/esa/media/6511/file/UNICEF-Zimbabwe-2020-Social-Protection-Budget-Brief.pdf

UNOCHA. 2021. Zimbabwe Global Humanitarian Overview https://gho.unocha.org/zimbabwe

Womenconnect. VSLAs/ISALs: An alternative way to finance your business https://www.womenconnect.org/web/zimbabwe/vslas

Xinhua. 2021. Zimbabwe receives 3rd shipment of COVID-19 vaccines from China, http://www.xinhuanet.com/english/africa/2021-03/30/c_139847575.htm

ZIMSTAT & World Bank. 2020. Zimbabwe Poverty Update: 2017–19, https://www.zimstat.co.zw/wp-content/uploads/publications/Income/Finance/Zimbabwe_Poverty_Updat_2017_19_Final.pdf

ZIMSTAT. 2020. Monitoring COVID-19: 2020 Impact on Households in Zimbabwe, Report No. 1, 19 November 2020.

ZIMSTAT. 2020. Monitoring COVID-19: 2020 Impact on Households in Zimbabwe, Report No. 2, 29 December 2020.

ZPP. 2019. The Water Crisis Fact Sheet No. 2, 2019, https://reliefweb.int/report/zimbabwe/water-crisis-fact-sheet-no-2-2019